

2015 Action Plan



May 7, 2015

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 2013-2017 Consolidated Plan on November 5, 2012 (Resolution No. 2012-30). Since its adoption, the following has occurred:

- On July 26, 2013, the U.S. Department of Housing and Urban Development ("HUD") approved the Consolidated Plan and 2013 Action Plan.
- On December 2, 2013, HUD approved the city's change in the federal CDBG and HOME program year from January 1 through December 31 to July 1 through June 30.
- On May 5, 2014, the 2014 Action Plan was approved by City Council (Resolution 2014-17)
- On February 9, 2015, the 2014 Action Plan was amended (Resolution 2015-02)

This is the third year under the 2013-2017 Consolidated Plan. New activities selected for funding in the 2015 Action Plan were based on solicitation of proposals. Funding sources for these activities included federal HOME and CDBG funds, as well as local City funds (2012 Housing Levy and General Fund).

Specifically, the City sought applications for the following:

- **Rental (Multifamily) Production Program** - released December 15, 2014, with applications received by January 20, 2015; three applications received.
- **Multifamily Housing Preservation** - released December 15, 2014, with applications received by January 20, 2015; two applications received.
- **Infill Demonstration Toolkit** - released December 15, 2014 with applications received by March 9, 2015; no applications received
- **Public Facilities and Improvements** - released on February 4, 2015, with applications received by March 9, 2015; three applications received.
- **Housing Services** - released on February 4, 2015, with applications received by March 9, 2015; Nine applications were received.
- **Human and Social Services** - released on February 4, 2015, with applications received by March 9, 2015; Twenty-four applications were received.

Several existing commitments from 2013 and 2014 are carried forward, including homebuyer program, public facility improvements, preservation and rehabilitation projects, new rental housing development and tenant-based rental assistance.

2. Summarize the objectives and outcomes identified in the Plan

New Project Funding: Funds were allocated to several new projects.

- Three new Public Facility and Improvement projects would assist in creating a dental clinic for low-income persons, create a new family resource center in a low-income neighborhood, and make improvements to a neighborhood center in another low-income neighborhood.
- Another project would make repairs and help pay other expenses for an emergency shelter for victims of domestic violence.
- Two new housing projects are allocated HOME funds for seniors and young adults; both projects are being developed or sponsored by Community Housing Development Organizations (CHDO), and are both considered eligible for those funds.

- Twenty-four public service activities received funding assistance with CDBG funds allocated to six of those activities, of which four provide housing services and two provide case management and support services.

Carryover and Continuing Projects: Activities funded prior to 2015, or ongoing programs, are included in the 2015 Action Plan. These activities include Kulshan homebuyer program, three Public Facility and Improvement projects (Interfaith Clinic, Opportunity Council and Brigid Collins improvements), one housing preservation activities (Dorothy Place), two production projects (Cornwall Housing and 22 North), and the remaining balance of the tenant-based rental assistance program.

Activities funded in previous years, with additional funds awarded in 2015, include the tenant-based rental assistance (TBRA) to help house families facing homelessness and the city's homeowner rehabilitation program.

Contingency Projects: In the event that appropriations are greater or less than anticipated, or planned activities are cancelled, the following activities are used as contingencies: Tenant Based Rental Assistance (HOME), Housing Rehabilitation (CDBG and/or HOME), Kulshan Homebuyer Program (CDBG and/or HOME), and Public Facilities and Improvements Program (CDBG). In addition, two new rental housing projects are being sponsored or developed by certified Community Housing Development Organizations (CHDOs): Opportunity Council and Mercy Housing Northwest. Either CHDO might be allocated CHDO funds.

3. Evaluation of past performance

This is the third year of the 2013-2017 Consolidated Plan. The City completed the first performance evaluation report on September 30, 2014 for the 2013 Action Plan. The report showed good progress towards goals:

- 48% of the Production of Rental Housing Goals had contract commitments by the end of 2013, with 4% completed and occupied.
- 24% of the Preservation of Housing Goals had been committed by the end of 2013.
- 55% of the Homebuyer Goals had been committed by the end of 2013.
- Filling gap in basic needs exceeded the goal by 3,307% in 2013. Consideration should be given to recalibrating the goal.
- 33% of the Rental Assistance, HIV/AIDS and Public Service Goals had been committed by the end 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 2015 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, 2015 through April 9, 2015. 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 16, 2015 public hearing.

The display ad providing notice of the public hearing and plan amendment was published in the Bellingham Herald on March 1, 2015.

5. Summary of public comments

Public comments were received primarily from agencies, or their advocates, seeking an allocation of funds for their program.

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

The City followed a public evaluation and ranking process for allocation of funds. While comments or views were not rejected, in some cases the results of the evaluation and ranking put projects, which the public supported, below the funding cutoff line.

7. Summary

The 2015 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
Planning and Community Development Department
City of Bellingham
210 Lottie Street - Bellingham, WA 98225

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.

Funding requests exceeded the amount of anticipated resources in most categories. Where additional resources are available, it is within the City's local Housing Levy. CDBG and HOME grants, including program income, are fully allocated in this 2015 Action Plan.

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. 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

More than fifty agencies and organization, plus more than 25 individuals, were contacted to provide them with an advance opportunity to know that applications for funding assistance to implement the 2013-2017 Consolidated Plan were being accepted.

| | | |
|---|--|--|
| 1 | Agency/Group/Organization | BELLINGHAM HOUSING AUTHORITY |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The Executive Director of the Bellingham Housing Authority is a member of the city's Advisory Board which recommends priorities and funding of the Action Plan. |
| 2 | Agency/Group/Organization | OPPORTUNITY COUNCIL |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment |

| | | |
|---|--|---|
| | What section of the Plan was addressed by Consultation? | Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy CHDO Activities |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | 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 | Agency/Group/Organization | Mercy Housing Northwest |
| | Agency/Group/Organization Type | Housing Services - Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Mercy Housing Northwest is a certified Community Housing Development Organization (CHDO), and eligible for HOME CHDO set-aside. |

Table 2 – Agencies, groups, organizations who participated

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---------------------|--------------------------|---|
| 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

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|------------------|------------------------------|---|---|---|---|
| 1 | Public Hearing | Non-targeted/broad community | The City conducted a two-stage public hearing. In the first stage, agencies requesting funding were asked to make a presentation. 33 different presentations were made. Following a break, a public hearing was held to afford everyone an opportunity for input. 13 people provided input at the public hearing. | The input received was to advocate for specific projects which applied for funding. | Not all projects received funding after evaluation and ranking of applications. | http://www.cob.org/government/public/boards-commissions/pcd/cdab-materials.aspx |
| 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)

HUD's 2015 allocation to the City of Bellingham was reduced by \$106,848 from the 2014 allocation. Of that reduction, CDBG was reduced \$19,239 and HOME reduced by \$87,609.

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 | 720,226 | 200,000 | 512,010 | 1,432,236 | 2,100,000 | Funds used for priority needs, including preservation of housing stock, lead-based paint, public improvements, public services and administration and planning. |
| HOME | Public - Federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 376,810 | 120,000 | 832,449 | 1,329,259 | 1,130,000 | Funds used for homebuyer assistance, tenant-based rental assistance, housing development (including CHDOs) and administration. |

| 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: \$ | | |
| Other | Public - Local | Acquisition Admin and Planning Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Public Services TBRA | 6,362,846 | 0 | 0 | 6,362,846 | 5,738,497 | The City of Bellingham has a voter-approved housing levy that supports development and preservation of housing, as well as rental assistance and housing services. |
| Other | Public - Local | Public Services TBRA | 394,110 | 0 | 0 | 394,110 | 1,000,000 | This is the city's investment in housing, human and social services. |

Table 5 - Expected Resources – Priority Table

Federal Funds / Additional Resources

In 2013, for every dollar of federal funds the City allocated, another \$2.94 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.

The new activities awarded federal and city funds are estimated to leverage \$8.14 for every \$1 of City/HUD funds provided.

City funding for most housing projects most 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. These funds are used to help support capital costs, rent and services for some federally funded projects, thus contributing to the matching requirements.

Discussion

The City passed a Housing Levy at the completion of the Consolidated Plan process. The levy will provide \$3 million annually for seven years, and will address increasing the housing supply, preservation of housing, rental assistance and housing supportive services. 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

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|---|---|---|--|--|
| 1 | Help fill gap in basic needs to low-income | 2013 | 2017 | Homeless Non-Homeless Special Needs Non-Housing Community Development | City of Bellingham Central Business District | HOMELESSNESS ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES | CDBG: \$173,293 HOME: \$7,074 2012 Housing Levy: \$278,216 Human Service Grants: \$394,110 | Public service activities other than Low/Moderate Income Housing Benefit: 19809 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 583 Households Assisted Other: 1 Other |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|--------------------------------|--|--|---|---|
| 2 | Increase supply of affordable family housing | 2013 | 2017 | Affordable Housing Homeless | City of Bellingham Meridian- Birchwood Neighborhood | INCREASE AFFORDABLE HOUSING SUPPLY HEALTHY CHILDREN AND FAMILIES | CDBG: \$26,292 HOME: \$112,071 2012 Housing Levy: \$1,184,580 | Rental units constructed: 50 Household Housing Unit Homeowner Housing Added: 7 Household Housing Unit Other: 1 Other |
| 3 | Increase supply of affordable rental housing | 2013 | 2017 | Affordable Housing Homeless | City of Bellingham Central Business District | INCREASE AFFORDABLE HOUSING SUPPLY ASSIST HOUSING/SERVICE NEEDS - ELDERLY ASSIST THE SPECIAL NEEDS POPULATIONS | CDBG: \$26,293 HOME: \$112,085 2012 Housing Levy: \$1,775,484 | Rental units constructed: 80 Household Housing Unit Other: 1 Other |
| 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: \$26,292 HOME: \$296,098 2012 Housing Levy: \$1,809,410 | Rental units constructed: 102 Household Housing Unit Other: 2 Other |
| 5 | Increase supply-affordable owner-occupied housing | 2013 | 2017 | Affordable Housing | City of Bellingham | INCREASE AFFORDABLE HOUSING SUPPLY HEALTHY CHILDREN AND FAMILIES | CDBG: \$26,292 HOME: \$217,071 | Homeowner Housing Added: 6 Household Housing Unit Other: 1 Other |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|---|--|--|---|--|
| 6 | Maintain housing stock | 2013 | 2017 | Affordable Housing Homeless Non-Homeless Special Needs | City of Bellingham | ASSIST HOUSING/SERVICE NEEDS - ELDERLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES PRESERVATION | CDBG: \$421,894 HOME: \$230,680 2012 Housing Levy: \$173,868 | Homeowner Housing Rehabilitated: 32 Household Housing Unit Other: 1 Other |
| 7 | Support investment-public facilities/improvements | 2013 | 2017 | 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: \$716,815 HOME: \$7,071 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 6 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted Other: 1 Other |
| 8 | Support rapid rehousing-homeless persons/families | 2013 | 2017 | Homeless | City of Bellingham | HOMELESSNESS ASSIST THE SPECIAL NEEDS POPULATIONS COORDINATION AND DELIVERY OF SERVICES | CDBG: \$26,292 HOME: \$354,180 2012 Housing Levy: \$150,808 | Tenant-based rental assistance / Rapid Rehousing: 47 Households Assisted Other: 1 Other |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---------------------------------------|------------|----------|----------|---|---|---|--|
| 9 | Maintain inventory of interim housing | 2013 | 2017 | Homeless | City of Bellingham Roosevelt Neighborhood Central Business District | ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES PRESERVATION | CDBG: \$41,358 HOME: \$7,071 2012 Housing Levy: \$540,480 | Rental units rehabilitated: 70 Household Housing Unit |

Table 6 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Help fill gap in basic needs to low-income |
| | Goal Description | The City's Housing and Human and Social Services program addresses this goal through public service activities. |
| 2 | Goal Name | Increase supply of affordable family housing |
| | Goal Description | This goal is implemented through the City's homebuyer program and construction of a farmworker family housing project. |
| 3 | Goal Name | Increase supply of affordable rental housing |
| | Goal Description | This goal is implemented through a new 80-unit senior housing development (Eleanor Apartments). |
| 4 | Goal Name | Increase supply of permanent supportive housing |
| | Goal Description | Three rental development projects (Francis Place, 22 North and Pioneer Human Services) would increase the supply of permanent supportive housing projects. |
| 5 | Goal Name | Increase supply-affordable owner-occupied housing |
| | Goal Description | This goal is implemented through the City's homebuyer program. |

| | | |
|---|-------------------------|--|
| 6 | Goal Name | Maintain housing stock |
| | Goal Description | This goal is implemented through the City's Housing Preservation program. |
| 7 | Goal Name | Support investment-public facilities/improvements |
| | Goal Description | This goal is implemented through several improvements to nonprofit facilities that serve low-income persons. |
| 8 | Goal Name | Support rapid rehousing-homeless persons/families |
| | Goal Description | This goal is implemented through the tenant-based rental assistance program and rapid re-housing vouchers as part of the Homeless Outreach Team. |
| 9 | Goal Name | Maintain inventory of interim housing |
| | Goal Description | This goal is implemented through the City's Housing Preservation program. |

Table 7 – Goal Descriptions

Projects which would provide affordable housing are as follows:

Moderate-income - 19 households

Low-income - 117 households

Extremely low-income - 115 households

AP-35 Projects – 91.220(d)

The 2015 Action Plan includes a continuation of existing activities, renewal of ongoing activities, and new projects. Three new Public Facility and Improvement projects would assist in creating a dental clinic for low-income persons, create a new family resource center in a low-income neighborhood, and make improvements to a neighborhood center in another low-income neighborhood. Another project would make repairs and help pay other expenses for an emergency shelter for victims of domestic violence.

Two new housing projects are allocated HOME funds for seniors and young adults; both projects are being developed or sponsored by Community Housing Development Organizations (CHDO), and are both considered eligible for those funds.

In 2015, the City solicited new proposals for public service activities. CDBG funds are allocated for six activities, of which four provide housing services and two provide case management and support services. With City Housing Levy and General Funds, there are 24 different activities provided funding assistance.

| # | Project Name |
|----------|---|
| 1 | PUBLIC FACILITIES AND IMPROVEMENTS |
| 2 | INTERFAITH HEALTH CLINIC IMPROVEMENTS |
| 3 | PUBLIC FACILITIES & IMPROVEMENTS - 2015 |
| 4 | DOROTHY PLACE REHAB |
| 5 | SHELTER/TRANSITIONAL HOUSING PRESERVATION |
| 6 | OWNER-OCCUPIED REHAB/REPAIR PROGRAM |
| 7 | RENTAL HOUSING DEVELOPMENT |
| 8 | RENTAL ASSISTANCE |
| 9 | HUMAN AND SOCIAL SERVICES PROGRAM |
| 10 | HOUSING SERVICES PROGRAM |
| 11 | PLANNING & MANAGEMENT |
| 12 | HOME BUYER PROGRAM |

Table 8 – Project Information

Allocation Priorities

New activities selected for funding in the 2015 Action Plan were based on solicitation of proposals which used the City's priorities identified in the Consolidated Plan.

Projects

AP-38 Projects Summary

| | | |
|----------|---|--|
| 1 | 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: \$190,851 |
| | Description | There are two projects remaining to be completed from 2014 Action Plan: Opportunity Council Services Building and Brigid Collins Family Support Center. |
| | Target Date | 12/31/2015 |
| | Estimate the number and type of families that will benefit from the proposed activities | 400 |
| | Location Description | Opportunity Council: 1111 Cornwall Avenue, Bellingham, WA Brigid Collins: 1231 N. Garden Street |
| | Planned Activities | |
| 2 | Project Name | INTERFAITH HEALTH CLINIC IMPROVEMENTS |
| | Target Area | Central Business District |
| | Goals Supported | Support investment-public facilities/improvements |
| | Needs Addressed | 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. |

| | | |
|----------|---|---|
| | Target Date | 12/31/2015 |
| | Estimate the number and type of families that will benefit from the proposed activities | 350 |
| | Location Description | 220 Unity Street, Bellingham, WA |
| | 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. <i>Note: The project may be cancelled due to issues with coordination with adjacent property owner.</i> |
| 3 | Project Name | PUBLIC FACILITIES & IMPROVEMENTS - 2015 |
| | Target Area | Meridian-Birchwood Neighborhood Roosevelt Neighborhood Central Business District |
| | Goals Supported | Help fill gap in basic needs to low-income Support investment-public facilities/improvements |
| | Needs Addressed | HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES |
| | Funding | CDBG: \$340,665 |
| | Description | Three projects, including one dental clinic, a new family resource center and a remodeled family resource center. |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 5,000 |
| | Location Description | Interfaith Dental for All: 1616 Cornwall Avenue, Bellingham, WA Shuksan Family Resource Center: Shuksan Middle School Roosevelt Neighborhood Center: 2303 Moore Street |

| | | |
|----------|---|---|
| | Planned Activities | <p>Interfaith Community Health Center is proposing the <i>Dental for All: Expanding Oral Health to Pregnant Women, Parents, Caregivers, and Medical Patients with Chronic Conditions</i> project, creating a 12 operatory dental clinic in downtown Bellingham, providing comprehensive dental care for 6,250 low-income adults.</p> <p>The Whatcom Family & Community Network requested funds to move a portable building owned by Bellingham School District to Shuksan Middle School to serve as a Family Resource Center for families with children that attend Cordata, Alderwood and Birchwood elementary schools, as well as Shuksan Middle School.</p> <p>The Whatcom Family & Community Network requested funds to upgrade the safety, energy efficiency, and general functionality of the Roosevelt Neighborhood Resource Center, which is leased from the Bellingham/Whatcom Housing Authority.</p> |
| 4 | Project Name | DOROTHY PLACE REHAB |
| | Target Area | Central Business District |
| | Goals Supported | Maintain inventory of interim housing |
| | Needs Addressed | HOMELESSNESS HEALTHY CHILDREN AND FAMILIES PRESERVATION |
| | Funding | CDBG: \$15,066 |
| | Description | The city of Bellingham has provided a loan to the Opportunity Council for the purpose of funding to assist in repairs to a facility that provides shelter to women and children who have experienced domestic violence. |
| | Target Date | 12/31/2015 |
| | Estimate the number and type of families that will benefit from the proposed activities | 22 |
| | Location Description | 1020 N. Forest Street, Bellingham, WA |
| | Planned Activities | Repairs to a facility that provides shelter to women and children who have experienced domestic violence. |
| 5 | Project Name | SHELTER/TRANSITIONAL HOUSING PRESERVATION |
| | Target Area | City of Bellingham Roosevelt Neighborhood |

| | | |
|----------|---|---|
| | Goals Supported | Maintain inventory of interim housing |
| | Needs Addressed | HOMELESSNESS ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES PRESERVATION |
| | Funding | CDBG: \$89,007 2012 Housing Levy: \$540,480 |
| | Description | Preservation of existing shelter or transitional housing facilities. |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 130 |
| | Location Description | Lydia Place - 1701 Gladstone Street YWCA Larrabee Residence - 1026 N. Forest Street Interfaith Family Housing - 1303 Texas Street DVSAS Safe Shelter - confidential location |
| | Planned Activities | Interfaith Coalition is requesting funds to renovate its four-plex apartment building located in the Roosevelt Neighborhood, which provides transitional housing to homeless families with children. After 20 years of service to dozens of homeless families, the building interior is in need of a major rehabilitation. Interfaith Coalition chose this project as it highest priority for renovation among the eleven homes that are part of its portfolio of eleven homes available for homeless families with children. DVSAS has chosen to bring the newly acquired Safe Shelter up to ADA, energy efficiency, and building standards. We are looking to upgrade and address several maintenance issues and roll in a traditional mortgage to ensure that we are able to preserve the Safe Shelter for our community for years to come. |
| 6 | Project Name | OWNER-OCCUPIED REHAB/REPAIR PROGRAM |
| | Target Area | City of Bellingham |
| | Goals Supported | Maintain housing stock |

| | | |
|----------|---|---|
| | Needs Addressed | ASSIST HOUSING/SERVICE NEEDS - ELDERLY HEALTHY CHILDREN AND FAMILIES PRESERVATION |
| | Funding | CDBG: \$395,602 HOME: \$223,609 2012 Housing Levy: \$173,868 |
| | Description | This project includes both the city's owner-occupied rehabilitation program and a manufactured home repair program sponsored by the Opportunity Council. |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 35 |
| | Location Description | Scattered sites |
| | Planned Activities | This project consists of two activities: <ul style="list-style-type: none"> • City of Bellingham Homeowner Rehabilitation Program - the City offers financial assistance to owner-occupied homes that need critical repairs to meet minimum housing standards. The City uses both CDBG and HOME funding to meet this need. • Manufactured Home Repair Program - the City provides local housing levy funds to the Opportunity Council to repair and weatherize owner-occupied manufactured homes. |
| 7 | Project Name | RENTAL HOUSING DEVELOPMENT |
| | Target Area | City of Bellingham Meridian-Birchwood Neighborhood Central Business District |
| | Goals Supported | Increase supply of affordable rental housing Increase supply of affordable family housing Increase supply of permanent supportive housing |
| | Needs Addressed | HOMELESSNESS INCREASE AFFORDABLE HOUSING SUPPLY ASSIST HOUSING/SERVICE NEEDS - ELDERLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES |

| | | |
|----------|---|--|
| | Funding | HOME: \$394,041 2012 Housing Levy: \$4,638,631 |
| | Description | This project includes multiple activities to increase the supply of affordable housing for families, permanent supportive housing and senior housing. |
| | Target Date | 12/31/2017 |
| | Estimate the number and type of families that will benefit from the proposed activities | 232 |
| | Location Description | <ul style="list-style-type: none"> Francis Place - 1122 Cornwall Bakerview Family Housing - 804/808/812 Bakerview Eleanor Apartments - 405 E Champion Pioneer Human Services - tbd 22 North - 1022 North State Street |
| | Planned Activities | <p>This project includes multiple activities:</p> <ul style="list-style-type: none"> Francis Place - A 42-unit building by Catholic Housing Services for people who are homeless. Bakerview Family Housing - A 50-unit project by Catholic Housing Services for farmworker families. Eleanor Apartments - An 80-unit project by Mercy Housing Northwest for senior housing (contingent CHDO project) Pioneer Human Services - A 50-unit project by Pioneer Human Services for veterans, offender re-entry and those that are homeless at entry 22 North - A 10-unit project for young adults who are homeless, sponsored by Opportunity Council for Northwest Youth Services (CHDO project) |
| 8 | Project Name | RENTAL ASSISTANCE |
| | Target Area | City of Bellingham Central Business District |
| | Goals Supported | Support rapid rehousing-homeless persons/families Help fill gap in basic needs to low-income |
| | Needs Addressed | HOMELESSNESS INCREASE AFFORDABLE HOUSING SUPPLY HEALTHY CHILDREN AND FAMILIES |

| | | |
|----------|---|---|
| | Funding | HOME: \$347,109 2012 Housing Levy: \$502,413 |
| | Description | This project includes tenant-based rental assistance, rapid re-housing vouchers and project-based housing assistance. |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 47 |
| | Location Description | Scattered sites for tenant-based rental assistance and rapid rehousing vouchers. Project-based housing assistance is dedicated to Francis Place, Greggies House and a new project for Pioneer Human Services. |
| | Planned Activities | The three activities in this project include: <ul style="list-style-type: none"> • Tenant-based rental assistance - HOME and local Levy funds are provided to the Opportunity Council to provide tenant-based rental assistance, with the priority being families that are homeless. • Rapid re-housing vouchers - Local Levy funds are provided to the Opportunity Council to support rapid re-housing of homeless persons. • Project-based Housing Assistance - Local Levy funds are provided to three projects to support operating costs (rent payments or services) |
| 9 | Project Name | HUMAN AND SOCIAL SERVICES PROGRAM |
| | Target Area | City of Bellingham |
| | Goals Supported | Help fill gap in basic needs to low-income |
| | Needs Addressed | ASSIST HOUSING/SERVICE NEEDS - ELDERLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES |
| | Funding | CDBG: \$47,000 Human Service Grants: \$394,110 |
| | Description | This human and social service funding opportunity is limited to those services that meet one or more of the following goals:- Increase access to affordable childcare- Increase economic security and reduce vulnerability- Increase access to mental health services, including case management- Increase access to basic needs (excluding housing)- Promote integration and coordination between systems |
| | Target Date | 6/30/2016 |

| | | |
|-----------|---|---|
| | Estimate the number and type of families that will benefit from the proposed activities | 16,000 |
| | Location Description | Scattered locations |
| | Planned Activities | <p>Agency, Project Name, Allocation</p> <ul style="list-style-type: none"> • Bellingham Childcare & Early Learning Center, Childcare & Early Learning Services, 30,000 • Whatcom Alliance for Health Advancement, Community-Based Intensive Case Management, 105,000 • Whatcom County Council on Aging, Meals on Wheels Bellingham, 30,500 • Brigid Collins Family Support Center, Target Intensive Case Management, 30,000 • Mercy Housing Northwest, Farm Worker & Senior Support Services, 12,000 • Domestic Violence & Sexual Assault Services, Help & Healing to Children of DV Victims, 15,000 • LAW Advocates, Homeless Disability Benefits Project, 15,000 • Rebound, Rebound Roots, 31,000 • Volunteer Center of Whatcom County, Volunteer Chore Program, 30,000 • Whatcom Literacy Council, Gaining Jobs & Improving Self-Sufficiency Through Literacy, 10,000 • Whatcom Dispute Resolution Center, Parent / Teen Mediation, 15,000 • Northwest Youth Services, Vocational Readiness Program, 35,000 • Opportunity Council, Maple Alley Inn, 20,000 • Bellingham Food Bank, Free Grocery Program, 25,000 • Sean Humphrey House, Residential Services for Extremely Low-Income Adults Living with AIDS, 12,610 • Northwest Youth Services, Teen Court, 25,000 |
| 10 | Project Name | HOUSING SERVICES PROGRAM |
| | Target Area | City of Bellingham |
| | Goals Supported | Help fill gap in basic needs to low-income |
| | Needs Addressed | <p>HOMELESSNESS INCREASE AFFORDABLE HOUSING SUPPLY ASSIST THE SPECIAL NEEDS POPULATIONS HEALTHY CHILDREN AND FAMILIES COORDINATION AND DELIVERY OF SERVICES</p> |

| | | |
|-----------|---|---|
| | Funding | CDBG: \$100,000 2012 Housing Levy: \$376,611 |
| | Description | The housing services' program is limited to those services that meet one or more of the following goals:- Reduce the number of homeless (including newly homeless)- Reduce the length of time spent homeless- Increase the number of people moving into permanent housing after receiving assistance- Reduce the number of people who return to homelessness after obtaining permanent housing |
| | Target Date | 6/30/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 614 |
| | Location Description | Scattered locations throughout the city |
| | Planned Activities | Agency, Project Name, Allocation Catholic Community Services, Anti-Victimization Re-housing Program, \$ 46,142 Lydia Place, Ending Family Homelessness, \$ 48,000 Northwest Youth Services, Positive Adolescent Development Program, \$ 45,000 Lydia Place, Transitional Housing - Homeless Women with Children, \$ 17,358 Northwest Youth Services, Transitional Living Program, \$ 33,000 Opportunity Council, Opportunity Council Housing Services, \$ 40,000 Domestic Violence & Sexual Assault Services, DVSA Safe Shelter, \$ 20,500 YWCA, YWCA Larrabee Residence, \$ 25,000 |
| 11 | Project Name | PLANNING & MANAGEMENT |
| | 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 Support rapid rehousing-homeless persons/families Maintain inventory of interim housing Help fill gap in basic needs to low-income Support investment-public facilities/improvements |
| | Needs Addressed | COORDINATION AND DELIVERY OF SERVICES |

| | | |
|-----------|---|---|
| | Funding | CDBG: \$184,045 HOME: \$49,500 |
| | Description | Planning, management and administration of the CDBG and HOME program. |
| | Target Date | 6/30/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | Planning and management activity |
| | Location Description | Planning and management activity |
| | Planned Activities | Planning and management of HOME and CDBG program. |
| 12 | Project Name | HOMEBUYER PROGRAM |
| | Target Area | City of Bellingham |
| | Goals Supported | Increase supply of affordable family housing Increase supply-affordable owner-occupied housing |
| | Needs Addressed | ASSIST HOUSING/SERVICE NEEDS - ELDERLY HEALTHY CHILDREN AND FAMILIES |
| | Funding | HOME: \$315,000 2012 Housing Levy: \$130,843 |
| | Description | The City supports financial assistance to low-income homebuyers. |
| | Target Date | 12/31/2016 |
| | Estimate the number and type of families that will benefit from the proposed activities | 13 |
| | Location Description | McKenzie Green Commons project is located at 1506 McKenzie Avenue - 5 units Scattered sites for remaining purchases - 8 units |
| | Planned Activities | Funds are allocated to Kulshan Community Land Trust which will develop a senior housing project (McKenzie Green Commons) and support the acquisition of scattered homes for acquisition by low-income homebuyers. |

AP-50 Geographic Distribution – 91.220(f)

Funds are distributed throughout the target areas.

Many projects are delivered city-wide or are in scattered locations. The Central Business District includes land that is compatible with multi-family development with access to services.

Geographic Distribution

| Target Area | Percentage of Funds |
|---------------------------------|----------------------------|
| City of Bellingham | 36 |
| Meridian-Birchwood Neighborhood | 11 |
| Roosevelt Neighborhood | 3 |
| Central Business District | 50 |

Table 9 - Geographic Distribution

Discussion

Continued efforts to focus on Meridian-Birchwood and Roosevelt neighborhoods should be pursued.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable housing support includes rental assistance, new rental construction, homebuyer program and housing services.

| One Year Goals for the Number of Households to be Supported | |
|--|-------|
| Homeless | 823 |
| Non-Homeless | 186 |
| Special-Needs | 60 |
| Total | 1,069 |

Table 10 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|-----|
| Rental Assistance | 146 |
| The Production of New Units | 232 |
| Rehab of Existing Units | 17 |
| Acquisition of Existing Units | 8 |
| Total | 403 |

Table 11 - One Year Goals for Affordable Housing by Support Type

Discussion

The local housing levy has allowed the City to create substantial new opportunities.

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.

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. Starting in 2015, the City funded a Homeless Outreach Team using 2012 Housing Levy funds; the City contracted with the Opportunity Council for these services. Additional outreach services include: 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.

Discussion

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 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; and 3) Provide incentives for the creation of affordable housing.

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

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

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.

Discussion

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.

Discussion

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 2015 Action Plan continues 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.

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(l)(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:**

The City of Bellingham has selected the resale and recapture provisions that comply with HOME statutory and regulatory requirements. These policies are selected based on program, and not on a case-by-case basis. The City's Resale and Recapture policies are included by reference, and available upon request.

- 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 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.