

Non-Discrimination

HDC is committed to ensuring a workplace that is free of discrimination.

HDC's policies and practices are consistent with all federal, state and municipal laws related to discrimination of employees, members, customers, vendors and suppliers. In hiring, employment and daily operations, HDC does not discriminate on the basis of race, religion, color, sex, national or ethnic origin, citizenship status, age, marital status, veteran status, family status, physical or mental disability, sexual orientation or gender identity.

Gender Diversity

HDC is committed to ensuring gender diversity and inclusiveness within our workforce, as a member of society that treats men and women equally in all aspects of life and work. HDC is committed to ensuring that women have the same opportunities for recruitment, hiring, training, promotion, and leadership positions as men. HDC's gender diversity (and gender equality) efforts strive not only for relatively equal numbers of employees of both genders in the organization but, most importantly, to have equal numbers of women and men in senior leadership, executive, and board positions.

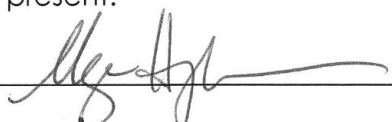
HDC's goal is that there is no discrimination on the basis of gender for qualified individuals and no gap between HDC's stated policy commitment to gender diversity and actual performance with initiatives and practices that advance and maintain a gender balance at all job classifications and levels.

Ethnic Diversity

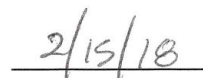
HDC strives to achieve ethnic and racial diversity and inclusiveness within our workforce. Our desire is for a workforce that is as ethnically and racially diverse as the community of King County in which we operate. HDC further aspires for the ethnic makeup of our board and staff to ultimately be reflective of the residents that our members serve. Our goal is to ensure full ethnic and racial diversity and inclusiveness within the organization, and that there is no gap between this policy commitment to diversity and our actual performance with initiatives and practices that advance and maintain a diverse and inclusive work environment.

CERTIFICATION

The foregoing Policy was duly adopted at a meeting of the Board of Directors of the Housing Development Consortium of Seattle-King County, a Washington nonprofit public benefit corporation (the "Corporation") held on November 15, 2017, in accordance with the Articles of Incorporation and Bylaws of the Corporation upon proper notice and at which a quorum was present.



Megan Hyla, Secretary



Date

Full-Time Employment

The hiring of full-time employees is the primary basis of HDC's workforce and the majority of our workforce consists of full-time employees. We understand that full-time employment contributes significantly to the welfare and future well-being of individuals, families, and communities as well as to HDC itself. The practice of full-time employment demonstrates HDC's commitment to our employees and to the value they bring to the organization. HDC recognizes that some people are only able to or only want to work part-time and HDC does employ some part-time employees for operational imperatives.

Full-time employment of at least thirty hours with the appropriate pay and benefits, including medical benefits, is a necessity for individuals and families to have a measure of stability and predictability regarding their personal and financial well-being. Individuals with full-time employment, with appropriate pay and benefits, do not have to work several jobs to make a decent income.

HDC does not violate any federal, state or municipal legislation related to employment.

Pay-Scale Equity

HDC applies an equitable compensation scale lens across all job classifications and pay-scale gradients for all of employees from the lowest job classification employee to the highest job classification employee. All forms of compensation, including pay and benefits, are part of the calculation determining compensation for each employee. HDC works to ensure that compensation scales for the executive director and senior staff are reasonable, justifiable, equitable, and in line with the rest of the organization's compensation structure.

The goal of a compensation equity policy is to address discrepancies in employee compensation that relate to the traditional over-valuation of work performed by senior executives and the under-valuation of work performed by employees in the lowest job classifications. An appropriate compensation scale ratio recognizes that there are real and merited differences in employee compensation scales within an organization's equitable compensation program, but it puts a realistic and equitable maximum limit on the differences in this compensation.

Employee/Union Friendly

HDC proudly and actively supports the right of employees to self-organize and, if desired, join or form a union to represent the employees in collective bargaining. HDC does not, in any way, resist or campaign against unions or take action against employees for being involved in or belonging to a union or informal self-organization. HDC management is prepared to meet with employee group representatives to discuss and resolve items of importance to employees that are not covered otherwise in collective bargaining agreements or established individual performance management protocols.

Living Wage

HDC is committed to and demonstrates that we provide a minimum of a Living Wage for all our employees. A Living Wage is defined as financial compensation that reflects what individuals need to support themselves and their families above the poverty line, based on the actual costs of living in King County. A Living Wage helps with the essential costs of living and an improved standard of living for low-wage individuals and families. It does not, however, reflect a middle-class standard of living.

HDC utilizes the Poverty in America: [Living Wage Calculator](http://livingwage.mit.edu) (livingwage.mit.edu) as the basic tool in determining the minimum living wage we seek to pay our employees. As noted in this calculator, "The living wage shown is the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year)." This Living Wage Calculator provides a link to [King County](#), as well as links to counties and places in all of the states in America, with already-completed calculations for several family configurations based on the number of adults and the number of children living within the identified jurisdictions. HDC has set the two adults (One Working) configuration as the standard for determining the living wage that we pay our employees.

A Living Wage is meant to help with the essential costs of living and to provide for an adequate standard of living. A realistic Living Wage is needed to help raise families out of poverty and contribute to their physical, social, and financial well-being and that of the communities in which these people live. Compared to a legislated minimum wage, a Living Wage is a higher standard for HDC to meet in reference to compensation for our employees.

HDC endeavors to implement and sustain payment of a Living Wage for all our employees and to find meaningful opportunities to improve, through increased wages and benefits, their lives.

Gender Pay Equity

HDC is committed to and has implemented a working gender equity pay scale. HDC's practice is that there is no gender-based wage discrimination in our organization. HDC's implementation ensures that gender pay scales are utilized that meet or exceed applicable legislated wage requirements and industry standards, and compensate, on the same basis, all individuals performing the same or similar work or work of equal value.

HDC has achieved parity in our pay scales for male and female employees. There is a variance allowance that recognizes and accounts for differences in employee experience and length of service built into the pay scale that is not gender-based.

The goal of HDC's gender equity pay scale program is to eliminate systemic bias and discrimination that relates to the under-valuation of work traditionally performed by women and to ensure that all genders are treated the same in terms of compensation for the work they perform.



Family Friendly

HDC endeavors to be family friendly from both a policy and a practice perspective. We seek to have policies that make it possible for employees to have a more balanced family life and work life while fulfilling the responsibilities of each one. Family-friendly policies and practices instituted by HDC for the benefit of our employees typically focus on the needs of our employees that are related to the issues of everyday family life such as childbirths, adoptions, maternity and paternity leaves, caring for a sick child, spouse, partner or an aging parent, medical appointments and school emergencies. In recognition of the importance of a healthy and balanced family life for our employees, HDC has instituted a number of supportive, family-friendly policies. These policies include opportunities for employees to opt for employee and family health benefits, employee assistance programs, flexible work arrangements, compressed workweek, job sharing, working away from the worksite, telecommuting, access to child care, as well as parental leave, family medical leave and emergency leave.

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Megan Hyla, Secretary

2/15/18

Date



Safety Policy

Occupational Safety

HDC is committed to providing a safe and healthy work environment for all of our employees promotes safety and health management systems for the benefit of employees. HDC meets or exceeds all government rules and regulations regarding workplace health and safety and has a positive track record of safety. Policies and procedures for maintaining a safe work environment are posted in our office.

Hazardous Chemicals

HDC embraces responsibility for the management of hazardous materials and chemicals in the workplace to safeguard the health and safety of our employees and the public. HDC meets or exceeds all relevant government rules and regulations regarding hazardous materials and chemicals in the workplace, and has a positive track record of safety.

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Local Benefit Policy

Local Control

HDC endeavors to invest in and have a direct relationship with the community that we serve, and demonstrates the accountability that comes when senior leadership and stakeholders reside in the places we impact. Nearly 100% percent of HDC's board and staff are residents of King County. HDC member business owners, nonprofit leaders and agency staff all predominantly live and work within King County where our efforts to develop, manage and expand affordable housing are located.

Local Sourcing

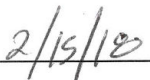
HDC is committed to and demonstrates support of local businesses and economies through local sourcing. HDC patronizes local businesses as an investment in our community, helping to ensure the health, vibrancy and sustainability of the economy and communities in King County.

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HDC is committed to involvement with products and services that have positive societal and environmental impacts that improve the quality of human and animal life, and that make a positive contribution to community and society. HDC implements this policy through purchase of fair trade products and services that are environmentally-friendly, people-friendly, and animal-friendly. The intent is that with the purchase of these products and services is to positively address societal concerns such as: renewable energy; water services; public transportation; pollution and waste management; social and economic inequalities and inequities; discrimination; poverty and other social injustices; affordable housing; improvements in nutritional foods; health care and safety; advancements in education; animal welfare; promotion of the arts and sciences; and conservation and reclamation of the natural environment, either directly for the user, or indirectly to others beyond the immediate user.

Conversely, and of equal importance, products and services that are considered to have significant negative societal and environmental outcomes are avoided. These negative products and services include, but are not limited to: armaments and firearms; tobacco; narcotics and other illicit drugs; gambling; pornography; prostitution; payday lending; organized crime; clear-cut logging; genetically-modified foods or patenting life; and non-nutritional ("junk") foods and beverages. Moderate and managed alcohol use is occasionally allowed as part of some special events.

Charitable Giving

HDC is committed to and actively involved in charitable giving to worthy causes within our community. Charitable giving demonstrates an organization's involvement in its community and enriches the lives of people who give as well as the lives of people who are the beneficiaries of the gifts. HDC offers our nonprofit members participation in workplace charitable giving through our Charity Federation. Passing through charitable donations leverages and demonstrates our support of the valuable work our members do in the community.

Animal Welfare

HDC supports animal welfare, meaning the ethical, merciful, non-abusive and non-harmful treatment of animals and the prevention of any distress and pain so they enjoy a dignified and humane quality of life. HDC is not involved in the production, promotion or sale of goods and services that are antithetical to the well-being of animals.

Transparency

HDC seeks to be ethically transparent in all aspects of our operation. This transparency means we provide ongoing open access and communication to internal and external audiences on important organizational information. This information includes the HDC's mission, vision, values, strategic plan, governance structure, and our leadership and involvement in social, political and environmental causes.

HDC complies with all legislated reporting requirements, and shares our IRS Federal Form 990 annual financial return.

Responsible Investing

Responsible investing, or SRI, is an investment in people, community, environment and country, as well as in the prosperity of the specific organization. It asks organizations to invest only in ethical businesses that have positive benefits, treat their employees fairly and with respect, and do not condone, support, or participate in practices, products or services such as alcohol, tobacco, and gambling that are harmful to society or the environment.

Responsible investing means organizations only invest in businesses that are human rights compliant and that support and protect employees and their families. It means investing in businesses that follow progressive, sustainable practices that contribute to sustainable economies, communities, and societies.

As part of our commitment to social responsibility, HDC invests our reserves in our local community, with community banks and credit unions. In the United States, community banks are independent, locally owned and operated banks or savings institutions that offer credit, capital, and financial services to individuals and organizations. Credit unions are not-for-profit cooperative, tax-exempt organizations that may be federal or state chartered entities.

Socially Responsible Investing (SRI) requires organizations to study the social and environmental implications of the investments they are considering and then to make their investment decisions based on those findings. As a 501(c)(3) nonprofit, HDC seeks to model behavior and practices that demonstrate our organization as a worthy recipient for socially responsible investing (SRI) and advocacy.

Community Volunteering

HDC supports community volunteer involvement as an investment in our community and its residents. Volunteering provides valuable community services and strengthens a community in many ways such as supporting families, improving schools, supporting youth, and beautifying the community. Community volunteering is an important measure of the civic health of a community, a state, and a nation.

HDC emphasizes volunteering as a service primarily to recognized charitable, nonprofit, community, local, state, or federal government, and religious organizations. HDC-supported volunteering is focused on services that provide benefits to the wider community and does not include services such as cleanups of the property of individual employees or corporations.

HDC believes it is important for staff to demonstrate the extent of their civic engagement through support for, and involvement in, volunteer activities in their local, state, and broader communities. HDC provides up to 2 unpaid days per year for staff to volunteer, and recognizes our employees engaged in community volunteering focused on support for charitable, nonprofit community organizations and to local, state, or federal level government agencies.

Positive Products



HOUSING
DEVELOPMENT
consortium

Stewardship Policy

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Megan Hyla, Secretary

2/15/18

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Worker Benefit Policy

Worker Happiness

HDC endeavors to create and maintain a work environment conducive to worker happiness. HDC is concerned about our employees and their families, and is committed to maintaining an appropriate work-life balance so that HDC is a place where our employees are happy. The happiness of employees at work affects their personal well-being as well as that of their family, colleagues and organization.

In order to assess how well HDC is doing in this regard and to address any shortcomings, HDC measures how well the organization is doing in creating a positive work environment that supports our people and, ultimately, the community. HDC annually administers a two-question survey for measuring employee happiness, with a goal of a minimum of 70 percent of full-time and part-time employees who have been with the organization for at least six months complete the survey. This survey method is based on the principle that satisfaction at work and willingness to recommend the organization as a good place to work both correlate highly with worker happiness. When tabulated, responses to the two questions provide a worker happiness score for the organization.

The Worker Happiness Scale questions are:

1. "Considering all aspects of your job, how satisfied are you with HDC as an employer?"
Rating Scale: 10 9 8 7 6 5 4 3 2 1 0 (highest to lowest)
2. "How likely is it that you would recommend HDC as a good place to work?"
Rating Scale: 10 9 8 7 6 5 4 3 2 1 0 (highest to lowest)

In this scale, the number 10 represents "extremely satisfied" while a number 0 represents "not at all satisfied." Aggregated ratings determine the applicable HDC Worker Happiness score.

Employee Health Care

HDC proudly provides a comprehensive employee benefits plan for our employees and their families that includes comprehensive health care insurance coverage (medical, dental, vision), short and long-term disability coverage, AD&D and life insurance. Genuinely concerned with health care for our employees and their family members, HDC pays for all of these comprehensive benefits for employees, and extends our pricing to employees who wish to cover family members. HDC meets or exceeds all government rules and regulations regarding the provision of health care insurance for employees and their families.

Continuing Education

Within available resources HDC seeks to support, sponsor, and contribute financially to continuing education and training opportunities for our employees. Continuing education includes all education and training activities that are relevant to an employee's professional knowledge and skills and to the specific needs of their job.

At its discretion, HDC may provide some combination of financial and work-time support for continuing education programs. These various combinations include paying all or part of the



Worker Benefit Policy

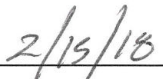
associated costs (tuition, fees, books), either directly or through employee reimbursement schedules, as well as providing for paid work-time attendance. To these ends, HDC budgets, at least, an amount that is approximately $\frac{1}{2}$ the cost for tuition & books at a local community college for one class per year per FTE.

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