

2013 ANNUAL PERFORMANCE REPORT



Bellingham Housing Levy
2013-2014 Bellingham General Fund
2013 Community Development Block Grant (CDBG)
2013 HOME Investment Partnership Fund



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September 30, 2014

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About this Report

The City receives formula grants from the U.S. Department of Housing and Urban Development ("HUD") for housing and community development activities. In addition, Bellingham voters approved a Levy in 2012 for housing activities. Both funding sources require preparation of an Annual Performance Report that shows progress towards meeting goals.

This report covers the "2013" Action Plan year. In 2013, the City changed its Action Plan year from a calendar year (January 1 - December 31) to a new cycle starting July 1 and ending on June 30th. As a result, the "2013 Annual Performance Report" will cover an eighteen month period between January 1, 2013 and June 30, 2014. Future reports will be for twelve months - July 1 through June 30.

Citizen Participation

HUD requires the City to provide the public with two opportunities for input. The City provides one of those opportunities to comment on the Annual Performance Report. This hearing was held before the City's Community Development Advisory Board ("CDAB") on **September 11, 2014 at 6:00 p.m.** in the Mayor's Boardroom at City Hall. One person provided input commending the City on its progress in meeting goals and encouraged continued efforts to address the needs for affordable housing and community improvements.

Submission of Report

HUD requires the Annual Performance Report to be submitted by September 30th. The City will provide the findings to the Mayor, City Council, and Library and post the report on the city's webpage: <http://www.cob.org/services/planning/cd-planning/caper.aspx>.

For More Information

Contact the Planning and Community Development department with any questions about this report or the funding programs.

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FINANCIAL PERFORMANCE

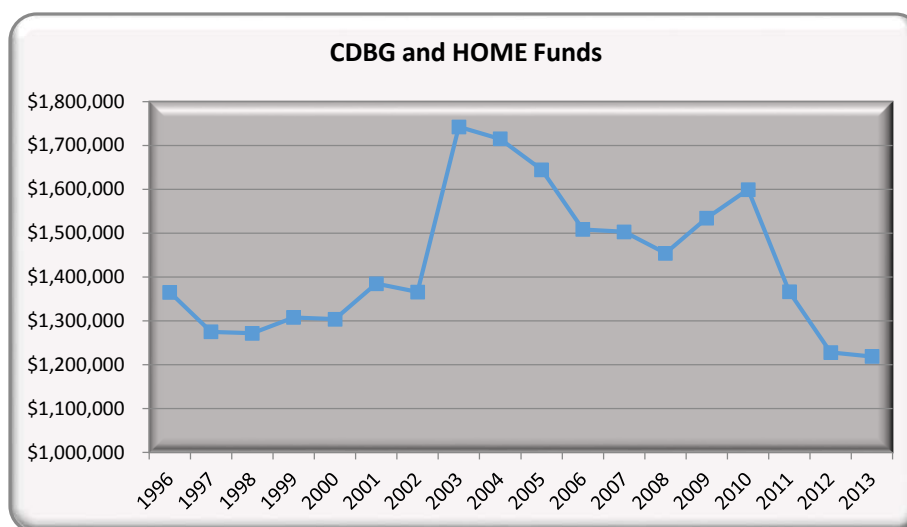
Bellingham receives federal and local funding for the housing and community development activities covered by this Annual Performance Report.

Federal Funds

Bellingham receives two "entitlement" grants from the U.S. Department of Housing and Urban Development (HUD):

- Community Development Block Grant (CDBG)
- HOME Investment Partnership (HOME)

The city receives these grants based on a formula adopted by Congress and HUD. The formula takes into account numerous factors to allocate funds after Congressional appropriation to the program. The grants from HUD have declined to the lowest level ever, without even considering inflation.



CDBG and HOME have their own respective rules about commitment of funds and timeliness of expenditure. The federal grants cannot be drawn until expenses have been incurred. New HOME rules do not allow funds to be committed until the entire project has been funded. The following table shows the amount of prior year funds left to commit and draw.

Fund	Authorized Amount	Amount Committed	Net Drawn Amount	Available to Commit	Available to Draw
CDBG (2012)	711,300	711,300	711,300	0	0
HOME (2012)	516,847	516,847	265,936	0	250,911
CDBG (2013)	746,106	731,120	161,537	14,986	584,569
HOME (2013)	472,962	195,636	47,296	277,326	425,666
	\$ 2,447,215	\$ 2,154,903	\$ 1,186,069	\$ 292,312	\$ 1,261,146

Bellingham Housing Levy (aka "Home Fund")

In 2012, Bellingham voters approved a property tax levy of \$21 million over a 7-year period to provide, produce, and/or preserve affordable housing. 2/3rds of the funding must benefit those households earning less than 50% of the Area Median Income (AMI).



Most property owners pay their property tax in two installments; the first half taxes are due on April 30th and the balance on October 31st. As of June 30th, the City collected \$4,540,572 and had \$3,442,533 in reserve (not spent), with second half tax receipts of another \$1.5 million expected October 31st.

Bellingham General Fund

The City allocates "general fund" money for housing and human service grants. For the 18-month period of January 1 through June 30th, the City appropriated \$208,835 in human service grants and another \$68,753 to support the administrative costs of the Whatcom Homeless Service Center. The general fund also supports general administrative costs of the programs covered in this report.

Leveraging Funds

An anticipation of both federal and city funding is that the funds will help leverage other non-federal or non-city funds. In 2013, for every federal dollar expended on activities which were completed, \$2.94 of non-federal funds were leveraged. Future commitments indicate even greater leveraging, as the Levy has enabled additional resources to assist in housing development, preservation and services. The projection for activities committed in 2013, but which are not yet completed, is that for every federal dollar expended, another \$18.56 of non-federal funds will be expended.

The following table shows the anticipated leveraging of activities committed in 2013.

Program	Federal Funds	Local City Funds	Total Project	Leverage of	Leverage of	
				City/Fed Funds	Federal Funds	Leverage of City Funds
Rental Housing Development	430,033	2,090,569	20,085,321	6.97	45.71	8.61
Preservation of Housing	863,500	1,354,364	6,554,536	1.96	6.59	3.84
Homebuyer	277,527	255,000	5,114,787	8.60	17.43	19.06
Community Facilities	185,000	-	2,133,629	10.53	10.53	-
Rental Assistance & Services	280,608	1,809,211	5,947,085	1.85	20.19	2.29
TOTAL	2,036,668	5,509,144	39,835,358	\$ 4.28	\$ 18.56	\$ 6.23

Outstanding Loans

When the City financially assists with improvements or construction on real property, the City most often provides the funding in the form of a loan that is secured on the property. There are two basic types of loans the City provides:

- 1) Deferred Payment Loan - Repayment is not required as long as the housing or community development facility continues to provide benefit for low-income persons or households. Once that benefit ends, through sale or otherwise, repayment is required.
- 2) Payment Loan - repayment of the loan is required, most often at reduced rates and extended terms.

The following table shows the amount of **outstanding loans** the City has by program and fund.

Funding Source:	Housing-CD Fund	Homebuyer	Rehabilitation Program	TOTAL
HOME	\$ 6,416,855	\$ 1,930,470	-	\$ 8,347,325
CDBG	2,599,026	971,656	2,299,810	\$ 5,870,492
Levy	1,952,337	54,157	-	\$ 2,006,494
General Fund	150,000	-	-	\$ 150,000
TOTAL	\$ 11,118,218	\$ 2,956,283	\$ 2,299,810	\$ 16,374,311

The following table shows the amount of **outstanding deferred payment loans** the City has.

Funding Source:	Housing-CD Fund	Homebuyer	Rehabilitation Program	TOTAL
HOME	\$ 2,219,740	\$ 1,930,470	-	\$ 4,150,210
CDBG	1,568,891	971,656	2,299,810	\$ 4,840,357
Levy	739,837	54,157	-	\$ 793,994
General Fund	150,000	-	-	\$ 150,000
TOTAL	\$ 4,678,468	\$ 2,956,283	\$ 2,299,810	\$ 9,934,561

HOUSING, HUMAN SERVICE AND COMMUNITY FACILITY PROGRAMS

The City has seven main program areas for housing, human service and community facility programs. These program areas are used to solicit grant or loan applications, set goals, and monitor progress. These programs include:

- Production of Rental Housing
- Homebuyer
- Preservation of Housing
- Rental Assistance and Supportive Services
- Community Facilities
- Acquisition & Opportunity Fund
- Administration

Production of Rental Housing

Program Objectives

The program objectives include:

- Provide a mix of affordable rental housing, promoting housing opportunity and choice throughout the City.
- Work collaboratively with other funders to ensure that the greatest number of affordable housing units are produced each funding round.
- Contribute to countywide efforts to end homelessness by providing housing that serves individuals and families who are homeless or at risk of homelessness.
- Promote cost-effective sustainable design, construction, rehabilitation, and operations of affordable housing.
- Promote the development of housing that is sited in already urbanized areas and close to basic services.
- Promote the development of housing that is energy efficient, resulting in the reduction of resources and costs to low-income households.
- Contribute to the revitalization of low-income communities through development of affordable housing, including mixed-income housing and housing.

Funding Sources

All funding sources can be used to help support the production of rental housing. CDBG funds are generally not used, however, because construction of new permanent residential structures is not eligible. CDBG funds can be used to pay for other costs associated with rental housing for low-income persons, including rehabilitation of existing housing or public facility and improvement costs (e.g. sewer or storm water extensions). The primary funding source used for this program is HOME and Housing Levy.

2013 Production of Rental Housing Funding Summary

Housing Levy and HOME funds were budgeted and committed in 2013 for the production of rental housing. At the end of 2019, there is an anticipated fund balance of \$9.9 million.

	2013	2014	2015-19	TOTAL
Budget:				
Levy	\$ 1,107,094	\$ 1,275,000	\$ 9,527,464	\$ 11,909,558
HOME	315,000	115,033	-	\$ 430,033
Commitments:				
Levy	1,049,028	1,053,737	-	\$ 2,102,765
HOME	315,000	-	-	\$ 315,000
Fund Balance	\$ 58,066	\$ 394,362	\$ 9,921,826	\$ 9,921,826

Expenditures: In the 2013 Action Plan year, the City expended \$769,168 of Levy funds, and \$346,150 of HOME funds. Expenditure of federal funds includes commitments from years prior to 2013.

Summary of 2013 Committed Rental Housing Development Program Projects

Project Sponsor Project Name Neighborhood	Project Description	Units	City \$	Project \$
Catholic Housing Services <i>Francis Place</i> Central Business District	Catholic Housing Services (CHS) of Western Washington is developing a 42 unit apartment building with 32 of the units targeted to serve the homeless population. The project is modeled as a Permanent Supportive Housing facility, and will utilize Housing First principles. The three target resident populations include: chronically homeless, mentally-ill; homeless 18-24 year olds; and minimal barrier applicants who are able to pay rent. <u>Income Target:</u> 21 below 30% AMI; 13 below 50% AMI; 8 below 60% AMI	42	\$677,500	\$9,722,456
Sun Community Services <i>Greggie's House</i> Sunnyland	Sun House Permanent Supportive Housing developed a new supportive housing project at 2317 and 2319 Lincoln Street (a duplex). The house will provide supportive services to six people who are homeless and have a behavioral health diagnosis that impairs functioning in one or more areas of their life, and have had at least one failed systems placement in the last three years or have been homeless for the last year. All participants will have extremely low income, mental health case management services, and a history of having needs that are challenging to meet with existing housing programs; many will be chronically homeless. <u>Income Target:</u> 6 below 30% AMI	6	\$174,332	\$407,928
Catholic Housing Services <i>Bakerview Family Housing</i> Cordata	Bakerview family housing development will serve farmworker families that reside in Whatcom County and earn a minimum of \$3,000 per year from agricultural work with incomes at or below 50% of area medium income. The project is proposed on a 6.9 acre site and would develop 50, 2 and 3 bedroom units in Phase I. The project would include a versatile	50	\$1,553,737	\$9,954,937

Project Sponsor Project Name Neighborhood	Project Description	Units	City \$	Project \$
	community building for tenant enrichment and empowerment, and will include two playgrounds to accommodate a large population of children. Residents will be self-sufficient and not require supportive or special needs services, however services to increase their self-sufficiency and improve family stability will be provided by referral. <u>Income Target:</u> 13 below 30% AMI; 37 below 50% AMI			
TBD Infill Demonstration Project TBD	The City has set aside HOME funding for an Infill Demonstration Project that would create new housing units which utilizes the City's Infill Demonstration Toolkit. The City will seek housing developers to propose projects that will implement the City's Infill Housing Toolkit. Depending on the proposal, funding assistance could include land acquisition, permits and other fees, professional services (architect, engineer, construction manager), and construction. The tenure of the project may be homeowner, and not rental.	3-5	\$115,033	TBD
TOTALS:		98	\$2,520,602	\$20,085,321

Summary of 2013 [Completed](#) Rental Housing Development Program Projects

During this reporting period, two rental development projects were completed and occupied.

Project Sponsor Project Name Neighborhood	Project Description	Units	City \$	Project \$
Sun Community Services Greggie's House Sunnyland	Sun House Permanent Supportive Housing developed a new supportive housing project at 2317 and 2319 Lincoln Street (a duplex). The house will provide supportive services to six people who are homeless and have a behavioral health diagnosis that impairs functioning in one or more areas of their life, and have had at least one failed systems placement in the last three years or have been homeless for the last year. All participants will have extremely low income, mental health case management services, and a history of having needs that are challenging to meet with existing housing programs; many will be chronically homeless. <u>Income Target:</u> 6 below 30% AMI	6	\$174,332	\$407,928
Opportunity Council Evergreen House Whatcom Falls	Evergreen House is a three bedroom home that is occupied by three developmentally disabled adults. The home is owned by the Opportunity Council and services to the residents are provided by Evergreen Residential Services. <u>Income Target:</u> 3 below 30% AMI	3	\$150,000	\$481,276
TOTALS:		9	\$324,332	\$889,204

Production of Rental Housing Goals

The City has established goals and outcomes in the 2013-2017 Consolidated Plan

(<http://www.cob.org/services/planning/cd-planning/consolidated-plan.aspx>) and the Housing Levy Administrative and Financial Plan (<http://www.cob.org/documents/planning/housing/housing-levy-2013.pdf>).

There are three goals in the Consolidated Plan which are closely related to the production of new rental housing (one goal has two different outcomes). The following table shows the five year goal, the number of units where funding was committed to activities in 2013, and the number of units actually completed. The final two columns show the City's progress towards achieving those goals.

Goal Description	Outcome	Goal	2013 Committed	2013 Actual*	% of Goal Committed	% of Goal Actual
Increase supply of affordable rental housing	Rental units constructed	100	13	2	13%	2%
Increase supply of affordable rental housing	Housing for Homeless Added	40	10	0	25%	0%
Increase supply of affordable family housing	Rental units constructed	12	40	0	333%	0%
Increase supply of permanent supportive housing	Rental units constructed	60	38	6	63%	10%
TOTALS:		212	101	8	48%	4%

** Some activities were committed in prior years and completed in 2013*

Levy Goals:

The Housing Levy set a combined goal for both Production and Preservation of Housing. The combined goal was 417 units over seven years. See the section on Preservation of Housing regarding achievement towards this goal.

Preservation of Housing

Program Objectives

The program objectives include:

- Working collaboratively with other funders of affordable rental housing, ensure that the greatest number of quality affordable housing units are preserved each funding round.
- Contribute to countywide efforts to end homelessness by providing housing that serves individuals and families who are homeless or at risk of homelessness.
- Promote cost-effective sustainable design, construction, rehabilitation, and operations of affordable housing.
- Promote the preservation of housing that is energy efficient, resulting in the reduction of resources and costs to low-income households.
- Promote preservation of affordable housing, and prevent displacement of low-income residents, through purchase and rehabilitation of existing housing.
- Contribute to the revitalization of low-income communities through preservation of affordable housing, including mixed-income housing and housing opportunities for existing low-income residents at risk of being displaced by redevelopment and rising housing costs.
- Promote the preservation of owner-occupied housing, allowing seniors to age in place and the disabled to improve mobility and accessibility.

Funding Sources

All funding sources can be used to help support the preservation of housing.

2013 Preservation of Housing Funding Summary

Housing Levy, CDBG and HOME funds were budgeted and committed in 2013 for the preservation of housing. At the end of 2019, there is an anticipated fund balance of \$2.5 million.

	2013	2014	2015-19	TOTAL
Budget:				
Levy	400,000	950,000	1,800,000	3,150,000
CDBG	447,870	335,840	0	783,710
HOME	662,395	110,944	0	773,339
Commitments:				
Levy	362,450	941,918	675,000	1,979,368
CDBG	447,870	335,840	0	783,710
HOME	662,395	110,944	0	773,339
Fund Balance	37,550	45,632	2,520,632	2,520,632

Expenditures: In the 2013 Action Plan year, the City expended \$143,707 of Levy funds, \$747,824 of CDBG funds and \$461,606 of HOME funds. Expenditure of federal funds includes commitments from years prior to 2013.

Summary of 2013 Committed Preservation of Housing Projects

Project Sponsor Project Name Neighborhood	Project Description	Units	City \$	Project \$
Whatcom County <i>Sun House ADA Ramp</i> Various	Whatcom County owns and leases Sun House to Sun Community Services for transitional homeless housing. Emergency repairs were needed to address the accessible ramp to the house. <u>Income Target:</u> 6 below 30% AMI	6	\$12,446	\$12,446
City of Bellingham <i>Homeowner Rehabilitation Program</i> Various	The City of Bellingham provides financial assistance to low-income homeowners for repairs and weatherization of their homes. <u>Income Target:</u> 4 below 50% AMI; 8 below 80% AMI	12	\$513,500	\$513,500
Habitat for Humanity <i>Homeowner Rehabilitation Program</i> Birchwood	Habitat for Humanity will complete rehabilitation of owner-occupied homes in Bellingham. <u>Income Target:</u> 3 below 50% AMI	3	\$50,000	\$50,000
Opportunity Council <i>Manufactured Home Repair</i> Various	The Opportunity Council will coordinate with the low-income home weatherization and minor home repair program to rehabilitate and repair mobile homes in the city. Typical repairs or replacements will include roof, subfloor, electrical and plumbing, window and door, and heating system. <u>Income Target:</u> 34 below 50% AMI; 10 below 80% AMI	44	\$250,000	\$528,750

Project Sponsor <i>Project Name</i> Neighborhood	Project Description	Units	City \$	Project \$
Lydia Place <i>ADA Upgrade - minor remodel</i> Puget	Lydia Place is a large 8-bedroom home built in 1966. Funds will be used to address a number of critical needs including deferred long-term maintenance, increase energy efficiency and lower operation costs, meeting ADA standards and increasing accessibility, increase safety and functionality of common space, and to build capital expense reserves. <u>Income Target:</u> 8 below 30% AMI	8	\$230,040	\$251,259
Opportunity Council <i>Dorothy Place Rehabilitation</i> Sehome	Dorothy Place serves women and children who have experienced domestic violence and are homeless. The work focuses on replacement of flooring, plumbing and electrical fixtures, and appliances, along with painting and other maintenance. <u>Income Target:</u> 27 below 30% AMI; 9 below 50% AMI	36	\$367,377	\$368,577
YWCA <i>Larrabee Residence Rehabilitation</i> Sehome	The proposed improvements to YWCA's Larrabee Residence will address deficiencies in indoor air quality, energy efficiency and plumbing systems and will renovate the building's lower level for the YWCA's emergency and transitional shelter programs serving very low-income women. <u>Income Target:</u> 21 below 30% AMI; 1 below 50% AMI	22	\$244,501	\$272,001
Bellingham Housing Authority <i>Deer Run Terrace Rehabilitation</i> Barkley	Deer Run Terrace is a 42-unit affordable apartment building serving seniors originally built in 1995. Deer Run Terrace is in need of modernization, energy efficiency upgrades and an envelope replacement. The sustainability measures focus on improved energy performance, thermal comfort, healthier indoor air environment, environmental compatibility and simplified maintenance. <u>Income Target:</u> 14 below 30% AMI; 16 below 50% AMI; 12 below 60% AMI	42	\$550,000	\$4,558,003
TOTALS:		173	\$2,217,864	\$6,554,536

Summary of 2013 [Completed](#) Preservation of Housing Projects

Project Sponsor <i>Project Name</i> Neighborhood	Project Description	Units	City \$	Project \$
Whatcom County <i>Sun House ADA Ramp</i> Various	Whatcom County owns and leases Sun House to Sun Community Services for transitional homeless housing. Emergency repairs were needed to address the accessible ramp to the house. <u>Income Target:</u> 6 below 30% AMI	6	\$12,446	\$12,446
Opportunity Council <i>Manufactured Home Repair</i> Various	The Opportunity Council will coordinate with the low-income home weatherization and minor home repair program to rehabilitate and repair mobile homes in the city. Typical repairs or replacements will include roof,	32	\$84,129	\$145,299

Project Sponsor <i>Project Name</i> <i>Neighborhood</i>	Project Description	Units	City \$	Project \$
	subfloor, electrical and plumbing, window and door, and heating system. <u>Income Target:</u> 23 below 30% AMI; 8 below 50% AMI; 1 below 80% AMI			
City of Bellingham <i>Homeowner Rehabilitation Program</i> Various	The City of Bellingham provides financial assistance to low-income homeowners for repairs and weatherization of their homes. <u>Income Target:</u> 4 below 30% AMI; 2 below 50% AMI; 6 below 80% AMI	12	\$456,259	\$456,259
Bellingham Housing Authority <i>Orlean's Place Rehabilitation</i> Barkley	Orlean's Place is a 24-unit project. The work included removal and replacement of roof and gutters, and replacement of walkways. <u>Income Target:</u> 24 below 30% AMI	24	\$440,477	\$453,477
Bellingham Housing Authority <i>Harborview Renovation</i> Lettered Streets	Harborview is an 18-unit project. The work included roof repairs and other site work. <u>Income Target:</u> 9 below 30% AMI; 9 below 50% AMI	18	\$52,000	\$65,000
Bellingham Housing Authority <i>Pacific Rim Renovation</i> Cordata	Harborview is an 18-unit project. The work included roof repairs and other site work. <u>Income Target:</u> 25 below 30% AMI; 33 below 50% AMI; 41 below 80% AMI; 33 over 80% AMI	132	\$151,182	\$151,182
TOTAL:		224	\$1,196,493	\$1,283,663

Preservation of Housing Goals

The City has established goals and outcomes in the 2013-2017 Consolidated Plan

(<http://www.cob.org/services/planning/cd-planning/consolidated-plan.aspx>) and the Housing Levy Administrative and Financial Plan (<http://www.cob.org/documents/planning/housing/housing-levy-2013.pdf>).

There are two goals in the Consolidated Plan which are closely related to the preservation of housing (one goal has two different outcomes). The following table shows the five year goal, the number of units where funding was committed to activities in 2013, and the number of units actually completed. The final two columns show the City's progress towards achieving those goals.

Goal Description	Outcome	Goal	2013 Committed	2013 Actual*	% of Goal Committed	% of Goal Actual
Maintain housing stock	Homeowner housing rehabilitated	50	56	44	112%	88%
Maintain housing stock	Rental units rehabilitated	250	42	174	17%	70%
Maintain inventory of interim housing	Homelessness Prevention	400	72	6	18%	2%
TOTALS:		700	170	224	24%	32%

* Some activities were committed in prior years and completed in 2013

Levy Goals:

The Housing Levy set a goal for both the Production of Rental Homes and the Preservation of Housing programs. The goals are not distinct to the program. The 7-year Levy goal is 417 units, with the City committing funds towards 347 units and six (6) completed.



Homebuyer Program

Program Objectives

The Homebuyer Program is intended to provide an ongoing resource to enable low-income households to purchase a home in Bellingham. The following general program objectives guide the Homebuyer Program:

- Assist homebuyers to acquire their home at an affordable cost that will enable them to manage the costs of homeownership and to realize a reasonable share of any increase in home value so they can purchase other housing when the household's needs change.
- Create an on-going resource to assist future low-income home-buyers through resale restrictions that will maintain an affordable home price and/or loan repayment terms that will generate funds to assist future home purchasers.
- Promote programs that achieve long-term affordability through restrictions on resale.
- Combine with other sources of homebuyer and housing rehabilitation assistance funds.
- Use existing service delivery systems for lending activities.
- Promote pre-purchase homebuyer education as a best practice by requiring households using City of Bellingham homebuyer assistance to complete a pre-purchase homebuyer education program.

Funding Sources

All funding sources can be used to help support the homebuyer program. The funding has shifted in recent years from the CDBG program to HOME and Housing Levy.

2013 Homebuyer Funding Summary

Housing Levy and HOME funds were budgeted and committed in 2013 for the homebuyer program. Some of the 2013 funds included carryover from commitments made in 2012.

	2013	2014	2015-19	TOTAL
Budget:				
Levy	\$ 111,997	\$ 141,264	\$ 684,823	\$ 938,084
HOME	277,527	245,000	0	\$ 522,527
Commitments:				
Levy	111,997	141,264	1,739	\$ 255,000
HOME	277,527	245,000	0	\$ 522,527
Fund Balance	0	0	\$ 683,084	\$ 683,084

Expenditures: In the 2013 Action Plan year, the City expended \$54,157 of Levy funds, \$35,029 of CDBG funds and \$110,229 of HOME funds towards homebuyer activities. At the end of this reporting period, the Homebuyer program had an unexpended balance of \$699,040, and an additional \$683,084 in Levy funds left to be committed.

Summary of 2013 Committed Homebuyer Program Projects

Project Sponsor Project Name Neighborhood	Project Description	Units	City \$	Project \$
Kulshan Community Land Trust <i>Scattered Site Acquisition & Rehab</i> Target Neighborhoods are urban villages or high rental concentration	KCLT will work in partnership with Habitat for Humanity to identify home rehab projects in areas of the city that have high concentrations of rental housing (i.e. Birchwood, Roosevelt, Happy Valley) or urban villages. 13 homes will be completed, including 2-3 homes that will be rebuilt from the studs and include new plumbing, wiring, heating systems and energy retrofits. <u>Income Target:</u> 2 below 50% AMI, 6 below 60% AMI; 5 below 80% AMI	13	\$255,000	\$2,891,787
Kulshan Community Land Trust <i>Indiana- Lafayette Homes</i> Birchwood	KCLT will build three homes on Lafayette Street in the Birchwood neighborhood. The homes will be sold to low-income households, and the City will provide direct financial assistance to the qualified households. <u>Income Target:</u> 2 below 50% AMI, 6 below 60% AMI; 5 below 80% AMI	3	\$77,527	\$741,000
Kulshan Community Land Trust <i>First Time Homebuyer Program</i> Scattered Sites	The City provides down payment and/or closing cost assistance to Kulshan Community Land Trust home buyers whose incomes are below 80% AMI. <u>Income Target:</u> 6 below 80% AMI	6	\$200,000	\$1,482,000
TOTALS:		22	\$532,527	\$5,114,787

* See Infill Demonstration Project under Rental Housing Production. That commitment of funds could also be a homebuyer activity.

Summary of 2013 Completed Homebuyer Program Projects

Project Sponsor Project Name Neighborhood	Project Description	Units	City \$	Project \$
Kulshan Community Land Trust <i>New Homebuyer Units</i> Birchwood (4) and Sunnyland (1)	The City provided down payment and/or closing cost assistance to Kulshan Community Land Trust/Habitat home buyers whose incomes are below 80% AMI. <u>Income Target:</u> 1 below 30% AMI, 1 below 50% AMI; 3 below 80% AMI	5	\$424,712	\$926,003
Kulshan Community Land Trust <i>Resales of Existing Homes</i> York (2), Columbia (1), King Mountain (1), Lettered Streets (1) and Roosevelt (1)	The City provided additional financial assistance for the resale of existing affordable homes with Kulshan Community Land Trust. <u>Income Target:</u> 6 below 80% AMI	6	\$66,674	\$1,364,934
Kulshan Community Land Trust <i>Resales of Existing Homes</i> Happy Valley (2), Birchwood (2)	The City approved resale of existing affordable homes without any additional financial assistance with Kulshan Community Land Trust. <u>Income Target:</u> 4 below 80% AMI	4	\$0	\$961,096
TOTALS:		5 new	\$491,386	\$3,252,033

Production of Homebuyer Goals

The City has established goals and outcomes in the 2013-2017 Consolidated Plan

(<http://www.cob.org/services/planning/cd-planning/consolidated-plan.aspx>) and the Housing Levy Administrative and Financial Plan (<http://www.cob.org/documents/planning/housing/housing-levy-2013.pdf>).

There are two goals in the Consolidated Plan which are closely related to the production of new homebuyer units (one goal has two different outcomes). The following table shows the five year goal, the number of units where funding was committed to activities in 2013, and the number of units actually completed. The final two columns show the City's progress towards achieving those goals.

Goal Description	Outcome	Goal	2013 Committed	2013 Actual	% of Goal Committed	% of Goal Actual
Increase supply of affordable family housing	Direct financial assistance to homebuyers	16	6	5	38%	31%
Increase supply of affordable owner-occupied housing	Direct financial assistance to homebuyers	20	13	3	65%	15%
Increase supply of affordable owner-occupied housing	Homeowner Housing Added	4	3	3	75%	75%
TOTALS:		40	22	11	55%	28%

Levy Goals:

The Housing Levy set a goal for the Homebuyer program. The goal was 50 units over seven years. In 2013, the City committed \$255,000 to Kulshan CLT to create 13 new homebuyer units. Thus far, two homes have received financial assistance.



Community Facilities Program

Funding Sources

Generally, only CDBG funding can be used to fund capital improvements for community facilities. City general funds could also be used for this purpose if appropriated. However, the City has funded only limited projects through this program over the years.¹

Program Objectives

The Community Facilities Program provides funding to "public facilities and improvements" that can include infrastructure, such as sewer, drainage, parks, sidewalks, architectural barriers, or public facilities, such as food banks, senior centers and community centers. All funding in this program must primarily benefit low-income persons, households or neighborhoods. The terms "public facilities" or "public improvements" are broadly interpreted in the CDBG program to include all improvements and facilities that are either publicly owned or that are traditionally provided by the government, or owned by a nonprofit, and operated so as to be open to the general public.

¹ The city funds many activities that can be considered community facilities, however. Transportation and other public works projects take place in low-income neighborhoods. Funds directed to economic development, public safety improvements and other programs can also be considered community facilities that benefits low-income persons.

2013 Community Development Funding Summary

CDBG funds were budgeted and committed in 2013 for the Community Facilities program.

	2013	2014	2015-19	TOTAL
Budget:				
CDBG	\$ 185,000	\$ 348,868	\$ 0	\$ 533,868
General Fund	0	0	0	\$ 0
Commitments:				
CDBG	\$ 185,000	\$ 348,868	\$ 0	\$ 533,868
General Fund	0	0	0	\$ 0
Fund Balance	0	0	\$ 0	\$ 0

Expenditures: In the 2013 Action Plan year, the City expended \$703 of CDBG funds towards community facility activities. Expenditures for activities committed in 2013 are anticipated to occur in 2014.

Summary of 2013 Committed Community Facility Program Projects

Project Sponsor <i>Project Name</i> Neighborhood	Project Description	Units	City \$	Project \$
Bellingham Food Bank <i>Expansion</i> Sunnyland	The Food Bank Distribution Center will double in size to 20,000 square feet in order to meet the growing need for food in the community.. <u>Income Target:</u> presumed benefit low-income	20,000	\$85,000 (\$100,000 also awarded in 2014)	\$1,927,629
Domestic Violence and Sexual Assault Services of Whatcom County <i>Accessibility</i> Central Business District	The project includes accessibility improvements for the reception counter, interior door hardware, bathrooms and waiting room. <u>Income Target:</u> presumed benefit low-income	3,081	\$30,000	\$136,000
Interfaith Health Clinic <i>Accessibility</i> Central Business District	Interfaith Health Clinic converted administrative offices to clinical space, adding 11 medical examiner rooms; created an in-house pharmacy; and expanded and enhanced behavioral health facilities. Additional work to meet accessibility needs at the clinic are necessary, and will be completed as part of a final phase of this improvement project. <u>Income Target:</u> primarily low-income	3,375	\$70,000	\$70,000
TOTALS:		26,456	\$ 185,000	\$ 2,133,629

Community Facility Goals

The City has established goals and outcomes in the 2013-2017 Consolidated Plan

(<http://www.cob.org/services/planning/cd-planning/consolidated-plan.aspx>) and the Housing Levy Administrative and Financial Plan (<http://www.cob.org/documents/planning/housing/housing-levy-2013.pdf>).

There is one goal in the Consolidated Plan which is closely related to community facilities. The following table shows the five year goal, the number of units where funding was committed to activities in 2013, and the number of units actually completed. The final two columns show the City's progress towards achieving those goals.

Goal Description	Outcome	Goal	2013 Committed	2013 Actual	% of Goal Committed	% of Goal Actual
Help fill gap in basic needs	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	800	26,456	0	3307%	0%
TOTALS:		800	26,456	0	3307%	0%

Levy Goals:

The Housing Levy does not authorize funding for community facilities.

Rental Assistance and Housing/Human Services Program

Program Objectives

The Rental Assistance and Housing/Human Services Program provides funding to a wide range of activities. The primary areas of activity for 2013 include:

- Tenant-based rental assistance (TBRA)
- Project-based rental assistance and housing services
- Housing services
- Human and social services
- Winter emergency shelter

Funding Sources

All funding sources are used to support the numerous activities in the rental assistance and housing/human services program. However, each funding source has its limitations. Housing Levy funds can only be used for rental assistance and housing services. CDBG funds can only be used for those activities that can account for the federal requirements to benefit low-income populations. HOME funds cannot be used for services, but can fund tenant-based rental assistance (TBRA). City general funds can be used for any activity that benefits low-income persons or households.

2013 Rental Assistance and Housing/Human Service Funding Summary

All four funds were budgeted and committed in 2013 for the Rental Assistance and Housing/Human Service program.

	2013	2014	2015-19	TOTAL
Budget:				
Levy	367,856	443,000	2,215,000	\$ 3,025,856
General Fund*	276,307	445,256		\$ 721,563
CDBG	138,223	146,864		\$ 285,087
HOME	135,000	165,000		\$ 300,000
Commitments:				
Levy	304,912	354,418	987,574	\$ 1,646,904
General Fund	276,307	445,256		\$ 721,563
CDBG	138,223	146,864		\$ 285,087
HOME	135,000	165,000		\$ 300,000
Fund Balance	\$ 62,944	\$ 151,526	\$ 1,378,952	\$ 1,378,952

* General Fund revenue for 2013 includes the first half of 2014 (18 months). The 2014 revenue includes an assumption for the first half of 2015, which is still subject to budget adoption by the Mayor and City Council. The totals also include the administrative contract for the Whatcom Homeless Service Center.

Expenditures: In the 2013 Action Plan year, the City expended the following on rental assistance and services.

Program	CDBG	HOME	LEVY	GF	TOTAL
Housing and Human/Social Services	155,608	-	107,366	325,099	\$ 588,073
Rental Assistance		128,058			\$ 128,058
TOTALS	\$155,608	\$ 128,058	\$ 107,366	\$ 325,099	\$ 716,131

Summary of 2013 Rental Assistance and Housing/Human Service Program Projects

Project Name	Goals Supported	Needs Addressed	City \$*	Project \$
Bellingham Childcare & Learning Center - childcare	Help fill gap in basic needs (services) to low-income persons and households	Healthy Children & Families	\$ 35,049	\$135,554
Bellingham Food Bank - Free Grocery	Help fill gap in basic needs (services) to low-income persons and households	Homelessness Special Needs Population Elderly Healthy Children & Families	35,876	1,471,178
Bellingham Technical College - Dental Clinic	Help fill gap in basic needs (services) to low-income persons and households	Homelessness Special Needs Population Elderly Healthy Children & Families	5,786	5,786
Brigid Collins Family Support Center - school linked intervention for child abuse	Help fill gap in basic needs (services) to low-income persons and households	Healthy Children & Families	8,927	109,778
Emergency Shelter Program - OC	Provide Supportive Services to Homeless	Homelessness Healthy Children & Families	26,138	198,038
Emergency Shelter Program - NWYS	Provide Supportive Services to Homeless	Homelessness Healthy Children & Families	4,284	601,273

Project Name	Goals Supported	Needs Addressed	City \$*	Project \$
Homeless Service Center - Agency Support	Provide Supportive Services to Homeless	Homelessness Coordination and Delivery of Services	71,820	2,391,200
Interfaith Community Health Center - Integrated Behavioral Health Program	Help fill gap in basic needs (services) to low-income persons and households	Homelessness Special Needs Population Healthy Children & Families	24,282	247,296
LAW Advocates - Eviction Clinic & Mediation Services	Provide Supportive Services to Homeless	Homelessness Special Needs Population Healthy Children & Families	11,942	26,452
LAW Advocates - Homeless Disability Benefits Advocacy	Provide Supportive Services to Homeless	Homelessness Special Needs Population Healthy Children & Families	18,931	37,906
Lydia Place - Transitional Housing	Provide Supportive Services to Homeless	Homelessness Special Needs Population Healthy Children & Families	26,037	203,225
Mercy Housing Northwest - Farmworker Housing Services	Help fill gap in basic needs (services) to low-income persons and households	Healthy Children & Families	7,010	83,326
Northwest Youth Services - Transitional Living	Provide Supportive Services to Homeless	Homelessness Special Needs Population Healthy Children & Families	31,379	368,879
Northwest Youth Services - Teen Court	Help fill gap in basic needs (services) to low-income persons and households	Healthy Children & Families	12,500	52,118
Opportunity Council - Community Voice Mail	Provide Supportive Services to Homeless	Homelessness	10,116	45,236
Opportunity Council - Homeless Housing	Provide Supportive Services to Homeless	Homelessness Special Needs Population Healthy Children & Families	49,410	769,917
Opportunity Council - Maple Alley Inn	Provide Supportive Services to Homeless	Homelessness Special Needs Population Healthy Children & Families	23,342	110,435
Opportunity Council - Anti-victimization Project	Provide Supportive Services to Homeless	Homelessness Special Needs Population	75,000	419,163
Opportunity Council - Tenant-based Rental Assistance	Support Rapid Rehousing of Homeless Persons and Families	Homelessness Healthy Children & Families	128,058	159,308
Sean Humphrey House - HIV/AIDS Services	Help fill gap in basic needs (services) to low-income persons and households	Homelessness Special Needs Population Healthy Children & Families	14,364	490,590
Whatcom County Council on Aging - Meals on Wheels	Help fill gap in basic needs (services) to low-income persons and households	Special Needs Population Elderly Healthy Children & Families	22,792	287,278
Whatcom Literacy Council - job skills through literacy	Support efforts to reduce poverty	Healthy Children & Families	9,770	131,911
Whatcom Volunteer Center - Volunteer Chore	Help fill gap in basic needs (services) to low-income persons and households	Homelessness Special Needs Population Needs of the Elderly Healthy Children & Families	12,003	153,377
Womencare Shelter - Confidential Shelter	Provide Supportive Services to Homeless	Homelessness Special Needs Population Healthy Children & Families	32,913	632,889

Project Name	Goals Supported	Needs Addressed	City \$*	Project \$
YWCA - Larrabee Residence Housing	Provide Supportive Services to Homeless	Homelessness Special Needs Population Healthy Children & Families	21,698	516,698
TOTAL:			\$ 719,427	\$9,648,811

*These contracts reflect 18 months of service, from January 1, 2013 through June 30, 2014.

Summary of 2013 Committed Project-based Rental Assistance and Housing Services

Project Sponsor <i>Project Name</i>	Project Description	Units	City \$	Project \$
Catholic Housing Services <i>Francis Place</i> Central Business District	The City committed funds for seven years to assist with rental payments, housing case management and operational staff for security. This commitment was in conjunction with a capital development award. <u>Income Target:</u> 21 below 30% AMI; 13 below 50% AMI; 8 below 60% AMI	42	\$ 978,994	\$ 978,994
Sun Community Services <i>Greggie's House</i> Sunnyland	The City committed funds for seven years to assist with case management services, rent and administrative costs. <u>Income Target:</u> 6 below 30% AMI	6	\$ 391,398	\$ 391,398
TOTAL:		48	\$ 1,370,392	\$ 1,370,392

Rental Assistance, Housing and Human/Social Service Goals

The City has established goals and outcomes in the 2013-2017 Consolidated Plan

(<http://www.cob.org/services/planning/cd-planning/consolidated-plan.aspx>) and the Housing Levy Administrative and Financial Plan (<http://www.cob.org/documents/planning/housing/housing-levy-2013.pdf>).

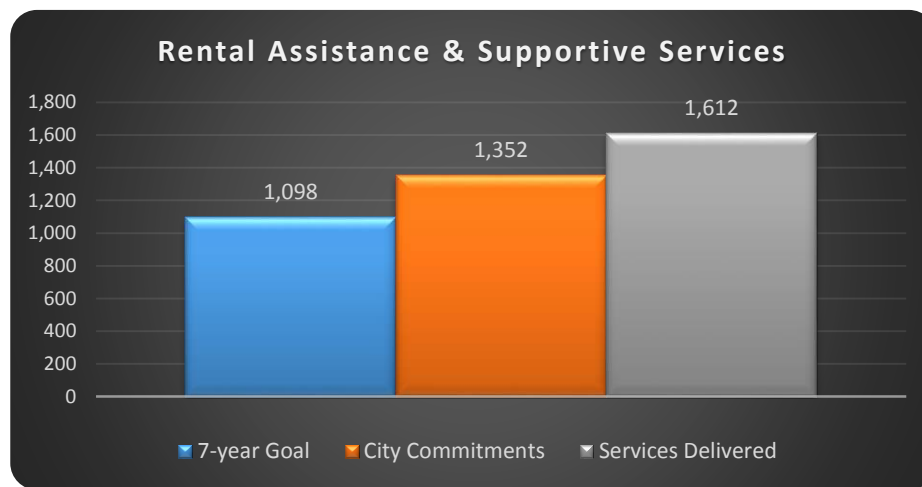
There are three goals, each with two different outcome indicators, in the Consolidated Plan which address rental assistance, housing and human/social services. The following table shows the five year goal, the number of units where funding was committed to activities in 2013, and the number of units actually completed. The final two columns show the City's progress towards achieving those goals.

Goal Description	Outcome	Goal	2013 Committed	2013 Actual	% of Goal Committed	% of Goal Actual
Rapid rehousing of homeless persons	TBRA/Rapid Rehousing	100	90	30	90%	30%
Rapid rehousing of homeless persons	Overnight Shelter	400	21	80	5%	20%
Provide supportive services to the homeless	Public Service activities	400	130	139	33%	35%
Provide supportive services to the homeless	Homelessness Prevention	3,000	853	2,282	28%	76%
Help fill gap in basic needs	Public Service activities	50,000	16,741	30,984	33%	62%
Help fill gap in basic needs	HIV/AIDS Housing	35	7	9	20%	26%
TOTALS:		53,935	17,842	33,524	33%	62%

Levy Goals:

The Housing Levy set a goal for both the Rental Assistance and Supportive Services' programs. The goals are not distinct to the various aspects of the program (e.g. rental assistance versus services). The 7-year Levy goal is 1,098 persons or households, with the City committing funds that expected to deliver

services to 1,352 persons. Through 18 months, the program has delivered services to 1,612 persons, far surpassing the Levy goals. The City should re-establish benchmarks for this program to measure progress over the next five years.



Acquisition and Opportunity Program

Program Objectives

The Acquisition and Opportunity Program is a Housing Levy program intended to permit strategic acquisition of sites for low-income housing development. These loans are expected to be repaid with permanent project financing, which may be from either City or non-City funding sources. Loans are intended to facilitate development of rental or homeownership housing consistent with the objectives and priorities of those two programs.

Project Commitments and Fund Balance

\$875,000 of Housing Levy funds have been budgeted for this program. There have not been any commitments for this funding, and the entire fund remains available for strategic acquisitions.

Administration

The city commits administrative resources in order to carry out the activities of these various programs. The administrative tasks include:

- Strategic and Action Plans
- Annual performance reports
- Contract management, including review of proposals and underwriting
- Monitoring of activities
- Audits of city records
- Payment of invoices and expenses
- Reporting to federal and other funding sources

Funding Sources

All funding sources include funds for administrative expenses. Each funding source has its own unique requirements for administrative expenses. Highlights include:

- CDBG Program - No more than 20% of the federal grant and program income can be spent on administrative expenses.
- HOME Program - No more than 10% of the federal grant and program income can be spent on administrative expenses. Administrative expenses for the tenant-based rental assistance (TBRA) program, delivered by the Opportunity Council, are included within this limit.
- Levy Program - The Levy set aside 5.2% of the Levy funds for administrative purposes. These expenses include city interfund charges for management of the fund and procurement process, accounting for nearly half of the administrative expenses charged to the Levy.
- General Fund - The City general fund contributes space, legal and financial services, other salaries and miscellaneous expenses to the programs.

2013 Administrative Funding Summary

All four funds were budgeted and committed in 2013 for Administrative Expenses.

	2013*	2014	2015-19	TOTAL
Budget:				
Levy	202,133	146,312	753,057	\$ 1,101,502
General Fund	267,177	178,118		\$ 445,295
CDBG	206,527	187,893		\$ 394,420
HOME	76,414	56,441		\$ 132,855
Commitments:				
Levy	158,253	101,558		\$ 259,811
General Fund	267,177	178,118		\$ 445,295
CDBG	218,234	187,893		\$ 406,127
HOME	87,127	56,441		\$ 143,568
Fund Balance	\$ 21,460	\$ 66,214	\$ 819,271	\$ 819,271

**2013 covers 18 months of administrative expenses.*

Monitoring Fund

The 2012 Housing Levy provides seven years of funding for both activities and administrative expenses. Some Levy programs require fifty years of ongoing commitment to affordable housing. This ongoing commitment is established through covenants and annual reporting requirements that must be monitored and reviewed by City staff. In order to meet this ongoing requirement, the City has established an annual monitoring fee, currently set at \$450 for projects with 10 or fewer housing units and \$25 per unit for 11 or more units. A 10-unit project with a fifty year affordability requirement would require payment of \$22,500 into the monitoring fund.

As of the end of the 2013 Action Plan year, the City has collected \$99,750 that is reserved for future administrative expenses directed towards monitoring.

PERSONS SERVED

The primary purpose of the Housing, Human Service and Community Facility programs is to provide benefit to low-income persons or households, defined as those earning 80% or less of area medium income (AMI). The City also has a policy that ensures fair and equal housing and services, and tracks progress to ensure that funds are equitably distributed.

Income Limitations

Each funding source has its own limitations for income. In some cases, the limits are considered by project or activity, and in some cases by program. Here is a snapshot view of the limits:

CDBG Program - The City has an obligation that, in the aggregate, at least 70% of CDBG funds benefit low-income persons or households. Activities that provide services to a mix of incomes must "primarily" benefit low-income persons or households, meaning that at least 51% of those served are low-income. If the funds are used to provide a direct benefit, such as financially assisting a homeowner rehabilitation, then the household must be low-income.

HOME Program - HOME funds must benefit low-income persons or households. However, 90% of the households assisted for rental or TBRA program must have incomes that do not exceed 60% AMI. Finally, HOME has a "project" rule where projects of five or more HOME-assisted units, at least 20% of the units must be for households with incomes that are 50% AMI or below.

Levy Program - The Levy requires funds to benefit low- (80% AMI or below) and very-low (50% AMI or below) income households. Two-thirds of the funding must be directed to very-low income persons or households.

City General Fund - City general funds can be used for any income group. However, if the funds are used to provide financial assistance directly to a person or household, it would be considered a gifting of public funds if they were not considered necessary in support of the "poor" or "infirm". The City's use of general funds for housing and human service activities follows the CDBG programs for income requirements.

Affirmative Market Fair Housing

Fair and equal housing, having its basis in the Fourteenth Amendment to the United States Constitution adopted in 1868 and the Civil Rights Act of 1964, has historically been a desired goal of this nation. The City of Bellingham, committed to nondiscrimination and equal opportunity in housing, establishes procedures to further this commitment and to affirmatively market units receiving funding through the City.

The City of Bellingham believes that individuals of similar economic levels in the same housing market area should have available to them a like range of housing choices regardless of their race, color, religion, ancestry, national origin, familial or marital status, disability, sex, sexual orientation or gender identify.

2013 Persons Served

The following table shows the persons served with projects or activities that were committed in 2013. Information by race/ethnicity is not available at the time of commitment.

Program	Units	Income			
		<=30% AMI	> 30%, <=50% AMI	>50%, <=80% AMI	>80% AMI
Homebuyer	22	2	8	12	
Rental Production	101	40	50	11	
Preservation	173	76	67	30	
Community Facilities	26,456		26,456		
Housing, Human/Social Services	17,742	15,543	2,024	175	
TOTALS	44,494	15,661	28,605	228	0
		35.2%	64.3%	0.5%	0.0%

The following table shows the persons served with projects or activities that were completed in 2013.

Program	Units	Income				Race/Ethnicity					
		<=30% AMI	> 30%, <=50% AMI	>50%, <=80% AMI	>80% AMI	White	Am. Indian	Black/Af. Am	Asian	Other Race	Hispanic
Homebuyer	11	1	1	9		10				1	1
Rental Production	11	11				9				2	2
Preservation	224	89	54	48	33	163	4	4	10	5	25
Housing, Human/Social Services	33,524	30,001	3,218	284	21	29,120	801	827	356	2,420	4,048
TOTALS	33,770	30,102	3,273	341	54	29,302	805	831	366	2,428	4,076
		89.1%	9.7%	1.0%	0.2%	86.8%	2.4%	2.5%	1.1%	7.2%	12.1%

Levy Requirements for Very-Low Income

The Housing Levy requires two-thirds (67%) of the funds be directed towards very-low income (below 50% AMI) persons or households. The existing commitments with income targets indicate that 89% of the funding committed through 2013 is targeted to very-low income persons or households.

Project	Funds	Units	<=30% AMI	> 30%, <=50% AMI	>50%, <=80% AMI	ELI Levy (<= 50% AMI)	LI Levy (> 50% AMI)
Sun House Emergency Repair	12,450	6	6			12,450	0
OC Manufactured Housing	250,000	44		34	10	193,182	56,818
Lydia Place	230,040	8	8			230,040	0
Dorothy Place (OC)	167,377	36	27	9		167,377	0
Larrabee Residence (YWCA)	244,501	22	21	1		244,501	0
Deer Run Terrace (BHA)	350,000	42	14	16	12	250,000	100,000
Cornwall Housing (CHS)	362,500	42	21	13	8	293,452	69,048
Greggie's House (Sun)	186,528	6	6			186,528	0
Bakerview Family (CHS)	1,553,737	50	13	37		1,553,737	
Kulshan Scattered Site	255,000	13	2	8	3	196,154	58,846
OC Homeless (HS) Contract	31,500	400	380	20		31,500	0
WCHSC Victimization Project	75,000	30	27	3		75,000	0
Cornwall Housing	978,994	100	40	30	30	685,296	293,698
Greggie's House	391,398	42	42			391,398	0
	\$ 5,089,025	841	607	146	88	\$ 4,510,615	\$ 578,410
			72%	17%	10%	89%	27%