

# Invitation to Submit a Letter of Interest to Request Funding from the City of Bellingham

The following programs are accepting Letters of Interest to assess program and funding needs:

- Community Education about housing insecurity, prevention and diversion;
- Implementation of Prevention and/or Diversion programs for low-income households;
- Implementation of Household Matching or other Creative Rapid Housing Supply Strategies.

**Did you know?** Our community's housing interest pool for people experiencing homelessness averaged 56 households per month in 2022. Recent data indicate 705 households awaiting a program referral in November 2022, an all-time high.

**Did you know?** Within that housing interest pool, we have seen significant increases among some of the most vulnerable households in our community. The number of households with children have increased by 67%, from an average of 48 households per month on the housing interest pool in 2019 to an average of 145 households per month so far in 2022. Senior households have increased by 5.5%, from an average of 75 households per month in 2019 to an average of 79 households per month so far in 2022, with an all-time high of 114 senior households awaiting a program referral in November 2022.

**Did you know?** Severe housing cost burden among low-income renters is very high, with about 3 in 4 (74%) of very low-income renter households paying over half of their income for housing.

**Unfortunately, we expect these problems to get worse**, with increasing population growth, increasing housing supply constraints, and decreasing federal financial assistance (post-COVID funding).

Due to these problems, the City is pursuing an all-hands-on-deck approach to generate widespread knowledge and engagement across the community, especially within networks not traditionally engaged in the formal homeless services system, with the goal of reinforcing home-grown assistance networks and supporting creative solutions to the homelessness crisis.

Housing insecure households exist across the community and rely on their trusted community networks for information and assistance. That may come from childcare providers or schools, faith-based institutions, informal neighborhood groups, existing service providers, or other community-based networks or organizations. These are all broadly referred to here as "trusted community networks".

**Are you involved in a trusted community network and interested in creative responses to these problems?** If so, please read on.

## CONTEXTUAL INFORMATION

All proposed programs must be geared to low-income households earning under 50% of the area median income (AMI), and in most cases under 30% of the AMI<sup>1</sup>, within the City of Bellingham's city limits. The City may implement a preference in the final application review process for certain more specific populations due to data-driven gaps in services and vulnerability (for example, families with children, or seniors). Programs may begin as early as July 1, 2023, and go as late as June 30, 2030.

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<sup>1</sup> See <https://cob.org/wp-content/uploads/hud-income-rent.pdf> for specific income limits by household size.

Respondents should have knowledge about the existing resources for housing-insecure households in Bellingham, and equally as important, have trusted relationships with low-income households in the community for whom programs may be targeted and/or with the community institutions on which they rely.

To help respondents understand the difference between prevention and diversion, we are providing some information here from the United States' Interagency Council on Homelessness (USICH). While similar in intention, the two programming models offer supports to households at different junctures:

Prevention Programs – A prevention program is made up of targeted strategies intended to prevent housing crises from occurring and to prevent households' who face such crises from experiencing homelessness.<sup>2</sup> Prevention programs represent a broad array of strategies that can both serve the community-at-large (like the community education programs encouraged in this LOI invitation), and specific households facing housing crises (strategies supporting a specific households' needs can include financial assistance, landlord mediation services, legal support, and other supports and interventions).

Diversion Programs – While a prevention program is intended to avoid a housing crisis that pushes a household into homelessness, a diversion program is intended to target households who have already lost housing due to a housing crisis. Diversion strategies are intended to provide immediate and targeted supports to households to resolve their housing crisis as quickly as possible. These supports can and should support a household in accessing alternatives to entering emergency shelter or the experience of unsheltered living.<sup>3</sup> Specific strategies that can be supported through a diversion program include case management services, as well as financial assistance to target a specific households' needs.

## **PROGRAM DESCRIPTIONS**

### **Community Education Programs**

The City of Bellingham seeks a train-the-trainer approach to educating the broadest array of community members who interact with households experiencing severe housing instability and/or homelessness. Respondents are encouraged to highlight the relationships they have with trusted community networks, and summarize their interest in implementation of a train-the-trainer program to these networks that provides accurate and consistent information about:

- Housing and referral services that do and don't exist in Bellingham to serve housing insecure households;
- Factors that contribute to homelessness, and resources available to address those factors;
- Data-informed intervention strategies, including prevention and diversion services;
- Engaging with households in prevention and/or diversion conversations, including practical 'how-to' training based on research and best practice.

### **Prevention and/or Diversion Program Implementation**

The City of Bellingham seeks Prevention and Diversion programs targeted to households facing severe housing instability, inclusive of any supportive services offered through the programming and/or financial assistance to support households meet their emergent needs related to housing. Respondents are encouraged to be specific about whether their program concept falls under prevention or diversion, as described earlier, and to what degree they intend to offer supportive services and/or financial assistance.

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<sup>2</sup> [Prevention-Diversion-Rapid-Exit-July-2019.pdf \(usich.gov\)](#)

<sup>3</sup> [Ibid](#)

Respondents are also encouraged to highlight the specific populations they have existing relationships with as an agency or group that is part of their trusted community network, including the general demographics and population type of those to be served, and whether they reflect marginalized communities disproportionately impacted by housing insecurity.

### **Household Matching or Other Creative Rapid Housing Supply Strategy**

The City of Bellingham seeks the implementation of a household matching program that pairs households that have spare bedrooms with others who could utilize those bedrooms as one diversion strategy. This is based on the belief that safe shared housing may result in benefits that are economical, culturally appropriate, socially broadening, and realistic. Respondents should bear in mind that any program must have a way of assessing safety and risk for all involved. While many resources exist for people to informally share their housing, the City seeks a more formal household matching program targeted at matching housing insecure households (including singles) with more housing-secure residents.<sup>4</sup> Despite the challenges, household matching programs have the potential to be viable and realistic ways to rapidly house more people in our community, and we are eager to hear from those who are interested in implementation of such a program, or other creative strategies that obtain similar ends.

### **FUNDING-SPECIFIC GUIDELINES**

Those who submit a Letter of Interest that is responsive to this invitation will be invited to submit more detailed information for funding at a later date. Please note that responses may be shared with Whatcom County and other relevant funders in order to generate additional funding interest and leverage for proposed programs.

### **Allowable Interventions and Populations Served**

Prevention and diversion education and services will be funded partially or wholly under the City of Bellingham's federal HOME-ARP allocation that includes the following allowable uses:

- Program staffing and direct program expenses
- Housing relocation and stabilization service, including funding for:
  - Security deposits
  - Rental application fees
  - Utility deposits and payments
  - Moving costs
  - Housing search and placements
- Short-term (up to 3 months) and medium-term (3 up to 24 months) rental assistance
- Housing stability case management, mediation, and legal services
- Credit repair for clients

Populations served must meet at least one of the following criteria<sup>5</sup>:

1. Homeless
2. At risk of homelessness (up to 30% AMI and meeting conditions, or otherwise qualifying under the McKinney-Vento Act or the Runaway and Homeless Youth Act)
3. Fleeing domestic violence, dating violence, sexual assault, stalking, or human trafficking
4. Other populations (when not qualifying under 1-3, above)

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<sup>4</sup> See, for example, <https://www.cceh.org/provider-resources/shared-housing/>

<sup>5</sup> See <https://www.hud.gov/sites/dfiles/OCHCO/documents/2021-10cpdn.pdf>, pages 3-8, for detailed definitions of HOME-ARP Qualifying Populations.

- a. Families requiring services to prevent homelessness
- b. Households at greatest risk of housing instability (can be up to 50% AMI)

More details and additional strategies that may be funded by HOME-ARP can be found in the [Department of Housing and Urban Development's HOME-ARP Implementation Notice](#), dated September 13, 2021. Please use this guidance when planning programming in response to this invitation. You may also reference the [City of Bellingham 2012 Housing Levy Administrative and Financial Plan](#) and [City of Bellingham Housing Development Guideline and Procedure Handbook](#) for questions about eligibility, eligible costs, and the City's priorities. Any funded programs will be expected to be grounded in a trauma-informed approach that is culturally appropriate and recognizes the experiences of marginalized populations, particularly of those who are Black, Indigenous, or other Persons of Color (BIPOC).

### **Amount of Funding**

If the City used all its HOME-ARP funds for programs described in this invitation, it would have approximately \$2 million to distribute by June of 2030; depending on responses to this invitation, additional local funds may be allocated for these purposes. The City is eager to get these funds deployed to help the community, but also flexible in terms of timing of contracts and program periods. There is no specific funding limit for these programs at this time.

### **SUBMITTAL INSTRUCTIONS**

Respondents should assume programs are funded on an annual basis, with a multi-year commitment of funds. Keep in mind much of the requested information is expected to be conceptual and estimated at this time, but would need to be more fully developed at a later date for a complete application.

### **Contents of Submitted Letters of Interest**

Letters are expected to be no more than four pages in length. The Letter of Interest should include the following information, assuming an annual service period:

1. Description of the organization responding to the LOI and sponsoring the program or activity (include whether an informal group or incorporated nonprofit organization, or something else), and how long it has been in existence or in operation within the City of Bellingham.
2. Description of conceptual idea and program to be carried out, including potential collaborators, and what program type (education, diversion, prevention, or combination) is envisioned. Please write a *minimum of one full page*, and a *maximum of three pages* about your conceptual idea.
3. Description of conceptual scale of program (as possible, include a rough estimate for the range of staff/volunteer numbers, annual cost, and number of households served or collaborators).
4. Concerns, uncertainties, or constraints you broadly have in mind as you consider involvement with the City in this endeavor.

### **Assistance and Next Steps**

Our community development team is available to work with community members who would like to learn more and are interested in being a respondent. Contact Samya Lutz at [slklutz@cob.org](mailto:slklutz@cob.org) with any questions, or to be put in touch with additional technical assistance.

The City reserves the right to use this LOI process to fully develop contracts, provided additional details of programs are received after further follow-up initiated by City staff, as discussed earlier.

## **When and How to Submit Letter of Interest**

Letters of Interest will be accepted on a rolling basis. City staff will begin assessing the response based on letters received by the Planning and Community Development Department by **5 PM on Monday, January 30, 2023**, though letters submitted after than time will also be considered, with additional review periods expected through at least February 27, 2023.

Please submit letters **in PDF format** and attach via email:

TO: Samya Lutz, Housing & Services Program Manager  
[sklutz@cob.org](mailto:sklutz@cob.org)

CC: Heather Aven, Administrative Assistant  
[haven@cob.org](mailto:haven@cob.org)