Rental (Multifamily) Production Program

2020 Funding Round

Release Date: December 6, 2019
Application Round
Applications are being solicited in order to establish a list of projects for funding in 2020. Funding from the City of Bellingham Housing and Community Development Fund may include one of three sources: 2018 Housing Levy, HOME Investment Partnership Program (HOME) and Community Development Block Grant (CDBG).

Eligible Activities and Funding Available
There are a variety of opportunities for City funding of projects. Funding is available in the following program areas:

- **Rental Housing** - production of new rental (multifamily) housing primarily serving households that earn less than 50% of Area Median Income (AMI). Up to $3.5 million total funding is available, with multiple projects likely to be awarded funding.

- **Rental Assistance and Supportive Services** - only those agencies that are requesting production of new multifamily housing under this NOFA may request rental assistance and supportive service funds. No additional funds are available, and must be included within the Rental Housing request (above).

- **Housing Preservation** - preservation of multifamily housing, including shelters and transitional housing. Approximately $340,000 available.

- **Public Facilities and Infrastructure** – public facilities and improvements that principally benefit low-income persons or areas, including community facilities such as food banks, senior centers, community centers, and housing shelters. Approximately $400,000 available.

Other Funding Available
The City and partners provide other financial assistance, including Housing and Human Service grants, Emergency Multifamily Needs (up to $50,000), Winter Emergency Shelter grants, Acquisition & Opportunity Loans, Housing Repair and Weatherization and First Time Homebuyer Assistance. Contact the City for more information on these opportunities or referral to one of our partner agencies.

NOFA Schedule
Invitation to Submit Applications ................................................................. December 6
Applications Due ..................................................................................... February 7
Initial Screening .................................................................................... February 10-28
Draft Ranking Released .......................................................................... March 9
Community Development Advisory Board Hearing ............................ March 12
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Community Development Advisory Recommendation ........................ April 9 or 16
Mayor's Award Announcements ............................................................ April 21
Council Action on HUD 2020 Action Plan ............................................. May 4
Applications
Applications can be downloaded from Bellingham’s web page at https://www.cob.org/services/housing/pages/funding-opportunities.aspx. When submitting your application, make sure you do so in the original format provided. DO NOT scan your Application, or otherwise convert it to other formats. Technical corrections requested by staff will be allowed within three (3) working days of the request.

Consistency with Community Priorities and Plans
Projects that are selected for funding have to demonstrate consistency with Community Priorities and Plans as further described below. But, even more important than demonstrating consistency, the City is looking for projects that specifically demonstrate how these community priorities will be implemented through the project. These Community Priorities and Plans include the following:

- **2018 - 2022 Consolidated Plan** - this Plan outlines the housing and community development goals and strategies to meet the priority needs in the City of Bellingham. https://www.cob.org/services/housing/Pages/consolidated-plan.aspx
- **A Home for Everyone, Whatcom County Plan to End Homelessness** - this Plan provides a blueprint for how our community will work together to prevent and end homelessness. https://www.cob.org/services/housing/homeless/Pages/homelessness.aspx
- **Zoning, etc.** - The city will not reserve funding for projects that require changes in zoning. http://www.cob.org/services/planning/development

Funding Available for Housing Production Projects
The funds that are available for 2020 are anticipated to be 2018 Housing Levy production funds, with the potential of additional federal funds available through the HOME Investment Partnership program or Community Development Block Grant (CDBG).

I. Rental Housing Production, General Terms and Conditions
Rental Housing Production must meet the requirements of the 2018 Housing Levy Administrative & Financial Plan. https://www.cob.org/services/housing/Pages/planning-and-performance-documents.aspx

The City has established the following additional terms and conditions for Rental Housing Production. In addition to this overview, applicants are advised to review the City of Bellingham Housing Development Handbook: https://www.cob.org/documents/planning/housing/housing-development-handbook.pdf.
1. **Eligibility.** This NOFA is only available to those projects which would either a) create new income-restricted units, either through acquisition or construction, which are not currently income-restricted for those households earning less than 50% of Area Median Income (AMI); or b) ensure existing housing affordable to those earning less than 50% of Area Median Income (AMI) at imminent risk of being lost within the next two (2) years remains affordable.

2. **Income Targeting.**
   a. At least 70% of the City’s housing funds must benefit households with incomes less than 50% of Area Median Income (AMI). For example, a 50 unit project must include at least 35 units that serve households earning less than 50% AMI.
   b. All City Rental Housing Production funds must benefit households earning less than 60% AMI.
   c. Preference will be given to those projects that include units that target extremely low-income households (less than 30% AMI).

3. **Project Readiness.** Projects need to demonstrate their ability to carry out the project.
   a. The City will hold the funding commitment for no longer than two (2) years. At that point, the project will need to have all necessary financing in place (June 2022).
   b. The City will require that the project is complete within four (4) years of funding commitment (June 2024), although the City may extend that time for circumstances out of the control of the applicant.
   c. The project needs to demonstrate that revenues are sufficient to cover projected operating expenses (Operational Pro forma required).
   d. Applicant has sufficient capacity to develop, manage and deliver the project.
   e. Applicant must have site control.

4. **Funding Limits.** The City sets limits on funding based on unit size as shown in the table below. These limits are based on Total Development Costs (TDC) set by the Housing Finance Commission. In general, the City will pay no more than 25% of TDC. For projects which serve the Homeless, the City will contribute up to 40% of TDC for designated homeless units served through the community’s homeless service center. Some exceptions are detailed in the Housing Development Handbook. All sources of City funds are included in these limits.

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Rental Units (25% of TDC)</th>
<th>Homeless Units (40% of TDC)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Studio)</td>
<td>$62,221</td>
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<td>$156,220</td>
</tr>
</tbody>
</table>
5. **Evergreen Sustainability Standards.**
   All City-funded Production and Preservation of Homes Program projects must follow the City’s implementation of the Washington State requirements for Evergreen Sustainable Development Standards, as specified in the Housing Development Handbook. Details are available through the Washington State Department of Commerce (http://www.commerce.wa.gov/building-infrastructure/housing/housing-trust-fund/housing-trust-fund-evergreen-sustainable-development/), and the City of Bellingham Housing Development Handbook, Section 212.

6. **Period of Affordability.** Projects require a minimum period of affordability of fifty (50) years from the date of project completion. A covenant will be recorded against the property that requires continued use of the property for low-income housing for the Period of Affordability. During this period, the owner or property manager will be required to do annual reporting of tenant incomes and rents to ensure that affordability requirements are met, and the City will monitor those reports to ensure compliance.

7. **Development Fees.** The City sets limits and requirements for fees as follows:
   a. **Developer Fee.** The City will allow no more than 10% of the Housing Levy award to go towards a Developer Fee. (See Housing Development Handbook.)
   b. **City Monitoring Fee.** The City will charge a Monitoring Fee, due at the time of loan closing that will be used to monitor the project for the 50 year period of affordability that is required for rental projects. Projects need to include this fee in their Project Budget. The annual fee is $450 for projects with 10 or fewer housing units and $25 per unit for 11 or more units. The fee is an eligible expense for City funds.

8. **Eligible Organizations and Capacity.**
   a. Priority will be given to applicants that have demonstrated ability to develop, own, and/or manage affordable housing. Applicants that do not have previous experience in these areas will be expected to propose an appropriate relationship with an entity that does have this experience. See Housing Levy Administrative & Financial Plan for eligible borrowers.
   b. Sponsor must demonstrate sufficient capacity to develop the project, manage the project long-term (50 years), and deliver appropriate services, if applicable.

9. **Financing Available.** The City’s financial assistance is available as a loan, secured by financial interest in the affordable housing property. Loan terms will vary based on the financial needs of the project. The City may authorize deferred payment loans for those projects with inadequate sources to repay the loans. Deferred payment loans shall be secured in a manner to ensure that if the project no longer provides the benefits of affordable housing as approved by the City, that the loan (with interest) would become due and payable.
The interest rate for projects not using low-income housing tax credits will generally be 1% for nonprofit-sponsored projects and 3% for private for-profit-sponsored projects. The interest rate for projects using low-income housing tax credits will be a minimum of 1% simple interest and a maximum of the Applicable Federal Rate for the purposes of Section 42 of the Internal Revenue Code, depending on the project’s projected capacity for repayment. The actual interest rate for projects using low-income housing tax credits will generally range from 1-3% and will be set on a case-by-case basis.

Applications should identify the proposed terms for the project, and include payments as applicable in the operating pro forma.

10. **Operating Expenses and Operating Reserves**

   All applications must include an operating expense budget with sufficient detail to demonstrate that the proposal will have sufficient funds to operate once completed. Projects may be allowed to use cash flow to pay for services that are needed by project residents, subject to City approval. Affordable housing projects should not have a cash on cash return greater than 10%.

   *Capitalized operating reserves are an allowed expense and can be included in the funding approved by the City.*

   If the application for Housing Production is in conjunction with a request for Rental Assistance and Supportive Services, the application should make clear that a request for project-based Rental Assistance and Supportive Services funding is proposed.

   Assistance with rent and supportive services must be applied for and approved by the City or other funder in order to be included in the Operating Expense budget.

   *All projects must demonstrate in the operating pro forma the ability to capitalize an operating reserve by the end of the second full year of project operation. The operating reserve will be equivalent to three months of the project’s first year operating expenses.*

11. **Replacement Reserves**

   All applications must identify how the project intends to accumulate and provide funds when needed to replace or maintain major systems of the building in order to maintain long-term viability of the property. The assumptions behind the amounts put into the budgets should be stated as part of the narrative explanation for that line item. The per unit reserves need to be reflected in the development budget if they are capitalized and in the operating pro forma if they are to be deposited out of operating income.

   *Capitalized replacement reserves are an allowed expense and can be included in the funding approved by the City.*
12. **Wage and Labor Requirements.**

Applicants seeking funds should assume that state prevailing wage rates (Chapter 39.12 RCW) will apply, and build the requisite costs into all project development budgets. Applicants are advised to consult with the Washington State Department of Labor and Industries and/or private legal counsel prior to applying for funding to determine whether prevailing wages must be paid and, if so, whether commercial or residential rates apply.

Applicants seeking funds should also assume that federal labor requirements will apply, if applicable, as the City reserves the right to assign federal and/or Housing Levy funds for projects. When federal funds trigger prevailing wages determined under the Davis-Bacon Act in a project, the higher of either the State Residential Prevailing Wage Rates (unless modified as stated below) or Davis-Bacon wage rates will apply to each job classification, unless applicable law requires otherwise. In cases where Davis-Bacon wages are triggered, Davis-Bacon monitoring procedures are followed instead of City monitoring procedures. Refer to the Housing Development Handbook for more information.

13. **Competitive Selection of Contractors.**

Borrowers must competitively select their contractors. Borrowers must propose a competitive process. The borrower shall submit a summary of their proposed competitive selection process. The City reserves the right to review and approve the process prior to implementation.

14. **Project Location.**

All projects funded under this program must be located within the City of Bellingham. The project must be located in an area that allows the proposed use and housing density without requiring zoning changes. Preference will be given for rental production projects located in areas which promote socioeconomic diversity. All new construction and rental projects must be located no more than ½ mile from a public transportation route (www.ridewta.com), and preference is given to those projects that are located in a high-frequency transit service area (30-minute headways).

15. **Project Sign.**

All projects receiving funding must post a Project Funding Sign at the project construction site(s). Sign graphics shall be in accordance with the Funding Agreement approved by the City and must be installed at the commencement of work on the site through project completion and occupancy.
II. **Competitive Selection Criteria**
In addition to the general requirements of the Rental Housing Production Program, the City will evaluate proposals in the following areas.

<table>
<thead>
<tr>
<th>Housing Production Allocation Criteria</th>
<th>Basis</th>
<th>Max Points</th>
<th>Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Income Targeting</td>
<td>Priority for additional very low-income set-aside targeting households below 30% AMI and below 50% AMI.</td>
<td>30</td>
<td>22%</td>
</tr>
<tr>
<td>B. Population</td>
<td>Priority for targeting special needs and homeless populations, as well as large families. Priority for projects with supportive services for special needs.</td>
<td>33</td>
<td>24%</td>
</tr>
<tr>
<td>C. Target Areas</td>
<td>Priority for projects that support socioeconomically diverse neighborhoods.</td>
<td>20</td>
<td>14%</td>
</tr>
<tr>
<td>D. Cost, Notice &amp; Readiness</td>
<td>Priority for projects that have consulted with neighborhoods, have funding committed, and demonstrate cost effective project.</td>
<td>15</td>
<td>11%</td>
</tr>
<tr>
<td>E. Leveraging</td>
<td>Priority for projects that leverage other funding, including private and philanthropic funds.</td>
<td>20</td>
<td>14%</td>
</tr>
<tr>
<td>F. Sustainability</td>
<td>Priority for projects that provide additional sustainability features.</td>
<td>10</td>
<td>7%</td>
</tr>
<tr>
<td>G. Community Room</td>
<td>Priority for projects that include a community room for use by tenants.</td>
<td>5</td>
<td>4%</td>
</tr>
<tr>
<td>H. Development Amenities</td>
<td>Priority for projects that provide onsite development amenities.</td>
<td>5</td>
<td>4%</td>
</tr>
<tr>
<td><strong>TOTALS:</strong></td>
<td></td>
<td><strong>133</strong></td>
<td></td>
</tr>
</tbody>
</table>

A. **Income Targeting (30 points max)**
Projects must meet the minimum requirements regarding income targeting set forth in Section I.1 above, including all Rental Housing Production funds must benefit households earning less than 60% Area Median Income (AMI), and at least 70% of the City’s housing funds must benefit households with incomes less than 50% of AMI.

Projects that exceed these minimum income targeting requirements by providing additional housing for lower-income populations will get preference as follows:

- Projects that set aside at least 25% of the City-funded units for households with incomes at 30% of area median income or below. **(20 pts., plus 1 pt for each additional 1% to maximum of 25 points)**
- Projects that set aside more than 70% of the City-funded units for households with incomes at 50% of area median income or below. **(1 pts., plus 1 point for every 1% up to max. 5 pts.)**
B. Population Served (33 points max)
The Rental Housing Production Program does not have requirements for the population that would be served by a project. The Housing Levy and Consolidated Plan identify priorities and preferences based on need, equity and social justice. Projects that identify measurable ways to meet the following priorities will receive preference in the selection process:

☐ Projects in which at least 10% of the units have three bedrooms or more reserved for large households of four or more persons. (5 pts)
☐ Projects in which at least 20% of the units are reserved for persons with physical or mental impairment. (5 pts)
☐ Projects in which at least 20% of the units are reserved for elderly (62+) persons. (10 pts)
☐ Projects in which at least 10% of the units are reserved for veterans. (5 pts)
☐ Projects in which at least 5% of the units are reserved for victims of domestic violence. (5 pts)
☐ Projects in which at least 10% of the units are reserved for youth or young adults (24 and under). (5 pts)
☐ Projects in which at least 20% of the units are reserved for those who experience homelessness or prevent homelessness,¹ and tenant selection is coordinated by the region's Homeless Service Center. (10 pts)
☐ Project with supportive services that will be provided to residents of a project (supportive services plan and budget must be attached). (5 pts)

Supportive Services: Additional points for those projects with supportive services can be allocated as follows:

☐ Staff will deliver the supportive services on-site. (1 pt)
☐ Operating budget for supportive services shows that costs are reasonable to similar services in the community. (2 pts)
☐ The organization’s history of working with other service delivery agency partners in the community demonstrates that the organization has solid community connections. (2 pts)

The type(s) and intensity of supportive services the project will provide is well-matched to the needs of the population served by the project.

☐ Well-matched and supported by evidence/research (3 pts)
☐ Well-matched, but no supporting evidence/research cited (1 pt)

¹ Applicants should please take notice that other funding sources may use a different definition of homelessness. Check with other funders about income, rent and population restrictions applicable to that funding source.
The organization's experience using this type of service package for the proposed population(s) to increase housing stability demonstrates:

☐ Organization (or partner) is experienced using this service package and demonstrates past experience measuring housing stability outcomes in such a setting (3 pts)

☐ Organization (or partner) is experienced using this service package, but poor or no demonstration of past experiencing measuring housing stability outcomes in such a setting (1 pt)

C. Target (Geographic) Areas (20 points max)
All projects funded under this program must be located within the City of Bellingham. The project must be located in an area that allows the proposed use and housing density without requiring zoning changes. All projects must be located no more than ½ mile from a public transportation route (www.ridewta.com).

Projects located in the following areas will receive preference. A map(s) which includes project location in relation to these target areas must to be included in the application in order to be considered for these preferences:

☐ Project is located within ¼ mile of a high frequency transit route (30-minute headways), including a safe walking path to the transit route. (5 pts)

☐ Project is located within an approved Urban Village Plan area. (4 pts)

☐ Rental housing project is located in an area with less than 60% rental concentration or outside a low-income neighborhood (See Figure 6 and 7 in Consolidated Plan). (5 pts)

☐ Project is located within ½ mile walkable distance of a park or public recreational facility. (3 pts)

☐ Project is located within ½ mile walkable distance of a community center/senior center. (1 pts)

☐ Project is located within ½ mile walkable distance of a grocery store that provides fresh produce and meat. (3 pts)

☐ Project is located within ½ mile walkable distance of a public school. (3 pts)

☐ Project is located within ½ mile walkable distance of an urgent care or emergency medical facility. (1 pts)

D. Cost, Notice & Readiness to Proceed (15 points max)
Projects will be required to enter into a funding agreement within two years of the City’s commitment to fund the project. All projects will have to be complete within four years. Projects require site control within one (1) year of funding commitment, or demonstration to the City’s satisfaction of substantial progress in project development. Proposals for quality affordable housing must demonstrate a cost effective, sustainable investment of public funding. Rental Housing Production is subject to limits on the amount of City funding that will be
provided per unit based on unit size, as well as limits on Developer Fees, Contractor Overhead and Profit.

Those projects that demonstrate an ability to provide affordable housing in a shorter timeframe, and can demonstrate how it will meet or exceed cost effective requirements, will get preference.

☐ Applicant has provided the Neighborhood Association an opportunity to review and comment on the project proposal. ([http://www.cob.org/documents/mayor/boards-commissions/neighborhood/mnac-roster.pdf](http://www.cob.org/documents/mayor/boards-commissions/neighborhood/mnac-roster.pdf)) (3 pts)

☐ All capital and operating funds needed for the project are committed. (3 pts)

☐ The project demonstrates efficient design that will reduce operating costs, such as energy consumption, water conservation, etc. beyond minimum Evergreen Sustainability requirements or building/energy codes. (1-5 pts)

☐ The applicant presents an operating expense and capital reserve budget that demonstrates sufficient knowledge and experience to ensure that the project will perform as proposed. (1-6 pts)

E. Leveraging (20 points max)

The City sets limits on funding based on unit size as shown in the table below. These limits are based on Total Development Costs (TDC) set by the Housing Finance Commission. In general, the City will pay no more than 25% of TDC. For projects with 10-or less units that serve the Homeless, the City will contribute 40% - 50% of TDC. All sources of City funds are included in these limits. Some exceptions to these limits may be possible under limited circumstances.

Projects which leverage additional funds, requiring less investment than the maximum level allowed, will receive preference.

☐ Private funding (other than private funding through LIHTC) in an amount equal to at least 10% of project costs is provided. (5 pts)

☐ Philanthropic assistance from established organizations in an amount equal to at least 5% of project costs is provided. (5 pts)

☐ The project request is 20% or more per unit below the maximum contribution levels, adjusted for unit size. (See table that follows.) (5 pts for 20%-29%, 11 pts for 20-39%, 20 pts for 40+)

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² The maximum per unit amounts may be adjusted if criteria is met per WSHFC policy.
<table>
<thead>
<tr>
<th>Unit Size</th>
<th>City Funding Limits</th>
<th>20% Below City Funding Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rental projects (25% of TDC)</td>
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F. Sustainability (10 points max)

All City-funded Production and Preservation of Homes Program projects must follow the City’s implementation of the Washington State requirements for Evergreen Sustainable Development Standards, where applicable. Details are available through the Washington State Department of Commerce (http://www.commerce.wa.gov/building-infrastructure/housing/housing-trust-fund/housing-trust-fund-evergreen-sustainable-development/), and through the City Housing Development Handbook, Section 212.

Projects that provide one or more of the following sustainability features would get preference.

- ☐ The project renovates or rehabilitates an historic structure eligible for listing on the local, state or national register of historic places. (4 pts)
- ☐ The site is a grayfield (abandoned site), brownfield (hazardous site requiring remediation) or an adaptive reuse (converting non-residential). (3 pts)
- ☐ The project includes additional reduction in energy use, beyond minimum requirements, outlined in Section 5.2 of the Evergreen Sustainable Development Standards. (4 pts)
- ☐ The project exceeds minimum requirements for retention of stormwater, including use of water-permeable materials in walkways or parking areas, and other methods of cleansing stormwater before infiltration or discharge. (3 pts)
- ☐ The project includes advanced water-conserving fixtures and water reuse beyond mandatory requirements. (3 pts)

G. Community Room (5 points max)

Projects that include a community room for use by tenants would receive preference:

- ☐ Provide an onsite community room for resident use. (5 pts)

H. Development Amenities (5 points max)

Projects that provide any of the following amenities currently non-existent for its residents would receive preference:
☐ Provide an onsite community garden or pea-patch for resident use. (1 pts)
☐ Provide onsite computer business/learning center with high speed internet access. (2 pts)
☐ Provide onsite playground or fitness trail (1 pts)
☐ Provide a fitness center (2 pts)

III. Application Information
The City encourages prospective applicants to review this document thoroughly to understand City funding priorities, program requirements, and the City’s application and decision-making process. City staff are available to assist applicants understand City programs and policies, and to provide feedback and comments on project concepts in the early stages of pre-development. The City expects applicants to have real estate, development, affordable housing, and management experience or to partner with agencies or firms that do.

Pre-Application Meetings
Applicants are encouraged to schedule a meeting with the City prior to submitting an application for funding. In the meeting, applicants should demonstrate how the proposed project meets the City's goals and priorities. The City will provide feedback as to how the project aligns with available funding and program policies. To arrange a pre-application meeting, please call Heather Aven at (360) 778-8345 or email haven@cob.org.

City's Rights to Limit Funding
The decision to reserve and allocate funding rests with the Mayor of the City of Bellingham, with advice provided by the Community Development Advisory Board and Loan Review Board. Projects with federal HUD funds must be included in the Annual Action Plan of the City, and approved by the City Council. The City may choose not to fund any project which scores less than 90 points. In the event of a tie, the Mayor will choose which project to fund using the Community Priorities and Plans as a guide, along with the amount of funding requested. The City also reserves the right to not allocate all funds being announced in this NOFA. Any uncommitted funds will be reallocated to a future application cycle.

Application Components
Applications can be downloaded from the City of Bellingham's web site at https://www.cob.org/services/housing/Pages/preservation-and-production.aspx. Applications for Rental Housing Production consist of the following required documents:
- Application (MS Word)
- Forms (MS Excel)

Background Information
The following information is available to assist you in preparing your application:
2. A Home for Everyone, Whatcom County Plan to End Homelessness -
   https://www.cob.org/services/housing/homeless/Pages/homelessness.aspx
5. Whatcom County's Community Health Improvement Plan -
   https://www.whatcomcounty.us/715/WCHD-Reports

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Council Action on HUD 2020 Action Plan .......................................... May 4

Applications are due no later than 5:00 p.m. on February 7, 2020

Submission Format
All applicants must submit the following to the City of Bellingham, Community Development Division as follows:

- One original hard copy of the entire application, tabbed and in a 3-ring binder, with all attachments.
- A flash drive, that includes one complete electronic application that meets the following:
  - Flash drive is clearly labeled with the applicant and project name.
  - Each Tab should be placed in its own folder. Each folder shall include an electronic version of all narrative responses and attachments for that Tab.
  - The Project Workbook with required forms from all tables may be saved as one file outside of the folders that represent each tab. Linked sheets must be unlocked and formulas must be visible.
  - The Project Workbook must be in Excel format. Narrative responses must be in Word format. Attachments must be in PDF format.

Where to Submit Applications
Please mail or deliver applications to:

Samya Lutz, Housing & Services Program Manager
Department of Planning and Community Development
City of Bellingham
210 Lottie Street
Bellingham, WA 98225
Disclosure of Documents
All proposals and related materials become the property of the City upon delivery to the City. State law, RCW Ch. 42.17, provides that public records are subject to public inspection and copying unless specifically exempted. RCW Ch. 42.17 enumerates limited exemptions a public agency’s obligation to disclose public records. If the applicant believes that portions of its proposal are exempt from disclosure to third parties, the applicant must clearly label the specific portions sought to be kept confidential and specify an exemption that the applicant is relying on. However, acceptance of an application containing such designations by the City is not an agreement that such material is legally confidential, and the City cannot guarantee that such information will not be disclosed. Marking all or substantially all of an application as confidential may result in the application being rejected.

The applicant recognizes and agrees that the City will not be responsible or liable in any way for any losses that the applicant may suffer from the disclosure of information or materials to third parties, nor for any use of information or materials by third parties. Materials submitted by unsuccessful applicants are subject to disposal unless picked up promptly by the applicant, except that the City will maintain one copy in compliance with public record laws.

Interpreter Services
Interpreter services for the deaf and materials in alternative formats are available upon advance request. TTY users please call (360) 778-8382 or the Washington State Relay Service at 1-800-833-6388 and ask to be connected with the City of Bellingham, Housing & Services Program Manager at (360) 778-8385.

Questions
Please contact Samya Lutz at (360) 778-8385 or email slklutz@cob.org with any questions about the application process.

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