

2014 Action Plan



May 15, 2014

City of Bellingham, WA

Planning and Community
Department

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Bellingham approved the 2013 Action Plan on November 5, 2012 (Resolution No. 2012-30). This plan was amended on October 14, 2013 (Resolution No. 2013-18) to add one new project (Deer Run Renovation), amend funding levels for six projects, and carry funds remaining in projects from 2012 forward into the 2013 Action Plan year. The amendment also changed the "program year" for HUD-funded programs implemented by the City. As a result of this program year change, the amendment extends the 2013 action plan to include the period from January 1 through June 30, 2014 and provides financial resources to activities as set forth in this amendment.

This 2014 Action Plan is the first plan under the new program year. Several existing commitments from 2013 are carried forward, including homebuyer program, public facility improvements, preservation and rehabilitation projects, new rental housing development and tenant-based rental assistance.

New activities are planned for 2014. The city solicited proposals for public service activities, public facilities and improvements, preservation and rehabilitation activities, new rental housing development, and continued tenant-based rental assistance.

2. Summarize the objectives and outcomes identified in the Plan

Three general categories of project activity amendments are included in this change:

- 1) **New Project Funding**: The City has set aside funding for an Infill Demonstration Project. While this project was identified in previous years, a specific development proposal did not happen. The 2014 CHDO set aside is for Kulshan Community Land Trust to develop up to seven homebuyer units. There are six housing and human and social service projects that will be funded with CDBG funds. The City has increased its commitment to tenant-based rental assistance (TBRA) to help house families facing homelessness. Two new public facility projects would assist the Opportunity Council, the area's Community Action Agency, repair their building where they deliver services to the community. Funding for repairs to Brigid Collins Family Support Center, which provides a safe place for children and their families, will be provided. Additional funding for expansion of the city's Food Bank is added to the 2013 funds previously awarded.
- 2) **Carryover Projects**: Activities funded prior to 2014 are adjusted for remaining amounts spent in 2014. These activities include Kulshan homebuyer program, three Public Facility and Improvement projects (Food Bank, Interfaith Clinic and DVSAS Accessibility improvements), four rehabilitation activities (Deer Run, Dorothy Place, Habitat for Humanity and City single-family program), one production project (Cornwall Housing), and remaining balance of the tenant-based rental assistance program.

- 3) Contingency Projects: In the event that appropriations are greater or less than anticipated, or planned activities are cancelled, the following activities are proposed as contingencies: Housing Rehabilitation (CDBG) and Infill Demonstration (CDBG and/or HOME).

3. Evaluation of past performance

This is the second year of the 2013-2017 Consolidated Plan. The City has yet to complete an evaluation report that evaluates the performance of 2013. While some projects are delayed, this is common and goals appear to be on target to be reached.

4. Summary of Citizen Participation Process and consultation process

The public consultation process for the 2014 Action Plan included a 30-day public comment period, and a public hearing before the Community Development Advisory Board . The public was invited to comment on the Action plan during the written comment period, which was scheduled from March 11, 2014 through April 9, 2014. The applicants, along with any interested citizens, were then provided with the opportunity to speak on the priorities to be considered in the 2014 Action Plan at the March 13, 2014 public hearing.

The Notice of the public hearing and plan amendment was published in a display ad of the Bellingham Herald on February 27, 2014.

5. Summary of public comments

The City held a public hearing to consider input on the 2014 Action Plan. Those people that attended were applicants for public service funding and advocated for their program. All public comments received are attached to the 2014 Action Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

The City's process for considering funding requests followed the goals and priorities in the Consolidated Plan and other city documents. All applications were reviewed and ranked in accordance with those priorities. Unfortunately, even with additional funding provided from the City's General Fund, not all requests for funding could be met.

7. Summary

The 2014 Action Plan is intended to implement the priorities and strategies set forth in the 2013-2017 Consolidated Plan.

PR-05 Lead & Responsible Agencies – 91.200(b)

Agency Role	Name	Department/Agency
Lead Agency	BELLINGHAM	
CDBG Administrator	BELLINGHAM	Planning and Community Development
HOPWA Administrator		
HOME Administrator	BELLINGHAM	Planning and Community Development
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

David Stalheim, Block Grant Programs Manager
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City of Bellingham
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Phone: 360-778-8385 or E-mail: dbstalheim@cob.org

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

The City of Bellingham works in partnership with other agencies, nonprofit organizations, the public housing authority and other citizens and stakeholders to identify the needs for affordable housing, community development and homelessness. These needs are documented in the 2013-2017 Consolidated Plan. Based on these needs, the Consolidated Plan consultation process included setting priorities based on the financial resources available through HUD and local resources.

The consultation process for an Annual Action Plan is to align resources with the goals and strategies outlined in the Consolidated Plan. The City provided an opportunity for agencies and nonprofits to submit proposals for funding assistance that would work to implement the goals and strategies of the 2013-2017 Consolidated Plan. A 30-day process to accept proposals resulted in numerous activities.

Enhancing Coordination

The public and assisted housing providers, as well as the governmental health, mental health and service agencies, have close working relationships in Bellingham and Whatcom County. The Whatcom County Health Department is the lead agency for both homeless housing, as well as public health, mental health and veteran's needs in our community. The City is an active member of the Whatcom County Homeless Steering Committee and Coalition, as well as a member of the Whatcom County Housing Advisory Committee. Conversely, the city's Community Development Advisory Board includes membership that represents housing and social service providers, including a representative of the Housing Authority.

Continuum of Care

Whatcom County is the lead agency for the Continuum of Care and the Plan to End Homelessness. The Whatcom Homeless Service Center is the coordinating entity for homelessness, including a single point of entry. The City has incorporated the goals, strategies, activities and outcomes for addressing homeless persons in our community into the plan, ensuring consistency in policies and efforts.

The City has coordinated with Whatcom County and has incorporated their goals, strategies, activities and outcomes in the Consolidated Plan. The City helps fund the Whatcom Homeless Service Center, which administers the HMIS system for the community.

Participating agencies, groups, organizations and others

1	Agency/Group/Organization	BELLINGHAM HOUSING AUTHORITY
	<i>Agency/Group/Organization Type</i>	Housing / PHA
	<i>What section of the Plan was addressed by Consultation?</i>	2014 Action Plan
	<i>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</i>	The Housing Authority was provided an opportunity to comment on the priorities for the 2014 Action Plan. The agency is also a member of the city's Community Development Advisory Board, which developed the draft plan, held a public hearing and recommended adoption of the 2014 Action Plan.
2	Agency/Group/Organization	OPPORTUNITY COUNCIL
	<i>Agency/Group/Organization Type</i>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment
	<i>What section of the Plan was addressed by Consultation?</i>	2014 Action Plan & CHDO activities
	<i>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</i>	The Opportunity Council was consulted and participated in development of the action items. In addition, because the Homeless Service Center is hosted by the Opportunity Council, strategies regarding homelessness were coordinated with them.

3	<i>Agency/Group/Organization</i>	KULSHAN COMMUNITY LAND TRUST
	<i>Agency/Group/Organization Type</i>	Housing
	<i>What section of the Plan was addressed by Consultation?</i>	CHDO activities
	<i>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</i>	Kulshan Community Land Trust (KCLT) is one of two Community Housing Development Organizations (CHDO) that serves Bellingham. The City worked with KCLT to review progress on existing CHDO commitments, as well as new commitments planned for 2014.

Table 2 – Agencies, groups, organizations who participated

Other local/regional/state/federal planning efforts considered when preparing the Plan

<i>Name of Plan</i>	<i>Lead Organization</i>	<i>How do the goals of your Strategic Plan overlap with the goals of each plan?</i>
Continuum of Care	Whatcom County	Whatcom County drafted the Homelessness Strategy, and reviewed and commented on the Consolidated Plan. Whatcom County assisted in review of activities proposed for 2014.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

A public display ad for this substantial amendment was put into the Bellingham Herald notifying the public of an opportunity to comment on the Action Plan amendment and attend a public hearing. Notices were also sent out to stakeholders and the media, posted on the city's web site and through press releases.

Citizen Participation Outreach

<i>Sort Order</i>	<i>Mode of Outreach</i>	<i>Target of Outreach</i>	<i>Summary of response/attendance</i>	<i>Summary of comments received</i>	<i>Summary of comments not accepted and reasons</i>	<i>URL (if applicable)</i>
1	Public Hearing	Non-targeted/broad community	The public was invited to provide input on the 2014 Action Plan at a public hearing before the Community Development Advisory Board (CDAB) on March 13, 2014. 38 people provided input.	Most of those providing input at the public hearing were representatives of agencies seeking financial assistance.	Due to financial limits, not all agencies were awarded funding. No comments were otherwise not accepted.	http://www.cob.org/documents/planning/boards-commissions/cdab/2014-03-13-cdab-agenda.pdf
2	Newspaper Ad	Non-targeted/broad community	Display ad - no direct response requested	Display ad - no direct response requested	Display ad - no direct response requested	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c) (1, 2)

Final allocations to the City were slightly lower for FY2014 over FY2013. CDBG reductions were approximately 1% lower, and the HOME allocation was 1.8% lower than FY2013. Additional program income above estimates helps cover the shortfall in the federal grant allocation.

Priority Table

Program	Source of Funds	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	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$739,465	\$200,000	\$561,688	\$1,501,153	\$2,700,000	Funds used for priority needs, including preservation of housing stock, lead-based paint, homebuyer assistance, public improvements, public services and administration and planning.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$464,419	\$100,000	\$1,012,847	\$1,577,266	\$1,575,000	Funds used for homebuyer assistance, housing development (including CHDOs) and administration

Table 5 - Expected Resources – Priority Table

Federal Funds / Additional Resources

In 2012, for every dollar of federal funds the City allocated, another \$2.67 in non-federal funds were leveraged. Human (public) service grants leverage considerable funding from non-federal sources, tapping into the local commitment of nonprofit agencies delivering critical services to our community.

City funding for most housing projects often includes other funds to complete a project. Nonprofit housing developers have been successful in obtaining Washington State Housing Trust Fund allocations and Low Income Housing Tax Credit investments. The City's funding has been successful at leveraging significant non-federal sources.

In 2012, Bellingham voters approved a Housing Levy that assesses \$3 million per year to address housing development/preservation and housing services. In the first round of awards, the City allocated \$5,287,067 which leveraged an additional \$28,105,288, a ratio of \$5.32 for every \$1 of city investment. The needs, priorities and strategies of the Consolidated Plan will be assisted by these additional resources in the community.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

<i>Sort Order</i>	<i>Goal Name</i>	<i>Start Year</i>	<i>End Year</i>	<i>Category</i>	<i>Geographic Area</i>	<i>Needs Addressed</i>	<i>Funding</i>	<i>Goal Outcome Indicator</i>
1	Increase supply of affordable rental housing	2013	2017	Affordable Housing Homeless	City of Bellingham Central Business District	INCREASE AFFORDABLE HOUSING SUPPLY	CDBG: \$17,081 HOME: \$164,131	Rental units constructed: 20 Household Housing Unit
2	Increase supply-affordable owner-occupied housing	2013	2017	Affordable Housing	City of Bellingham Meridian-Birchwood Neighborhood Roosevelt Neighborhood	INCREASE AFFORDABLE HOUSING SUPPLY ASSIST HOUSING/SERVICE NEEDS - ELDERLY HEALTHY CHILDREN AND FAMILIES	CDBG: \$17,081 HOME: \$421,993	Direct Financial Assistance to Homebuyers: 11 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Maintain housing stock	2013	2017	Affordable Housing Homeless Non-Homeless Special Needs	City of Bellingham Meridian-Birchwood Neighborhood Roosevelt Neighborhood Central Business District	ASSIST HOUSING/SERVICE NEEDS - ELDERLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES PRESERVATION COORDINATION AND DELIVERY OF SERVICES	CDBG: \$586,419 HOME: \$318,075	Rental units rehabilitated: 42 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
4	Increase supply of permanent supportive housing	2013	2017	Homeless	City of Bellingham Central Business District	HOMELESSNESS INCREASE AFFORDABLE HOUSING SUPPLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES	CDBG: \$17,081 HOME: \$164,131	Rental units constructed: 22 Household Housing Unit
5	Provide supportive services to homeless	2013	2017	Homeless	City of Bellingham	HOMELESSNESS ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES	CDBG: \$53,797 HOME: \$5,131	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Support rapid rehousing-homeless persons/families	2013	2017	Homeless	City of Bellingham Meridian-Birchwood Neighborhood Roosevelt Neighborhood Central Business District	HOMELESSNESS INCREASE AFFORDABLE HOUSING SUPPLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES	CDBG: \$53,797 HOME: \$268,781	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted
7	Maintain inventory of interim housing	2013	2017	Homeless	City of Bellingham Meridian-Birchwood Neighborhood Roosevelt Neighborhood Central Business District	ASSIST THE SPECIAL NEEDS POPULATIONS PRESERVATION COORDINATION AND DELIVERY OF SERVICES	CDBG: \$80,271 HOME: \$5,131	Rental units rehabilitated: 22 Household Housing Unit
8	Help fill gap in basic needs to low-income	2013	2017	Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Bellingham Meridian-Birchwood Neighborhood Roosevelt Neighborhood Central Business District	HOMELESSNESS ASSIST HOUSING/SERVICE NEEDS - ELDERLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES	CDBG: \$53,797 HOME: \$5,131	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Supportive efforts to reduce poverty	2013	2017	Non-Homeless Special Needs	City of Bellingham	HOMELESSNESS ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES	CDBG: \$53,797 HOME: \$5,131	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
10	Support investment- public facilities/improvements	2013	2017	Non-Housing Community Development	City of Bellingham Central Business District	ASSIST HOUSING/SERVICE NEEDS - ELDERLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES	CDBG: \$550,949 HOME: \$5,131	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
11	Increase supply of affordable family housing	2013	2017	Affordable Housing Homeless	City of Bellingham Meridian-Birchwood Neighborhood Roosevelt Neighborhood	INCREASE AFFORDABLE HOUSING SUPPLY HEALTHY CHILDREN AND FAMILIES	CDBG: \$17,081 HOME: \$214,499	Rental units constructed: 2 Household Housing Unit Homeowner Housing Added: 4 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Increase supply of affordable rental housing
	Goal Description	The Cornwall Supportive Housing Project is slated to begin construction in 2014 and be ready for occupancy in 2015. Other rental housing development projects are being funded with the City's Housing Levy program.
2	Goal Name	Increase supply-affordable owner-occupied housing
	Goal Description	The increase in supply of owner-occupied housing is tied to CHDO and homebuyer activities with Kulshan Community Land Trust.
3	Goal Name	Maintain housing stock
	Goal Description	The City is allocating funding for homeowner rehabilitation (city program and Habitat program), and renovation of Deer Run Terrace, an existing elderly housing project managed by the Housing Authority.
4	Goal Name	Increase supply of permanent supportive housing
	Goal Description	Catholic Housing Services is set to begin construction of the Cornwall Supportive Housing Project, a 42-unit facility.
5	Goal Name	Provide supportive services to homeless
	Goal Description	The City provides grants to nonprofit organizations which provide supportive services to the homeless.
6	Goal Name	Support rapid rehousing-homeless persons/families
	Goal Description	The City provides grants to nonprofit organizations, some of which include rapid rehousing of the homeless population. The City is also providing funds for a tenant-based rental assistance program, which targets homeless families as a priority.
7	Goal Name	Maintain inventory of interim housing
	Goal Description	The City is wrapping up financial assistance to the Opportunity Council for the renovation of Dorothy Place, a 22-unit facility that provides housing for women and children.

8	Goal Name	Help fill gap in basic needs to low-income
	Goal Description	The City provides grants to nonprofit organizations which provide basic needs to low-income persons.
9	Goal Name	Supportive efforts to reduce poverty
	Goal Description	The City provides grants to nonprofit organizations which work to reduce poverty in our community.
10	Goal Name	Support investment-public facilities/improvements
	Goal Description	The 2014 Action Plan includes three projects that were committed funding in 2013 but have not yet commenced: Food Bank expansion, Interfaith Clinic accessibility improvements, and Domestic Violence and Sexual Assault Services accessibility improvements. The 2014 Action Plan includes supplemental funding for the Food Bank expansion, and new funding for two organizations which provide services to the city's low-income population: Brigid Collins and Opportunity Council.
11	Goal Name	Increase supply of affordable family housing
	Goal Description	The City provides financial assistance for Kulshan Community Land Trust homeowners, many of which are family (3+ bedrooms) housing. The City has also allocated funds to an Infill Demonstration Project, which could be a project that helps provide affordable family housing.

AP-35 Projects – 91.220(d)

The 2014 Action Plan includes continuation of existing activities, renewal of ongoing activities, and some new projects. New projects added in 2014 include the following:

- **Public Facilities and Improvements** - two new activities would assist Brigid Collins and the Opportunity Council to improve their facilities that serve low-income persons in our community
- **CHDO Housing Project** - an activity to create seven homeowner units with Kulshan Community Land Trust
- **Infill Demonstration Project** - funding to create new housing units which utilizes the City's Infill Demonstration Toolkit
- **Public Services** - funding to support ongoing and new housing and human and social service activities delivered by nonprofit organizations

#	Project Name	#	Project Name
1	BELLINGHAM FOOD BANK EXPANSION	9	2014 CHDO PROJECT - KCLT
2	INTERFAITH HEALTH CLINIC IMPROVEMENTS	10	PUBLIC FACILITIES AND IMPROVEMENTS
3	DVSAS ACCESSIBILITY IMPROVEMENTS	11	PLANNING & ADMINISTRATION
4	TBRA 2014	12	KULSHAN HOMEBUYER PROGRAM 2013-2014
5	HABITAT REHABILITATION PROGRAM 2013	13	KULSHAN LAFAYETTE STREET 2013-2014 HOUSE
6	CITY HOMEOWNER REHABILITATION PROGRAM 2014	14	DEER RUN TERRACE RENOVATION
7	DOROTHY PLACE REHABILITATION	15	CORNWALL SUPPORTIVE HOUSING PROJECT
8	HOUSING & HUMAN SERVICE ACTIVITIES 2014	16	HOUSING INFILL DEMONSTRATION PROJECT

Table 7 – Project Information

Allocation Priorities

The allocation priorities are based on the 2013-2017 Consolidated Plan, along with specific competitive priorities incorporated into the City's 2014 process to consider activities to fund. The 2014 competitive service priorities included focus on special needs population, lower-income households and persons, leveraging (financial and programmatic), and vocational. Other program priorities focused on housing production and preservation, homelessness and cost burden, providing facilities for low-income persons and shelter.

Projects

AP-38 Projects Summary

1	Project Name	BELLINGHAM FOOD BANK EXPANSION
	Target Area	City of Bellingham
	Goals Supported	Help fill gap in basic needs to low-income Support investment-public facilities/improvements
	Needs Addressed	ASSIST HOUSING/SERVICE NEEDS - ELDERLY HEALTHY CHILDREN AND FAMILIES
	Funding	CDBG: \$185,000
	Description	The Bellingham Food Bank plans to construct a two-story, 10,000 square foot facility that would nearly double the square footage of their current facility. The expansion is due to a growing demand and anticipated future demand to meet the needs in our community.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	The Food Bank estimates that it services 20,000 low- to moderate-income households.
	Location Description	1824 Ellis Street - Bellingham, WA 98225
	Planned Activities	The Food Bank Distribution Center will double in size to 20,000 square feet in order to meet the growing need for food among low-income people who rely on the local food bank network throughout Whatcom County and San Juan County. After more floor area and refrigerated space are constructed, the Distribution Center will receive and distribute larger quantities of nutritious food, available from local farms and regional sources, serving an estimated 49,690 individuals in 20,000 low- to moderate-income households in its first full year of operation, based on recent demographic changes and projected five percent annual increases.

2	Project Name	INTERFAITH HEALTH CLINIC IMPROVEMENTS
	Target Area	City of Bellingham, Central Business District
	Goals Supported	Help fill gap in basic needs to low-income Support investment-public facilities/improvements
	Needs Addressed	ASSIST HOUSING/SERVICE NEEDS - ELDERLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES
	Funding	CDBG: \$70,000
	Description	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. The expansion allows Interfaith to see 3,375 new medical patients in the clinic, add one new medical provider and care team per year from 2013 to 2015, and fill over 30,000 prescriptions each year. 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.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	The expansion project will allow Interfaith to see 3,375 new medical patients in the Bellingham clinic.
	Location Description	220 Unity Street - Bellingham, WA 98225
	Planned Activities	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. This will complement the existing work that took place in the clinic expansion completed in 2013.

3	Project Name	DVSAS ACCESSIBILITY IMPROVEMENTS
	Target Area	City of Bellingham, Central Business District
	Goals Supported	Support investment-public facilities/improvements
	Needs Addressed	ASSIST THE SPECIAL NEEDS POPULATIONS
	Funding	CDBG: \$30,000
	Description	Agencies that receive federal HUD funding via the City of Bellingham must meet Section 504 accessibility requirements. A 2011 audit by HUD's Fair Housing Equal Opportunity (FHEO) office identified some nonprofits that did not meet these requirements. This funding is for physical improvements necessary to ensure facilities and programs receiving HUD assistance are accessible.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	In 2012, Domestic Violence and Sexual Assault Services of Whatcom County (DVSAS) served 3,081 clients.
	Location Description	1407 Commercial Street - Bellingham, WA 98225
	Planned Activities	DVSAS is planning a capital improvement project to their office which provides services to victims of domestic violence and sexual assault. The improvements include meeting accessibility requirements at the reception counter, interior doors and bathrooms.
4	Project Name	TBRA 2014
	Target Area	City of Bellingham
	Goals Supported	Support rapid rehousing-homeless persons/families
	Needs Addressed	HOMELESSNESS ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES
	Funding	HOME: \$263,650

	Description	Tenant-based rental assistance for rapid re-housing and homeless prevention. Program managed by the Opportunity Council. Funding includes unexpended 2013 funds carried forward.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 20 households per year would benefit from the proposed activity.
	Location Description	City of Bellingham.
	Planned Activities	The target population for the TBRA program are those households earning 30% AMI or less and threatened with becoming homeless; special needs populations, such as victims of domestic violence, would also be eligible with incomes at 50% AMI or less.
5	Project Name	HABITAT REHABILITATION PROGRAM 2013
	Target Area	City of Bellingham
	Goals Supported	Maintain housing stock
	Needs Addressed	PRESERVATION
	Funding	CDBG: \$50,000
	Description	Habitat for Humanity of Whatcom County will initiate a home rehabilitation program in conjunction with their increased activity within the City of Bellingham.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Two to six homes will be rehabilitated.
	Location Description	City of Bellingham target neighborhoods with high rental concentration.

	Planned Activities	Low- to moderate-income homeowners in the city will be recruited by Habitat for Humanity to participate in their Home Rehab Program. Financing will be between the City and the homeowner, and Habitat will coordinate the rehabilitation work after homeowner is determined qualified and other federal requirements (e.g. environmental review and relocation) are completed, if required.
6	Project Name	CITY HOMEOWNER REHABILITATION PROGRAM 2014
	Target Area	City of Bellingham
	Goals Supported	Maintain housing stock
	Needs Addressed	ASSIST HOUSING/SERVICE NEEDS - ELDERLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES PRESERVATION
	Funding	CDBG: \$519,338 HOME: \$110,944
	Description	The City's Home Rehabilitation Program preserves housing for qualified low-income households in our community. In the event of additional -- or a reduction of CDBG or HOME funding, this activity is designated as a contingency project.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	14 households would benefit from the proposed activities.
	Location Description	City of Bellingham
	Planned Activities	The City reaches out to low-income owner-occupied households that might need financial assistance to address basic safety and weatherization needs within their home. The city's services include preparation of a scope of work, assistance in bid solicitation and contractor selection, construction oversight and financial assistance (deferred payment or low-interest loans). All work must comply with lead-based paint hazard requirements, as well as other federal requirements (Section 3, environmental review, etc.).

7	Project Name	DOROTHY PLACE REHABILITATION
	Target Area	City of Bellingham, Central Business District
	Goals Supported	Maintain inventory of interim housing
	Needs Addressed	HOMELESSNESS ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES PRESERVATION
	Funding	CDBG: \$63,190
	Description	Rehabilitation of Dorothy Place, a 22-unit permanent supportive housing facility for women and children.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Dorothy Place has 22 units of transitional housing.
	Location Description	1020 N Forest Street - Bellingham, WA 98225
	Planned Activities	Dorothy Place is undertaking a complete rehabilitation of the facility to address weatherization, safety and hearing issues.
8	Project Name	HOUSING & HUMAN SERVICE ACTIVITIES 2014
	Target Area	City of Bellingham
	Goals Supported	Provide supportive services to homeless Support rapid rehousing-homeless persons/families Help fill gap in basic needs to low-income Supportive efforts to reduce poverty

	Needs Addressed	HOMELESSNESS ASSIST HOUSING/SERVICE NEEDS - ELDERLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES
	Funding	CDBG: \$146,864
	Description	The City allocates CDBG funding to public service activities that support the goals and priorities within the 2013-2017 Consolidated Plan. Additional funding is provided through City general fund and 2012 Housing Levy allocations.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	City of Bellingham
	Planned Activities	The housing and human and social service activities that will be assigned CDBG resources include Lydia Place (Housing for Homeless Families), Opportunity Council (anti-victimization re-housing program), YWCA (Larrabee Residence housing services), Mercy Housing (farmworker and senior support services), Sean Humphrey House (HIV/AIDS residential services), and Whatcom Council on Aging (Meals on Wheels).
9	Project Name	2014 CHDO PROJECT - KCLT
	Target Area	City of Bellingham
	Goals Supported	Increase supply-affordable owner-occupied housing
	Needs Addressed	INCREASE AFFORDABLE HOUSING SUPPLY ASSIST HOUSING/SERVICE NEEDS - ELDERLY
	Funding	HOME: \$245,000

	Description	Kulshan Community Land Trust will develop and create an affordable homeowner project, likely targeting seniors and a mixed-income development. This project is also considered a contingency project in the event more or less funds are available than anticipated.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Kulshan Community Land Trust is planning a mixed income senior housing project. Preliminary plans target eight families to benefit, but these number can increase or decrease as plans develop.
	Location Description	TBD, but the preliminary location targets the Fairhaven neighborhood (McKenzie Street).
	Planned Activities	The activities could include construction of new affordable housing units and/or the direct financial assistance to homeowners to purchase homes that are developed. Kulshan CLT would begin planning the activity in 2014, with development more likely to occur in 2015.
10	Project Name	PUBLIC FACILITIES AND IMPROVEMENTS
	Target Area	City of Bellingham, Central Business District
	Goals Supported	Support investment-public facilities/improvements
	Needs Addressed	ASSIST HOUSING/SERVICE NEEDS - ELDERLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES
	Funding	CDBG: \$248,868
	Description	The City received three requests to assist nonprofit organizations with facility expansion or repair. The three projects include the Bellingham Food Bank, Opportunity Council and Brigid Collins. The Food Bank request is in addition to funding awarded in the 2013 Action Plan; a separate activity for the Food Bank is included in this 2014 Action Plan.
	Target Date	6/30/2015

	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	Brigid Collins - 1231 Garden Street, Bellingham, WA Opportunity Council - 1111 Cornwall Avenue, Bellingham, WA
	Planned Activities	Brigid Collins Family Support Center requests \$24,000 for safety improvements to the Family Meeting Room entrance. A new railing and stairs are proposed for installation, and a safe and enclosed exterior area for children and families to enter the meeting room will be done. The Opportunity Council requests \$224,868 to pay for maintenance needed at the agency's main office building. Funds will be used to replace a 40-year old roof, four 20-year old heat pumps, enclose and weatherize underneath the building, and upgrade exterior lighting.
11	Project Name	PLANNING & ADMINISTRATION
	Target Area	City of Bellingham
	Goals Supported	Increase supply of affordable rental housing Increase supply of affordable family housing Increase supply-affordable owner-occupied housing Maintain housing stock Increase supply of permanent supportive housing Provide supportive services to homeless Support rapid rehousing-homeless persons/families Maintain inventory of interim housing Help fill gap in basic needs to low-income Supportive efforts to reduce poverty Support investment-public facilities/improvements
	Needs Addressed	COORDINATION AND DELIVERY OF SERVICES
	Funding	CDBG: \$187,893 HOME: \$56,442

	Description	The City is required to comply with HUD requirements for planning, monitoring and other administrative activities as a condition of receipt of federal funding.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Administrative activity
	Location Description	City of Bellingham
	Planned Activities	The City is required to comply with HUD requirements for planning, monitoring and other administrative activities as a condition of receipt of federal funding. Activities include preparation of the Annual Action Plan and Consolidated Annual Performance Evaluation Report, annual monitoring of TBRA program, monitoring of HOME projects, and monitoring of HOME projects and services.
12	Project Name	KULSHAN HOMEBUYER PROGRAM 2013-2014
	Target Area	City of Bellingham Meridian-Birchwood Neighborhood Roosevelt Neighborhood
	Goals Supported	Increase supply of affordable family housing Increase supply-affordable owner-occupied housing
	Needs Addressed	INCREASE AFFORDABLE HOUSING SUPPLY HEALTHY CHILDREN AND FAMILIES
	Funding	HOME: \$188,670
	Description	Continue funding for a program with KCLT to provide down-payment and/or closing cost assistance to homebuyers with incomes at or below 80% of the area median.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	The project anticipates assisting 5households.
	Location Description	The 2013 program is limited to high rental concentration neighborhoods.
	Planned Activities	Kulshan would acquire and rehabilitate, if necessary, existing homes for sale to qualified low-income households.
13	Project Name	KULSHAN LAFAYETTE STREET 2013-2014 HOUSE
	Target Area	Meridian-Birchwood Neighborhood
	Goals Supported	Increase supply-affordable owner-occupied housing
	Needs Addressed	INCREASE AFFORDABLE HOUSING SUPPLY HEALTHY CHILDREN AND FAMILIES
	Funding	HOME: \$77,527
	Description	This is a 2013(CHDO) project to construct homes on an existing lot acquired by Kulshan Community Land Trust. It is in the vicinity of other projects, including the Madrona Street home and Indiana Street (4) homes.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Three housing units are planned to be constructed and sold to qualified low-income households.
	Location Description	2939 Lafayette Street - Bellingham, WA
	Planned Activities	The CHDO funds will be used to make the homes affordable to qualified low-income households.
14	Project Name	DEER RUN TERRACE RENOVATION
	Target Area	City of Bellingham
	Goals Supported	Maintain housing stock

	Needs Addressed	ASSIST HOUSING/SERVICE NEEDS - ELDERLY PRESERVATION
	Funding	HOME: \$202,000
	Description	Major rehabilitation of low-income senior housing project.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	This is a 42-unit facility that will benefit from the renovation.
	Location Description	3210 Orleans Street - Bellingham, WA
	Planned Activities	The project will rehabilitate an existing 42-unit facility for the elderly.
15	Project Name	CORNWALL SUPPORTIVE HOUSING PROJECT
	Target Area	Central Business District
	Goals Supported	Increase supply of affordable rental housing Increase supply of permanent supportive housing
	Needs Addressed	HOMELESSNESS INCREASE AFFORDABLE HOUSING SUPPLY ASSIST THE SPECIAL NEEDS POPULATIONS
	Funding	HOME: \$318,000
	Description	Catholic Housing Services will construct at 42 unit apartment in the 1100 block of Cornwall Avenue in the City's Central Business District. 32 units will be targeted to serve the homeless population, including the chronically homeless. The project is modeled as a Permanent Supportive Housing facility, and will utilize Housing First principles.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	This is a 42-unit project
	Location Description	1122 Cornwall Ave. Bellingham, WA
	Planned Activities	Construction of a new 42-unit project that includes 22 units for chronically homeless. The City will fund activities including pre-construction and construction. Additional funds from the Housing Levy have been awarded for construction and seven years of operational assistance.
16	Project Name	HOUSING INFILL DEMONSTRATION PROJECT
	Target Area	City of Bellingham
	Goals Supported	Increase supply of affordable family housing
	Needs Addressed	INCREASE AFFORDABLE HOUSING SUPPLY HEALTHY CHILDREN AND FAMILIES
	Funding	HOME: \$115,033
	Description	The city will pursue funding a development that implements the city's Infill Housing Toolkit as a demonstration project. This project is identified as a contingency project depending on final grant from HUD.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	Three to four families would benefit from the proposed activities.
	Location Description	Location to be determined.
	Planned Activities	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.

AP-50 Geographic Distribution – 91.220(f)

The three target areas for the City include the Meridian-Birchwood Neighborhood, Roosevelt Neighborhood and Central Business District. Other projects, particularly service activities, are not site-specific and provide benefit throughout the City.

The homebuyer program geographically targets neighborhoods with high rental concentration, which are also high concentration of low-income and minorities. This priority helps address inequity in the neighborhood. The City also is encouraging investment of public facilities and improvements in low-income neighborhoods.

The only direct limitation in the Action Plan for investment of funds is the homebuyer program. Other program activities are encouraged and prioritized to serve the target neighborhoods, but are not strictly limited to serving those areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will work towards achieving several affordable housing goals during the year:

- The City will continue to provide funding towards public services that support housing, particularly for homeless, special needs and medically fragile people.
- The City will provide tenant-based rental assistance for those households at the risk of becoming homeless.
- The City will provide funding to rehabilitate existing multi-family housing unit (Deer Run Terrace). The City will provide funding to rehabilitate existing owner-occupied housing, including a new program with Habitat for Humanity.
- The City will provide funding to Catholic Housing Services for a permanent supportive housing project in downtown.
- The City has reserved funding for Kulshan Community Land Trust as a Community Housing Development Organization (CHDO).
- The City has reserved funding for development of an infill demonstration project.

One Year Goals for the Number of Households to be Supported	
Homeless	20
Non-Homeless	41
Special-Needs	22

One Year Goals for the Number of Households to be Supported	
Total	83

Table 8 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	42
Rehab of Existing Units	14
Acquisition of Existing Units	7
Total	83

Table 9 - One Year Goals for Affordable Housing by Support Type

The 2014 affordable housing action items largely reflect a continuation of existing programs and activities.

AP-60 Public Housing – 91.220(h)

The Bellingham Housing Authority provides public housing and affordable housing in Bellingham. The Housing Authority has been very innovative with projects and has met the needs of the community. Funding is directed to one affordable housing project in the Authority's inventory to address rehabilitation needs: Deer Run Terrace.

Action to address Public Housing Needs

The City will continue to work with the Bellingham Housing Authority to address their needs.

1. The City will continue to support the Bellingham Housing Authority's program to involve residents in the management of the Housing Authority and their property.
2. The City will provide information to public housing residents about homeownership opportunities sponsored by the City.
3. The City will provide Fair Housing information to public housing residents.
4. The City will encourage the Housing Authority to provide information about homeownership opportunities to public housing residents.

The City is fortunate to have a well-managed public housing authority. The City will work to support their efforts to meet the needs of their residents, whether in their inventory of public housing or their multifamily (tax credit) projects.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

The Homeless Service Center (HSC), a program of the Opportunity Council (OC), operates a centralized and coordinating homeless housing service center that serves the homeless population in the City of Bellingham. This Center serves as a hub for all homeless housing related activity in the community, including the coordination of homeless housing service providers and the management of the local homeless management information system (HMIS) by operating a single-point of entry.

One-Year Goals and Actions for Reducing & Ending Homelessness

People who are homeless or at risk of becoming homeless enter the housing system and are assigned case management from an array of partnering, non-profit housing agencies. Housing counseling and advocacy become a significant part of the case management support provided. More general counseling and advocacy services are also available to low-income people at the Community Resource Center of the OC which offers information and referral services to help people seeking a variety of services in addition to housing services. Bellingham has a variety of outreach services targeting the homeless population: Hope House, a volunteer team that operates out of a program of Catholic Community Services, Homeless Disability Benefits Advocacy Program, Drop-In Centers run by Lighthouse Mission and Whatcom Counseling and Psychiatric Clinic (WCPC), a WCPC Mobile Outreach Team, a PATH Program worker, SeaMar Homeless Outreach, and several meal programs. SeaMar Community Health Clinic provides on-site medical care services at the Lighthouse Mission Drop In Center one day per week. The Project Homeless Connect event brings in mobile dental clinics once a year for homeless and low-income people to receive free dental services. Seasonal mobile vaccine clinics are services provided by the Health Dept. for low-income residents. Homeless people are targeted through their provider networks and at the Lighthouse Mission Drop In Center.

Emergency Shelter / Transitional Housing

The City's strategy on homelessness encourages rapid rehousing of those that are homeless and targeted prevention for those that are at risk of becoming homeless. The City supports existing emergency shelter and transitional housing in the community through the city's public (human) service grant program.

Helping homeless persons make the transition to permanent housing and independent living

The HSC administers rental subsidies (local funds) to homeless and at-risk households and matches the subsidy with case management support provided by one of several partnering, nonprofit housing agencies. Families with children, youth, and veteran households are among the populations that are supported by rental subsidies and case management. Additionally, the HSC administers Supportive Housing Program (SHP) subsidies to people who are chronically homeless. HSC also operates the Rapid

Rehousing Demonstration program for families with moderate housing barriers who are homeless, including survivors of domestic violence. OC and HSC also administer the Supportive Services for Veteran Families program that offers temporary financial assistance and case management to homeless and at-risk veteran households. The following are just some of the programs and employment and job training programs that serve people who are homeless in Bellingham: WorkSource One-Stop Center, OC employment specialist, Lake Whatcom Treatment Center and Whatcom Counseling and Psychiatric Center employment specialists, Community Jobs, Northwest Youth Services jobs training, and Department of Vocational Rehabilitation.

Helping low-income individuals and families avoid becoming homeless

The HSC helps to coordinate housing placements for people re-entering the community from institutions, and implements a housing program for people on State disability assistance. Pioneer Human Services operates a 37-unit apartment (City Gate) that includes units for offenders re-entering from jail, as well as units for veterans.

Bellingham's plans to end homelessness are models for the state and nation. In the past several years, with additional funding, the community has shown that it can have a significant effect on the number of homeless people in our community. Targeted outreach to veterans from Whatcom County, the Homeless Service Center and others has led to dramatic reductions in veterans that are homeless. The most significant barrier to accomplishing the goal to end homelessness in the community is now funding.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

AP-75 Barriers to affordable housing – 91.220(j)

In 2007, 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; 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

Actions planned to remove barriers

The City intends to review the CHAT recommendations on land use and other limitations or policies that affect affordable housing supply in the City. Some of this effort will be integrated with other city planning efforts that encourage infill opportunities within the City. Other fees and charges that affect affordability will also be reviewed, including consideration of reducing impact fees for low-income housing.

The City remains committed to removing or ameliorating the negative effects of public policies that serve as barriers to affordable housing.

AP-85 Other Actions – 91.220(k)

The City will undertake, or support the efforts of other agencies, that meet the needs of low-income persons and households.

Actions planned to address obstacles to meeting underserved needs

- The City will work with other funding agencies, including Whatcom County, United Way of Whatcom County and private foundations, to coordinate funding to more effectively meet the needs of the community.
- The City will seek opportunities to increase funding available for affordable housing.
- The City will work to inform lenders and households regarding Fair Housing laws, and in particular, to encourage greater participation by minorities and ethnic groups disproportionately represented in homeownership.

Actions planned to foster and maintain affordable housing

Most of the city's affordable housing inventory is owned and managed by non-profit housing providers. There is very little risk that projects will be lost from the affordable housing inventory. Regardless, the City will work with these providers when time comes to renew tax credits to ensure continued viability of the housing.

The City will work with owners of private multifamily rental units to identify obstacles and opportunities for City assistance in rehabilitation of the multifamily units. This will address the aging housing stock that is in need of preservation.

Actions planned to reduce lead-based paint hazards

- All housing rehabilitation efforts on homes that were built before 1978 will include lead-based paint hazard evaluations. All hazards will be addressed, either through abatement or interim controls to minimize the hazards.
- The City will continue to provide educational information about the hazards of lead-based paint. Information is available on the City's web site, and a class targeted to parents of young children will be provided at an elementary school.

Actions planned to reduce the number of poverty-level families

- The City will support the efforts of non-profit agencies that are working to reduce the number of poverty-level families. These efforts include the Whatcom Prosperity Project and the Asset Building Coalition sponsored by the Opportunity Council, the Prosperity Initiative of the Whatcom Community Foundation, and the work of United Way of Whatcom County.
- The City will support the efforts of other public agencies that work to reduce the number of people in poverty. Whatcom County and Washington State's WorkFirst Program work towards this end, as well as WorkSource.

Actions planned to develop institutional structure

- The City will work with public and nonprofit funding agencies to identify ways to coordinate and improve the effectiveness of the institutional system of funding housing and low-income community development needs in the community.
- The City will continue to work with all housing and human service agencies to coordinate and improve communications. The Community Development Advisory Board will be one mechanism for hearing other program and institutional issues, and addressing ways to improve the system in Bellingham.

Actions planned to enhance coordination between public and private housing and social service agencies

Continue to support the efforts of the Homeless Steering Committee which coordinates the actions of housing and social service agencies in the community.

Voters in the City of Bellingham approved a Low-income Housing Levy in 2012. This levy will provide \$21 million over seven years. The City began implementation of this levy in 2013, using the needs and priorities identified in the Consolidated Plan as a baseline for this program. As a result of this levy passage, significant attention will be paid to addressing obstacles, affordable housing supply, institutional structure and coordination.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

The 2014 Action Plan continues many of the proven programs that the City has implemented for many years, including rehabilitation of homeowner units, homebuyer assistance, public (human) services, tenant-based rental assistance and housing development. The 2014 Action Plan includes funding for public facilities and improvements to three nonprofit agencies that provide basic needs within the community, including the Food Bank, Interfaith Health Clinic, and accessibility improvements for Domestic Violence and Sexual Assault Services that provides services to limited clientele.

Community Development Block Grant Program (CDBG) - Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

HOME Investment Partnership Program (HOME) - Reference 24 CFR 91.220(I)(2)

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

No other forms of investment are used beyond those identified in Section 92.205.

- 2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

See Grantee's Unique Appendices for attachment of the City's resale and recapture policies.

Resale Requirements

This option ensures that the assisted units remain affordable and occupied by a low-income household over the entire affordability period. Upon sale of the property by the initial homebuyer during the period of affordability, the subsequent homebuyer must be a low-income household (80% AMI or below) that will occupy the property as their principal residence. The initial homebuyer must receive a fair return on their investment.

The Resale method is used in the following cases: 1) where HOME funding is provided directly to a developer to reduce development costs, thereby making the price of the home affordable to the buyer and 2) where HOME funding is provided to assist a homebuyer acquire a home on land leased from a community land trust.

Recapture Requirements

Under recapture provisions, financial assistance must be repaid if it is provided directly to the buyer or the homeowner. Upon resale the seller may sell to any willing buyer at any price. Once the funds are repaid to the City, the property is no longer subject to any low-income affordability restrictions. The Recapture method is used in the following cases where HOME funding is provided directly to a qualified low-income homebuyer to make the home affordable, where the home does not have additional resale restrictions through a community land trust.

- 3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

The resale and recapture policies are enforced through the use of a Funding Agreement and Restrictive Covenant signed by the homebuyer and developer, if applicable, at closing. These documents specify the affordability period required under HOME rules, the requirement to occupy the home as the principal residence, and the requirement to maintain the property to meet minimum housing and property standards adopted by the City.

For those homes subject to Resale requirements, the Agreement and Covenant set forth the terms for determining fair return on investment for the initial homeowner, and establishes the reasonable range of low-income homebuyers for resale during the affordability period.

For those homes subject to Recapture provisions, the Agreement and Covenant establish the amount of HOME funds the City will recapture upon sale of the home. The City will only recapture

the amount of funds from net proceeds, which is specifically addressed in the Agreement and Covenant.

All funding that is extending to homebuyers are secured with a Deed of Trust and Promissory Note to ensure repayment of the funds in the event of default. The City has a monitoring policy and procedure to ensure affordability of units acquired with HOME funds. Annual notices are provided to HOME-funded properties regarding new income determinations, HOME rents and utility allowances. Annual income certifications are received from the properties, a desk review is completed, and on-site inspection is completed based on a risk-assessment schedule and HOME rules for monitoring.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME funds are not proposed to assist in the refinancing of existing debt secured by multifamily housing that is rehabilitated with HOME funds.