

# 2018 ANNUAL PERFORMANCE REPORT

Covering the Period from July 1, 2018 – June 30, 2019



*22 North, developed by the Opportunity Council in partnership with Northwest Youth Services. Photos by Matthew Bautista and Samya Lutz.*

**Bellingham Housing Levy**  
**2018-2019 Bellingham General Fund**  
**2018 Community Development Block Grant (CDBG)**  
**2018 HOME Investment Partnership Fund**



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**September 19, 2019**

## TABLE OF CONTENTS

<b>Financial Performance</b> .....	<b>5</b>
Federal Funds.....	5
Bellingham Housing Levy (aka "Home Fund") .....	6
Bellingham General Fund.....	6
Leveraging Funds .....	6
Outstanding Loans .....	8
<b>Housing, Human Service and Community Facility Programs</b> .....	<b>9</b>
Production of Rental Housing .....	9
Program Objectives.....	9
Funding Sources.....	9
Production of Rental Housing Funding Summary.....	9
Summary of Committed Rental Housing Development Program Projects.....	10
Summary of Completed Rental Housing Development Program Projects .....	10
Production of Rental Housing Goals .....	10
Preservation of Housing.....	12
Program Objectives.....	12
Funding Sources.....	12
Preservation of Housing Funding Summary .....	12
Summary of Committed Preservation of Housing Projects.....	12
Summary of Completed Preservation of Housing Projects .....	13
Preservation of Housing Goals.....	14
Homebuyer Program.....	15
Program Objectives.....	15
Funding Sources.....	15
Homebuyer Funding Summary .....	15
Summary of Committed Homebuyer Program Projects.....	15
Summary of Completed Homebuyer Program Projects .....	16
Production of Homebuyer Goals .....	16
Community Facilities Program .....	17
Program Objectives.....	17
Funding Sources.....	17
Community Development Funding Summary .....	17
Summary of Committed Community Facility Program Projects.....	17
Summary of Completed Community Facility Program Projects .....	18
Community Facility Goals .....	18
Rental Assistance and Housing/Human Services Program .....	19
Program Objectives.....	19
Funding Sources.....	19

Rental Assistance and Housing/Human Service Funding Summary .....	19
Summary of Rental Assistance and Housing Service Program Projects .....	20
Summary of Human / Social Service Program Projects .....	20
Summary of Committed Project-based Rental Assistance and Housing Services .....	21
Rental Assistance, Housing and Human/Social Service Goals .....	22
Administration .....	23
Program Objectives.....	23
Funding Sources.....	23
Administrative Funding Summary .....	23
Monitoring Fund .....	24
<b>Persons served.....</b>	<b>25</b>
Income Limitations.....	25
Commitment to Affirmatively Market Fair Housing .....	25
Households/Persons Served .....	26
Levy Requirements for Very-Low Income.....	26

### ***About this Report***

The City receives formula grants from the U.S. Department of Housing and Urban Development ("HUD") for housing and community development activities. In addition, Bellingham voters approved a Levy in 2012 for housing activities, and renewed this levy in 2017. Both funding sources require preparation of an Annual Performance Report that shows progress towards meeting goals. For HUD purposes, this report is the Consolidated Annual Performance Evaluation Report, or "CAPER."

This report covers the "2018" Action Plan year, also referred to as a program year. In 2013, the City changed its Action Plan year from a calendar year (January 1 - December 31) to a new cycle starting July 1 and ending on June 30. **This report covers the period from July 1, 2018 through June 30, 2019.** Where contractual obligations run for a period different from this, figures are adjusted to best reflect the performance and commitments over this July 1, 2018 through June 30, 2019 Action Plan period.

### ***Citizen Participation***

HUD requires the City to provide the public with two opportunities for input. The City provides one of those opportunities to comment on the Annual Performance Report. This hearing occurred before the City's Community Development Advisory Board ("CDAB"). Publication announcing the CAPER, the public comment period and hearing printed on August 12, 2019 in the Bellingham Herald. The public comment period began August 12, and the hearing was held September 12. No members of the public attended the hearing or submitted comments. CDAB members provided verbal and written feedback related to clarification of the text and figures.

### ***Submission of Report***

HUD requires the Annual Performance Report to be submitted each fall. The City provides the findings to the Mayor, City Council, and Library and posts the report on the city's webpage:

<https://www.cob.org/services/housing/Pages/action-plan.aspx>.

### ***For More Information***

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

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## FINANCIAL PERFORMANCE

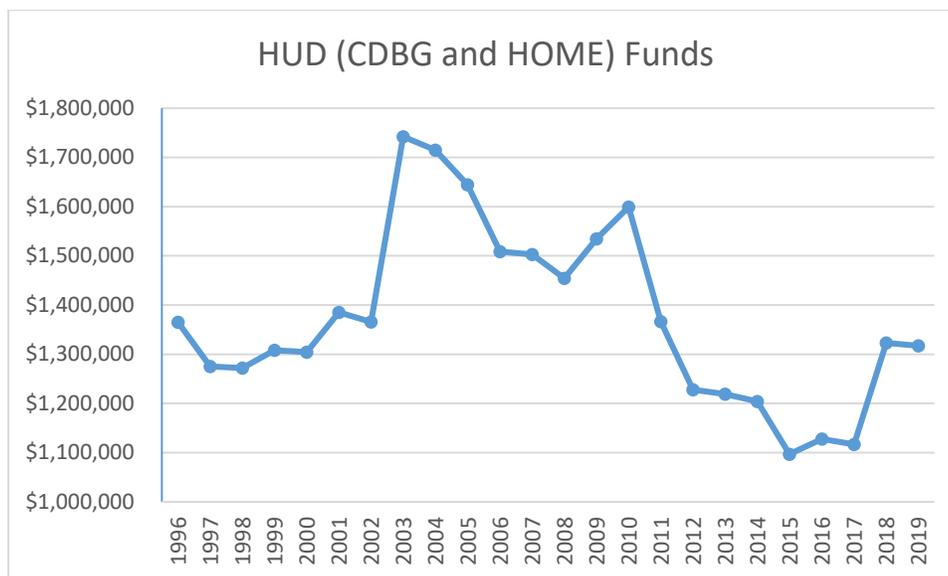
Bellingham receives federal and local funding for the housing and community development activities covered by this Annual Performance Report.

### Federal Funds

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

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

The City receives these grants based on a formula adopted by Congress and HUD. The formula takes into account numerous factors to allocate funds after Congressional appropriation to the program. The grants from HUD increased for the 2018 Action Plan year and remained relatively stable in 2019, after a general decline since the early 2000s. The graph below shows the variability in federal funding to the City since 1996.



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

Fund	Authorized Amount	Amount Committed	Net Drawn Amount	Available to Commit	Available to Draw
CDBG (2017)	717,032	693,572	659,868	23,460	57,164
HOME (2017)	399,745	240,678	240,678	159,067	159,067
CDBG (2018)	785,545	116,513	116,513	669,032	669,032
HOME (2018)	537,364	53,736	29,659	483,628	507,705
CDBG (2019)	805,312	-	-	805,312	805,312
HOME (2019)	511,743	-	-	511,743	511,743

## Bellingham Housing Levy (aka "Home Fund")

In 2017, Bellingham voters approved a renewal of a property tax levy that was initially approved in 2012. The 2017 levy has a budget of \$40 million over a 10-year period (2019-2028) to provide, produce, and/or preserve affordable housing. As with the original levy, 2/3 of the funding must benefit those households earning less than 50% of the Area Median Income (AMI).



Most property owners pay their property tax in two installments; the first half taxes are due on April 30 and the balance on October 31. In addition to property taxes collected, interest is earned on the balance, and occasionally payments are made on loans. As of June 30, 2019, the City had \$5,727,640 available to draw from levy funds, a portion of which is already committed.

## Bellingham General Fund

The City allocates "general fund" money for housing and human service grants as well as some ongoing programs. For the 2018 Action Plan year, the City spent \$323,230 in human service grants. Support was also provided to the Fountain Community Church winter shelter program (\$20,000), the administration of the Whatcom Homeless Service Center (\$39,274), and the Northwest Youth Services 'Ground Floor' drop-in center for homeless youth (\$33,000). The general fund also supported some general administrative costs of the programs covered in this report, and the intensive case managers who worked with the Bellingham Community Paramedic through Whatcom Alliance for Health Advancement for \$25,000.<sup>1</sup>

## Leveraging Funds

An anticipation of both federal and city funding is that the funds will help leverage other non-federal or non-city funds. The following table shows the leveraging of activities *completed* in the 2018 program year. Keep in mind these are projected aggregate totals for the overall program areas, with leverage anticipated to vary by individual project.

Program	Federal Funds	Local City Funds	Total Project	Leverage of City/Fed Funds	Leverage of Federal Funds	Leverage of City Funds
Rental Housing Development	591,617	408,383	10,121,890	\$9.12	\$16.11	\$23.79
Preservation of Housing	299,923	548,876	1,358,231	\$0.60	\$3.53	\$1.47
Homebuyer	0	0	0	\$0.00	\$0.00	\$0.00
Community Facilities	250,000	0	1,080,250	\$3.32	\$3.32	\$0.00
Rental Assistance & Services	165,149	753,754	7,626,839	\$7.30	\$45.18	\$9.12
<b>TOTAL</b>	<b>1,306,689</b>	<b>1,711,013</b>	<b>20,187,210</b>	<b>\$5.69</b>	<b>\$14.45</b>	<b>\$10.80</b>

<sup>1</sup> Note that this program transitioned in late 2018 from Whatcom Alliance for Health Advancement to the new Groundlevel Response and Coordinated Engagement (GRACE) program that is being managed in partnership with Whatcom County.

The following table shows the *anticipated* leveraging of new activities committed in the 2018 program year. Keep in mind these are projected aggregate totals for the overall program areas, with leverage anticipated to vary by individual project.

<b>Program</b>	<b>Federal Funds</b>	<b>Local City Funds</b>	<b>Total Project</b>	<b>Leverage of City/Fed Funds</b>	<b>Leverage of Federal Funds</b>	<b>Leverage of City Funds</b>
Rental Housing Development	1,111,697	2,769,101	28,106,042	\$6.24	\$24.28	\$9.15
Preservation of Housing	350,000	125,000	600,000	\$0.26	\$0.71	\$3.80
Homebuyer	435,747	257,998	6,850,732	\$8.88	\$14.72	\$25.55
Community Facilities	200,242	0	242,000	\$0.21	\$0.21	\$0.00
Rental Assistance & Services	282,166	803,790	6,553,050	\$5.03	\$22.22	\$7.15
<b>TOTAL</b>	<b>2,379,852</b>	<b>3,955,889</b>	<b>42,351,824</b>	<b>\$5.68</b>	<b>\$16.80</b>	<b>\$9.71</b>

While leveraging remains high, it can fluctuate significantly from year to year and from program to program. This is influenced by the availability of funding, the competitiveness of City priority projects and programs relative to other funders' priorities, and the absolute costs of project and program service delivery.

## Outstanding Loans

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

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

The following table shows the amount of **loans with an outstanding balance**<sup>2</sup> the City has by program and fund.

<b>Funding Source</b>	<b>Housing-CD Fund</b>	<b>Homebuyer</b>	<b>WA State HFC</b>	<b>Housing Rehab</b>	<b>TOTAL</b>
Home	7,099,893	1,640,059	156,245	274,347	9,170,543
CDBG/CDBG-R	3,647,628	804,268		2,365,158	6,817,054
Levy	8,893,147	194,157	379,907		9,467,211
NSP		326,843			326,843
<b>TOTAL</b>	<b>19,640,668</b>	<b>2,965,327</b>	<b>536,152</b>	<b>2,639,505</b>	<b>25,781,652</b>

The following table shows the amount of **only deferred payment loans with an outstanding balance** the City has (a subset of the above table).

<b>Funding Source</b>	<b>Housing-CD Fund</b>	<b>Homebuyer</b>	<b>WA State HFC</b>	<b>Housing Rehab</b>	<b>TOTAL</b>
HOME	2,922,621	1,640,059	156,245	274,347	4,993,272
CDBG/CDBG-R	2,697,517	804,268		2,365,158	5,866,943
Levy	4,085,337	194,157	379,907		4,659,401
NSP		326,873			326,873
<b>TOTAL</b>	<b>9,705,475</b>	<b>2,965,357</b>	<b>536,152</b>	<b>2,639,505</b>	<b>15,846,489</b>

<sup>2</sup> This represents the original full loan amount for those loans with an outstanding balance, and not only the balance that might be owed on the loan.

## HOUSING, HUMAN SERVICE AND COMMUNITY FACILITY PROGRAMS

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

- Production of Rental Housing
- Homebuyer
- Preservation of Housing
- Rental Assistance and Supportive Services (includes human services)
- Community Facilities
- Acquisition & Opportunity Fund
- Administration

### Production of Rental Housing

#### Program Objectives

The program objectives include:

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

#### Funding Sources

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

#### Production of Rental Housing Funding Summary

Housing Levy, HOME, and CDBG funds were budgeted and committed in the 2018 program year for the production of rental housing. At the end of 2019, there is an anticipated fund balance of \$1,770,632 for production activities.<sup>3</sup>

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<sup>3</sup> The table includes Housing Levy commitments made in the 2019 Action Plan.

	2018	2019	2020	TOTAL
<b>Budget:</b>				
<b>Levy Carry-forward</b>	325,364			<b>325,364</b>
<b>Levy</b>	286,036	1,820,000	1,820,000	<b>3,926,036</b>
<b>HOME/CDBG</b>	449,128			<b>449,128</b>
<b>Commitments:</b>				
<b>Levy</b>	262,100	1,288,942	929,726	<b>2,480,768</b>
<b>HOME/CDBG</b>		449,128		<b>449,128</b>
<b>Fund Balance</b>	<b>798,428</b>	<b>81,930</b>	<b>890,274</b>	<b>1,770,632</b>

Budget and expenditures include commitments from years prior to 2018.

### Summary of Committed Rental Housing Development Program Projects

The 2017 performance report included a 41-unit project that subsequently was deemed infeasible. This project had funds committed from both the Housing Levy and federal HOME, and these funds are being re-budgeted to other projects.

<b>Project Sponsor</b> <i>Project Name</i> Neighborhood	<b>Project Description</b>	<b>Units</b>	<b>City \$</b>	<b>Project \$</b>
<b>Lydia Place</b> <i>Heart House</i> Puget Neighborhood	The City increased predevelopment funding to this project, and committed permanent project funding as part of the 2019 Action Plan. This report reflects the total predevelopment funding, and the increased units determined as part of feasibility (originally 8 units were included). All units will be for homeless-on-entry families.  Income Target: 8 below 30% AMI; 3 below 50% AMI	11	\$160,000 Levy	TBD
<b>TOTAL:</b>		<b>11</b>	<b>\$ 160,000</b>	

### Summary of Completed Rental Housing Development Program Projects

<b>Project Sponsor</b> <i>Project Name</i> Neighborhood	<b>Project Description</b>	<b>Units</b>	<b>City \$</b>	<b>Project \$</b>
<b>Opportunity Council / Northwest Youth Services</b> <i>22 North</i> City Center	This project is a collaboration between agencies, and serves both youth and adults who are homeless-on-entry in a supportive, service-enriched housing environment.  Income Target: 20 below 30% AMI; 20 below 50% AMI	40	\$408,383 Levy \$591,617 HOME	\$10,121,890
<b>TOTAL:</b>		<b>40</b>	<b>\$ 1,000,000</b>	<b>\$10,121,890</b>

### Production of Rental Housing Goals

The City has established goals and outcomes in the 2018-2022 Consolidated Plan and the Housing Levy Administrative and Financial Plan (both of these documents can be found here:

<https://www.cob.org/services/housing/Pages/planning-and-performance-documents.aspx>).

Consolidated Plan Goals:

With the new Consolidated Plan in 2018, the City simplified its tracking of HUD goals and outcomes related to the priority City needs. In the case of housing production, there is one goal and one corresponding outcome indicator. The following table shows the five-year goal, the number of units where funding was committed to activities in 2018, and the number of units actually completed. This table will be updated as the 5-year Consolidated Planning period progresses.

<b>Goal Description</b>	<b>Outcome</b>	<b>Goal</b>	<b>Prior Committed</b>	<b>Prior Actual</b>	<b>2018 Committed</b>	<b>2018 Actual</b>	<b>% of Goal Committed</b>	<b>% of Goal Actual</b>
Increase affordable housing supply for rental and interim housing	Rental units constructed	316	0	N/A	11	40	3%	13%
<b>TOTALS:</b>		<b>316</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>40</b>	<b>3%</b>	<b>13%</b>

Levy Goals:

The renewed Housing Levy that began in 2019 set a combined goal for both Production and Preservation of Housing. The combined goal is 600 units over ten years. See the section on Preservation of Housing regarding achievement towards this goal.

## Preservation of Housing

### Program Objectives

The housing preservation program objectives include:

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

### Funding Sources

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

### Preservation of Housing Funding Summary

Housing Levy, CDBG and HOME funds were budgeted and committed in 2018 for the preservation of housing. At the end of 2019, there is an anticipated fund balance of \$314,103.

	2018	2019	2020	TOTAL
<b>Budget:</b>				
<b>Levy Carry-forward</b>	126,456			<b>126,456</b>
<b>Levy</b>	340,895	580,000	580,000	<b>1,500,895</b>
<b>HOME/CDBG</b>	417,950			<b>417,950</b>
<b>Commitments:</b>				
<b>Levy</b>	293,120	404,439	190,000	<b>887,559</b>
<b>HOME/CDBG</b>	299,923	118,027		<b>417,950</b>
<b>Fund Balance</b>	<b>292,258</b>	<b>57,534</b>	<b>390,000</b>	<b>739,792</b>

Budget and expenditures include commitments from years prior to 2018.

### Summary of Committed Preservation of Housing Projects

Project Sponsor Project Name Neighborhood	Project Description	Units	City \$	Project \$
City of Bellingham Homeowner Rehabilitation Program Various	The City of Bellingham provides financial assistance to low-income homeowners for repairs and weatherization of their homes.  <u>Income Target:</u> 6 below 50% AMI; 7 below 80% AMI	13	\$417,950 CDBG	\$417,950

<b>Project Sponsor</b> <i>Project Name</i> Neighborhood	<b>Project Description</b>	<b>Units</b>	<b>City \$</b>	<b>Project \$</b>
<b>Opportunity Council</b> <i>Manufactured Home Repair</i> Various	The Opportunity Council coordinates with the low-income home weatherization and minor home repair program to rehabilitate and repair mobile homes in the city. Typical repairs or replacements will include roof, subfloor, electrical and plumbing, window and door, and heating system.  <u>Income Target:</u> 13 below 50% AMI; 5 below 80% AMI	18	\$125,000 Levy	\$125,000
<b>TOTALS:</b>		<b>31</b>	<b>\$ 542,950</b>	<b>\$ 542,950</b>

2019-20 Commitments for Preservation projects using City funds include:

- **Opportunity Council, *Manufactured Home Repair*, \$125,000 each year**
- **Emergency Repair, *as needed*, \$50,000 each year (if funds not used, they will be returned to be in the fund balance)**

### Summary of Completed Preservation of Housing Projects

<b>Project Sponsor</b> <i>Project Name</i> Neighborhood	<b>Project Description</b>	<b>Units</b>	<b>City \$</b>	<b>Project \$</b>
<b>DVSAS</b> <i>Baker Place Shelter</i> Birchwood Neighborhood	Funding to assist DVSAS in acquiring the Baker Place Shelter property, bringing the larger building up to energy efficiency and building standards, addressing maintenance issues, and adding additional shelter space on the top floor by reconfiguring the space and adding dormers.  <u>Income Target:</u> 14 below 30% AMI	14	\$329,084 Levy	\$917,673
<b>Opportunity Council</b> <i>G Street 4-plex</i> Lettered Streets	Funding to assist the Opportunity Council with rehabilitation of a 4-plex housing formerly homeless families. The units were upgraded to meet housing standards and get needed upgrades to improve durability.  <u>Income Target:</u> 4 below 30% AMI	4	\$120,000 Levy	\$120,258
<b>Opportunity Council</b> <i>Manufactured Home Repair</i> Various	The Opportunity Council coordinates with the low-income home weatherization and minor home repair program to rehabilitate and repair mobile homes in the city. Typical repairs or replacements will include roof, subfloor, electrical and plumbing, window and door, and heating system.  <u>Income Target:</u> 5 below 30% AMI; 11 below 50% AMI; 2 below 80% AMI	18	\$ 111,097 Levy	\$ 224,296
<b>City of Bellingham</b> <i>Homeowner Rehabilitation Program</i> Various	The City of Bellingham provided financial assistance to low-income homeowners for repairs and weatherization of their homes.  <u>Income Target:</u> 6 below 30% AMI; 3 below 50% AMI; 1 below 60% AMI	10	\$ 305,596 CDBG	\$ 305,596
<b>TOTALS:</b>		<b>46</b>	<b>\$ 865,777</b>	<b>\$ 1,567,823</b>

## Preservation of Housing Goals

The City has established goals and outcomes in the 2018-2022 Consolidated Plan and the Housing Levy Administrative and Financial Plan (both of these documents can be found here: <https://www.cob.org/services/housing/Pages/planning-and-performance-documents.aspx>).

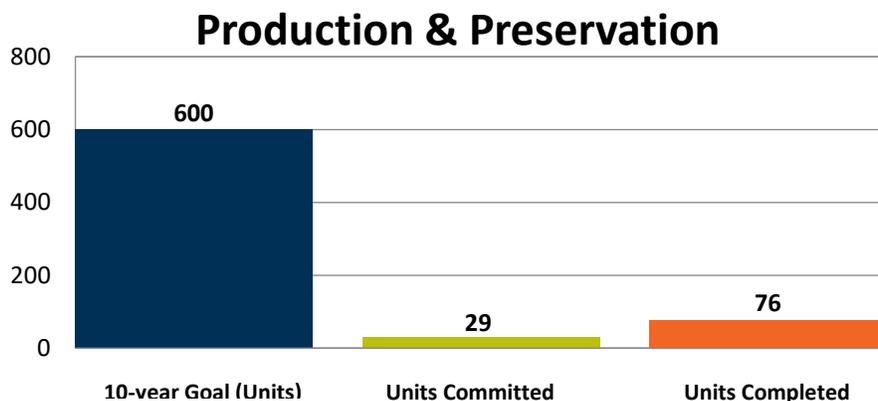
### Consolidated Plan Goals:

With the new Consolidated Plan in 2018, the City simplified its tracking of HUD goals and outcomes related to the priority City needs. In the case of housing preservation, there is one goal with two corresponding outcome indicators. The following table shows the five-year goal, the number of units where funding was committed to activities in 2018, and the number of units actually completed. This table will be updated as the 5-year Consolidated Planning period progresses.

Goal Description	Outcome	Goal	Prior Committed	Prior Actual	2018 Committed	2018 Actual	% of Goal Committed	% of Goal Actual
Rehabilitation of existing units	Homeowner housing rehabilitated	75	0	N/A	31	28	41%	37%
	Rental units rehabilitated	62	0	N/A	0	18	0%	29%
<b>TOTALS:</b>		<b>137</b>	<b>0</b>	<b>0</b>	<b>31</b>	<b>46</b>	<b>23%</b>	<b>34%</b>

### Levy Goals:

The renewed Housing Levy that began in 2019 set a goal for both the Production of Rental Homes and the Preservation of Housing programs. The goal does not distinguish between either program. Not reflected under levy goals are projects solely completed with HUD funding. The 10-year Levy goal is 600 units, with the City newly committing funds towards 29 units and 76 units completed.<sup>4</sup>



The following table identifies the number of units by program:

Program	Commitment	Units Completed
Production	11	40
Preservation	18	36
	<b>29</b>	<b>76</b>

<sup>4</sup> Some prior committed projects reported in previous reports were completed in this year, resulting in a higher number of completed projects than those that were committed.

## Homebuyer Program

### Program Objectives

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

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

### Funding Sources

All funding sources can be used to help support the homebuyer program. The primary funding used for this program is HOME and Housing Levy.

### Homebuyer Funding Summary

Housing Levy funds were budgeted in the 2018 program year for the homebuyer program. HOME funds included carryover from commitments made in earlier years.

	2018	2019	2020	TOTAL
<b>Budget:</b>				
<b>Levy Carry-forward</b>	253,745			<b>253,745</b>
<b>Levy</b>	180,000	180,000	180,000	<b>540,000</b>
<b>HOME/CDBG</b>	329,155			<b>329,155</b>
<b>Commitments:</b>				
<b>Levy</b>	270,000	180,000		<b>450,000</b>
<b>HOME/CDBG</b>	329,155			<b>329,155</b>
<b>Fund Balance</b>	<b>\$ 163,745</b>	<b>\$ 0</b>	<b>\$ 180,000</b>	<b>\$ 343,745</b>

Budget and expenditures include commitments from years prior to 2018.

### Summary of Committed Homebuyer Program Projects

The City committed funds in the 2017 Action Plan year to a new homebuyer development being undertaken by Kulshan Community Land Trust and Habitat for Humanity in partnership. The City also has prior funds committed to the downpayment assistance program that is managed in partnership with the WA State Housing Finance Commission (WSHFC).

There are very few eligible households for the homebuyer down payment assistance program due to the high cost of housing. The gap between the average cost of a home and what a household at 80% AMI can afford to purchase is very large, and the downpayment assistance offered by the City to help bridge

the gap (up to \$40,000) is simply not enough to make homeownership possible for this income bracket. In some cases, nonprofit partners are able to layer additional subsidies together with the City funding to bridge the gap. They are also relying on resales of existing resale-restricted homes, as well as turning to new construction to help meet the high demand for affordable ownership housing.

### Summary of Completed Homebuyer Program Projects

Project Sponsor Project Name Neighborhood	Project Description	Units	City \$	Project \$
<b>WSHFC Restricted / Kulshan CLT Resales of Existing Homes Birchwood (1)</b>	The City provided down payment and/or closing cost assistance to Kulshan Community Land Trust home buyers whose incomes are below 80% AMI.  <u>Income Target: 1 @ 80% AMI or below</u>	1	\$35,000 Levy	\$283,000
<b>TOTALS:</b>		<b>1</b>	<b>\$35,000</b>	<b>\$283,000</b>

### Production of Homebuyer Goals

The City has established goals and outcomes in the 2018-2022 Consolidated Plan and the Housing Levy Administrative and Financial Plan (both of these documents can be found here: <https://www.cob.org/services/housing/Pages/planning-and-performance-documents.aspx>).

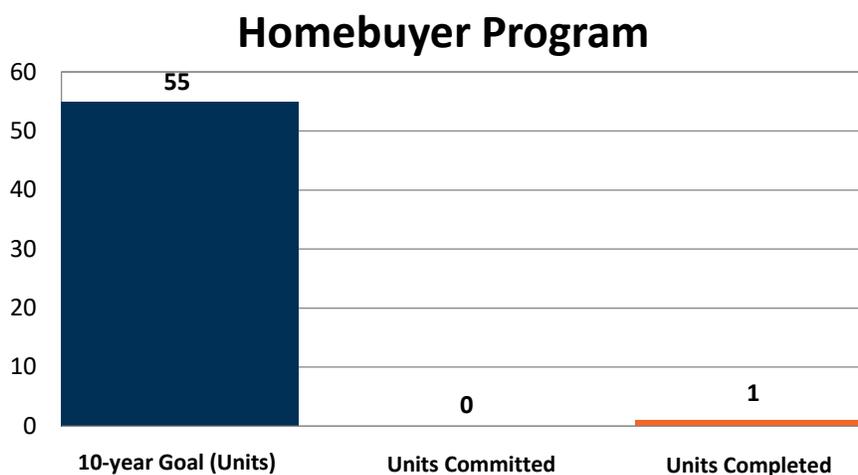
#### Consolidated Plan Goals:

With the new Consolidated Plan in 2018, the City simplified its tracking of HUD goals and outcomes related to the priority City needs. In the case of homeownership, there is one goal with one corresponding outcome indicator. The following table shows the five-year goal, the number of units where funding was committed to activities in 2018, and the number of units actually completed. This table will be updated as the 5-year Consolidated Planning period progresses.

Goal Description	Outcome	Goal	2018 Committed	2018 Actual	% of Goal Committed	% of Goal Actual
Increase affordable housing supply for homeownership	Assistance to homebuyers	36	0	1	0%	3%
<b>TOTALS:</b>		<b>36</b>	<b>0</b>	<b>1</b>	<b>0%</b>	<b>3%</b>

#### Levy Goals:

The renewed Housing Levy that began in 2019 set a goal for the Homebuyer program. The goal is 55 units over ten years, with 1 unit completed.



## Community Facilities Program

### Program Objectives

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

### Funding Sources

Generally, only CDBG funding can be used to fund capital improvements for community facilities. City general funds could also be used for this purpose if appropriated. However, the City has funded only limited projects through this program over the years.<sup>5</sup>

### Community Development Funding Summary

CDBG funds were budgeted and committed in the 2018 program year for the Community Facilities program.

	2018	2019	2020	TOTAL
<b>Budget:</b>				
<b>CDBG</b>	\$835,000		\$0	<b>\$835,000</b>
<b>Commitments:</b>				
<b>CDBG</b>	\$450,000	\$385,000	\$0	<b>\$835,000</b>
<b>Fund Balance</b>	<b>\$385,000</b>	<b>(\$385,000)</b>	<b>\$0</b>	<b>\$0</b>

Budget and expenditures include commitments from years prior to 2018.

### Summary of Committed Community Facility Program Projects

<b>Project Sponsor</b> <i>Project Name</i> Neighborhood	<b>Project Description</b>	<b>Pop. Served</b>	<b>City \$</b>	<b>Project \$</b>
<b>WFCN</b> <i>Roosevelt Neighborhood Resource Center</i> Roosevelt	The Whatcom Family and Community Network leases the building from the Bellingham Housing Authority, serving families with children in the Roosevelt neighborhood and promoting neighborhood safety. The WFCN now intends to purchase this building, and the City has committed funds to assist with the ownership transition.  <u>Income Target:</u> area benefit, low-income neighborhood	777	\$200,000	\$242,000

<sup>5</sup> The city funds many activities that can be considered community facilities. Transportation and other public works projects take place in low-income neighborhoods. Funds directed to economic development, public safety improvements and other programs can also be considered community facilities that benefit low-income persons. These types of projects are typically undertaken with City funds other than CDBG.

<b>Project Sponsor</b> <i>Project Name</i> Neighborhood	<b>Project Description</b>	<b>Pop. Served</b>	<b>City \$</b>	<b>Project \$</b>
<b>Foundation for the Challenged</b> <i>Acquisition of housing for Developmentally Disabled Adults</i>	Foundation for the Challenged works in partnership with DSHS to acquire and rehabilitate homes for developmentally disabled adults. DSHS then provides the needed services for the residents on an ongoing basis. While this project functions as housing, the CDBG program views it under the Community & Public Facilities category due to the special needs population focus.  <u>Income Target:</u> limited clientele, presumed low-income	3	\$200,500	\$641,850
<b>TOTALS:</b>		<b>780</b>	<b>\$400,500</b>	<b>\$ 883,850</b>

### Summary of Completed Community Facility Program Projects

<b>Project Sponsor</b> <i>Project Name</i> Neighborhood	<b>Project Description</b>	<b>Pop. Served</b>	<b>City \$</b>	<b>Project \$</b>
<b>Whatcom Dispute Resolution Center</b> <i>Safety and Service Improvements</i> Central Business District	The Whatcom DRC undertook an acquisition of a new building, allowing them to expand and improve service delivery of mediation and dispute resolution services to households and individuals, of which at least 51% are low and moderate income.  <u>Income Target:</u> 225 < 30% AMI; 226 < 50% AMI; 187 < 80% AMI; 612 unknown	1,250	\$250,000	\$ 1,080,250
<b>TOTALS:</b>		<b>1,250</b>	<b>\$250,000</b>	<b>\$ 1,080,250</b>

### Community Facility Goals

The City has established goals and outcomes in the 2018-2022 Consolidated Plan which can be found here: <https://www.cob.org/services/housing/Pages/planning-and-performance-documents.aspx>.

#### Consolidated Plan Goals:

With the new Consolidated Plan in 2018, the City simplified its tracking of HUD goals and outcomes related to the priority City needs. In the case of community facilities, there is one goal with one corresponding outcome indicator. The following table shows the five-year goal, the number of units where funding was committed to activities in 2018, and the number of units actually completed. This table will be updated as the 5-year Consolidated Planning period progresses.

<b>Goal Description</b>	<b>Outcome</b>	<b>Goal</b>	<b>Prior Committed</b>	<b>Prior Actual</b>	<b>2018 Committed</b>	<b>2018 Actual</b>	<b>% of Goal Committed</b>	<b>% of Goal Actual</b>
Promote Neighborhood Equity	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	11,500	0	N/A	780	1,250	7%	11%
<b>TOTALS:</b>		<b>11,500</b>	<b>0</b>	<b>0</b>	<b>780</b>	<b>1,250</b>	<b>7%</b>	<b>11%</b>

#### Levy Goals:

The Housing Levy does not authorize funding for community facilities.

## Rental Assistance and Housing/Human Services Program

### Program Objectives

The Rental Assistance and Housing/Human Services Program provides funding to a wide range of activities. The primary areas of activity for the 2018 program year included:

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

### Funding Sources

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

### Rental Assistance and Housing/Human Service Funding Summary

All four funds were budgeted and committed in 2018 for the Rental Assistance and Housing/Human Service program.

	2018	2019	2020+	TOTAL
<b>Budget:</b>				
<b>Levy Carry-forward</b>	2,338,136	2,338,136 <sup>6</sup>	2,338,136 <sup>7</sup>	<b>2,338,136</b>
<b>Levy</b>	720,000	1,180,000	1,180,000	<b>3,080,000</b>
<b>General Fund</b>	440,504	633,760	-	<b>1,074,264</b>
<b>CDBG</b>	154,055	161,412	-	<b>315,467</b>
<b>HOME</b>	142,500	142,500	142,500	<b>427,500</b>
<b>Commitments:</b>				
<b>Levy</b>	804,601	1,102,333	2,140,718	<b>4,047,652</b>
<b>General Fund</b>	440,504	633,760	-	<b>1,074,264</b>
<b>CDBG</b>	154,055	161,412	-	<b>315,467</b>
<b>HOME</b>	142,500	142,500	142,500	<b>427,500</b>
<b>Fund Balance<sup>8</sup></b>	<b>\$2,253,535<sup>9</sup></b>	<b>\$2,331,202<sup>10</sup></b>	<b>\$1,370,484</b>	<b>\$1,370,484</b>

<sup>6</sup> The carry-forward amount is not counted in the second and third columns for purpose of the total, as it is not additional money available (only funds carried over from the previous year's fund balance).

<sup>7</sup> Same as above.

<sup>8</sup> Fund Balance in the Levy comes from a set-aside of funding for Project-based operating assistance, and contracts committed beyond June 2018.

<sup>9</sup> The carry-forward amount is not counted in the second and third columns for purpose of the total, as it is not additional money available (only funds carried over from the previous year's fund balance).

<sup>10</sup> Same as above.

Expenditures: In the 2018 Action Plan year, the City expended the following on housing services, human/social services and rental assistance. Expenditures may include commitments from years prior to 2018.

Program	CDBG	HOME	LEVY	GF	TOTAL
Housing Services	119,891		398,641		\$518,536
Human/Social Services	45,254			312,486	\$357,740
Rental Assistance		159,628	181,500		\$341,128
<b>TOTALS</b>	<b>\$165,145</b>	<b>\$159,628</b>	<b>\$580,141</b>	<b>\$312,486</b>	<b>\$1,217,404</b>

#### Summary of Rental Assistance and Housing Service Program Projects

Agency	Program Name	Goal Supported	City \$
<b>Rental Assistance and Housing Services</b>			
Lydia Place	Transitional Housing Program	Address & Prevent Homelessness: Public service activities for low/moderate income housing benefit	25,063
Opportunity Council	Homeless Housing Services / Rapid Rehousing	Address & Prevent Homelessness: Public service activities for low/moderate income housing benefit	49,600
Lydia Place	Ending Family Homelessness (incl rental assistance)	Address & Prevent Homelessness: Public service activities for low/moderate income housing benefit	233,000
Northwest Youth Services	Positive Adolescent Development	Address & Prevent Homelessness: Public service activities for low/moderate income housing benefit	48,200
Northwest Youth Services	Transitional Living	Address & Prevent Homelessness: Public service activities for low/moderate income housing benefit	36,000
YWCA	Larrabee Residence	Address & Prevent Homelessness: Public service activities for low/moderate income housing benefit	25,000
Domestic Violence & Sexual Assault Services	Domestic Violence Safe Shelter	Address & Prevent Homelessness: Public service activities for low/moderate income housing benefit	29,700
Catholic Community Services	Anti-Victimization Re-housing Services	Address & Prevent Homelessness: Public service activities for low/moderate income housing benefit	49,600
Opportunity Council	Homeless Outreach Team	Address & Prevent Homelessness: Public service activities for low/moderate income housing benefit	187,373
Opportunity Council	Tenant-based Rental Assistance	Address & Prevent Homelessness: Tenant based rental assistance	165,000
<b>TOTAL</b>			<b>848,536</b>

#### Summary of Human / Social Service Program Projects

<b>Human and Social Services</b>			
Lydia Place	Mental Health Program	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	20,000
Bellingham Food Bank	Free Grocery Program	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	26,800
Opportunity Council	Volunteer Chore Program	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	29,600
DVSAS	Safe Start Program	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	21,350
NWYS	Vocational Readiness	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	25,900

Whatcom Literacy Council	Gaining Jobs & Self Sufficiency Through Literacy	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	12,490
NWYS	Teen Court	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	24,300
Whatcom Dispute Resolution Center	Parent/Teen Mediation	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	15,000
Brigid Collins	Targeted Intensive Case Management	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	30,000
Whatcom County Council on Aging	Meals on Wheels	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	30,000
Opportunity Council	Maple Alley Inn	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	22,100
Sean Humphrey	Residential Services	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	13,000
Rebound of Whatcom County	Rebound Roots	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	30,000
Bellingham Childcare & Early Learning Center	Childcare and Early Learning for Low-income Families	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	29,900
Mercy	Senior Support Services	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	19,300
Law Advocates	Homeless Disability	Address & Prevent Homelessness: Public service activities other than low/moderate income housing benefit	8,000
<b>TOTAL</b>			<b>357,740</b>

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

<b>Project Sponsor</b> <i>Project Name</i>	<b>Project Description</b>	<b>Units</b>	<b>City \$</b>	<b>Project \$</b>
<b>Catholic Housing Services</b> <i>Francis Place</i> Central Business District	The City committed funds for seven years to assist with rental payments, housing case management and operational staff for security. This commitment was in conjunction with a capital development award. The City provides approximately \$178k/yr.  <u>Income Target:</u> 21 below 30% AMI; 13 below 50% AMI; 8 below 60% AMI	42	\$1,198,994	\$ 1,921,939
<b>Sun Community Services</b> <i>Greggie's House</i> Sunnyland	The City committed funds for seven years to assist with case management services, rent and administrative costs. This commitment was in conjunction with a capital development award. The City provides approximately \$56k/yr.  <u>Income Target:</u> 6 below 30% AMI	6	\$ 403,594	\$ 804,732
<b>Opportunity Council</b> <i>22 North</i> City Center	The City committed funds for seven years to assist with rental payments, housing case management and operations. This commitment was in conjunction with a capital development award. The City provides approximately \$142k/yr.  <u>Income Target:</u> 20 below 30% AMI; 20 below 50% AMI	40	\$1,000,000	\$4,566,331
<b>TOTAL:</b>		<b>88</b>	<b>\$ 2,602,588</b>	<b>\$ 8,999,961</b>

## Rental Assistance, Housing and Human/Social Service Goals

The City has established goals and outcomes in the 2018-2022 Consolidated Plan and the Housing Levy Administrative and Financial Plan (both of these documents can be found here:

<https://www.cob.org/services/housing/Pages/planning-and-performance-documents.aspx>).

### Consolidated Plan Goals:

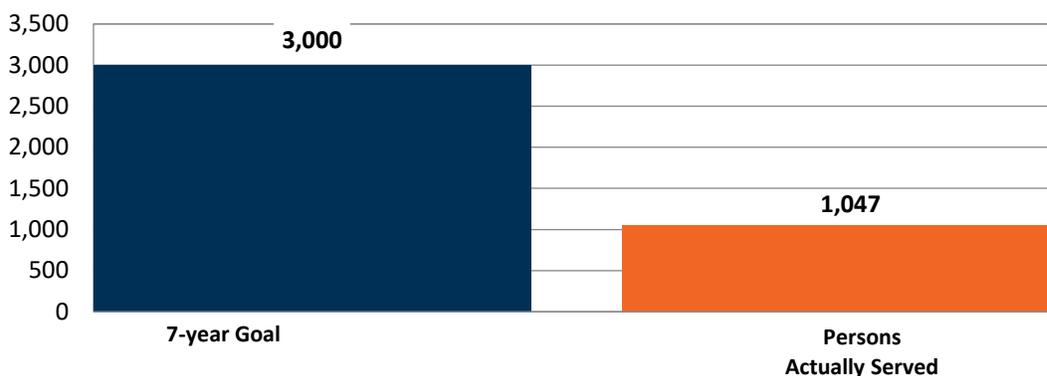
With the new Consolidated Plan in 2018, the City simplified its tracking of HUD goals and outcomes related to the priority City needs. In the case of rental assistance and services, there is one goal with five corresponding outcome indicators. The following table shows the five-year goal, the number of units where funding was committed to activities in 2018, and the number of units actually completed. This table will be updated as the 5-year Consolidated Planning period progresses.

Goal Description	Outcome	Goal	Prior Committed	Prior Actual	2018 Committed	2018 Actual	% of Goal Committed	% of Goal Actual
Address & Prevent Homelessness	Homeless person overnight shelter	300	0	0	150	239	50%	80%
	Tenant based rental assistance	250	0	0	25	25	10%	10%
	Public service activities other than low/moderate income housing benefit	21,310	0	0	15,000	19,656	70%	92%
	Public service activities for low/moderate income housing benefit	5,155	0	0	850	1,047	16%	20%
	Overnight/Emergency Shelter/Transitional Housing Beds added	55	0	0	-	-	0%	0%
		<b>27,070</b>	<b>0</b>	<b>0</b>	<b>16,025</b>	<b>20,967</b>	<b>59%</b>	<b>77%</b>

### Levy Goals:

The Housing Levy set a goal for both the Rental Assistance and Supportive Services' programs. The goals are not distinct to the various aspects of the program (e.g. rental assistance versus services). The 10-year Levy goal is 3,000 persons or households.

## Rental Assistance & Supportive Services



## Administration

### Program Objectives

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

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

### Funding Sources

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

- CDBG Program - No more than 20% of the federal grant and program income can be spent on administrative expenses.
- HOME Program - No more than 10% of the federal grant and program income can be spent on administrative expenses. Administrative expenses for the tenant-based rental assistance (TBRA) program, delivered by the Opportunity Council, are included within this limit.
- Levy Program - The Levy set aside 5.2% of the Levy funds for administrative purposes (the renewed levy raised this to 6%). These expenses include city interfund charges for management of the fund and procurement process, accounting for nearly half of the administrative expenses charged to the Levy.
- General Fund - The City general fund contributes space, legal and financial services, other salaries and miscellaneous expenses to the programs.

### Administrative Funding Summary

All four funds were budgeted and committed in the 2018 program year for Administrative Expenses.

	2018	2019	2020	TOTAL
<b>Budget:</b>				
<b>Levy</b>	180,000	240,000	240,000	<b>660,000</b>
<b>General Fund</b>	238,000	240,000	337,857	<b>815,857</b>
<b>CDBG</b>	199,109	209,062		<b>408,171</b>
<b>HOME</b>	65,736	67,174		<b>132,910</b>
<b>Commitments:</b>				
<b>Levy</b>	112,646	228,000	240,000	<b>580,646</b>
<b>General Fund</b>	238,000	238,000	337,857	<b>813,857</b>
<b>CDBG</b>	199,109	209,062		<b>408,171</b>
<b>HOME</b>	65,736	67,174		<b>132,910</b>
<b>Fund Balance</b>	<b>67,354</b>	<b>14,000</b>	<b>0</b>	<b>81,354</b>

## Monitoring Fund

The renewed Housing Levy provides ten years of funding for both activities and administrative expenses. Some Levy programs from both the 2012 and 2018 levies require fifty years of ongoing commitment to affordable housing. This ongoing commitment is established through covenants and annual reporting requirements that must be monitored and reviewed by City staff. In order to meet this ongoing requirement, the City has established an annual monitoring fee, currently set at \$450 for projects with 10 or fewer housing units and an additional \$25 per unit for each unit over 10. A 10-unit project with a fifty-year affordability requirement would require payment of \$22,500 into the monitoring fund.

As of the end of the 2018 Action Plan year, the City has collected \$639,689 that is reserved for future administrative expenses directed towards monitoring.

## PERSONS SERVED

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

### Income Limitations

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

**CDBG Program** - The City has an obligation that, in the aggregate, at least 70% of CDBG funds benefit low-income persons or households. Activities that provide services to a mix of incomes must "primarily" benefit low-income persons or households, meaning that at least 51% of those served are low-income (80% AMI or below). If the funds are used to provide a direct benefit, such as financially assisting a homeowner rehabilitation, then the household must be low-income.

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

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

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

### Commitment to Affirmatively Market Fair Housing

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

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

## Households/Persons Served

The following table shows the persons served with projects or activities that were committed in the 2018 program year. Information by race/ethnicity is not available at the time of commitment.

Program	Households/Persons	Income			
		<=30% AMI	> 30%, <=50% AMI	>50%, <=80% AMI	>80% AMI
Homebuyer	0				
Rental Production	11	8	3		
Preservation	31		19	12	
Community Facilities	780	3	777		
Housing, Human/Social Services	21,959	13,954	7,827	119	59
<b>TOTALS</b>	<b>22,781</b>	<b>13,965</b>	<b>8,626</b>	<b>131</b>	<b>59</b>
		61%	38%	1%	0%

The following table shows the persons served with projects or activities that were completed in the 2018 program year. Race/ethnicity is not available for all community facilities projects.

Program	Households/Persons	Income				Race/Ethnicity (# of Persons)					
		<=30% AMI	> 30%, <=50% AMI	>50%, <=80% AMI	>80% AMI	White	Am. Indian	Black/ Af Am	Asian	Other Race	Hispanic
Homebuyer	1	0	0	1	0	2	0	0	0	1	0
Rental Production	40	20	20	0	0	22	4	3	0	11	4
Preservation <sup>11</sup>	45	29	13	3	0	19	1	2	1	4	2
Community Facilities	1250	225	226	187	612	1092	25	29	10	94	73
Housing, Human/Social Services	20,703	15,417	5,130	92	64	16,477	903	677	206	2,440	1,908
<b>TOTALS</b>	<b>22,039</b>	<b>15,691</b>	<b>5,389</b>	<b>283</b>	<b>676</b>	<b>17,612</b>	<b>933</b>	<b>711</b>	<b>217</b>	<b>2,550</b>	<b>1,987</b>
		71%	24%	1%	3%	80%	4%	3%	1%	12%	9%

## Levy Requirements for Very-Low Income

The Housing Levy requires two-thirds (67%) of the funds be directed towards very-low income (below 50% AMI) persons or households. The existing spending by income targets indicates that 98% of all the funding under the new levy is targeted to very-low income persons or households. The prior levy had an overall average of 84% targeted to very-low income persons or households.

Program	Funds	Units	Income			Levy	
			<=30% AMI	> 30%, <=50% AMI	>50%, <=80% AMI	ELI Levy (<= 50% AMI)	LI Levy (> 50% AMI)
Homebuyer	0	0	0	0	0	0	0
Production	292,900	40	20	20	0	292,900	0
Preservation	111,097	36	23	11	2	96,430	14,667
Housing Services	529,960	1,135	1,044	87	4	527,310	2,650
	<b>\$933,957</b>	<b>1,211</b>	<b>1,087</b>	<b>118</b>	<b>6</b>	<b>\$916,640</b>	<b>\$17,317</b>
			89.76%	9.74%	0.50%	98%	2%

<sup>11</sup> The Manufactured Home Repair program does not collect information by race/ethnicity.