

Strategic Plan

The City of Bellingham's Strategic Plan outlines the housing and community development goals and strategies to meet the priority needs with available resources. This plan covers the period from July 1, 2018 through June 30, 2023.

The City anticipates receiving continued federal entitlement grants through HUD in the next five years. The two entitlement grants include Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). The City also anticipates continuing to receive funding from the local housing levy. The existing levy is in place through 2019, and the City will seek a replacement levy prior to its expiration.

HUD and Levy Goals

This Strategic Plan is written to meet the requirements of HUD. It is also written to be consistent with the 2012 Housing Levy Administrative and Financial Plan, which governs the use of local housing levy dollars, and the City of Bellingham Council's Legacies and Strategic Commitments, which is the framework the City uses to align City commitments with needs. These guiding frameworks align well with one another.

HUD funding sources must primarily benefit low- and moderate-income persons in accordance with three goals:

- **Provide decent housing**, for example, assisting homeless persons obtain affordable housing; assisting persons at risk of becoming homeless; retaining the affordable housing stock; increasing the availability of affordable permanent housing, particularly to members of disadvantaged minorities; increasing the supply of supportive housing; and providing affordable housing that is accessible to job opportunities.
- **Provide a suitable living environment**, for example, improving the safety and livability of neighborhoods; eliminating blighting influences and the deterioration of property and facilities; increasing access to quality public and private facilities and services; reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons; and conserving energy resources and use of renewable energy resources.
- **Expand economic opportunities**, for example, job creation and retention; establishment, stabilization and expansion of small businesses (including micro-businesses); the provision of public services concerned with employment; the provision of jobs to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices; and empowerment and self-sufficiency for low-income persons to reduce generational poverty.

The city's housing levy goals mirror both the HUD goals above, and the specifically aligned City Legacies and Strategic Commitments below. While the emphasis changes in response to community needs, any new housing levy framework is anticipated to be substantially similar to the existing one.

City Legacies and Strategic Commitments

The Bellingham City Council has adopted Legacies and Strategic Commitments. Bellingham's Community Development Advisory Board (CDAB) aligned the following City legacies and strategic commitments to HUD's three program goals.

Equity & Social Justice

- Provide access to problem-solving resources
- Support safe, affordable housing
- Increase living wage employment
- Support services for lower-income residents
- Cultivate respect & appreciation for diversity

Vibrant Sustainable Economy

- Support a thriving local economy across all sectors
- Promote inter-dependence of environmental, economic & social interests
- Create conditions that encourage public & private investment
- Foster vibrant downtown & other commercial centers

Sense of Place

- Support sense of place in neighborhoods
- Encourage development within existing infrastructure

Safe & Prepared Community

- Prevent and respond to crime
- Increase community readiness and resilience

Mobility & Connectivity Options

- Provide safe, well-connected mobility options for all users
- Limit sprawl

Access to Quality of Life Amenities

- Provide recreation & enrichment opportunities for all ages & abilities

Quality, Responsive City Services

- Deliver efficient, effective & accountable municipal services

Geographic Priorities

The City does not propose geographic priorities in this planning period. The areas in which to focus are different for different priority activities. New development of affordable multifamily housing is prioritized within urban villages (especially those currently lacking in that type of housing), which are examined to ensure they have adequate capacity and an appropriate regulatory framework to accommodate the needed development. Existing single family neighborhoods are looked to for providing appropriate housing choices and increasing diversity, with affordable housing opportunities in these areas especially needed for households with young children. Rehabilitation and investment in community and public facilities is targeted in neighborhoods with higher rates of poverty and minority populations. The intent of prioritizing certain activities in different areas is to promote equity of services and opportunities, and fair distribution of

affordable housing across the city. It also aligns with the goals set forth in the City’s Assessment of Fair Housing.

Consolidated Plan goals and priorities

The level of need in Bellingham is greater than the limited resources available to help meet those needs. In previous chapters of this Consolidated Plan, information has been presented that compares the types and levels of need to the existing assets within our community to inform setting priorities, goals and strategies.

The City uses these priorities to form the basis for determining what types of housing and community development programs the City will fund over the next five years. The City has identified the following general priorities amongst different activities and needs. They are categorized into “Tier 1,” “Partners as Lead,” and “Tier 2” priorities. The most pressing needs that the City feels compelled to move forward proactively with are listed as Tier 1; those needs which are also pressing, but for which the City plays a supporting role to other local agencies, are listed as Partners as Lead; and those which are also important are listed as Tier 2. Our priorities are aligned with the contributing factors and issues identified during the Assessment of Fair Housing process, and respond to all of these identified factors:

- Lack of affordable, accessible housing in a range of unit sizes
- Low vacancy rate
- Lack of public investment in specific neighborhoods, including services or amenities
- Displacement of residents due to economic pressures
- Access to publicly supported housing for persons with disabilities
- Lack of affordable in-home or community-based supportive services
- Lack of assistance for housing accessibility modifications
- Lack of assistance for transitioning from institutional settings to integrated housing
- Lack of local private fair housing outreach and enforcement
- Private discrimination
- Occupancy codes and restrictions
- Land use zoning laws
- Community opposition
- Impediments to mobility

The Fair Housing issues that are also addressed through these priorities are:

- Disparities in access to opportunity
- Disproportionate housing needs

During the community process, the following populations were identified as having the highest needs: those with behavioral health issues, seniors, families with young children, and victims of domestic violence. The City also prioritizes youth and young adults as a special needs population needing unique, targeted supports. These special needs populations will be given specific consideration as part of the following goals.

Increase Affordable Housing Supply

The greatest need in our community is to assist those with the lowest incomes obtain stable and secure housing. At least 63% of all households earning less than 50% AMI are paying more than half their income towards housing.⁴² With the ability to pay between \$0 and \$641 per month for a 1-bedroom unit, the private market is unable to meet this demand without assistance. The rise in housing costs, together with historically low vacancy rates and stagnant wages, makes it very difficult to find affordable housing.

The majority of the city's land is currently zoned for single-family development, which is the most expensive type of housing. Allowing more forms of housing that meets the community's needs is one way to boost supply. In addition to adding new affordable housing stock, it will also be important to look for opportunities to acquire 'naturally occurring' affordable rental units that already exist in lower-income neighborhoods. This strategy can prevent displacement that comes with gentrification, and is less expensive than new construction.

Tier 1 priorities:

- Support the acquisition and development of housing units affordable for low-income residents.
- Allow for infill, multifamily, and group housing in more neighborhoods.
- Increase the City's proactive role in affordable housing development.

Tier 2 priorities:

- Support homeownership development and down payment assistance for low to moderate income households, especially for minority households and households with young children.

Address & Prevent Homelessness

Many people in Bellingham, and throughout Whatcom County, experience homelessness or face the prospect of losing their homes. The increasing cost of housing has placed new hardships on some families, while others face loss of their homes for reasons including chemical dependency, mental health, and domestic violence.

Tier 1 priorities:

- Support the development of emergency shelter in a safe, permanent location.
- Support programs to prevent chronic homelessness through intervention services like diversion (from housing waiting lists) and light touch case management.
- Offer rental assistance for vulnerable households, prioritizing homeless families and adults, seniors, and severely cost burdened families with young children.

Partners as lead:

- Support intensive case management for those experiencing chronic homelessness.
- Support social inclusion programs for those reentering housing from homelessness.

⁴² 2010-2014 CHAS tabulations.

- Support basic needs and supportive services to help prevent low-income households from ever experiencing homelessness.
- Support additional services to those experiencing unsheltered homelessness like storage and sanitation facilities.

Preserve Existing Housing

Bellingham's housing stock is aging. Older buildings requires costly maintenance – such as roofs, electrical, plumbing, weatherization, and lead-based paint stabilization – in order to preserve the unit for continued use.

The owners of the non-profit affordable housing inventory have been successful in attracting private tax credit financing to undertake significant rehabilitation work of their properties, but some financial assistance from the City has been needed. The City should ensure that new projects include strategies to address funding repair and maintenance needs.

Owner-occupied housing is also aging and in need of rehabilitation. Lower interest rates in recent years have allowed more homeowners to refinance existing mortgages to complete needed repairs, which lessened the demand for financial assistance from the City – although this is beginning to change. Senior households can benefit from the assistance the City provides in project scoping, contractor oversight, and deferred loan repayment.

Private rental housing in Bellingham provides non-subsidized housing options. The City should look at opportunities to assist, if possible, private multi-family rental projects that need assistance to meet minimum housing standards, as well as the increased standards required to house those with TBRA or other vouchers. The number of rental properties is significant to meeting the affordable housing needs of the community, and the City should ensure its continued viability.

Mobile or manufactured housing accounts for 5% of the city's owner-occupied housing stock, the majority of which are occupied by low-income households. Older homes require repair, which is difficult to obtain when occupying leased ground in a park.

The City should continue to offer rehabilitation assistance to low-income owner-occupied housing. Preference should be given to the following populations: seniors, disabled, single-parent households, very low-income, and veterans.

Tier 1 priorities:

- Offer home rehabilitation loans with favorable terms for low income homeowners – especially for those who are elderly or disabled, or for those who will offer elderly or disabled care in adult family homes.

Tier 2 priorities:

- Support owners of rental housing that offer units to residence who pay some or all of their rent with a voucher or subsidy by pursuing a rehabilitation loan program that offers favorable terms to owners or a damage mitigation fund for owners who rent to these households.

Promote Neighborhood Equity

Concentrating any single type of housing in a neighborhood limits economic diversity and housing choice. For families to achieve financial stability and economic independence, they need to have access to good schools and affordable housing, located near their place of work or convenient transportation corridors. In keeping with HUD's goal to provide affordable housing that is accessible to job opportunities and the City's strategic commitment to equity and social justice, the City should look for ways to promote affordable housing options within all neighborhoods. This would help disburse low-income and minority populations proportionately throughout the City, and help avoid problems that can come with high concentrations of poverty. We will also look for opportunities to serve priority special needs populations through community facilities.

Tier 2 priorities:

- Address community and public infrastructure needs in underserved neighborhoods, and/or for special needs populations.
- Conduct a housing equity audit by neighborhood.
- Diversify urban villages and higher income neighborhoods by adding affordable housing for low income residents in areas where it is lacking.

Coordinate Effective Delivery of Services

Numerous public, non-profit and private agencies provide housing and other services to low-income persons and households. Applicants, funding agencies and the recipients of housing and services would benefit from greater coordination. The City should work with other agencies and providers to coordinate the funding and delivery of services in order to be more effective and efficient, and work together to foster greater understanding among the public about housing and related issues, and the programs in place to address them.

Tier 1 priorities:

- Involve partner agencies, tenants, landlords, and the broader community in education and advocacy efforts involving homelessness, fair housing, cost burdened households, and neighborhood equity.
- Coordinate local strategies with partners to assist those experiencing and at risk of homelessness.
- Raise awareness with upstream funding and finance agencies about local needs and priorities.

Partners as lead:

- Support the coordination and expansion of mobile health and peer health services that serve special needs populations.
- Address the "benefits cliff": pursue opportunities to ease the transition off housing assistance to encourage more households using assistance to embrace upward mobility.
- Support local economic development: especially job training for those who are exiting homelessness, and microenterprise development.

Tier 2 priorities:

- Improve disaster preparedness and response efforts, particularly for special needs populations.

Resources and contingencies

The tables that follow summarize the anticipated resources according to source of funding, and estimate the allocation of those resources by goal. Funding levels are estimations, and the community participation plan and community discussions mention that actual funding levels could be greater or less than those estimated in the plan. Goal and activity funding may be adjusted among discussed goals and activities. Contingency funding is also specifically proposed for the following activities:

Goal: Increase Affordable Housing Supply - Rental

- Multifamily rental housing development (HOME, Levy)
- CHDO projects and operating (HOME)

Goal: Address and Prevent Homelessness

- Tenant Based Rental Assistance (HOME, Levy)
- Supportive Services, including Case Management (Levy)

Goal: Preserve Existing Housing

- Housing Rehabilitation (CDBG)

Goal: Increase Affordable Housing Supply – Homeownership

- Housing Finance Commission Homebuyer (HOME, Levy)

Goals: Promote Neighborhood Equity, and Coordinate and Improve Delivery of Services

- Public/Community Facilities (CDBG)
- Administration and proactive involvement in securing sites and undertaking predevelopment activities to prepare for nonprofit housing development (Levy)
- General administration, proportional to the actual allocation of funds (HOME and CDBG)

Resources allocations and estimated numbers to be served for goals and activities are based on both the current needs and historic information. They are also estimated based on HUD guidelines for maximum subsidies and regional information about the cost to develop and operate housing. Bellingham has conducted its own market analysis on both homes for sale, and market rents for apartments, and these point to a need for differentiation from the HUD standards for certain values. Those market studies are included as attachments in the HUD plan.

Anticipated resources

Program	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
		Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Acquisition; Admin and Planning; Housing; Public Improvements; Public Services	\$785,545	\$210,000	\$385,747	\$1,2381,292	\$3,785,794	Funds used for priority needs, including preservation of housing stock, lead-based paint, public improvements, public services and administration and planning.
HOME	Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; TBRA	\$537,364	\$120,000	\$295,000	\$952,364	\$2,495,115	Funds used for homebuyer assistance, tenant-based rental assistance, housing development (including CHDOs) and administration.
City Gen Fund	Public Services; TBRA	\$500,000		\$23,760	\$523,760	\$2,000,000	This is the city's investment in housing, human and social services.
City Housing Levy	Acquisition; Admin and Planning; Homebuyer assistance; Homeowner rehab; Housing; Multifamily rental new construction; Multifamily rental rehab; New construction for ownership; Public Services; TBRA	\$3,000,000		\$1,174,699	\$4,174,699	\$16,000,000	The City of Bellingham has a voter-approved housing levy that supports development and preservation of housing, as well as rental assistance and housing services.

Goals summary information

City Goal(s)	Sort Order	Description	Start Year	End Year	Funding ⁴³	Goal Outcome Indicator
Increase Supply of Affordable Rental Housing	1	Build or acquire rental housing; includes acquisition and opportunity fund dollars	2018	2022	\$13,137,032	Rental units constructed
Address & Prevent Homelessness	2	Support low barrier shelter, rental assistance, case management and diversion programs, and services that fill the gap in basic needs	2018	2022	\$7,319,760	Homeless person overnight shelter
						Tenant based rental assistance
						Public service activities for low/moderate income housing benefit
						Public service activities other than low/moderate income housing benefit
Preserve Existing Housing	3	Rehabilitate housing	2018	2022	\$3,752,500	Homeowner housing rehabilitated
						Rental units rehabilitated
Increase Affordable Homeowner Housing	4	Support down-payment assistance and new homeownership opportunities	2018	2022	\$1,260,000	Direct Financial Assistance to Homebuyers
Promote Neighborhood Equity	5	Improve infrastructure and connectivity, and invest in facilities in low-income neighborhoods	2018	2022	\$1,578,348	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit
						Other
Coordinate & Improve Effective Delivery of Services	6	Education and administration funding	2018	2022	\$2,265,384	Other

⁴³ Includes year one anticipated annual allocation + program income, and remainder of 5-year period anticipated allocations

Barriers to affordable housing

In 2017, a workgroup convened to address the gaps and barriers to housing and services delivery, and suggest strategies to ameliorate those barriers. The Community Solutions Workgroup convened selected community stakeholders and city staff to identify and prioritize needs along the continuum of housing, including issues of homelessness, and the various housing options available.

Specifically, the Workgroup was asked to:

- 1) Review the most recent Point-in-Time count and American Community Survey/Census data;
- 2) Review the inventory of emergency, transitional, supportive, and subsidized housing;
- 3) Identify the needs and gaps within the community; and
- 4) Recommend strategies and actions.

Over the course of four working meetings, the group was presented with data about the existing needs and resources within the community, and was asked to address a series of questions, and identify gaps and barriers. For the purposes of this workgroup, gaps were defined as deficits in any kind of resource required to meet the housing needs of our community (including funding, infrastructure, services, planning, coordination, or capacity). Barriers were defined as systematic issues, policies, or norms that prohibit the reaching of goals or operating at full potential.

Gaps for low-income renters

The workgroup was asked to start by identifying all gaps and barriers that make it difficult for low-income renters to find permanent, suitable housing. An extensive list of gaps and barriers was identified. These were compiled and summarized by City staff into the four broad categories below, keeping in mind that these categories have substantial overlap with the gaps that also affect the homeless population.

- **Inventory gaps:** An existing shortage of at least 500 rental units for low-income households, and an additional predicted shortage of 900-1,000 units over the next 5 years.
- **Service gaps:** Funding for 2.5 to 3 additional housing case managers needed immediately to fill available units and/or utilize available resources (rental vouchers).
- **Cultural gaps:** A climate in the general public that is conducive to addressing the identified barriers.
- **Coordination gaps:** A clear, comprehensive plan, backed by public/private partnerships; transparency among partners in order to understand the need for resources in real time; and access to good data about needs.

Additional gaps for the homeless population

The key barriers/areas of highest need identified by the service provider sub-group, the City, and Community Solutions Workgroup were:

- Services to promote social inclusion, community building, and independent living skills;
- Light-touch services available for those who could be housed stably with a little assistance;
- Job training and supported employment;
- Intensive, coordinated medical and behavioral health interventions; and
- Safe place(s) for people who are homeless to have shelter while the community works on other strategies.

Another effort to convene stakeholders took place in 2007, when Whatcom County and the City of Bellingham appointed sixteen community members to a Countywide Housing Affordability Task Force (CHAT). The purpose of CHAT was to review and develop policies and strategies to meet countywide affordable housing goals. Three of CHAT's six goals addressed strategies to remove barriers to affordable housing: 1) Create a housing trust fund; 2) Strive to reduce land and building costs; and 3) Provide incentives for the creation of affordable housing.

The primary strategies that CHAT recommended to implement these goals are:

- Create an affordable housing investment fund
- Adopt measures that reduce land costs
- Adopt measures that reduce labor and material costs
- Adopt measures that reduce infrastructure development costs
- Adopt affordable housing incentives

Most of these measures have been implemented, though the City annually reviews what is still needed to be done.

Actions planned to remove barriers

The Community Solutions Workgroup identified strategies, defined as possible solutions that may help either fill an identified gap or overcome an identified barrier. After a thoughtful analysis of the existing gaps and barriers in housing and services, the group identified and then prioritized a list of top strategies that could help to address those gaps and/or overcome the barriers. Those were:

- Acquire, preserve, and improve existing affordable apartment blocks in the city (purchase units in gentrifying areas);
- Change zoning to support a greater diversity of housing products in the market;
- Access & provide more funding for expanded case managers / landlord liaisons;
- Construct new housing units;
- Create an insurance or damage mitigation fund to minimize the risks to landlords renting to tenants with no/poor rental history;
- Expand mobile health services;
- Study options for general transportation services and decide if appropriate to integrate into other strategies (or keep as a standalone strategy);
- Create additional staffing to leverage resources, funding, and housing development deals more strategically and proactively; utilize innovative new funding models which are already being implemented elsewhere to build new housing;
- Create a rental rehab program that makes funding available to landlords who rent to low-income tenants who utilize vouchers for upgrades required to pass more stringent inspections;
- Conduct a housing equity audit by neighborhood;
- Increase programs that enable and empower tenants receiving subsidized housing to transition out and become integrated w/in the community;
- Check-in regularly between local funders and service providers to adapt to changing needs and trends;

- Develop a community liaison or trained peer health worker program to help keep people in housing and integrate with the broader community;
- Coordinate among services and programs to promote social inclusion and community building for those exiting homelessness;
- Light-touch case management services available for those experiencing homelessness who have lower vulnerability scores to get them housed quickly;
- Assess existing workforce development programs, and cultivate relationships with employers and/or develop linkages among programs to better serve the needs of those experiencing or recently leaving homelessness; and
- Develop and offer training community-wide about how to connect with and include those experiencing homelessness.

These strategies are reflected in the priorities and goals outlined in the Consolidated Plan.

In terms of the CHAT recommendations, the City reviews them annually on land use and other limitations or policies that affect affordable housing supply in the City. Most of this effort is now integrated with other city planning efforts that encourage infill opportunities within the City. The City has accomplished most of these earlier-identified barriers, including developing a local source of funding and offering reductions in fees for low-income housing.

Discussion

The City remains committed to removing or ameliorating the negative effects of public policies that serve as barriers to affordable housing. As described in the HUD version, section MA-40-91.210 (e), the major barriers to affordable housing in the jurisdiction are driven by market forces: demand for housing exceeds supply, there is a shortage of low-income housing as rents and property values rise, and wages are not increasing proportionate to housing costs. Additionally, minorities are less likely to apply to home ownership programs, meaning that low-income homeowners are disproportionately White (even after taking into account the fact that Bellingham has a majority White population).

Since 2012, there has been an increase in all types of populations experiencing homelessness in Whatcom County. The largest percentage point increases are among the number of chronically homeless families, both those experiencing homelessness in a given year and becoming homeless in a year. The largest group experiencing homelessness by far is individuals in families with only adults.

Whatcom County is designated as the Lead Agency to address homelessness in the county and the city. Funds are collected by the county from document recording fees locally to support local strategies to prevent or reduce homelessness. The City works in close partnership with the county to address gaps in services when possible.

As part of the outreach efforts described earlier, a subgroup of the Community Solutions Workgroup developed a survey to be taken by caseworkers and other direct service providers to assess the needs of households currently on the Housing Pool. The results were combined and analyzed anonymously as a way to quantify the needed housing types and services estimated for this group of individuals and families. In total,

the survey was conducted on behalf of 327 unique households by case managers and the Homeless Outreach Team.

Many of the strategies to address the severe housing shortage will also impact the availability of units and impact the speed at which households are able to reenter housing from homelessness. In addition, the City has put forward the following priorities specific to homelessness:

- Support the development of emergency shelter in a safe, permanent location, and
- Support programs to prevent chronic homelessness through intervention services like diversion and light touch case management.
- Support intensive case management for those experiencing chronic homelessness.
- Support job training and social inclusion programs for those reentering housing from homelessness.
- Support additional services to those experiencing unsheltered homelessness like storage and sanitation facilities.

2018 Action Plan

The 2018 Action Plan is the first year of the 2018-2022 Consolidated Plan. The Action Plan addresses the proposed programs, projects, and activities that will be undertaken in the 2018 Action Plan year (July 1, 2018 – June 30, 2019) with the resources anticipated to be available in the proposed budget. Funding sources include the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME), as well as local City Housing Levy and General Fund support for specific activities.

In the event that HUD appropriations are greater or less than anticipated, or project activities come in less than funding allocated, the following activities are proposed as contingencies: Multifamily rental housing development (HOME), Tenant Based Rental Assistance (HOME), Housing Finance Commission Homebuyer (HOME), CHDO projects and operating (HOME), Housing Rehabilitation (CDBG), Public Facilities (CDBG), and proportional amounts for Administration (all sources).

Expected Resources

HUD's 2018 allocation to the City of Bellingham was anticipated as 95% of the 2017 allocation for the public comment period, and was adjusted after the actual allocation was released on May 1. Adjustments were made in accordance with the Community Participation Plan and contingencies published and discussed throughout the public comment period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amt Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total: \$		
CDBG	Public - Federal	Acquisition; Admin and Planning; Housing; Public Improvements; Public Services	\$785,545	\$210,000	\$385,747	\$1,381,292	\$3,785,794	Funds used for priority needs, including preservation of housing stock, lead-based paint, public improvements, public services and administration and planning.
HOME	Public - Federal	Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; TBRA	\$537,364	\$120,000	\$295,000	\$952,364	\$2,495,115	Funds used for homebuyer assistance, tenant-based rental assistance, housing development (including CHDOs) and administration.
City Gen Fund	Public - Local	Public Services; TBRA	\$500,000		\$23,760	\$523,760	\$2,000,000	This is the city's investment in housing, human and social services.

City Housing Levy	Public - Local	Acquisition; Admin and Planning; Homebuyer assistance; Homeowner rehab; Housing; Multifamily rental new construction; Multifamily rental rehab; New construction for ownership; Public Services; TBRA	\$3,000,000		\$1,174,699	\$4,174,699	\$16,000,000	The City of Bellingham has a voter-approved housing levy that supports development and preservation of housing, as well as rental assistance and housing services.
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2018 Projects Summary

2018 ACTION PLAN SUMMARY

RESOURCES ANTICIPATED	CDBG	HOME	CITY GF	HOUSING LEVY	TOTAL
2018 Grant/Allocation	\$ 785,545	\$ 537,364	\$ 342,486	\$ -	\$ 1,665,395
Program Income (Loan Paybacks)	\$ 210,000	\$ 120,000	\$ -	\$ -	\$ 330,000
2018 FY Program Income Anticipated	\$ 210,000	\$ 120,000	\$ -	\$ -	\$ 330,000
2017 FY Program Income Unspent	\$ -	\$ -	\$ -	\$ -	\$ -
Prior Year Uncommitted/Deobligated Funds	\$ 250,000	\$ -	\$ -	\$ -	\$ 250,000
EXISTING COMMITMENTS (AWARDS)	\$ 385,747	\$ 295,000	\$ 181,274	\$ 1,429,852	\$ 2,291,874
2012 HOUSING LEVY:					
Levy Production & Preservation	\$ -	\$ -	\$ -	\$ 1,210,006	\$ 1,210,006
Levy RASS	\$ -	\$ -	\$ -	\$ 242,768	\$ 242,768
Levy Homebuyer	\$ -	\$ -	\$ -	\$ -	\$ -
Levy A & O Fund	\$ -	\$ -	\$ -	\$ 875,000	\$ 875,000
Levy Admin	\$ -	\$ -	\$ -	\$ 165,268	\$ 165,268
TOTAL:	\$ 1,631,292	\$ 952,364	\$ 523,760	\$ 3,922,894	\$ 7,030,310

ACTIVITIES	CDBG	HOME	CITY GF	HOUSING LEVY	TOTAL
Production Program					
Previous (Unspent) Commitments					
Opportunity Council/NWYS - 22 North		\$0		\$193,383	\$193,384
Lydia Place Gladstone - predevelopment				\$38,000	\$38,000
OC Promise Village - predevelopment				\$2,000	\$2,000
Aloha / Samish Way development				\$0	\$0
2018 Allocations:					
OC Promise Village		\$368,523		\$1,035,006	\$1,403,529
CHDO Set Aside (min. 15% of HOME Grant)					
OC Promise Village		\$80,605			\$80,605
Preservation Program					
Previous Commitments					
2017 City Rehabilitation Program	\$15,000				\$15,000
2017 Manufactured Housing Repair				\$10,000	\$10,000
2016 DVAS Baker Place Shelter Rehabilitation				\$254,084	\$254,084
2016 Opportunity Council G St Rehabilitation				\$12,000	\$12,000
2018 Program:					
City Rehabilitation Program	\$417,950				\$417,950
Manufactured Housing Repair				\$125,000	\$125,000
2018-19 Emergency Repair				\$50,000	\$50,000
Acquisition and Opportunity Program					
Acquisition and Opportunity Fund				\$875,000	\$875,000
Rental Assistance, Housing & Human Service Program					
Previous Commitments					
2017 FY Tenant Based Rental Assistance				\$2,000	\$2,000
2018 Program:					
Tenant Based Rental Assistance (OC) - new contract		\$142,500		\$16,500	\$159,000
Homeless Service Center Admin			\$39,274	\$46,533	\$85,807
Project Homeless Connect			\$2,000		\$2,000
Homeless Outreach Team				\$210,000	\$210,000
Intensive Case Management			\$140,000		\$140,000
Emergency Shelter NOFA			\$30,000		\$30,000
Housing Project-Based Services (see Ex. B)				\$397,832	\$397,832
Housing Services (see Ex. B)	\$119,895		\$0	\$226,268	\$346,163
Human & Social Services (see Ex. B)	\$45,254		\$312,486	\$0	\$357,740
Public Facility Program					
Previous Commitments					
2016 Opportunity Council Cornwall Phase II		\$0			\$0
Telegraph Road Infrastructure (see homebuyer project below)	\$315,747				\$315,747
Foundation for the Challenged - DD Housing	\$55,000				\$55,000
2018 Competitive NOFA Allocations:					
Public/Special Needs/Community facilities	\$463,337				\$463,337
Homebuyer Program					
Previous Commitments					
Housing Finance Commission		\$295,000		\$259,767	\$554,767
KCLT Telegraph Rd (see public facilities above)				\$4,253	\$4,253
Contingency Projects					
HOME - WSHFC, TBRA, Multifamily housing, CHDO operating					\$0
CDBG- Rehab program, Public Facilities					\$0
Administration					
City Expenses	\$199,109	\$53,236		\$165,268	\$417,613
TBRA Administration (contract)		\$12,500			\$12,500
TOTAL:	\$1,631,292	\$952,364	\$523,760	\$3,922,894	\$7,030,310
BALANCE	\$ -	\$ -	\$ -	\$ -	\$ -

**EXHIBIT B
2018 RENTAL ASSISTANCE AND SERVICES**

	CDBG	HOME	CITY GF	HOUSING LEVY	TOTAL
Existing Commitments:	-	-	\$181,274	\$656,365	\$ 837,639
New Revenue:					
Housing Services	\$119,895			\$226,268	\$ 346,163
Human and Social Services	\$45,254		\$312,486		\$ 357,740
Tenant-Based Rental Services		\$142,500		\$16,500	\$ 159,000
Project-based Rent and Services					\$ -
Emergency Shelter Services			\$30,000		\$ 30,000
TOTALS	\$ 165,149	\$ 142,500	\$ 523,760	\$ 899,133	\$ 1,730,542

2018 PROGRAM

PROGRAM	CDBG	HOME	CITY GF	HOUSING LEVY	TOTAL
Rental Assistance					
Existing Commitments:					
2017 FY Tenant Based Rental Assistance				\$2,000	\$2,000
2018 Program:					
Tenant Based Rental Assistance Program		\$142,500		\$16,500	\$159,000
Housing Services					
Existing Commitments:					
Homeless Service Center Admin			\$39,274	\$46,533	\$85,807
2017-18 Competitive NOFA Allocations (year 2):					
Lydia Place - Ending Family Homelessness	\$22,095			\$60,905	\$83,000
Lydia Place - Transitional Housing				\$25,063	\$25,063
OC - Housing Services	\$49,600			\$0	\$49,600
CCS - Anti-victimization Re-housing Program				\$49,600	\$49,600
NWYS - PAD Program	\$48,200			\$0	\$48,200
DVSAS - Safe Shelter	\$0			\$29,700	\$29,700
NWYS - Transitional Living Program				\$36,000	\$36,000
YWCA - Larrabee Residence				\$25,000	\$25,000
Held for Emergency Shelter NOFA			\$30,000	\$0	\$30,000
Homeless Outreach Team				\$210,000	\$210,000
Project-Based Rental Assistance & Housing Services					
Existing Commitments:					
2013-18 Francis Place Housing Services				\$187,918	\$187,918
2013-18 Reggie's House Housing Services				\$67,914	\$67,914
Opportunity Council / NWYS 22 North Housing Services (begins 2018)				\$142,000	\$142,000
Human & Social Services					
Existing Commitments:					
Intensive Case Management / GRACE			\$140,000		\$140,000
2018 Project Homeless Connect			\$2,000		\$2,000
2017-18 Competitive NOFA Allocations (year 2):					
Lydia - Mental Health Counseling			\$20,000		\$20,000
DVSAS - Help & Healing to Children of DV Victims			\$21,350		\$21,350
BCELC - Childcare & Early Learning Services			\$29,900		\$29,900
WCOA - Meals on Wheels Bellingham	\$30,000		\$0		\$30,000
OC - Volunteer Chore Program			\$29,600		\$29,600
WLC - Gaining Jobs & Improving Self-Sufficiency Through Literacy			\$12,490		\$12,490
BCFSC - Target Intensive Case Management	\$15,254		\$14,746		\$30,000
Rebound Roots			\$30,000		\$30,000
BFB - Free Grocery Program			\$26,800		\$26,800
MNW - Farm Worker & Senior Support Services			\$19,300		\$19,300
OC - Maple Alley Inn			\$22,100		\$22,100
NWYS - Teen Court			\$24,300		\$24,300
WDRC - Parent / Teen Mediation			\$15,000		\$15,000
NWYS - Vocational Readiness Program			\$25,900		\$25,900
SHH - Residential Services for Adults Living with AIDS			\$13,000		\$13,000
LAW - Homeless Disability Benefits Project			\$8,000		\$8,000
TOTAL ALLOCATIONS	\$165,149	\$142,500	\$523,760	\$899,133	\$1,730,542
BALANCE:	\$ -				

Appendices

Appendix 1. Public comments

Appendix 2. Affordable housing inventory