



2018 – 2022

CONSOLIDATED PLAN

CITY OF BELLINGHAM, WASHINGTON

(covering the period from July 1, 2018 – June 30, 2023)

May 29, 2018

This version of the Bellingham Consolidated Plan uses the organization and tables required by HUD's Integrated Disbursement and Information System (IDIS). For a more user-friendly document, please view the Public version of the Consolidated Plan draft, published simultaneously, and available in the same locations as this version (online, at the Planning Department, and in the Bellingham Library branches). Please contact the Community Development Division, Department of Planning & Community Development, at cd@cob.org with any questions or comments, or visit <http://www.cob.org>.

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Table of Contents

Executive Summary.....	6
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	6
The Process	12
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	12
PR-10 Consultation - 91.100, 91.200(b), 91.215(l)	13
PR-15 Citizen Participation.....	20
Needs Assessment	28
NA-05 Overview	28
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	29
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	36
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	40
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	43
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)	46
NA-35 Public Housing – 91.205(b)	48
NA-40 Homeless Needs Assessment – 91.205(c).....	51
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	55
NA-50 Non-Housing Community Development Needs – 91.215 (f)	59
Housing Market Analysis.....	62
MA-05 Overview	62
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	63
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	71
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	76
MA-25 Public and Assisted Housing – 91.210(b)	80
MA-30 Homeless Facilities and Services – 91.210(c)	82
MA-35 Special Needs Facilities and Services – 91.210(d).....	85

MA-40 Barriers to Affordable Housing – 91.210(e)	88
MA-45 Non-Housing Community Development Assets – 91.215 (f)	90
MA-50 Needs and Market Analysis Discussion	96
Strategic Plan	99
SP-05 Overview	99
SP-10 Geographic Priorities – 91.215 (a)(1).....	100
SP-25 Priority Needs - 91.215(a)(2).....	101
SP-30 Influence of Market Conditions – 91.215 (b).....	109
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)	110
SP-40 Institutional Delivery Structure – 91.215(k)	114
SP-45 Goals Summary – 91.215(a)(4)	120
SP-50 Public Housing Accessibility and Involvement – 91.215(c).....	125
SP-55 Barriers to affordable housing – 91.215(h).....	126
SP-60 Homelessness Strategy – 91.215(d).....	129
SP-65 Lead based paint Hazards – 91.215(i)	131
SP-70 Anti-Poverty Strategy – 91.215(j)	132
SP-80 Monitoring – 91.230	134
Action Plan	135
AP-15 Expected Resources – 91.220(c)(1,2)	135
AP-20 Annual Goals and Objectives.....	140
AP-35 Projects – 91.220(d)	143
AP-38 Project Summary	144
AP-50 Geographic Distribution – 91.220(f).....	148
AP-55 Affordable Housing – 91.220(g)	149
AP-60 Public Housing – 91.220(h).....	150
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	151

AP-75 Barriers to affordable housing – 91.220(j)	153
AP-85 Other Actions – 91.220(k)	156
AP-90 Program Specific Requirements – 91.220(l)(1,2,4)	158
Appendices.....	160
Appendix A – Alternate/Local Data Sources	161
Appendix B – Public Comments	165
Appendix C – Housing Programs Inventory in the City of Bellingham	182
Appendix D – City of Bellingham Home Value Market Analysis	186
Appendix E – City of Bellingham Rent Study.....	203
Appendix F – City of Bellingham Homebuyer Resale and Recapture Policies	212

Executive Summary

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

1. Introduction

Bellingham, like the entire Western Washington region, has seen population growth and increased housing costs over the past five years. As a result, there are not enough affordable rental units or homes to purchase for low- and moderate-income residents. This is primarily a function of the fact that rents and home values have risen much faster than wages in recent years, and new construction has not caught up with population growth. As a result, almost 43% of households in Bellingham pay more than 30% of their income for housing. This rate is higher than both the state and US averages for cost burden.

Affordable housing and human services are especially needed for:

- People who are dealing with disability, mental health, or addiction
- Homeless single adults
- Single-parent households
- Elderly homeowners

A lack of affordable housing contributes to the rise in homelessness because it makes it even more difficult for low-income residents to save enough money to avoid eviction or foreclosure in the event of unforeseen expenses. Bellingham's homeless population has increased by 50% over the last five years, to a total of 742 homeless individuals in 2017. Approximately 40% of this population is unsheltered at a point in time.

Family poverty have remained steady since the previous Consolidated Plan. Our analysis reveals that poverty is especially concentrated in a handful of neighborhoods, which also generally correspond to those with the highest minority (non-white) populations. We also see that minority households at some income levels are disproportionately cost burdened when compared to the general population.

The population of Bellingham is young and well-educated, but the senior population is growing and is expected to become a higher proportion of the population over time. This will present challenges for meeting housing and care needs for the elderly in the future, but will also present new economic opportunities.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The community has many diverse needs, and the City cannot address all of them with our limited resources. After a robust community participation process, the City has selected the following goals:

- Increase affordable housing supply
- Address homelessness

- Preserve existing housing
- Promote neighborhood equity
- Coordinate effective delivery of services

The City has prioritized actions accordingly to meet each of the above goals, which are detailed in the Strategic Plan section. While all actions are priorities over the next five years, the City has developed a tiered system to highlight the most urgent needs within the community, as well as a way to depict those priority actions in which our partners take a lead role (with the City playing a strategic supporting role). This is done also due to the uncertainty of funding over this five-year period, as a way to simply depict how the City will handle various funding scenarios.

3. Evaluation of past performance

The 2017 Consolidated Annual Performance and Evaluation Report identified the goals and outcomes for the previous four years against the outcomes expected in the 2013-2018 Consolidated Plan. The City has been making steady progress on overall goals articulated in the 2013 Consolidated Plan.

Under goals related to increasing housing supply over the first 4 years of the 2013 Consolidated Plan, 144% of the number of units projected had been committed to through contracts, and 49% had been completed. This is mirrored looking at housing preservation goals, as the community shifted away from interim housing and toward permanent supportive housing, with only about half of preservation goals achieved in the first 4 years (though 272% of the homeowner rehab goal was completed).

The homebuyer program is well on track, with over 130% of the goals committed, and 88% completed; serves and rapid rehousing programs have exceeded goals with 141% committed and 189% achieved; and the public facilities program has far exceeded its goals, with over 700% both committed and completed.

Overall, while some projected outcomes were not achieved as anticipated, others were far exceeded, with overall progress moving forward generally as planned. When evaluating the process of tracking and reporting, the City chose to simplify and streamline categories in this Plan as compared with the previous one, mainly in order to avoid confusion as well as unnecessary detail in reporting. For example, instead of including specific special needs populations in the overarching goals, the City chose goals which did not overlap one another, yet encompassed all priority areas. This plan continues the things on which the City is well positioned to make progress, and addresses unmet needs. Revised priorities are proposed in response to evaluating the progress and process discussed here, as well as in response to the updated needs assessment and analysis.

As with the past Consolidated Plan, this one is focused primarily on housing and associated services, as well as those basic services that ultimately help prevent a household from experiencing homelessness.

4. Summary of citizen participation process and consultation process

Every effort was made to solicit public feedback from the greatest diversity of community members possible through a variety of different strategies. This included translation of surveys and promotional materials into Spanish, targeting disabled residents, coordinating with public housing resident councils, and hand delivering printed surveys, postcards and fliers to places that provide services to low-income residents, such as Unity Care Northwest, Walton Place, Goodwill, Opportunity Council, and Francis Place. Every neighborhood was contacted by email and through the Mayor's Neighborhood Advisory Commission. Throughout the process, public comments were received in the form of survey responses, letters, emails, verbal comments in public hearings and meetings, and social media posts. All public comments were compiled, summarized, and reported to City Council and the Community Development Advisory Board.

Another major contribution to the citizen participation and consultation process was the Community Solutions Workgroup. Mayor Kelli Linville, Councilmember April Barker, and Councilmember Dan Hammill convened a Workgroup on the "Continuum of Housing and Service Needs" beginning in July 2017 and meeting monthly through October 2017. Community members on the board represented the following local stakeholder agencies:

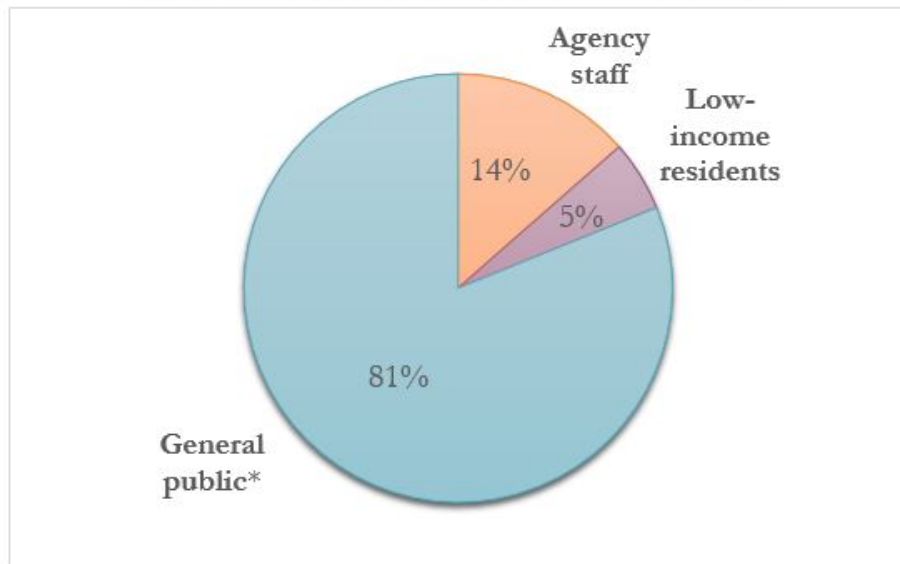
- Bellingham/Whatcom County Housing Authority
- Community Development Advisory Board members
- Domestic Violence Sexual Assault Services
- Downtown Bellingham Partnership
- Lighthouse Mission Ministries
- Lydia Place
- Northwest Youth Services
- Opportunity Council
- PeaceHealth
- Philanthropic community: Chuckanut Health Foundation
- Pioneer Human Services
- Public housing resident/Housing advocate
- Whatcom County Health Department

In addition to the Community Solutions Workgroup and Assessment of Fair Housing survey, the City launched a Consolidated Plan survey. The survey was designed to gather information about priorities from low-income residents who receive housing assistance, staff working at agencies that provide housing or other services to low-income residents, and the general public. The survey was open from November 5, 2017 until February 5, 2018, and there were a total of 865 participants. The figure attached shows the breakdown of survey respondents.

Many aspects of the Consolidated Plan survey reflect the priorities that were recommended by the Community Solutions Workgroup. The top solution that the general public, agency staff, and low-income residents thought the City should prioritize is to build or purchase more housing to be reserved for low-

or mixed-income residents (prioritized by 51% of all respondents). The second highest priority given by the general public and low-income residents was to recruit companies that will bring higher wage jobs to town (40% and 42%, respectively). Among agency staff, the second highest priority was to change zoning to allow multi-family buildings in more neighborhoods (36%).

Figure 2. Consolidated Plan survey respondents



*Note that those who did not answer demographics questions were included in the “general public” group.

Figure 2

5. Summary of public comments

Several citizens wrote to express their general support for the Consolidated Plan as written, and appreciation for the community engagement process. The other main themes of comments and suggestions received were:

Housing affordability and zoning:

- The need for more housing units in general, and support for the City taking a more active role in the development of affordable multi-family housing.
- Both support for and opposition to more density and infill development in single-family neighborhoods, including accessory dwelling units.
- The difficulty of finding affordable housing in general, and concern with elderly residents being “priced out” of their homes through high property taxes.
- Expansion of the Urban Growth Area, while protecting sensitive environmental areas and greenspace within city limits.
- The need for building capacity of Community Housing Development Organizations through operational support.

Homelessness and human services:

- The need for more low-barrier housing and services for those experiencing homelessness (shelter, transitional, and permanent housing with supportive services), especially for single adults without children.
- Support for programs that build self-sufficiency and self-respect, including providing jobs for people experiencing homelessness.

Neighborhood equity and public facilities:

- Insuring equal access to parks and greenways throughout the City.
- The need for more specific goals to promote racial equality, including equity training for all employees who deal with housing.
- The need for additional day facilities for special needs populations such as those with developmental disabilities, seniors with dementia, and those experiencing homelessness.
- The need for community gathering spaces and an affordable grocery store in the Birchwood neighborhood.
- The need for facility improvements and additional funding to cover operating costs at the Bellingham Senior Activity Center.

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

A small percentage (4% of survey respondents and one written comment) expressed that the City should do nothing to address homelessness and/or issues of affordability. Since by nature the purpose of HUD and other local funding are appropriated precisely to address such issues, these comments were not accepted.

Other more comments not accepted are explained below:

"It doesn't make sense to fund low-income buyers who can't afford maintenance and repairs." - Our homeownership assistance programs provide training for homebuyers, and also ensure that the buyer has adequate income for routine maintenance and upkeep of the property.

"Need to have rent control. My rent is about to go up \$150/month due to "market value." - Under State law, the City cannot enact rent control measures. This is an issue to bring up with your elected State representative.

"Housing crisis due to college/university students taking over and driving prices up out of sight! Not keeping up with local incomes either." - It is true that housing costs are not keeping up with local incomes, however we do not attribute this or the high cost of housing to the student population. Bellingham has long been an affordable college town, and has only seen sharp housing increases in recent years as the region has experienced significant economic and population growth. Meanwhile, the

student population has remained relatively constant, and therefore we cannot reasonably attribute the rise in housing costs to the student population alone.

"Convert empty retail spaces just to get/increase shelter for those in transition! Especially in this horrible weather." - The City is actively working with property owners and developers to redevelop and repurpose vacant properties in our Downtown core. However, this is dependent on private owners' willingness to sell and/or redevelop their properties. The City cannot legally force them to do so. This is also why building a new low-barrier shelter is a top priority.

"Need to have simple support systems to employ/keep busy and show respect to homeless. Example: cleaning streets, weeding, and washing public areas." - There is no such City-run program planned, however, we do have ample job-training opportunities in the community through Goodwill and Worksource. Our partner-led priorities include more supported job training and placement for those who are currently or formerly homeless.

7. Summary

This Plan outlines the housing and community development goals and strategies to meet priority needs with available resources. It covers the period from July 1, 2018 through June 30, 2023. Based on the needs, housing market analysis, and priorities, the Plan proposes the following goals over the next five years:

- Increase affordable housing supply - rental,
- Address and prevent homelessness,
- Preserve existing housing,
- Increase affordable housing supply - homeownership,
- Promote neighborhood equity, and
- Coordinate and improve delivery of services.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

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

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City undertook a multi-faceted approach to citizen involvement and consultation in the process of developing this Consolidated Plan. Early fact sheets were published for comment and widely distributed that formed the basis of the needs assessment and housing market analysis. Fair Housing research in the community informed further Consolidated Plan analysis. A survey was published in both English and Spanish to gauge top-level priority issues. Focused workgroups made up of agency representatives provided in-depth recommendations, Community Development Advisory Board meetings included discussion of plan components and drafts, and a broad open house session was held to gather additional public feedback.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City regularly cooperates with the County to implement the Ground-level Response and Coordinated Engagement (GRACE) program, to address the needs those who frequently use police, fire, hospital, jail, and emergency services. The Bellingham Police and Fire departments work with the Whatcom County Health Department and caseworkers to provide referrals to services like sober housing and mental health treatment in a coordinated manner.

In addition, the Mayor and two City Councilmembers invited leadership from public and non-profit housing providers, along with other service agencies to participate in a four-month long Community Solutions Workgroup. All staff of the same agencies were invited to participate in a survey on the Consolidated Plan priorities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Whatcom County is the lead agency for the Continuum of Care and the Plan to End Homelessness.

The City consulted with community housing and service providers during the development of the consolidated plan in several ways. One major contribution to the priorities reflected within our Strategic Plan came from the formal recommendations of the Community Solutions Workgroup. Mayor Kelli Linville, Councilmember April Barker, and Councilmember Dan Hammill convened a Workgroup on the "Continuum of Housing and Service Needs" beginning in July 2017 and meeting monthly through October 2017. Community members on the board represented the following local stakeholder agencies:

- Bellingham/Whatcom County Housing Authority

- Community Development Advisory Board members
- Domestic Violence Sexual Assault Services
- Downtown Bellingham Partnership
- Lighthouse Mission Ministries
- Lydia Place
- Northwest Youth Services
- Opportunity Council
- PeaceHealth
- Philanthropic community: Chuckanut Health Foundation
- Pioneer Human Services
- Public housing resident/Housing advocate
- Whatcom County Health Department (Continuum of Care lead)

The group was asked to identify key issues, and recommend strategies, actions, and solutions to address homelessness and the continuum of housing and service needs in Bellingham. Over the course of four meetings, the group identified a number of gaps and prioritized strategies to address them. All Workgroup materials, including meeting agendas, presentations, and the final Report of Recommendations can be found at: <https://www.cob.org/gov/public/bc/Pages/Community-Solutions-Workgroups.aspx>.

In addition to this workgroup, the City also convened a smaller service provider subgroup to give more detailed information about the needs of the homeless population in Bellingham. Members of this subgroup included representatives and caseworkers from:

- Catholic Community Services
- Catholic Housing Services
- Lighthouse Mission Ministries
- Lydia Place
- Northwest Youth Services
- Opportunity Council's Homeless Service Center
- Whatcom/Bellingham Housing Authority
- Whatcom County Health Department

After discussion about the community's interrelated housing and service needs, the group developed a survey to be taken by caseworkers and other direct service providers to assess the needs of households currently on the Housing Pool. The results were combined and analyzed anonymously as a way to quantify the needed housing types and services estimated for this group of individuals and families. In total, the survey was conducted on behalf of 327 unique households by case managers and the Homeless Outreach Team.

Both the City and County fund the Whatcom Homeless Service Center, which administers the Coordinated Entry / HMIS system for the community.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City also regularly consults with the Whatcom County Health Department (WCHD) as the lead agency for the local continuum of care. City representatives participate in County advisory committees that make recommendations and provide input on fund allocation, performance standards, and evaluation of outcomes. WCHD also works very closely with the Homeless Service Center managed by the Opportunity Council to manage the HMIS system. The City requires agencies funded for homeless housing and homeless housing services to participate in HMIS and coordinated entry, and regularly coordinates with WCHD about the agencies which are mutually funded. The City's investment in services funding for those experiencing chronic homelessness has increased over the past five years due to inadequate funding available from the county. There are positive indications that county funding may soon increase substantially, in which case the City will look to reinvest those funds to other areas of need.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	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?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization provided data from the Housing Pool which was analyzed for the Homeless Needs Assessment. As a result, the City could clearly see trends and outcomes had changed since previous Consolidated Plan period. Org representatives also participated in public processes, community solutions workgroup, and Community Development Advisory Board providing feedback and review throughout Consolidated Plan development process.
2	Agency/Group/Organization	Bellingham Whatcom County Housing Authorities
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Data was provided by the Housing Authority on number and condition of units, number of vouchers, project-based vouchers, and waitlists. This data was critical to the housing needs assessment. Org representatives also participated in public processes, community solutions workgroup, and Community Development Advisory Board providing feedback and review throughout Consolidated Plan development process.
3	Agency/Group/Organization	Northwest Regional Council
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Northwest Regional Council, with the support of DSHS, provided data and analysis about the housing needs of the elderly, frail elderly, and disabled population in Whatcom County and Bellingham.
4	Agency/Group/Organization	Catholic Community Services
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless

What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Market Analysis Anti-poverty Strategy
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted with about the general needs of homeless and chronically homeless individuals and families, and also what trends are putting more people at risk of becoming homeless.

Identify any Agency Types not consulted and provide rationale for not consulting

N/A

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 Health Department	Whatcom County drafted the Homelessness Strategy, and reviewed and commented on the Consolidated Plan through participation in the community solutions workgroup and discussions during Whatcom County Housing Advisory Committee meetings.
Community Health Improvement Plan (CHIP)	Whatcom County Health Department	The plan acknowledges that socioeconomic factors and the physical environment play an important role in individual and public health. The Consolidated Plan focuses on safe and affordable housing, as well as economic development, pays an important role in health attainment. Survey participants also prioritized mental health and substance abuse services, which are run by the County.
Countywide Housing Affordability Task Force (CHAT)	Joint City - County jurisdictional taskforce	This task force was first convened in 2007, and revived in 2013 to make recommendations to changes to City code to improve affordable housing in the Community.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The Whatcom County Health Department was a participating member of the Community Solutions Workgroup. They gave a presentation to all Workgroup members during the second meeting to describe the Community Health Improvement Plan (CHIP), which is underway and being implemented by the Health Department in collaboration with many agencies and entities region-wide. They also are a participant in Continuum of Care activities and coordinate closely with the Opportunity Council with our local Coordinated Entry system.

A Councilmember from the City of Ferndale, Kathy Watson, was invited and attended the first Community Solutions Workgroup to learn about the common needs for both communities.

City staff also participate in quarterly meetings with representatives from the State Dept of Commerce, WA State Housing Finance Commission, and other local governments across the state to discuss common issues and updates, and coordinate funding and inspections where possible. This coordination includes funding and monitoring of projects listed in Bellingham's Consolidated Plan and Action Plan.

Narrative (optional):

The stakeholder list discussed above was incorporated as part of the Community Participation Plan ultimately adopted by the City through the Mayor's office in the first half of 2017. This Community Participation Plan governed the Assessment of Fair Housing, this Consolidated Planning process, and will continue to govern future Action Plans and any amendments going forward. The list of stakeholders includes organizations that represent protected class members and those involved in fair housing issues. The City reached out to a local Technology Alliance Group to inquire about issues broadband access. We have determined that there is widespread access to broadband internet.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City's Community Participation Plan encompasses both the Assessment of Fair Housing and Consolidated Planning process. As such, many early meetings focused primarily on the AFH also served as venues to discuss the Consolidated Plan. Considering that the Consolidated Plan is meant to address the needs of low-income residents and improve the quality of life in low-income areas, a significant effort was made to reach out to residents who receive housing assistance or other services for low-income households. In order to get input from as many low-income residents and public housing residents as possible, the Consolidated Plan survey was distributed in hardcopy and electronically to:

- Villa Santa Fe – low-income housing for farmworker families
- Washington Square Resident Council – Housing Authority property
- UnityCare NW – clinic that provides treatment to low-income residents
- Walton Place – low-income housing (rentals and condos)
- Goodwill Job Training Center – students were encouraged to participate as part of their civic engagement unit
- Lighthouse Mission Ministries – homeless drop-in center

The City asked that staff and volunteers participate in the survey, as well as residents and clients themselves. The survey was made available in Spanish and English, and posters were hung in waiting areas or common areas at Washington Square, Walton Place, and UnityCare NW. The survey was added to the homepage of the student computers at the Goodwill Job Training Center.

A meeting was scheduled at the Goodwill Job Training Center during the lunch hour to make it convenient for students to participate between classes. All other meetings were held in the evening to make it possible for those working during the day to attend.

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	Email distribution list	Non-targeted/broad community Stakeholders	170 organizations and recipients on distribution list provided with regular email updates	see appendix B to the plan		
2	Public Hearing	Non-targeted/broad community	Community Development Advisory Board - 12 member board meeting At 3/8/18 Public Hearing, 8 members in attendance, 4 members of public + 4 WWU students; 1 written comment received from Realtors Association	Public Hearing: *Realtor's association requests to change definition of to cease the codification of familial status in housing*Public Housing resident expressed appreciation for the City's outreach to low-income housing residents	The City is in the process of reviewing our enforcement codes and zoning definitions. Updates expected in the 3rd or 4th quarter of 2018.	https://www.cob.org/gov/public/bc/cda-board
3	Newspaper Ad	Non-targeted/broad community	Notice of Public Hearing was given in the Bellingham Herald on Sunday,	see Appendix B to the plan		

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)
			February 4, 2018 (page 4A). The notice advised of the upcoming Public Hearing on March 8, provided a brief description of the Consolidated Plan, and gave instructions on when and how public comment would be taken over the official 30-day period.			
4	Internet Outreach	Non-targeted/broad community	Regularly updated with information, upcoming meeting dates, and a comment form.	see Appendix B to the plan		www.cob.org/cpupdate
5	Email distribution list	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	865 survey responses in total:- 117 housing agency staff- 46 residents who receive housing assistance- 702 general public	Participants were asked to prioritize between options provided. A full summary of the survey responses is available at the url below.		https://www.cob.org/Documents/planning/community-development/consolidated-plan/consolidated-plan-survey.pdf

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)
		ad community Residents of Public and Assisted Housing Human service agency staff				
6	Email distribution list	Non-targeted/broad community	During a week-long community event (Housing Week, Nov 4-8) 113 individual participants stopped and gave feedback	The top outcome participants wanted were solutions to end homelessness, followed by more affordable housing for low-income working families to buy homes. Most of the open-ended comments received were related to creating equitable, affordable communities, mix low-income and	Two comments suggested building tiny homes on City land to be run autonomously. There is no legal provision for this at present, though the City council did pass an emergency ordinance allowing a religious organization or non-profit to sponsor an encampment on private land. One comment said developer incentives have had no results, and a percentage of low-income units should be required. Another said to reduce development costs/fees. In fact, most of the low-income housing projects built in the City have utilized City fee reductions. We feel this is an effective compromise: current incentives lower fees for the kinds	

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)
				market rate housing, more infill development, and allowing group homes in single family neighborhoods. These are all in line with the Consolidated Plan priorities.	of development we want to see more of, but cover the full impacts for other development.	
7	Public Meeting	Minorities Low-income residents	Lunchtime Community Meeting held at the Goodwill Job Training Center to encourage low income residents and immigrants to engage in the Consolidated Plan process. Approximately 20 participants attended a meeting to learn about the Consolidated Plan	Questions were taken, but all public comment was directed to the Consolidated Plan public comment period.		

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)
			and see the results of the recent survey.			
8	Public Meeting	Non-targeted/broad community Residents of Public and Assisted Housing	Evening Open House attended by 37 participants. There were a variety of interactive activities and informational posters to help citizens understand the Consolidated Plan process, priorities, and budget, and to ask questions of staff in person.	There were a wide variety of comments and questions during this 1.5 hour event. Some of the comments recorded in relation to the City's proposed Goals & Priorities were:- Homebuyer assistance drives the economy and creates wealth (Yes, this is why we continue to fund homebuyer assistance)- Need to provide safe spaces for homeless population. This includes listening to what the homeless wants, not what we think they want. (We have made a	- It doesn't make sense to fund low-income buyers who cannot afford maintenance and repairs. (Our homeownership assistance programs provide training for homebuyers, and also ensure that the buyer has adequate income for routine maintenance and upkeep of the property.)- Need to have rent control. My rent is about to go up \$150/month due to market value (Under State law, the City cannot enact rent control measures. This is an issue to bring up with your elected State representative.)- Housing crisis due to college/university students taking over and driving prices up out of sight! Not keeping up with local incomes either. (It is true that housing costs are not keeping up with local incomes, however we do not attribute this to the student population. Bellingham has long been an affordable college town, and has only seen sharp housing increases in recent years as the region has experienced significant economic and population growth.	

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)
				<p>great effort to survey case managers and low-income residents. The low-barrier homeless shelter is a top priority in the near-term. As an emergency measure, the City has made dumpsters and toilets available to those who are homeless, and works to make public places welcoming and safe for the homeless population.)- Wouldnt it be cheaper to buy apartments to serve poor people with subsidized housing and more environmentally responsible than</p>	<p>Meanwhile, the student population has remained relatively constant, and therefore we cannot reasonably attribute the rise in housing costs to the student population alone.)- Convert empty retail spaces just to get/increase shelter for those in transition! Especially in this horrible weather. (The City is actively working with property owners and developers to redevelop and repurpose vacant properties in our Downtown core. However, this is dependent on private owners willingness to sell and/or redevelop their properties. The City cannot legally force them to do so.)- Need to have simple support systems to employ/keep busy and show respect to homeless. Example: cleaning streets, weeding, and washing public areas. (There is no such City-run program being planned, however, we do have ample job-training opportunities in the community through Goodwill and Worksource. Our partner-led priorities include more supported job training and placement for those who are currently or formerly homeless.)</p>	

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)
				building new buildings? (Yes! That is why we have prioritized acquisition of existing buildings and strategic acquisition of sites, along with new construction.)		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Bellingham, like the entire Western Washington region, has seen population growth and increased housing costs over the past five years. As a result, there are not enough affordable rental units or homes to purchase for low- and moderate-income residents. This is primarily a function of the fact that rents and home values have risen much faster than wages in recent years, and new construction has not caught up with population growth. As a result, almost 43% of households in Bellingham pay more than 30% of their income for housing. This rate is higher than both the state and US averages for cost burden.

A lack of affordable housing contributes to the rise in homelessness because it makes it even more difficult for low-income residents to save enough money to avoid eviction or foreclosure in the event of unforeseen expenses. Bellingham's homeless population has increased by 50% over the last five years, to a total of 742 homeless individuals in 2017. Approximately 40% of this population is unsheltered at a point in time.

Family poverty have remained steady since the previous Consolidated Plan. Our analysis reveals that poverty is especially concentrated in a handful of neighborhoods, which also generally correspond to those with the highest minority (non-white) populations. We also see that minority households at some income levels are disproportionately cost burdened when compared to the general population.

Affordable housing and human services are especially needed for the following populations:

- People who are dealing with disability, mental health, or addiction
- Homeless single adults
- Single-parent households
- Elderly homeowners

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	67,154	81,576	21%
Households	29,467	33,625	14%
Median Income	\$32,530.00	\$40,648.00	25%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,955	4,290	6,030	3,025	14,330
Small Family Households	1,415	885	1,410	1,000	6,560
Large Family Households	30	150	315	115	545
Household contains at least one person 62-74 years of age	635	720	940	450	2,930
Household contains at least one person age 75 or older	385	770	940	450	1,160
Households with one or more children 6 years old or younger	710	325	630	550	1,495

Table 6 - Total Households Table

Data Source: 2009-2013 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	130	90	80	20	320	45	15	0	0	60

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	0	90	0	125	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	50	165	10	250	0	0	0	20	20
Housing cost burden greater than 50% of income (and none of the above problems)	3,915	1,575	310	60	5,860	445	540	440	160	1,585
Housing cost burden greater than 30% of income (and none of the above problems)	225	805	1,975	325	3,330	70	245	540	530	1,385
Zero/negative Income (and none of the above problems)	315	0	0	0	315	70	0	0	0	70

Table 7 – Housing Problems Table

Data 2009-2013 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,110	1,715	650	90	6,565	490	555	440	175	1,660
Having none of four housing problems	835	1,340	3,485	1,455	7,115	140	680	1,455	1,305	3,580
Household has negative income, but none of the other housing problems	315	0	0	0	315	70	0	0	0	70

Table 8 – Housing Problems 2

Data 2009-2013 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	999	480	660	2,139	89	180	315	584
Large Related	20	125	90	235	0	15	55	70
Elderly	485	455	525	1,465	280	405	380	1,065
Other	2,820	1,460	1,140	5,420	150	175	230	555
Total need by income	4,324	2,520	2,415	9,259	519	775	980	2,274

Table 9 – Cost Burden > 30%

Data 2009-2013 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	995	270	110	1,375	85	110	185	380
Large Related	20	45	20	85	0	15	10	25
Elderly	445	390	105	940	220	235	150	605
Other	2,635	960	135	3,730	150	175	95	420
Total need by income	4,095	1,665	370	6,130	455	535	440	1,430

Table 10 – Cost Burden > 50%

Data 2009-2013 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	29	35	155	10	229	0	0	0	20	20
Multiple, unrelated family households	0	0	80	0	80	0	0	0	0	0
Other, non-family households	30	15	25	0	70	0	0	0	0	0
Total need by income	59	50	260	10	379	0	0	0	20	20

Table 11 – Crowding Information – 1/2

Data 2009-2013 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Of the Housing Authority's 31 properties within the City of Bellingham (including public housing high-rise buildings, smaller buildings, and voucher-based properties), only two have waitlists which are open as of January 2018. Altogether, these properties house families, seniors, and disabled and/or formerly homeless individuals requiring support. There are currently 3,240 households on a waiting list. There are 1,152 households on the waiting list for a 0 or 1 bedroom unit. This represents 36% of the households on the waitlist list. Some households may be duplicated on more than one waitlist for properties which they are eligible. There are currently 1,193 people on the waitlist for Section 8 vouchers. Of those, 637 are single individuals, 377 are families, 448 have a member of the household who is disabled, and 227 are elderly.[1]

The expected wait time for housing for those who are on the waitlist is estimated between 1 and 10 years, depending on the property. For most properties, the estimated wait time is 2-4 years. Since the waitlists are currently closed for most subsidized rentals, public housing properties, and Section 8 vouchers in Whatcom County, the number of households on the waitlist is surely an underestimate of the need for housing assistance within the jurisdiction. For comparison, the Housing Authority currently assists around 2,600 households throughout all of Whatcom County – and there are more than that number on the waitlist for Bellingham properties alone. This indicates that even if the Housing Authority had capacity to assist double as many people, it would still not be enough to meet the current demand for subsidized housing.

Among the homeless population, single adults make up the largest group. According to the 2017 Point-in-Time count, 78% of the households who were homeless on a given night were single adults. On the Housing Pool (a coordinated housing waitlist), there were 445 single person households in need of housing assistance as of December 2017, comprising 90% of the pool.[2] Among these single person households 241 (54%) have a mental health disability and 58 (13%) are medically fragile.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

As demand for domestic violence support services have increased, the community has responded by adding more resources. At the time of the previous Consolidated Plan there were 115 beds available for single women and women with children in need of emergency or transitional shelter. By the end of 2015, there was capacity for 162 women and children, a 41% increase.[1] Nevertheless, the need remains high. DVSAS reports that they are usually at capacity every night.

What are the most common housing problems?

The most common housing problem by far is cost burden. According to 2009-2013 CHAS data, there are over 11,500 cost-burdened households in Bellingham, and over 7,500 who are severely cost burdened. This problem affects both owner and renter households, and at every income level. Compared to cost burden, the other housing problems are minimal. Crowding – the next largest housing problem – affects only 399 households.

Are any populations/household types more affected than others by these problems?

Yes. Renters are cost-burdened at a much higher rate than home owners, at 55% compared to 28% of owner households.[1] In fact, renters in Bellingham experience all housing problems, including over-crowding, at a higher rate than do home owners. The largest proportion of renters who are cost-burdened or severely cost burdened is “Other” households, meaning neither elderly nor related families. It is likely this group is made up in large part by students or other unrelated renters living in a shared housing arrangement.

When looking at cost-burden among homeowners, the data reveals that elderly households are cost-burdened at disproportionately high levels. The largest group of cost-burdened homeowners are elderly households, with 46% of cost-burdened homeowners being elderly even though seniors makes up only 14% of the population of Bellingham. That percentage among severely cost-burdened households is almost as high: 42% of the severely cost-burdened households are elderly, according to Table 5 above (Number of Households).

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Housing costs in Whatcom County and Bellingham continue to rise but incomes have not risen at the same level. Low-income and extremely low-income individuals and families are at a high risk of housing instability due to the increasingly high rent burdens. Many families are subsisting off of low-earning jobs while many low-income individuals live off a fixed income such as SSI or SSDI. Households often are paying 80% or more of their income towards rent while trying to cover the costs of their other basic needs. These households have very limited disposable income and remain on the edge of crisis – one unexpected cost (such as a medical issue or transportation failure) can result in inability to pay rent and loss of housing.

Opportunities for continued subsidized housing are few – most housing lists through the housing authority are closed and have very long waiting lists. Therefore, many families are in a doubled-up situation where they are staying with friends or family as a result of the high rent burdens and cost of living. These households are often in an over-crowded situation or staying in unsafe or unhealthy

environments. Doubled-up living situations are often very unstable and the family remains in crisis on the verge of becoming homeless.

For families and individuals who are receiving rapid re-housing assistance which is nearing termination, there is a need for resources for ongoing case management through services such as mental health, recovery supports, and parenting – wraparound services that can help households remain stably housed after assistance ends.[1]

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Through a coordinated entry system, the jurisdiction uses an evidence based assessment tool, Vulnerability Index Service Prioritization Decision Assistance Tool (VI SPDAT) adopted through The National Alliance to End Homelessness. Our housing system identifies households for appropriate housing placements using their VI SPDAT score. Households are identified for Permanent Supportive Housing, Rapid Rehousing or Diversion interventions based on the assessment tool.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Targeted screening for prevention services is used by the Homeless Service Center. This considers factors related to instability and increased risk of homelessness, which are:

- Income (no income or extremely low income)
- Challenges to finding new housing were client to lose current housing (for example, criminal history related to housing barriers, poor credit)
- Previous episodes of homelessness
- Age of head of household (under 30 or over 65) and age of children (under 6)
- Disabilities, including physical and mental health concerns
- History of domestic violence

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to estimates from the 2010-2014 American Community Survey (ACS), the City has a total population of 82,080. More recent estimates of the total population are available, but for consistency with the Housing Problems data below, this ACS data will be used for the analysis below. Although the City is gradually becoming more diverse, Bellingham remains a predominantly white community.

However, the number of households of each race or ethnic group is not exactly proportional to the overall population by income level. There are some differences between the percentages of households of each race/ethnicity by income level. For example, White households make up 81% of the population making 0-30% AMI, but 88% of the households making 80-100% AMI.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,945	810	455
White	4,275	485	295
Black / African American	50	90	30
Asian	225	130	60
American Indian, Alaska Native	100	45	0
Pacific Islander	0	0	0
Hispanic	270	10	70

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,355	815	0
White	2,660	765	0
Black / African American	40	0	0
Asian	100	15	0
American Indian, Alaska Native	65	15	0
Pacific Islander	0	0	0
Hispanic	215	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,755	2,865	0
White	3,215	2,475	0
Black / African American	35	10	0
Asian	65	125	0
American Indian, Alaska Native	60	10	0
Pacific Islander	0	0	0
Hispanic	315	225	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,055	2,070	0
White	955	1,795	0
Black / African American	0	30	0
Asian	35	40	0
American Indian, Alaska Native	0	60	0
Pacific Islander	0	0	0
Hispanic	75	85	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

HUD's definition of disproportionately greater need is defined as "when the members of a racial or ethnic group at a given income level experience housing problems at a greater rates (10 percentage points or more) than the income level as a whole." [1] Table COB 4 below shows the percentage of households at each income level who have housing problems in Bellingham as a whole, compared to the percentage of households of each race/ethnicity who have housing problems. The chart indicates there are several groups who have disproportionately greater needs related to housing problems.

No groups in the 0-30% AMI have disproportionately greater housing needs, but we see disproportionately greater needs in all other income categories. In the 30-50% AMI level, Black/African American and Hispanic household both have housing problems at a rate greater than 10 percentage points – with 100% of Black/African American households at that level having housing problems, compared to 80% for the income category as a whole. At the 50-80% AMI income level, 57% of all households have housing problems; meanwhile, 78% of Black/African American households and 86% of American Indian or Alaska Native households have housing problems. Both of these groups have a disproportionate need over 20 percentage points higher than the income level. At the 80-100% AMI income level, we see only 34% of all households have housing problems. However, among this group, 47% of both Asian and Hispanic households have one or more housing problems.

In summary, we see disproportionate housing needs in Bellingham – especially at the 50-80% AMI level and among Black/African American and Hispanic households. Asian and American Indian/Alaska Native households each have disproportionate housing needs in one income category.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The four housing problems monitored by HUD are complete plumbing, complete kitchen, overcrowding, and cost burden. Cost burden is defined as paying more than 30% of household income for housing (rent or mortgage, plus utilities). Severe cost-burden is defined as paying more than 50% of household income for housing. The designation of “severe” housing problems means that there is severe cost burden, more than 1.5 persons per room (severe overcrowding), and also includes lack of complete plumbing or kitchen facilities.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,560	1,200	455
White	3,930	835	295
Black / African American	35	105	30
Asian	215	140	60
American Indian, Alaska Native	100	45	0
Pacific Islander	0	0	0
Hispanic	270	10	70

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,970	2,200	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	1,545	1,880	0
Black / African American	0	40	0
Asian	80	35	0
American Indian, Alaska Native	25	55	0
Pacific Islander	0	0	0
Hispanic	155	70	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,215	5,405	0
White	955	4,740	0
Black / African American	0	45	0
Asian	45	150	0
American Indian, Alaska Native	0	70	0
Pacific Islander	0	0	0
Hispanic	155	380	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	275	2,850	0
White	255	2,485	0
Black / African American	0	30	0
Asian	20	55	0
American Indian, Alaska Native	0	60	0
Pacific Islander	0	0	0
Hispanic	0	155	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

After analyzing severe housing problems by race/ethnicity and income level, we see that the percentage of the jurisdiction of a whole with severe housing problems decreases significantly as income level rises. There are also disproportionate needs among households of different races or ethnicity. Like the previous analysis of housing problems, there are no disproportionate needs by race/ethnicity among households in the 0-30% AMI group. However, at the 30-50% AMI level, Asian and Hispanic households have severe housing problems at significantly greater frequency compared to the jurisdiction as a whole – both are more than 20 percentage points above average. At the 50-80% AMI level, only Hispanic households have disproportionately more severe housing problems. At the 80-100% AMI level, only Asian households do.

While there has been some improvement for other racial/ethnic groups since the last Consolidated Plan period, today low-income Hispanic households are still disproportionately experiencing severe housing problems as they were during the last Consolidated Plan.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Cost burden is by far the most prevalent issue in Bellingham among the housing problems monitored by HUD. For example, only 0.4% and 1.5% of units lack complete plumbing and complete kitchens, respectively. Meanwhile 19% of all households in Bellingham are cost-burdened and 24% are severely cost-burdened. That means 43% of households overall are paying too much of their income for housing.

Disproportionately greater need and housing cost burden

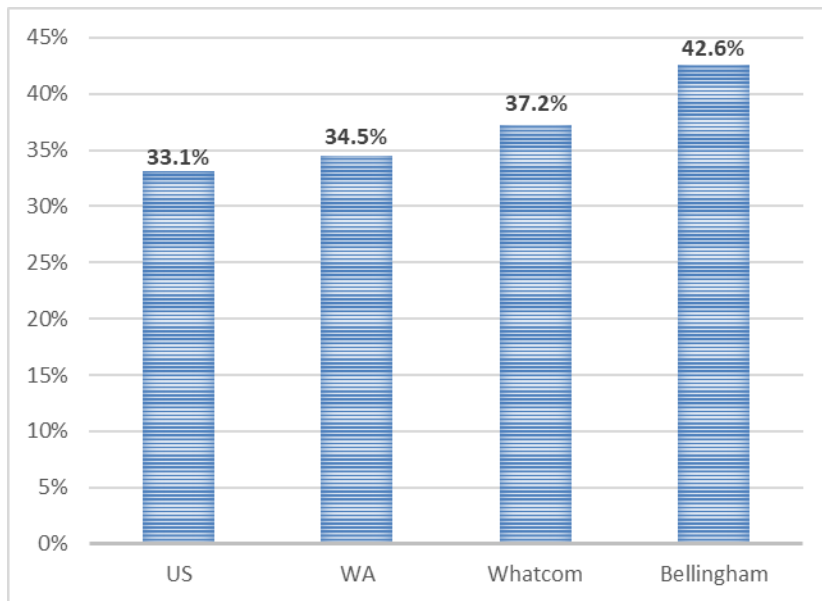
Fifty-seven percent of households in Bellingham pay less than 30% of their income for housing (i.e., are not cost burdened). The remaining 43% of households are cost burdened, and of those 20% pay between 30%-50% of their income for housing, and 23% pay more than 50% of their income for housing. Only Pacific Islander households earning <30% AMI are disproportionately cost burdened – at 100% of the 15 households, compared to jurisdiction's average of 56% for that income level. Hispanic/Latino and Asian households are somewhat disproportionately cost burdened (both 7 percentage points above City average), but neither group is paying 10 percentage points or more above the jurisdiction's average.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,865	6,850	7,625	470
White	16,540	5,905	6,500	310
Black / African American	220	90	35	30
Asian	665	105	355	60
American Indian, Alaska Native	305	125	120	0
Pacific Islander	15	0	0	0
Hispanic	730	435	405	70

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2009-2013 CHAS



Percent of households cost burdened

Discussion:

Cost burden comparison:

Although housing affordability (the discrepancy between housing prices and income) is a problem nationally and regionally, it affects a higher than average percentage of Bellingham residents. In Bellingham, nearly 43% of all households are cost-burdened or severely cost burdened. Nationwide, 33% of all households are cost burdened or severely cost burdened, while in Washington State it is 35% of all households, and in Whatcom County it is 37.2% of households.[1]

We also compared Bellingham to a group of mid-sized cities with similar characteristics.[1] Among these cities, the average cost burden was 37% – higher than national average, but still five percentage points lower than Bellingham’s cost burden. Compared to this group, Bellingham had the highest median home value (by about \$65,000), while it had the same as the average median household income. Interestingly, among this group of comparable cities, the average income was about \$4,800 higher than the state median income, while in Bellingham it is \$1,481 lower. These differences cannot be attributed to population growth alone, since Bellingham’s population growth was below the group’s average.

Housing cost burden trends

A comparison of cost burdened households from the previous two American Community Surveys (ACS) shows that the overall number of cost-burdened households has decreased slightly between the 2006-2010 ACS and the 2010-2014 ACS, but severe cost-burden has increased among households that rent. The number of cost-burdened and severely cost-burdened households decreased modestly for homeowners in both categories; and the number of severely cost-burdened rental households increased by 475 (8%).

[1] A group of six cities were chosen having at least 4 of the 5 following characteristics: Population between 75,000-85,000; A major college or university located in the city; In a rural county at least one hour from a major metropolitan area; With a relatively large population of residents age 20-24, but not more than 35% of the total population; and a Popular retirement destination. These cities are: Asheville, NC; Bend, OR; Chico, CA; Missoula, MT; Ogden, UT; Pullman, WA.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Yes. In the 30-50% AMI income category Black/African American and Hispanic/Latino households have a disproportionately greater incidence of housing problems, and Asian and Hispanic households have a disproportionately greater incidence of severe housing problems. In the 50-80% income category, Black/African American and Native American/Alaska Native households have a disproportionately greater incidence of housing problems, and Hispanic households have a disproportionately high rate of severe problems. In the 80-100% income category, Asian and Hispanic households have a disproportionately high rate of housing problems, and Asian households alone have a disproportionately high rate of severe housing problems.

Overall, Hispanic and/or Latino households have the greatest housing needs compared to other groups, because they are disproportionately experiencing housing problems and severe housing problems in all except the lowest income category. Asians are the group with the second highest need.

If they have needs not identified above, what are those needs?

N/A

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Yes. To supplement the Census data, we analyzed school district enrollment data by neighborhood. The figure X below shows the breakdown of racial diversity in Bellingham according to elementary enrollment.[1] The map shows the percent of enrolled students in the 2016-2017 school year identified as non-White and/or Hispanic, or more than one race, for each neighborhood. It does not separate by individual race or ethnicity. However, Hispanic and Latino students are by far the largest non-white population enrolled in the school district. Of the 1,439 non-White/Hispanic elementary school students, 973 (68%) were Hispanic or Latino in the 2016-2017 school year.

According our analysis, the neighborhoods in the North of the city are the most diverse. The highest non-White, non-Hispanic school-age population is in the area between Meridian and Birchwood neighborhoods, which is over 60%. When examining the data, we see that the schools with the top three highest percentages of non-White students (Birchwood, Alderwood, and Cordata) also correspond to the schools with the top three highest percentages of students receiving free or reduced cost meals. (Alderwood is at the top of this list, with 81% of students receiving free or reduced cost meals, however it is not currently within Bellingham City limits). In fact, the same three schools rank highest for percentage of non-white students, percentage of students receiving free and reduced meals, and percentage of students who are in a transitional bilingual program.

Based on the data available, the three neighborhoods with the highest percentage of Hispanic and Latino households within the City limits are Roosevelt, Birchwood and Meridian. While the overall percentage of Hispanic or Latino students in the school district is 17%, the average for these neighborhoods is 29%, 36%, and 41%, respectively. At the Census Tract level, the City average for minority (non-White and/or Hispanic) is 18.8%, while the average for Roosevelt and Birchwood-Meridian (which share a Census Tract) is 38.7% and 31.7%. This indicates a correlation between three specific neighborhoods and one minority group who has disproportionate housing needs.

NA-35 Public Housing – 91.205(b)

Introduction

The Bellingham Housing Authority owns or manages 1,533 units within the City of Bellingham. Only a portion of the units owned or managed by the Housing Authority are considered "public housing" that receives financial assistance through HUD. The Housing Authority manages Housing Choice Voucher (Section 8) programs, and other voucher and special needs housing, and the majority of managed units utilize these.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	526	1,567	198	1,211	18	0	136

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	11,616	12,351	12,406	12,467	7,968		0
Average length of stay	0	0	6	6	2	6	0		0
Average Household size	0	0	1	1	2	1	1		0
# Homeless at admission	0	0	0	8	0	0	8		0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	172	408	64	317	0	0
# of Disabled Families	0	0	264	708	42	546	9	0
# of Families requesting accessibility features	0	0	526	1,567	198	1,211	18	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	472	1,443	175	1,124	12	0	128
Black/African American	0	0	20	41	4	31	5	0	1
Asian	0	0	19	29	7	16	0	0	6
American Indian/Alaska Native	0	0	11	46	10	34	1	0	1
Pacific Islander	0	0	4	8	2	6	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	42	92	18	67	0	0	7
Not Hispanic	0	0	484	1,475	180	1,144	18	0	129
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment:

Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Based on pre-applications for assistance which are completed to get on a Public Housing waiting-list, 27 out of 1,020 households report needing an accessible unit. Based on pre-applications for assistance which are completed to get on the tenant-based Housing Choice Voucher waiting-list, 39 out of 1,193 households report needing an accessible unit. Based on pre-applications for assistance which are completed to get on the project-based Housing Choice Voucher waiting-lists, 80 out of 1,438 households report needing an accessible unit.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The most immediate need of Public Housing residents and voucher holders are additional subsidized units and individualized support to help ensure housing is obtained/retained.

How do these needs compare to the housing needs of the population at large

Altogether, the Public Housing and Housing Choice Voucher waitlists had 146 requests for an accessible unit out of 3,651 applicants – a rate of 3.9% (lists not unduplicated). Looking at the population age 18 to 64, 4.0% of adults have an ambulatory difficulty.^[1] Although we do not know the exact nature of the disabilities of applicants requesting accessible units, the percentage of adults request accessible units tracks quite closely with the percent of the adult, non-senior general population having an ambulatory difficulty.

^[1] 2011-2015 ACS

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

As a jurisdiction, there are three main sources of data on the homeless population: The 2017 Point-in-Time Count, the Homeless Service Center and the Homeless Outreach Team (both operated by the Opportunity Council). All of this data except the Homeless Outreach Team is county-wide, so the information below includes all of Whatcom County. Therefore, the numbers given below will be slightly greater than what would be likely for Bellingham alone. That said, Bellingham is by far the largest City in Whatcom County, and most of the services and facilities for people experiencing homelessness are located here.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	240	47	989	834	669	99
Persons in Households with Only Children	7	0	60	37	32	224
Persons in Households with Only Adults	196	252	1,404	910	375	259
Chronically Homeless Individuals	54	108	406	226	113	338
Chronically Homeless Families	9	12	68	58	44	117
Veterans	16	36	119	100	31	153
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	2	5	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Unsheltered/sheltered data from Whatcom County 2017 Point in Time Count; annual data is from the Whatcom County Homeless Service Center and Northwest Youth Services. Data for persons with HIV is not collected by the housing pool.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

N/A

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	92
Black or African American	0	5
Asian	0	1
American Indian or Alaska Native	0	7
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	9
Not Hispanic	0	110

Data Source

Comments:

Our shelters do not collect race and ethnicity data, although the Point-in-Time count does.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There are multiple ways one could produce this estimate. The 2017 Point-in-Time count documented 287 individuals in families with adults and children, and 448 individuals in families with adults only who were homeless on a given night. The same count found 52 veterans on a given night.

Data from the Homeless Service Center shows that there were 989 persons in families with children and 1,410 persons in families with adults only who were homeless in 2017. There were 119 veterans who were homeless over the course of a year. These number represents all households that were active on the Housing Pool (a housing waitlist for people experiencing homelessness) during a 365 day period. As expected, the number is much larger than those who are experiencing homelessness on a single night.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

During the previous year, the Bellingham's Homeless Outreach Team (operated by the Opportunity Council) served 119 homeless individuals.[1] Of these individuals, 77% are White, 6% are American Indian or Alaska Native, and 5% are American Indian or Alaska Native *and* White. The remaining 12% are Black/African American (4%), Asian (1%), Native Hawaiiin or Pacific Islander (1%) and multi-racial (7%). While the clear majority were White, considering that Bellingham's population as a whole is actually over 84% White and only 3% Native American or Alaska Native, we do see a disproportionately greater number of non-Whites, especially Native Americans and Alaska Natives, among this group.

Our shelters do not generally record clients' race or ethnicity, so the percentages of such for the sheltered homeless population are unknown.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Over the past five years since the previous Consolidated Plan, the homeless population has grown steadily, from an estimated homeless population of 493 to 742 (a 50% increase). The Whatcom County Point-in-Time count shows that the percentage of homeless individuals who are unsheltered increased each year, but then fell back to the 2012 level (40%) after Lighthouse Mission's interim low-barrier shelter opened its doors in Fall 2016, providing 80 additional beds. In short, although the City has seen a substantial increase in the homeless population, we've been able to maintain the same rate of emergency shelter and transitional housing. That said, it also shows that we have not made progress in reducing the number of people experiencing homelessness, nor the percentage of the population who is unsheltered in the last five years.

Discussion:

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

Despite the increased need, there have also been some positive changes. We see that the number of days that families with children and chronically homeless families experience homelessness has decreased by 48% and 39%, respectively. However, the results for individuals and families without children have not been as significant. We also see a substantial increase in the numbers of all populations who are exiting homelessness into stable housing among all groups except Veterans. This speaks to the significant effort given to rehousing individuals and families, but which is still not adequate to address all needs, especially of adults and individuals.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The Special Needs populations with the greatest housing and service needs in our jurisdiction are the elderly population, persons with physical or mental disabilities, victims of domestic violence, and persons with behavioral health needs (including people with alcohol and drug addictions). Because these same populations also comprise a substantial number of people who are homeless, it is critical that adequate services and housing is available to prevent future homelessness.

Other populations identified by the community as having housing and service needs are farmworkers and families with children.

Describe the characteristics of special needs populations in your community:

Elderly and Frail elderly:

There are estimated to be 11,783 residents aged 65 and above in Bellingham (14% of the population). Of these residents, 18% have some kind of disability, and 1,884 have independent living difficulty. The proportion of the population aged 75+ years with disabilities jumps to 51%, and so the care needs of the elderly population are likely to increase in coming years as the larger 65+ population continues to age.

Persons with disabilities:

Among adults under 65, 17% (10,059 people) have a disability – although not all are necessarily in need of assistance. Only 3.8% have an independent living difficulty, and 1.5% have a self-care difficulty. While the percentages are relatively small, the total number of non-elderly disabled adults is greater than for elderly adults for all types of disabilities except self-care.

The types of disability most common among the non-elderly adult population is very different from disabilities common among elderly adults. The most common disability type among non-elderly adults in Bellingham is cognitive difficulty. Mental health disability is possibly the biggest non-homeless special needs group in the jurisdiction, and also significantly impacts the homeless population.

Far fewer adults with cognitive difficulty have a development disability which is severe enough to qualify for paid services. The Washington State Developmental Disability Administration (DDA) reports that there are 1,259 eligible clients in Whatcom County as of July 1, 2017. Of those, 637 are adults between the ages of 18 and 62.

Persons with behavioral health needs:

In addition to the need for direct treatment for mental health and drug addiction, the City of Bellingham is aware that oftentimes such needs are the result of adverse childhood experiences and trauma.

Throughout Whatcom County, many agencies and organization are reviewing their internal policies to ensure that their interactions with the community are trauma-informed, and working to reduce childhood traumas which can lead to a lifetime of struggles. The Bellingham Public Library has taken an especially pro-active role in adopting a trauma-informed approach when dealing with and welcoming people experiencing homelessness into the library, and who are using it as a safe space to shelter.

In the 2016-2019 Health Needs Assessment Plan, PeaceHealth St. Joseph Medical Center reported that Whatcom County has among the highest rates of opiate addiction compared to the State as a whole.

Opioid use in Whatcom County:

- Ranks 3rd of 39 counties in Washington for overall negative impacts from heroin abuse.
- Ranks 6th of 39 counties in Washington for overall negative impacts from prescription opiates.
- Deaths attributed to any opiate: 8.2 per 100,000 population (about equal to state average of 8.6 per 100,000 population).
- Some of the highest rates of Buprenorphine prescription for Suboxone treatment for opiate addiction in all of Washington counties.

Excessive drinking:

- 22% among adults (higher than state average of 19%)

Other special needs populations:

Families with young children, and especially single-parent families, are particularly at risk of being priced out of Bellingham. Many struggle to find adequate housing and affordable childcare within the city or in close proximity to jobs and schools. Over half of single-parent families are below the Federal poverty level, making them especially vulnerable.

Farmworkers are a vital part of the economy of Whatcom County. However, the median salary of a farmworker in Bellingham is below 50% of the area median income. At these wages, it is difficult for farmworkers to afford market-rate housing.

What are the housing and supportive service needs of these populations and how are these needs determined?

For all special needs populations the housing and supportive service needs were determined by comparing the available resources to the current demand. To complement the available data, we consulted with human service providers and the general public.

Elderly & frail elderly

Although many seniors may continue to live independently or at home with some help, 1,884 seniors have an independent living difficulty and 2,093 have two or more disabilities. This exceeds the 1,454 long-term care beds available in the community.

A challenge facing the elderly and disabled community is that neither traditional health insurance nor Medicare typically pay for long-term care, and residents often must pay 2-3 years privately before Medicaid is accepted. This is especially problematic for low-income elderly and disabled residents who need daily care. While there are 868 beds in Adult Family Homes (AFH) and Assisted Living Facilities (ALF) together, only 201 of these beds accept Medicaid clients. As the population ages and demand increases, Medicaid beds decline as facilities generally only choose to accept Medicaid clients when they are not able to reach capacity with private pay clients. The Northwest Regional Council estimates that there are a total of 891 people in Whatcom County who receive Medicaid long-term care at home but are eligible for and will likely need AFH or ALF care in the future. They estimate this number will increase to 1,266 within 5 years.

Even for those who do not have daily care needs, it is difficult for seniors on a fixed income to find housing they can afford. As of January 2018, the BHA had 278 people on their project-based voucher waitlist for senior housing, and 1,005 people on their public housing waitlist for senior and/or disabled housing.

Persons with disabilities

Available stock is insufficient to meet the housing needs of disabled residents. As of January 2018, there were 500 people on the BHA's waiting list for disabled or supportive housing, and the estimated wait time was 5 years. BHA also manages the Section 8 voucher program. The waitlist for Section 8 assistance is closed with 1,193 households on the list, and 448 who have a member of the household with a disability. The proportion on the waitlist with a disability is more than twice as high (38%) as the non-elderly adult population at large.

Lack of affordable and accessible housing is the most significant barrier to community integration for people with developmental disabilities. Those who receive SSI often cannot afford housing at market rates (as evidenced by the number of disabled individuals on the waitlist for subsidized housing). According to the Arc of Whatcom County, a considerable number of individuals with developmental disabilities live in substandard or unsafe housing.

Victims of domestic violence

Over the past five years, there has been continuous demand for DVSAS's services. Fewer protection orders were filed in 2016, but even more victims are reaching out for help. The number of calls, unique victims receiving services, and domestic violence offenses remains constant or has increased slightly since the previous Consolidated Plan. There is currently capacity for 162 women and children. Nevertheless, the need remains high. DVSAS reports that they are usually at capacity every night.

Persons with behavioral health needs

For both mental health and addiction treatment services, the Whatcom County Health Department is the lead. The county has its own set of existing plans to increase availability of mental health services, expand treatment for opioid addiction, and increase coordination between agencies for patients with the highest service needs. The City of Bellingham recognizes the significant need for these services, and will continue to be an active partner.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Data for the Eligible Metropolitan Statistical Area is not available. There are 188 reported cases of HIV positive individuals living in Whatcom County. This represents 4% of the known cases in Washington State. These households are provided subsidized units through the Bellingham/Whatcom County housing Authority through a HOPWA allocation.

Discussion:

The City of Bellingham recognizes the significant need for mental health and addiction treatment services, and will continue to be an active partner, with the focus on implementing and expanding the Ground-level Response and Coordinated Engagement (GRACE) program.

The City also supports the county's efforts, and has partnered with the Whatcom Alliance for Healthcare Advancement (WAHA) to serve those with behavioral health challenges that highly impact the City's emergency medical, police, and jail resources. The Community Paramedic Program, together with professional case managers from WAHA have a mobile program serving this population, about a quarter of whom are also homeless. WAHA observed a 69% reduction in hospital and emergency department charges, along with a decrease in incarceration in the population served through this program. The county has recently joined this partnership, with the intention of expanding it into the GRACE program that is countywide with additional support from regional partner agencies.

In addition to the Special Needs population with the greatest level of need discussed above, the City will also look for ways to support populations so that they can continue to live and work in Bellingham. These include farmworkers who support Whatcom County's agricultural industry, and working families with young children who struggle to find affordable housing and childcare.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Residents of the Birchwood neighborhood lack access to fresh and nutritious food after a major grocer closed its location there in 2016. The nearest grocery stores are more than a mile away, which is especially difficult for low-income families and those who rely on public transportation. Birchwood has some of the highest concentrations of both poverty and minority households, and this loss of a local grocery store has represented a significant hardship for this community.

Other public comment indicated a desire for microenterprise development, especially related to food production. Microenterprise operations related to food production could be permissible in some areas, while others may require special zoning. Innovative responses to the needs of urban food production and local jobs could be mutually beneficial, as they could boost both jobs and health outcomes in some of the most low-income neighborhoods, where both economic and health disparities exist.

The City of Bellingham aims to remain responsive to the needs of local agencies as new priorities arise. In the past, we have responded by supporting community groups who identified a need for facilities in their local community, and the City will continue to do so in the future – especially prioritizing neighborhoods that lack services and opportunities for local residents.

One present example is Bellingham's Senior Activity Center. With the population of Bellingham continuing to age, the center has increased its programming and the program activities have outgrown the current building, which is 40 years old. There is need for increased program funding, safety and security improvements, lighting and acoustic improvements, parking, and increased space for large group classes. Health and wellness programs for seniors – including socialization, meals and exercise programs – have been proven to save money in the long-term by preventing or delaying stays skilled nursing facilities or hospital visits.

How were these needs determined?

The needs described above were prioritized by the public through written public comments and in open-ended comments within public surveys. Available data also supports the opinions expressed by the public. While the cost of housing continues to increase, median earnings do not. There is a need for enterprises which create living-wage jobs. While Bellingham's economy is relatively healthy, not everyone who works full time can provide for themselves and their family. The United Way's ALICE (Asset-Limited, Income-Constrained, Employed) Report indicates 49% of households in Bellingham are either living below federal poverty level, or above poverty level but still not earning enough to meet their basic needs.[1]

Furthermore, certain neighborhoods have concentrations of poverty which are much higher than the county's overall average. The Opportunity 360 Measurement Reports, prepared by Enterprise Community Partners for every US Census Tract, provide a score for each neighborhood on a multitude of

“opportunity indicators.” By these measures, some areas of Bellingham have far more opportunity than others. For example, in Birchwood/Meridian 24% and in Roosevelt 28% of households live in poverty, compared to a county average of 18%. These three neighborhoods also have the lowest overall opportunity scores, which include education, health, and mobility.[2]

[1] United Way. ALICE in Whatcom County. 2013 Point-in-Time data. Available at: <http://www.unitedwaywhatcom.org/sites/unitedwaywhatcom.oneeach.org/files/ALICE%20in%20Whatcom%20County.pdf>.

[2] Enterprise. Opportunity360 page. Defining and measuring opportunity. Data reports for Bellingham Census tracts 3 and 7. Available at: <https://www.enterprisecommunity.org/opportunity360/measure>

Describe the jurisdiction’s need for Public Improvements:

Within the next five-year period, it is likely that the City will annex low-income areas within the City’s urban growth area. These areas, such as the Alderwood neighborhood, have higher rates of poverty than the City as a whole and also currently lack urban levels of service. We anticipate the highest public improvement needs will be in low-income, newly annexed areas that lack amenities such as sidewalks, street lighting, parks and public spaces, etc.

How were these needs determined?

These needs were determined because, if new areas are annexed into the City, they will have the greatest need for new infrastructure improvements, since the current status is below the City standard.

Describe the jurisdiction’s need for Public Services:

The main non-housing public service needs in Bellingham are treatment for mental health and addiction, peer support and community inclusion for the formerly homeless population, and disaster preparedness.

For both mental health and addiction treatment services, the Whatcom County Health Department is the lead. The county has its own set of existing plans to increase availability of mental health services, expand treatment for opioid addiction, and increase coordination between agencies for patients with the highest service needs, among other things.[1] The City of Bellingham recognizes the huge need for these services. Beyond medical treatment, the community needs other resource for emotional and social support of our most vulnerable populations –especially those exiting homelessness. The desire to belong and to be accepted is a fundamental human need. Our workgroup discussions and survey of service providers revealed that a lack of social inclusion is a significant barrier to successful housing and recovery for the homeless population, and no current programs explicitly target this gap. Such programs would rely on volunteers and community organizations, with the City acting in a supporting role.

The City of Bellingham also needs to be prepared for natural disasters, which includes proper infrastructure, planning, and response. A community's resiliency in the event of a natural disaster is in large part dependent upon thoughtful planning and training for a worse-case scenario. We rely mostly on public safety experts, volunteer organizations, and county-wide efforts for natural disaster preparedness. However, the City should be a supportive partner and resource in these efforts.

[1] Whatcom County Behavioral Health Funds: Annual Report 2016. Available at: <http://www.whatcomcounty.us/DocumentCenter/View/30506> and Preventing and Reducing Incarceration in Whatcom County. Oct 2017. Available at <http://www.co.whatcom.wa.us/DocumentCenter/View/31000>

How were these needs determined?

The need for mental health and addiction treatment were prioritized among the service gaps by the Community Solutions Workgroup. These service needs were also prioritized by respondents to the Consolidated Plan survey. Many members of the public and stakeholders expressed that mental health and addiction treatment as a foundation for stability (including employment and housing). The Community Solutions Workgroup and service provider sub-group also identified social inclusion and job training as a gap for the homeless. Providers reported that clients who had received stable housing were still coming to the homeless drop-in center to fulfill their social needs, because they do not feel like they belong anywhere within the broader community or lack to skills to develop new social networks.

Disaster preparedness is not on the forefront of the community's minds – until a natural disaster actually strikes. However, Bellingham like all of the Puget Sound region lies along the Cascadia Subduction Zone, making it vulnerable to a devastating earthquake. Other potential hazards include flooding, tsunami, volcanic eruption, wind storms, and wildfires.[1] It is prudent that the City remain flexible and responsive to emergency response, public safety, and infrastructure needs which may prevent injury and reduce damages in the event of such a disaster.

[1] Whatcom County Sheriff's Office. Whatcom County hazards. Available at: <http://www.whatcomcounty.us/1500/Hazards>. Accessed January 8, 2018.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The population of Bellingham estimate was 86,720 as of April 1, 2017.[1] The entire Western Washington region has been experiencing steady population and economic growth since the previous Consolidated Plan period. Both Whatcom County and Bellingham's populations have grown, but at a rate that is slightly below the state's average. Since 2010 the population of Washington State has grown by 8.7%. Of the 39 counties in the state Whatcom County was 11th in terms of population growth, with its population growing by 7.5% since 2010. Compared to both the state and the county, Bellingham as a city has seen slightly lower than average population growth, for a total increase of 7.2%. As Figure 4 shows, the annual growth rate jumped above state average in 2013 and 2017, and was below state average in all other years. Smaller cities in Whatcom County have seen much faster growth in recent years compared to Bellingham. Lynden has grown by 14% since 2010, and nearby Ferndale has grown by 18%.

As of January 2018, there were 38,228 housing units within Bellingham's city limits.[2] Roughly half were single-family or manufactured homes, and half were multi-family homes, such as apartments, townhomes, or condominiums.

In Bellingham, the median household income is \$44,441, compared to \$54,207 in Whatcom County. Both lag behind the state's median household income of \$62,848.[3] Even so, Whatcom County and Bellingham have seen housing costs grow faster than incomes.[4] According to the 2016 1-year ACS, the median household income in Bellingham has risen 46% from 2000 to 2016, while the median rent has risen 59%, and the median home value has risen 137%.[5] Increases in Whatcom County have followed a similar trend, but are a bit less dramatic.

[1] Washington Office of Financial Management. Available at: <https://ofm.wa.gov/washington-data-research/population-demographics/population-estimates/april-1-official-population-estimates>.

[2] Source: City of Bellingham Estimated Population and Housing Unit Model. Updated January 2018. Available at: www.cob.org/housingstats. Note that City of Bellingham estimates are slightly higher than the 2012-2016 ACS, because they represent a more recent count.

[3] 2012-2016 American Community Survey (ACS) 5-year estimates. Available at: <https://factfinder.census.gov>

[4] American Community Survey 1-Year Estimates, Whatcom County.

[5] 2000 Census (Base Year), 2016 ACS 1-year estimate (Most recent year).

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Although multifamily housing is being added to the overall housing stock at a faster rate than single-family detached units, the largest proportion of housing units (49%) are still single-unit detached homes. Altogether, multifamily units of all sizes make up 46% of housing units. Mobile homes, boats, RVs, and attached one-unit structures such as mother-in-law units or ADUs make up the remaining units.

Smaller units (0 and 1-bedroom) are more likely to be renter occupied, whereas larger units (3 or more bedrooms) are more likely to be owner occupied. Two-bedroom units are 40% renter-occupied and 28% owner-occupied. This distribution of housing units and tenure has changed very little since the previous Consolidated Plan period.

Compare this housing stock to the average household size. In Bellingham, nearly 70% of people live in either a one- or two-person household (each make up roughly 35% of all households). And while 68% of owner homes and 27% of all renter homes have three or more bedrooms, only 30% of all households have three or more people.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	17,029	47%
1-unit, attached structure	1,311	4%
2-4 units	4,134	11%
5-19 units	6,580	18%
20 or more units	5,833	16%
Mobile Home, boat, RV, van, etc	1,128	3%
Total	36,015	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2009-2013 ACS

COB 15. Buildings and Units with Tax Credits Expiring, by Year

Period expiring	Total # of buildings	Total # of units	# of private buildings	# of private units
2021-2025	2	220	2	220
2026-2030	1	225	1	225
2031-2035	1	193	1	193
2036-2040	4	101	0	0
2041-4045	6	267	1	94
2046-2050	6	286	1	101
2051-2055	6	456	0	0
TOTAL	26	1,748	6	833

COB 15

COB 14. Total number of units by housing program

Type of housing program	Total of current units
Emergency shelter	282
Home ownership or repair	1,129
Public or non-profit housing (permanent)	2,766
Supported housing (permanent)	134
Transitional	189
Vouchers*	1,301
Grand Total	5,801

*Note that there is overlap between vouchers and public housing units, since some low-income recipients may use their vouchers in the public housing as opposed to on the private market. Vouchers administered by BHA can be used anywhere within Whatcom County, so a percentage should be assumed to be housing outside of the jurisdiction.

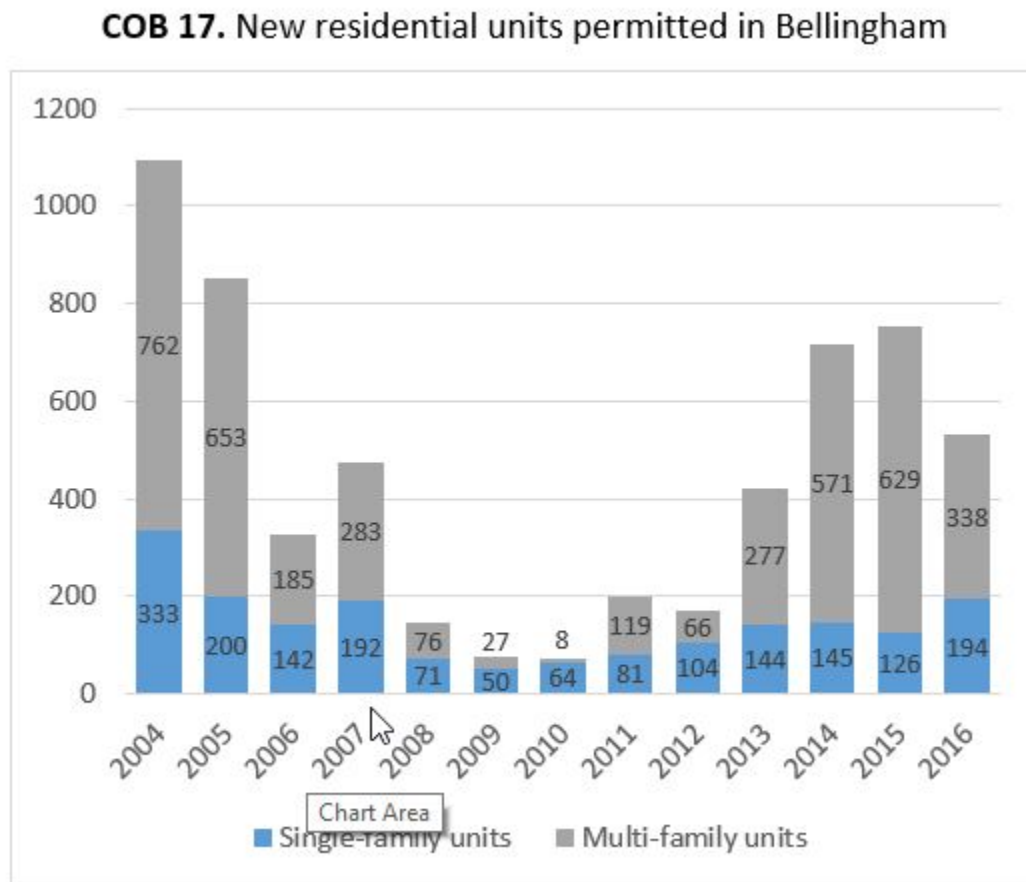
COB 14

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	179	1%	3,372	18%
1 bedroom	1,028	6%	9,402	51%
2 bedrooms	8,415	55%	14,439	78%
3 or more bedrooms	21,021	137%	9,865	53%
Total	30,643	199%	37,078	200%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:
2012-2016 ACS
Data Source Comments:



COB 17

COB 18: Population growth and new housing units	
a. 2015 population estimate	83,580
b. 2017 population estimate	86,720
c. Population change (b - a)	+3,140
d. Total multifamily residential permits in 2015-2016	947
e. Total single family residential permits in 2015-2016	320
f. Average persons per multifamily unit	1.937
g. Average persons per single family unit	2.495
h. Estimated # of people housed in new multifamily units (d x f)	1,834
i. Estimated # of people housed in new single family units (e x g)	798
j. Total estimated number of additional people housed (h + i)	2,633
k. Estimated 2-year housing shortage (j - c)	-507

COB 18

COB 19. Different estimates of housing need

Households in need	
Number of very low income households who are paying over 50% of income for housing	6,810
Number of households on Housing Authority waiting lists as of January 2018 (added before waitlists were closed)	3,240
Number of families (related to households) living below the Federal poverty level	2,013
Number of low-income senior households that are paying over 50% of income for housing	1,545

Sources: A. 2010-2014 CHAS tabulations, "very low income" is below 50% of the area median income; B. Bellingham Housing Authority (list not unduplicated); C. 2012-2016 ACS; D. 2009-2013 ACS, "low income" is below 80% of the area median income, "senior" is age 65+.

COB 19

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

COB 14 is a summary of the total number of units by type of housing program, and Figure 2 is the total number of units by the population assisted, as of January 2018. The population designated as "low income" varies by income level depending on the specific program. For example, most permanent low-income housing units are restricted to residents making 60% AMI and below, but for the City-run Home Rehab Program, homeowners who are seniors or disabled can have an income of up to 80% of the AMI. Depending on the type of housing program a housing unit could be a house, an apartment, a motel room, or a bed/cot. Therefore, the total units below should be considered roughly equivalent to the number of households that can be served, not the number of individuals.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

A number of properties in Bellingham have all or some of their units set aside as affordable units as part of state or federal tax credit programs. These programs have an expiration date, meaning that some units may be at risk for substantial rent increases once rent restrictions from the tax credit programs lapse. As shown in COB 15, in Bellingham there are currently 26 tax credit properties with a total of 1,748 affordable units. However, out of 26 properties, all but 6 are owned and operated by non-profit housing groups such as the Bellingham Housing Authority or Catholic Community Services. Mission-driven affordable housing enterprises may be expected to seek to retain all or most of these units in affordable status, either as a business choice or after receiving grants or other assistance to pay for necessary expenditures such as maintenance. However, although there are only 6 private tax credit properties, they tend to be large and together comprise almost half (48%) of all tax credit units.

In the period ending in 2025, there are two properties with expiring credits, both of which are privately owned. Together these properties have 220 units. Similarly, while there is only one property with expiring credits in the 2026-2030 period, this is a large private property with a total of 225 units.

There are no Public Housing units controlled by the Housing Authority that are expected to be lost from the affordable housing inventory, but prorated funding levels proposed for the Housing Choice voucher program will decrease the number of households assisted. Uncertainty around program funding is already impacting the rate at which new vouchers are being issued by the Bellingham Housing Authority.[1]

[1] Reported by the Bellingham Housing Authority, January 17, 2018.

Does the availability of housing units meet the needs of the population?

No. There are an estimated 39,078 housing units in Bellingham city limits, which is an increase of 2,318 units since 2010, excluding annexations. Over this same time period, population grew by 5,835 people. Even as population growth has continued, the development of new housing units slowed significantly between 2007 and 2013 during the recession, as shown in figure COB 17.

While the production of new units has accelerated since 2013, this has not yet alleviated preexisting demand or affordability issues. As an example, since 2015 the population has risen by 3,140 to a total of 86,720 residents. Meanwhile, there were 1,267 new units permitted in 2015 and 2016 combined. As COB 18 shows, using the average persons per household for multifamily and single family units, we can estimate there are enough housing units available to accommodate 2,633 new residents, a shortage of 507 housing units.

The composition of Bellingham's population today is also not well matched to our existing housing stock. Forty-six percent of the housing units in Bellingham have three more bedrooms, while the average

number of people per housing unit is 2.17. The average family size and number of persons per household has steadily declined over time[1], and therefore has increased demand for smaller units like one-bedroom and studio apartments. Today only 16% of housing units have one bedroom. Coupled with the slowdown in housing production that has not kept pace with population growth in general, this has resulted in a very low rental vacancy rate (estimated at 1.79%) and subsequently to rapidly rising rents.

In response, this demand has encouraged developers to build more multifamily units. Still, Bellingham's existing housing units are split almost equally between single-family and multi-family units (49.8% single-family and 47.8% multi-family units)[2]. Even so, the majority of Bellingham's total land area (42%) is zoned as single-family residential compared to 14% which is zoned for multi-family residential. This puts constraints on what types of housing developments can be sited in which neighborhoods, concentrating lower-income families in neighborhoods with multi-family zoning where housing is more affordable.

[1] Office of Financial Management. Historical estimates for population and housing. Available at: <https://ofm.wa.gov/washington-data-research/population-demographics/population-estimates/historical-estimates-april-1-population-and-housing-state-counties-and-cities>

[2] The remainder is institutional or group housing units.

Describe the need for specific types of housing:

As a college town, Bellingham has a disproportionately large population in the 20-24 age range, at 18% (compared to a US average of 9.8% in this age range). The senior population in the city has risen since the 2010 Census, but it is still below the national average. According to the latest American Community Survey (ACS), people aged 65+ make up 14% of Bellingham's population compared to 14.5% of the US.

These two groups (students and seniors) represent a substantial portion of our community who have a particularly high need for affordable housing. Full-time college students are limited in the number of hours they can work, and the wages they can earn. Increasing housing costs often translate to an increased student debt burden after graduation. Many retired seniors live on a fixed income and cannot afford rental or property tax increases, and may be forced to move away from family, community, and services if they cannot find housing within their budget. This is especially difficult if a senior does not drive.

Finally, single parent families in Bellingham have an extremely high rate of poverty – over 50% of single mothers with children live in poverty. Single-income families in general report that it is a struggle to find affordable housing in the city, with adequate space for themselves and their children.

Discussion

The highest rates of cost burden and severe cost burden are among renters making below 50% of MFI. Altogether, these low-income, cost-burdened renters account for 8,570 households in Bellingham. As

COB 14 shows, there are 1,301 rental vouchers and 2,766 subsidized housing units in Bellingham. Compared to the number of cost-burdened renters, this indicates that the need for low income housing is much greater than the supply, and that without these programs the number of cost burdened households would be much higher.

The information presented in this section explains why the housing cost burden in Bellingham is above average. Put simply, there are not enough housing units available for all income levels of the population. That means lower income residents are in tight competition for the units that are affordable to them. Housing prices continue to rise at a much faster rate than earnings, which is unlikely to change in the near future. This trend not only puts strain on household finances, it also puts more households at risk of homelessness because it's nearly impossible to save up enough money to cover unexpected expenses. In this way, cost burden, supply of subsidized housing, homelessness, and housing problems such as overcrowding are interrelated issues.

There is no exact estimate of the total number of people who need access to affordable housing. COB 19 shows several different ways to estimate the number of households in Bellingham who are most likely to be in need of assistance. These cannot be totaled because there is duplication between several of the categories. Keep in mind that these estimates represent households that may be comprised of multiple individuals, and therefore the total number of people in need would be greater.

Among all income levels, those making below 30% AMI have the highest rates of severe cost burden, regardless of household type. Seniors, students, and single-parent families are populations that have a particularly high need for affordable housing. Many retired seniors live on a fixed income and cannot afford rental costs or property tax increases. In fact, senior households make up the majority of owner-occupied households that are cost burdened. This may force low-income seniors to move away from family, community, and services if they cannot find housing within their budget, which can be particularly detrimental if a senior does not drive and has no easy access to transit.

The housing provided by local colleges and universities houses a portion of the student population, leaving a significant gap in student housing supply. While students are not a population for which the City offers housing or services, the lack of adequate student housing impacts the City's housing needs and must be considered. Full-time college students are limited in the number of hours they can work, and the wages they can earn. Increasing housing costs often translate to an increased student debt burden after graduation.

For example, there are currently 3,666^[1] on-campus student housing beds at Western Washington University. In the most recent academic year, there were about 15,900 students enrolled. Therefore, the on-campus housing can accommodate about 23% of the student body. This does not include the nearby private off-campus housing that is marketed to students, which adds another 1,065 beds. There are currently plans under consideration to develop an additional 980 beds of on- and off-campus student housing in the city.

Single parent families in Bellingham also have especially high needs. Over 50% of single mothers with children live in poverty. Families with children in general report that it is a struggle to find affordable housing in the city with adequate space for themselves and their children.

[1] City of Bellingham, WA. Housing Statistics Story Map. Available at: www.cob.org/housingstats. Accessed February 27, 2018.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

An “affordable” home is one priced such that the mortgage payment or rent plus utilities would cost no more than 30% of income. Since 2000, the median home value has increased by 137% and the median rent has increased 72%. The median income in Bellingham has increased just 46% over this same time period, and predictably many families are now paying more than they can afford for housing.

Lack of homes affordable to low- and moderate-income families (those earning below 50 and 80 percent of median, respectively) has made it increasingly difficult for potential homebuyers to find houses in their price range. Just since the last Consolidated Plan in 2012, the median home price in Bellingham has increased by 26.8%, while the median family income (MFI) has increased just 3.1%. In 2016, less than 18% of all houses sold in Bellingham were affordable to a household at 80% MFI making \$55,920 per year. Meanwhile, 49.6% of all Bellingham households (a total of 16,775) make below 80% MFI.

Whatcom County is well below the State average for homes affordable to a household making median income (100% MFI), at just 34% of homes compared to 54% of homes statewide. About 25,000 homes in Whatcom County are affordable to median-income earners, and there are about 40,000 households earning less than 100% of the county’s median income. In the Puget Sound region, Whatcom County has the second lowest percentage of homes that are affordable to median-income earners.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2016	% Change
Median Home Value	148,900	352,700	137%
Median Contract Rent	559	961	72%

Table 29 – Cost of Housing

Alternate Data Source Name:

2016 ACS 1-year estimate

Data Source Comments:

Rent Paid	Number	%
Less than \$500	1,250	14.3%
\$500-999	9,590	57.6%
\$1,000-1,499	4,917	19.9%
\$1,500-1,999	1,544	5.5%
\$2,000 or more	985	2.6%
Total	18,286	100.0%

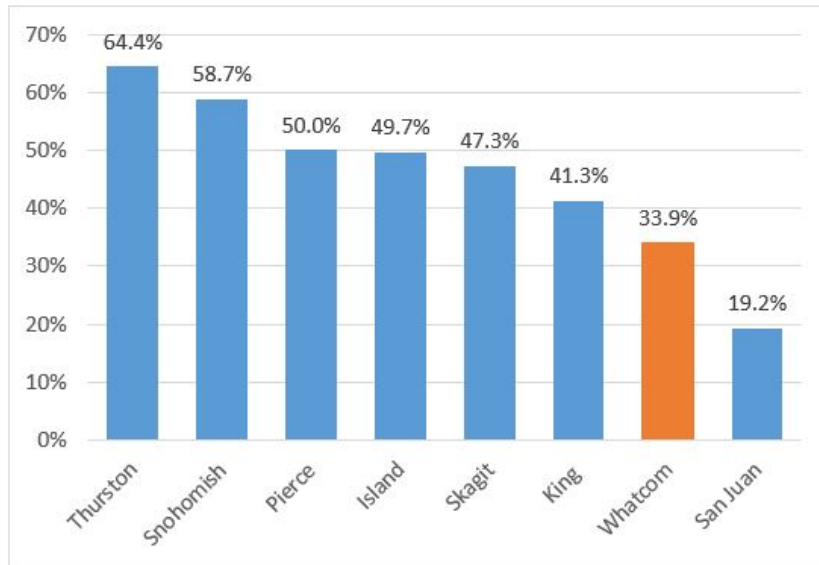
Table 30 - Rent Paid

Alternate Data Source Name:

2012-2016 ACS

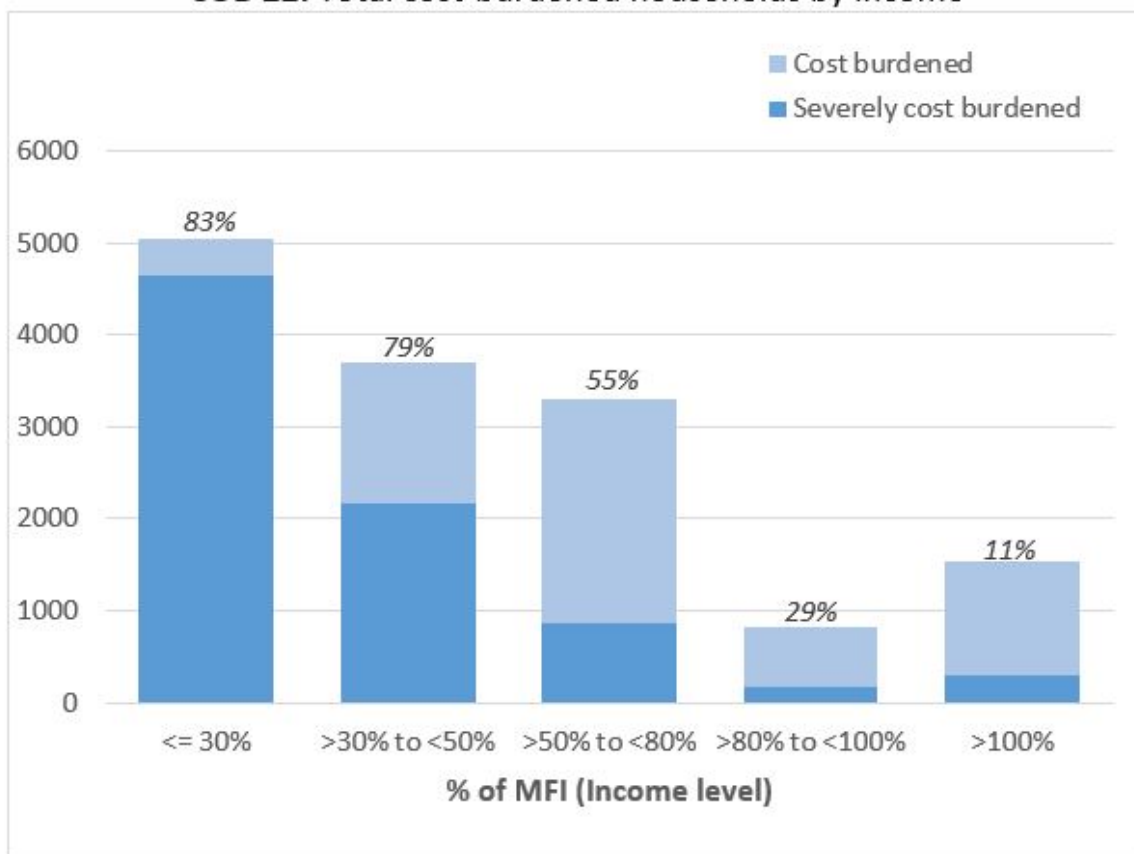
Data Source Comments:

COB 21. Percent of homes affordable to a median-income household in Puget Sound by county



COB 21

COB 22: Total cost-burdened households by income



COB 22

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	965	No Data
50% HAMFI	2,400	320
80% HAMFI	10,305	935
100% HAMFI	No Data	1,960
Total	13,670	3,215

Table 31 – Housing Affordability

Data Source: 2009-2013 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	604	699	910	1,326	1,589
High HOME Rent	613	721	948	1,160	1,274
Low HOME Rent	611	655	786	907	1,012

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. In Bellingham, over 42% of the population is either cost-burdened or severely cost burdened (a rate higher than both Washington State and National average). This indicates that a large portion of residents cannot find a home which is within their budget. Housing affordability affects people at all income levels, as figure COB 22 indicates. For example, even among those households making above 100% of the Median Family Income (MFI), 11% are cost burdened or severely cost burdened.

However, for those with less income the situation looks much worse. Among those making less than 30% of MFI, a full 83% are cost-burdened or severely cost-burdened: a total of 6,055 households. This indicates a severe shortage of homes which are affordable to low and moderate income households. Cost burden also differs among renters and homeowners. Among households that rent, 55% are cost-burdened or severely cost-burdened, compared to 28% of owner households.

The Housing Affordability table above indicates that there are 2,400 units affordable to renter households making 50% of area MFI (\$33,429 per year in 2016). In comparison, the 2010-2014 ACS data reveals that there are 3,390 renter households making 30-50% of area MFI in that time period – almost 1,000 more renter households than affordable units. If we include the number of rental households making less than 30% MFI, the gap is even wider. There is clearly a severe shortage of rental units available to lower income households, which leads to so many being cost burdened and severely cost

burdened. In keeping with these statistics, housing affordability and homelessness are the top concern of Bellingham residents, according to recent surveys.[1]

[1] The 2016 Comprehensive Plan and 2017 Assessment of Fair Housing surveys both indicated this.

How is affordability of housing likely to change considering changes to home values and/or rents?

We do not expect local rents or home values to decrease, and they may continue to rise. As demand for rental units has risen with population over the past five years, Bellingham has seen a decline in the vacancy rate from 3.3% in 2008 to 1.8% in 2017.[1] Although the state's vacancy rate has also fallen over this period, Bellingham's residential vacancy rate was consistently higher than the state's average rate until 2013. It has been consistently lower than the state average rate since that year. Although new rental units are being added to the market, our below-average vacancy rate suggests that rental prices are likely to continue to rise.

Also, local incomes have not kept pace with home values – especially in more recent years. Since 2012, the median home price in Bellingham has increased by 26.8%, while the median family income (MFI) has increased just 3.1%. Lack of homes affordable to low- and moderate-income families has made it increasingly difficult for potential homebuyers to find houses in their price range. Last year, less than 18% of all houses sold in Bellingham were affordable to a household at 80% MFI (making \$55,920 per year). See Appendix D for a market analysis of single family and condominium home sales in Bellingham performed the fall of 2017 to inform 2018 value limits.

[1] HUD – US Postal Service Residential Vacancy Rate Data. 1st Quarter (Jan-Mar) 2008-2017 for Bellingham and Washington State.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

There is a gap between HUD's Fair Market Rent in Bellingham compared to the area's median rent. According to the 2016 American Community Survey, the median rent in Bellingham was \$925. HUD FMR revised for FY 2018 are \$707 for a studio, \$790 for a 1-bedroom, \$1,028 for a 2-bedroom, and \$1,409 for a 3-bedroom apartment. City staff conducted a rental market study of advertised rental units for a 30-day period in summer 2017 and found the median rental prices for each unit size to be 105% to 115% of HUD's FMR. The full details of this study can be found in Appendix E – City of Bellingham Rent Study.

Similarly, HOME rent limits are also well below market prices. For example, the rent limit for a 1 bedroom apartment is \$787 per month, while our rental market study revealed the median rent for a 1-bedroom to be \$885 – almost \$100 more.

Discussion

The data in this section explain why the housing cost burden in Bellingham is above average. Put simply, there are not enough housing units available for all income levels of the population. This is even true for households who already receive market-based rental assistance vouchers. Housing prices continue to rise at a much faster rate than earnings, and this is unlikely to change in the near future. This not only puts strain on household finances, it also puts more households at risk of homelessness (because it's nearly impossible to save up enough money to cover unexpected expenses). In this way, cost burden, supply of subsidized housing, homelessness, and housing problems such as overcrowding are interrelated issues.

For moderate-income residents, there is clear shortage of affordable housing units available to potential homeowners, which can keep potential homeowners stuck in the rental market. To help make homeownership possible for such first-time, moderate-income home buyers, the City provides financial assistance to developers of affordable housing as well as down payment assistance to qualified homebuyers. There are policies in place to ensure that this housing stock is kept affordable in the long-term, which are detailed in Appendix F, "City of Bellingham Resale and Recapture Policies."

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

There are about 3,400 more renter-occupied than owner-occupied housing units in Bellingham. From 2012-2016, 45% of housing units were owned and 55% were rented. Compared to the last Consolidated Plan period, these percentages have changed very little. The number of occupants per housing unit is slightly higher for owner households (2.44) than renter households (2.25).[1]

Overall, the condition of most housing units in Bellingham is good. The majority of units with one “housing condition” can be attributed to housing cost burden alone. As discussed in part NA-25, Disproportionately Greater Need: Housing Cost Burdens, cost burden is by far the greatest housing problem in Bellingham. The other problems – lack of complete kitchen or plumbing and overcrowding – are experienced at a much lower rate. As Table 7 shows, only 3% of renter-occupied households and 0% of owner households have two or more selected conditions.

[1] 2016 ACS 5-year estimates. Tenure by Household Size (B25009).

Definitions

Standard condition – the unit is compliant with all state and local building and safety codes.

Substandard condition but suitable for rehabilitation – the unit is not in compliance with local or state building and safety codes, as indicated by multiple code enforcement complaints (such as nuisance reports, persistent litter or pests, illegal dumping, etc.) or has failed the third rental registration inspection – but is otherwise both financially and structurally suitable for rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,518	30%	9,753	53%
With two selected Conditions	65	0%	480	3%
With three selected Conditions	0	0%	35	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,727	70%	8,047	44%
Total	15,310	100%	18,315	100%

Table 33 - Condition of Units

Data Source: 2009-2013 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,448	16%	3,810	20%
1980-1999	3,871	25%	6,100	33%
1950-1979	4,557	30%	5,194	28%
Before 1950	4,557	30%	3,659	20%
Total	15,433	101%	18,763	101%

Table 34 – Year Unit Built

Alternate Data Source Name:

2012-2016 ACS

Data Source Comments:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,114	59%	8,853	47%
Housing Units build before 1980 with children present	1,060	7%	915	5%

Table 35 – Risk of Lead-Based Paint

Alternate Data Source Name:

2010-2014 CHAS data

Data Source Comments:

According to our analysis of the 2010-2014 CHAS tabulations, there are only 8,585 units build before 1980. Therefore, 12% of those units have children present (not 7% as displayed in the table above).

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	961	0	961
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Alternate Data Source Name:

USPS residential vacancy data

Data Source Comments:

There are 2,468 vacant units according to the 2016 ACS, but this includes households which are seasonal or sold and not yet occupied. According to USPS data, the number of vacant residential units in the first quarter of 2017 was 961. We believe this is a more accurate estimate.

Need for Owner and Rental Rehabilitation

To estimate the need for owner rehabilitation we analyzed Whatcom County Assessor data on the 18,371 single-family homes[1] in Bellingham (as of January 2018) based on age and property value. Of those single-family homes, 10,905 were built prior to 1980. Of those 10,905 homes, 405 have assessed

values that are less than 50% of the average assessed value of the neighborhood they are located within. An assessed property significantly lower than the neighborhood average could indicate homes which need rehabilitation or in poor repair. These households represent just 2.2% of the single-family housing stock.

For rental housing, the City of Bellingham administers a Rental Registration and Safety Inspection program. Landlords are required to register their rental properties with the City, and to undergo a health and safety inspection every three years. This inspection includes a wide range of standards – from structural to sanitation. A property may fail an inspection for major issues, or may pass with conditions if issues are minor (such as the need to install the appropriate amount of smoke detectors). The City currently has approximately 18,000 rental units registered. Of those units that have been inspected, 54% passed the first inspection without any issues, and 22% passed with conditions. The remaining 22% failed the first inspection, but of those only three failed the final re-inspection. This indicates that very few rental properties in Bellingham are in need of major rehabilitation.

[1] Note that not all single-family homes are owner occupied. Of single-family units, 74% are estimated to be owner-occupied and 26% are renter occupied (2012-2016 ACS).

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead based paint is more common in households built before 1980, and more of a health hazard when young children present. The 2010-2014 ACS data indicates that 56% of owner-occupied households and 47% of renter-occupied households were built before 1980. Of those, there were 1,060 owner households and 915 renter households with children under 6 years of age.

Regardless of the year the home was built, low- and moderate-income households may have less ability to remove or suppress lead paint, which can be quite expensive. A more accurate estimate might be done by subtracting those households earning over 80% AMI. In that case, the risk of lead based paint hazard is most likely to be highest in 470 owner-occupied households and 740 renter-occupied households that are moderate or low income, for a total of 1,210 households.

Discussion

Because of the steadily increasing property values and high demand for housing, Bellingham has very few blighted or abandoned properties – so few that there is no database for tracking such properties. We have used rough estimates above to approximate the need for residential property rehabilitation based on the age and value of the home, and lead paint danger by the number older households with young children present. However, it can't be assumed that all (or even the majority of) these properties are actually in need of rehabilitation.

There are several ways by which the City regularly helps low-income homeowners make health and safety repairs, including stabilization of lead paint. Since 2001, 236 homes in Bellingham have been rehabilitated through the Home Rehabilitation Loan Program. Low-income homeowners who qualify can receive zero-interest loans for necessary repairs which keep owner-occupied properties from becoming blighted or condemned. The Rental Registration and Safety Inspection program helps ensure that rental properties are meeting local health and safety codes, and that property owners are making necessary ongoing repairs.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Most public housing units and voucher programs in Bellingham are administered by the Bellingham/Whatcom County Housing Authority (BHA). The BHA administers “public housing” that they own, and HUD vouchers that assist low-income households with the cost of housing and utilities in various buildings – many of which have been developed by the BHA in partnership with tax credit entities.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	528	1,591	263	1,328	45	0	150
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

BHA

Data Source Comments: As of January 2018. This is based on 99% occupancy in Public Housing and 98% lease-up rate for voucher programs.

Describe the supply of public housing developments – Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Bellingham/Whatcom County Housing Authorities manages a portfolio of 528 public housing units. The majority of these units are located in three high-rise buildings for seniors and persons with disabilities. In addition to these three buildings, the housing authority manages a variety of lower-density public housing properties for families throughout Whatcom County.

The inspections scores in Table 12 below were available for only two public housing properties in Bellingham. Scores are based on a scale from 0 to 100. Both properties were inspected in March 2015.

Public Housing Condition

Public Housing Development	Average Inspection Score
Lincoln Square	90
Texas Meadows	96

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

All of the Authority's housing stock with the exception of four units was built 35 to nearly 50 years ago. Although the properties are well maintained, many systems are reaching the end of their useful life or obsolescence. HUD provides an annual Capital Fund Grant for revitalization and restoration. The past few years the annual Capital Fund Grant has been less than \$1,000/unit. This requires addressing only the most significant of physical needs at best. HUD does not generally allow additional amortizing debt to be secured against Public Housing properties, severely constricting the Authority's ability to modernize.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Housing Authority operates a strong preventative maintenance program in conjunction with the Capital Fund Grant program referenced above. Capital needs are assessed and prioritized annually, with adjustments during the year to accommodate emerging needs.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Bellingham’s homeless housing and service organizations participate in Whatcom County’s coordinated entry system, and a database called the Homeless Management Intake System (HMIS). Whatcom County was an early adopter of this system, which is now recognized as a best-practice for housing people effectively across multiple organizations. In addition, the County and the City are committed to a Housing-First model and prevention-based strategies. That means the same coordinated-entry system serves people who are at-risk of homelessness, currently homeless, and re-entering society from institutional settings.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	38	88	90	32	14
Households with Only Adults	136	40	79	57	0
Chronically Homeless Households	0	0	4	45	40
Veterans	0	0	0	0	5
Unaccompanied Youth	20	0	16	0	20

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: The figures above are not necessarily unduplicated, as some of the beds fall into multiple categories. For example, there is a new housing project underway which will have 40 units for homeless and/or chronically homeless individuals; of these, 20 will be set aside for homeless youth, and 5 will be set aside for homeless veterans. Therefore, these units are in both categories above.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Some of the agencies listed in the following section provide mainstream services as well as services to the homeless in partnership with other nonprofits and the Homeless Services Center. In addition, mental health service agencies are in partnership with a number of housing facilities providing temporary, transitional or permanent housing for homeless, and bring case managers and health providers to housing facilities to offer case management, services and appointments on site.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The Opportunity Council's Homeless Service Center, located in Bellingham, is the agency responsible for managing the coordinated entry system and rental assistance distribution in coordination with Whatcom County Health Department. All agencies that provide housing perform a standardized housing assessment that is administered at the point of entry. A standardized intake and vulnerability assessment is administered at entry and households are then referred to openings with the following partners:

- Catholic Community Services*
- Lighthouse Mission Ministries
- Lydia Place*
- Interfaith Coalition
- Northwest Youth Services*
- Opportunity Council*
- Pioneer Human Services
- Sun Community Services
- YWCA

Other community partners that provide support to homeless households include:

- Compass Health
- Catholic Community Services Recovery
- Domestic Violence and Sexual Assault Services
- Lake Whatcom Treatment Center
- Unity Care NW
- SeaMar
- Northwest Regional Council
- Department of Social and Health Services (DSHS)

- Whatcom Alliance for Health Advancement

The Homeless Service Center supports key staff responsible for managing and coordinating across the partner agencies listed above. These are:

- HMIS Database Manager
- Housing Retention Manager
- Leasing Specialist
- Landlord Liaison
- Housing Referral Specialist
- Program Assistant
- Homeless Outreach Specialists
- Homeless Outreach Coordinator

*These partners receive County Rental Assistance through the coordinated entry system.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The Special Needs populations with the greatest housing and service needs in our jurisdiction are the elderly population, persons with disabilities, victims of domestic violence, and persons with behavioral health needs (including people with alcohol and drug addictions). As Bellingham's population ages and grows over time, the supportive housing and service needs of all of these populations will increase.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The supportive housing needs of these Special Needs groups are described in detail in section NA-45. The facilities and services are described here.

Elderly and Frail elderly

Altogether, there are 29 Skilled Nursing Facilities, Adult Family Homes, and Assisted Living facilities in Bellingham, with a total capacity of 1,454 beds.[1] This does not include Senior Living or Retirement communities, which may provide meals and some services, but whose residents are capable of living independently and could live elsewhere in the community if they chose to. Table 19 shows the breakdown of long-term care facilities by type and number of beds available to residents who are paying with Medicaid.

Skilled nursing facilities are medical care institutions rather than a long-term housing option. However, they cannot legally discharge patients who no longer require medical care unless they have safe and appropriate housing to go to, and therefore may end up providing long-term housing and care if there are no other housing options available. As of February 26, 2018 there were 594 beds in skilled nursing facilities in Bellingham, and 318 residents using a skilled nursing facility for long-term care, without a discharge plan.[2]

Persons with disabilities

The majority of the 528 public housing units managed by the BHA are for either seniors or people with disabilities. Throughout the community, there are also a handful of organizations that offer in-home care, permanent supportive housing, transitional housing, and emergency shelter to adults with developmental disabilities and other needs.

- Lighthouse Mission Ministries' Special Needs dorm: 16 emergency shelter beds
- Opportunity Council's Evergreen House: 3 permanent supported housing units

- Sun Community Services: 11 permanent supportive housing units and 9 transitional housing beds
- Access Living: provides in-home care to over 40 adults with developmental disabilities

Victims of domestic violence

Currently there are 162 beds in the city available to victims of domestic violence and their children. Not all of these beds are exclusively designated for those fleeing domestic violence. Some are available for women and children who are facing homelessness for other reasons, and many have domestic violence experiences in their backgrounds.

- DVSAS Safe Shelter: 21 beds; Baker Place Shelter: 4 beds (with an additional 8 beds under construction, to be open in 2018)
- Dorothy Place: 35 beds (25 beds are in permanent supportive housing; 10 beds are transitional housing)
- Lydia Place: 20 beds (8 transitional beds; 5 permanent supportive units)
- YWCA's Larabee Residence: 36 beds (9 emergency shelter and 27 transitional beds for single women)
- Lighthouse Mission Ministries' Agape Home: 50 beds (transitional housing for women and children)

[1] Calculated using Bellingham's 2017 Housing Unit & Population Estimate Report and DSHS's Assisted Living Facilities locator.

[2] WA Department of Health and Human Services. Aging and Long-Term Support Administration, March 2, 2018.

COB 23. Long-term care facilities in Bellingham

	Total number of beds (capacity)	# of Medicaid clients as of January 2018	# of Medicaid clients not required to pay privately before residency
Adult Family Homes	59	19	14
Assisted Living Facilities	809	182	147
Total	868	201	161

Data source: Northwest Regional Council, January 2018.

COB 23

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

A number of housing providers offer re-entry housing in the area, but there is not nearly enough unit availability to meet the demand. Pioneer Human Services provides re-entry housing in the City Gate Apartments, Sun Community Services provides housing for those with mental health challenges who are also re-entering the mainstream.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Two agencies moving forward with new housing developments have received predevelopment funding from the City, and will hopefully begin development in the next year with additional City funding. These projects will serve low-income households, some of whom have physical disabilities (there will be units set aside for accessibility), others who are victims of domestic violence, and other single parent households with very young children. The one year goal for new housing units is 41. In addition, the City will continue to fund housing case management and intensive case management through ongoing agency partnerships, most of which serve both homeless and housed individuals with mental and behavioral health challenges. These services are accomplished through our Housing and Human Services grants and linked to goals under those categories.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

N/A

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The major barriers to affordable housing in the jurisdiction are driven by market forces: demand for housing exceeds supply, rents and property values are rising, and wages are not increasing proportionate to housing costs.

There is no need to encourage residential investment in general, as that is already incentivized in the private market through a healthy demand. The City currently encourages private investment in affordable housing by offering tax reduction incentive to developers that build multi-family housing which is affordable to households whose income is at or below 60% of the Area Median Income (AMI). The affordable housing requirement can also be met, either partially or fully, for any units with two or more bedrooms that are available to households whose income is at or below 80% of median family income adjusted for family size.[1]

How other specific public policies which affect housing and residential investment are always open to debate. Policies which may have a negative effect on affordable housing are those which limit supply of new units: for example, zoning requirements, such as single-family zoning, minimum lot size requirements, and restrictions on infill development. Currently, 42% of the City's total land area is zoned for single-family residential use, compared to 14% which is zoned for multi-family residential use.[2] This zoning puts constraints on where more affordable multi-family housing units are permitted.

Some development regulations may inadvertently exacerbate the shortage of housing options, housing mobility, and socioeconomic segregation. Bellingham's existing municipal code defines a "family" as no more than three unrelated individuals living in the same household; therefore no more than three unrelated individuals are permitted to reside in the same unit in single-family neighborhoods. To the extent this is enforced, it limits the number of renters per household and infringes on protected classes by expecting landlords to inquire about family and marital status. The potential impact is that it decreases the available housing where non-families are legally allowed to live, and may exclude low-income renters from some areas. It also excludes nonprofit providers of affordable housing from providing shared housing options for their clients.

Finally, past Analyses of Impediments to Fair Housing have found that minority households are less likely to be homeowners compared to White households of the same income. The City of Bellingham believes that individuals of similar economic levels in the same housing market area should have available to them a like range of housing choices regardless of their race, color, religion, ancestry, national origin, familial or marital status, disability, sex, sexual orientation or gender identify.

The City offers limited funding to help moderate income families purchase homes. Over the past Consolidated Plan period, the City provided homebuyer assistance to 58 moderate income households (in four years). Of those households 86% identified as white, which is higher than the City-wide percentage of 82%. Homebuyers who identified as Hispanic or Latino made up 3%, although 8% of the

population of Bellingham is Hispanic or Latino. No homebuyers identified as Black/African American or American Indian/Alaska Native (which together make up almost 4% of the population).

One barrier to minority households in accessing such programs is that they are less aware of such programs, and therefore apply at a lower rate. Advertisement and information dissemination should be designed that it can be accessed by all racial/ethnic groups.

[1] See Bellingham Municipal Code 17.82.030. Tax exemptions for multifamily housing in targeted residential areas.

[2] City of Bellingham Comprehensive Plan. Land Use chapter. Page 5.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The population of Bellingham is young and well-educated, but the senior population is growing and is expected to become a higher proportion of the population over time. This will present challenges for meeting housing and care needs for the elderly in the future, but will also present new economic opportunities.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	622	460	3	1	-2
Arts, Entertainment, Accommodations	3,867	6,117	16	17	1
Construction	1,524	2,392	6	7	1
Education and Health Care Services	5,253	9,352	21	26	5
Finance, Insurance, and Real Estate	1,233	1,928	5	5	0
Information	692	958	3	3	0
Manufacturing	2,849	2,880	11	8	-3
Other Services	1,004	1,543	4	4	0
Professional, Scientific, Management Services	1,842	2,469	7	7	0
Public Administration	0	0	0	0	0
Retail Trade	4,194	6,796	17	19	2
Transportation and Warehousing	729	426	3	1	-2
Wholesale Trade	980	1,071	4	3	-1
Total	24,789	36,392	--	--	--

Table 40 - Business Activity

Data Source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	45,041
Civilian Employed Population 16 years and over	40,364
Unemployment Rate	10.38
Unemployment Rate for Ages 16-24	35.76
Unemployment Rate for Ages 25-65	6.05

Table 41 - Labor Force

Data Source: 2009-2013 ACS

Occupations by Sector	Number of People
Management, business and financial	9,561
Farming, fisheries and forestry occupations	2,051
Service	5,056
Sales and office	10,586
Construction, extraction, maintenance and repair	2,892
Production, transportation and material moving	2,144

Table 42 – Occupations by Sector

Data Source: 2009-2013 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	31,786	84%
30-59 Minutes	4,325	11%
60 or More Minutes	1,508	4%
Total	37,619	100%

Table 43 - Travel Time

Data Source: 2009-2013 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,397	162	1,061

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	3,849	562	1,839
Some college or Associate's degree	9,840	952	3,302
Bachelor's degree or higher	12,389	657	2,429

Table 44 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	245	137	153	589	561
9th to 12th grade, no diploma	876	517	448	776	468
High school graduate, GED, or alternative	3,274	2,117	1,314	2,841	2,607
Some college, no degree	10,581	3,235	2,082	4,075	2,562
Associate's degree	2,944	1,874	1,055	1,852	646
Bachelor's degree	1,479	3,859	2,204	4,372	1,803
Graduate or professional degree	0	943	1,435	2,662	1,789

Table 45 - Educational Attainment by Age

Data Source: 2009-2013 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,062
High school graduate (includes equivalency)	26,409
Some college or Associate's degree	30,646
Bachelor's degree	35,452
Graduate or professional degree	53,269

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2009-2013 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors in Bellingham are Education and Health Care Services (9,352 jobs), Retail Trade (6,796 jobs) and Arts, Entertainment, and Accommodation (6,117 jobs). Altogether these three

sectors make up 51% of the share of all workers. The next biggest employment sector is Manufacturing, which has 2,880 jobs. These numbers indicate that Bellingham's economy is predominantly a service economy.

Describe the workforce and infrastructure needs of the business community:

In Whatcom County, Construction will be the industry with the highest expected annual job growth rate over the next five years and the occupation with the greatest number of new jobs in the short term. This is due to the high demand for new development discussed earlier. At present, a shortage of skilled construction labor is the result of an industry that scaled down during the Recession, and is still struggling to rebuild its workforce. Natural Resources and Mining is the only industry sector expected to lose jobs in the near-term. Jobs in Professional and Business Services, Leisure and Hospitality, and Education and Health Services are expected to see healthy increases annually for the next five years and will remain a major portion of the employment market.[1]

[1] Washington Employment Security Department. Analysis provided January 2018.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

One factor that will influence future workforce needs will be the age of the population. The youth population (age 0 to 29) in Whatcom County is expected to decrease as a percentage of the overall population, and the elderly population (age 70 and above) is expected to increase even more significantly. This will have implications for the economy and types of jobs available. An aging population in Whatcom County is a factor in the high projected growth for the healthcare industry.

The following industries have the largest aging workforces (i.e. largest portion of workers age 55+), and may need to consider attracting younger workers as retirements increase:

- Utilities
- Education
- Transportation and warehousing
- Government

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Home to a state university, community college, and a technical college, Bellingham has a highly educated workforce. Of adults age 25 and over, 51% have obtained a college degree (either an Associate's, Bachelor's, or Master's degree) and 26% of this population has no college education.

Compare this with the US average, in which 39% of adults age 25 and over have a college degree, and 40% have no college education. COB 24 compares the educational attainment of Bellingham residents with the county, state, and nation.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Opportunity Council conducts workforce training for low income households, as does Worksource Whatcom. The Opportunity Council does so as part of broader efforts that divert households from entering homelessness. Building the skills of the low income workforce helping them to build assets yields more resilience to economic and household challenges, and ultimately less reliance on the services supported through this plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The jurisdiction is part of an Economic Development Strategy that encompasses all of Whatcom County. The capital project most relevant to the Consolidated Plan is to redevelop, through partnerships or other methods, city-owned properties or chronic vacant buildings into mixed use developments compatible with the sub-area plans in an effort to spur additional private sector development to increase housing and job opportunities. HOME and CBDG funds were listed as one potential source of funding, however such a project would be contingent on establishing other partnerships.

Discussion

Broadband coverage

Almost all Bellingham residents have access to broadband internet services. Third party availability tools suggest that broadband availability for residents is between 98%-100%. There are multiple providers offering broadband services within the City limits to both residential and business customers. The City is not aware of specific neighborhoods lacking access to broadband services.

As part of our public participation process, City staff reached out to the Technology Alliance Group, who promotes and educates on behalf of technology businesses, but without response. However, the City has franchise agreements in place with cable television providers Century Link and Comcast. Anywhere

cable television is provided, Comcast also offers broadband internet service. Therefore, the entire Bellingham area is served with cable internet as well as television.

COB 24. Educational Attainment

	Less than 9th Grade	No High School Diploma	High School Diploma/ GED	Some College	Associate's Degree	Bachelor's Degree	Master's or Higher
Bellingham	2.6%	4.7%	18.7%	23.0%	10.3%	26.3%	14.4%
Whatcom	3.1%	5.7%	24.1%	24.7%	9.8%	21.7%	11.0%
WA State	3.9%	5.2%	23.1%	24.0%	9.6%	21.7%	12.5%
United States	5.5%	7.3%	27.6%	20.7%	8.2%	19.0%	11.6%

Data source: 2011-2015 ACS

COB 24

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

No. As discussed previous sections, very few households in Bellingham have multiple housing problems: just 3% of renters and less than 1% of owner households have more than one housing problem. Because there are so few households with multiple housing problems, there are no areas where they are concentrated at a level that is detectable with the available data.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Yes. According to school district enrollment data and Census tract level data, there are certain neighborhoods that have a high concentration of both racial/ethnic minorities and low-income families – and in most cases these two are corresponding (see COB 25). Areas of concentration are defined as neighborhoods where the average is at least one standard deviation above the City average.

The percent of children enrolled by elementary school who qualify for free or reduced meals (FRM) is one way to measure the number of low-income families in an area. Looking at school district data, the average percentage of children in Bellingham who receive FRM is 41%. However, the range by elementary school varies from 16% – 81%. Alderwood elementary school is the highest, with 81% of students receiving FRM. Although Alderwood neighborhood is not currently within the Bellingham city limits, it is included in this data set because it is part of Bellingham school district, and may be annexed into the city during the next Consolidated Plan period (see section NA-50). Cordata and Birchwood neighborhood schools also meet the criteria for high concentration of low-income families, with 64% and 65% respectively.

Another way to measure the concentration of low-income families is to look at percent of families below the Federal poverty level by Census tract. There are 17 Census tracts in the City, and not all of them correspond exactly with just one neighborhood, although several do. Some neighborhoods are spread across two or more Census tracts, or combined. The City average rate of family poverty is 12.4%.^[1] Looking at Census tract data, the area that corresponds to the City Center has the highest rate of family poverty, at 58.5%. Happy Valley also meets the criteria for a concentrated area of poverty at 31.4%. The family poverty rate for the Census tracts corresponding Roosevelt (20%), Birchwood and Meridian (22.1%) don't meet the threshold of being one standard deviation higher than the City average, but still have rates that are well above average.

Using the same data sets, we can see that high-poverty neighborhoods also correspond to areas where minority families are concentrated. The average percentage of non-white, non-Hispanic students is 25% per elementary school. Birchwood (49%), Alderwood (45%), and Cordata (44%) have the highest percentages of minority students, and all meet the criteria for an area of high concentration of minority

families with children. Looking at Census tract data for percentage of minority population (excluding Alderwood), Roosevelt (38.7%), Birchwood/Meridian (31.7%), and City Center (24.3%) neighborhoods all meet the criteria for concentrated areas of minority families, compared to the City average of 17.2% non-white, non-Hispanic.

[1] The City average rate of poverty is 22% of the population as a whole. In part because Bellingham has a large undergraduate student population, the percentage of non-family households below the poverty level is much higher than for family households. Using families in poverty, therefore, is a better measurement because it excludes people who may be pursuing a degree full time instead of working (and therefore have very low incomes, but will have greater earning potential later on).

What are the characteristics of the market in these areas/neighborhoods?

The same neighborhoods with the highest percentage of family poverty and minority populations correspond to those with the most multi-family housing. The four neighborhoods with the highest number of multi-family units are Happy Valley, Cordata, Roosevelt, and Birchwood. Together, these four neighborhoods make up 42% of the City's total multi-family housing units. Including Puget and Meridian neighborhoods as well would account for 57% of all the City's multifamily housing. As such, these neighborhoods also have among the highest population density.[1]

In terms of single-family housing, the median sales price for homes with two or more bedrooms was \$341,000 in 2016. Roosevelt, Birchwood, and Cordata had median home sales prices well below the City average, but there were several other neighborhoods (York, Sunnyland, Puget) with relatively low home prices that do not have as high concentrations of minorities or low-income families.

[1] See multi-family housing data available at www.cob.org/housingstats

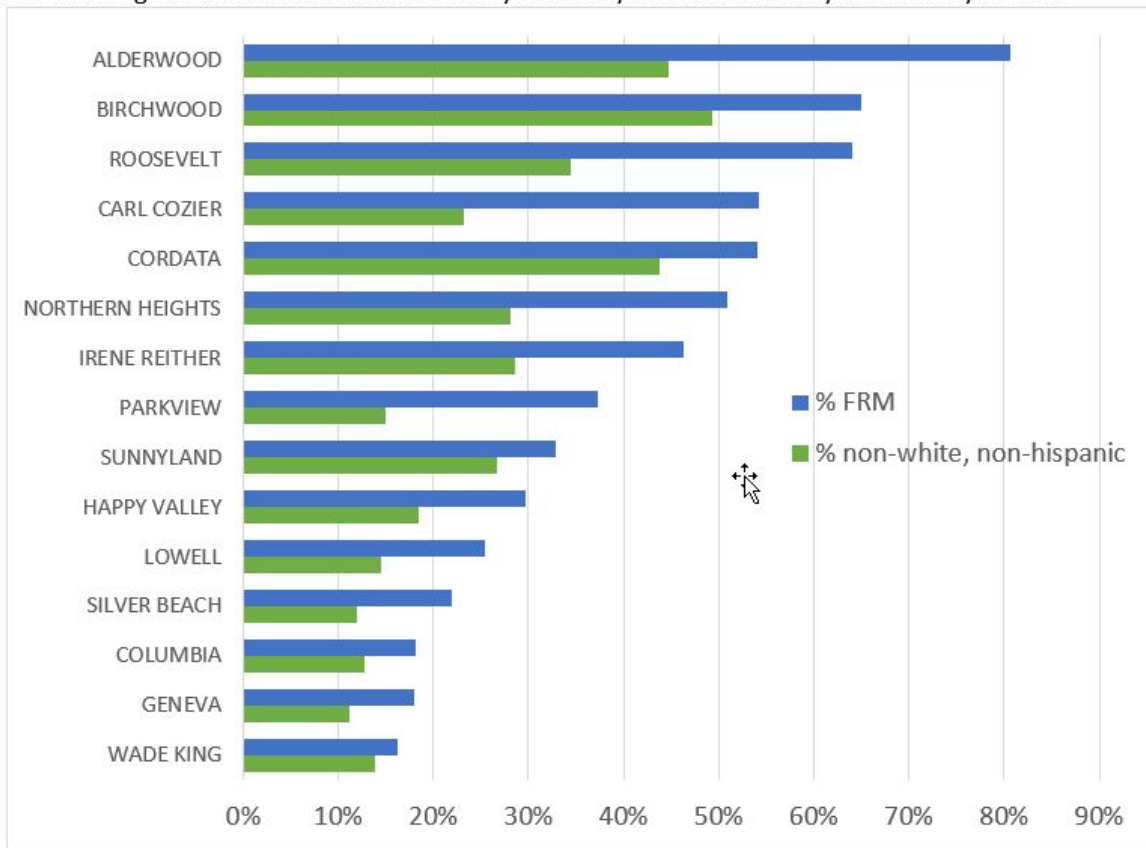
Are there any community assets in these areas/neighborhoods?

The Roosevelt neighborhood is home to the Roosevelt Family Resource Center, which recently received CBDG funds to complete a rehabilitation. This community resource is run by the non-profit Bellingham Family & Community Network.

Are there other strategic opportunities in any of these areas?

Yes. The Bellingham Housing Authority own approximately 20 single-family units in the City. It would like to off-load this properties to continue to focus on the administration of housing assistance vouchers and the three high-rise apartment buildings within the City. This could be a strategic opportunity for the City or local non-profit partners to acquire these housing units, in order to keep them permanently affordable for larger families.

COB 25. Bellingham School District: % minority and free/reduced meals by elementary school



COB 25

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Bellingham's Strategic Plan outlines the housing and community development goals and strategies to meet the priority needs with available resources. This Plan covers the period from July 1, 2018 through June 30, 2023. This Strategic Plan is aligned with the Assessment of Fair Housing, which was approved by HUD in December of 2017, and also covers the period through June 30, 2023.

The City anticipates receiving continued federal entitlement grants through HUD in the next five years. The two entitlement grants include Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). The City also anticipates continuing to receive funding from local sources.

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

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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

As discussed in the NA-50-91.215 (Non-Housing Community Development Needs) and MA-50 (Needs and Market Analysis Discussion), some of Bellingham's neighborhoods currently have high rates of poverty compared to the City as a whole. These neighborhoods also correspond to those with more multi-family zoning, and an above average concentration of minority populations. For example, the average percentage of children in Bellingham who receive free or reduced meals is 41%. Cordata and Birchwood neighborhoods have a high concentration of low-income families, with 64% and 65% respectively.

At the same time, with ever increasing property costs, currently affordable neighborhoods can become less so as facilities and infrastructure investments are added. It is for that reason that this Consolidated Plan will focus primarily on diversifying our affordable housing stock and on adding new affordable housing in all neighborhoods, instead of concentrating it only in neighborhoods where poverty rates are already high.

Allocation priorities will include any newly annexed areas currently outside of City limits where poverty rates are high and infrastructure and facilities are below urban levels of service. These areas will have the highest needs relative to all areas currently within City limits. For example, 81% of Alderwood elementary school students receive free or reduced meals, compared to an average of 41% across the school district. Alderwood neighborhood is not currently within the Bellingham city limits, but it may be annexed into the city during the next Consolidated Plan period.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	More affordable rental housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Associated Goals	Increase affordable rental housing supply
	Description	The greatest need in our community is to assist those with the lowest incomes. At least 63% of all households earning less than 50% AMI are paying more than half their income towards housing.[1] With the ability to pay between \$0 and \$641 per month for a 1-bedroom unit, the private market is unable to meet this demand without assistance. The rise in housing costs, together with historically low vacancy rates and stagnant wages, makes it very difficult to find affordable housing.
	Basis for Relative Priority	With vacancy rates hovering around 1%, the City has a severe shortage of rental housing and needs additional supply, with our focus being supply for low and extremely low income households.

2	Priority Need Name	Adequate response to homeless crisis
	Priority Level	High
	Population	Extremely Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Associated Goals	Address and prevent homelessness
	Description	Many people in Bellingham, and throughout Whatcom County, experience homelessness or face the prospect of losing their homes. The economic recession placed new hardships on people from which some are still recovering, while others face loss of their homes due to reasons including chemical dependency, mental health, and domestic violence.
3	Basis for Relative Priority	Current shelter capacity is insufficient to meet needs of the homeless population, especially for single individuals. Levels of homelessness have been rising for all populations over the past 5 years. Basic services and supports are needed to help prevent very low income households from experiencing homelessness.
	Priority Need Name	Rehabilitation of existing units

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Associated Goals	Preserve existing housing
	Description	Offer home rehabilitation loans with favorable terms for low income homeowners – especially for those who are elderly or disabled, or very low income households with young children. Offer rental housing rehabilitation to improve health and safety and ensure affordability over time for low and very low income households.

	Basis for Relative Priority	<p>Older housing stock requires maintenance in order to preserve the home for continued use, such as roofs, electrical, plumbing, weatherization, and lead-based paint stabilization. These needs are great for both owner-occupied and rental housing. Elderly homeowners can benefit from the assistance the City provides in project scoping, contractor oversight, and deferred payment loans in the Home Rehab Program. Non-profits which own affordable housing inventory have been successful in attracting private tax credit financing to undertake significant rehabilitation work of their properties, but some financial assistance from the City has been required. The City should ensure that new projects include strategies to address funding repair and maintenance needs.</p> <p>If possible, the City should look at opportunities to assist private multi-family rental projects that need assistance for maintenance and repairs to meet minimum housing standards. Private market rental properties are important to meeting the affordable housing needs of the community, and the City should ensure their continued viability.</p>
4	Priority Need Name	Equity and economic mobility
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Associated Goals	Promote neighborhood equity
	Description	<ul style="list-style-type: none"> • Conduct a housing equity audit by neighborhood. • Diversify urban villages and higher income neighborhoods by adding affordable housing for low income residents in areas where it is lacking. • Support the acquisition of existing naturally occurring affordable rental units in higher poverty neighborhoods as a strategy to prevent displacement of low-income residents with gentrification.

	Basis for Relative Priority	Concentrating any single type of housing in a neighborhood limits economic diversity and housing choice. For families to achieve financial stability and economic independence, they need to all have access to good schools and affordable housing which is within a reasonable commute to their workplace. In keeping with HUD's goal to provide affordable housing that is accessible to job opportunities and the City's strategic commitment to equity and social justice, the City should promote affordable housing options within all neighborhoods. This would help disburse low-income and minority populations proportionately throughout the City, and help avoid problems that can come with high concentrations of poverty.
5	Priority Need Name	More moderate income residents as homeowners
	Priority Level	Low
	Population	Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Associated Goals	Increase affordable homeowner housing supply
	Description	Support homeownership development and downpayment assistance for low to moderate income households, especially for minority households and households with young children.
	Basis for Relative Priority	See tier discussion in introduction.
6	Priority Need Name	Education and outreach on housing issues
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Associated Goals	Coordinate and improve delivery of services
	Description	<ul style="list-style-type: none"> • Involve partner agencies, tenants, landlords, and the broader community in education and advocacy efforts involving homelessness, fair housing, cost burdened households, and neighborhood equity. Coordinate local strategies to assist those experiencing and at risk of homelessness. • Address the “benefits cliff”: pursue opportunities to ease the transition off of housing assistance to encourage more households using assistance to embrace upward mobility. • Raise awareness with upstream funding and finance agencies about local needs and priorities.

Basis for Relative Priority	<p>Numerous public, non-profit and private agencies provide housing and other services to low-income persons and households. Applicants, funding agencies and the recipients of housing and services would benefit from greater coordination and delivery of services. The City should work with other agencies and providers to coordinate the funding and delivery of services in order to be more effective and efficient with our limited resources.</p> <p>The public also has many misconceptions about the root causes of homelessness, and there is a general lack of awareness of fair housing laws. The City needs to continue regular community education, outreach, and engagement to help support effective strategies.</p>
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Narrative (Optional)

The priority needs that were associated with our Tier 1 strategic priorities are categorized as “high priority,” while the priority needs associated with our Tier 2 strategic priorities have been categorized as “low priority”, according to HUD’s requirements. There are many strategic priorities that were identified by the community, but are in fact under the control of other entities or jurisdictions. These were not included under the City's Priority Needs - only because we are not the lead agency or jurisdiction which can influence these needs, although we do recognize their importance.

The categorization of the priorities into Tier 1, Partners as Lead, and Tier 2 is meant to help drive contingency planning in the event funding is greater or less than anticipated. Tier 1 are the highest priority strategies the City intends to pursue in a proactive manner. Partners of Lead are strategies driven by partner agencies that are also high priorities of the City, and ones which the City will look for opportunities to support and move forward. Tier 2 are also priority strategies the City intends to be able to pursue over this planning period.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Market rents, vacancy rates, available units
TBRA for Non-Homeless Special Needs	Market rents, vacancy rates, available units, supportive services
New Unit Production	Land availability, tax credit priorities, availability of gap financing and alignment with funding priorities
Rehabilitation	Availability of financing and alignment with funding priorities
Acquisition, including preservation	Expiring tax credit projects, availability of gap financing and alignment with funding priorities

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The projection of resources over 5 years assumes relative stability of funding, including HUD CDBG and HOME, as well as local dollars that are used to match and supplement those resources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	785,545	210,000	385,747	1,381,292	3,785,794	Funds used for priority needs, including preservation of housing stock, lead-based paint, public improvements, public services and administration and planning.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	537,364	120,000	295,000	952,364	2,495,115	Funds used for homebuyer assistance, tenant-based rental assistance, housing development (including CHDOs) and administration.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	4,174,699	0	0	4,174,699	16,000,000	The City of Bellingham has a voter-approved housing levy that supports development and preservation of housing, as well as rental assistance and housing services.
Other	public - local	Admin and Planning Public Services TBRA	523,760	0	0	523,760	2,000,000	This is the city's investment in housing, human and social services.

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In 2017, for every dollar of federal funds the City expended on activities that were completed, the City leveraged \$8 of non-federal funds. Leveraging is expected to increase beyond \$1:\$12 based on project commitments. 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.

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. The Housing Levy continues through the end of 2019, and the City is planning to ask the voters to renew this valuable source of funds. The needs, priorities and strategies of the Consolidated Plan are assisted by these additional resources in the community.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City has an analysis of underutilized land owned by the jurisdiction which is in play as we move forward with agency partnerships to implement the plan. One such parcel was recently transferred to the Bellingham Housing Authority, and currently the basis for planning over 150 housing units.

Discussion

City funding for most housing projects typically 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.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Bellingham	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
BELLINGHAM HOUSING AUTHORITY	PHA	Homelessness Non-homeless special needs Planning Public Housing Rental	Region
Whatcom County Health Department	Government	Homelessness Non-homeless special needs Planning public facilities public services	Region
OPPORTUNITY COUNCIL	CHDO	Homelessness Non-homeless special needs Planning Rental public services	Region
KULSHAN COMMUNITY LAND TRUST	CHDO	Ownership	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Catholic Housing Services	Non-profit organizations	Homelessness Non-homeless special needs Rental	Region

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Bellingham Planning & Community Development Department is responsible for the planning, development, and implementation of the CDBG and HOME Programs, along with the local housing levy. The network of institutions through which housing and community development programs are carried out in the City is broad-based, and includes private industry, non-profit organizations, and public institutions.

The City partners with additional smaller agencies, in addition to those listed above; the following are agencies the City is likely to provide funding to in order to carry out the delivery of the projects:

- Mercy Housing Northwest, Nonprofit and Community Housing Development Organization
- Lydia Place, Nonprofit
- Northwest Youth Services, Nonprofit
- Domestic Violence and Sexual Assault Services, Nonprofit
- Pioneer Human Services, Nonprofit
- Sun Community Services, Nonprofit
- Interfaith Coalition, Nonprofit
- Lighthouse Mission Ministries, Nonprofit
- Sean Humphrey House, Nonprofit
- YWCA, Nonprofit

Public (human) services are delivered to the homeless through a network of governmental and nonprofit agencies throughout the community.

The Homeless Service Center (HSC), a program of the Opportunity Council (OC), operates a centralized and coordinated 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.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X		
Transportation	X		
Other			
Domestic Violence Counseling	X	X	

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Counseling and advocacy—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 which offers information and referrals.

Rental assistance—The HSC administers rental subsidies (local funds) to homeless and at-risk households and matches the subsidy with case management support provided by themselves or 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 subsidies to people who are chronically homeless. HSC also operates diversion services to help prevent homelessness.

Law Enforcement and Paramedics—Bellingham has law enforcement officers assigned to neighborhood areas and there are officers assigned to work with the homeless service providers. An Intensive Case Management program operated in partnership with the Community Paramedic within the Bellingham Fire Department targets both housed and homeless people who have frequent interactions with the emergency and criminal justice system and are vulnerable to victimization.

Mobile clinics—Both SeaMar and Unity Case Northwest work in partnership with agencies serving the homeless to provide medical care, including on-site medical care services are available 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.

Outreach Services—The City supports the Homeless Outreach Team that operates out of the HSC. This is a team that regularly is on the street and in camps interacting with people experiencing homelessness. The team provides referrals and assistance, and are experts in the variety of services available locally. Bellingham has a variety of other outreach services targeting the homeless population: Homeless Disability Benefits Advocacy Program, Drop-In Center run by Lighthouse Mission, a Compass Health Mobile Outreach Team, and several meal programs.

Alcohol and Drug Abuse & Mental Health Counseling—Whatcom County Behavioral Health Access Program is targeted to low-income residents and are available to homeless individuals. There are also mental health specialists assigned to work with homeless and formerly homeless persons at Francis Place, City Gate Apartments and at the Northwest Youth Services youth shelter.

Child Care—Opportunity Council operates an Information and Referral service for licensed day care providers and provides day care vouchers to homeless families.

Employment and Employment Training—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 Compass Health employment specialists, Northwest Youth Services jobs training, and Department of Vocational Rehabilitation.

Healthcare—Healthcare services for people who are homeless are coordinated through two local community health centers, Whatcom Alliance for Healthcare Access, PeaceHealth St. Joseph Medical Center social workers.

Transportation—Whatcom Transportation Authority provides nonprofit social service providers free and discounted bus tokens and passes for their homeless clients.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths Service Delivery:

- Centralized, coordination of providers and their services
- Strong collaborative partnerships among health care providers and with law enforcement
- Ability to manage and report comprehensive data (especially HMIS), including outcomes data that attract and leverage funds.
- Many services readily available
- Affordable and comprehensive primary care and wrap-around services
- Continuum of care and care coordination (primary care, hospital, supportive services organizations)
- Strong client support/advocacy organization

Gaps of Service Delivery Service:

- Lack of subsidized and affordable housing units, rental subsidy, case management support, especially for extremely low-income families, seniors, and people with physical disabilities.
- There is a need for a permanent location for the low-barrier emergency shelter currently operated out of the Lighthouse Mission Drop In Center.
- There is a need for more project-based, harm reduction housing for people who are chronically homeless.
- It is hard to identify homeless and at-risk youth.
- There is a need to grow the intensive case management system that offers coordination between health care systems, emergency services, criminal justice, and housing to respond quickly to vulnerable people who are frequent users of emergency services.
- Transportation
- Employment services
- Supportive housing
- Access to/funding for nutritional counseling and supplements for those with chronic conditions
- Greater availability of vision care

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Strategies to Overcome Gaps

- Identify a permanent location for a low barrier shelter in partnership with the County and local agencies, and work in partnership to ensure it is built and resourced adequately.
- Improve coordination of services between healthcare, behavioral health, emergency services, and housing systems, building on the new Accountable Communities of Health and integrating with the local intensive case management program currently operated through Whatcom Alliance for Health Advancement.

- Create more affordable housing units, including set asides for permanent supportive housing units that are operated with housing-first or harm reduction principles.
- Expand diversion services and 'light touch' case management to help prevent homelessness for very low income households and households with other vulnerabilities at risk of homelessness.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase affordable rental housing supply	2018	2022	Affordable Housing Homeless Non-Homeless Special Needs		More affordable rental housing	HOME: \$1,432,231 City Housing Levy: \$12,323,337	Rental units constructed: 344 Household Housing Unit
2	Address and prevent homelessness	2018	2022	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Adequate response to homeless crisis	CDBG: \$669,388 HOME: \$775,000 City General Fund: \$2,040,306 City Housing Levy: \$3,811,306	Public service activities other than Low/Moderate Income Housing Benefit: 21310 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 5155 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 250 Households Assisted Homeless Person Overnight Shelter: 300 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Preserve existing housing	2018	2022	Affordable Housing Non-Homeless Special Needs		Rehabilitation of existing units	CDBG: \$2,512,500 City Housing Levy: \$1,240,000	Rental units rehabilitated: 62 Household Housing Unit Homeowner Housing Rehabilitated: 75 Household Housing Unit
4	Increase affordable homeowner housing supply	2018	2022	Affordable Housing		More moderate income residents as homeowners	HOME: \$630,000 City Housing Levy: \$630,000	Direct Financial Assistance to Homebuyers: 36 Households Assisted
5	Promote neighborhood equity	2018	2022	Non-Homeless Special Needs Non-Housing Community Development		Equity and economic mobility	CDBG: \$1,059,750 City General Fund: \$20,000 City Housing Levy: \$190,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11500 Persons Assisted
6	Coordinate and improve delivery of services	2018	2022	Advocacy and Service Delivery		Education and outreach on housing issues	CDBG: \$539,701 HOME: \$315,248 City General Fund: \$439,694 City Housing Levy: \$805,357	Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Increase affordable rental housing supply
	Goal Description	<p>The greatest need in our community is to assist those with the lowest incomes. At least 63% of all households earning less than 50% AMI are paying more than half their income towards housing.[1] The private market is unable to meet the demand for affordable housing units without assistance. The rise in housing costs, together with historically low vacancy rates and sluggish wage growth, makes it very difficult to find affordable housing.</p> <p>This need is the result of several contributing factors:</p> <ul style="list-style-type: none"> • Lack of affordable, accessible housing in a range of unit sizes • Low vacancy rate • Displacement of residents due to economic pressures
2	Goal Name	Address and prevent homelessness
	Goal Description	<p>Support low barrier shelter, rental assistance, and case management and diversion programs, as well as basic needs and assistance to very low income households.</p> <p>One of the contributing factors to this problem is lack of assistance for transitioning from institutional settings to integrated housing.</p>
3	Goal Name	Preserve existing housing
	Goal Description	<p>Rehabilitate owner-occupied and rental housing for low-income residents.</p> <p>The contributing factors this goal addresses are:</p> <ul style="list-style-type: none"> • Displacement of residents due to economic pressures • Lack of assistance for housing accessibility modifications

4	Goal Name	Increase affordable homeowner housing supply
	Goal Description	<p>Support down-payment assistance and new homeownership opportunities</p> <p>The contributing factor this addresses are:</p> <ul style="list-style-type: none"> • Impediments to (economic) mobility • Displacement of residents due to economic pressures
5	Goal Name	Promote neighborhood equity
	Goal Description	<p>Improve infrastructure and connectivity, and invest in facilities in low-income neighborhoods.</p> <p>The contributing factors this goal addresses are:</p> <ul style="list-style-type: none"> • Lack of investment in specific neighborhoods, including services or amenities • Land use zoning laws • Disparities in access to opportunity
6	Goal Name	Coordinate and improve delivery of services
	Goal Description	<p>Education and administration funding. This includes public education on Fair Housing and housing issues, disaster preparedness, outreach to funding decision-makers and policy makers.</p> <p>The contributing factor this goal addresses is disproportionate housing needs.</p>

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

A total of 380 affordable housing units are estimated for the five-year period of this Strategic Plan. The housing would be provided to the following income targets:

- Extremely low-income (<30% AMI): 114 units (30% of total)
- Very Low-income (>30% and <=50% AMI): 213 units (56% of total)

- Low-income (>50% and <=80% AMI): 53 units (14% of total)

It is estimated that 87% of the housing funding would be allocated to rental housing units, of which 35% would go to extremely low-income, 56% to low-income and 9% to moderate-income.

Assistance for homeowners would have 67% benefit low-income, and the remainder (33%) benefit very low-income.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvements

The Housing Authority hired a Housing Support Specialist who primarily works with residents who are seniors and people with disabilities. Part of the duties of this position is to engage residents through a variety of methods (educational classes, social gatherings, etc.) to increase their involvement in their community. BHA also has a resident council at one of their properties (Washington Square). The Public Housing program assists in funding the council activities.

The Housing Authority currently working on an agency-wide strategic plan. Part of this plan will include resident involvement and engagement. A formal engagement plan will be complete next year (2019). The City of Bellingham has a positive partnership with BHA, and looks forward to supporting their engagement efforts.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The major barriers to affordable housing in the jurisdiction are driven by market forces: demand for housing exceeds supply, rents and property values are rising, and wages are not increasing proportionate to housing costs.

There is no need to encourage residential investment in general, as that is already incentivized in the private market through a healthy demand. The City currently encourages private investment in affordable housing by offering tax reduction incentive to developers that build multi-family housing which is affordable to households whose income is at or below 60% of the Area Median Income (AMI). The affordable housing requirement can also be met, either partially or fully, for any units with two or more bedrooms that are available to households whose income is at or below 80% of median family income adjusted for family size.[1]

How other specific public policies which affect housing and residential investment are always open to debate. Policies which may have a negative effect on affordable housing are those which limit supply of new units: for example, zoning requirements, such as single-family zoning, minimum lot size requirements, and restrictions on infill development. Currently, 42% of the City's total land area is zoned for single-family residential use, compared to 14% which is zoned for multi-family residential use.[2] This zoning puts constraints on where more affordable multi-family housing units are permitted.

Some development regulations may inadvertently exacerbate the shortage of housing options, housing mobility, and socioeconomic segregation. Bellingham's existing municipal code defines a "family" as no more than three unrelated individuals living in the same household; therefore no more than three unrelated individuals are permitted to reside in the same unit in single-family neighborhoods. To the extent this is enforced, it limits the number of renters per household and infringes on protected classes by expecting landlords to inquire about family and marital status. The potential impact is that it decreases the available housing where non-families are legally allowed to live, and may exclude low-income renters from some areas. It also excludes nonprofit providers of affordable housing from providing shared housing options for their clients.

Finally, past Analyses of Impediments to Fair Housing have found that minority households are less likely to be homeowners compared to White households of the same income. The City of Bellingham believes that individuals of similar economic levels in the same housing market area should have available to them a like range of housing choices regardless of their race, color, religion, ancestry, national origin, familial or marital status, disability, sex, sexual orientation or gender identify.

The City offers limited funding to help moderate income families purchase homes. Over the past Consolidated Plan period, the City provided homebuyer assistance to 58 moderate income households (in four years). Of those households 86% identified as white, which is higher than the City-wide percentage of 82%. Homebuyers who identified as Hispanic or Latino made up 3%, although 8% of the

population of Bellingham is Hispanic or Latino. No homebuyers identified as Black/African American or American Indian/Alaska Native (which together make up almost 4% of the population).

One barrier to minority households in accessing such programs is that they are less aware of such programs, and therefore apply at a lower rate. Advertisement and information dissemination should be designed that it can be accessed by all racial/ethnic groups.

[1] See Bellingham Municipal Code 17.82.030. Tax exemptions for multifamily housing in targeted residential areas.

[2] City of Bellingham Comprehensive Plan. Land Use chapter. Page 5.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

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

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

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

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Significant services dollars (mostly local housing levy) go into funding the Homeless Services Center and their street-based Homeless Outreach Team which serve to develop and maintain relationships with people experiencing homelessness, and connect them to resources appropriate for their needs. The staff are able to to mobile vulnerability assessments and link with the Coordinated Entry / HMIS system to maintain status (if needed) on the Housing Pool and help with placement in available units. The City is also a partner in the Ground Level Response and Coordinated Engagement (GRACE) program together with Whatcom County, PeaceHealth Medical Center, Police and Sherrif, and the Community Paramedic through the Fire Department, which together monitor and assess frequent users of emergency services and work to get the clients connected to more appropriate long term services as needed.

Addressing the emergency and transitional housing needs of homeless persons

The City's goal is to move people experiencing homelessness rapidly into permanent housing whenever possible. However, there are simply too few units available, and far too few affordable units to meet the need. Through City-County coordinated workgroups, a number of implementation options are on the table that all fall under our "Adequate response to homelessness crisis" priority need. Significant (mostly local levy and general fund) resources are targeted to this need, as well as to building additional housing units, some of which will be targeted to homeless-on-entry clients.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City coordinates closely with Whatcom County, who is the lead on Continuum of Care and the Plan to End Homelessness, supporting local agencies and the Homeless Service Center. The resources supporting this are all part of the "Adequate response to homelessness crisis" priority need, with significant resources associated.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Significant services resources are targeted to prevent homelessness through rapid rehousing, rental assistance, and diversion services. The City also supports local partner agencies like Sun Community Services and Pioneer Human Services who offer re-entry housing, with budgeted resources for additional units for these populations as agency capacity allows.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Since 2001, 236 low-income homes have been rehabilitated under the Home Rehab Loan Program, run by the City. The majority of these homes required lead-based paint stabilization. As part of our Strategic Plan, building new affordable housing and acquiring and refurbishing existing affordable housing will further increase access to housing which is free from LBP.

How are the actions listed above related to the extent of lead poisoning and hazards?

We estimate there are 2,075 households in Bellingham that are at risk of lead-based paint because of the age of housing and presence of young children. Of those, 1,210 households are at high risk because of their low-income status.

How are the actions listed above integrated into housing policies and procedures?

The City plans to continue the Home Rehab Program, which will provide an opportunity for low-income, owner households to address LBP hazards. The City is also considering implementing a similar program for repairs for rental housing that is to be leased to low-income residents. A rental rehabilitation program may help mitigate lead poisoning risks for children living in rental units.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

According to the latest ACS, there are 2,013 related households in Bellingham who live below the Federal poverty level. On top of that, the United Way's ALICE (Asset-Limited, Income-Constrained, Employed) Report indicates 49% of households in Bellingham are either living below federal poverty level, or above poverty level but still not earning enough to meet their basic needs.

The Whatcom Asset Building Coalition (WABC -- <http://www.whatcomabc.org>) is a community collaboration supporting financial self-sufficiency through education and advocacy.

It is clear that an anti-poverty strategy requires coordination between agencies and service providers. While the City of Bellingham is not the lead agency for homelessness, social services, economic development or training, it does provide a critical role in addressing the cycle of poverty within our community.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The following City Legacies include strategies that address anti-poverty within the City.

EQUITY & SOCIAL JUSTICE

Lessening the economic burden of housing is a significant part of the City's role in addressing poverty. Many extremely low-income (below 30% AMI) non-student households are paying more than half their income on housing costs. Without assistance, these households face greater challenges ending the cycle of poverty.

Providing housing opportunities for extremely low-income households should also seek to end concentrated poverty and economic segregation (see Sense of Place below). Housing vouchers enable households to locate in neighborhoods of their choice, and should be part of the City's housing and anti-poverty strategies. The City is planning to take a more proactive role in housing development partnerships with area nonprofit developers, analyzing urban villages and other areas of the City for appropriate sites for new multi-family rental development. This strategy aims to alleviate some of the challenges with finding a site aligned with the City's zoning requirements.

Improving economic opportunities is clearly part of any needed anti-poverty strategy. Education and basic skills are key to future prosperity. Reaching vulnerable children early in their lives is essential to help them achieve skills and build careers. Low-income children, and those that live in poverty, often do not have the support network for them to succeed. Addressing school drop-out rates, increasing vocational programs, supporting private business and school partnerships, and encouraging basic skills (literacy and computers), are strategies to pursue.

Providing services to low-income households to help achieve self-sufficiency should be a priority. There is a severe child care shortage currently in the region, and child care is consistently identified as a barrier to self-sufficiency.

SENSE OF PLACE

Data shows that where you live impacts your health and your opportunities in life. Growing up in a high-poverty neighborhood increases the risk that a child will also end up poor. Strategies that provide more opportunities in low-income neighborhoods, such as high quality housing, public transportation, thriving businesses, and safe and walkable streets all increase the chances of success.

It is also important to reduce the concentration of poverty through dispersion of affordable housing. The City should encourage affordable housing developments that locate outside of existing low-income neighborhoods, increasing housing choice throughout the City, and diversifying all neighborhoods.

MOBILITY & CONNECTIVITY

Unless workers have access to jobs, education, and other services, their chances of success will be diminished. The Whatcom Transportation Plan adopted by the Council of Governments reports that there have been cases where an employer has offered a job but workers had to decline due to lack of transportation. Transportation has been identified as one of the top barriers to employment and self-sufficiency.

The City's mobility strategies for low-income persons include support for transit, bike and pedestrian improvements. In addition, the City should make sure that housing investments are located with access to transit, employment and services. The City's Pedestrian Master Plan includes considerations for providing accessible pedestrian facilities for all incomes. Projects prioritized are those that had a high degree of benefit for low-income neighborhoods that rely on walking routes for connectivity.

While the City center enjoys excellent transit service, there are employment centers that do not have frequent service available. This makes access to jobs, particularly for low-income persons, challenging. Opportunities to expand transit to employment centers, or create housing in proximity to employment, should be sought.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Bellingham executes funding agreements (“contracts”) for all its CDBG and HOME activities, as well as activities carried out with Levy, City General Funds, or combination funding. These contracts meet all the applicable program and federal requirements. The City monitors contracts for compliance with these program requirements, including general management, performance goals, financial management, data collection and reporting, eligibility determinations, nondiscrimination, fair housing, affirmative marketing, labor compliance, etc.

The City has adopted HOME monitoring procedures to ensure that HOME funds are used consistent with the program requirements. The monitoring objectives are:

- Ensure compliance with HOME and other regulations,
- Ensure production and accountability,
- Provide a basis for program and project performance evaluations,
- Increase communication between the City and Subrecipients, and
- Improve program designs and processes.

The HOME monitoring includes project based risk assessment, as well as required property and record inspections. Annual monitoring of Tenant-Based Rental Assistance is required by HOME rules, and is implemented by the City.

The City also conducts monitoring of its CDBG and locally-funded activities, which varies depending on the activity. Construction or acquisition projects are monitored as they progress in order to ensure compliance with specific applicable requirements, including Davis-Bacon, Section 3, NEPA, and Uniform Relocation and Acquisition requirements. Funds that are used for public (human) service activities are monitored using a risk-based assessment system. The objective of this monitoring is similar to the HOME objectives, with particular emphasis on income screening, performance reports, records and financial management systems.

The City works in coordination with the state and county when the same programs or projects are funded by these agencies to coordinate and improve systems for the monitoring agencies and the agencies being monitored.

The City also uses the Consolidated Annual Performance and Evaluation Report (CAPER) as a tool for monitoring the City's performance against Consolidated Plan goals.

Action Plan

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

Introduction

The projection of resources over 5 years assumes relative stability of funding, including HUD CDBG and HOME, as well as local dollars that are used to match and supplement those resources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	785,545	210,000	385,747	1,381,292	3,785,794	Funds used for priority needs, including preservation of housing stock, lead-based paint, public improvements, public services and administration and planning.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	537,364	120,000	295,000	952,364	2,495,115	Funds used for homebuyer assistance, tenant-based rental assistance, housing development (including CHDOs) and administration.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	4,174,699	0	0	4,174,699	16,000,000	The City of Bellingham has a voter-approved housing levy that supports development and preservation of housing, as well as rental assistance and housing services.
Other	public - local	Admin and Planning Public Services TBRA	523,760	0	0	523,760	2,000,000	This is the city's investment in housing, human and social services.

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In 2017, for every dollar of federal funds the City expended on activities that were completed, the City leveraged \$8 of non-federal funds. Leveraging is expected to increase beyond \$1:\$12 based on project commitments. 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.

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. The Housing Levy continues through the end of 2019, and the City is planning to ask the voters to renew this valuable source of funds. The needs, priorities and strategies of the Consolidated Plan are assisted by these additional resources in the community.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City has an analysis of underutilized land owned by the jurisdiction which is in play as we move forward with agency partnerships to implement the plan. One such parcel was recently transferred to the Bellingham Housing Authority, and currently the basis for planning over 150 housing units.

Discussion

City funding for most housing projects typically 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.

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase affordable rental housing supply	2018	2022	Affordable Housing Homeless Non-Homeless Special Needs	More affordable rental housing	HOME: \$449,128 City Housing Levy: \$1,035,006	Rental units constructed: 41 Household Housing Unit
2	Address and prevent homelessness	2018	2022	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Adequate response to homeless crisis	CDBG: \$165,149 HOME: \$142,500 City General Fund: \$523,760 City Housing Levy: \$897,133	Public service activities other than Low/Moderate Income Housing Benefit: 4262 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 1031 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted
3	Preserve existing housing	2018	2022	Affordable Housing Non-Homeless Special Needs	Rehabilitation of existing units	CDBG: \$432,950 City Housing Levy: \$429,084	Homeowner Housing Rehabilitated: 15 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
4	Increase affordable homeowner housing supply	2018	2022	Affordable Housing	More moderate income residents as homeowners	HOME: \$295,000 City Housing Levy: \$264,020	Direct Financial Assistance to Homebuyers: 15 Households Assisted
5	Promote neighborhood equity	2018	2022	Non-Homeless Special Needs Non-Housing Community Development	Equity and economic mobility	CDBG: \$834,084	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2300 Persons Assisted Rental units rehabilitated: 3 Household Housing Unit
6	Coordinate and improve delivery of services	2018	2022	Advocacy and Service Delivery	Education and outreach on housing issues	CDBG: \$199,109 HOME: \$65,736 City Housing Levy: \$165,268	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Increase affordable rental housing supply
	Goal Description	
2	Goal Name	Address and prevent homelessness
	Goal Description	

3	Goal Name	Preserve existing housing
	Goal Description	
4	Goal Name	Increase affordable homeowner housing supply
	Goal Description	
5	Goal Name	Promote neighborhood equity
	Goal Description	
6	Goal Name	Coordinate and improve delivery of services
	Goal Description	This includes administration of all funding programs.

AP-35 Projects – 91.220(d)

Introduction

The 2018 Action Plan includes continuation of existing activities, renewal of ongoing activities, and new projects.

In 2017, the City solicited new proposals for public service activities with the intent to fund them for 2 years, and will continue to fund these activities through 2018 provided adequate funds are allocated.

Projects

#	Project Name
1	Rental Housing Development
2	Owner-occupied rehab and repair
3	Rental Assistance
4	Human and Social Services
5	Housing Services
6	Shelter/transitional housing
7	Public facilities and improvements
8	Homebuyer program
9	Planning and management

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

These allocations selected for funding in the 2018 Action Plan were primarily based on solicitation of proposals which used the City's priorities identified in the Consolidated Plan. Priorities reflect the goals in the Consolidated Plan, as combined with the local capacity to deliver housing and services. Bellingham continues to need a drastic increase in the supply of housing as the vacancy rate hovers around 1%; there is simply not the capacity to deliver the number of units that are needed in the near term.

AP-38 Project Summary

Project Summary Information

1	Project Name	Rental Housing Development
	Target Area	
	Goals Supported	Increase affordable rental housing supply
	Needs Addressed	More affordable rental housing
	Funding	CDBG: \$200,500 HOME: \$449,128 City Housing Levy: \$1,266,389
	Description	Meeting the need of additional affordable rental housing development. Opportunity Council is developing Promise Village on the north side of Bellingham.
	Target Date	5/1/2020
	Estimate the number and type of families that will benefit from the proposed activities	145 + 3 developmentally disabled units are estimated to be established through these new and ongoing project activities - all serving low and very low income households.
	Location Description	Promise Village is located off the corner of Deemer and Bakerview roads, on land currently owned by First Christian Church. Heart House predevelopment assistance is planned for 1701 Gladstone Rd. 22 North - 1022 N. State St Aloha - 314 Samish Way FFC DD housing - TBD
	Planned Activities	Promise Village: Two new buildings at Deemer Rd near Bakerview will create 54 units of affordable rentals for a mix of singles and families (12, 1-bedrm; 30, 2-bedrm; 12, 3-bedrm). The City will fund 41 units targeted to households earning under 50% of the area median income (the remaining units will be for those earning under 80% of the AMI). This project is a partnership between the OC and First Christian Church for an undeveloped piece of land adjacent to the church. The project would co-locate an early childhood education and assistance program with the housing. Heart House by Lydia Place is planned for up to 12 homeless-on-entry families who are pregnant or parenting with children under the age of 3.

		<p>22 North by Opportunity Council and Northwest Youth Services is a continuing development of 40 homeless-on-entry units for single adults and young adults.</p> <p>Aloha or Samish Way (also continuing) project by the Bellingham Housing Authority will serve 52 households who are a mix of families, singles and seniors.</p> <p>And (also continuing), Foundation for the Challenged is looking for housing to rehabilitate for 3 to 4 developmentally disabled adults.</p>
2	Project Name	Owner-occupied rehab and repair
	Target Area	
	Goals Supported	Preserve existing housing
	Needs Addressed	Rehabilitation of existing units
	Funding	CDBG: \$432,950 City Housing Levy: \$125,000
	Description	This is the City's Home Rehab Program, as well as a local levy-funded program for manufactured housing repairs.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	18 households are estimated to benefit from the home rehab and manufactured housing repair programs this year; typical households are a mix of seniors, disabled, low, moderate, and very low income homeowners.
	Location Description	various
	Planned Activities	<p>This project consists of two activities:</p> <p>City of Bellingham Homeowner Rehabilitation Program - the City offers financial assistance to owner-occupied homes that need critical repairs to meet minimum housing standards (CDBG).</p> <p>Manufactured Home Repair Program - the City provides local housing levy funds to the Opportunity Council to repair and weatherize owner-occupied manufactured homes.</p>
3	Project Name	Rental Assistance
	Target Area	
	Goals Supported	Address and prevent homelessness
	Needs Addressed	Adequate response to homeless crisis

	Funding	HOME: \$142,500 City Housing Levy: \$414,332
	Description	This is the TBRA program.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	50 households are projected to benefit from TBRA this year; they are typically a mix of families with children, households with disabilities, those who are homeless-on-entry, single-parent households, and singles. 88 households are expected to be assisted through 3 project-based programs: 22 North (new this year), Gregg's House, and Francis Place.
	Location Description	various Many services based out of the Homeless Service Center at 1111 Cornwall Ave.
	Planned Activities	Provide rental assistance to very low-income households through the coordinated entry and/or diversion services programs in the community; Services and rental assistance for project-based households in nonprofit-owned facilities.
4	Project Name	Human and Social Services
	Target Area	
	Goals Supported	Address and prevent homelessness
	Needs Addressed	Adequate response to homeless crisis
	Funding	CDBG: \$45,254 City General Fund: \$454,486
	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	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4,262 individuals are projected to be served through human and social services activities this year.
	Location Description	Various

Planned Activities	<p>Activities include mental health counseling (Lydia Place), Domestic Violence family support and education, childcare and early learning, meals on wheels, volunteer chore program, literacy education, trauma-informed case management for families who have experiences violence and trauma, food bank and meal supports, farm worker and senior services, teen justice and mediation, vocational readiness, law advocacy for disabled, residential services for AIDS-impacted clients, and mobile response to homeless or at risk of homelessness who are frequent users of emergency services (GRACE program). More specifically:</p> <p>Project Name, Allocation:</p> <p>GRACE Intensive Case Management for the Frequently IncarceratedEMS, 140,000</p> <p>Maple Alley Inn meal program, 22,100</p> <p>Lydia Mental Health Counseling, 20,000</p> <p>Childcare & Early Learning Center, 29,900</p> <p>Farm Worker & Senior Support Services, 19,300</p> <p>Free Grocery Program, 26,800</p> <p>Gaining Jobs through Literacy, 12,490</p> <p>Meals on Wheels, 30,000</p> <p>Parent / Teen Mediation, 15,000</p> <p>Providing Help & Healing for Children of DV Victims, 21,350</p> <p>Rebound Roots, 30,000</p> <p>Services for Adults Living with AIDS / HIV, 13,000</p> <p>Brigid Collins, Target Intensive Case Management, 30,000</p> <p>Teen Court, 24,300</p> <p>Vocational Readiness, 25,900</p> <p>Volunteer Chore Program, 29,600</p> <p>Homeless Disability Law, 8,000</p> <p>Project Homeless Connect, 2,000</p>
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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City does not propose geographic priorities in this planning period. Many projects are delivered city-wide or are in scattered locations.

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

N/A

Discussion

The areas in which to focus are different for different priority activities. New development of affordable multifamily housing is prioritized within urban villages (especially those currently lacking in that type of housing), which are examined to ensure they have adequate capacity and an appropriate regulatory framework to accommodate the needed development. Existing single family neighborhoods are looked to for providing appropriate housing choices and increasing diversity, with affordable housing opportunities in these areas especially needed for households with young children. Rehabilitation and investment in community and public facilities is targeted in neighborhoods with higher rates of poverty and minority populations. The intent of prioritizing certain activities in different areas is to promote equity of services and opportunities, and fair distribution of affordable housing across the City. It is also in keeping with the goals set forth in the City's Assessment of Fair 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	883
Non-Homeless	392
Special-Needs	687
Total	1,962

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,880
The Production of New Units	40
Rehab of Existing Units	18
Acquisition of Existing Units	24
Total	1,962

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

Leveraging local levy and federal dollars has helped create more opportunities for housing locally, yet there is still a vacancy rate hovering close to 2%, high homeless population, and severe need for additional affordable housing.

AP-60 Public Housing – 91.220(h)

Introduction

The Bellingham Housing Authority provides public housing and affordable housing in Bellingham. The Housing Authority has been very innovative with projects and is working to meet the needs of the community.

Actions planned during the next year to address the needs to public housing

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

1. The City supports the Bellingham Housing Authority's program to involve residents in the management of the Housing Authority and their property.
2. The City will involve Bellingham Housing Authority in Fair Housing training opportunities, and provide residents with Fair Housing information.
3. The City will encourage the Housing Authority to provide information about homeownership opportunities to public housing residents.
4. The City recently sold a property purchased with Housing Levy funds to the Housing Authority with flexible terms. The City will continue to collaborate with the Housing Authority as they plan the details of the development of approximately 150 affordable housing units on the site over several years (72 units in phase I).

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City will share educational information about the City's homeownership down payment assistance program, and about Kulshan Community Land Trust's and Habitat for Humanity's homeownership programs, and encourage these agencies to do the same.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

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)

Introduction

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.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

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 (drop-in service center) of the Opportunity Council 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. The City proposes to continue funding outreach and case management activities in the 2018 Action Plan.

Addressing the emergency shelter and transitional housing needs of homeless persons

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.

As seen across the State, the number of homeless persons in Bellingham and Whatcom County continues to increase, as it has for the last few of years. The City administration is seeking ways to partner with agencies to increase the number of beds available to persons living unsheltered. Options include emergency shelters. The existing low-barrier shelter in the City is in need of a permanent location, as it currently operates out of a Drop-In Center not designed for that use. The City is working in partnership with the County to identify an appropriate site and adequately resource the building and operations of a low-barrier shelter.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that

individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

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 program for families with moderate housing barriers who are homeless, including survivors of domestic violence. The following are just some of the programs and employment and job training programs that serve people who are homeless in Bellingham: WorkSource, Opportunity Council, Lake Whatcom Treatment Center and Compass Health employment specialists, Northwest Youth Services jobs training, and Department of Vocational Rehabilitation.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

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. The City has a priority to put more resources into diversion and “light touch” case management to assist low income families in avoiding homelessness.

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 families in our community. Targeted outreach to families from Whatcom County, the Homeless Service Center and others has led to dramatic reductions in the time spent on the street for families. The most significant barrier to accomplishing the goal to end homelessness in the community is funding and the constraint in the supply of housing.

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

Introduction:

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

Specifically, the Workgroup was asked to:

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

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

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

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

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

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

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the

return on residential investment

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

- Acquire, preserve, and improve existing affordable apartment blocks in the city (purchase units in gentrifying areas)
- Change zoning to support a greater diversity of housing products in the market
- Access & provide more funding for expanded case managers / landlord liaisons
- Construct new housing units
- Create an insurance or damage mitigation fund to minimize the risks to landlords renting to tenants with no/poor rental history
- Expand mobile health services
- Study options for general transportation services and decide if appropriate to integrate into other strategies (or keep as a standalone strategy)
- Create additional staffing to leverage resources, funding, and housing development deals more strategically and proactively; utilize innovative new funding models which are already being implemented elsewhere to build new housing
- Create a rental rehab program that makes funding available to landlords who rent to low-income tenants who utilize vouchers for upgrades required to pass more stringent inspections
- Conduct a housing equity audit by neighborhood
- Increase programs that enable and empower tenants receiving subsidized housing to transition out and become integrated w/in the community
- Check-in regularly between local funders and service providers to adapt to changing needs and trends
- Develop a community liaison or trained peer health worker program to help keep people in housing and integrate with the broader community
- Coordinate among services and programs to promote social inclusion and community building for those exiting homelessness
- Light-touch case management services available for those experiencing homelessness who have lower vulnerability scores to get them housed quickly
- Assess existing workforce development programs, and cultivate relationships with employers and/or develop linkages among programs to better serve the needs of those experiencing or recently leaving homelessness
- Develop and offer training community-wide about how to connect with and include those experiencing homelessness

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

In terms of the CHAT recommendations, the City reviews them annually on land use and other

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

In the current year, the City Council will consider easing some density restrictions in single-family zones, as well as taking a second look at the family definition, as used in the Bellingham Municipal Code (currently defined as no more than three unrelated individuals).

Discussion:

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

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

AP-85 Other Actions – 91.220(k)

Introduction:

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

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 City staff provides information targeted to parents of young children through specific outreach to day care centers.

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 Asset Building Coalition sponsored by the Opportunity Council, the Prosperity Initiative of the Whatcom Community Foundation, and the work of United Way

and Chuckanut Health Foundation 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 continue to 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

The City will continue to support the efforts of the Whatcom County Coalition to End Homelessness Steering Committee, which coordinates the actions of housing and social service agencies in the community; as well as participate in committees focused on increasing supportive services in all housing where it's needed.

Discussion:

Voters in the City of Bellingham approved a Low-income Housing Levy in 2012. This levy is providing \$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 is being paid to addressing obstacles, affordable housing supply, institutional structure and coordination. The levy runs through 2019. If this source of funding did not continue, there would be a significant reduction in the level of housing and services the City is able to support.

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

Introduction:

The 2017 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. The entirety of the anticipated \$310,000 in CDBG program income has already been reprogrammed through projects included in this action plan (and tied to this or previous years).

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:

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 as Appendix F.

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.

Appendices

Appendix A – Alternate/Local Data Sources

Appendix B – Public Comments

Appendix C – Housing Programs Inventory in the City of Bellingham

Appendix D – City of Bellingham Home Value Market Analysis

Appendix E – City of Bellingham Rent Study

Appendix F – City of Bellingham Homebuyer Resale and Recapture Policies

Appendix A – Alternate/Local Data Sources

1	Data Source Name Whatcom Homeless Service Center
	List the name of the organization or individual who originated the data set. The Whatcom Homeless Service Center collects homeless housing data for Whatcom County.
	Provide a brief summary of the data set. Data includes information from the Whatcom Homeless Service Center centralized housing pool and permanent housing ogram enrollement tracked in the Homeless Management Information System (HMIS). Some data includes information from the Positive Adolescent Development (PAD) program operated by Northwest Youth Services.
	What was the purpose for developing this data set? The Homeless Service Center is a centralized and coordinated system to address the housing needs of the homeless. The data does include HMIS data reported to the State of Washington and HUD.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data is the most comprehensive set of homeless data in Whatcom County. The data addresses all of Whatcom County -- not just Bellingham.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? Data is continuously collected, but it is reported on an annual basis for this Plan.
	What is the status of the data set (complete, in progress, or planned)? Complete
	2
List the name of the organization or individual who originated the data set. United States Census Bureau	
Provide a brief summary of the data set. The American Community Survey (ACS) is an ongoing statistical survey that samples a small percentage of the population every year -- giving communities the information they need to plan investments and services. The 2006-2010 ACS data is the latest available 5-year data set for the City of Bellingham, and includes adjustments that reflect the 2010 Census.	

	<p>What was the purpose for developing this data set?</p> <p>HUD's Consolidated Plan template includes the 2005-2009 ACS data. The 2010 Census made significant adjustments for Bellingham that are not reflected in HUD's pre-populated data sets.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2006-2010</p> <p>Briefly describe the methodology for the data collection.</p> <p>See http://www.census.gov/acs/www/about_the_survey/american_community_survey/</p> <p>Describe the total population from which the sample was taken.</p> <p>See http://www.census.gov/acs/www/about_the_survey/american_community_survey/</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>See http://www.census.gov/acs/www/about_the_survey/american_community_survey/</p>
3	<p>Data Source Name</p> <p>2016 ACS 1-year estimate</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census bureau</p> <p>Provide a brief summary of the data set.</p> <p>This is a one-year sample estimate for the most recent available year, 2016</p> <p>What was the purpose for developing this data set?</p> <p>To include the most recent available data</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>City-wide data approximating the boundaries (boundaries of census tracts do not exactly follow the City neighborhood and urban geographic boundaries).</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2016</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>complete</p>
4	<p>Data Source Name</p> <p>2012-2016 ACS</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>

	<p>Provide a brief summary of the data set.</p> <p>2012-2016 5-year average of the American Community Survey</p> <p>What was the purpose for developing this data set?</p> <p>To provide timely demographics between decennial censuses</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2012, 2013, 2014, 2015, 2016</p> <p>Briefly describe the methodology for the data collection.</p> <p>Provided at https://factfinder.census.gov/faces/nav/jsf/pages/programs.xhtml?program=acs</p> <p>Describe the total population from which the sample was taken.</p> <p>Residents of the City of Bellingham (jurisdiction)</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>varies</p>
5	<p>Data Source Name</p> <p>2010-2014 CHAS data</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau at the request of HUD</p> <p>Provide a brief summary of the data set.</p> <p>Comprehensive Housing Affordability Strategy (CHAS)</p> <p>What was the purpose for developing this data set?</p> <p>HUD commissioned the Census Bureau for special data tabulations that address housing and community development needs for low income households.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>City of Bellingham (jurisdiction)</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>CHAS data is based on the 2010-2014 ACS 5-year estimate</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>complete</p>
6	<p>Data Source Name</p> <p>USPS residential vacancy data</p> <p>List the name of the organization or individual who originated the data set.</p> <p>United States Postal Service and HUD</p>

	<p>Provide a brief summary of the data set.</p> <p>HUD/US Postal Service Residential Vacancy Rate Data. 1st Quarter (Jan-Mar) 2008-2017</p>
	<p>What was the purpose for developing this data set?</p> <p>To obtain a more accurate and timely account of current vacancy rates in residential units</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Bellingham and Washington State</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>(Jan-Mar) 2008-2017</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>complete</p>
7	<p>Data Source Name</p> <p>BHA</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Bellingham/Whatcom County Housing Authority</p>
	<p>Provide a brief summary of the data set.</p> <p>This administrative data was provided upon request by the local housing authority specifically to answer the questions within the Public and Assisted Housing (Section 91.210(b)) in the Consolidated Plan.</p>
	<p>What was the purpose for developing this data set?</p> <p>This administrative data was provided upon request by the local housing authority specifically to answer the questions within the Public and Assisted Housing (Section 91.210(b)) in the Consolidated Plan.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data provided regarding vouchers pertains to all of Whatcom County, even though the Jurisdiction is Bellingham. That is because vouchers are transferrable and can be used anywhere in the county. The public housing units reported are only those within the City limits of Bellingham.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>January 2018</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Data such as number of vouchers in use is changing constantly. The data provided is accurate only as of January 2018.</p>

Appendix B – Public Comments

Consolidated Plan: Written comments received

Submitted December 21, 2017 – April 10, 2018

(Does not include Assessment of Fair Housing comment period)

Housing Affordability and Zoning

Email received: March 28, 2018

From: Kornelis, Jon S Jon.Kornelis@bp.com

Subject: RE: Remind: Consolidated Plan Open House - Today!

Thank you for the invite to the Open house on Monday. It was very informative and I learned a lot about what the city was doing, and about their future plans. It was also nice to talk with a few of the city staff and to talk with April Barker from the City council. One of the questions I was asked by staff was what did I think the city should be doing about housing. I did have some feedback with a few of the staff that where there but here are some of my responses.

1. Continue to build the big apartment complexes. A lot of people don't like them but they are the answer to cheaper housing. If done right they work.
2. Expand the UGA's. There may be some land left in the City limits to develop but it seems to be something that either drives the price up, or environmental constraints on it. (a lot of wetlands/hard to build on lots) A lot of this land may be better off left as green spaces. There is a lot of land to the north and south of the city that would be easy to develop.
3. Allow building on the empty lots in the UGA. There is already Urban density here and lots that would be available if they had water and sewer. Most of these lots have the water and sewer going to them and people could and would build but the city won't allow hookups (the city already allows hookups for some big business and developers but not for small property owners-example, the new Holiday Inn Hotel at the airport).
4. Encourage the ADU's where they in neighborhoods that will except them.
5. Try to develop some type of development plan to connect and work with the city of Ferndale. The I5 corridor is already being built out commercially but not a lot of residential being mixed in with it. (trying to think of homes that are close to business making for short commutes—similar to the Haskell business park or Iron gate)
6. Keep up the good work with the Green ways and parks. Bellingham is doing a great job with this. Make sure to secure park land and trails as the city grows. Make sure the trails coming out of the North end of Bellingham connect up with the South end of Ferndale.
7. Be thoughtful of future road connections and traffic plans. It currently is quite hard to get around Bellingham due to its general layout. Need to look into improving various connectors. An example would be the lack of east and west connectors between Smith road and Bakerview road.

Thank you for giving the community an opportunity to give input. I know that community development is a very difficult thing and making everyone happy is quite impossible.

Thanks again for your hard work!

Jon Kornelis

Submitter: Patricia Leja

Address: 4396 Saddlestone Dr

City: Bellingham

State: WA

Zip: 98226

Comments:

We would like to see more 55+ Active Retirement Community Single Family Homes in Bellingham. With the rapidly growing number of retirees settling in Bellingham, this is something that is desperately needed. Are there any plans in the works?

Submitter: Izaac Post

Address: 2105 Knox Ave Apt. 3

City: Bellingham

State: WA

Zip: 98225

Comments:

The City has excellent guidelines for infill housing, but they are not allowed to be applied to single family zones. Please encourage infill housing types to be built in single family zones. Infill housing supplies more houses inside our existing city limits, reducing sprawl and the negative side-effects of sprawl such as increased pollution, increased vehicle miles, and increased storm water runoff. Increasing our density will provide more diversity of housing types and more affordable housing types near where people already live, work, and play—and reduces the need for new or expanded infrastructure that greenfield development requires. Lastly, parking is an amenity, not a right—and our laws should reflect that. Remove parking minimums, at least from neighborhoods served by bus service. Bus riders shouldn't be forced to pay for a parking spot with their apartment or house if they don't own a car.

In summary, please adopt the infill toolkit for use in all single-family zones to create more diversity and affordability in our housing supply. Remove barriers to increased density such as parking minimums. Thank you!

Submitter: ERIC RODRICK

Address: 3219 Pinewood Avenue, apt C4

City: Bellingham

State: WA

Zip: 98225

Comments:

I am very concerned about converting all single-family zoning in the city to multi-family zoning (in all but name) by allowing second residences up to 90% of the size of the original.

There is no evidence this will generate equality.

There is no evidence it will achieve its stated goals.

There is plentiful evidence that its advocates have vested interest, as most are landlords and developers seeking to profit in a changed real estate market.

Just the disingenuous and dishonest arguments of the proponents should be cause enough not to move forward with that aspect of the plan, but if that is not enough then retaining the respect of the people

(and possible their votes) surely is. Seattle attempted a similar change recently, and was forcibly restrained because though they have (dishonestly and disingenuously) maintained that the measure would not require an environmental impact study, in fact it did. Should the council pass a similar measure here, it will certainly also be frozen pending environmental impact study and the people of this city will come to understand how little respect their council has for environmental concerns and how deeply they are in the pockets of developers and small, minority groups of wealthy land-owners.

That is what the people will see if this measure is passed and restrained only by appeal, essentially confirming that it was deficient and known to be from the beginning.

Submitter: Natalia Robinson

Address: 1401 James St

City: Bellingham

State: WA

Zip: 98225

Comments:

It is vital to this community to focus on affordable housing. Alternative housing such as ADUs, low income hud housing and section 8 homes help address this concern. Currently the available housing in Bellingham is so costly that the majority of Bellingham housing is inaccessible to Bellingham citizens. We desperately need a shift in priorities. If it were not for disabled income based apartments, I would be homeless.

Email received: April 10, 2018

From: Paul Klein rovenorth@yahoo.com

Subject: Re: Last chance to submit your written comments!

Dear Department members:

First of all, thank you for the important and monumental effort of producing the City of Bellingham 2018-2022 Consolidated Plan draft for public comment. I can only imagine the amount of work that went into it, and you deserve real kudos.

Overall, I concur with the Strategic Plan described in pages 45 through 56, and have fundamentally just one objection, two concerns related to that objection, and one suggestion.

1. My objection

I disagree with the notion, expressed within the pages of the Strategic Plan and elsewhere in the draft, that infill in neighborhoods currently zoned single family residential will assist those among us with the lowest incomes.

Page 48 states in its first paragraph: "The greatest need in our community is to assist those with the lowest incomes." I agree unequivocally. In furtherance of doing so, the "Tier I priorities" are stated as: "support the acquisition and development of housing units affordable for low-income residents," "allow for infill, multifamily, and group housing in more neighborhoods," and "increase the City's proactive role in affordable housing development."

I agree overall with those priorities except, as I've already stated, the "infill." Would it increase the housing supply? Yes, obviously. Would it directly or even indirectly increase a housing supply specifically targeted to assist those most in need? I doubt it, and I know of no reputable studies to assuage that doubt.

2. My concerns

Like many others in our community, I am concerned that infill in at least some neighborhoods currently zoned single family residential will result in a degradation in its residents' quality of life, and even in degradation in the quality of life in Bellingham as a whole.

Additionally, like many seniors on modest, fixed pensions, I am concerned about the potential tax consequences of infill. Page 23 of the Consolidated Plan draft states: "Many retired seniors live on a fixed income and cannot afford rental costs or property tax increases. In fact, senior households make up the majority of owner-occupied households that are cost burdened." That's my wife, Emily, and me.

I searched throughout the Consolidated Plan draft to see a discussion of whether infill might have the effect of raising our property taxes, and found nothing on the topic. Did I miss it? Whether I did or not, isn't there credible evidence that infill does in fact routinely have that result? If so, there's an important "disconnect" between the facts about seniors stated on page 23 and the claimed benefits of infill.

3. My suggestion

Already quoted above, the Consolidated Plan draft states there should be "an increase in the City's proactive role in affordable housing development." On that point, I have long wondered why the City apparently does not routinely require a percentage of new construction of various housing types be produced for low-income residents. Am I correct in that observation? I did not see it addressed at all in the Consolidated Plan draft. As you no doubt know, permits for new construction of various types of housing are routinely conditioned to produce that result elsewhere in the US. I suggest it should become a high priority for the City.

In closing, again, thank you for your efforts!

Sincerely,
Paul Klein
3205 Alderwood Avenue

Kate, I sincerely apologize. After thirty years together, you'd think I might have learned to always ask Emily for her thoughts before clicking "send." I have one additional comment. Again, I apologize, and ask that it be attached to my previous email.

Dear Department of Planning and Community Development members:

I did not see a discussion, in the Consolidated Plan draft, of the effects of "Airbnb" and similar vacation rental arrangements. It seems to me this might be an important omission when undertaking the task of planning Bellingham's housing future.

For example, if we promote DADUs, isn't it just as likely or even more likely that a person would build one to rent to vacationers, rather than long term residents, much less low to moderate income residents? I honestly have no objection to it, but nearby in my neighborhood, I know two households that rent rooms to vacationers, one household that rents an attached ADU to vacationers, and one household that rents a DADU to vacationers. Those are just the folks I know, within a handful of blocks!

My very basic understanding is that the "Airbnb" and similar vacation rental markets might be difficult to quantify, much less regulate. I don't envy you or anyone else the task. Still, I think it merits a good deal of thought if we are to have faith in the claimed outcomes of planning.

Sincerely,
Paul Klein
3205 Alderwood Avenue

Homelessness

Submitter: Cari Duffy
Address: 3214 Cherrywood Ave
City: Bellingham
State: WA
Zip: 98225
Comments:

I do not agree with increasing taxes in any way to compensate for homeless issues or affordability. I also do not agree that we need to do anything about affordability. This is what happens in a town that is growing bigger and more expensive. People move into smaller communities when they cannot afford to be in Bellingham anymore. This is life. Stop allowing the homeless to ruin our city!

Submitter: Schyler Duryee
Address: 1200 N. Garden St.
City: Bellingham
State: WA
Zip: 98225
Comments:

I think that this is a good start to getting people housed but I think there should also be a focus on giving support to people who have or are facing homelessness or those with lower incomes struggling with the costs of housing as well as other necessities for living. I think that there are a lot of rules and regulations that come along with subsidized housing and I think if the city will work with those who are struggling with housing we can focus on an even bigger problem of what comes with having low income. These support services should work with individuals with issues involving financing, mental health, substance abuse, etc. I think that too often policies expect those who are marginalized by income are put under a microscope to be absolutely perfect when nobodies perfect no matter what income bracket they fall in. I think that if that is considered then this could be a successful plan in elevating the number of people who have to face homelessness and helping a bigger problem from continuing its cycle.

Submitter: Mary A Dickman

Address: 1026 North Forest

City: Bellingham

State: WA

Zip: 98225

Comments:

Whatcom County needs to provide, or allow, more support for transitional housing for individuals...both male and female. The new approach by the United Way to focus support on agencies with children, of course a high priority, leaves the single, needy population at risk. Mental problems, drug or alcohol addiction make placement difficult but progress can be attained.

No population center should look like the streets of so many US cities....disenfranchised people, all ages, pushing carts with all their belongings, rain or shine, no place to go. We did better in the Depression....at least many showed human kindness to their fellow man and shared what little they had.

Neighborhood Equity/Equality

Submitter: Brian Estes

Address: 4720 Spring Vista Way

City: Bellingham

State: WA

Zip: 98226

Comments:

I highly endorse this latest section of the consolidated plan. Lack of fair housing opportunities is a very important issue in Bellingham and the solutions listed below are a great first step towards addressing them. We need the infill toolkit implemented city-wide ASAP. While Bellingham prides itself on being a welcoming, liberal city, for too long our housing and zoning policies reinforce racial and income segregation by neighborhood. More publicity and education of the public about the results of the recent 2018-2022 Fair Housing Assessment report would greatly aid this effort as well.

Promote Neighborhood Equity

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

Tier 1 priorities:

- Support the acquisition of existing 'naturally occurring' rental units in higher poverty neighborhoods as a strategy to prevent displacement with gentrification.

Tier 2 priorities:

- Address infrastructure needs in underserved neighborhoods.
- Conduct a housing equity audit by neighborhood.

- Diversify urban villages and higher income neighborhoods by adding affordable housing for low income residents in areas where it is lacking.

Submitter: Shovia Muchirawehondo

Address: 2551 Donovan Avenue

City: Bellingham

State: WA

Zip: 98225

Comments:

In the Plan as well as the assessment there is ample evidence that race and the practice of racism is a factor in the housing issues of Bellingham. We must address equality in housing and income in Bellingham in some way to ensure that there is a move toward a more equitable housing situation for communities of color in Bellingham. While mentioned in the assessment, there is not reference to the fact that a barrier that exists is that "they felt unwelcome somewhere because of their race, or because they are "not white". This coupled with the disparity issues reflected in the plan should lead to a goal that reduces this fear through the city taking a hard stance against any discrimination based upon race.

In this plan, there should be the inclusion of specific goals and actions that promote equality to affirm equity. The city should require diversity training for all city employees that deal with any issues but particularly deal with housing issues. Any plan associated with ensuring that a move away from housing inequalities based upon race should include and have as primary stakeholders those from communities of color. Equality promotes equity.

Submitter: Tina McKim

Address: 2333 Humboldt St

City: Bellingham

State: WA

Zip: 98225

Comments:

Birchwood needs an accessible, affordable, culturally diverse and appropriate grocery store to provide fresh, healthy food. It is important that this grocery does not contribute to the gentrification of the neighborhood, as residents are already being forced out by higher rents. It is important that any planning in the Birchwood neighborhood be based on the needs and desires of those most affected in the neighborhood; in the case of the grocery, those who have lost their place to get groceries (in particular the disabled, poor, people of color and the elderly) should have their voices at the forefront of any decision. Outreach must be extensive and accessible to the disabled, those who speak various languages and those who work multiple jobs. Surveyed neighbors also note the lack of community center/ social meeting spaces in the neighborhood, which would have a positive impact on the health and spirit of the neighborhood. The issue of non-compete clauses in the city in the case of essential needs such as groceries must also be urgently addressed. These clauses must be prohibited in COB. No neighborhood should have to go hungry because some corporation decides it wants to make more money somewhere else, chasing after a different income / demographic bracket. The city missed a real opportunity to purchase the Albertsons building and lease it out to essential services needed in the area.

General comments

Email received: March 13, 2018

From: Katherine Freimund director@whatcomliteracy.org

Subject: Re: Consolidated Plan: public comment period is open

Regarding the Consolidated Plan, a note: In Figure 12. *Bellingham School District: % minority and free/reduced meals by elementary school* on page 31 it includes Irene Reither. The last time I checked Irene Reither was in the Meridian School District.

Thank you for all of your good work on this project.

Best,

Katherine

Email received: March 22, 2018

From: Ivana Grace ivanamazinggrace@yahoo.com

Subject: Re: Consolidated Plan Open House - Monday

THAN YOU! This is very thoughtful, and I appreciate the 'transparency' in this public/civic action, reminding us that THIS IS OUR CITY, after all, blessed to be a DEMOCRACY!!! Looking forward, Ivana Grace

Email received: April 10, 2018

From: Mike and Kristina Heintz <mikeheintz@msn.com>

Subject: 2018-2023 Consolidated Plan Public Comment

Good Afternoon, Kate,

I want to provide comment on the City Council's Consolidated Plan for 2018-2023.

This updated Consolidated Plan is stellar! It is amazingly well- written, concise, evidence-based, data-driven & compassionate policy proposal that strives for and will create a more inclusive & socially-equitable community!

I support it completely and urge its adoption as written.

I also want to thank the Council members who authored it for their dedication, hard thoughtful work and insight! It eloquently articulates our shared community goals to create an inclusive city where all can thrive and provides the guidance & policy to achieve those goals. The tiered approach is wonderful!

Good Afternoon, again, Kate,

As part of the input for the Consolidated Plan public comment, I would like to add the following links for inspiration & guidance for policy implementation & success of the plan.

<https://www.huduser.gov/portal/casestudies/study-030718.html>

Inspirational project to create low to mid-income housing & commitment to healthy living & local sustainable food systems, Portland, Maine

https://www.huduser.gov/portal/casestudies/study_08312015_1.html

Homelessness Project, Quixote Village, Olympia, WA

<https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-072417.html>

Filling in Housing Gaps

<https://www.shareable.net/blog/11-affordable-housing-alternatives-for-city-dwellers>

Alternative urban affordable housing options.

[https://www.citylab.com/design/2018/01/the-granny-flats-are-coming/550388/
accessorydwellingunits.org](https://www.citylab.com/design/2018/01/the-granny-flats-are-coming/550388/accessorydwellingunits.org)

A great resource on on ongoing ADU policy & development.

<https://www.shareable.net/blog/austin-to-shelter-homeless-in-a-tiny-house-village>

<https://www.shareable.net/blog/11-tiny-house-villages-redefining-home>

Again, I support it completely and ask Council to adopt the updated Consolidated Plan as propped and written.

Thank you for your time, consideration & service,

Sincerely,
Kristina Heintz
Birchwood

Consolidated Plan Open House

March 26, 2018, 6-7:30 PM

Bellingham Central Library Conference Room

Summary of Feedback:

There were a total of 37 attendees at the Open House, as well as three City Staff and two volunteers from the Community Development Advisory Board, and one community volunteer. The event was divided among four tables according to the following topics. A volunteer or staff member manned each table to facilitate the activity, answer questions, and record comments or questions.

Market analysis & needs assessment:

- The following comments and suggestions came up during discussions with participants:
 - *How can we better use data and population projections by neighborhood to accommodate growth?*
 - *I thought I had planned adequately for my retirement, and my house is paid off. I always believed in contributing my fair share of taxes, but as property values continue to go up, my property taxes have increased so much. It's scary.*
 - *Re: homelessness, we should foster family involvement and reconnection, make it easier for the family to get involved.*
 - *When people think about zoning changes, most people are scared of the design standards, or "form" the new buildings will take. We should have more conversations with the public about "form-based codes" (see strongtowns.org, for example).*
 - *Is rent data collected as part of the Rental Safety Inspection Program? It should be. Then you can track how much rents are going up by neighborhood, and if landlords are raising rent more than 10%.*

Goals and priorities:

- 19 participants did the goal sorting exercise. The two priorities ranked first most often among this group were "Address & Prevent Homelessness" (8) and "Increase Affordable Housing Supply" (7). These match the top two priorities in the Consolidated Plan.
- Written comments on goals and priorities were:
 - *Help by giving jobs and self-respect to those who are homeless/elderly (from cleaning to education) and vouchers for work completed.*
 - *Promote walkability and bicycling – these should be prioritized in neighborhoods over autos.*
 - *Move "conduct a housing equity audit by neighborhood" (Unsure if this means remove it, or move it elsewhere. This participant ranked "Promote Neighborhood Equity" as the top priority).*
- The following comments were also collected by City staff:
 - *Homebuyer assistance drives the economy and creates wealth.*
 - *It doesn't make sense to fund low-income buyers who can't afford maintenance and repairs.*
 - *Need to have rent control. My rent is about to go up \$150/month due to "market value."*

- *Need to provide safe spaces for homeless population. This includes listening to what the homeless want, not what we think they want.*
- *Housing crisis due to college/university students taking over and driving prices up out of sight! Not keeping up with local incomes either.*
- *Convert empty retail spaces just to get/increase shelter for those in transition! (Especially in this horrible weather)*
- *Wouldn't it be cheaper to buy apartments to serve poor people with subsidized housing and more environmentally responsible than building new buildings?*
- *Need to have simple support systems to employ/keep busy and show respect to homeless. Example: cleaning streets, weeding, and washing public areas.*
- In addition, there were two questions asked:
 - *What percent of vote is needed to pass the levy?*
 - *Does 5-year consolidated plan assume next levy passes?*

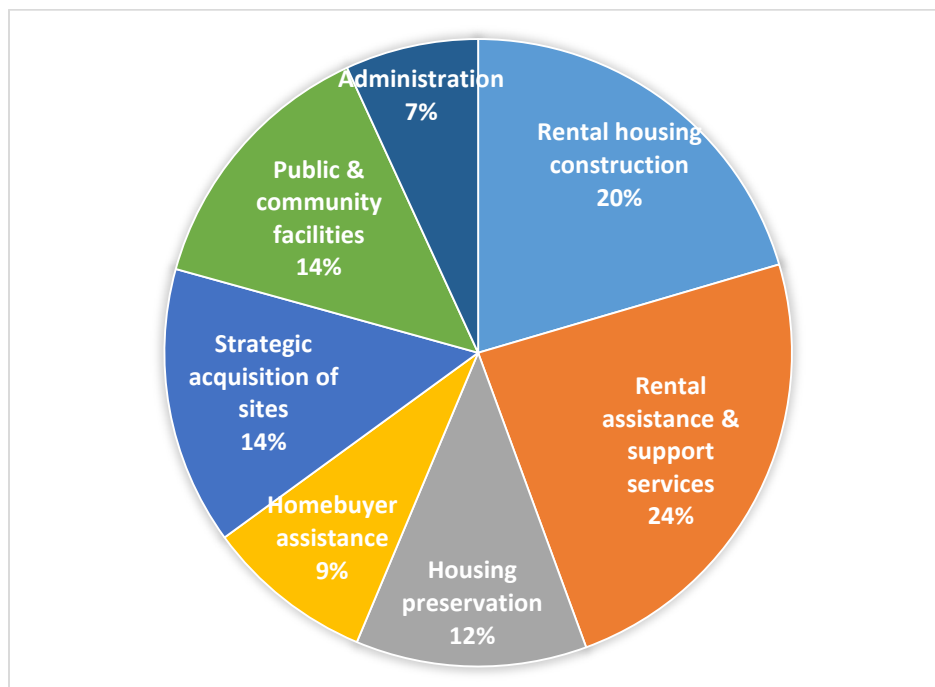
Community engagement:

- We asked participants to complete a quick survey with 3 questions which we could use to better plan and advertise future community engagement events:
 - How did you hear about this open house?
 - Did you participate in any of our online surveys?
 - What's the best way to get your attention about important issues?
- 17 participants completed the survey.
 - As expected, most of the participants (7) had heard about the open house via the email distribution list. A quarter of the participants (4) heard about the event through Facebook. Three participants just happened to walk by, and two heard about it by word of mouth. This indicates that the City's Facebook events calendar is a good way to advertise events, and that good signage and event location are important factors in attracting more participants on the day of.
 - About half the participants had taken one of our online surveys (53%) and about half had not (47%).
 - Participants were asked to circle all the methods that are good ways to get their attention about important issues. The top method was social media (10), followed by print media (i.e., notices in Cascade Weekly or the Herald) and presentations to community groups (both 8). This was somewhat contradictory because "Newspaper" was an option for Question 1, "How did you hear about this open house?", and no one selected it. The next most popular method was online surveys (7).
- Discussion question: Who's missing from this conversation? How could we better reach them?
 - *Homeless; non-English speaker and low-income families; Western students; high school classrooms*
 - *Over half of us who are tenants (renters) don't get heard enough*
 - *Homeless people?*
 - *Marginalized community members; Do specific outreach*
 - *Families of the homeless*
 - *More low-income residents; More Spanish speakers*

- *Since the colleges/university demand for housing (students) is so high, I think they need to come to the table!!! They are driving housing prices up and taking up space from others! ☹*
- The following verbal comments were also written down by the volunteer:
 - A homeless person said none of the strategies listed will work (people will find a way to discriminate against low-income despite new protections).
 - Attorney retired from NW Justice Project wanted to know when we were going to do more testing.
 - Most people thought we were doing a fantastic job.
 - One person asked why they didn't know about the Fair Housing survey. Suggested they should follow the City of Bellingham on Facebook.
 - One lady who works for Skookum House felt that the problems start very early and our focus should be earlier, toddlers taken from parents.
 - One man who said he is very involved but did not hear about either of the surveys. Suggested to check the City's web page.

Budget & Funding:

Participants were shown a pie chart of the 2012-2017 Consolidated Plan budget allocation, and a pie chart of the proposed 2017-2022 allocation. They were each given \$460 in fake bills (in large denominations of \$100's, \$50's, and \$20's), representing a \$4.6M annual budget, and asked to allocate the money between the categories as they see fit. The following pie chart is the accumulative budget allocation of 18 participants' budgets.



Compared to the City's proposed 2017-2022 allocation, this "participant budget" is much more evenly distributed. While the City's proposed budget allocates 44% to rental housing construction, the participant budget allocates just 20%. This is the only category that receives significantly less in the participant budget than in the City's budget.

Public and community facilities comparatively received the biggest increase, at 14% of the budget (compared to 4% in the City's budget). Strategic acquisition of sites also received significantly more in the participant budget – at 14% compared to 5% in the City's budget. Some of this may be due to the fact that participants only received large denominations for this exercise, which made allocating small amounts a bit more of a challenge.

Rental assistance and support services receive exactly the same allocation (24%) in both budgets, and housing preservation receives nearly the same allocation (12% versus 13% in the City's budget).

Open House - Budget Exercise	Participant budget	Proposed City budget
Rental housing construction	20%	44%
Rental assistance & support services	24%	24%
Housing preservation	12%	13%
Homebuyer assistance	9%	5%
Strategic acquisition of sites	14%	5%
Public & community facilities	14%	4%
Administration & contingency	7%	5%

SUMMARY OF COMMENTS RECEIVED & RESPONSE (Reported in HUD'S IDIS)

There were a wide variety of comments and questions during this event. The comments recorded in relation to the City's proposed Goals & Priorities were:

- *Homebuyer assistance drives the economy and creates wealth* (Yes, this is why we continue to fund homebuyer assistance)
- *Need to provide safe spaces for homeless population. This includes listening to what the homeless wants, not what we think they want.* (We have made a great effort to survey case managers and low-income residents. The low-barrier homeless shelter is a top priority in the near-term. As an emergency measure, the City has made dumpsters and toilets available to those who are homeless, and works to make public places welcoming and safe for the homeless population.)
- *Wouldn't it be cheaper to buy apartments to serve poor people with subsidized housing and more environmentally responsible than building new buildings?* (Yes! That is why we have prioritized acquisition of existing buildings and strategic acquisition of sites, along with new construction.)

SUMMARY OF COMMENTS NOT ACCEPTED AND REASONS

- *It doesn't make sense to fund low-income buyers who can't afford maintenance and repairs.* (Our homeownership assistance programs provide training for homebuyers, and also ensure that the buyer has adequate income for routine maintenance and upkeep of the property.)
- *Need to have rent control. My rent is about to go up \$150/month due to "market value."* (Under State law, the City cannot enact rent control measures. This is an issue to bring up with your elected State representative.)

- *Housing crisis due to college/university students taking over and driving prices up out of sight! Not keeping up with local incomes either.* (It is true that housing costs are not keeping up with local incomes, however we do not attribute this or the high cost of housing to the student population. Bellingham has long been an affordable college town, and has only seen sharp housing increases in recent years as the region has experienced significant economic and population growth. Meanwhile, the student population has remained relatively constant, and therefore we cannot reasonably attribute the rise in housing costs to the student population alone.)

- *Convert empty retail spaces just to get/increase shelter for those in transition! Especially in this horrible weather.* (The City is actively working with property owners and developers to redevelop and repurpose vacant properties in our Downtown core. However, this is dependent on private owners' willingness to sell and/or redevelop their properties. The City cannot legally force them to do so. This is also why building a new low-barrier shelter is a top priority.)

- *Need to have simple support systems to employ/keep busy and show respect to homeless. Example: cleaning streets, weeding, and washing public areas.* (There is no such City-run program planned, however, we do have ample job-training opportunities in the community through Goodwill and Worksource. Our partner-led priorities include more supported job training and placement for those who are currently or formerly homeless.)

Public Notice

NOTICE OF PUBLIC HEARING

Notice is hereby given that the COMMUNITY DEVELOPMENT ADVISORY BOARD will hold a public hearing on **THURSDAY, March 8, 2018 at 6:00 pm**, or as soon thereafter as possible, in the Mayor's Board Room, City Hall, 210 Lottie Street, Bellingham, Washington. The purpose of the public hearing is to take public comment on the draft **2018-2022 Consolidated Plan**, including the **2018 Action Plan**, for activities beginning July 1st.

The *Consolidated Plan* coordinates all elements of community development – housing, neighborhood development, human services and special projects – for a unified vision for community actions. The Action Plan describes planned activities for 2018 which will be based on the proposed strategies and goals in the 2018-2022 Consolidated Plan.

The City seeks public comment on the draft *Consolidated Plan and 2018 Action Plan*, which will be available for review online at <https://www.cob.org/services/planning/cd> or at the Bellingham Central Library beginning on March 9th. Comments will be accepted at the public hearing, or in writing through April 10, 2018. Written comments should be sent to the Community Development Division, 210 Lottie Street, Bellingham, WA 98225.

Additionally, there will be an Open House held at the Bellingham Central Library, 210 Central Avenue on March 26, 2018 at 6:00pm. Anyone wishing to learn about or comment on these issues is welcome to attend.

For additional information, contact Samya Lutz, Housing & Services Program Manager at 360-778-8385.

The City of Bellingham does not discriminate on the basis of race, color, national origin, sex, religion, age, families with children, and disability in employment or the provision of services. With five business days notice, special accommodations will be provided. Refer any inquiries or complaints related to HUD regulations implementing Section 504 to the Housing and Services Program Manager. Contact 778-8385 (voice) or 778-8382 (TTY).



Planning and Community Development
210 Lottie Street
Bellingham, Washington
(360) 778-8385

THE BELLINGHAM HERALD

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Attention: Heather Aven

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210 LOTTIE ST
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NAT LARSON, being duly sworn, deposes and says: That he/she is the Principal Clerk of The Bellingham Herald, a daily newspaper printed and published in Bellingham, Whatcom County, State of Washington, and having a general circulation therein, and which said newspaper has been continuously and uninterruptedly published in said County during a period of six months prior to the first publication of the notice, a copy of which is attached hereto: that said notice was published in The Bellingham Herald, as amended, for:

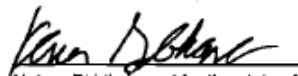
1 Insertions

Published On:
February 04, 2018


(Principal Clerk)

Subscribed and sworn on this 5th day of February in the year of 2018 before me, a Notary Public, personally appeared before me Nat Larson known or identified to me to be the person whose name subscribed to the within instrument, and being by first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.




Notary Public in and for the state of Washington, residing in Whatcom County 1155 N State St, Bellingham, WA 98225

Appendix C – Housing Programs Inventory in the City of Bellingham

Agency name	Project name	Current count	Planned units	Unit type	Program category
Bellingham Housing Authority	Aloha - phase I	0	72	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Birchwood Manor	38	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Bridge Creek II	31	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Cascade Meadows	216	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Catherine May Apartments	38	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Chuckanut Square	101	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Deer Run	42	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Falls Park Homes	28	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Harborview	18	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Heather Commons I	24	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Heather Commons II	14	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Hillside Homes	24	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Laube Hotel	20	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Laurel Village	50	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Lincoln Square	198	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Meadow Wood Townhomes	50	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Meadow Wood Townhomes II	25	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Oakland Apartments	20	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Orleans Place	24	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Pacific Rim North	132	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Parkway Homes	24	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Prince Court Apartments	25	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Single Family Scattered	24	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Texas Meadows	28	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	The Birches	30	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Trailside	4	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Varsity Village	101	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Walton Place I	50	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Walton Place II	40	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Washington Square	98	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Willow Creek Apartments	16	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Housing vouchers	1301	0	Apartments	Vouchers
Catholic Housing Services	Kateri Court Apartments	39	0	Apartments	Nonprofit/Public housing (permanent)
Catholic Housing Services	Mt. Baker Apartments	84	0	Apartments	Nonprofit/Public housing (permanent)
Catholic Housing Services	Villa Santa Fe (Bakerview Family)	50	0	Apartments	Nonprofit/Public housing (permanent)
Catholic Housing Services	Washington Grocery Building	36	0	Apartments	Nonprofit/Public housing (permanent)
Catholic Housing Services	Francis Place	42	0	Apartments	Supported housing (permanent)
City	Homeowner Rehab Program	900	20	Houses	Home ownership, repair, etc.
Compass Health	I Street Apartments (PSH)	8	0	Apartments	Supported housing (permanent)
DVSAS	Baker Place Shelter	0	14	Beds	Emergency shelter

DVSAS	Safe Shelter	21	0	Beds	Emergency shelter
Interfaith Coalition	Disciples House	1	0	Houses	Emergency shelter
Interfaith Coalition	Little House	1	0	Houses	Emergency shelter
Interfaith Coalition	Our Saviors House	1	0	Houses	Emergency shelter
Interfaith Coalition	4-plex	4	0	Apartments	Transitional
Kulshan CLT	Indiana-Lafayette NSP Project	2	0	Apartments	Home ownership, repair, etc.
Kulshan CLT	Scattered Site	114	12	Houses	Home ownership, repair, etc.
Kulshan CLT	Telegraph Rd	0	24	Houses	Home ownership, repair, etc.
Light house Mission	Fountain Community Church overflow	40	0	Beds	Emergency shelter
Light house Mission	Special needs dorms	16	0	Beds	Emergency shelter
Light house Mission	Temporary shelter (emergency)	150	0	Beds	Emergency shelter
Light house Mission	The Cove	6	0	Beds	Emergency shelter
Light house Mission	Agape Womens Transitional	50	0	Beds	Transitional
Light house Mission	Mission Dorm	40	0	Beds	Transitional
Light house Mission	New Life Center	24	0	Beds	Transitional
Light house Mission	Workers Dorm	6	0	Beds	Transitional
Lydia Place	Bell Tower Apartments	5	0	Apartments	Supported housing (permanent)
Lydia Place	Birchwood Court Apartments	5	0	Apartments	Supported housing (permanent)
Lydia Place	Lydia Place Gladstone	5	0	Apartments	Supported housing (permanent)
Mercy Housing Northwest	Eleanor Apartments	80	0	Apartments	Nonprofit/Public housing (permanent)
Mercy Housing Northwest	Sterling Meadows	50	0	Apartments	Nonprofit/Public housing (permanent)
Mercy Housing Northwest	Sterling Senior	21	0	Apartments	Nonprofit/Public housing (permanent)
Northwest Youth Services	HUSLY shelter	4	0	Beds	Emergency shelter
Northwest Youth Services	P.A.D.	16	0	Beds	Emergency shelter
Northwest Youth Services	22 North	0	20	Apartments	Supported housing (permanent)
Northwest Youth Services	Transitional Living Program	16	0	Apartments	Transitional
Opportunity Council	Motel Vouchers	48	0	Motel rooms	Emergency shelter
Opportunity Council	Manufactured Home Repair	97	56	Mobile homes	Home ownership, repair, etc.
Opportunity Council	G Street	4	0	Apartments	Nonprofit/Public housing (permanent)
Opportunity Council	22 North	0	20	Apartments	Supported housing (permanent)
Opportunity Council	Carolina Triplex	3	0	Apartments	Supported housing (permanent)
Opportunity Council	Dorothy Place	22	0	Apartments	Supported housing (permanent)
Opportunity Council	Evergreen House	3	0	Beds	Supported housing (permanent)
Opportunity Council	Partnership House	4	0	Beds	Transitional
Opportunity Council	Master leased units	61	0	Apartments	Nonprofit/Public housing (permanent)
Pioneer Human Services	City Gate Apartments	37	0	Apartments	Supported housing (permanent)
Sean Humphrey House	Sean Humphrey House	6	0	Beds	Supported housing (permanent)
Sun Community Service	Greggie's House	6	0	Beds	Supported housing (permanent)
Sun Community Service	SUN House (transitional)	9	0	Beds	Transitional
WSHFC	Homeowner DPA	13	28	Houses	Home ownership, repair, etc.
WSHFC	Evergreen Ridge	143	0	Apartments	Tax Credit only

WSHFC	Hamilton Place	94	0	Apartments	Tax Credit only
WSHFC	Larkin Place	101	0	Apartments	Tax Credit only
WSHFC	Northbrook Place	77	0	Apartments	Tax Credit only
WSHFC	Regency Park	225	0	Apartments	Tax Credit only
WSHFC	Woodrose	193	0	Apartments	Tax Credit only
YWCA	Larabee Residence	9	0	Beds	Emergency shelter
YWCA	Larabee Residence	27	0	Beds	Transitional

Appendix D – City of Bellingham Home Value Market Analysis

All Single Family Sales

Statistics For June, July, August 2017	
Number of Sales	456
Total Value	\$176,585,303
Minimum Value	\$55,897
Maximum Value	\$1,800,000
Mean Value	\$387,248
Median Value	\$349,000
95% of Median Value	\$331,550

Sales are within City of Bellingham City Limits as of September 2017
Data obtained from Whatcom County Assessor Sales Search as of September 28, 2017

Single Family Sales Only (No Condos)

Statistics For June, July, August 2017	
Number of Sales	328
Total Value	\$141,307,888
Minimum Value	\$55,897
Maximum Value	\$1,800,000
Mean Value	\$430,817
Median Value	\$379,000
95% of Median Value	\$360,050

Condo Only Sales

Statistics For June, July, August 2017	
Number of Sales	128
Total Value	\$35,277,415
Minimum Value	\$100,000
Maximum Value	\$1,350,000
Mean Value	\$275,605
Median Value	\$246,750
95% of Median Value	\$234,413

GEOID	SiteAddress	SaleDate	SalePrice	Parcel_Cod	LAND_USE_D
3803213793640000	3031 CREST CT BELLINGH	7/13/2017	\$ 55,897.00	380321379364	RES 3 BDRM
3803194531170000	2526 GRANT ST BELLINGH	7/12/2017	\$ 94,996.00	380319453117	RES 3 BDRM
3703062364010048	680 32ND ST #C412 BELL	7/31/2017	\$ 100,000.00	370306236401	CONDOMINIUMS
3802121755000123	4234 WINTERGREEN CIR	6/5/2017	\$ 102,000.00	380212175500	CONDOMINIUMS
3703062364010025	680 32ND ST #C301 BELL	8/16/2017	\$ 108,000.00	370306236401	CONDOMINIUMS
3703062364010002	680 32ND ST #C102 BELL	7/17/2017	\$ 108,900.00	370306236401	CONDOMINIUMS
3703062364010013	680 32ND ST #C201 BELL	6/22/2017	\$ 115,000.00	370306236401	CONDOMINIUMS
3802121755000082	4242 WINTERGREEN CIR	7/24/2017	\$ 117,500.00	380212175500	CONDOMINIUMS
3703062364010140	700 32ND ST #A408 BELL	6/1/2017	\$ 122,500.00	370306236401	CONDOMINIUMS
3703062364010104	700 32ND ST #A108 BELL	6/30/2017	\$ 124,000.00	370306236401	CONDOMINIUMS
3802121755000132	4255 WINTERGREEN CIR	7/6/2017	\$ 128,500.00	380212175500	CONDOMINIUMS
3703062364010008	680 32ND ST #C108 BELL	7/7/2017	\$ 130,000.00	370306236401	CONDOMINIUMS
3703062364010136	700 32ND ST #A404 BELL	6/26/2017	\$ 132,000.00	370306236401	CONDOMINIUMS
3703062364010044	680 32ND ST #C408 BELL	8/30/2017	\$ 139,500.00	370306236401	CONDOMINIUMS
3802121755000002	4228 WINTERGREEN LN #	7/30/2017	\$ 140,000.00	380212175500	CONDOMINIUMS
3803321575450005	1308 ORLEANS ST BELLIN	8/22/2017	\$ 141,000.00	380332157545	CONDOMINIUMS
3803174060280004	3382 SOUTHEND PL #20	8/22/2017	\$ 144,000.00	380317406028	CONDOMINIUMS
3802122301000035	500 DARBY DR #303 BELL	8/2/2017	\$ 147,247.00	380212230100	CONDOMINIUMS
3802122301000142	508 DARBY DR #110 BELL	6/22/2017	\$ 152,000.00	380212230100	CONDOMINIUMS
3802131700210019	2711 W MAPLEWOOD AV	6/26/2017	\$ 152,500.00	380213170021	CONDOMINIUMS
3802131700210031	2713 W MAPLEWOOD AV	8/24/2017	\$ 152,500.00	380213170021	CONDOMINIUMS
3802131700210004	2709 W MAPLEWOOD AV	8/25/2017	\$ 153,000.00	380213170021	CONDOMINIUMS
3803290400880014	910 GLADSTONE ST #203	6/29/2017	\$ 154,000.00	380329040088	CONDOMINIUMS
3803201521560000	2619 ORLEANS ST BELLIN	6/19/2017	\$ 155,000.00	380320152156	RES 2 BDRM
3802131700210011	2709 W MAPLEWOOD AV	8/3/2017	\$ 155,000.00	380213170021	CONDOMINIUMS
3802131700210016	2711 W MAPLEWOOD AV	6/20/2017	\$ 156,000.00	380213170021	CONDOMINIUMS
3803321994920010	1245 PUGET ST #10 BELL	6/26/2017	\$ 156,000.00	380332199492	CONDOMINIUMS
3803290400880008	910 GLADSTONE ST #108	8/11/2017	\$ 157,000.00	380329040088	CONDOMINIUMS
3802121755000070	4232 WINTERGREEN CIR	8/28/2017	\$ 157,000.00	380212175500	CONDOMINIUMS
3802131700210024	2711 W MAPLEWOOD AV	7/23/2017	\$ 158,000.00	380213170021	CONDOMINIUMS
3802121755000006	4228 WINTERGREEN LN #	6/12/2017	\$ 160,000.00	380212175500	CONDOMINIUMS
3703062364010077	690 32ND ST #B305 BELL	7/20/2017	\$ 160,500.00	370306236401	CONDOMINIUMS
3703062364010019	680 32ND ST #C207 BELL	8/23/2017	\$ 162,000.00	370306236401	CONDOMINIUMS
3703062364010123	700 32ND ST #A303 BELL	8/24/2017	\$ 163,800.00	370306236401	CONDOMINIUMS
3803310824750023	901 N FOREST ST #123 BE	8/10/2017	\$ 164,700.00	380331082475	CONDOMINIUMS
3703062345290010	3104 BILL MCDONALD PK	8/14/2017	\$ 172,000.00	370306234529	CONDOMINIUMS
3803331965540000	1248 KENOYER DR BELLIN	8/10/2017	\$ 175,000.00	380333196554	RES 3 BDRM
3802132451100014	3366 NORTHWEST AVE #	8/25/2017	\$ 175,000.00	380213245110	CONDOMINIUMS
3802134815290042	255 W BAKERVIEW RD #E	7/6/2017	\$ 179,000.00	380213481529	CONDOMINIUMS
3802121515560013	671 W HORTON WAY #14	7/14/2017	\$ 179,500.00	380212151556	CONDOMINIUMS
3703062345290023	3100 BILL MCDONALD PK	8/9/2017	\$ 183,000.00	370306234529	CONDOMINIUMS
3803311065450017	1001 N STATE ST #208 BE	6/17/2017	\$ 185,000.00	380331106545	CONDOMINIUMS
3802134815290091	259 W BAKERVIEW RD #C	6/24/2017	\$ 185,000.00	380213481529	CONDOMINIUMS
3803301775560000	2301 E STREET BELLINGH	8/14/2017	\$ 187,000.00	380330177556	RES 3 BDRM
3803204550590000	2417 VALENCIA ST BELLIN	7/28/2017	\$ 187,500.00	380320455059	RES 2 BDRM
3802122301000126	504 DARBY DR #306 BELL	7/29/2017	\$ 190,000.00	380212230100	CONDOMINIUMS
3703062345290002	3108 BILL MCDONALD PK	6/23/2017	\$ 192,500.00	370306234529	CONDOMINIUMS
3803182504260010	660 TELEGRAPH RD #202	6/20/2017	\$ 193,000.00	380318250426	CONDOMINIUMS
3802122075190001	621 W HORTON WAY #1C	7/28/2017	\$ 198,000.00	380212207519	CONDOMINIUMS
3803301260010040	1031 N STATE ST #410 BE	6/23/2017	\$ 199,000.00	380330126001	MIX U CONDOS
3802012231060005	4575 EL DORADO WAY #:	6/14/2017	\$ 199,500.00	380201223106	CONDOMINIUMS
3802134815290077	259 W BAKERVIEW RD #C	7/5/2017	\$ 199,900.00	380213481529	CONDOMINIUMS
3803301260010018	1031 N STATE ST #208 BE	8/1/2017	\$ 199,900.00	380330126001	MIX U CONDOS
3803305374470000	2035 JAMES ST BELLINGH	6/1/2017	\$ 200,000.00	380330537447	RES 2 BDRM
3803203621880012	2707 SILESIA LN #D BELL	7/2/2017	\$ 200,000.00	380320362188	CONDOMINIUMS
3703062345290017	3104 BILL MCDONALD PK	7/20/2017	\$ 200,000.00	370306234529	CONDOMINIUMS
3802134815290078	259 W BAKERVIEW RD #C	6/14/2017	\$ 205,000.00	380213481529	CONDOMINIUMS
3803204882040000	2721 WOBURN ST BELLIN	6/1/2017	\$ 210,000.00	380320488204	RES 3 BDRM
3802134815290074	259 W BAKERVIEW RD #C	6/20/2017	\$ 210,000.00	380213481529	CONDOMINIUMS
3803311065450028	1001 N STATE ST #401 BE	7/14/2017	\$ 210,000.00	380331106545	CONDOMINIUMS
3802014132180057	4629 CELIA WAY #302 BE	8/16/2017	\$ 210,000.00	380201413218	CONDOMINIUMS
3802014132180018	4650 CELIA WAY #102 BE	7/6/2017	\$ 212,000.00	380201413218	CONDOMINIUMS
3803313953190000	1010 NEWELL ST BELLING	6/12/2017	\$ 213,250.00	380331395319	RES 3 BDRM
3803300950110062	1015 RAILROAD AVE #41	6/22/2017	\$ 215,000.00	380330095011	CONDOMINIUMS
3803290400880012	910 GLADSTONE ST #201	7/20/2017	\$ 215,000.00	380329040088	CONDOMINIUMS
3802122301000124	504 DARBY DR #304 BELL	7/22/2017	\$ 215,000.00	380212230100	CONDOMINIUMS
3803204431110000	2520 VERONA ST BELLIN	8/21/2017	\$ 215,000.00	380320443111	RES 2 BDRM
3803301260010014	1031 N STATE ST #204 BE	7/27/2017	\$ 216,000.00	380330126001	MIX U CONDOS
3803215030740049	3700 ALABAMA ST #301 I	6/12/2017	\$ 220,000.00	380321503074	CONDOMINIUMS
3702011590880027	1224 HARRIS AVE #309 B	8/11/2017	\$ 220,000.00	370201159088	RET/OFF CNDO
3802121713170000	307 WILLOW CT N BELLIN	8/18/2017	\$ 220,000.00	370212171317	RES 3 BDRM
3702121713170000	307 WILLOW CT N BELLIN	8/18/2017	\$ 220,000.00	370212171317	RES 3 BDRM
3802122301000035	500 DARBY DR #303 BELL	8/2/2017	\$ 222,000.00	380212230100	CONDOMINIUMS
3803300284370000	1007 DUPONT ST BELLIN	6/27/2017	\$ 226,750.00	380330028437	RES 2 BDRM
3803303950370000	1414 ELLIS ST BELLINGHA	7/28/2017	\$ 227,000.00	380330395037	RES 2 BDRM
3803211241820000	2701 ST CLAIR ST BELLIN	6/5/2017	\$ 230,000.00	380321124182	RES 4 BDRM

3803203491000000	1709 ALABAMA ST BELLII	6/19/2017	\$	230,000.00	380320349100	RES 3 BDRM
3802013802600059	4674 WADE ST #201 BELL	7/28/2017	\$	230,000.00	380201380260	CONDOMINIUMS
3803203951610000	2625 UNDINE ST BELLINC	8/14/2017	\$	230,000.00	380320395161	RES 3 BDRM
3803294881270000	1452 SWEETBAY CT BELLII	7/25/2017	\$	230,610.00	380329488127	RES 3 BDRM
3703061010940000	1331 VARSITY PL BELLINC	7/17/2017	\$	232,673.00	370306101094	ZERO LL 4 BD
3803210804120000	2606 ST CLAIR PL BELLINC	6/23/2017	\$	233,827.00	380321080412	RES 3 BDRM
3803194572210000	508 E MARYLAND ST BELI	8/22/2017	\$	238,000.00	380319457221	RES 1 BDRM
3802142742760000	3226 MCLEOD RD BELLIN	8/7/2017	\$	239,900.00	380214274276	RES 2 BDRM
3802240025030000	2915 BIRCHWOOD AVE B	6/19/2017	\$	240,000.00	380224002503	RES 3 BDRM
3803191271980000	2706 GROVE ST BELLINGH	6/20/2017	\$	240,000.00	380319127198	RES 1 BDRM
3703072255680000	1611 30TH ST BELLINGHA	6/21/2017	\$	240,000.00	370307225568	RES 3 BDRM
3802013802600061	4678 WADE ST #101 BELL	6/23/2017	\$	240,000.00	380201380260	CONDOMINIUMS
3703072255680000	1611 30TH ST BELLINGHA	7/25/2017	\$	240,000.00	370307225568	RES 3 BDRM
3802145631720000	3002 CHERRYWOOD AVE	6/12/2017	\$	242,371.00	380214563172	RES 3 BDRM
3802122301000166	508 DARBY DR #302 BELL	7/5/2017	\$	244,000.00	380212230100	CONDOMINIUMS
3802122301000016	500 DARBY DR #116 BELL	7/15/2017	\$	249,500.00	380212230100	CONDOMINIUMS
3802012282320018	4625 MAJESTIC DR BELLII	6/29/2017	\$	249,900.00	380201228232	CONDOMINIUMS
3802365634340001	705 N STATE ST #101 BEL	6/1/2017	\$	250,000.00	380236563434	CONDOMINIUMS
3803205071890000	2706 WOBURN ST BELLIN	6/22/2017	\$	250,000.00	380320507189	RES 3 BDRM
3803312004600012	1000 HIGH ST #205 BELLII	7/16/2017	\$	250,000.00	380331200460	CONDOMINIUMS
3802130262020000	2908 W MAPLEWOOD AV	7/24/2017	\$	250,000.00	380213026202	RES 2 BDRM
3802132505110001	4035 ELIZA AVE #101 BEL	8/2/2017	\$	250,000.00	380213250511	CONDOMINIUMS
3802132505110007	4039 ELIZA AVE #103 BEL	8/28/2017	\$	250,000.00	380213250511	CONDOMINIUMS
3803205040540000	2410 WOBURN ST BELLIN	6/19/2017	\$	252,500.00	380320504054	RES 3 BDRM
3803331965540000	1248 KENOYER DR BELLIN	8/11/2017	\$	254,250.00	380333196554	RES 3 BDRM
3802012361140008	4579 EL DORADO WAY #:	7/18/2017	\$	255,000.00	380201236114	CONDOMINIUMS
3803150073810000	3933 MAGRATH RD BELLII	6/15/2017	\$	257,817.00	380315007381	RES 3 BDRM
3802132505110015	4047 ELIZA AVE #103 BEL	8/25/2017	\$	259,500.00	380213250511	CONDOMINIUMS
3803300950110076	1015 RAILROAD AVE #51:	6/8/2017	\$	263,000.00	380330095011	CONDOMINIUMS
3803205080930000	2201 ALABAMA ST BELLII	6/14/2017	\$	263,000.00	380320508093	RES 3 BDRM
3802011511590015	4603 QUINN CT BELLINGI	8/28/2017	\$	264,900.00	380201151159	CONDOMINIUMS
3802145123190000	3631 HOME RD BELLINGH	6/27/2017	\$	265,000.00	380214512319	RES 2 BDRM
3803200300300000	2330 KING ST BELLINGHA	7/5/2017	\$	265,000.00	380320030030	RES 2 BDRM
3802243573960000	3037 TULIP RD BELLINGH	8/9/2017	\$	265,000.00	380224357396	RES 1 BDRM
3802121143190000	718 VIOLET LN BELLINGH	7/25/2017	\$	267,225.00	380212114319	CONDOMINIUMS
3802245543320000	2919 MERIDIAN ST BELLII	6/21/2017	\$	270,000.00	380224554332	RES 2 BDRM
3803071760840002	234 PRINCE AVE #102 BE	7/6/2017	\$	270,000.00	380307176084	CONDOMINIUMS
3803190451760000	907 W CONNECTICUT ST	6/14/2017	\$	270,007.00	380319045176	RES 2 BDRM
3803172262290000	1464 FRUITLAND DR BELI	7/18/2017	\$	272,000.00	380317226229	RES 1 BDRM
3803290052140000	811 FRASER ST BELLINGH	6/30/2017	\$	272,500.00	380329005214	RES 2 BDRM
3803303225470000	110 CAROLINA ST BELLIN	6/20/2017	\$	275,000.00	380330322547	RES 2 BDRM
3803284851050000	1412 PORTAL DR BELLINC	6/27/2017	\$	275,000.00	380328485105	RES 2 BDRM
3803290581450000	1532 LINCOLN ST BELLIN	7/21/2017	\$	275,000.00	380329058145	RES 3 BDRM
3803290555220000	2217 LINCOLN ST BELLIN	8/22/2017	\$	276,000.00	380329055522	RES 2 BDRM
3803321674120014	1327 WHATCOM ST BELL	7/11/2017	\$	278,000.00	380332167412	CONDOMINIUMS
3802121273200000	706 VIOLET LN BELLINGH	6/10/2017	\$	278,900.00	380212127320	CONDOMINIUMS
3802013673640000	4717 LELAND ST BELLING	7/3/2017	\$	279,900.00	380201367364	ZERO LL 2 BD
3703073565080000	1800 34TH ST BELLINGHA	6/27/2017	\$	280,000.00	370307356508	RES 2 BDRM
3803205071260000	2530 WOBURN ST BELLIN	7/9/2017	\$	280,000.00	380320507126	RES 4 BDRM
3803213932270000	2735 E CRESTLINE DR BEL	8/11/2017	\$	280,000.00	380321393227	RES 3 BDRM
3803202143230000	1407 E ILLINOIS ST BELLII	8/24/2017	\$	280,000.00	380320214323	RES 2 BDRM
3802121223070000	709 VIOLET LN BELLINGH	7/5/2017	\$	280,540.00	380212122307	CONDOMINIUMS
3802122054000004	5056 FESTIVAL BLVD #1D	6/12/2017	\$	281,900.00	380212205400	CONDOMINIUMS
3803204562600000	2845 VALENCIA ST BELLII	6/15/2017	\$	282,000.00	380320456260	ZERO LL 3 BD
3803295085140000	2206 WOBURN ST BELLIN	6/13/2017	\$	285,000.00	380329508514	RES 2 BDRM
3803304641160000	511 GLADSTONE ST BELLII	7/25/2017	\$	285,000.00	380330464116	RES 4 BDRM
3803285350940000	3807 LAKEWAY DR BELLII	8/11/2017	\$	287,500.00	380328535094	RES 2 BDRM
3803204732010000	2716 VALENCIA ST BELLII	8/22/2017	\$	288,840.00	380320473201	RES 3 BDRM
3802011993860000	617 SPRING VISTA PL BEL	6/7/2017	\$	289,000.00	380201199386	RESIDENTIAL
3802013913500000	4705 PARKER ST BELLING	6/19/2017	\$	289,000.00	380201391350	ZERO LL 2 BD
3803300950110017	1015 RAILROAD AVE #21:	8/11/2017	\$	292,000.00	380330095011	CONDOMINIUMS
3802013802600048	4662 WADE ST #102 BELL	6/13/2017	\$	294,500.00	380201380260	CONDOMINIUMS
3803201682520000	2824 ORLEANS ST BELLIN	6/20/2017	\$	296,000.00	380320168252	RES 4 BDRM
3802124435120000	151 THOMAS RD BELLINC	6/6/2017	\$	300,000.00	380212443512	COMMERCIAL
3803304411550000	1539 GRANT ST BELLINGI	6/9/2017	\$	300,000.00	380330441155	RES 2 BDRM
3703061010940000	1331 VARSITY PL BELLINC	7/17/2017	\$	300,000.00	370306101094	ZERO LL 4 BD
3803290121970000	1633 KING ST BELLINGHA	7/17/2017	\$	300,000.00	380329012197	RES 3 BDRM
3703064123770008	3500 RIDGEMONT WAY #	7/24/2017	\$	300,000.00	370306412377	CONDOMINIUMS
3803284494270017	2114 BIRCH CIRCLE BELLII	7/24/2017	\$	300,000.00	380328449427	CONDOMINIUMS
3803304430900000	1465 GRANT ST BELLINGI	7/24/2017	\$	300,000.00	380330443090	RES 3 BDRM
3702010903780019	700 11TH ST #C7 BELLING	8/1/2017	\$	300,000.00	370201090378	CONDOMINIUMS
3803284461120000	1435 PORTAL DR BELLINC	8/4/2017	\$	300,000.00	380328446112	RES 3 BDRM
3803325564940000	2410 OLD LAKEWAY DR B	8/15/2017	\$	300,000.00	380332556494	RES 3 BDRM
3802121223170000	710 VIOLET LN BELLINGH	7/18/2017	\$	302,876.00	380212122317	CONDOMINIUMS
3803201883610000	3007 PACIFIC ST BELLING	8/22/2017	\$	304,500.00	380320188361	ZERO LL 3 BD
3803171932580000	1500 FRUITLAND DR BELI	7/7/2017	\$	305,000.00	380317193258	RES 3 BDRM
3802012282320012	4630 COAST WAY BELLIN	7/11/2017	\$	305,000.00	380201228232	CONDOMINIUMS

3803302514470000	2215 YOUNG ST BELLING	8/31/2017	\$	305,000.00	380330251447	RES 2 BDRM
3803213730950000	2500 CRESTLINE DR BELL	6/15/2017	\$	306,000.00	380321373095	RES 4 BDRM
3803300225020000	1805 H STREET BELLINGH	7/8/2017	\$	307,000.00	380330022502	RES 2 BDRM
3803203133650000	3000 RACINE ST BELLING	8/3/2017	\$	307,033.00	380320313365	RES 2 BDRM
3803211421850000	2700 ST CLAIR ST BELLIN	6/12/2017	\$	308,000.00	380321142185	RES 2 BDRM
3803213092510000	3200 ILLINOIS LN BELLIN	7/19/2017	\$	308,000.00	380321309251	RES 4 BDRM
3803300950110074	1015 RAILROAD AVE #51	7/7/2017	\$	310,000.00	380330095011	CONDOMINIUMS
3803304722280000	1717 HUMBOLDT ST BELL	7/12/2017	\$	310,000.00	380330472228	RES 2 BDRM
3702015580360000	1408 24TH ST BELLINGH	6/7/2017	\$	312,500.00	370201558036	RES 3 BDRM
3702010903780016	700 11TH ST #C4 BELLIN	7/26/2017	\$	312,500.00	370201090378	CONDOMINIUMS
3802121183070000	713 VIOLET LN BELLINGH	6/8/2017	\$	314,400.00	380212118307	CONDOMINIUMS
3803284494270018	2112 BIRCH CIRCLE BELL	6/16/2017	\$	315,000.00	380328449427	CONDOMINIUMS
3803170602120000	1640 FRUITLAND DR BEL	6/19/2017	\$	315,000.00	380317060212	RES 3 BDRM
3702010710800028	910 HARRIS AVE #403 BE	6/20/2017	\$	315,000.00	370201071080	MIX U CONDOS
3703061060920000	1335 VARSITY PL BELLING	8/16/2017	\$	315,000.00	370306106092	ZERO LL 4 BD
3803204401660000	2630 VERONA ST BELLIN	7/7/2017	\$	317,500.00	380320440166	RES 2 BDRM
3802240211680000	2629 PATTON ST BELLING	7/5/2017	\$	318,000.00	380224021168	RES 2 BDRM
3803222014650005	3591 S GRACE LN #2 BELL	8/31/2017	\$	318,500.00	380322201465	CONDOMINIUMS
3803314064730000	1225 FRANKLIN ST BELLIN	6/13/2017	\$	319,900.00	380331406473	RES 4 BDRM
3803304430660000	1441 GRANT ST BELLINGH	6/11/2017	\$	320,000.00	380330443066	RES 3 BDRM
3703072465580000	3025 WILSON AVE ALLEY	7/18/2017	\$	320,000.00	370307246558	RES 3 BDRM
3803194863480000	604 E SUNSET DR BELLIN	8/8/2017	\$	320,000.00	380319486348	RES 3 BDRM
3802121053450000	4337 LARCH LN BELLINGH	8/27/2017	\$	321,400.00	380212105345	CONDOMINIUMS
3702010710800019	910 HARRIS AVE #303 BE	6/19/2017	\$	323,000.00	370201071080	MIX U CONDOS
3802013843350000	341 HOLLAND AVE BELLIN	7/3/2017	\$	324,000.00	380201384335	RES 3 BDRM
3803302265100000	2300 C STREET BELLINGH	6/15/2017	\$	325,000.00	380330226510	RES 3 BDRM
3802143610780000	3122 COTTONWOOD AVE	6/22/2017	\$	325,000.00	380214361078	RES 3 BDRM
3803202403990000	3058 BARKLEY MEADOW	6/24/2017	\$	325,000.00	380320240399	RES 2 BDRM
3702114865160000	1713 FOURTH ST BELLIN	6/27/2017	\$	325,000.00	370211486516	RES 3 BDRM
3802241900090000	2321 WEST ST BELLINGH	8/4/2017	\$	325,000.00	380224190009	RES 1 BDRM
3803285181390000	3732 YORK ST BELLINGH	8/7/2017	\$	325,000.00	380328518139	RES 3 BDRM
3802243910360000	2329 UTTER ST BELLINGH	8/13/2017	\$	325,000.00	380224391036	RES 2 BDRM
3802013802600017	4665 WADE ST BELLINGH	8/23/2017	\$	325,000.00	380201380260	CONDOMINIUMS
3803193674230000	2985 PLYMOUTH DR BEL	8/9/2017	\$	326,400.00	380319367423	RES 3 BDRM
3803204271770000	2716 UNDINE PL BELLING	8/7/2017	\$	327,000.00	380320427177	RES 3 BDRM
3803075493090000	4304 WINSLOW CT BELLIN	7/18/2017	\$	327,938.00	380307549309	RES 3 BDRM
3703072065090000	2918 COWGILL AVE BELL	6/21/2017	\$	328,000.00	370307206509	RES 3 BDRM
3803082170780000	4160 KRAMER LN BELLIN	6/21/2017	\$	329,500.00	380308217078	RES 3 BDRM
3803194712620000	2835 HUMBOLDT ST BELL	8/18/2017	\$	329,900.00	380319471262	RES 2 BDRM
3802255065100000	1606 BROADWAY BELLIN	6/23/2017	\$	330,000.00	380225506510	RES 3 BDRM
3803330384410000	1204 YEW ST BELLINGHA	6/29/2017	\$	330,000.00	380333038441	RES 3 BDRM
3803321431270000	4410 CONSOLIDATION ST	7/18/2017	\$	330,000.00	380332143127	RES 3 BDRM
3803221881980003	600 NORTSHORE DR #6	7/26/2017	\$	330,000.00	380322188198	CONDOMINIUMS
3803314285010000	1254 FRANKLIN ST BELLIN	8/10/2017	\$	330,000.00	380331428501	RES 3 BDRM
3803190361280000	913 W NORTH ST BELLIN	6/14/2017	\$	331,000.00	380319036128	RES 2 BDRM
3802013943180000	324 TREMONT AVE BELL	8/21/2017	\$	332,300.00	380201394318	RES 3 BDRM
3803171745570000	4023 KRAMER LN BELLIN	7/3/2017	\$	332,500.00	380317174557	RES 3 BDRM
3803314404340000	1161 GRANT ST BELLINGH	8/30/2017	\$	334,000.00	380331440434	RES 3 BDRM
3802013802600025	4649 WADE ST BELLINGH	7/6/2017	\$	335,000.00	380201380260	CONDOMINIUMS
3802012210480016	500 CREEKBEND LN BELL	8/7/2017	\$	335,000.00	380201221048	CONDOMINIUMS
3802121073410000	4333 LARCH LN BELLINGH	8/29/2017	\$	335,650.00	380212107341	CONDOMINIUMS
3802121183180000	714 VIOLET LN BELLINGH	7/25/2017	\$	336,000.00	380212118318	CONDOMINIUMS
3802121193250000	4320 FUCHSIA DR BELLIN	8/17/2017	\$	337,350.00	380212119325	CONDOMINIUMS
3803201483290000	2917 ORLEANS ST BELLIN	8/1/2017	\$	338,500.00	380320148329	RES 2 BDRM
3803193642160000	2807 ELLIS ST BELLINGHA	8/18/2017	\$	339,000.00	380319364216	RES 3 BDRM
3802012013040023	4640 MAJESTIC DR BELLIN	8/24/2017	\$	339,000.00	380201201304	CONDOMINIUMS
3803321440870000	133 44TH ST BELLINGHA	6/28/2017	\$	340,000.00	380332144087	RES 3 BDRM
3802245543370000	2921 MERIDIAN ST BELLIN	7/18/2017	\$	340,000.00	380224554337	RES 2 BDRM
3803293260830000	1517 ST PAUL ST BELLING	8/21/2017	\$	340,000.00	380329326083	RES 3 BDRM
3703071202960012	2743 CODY CIRCLE #102 I	6/27/2017	\$	341,500.00	370307120296	CONDOMINIUMS
3802131121570000	2735 ALDERWOOD AVE E	6/5/2017	\$	341,750.00	380213112157	RES 2 BDRM
3802143681680000	3123 CHERRYWOOD AVE	7/12/2017	\$	342,000.00	380214368168	RES 3 BDRM
3803170602010000	1648 FRUITLAND DR BEL	7/23/2017	\$	342,000.00	380317060201	RES 3 BDRM
3803213931370000	2618 E CRESTLINE DR BEL	7/24/2017	\$	342,000.00	380321393137	RES 3 BDRM
3803213771240000	2522 CRESTLINE DR BELL	7/19/2017	\$	342,500.00	380321377124	RES 3 BDRM
3803294230230000	2027 PONDEROSA CT BEL	8/22/2017	\$	342,950.00	380329423023	RES 3 BDRM
3803330114390000	1200 YEW ST BELLINGHA	8/25/2017	\$	344,000.00	380333011439	RES 3 BDRM
3803304185470000	2236 FRANKLIN ST BELLIN	7/1/2017	\$	345,000.00	380330418547	RES 2 BDRM
3803205071160000	2524 WOBURN ST BELLIN	7/9/2017	\$	345,000.00	380320507116	RES 5 BDRM
3803294670810000	2169 WILDFLOWER WAY	7/28/2017	\$	345,000.00	380329467081	RES 3 BDRM
3802121253300000	4328 FUCHSIA DR BELLIN	8/8/2017	\$	345,290.00	380212125330	CONDOMINIUMS
3803163384290000	3511 REDONDO WAY BEL	6/30/2017	\$	345,500.00	380316338429	RES 3 BDRM
3803202293990000	3000 BARKLEY MEADOW	6/7/2017	\$	346,000.00	380320229399	RES 2 BDRM
3803195050030000	2311 IRON ST BELLINGHA	7/5/2017	\$	347,500.00	380319505003	RES 3 BDRM
3803074861810000	4235 SPRINGCREEK LN BE	8/1/2017	\$	349,000.00	380307486181	RES 3 BDRM
3803310563930006	715 N GARDEN ST #203 B	8/28/2017	\$	349,000.00	380331056393	CONDOMINIUMS
3803194581430000	503 E NORTH ST BELLING	6/15/2017	\$	350,000.00	380319458143	RES 2 BDRM

3802254895480000	2224 ELIZABETH ST BELLI	6/23/2017	\$	350,000.00	380225489548	RES 2 BDRM
3802010852440000	4661 BEDFORD AVE BELL	6/26/2017	\$	350,000.00	380201085244	RES 3 BDRM
3803310563930004	715 N GARDEN ST #201 B	7/12/2017	\$	350,000.00	380331056393	CONDOMINIUMS
3802130290300000	3231 PINewood AVE BE	8/14/2017	\$	350,000.00	380213029030	RES 3 BDRM
3803321040210000	220 MILTON ST BELLINGH	8/25/2017	\$	350,000.00	380332104021	RES 3 BDRM
3803294130910000	2112 WILDFLOWER CT BE	8/3/2017	\$	354,700.00	380329413091	RES 4 BDRM
3802364613590020	415 N STATE ST #401 BEL	7/6/2017	\$	355,000.00	380236461359	CONDOMINIUMS
3803321131710000	832 BLUEBERRY LN BELLI	6/1/2017	\$	356,000.00	380332113171	RES 3 BDRM
3803163503870000	3520 SKYLARK LOOP BELLI	8/17/2017	\$	356,500.00	380316350387	RES 3 BDRM
3803224133830000	4750 E OREGON ST BELLI	6/8/2017	\$	357,525.00	380322413383	RES 3 BDRM
3702025490090007	603 DONOVAN AVE BELL	6/22/2017	\$	358,837.00	370202549009	CONDOMINIUMS
3803225263230000	2913 SHEPARDSON ST BE	6/2/2017	\$	360,000.00	380322526323	RES 2 BDRM
3802240112190000	2736 NOME ST BELLINGH	6/9/2017	\$	360,000.00	380224011219	RES 4 BDRM
3803320181270000	4030 CONSOLIDATION AV	7/18/2017	\$	360,000.00	380332018127	RES 3 BDRM
3802243263120000	1910 W ILLINOIS ST BELLI	7/26/2017	\$	360,000.00	380224326312	RES 2 BDRM
3802244212140000	2727 WALNUT ST BELLIN	6/28/2017	\$	360,500.00	380224421214	RES 3 BDRM
3803222333090000	4407 ACADEMY ST BELLIN	8/18/2017	\$	361,000.00	380322233309	RES 2 BDRM
3802130830180000	2815 COTTONWOOD AVE	8/13/2017	\$	364,250.00	380213083018	RES 4 BDRM
3803320923710000	1102 MOORE ST BELLING	8/21/2017	\$	364,500.00	380332092371	RES 3 BDRM
3802244590070000	2306 PARK ST BELLINGH	6/9/2017	\$	365,000.00	380224459007	RES 2 BDRM
3803330744570000	2618 LIKELY DR BELLINGH	7/8/2017	\$	365,000.00	380333074457	RES 3 BDRM
3803284920670000	3700 LAKEWAY DR BELLIN	8/11/2017	\$	365,000.00	380328492067	RES 3 BDRM
3703073974100000	3419 CONNELLY AVE BEL	6/5/2017	\$	365,500.00	370307397410	RES 3 BDRM
3803321121470000	804 SALMONBERRY LN BI	8/16/2017	\$	369,500.00	380332112147	RES 3 BDRM
3803222473720000	4424 ALICE ST BELLINGH	6/22/2017	\$	370,000.00	380322247372	RES 4 BDRM
3803283590240000	1313 RAYMOND ST BELLI	6/23/2017	\$	370,000.00	380328359024	RES 3 BDRM
3803323575660000	1321 TOLEDO ST BELLING	6/26/2017	\$	370,000.00	380332357566	RES 3 BDRM
3803330464080000	2504 ALVARADO DR BELL	8/29/2017	\$	370,000.00	380333046408	RES 3 BDRM
3802240381430000	2612 PATTON ST BELLING	7/1/2017	\$	372,000.00	380224038143	RES 3 BDRM
3802241574960000	2723 BIRCHWOOD AVE B	7/13/2017	\$	373,000.00	380224157496	RES 3 BDRM
3802243843920000	3011 NORTHWEST AVE B	6/15/2017	\$	374,000.00	380224384392	RES 3 BDRM
3803071460200000	350 E BAKERVIEW RD BEI	6/16/2017	\$	375,000.00	380307146020	RES 3 BDRM
3802244482380000	2817 NORTHWEST AVE B	6/27/2017	\$	375,000.00	380224448238	RES 2 BDRM
3802243351590000	2617 VICTOR ST BELLING	7/8/2017	\$	375,000.00	380224335159	RES 1 BDRM
3803313083630000	914 E LAUREL ST BELLING	7/10/2017	\$	375,000.00	380331308363	RES 2 BDRM
3803200450600000	2417 LINCOLN ST BELLIN	7/21/2017	\$	375,000.00	380320045060	RES 4 BDRM
3803170852180000	3729 LEMON GROVE DR I	7/27/2017	\$	375,000.00	380317085218	RES 3 BDRM
3802242320790000	2424 JAEGER ST BELLING	8/29/2017	\$	375,000.00	380224232079	RES 4 BDRM
3803305522390000	1732 JAMES ST BELLINGH	7/21/2017	\$	376,250.00	380330552239	RES 4 BDRM
3802121221050000	4153 PALISADE WAY BELI	8/16/2017	\$	376,575.00	380212122105	RES 3 BDRM
3803331774660000	2900 E CASCADE AVE BEL	8/3/2017	\$	377,000.00	380333177466	RES 3 BDRM
3802240790630000	2433 LAFAYETTE ST BELLI	6/30/2017	\$	378,000.00	380224079063	RES 2 BDRM
3803320381010000	122 41ST ST BELLINGHAM	7/6/2017	\$	379,000.00	380332038101	RES 3 BDRM
3803321865240000	1401 LAKEWAY DR BELLIN	7/22/2017	\$	379,000.00	380332186524	RES 2 BDRM
3802121453650005	1212 NORTHWIND CIRCL	7/14/2017	\$	379,900.00	380212145365	CONDOMINIUMS
3802243203610000	2943 LYNN ST BELLINGH	8/25/2017	\$	383,000.00	380224320361	RES 2 BDRM
3803294760870000	1431 SWEETBAY DR BELL	8/3/2017	\$	385,000.00	380329476087	RES 4 BDRM
3803190790530000	2208 J STREET BELLINGH	7/21/2017	\$	388,000.00	380319079053	RES 2 BDRM
3803330974510000	1112 INVERNESS LN BELL	8/28/2017	\$	388,000.00	380333097451	RES 3 BDRM
3802115000750000	1217 GARLAND LN BELLIN	8/3/2017	\$	389,000.00	380211500075	RES 4 BDRM
3803313483550000	1005 MASON ST BELLING	7/16/2017	\$	390,000.00	380331348355	RES 3 BDRM
3803311834710006	1007 HIGH ST #202 BELLI	8/28/2017	\$	390,000.00	380331183471	CONDOMINIUMS
3802243811410000	1712 W NORTH ST BELLIN	8/23/2017	\$	393,000.00	380224381141	RES 2 BDRM
3802121220790000	4127 PALISADE WAY BELI	8/14/2017	\$	395,000.00	380212122079	RES 3 BDRM
3803294800160000	2230 SWEETBAY DR BELL	7/18/2017	\$	396,000.00	380329480016	RES 4 BDRM
3803213311880000	2630 VINING PL BELLING	8/8/2017	\$	396,001.00	380321331188	RES 3 BDRM
3803333184610000	1205 ROLAND ST BELLIN	6/23/2017	\$	397,000.00	380333318461	RES 3 BDRM
3802243902040000	2717 UTTER ST BELLINGH	8/8/2017	\$	397,000.00	380224390204	RES 2 BDRM
3802240533460000	2935 MADRONA ST BELLI	8/21/2017	\$	397,900.00	380224053346	RES 3 BDRM
3803164102210000	3700 BRISTOL ST BELLING	6/20/2017	\$	398,497.00	380316410221	RES 3 BDRM
3803293990640000	1430 UNDINE ST BELLING	6/8/2017	\$	399,000.00	380329399064	RES 3 BDRM
3803314604970000	1252 GRANT ST BELLING	6/27/2017	\$	400,000.00	380331460497	RES 2 BDRM
3802243693330000	2920 VICTOR ST BELLING	7/21/2017	\$	400,000.00	380224369333	RES 2 BDRM
3702011781150007	1201 13TH ST #302 BELLI	8/6/2017	\$	400,000.00	370201178115	RET/OFF CNDO
3802012013040048	4623 BOARDWALK DR BE	8/25/2017	\$	400,000.00	380201201304	CONDOMINIUMS
3803191732570000	2840 SUMMER ST BELLIN	6/5/2017	\$	403,000.00	380319173257	RES 2 BDRM
3702011781150005	1201 13TH ST #202 BELLI	6/6/2017	\$	405,000.00	370201178115	RET/OFF CNDO
3803323895120000	1247 UNDINE ST BELLING	6/14/2017	\$	409,000.00	380332389512	RES 4 BDRM
3802243703130000	2901 LORRAINE ELLIS CT	7/10/2017	\$	410,000.00	380224370313	RES 2 BDRM
3703074561670000	2606 38TH ST BELLINGH	7/26/2017	\$	410,000.00	370307456167	RES 3 BDRM
3802121881910016	1354 E VILLAGE LN #B BE	8/8/2017	\$	410,000.00	380212188191	CONDOMINIUMS
3702011221170009	1201 11TH ST #303 BELLI	7/28/2017	\$	411,000.00	370201122117	RET/OFF CNDO
3803322214510000	1210 PUGET ST BELLINGH	8/30/2017	\$	413,000.00	380332221451	RES 3 BDRM
3803193904040000	3004 PLYMOUTH DR BELI	6/5/2017	\$	415,000.00	380319390404	RES 3 BDRM
3803214165040000	3443 PINEHURST CT BELL	6/23/2017	\$	415,000.00	380321416504	RES 3 BDRM
3802013333860000	416 GRADY WAY BELLING	6/26/2017	\$	415,000.00	380201333386	RES 4 BDRM
3802240211430000	2609 PATTON ST BELLING	7/12/2017	\$	415,000.00	380224021143	RES 3 BDRM

3803283604080000	1933 LAKECREST DR BELL	7/12/2017	\$	415,000.00	380328360408	RES 4 BDRM
3803324805250000	2225 OLD LAKEWAY DR B	7/24/2017	\$	415,000.00	380332480525	RES 4 BDRM
3803220932570000	4028 ACADEMY ST BELLII	8/30/2017	\$	415,000.00	380322093257	RES 6 BDRM
3803282323240000	1905 IOWA DR BELLINGH	7/3/2017	\$	417,000.00	380328232324	RES 4 BDRM
3702114865160000	1713 FOURTH ST BELLINC	8/10/2017	\$	418,500.00	370211486516	RES 3 BDRM
3802243621490000	2609 WILLIAMS ST BELLII	6/12/2017	\$	420,000.00	380224362149	RES 3 BDRM
3802011193480000	4759 CORONA CT BELLIN	6/19/2017	\$	420,000.00	380201119348	RES 4 BDRM
3803323925630000	1355 UNDINE ST BELLING	6/30/2017	\$	420,000.00	380332392563	RES 3 BDRM
3803321122040000	901 NEVADA ST BELLINGI	7/11/2017	\$	420,000.00	380332112204	RES 3 BDRM
3803331233860000	2715 CLEARWATER CT BE	8/5/2017	\$	420,000.00	380333123386	RES 3 BDRM
3802013783990000	364 GRADY WAY BELLINC	8/18/2017	\$	420,000.00	380201378399	RES 3 BDRM
3803075583600000	4326 FOOTHILLS CT BELL	8/29/2017	\$	422,000.00	380307558360	RES 3 BDRM
3803301855290000	2219 D STREET BELLINGH	6/7/2017	\$	425,000.00	380330185529	RES 4 BDRM
3803193551800000	2645 HAMPTON PL BELL	6/14/2017	\$	425,000.00	380319355180	RES 2 BDRM
3802131012040000	2801 AZALEA PL BELLING	6/23/2017	\$	425,000.00	380213101204	RES 3 BDRM
3803285535380000	2317 ELECTRIC AVE BELL	6/23/2017	\$	425,000.00	380328553538	RES 4 BDRM
3702010674370006	600 S STATE ST #109 BEL	7/5/2017	\$	425,000.00	370201067437	CONDOMINIUMS
3802243743930000	3024 TULIP RD BELLINGH	8/2/2017	\$	425,000.00	380224374393	RES 2 BDRM
3802240673160000	2906 MADRONA ST BELL	8/22/2017	\$	425,000.00	380224067316	RES 3 BDRM
3803305391920000	1629 JAMES ST BELLINGH	8/28/2017	\$	425,500.00	380330539192	RES 3 BDRM
3803332283720000	3015 ALVARADO DR BELL	6/13/2017	\$	426,100.00	380333228372	RES 3 BDRM
3802143472420000	3135 MCLEOD RD BELLIN	6/15/2017	\$	429,000.00	380214347242	RES 3 BDRM
3802131834050000	644 LEROY PL BELLINGHA	7/7/2017	\$	429,000.00	380213183405	RES 3 BDRM
3802244640770000	2424 PARK ST BELLINGHA	7/6/2017	\$	430,000.00	380224464077	RES 3 BDRM
3803190501740000	901 W CONNECTICUT ST	7/10/2017	\$	430,000.00	380319050174	RES 2 BDRM
3802233104280000	3121 LAURELWOOD AVE	8/7/2017	\$	430,000.00	380223310428	RES 3 BDRM
3803192214790000	3145 COOLIDGE DR BELL	6/26/2017	\$	434,900.00	380319221479	RES 2 BDRM
3802242451980000	2709 LYNN ST BELLINGHA	6/9/2017	\$	435,000.00	380224245198	RES 3 BDRM
3803192130290000	2415 E STREET BELLINGH	6/26/2017	\$	435,000.00	380319213029	RES 4 BDRM
3802244495010000	1420 E MAPLEWOOD AVI	7/24/2017	\$	435,000.00	380224449501	RES 4 BDRM
3703064725220000	417 37TH ST BELLINGHA	8/1/2017	\$	439,500.00	370306472522	RES 5 BDRM
3802013063840000	440 GRADY WAY BELLINC	6/6/2017	\$	440,000.00	380201306384	RES 4 BDRM
3802234143460000	3029 CEDARWOOD AVE E	6/6/2017	\$	445,000.00	380223414346	RES 3 BDRM
3803324372420000	2102 SENTINEL CT BELLIN	6/23/2017	\$	445,000.00	380332437242	RES 3 BDRM
3703064363870000	718 36TH ST BELLINGHA	7/10/2017	\$	445,000.00	370306436387	RES 3 BDRM
3803222331900012	708 POPLAR DR #12 BELL	7/19/2017	\$	445,000.00	380322233190	CONDOMINIUMS
3802013964040000	348 GRADY WAY BELLINC	7/26/2017	\$	445,000.00	380201396404	RES 3 BDRM
3802144622690000	3057 MCLEOD RD BELLIN	6/16/2017	\$	446,000.00	380214462269	RES 3 BDRM
3803191101210000	2410 BROADWAY BELLIN	7/20/2017	\$	446,102.00	380319110121	RES 2 BDRM
3803191552110000	2620 SUNSET DR BELLINC	8/22/2017	\$	447,000.00	380319155211	RES 2 BDRM
3803222144900000	3617 N GRACE LN BELLIN	8/21/2017	\$	447,900.00	380322214490	RES 3 BDRM
3803320872480000	4204 HONEYSUCKLE PL B	8/21/2017	\$	449,000.00	380332087248	RES 4 BDRM
3802242014430000	2700 CEDARWOOD AVE E	6/12/2017	\$	450,000.00	380224201443	RES 2 BDRM
3702121873690000	320 CHUCKANUT DR N BI	6/19/2017	\$	450,000.00	370212187369	RES 3 BDRM
3702121283180000	625 WILLOW RD BELLING	6/26/2017	\$	450,000.00	370212128318	RES 3 BDRM
3802012013040025	4642 BOARDWALK DR BE	7/24/2017	\$	450,000.00	380201201304	CONDOMINIUMS
3803323550940000	720 ROSARIO CT BELLING	8/2/2017	\$	451,500.00	380332355094	RES 3 BDRM
3703064751420000	1125 37TH ST BELLINGHA	6/16/2017	\$	452,000.00	370306475142	RES 2 BDRM
3702125655450000	2321 HAPPY CT BELLINGH	8/2/2017	\$	455,000.00	370212565545	RES 3 BDRM
3803192080760000	2508 G STREET BELLINGH	6/11/2017	\$	457,000.00	380319208076	RES 3 BDRM
3803333604780000	1215 RAYMOND ST BELL	8/11/2017	\$	459,000.00	380333360478	RES 3 BDRM
3803331703750000	2912 ALVARADO DR BELL	8/28/2017	\$	460,000.00	380333170375	RES 3 BDRM
3702012171320000	1417 MILL AVE BELLINGH	6/16/2017	\$	470,000.00	370201217132	RES 2 BDRM
3703070501670000	2516 COLLEGE ST BELLIN	8/7/2017	\$	474,000.00	370307050167	RES 3 BDRM
3702024990200000	410 LARRABEE AVE BELL	8/23/2017	\$	474,000.00	370202499020	RES 3 BDRM
3803071590190000	360 E BAKERVIEW RD BEI	6/23/2017	\$	475,000.00	380307159019	RES 3 BDRM
3802363150790003	246 FOREST LN BELLINGH	8/28/2017	\$	478,900.00	380236315079	CONDOMINIUMS
3803224093750000	3023 HAYWARD CT BELL	6/20/2017	\$	480,000.00	380322409375	RES 4 BDRM
3703064571270000	1134 37TH ST BELLINGHA	7/3/2017	\$	485,000.00	370306457127	RES 3 BDRM
3702115591960000	507 CLARK RD BELLINGHA	8/22/2017	\$	485,000.00	370211559196	RES 5 BDRM
3703080881760000	4220 SAMISH WAY BELLII	6/26/2017	\$	486,000.00	370308088176	RES 3 BDRM
3802243522550000	2824 VICTOR ST BELLING	8/10/2017	\$	490,000.00	380224352255	RES 3 BDRM
3803282423700000	3008 DANIELS CT BELLINC	6/30/2017	\$	495,000.00	380328242370	RES 3 BDRM
3803221034700000	4019 SPRINGLAND LN BE	8/7/2017	\$	497,500.00	380322103470	RES 4 BDRM
3803193333180000	103 E ILLINOIS ST BELLINC	6/12/2017	\$	500,000.00	380319333318	RES 2 BDRM
3802364082220004	239 N STATE ST BELLINGH	8/11/2017	\$	500,000.00	380236408222	CONDOMINIUMS
3803321542270000	4424 MARIONBERRY CT E	7/26/2017	\$	509,400.00	380332154227	RES 4 BDRM
3803214562560000	3609 VERMONT ST BELLII	7/10/2017	\$	510,000.00	380321456256	RES 4 BDRM
3803163540800000	3411 SUSSEX DR BELLING	7/12/2017	\$	510,000.00	380316354080	RES 4 BDRM
3803163490800000	3312 SYDNEY CT BELLINC	7/11/2017	\$	519,000.00	380316349080	RES 3 BDRM
3802251405480000	2423 ELDRIDGE AVE BELL	6/15/2017	\$	520,000.00	380225140548	RES 3 BDRM
3802251405480000	2423 ELDRIDGE AVE BELL	6/15/2017	\$	520,000.00	380225140548	RES 3 BDRM
3803285462530000	3832 KANSAS ST BELLING	7/11/2017	\$	523,731.00	380328546253	RES 4 BDRM
3702011815300011	424 14TH ST #303 BELLIN	7/11/2017	\$	525,000.00	370201181530	CONDOMINIUMS
3803283584540000	119 CROWN LN BELLINGH	7/17/2017	\$	525,000.00	380328358454	RES 4 BDRM
3803225103390000	2932 HUNTINGTON ST BE	6/6/2017	\$	529,000.00	380322510339	RES 3 BDRM
3803335024110000	1147 CREEKWOOD LN BE	6/1/2017	\$	529,950.00	380333502411	RES 3 BDRM

3803221044540000	4055 SPRINGLAND CT BE	7/24/2017	\$	530,000.00	380322104454	RES 3 BDRM
3803270173560000	1880 DAKIN ST BELLINGH	6/2/2017	\$	540,000.00	380327017356	RES 4 BDRM
3803214382560000	3601 VERMONT ST BELLII	6/30/2017	\$	545,000.00	380321438256	RES 4 BDRM
3803304750440000	1419 HUMBOLDT ST BELL	7/21/2017	\$	545,000.00	380330475044	RES 4 BDRM
3802252515030000	2019 ELDRIDGE AVE BELL	6/15/2017	\$	550,000.00	380225251503	RES 3 BDRM
3803200060090000	2315 KING ST BELLINGHA	8/1/2017	\$	550,000.00	380320006009	RES 3 BDRM
3803212594740000	3128 BRANDYWINE WAY	8/9/2017	\$	555,000.00	380321259474	RES 3 BDRM
3703074705590000	1616 SAMISH WAY BELLII	6/8/2017	\$	565,000.00	370307470559	RESIDENTIAL
3803334733890000	1116 BIRCH FALLS DR BEL	8/25/2017	\$	575,000.00	380333473389	RES 3 BDRM
3803221134370000	4062 SPRINGLAND CT BE	7/20/2017	\$	580,000.00	380322113437	RES 3 BDRM
3803323403380000	1011 W TOLEDO ST BELLII	8/9/2017	\$	580,000.00	380332340338	RES 4 BDRM
3802243531490000	2608 VICTOR ST BELLING	7/1/2017	\$	581,000.00	380224353149	RES 3 BDRM
3803303080680000	1318 N FOREST ST BELLIN	6/7/2017	\$	585,000.00	380330308068	RES 3 BDRM
3803193480930000	2500 DEAN AVE BELLING	6/9/2017	\$	589,000.00	380319348093	RES 6 BDRM
3702120644700000	105 HAWTHORN RD BELL	7/27/2017	\$	595,000.00	370212064470	RES 3 BDRM
3802241480960000	2502 KEESLING ST BELLIN	6/6/2017	\$	596,000.00	380224148096	RES 3 BDRM
3702012352030000	1023 15TH ST BELLINGHA	8/27/2017	\$	596,023.00	370201235203	RES 3 BDRM
3702121992390000	709 WILLOW CT S BELLIN	6/14/2017	\$	597,000.00	370212199239	RES 3 BDRM
3702123615830000	1716 DONOVAN AVE BEL	7/14/2017	\$	599,000.00	370212361583	RES 2 BDRM
3702124850300000	695 CHUCKANUT DR N BI	6/26/2017	\$	599,950.00	370212485030	RES 3 BDRM
3802244360310000	2326 WALNUT ST BELLIN	7/17/2017	\$	600,000.00	380224436031	RES 4 BDRM
3802363040380000	322 S FOREST ST BELLING	7/23/2017	\$	600,000.00	380236304038	RES 3 BDRM
3703065324060000	3820 RIDGEMONT CT BEL	6/7/2017	\$	605,000.00	370306532406	RES 4 BDRM
3803322111240000	115 46TH ST BELLINGHA	7/5/2017	\$	611,000.00	380332211124	RES 4 BDRM
3803224304260000	4777 E OREGON ST BELLII	7/3/2017	\$	616,000.00	380322430426	RES 3 BDRM
3802365573950000	616 N STATE ST BELLING	6/28/2017	\$	619,000.00	380236557395	RES 3 BDRM
3703074754090000	2014 37TH ST BELLINGHA	7/19/2017	\$	620,000.00	370307475409	RES 3 BDRM
3702124940210000	697 CHUCKANUT DR N BI	6/8/2017	\$	625,000.00	370212494021	RES 4 BDRM
3803323622370000	1808 E LOPEZ CT BELLING	7/31/2017	\$	625,000.00	380332362237	RES 3 BDRM
3802242060330000	2209 MONROE ST BELLIN	7/11/2017	\$	625,500.00	380224206033	RES 3 BDRM
3702011590880029	1224 HARRIS AVE #401 B	8/18/2017	\$	630,000.00	370201159088	RET/OFF CNDO
3803193812650000	2838 ELLIS ST BELLINGHA	7/3/2017	\$	635,000.00	380319381265	RES 4 BDRM
3703081653520000	4518 PARKHURST DR BEL	6/29/2017	\$	640,000.00	370308165352	RES 4 BDRM
3702014265060000	417 RIDGEWAY DR BELLII	7/10/2017	\$	650,000.00	370201426506	RES 4 BDRM
3702115194840000	217 BAYSIDE PL BELLING	7/10/2017	\$	650,000.00	370211519484	RES 3 BDRM
3702120220790000	624 CLARK RD BELLINGHA	8/27/2017	\$	652,000.00	370212022079	RES 4 BDRM
3702010710800036	910 HARRIS AVE #503 BE	8/1/2017	\$	654,000.00	370201071080	MIX U CONDOS
3702122425460000	1410 WILSON AVE BELLIN	8/7/2017	\$	656,000.00	370212242546	RES 3 BDRM
3803225110520000	1831 NORTHSHORE DR B	6/8/2017	\$	677,000.00	380322511052	RES 4 BDRM
3703074865570000	1615 SAMISH WAY BELLII	7/10/2017	\$	680,000.00	370307486557	RESIDENTIAL
3803163620260000	3309 WHIPPLE CT BELLIN	8/23/2017	\$	680,000.00	380316362026	RES 3 BDRM
3802363220160000	320 S GARDEN ST BELLIN	8/8/2017	\$	685,000.00	380236322016	RES 4 BDRM
3802364340600000	211 MOREY AVE BELLING	7/10/2017	\$	692,000.00	380236434060	RES 3 BDRM
3703082083800000	4644 RAPTOR LN BELLING	7/26/2017	\$	695,560.00	370308208380	RES 4 BDRM
3802234261080002	3045 ELDRIDGE AVE #B B	8/16/2017	\$	700,000.00	380223426108	CONDOMINIUMS
3803191912090000	2735 BROADWAY BELLIN	8/9/2017	\$	715,000.00	380319191209	RES 3 BDRM
3702121453560000	315 PARK RIDGE RD BELL	8/3/2017	\$	715,315.00	370212145356	RES 2 BDRM
3702013845540000	2 PATTLE ST BELLINGHAN	8/10/2017	\$	720,000.00	370201384554	RES 5 BDRM
3702121200540000	329 VIEWCREST RD BELLII	6/15/2017	\$	726,000.00	370212120054	RES 4 BDRM
3803224904050000	4914 E OREGON ST BELLII	8/10/2017	\$	732,000.00	380322490405	RES 3 BDRM
3803224904050000	4914 E OREGON ST BELLII	8/10/2017	\$	732,000.00	380322490405	RES 3 BDRM
3802364591360000	108 MOREY AVE BELLING	6/27/2017	\$	740,000.00	380236459136	RES 3 BDRM
3802253484260000	1815 ELDRIDGE AVE BELL	7/14/2017	\$	760,000.00	380225348426	RES 3 BDRM
3702120144720000	205 BAYSIDE RD BELLING	6/23/2017	\$	770,000.00	370212014472	RES 3 BDRM
3803212453700000	3009 VINING ST BELLING	6/19/2017	\$	799,000.00	380321245370	RES 4 BDRM
3802363650910000	211 S FOREST ST BELLING	8/10/2017	\$	799,000.00	380236365091	RES 3 BDRM
3702011265140003	494 S STATE ST #301 BELI	7/17/2017	\$	800,000.00	370201126514	CONDOMINIUMS
3802240420360000	2737 ELDRIDGE AVE BELL	8/22/2017	\$	800,000.00	380224042036	RES 4 BDRM
3702011634540000	519 13TH ST BELLINGHA	7/25/2017	\$	810,000.00	370201163454	RES 2 BDRM
3702123350750000	116 SEA PINES RD BELLIN	8/23/2017	\$	820,000.00	370212335075	RES 4 BDRM
3803164771160000	3455 SPRING HILL PL BEL	8/16/2017	\$	829,000.00	380316477116	RES 3 BDRM
3702011443080000	914 13TH ST BELLINGHA	8/8/2017	\$	870,000.00	370201144308	RES 4 BDRM
3803312465570001	1200 N GARDEN ST #1 BE	6/22/2017	\$	900,000.00	380331246557	CONDOMINIUMS
3702131875600000	308 SEA PINES RD BELLIN	7/24/2017	\$	900,000.00	370213187560	RES 4 BDRM
3702013215530000	400 17TH ST BELLINGHA	7/6/2017	\$	1,000,000.00	370201321553	RES 6 BDRM
3702012175230000	432 15TH ST BELLINGHA	8/18/2017	\$	1,077,000.00	370201217523	RES 4 BDRM
3703080744560000	1812 SAMISH CREST WAY	7/7/2017	\$	1,160,000.00	370308074456	RES 4 BDRM
3803224392550000	1302 NORTHSHORE DR B	6/5/2017	\$	1,185,000.00	380322439255	RES 4 BDRM
3703071161000000	2750 VICTORIA ST BELLIN	6/5/2017	\$	1,229,000.00	370307116100	RES 3 BDRM
3702011555430008	472 S STATE ST #204 BELI	8/23/2017	\$	1,350,000.00	370201155543	CONDOMINIUMS
3702114270160000	616 BAYSIDE RD BELLING	6/1/2017	\$	1,627,000.00	370211427016	RES 2 BDRM
3702113513470000	346 BAYSIDE RD BELLING	6/19/2017	\$	1,800,000.00	370211351347	RES 3 BDRM

NOTE: Single Family home sales that were purchased for commercial development were eliminated from this list

Sales of large multi-unit buildings were also eliminated (entire condo or apartment complex sales)

List attempts to reflect single unit home sales

Type	Number of Sales	Total Sales Value
Condo	128	\$ 35,277,415.00
1 Bed	6	\$ 1,715,000.00
2 Bed	71	\$ 26,124,057.00
3 Bed	177	\$ 74,745,367.00
4 Bed	63	\$ 32,895,964.00
5 Bed	4	\$ 1,989,500.00
6 Bed	3	\$ 2,004,000.00
Not Specified	4	\$ 1,834,000.00

GEOID	SiteAddress	SaleDate	SalePrice	Parcel_Cod	LAND_USE_D
3802124435120000	151 THOMAS RD BELLINGHAM, WA	6/6/2017	\$ 300,000.00	380212443512	COMMERCIAL
3803194572210000	508 E MARYLAND ST BELLINGHAM, WA	8/22/2017	\$ 238,000.00	380319457221	RES 1 BDRM
3803191271980000	2706 GROVE ST BELLINGHAM, WA	6/20/2017	\$ 240,000.00	380319127198	RES 1 BDRM
3802243573960000	3037 TULIP RD BELLINGHAM, WA	8/9/2017	\$ 265,000.00	380224357396	RES 1 BDRM
3803172262290000	1464 FRUITLAND DR BELLINGHAM, WA	7/18/2017	\$ 272,000.00	380317226229	RES 1 BDRM
3802241900090000	2321 WEST ST BELLINGHAM, WA	8/4/2017	\$ 325,000.00	380224190009	RES 1 BDRM
3802243351590000	2617 VICTOR ST BELLINGHAM, WA	7/8/2017	\$ 375,000.00	380224335159	RES 1 BDRM
3803201521560000	2619 ORLEANS ST BELLINGHAM, WA	6/19/2017	\$ 155,000.00	380320152156	RES 2 BDRM
3803204550590000	2417 VALENCIA ST BELLINGHAM, WA	7/28/2017	\$ 187,500.00	380320455059	RES 2 BDRM
3803305374470000	2035 JAMES ST BELLINGHAM, WA	6/1/2017	\$ 200,000.00	380330537447	RES 2 BDRM
3803204431110000	2520 VERONA ST BELLINGHAM, WA	8/21/2017	\$ 215,000.00	380320443111	RES 2 BDRM
3803300284370000	1007 DUPONT ST BELLINGHAM, WA	6/27/2017	\$ 226,750.00	380330028437	RES 2 BDRM
3803303950370000	1414 ELLIS ST BELLINGHAM, WA	7/28/2017	\$ 227,000.00	380330395037	RES 2 BDRM
3802142742760000	3226 MCLEOD RD BELLINGHAM, WA	8/7/2017	\$ 239,900.00	380214274276	RES 2 BDRM
3802130262020000	2908 W MAPLEWOOD AVE BELLINGHAM, WA	7/24/2017	\$ 250,000.00	380213026202	RES 2 BDRM
3802145123190000	3631 HOME RD BELLINGHAM, WA	6/27/2017	\$ 265,000.00	380214512319	RES 2 BDRM
3803200300300000	2330 KING ST BELLINGHAM, WA	7/5/2017	\$ 265,000.00	380320030030	RES 2 BDRM
3802245543320000	2919 MERIDIAN ST BELLINGHAM, WA	6/21/2017	\$ 270,000.00	380224554332	RES 2 BDRM
3803190451760000	907 W CONNECTICUT ST BELLINGHAM, WA	6/14/2017	\$ 270,007.00	380319045176	RES 2 BDRM
3803290052140000	811 FRASER ST BELLINGHAM, WA	6/30/2017	\$ 272,500.00	380329005214	RES 2 BDRM
3803303225470000	110 CAROLINA ST BELLINGHAM, WA	6/20/2017	\$ 275,000.00	380330322547	RES 2 BDRM
3803284851050000	1412 PORTAL DR BELLINGHAM, WA	6/27/2017	\$ 275,000.00	380328485105	RES 2 BDRM
3803290555220000	2217 LINCOLN ST BELLINGHAM, WA	8/22/2017	\$ 276,000.00	380329055522	RES 2 BDRM
3703073565080000	1800 34TH ST BELLINGHAM, WA	6/27/2017	\$ 280,000.00	370307356508	RES 2 BDRM
3803202143230000	1407 E ILLINOIS ST BELLINGHAM, WA	8/24/2017	\$ 280,000.00	380320214323	RES 2 BDRM
3803295085140000	2206 WOBURN ST BELLINGHAM, WA	6/13/2017	\$ 285,000.00	380329508514	RES 2 BDRM
3803285350940000	3807 LAKEWAY DR BELLINGHAM, WA	8/11/2017	\$ 287,500.00	380328535094	RES 2 BDRM
3803304411550000	1539 GRANT ST BELLINGHAM, WA	6/9/2017	\$ 300,000.00	380330441155	RES 2 BDRM
3803302514470000	2215 YOUNG ST BELLINGHAM, WA	8/31/2017	\$ 305,000.00	380330251447	RES 2 BDRM
3803300225020000	1805 H STREET BELLINGHAM, WA	7/8/2017	\$ 307,000.00	380330022502	RES 2 BDRM
3803203133650000	3000 RACINE ST BELLINGHAM, WA	8/3/2017	\$ 307,033.00	380320313365	RES 2 BDRM
3803211421850000	2700 ST CLAIR ST BELLINGHAM, WA	6/12/2017	\$ 308,000.00	380321142185	RES 2 BDRM
3803304722280000	1717 HUMBOLDT ST BELLINGHAM, WA	7/12/2017	\$ 310,000.00	380330472228	RES 2 BDRM
3803204401660000	2630 VERONA ST BELLINGHAM, WA	7/7/2017	\$ 317,500.00	380320440166	RES 2 BDRM
3802240211680000	2629 PATTON ST BELLINGHAM, WA	7/5/2017	\$ 318,000.00	380224021168	RES 2 BDRM
3803202403990000	3058 BARKLEY MEADOWS CIR BELLINGHAM, WA	6/24/2017	\$ 325,000.00	380320240399	RES 2 BDRM
3802243910360000	2329 UTTER ST BELLINGHAM, WA	8/13/2017	\$ 325,000.00	380224391036	RES 2 BDRM
3803194712620000	2835 HUMBOLDT ST BELLINGHAM, WA	8/18/2017	\$ 329,900.00	380319471262	RES 2 BDRM
3803190361280000	913 W NORTH ST BELLINGHAM, WA	6/14/2017	\$ 331,000.00	380319036128	RES 2 BDRM
3803201483290000	2917 ORLEANS ST BELLINGHAM, WA	8/1/2017	\$ 338,500.00	380320148329	RES 2 BDRM
3802245543370000	2921 MERIDIAN ST BELLINGHAM, WA	7/18/2017	\$ 340,000.00	380224554337	RES 2 BDRM
3802131121570000	2735 ALDERWOOD AVE BELLINGHAM, WA	6/5/2017	\$ 341,750.00	380213112157	RES 2 BDRM
3803304185470000	2236 FRANKLIN ST BELLINGHAM, WA	7/1/2017	\$ 345,000.00	380330418547	RES 2 BDRM
3803202293990000	3000 BARKLEY MEADOWS CIRCLE BELLINGHAM, WA	6/7/2017	\$ 346,000.00	380320229399	RES 2 BDRM
3803194581430000	503 E NORTH ST BELLINGHAM, WA	6/15/2017	\$ 350,000.00	380319458143	RES 2 BDRM
3802254895480000	2224 ELIZABETH ST BELLINGHAM, WA	6/23/2017	\$ 350,000.00	380225489548	RES 2 BDRM
3803225263230000	2913 SHEPARDSON ST BELLINGHAM, WA	6/2/2017	\$ 360,000.00	380322526323	RES 2 BDRM
3802243263120000	1910 W ILLINOIS ST BELLINGHAM, WA	7/26/2017	\$ 360,000.00	380224326312	RES 2 BDRM
3803222333090000	4407 ACADEMY ST BELLINGHAM, WA	8/18/2017	\$ 361,000.00	380322233309	RES 2 BDRM
3802244590070000	2306 PARK ST BELLINGHAM, WA	6/9/2017	\$ 365,000.00	380224459007	RES 2 BDRM
3802244482380000	2817 NORTHWEST AVE BELLINGHAM, WA	6/27/2017	\$ 375,000.00	380224448238	RES 2 BDRM
3803313083630000	914 E LAUREL ST BELLINGHAM, WA	7/10/2017	\$ 375,000.00	380331308363	RES 2 BDRM
3802240790630000	2433 LAFAYETTE ST BELLINGHAM, WA	6/30/2017	\$ 378,000.00	380224079063	RES 2 BDRM
3803321865240000	1401 LAKEWAY DR BELLINGHAM, WA	7/22/2017	\$ 379,000.00	380332186524	RES 2 BDRM
3802243203610000	2943 LYNN ST BELLINGHAM, WA	8/25/2017	\$ 383,000.00	380224320361	RES 2 BDRM
3803190790530000	2208 J STREET BELLINGHAM, WA	7/21/2017	\$ 388,000.00	380319079053	RES 2 BDRM
3802243811410000	1712 W NORTH ST BELLINGHAM, WA	8/23/2017	\$ 393,000.00	380224381141	RES 2 BDRM
3802243902040000	2717 UTTER ST BELLINGHAM, WA	8/8/2017	\$ 397,000.00	380224390204	RES 2 BDRM
3803314604970000	1252 GRANT ST BELLINGHAM, WA	6/27/2017	\$ 400,000.00	380331460497	RES 2 BDRM
3802243693330000	2920 VICTOR ST BELLINGHAM, WA	7/21/2017	\$ 400,000.00	380224369333	RES 2 BDRM

3803191732570000	2840 SUMMER ST BELLINGHAM, WA	6/5/2017	\$ 403,000.00	380319173257	RES 2 BDRM
3802243703130000	2901 LORRAINE ELLIS CT BELLINGHAM, WA	7/10/2017	\$ 410,000.00	380224370313	RES 2 BDRM
3803193551800000	2645 HAMPTON PL BELLINGHAM, WA	6/14/2017	\$ 425,000.00	380319355180	RES 2 BDRM
3802243743930000	3024 TULIP RD BELLINGHAM, WA	8/2/2017	\$ 425,000.00	380224374393	RES 2 BDRM
3803190501740000	901 W CONNECTICUT ST BELLINGHAM, WA	7/10/2017	\$ 430,000.00	380319050174	RES 2 BDRM
3803192214790000	3145 COOLIDGE DR BELLINGHAM, WA	6/26/2017	\$ 434,900.00	380319221479	RES 2 BDRM
3803191101210000	2410 BROADWAY BELLINGHAM, WA	7/20/2017	\$ 446,102.00	380319110121	RES 2 BDRM
3803191552110000	2620 SUNSET DR BELLINGHAM, WA	8/22/2017	\$ 447,000.00	380319155211	RES 2 BDRM
3802242014430000	2700 CEDARWOOD AVE BELLINGHAM, WA	6/12/2017	\$ 450,000.00	380224201443	RES 2 BDRM
3703064751420000	1125 37TH ST BELLINGHAM, WA	6/16/2017	\$ 452,000.00	370306475142	RES 2 BDRM
3702012171320000	1417 MILL AVE BELLINGHAM, WA	6/16/2017	\$ 470,000.00	370201217132	RES 2 BDRM
3803193333180000	103 E ILLINOIS ST BELLINGHAM, WA	6/12/2017	\$ 500,000.00	380319333318	RES 2 BDRM
3702123615830000	1716 DONOVAN AVE BELLINGHAM, WA	7/14/2017	\$ 599,000.00	370212361583	RES 2 BDRM
3702121453560000	315 PARK RIDGE RD BELLINGHAM, WA	8/3/2017	\$ 715,315.00	370212145356	RES 2 BDRM
3702011634540000	519 13TH ST BELLINGHAM, WA	7/25/2017	\$ 810,000.00	370201163454	RES 2 BDRM
3702114270160000	616 BAYSIDE RD BELLINGHAM, WA	6/1/2017	\$ 1,627,000.00	370211427016	RES 2 BDRM
3803213793640000	3031 CREST CT BELLINGHAM, WA	7/13/2017	\$ 55,897.00	380321379364	RES 3 BDRM
3803194531170000	2526 GRANT ST BELLINGHAM, WA	7/12/2017	\$ 94,996.00	380319453117	RES 3 BDRM
3803331965540000	1248 KENOYER DR BELLINGHAM, WA	8/10/2017	\$ 175,000.00	380333196554	RES 3 BDRM
3803301775560000	2301 E STREET BELLINGHAM, WA	8/14/2017	\$ 187,000.00	380330177556	RES 3 BDRM
3803204882040000	2721 WOBURN ST BELLINGHAM, WA	6/1/2017	\$ 210,000.00	380320488204	RES 3 BDRM
3803313953190000	1010 NEWELL ST BELLINGHAM, WA	6/12/2017	\$ 213,250.00	380331395319	RES 3 BDRM
3702121713170000	307 WILLOW CT N BELLINGHAM, WA	8/18/2017	\$ 220,000.00	370212171317	RES 3 BDRM
3702121713170000	307 WILLOW CT N BELLINGHAM, WA	8/18/2017	\$ 220,000.00	370212171317	RES 3 BDRM
3803203491000000	1709 ALABAMA ST BELLINGHAM, WA	6/19/2017	\$ 230,000.00	380320349100	RES 3 BDRM
3803203951610000	2625 UNDINE ST BELLINGHAM, WA	8/14/2017	\$ 230,000.00	380320395161	RES 3 BDRM
3803294881270000	1452 SWEETBAY CT BELLINGHAM, WA	7/25/2017	\$ 230,610.00	380329488127	RES 3 BDRM
3803210804120000	2606 ST CLAIR PL BELLINGHAM, WA	6/23/2017	\$ 233,827.00	380321080412	RES 3 BDRM
3802240025030000	2915 BIRCHWOOD AVE BELLINGHAM, WA	6/19/2017	\$ 240,000.00	380224002503	RES 3 BDRM
3703072255680000	1611 30TH ST BELLINGHAM, WA	6/21/2017	\$ 240,000.00	370307225568	RES 3 BDRM
3703072255680000	1611 30TH ST BELLINGHAM, WA	7/25/2017	\$ 240,000.00	370307225568	RES 3 BDRM
3802145631720000	3002 CHERRYWOOD AVE BELLINGHAM, WA	6/12/2017	\$ 242,371.00	380214563172	RES 3 BDRM
3803205071890000	2706 WOBURN ST BELLINGHAM, WA	6/22/2017	\$ 250,000.00	380320507189	RES 3 BDRM
3803205040540000	2410 WOBURN ST BELLINGHAM, WA	6/19/2017	\$ 252,500.00	380320504054	RES 3 BDRM
3803331965540000	1248 KENOYER DR BELLINGHAM, WA	8/11/2017	\$ 254,250.00	380333196554	RES 3 BDRM
3803150073810000	3933 MAGRATH RD BELLINGHAM, WA	6/15/2017	\$ 257,817.00	380315007381	RES 3 BDRM
3803205080930000	2201 ALABAMA ST BELLINGHAM, WA	6/14/2017	\$ 263,000.00	380320508093	RES 3 BDRM
3803290581450000	1532 LINCOLN ST BELLINGHAM, WA	7/21/2017	\$ 275,000.00	380329058145	RES 3 BDRM
3803213932270000	2735 E CRESTLINE DR BELLINGHAM, WA	8/11/2017	\$ 280,000.00	380321393227	RES 3 BDRM
3803204732010000	2716 VALENCIA ST BELLINGHAM, WA	8/22/2017	\$ 288,840.00	380320473201	RES 3 BDRM
3803290121970000	1633 KING ST BELLINGHAM, WA	7/17/2017	\$ 300,000.00	380329012197	RES 3 BDRM
3803304430900000	1465 GRANT ST BELLINGHAM, WA	7/24/2017	\$ 300,000.00	380330443090	RES 3 BDRM
3803284461120000	1435 PORTAL DR BELLINGHAM, WA	8/4/2017	\$ 300,000.00	380328446112	RES 3 BDRM
3803325564940000	2410 OLD LAKEWAY DR BELLINGHAM, WA	8/15/2017	\$ 300,000.00	380332556494	RES 3 BDRM
3803171932580000	1500 FRUITLAND DR BELLINGHAM, WA	7/7/2017	\$ 305,000.00	380317193258	RES 3 BDRM
3702015580360000	1408 24TH ST BELLINGHAM, WA	6/7/2017	\$ 312,500.00	370201558036	RES 3 BDRM
3803170602120000	1640 FRUITLAND DR BELLINGHAM, WA	6/19/2017	\$ 315,000.00	380317060212	RES 3 BDRM
3803304430660000	1441 GRANT ST BELLINGHAM, WA	6/11/2017	\$ 320,000.00	380330443066	RES 3 BDRM
3703072465580000	3025 WILSON AVE ALLEY BELLINGHAM, WA	7/18/2017	\$ 320,000.00	370307246558	RES 3 BDRM
3803194863480000	604 E SUNSET DR BELLINGHAM, WA	8/8/2017	\$ 320,000.00	380319486348	RES 3 BDRM
3802013843350000	341 HOLLAND AVE BELLINGHAM, WA	7/3/2017	\$ 324,000.00	380201384335	RES 3 BDRM
3803302265100000	2300 C STREET BELLINGHAM, WA	6/15/2017	\$ 325,000.00	380330226510	RES 3 BDRM
3802143610780000	3122 COTTONWOOD AVE BELLINGHAM, WA	6/22/2017	\$ 325,000.00	380214361078	RES 3 BDRM
3702114865160000	1713 FOURTH ST BELLINGHAM, WA	6/27/2017	\$ 325,000.00	370211486516	RES 3 BDRM
3803285181390000	3732 YORK ST BELLINGHAM, WA	8/7/2017	\$ 325,000.00	380328518139	RES 3 BDRM
3803193674230000	2985 PLYMOUTH DR BELLINGHAM, WA	8/9/2017	\$ 326,400.00	380319367423	RES 3 BDRM
3803204271770000	2716 UNDINE PL BELLINGHAM, WA	8/7/2017	\$ 327,000.00	380320427177	RES 3 BDRM
3803075493090000	4304 WINSLOW CT BELLINGHAM, WA	7/18/2017	\$ 327,938.00	380307549309	RES 3 BDRM
3703072065090000	2918 COWGILL AVE BELLINGHAM, WA	6/21/2017	\$ 328,000.00	370307206509	RES 3 BDRM
3803082170780000	4160 KRAMER LN BELLINGHAM, WA	6/21/2017	\$ 329,500.00	380308217078	RES 3 BDRM
3802255065100000	1606 BROADWAY BELLINGHAM, WA	6/23/2017	\$ 330,000.00	380225506510	RES 3 BDRM

3803330384410000	1204 YEW ST BELLINGHAM, WA	6/29/2017	\$ 330,000.00	380333038441	RES 3 BDRM
3803321431270000	4410 CONSOLIDATION ST BELLINGHAM, WA	7/18/2017	\$ 330,000.00	380332143127	RES 3 BDRM
3803314285010000	1254 FRANKLIN ST BELLINGHAM, WA	8/10/2017	\$ 330,000.00	380331428501	RES 3 BDRM
3802013943180000	324 TREMONT AVE BELLINGHAM, WA	8/21/2017	\$ 332,300.00	380201394318	RES 3 BDRM
3803171745570000	4023 KRAMER LN BELLINGHAM, WA	7/3/2017	\$ 332,500.00	380317174557	RES 3 BDRM
3803314404340000	1161 GRANT ST BELLINGHAM, WA	8/30/2017	\$ 334,000.00	380331440434	RES 3 BDRM
3803193642160000	2807 ELLIS ST BELLINGHAM, WA	8/18/2017	\$ 339,000.00	380319364216	RES 3 BDRM
3803321440870000	133 44TH ST BELLINGHAM, WA	6/28/2017	\$ 340,000.00	380332144087	RES 3 BDRM
3803293260830000	1517 ST PAUL ST BELLINGHAM, WA	8/21/2017	\$ 340,000.00	380329326083	RES 3 BDRM
3802143681680000	3123 CHERRYWOOD AVE BELLINGHAM, WA	7/12/2017	\$ 342,000.00	380214368168	RES 3 BDRM
3803170602010000	1648 FRUITLAND DR BELLINGHAM, WA	7/23/2017	\$ 342,000.00	380317060201	RES 3 BDRM
3803213931370000	2618 E CRESTLINE DR BELLINGHAM, WA	7/24/2017	\$ 342,000.00	380321393137	RES 3 BDRM
3803213771240000	2522 CRESTLINE DR BELLINGHAM, WA	7/19/2017	\$ 342,500.00	380321377124	RES 3 BDRM
3803294230230000	2027 PONDEROSA CT BELLINGHAM, WA	8/22/2017	\$ 342,950.00	380329423023	RES 3 BDRM
3803330114390000	1200 YEW ST BELLINGHAM, WA	8/25/2017	\$ 344,000.00	380333011439	RES 3 BDRM
3803294670810000	2169 WILDFLOWER WAY BELLINGHAM, WA	7/28/2017	\$ 345,000.00	380329467081	RES 3 BDRM
3803163384290000	3511 REDONDO WAY BELLINGHAM, WA	6/30/2017	\$ 345,500.00	380316338429	RES 3 BDRM
3803195050030000	2311 IRON ST BELLINGHAM, WA	7/5/2017	\$ 347,500.00	380319505003	RES 3 BDRM
3803074861810000	4235 SPRINGCREEK LN BELLINGHAM, WA	8/1/2017	\$ 349,000.00	380307486181	RES 3 BDRM
3802010852440000	4661 BEDFORD AVE BELLINGHAM, WA	6/26/2017	\$ 350,000.00	380201085244	RES 3 BDRM
3802130290300000	3231 PINEWOOD AVE BELLINGHAM, WA	8/14/2017	\$ 350,000.00	380213029030	RES 3 BDRM
3803321040210000	220 MILTON ST BELLINGHAM, WA	8/25/2017	\$ 350,000.00	380332104021	RES 3 BDRM
3803321131710000	832 BLUEBERRY LN BELLINGHAM, WA	6/1/2017	\$ 356,000.00	380332113171	RES 3 BDRM
3803163503870000	3520 SKYLARK LOOP BELLINGHAM, WA	8/17/2017	\$ 356,500.00	380316350387	RES 3 BDRM
3803224133830000	4750 E OREGON ST BELLINGHAM, WA	6/8/2017	\$ 357,525.00	380322413383	RES 3 BDRM
3803320181270000	4030 CONSOLIDATION AVE BELLINGHAM, WA	7/18/2017	\$ 360,000.00	380332018127	RES 3 BDRM
3802244212140000	2727 WALNUT ST BELLINGHAM, WA	6/28/2017	\$ 360,500.00	380224421214	RES 3 BDRM
3803320923710000	1102 MOORE ST BELLINGHAM, WA	8/21/2017	\$ 364,500.00	380332092371	RES 3 BDRM
3803330744570000	2618 LIKELY DR BELLINGHAM, WA	7/8/2017	\$ 365,000.00	380333074457	RES 3 BDRM
3803284920670000	3700 LAKEWAY DR BELLINGHAM, WA	8/11/2017	\$ 365,000.00	380328492067	RES 3 BDRM
3703073974100000	3419 CONNELLY AVE BELLINGHAM, WA	6/5/2017	\$ 365,500.00	370307397410	RES 3 BDRM
3803321121470000	804 SALMONBERRY LN BELLINGHAM, WA	8/16/2017	\$ 369,500.00	380332112147	RES 3 BDRM
3803283590240000	1313 RAYMOND ST BELLINGHAM, WA	6/23/2017	\$ 370,000.00	380328359024	RES 3 BDRM
3803323575660000	1321 TOLEDO ST BELLINGHAM, WA	6/26/2017	\$ 370,000.00	380332357566	RES 3 BDRM
3803330464080000	2504 ALVARADO DR BELLINGHAM, WA	8/29/2017	\$ 370,000.00	380333046408	RES 3 BDRM
3802240381430000	2612 PATTON ST BELLINGHAM, WA	7/1/2017	\$ 372,000.00	380224038143	RES 3 BDRM
3802241574960000	2723 BIRCHWOOD AVE BELLINGHAM, WA	7/13/2017	\$ 373,000.00	380224157496	RES 3 BDRM
3802243843920000	3011 NORTHWEST AVE BELLINGHAM, WA	6/15/2017	\$ 374,000.00	380224384392	RES 3 BDRM
3803071460200000	350 E BAKerview RD BELLINGHAM, WA	6/16/2017	\$ 375,000.00	380307146020	RES 3 BDRM
3803170852180000	3729 LEMON GROVE DR BELLINGHAM, WA	7/27/2017	\$ 375,000.00	380317085218	RES 3 BDRM
3802121221050000	4153 PALISADE WAY BELLINGHAM, WA	8/16/2017	\$ 376,575.00	380212122105	RES 3 BDRM
3803331774660000	2900 E CASCADE AVE BELLINGHAM, WA	8/3/2017	\$ 377,000.00	380333177466	RES 3 BDRM
3803320381010000	122 41ST ST BELLINGHAM, WA	7/6/2017	\$ 379,000.00	380332038101	RES 3 BDRM
3803330974510000	1112 INVERNESS LN BELLINGHAM, WA	8/28/2017	\$ 388,000.00	380333097451	RES 3 BDRM
3803313483550000	1005 MASON ST BELLINGHAM, WA	7/16/2017	\$ 390,000.00	380331348355	RES 3 BDRM
3802121220790000	4127 PALISADE WAY BELLINGHAM, WA	8/14/2017	\$ 395,000.00	380212122079	RES 3 BDRM
3803213311880000	2630 VINING PL BELLINGHAM, WA	8/8/2017	\$ 396,001.00	380321331188	RES 3 BDRM
3803333184610000	1205 ROLAND ST BELLINGHAM, WA	6/23/2017	\$ 397,000.00	380333318461	RES 3 BDRM
3802240533460000	2935 MADRONA ST BELLINGHAM, WA	8/21/2017	\$ 397,900.00	380224053346	RES 3 BDRM
3803164102210000	3700 BRISTOL ST BELLINGHAM, WA	6/20/2017	\$ 398,497.00	380316410221	RES 3 BDRM
3803293990640000	1430 UNDINE ST BELLINGHAM, WA	6/8/2017	\$ 399,000.00	380329399064	RES 3 BDRM
3703074561670000	2606 38TH ST BELLINGHAM, WA	7/26/2017	\$ 410,000.00	370307456167	RES 3 BDRM
3803322214510000	1210 PUGET ST BELLINGHAM, WA	8/30/2017	\$ 413,000.00	380332221451	RES 3 BDRM
3803193904040000	3004 PLYMOUTH DR BELLINGHAM, WA	6/5/2017	\$ 415,000.00	380319390404	RES 3 BDRM
3803214165040000	3443 PINEHURST CT BELLINGHAM, WA	6/23/2017	\$ 415,000.00	380321416504	RES 3 BDRM
3802240211430000	2609 PATTON ST BELLINGHAM, WA	7/12/2017	\$ 415,000.00	380224021143	RES 3 BDRM
3702114865160000	1713 FOURTH ST BELLINGHAM, WA	8/10/2017	\$ 418,500.00	370211486516	RES 3 BDRM
3802243621490000	2609 WILLIAMS ST BELLINGHAM, WA	6/12/2017	\$ 420,000.00	380224362149	RES 3 BDRM
3803323925630000	1355 UNDINE ST BELLINGHAM, WA	6/30/2017	\$ 420,000.00	380332392563	RES 3 BDRM
3803321122040000	901 NEVADA ST BELLINGHAM, WA	7/11/2017	\$ 420,000.00	380332112204	RES 3 BDRM
3803331233860000	2715 CLEARWATER CT BELLINGHAM, WA	8/5/2017	\$ 420,000.00	380333123386	RES 3 BDRM

3802013783990000	364 GRADY WAY BELLINGHAM, WA	8/18/2017	\$ 420,000.00	380201378399	RES 3 BDRM
3803075583600000	4326 FOOTHILLS CT BELLINGHAM, WA	8/29/2017	\$ 422,000.00	380307558360	RES 3 BDRM
3802131012040000	2801 AZALEA PL BELLINGHAM, WA	6/23/2017	\$ 425,000.00	380213101204	RES 3 BDRM
3802240673160000	2906 MADRONA ST BELLINGHAM, WA	8/22/2017	\$ 425,000.00	380224067316	RES 3 BDRM
3803305391920000	1629 JAMES ST BELLINGHAM, WA	8/28/2017	\$ 425,500.00	380330539192	RES 3 BDRM
3803332283720000	3015 ALVARADO DR BELLINGHAM, WA	6/13/2017	\$ 426,100.00	380333228372	RES 3 BDRM
3802143472420000	3135 MCLEOD RD BELLINGHAM, WA	6/15/2017	\$ 429,000.00	380214347242	RES 3 BDRM
3802131834050000	644 LEROY PL BELLINGHAM, WA	7/7/2017	\$ 429,000.00	380213183405	RES 3 BDRM
3802244640770000	2424 PARK ST BELLINGHAM, WA	7/6/2017	\$ 430,000.00	380224464077	RES 3 BDRM
3802233104280000	3121 LAURELWOOD AVE BELLINGHAM, WA	8/7/2017	\$ 430,000.00	380223310428	RES 3 BDRM
3802242451980000	2709 LYNN ST BELLINGHAM, WA	6/9/2017	\$ 435,000.00	380224245198	RES 3 BDRM
3802234143460000	3029 CEDARWOOD AVE BELLINGHAM, WA	6/6/2017	\$ 445,000.00	380223414346	RES 3 BDRM
3803324372420000	2102 SENTINEL CT BELLINGHAM, WA	6/23/2017	\$ 445,000.00	380332437242	RES 3 BDRM
3703064363870000	718 36TH ST BELLINGHAM, WA	7/10/2017	\$ 445,000.00	370306436387	RES 3 BDRM
3802013964040000	348 GRADY WAY BELLINGHAM, WA	7/26/2017	\$ 445,000.00	380201396404	RES 3 BDRM
3802144622690000	3057 MCLEOD RD BELLINGHAM, WA	6/16/2017	\$ 446,000.00	380214462269	RES 3 BDRM
3803222144900000	3617 N GRACE LN BELLINGHAM, WA	8/21/2017	\$ 447,900.00	380322214490	RES 3 BDRM
3702121873690000	320 CHUCKANUT DR N BELLINGHAM, WA	6/19/2017	\$ 450,000.00	370212187369	RES 3 BDRM
3702121283180000	625 WILLOW RD BELLINGHAM, WA	6/26/2017	\$ 450,000.00	370212128318	RES 3 BDRM
3803323550940000	720 ROSARIO CT BELLINGHAM, WA	8/2/2017	\$ 451,500.00	380332355094	RES 3 BDRM
3702125655450000	2321 HAPPY CT BELLINGHAM, WA	8/2/2017	\$ 455,000.00	370212565545	RES 3 BDRM
3803192080760000	2508 G STREET BELLINGHAM, WA	6/11/2017	\$ 457,000.00	380319208076	RES 3 BDRM
3803333604780000	1215 RAYMOND ST BELLINGHAM, WA	8/11/2017	\$ 459,000.00	380333360478	RES 3 BDRM
3803331703750000	2912 ALVARADO DR BELLINGHAM, WA	8/28/2017	\$ 460,000.00	380333170375	RES 3 BDRM
3703070501670000	2516 COLLEGE ST BELLINGHAM, WA	8/17/2017	\$ 474,000.00	370307050167	RES 3 BDRM
3702024990200000	410 LARRABEE AVE BELLINGHAM, WA	8/23/2017	\$ 474,000.00	370202499020	RES 3 BDRM
3803071590190000	360 E BAKERVIEW RD BELLINGHAM, WA	6/23/2017	\$ 475,000.00	380307159019	RES 3 BDRM
3703064571270000	1134 37TH ST BELLINGHAM, WA	7/3/2017	\$ 485,000.00	370306457127	RES 3 BDRM
3703080881760000	4220 SAMISH WAY BELLINGHAM, WA	6/26/2017	\$ 486,000.00	370308088176	RES 3 BDRM
3802243522550000	2824 VICTOR ST BELLINGHAM, WA	8/10/2017	\$ 490,000.00	380224352255	RES 3 BDRM
3803282423700000	3008 DANIELS CT BELLINGHAM, WA	6/30/2017	\$ 495,000.00	380328242370	RES 3 BDRM
3803163490800000	3312 SYDNEY CT BELLINGHAM, WA	7/11/2017	\$ 519,000.00	380316349080	RES 3 BDRM
3802251405480000	2423 ELDRIDGE AVE BELLINGHAM, WA	6/15/2017	\$ 520,000.00	380225140548	RES 3 BDRM
3802251405480000	2423 ELDRIDGE AVE BELLINGHAM, WA	6/15/2017	\$ 520,000.00	380225140548	RES 3 BDRM
3803225103390000	2932 HUNTINGTON ST BELLINGHAM, WA	6/6/2017	\$ 529,000.00	380322510339	RES 3 BDRM
3803335024110000	1147 CREEKWOOD LN BELLINGHAM, WA	6/1/2017	\$ 529,950.00	380333502411	RES 3 BDRM
3803221044540000	4055 SPRINGLAND CT BELLINGHAM, WA	7/24/2017	\$ 530,000.00	380322104454	RES 3 BDRM
3802252515030000	2019 ELDRIDGE AVE BELLINGHAM, WA	6/15/2017	\$ 550,000.00	380225251503	RES 3 BDRM
3803200060090000	2315 KING ST BELLINGHAM, WA	8/1/2017	\$ 550,000.00	380320006009	RES 3 BDRM
3803212594740000	3128 BRANDYWINE WAY BELLINGHAM, WA	8/9/2017	\$ 555,000.00	380321259474	RES 3 BDRM
3803334733890000	1116 BIRCH FALLS DR BELLINGHAM, WA	8/25/2017	\$ 575,000.00	380333473389	RES 3 BDRM
3803221134370000	4062 SPRINGLAND CT BELLINGHAM, WA	7/20/2017	\$ 580,000.00	380322113437	RES 3 BDRM
3802243531490000	2608 VICTOR ST BELLINGHAM, WA	7/1/2017	\$ 581,000.00	380224353149	RES 3 BDRM
3803303080680000	1318 N FOREST ST BELLINGHAM, WA	6/7/2017	\$ 585,000.00	380330308068	RES 3 BDRM
3702120644700000	105 HAWTHORN RD BELLINGHAM, WA	7/27/2017	\$ 595,000.00	370212064470	RES 3 BDRM
3802241480960000	2502 KEESLING ST BELLINGHAM, WA	6/6/2017	\$ 596,000.00	380224148096	RES 3 BDRM
3702012352030000	1023 15TH ST BELLINGHAM, WA	8/27/2017	\$ 596,023.00	370201235203	RES 3 BDRM
3702121992390000	709 WILLOW CT S BELLINGHAM, WA	6/14/2017	\$ 597,000.00	370212199239	RES 3 BDRM
3702124850300000	695 CHUCKANUT DR N BELLINGHAM, WA	6/26/2017	\$ 599,950.00	370212485030	RES 3 BDRM
3802363040380000	322 S FOREST ST BELLINGHAM, WA	7/23/2017	\$ 600,000.00	380236304038	RES 3 BDRM
3803224304260000	4777 E OREGON ST BELLINGHAM, WA	7/3/2017	\$ 616,000.00	380322430426	RES 3 BDRM
3802365573950000	616 N STATE ST BELLINGHAM, WA	6/28/2017	\$ 619,000.00	380236557395	RES 3 BDRM
3703074754090000	2014 37TH ST BELLINGHAM, WA	7/19/2017	\$ 620,000.00	370307475409	RES 3 BDRM
3803323622370000	1808 E LOPEZ CT BELLINGHAM, WA	7/31/2017	\$ 625,000.00	380332362237	RES 3 BDRM
3802242060330000	2209 MONROE ST BELLINGHAM, WA	7/11/2017	\$ 625,500.00	380224206033	RES 3 BDRM
3702115194840000	217 BAYSIDE PL BELLINGHAM, WA	7/10/2017	\$ 650,000.00	370211519484	RES 3 BDRM
3702122425460000	1410 WILSON AVE BELLINGHAM, WA	8/7/2017	\$ 656,000.00	370212242546	RES 3 BDRM
3803163620260000	3309 WHIPPLE CT BELLINGHAM, WA	8/23/2017	\$ 680,000.00	380316362026	RES 3 BDRM
3802364340600000	211 MOREY AVE BELLINGHAM, WA	7/10/2017	\$ 692,000.00	380236434060	RES 3 BDRM
3803191912090000	2735 BROADWAY BELLINGHAM, WA	8/9/2017	\$ 715,000.00	380319191209	RES 3 BDRM
3803224904050000	4914 E OREGON ST BELLINGHAM, WA	8/10/2017	\$ 732,000.00	380322490405	RES 3 BDRM

3803224904050000	4914 E OREGON ST BELLINGHAM, WA	8/10/2017	\$ 732,000.00	380322490405	RES 3 BDRM
3802364591360000	108 MOREY AVE BELLINGHAM, WA	6/27/2017	\$ 740,000.00	380236459136	RES 3 BDRM
3802253484260000	1815 ELDRIDGE AVE BELLINGHAM, WA	7/14/2017	\$ 760,000.00	380225348426	RES 3 BDRM
3702120144720000	205 BAYSIDE RD BELLINGHAM, WA	6/23/2017	\$ 770,000.00	370212014472	RES 3 BDRM
3802363650910000	211 S FOREST ST BELLINGHAM, WA	8/10/2017	\$ 799,000.00	380236365091	RES 3 BDRM
3803164771160000	3455 SPRING HILL PL BELLINGHAM, WA	8/16/2017	\$ 829,000.00	380316477116	RES 3 BDRM
3703071161000000	2750 VICTORIA ST BELLINGHAM, WA	6/5/2017	\$ 1,229,000.00	370307116100	RES 3 BDRM
3702113513470000	346 BAYSIDE RD BELLINGHAM, WA	6/19/2017	\$ 1,800,000.00	370211351347	RES 3 BDRM
3803211241820000	2701 ST CLAIR ST BELLINGHAM, WA	6/5/2017	\$ 230,000.00	380321124182	RES 4 BDRM
3803205071260000	2530 WOBURN ST BELLINGHAM, WA	7/9/2017	\$ 280,000.00	380320507126	RES 4 BDRM
3803304641160000	511 GLADSTONE ST BELLINGHAM, WA	7/25/2017	\$ 285,000.00	380330464116	RES 4 BDRM
3803201682520000	2824 ORLEANS ST BELLINGHAM, WA	6/20/2017	\$ 296,000.00	380320168252	RES 4 BDRM
3803213730950000	2500 CRESTLINE DR BELLINGHAM, WA	6/15/2017	\$ 306,000.00	380321373095	RES 4 BDRM
3803213092510000	3200 ILLINOIS LN BELLINGHAM, WA	7/19/2017	\$ 308,000.00	380321309251	RES 4 BDRM
3803314064730000	1225 FRANKLIN ST BELLINGHAM, WA	6/13/2017	\$ 319,900.00	380331406473	RES 4 BDRM
3803294130910000	2112 WILDFLOWER CT BELLINGHAM, WA	8/3/2017	\$ 354,700.00	380329413091	RES 4 BDRM
3802240112190000	2736 NOME ST BELLINGHAM, WA	6/9/2017	\$ 360,000.00	380224011219	RES 4 BDRM
3802130830180000	2815 COTTONWOOD AVE BELLINGHAM, WA	8/13/2017	\$ 364,250.00	380213083018	RES 4 BDRM
3803222473720000	4424 ALICE ST BELLINGHAM, WA	6/22/2017	\$ 370,000.00	380322247372	RES 4 BDRM
3803200450600000	2417 LINCOLN ST BELLINGHAM, WA	7/21/2017	\$ 375,000.00	380320045060	RES 4 BDRM
3802242320790000	2424 JAEGER ST BELLINGHAM, WA	8/29/2017	\$ 375,000.00	380224232079	RES 4 BDRM
3803305522390000	1732 JAMES ST BELLINGHAM, WA	7/21/2017	\$ 376,250.00	380330552239	RES 4 BDRM
3803294760870000	1431 SWEETBAY DR BELLINGHAM, WA	8/3/2017	\$ 385,000.00	380329476087	RES 4 BDRM
3802115000750000	1217 GARLAND LN BELLINGHAM, WA	8/3/2017	\$ 389,000.00	380211500075	RES 4 BDRM
3803294800160000	2230 SWEETBAY DR BELLINGHAM, WA	7/18/2017	\$ 396,000.00	380329480016	RES 4 BDRM
3803323895120000	1247 UNDINE ST BELLINGHAM, WA	6/14/2017	\$ 409,000.00	380332389512	RES 4 BDRM
3802013333860000	416 GRADY WAY BELLINGHAM, WA	6/26/2017	\$ 415,000.00	380201333386	RES 4 BDRM
3803283604080000	1933 LAKECREST DR BELLINGHAM, WA	7/12/2017	\$ 415,000.00	380328360408	RES 4 BDRM
3803324805250000	2225 OLD LAKEWAY DR BELLINGHAM, WA	7/24/2017	\$ 415,000.00	380332480525	RES 4 BDRM
3803282323240000	1905 IOWA DR BELLINGHAM, WA	7/3/2017	\$ 417,000.00	380328232324	RES 4 BDRM
3802011193480000	4759 CORONA CT BELLINGHAM, WA	6/19/2017	\$ 420,000.00	380201119348	RES 4 BDRM
3803301855290000	2219 D STREET BELLINGHAM, WA	6/7/2017	\$ 425,000.00	380330185529	RES 4 BDRM
3803285535380000	2317 ELECTRIC AVE BELLINGHAM, WA	6/23/2017	\$ 425,000.00	380328553538	RES 4 BDRM
3803192130290000	2415 E STREET BELLINGHAM, WA	6/26/2017	\$ 435,000.00	380319213029	RES 4 BDRM
3802244495010000	1420 E MAPLEWOOD AVE BELLINGHAM, WA	7/24/2017	\$ 435,000.00	380224449501	RES 4 BDRM
3802013063840000	440 GRADY WAY BELLINGHAM, WA	6/6/2017	\$ 440,000.00	380201306384	RES 4 BDRM
3803320872480000	4204 HONEYSUCKLE PL BELLINGHAM, WA	8/21/2017	\$ 449,000.00	380332087248	RES 4 BDRM
3803224093750000	3023 HAYWARD CT BELLINGHAM, WA	6/20/2017	\$ 480,000.00	380322409375	RES 4 BDRM
3803221034700000	4019 SPRINGLAND LN BELLINGHAM, WA	8/7/2017	\$ 497,500.00	380322103470	RES 4 BDRM
3803321542270000	4424 MARIONBERRY CT BELLINGHAM, WA	7/26/2017	\$ 509,400.00	380332154227	RES 4 BDRM
3803214562560000	3609 VERMONT ST BELLINGHAM, WA	7/10/2017	\$ 510,000.00	380321456256	RES 4 BDRM
3803163540800000	3411 SUSSEX DR BELLINGHAM, WA	7/12/2017	\$ 510,000.00	380316354080	RES 4 BDRM
3803285462530000	3832 KANSAS ST BELLINGHAM, WA	7/11/2017	\$ 523,731.00	380328546253	RES 4 BDRM
3803283584540000	119 CROWN LN BELLINGHAM, WA	7/17/2017	\$ 525,000.00	380328358454	RES 4 BDRM
3803270173560000	1880 DAKIN ST BELLINGHAM, WA	6/2/2017	\$ 540,000.00	380327017356	RES 4 BDRM
3803214382560000	3601 VERMONT ST BELLINGHAM, WA	6/30/2017	\$ 545,000.00	380321438256	RES 4 BDRM
3803304750440000	1419 HUMBOLDT ST BELLINGHAM, WA	7/21/2017	\$ 545,000.00	380330475044	RES 4 BDRM
3803323403380000	1011 W TOLEDO ST BELLINGHAM, WA	8/9/2017	\$ 580,000.00	380332340338	RES 4 BDRM
3802244360310000	2326 WALNUT ST BELLINGHAM, WA	7/17/2017	\$ 600,000.00	380224436031	RES 4 BDRM
3703065324060000	3820 RIDGEMONT CT BELLINGHAM, WA	6/7/2017	\$ 605,000.00	370306532406	RES 4 BDRM
3803322111240000	115 46TH ST BELLINGHAM, WA	7/5/2017	\$ 611,000.00	380332211124	RES 4 BDRM
3702124940210000	697 CHUCKANUT DR N BELLINGHAM, WA	6/8/2017	\$ 625,000.00	370212494021	RES 4 BDRM
3803193812650000	2838 ELLIS ST BELLINGHAM, WA	7/3/2017	\$ 635,000.00	380319381265	RES 4 BDRM
3703081653520000	4518 PARKHURST DR BELLINGHAM, WA	6/29/2017	\$ 640,000.00	370308165352	RES 4 BDRM
3702014265060000	417 RIDGEWAY DR BELLINGHAM, WA	7/10/2017	\$ 650,000.00	370201426506	RES 4 BDRM
3702120220790000	624 CLARK RD BELLINGHAM, WA	8/27/2017	\$ 652,000.00	370212022079	RES 4 BDRM
3803225110520000	1831 NORTHSHORE DR BELLINGHAM, WA	6/8/2017	\$ 677,000.00	380322511052	RES 4 BDRM
3802363220160000	320 S GARDEN ST BELLINGHAM, WA	8/8/2017	\$ 685,000.00	380236322016	RES 4 BDRM
3703082083800000	4644 RAPTOR LN BELLINGHAM, WA	7/26/2017	\$ 695,560.00	370308208380	RES 4 BDRM
3702121200540000	329 VIEWCREST RD BELLINGHAM, WA	6/15/2017	\$ 726,000.00	370212120054	RES 4 BDRM
3803212453700000	3009 VINING ST BELLINGHAM, WA	6/19/2017	\$ 799,000.00	380321245370	RES 4 BDRM

3802240420360000	2737 ELDRIDGE AVE BELLINGHAM, WA	8/22/2017	\$ 800,000.00	380224042036	RES 4 BDRM
3702123350750000	116 SEA PINES RD BELLINGHAM, WA	8/23/2017	\$ 820,000.00	370212335075	RES 4 BDRM
3702011443080000	914 13TH ST BELLINGHAM, WA	8/8/2017	\$ 870,000.00	370201144308	RES 4 BDRM
3702131875600000	308 SEA PINES RD BELLINGHAM, WA	7/24/2017	\$ 900,000.00	370213187560	RES 4 BDRM
3702012175230000	432 15TH ST BELLINGHAM, WA	8/18/2017	\$ 1,077,000.00	370201217523	RES 4 BDRM
3703080744560000	1812 SAMISH CREST WAY BELLINGHAM, WA	7/7/2017	\$ 1,160,000.00	370308074456	RES 4 BDRM
3803224392550000	1302 NORTSHORE DR BELLINGHAM, WA	6/5/2017	\$ 1,185,000.00	380322439255	RES 4 BDRM
3803205071160000	2524 WOBURN ST BELLINGHAM, WA	7/9/2017	\$ 345,000.00	380320507116	RES 5 BDRM
3703064725220000	417 37TH ST BELLINGHAM, WA	8/1/2017	\$ 439,500.00	370306472522	RES 5 BDRM
3702115591960000	507 CLARK RD BELLINGHAM, WA	8/22/2017	\$ 485,000.00	370211559196	RES 5 BDRM
3702013845540000	2 PATTLE ST BELLINGHAM, WA	8/10/2017	\$ 720,000.00	370201384554	RES 5 BDRM
3803220932570000	4028 ACADEMY ST BELLINGHAM, WA	8/30/2017	\$ 415,000.00	380322093257	RES 6 BDRM
3803193480930000	2500 DEAN AVE BELLINGHAM, WA	6/9/2017	\$ 589,000.00	380319348093	RES 6 BDRM
3702013215530000	400 17TH ST BELLINGHAM, WA	7/6/2017	\$ 1,000,000.00	370201321553	RES 6 BDRM
3802011993860000	617 SPRING VISTA PL BELLINGHAM, WA	6/7/2017	\$ 289,000.00	380201199386	RESIDENTIAL
3703074705590000	1616 SAMISH WAY BELLINGHAM, WA	6/8/2017	\$ 565,000.00	370307470559	RESIDENTIAL
3703074865570000	1615 SAMISH WAY BELLINGHAM, WA	7/10/2017	\$ 680,000.00	370307486557	RESIDENTIAL
3802013673640000	4717 LELAND ST BELLINGHAM, WA	7/3/2017	\$ 279,900.00	380201367364	ZERO LL 2 BD
3802013913500000	4705 PARKER ST BELLINGHAM, WA	6/19/2017	\$ 289,000.00	380201391350	ZERO LL 2 BD
3803204562600000	2845 VALENCIA ST BELLINGHAM, WA	6/15/2017	\$ 282,000.00	380320456260	ZERO LL 3 BD
3803201883610000	3007 PACIFIC ST BELLINGHAM, WA	8/22/2017	\$ 304,500.00	380320188361	ZERO LL 3 BD
3703061010940000	1331 VARSITY PL BELLINGHAM, WA	7/17/2017	\$ 232,673.00	370306101094	ZERO LL 4 BD
3703061010940000	1331 VARSITY PL BELLINGHAM, WA	7/17/2017	\$ 300,000.00	370306101094	ZERO LL 4 BD
3703061060920000	1335 VARSITY PL BELLINGHAM, WA	8/16/2017	\$ 315,000.00	370306106092	ZERO LL 4 BD

PARCEL_COD	ADDRESS	OWNER	SALE_DATE	SALE_PRICE	LAND_USE_D	CITYUGA
370306236401	680 32ND ST #C412 BELLINGHAM, WA	SHAUN P & SEAN E SULLIVAN	7/31/2017	\$ 100,000.00	CONDOMINIUMS	CITY
380212175500	4234 WINTERGREEN CIRCLE #285 BELLINGHAM, WA	REBECCA L MIESUK & DEBORAH E COLEMAN	6/5/2017	\$ 102,000.00	CONDOMINIUMS	CITY
370306236401	680 32ND ST #C301 BELLINGHAM, WA	SHEVELL THIBOU	8/16/2017	\$ 108,000.00	CONDOMINIUMS	CITY
370306236401	680 32ND ST #C102 BELLINGHAM, WA	MEGAN O NIEMELA & KEVIN WEBSTER	7/17/2017	\$ 108,900.00	CONDOMINIUMS	CITY
370306236401	680 32ND ST #C201 BELLINGHAM, WA	KATHERINE A RIFE	6/22/2017	\$ 115,000.00	CONDOMINIUMS	CITY
380212175500	4242 WINTERGREEN CIRCLE #164 BELLINGHAM, WA	CHARLOTTE N CHANDLER	7/24/2017	\$ 117,500.00	CONDOMINIUMS	CITY
370306236401	700 32ND ST #A408 BELLINGHAM, WA	MARK A & LISA J BLANCHETT	6/1/2017	\$ 122,500.00	CONDOMINIUMS	CITY
370306236401	700 32ND ST #A108 BELLINGHAM, WA	MARY KAY MADISON	6/30/2017	\$ 124,000.00	CONDOMINIUMS	CITY
380212175500	4255 WINTERGREEN CIRCLE #175 BELLINGHAM, WA	HERMAN L HAMM	7/6/2017	\$ 128,500.00	CONDOMINIUMS	CITY
370306236401	680 32ND ST #C108 BELLINGHAM, WA	BETHANY N & ROGER N & ANNE S HASPER	7/7/2017	\$ 130,000.00	CONDOMINIUMS	CITY
370306236401	700 32ND ST #A404 BELLINGHAM, WA	SARAH A VIERA	6/26/2017	\$ 132,000.00	CONDOMINIUMS	CITY
370306236401	680 32ND ST #C408 BELLINGHAM, WA	NUBIA MARTENS	8/30/2017	\$ 139,500.00	CONDOMINIUMS	CITY
380212175500	4228 WINTERGREEN LN #123 BELLINGHAM, WA	GRAHAM P & RUEY C LIND	7/30/2017	\$ 140,000.00	CONDOMINIUMS	CITY
380332157545	1308 ORLEANS ST BELLINGHAM, WA	ROBERT S GILMOUR JR	8/22/2017	\$ 141,000.00	CONDOMINIUMS	CITY
380317406028	3382 SOUTHBEND PL #202 BELLINGHAM, WA	SHAMSHER SINGH & BALWINDER KAUR	8/22/2017	\$ 144,000.00	CONDOMINIUMS	CITY
380212230100	500 DARBY DR #303 BELLINGHAM, WA	BEVERLY ODELL	8/2/2017	\$ 147,247.00	CONDOMINIUMS	CITY
38021230100	508 DARBY DR #110 BELLINGHAM, WA	LINDSAY HICKS	6/22/2017	\$ 152,000.00	CONDOMINIUMS	CITY
380213170021	2711 W MAPLEWOOD AVE #207 BELLINGHAM, WA	JEREMY FORBES	6/26/2017	\$ 152,500.00	CONDOMINIUMS	CITY
380213170021	2713 W MAPLEWOOD AVE #211 BELLINGHAM, WA	ALEX ANDRUKOV	8/24/2017	\$ 152,500.00	CONDOMINIUMS	CITY
380213170021	2709 W MAPLEWOOD AVE #104 BELLINGHAM, WA	JOSEPH E SCHMIDT	8/25/2017	\$ 153,000.00	CONDOMINIUMS	CITY
380329040088	910 GLADSTONE ST #203 BELLINGHAM, WA	JOHN & KATHLEEN CLOUGHER	6/29/2017	\$ 154,000.00	CONDOMINIUMS	CITY
380213170021	2709 W MAPLEWOOD AVE #303 BELLINGHAM, WA	IRVING GARCIA & EMILY PERCIVAL	8/3/2017	\$ 155,000.00	CONDOMINIUMS	CITY
380213170021	2711 W MAPLEWOOD AVE #108 BELLINGHAM, WA	DION WEBB	6/20/2017	\$ 156,000.00	CONDOMINIUMS	CITY
380332199492	1245 PUGET ST #10 BELLINGHAM, WA	RASHPAL RAJ & AMARJIT K RAJ	6/26/2017	\$ 156,000.00	CONDOMINIUMS	CITY
380329040088	910 GLADSTONE ST #108 BELLINGHAM, WA	THOMAS F & KATHY R O'CONNELL	8/11/2017	\$ 157,000.00	CONDOMINIUMS	CITY
380212175500	4232 WINTERGREEN CIRCLE #158 BELLINGHAM, WA	BRUCE & MARGARET HERZOG	8/28/2017	\$ 157,000.00	CONDOMINIUMS	CITY
380213170021	2711 W MAPLEWOOD AVE #308 BELLINGHAM, WA	ROBERT F FAGERQUIST	7/23/2017	\$ 158,000.00	CONDOMINIUMS	CITY
380212175500	4228 WINTERGREEN LN #222 BELLINGHAM, WA	MARTHA F DIMOCK	6/12/2017	\$ 160,000.00	CONDOMINIUMS	CITY
370306236401	690 32ND ST #B305 BELLINGHAM, WA	JOHN DEFILLIPO	7/20/2017	\$ 160,500.00	CONDOMINIUMS	CITY
370306236401	680 32ND ST #C207 BELLINGHAM, WA	FRANK A & MARY B GIBSON	8/23/2017	\$ 162,000.00	CONDOMINIUMS	CITY
370306236401	700 32ND ST #A303 BELLINGHAM, WA	REBECCA A TAYLOR SPECIAL NEEDS TRUST	8/24/2017	\$ 163,800.00	CONDOMINIUMS	CITY
380331082475	901 N FOREST ST #123 BELLINGHAM, WA	CHRISTIAN KRASKI	8/10/2017	\$ 164,700.00	CONDOMINIUMS	CITY
370306234529	3104 BILL MCDONALD PKWY #D201 BELLINGHAM, WA	JASON & ERIN CRAIN	8/14/2017	\$ 172,000.00	CONDOMINIUMS	CITY
380213245110	3366 NORTHWEST AVE #102 BELLINGHAM, WA	DANNY L ROWE & KATHLEEN M SAUNDERS	8/25/2017	\$ 175,000.00	CONDOMINIUMS	CITY
380213481529	255 W BAKerview RD #B201 BELLINGHAM, WA	DUANE AUSINK	7/6/2017	\$ 179,000.00	CONDOMINIUMS	CITY
380212151556	671 W HORTON WAY #147 BELLINGHAM, WA	PAULA FRANCK	7/14/2017	\$ 179,500.00	CONDOMINIUMS	CITY
370306234529	3100 BILL MCDONALD PKWY #E302 BELLINGHAM, WA	CHRISTY & DANNY NGUYEN	8/9/2017	\$ 183,000.00	CONDOMINIUMS	CITY
380331106545	1001 N STATE ST #208 BELLINGHAM, WA	JAMES D JR & KATHY K HEWITSON	6/17/2017	\$ 185,000.00	CONDOMINIUMS	CITY
380213481529	259 W BAKerview RD #C309 BELLINGHAM, WA	KEVIN LEE	6/24/2017	\$ 185,000.00	CONDOMINIUMS	CITY
380212230100	504 DARBY DR #306 BELLINGHAM, WA	JACOB NEFF	7/29/2017	\$ 190,000.00	CONDOMINIUMS	CITY
370306234529	3108 BILL MCDONALD PKWY #C201 BELLINGHAM, WA	JAMES & TAMMY ROSENBAUM	6/23/2017	\$ 192,500.00	CONDOMINIUMS	CITY
380318250426	660 TELEGRAPH RD #202 BELLINGHAM, WA	JOSHUA MCCUNN	6/20/2017	\$ 193,000.00	CONDOMINIUMS	CITY
380212207519	621 W HORTON WAY #109 BELLINGHAM, WA	CAROL A HAMILTON	7/28/2017	\$ 198,000.00	CONDOMINIUMS	CITY
380330126001	1031 N STATE ST #410 BELLINGHAM, WA	RYAN RITTENHOUSE & ALISSA DELAFUENTE	6/23/2017	\$ 199,000.00	MIX U CONDOS	CITY
380201223106	4575 EL DORADO WAY #114 BELLINGHAM, WA	OUDEKIRK FAMILY LIVING TRUST	6/14/2017	\$ 199,500.00	CONDOMINIUMS	CITY
380213481529	259 W BAKerview RD #C204 BELLINGHAM, WA	MICHAEL W WOOD	7/5/2017	\$ 199,900.00	CONDOMINIUMS	CITY
380330126001	1031 N STATE ST #208 BELLINGHAM, WA	MARNIE TUCKER-SPINO & PASCAL SPINO	8/1/2017	\$ 199,900.00	MIX U CONDOS	CITY
380320362188	2707 SILESIA LN #D BELLINGHAM, WA	CHELSEA RHEA	7/2/2017	\$ 200,000.00	CONDOMINIUMS	CITY
370306234529	3104 BILL MCDONALD PKWY #D304 BELLINGHAM, WA	BARBARA J & BYRON L ALLEN	7/20/2017	\$ 200,000.00	CONDOMINIUMS	CITY
380213481529	259 W BAKerview RD #C205 BELLINGHAM, WA	STEVEN & JANIS B BAN	6/14/2017	\$ 205,000.00	CONDOMINIUMS	CITY
380213481529	259 W BAKerview RD #C201 BELLINGHAM, WA	KATHLEEN LOTT	6/20/2017	\$ 210,000.00	CONDOMINIUMS	CITY
380331106545	1001 N STATE ST #401 BELLINGHAM, WA	DAVID S & LYNNE F KINNEY	7/14/2017	\$ 210,000.00	CONDOMINIUMS	CITY
380201413218	4629 CELIA WAY #302 BELLINGHAM, WA	WEI SONG & QI XUE	8/16/2017	\$ 210,000.00	CONDOMINIUMS	CITY
380201413218	4650 CELIA WAY #102 BELLINGHAM, WA	LYLE O & YVONNE A CHELDELIN	7/6/2017	\$ 212,000.00	CONDOMINIUMS	CITY
380330095011	1015 RAILROAD AVE #417 BELLINGHAM, WA	ANNA-LEIGH SELLERIT	6/22/2017	\$ 215,000.00	CONDOMINIUMS	CITY
380329040088	910 GLADSTONE ST #201 BELLINGHAM, WA	JUDITH A BRIGHTMAN	7/20/2017	\$ 215,000.00	CONDOMINIUMS	CITY
380212230100	504 DARBY DR #304 BELLINGHAM, WA	KIM LEGGE COSCARART & MARK D LEGGE	7/22/2017	\$ 215,000.00	CONDOMINIUMS	CITY
380330126001	1031 N STATE ST #204 BELLINGHAM, WA	GAIL L & KENNETH L AZINGER	7/27/2017	\$ 216,000.00	MIX U CONDOS	CITY
380321503074	3700 ALABAMA ST #301 BELLINGHAM, WA	TERRY E SKRABUT II	6/12/2017	\$ 220,000.00	CONDOMINIUMS	CITY
370201159088	1224 HARRIS AVE #309 BELLINGHAM, WA	SABRINA E DANVILLE	8/11/2017	\$ 220,000.00	RET/OFF CNDO	CITY
380212230100	500 DARBY DR #303 BELLINGHAM, WA	BEVERLY ODELL	8/2/2017	\$ 222,000.00	CONDOMINIUMS	CITY
380201380260	4674 WADE ST #201 BELLINGHAM, WA	KYRA N JOHNSON	7/28/2017	\$ 230,000.00	CONDOMINIUMS	CITY
380201380260	4678 WADE ST #101 BELLINGHAM, WA	HAROLD & BARBARA REARDON	6/23/2017	\$ 240,000.00	CONDOMINIUMS	CITY
380212230100	508 DARBY DR #302 BELLINGHAM, WA	EDUARDO & WENDY Y BARAJAS	7/5/2017	\$ 244,000.00	CONDOMINIUMS	CITY
380212230100	500 DARBY DR #116 BELLINGHAM, WA	KRAIG K PENCIL	7/15/2017	\$ 249,500.00	CONDOMINIUMS	CITY
380201228232	4625 MAJESTIC DR BELLINGHAM, WA	MARJORIE PIOTROWSKI	6/29/2017	\$ 249,900.00	CONDOMINIUMS	CITY
380236563434	705 N STATE ST #101 BELLINGHAM, WA	KERA WANIELISTA	6/1/2017	\$ 250,000.00	CONDOMINIUMS	CITY
380331200460	1000 HIGH ST #205 BELLINGHAM, WA	BRINN HOVDE	7/16/2017	\$ 250,000.00	CONDOMINIUMS	CITY
380213250511	4035 ELIZA AVE #101 BELLINGHAM, WA	GABRIELLE D HELT	8/2/2017	\$ 250,000.00	CONDOMINIUMS	CITY
380213250511	4039 ELIZA AVE #103 BELLINGHAM, WA	THE LEE A MICHAELS TRUST/TR	8/28/2017	\$ 250,000.00	CONDOMINIUMS	CITY
380201236114	4579 EL DORADO WAY #108 BELLINGHAM, WA	JUDITH A MCMURTRY	7/18/2017	\$ 255,000.00	CONDOMINIUMS	CITY
380213250511	4047 ELIZA AVE #103 BELLINGHAM, WA	KERRIE N & JARET W HAUGE	8/25/2017	\$ 259,500.00	CONDOMINIUMS	CITY
380330095011	1015 RAILROAD AVE #512 BELLINGHAM, WA	DAVID F JESS	6/8/2017	\$ 263,000.00	CONDOMINIUMS	CITY
380201151159	4603 QUINN CT BELLINGHAM, WA	CATHY R EDELMAN	8/28/2017	\$ 264,900.00	CONDOMINIUMS	CITY

380212114319	718 VIOLET LN BELLINGHAM, WA	VALERIE A DALENA & ALEXIS L NAHHAS	7/25/2017	\$	267,225.00	CONDOMINIUMS	CITY
380307176084	234 PRINCE AVE #102 BELLINGHAM, WA	DELORES M PETERS	7/6/2017	\$	270,000.00	CONDOMINIUMS	CITY
380332167412	1327 WHATCOM ST BELLINGHAM, WA	GEORGE HAYNES	7/11/2017	\$	278,000.00	CONDOMINIUMS	CITY
380212127320	706 VIOLET LN BELLINGHAM, WA	SANDRA L WARD	6/10/2017	\$	278,900.00	CONDOMINIUMS	CITY
380212122307	709 VIOLET LN BELLINGHAM, WA	MARY K ARMBRUSTER	7/5/2017	\$	280,540.00	CONDOMINIUMS	CITY
380212205400	5056 FESTIVAL BLVD #1D BELLINGHAM, WA	RONALD & LYNN KING	6/12/2017	\$	281,900.00	CONDOMINIUMS	CITY
380330095011	1015 RAILROAD AVE #210 BELLINGHAM, WA	SUSAN WINT	8/11/2017	\$	292,000.00	CONDOMINIUMS	CITY
380201380260	4662 WADE ST #102 BELLINGHAM, WA	YING BAO	6/13/2017	\$	294,500.00	CONDOMINIUMS	CITY
370306412377	3500 RIDGEMONT WAY #9 BELLINGHAM, WA	TONY A & SHIRLEY S PRICHARD	7/24/2017	\$	300,000.00	CONDOMINIUMS	CITY
380328449427	2114 BIRCH CIRCLE BELLINGHAM, WA	LEE ANN HOWDEN	7/24/2017	\$	300,000.00	CONDOMINIUMS	CITY
370201090378	700 11TH ST #C7 BELLINGHAM, WA	KIMBERLY A BROWN	8/1/2017	\$	300,000.00	CONDOMINIUMS	CITY
380212122317	710 VIOLET LN BELLINGHAM, WA	JORDAN TARRIDA	7/18/2017	\$	302,876.00	CONDOMINIUMS	CITY
380201228232	4630 COAST WAY BELLINGHAM, WA	RICHARD L & BARBARA A CADWALLADER	7/11/2017	\$	305,000.00	CONDOMINIUMS	CITY
380330095011	1015 RAILROAD AVE #510 BELLINGHAM, WA	TED M & LAVONNE J ARREGUI	7/7/2017	\$	310,000.00	CONDOMINIUMS	CITY
370201090378	700 11TH ST #C4 BELLINGHAM, WA	CLIFFORD K SMITH	7/26/2017	\$	312,500.00	CONDOMINIUMS	CITY
380212118307	713 VIOLET LN BELLINGHAM, WA	NICHOLAS TRUCKEY	6/8/2017	\$	314,400.00	CONDOMINIUMS	CITY
380328449427	2112 BIRCH CIRCLE BELLINGHAM, WA	JORGE A CARRASCO	6/16/2017	\$	315,000.00	CONDOMINIUMS	CITY
370201071080	910 HARRIS AVE #403 BELLINGHAM, WA	MARK K INOUE	6/20/2017	\$	315,000.00	MIX U CONDOS	CITY
380322201465	3591 S GRACE LN #2 BELLINGHAM, WA	ROBERT F & DEIDRE D KENT	8/31/2017	\$	318,500.00	CONDOMINIUMS	CITY
380212105345	4337 LARCH LN BELLINGHAM, WA	LYNNE DOUGLAS-HARVEY	8/27/2017	\$	321,400.00	CONDOMINIUMS	CITY
370201071080	910 HARRIS AVE #303 BELLINGHAM, WA	PAUL & CAROLYN SCOTT	6/19/2017	\$	323,000.00	MIX U CONDOS	CITY
380201380260	4665 WADE ST BELLINGHAM, WA	MARTINA FEHLHABER	8/23/2017	\$	325,000.00	CONDOMINIUMS	CITY
380322188198	600 NORTHSHORE DR #6003 BELLINGHAM, WA	REBA PHILLIPS	7/26/2017	\$	330,000.00	CONDOMINIUMS	CITY
380201380260	4649 WADE ST BELLINGHAM, WA	SUSAN GREISEN	7/6/2017	\$	335,000.00	CONDOMINIUMS	CITY
380201221048	500 CREEKBEND LN BELLINGHAM, WA	ANN MCMILLAN CHAIKIN	8/7/2017	\$	335,000.00	CONDOMINIUMS	CITY
380212107341	4333 LARCH LN BELLINGHAM, WA	JAMES OLLETT	8/29/2017	\$	335,650.00	CONDOMINIUMS	CITY
380212118318	714 VIOLET LN BELLINGHAM, WA	ALAN STELLWAGEN	7/25/2017	\$	336,000.00	CONDOMINIUMS	CITY
380212119325	4320 FUCHSIA DR BELLINGHAM, WA	GUS A & SUZANNE PONDER	8/17/2017	\$	337,350.00	CONDOMINIUMS	CITY
380201201304	4640 MAJESTIC DR BELLINGHAM, WA	BYRON & MARY OLSON	8/24/2017	\$	339,000.00	CONDOMINIUMS	CITY
370307120296	2743 CODY CIRCLE #102 BELLINGHAM, WA	NINA L KUHLMAN	6/27/2017	\$	341,500.00	CONDOMINIUMS	CITY
380212125330	4328 FUCHSIA DR BELLINGHAM, WA	LEONORICA A PERREAULT & NICOLETTE BARONE	8/8/2017	\$	345,290.00	CONDOMINIUMS	CITY
380331056393	715 N GARDEN ST #203 BELLINGHAM, WA	EVELYN E AMES	8/28/2017	\$	349,000.00	CONDOMINIUMS	CITY
380331056393	715 N GARDEN ST #201 BELLINGHAM, WA	JAMES W & BARBARA SNOW	7/12/2017	\$	350,000.00	CONDOMINIUMS	CITY
380236461359	415 N STATE ST #401 BELLINGHAM, WA	LEWIS SOKOLOFF	7/6/2017	\$	355,000.00	CONDOMINIUMS	CITY
370202549009	603 DONOVAN AVE BELLINGHAM, WA	WALTER J HUDSICK	6/22/2017	\$	358,837.00	CONDOMINIUMS	CITY
380212145365	1212 NORTHWIND CIRCLE BELLINGHAM, WA	CHARLOTTE A & ROBERT E MARTIN	7/14/2017	\$	379,900.00	CONDOMINIUMS	CITY
380331183471	1007 HIGH ST #202 BELLINGHAM, WA	GORDON M JENKINS	8/28/2017	\$	390,000.00	CONDOMINIUMS	CITY
380201201304	4623 BOARDWALK DR BELLINGHAM, WA	STEPHEN B & LAURAIN S KIMBLE	8/25/2017	\$	400,000.00	CONDOMINIUMS	CITY
370201178115	1201 13TH ST #302 BELLINGHAM, WA	RICHARD C & PATRICIA MISSLER	8/6/2017	\$	400,000.00	RET/OFF CNDO	CITY
370201178115	1201 13TH ST #202 BELLINGHAM, WA	MARY S RIVKIN	6/6/2017	\$	405,000.00	RET/OFF CNDO	CITY
380212188191	1354 E VILLAGE LN #B BELLINGHAM, WA	GAROLD G MYERS	8/8/2017	\$	410,000.00	CONDOMINIUMS	CITY
370201122117	1201 11TH ST #303 BELLINGHAM, WA	TRUST OF ANGELA G BRADLEY/TR	7/28/2017	\$	411,000.00	RET/OFF CNDO	CITY
370201067437	600 S STATE ST #109 BELLINGHAM, WA	MICHAEL J ANDERSON	7/5/2017	\$	425,000.00	CONDOMINIUMS	CITY
380322233190	708 POPLAR DR #12 BELLINGHAM, WA	KEITH M & JULI A LUCKE	7/19/2017	\$	445,000.00	CONDOMINIUMS	CITY
380201201304	4642 BOARDWALK DR BELLINGHAM, WA	DAVID J & JOAN L SIDEN	7/24/2017	\$	450,000.00	CONDOMINIUMS	CITY
380236315079	246 FOREST LN BELLINGHAM, WA	ANTHONY M BATTISTELLA	8/28/2017	\$	478,900.00	CONDOMINIUMS	CITY
380236408222	239 N STATE ST BELLINGHAM, WA	RICHARD D & JANIS J TREMAINE	8/11/2017	\$	500,000.00	CONDOMINIUMS	CITY
370201181530	424 14TH ST #303 BELLINGHAM, WA	ROBERT & JOSEPHINE HEALY	7/11/2017	\$	525,000.00	CONDOMINIUMS	CITY
370201159088	1224 HARRIS AVE #401 BELLINGHAM, WA	STACY K SULLIVAN	8/18/2017	\$	630,000.00	RET/OFF CNDO	CITY
370201071080	910 HARRIS AVE #503 BELLINGHAM, WA	MARTIN T & JENNIFER L SCHULTZ	8/1/2017	\$	654,000.00	MIX U CONDOS	CITY
380223426108	3045 ELDRIDGE AVE #B BELLINGHAM, WA	MICHAEL WAYTE & JACQUELINE R BAKER	8/16/2017	\$	700,000.00	CONDOMINIUMS	CITY
370201126514	494 S STATE ST #301 BELLINGHAM, WA	DAVID R SYRE	7/17/2017	\$	800,000.00	CONDOMINIUMS	CITY
380331246557	1200 N GARDEN ST #1 BELLINGHAM, WA	TABI LLC	6/22/2017	\$	900,000.00	CONDOMINIUMS	CITY
370201155543	472 S STATE ST #204 BELLINGHAM, WA	RICHARD J JONES	8/23/2017	\$	1,350,000.00	CONDOMINIUMS	CITY

Appendix E – City of Bellingham Rent Study

City of Bellingham - Rental Market Study & Rent Standard

	<u>Efficiency</u>	<u>One-Bedroom</u>	<u>Two-Bedroom</u>	<u>Three-Bedroom</u>
Rent**	\$ 800	\$ 885	\$ 1,185	\$ 1,500
Utility allowance*	\$ 84	\$ 92	\$ 112	\$ 143
FMR	\$ 884	\$ 977	\$ 1,297	\$ 1,643

* based on Bellingham Housing Authority energy efficient, all electric unit in a complex of 4 units or more (see Utility Rates worksheet). NOTE: utilities are not included in calculations below

** based on median rent of all available units during 30 day period beginning 7/24/2017, with highest and lowest priced units (outliers) removed

HUD Final FY 2017 FMRs By Unit Bedrooms

<u>Efficiency</u>	<u>One-Bedroom</u>	<u>Two-Bedroom</u>	<u>Three-Bedroom</u>
\$659	\$747	\$968	\$1,409

\$ difference	\$ 225	\$ 230	\$ 329	\$ 234
% difference	121%	118%	122%	106%

Percent of units w/ utilities included: 82%

General parameters:

Inside City of Bellingham only

Only units that are actually available now - No wait lists or "application pending" included

Only units that have a verifiable address in Bellingham included (i.e., no units listed as "North Bellingham", etc.) Cross streets OK.

Condos or townhomes for rent included, but no single family homes

No "lease takeovers", only new leases

Only listings posted July 24 - Aug 23 2017 included

Craigslist parameters:

Housing type = apartment

Apartments only (no single bedrooms in shared house, but houses converted to private apts OK)

Only new listings posted July 24 - Aug 23 included

For studio, search term is "studio" since this option is not provided in filters

Post Date	Data source	City	Address	Rent	Utilities r	Sq Footage	Notes
26-Jul	Craigslist	Bellingham	900 Billy Frank Jr St	470	No		
9-Aug	Craigslist	Bellingham	Fraser & King	500	WS		accessory bldg
10-Aug	Craigslist	Bellingham	1205 N State St #22	500	WSG	196	shared bathroom; no stove or oven
2-Aug	Craigslist	Bellingham	Fairhaven	550	WSG		
30-Jul	Craigslist	Bellingham	High St & Laural St	610	WSG		
10-Aug	Craigslist	Bellingham	Bancroft & G St	625	WSG	300	\$850 deposit; NS, NP
7-Aug	Craigslist	Bellingham	907 21st St	650	WSG	400	
18-Aug	Craigslist	Bellingham	High St & E Myrtle St	665	WSG		
1-Aug	Craigslist	Bellingham	421 E Maple St	675			
24-Jul	Craigslist	Bellingham	2546 S Park Dr	695	WSG	350	no car allowed
24-Jul	Apartments.com	Bellingham	1411 I St	700	WSG	500	
16-Aug	Craigslist	Bellingham	Cedarwood Ave	700	WSG	250	Partial kitchen, no sink
24-Jul	Craigslist	Bellingham	3422 Northwest Ave	725	WSG		
7-Aug	Craigslist	Bellingham	2841 Maplewood Ave #108	725			Utility chg \$41.77/mo
18-Aug	Craigslist	Bellingham	Central downtown	750	G	400	\$75 extra for utilities
24-Jul	Apartments.com	Bellingham	2303 Taylor Ave	750	WSG		
9-Aug	Apartments.com	Bellingham	1606 E St	775	WSG	446	
2-Aug	Craigslist	Bellingham	1230 Billy Frank Jr St	800	WSG		
16-Aug	Apartments.com	Bellingham	1315 W Holly St	800	WSG		\$250 pet deposit
24-Jul	Apartments.com	Bellingham	3900 Deemer Rd	825	SG	434	
9-Aug	Craigslist	Bellingham	330 32nd St	850	WSG	480	
16-Aug	Apartments.com	Bellingham	500-516 Tremont Ave	850	WSG	538	plus monthly \$15 storage fee and \$75 "Admin fee" to mo
27-Jul	Craigslist	Bellingham	Lincoln St & Maple St	850	WSG	426	
25-Jul	Apartments.com	Bellingham	1225 Railroad Ave	905	WSG	467	
16-Aug	Craigslist	Bellingham	835 N State St	925	WSG	490	
7-Aug	Craigslist	Bellingham	Chestnut & Commercial	925	WSG	547	
3-Aug	Craigslist	Bellingham	McKenzie & 13th St	925	WSG		
10-Aug	Craigslist	Bellingham	3126 Racine St	935	WSG	400	\$25/mo utility + \$10 additional person
24-Jul	Apartments.com	Bellingham	1704 G St	950	WSG		
1-Aug	Craigslist	Bellingham	W Illinois & Broadway	950	WSG	720	No oven or stove
9-Aug	Craigslist	Bellingham	14th St & Mill Ave	975	WSG	420	furnished
24-Jul	Apartments.com	Bellingham	3516 Northwest Ave	995	WSG		
1-Aug	Craigslist	Bellingham	311 E Holly St	1000	WSG	1125	
10-Aug	Craigslist	Bellingham	N State & Maple	1200	WSG, gas	500	gas heat included \$1,200 deposit
25-Jul	Craigslist	Bellingham	3930 Affinity Ln	1295	WSG	600	55+ community
			Median rent	800		476	

NO relevant studios listed on Housing Search NW available now - waiting list only

89% include utilities

Date	Data source	City	Address	Rent	Utilities no	Sq Footage	Notes
26-Jul	Craigslist	Bellingham	732 N Forest St	700			
24-Jul	Apartments.com	Bellingham	2924 Maplewood Ave	725	WSG		
21-Aug	Apartments.com	Bellingham	2600 Alderwood Ave	735	WSG	570	
18-Aug	Apartments.com	Bellingham	3195 Racine St	750	WSG	482	
16-Aug	Craigslist	Bellingham	3199 Racine St	750	WSG	482	
7-Aug	Craigslist	Bellingham	907 21st St	750		545	
16-Aug	Craigslist	Bellingham	4625 Cordata Pkwy	756		570	55+
18-Aug	Craigslist	Bellingham	3431 Northwest Ave	760		490	
24-Jul	Apartments.com	Bellingham	1810 Texas St	775	WSG		
18-Aug	Apartments.com	Bellingham	N Garden St	775		600	
31-Jul	Apartments.com	Bellingham	808 21st St	785	WSG	600	
24-Jul	Craigslist	Bellingham	2102 A St	795	WSG		
24-Jul	Craigslist	Bellingham	2117 F St	795	WSG		
16-Aug	Craigslist	Bellingham	Maplewood Ave & Alderwood Ave	795	WSG	500	
26-Jul	Craigslist	Bellingham	510 E Magnolia St	795		425	
18-Aug	Craigslist	Bellingham	1506 Lincoln St	800	WSG		Electric & heat not incl.
2-Aug	Craigslist	Bellingham	2728 Maplewood Ave	800	WSG	830	
16-Aug	Apartments.com	Bellingham	710 Gladstone St	800	WSG	840	
31-Jul	Craigslist	Bellingham	965 N Garden St	800	WSG		
24-Jul	Apartments.com	Bellingham	3000 Bill McDonald Parkway	825	WSG	625	
16-Aug	Apartments.com	Bellingham	3409 Northwest Ave	825	WSG	490	
16-Aug	Craigslist	Bellingham	3419 Northwest Ave	825	WSG	490	
25-Jul	Apartments.com	Bellingham	2841 Maplewood Ave	850	WSG	600	
31-Jul	Apartments.com	Bellingham	3010 Ferry Ave	850	WSG		
18-Aug	Craigslist	Bellingham	3120 Bill McDonald Pkwy	850	WSG	624	
10-Aug	Craigslist	Bellingham	3434 Northwest Ave	850	WSG	700	
25-Jul	Craigslist	Bellingham	627 N Forest St	850	WSG		
16-Aug	Apartments.com	Bellingham	2843 W Maplewood Ave	850			WSG is an add'l \$62.65/mo
16-Aug	Craigslist	Bellingham	2603 Elm St	875	WSG	700	
25-Jul	Craigslist	Bellingham	3219 Pinewood Ave	875	WSG	950	
16-Aug	Craigslist	Bellingham	3310 Alderwood Ave	875			
16-Aug	Craigslist	Bellingham	Alderwood Ave & Bennett Dr	875			
2-Aug	Apartments.com	Bellingham	240 32nd St	895	WSG	600	
25-Jul	Apartments.com	Bellingham	2842 Maplewood Ave	895		680	
16-Aug	Apartments.com	Bellingham	3428 W McLeod Rd	900	SG	750	
7-Aug	Craigslist	Bellingham	1213 Billy Frank Jr Pkwy	900	WSG	660	
21-Aug	Craigslist	Bellingham	Key St & Laurel	900	WSG	650	
21-Aug	Craigslist	Bellingham	1501 F St - upper	900		673	
16-Aug	Apartments.com	Bellingham	808 20th St	925	WSG	519	
18-Aug	Apartments.com	Bellingham	3900 Deemer Rd	950	G	746	
24-Jul	Apartments.com	Bellingham	916 N Forest St	950	WSG	700	
18-Aug	Craigslist	Bellingham	Chestnut St & Commercial Ave	950		575	
24-Jul	Craigslist	Bellingham	3966 Byron Ave	975	WSG	711	
24-Jul	Craigslist	Bellingham	813 13th St	975	WSG		
21-Aug	Craigslist	Bellingham	1501 F St - lower	975		948	
24-Jul	Apartments.com	Bellingham	3126 Racine St	990	WSG	466	Diff. units within same apt complex
25-Jul	Craigslist	Bellingham	Alabama Hill	1000	No	1250	
25-Jul	Craigslist	Bellingham	950 Lincoln St	1000	WSG	889	
18-Aug	Craigslist	Bellingham	1205 Woodstock Way	1015	WSG	696	
9-Aug	Craigslist	Bellingham	2441 Valencia	1025	WS	650	
26-Jul	Apartments.com	Bellingham	504 Darby Dr	1050	WSG	790	
24-Jul	Apartments.com	Bellingham	512 Darby Dr	1075	WSG	960	
16-Aug	Craigslist	Bellingham	203 E Laurel St	1080		548	
4-Aug	Craigslist	Bellingham	200 E Maple St	1085		597	
2-Aug	Craigslist	Bellingham	2218 Broadway	1100	WSG		
7-Aug	Craigslist	Bellingham	Broadway & Jenkins	1100	WSG		
24-Jul	Apartments.com	Bellingham	1470 Birchwood Ave	1110	WSG	723	
26-Jul	Craigslist	Bellingham	3126 Racine St	1175		622	Diff. units within same apt complex
16-Aug	Craigslist	Bellingham	2400 Elizabeth	1195	WSG	650	
16-Aug	Apartments.com	Bellingham	2401 Elm St	1195	WSG	650	
10-Aug	Craigslist	Bellingham	3930 Affinity Ln	1195		600	55+
10-Aug	Craigslist	Bellingham	3126 Racine St	1230		685	Diff. units within same apt complex
31-Jul	Craigslist	Bellingham	Lincoln & Maple St	1250	WSG	849	
25-Jul	Craigslist	Bellingham	839 N State Street	1295	WSG	888	
			Median rent	885		670	

NO relevant studios listed on Housing Search NW available now - waiting list only

67% include at least sewer and garbage

Date	Data source	City	Address	Rent	Utilities n	Sq Footage	Notes
24-Jul	Craigslist	Bellingham	2513 Cedarwood Ave	775	WSG		
2-Aug	Craigslist	Bellingham	W Maplewood Ave #24	800	WSG	850	
16-Aug	Craigslist	Bellingham	1810 Texas St	850	WSG		
31-Jul	Craigslist	Bellingham	1814 Texas St	850	WSG		
2-Aug	Craigslist	Bellingham	1024 22nd St	895			
16-Aug	Craigslist	Bellingham	5464 Bel West Dr	900	WSG		
24-Jul	Craigslist	Bellingham	Northwest Ave	900	WSG	900	
21-Aug	Craigslist	Bellingham	2329 Orleans St	910	WSG		
18-Aug	Craigslist	Bellingham	2320 Valencia St	925		800	
2-Aug	Apartments.com	Bellingham	1393 Bradley Ln	950	WSG	800	
21-Aug	Apartments.com	Bellingham	2231 Woburn St	950	WSG	873	
25-Jul	Craigslist	Bellingham	2711 W Maplewood	950	WSG		
2-Aug	Craigslist	Bellingham	W Maplewood Ave #4	950	WSG	960	
16-Aug	Craigslist	Bellingham	3131 Ferry Ave	965	WSG	950	
2-Aug	Craigslist	Bellingham	1412 Mill Ave	970			
21-Aug	Craigslist	Bellingham	1021 24th St	975	WSG		
18-Aug	Craigslist	Bellingham	1740 Texas St	995	WSG	800	
16-Aug	Craigslist	Bellingham	2320 1 St	995	WSG		
2-Aug	Craigslist	Bellingham	2502 Douglas Ave	995	WSG	880	
25-Jul	Apartments.com	Bellingham	2836 W Maplewood Ave	995		760	
2-Aug	Craigslist	Bellingham	1329 Puget St	1000	WSG	752	
4-Aug	Craigslist	Bellingham	1302 Birchwood Ave	1025	WSG	791	
25-Jul	Craigslist	Bellingham	703 N Forest	1025	WSG	800	
7-Aug	Craigslist	Bellingham	820 32nd St	1025	WSG	850	
31-Jul	Craigslist	Bellingham	2843 W Maplewood	1028	No		
21-Aug	Craigslist	Bellingham	3420 W McLeod Rd	1035		945	
21-Aug	Craigslist	Bellingham	3615 Bennett Dr	1045	WSG	800	
24-Jul	Craigslist	Bellingham	2001 Texas St	1050	WS		
18-Aug	Craigslist	Bellingham	490 S State St - unit 490D	1050		1029	Same address as above, but different unit
18-Aug	Craigslist	Bellingham	1391 Nigel Rd	1065	WSG		
25-Jul	Apartments.com	Bellingham	3206 W Maplewood Ave	1075	WSG	875	
4-Aug	Craigslist	Bellingham	2720 W Maplewood Ave	1075		840	
21-Aug	Craigslist	Bellingham	2230 Valencia St	1100	WSG	900	
18-Aug	Craigslist	Bellingham	2427 Nevada St	1100	WSG		
21-Aug	Apartments.com	Bellingham	2849 W Maplewood Ave	1100	WSG	1050	
24-Jul	Apartments.com	Bellingham	1470 Birchwood Ave	1110	WSG	783	
26-Jul	Apartments.com	Bellingham	2023 Yew St	1125	WSG	896	
31-Jul	Apartments.com	Bellingham	2423 Pacific St	1150	WSG	1020	
24-Jul	Apartments.com	Bellingham	2600 Douglas Ave	1175	WSG	795	
24-Jul	Apartments.com	Bellingham	2423 Yew St	1195	WS	920	
25-Jul	Craigslist	Bellingham	2220 Douglas Ave	1195	WSG	795	
31-Jul	Craigslist	Bellingham	1108 E Maryland	1200	WSG	950	
21-Aug	Craigslist	Bellingham	119 N Forest St	1200	WSG		
26-Jul	Craigslist	Bellingham	21st St & Bill McDonald Pkwy	1200	WSG	1000	
21-Aug	Apartments.com	Bellingham	2232 Verona St	1200	WSG	884	
16-Aug	Apartments.com	Bellingham	1701 Texas St	1225	WSG	1088	
25-Jul	Craigslist	Bellingham	3010 Ferry Ave	1250	No		
25-Jul	Apartments.com	Bellingham	2240 Douglas Ave	1250	WSG	900	
26-Jul	Craigslist	Bellingham	3319 Racine St	1250	WSG	1200	
21-Aug	Apartments.com	Bellingham	1702 Texas St	1260	WSG	1088	
24-Jul	Apartments.com	Bellingham	3126 Racine St	1260	WSG	822	
21-Aug	Craigslist	Bellingham	1401 G St	1300	WSG	750	
24-Jul	Apartments.com	Bellingham	4610 Celia Way	1300	WSG	1100	
16-Aug	Craigslist	Bellingham	311 E Holly	1300		810	
25-Jul	Apartments.com	Bellingham	3900 Deemer Rd	1300		867	
16-Aug	Craigslist	Bellingham	West North St & Jaeger St	1300			
21-Aug	Apartments.com	Bellingham	1743 E Maple St	1310		860	
7-Aug	Craigslist	Bellingham	1470 Birchwood Ave	1330	WSG	854	
25-Jul	Craigslist	Bellingham	1218 N State St	1350	WSG	900	
24-Jul	Apartments.com	Bellingham	2628 West St	1350	WSG		
16-Aug	Craigslist	Bellingham	901 Billy Frank Jr Pkwy	1350	WSG		
16-Aug	Apartments.com	Bellingham	332 E Bellis Fair Pkwy	1375	WSG	1350	
16-Aug	Apartments.com	Bellingham	334 E Bellis Fair Pkwy	1375	WSG	1440	Same address as above, but a different unit
2-Aug	Craigslist	Bellingham	490 S State St	1400	WSG	988	
18-Aug	Craigslist	Bellingham	500 Darby Dr	1400		1460	
16-Aug	Craigslist	Bellingham	615 N State St	1400		900	
16-Aug	Apartments.com	Bellingham	835 N State St	1450	G	830	
26-Jul	Apartments.com	Bellingham	2424 Racine St	1450		1000	
16-Aug	Craigslist	Bellingham	496 S State St	1450		900	
9-Aug	Apartments.com	Bellingham	1015 Railroad Ave	1500	WSG	696	
16-Aug	Craigslist	Bellingham	328 E Bellis Fair Pkwy	1500	WSG	1500	

7-Aug	Craigslist	Bellingham	2516 Cornwall	1545	WSG		
25-Jul	Apartments.com	Bellingham	1001 11th St	1575	WSG	900	
24-Jul	Craigslist	Bellingham	1300 McKenzie Ave	1595	No		
24-Jul	Apartments.com	Bellingham	839 N State St	1595	WSG	946	
26-Jul	Apartments.com	Bellingham	1613 Old Fairhaven Pkwy	1613	WSG	864	
24-Jul	Apartments.com	Bellingham	910 Harris Ave	1650	WSG	944	
25-Jul	Apartments.com	Bellingham	263 W Bakerview Rd	1695	WSG	1062	
			Median rent	1185		935	

NO relevant studios listed on Housing Search NW available now - waiting list only

75% include utilities

Date	Data source	City	Address	Rent	Utilities r	Sq Footage	Bathrooms	Notes
26-Jul	Apartments.com	Bellingham	2211 Yew St	1275	WSG	960	1	
24-Jul	Apartments.com	Bellingham	3356 Northwest Ave	1275	WSG	988	2	
2-Aug	Apartments.com	Bellingham	2700 Maplewood Ave	1300	WSG	1000	1.5	
16-Aug	Craigslist	Bellingham	2204 Xenia St	1325		1100	1.5	
18-Aug	Craigslist	Bellingham	2621 Queen St	1385	WSG	1200	2	
26-Jul	Craigslist	Bellingham	3126 Racine St	1435	WSG	1093	2	
24-Jul	Apartments.com	Bellingham	3126 Racine St	1460	WSG	1093	2	
2-Aug	Craigslist	Bellingham	2812 St Paul St	1475	WSG		1.5	
26-Jul	Apartments.com	Bellingham	224 S Ashley St	1500	WSG		2	
9-Aug	Apartments.com	Bellingham	801 Blueberry Ln	1575	WSG	1263	2	
24-Jul	Apartments.com	Bellingham	524 32nd St	1600	WSG	1100	2	
26-Jul	Craigslist	Bellingham	2707 Connelly Ave	1795	WSG	1213	2	
21-Aug	Apartments.com	Bellingham	2707 Connelly Ave #106	1895	WSG	1300	2	
24-Jul	Craigslist	Bellingham	1300 McKenzie Ave	1995	WSG		2	
25-Jul	Craigslist	Bellingham	519 N Garden St	2050	WSG		1	
25-Jul	Craigslist	Bellingham	1117 N Garden	2100	WSG		2	
7-Aug	Craigslist	Bellingham	800 Viking Circle (NXNW	2145	WSG	1216	3	
			Median rent	1500		1127	1.85	

NO relevant studios listed on Housing Search NW available now - waiting list only

95% include utilities

March 2016 Utility Tables for Bellingham Housing Authority (link below)
<http://bellinghamhousing.org/Portals/0/2016%20Utility%20Allowances.pdf>
 Water/Sewer/Garbage paid by Landlord

4 units or more in a complex

BEDROOM SIZE							
0	0	1	1	2	2	3	3
Electric	Gas	Electric	Gas	Electric	Gas	Electric	Gas
84	66	92	73	112	85	143	101

Most common all electric unit, energy efficient, 4 or more in a complex

Appendix F – City of Bellingham Homebuyer Resale and Recapture Policies



HOMEBUYER

RESALE AND RECAPTURE POLICIES

The City of Bellingham provides financial assistance to low-income homebuyers and homeowners. The source of the financial assistance is federal HOME and CDBG funds allocated to the City, as well as Housing Levy funds approved by voters. City financial assistance for homebuyer activities could include Levy, HOME and CDBG funding.

Participating Jurisdictions (PJs) undertaking HOME-assisted homebuyer activities, including any projects funded with HOME Program Income (PI), must establish written resale and/or recapture provisions that comply with HOME statutory and regulatory requirements. These provisions must also be set forth in the PJ's Consolidated Plan. The written resale and/or recapture provisions that a PJ submits in its annual Action Plan must clearly describe the terms of the resale and/or recapture provisions, the specific circumstances under which these provisions will be used (if more than one set of provisions is described), and how the PJ will enforce the provisions for HOME-funded ownership projects. HUD is required to determine whether the PJs resale or recapture requirements are appropriate and approve them in writing.

The City of Bellingham provides additional funding for homebuyer activities from the voter-approved Housing Levy. The Levy homebuyer program does not require restrictions on resale, but does provide additional financial assistance to homebuyer projects, which have resale restrictions for a period of at least 50 years.¹

The purpose of this section is to provide the "resale" and "recapture" policies of the City of Bellingham. The City has four programs to assist homeowners or homebuyers:

1. First Time Homebuyer Program - down payment or closing assistance to new homebuyers. The financial assistance is a direct benefit to the homebuyer.
2. Homebuyer Development - the city provides financial assistance to a developer who sells homes to qualified low-income homebuyers.
3. CLT Homebuyer Program – assistance paying for the cost of land owned by a nonprofit Community Land Trust (CLT) associated with homes sold to low-income homebuyers. The city investment would remain in the land as subsequent sales of the home on that land continue to benefit low-income homebuyers.
4. Homeowner Rehabilitation Program - the city provides financial assistance to owners of existing homes to repair and rehabilitate their home. HOME Rules do not require continued affordability requirements associated with rehabilitation assistance to owner-occupants.

¹ Non-resale restricted homes are eligible for assistance up to a maximum of \$30,000 per household, and resale restricted homes are eligible for assistance up to a maximum of \$40,000 per household.

Resale

This option ensures that the assisted units remain affordable and occupied by a low-income household over the entire affordability period. The restrictions and affordability period are set forth in a funding agreement and restrictive covenant. 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. Development Subsidy: Where HOME, CDBG or Levy funding is provided directly to a developer (including a Land Trust) to reduce development costs, thereby making the price of the home affordable to the buyer. These funds are not provided directly to the homebuyer, but are a "development subsidy" that enables the homes to be affordable to a low-income homebuyer.
2. Downpayment Assistance with Land Trust Homes: Where HOME, CDBG or Levy funding is provided to assist a homebuyer acquire a home, with or without rehabilitation, on land leased from a community land trust (e.g. Kulshan Community Land Trust).
3. Levy Funds with 50-year Resale: Where Levy funding is provided based on a representation that sales will be restricted to qualified low-income homebuyers for 50-years, thus making additional financial assistance from the City available.

Enforcement of Resale Provisions. The resale policy is enforced through the use of a Funding Agreement and Restrictive Covenant signed by the homebuyer and developer, if applicable, at closing. The Funding Agreement and Low-Income Homebuyer Covenant will specify:

1. Affordability Period. The Resale policy is enforced for the affordability period as set forth below:
 - a. If HOME funds are used, the length of the affordability period is based on the total amount of HOME funds invested in the unit (see HOME Rules). The typical affordability period for HOME-assisted homebuyer units is 10 years (\$15,000 to \$40,000 of HOME assistance per-unit).
 - b. If Levy funds are used that are subject to Resale restrictions, the affordability period is 50 years.
 - c. If CDBG funds are used, the affordability period is no less than five years, or as set forth in the Funding Agreement and Low-Income Homebuyer Covenant.
 - d. If more than one source of funds are used to assist the homebuyer, the home may be subject to multiple affordability periods. Where multiple affordability periods exist in a home, resale of the home will be restricted to the longest period set forth in the Funding Agreement and Low-Income Homebuyer Covenant.
2. Initial Homebuyer Requirement. The initial homebuyer must occupy the home as their principal residence, and no temporary or permanent sublease or rent is allowable. Principal residence means residing for more than 183 days of each year in the home.

3. Condition of Property. The homeowner must maintain the property in good repair in order to meet the minimum housing and property standards set forth in the Funding Agreement. These standards must be met at the time of resale to a qualified low-income homebuyer.
4. Subsequent Homebuyer Requirements and Reasonable Range of Low-Income Homebuyers. The home must remain affordable to a reasonable range of low-income households. The affordable price includes housing cost for mortgage principal, interest, taxes and insurance of not more than 35% of the gross monthly income for a household between 50 and 80% of the area median income for Bellingham, Washington. The initial homebuyer may not sell the home during the affordability period except to a purchaser who will occupy the home as their principal residence and whose household income is at or below eighty percent (80%) of area median income, adjusted for household size, in Bellingham, Washington. The City must verify and qualify the subsequent buyer's income.
5. Security. Any funds invested in housing that does not meet the affordability requirements must be repaid. The City will secure their financial interest in the affordability requirements through a Deed of Trust, Recoverable Grant Agreement and/or Promissory Note that will ensure repayment in the event that the affordability requirements are not met.

In the event of foreclosure, the City might be at risk of losing the City's financial interest in the home. If the financial investment includes HOME assistance, the City will be required to repay the funds to the HOME Investment Trust Fund Treasury account or the local account. In order to minimize the City's risk for repayment in the event of foreclosure, the City will adhere to the following policies:

- a. If the City's investment is a development subsidy, the City will require the developer to provide other suitable security or assurance that the funds will be repaid to the City.
- b. If the City's investment is to a homebuyer on property leased from a Community Land Trust, the City will require the Community Land Trust to also secure the loan with a Deed of Trust, Recoverable Grant Agreement and/or Promissory Note.

Fair Return to Initial Buyer. Homeowners which sell City-assisted housing are provided a fair return on their investment, while ensuring that the home is sold to another income qualified household. The homeowner that sells their home may receive their original contribution (down payment plus principal paid down on their first mortgage) from sale proceeds, plus the value of any credit-eligible improvements paid by homeowner minus the value of any deferred maintenance or damage. The calculation is further described below:

1. Cash downpayment. The amount of cash paid by the homebuyer to acquire the property in excess of closing costs. In the event the borrower borrows funds for closing cost, this may be a negative number.
2. Amount paid to principal. The amount of cash paid by the homebuyer that is credited to principal on the mortgage(s).
3. Capital improvements. The addition of livable space (bedroom, bathroom, finished basement, finished attic space, the addition of a garage (either attached or detached)) shall be considered a Qualified Capital Improvement. In order to receive credit for a Qualified Capital

Improvement, prior to commencing construction, the homebuyer must submit to the City (or leaseholder if a community land trust) detailed plans, itemization of expected costs and permits for the proposed construction. The City (or leaseholder) must agree to the scope of the proposed construction and timeline for completion, in addition to the future affordability of the improvements for subsequent resale to qualified low-income homebuyers. 50% of the cost of the qualified Capital Improvements that were agreed to in advance by the City or community land trust shall qualify as Capital Improvement Credit.

4. Capital Systems Replacement. For the purpose of qualifying as a Capital Systems Replacement the roof, plumbing (excluding fixtures), foundation, electrical (excluding fixtures), heating, sewer line, insulation, or windows, shall be considered Capital Systems if at least fifty percent (50%) of the Capital System is replaced and the new Capital System has an expected life-span of at least 30 (thirty) years. The addition of alternative energy production system(s) shall qualify for credit under this passage. In order to receive a credit for Capital Systems Replacement, the homeowner must consult with the City or community land trust prior to replacing a Capital System and agreement must be reached between the homeowner and City/community land trust regarding the scope and cost of the proposed replacement. The intention of this credit is to encourage and create incentives for homeowners to maintain the functionality of these systems and to increase the quality of energy efficiency, durability and ease of maintenance over time while simultaneously maintaining affordability. Provided all conditions of this paragraph and the agreement between the City/community land trust and homeowner described herein are met, the following payment schedule shall apply:

# of Years Between Capital System Replacement & Sale			
	<10 Years	Between 10 – 20 Years	More than 20 Years
% of Cost to be Credited	100%	50%	0%

Replacement of less than fifty percent (50%) of any Capital System will be considered repair and the cost of such a repair will not be eligible for credit under this section.

An Example Calculating Fair Return on Investment. The following is an example of how fair return on investment would be calculated.

Category	Description	Eligible Cost
Downpayment	The homeowner put \$2,500 towards downpayment in excess of closing costs.	\$ 2,500
Principal	Over five years, the homeowner paid \$4,500 that was credited to principal on their mortgage on the property.	\$ 4,500
Capital Improvements	The homeowner added a garage after receiving prior approval. The cost of the garage was \$15,000, and 50% of that cost was eligible as credit.	\$ 7,500
Capital Systems Replacement	The homeowner replaced the roof with 30-year roofing in the past year. The cost of the roof was \$4,750.	\$ 4,750

Deferred Maintenance	Upon inspection during resale, a broken window and a leak in a plumbing supply line were discovered. The homeowner was required to fix these conditions prior to sale.	- (\$750)
TOTAL FAIR RETURN ON INVESTMENT TO HOMEOWNER		\$ 18,500

Example:

The homeowner purchased the home for \$200,000, which includes subsidies provided by the City and other affordable housing providers. The original homebuyer's primary mortgage was \$149,000, plus an additional deferred loan of \$35,000 from the City. It has been determined that the homeowner's fair return on investment is \$18,500.

In order to realize a fair return to the original homeowner, the sales prices must be at least \$167,500 (\$149,000 mortgage and \$18,500 fair return on investment). In order to ensure that the home is affordable to a reasonable range of low-income homebuyers, the City determined that the sales price would have to be between \$150,000 and \$250,000.

Sale Price	\$ 225,000
Mortgage	- 149,000
Fair Return on Investment	- 18,500
<u>City Investment</u>	<u>- 35,000</u>
Additional Equity Available	\$ 22,500

In most homebuyer projects in Bellingham, the home is on land leased by Kulshan Community Land Trust (KCLT). KCLT works to ensure that the home remains affordable in perpetuity and stays in the land trust. KCLT, while ensuring a fair return on investment to the homebuyer, includes a resale restriction that limits the appreciation that the homebuyer might achieve at time of resale. The City's Fair Return calculation represents the minimum Fair Return for a seller. KCLT's resale formula may offer a greater return given their resale formula, while maintaining affordability for the next homebuyer. The City must ensure a fair return on investment, but the homebuyer must also understand that other restrictions (including market forces) might cap how much appreciation the owner might achieve in a resale of their home.

The City may assist another homebuyer in purchasing the housing by allowing the existing financial assistance to be assumed, or by providing additional financial assistance to purchase the home. If the City provides additional financial assistance, a new affordability period will begin for the new homebuyer.

Recapture

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. The written agreement and promissory note will disclose the net proceeds percentage if any that will be allotted to the homebuyer and what proceeds will return to the PJ. Once the funds are repaid to the PJ, the property is no longer subject to any low-income affordability restrictions. The funds returned to the PJ may then be used for other eligible activities. The Recapture method is used in the following cases:

1. Homebuyer Loans: Where HOME, CDBG or Levy 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 (e.g. Kulshan Community Land Trust).
2. Condominium Units: Where HOME, CDBG or Levy funding is provided to a qualified low-income homebuyer purchasing a housing unit pursuant to the Condominium Act (RCW 64.34).

Recapture provision will be enforced by a written funding agreement signed by the homebuyer and the City and/or intermediary as well as a recorded Deed of Trust that is the security instrument for the subordinate loan promissory note.

The recapture model that applies is "Recapture entire amount". This model recaptures the entire amount of the City's investment into making the home affordable to the homebuyer. The amount recaptured cannot exceed the net proceeds of the sale, if any. The amount to be recaptured includes outstanding principal, plus any interest owed (if any), on the City's financial assistance. The principal amount subject to recapture is only the direct subsidy benefitting the homebuyer, which is the loan of HOME, CDBG or Levy funds to the homebuyer.

Net Proceeds Calculation. Net proceeds are the sales price minus superior loan payment (other than City funds) and any closing costs. The sale must be to a bona fide third party unless a value is determined by an appraisal satisfactory to the City, or the property was purchased through condemnation proceedings.

An Example Calculating Recapture. The following two examples compare the amount to be recaptured by the City based on Net Proceeds.

	Scenario 1	Scenario 2
Sale Price	\$ 225,000	\$ 225,000
less superior debt	- 144,500	- 185,000
less closing costs	- 7,000	- 7,000
less City debt	- 35,000	- 35,000
Net Proceeds to Owner	\$ 38,500	-(\$ 2,000)
Adjusted City funds to be recaptured	0	33,000
Adjusted Net Proceeds to Owner	\$ 38,500	0