



# HOUSING & COMMUNITY DEVELOPMENT FUND NOTICE OF FUNDING AVAILABILITY (NOFA) 2022

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## Multifamily, Transitional Housing and Shelter Preservation Program

2022 FUNDING ROUND

RELEASE DATE: DECEMBER 6, 2021



## CITY OF BELLINGHAM HOUSING & COMMUNITY DEVELOPMENT FUND

NOTICE OF FUNDING AVAILABILITY (NOFA)

MULTIFAMILY, TRANSITIONAL & SHELTER HOUSING PRESERVATION PROGRAM

2022 FUNDING ROUND

RELEASE DATE: DECEMBER 6, 2021

### Application Round

Applications are being solicited in order to establish a list of projects for funding in 2022. Funding from the City of Bellingham Housing Fund may include one of these sources: Housing Levy, HOME Investment Partnership Program (HOME) and Community Development Block Grant (CDBG).

### Eligible Activities and Funding Available

There are a variety of opportunities for City funding of projects. Funding is available in the following program areas:

- Rental Housing** - production of new rental (multifamily) housing primarily serving households that earn less than 50% of Area Median Income (AMI). Up to \$2.5 million total funding is available for both the Rental Housing and Housing Preservation programs, with multiple projects likely to be awarded funding.
- Rental Assistance and Supportive Services** - only those agencies that are requesting production of new multifamily housing under this NOFA may request rental assistance and supportive service funds. No additional funds are available, and applications must be included within the Rental Housing request (above).
- Housing Preservation** - preservation of multifamily housing, including shelters and transitional housing. Up to \$2.5 million total funding is available for both the Rental Housing and Housing Preservation programs, with preservation projects typically receiving up to one-quarter of this amount.
- Public Facilities and Infrastructure** – community/public facilities and improvements that principally benefit low-income persons or areas, including community facilities such as food banks, senior centers, childcare facilities, community centers, and acquisition of existing housing. Approximately \$400,000 available, with more possible for housing & childcare facilities.

### Other Funding Available

The City and partners provide other financial assistance, including Emergency Multifamily Needs (up to \$50,000), Winter Emergency Shelter grants, Acquisition & Opportunity Loans, Housing Repair and Weatherization and First Time Homebuyer. Contact the City for more information on these opportunities or referral to one of our partner agencies.

## NOFA Schedule

Invitation to Submit Applications (NOFA released) .....	December 6, 2021
Applications Due .....	January 24, 2022
Application Screening & Initial Review .....	January 25 – February 11
Draft (Unbalanced) Action Plan Released .....	February 28
Opportunity for Public Comment .....	March 1-15
<b>Community Development Advisory Board Hearing .....</b>	<b>March 10</b>
<b>Community Development Advisory Recommendation .....</b>	<b>April 14</b>
Mayor's Award Announcements.....	April 26
Council Action on HUD 2022 Action Plan .....	May 9, 2022

## Applications

Applications can be downloaded from Bellingham's web page at <https://cob.org/services/housing/funding-opportunities-2/partnerships-funding>. When submitting your application, make sure you do so in the original format provided via a USB flash drive submission to the City of Bellingham. DO NOT convert your application to other formats. Technical corrections requested by staff will be allowed within three (3) working days of the request.

## Consistency with Community Priorities and Plans

Projects that are selected for funding must demonstrate consistency with Community Priorities and Plans as further described below. Even more important than demonstrating consistency, the City is looking for projects that specifically demonstrate how these community priorities will be implemented through the project. These Community Priorities and Plans include the following:

- 2018 - 2022 Consolidated Plan** - this Plan outlines the housing and community development goals and strategies to meet the priority needs in the City of Bellingham. <https://www.cob.org/services/housing/Pages/consolidated-plan.aspx>
- A Home for Everyone, Whatcom County Plan to End Homelessness** - this Plan provides a blueprint for how our community will work together to prevent and end homelessness. <https://www.cob.org/services/housing/homeless/Pages/homelessness.aspx>
- Zoning, etc.** - The city will not reserve funding for projects that require changes in zoning. <http://www.cob.org/services/planning/development>

## Funding Available for Preservation Projects

The funds that are available for 2022 are anticipated to be Housing Levy preservation funds, with the potential of additional federal funds available through the City's REET, or federal HOME Investment Partnership program or Community Development Block Grant (CDBG).

## Multifamily, Transitional Housing and Shelter Preservation, General Terms and Conditions

Multifamily, Transitional Housing and Shelter Preservation must meet the requirements of the Housing Levy Administrative & Financial Plan.

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

Only existing affordable and transitional housing, or shelters, that are included in the City's Consolidated Plan inventory, are eligible for assistance under this program:

<https://www.cob.org/services/housing/Pages/consolidated-plan.aspx> (see Appendix 2). Other projects must be approved by the City if not included in the inventory. Proposals for new facilities should apply under the Production Program.

The City has established the following additional terms and conditions for Multifamily, Transitional Housing and Shelter Preservation.

1. **Income Targeting.**
  - a. At least 90% of the Housing Preservation funds must benefit households with incomes less than 50% of Area Median Income (AMI). For example, a 50-unit project must include at least 45 units that serve households earning less than 50% AMI.
  - b. All Housing Preservation funds must benefit households earning less than 60% AMI.
  - c. Preference will be given to those projects that include units that target extremely low-income households (less than 30% AMI).  
<http://www.cob.org/documents/planning/housing/hud-income-rent.pdf>
2. **Project Readiness.** Projects need to demonstrate their ability to carry out the project.
  - a. The City will hold the funding commitment for no longer than one (1) year. At that point, the project will need to have all necessary financing in place (June 2023).
  - b. The City will require that the project is complete within two (2) years of funding commitment (June 2024), although the City may extend that time for circumstances out of the control of the applicant.
  - c. Applicant has sufficient capacity to develop, manage and deliver the project.
3. **Capital Needs Assessment.** A capital needs assessment (CNA) is **NOT REQUIRED** for an application to be submitted, but **WILL BE REQUIRED** as a condition of any financial award prior to execution of financial service agreements. The CNA must be prepared by

a professional, independent third party. If the applicant is successful in having funds allocated, the applicant will need to submit a feasible plan to fund the financial reserves identified in the CNA.

4. **Evergreen Sustainability Standards.** Preservation Program projects must follow the Washington State requirements for Evergreen Sustainable Development Standards. These standards distinguish between moderate and substantial rehabilitation projects.

**All projects will be expected to include an energy efficiency strategy as part of the rehabilitation project.** A typical set of improvements that will be required include:

- ✓ Air sealing
- ✓ Wall, floor, and ceiling insulation
- ✓ Duct sealing

A moderate rehabilitation project does not fully gut and expose the structure and air barrier of the building envelope or replace/improve all major systems of the building.

A substantial rehabilitation project includes the replacement and/or improvement of all the major systems of the building, including its envelope. City Housing Levy funds would likely not be sufficient to fully fund a substantial rehabilitation project unless in partnership with other funding sources.

Applications will need to include any costs for implementing the Evergreen Sustainable Development Standards, which can be reviewed at the Washington State Department of Commerce (<http://www.commerce.wa.gov/building-infrastructure/housing/housing-trust-fund/housing-trust-fund-evergreen-sustainable-development/>), and the City of Bellingham Housing Development Handbook, Section 212.

5. **Minimum Property Standards:** Preservation or rehabilitation projects must result in housing that meets local housing standards adopted by the City (see [Housing Development Handbook](#), and the [local housing standards checklist](#)).
6. **Funding Limits.** Applications are limited to no more than \$300,000 per project. The City reserves the right to not allocate all funds available in this NOFA. In addition, the City reserves the right to negotiate funding commitments with projects immediately above and below the funding cutoff line in order to provide benefit additional housing needs in the City. The City also reserves the right to not allocate all funds being announced in this NOFA. Any uncommitted funds will be reallocated to a future application cycle.
7. **Period of Affordability.** Multifamily, Transitional Housing and Shelter Preservation projects requires an affordability period consistent with the Bellingham Housing Levy and/or federal HOME Investment Partnership Program. Housing Levy projects require a minimum period of affordability of fifty (50) years from the date of project completion.

The HOME period of affordability is based on the amount of funding per unit, and is shown in the table below. The City reserves the right to determine the period of affordability based on the level of investment and the type of project.

Average \$ per-unit	Minimum HOME Affordability Period
< \$15,000/unit	5 years
\$15,000 - \$40,000/unit	10 years
> \$40,000/unit	15 years

8. **Development Fees.** The City sets limits and requirements for fees as follows:
  - a. **Developer Fee.** The City will allow no more than 10% of the Housing Award go towards a Developer Fee. (See [Housing Development Handbook](#).)
  - b. **City Monitoring Fee.** The City will charge a Monitoring Fee, due at the time of loan closing, which will be used to monitor the project for the period of affordability that is required for multifamily, transitional housing and shelter projects. Projects need to include this fee in their Project Budget. The annual fee is \$450 for projects with 10 or fewer housing units and \$25 per unit for 11 or more units. The fee is an eligible expense for City funds.
  
9. **Eligible Organizations and Capacity.** This funding is to maintain existing affordable housing or interim housing stock in the City. Existing affordable and transitional housing, or shelters, that are included in the City's Consolidated Plan inventory, are eligible for assistance under this program:  
<https://www.cob.org/services/housing/Pages/consolidated-plan.aspx> (see Appendix 2). Other projects must be approved by the City if not included in the inventory.
  
10. **Financing Available.** *The City's financial assistance is available as a loan*, secured by financial interest in the affordable housing property. Loan terms will vary based on the financial needs of the project. The City may authorize deferred payment loans for those projects with inadequate sources to repay the loans. Deferred payment loans shall be secured in a manner to ensure that if the project no longer provides the benefits of affordable housing as approved by the City, that the loan with interest would become due and payable.

The interest rate for projects not using low-income housing tax credits will generally be 1% for nonprofit-sponsored projects. Applications should identify the proposed terms for the project and include payments as applicable in the operating pro forma.

11. **Wage and Labor Requirements.**  
 Applicants seeking funds should assume that state prevailing wage rates (Chapter 39.12 RCW) will apply and build the requisite costs into all project development budgets.

Applicants are advised to consult with the Washington State Department of Labor and Industries and/or private legal counsel prior to applying for funding to determine whether prevailing wages must be paid and, if so, whether commercial or residential rates apply.

Applicants seeking funds should also assume that federal labor requirements will apply, if applicable, as the City reserves the right to assign federal and/or Housing Levy funds for projects. When federal funds trigger prevailing wages determined under the Davis-Bacon Act in a project, the higher of either the State Residential Prevailing Wage Rates (unless modified as stated below) or Davis-Bacon wage rates will apply to each job classification, unless applicable law requires otherwise. In cases where Davis-Bacon wages are triggered, Davis-Bacon monitoring procedures are followed instead of City monitoring procedures. Refer to the Housing Development Handbook for more information.

12. **Competitive Selection of Contractors.**

Borrowers must competitively select their contractors. Borrowers must propose a competitive process. The borrower shall submit a summary of their proposed competitive selection process. The City reserves the right to review and approve the process prior to implementation.

13. **Project Location.**

All projects funded under this program must be located within the City of Bellingham. Preference will be given for rental preservation projects located in neighborhoods which promote socioeconomic diversity. This can either be through working in low-income neighborhoods where there is a risk of displacement of existing residents, which includes: Roosevelt, Birchwood, Meridian, or Cordata; or through working in high-income neighborhoods where there is a lack of housing affordable to low-income households, which includes: Columbia, Edgemoor, Fairhaven, South, or South Hill.

14. **Project Sign.**

All projects receiving funding must post a Project Funding Sign at the project construction site(s). Sign graphics shall be in accordance with the Funding Agreement approved by the City and must be installed at the commencement of work on the site through project completion and occupancy.

## **Competitive Selection Criteria**

In addition to the general requirements of the Multifamily, Transitional Housing and Shelter Preservation Program, the City will rank projects based on the following criteria:

Housing Preservation Allocation Criteria	Basis	Max Points	Weight
A. Population Served	<i>Priority for targeting lowest income, special needs and homeless populations.</i>	40	30%
B. Need	<i>Priority for projects at risk of being lost without action and priority for projects with demonstrated financial need.</i>	35	26%
C. Target Areas	<i>Priority for preservation projects that support socioeconomic diversity.</i>	10	7%
D. Extended Affordability	<i>Priority for projects that provide an extended affordability period.</i>	20	15%
E. Building Improvements	<i>Priority for projects that exceed accessibility requirements, and implement energy efficiency or sustainability measures.</i>	15	11%
F. Cost Effectiveness	<i>Priority for projects that show future costs are reasonable and addressed; priority for projects that decrease operating costs; and priority for projects that address long-term maintenance.</i>	15	11%
<b>TOTALS:</b>		<b>135</b>	

### A. Population Served (40 points max)

Priority would be given to those projects that preserve existing affordable housing that serves those households and persons with the least income, have special needs, are homeless or are at risk of being homeless. Points will be awarded as set forth below.

1. **Low-income set aside** -- Up to **20 points** will be given for those projects that provide housing to the following income groups:
  - All units serve households with incomes less than 30% AMI - **20 points**, or
  - 50% of the units serve under 30% AMI and 50% of the units serve under 50% - **15 points**, or
  - All units serve between 30% and 50% AMI - **10 points**, or
  - 50% of the units serve under 30% AMI, 20% of the units serve under 50% AMI, and 30% of the units serve under 60% AMI - **5 points**
2. **Special Needs and Homeless** -- Up to **20 points** (maximum) will be given for those projects that provide housing to the following populations:
  - Supportive Housing Units for Homeless:
    - A minimum of 75% of the housing units which serve below 30% AMI are committed as Supported Housing for the Homeless, with tenant selection coordinated by the region's Homeless Service Center - **3 points for every unit, up to a maximum of 20 points**, or
    - Housing units currently not committed as Supportive Housing for the Homeless, with tenant selection coordinated by the region's Homeless Service Center will be



committed with the project funding - **2 points for every unit, up to a maximum of 15 points.**

- The following Special Needs housing commitments are worth **2 points** each:
  - Projects in which at least 20% of the units are reserved for persons with physical or mental impairment.
  - Projects in which at least 20% of the units are reserved for elderly (62+) persons.
  - Projects in which at least 10% of the units are reserved for veterans.
  - Projects in which at least 5% of the units are reserved for victims of domestic violence.
  - Projects in which at least 10% of the units are reserved for youth or young adults (24 and under).

## **B. Need (35 points max)**

Those affordable housing projects that are at risk of being lost from the city's existing inventory will be awarded points based on the following criteria:

1. **Building Useful Life** -- The long-term viability of the housing helps determine the investment risk of city funding, and future expectations of funding assistance. The following points (**25 points** maximum) would be awarded based on useful life identified in a completed Capital Needs Assessment (useful life can include the result of the project funding):
  - The remaining useful life is more than 50 years for the following elements: plumbing supply and waste lines, sewer and storm drainage, electrical distribution, exterior envelope/siding -- **15 points**
  - The remaining useful life is more than 20 years for the following elements: all items listed above plus fire sprinklers, windows, exterior and interior doors, exterior and interior lighting, walkways, floor covering -- **10 points**
  - The remaining useful life is more than 10 years for the following elements: all items listed above plus HVAC, roof, appliances, cabinetry, plumbing fixtures, ventilation -- **5 points**
2. **Building Safety** --Ensuring the safety of buildings is a high priority. In order to secure these points, the Capital Needs Assessment (CNA) needs to address these building safety components. Up to **15 points** is available as follows:
  - Projects that address, or have no structural defects in foundation, roof and accessible pathways. – **10 points**
  - Projects that address, or have no identified safety defects in electrical system, fire sprinklers/alarms, and emergency egress. -- **10 points**

- Projects that address, or have no other safety defects, such as trip hazards, building security, etc. – **5 points**
3. **Financial Need** -- Up to **5 points** (maximum) will be given to projects that show a financial need for assistance as follows:
- Applicant has financial reserves, but reserves are shown to be needed for operational costs or replacement reserve – **3 points**
  - Applicant has requested funding from three or more public or philanthropic organizations – **3 points**

**C. Target Areas (10 points max)**

Ten points will be awarded for projects located in neighborhoods which promote socioeconomic diversity. This can either be through working in low-income neighborhoods where there is a risk of displacement on existing residents, which includes: Roosevelt, Birchwood, Meridian, or Cordata; or through working in high-income neighborhoods where there is a lack of housing affordable to low-income households, which includes: Columbia, Edgemoor, Fairhaven, South, or South Hill. See maps for neighborhood boundaries:

<https://www.cob.org/services/planning/neighborhoods>

**D. Extended Affordability (20 points max)**

One point will be awarded (up to a maximum of **20 points**) for every two years of additional low-income housing use period *beyond fifteen years*. See example below.

Average Housing \$ per-unit	Minimum Affordability Period	Affordability Period Proposed	Additional Affordability Period > 15	Points Awarded
< \$15,000/unit	5 years	20	5	3
\$15,000 - \$40,000/unit	10 years	30	15	8
> \$40,000/unit	15 years	55	40	20

**Caution:** the City Monitoring Fee is based on the Period of Affordability. The project must include the monitoring fee in total project costs based on the proposed affordability period.

**E. Building Improvements (15 points max)**

All City-funded Production and Preservation of Homes Program projects must follow the City’s implementation of the Washington State requirements for Evergreen Sustainable Development Standards, where applicable. Details are available through the Washington State Department of Commerce (<http://www.commerce.wa.gov/building-infrastructure/housing/housing-trust-fund/housing-trust-fund-evergreen-sustainable-development/>), and Section 212 of the City Housing Handbook. In addition, all Preservation projects must meet the City’s Minimum Standards for Multifamily Housing Rehabilitation (see [Housing Development Handbook](#)).

Those projects that incorporate the following features into their proposal, or have been addressed within their existing project, will be awarded points.

1. **Accessibility** -- Projects that meet, or will exceed with this assistance, ADA and Section 504 accessibility requirements. This criterion can be demonstrated through additional units being made accessible to household members with disabilities, installation of ramps, grab bars, handrails and non-skid surfaces not otherwise required by existing codes and regulations. **10 points**
2. **Sustainability** -- projects awarded funding must meet the Evergreen Sustainable Development Standards. Projects would be awarded points for the following optional measures:
  - Meets optional additional points in the Evergreen Sustainability Standards for energy efficiency – **3 points**
  - Provides water-conserving features beyond mandatory requirements -- **3 points**
3. **Preservation** – **5 points** will be given to projects that renovate or rehabilitate an historic structure eligible for listing on the local, state or national register of historic places.

#### **F. Cost Effectiveness (15 points max)**

Competitive proposals need to demonstrate the cost effectiveness of the investment of City Housing funds in the project. Points would be awarded as follows:

1. **Operational Funds** – the applicant demonstrates that adequate funds to operate the housing units for the next seven years are available. This can be demonstrated through submission of the past three years of financial audits or financial statements. Consideration is given to looking at current assets over current liabilities, cash ratio, day's cash at its disposal, trends in net assets and cash flow statements. – **5 points**
2. **Development costs** – the applicant demonstrates that the total indebtedness of the project does not exceed the total development cost per-unit established by the Washington State Housing Finance Commission for the prior year (<http://www.wshfc.org/mhcf/index.htm>). The applicant must provide information that shows existing indebtedness on the property through a preliminary title report. -- **3 points**
3. **Reduces cost** - the applicant demonstrates that the project will reduce operating costs through lower utility costs, building maintenance or operations. -- **3 points**
4. **Leveraging** - the project includes financial assistance, or in-kind assistance from non-City sources as follows:
  - Cash contributions equivalent to at least 50% of the project budget - **5 points**, or
  - Cash contributions equivalent to at least 25% of the project budget - **3 points**, or
  - Cash and/or in-kind contributions equivalent to at least 25% of the project budget - **2 points**

## **Application Information**

The City encourages prospective applicants to review this document thoroughly to understand City funding priorities, program requirements, and the City's application and decision-making process. City staff are available to assist applicants understand City programs and policies, and to provide feedback and comments on project concepts in the early stages of pre-development. The City expects applicants to have real estate, development, affordable housing, and management experience or to partner with agencies or firms that do.

## **Pre-Application Meetings**

Applicants are encouraged to schedule a meeting with the City prior to submitting an application for funding. In the meeting, applicants should demonstrate how the proposed project meets the City's goals and priorities. The City will provide feedback as to how the project aligns with available funding and program policies. To arrange a pre-application meeting, please call Heather Aven at (360) 778-8345 or email [haven@cob.org](mailto:haven@cob.org).

## **City's Rights to Limit Funding**

The decision to reserve and allocate funding rests with the Mayor of the City of Bellingham, with advice provided by the Community Development Advisory Board and Loan Review Board. Projects will be awarded funding based on the final priority scores as set forth in this NOFA. The City may choose not to fund any project which scores less than 90 points. In the event of a tie, the Mayor will choose which project to fund using the Community Priorities and Plans as a guide, along with the amount of funding requested.

The City reserves the right to not allocate all funds available in this NOFA. In addition, the City reserves the right to negotiate funding commitments with projects immediately above and below the funding cutoff line in order to provide benefit additional housing needs in the City. The City also reserves the right to not allocate all funds being announced in. Any uncommitted funds will be reallocated to a future application cycle.

## **Application Components**

Applications can be downloaded from the City of Bellingham's web site at <https://cob.org/services/housing/funding-opportunities/partnerships-funding>. Applications for Multifamily, Transitional Housing and Shelter Preservation consist of the following required documents:

- Application (MS Word)
- Forms (MS Excel)

## **Background Information**

The following information is available to assist you in preparing your application:

1. **2018-2022 City of Bellingham Consolidated Plan -**  
<https://www.cob.org/services/housing/Pages/consolidated-plan.aspx>

2. **Whatcom County Plan to End Homelessness** - <https://www.cob.org/services/housing/homeless/Pages/homelessness.aspx>
3. **Rent and Income Limits** - <http://www.cob.org/documents/planning/housing/hud-income-rent.pdf>
4. **Urban Village Plans** - <http://www.cob.org/services/planning/urban-villages>
5. **Whatcom County's Community Health Improvement Plan** - <https://www.whatcomcounty.us/715/WCHD-Reports>

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**Applications are due no later than 5:00 p.m. on January 24, 2022**

**Submission Format**

All applicants must submit the following to the City of Bellingham, Community Development Division as follows:

- A flash drive, that includes one complete electronic application that meets the following:
  - Flash drive is clearly labeled with the applicant and project name.
  - Each Tab should be placed in its own folder. Each folder shall include an electronic version of all narrative responses and attachments for that Tab.
  - The Project Workbook with required forms from all tables may be saved as one file outside of the folders that represent each tab. Linked sheets must be unlocked and formulas must be visible.
  - The Project Workbook must be in Excel format. Narrative responses must be in Word format. Attachments must be in PDF format.

**Where to Submit Applications**

Please mail or deliver applications to:

Heather Aven, Administrative Secretary  
 Department of Planning and Community Development  
 City of Bellingham  
 210 Lottie Street  
 Bellingham, WA 98225

## **Disclosure of Documents**

All proposals and related materials become the property of the City upon delivery to the City. State law, RCW Ch. 42.17, provides that public records are subject to public inspection and copying unless specifically exempted. RCW Ch. 42.17 enumerates limited exemptions a public agency's obligation to disclose public records. If the applicant believes that portions of its proposal are exempt from disclosure to third parties, the applicant must clearly label the specific portions sought to be kept confidential and specify an exemption that the applicant is relying on. However, acceptance of an application containing such designations by the City is not an agreement that such material is legally confidential, and the City cannot guarantee that such information will not be disclosed. Marking all or substantially all of an application as confidential may result in the application being rejected.

The applicant recognizes and agrees that the City will not be responsible or liable in any way for any losses that the applicant may suffer from the disclosure of information or materials to third parties, nor for any use of information or materials by third parties. Materials submitted by unsuccessful applicants are subject to disposal unless picked up promptly by the applicant, except that the City will maintain one copy in compliance with public record laws.

## **Interpreter Services**

Interpreter services for the deaf and materials in alternative formats are available upon advance request. TTY users please call (360) 778-8382 or the Washington State Relay Service at 1-800-833-6388 and ask to be connected with the City of Bellingham, Housing & Services Program Manager at (360) 778-8385.

## **Questions**

Please contact Samya Lutz at (360) 778-8385 or email [slklutz@cob.org](mailto:slklutz@cob.org) with any questions about the application process.

*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 & Services Program Manager. Contact 778-8385 (voice) or 711 (TTY).*