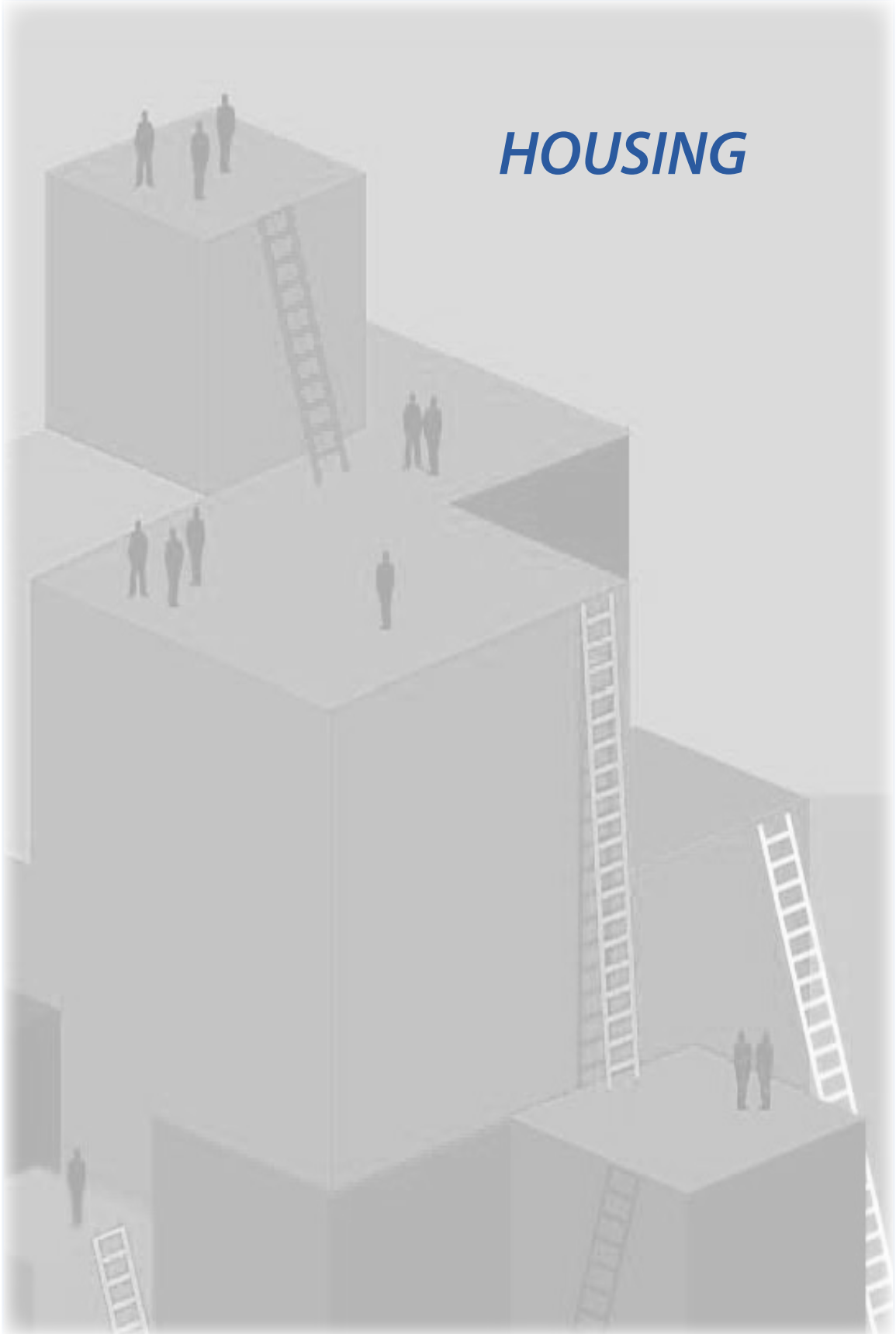


# *HOUSING*



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## **SPECIFIC HOUSING OBJECTIVES** **(91.215)**

**\*Please also refer to the Housing Needs Table in the Needs.xls workbook.**

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.**
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.**

### **Response to questions:**

The City of Bellingham will support and encourage affordable housing and supportive housing services for the following priority populations.

### **Priority 1. Homeless and those at risk of becoming Homeless** **(See section on Homeless)**

### **Priority 2. Low-income families and individuals**

- Extremely low-income (30% of median and below)
- Very low-income (50% of median and below)
- Low-income (80% of median and below)

### **Priority 3. Low-income families and individuals with special needs.** **(See section on Special Needs)**

Through the actions listed in this Housing section, CDBG and HOME subsidies are provided with the objectives of:

- Enabling low-income households to rent or to purchase, as an owner, market rate housing
- Assist low- or moderate income homeowners to make health and safety repairs, including addressing lead-based paint hazards, in their homes
- Assisting non-profit housing developers to operate or to create or rehabilitate affordable multi-family housing serving low or moderate income or special needs households

Direct funding, leveraging, or technical assistance is provided to further the creation and preservation of affordable housing. Housing actions for 2010 include:

## HOUSING FOR LOW-INCOME (HLI)

### GOAL 1 - Over five years, enable 100 low-income households to afford market-rate housing.

**Strategy 1** - Provide a subsidy mechanism to allow low-income households to obtain and maintain occupancy in market-rate rental housing.

#### HLI Action 1 - Opportunity Council - Tenant-Based Rental Assistance - \$85,000

The Opportunity Council, a local non-profit agency, will use HOME funds to provide Tenant-Based Rental Assistance (TBRA) to 21 very low-income households with rental assistance for up to two years. dc

##### **Description and Timeframe:**

HOME funding to the Opportunity Council will provide monthly rental subsidies allowing households with incomes at or below 50% of area median to occupy market rate housing for up to two years. The expected output in 2010 is that 21 low-income households (priority for homeless families) will receive this assistance allowing them to occupy market based rental housing. Some households continue to receive this assistance into 2011. When homeless families are served by this program, the action also meets a priority need (rental assistance) of the Continuum of Care.

##### **Performance Measures:**

*Objectives(s):* Providing Decent Affordable Housing

*Outcome(s):* Availability/Accessibility

*Indicator:*

- Number: 21 of households
- Income levels of persons or households: 50%
- Amount of money leveraged: \$20,000

**Responsible Agency:** The Opportunity Council

**Location:** Within Bellingham city limits

**Funding:** \$85,000 in 2010 HOME (plus \$25,000 in HOME carried over from 2009)

**Strategy 2** - Provide a subsidy mechanism to allow low-income households to obtain and maintain occupancy in market rate, owner-occupied housing.

## **HLI Action 1 - Kulshan Community Land Trust – Down-Payment Assistance and/or Closing Cost Assistance - \$200,000**

Kulshan Community Land Trust (KCLT) will provide down-payment assistance and/or closing cost assistance to homebuyers with incomes at or below 80% of the area median who participate in KCLT's home purchase programs. CDBG funds along with other homebuyer leveraged assistance programs such as non-profit land trust, bank sponsored first time homebuyer, or "rent-to-own" programs, allows low-income households to acquire market rate permanent housing. dc

### **Description and Timeframe:**

Using CDBG funds, the City will contract with KCLT to provide down payment assistance to homebuyers with incomes at or below 80% of the area median who acquire homes through KCLT's Homebuyer Driven Program. This action item will allow nine low-income households to complete their home purchases in 2010 and move from tenant-based occupancy to occupying a home they own. (Acquisition of ownership interest in housing promotes the accumulation of household wealth and stabilization of residential neighborhoods.)

### **Performance Measures:**

*Objectives(s):* Providing Decent Affordable Housing

*Outcome(s):* Affordability

*Indicator:*

- Number: 9 Households (with 2010 Award funding)
- Income levels of persons or households: 80%
- Amount of money leveraged: \$1,500,000

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** \$200,000 in CDBG funds (plus \$55,000 CDBG carried over from 2009)

## **HLI Action 2 - Kulshan Community Land Trust - Acquire Property for Rehab/Development of Single Family Homes - \$102,900**

Using CHDO HOME funding, Kulshan Community Land Trust (Kulshan CLT), a qualified Community Housing Development Organization (CHDO), will acquire property for the rehabilitation or development of single family homes for purchase by homebuyers with incomes at or below 80% of the area median. Homebuyers will be participants in Kulshan CLT's home purchase programs which will assure good homebuyer education and

the affordability of the homes. The use of CHDO funds along with other homebuyer leveraged assistance programs such as non-profit land trust, bank sponsored first time homebuyer, or “rent-to-own” programs, provides a subsidy to allow low-income households to acquire market rate permanent housing. dc

**Description and Timeframe:**

As a qualified CHDO, Kulshan CLT may use HOME CHDO set-aside funds to acquire market rate property in 2010 and to rehabilitate or develop the property into housing units suitable for homebuyers with incomes at or below 80% of area median. This action item will allow five low-income households to purchase homes in 2010 or 2011 and move from tenant-based occupancy to occupying a home they own. (Acquisition of ownership interest in housing promotes the accumulation of household wealth and stabilization of residential neighborhoods.)

**Performance Measures:**

*Objectives(s):* Providing Decent Affordable Housing

*Outcome(s):* Affordability

*Indicator:*

- Number: 5 Households (with 2010 Award funding)
- Income levels of persons or households: 80%
- Amount of money leveraged: \$1,500,000

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** \$102,900 in 2010 HOME CHDO funds

**Strategy 3** - Generate additional housing resources, consistent with those identified as appropriate by the Countywide Housing Affordability Taskforce (CHAT), for low-income households in Bellingham.

**HLI Action 1 - Assist Other Governmental Units/Agencies/Organizations Seek Funding for Housing Services for Low-Income Households**

City staff will assist other governmental units, local non-profit agencies and organizations in seeking new appropriate funding, consistent with resources identified by CHAT, for housing services and projects serving low- and moderate-income households. dc

**Description and Timeframe:**

City staff will participate with other governmental units, local non-profit agencies and organizations in identifying the current state of homeless and affordable housing needs in this area. Additional resources (state and federal funds, and local donations) that provide subsidies for the creation or renovation of

emergency, transitional or permanent housing for homeless or that serves low-income households within the community will be sought. Primary agencies and organizations will include the Whatcom County, Whatcom County Housing Advisory Committee (WCHAC), Planning Committee of the Bellingham/Whatcom County Coalition for the Homeless and local non-profit housing providers, such as the Bellingham Housing Authority, Catholic Community Services, Opportunity Council, Interfaith Housing Coalition, Kulshan Community Land Trust (KCLT), Intercommunity Mercy Housing, Habitat for Humanity, and others.

Consideration and support will be given to SHB 2060, 2163 and 1359 funds, historic and low-income housing tax credits, private grants and bonds and levies that provide funding for housing activities, including City contingent loan agreements to guarantee the debt service reserves for bond financed multi-family properties that provide rental housing for low-income people.

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** City staff support

## **GOAL 2 - Over five years, provide funding for 200 units of affordable, permanent housing for low-income households.**

**Strategy 1** - Develop permanent housing that is affordable to those who are unable to participate in market-rate housing without paying more than 30% of their income for housing.

### **HLI Action 1 - Bellingham Housing Authority – Walton Housing Project Phase II – Permanently Affordable Rental Housing**

**On-going from prior year.** A Limited Liability Company of which Bellingham Housing Authority is the managing member, using City provided HOME funds, will acquire and develop vacant property into 40 permanently affordable rental housing units for very low- low-income and households with special needs, including transitional housing for the homeless. The project, known as “Walton Housing Project, Phase II”, is the second phase of the Walton Housing development. It will provide 40 affordable housing units. The City funds will be leveraged with additional funding such as Federal Home Loan Bank Affordable Housing Program Funds, Low-Income Housing Tax Credits, Washington State Housing Trust Funds and private bank funding. dc

**Description and Timeframe:**

The project will create 40 affordable units (18 1-bedroom, 16 2-bedroom

and 6 3-bedroom) plus on manager's unit. The housing units will be occupied by households with income at or below 30%, 50% and 60% of area median. There will be set-asides for homeless, disabled and large families. Construction of the project is expected to be completed with the project achieving full occupancy by December 31, 2010.



Walton II Site

**Performance Measures:**

*Objectives(s):* Providing Decent Affordable Housing

*Outcome(s):* Affordability

*Indicator:*

- Number: 40
- Income levels of persons or households: 60% or less
- Amount of money leveraged: \$3,141,677

**Responsible Agency:** Bellingham Housing Authority

**Location:** Guide Meridian Neighborhood

**Funding (Amended Prior Year:** \$447,000 in HOME funds)

**Strategy 2** - Collaborate with local non-profit housing providers and local non-profits providing services for special needs households to provide appropriate permanent housing serving special needs populations, especially those that are currently housed in facilities primarily developed for the elderly.

(See Non-Homeless Special Needs section Goal 1, Strategy 1, Action 1)

**GOAL 3 - Over five years, rehabilitate 125 units of housing to improve the living conditions of low-income households residing in the City of Bellingham.**

**Strategy 1** - Enable low-income residents, especially those in CDBG target block group areas, to live in safe and decent housing by maintaining the physical structures.

**HLI Action 1 - Home Rehabilitation Program - \$267,101 (Rehab) and \$162,561 (Admin)**

Rehabilitate homes occupied by low- and moderate-income households to bring units up to local housing standards by providing no- or low-interest loans through the Home Rehabilitation Program.



Home Rehabilitation Home Repainted



**Description and Timeframe:**

This action item assists elderly, disabled or low- or moderate-income owner households, currently living in houses that do not meet local housing standards, to receive home rehabilitation allowing them to live in safe, decent

housing. The program also assists landlords of buildings occupied by low/moderate-income tenants to bring the buildings to local housing standards by providing low-interest loans. The program also provides technical assistance and construction oversight. It is expected that by December 31, 2010, 20 low- and moderate-income homeowners or landlords renting to low- and moderate-income households will have received rehabilitation loans and services to bring their residences up to local housing standards. The Home Rehabilitation Program is a revolving loan program with repayments of past loans used to fund future rehabilitation projects. dc

**Performance Measures:**

*Objectives(s):* Providing Decent Affordable Housing

*Outcome(s):* Affordability

*Indicator:*

- Number: 20 units
- Income levels of persons or households: 80% or less
- Amount of money leveraged: \$7,125

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** Rehab - \$285,000 CDBG (funded with \$92,101 in Grant, and \$175,000 Program Income, \$17,899 in prior year Letter of Credit). Admin - \$162,561 in 2010 award. CDBG has been allocated for the administrative and activity delivery costs associated with the rehabilitation and hazard abatement programs.

This program has been designated as a receiving program for additional funds in the event that other CDBG funded projects fail to proceed in a timely manner and require reassignment of funding.

**HLI Action 2 - Hazard Abatement Program - \$49,993**

Address the hazards of lead-based paint, asbestos and mold encountered in the process of rehabilitating homes by providing grants to low-income homeowners who qualify for Housing Rehabilitation Program (HRP) loans. This Hazard Abatement Program is funded under the HRP. dc



Repainting Home with Lead-Based Paint

**Description and Timeframe:**

Home rehabilitation undertaken through the City's program must meet local, state and federal regulations to address hazards of lead-based paint, asbestos and mold. The expense of correction of these hazards can prevent sufficient loan funds being available to low-income homeowners to correct other health and safety items identified through the City's Rehabilitation Program. The grant program coupled with the staff technical assistance and construction oversight helps low-income, elderly, or disabled homeowners remain in their homes and improve their living conditions by paying the testing and repairs associated with these hazards. Funding for the grants comes from a set aside out of the Home Rehabilitation Program's revolving loan fund. Ten homeowners participating in the Home Rehabilitation Program, on an as need basis, are expected receive grants to test for and address hazards under this grant program.

**Performance Measures:**

*Objectives(s):* Providing Decent Affordable Housing

*Outcome(s):* Affordability

*Indicator:*

- Number: 15 units
- Income levels of persons or households: 80%
- Amount of money leveraged: \$150,000

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** \$49,993 CDBG (from HRP Revolving Loan Fund.) (Some funds may carry over to 2011) (See Goal 3, Strategy 1, Action 2 in the Lead-Based Paint section)

### **HLI Action 3 - Bellingham Housing Authority - Cascade Meadows - \$327,219**

The Bellingham Housing Authority will undertake rehabilitation activities at Cascade Meadows Apartments (216 units) which is occupied by low- and moderate-income households in order to bring rental units up to local housing standards and to replace systems (roof/decks/etc.) which are in danger of failing. This activity will assure low- and moderate-income tenants live in safe decent housing by maintaining the physical structures. The City funds will be leveraged with additional funding such as Federal Home Loan Bank Affordable Housing Program Funds, Low-Income Housing Tax Credits, Washington State Housing Trust Funds and private bank funding. dc

#### **Description and Timeframe:**

The project will bring a large rental project up to local housing standards and preserve units for future occupancy by low/moderate income households. The rehabilitation work will be completed by December 31, 2010.

Cascade Meadows





**Performance Measures:**

Objectives(s): Providing Decent Affordable Housing

Outcome(s): Affordability

Indicator:

- Number: 216
- Income levels of persons or households: 80% or less
- Amount of money leveraged: \$1,950,000

**Responsible Agency:** Bellingham Housing Authority

**Location:** Guide Meridian/Cordata Neighborhood

**Funding:** \$327,219 HOME

**HLI Action 4 - Bellingham Housing Authority - Pacific Rim - \$200,554**

The Bellingham Housing Authority will undertake rehabilitation activities at Pacific Rim Apartments (132 units) which is occupied by low- and moderate-income households in order to bring the rental units up to local housing standards and to replace systems (roof/decks/etc.) which are in danger of failing. This activity will assure low and moderate income tenants live in safe and decent housing by maintaining the physical structures. The City funds will be leveraged with additional funding such as Federal Home Loan Bank Affordable Housing Program Funds, Low-Income Housing Tax Credits, Washington State Housing Trust Funds and private bank funding. dc



Pacific Rim



**Description and Timeframe:**

The project will bring a large rental project up to local housing standards and preserve units for future occupancy by low/moderate-income households. The rehabilitation work will be completed by December 31, 2010.

**Performance Measures:**

*Objectives(s):* Providing Decent Affordable Housing

*Outcome(s):* Affordability

*Indicator:*

- Number: 132
- Income levels of persons or households: 80% or less
- Amount of money leveraged: \$1,191,677

**Responsible Agency:** Bellingham Housing Authority

**Location:** Guide Meridian/Cordata Neighborhood

**Funding:** \$200,554 HOME

**HLI Action 5 - Bellingham Housing Authority – Varsity Village**

In the event that the 2010 CDBG Funding Award is larger than anticipated or a project with allocated CDBG funds fails to proceed in a timely manner, funds will be allocated to the Bellingham Housing Authority's planned rehabilitation activities at Varsity Village. Varsity Village is an older 101 unit low-income house complex that is in need of some major system repair to assure tenants live in safe and decent housing. The City funds will be leveraged with additional funding such as Federal Home Loan Bank Affordable Housing Program Funds, Low-Income Housing Tax Credits, Washington State Housing Trust Funds and private bank funding. dc

**Description and Timeframe:**

The project will bring the large rental project up to local housing standards and preserve units for future occupancy by low/moderate income households. The rehabilitation work will be completed by December 31, 2010.



Varsity Village



**Performance Measures:**

*Objectives(s):* Providing Decent Affordable Housing

*Outcome(s):* Affordability

*Indicator:*

- Number: 101
- Income levels of persons or households: 80% or less
- Amount of money leveraged: approximately \$2,500,000

**Responsible Agency:** Bellingham Housing Authority

**Location:** Happy Valley Neighborhood

**Funding:** CDBG – To be determined

The resources that can reasonably be expected to be available to address the housing actions covered by this Action Plan include Federal, State, and local public and private sector resources. Estimated resources that are available to the City of Bellingham to implement the Action Plan during the 2010 timeframe are limited to those identified below:

|                               |            |
|-------------------------------|------------|
| CDBG                          | \$ 900,000 |
| HOME                          | \$ 686,000 |
| CDBG Program Income/Carryover | \$ 362,234 |
| HOME Program Income/Carryover | \$ 118,967 |
| General Fund                  | \$ 318,375 |

The City of Bellingham, the Bellingham Housing Authority (BHA), and a variety of housing and human service agencies will pursue a diverse list of private, local, state, and federal resources to fund their delivery of services to low-income households in need, and their neighborhood improvement and economic development activities. Among others, the City of Bellingham is particularly supportive of applications to these programs:

- Public Housing Comprehensive Grant
- HUD Grants for Public Housing
- Tax Exempt Bonds
- Taxable Bonds
- Low-Income Housing Tax Credits
- FHLB Affordable Housing Program
- WA State Housing Finance Commission Programs
- WA State Housing Trust Fund Programs
- WA State Housing Assistance Program
- Continuum of Care Homeless Assistance Programs/Supportive Housing Program
- Washington Comm. Reinvestment Assoc.
- Washington Community Dev. Fund
- St. Luke's Foundation
- United Way
- Neighborhood Stabilization Program
- Whatcom Community Foundation
- Emergency Shelter Grant
- Public Housing Comprehensive Grant
- HOPWA
- Funding provided under SHB 2060/2163/1359
- Safe Havens
- Section 202 Elderly
- Section 811 Handicapped
- Historic Preservation Tax Credits
- Moderate Rehabilitation SRO
- Rental Vouchers
- Rental Certificates
- Public Housing MROP
- Public Housing CIAP
- New Markets Tax Credits Program
- 2008 Housing Act funds

The Bellingham Housing Authority estimates that it will have approximately \$9.751 million in Section 8 Assistance available in 2010 to serve low-income households. Developers of housing projects serving low-income households, such as the Bellingham Housing Authority and Catholic Community Services, will also apply for Low-Income Housing Tax Credits. Discretionary grants from the federal and state governments for housing, community development, and social services are pursued when and if they become available. Public/private partnerships, where additional funding resources are brought to bear, are sought out and encouraged. These relationships and funding arrangements are difficult, if not impossible, to predict in advance.

## NEEDS OF PUBLIC HOUSING

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
3. If the public housing agency is designated as “troubled” by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

### Response to questions:

In this Public Housing section, proposed action items include the creation of new affordable housing owned and operated by Bellingham Housing Authority, as well as maintaining existing public housing as safe and decent environments for low-income families. The Section 8 rental assistance program, administered by the Bellingham Housing Authority (BHA), is an action that implements the City’s anti-poverty strategy.

All Public Housing actions undertaken in 2010 by the Bellingham Housing Authority (BHA) will be consistent with BHA’s Five Year Plan covering fiscal years 2009 – 2013. The BHA’s Five Year Plan and Annual Action Plans, including the Capital Fund Program and Capital Fund Program for Replacement Housing, are developed through an involved public process and are consistent with the HUD national strategic goals and with local goals and objectives which are identified in the Housing Authority for City of Bellingham Agency Plan for 2010. All actions in this section will be undertaken by Bellingham Housing Authority, however, the City anticipates providing CDBG or HOME funding toward Bellingham Housing Authority projects that create new affordable housing units for low-, moderate- and special needs households.

### HUD Strategic Goals

- Increase the availability of decent, safe, and affordable housing.
- Improve community quality of life and economic vitality.
- Promote self-sufficiency and asset development of families and individuals
- Ensure Equal Opportunity in Housing for all Americans.

### Local goals and objectives of the BHA

- Continue to manage the BHA's existing public housing program in an efficient and effective manner, thereby qualifying as at least a standard performer under the Public Housing Assessment System (PHAS).
- Maintain PHAS current "High Performer" status for the BHA.
- Enhance the marketability of the BHA's high-rise public housing units for the elderly.
- The BHA shall maintain the physical security aspects of its buildings.
- Manage the BHA's tenant-based program in an efficient and effective manner thereby qualifying as at least a standard performer under SEMAP.
- The BHA shall achieve and sustain a utilization rate of 98 percent in its housing choice program.
- Create additional low, moderate and market rate housing for families using financing that includes tax credit equity, State and City low-interest loans and other types of market and non market financing.

The Summary of the Housing Authority for City of Bellingham Agency Plan for 2009 and 2010 including the Capital Fund Programs and the Statement of Progress in Meeting Five Year Mission and Goals are available at the BHA or at the Community Development Division.

## **PUBLIC HOUSING (PH)**

### **GOAL 1 - Preserve Public Housing as a viable and attractive housing resource for the low-income citizens of the community.**

**Strategy 1** - Strive to reduce and prevent drug and criminal activity in Public Housing neighborhoods and projects

#### **PH Action 1 - Continue Drug and Crime Prevention Program**

Continue Drug and Crime Prevention Program, which includes additional law enforcement services provided by the Bellingham Police Department. Initiate immediate review of incidents, taking steps to minimize tenant impact and eliminating the recurrence of criminal activity.

#### **Description and Timeframe:**

Reduce and prevent criminal activity in low-income housing developments and neighborhoods by educating over 500 residents on security measures and contract with the Bellingham Police Department for a liaison detective

that works closely with BHA and residents to monitor criminal activity, develop resident safety awareness programs, conduct criminal investigations and provide regular police presence at each property. Ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** Public Housing complexes

**Funding:** \$98,000 BHA Capital Fund Program

### **PH Action 2 - Assist Residents/Staff Comply with Occupancy Requirements**

Contract with the Whatcom Volunteer Center to provide services that will assist the BHA residents and Staff in coordinating activity in assuring that HUD regulations for occupancy are complied with.

**Description and Timeframe:**

Monitor and track performance of residents that are required to perform HUD's Community Service requirement and other activities that HUD and BHA require for continued occupancy such as maintaining tenant apartments in a safe and sanitary condition. Annual and ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** Public Housing complexes

**Funding:** \$15,000 BHA Capital Fund

### **PH Action 3 - Drug and Crime Prevention "Zero Tolerance Policy"**

Crime and Drug Prevention program.

**Description and Timeframe:**

Drug elimination and crime prevention requires continuous evaluation of the process for handling drug and criminal related activities. BHA's "Zero Tolerance Policy" is designed to eliminate illicit drug activity and evict individuals who become involved in criminal activity. BHA will continue to encourage residents to create safe residential environments and BHA's trained staff will continue to monitor our properties and violations to quickly evict individuals suspected of drug or criminal activity. BHA will also continue to certify its properties as drug and crime free through the Bellingham Police Department. Ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** Public Housing complexes

**Funding:** N/A

### **PH Action 4 - Continue Neighborhood/Apartment Block Watch Program**

Continue to implement the Neighborhood/Apartment Block Watch program. Encourage tenants to become involved in community meetings and offer concerns, ideas to keep BHA properties safe. Encourage tenant attendance at personal safety presentations by the police department.

**Description and Timeframe:**

Reduce and prevent criminal activity in low-income housing developments by promoting Neighborhood Block Watch programs. In addition, maintain a regular staff presence and police liaison presence on the properties. BHA contracts with the Northwest Regional Council to provide the elderly and disabled residents with a Resident Services Coordinator who provides on-going services for this population. Ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** Public Housing complexes

**Funding:** N/A

### **PH Action 5 - Continue Crime Free Multi-Housing Program**

Continue to implement the Crime Free Multi-Housing Program.

**Description and Timeframe:**

All three senior/disabled high-rise buildings have active block watch programs in place. The family complexes gather for annual community meetings in cooperation with BHA and the Bellingham Police Department. Ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** Public Housing complexes

**Funding:** N/A

**Strategy 2** - Assist public housing residents, particularly older residents and residents with disabilities, maintain an independent lifestyle.

### **PH Action 1 - Assist Elderly/Disabled Residents Maintain Independence**

BHA contracts with the Northwest Regional Council to assist elderly and/or disabled residents maintain independent lifestyles.

**Description and Timeframe:**

The Resident Services Coordinator from Northwest Regional Council

assists the high-rise residents with completing various documents such as taxes, Medicare documents, COPES paperwork, etc. In addition, the Resident Services Coordinator arranges classes for the residents on various topics such as how to avoid scams, eating healthy on a budget, and fall prevention. Lastly, the Resident Services Coordinator often assists in making arrangements to get a resident back to a high-rise from an off-site care facility. Ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** Public Housing complexes

**Funding:** BHA Local Fund

**Strategy 3** - Preserve the BHA high-rise buildings primarily as public housing for senior citizens.

### **PH Action 1 - Elderly Designation for Rise Building**

Possible elderly designation for BHA high-rise buildings.

**Description and Timeframe:**

BHA continues consideration to apply for the elderly designation for part or all of the public housing high-rise buildings. Ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** Public Housing complexes

**Funding:** N/A

## **GOAL 2 - Facilitate greater resident self-determination and self-sufficiency.**

**Strategy 1** - Encourage participation of public housing residents in the management of their public housing through the Public Housing Resident Initiatives Program.

### **PH Action 1 - Assure Residents Participate in Resident Advisory Board**

Assure that residents representing the Bellingham/ Whatcom County Public Housing developments participate in the established Resident Advisory Board (RAB), which has nine resident representatives. The BHA encourages residents to participate in meetings and to provide input to the BHA management by setting meetings in public housing facilities to discuss issues affecting residents.

**Description and Timeframe:**

BHA encourages residents of Public Housing to participate in the Resident Advisory Board (RAB) which holds residents meetings at each property monthly. Resident Board members meet with BHA staff semi-annually in order for BHA to address issues and get resident input on what the residents would like to see for their community. Annual and ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** Public Housing complexes

**Funding:** N/A

**PH Action 2 - Board of Commissioners**

Involve a full-scope-of-business Resident Commissioner in the BHA Board of Commissioners. Continue to have a resident of public housing or the Section 8 Voucher program as a member of the Board of Commissioners.

**Description and Timeframe:**

A section 8 resident was appointed as a member of BHA to represent the Board of Commissioners in 2006. Ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** BHA jurisdiction

**Funding:** N/A

**Strategy 2** - Encourage public housing residents to achieve self-sufficiency.

**PH Action 1 - Family Self-Sufficiency Program**

Offer housing assistance to residents of public and assisted housing offering self-sufficiency achievement programs. Leverage public and private sector resources to offer services to residents enrolled in the Family Self-sufficiency (FSS) Program, which is designed to help residents achieve economic independence by setting individual goals for residents, and helping them to access the resources that will allow them to meet those goals.

**Description and Timeframe:**

This program was designed to help residents achieve economic independence by setting individual goals for residents, and helping them to access the resources that will allow them to meet those goals. Unfortunately, HUD no longer funds this program; therefore BHA is not accepting new participants. BHA had 18 participants at the time funding was cut and has continued to work with these families. Ongoing through 2010.

**Responsible Agency:** BHA

**Location:** BHA Bellingham Programs

**Funding:** HUD no longer funds this program

**Strategy 3** - Increase the availability of affordable housing to residents of Bellingham.

### **PH Action 1 - Develop or Acquire Multifamily Affordable Housing Units**

To help meet the demand for affordable housing, BHA plans to develop or acquire at least 40 low, moderate and market rate multifamily housing units for families, elderly and the disabled. The development of these housing units will be done using financing through the Low-Income Housing Tax Credits program, sale of taxable and tax exempt bonds, and other innovative housing development techniques to build affordable housing.



Walton II Site

Walton I

Walton I Three Bedroom Unit



**Description and Timeframe:**

In 2010 BHA will develop the second phase of Walton Place consisting of 40 units of low-income housing. BHA has also identified several building sites for future public/private partnership developments. Ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** Within Bellingham city limits

**Funding:** Taxable Bonds, Tax Exempt Bonds, Tax Credits, Low-interest loans from the State of Washington and the City of Bellingham; Grants from the FHLB; Conventional financing.

**GOAL 3 - Provide housing stability within an overall context of supportive services for homeless persons with mental illness.**

**Strategy 1** - Reassess the community's ability to respond to the needs of its homeless mentally ill population, focusing on housing stability as a component of overall care.

**PH Action 1 - Provide Housing and Ongoing Case Management Services to the Homeless and Mentally Ill Populations**

The BHA will work with area mental health providers and other potential service sponsors to provide supportive services to the residents of the planned housing development.

**Description and Timeframe:**

BHA contracts with Lydia Place, Holly Community Services and works closely with Whatcom Counseling and Psychiatric Clinic to provide housing and ongoing case management services to the homeless and mentally ill population in our community. These contracts and ongoing case management support these residents in achieving their goal of independent living. BHA also participates on the Transitional Housing Providers Group with several local agencies in an attempt to combat homelessness. Ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority and partner agencies

**Location:** Within Bellingham city limits

**Funding:** BHA Private Partnership Project Funds

## **PH Action 2 - Assess Current Programs to Determine Gaps**

In collaboration with service providers, assess current programs to determine gaps, and the ability of these programs to address the needs of the target population.

**Description and Timeframe:**

Identify gaps in current programs and identify additional needed resources. Ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** Within Bellingham city limits

**Funding:** BHA

**Strategy 2** - Secure additional funding for housing assistance for the homeless and mentally ill.

## **PH Action 1 - Develop or Acquire Multifamily Affordable Housing Units**

Determine which mental health providers or service agencies are best equipped to reach the target population, offer the outreach resources, and provide ongoing services. Collaboration with providers and agencies will determine who should apply and receive funding to provide needed assistance to the target populations.

**Description and Timeframe:**

Identify the agencies that should apply for or receive funding to provide needed services. Ongoing through 2010.

**Responsible Agency:** Bellingham Housing Authority

**Location:** Within Bellingham city limits

**Funding:** BHA

## **PH Action 2 - Outreach and Ongoing Service Management**

An action plan has been prepared and is in place, which addresses needs and identifies resources for outreach and ongoing service management, in conjunction with a Shelter Plus Care grant.

**Description and Timeframe:**

The Action Plan provides the basis for funding application. Action Plan completed in 2006.

**Responsible Agency:** BHA  
**Location:** Within Bellingham city limits  
**Funding:** BHA

### **PH Action 3 - Apply for Additional Shelter Plus Care Funding**

Through collaboration, prepare and submit an application for additional Shelter Plus Care funding through HUD.

**Description and Timeframe:**

Measure taken during the last two years to improve public housing and resident initiatives: BHA award notification of the 2009 McKinney-Vento homeless assistance provided Shelter Plus Care Sponsor Based and Tenant Based funding in the amount of \$1,011,276. The BHA has initiated a HUD Shelter Plus Care training for service providers in Bellingham. BHA and service providers are actively reviewing and updating the project's management plan, goals and objectives to address current tenant access and needs. Funds are supporting additional homeless person's entry into the program. 100% of tenants receiving Shelter Plus Care funds receive support services from local providers. In addition, BHA has applied to HUD for up to 75 additional vouchers.

**Responsible Agency:** Bellingham Housing Authority  
**Location:** Within Bellingham city limits  
**Funding:** Sponsor Based grant, \$705,312; Tenant Based and Veterans Grant combined \$181,428.

The City of Bellingham has no troubled public housing agencies. The Bellingham/Whatcom County Housing Authorities are very well run agencies excelling in providing housing for low-income and special needs households.

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# BARRIERS TO AFFORDABLE HOUSING

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

**Response to question:**

This Section identifies a number of actions in 2010 that encourage the development and preservation of affordable housing. The City proposes actions to reduce permit processing times. The City also proposes to update the Urban Growth Area Plan and the City and Urban Growth Area Land Supply Analysis. The development of master plans for new urban villages to increase infill densities and a low-income housing inclusionary zoning ordinance will be considerations in the 2010 work program.

## BARRIERS TO AFFORDABLE HOUSING (BAH)

**GOAL 1 - Over five years, identify and, where appropriate, remove or mitigate barriers to affordable housing resulting from zoning, subdivision, land use requirements, licensing, permits, impact fees or transportation, and utility service extensions.**

**Strategy 1** - Using information generated in 2006 Comprehensive Plan update and the 2008 Countywide Housing Affordability Taskforce, identify barriers to affordable housing in the code enforcement and permitting processes, and implement ways to mitigate those barriers.

### **BAH Action 1 - Work With Local Non-Profit Housing Agencies Regarding the Permit Process**

The City's Building Services (BSD) Division will continue to work with local non-profit housing agencies to process individual, on-site pre-application inspections, and to identify appropriate alternatives for specific code compliance requirements. jt

**Description and Timeframe:**

By working with local agencies engaged in affordable housing the City can refine on-site pre-application inspections to better identify site specific housing development opportunities, code process issues, enabling affordable housing developers/builders to establish alternatives thereby reducing time between submission and permit issuance. Ongoing.

**Responsible Agency:** City of Bellingham  
**Location:** Within Bellingham city limits  
**Funding:** City of Bellingham Building Services Fund

### **BAH Action 2 - Continue to Develop Bellingham Permit Center Policies and Information Resources**

Continue to develop City of Bellingham Permit Center policies and public information resources through coordinated departmental action. jt

**Description and Timeframe:**

The City of Bellingham Permit Center allows the consolidation of all permit functions into one location to better coordinate the permit activities of Public Works Department, Fire Department, Building Service Division and Planning Division. Ongoing development of policies, procedures and public dissemination of information about the Permit Center continues to expedite permit processing and reduce permitting times.

**Responsible Agency:** City of Bellingham  
**Location:** Within Bellingham city limits  
**Funding:** City of Bellingham General Fund

### **BAH Action 3 - Continue Pre-application Process to Assist Applicants**

Continue using a formal pre-application meeting process to provide project applicants with an opportunity to discuss and understand the various codes and regulations applicable to projects. jt

**Description and Timeframe:**

Pre-application meetings are an ongoing service available at the Permit Center. Participants in these meetings include representatives from Building Services Division, Planning Division, Fire Department, Public Works Department and the project proponent and project design team. The ability to review the project early expedites project design thereby shortening the permitting process.

**Responsible Agency:** City of Bellingham  
**Location:** Within Bellingham city limits  
**Funding:** City of Bellingham Building Services Fund

### **BAH Action 4 - Reduction in Plan Review Fees**

Continue to offer reductions in plan review fees when pre-application

reviews have been performed by qualified independent plans examiners. jt

**Description and Timeframe:**

Reductions in plan review fees when pre-application reviews have been performed by qualified independent plans examiners allows for an expedited turn-around for permits issuance which reduces permit costs that are transferred to the ultimate home purchaser. Ongoing.

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**BAH Action 5 - Granting Fee Waivers**

The City has a policy of granting impact fee and other fee waivers to qualified housing units, if determined eligible in coordination with Community Development staff. This reduces the cost of producing affordable units for low-income households and the rehabilitation of existing houses. jt

**Description and Timeframe:**

Continuing fee waivers for qualified housing units reduces the costs of development of affordable housing. The policy of granting fee waivers has been suspended as a result of reduced revenues due to current economic conditions. When the local economy recovers and revenues increase, the suspension of fee waivers may be dropped.

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** City of Bellingham Building Services Fund

**BAH Action 6 - Provide Training on 2009 International Residential and Code Changes**

Provide training on the 2009 International Residential and Code changes to staff and the local community of design professionals, architects, engineers, designers, and builders. jt

**Description and Timeframe:**

Adoption of the 2009 International Residential Code provide clarified requirements and compliance options for single family and multi-family housing, both newly constructed and within existing buildings. Current market conditions provide opportunities for the development different housing types including mid-rise, high-rise or mixed-use projects in Bellingham. Ongoing.

**Responsible Agency:** City of Bellingham

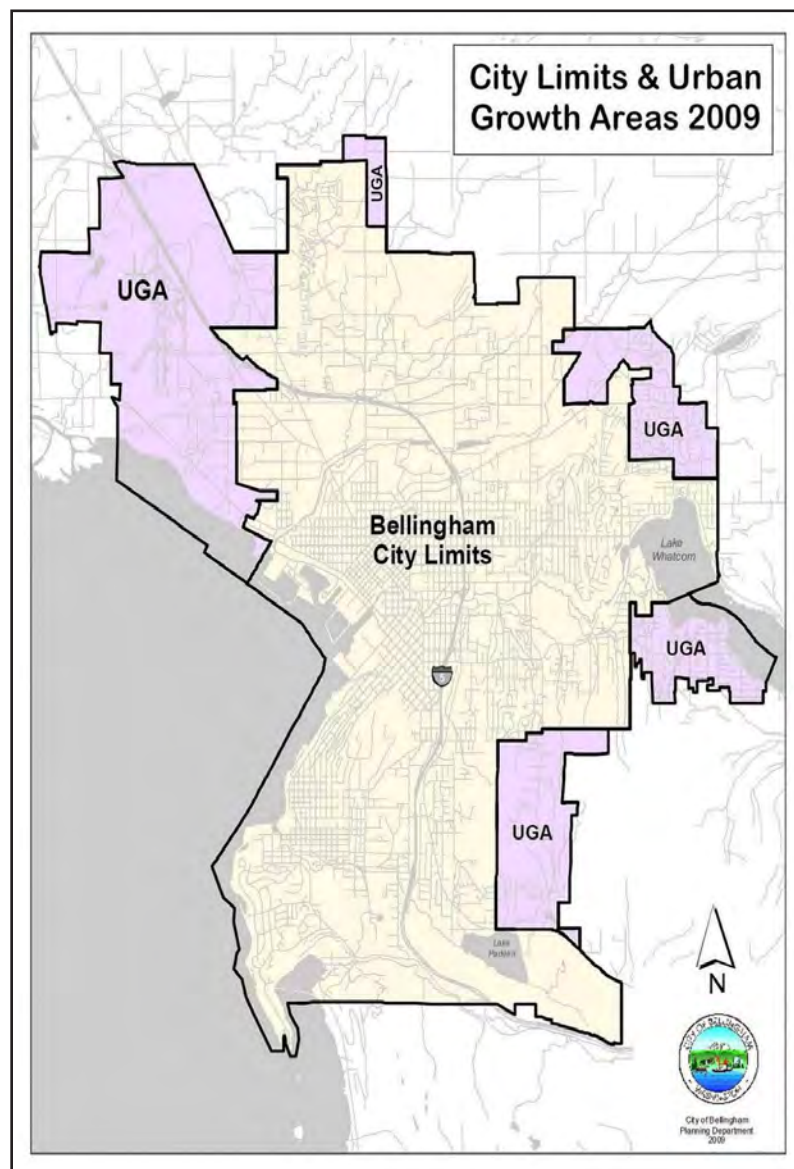
**Location:** Within Bellingham city limits

**Funding:** City of Bellingham Building Services Fund

**Strategy 2** - Review zoning designations and development standards to identify and mitigate barriers to affordable housing.

### **BAH Action 1 - Review and Update City's Neighborhood and Urban Growth Area (UGA) Plans**

Review and update the City's Neighborhood and Urban Growth Area (UGA) Plans to identify areas appropriate for higher densities. ga



**Figure 3 - City Limits & Urban Growth Areas 2009**

**Description and Timeframe:**

Due to very limited General Fund resources, no funding is available for neighborhood plan updates in 2010. The City intends to update the Urban Growth Area Plan and the City/County Interlocal Agreement covering growth and development in the UGAs in 2010.

**Responsible Agency:** City of Bellingham

**Location:** Bellingham's Urban Growth Areas

**Funding:** City of Bellingham General Fund

**BAH Action 2 - Update City's UGA Land Supply Analysis**

Continue to monitor the supply of land available for housing, and update the City's comprehensive plan and UGA plan as needed to accommodate the projected population growth. *ga*

**Description and Timeframe:**

An update to the City and UGA Land Supply Analysis will be done in 2010 to inform the update to the Bellingham Comprehensive Plan in 2011. The update to the Land Supply Analysis will include new population and housing growth forecasts done for the 2011-2031 planning period.

**Responsible Agency:** City of Bellingham

**Location:** City of Bellingham and UGA

**Funding:** City of Bellingham General Fund

**BAH Action 3 - Update City's Zoning Rules and Development Standards**

Continue to update the City's zoning rules and development standards.

**Description and Timeframe:**

In 2010, updates to City zoning rules and development standards will focus on "urban villages". *ga*

**Responsible Agency:** City of Bellingham

**Location:** City of Bellingham

**Funding:** City of Bellingham General Fund

**BAH Action 4 - Develop Master Plans for New "Urban Villages"**

Develop master plans for new "urban villages" as proposed in the Bellingham Comprehensive Plan. *ga*

**Description and Timeframe:**

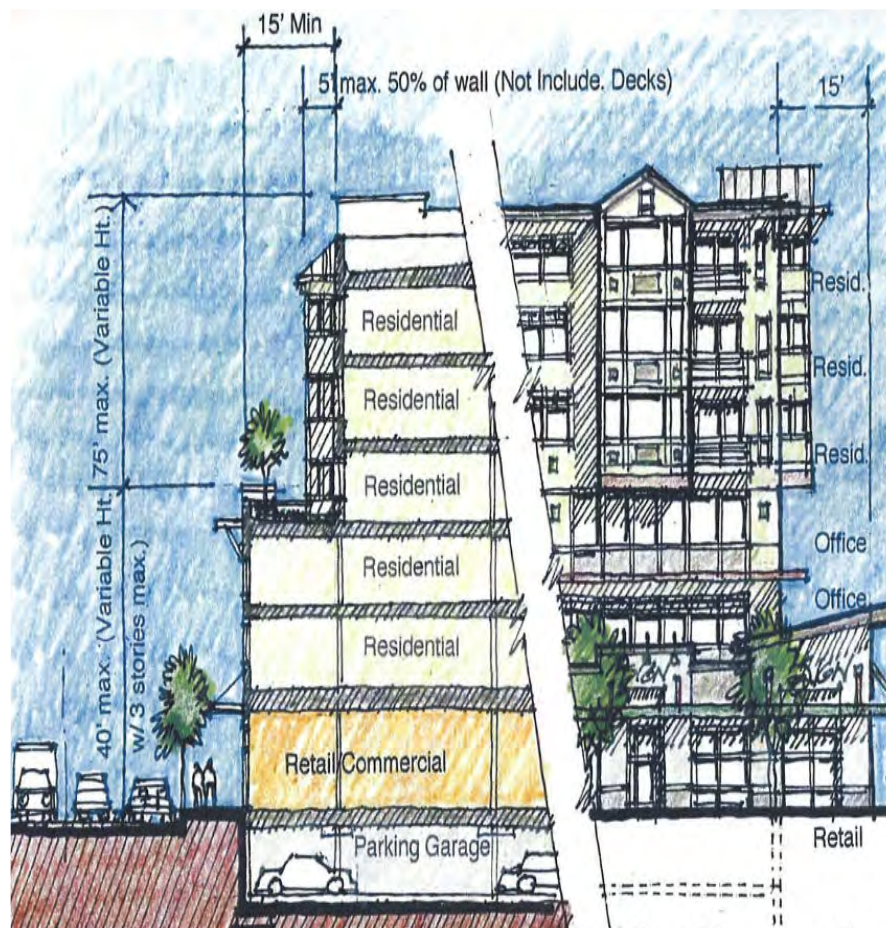
The City’s new comprehensive plan proposes establishing a number of “urban villages” throughout the community as part of an overall strategy to accommodate growth through infill. Development of the villages will require new zoning and development regulations. Ultimately, these villages will accommodate mixed uses with residential development at higher densities than currently allowed. This is an ongoing project with the goal of developing one “urban village” master plan per year.

Complete the Fountain District Urban Village Master Plan. Begin work on the King Mountain Urban Village Master Plan.

**Responsible Agency:** City of Bellingham

**Location:** City of Bellingham – King Mountain Neighborhood

**Funding:** City of Bellingham General Fund



**Figure 4 - Example of Possible Infill for an Urban Village**

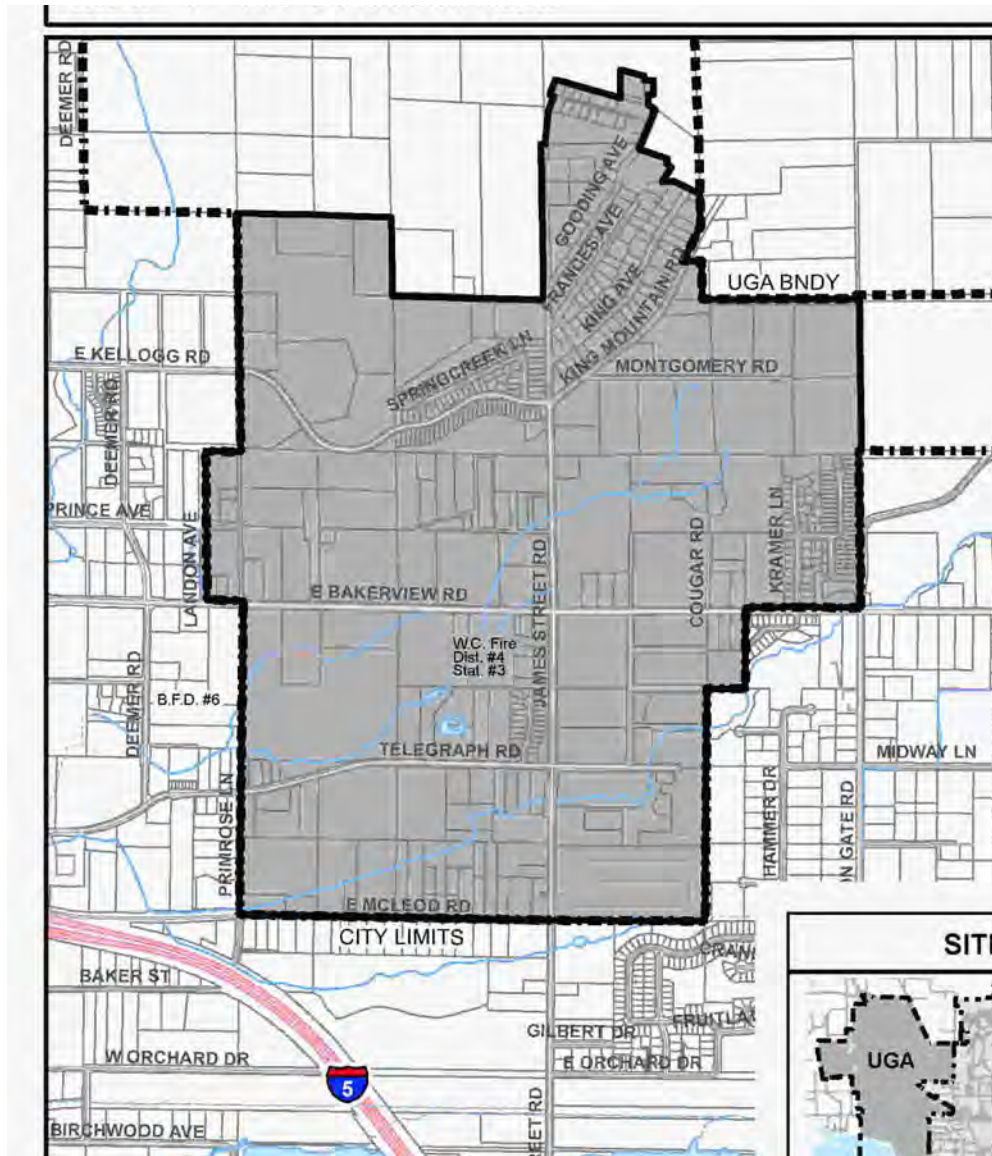
*Design by Dave Christensen - Christensen Design Management*

**Figures 5, 6, 7 - Samish Way Urban Village**

*Designs by Makers Architectures and Urban Design*



Figure 8 - King Mountain (E. Bakerview/James St) Location Map



**Strategy 3** - Encourage rehabilitation of residential buildings and conversion of existing buildings to residential uses, especially in the downtown area.

### **BAH Action 1 - Encourage Rehabilitation/Conversion of Buildings and Deconstruction and Reuse of Existing Materials**

Encourage the rehabilitation and conversion of existing buildings, and where appropriate, encourage the deconstruction and reuse of existing materials. One of the barriers to affordable housing identified in this section of this plan

is the need for infill development and increased housing densities in areas where adequate public facilities and services exist. The City encourages “green” construction and sustainable redevelopment where possible. dc

**Description and Timeframe:**

Actions listed in the Homeless section – Special Homeless Prevention under Housing for Homeless - Goal 1, Strategy 1, and in the Housing section – Specific Housing Objectives under Housing for Low-Income - Goal 1, Strategies 1 and 2, and Goal 2, Strategy 1 and Goal 3, Strategy 1 all work to address the barriers to affordable housing. The descriptions, output indicators and timeframes are listed under the actions in those sections.

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG & HOME, with leveraged sources

## FAIR HOUSING (FH)

### GOAL 1 - Work to eliminate housing discrimination which primarily affects persons of color, the disabled, and families with children.

**Strategy 1** - Develop fair housing educational programs for housing and human services agencies and staff who serve protected classes, especially families, people of color and persons with disabilities.

#### FH Action 1 - Promote Self Testing for Fair Housing

The City will promote self testing in the rental and sales markets.

**Description and Timeframe:** Promote self testing as an effective tool for educating real-estate professionals and property management professionals and for internal monitoring of compliance with the Fair Housing Act. In the event a violation does occur swift and voluntary corrective actions prevent the necessity for subsequent enforcement actions. Ongoing action item. Im

**Performance Measures:** Informational

**Objective:** Create Suitable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG for City staff

## **FH Action 2 - Provide Copies of “Seven Technical Requirements”**

The City will provide copies of “Seven Technical Requirements” based on the Fair Housing Act Accessibility Guidelines for Covered Buildings. Im

**Description and Timeframe:** The City will post a copy of “The Basic Guide to the Fair Housing Act Accessibility Guidelines for Covered Buildings” on its web site. This is an essential reference for anyone involved in the design and construction of multi-family units. It explains which building and units are covered by the law. It also reviews the seven basic design and construction requirements. It also shows how the FHE Accessibility Guidelines relate to the new International Building Code, as well as the existing three model codes. Ongoing Action.

**Performance Measures:** Informational

**Objective:** Create Suitable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG Administration

## **FH Action 3 - Provide Fair Housing Training**

The City will provide Fair Housing training to Human Service agencies and providers of transitional housing. Im

**Description and Timeframe:** The City will contract with the Fair Housing Center of Washington to put on an educational presentation for the local Human Service agencies and providers of transitional housing. This will help to eliminate housing discrimination that primarily affects people of color, the disabled and families with children.

**Performance Measures:** Informational

**Objective:** Create Suitable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG for Administration, and for a contract with the Fair Housing Center of Washington.

## **GOAL 2 - Raise the lending community’s awareness about the application of fair housing law to homeownership.**

**Strategy 1** - Encourage the involvement of banks and mortgage lending companies in furthering fair housing practices.

### **FH Action 1 - Provide Fair Housing Information to Homebuyer Programs**

The City will provide fair housing information to local homebuyer programs to help people seeking to own their first home understand their rights to receive fair unbiased treatment. Im

**Description and Timeframe:** With the permission of the Seattle office for Civil Rights the City will continue to distribute a consumer packet on predatory lending to Kulshan Community Land Trust first time homebuyer program. Ongoing action item.

**Performance Measures:** Educational

**Objective:** Create Suitable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG for city staff

### **FH Action 2 - Ensure Local Fair Housing Educational Opportunities Exist**

Ensure that educational opportunities exist so that local lenders and their employees can receive training to improve their understanding of their obligations under fair housing law. Im

**Description and Timeframe:** Ensure that fair housing informational resources are made available to community partners to facilitate their ability to affirmatively further fair housing. Increase fair housing information and links to fair housing laws/programs on the City of Bellingham web site. Forward e-mail notification of fair housing training to local lenders. Ongoing action item.

**Performance Measures:** Educational

**Objective:** Create Sustainable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG for staff

### **FH Action 3 - Advocate Subscriptions to the “WA State FH Update”**

Advocate all local banks and mortgage lenders obtain free subscriptions to the “WA State FH Update” newsletter and to distribute it to their staff. Im

**Description and Timeframe:** Add a link to the City’s web site to the Washington State Fair Housing Update news letter. Compile a mailing list of all local banks and mortgage lenders directing them to the link and telling them how they can sign up for a free subscription while encouraging them to distribute this news letter to their staff. Ongoing Action item.

**Performance Measures:** Informational

**Objective:** Create Suitable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG for city staff

### **GOAL 3 - Work to educate the public at large of protected classes, fair housing laws and the resources available to them.**

**Strategy 1** - Provide more fair housing education and outreach to increase knowledge of fair housing topics and rights.

#### **FH Action 1 - Distribute Information Directly to Agencies that Assist Protected Classes with Housing Services**

Distribute information directly to agencies (landlords, owners, lenders, realty companies, and service agencies) that assist protected classes with housing services. Im

**Description and Timeframe:** Increase fair housing information and links to fair housing laws/programs on the City of Bellingham web site. Advocate with real estate organizations, and housing providers to increase accessibility to fair housing information/resources in their offices. Ongoing activity.

**Performance Measures:** Administrative

**Objective:** Create Suitable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG for staff

## **FH Action 2 - Provide Fair Housing Training to Property Owners, Managers, and Staff**

Provide Fair Housing training for rental property owners, property managers and their staff to ensure equal treatment of potential tenants. Im

**Description and Timeframe:** The City will contract with the Fair Housing Center of Washington to put on an educational presentation in conjunction with the Police Department's Crime Free Housing training program. This program targets landlords and property managers. This will further our goal to educate the public on the Fair Housing law and especially target those groups that assist protected classes with housing services.

**Performance Measures:** Administrative

**Objective:** Create Suitable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG for staff

**Strategy 2** - Educate the general public about fair housing through a variety of media channels.

## **FH Action 1 - Publish Fair Housing Ad in Local Newspaper**

The City will publish one article about fair housing in the Bellingham Herald, which has wide circulation within the City limits and beyond. Im

**Description and Timeframe:**

Provide fair housing information to the general public through educational articles providing information about fair housing practices in The Bellingham Herald. The Herald circulation is approximately 24,000 copies per day, 54,000 readers. On Sundays, circulation is 32,000, with a readership of approximately 70,000. Ongoing activity.

**Performance Measures:** Informational

**Objective:** Create Suitable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits.

**Funding:** CDBG for staff and Bellingham Herald ad fee

### **FH Action 2 - Publish Fair Housing Ad in City's Employee Newsletter**

Publish one article or notice per year about fair housing in the City's employee newsletter. Im

**Description and timeframe:** Provide fair housing information to the employee's of the City of Bellingham through a quarterly newsletter that reaches approximately 967 employees. Ongoing activity.

**Performance Measures:** Informational

**Objective:** Create Suitable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG for city staff

### **FH Action 3 - Participate in Community Event to Promote Fair Housing**

The City will join together with other local organizations to participate in a community event to offer Fair Housing information to educate the public at large of protected classes, Fair Housing laws and resources available to them. Im

**Description and Timeframe:** The Whatcom Hispanic Organization will be putting on their 13<sup>th</sup> Annual Latino Festival on October 5, 2010. Staff will participate by having Fair Housing materials available in both Spanish and English. Staff will be available to answer questions and will provide a volunteer interpreter.

**Performance Measures:** Educational

**Objective:** Create Suitable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG

## **FH Action 4 - Maintain Fair Housing Information on City's Website**

Continue to maintain an internet website that provides current information for citizens about fair housing practices. Im

**Description and timeframe:** The City will maintain an internet website for citizens to obtain information about fair housing that will include web links to fair housing resources. Ongoing activity.

**Performance Measures:** Administrative

**Objective:** Create Suitable Living Environments

**Outcome:** Sustainability

**Responsible Agency:** City of Bellingham

**Location:** Within Bellingham city limits

**Funding:** CDBG for city staff

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## HOME/AMERICAN DREAM DOWN PAYMENT INITIATIVE (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
  - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
  - a. Describe the planned use of the ADDI funds.
  - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
  - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Response to questions:

1. In the allocation and use of HOME funds, the City of Bellingham disburses the funds either as grants or as zero interest and interest bearing deferred and amortized payment loans. The Tenant Based Rental Assistance program is funded as a grant of HOME funds. Activities for the acquisition, development or rehabilitation of multi-family housing units as affordable housing for low-income households are funded as zero interest and interest bearing deferred and amortized payment loans. Homebuyer assistance, when funded with HOME funds, are funded as zero-interest, deferred payment loans.
2. The City of Bellingham has selected the “recapture” method of insuring affordability in the Homebuyer Assistance Program when funded with HOME funds. Recapture provision, based on low-income occupancy, will be consistent with HOME Regulations 92.254(5)(ii). The City will recapture the entire amount of HOME assistance given the homebuyer (92.254(5)(ii)(A)(1)) unless the net proceeds are not sufficient to recapture the full HOME investment, in which case recapture using the shared net proceeds process as described in 92.254(5)(ii)(A)(3) will be used. The amount subject to recapture will be consistent with the provision in 92.254(5)(ii)(A)(5). If a lease-purchase homebuyer assistance program is developed, such as is being considered with the BHA, HOME funds will be used consistent with 92.254(5)(ii)(A)(7). In 2010, the Homebuyer Assistance Program will be funded with Community Development Block Grant funds.
3. If the City uses HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, the City will refinance existing debt only if: a) rehabilitation is the primary activity and the refinancing is necessary to permit or to continue affordability as defined in the HOME Program; b) the project must have a minimum affordability period of 15 years; c) the HOME funds cannot be used to refinance multifamily loans made or insured by any other federal program, including CDBG; d) the investment must be made to maintain current affordable units or to create additional affordable units, or both; e) a minimum of \$4,000 per unit average rehabilitation is being undertaken; and f) the project is feasible over the affordability period and able to service the target population.
4. The City is not a recipient of ADDI funds.