Consolidated Annual Performance and Evaluation Report (CAPER)

covering programs and projects utilizing funds that benefit low- and moderate-income households in Bellingham, Washington

Program Year 2025

(July 1, 2025 – June 30, 2026)

Department of Planning & Community Development
Community & Economic Development Division
Housing & Services Program

Report Date: September 28, 2026



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Introduction

This Consolidated Annual Performance and Evaluation Report (CAPER) is a summary of the CAPER submitted to the federal department of Housing and Urban Development for the 2025 Program Year that covers the period from July 1, 2025 – June 30, 2026. The full CAPER submitted to HUD is available through the HUD website by searching for the Bellingham jurisdiction within Washington State, and selecting the relevant year(s) of interest at https://cpd.hud.gov/cpd-public/consolidated-plans. This public facing report is available on the City's website at https://cob.org/services/housing.

This report includes additional information specific to Bellingham's locally derived funding that supports the City's Housing and Services Program. It reports on approximately $10 M in expenditures utilized for the benefit of low- and moderate-income beneficiaries through programs and projects funded by the City.

Financial Performance

Funding Sources

Bellingham receives federal and local funding for the housing and community development activities covered by this Annual Performance Report. The following section is a summary of the funding sources that fund Community Development activities within Bellingham City limits.



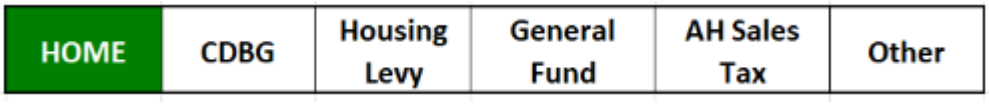
The sources shown in the graphic above correspond to specific funding sources, all with their own governing rules and guidelines, and each described in more detail in the following sections.

Federal Funds

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

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

HOME Investment Partnership Program



The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that communities use - often in partnership with local nonprofit groups - to fund

a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

In 2021, Bellingham was notified of a special "HOME-ARP" allocation as a result of the Coronavirus pandemic. The City has seven years to spend this funding down according to an approved HOME-ARP Allocation Plan. These one-time special funds are not reflected in depictions of historic allocations of HUD funding.

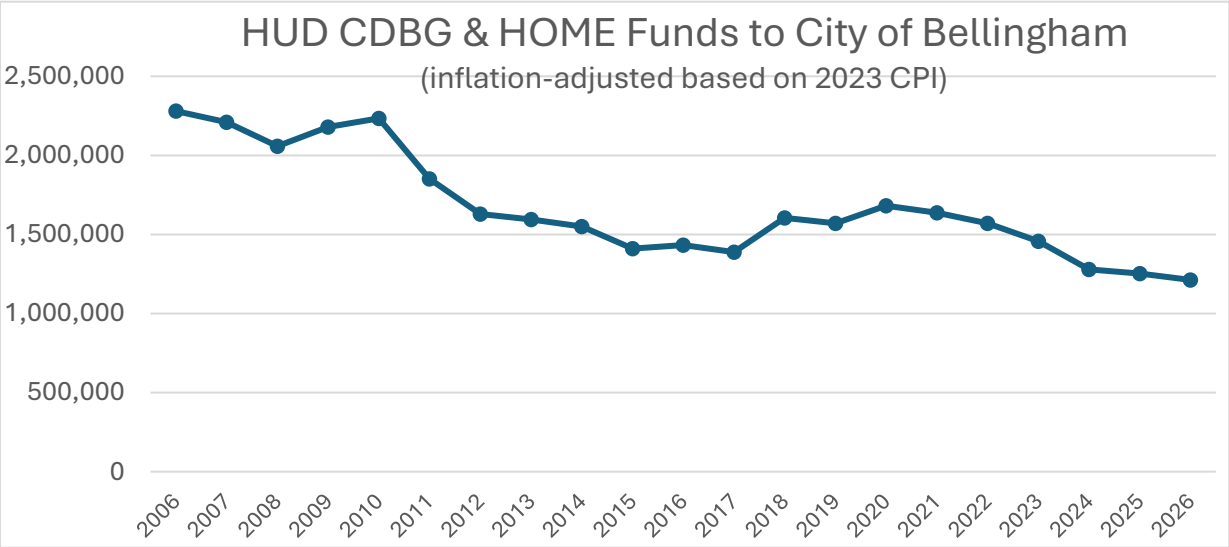
Community Development Block Grant

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

The Community Development Block Grant (CDBG) Program supports community development activities to build stronger and more resilient communities. To support community development, activities are identified through an ongoing process. Activities may address needs such as infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance/acquisition, microenterprise assistance, code enforcement, homeowner assistance, etc.

HOME and CDBG

The City receives these grants based on a formula adopted by Congress and HUD, and together they are referenced as HUD Community Planning and Development (CPD) program funding. The formula takes into account numerous factors to allocate funds after Congressional appropriation to the program. The grants from HUD announced for 2026 reflect slightly lower funding. The graph below shows the variability in federal funding to the City since 2006, adjusted for inflation based on the Consumer Price Index, using 2023 dollar values. In addition, due to both the decrease in federal funding, and the increase in locally derived funding, CPD funds reflect less than 10% of the City's revenue for the Housing and Services Program.



HUD utilizes an integrated disbursement and information system (IDIS) – a web-based reporting and accounting system that allows clear tracking of activities and grant funding. The following table shows the funds available according to the IDIS system, as of the end of the 2025 program year. Note that 2026 funds were not yet available to commit or draw at that time.

Fund	Authorized Amount	Amount Committed	Net Drawn Amount	Available to Commit	Available to Draw
HOME-ARP (2021)	2,187,973	2,187,973	901,330	0	1,286,643
CDBG (2024)	797,349	797,349	568,332	0	229,017
HOME (2024)	528,736	528,736	303,099	0	225,637
CDBG (2025)	795,516	795,516	192,260	0	603,256
HOME (2025)	528,349	528,349	52,835	0	475,514
CDBG (2026)	798,244	0	0	0	798,244
HOME (2026)	530,436	0	0	0	530,436

LOCAL FUNDS

Bellingham Housing Levy (aka "Home Fund")

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

In 2017, Bellingham voters approved a renewal of a property tax levy that was initially approved in 2012. The 'Bellingham Home Fund' or Housing 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. In the 2025 Action Plan year, the City spent about $4.3 M from this source to support housing production and preservation, homeownership, housing services, and administration. As of June 30, 2026, the City had just under $7 M available to draw from levy funds, the vast majority of which is committed to projects. In addition, projects pay into a dedicated monitoring fund that is reserved for future administrative expenses directed towards monitoring the long-term affordability periods; that fund had $1,731,661 at the end of the 2025 program year.

Bellingham General Fund

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

The City allocates "general fund" money for housing and human service grants as well as ongoing programs. For the 2025 Action Plan year, the City spent $731,436 from this source. Over half of this went to competitive human service grants and support for food security (approx. $527 K). About $204 K supported the Ground level Response and Coordinated Engagement (GRACE) program operated as a partnership with Whatcom County ($355 K is committed for this purpose and paid on a reimbursement basis).

Bellingham Affordable Housing Sales Tax

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

The City began collecting a 1/10th of 1% "Affordable Housing Sales Tax" for housing and housing services in the 2021 Action Plan year, as authorized by the State legislature. In the 2025 Action Plan year, the City spent about $2.8 M from this source to support housing production, operations of new housing units, housing services, and administration. As of June 30, 2026, the City had $7,457,218 available to draw from sales tax funds, the vast majority of which is committed to programs and projects.

Other Funds

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

Additional funding is at times available. All of the COVID-19 response funding provided to state and local jurisdictions as part of the American Rescue Plan Act (ARPA-SLFRF) has been fully expended and is no longer available. This category includes the final amount of Real Estate Excise Tax funding that was temporarily allowed to be utilized for shelter facilities by state law (REET). It also includes a portion of the Justice Sales Tax funding that support eligible services. In the 2025 Action Plan year, the City spent just over $148 K in REET, and $188 K in Justice Sales Tax. The REET funding was spent on the remaining reimbursements for set-up of the North Haven Tiny Home Village; and the Justice Sales Tax supported a portion of the Homeless Outreach Team.

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.



Outstanding loans primarily reflect the use of CDBG, HOME, Levy, and AHST funding sources. A General Fund loan is also included that began as ARPA-SLFRF funding in a larger affordable housing loan. It has reverted to being owed back to the City's General Fund, as the ARPA-SLFRF funding came to the City as a grant.

The following tables show the amount of these loans.

The amount of **all loans with an outstanding balance** the City has by program and fund, as of June 30, 2025:

Funding Source	Housing-CD Fund	Homebuyer	Home Rehab	Total
HOME	10,001,675	2,278,999	170,931	12,451,606
CDBG/NSP	6,152,127	726,655	5,825,284	12,704,066
Housing Levy	25,667,248	1,058,974		26,726,222
AH Sales Tax	6,714,356			6,714,356
General Fund	3,863,587			3,863,587
Total	52,398,992	4,064,628	5,996,215	**62,459,836**

The amount of **only deferred payment loans with an outstanding balance** the City has (a subset of the prior table):

Funding Source	Housing-CD Fund	Homebuyer	Home Rehab	Total
HOME	3,513,004	2,278,999	170,931	5,962,934
CDBG/NSP	5,438,896	726,655	5,825,284	11,990,834
Housing Levy	5,507,920	1,058,974		6,566,894
Sales Tax	1,406,667			1,406,667
Total	15,866,486	4,064,628	5,996,215	**25,927,330**

Leveraging Funds

City funds typically represent one component of project and program budgets. However, leveraging of these funds has declined in recent years due to stagnant or decreasing outside funding and rising project costs, increasing pressure on City resources.

Overall, average leveraging of City-managed funding is at approximately $5 in other funding per City dollar (including all local funding sources). For the Bellingham Home Fund (Housing Levy) specifically, leveraging is about $8 in other funding per Levy dollar across the Housing and Services Program. Leveraging varies significantly by year and project based on availability of funding, the competitiveness of City priority projects and programs relative to other funders' priorities, the absolute costs of project and program service delivery, the timing of project completion, and the mix of City funds used.

Program Areas

The City has six main program areas covering housing, human service, and community facilities. These program areas are used to solicit grant or loan applications, set goals, and monitor progress. This report combines the Production and Preservation of Housing programs, and does not include a separate section on administrative activities as they support all other program areas.

Goals and outcomes are established separately through the 2023-2027 Consolidated Plan (as required by HUD), and through the City's Affordable Housing and Services Administrative and Financial Plan ("A&F Plan"). Where goals are reported upon in this CAPER, they are based on established goals in these respective Plans, which can be found in detail here: https://www.cob.org/services/housing/Pages/planning-and-performance-documents.aspx.



Production of Rental Housing



Preservation of Housing & provision of shelter



Homeownership and Homebuyer Assistance



Community Facilities



Rental Assistance and Supportive Services (includes human services)



Administration

Production & Preservation of Rental Housing



Program Objectives - Production

- 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.



Program Objectives – Preservation & Shelter

- 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.

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

Nearly all funding sources were utilized to support the Housing Production and Preservation program this past program year.

A number of prior-committed projects are underway, and not reflected below in either the Committed or Completed Projects tables. The City committed to these in a prior program year, and they are not yet completed, though funds were expended on these projects over the 2025

program year. Project completion does not take place until project construction is complete, occupancy is complete, all costs have been certified for the project, and all required project completion reports are submitted to the City. These projects will be reported complete in a future program year, and include:

- Sean Humphrey's Karen Durham House (6 units in an adult family home, occupancy underway)
- Opportunity Council's Bellis Family Housing (65 units, occupancy underway)
- Opportunity Council's Bellis Senior Housing (64 units, under development)
- Lake Whatcom Center's Lincoln Street Studios (38 units, under development)
- Bellingham Housing Authority's Unity Street Redevelopment (64 units, in pre-development)
- Mercy Housing Northwest's Holly Street Senior (74 units, in pre-development)

The City did not commit to or complete any new Rental Housing Development Projects in the 2025 program year.

Summary of Preservation & Interim Housing Projects to which the City ***Committed Funds*** in the 2025 program year

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, safety upgrades and weatherization of their homes. Income Target: 6 below 50% AMI; 6 below 80% AMI	12	$450,000 CDBG	$450,000
Opportunity Council *Manufactured Home Repair* Various	The Opportunity Council coordinates with the low-income home weatherization and minor home repair program to rehabilitate and repair manufactured homes in the City. Typical repairs or replacements include roof, subfloor, electrical and plumbing, window and door, and heating system. Income Target: 4 below 30% AMI; 6 below 50% AMI; 5 below 80% AMI	15	$220,000 Levy	$440,000
	TOTALS:	**27**	**$670,000**	**$890,000**

The City also sets aside $50,000 each year in Housing Levy dollars for **Emergency Repair**, on an *as-needed basis* (if funds are not used, they will be returned to the fund balance).

Summary of Preservation & Interim Housing Projects *Completed* in the 2025 Program Year

Project Sponsor *Project Name* Neighborhood	**Project Description**	**Units**	**City $**	**Project $**
City of Bellingham *Homeowner Rehabilitation Program* Various	The City of Bellingham provided financial assistance to low-income homeowners for repairs and weatherization of their homes. Income Target: 9 below 30% AMI; 3 below 50% AMI	12	$538,106 CDBG	$538,106

Project Sponsor *Project Name* Neighborhood	Project Description	Units	City $	Project $
Opportunity Council *Manufactured Home Repair* Various	The Opportunity Council coordinated with the low-income home weatherization and minor home repair program to rehabilitate and repair manufactured homes in the City. Typical repairs or replacements include roof, subfloor, electrical and plumbing, window and door, and heating system. Income Target: 3 below 30% AMI; 6 below 50% AMI; 4 below 80% AMI	13	$165,933 Levy	$402,280
Lydia Place *Gladstone House* Puget Neighborhood	The City of Bellingham provided financial assistance to Lydia Place for improvement and conversion of a decades-old interim housing facility to a 5-bedroom permanent supportive housing unit for a large family with children exiting homelessness. Income Target: 1 below 30% AMI	1	$136,436	$425,035
	TOTALS:	**26**	**$840,476**	**$1,365,421**

Summary of **Consolidated Plan** Goals and Outcomes for the 2025 Program Year

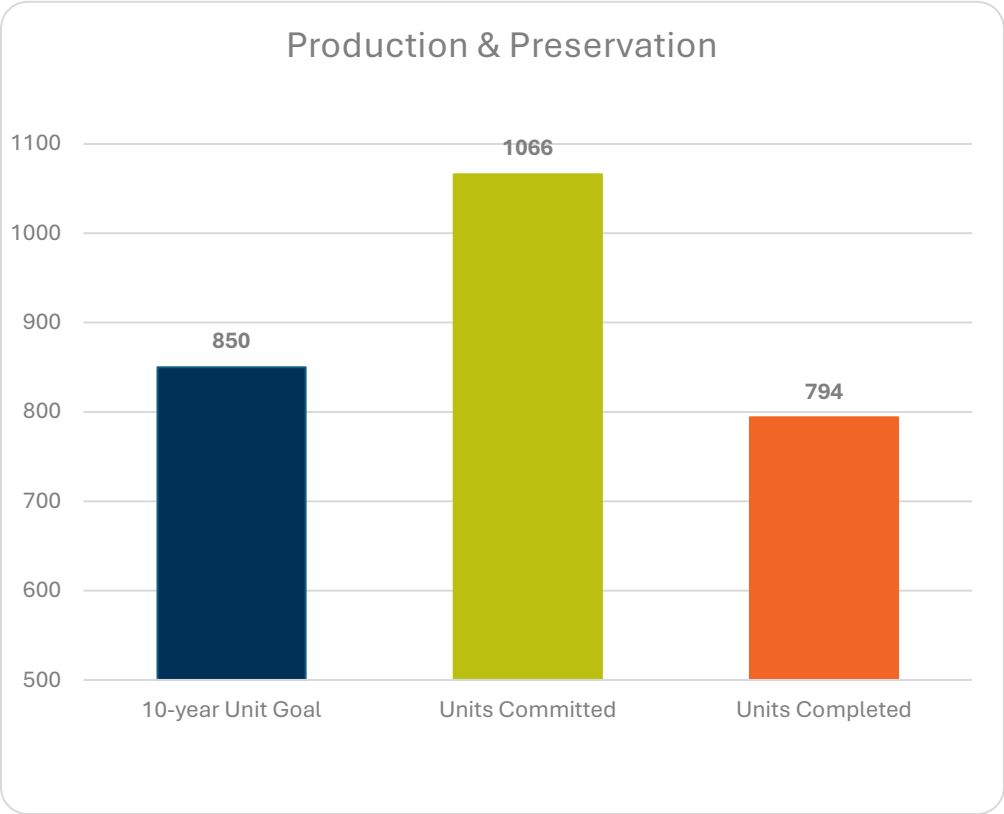
The majority of the production and preservation Consolidated Plan outcome targets fall under the goal of Reduce Cost Burden, with two targeted outcomes related to preservation, and one related to production. In addition, the efforts related to adding shelter beds fall under the goal of Increasing Safety for Vulnerable Groups.

Goal Description	Outcome	Goal	Prior Committed	Prior Actual	2025 Committed	2025 Actual	% of Goal Committed	% of Goal Actual
Reduce Cost Burden	Rental units constructed	300	304	157	0	0	101%	52%
	Homeowner housing rehabilitated	110	62	52	27	25	81%	70%
	Rental units rehabilitated	25	0	0	0	1	0%	4%
TOTALS:		**435**	**366**	**209**	**27**	**26**	**90%**	**54%**

Goal Description	Outcome	Goal	Prior Committed	Prior Actual	2025 Committed	2025 Actual	% of Goal Committed	% of Goal Actual
Increase Safety for Vulnerable Groups	Public service activities for low/moderate income housing benefit	100	71	60	0	0	71%	60%
TOTALS:		**100**	**71**	**60**	**0**	**0**	**71%**	**60%**

Summary of the City's Affordable Housing and Services Administrative and Financial Plan Goals and Outcomes through the 2025 Program Year

The City's A&F Plan goals cover the period of the current levy: 2019-2028. The accomplishments for the production and preservation program for this period are shown below. Of the 1,066 units committed, 893 are for the production program, and 173 for the preservation program. Of the 794 units completed, 622 are for the production program, and 172 for the preservation program.


Production & Preservation
1100
1000
900
800
700
600
500
850
1066
794
10-year Unit Goal
Units Committed
Units Completed

HOMEOWNERSHIP & HOMEBUYER PROGRAM



Program Objectives:

- 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 homebuyers through resale restrictions that will maintain an affordable home price and/or loan repayment terms that will generate funds to assist future home purchasers.
- Combine with other sources of homebuyer and housing rehabilitation assistance funds.
- 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 utilized to support the Homeownership program this past program year were HOME and Levy.

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

One prior-committed project is underway, and not reflected below in either the Committed Funds or Completed Projects tables. The City committed to this project in a prior program year, with units not yet completed, but funds being expended; this project will be reported complete in a future program year:

- Kulshan CLT's La Freniere Court development (18 units under development)

Summary of **Homebuyer Projects** to which the City ***Committed Funds*** in the 2025 Program Year

Project Sponsor *Project Name* Neighborhood	**Project Description**	**Units**	**City $**	**Project $**
WSHFC & Kulshan CLT *Restricted Resale & Unrestricted Programs* Various/Scattered	The City committed down payment and/or closing cost assistance to the programs serving low income first time homebuyers in partnership with the WA State Housing Finance Commission: both the Restricted Resale program operating in partnerhip with Kulshan Community Land Trust, and the Unrestricted program available through WSHFC-participating banks. Income Target: 6 under 80% AMI	6	$450,000 (HOME & Levy)	TBD
	TOTALS:	**6**	**$450,000**	

Summary of **Homebuyer Projects *Completed*** in the 2025 Program Year

Project Sponsor *Project Name* Neighborhood	**Project Description**	**Units**	**City $**	**Project $**
WSHFC & Kulshan CLT *Restricted Resale Program – Single Family Homes* King Mtn (3)	The City provided assistance to three households in partnership with the WA State Housing Finance Commission and Kulshan Community Land Trust, supporting first time homebuyer to purchase 3 newly built homes in the Telegraph Townhomes development. Income Target: 2 under 80% AMI; 1 under 50% AMI	3	$225,000 (HOME)	$1,180,000
WSHFC & Kulshan CLT *Restricted Resale Program - Condos* Fairhaven Birchwood	The City provided assistance to two households in partnership with the WA State Housing Finance Commission & Kulshan CLT supporting first time homebuyers purchase condominiums. Income Target: 2 under 80% AMI	2	$115,000 (HOME)	$428,509
	TOTALS:	**5**	**$340,000**	**$1,608,509**

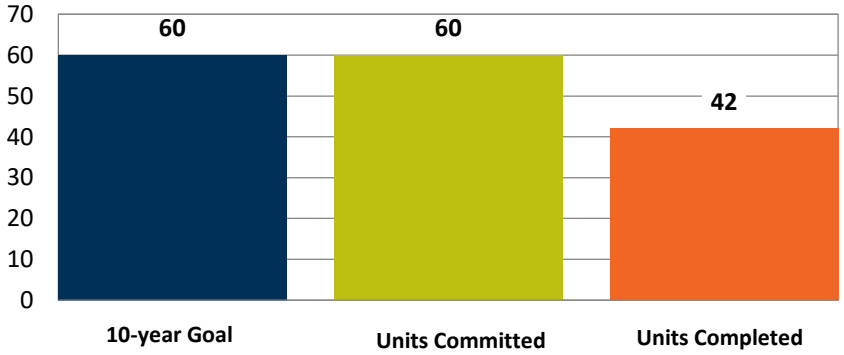
Summary of **Consolidated Plan** Goals and Outcomes for the 2025 Program Year

The homebuyer Consolidated Plan outcome target falls under the goal of Reduce Cost Burden, with one associated outcome target to directly assist homebuyers, and another to add homeowner housing.

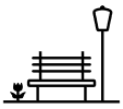
Goal Description	**Outcome**	**Goal**	**Prior Committed**	**Prior Actual**	**2025 Committed**	**2025 Actual**	**% of Goal Committed**	**% of Goal Actual**
Reduce Cost Burden	Direct assistance to homebuyers	30	9	8	6	5	50%	43%
	Homeowner housing added	18	18	0	0	0	100%	0%
	TOTALS:	**48**	**27**	**8**	**6**	**5**	**69%**	**27%**

Summary of the City's Affordable Housing and Services Administrative and Financial Plan Goals and Outcomes through the 2025 Program Year

The City's A&F Plan goals cover the period of the current levy: 2019-2028. The accomplishments for the homebuyer program over this period are shown below.



COMMUNITY AND PUBLIC FACILITIES



Program Objectives:

- Provides funding to "public facilities and improvements" that can include infrastructure, such as sewer, drainage, parks, sidewalks, architectural barriers, public and community 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 funding source utilized to support the Community Facility program this past program year was CDBG.

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

Two prior-committed projects are underway, and not reflected below in either the Committed Funds or Completed Projects tables. The City committed to these project in a prior program year, with the projects not yet completed; they will be reported complete in a future program year:

- BHA Samish Commons Early Learning Center
- Brigid Collins Facility Repairs

The City did not commit to or complete additional Community Facilities in the 2025 Program Year.

Summary of **Consolidated Plan** Goals and Outcomes for the 2025 Program Year

The community facilities program Consolidated Plan outcome target falls under the goal of Help meet basic needs (other than housing), with one associated outcome target to provide public facility or infrastructure activities other than low/moderate income housing benefit.

Goal Description	Outcome	Goal	Prior Committed	Prior Actual	2025 Committed	2025 Actual	% of Goal Committed	% of Goal Actual
Help meet basic needs (other than housing)	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	420	1,834	462	0	0	437%	110%
	TOTALS:	**420**	**1,834**	**462**	**0**	**0**	**437%**	**110%**

There are no A&F Plan goals related to Community Facilities.

RENTAL ASSISTANCE AND SUPPORTIVE SERVICES (INCLUDES HUMAN SERVICES)



The Rental Assistance and Housing/Human Services Program provides funding to a wide range of activities. The primary areas of activity for the 2024 program year included:

- Tenant-based rental assistance (TBRA)
- Project-based rental assistance and housing services
- Housing services programs
- Human and social services

The funding sources utilized to support the Services this past program year were HOME, CDBG, Levy, General Fund, and AHST.

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

Summary of ***Committed & Delivered*** Annual Project-based Rental Assistance and/or Housing Services, Operations and Maintenance

Project Sponsor *Project Name*	**Project Description**	**Units**	**City $**	**Project $**
Catholic Housing Services *Francis Place* Central Business District	The City provides funding to assist with rental payments, housing case management and operational staff for security. This commitment was in conjunction with a capital development award. Income Target: 21 < 30% AMI; 13 < 50% AMI; 8 < 60% AMI	42	$149,978	$642,929
Sun Community Services *Greggie's House & Nevada PSH* Sunnyland / Roosevelt	The City provides funding to assist with case management services, rent and administrative costs at these 2 different Sun facilities. This commitment was in conjunction with two different capital development awards. Income Target: 6 < 30% AMI; 3 < 50% AMI	9	$ 77,066.97	$ 121,998.97
Opportunity Council *22 North* City Center	The City provides funding to assist with rental payments, housing case management and operations. This commitment was in conjunction with a capital development award. Income Target: 20 < 30% AMI; 20 < 50% AMI	40	$ 142,857	$737,581
Lydia Place *Heart House* Puget Neighborhood	The City provides funding to assist with operations and services. This commitment was in conjunction with a capital development award. Income Target: 9 < 30% AMI; 2 < 50% AMI	11	$78,013.55	$214,524.76
Road2Home *Gardenview Tiny House Village* Puget Neighborhood	The City provides funding for operations and services. This commitment was in conjunction with the original set-up of the THV. Management of operations shifted agencies from LIHI to Road2Home near the end of the program year. Income Target: 36 < 30% AMI	36	$560,998	$600,998
	TOTAL:	**138**	**$866,056.52**	**$2,318,031.73**

Summary of Annual Housing Services Supports

Goal Supported	Agency	Program Name	City $	Total $
Provide Services to Remain Stably Housed: Public service activities for low/moderate income housing benefit	Lydia Place	Family Services	$466,899	$1,906,967.39
	Opportunity Council	Homeless Housing Services / Rapid Rehousing	$321,331.89	$1,308,550.89
	Northwest Youth Services	Transitional Living	$49,966	$932,000
	YWCA	Larrabee Residence	$84,314	$1,797,259.13
	Northwest Youth Services	Ground Floor for Youth	$82,783.67	$595,593.67
	Opportunity Council	Homeless Outreach Team	$394,568.09	$527,139.09
	Opportunity Council	Homeless Service Center Operations	$83,642.18	$333,015.18
	Opportunity Council	Prevention & Diversion for Families & Seniors	$209,305.74	$365,472.74
	Opportunity Council	Family School Partnership	$144,447.33	$352,878.33
	DVSAS	Beyond Shelter	$92,568.56	$253,031.56
	Lydia Place	Family Prevention	$159,679.30	$1,180,979.30
Provide Services to Remain Stably Housed: Tenant based rental assistance	Opportunity Council	Prevention & Diversion for Families & Seniors (rent only)	$301,198.63	$361,198.63
	Opportunity Council	Tenant-based Rental Assistance	$157,161.62	$5,589,057.32
Help meet basic needs: Homeless Person Overnight Shelter	DVSAS	Domestic Violence Safe Shelter	$35,185.26	$727,965.26
	Opportunity Council	Emergency Motel Stays	$36,843.86	$120,834
			$2,619,895	**$16,351,942.49**

Summary of Human Services Supports

Goal Supported	Agency	Program Name	City $	Program $
Help meet basic needs: Public service activities other than low/moderate income housing benefit	Lydia Place	Mental Health Program	$82,755	$605,058
	Bellingham Food Bank	Free Grocery Program	$200,000	$5,218,000
	Opportunity Council	Volunteer Chore Program	$29,600	$125,021
	DVSAS	Safe Start Program	$27,704.66	$40,987.66
	NWYS	Education & Employment	$22,749.65	$72,929.65
	Whatcom Literacy Council	Gaining Jobs & Self Sufficiency Through Literacy	$15,000	$201,137
	Whatcom Dispute Resolution Center	Housing Stability Program	$85,000	$402,746
	Brigid Collins	Targeted Intensive Case Management	$30,000	$486,131
	Whatcom County Council on Aging	Meals on Wheels	$50,000	$2,382,921

	Opportunity Council	Maple Alley Inn	$27,000	$168,622
	Sean Humphrey	Residential Services	$21,697	$81,422.75
	Max Higbee Center	Weekday Program	$45,000	$692,367.45
	Bellingham School District	Carl Cozier Family Resource Center	$89,344	$115,251
	Mercy	Senior Support Services	$15,000	$394,316
			$740,850	**$10,986,911**

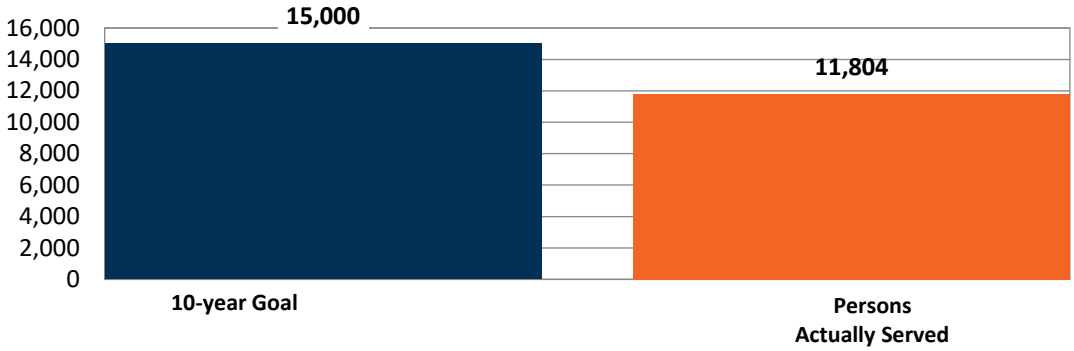
Summary of **Consolidated Plan** Goals and Outcomes for the 2025 Program Year under the **Services** program

The services program addresses two different goals in the City's Consolidated Plan. Two of the outcome targets fall under the goal of Help Meet Basic Needs, and two outcome targets fall under the goal of Provide Services to Remain Stably Housed. The following table summarizes how the City is doing in relationship to the goals and outcomes laid out in the 2023 Consolidated Plan:

Goal Description	Outcome	Goal	Prior Committed	Prior Actual	2025 Committed	2025 Actual	% of Goal Committed	% of Goal Actual
Help meet basic needs	Homeless person overnight shelter	250	303	237	153	150	182%	155%
	Public service activities other than low/moderate income housing benefit	22,700	41,300	97,457	26,300	45,959	298%	632%
Provide Services to remain stably housed	Tenant based rental assistance	285	334	348	306	687	225%	363%
	Public service activities for low/moderate income housing benefit	880	1,523	2,805	523	485	233%	374%
		24,115	**43,460**	**100,847**	**27,282**	**47,281**	**293%**	**614%**

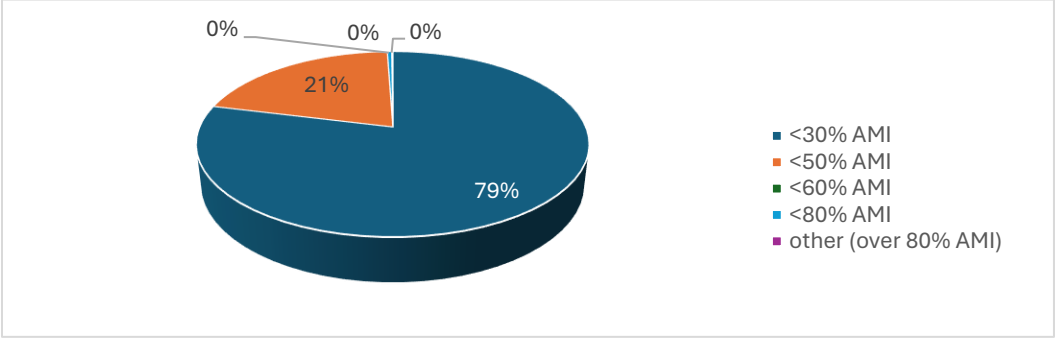
Summary of the City's Affordable Housing and Services Administrative and Financial Plan Goals and Outcomes through the 2025 Program Year

The City's A&F Plan goals cover the period of the current levy: 2019-2028. These goals are specific to the housing-related services supported by the City, and do not include the non-housing services. The accomplishments for the Rental Assistance and Supportive Services program over this period are shown below.



Beneficiaries served by City Projects and Programs

Programs and Projects funded by the City must track demographic data of the clients served. Each funding source has its own limitations on beneficiary income by program area. Overall, the vast majority of City funding must serve very low-income households, or those earning under 50% of the area median income (AMI). Some programs have higher AMI thresholds of 60% or 80% AMI. Over the past program year across all program areas, 74% of beneficiaries had incomes below 30% AMI; 26% had incomes between 31 and 50% AMI; and 0.3% had incomes between 51 and 80% of AMI.



HUD-Required CAPER Sections

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

Bellingham receives federal and local funding for the housing and community development activities covered by this Annual Performance Report. The City receives a CDBG and a HOME formula grant, which in 2025-2026, reflected relatively stable funding.

In 2017, Bellingham voters approved a renewal of a property tax levy that was initially approved in 2012. The 'Bellingham Home Fund' or Housing 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). In addition to property taxes collected, interest is earned on the balance, and occasionally payments are made on loans.

In the 2025 Action Plan year, the City spent about $4.3 M from this source to support housing production and preservation, homeownership, housing services, and administration. As of June 30, 2026, the City had just under $7 M available to draw from levy funds, the vast majority of which is committed to projects. In addition, projects pay into a dedicated monitoring fund that is reserved for future administrative expenses directed towards monitoring the long-term affordability periods; that fund had $1,731,661 at the end of the 2025 program year.

The City allocates "general fund" money for housing and human service grants as well as ongoing programs. For the 2025 Action Plan year, the City spent $731,436 from this source. Over half of this went to competitive human service grants and support for food security (approx. $527 K). About $204 K supported the Ground level Response and Coordinated Engagement (GRACE) program operated as a partnership with Whatcom County.

The City began collecting a 1/10th of 1% "Affordable Housing Sales Tax" for housing and housing services in the 2021 Action Plan year, as authorized by the State legislature. In the 2025 Action Plan year, the City spent about $2.8 M from this source to support housing production, operations of new housing units, housing services, and administration. As of June 30, 2026, the City had $7,457,218 available to draw from sales tax funds, the vast majority of which is committed to programs and projects.

Additional funding is at times available. All of the COVID-19 response funding provided to state and local jurisdictions as part of the American Rescue Plan Act (ARPA-SLFRF) has been fully expended and is no longer available. This category includes the final amount of Real Estate Excise Tax funding that was temporarily allowed to be utilized for shelter facilities by state law (REET). It also includes a portion of the Justice Sales Tax funding that supports eligible services. In the 2025 Action Plan year, the City spent just over $148 K in REET and $188 K in Justice Sales Tax. The REET funding was spent on the remaining reimbursements for set-up of the North Haven Tiny Home Village; and the

Justice Sales Tax supported a portion of the Homeless Outreach Team.

The City has six main program areas for housing and human service programs. These program areas are used to solicit grant or loan applications, set goals, and monitor progress. These programs are: Production of Rental Housing, Preservation of Housing, Homebuyer, Rental Assistance and Supportive Services (includes human services), Community Facilities, and Administration. Administration is supported by all funds according to prescribed caps. For more information, see the City website at https://cob.org/services/housing.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals – these are included in the Program Areas section of this report.

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City of Bellingham has made progress in addressing the needs of 2023-2027 Consolidated Plan goals. These goals include reducing cost burden for LMI households, providing services to vulnerable households to remain stably housed, helping vulnerable households meet their basic needs, and increasing safety for vulnerable groups by providing shelter options.

CDBG funds have supported the basic needs of LMI households with the Meals on Wheels, Food Bank - Free Grocery, and Volunteer Chore programs, and have helped children recover from exposure to violence through the Safe Start and Brigid Collins Targeted Intensive Case Management programs.

CDBG supported the home rehab program, community facilities including flood repair at the Brigid Collins services center, interim housing rehabilitation, public services, and administrative activities. Public service activities were accomplished with strong agency partners continuing to assist with serving LMI households, including those experiencing homelessness.

The home rehabilitation program continues to help seniors, disabled, and low-income households remain stably housed. These accomplishments are all high priorities in the City plan. CDBG funding is leveraged with our local funds to accomplish all these priorities, with CDBG going to the most appropriate programs and projects that are a match based on associated rules and expectations.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

	CDBG	HOME
White	22,452	144
Black or African American	877	9
Asian	1,295	0
American Indian or American Native	869	5
Native Hawaiian or Other Pacific Islander	434	0
Total	**25,927**	**158**
Hispanic	14,181	55
Not Hispanic	29,345	103

Table 1 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The programs and projects supported by the City reflect slightly more diverse representation than the population as a whole, but are in-line with the race and ethnicity make-up of the low-income population of the City. The table above reflects only those activities supported with CDBG and HOME funding.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,446,989	959,750
HOME	public - federal	848,349	487,906
Other	public - federal	11,400,196	8,567,994
Other	public - local	11,400,196	8,567,994

Table 2 - Resources Made Available

Narrative

The 'Other' funds expended are from the City's local funds, which come from a combination of general funds, a housing property tax levy, and an affordable housing sales tax.

The City had significant funds carry-over from the prior program year along with program income. A number of projects' timeframes spanned across the program year, along with the need to utilize more than a single-year's allocation for upcoming projects. HOME funds also remain from the HOME-ARP program which are intentionally being disbursed over the next 3 years.

Many acquisition and development projects take years to carry out, with funding crossing program years, due to the planning, due diligence, and construction timeframes.

Identify the geographic distribution and location of investments

Narrative

The whole City of Bellingham is the targeted area, with the goal to have equitable distribution of resources and incomes across the City. This includes targeting new affordable housing in higher income areas, and the preservation and improvement of affordable housing in lower income areas.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City leveraged federal funds significantly. Expenditures of City Housing Levy, Affordable Housing Sales Tax, and General Fund resulted in about a 6 fold leverage for every dollar of federal funds invested. Leveraging fluctuates 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, the absolute costs of project and program service delivery, and timing of project completion.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	8,962,154
2. Match contributed during current Federal fiscal year	1,017,351
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	9,979,505
4. Match liability for current Federal fiscal year	146,396
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	9,833,109

Table 3 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	**Date of Contribu-tion**	**Cash (non-Federal sources)**	**Foregone Taxes, Fees, Charges**	**Appraised Land/Real Property**	**Required Infra-structure**	**Site Preparation, Construction Materials, Donated labor**	**Bond Financing**	**Total Match**
OppCo 22 North – PSH Ops Support	06/30/2025	27,621	0	0	0	0	0	27,621
CCS Francis Place – PSH Ops Support	06/30/2025	13,814	0	0	0	0	0	13,814
Lydia Place Heart House – PSH Ops Support	06/30/2025	36,170	0	0	0	0	0	36,170
TBRA - OppCo match	06/30/2025	937,747	0	0	0	0	0	937,747

Table 4 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period $	**Amount received during reporting period $**	**Total amount expended during reporting period $**	**Amount expended for TBRA $**	**Balance on hand at end of reporting period $**
246,669	264,440	511,110	93,982	248,555

Table 5 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	**Minority Business Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

	Total	**Women Business Enterprises**	**Male**
Contracts			
Dollar Amount	0	0	0
Number	0	0	0
Sub-Contracts			
Number	0	0	0
Dollar Amount	0	0	0

Table 6 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	**Minority Property Owners**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 7 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition		
Parcels Acquired	0	0
Businesses Displaced	0	0
Nonprofit Organizations Displaced	0	0
Households Temporarily Relocated, not Displaced	0	0

Households Displaced	**Total**	**Minority Property Enterprises**				**White Non-Hispanic**
		Alaskan Native or American Indian	**Asian or Pacific Islander**	**Black Non-Hispanic**	**Hispanic**	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 8 – Relocation and Real Property Acquisition

The City had no projects completed during the program year with required reporting on MBE/WBE or relocation activities.

CR-20 - AFFORDABLE HOUSING 91.520(B)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	**Actual**
Number of Homeless households to be provided affordable housing units	72	675
Number of Non-Homeless households to be provided affordable housing units	180	21
Number of Special-Needs households to be provided affordable housing units	26	9
Total	**278**	**705**

Table 9 – Number of Households

	One-Year Goal	**Actual**
Number of households supported through Rental Assistance	119	674
Number of households supported through The Production of New Units	133	0

	One-Year Goal	Actual
Number of households supported through Rehab of Existing Units	21	26
Number of households supported through Acquisition of Existing Units	5	5
Total	**278**	**705**

Table 10 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City has one nearly-complete affordable rental housing development (65 units), and four in various stages of development, but no completed units this year in housing production. The completed units were all associated with either rental housing rehabilitation or the homownership programs (homebuyer assistance, homeowner rehab assistance, and mobile home repair). For this reason the City is under targets on one-year goals for supporting non-homeless and special needs housing, and production of new units. All the other goals, however, are on target or exceeded.

The City also supports a TBRA program, as well as robust rapid rehousing and PSH programs in the community, supported by local funds and partner agencies such as Whatcom County. Despite our continued progress, we have an overwhelming need for housing units and supports for our low-income households. The City has invested heavily in sheltering options in recent years (congregate, non-congregate, and tiny house villages); the whole continuum of housing options is crucial to the City, but there are neither the resources nor capacity to work on all aspects of the continuum at once.

Discuss how these outcomes will impact future annual action plans.

This is the third CAPER for the 5-year Consolidated Plan adopted in 2023. Based on last year's and this year's reporting, along with the housing currently under development and expected to be completed in future years, the City is progressing well in comparison to goals set with regard to supporting housing units for non-homeless households, whether new, rehabilitated, or acquired; and is also offering significantly more-than-planned-for support for rental assistance to homeless households.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	37,783	24
Low-income	9,744	1
Moderate-income	4	4
Total	**47,531**	**29**

Table 11 – Number of Households Served

Narrative Information

CDBG totals include those served in the Home Rehab Program (12 completed), and the human services program (Volunteer Chore, Meals on Wheels, DVSAS Safe Start, and Food Bank serving a total of 43,526 individuals). HOME numbers include those served through the TBRA program (80 individuals from 24 households), as well as those served through 3 HOME-ARP supported programs: DVSAS Beyond Shelter, OppCo Family School Partnership, and Lydia Place Family Diversion (303 individuals in 121 households). In additional to the CDBG and HOME totals, the City also supported many more individuals through its local funding including for services supports.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City-funded Homeless Outreach Team (HOT) has continued to operate and be a valuable resource to the community and unsheltered population. Their focus is on reaching out specifically to unsheltered persons to build relationships and align them with services and housing, based on the specific needs of each individual. In the 2025 program year, HOT conducted outreach five days per week, including outreach to homeless encampments, and continued to distribute food, water and other basic needs to unsheltered households.

HOT also conduct vulnerability and needs assessments with those interested, getting them registered with the housing pool for potential housing placement. They enrolled 105 unique households with case management services with partner agencies and/or permanent housing. HOT completed vulnerability assessments for 64 households, all of them with income below 30 AMI. HOT interacted with 678 unduplicated individuals residing in encampments during the program year.

The City also supports the Ground Floor, an outreach location run by Northwest Youth Services targeted at reaching homeless youth and connecting them to housing and services. The Ground Floor served 416 unduplicated youth and young adults with housing and other services over the program year.

In addition, the City is a partner in numerous activities that divert individuals from emergency services and justice involvement, many of which have a street outreach component and reach unhoused individuals. City funds support the Alternative Response Team (ART) and Ground-level Response and Coordinated Engagement (GRACE) programs, and the City is a coordinative partner with the Law Enforcement Assisted Division (LEAD) program, alternative community courts, Street Medicine, and the Way Station (day hygiene center). All of these programs have professionals

involved in assessing individual needs and supporting participants in whatever treatment or intervention is needed in order to help them move toward health, safety, and stabilization.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City continues to be active on workgroups and task forces to collaborate with regional agencies, the county, local non-profits, and the faith community to address the need for emergency shelter and transitional housing, and has continued coleading with Whatcom County a workgroup on homelessness among families with children.

The City continues to fund shelters through nonprofits serving homeless individuals and families through non-congregate shelter, motel stays, and tiny house villages (THV). The following shelter and interim housing services are operational in this community: YWCA 19 rooms in shelter for pregnant and parenting moms + 9 alcove beds + 5 additional emergency beds for senior women; Sun House 9 beds; NWYS PAD shelter for youth up to 12 beds and Transitional Living program for young adults (7 beds); Lighthouse Mission 'Base Camp' 200 beds + 30 overflow beds in winter; DVSAS 47 individuals fleeing DV; North Haven THV 47; Gardenview THV 52. There are also a number of treatment facility beds available for individuals at varying levels of acuity.

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

The City of Bellingham and our partners are committed to providing housing whenever possible, and prioritizing homelessness prevention for families, with appropriate service levels available to match household needs. The City funds multiple programs focused on helping vulnerable individuals and families avoid becoming homeless, such as Lydia Place, DVSAS, Opportunity Council, Northwest Youth Services, and the Bellingham Housing Authority. With the City's support, Northwest Youth Services continues to operate a low-barrier day shelter where youth can access services and complete intake assessments to become eligible for housing programs. The City also supports Sun Community Services, an agency which provides both transitional and permanently supportive housing to adults with a mental health diagnosis, most have whom have been formerly institutionalized. This includes the City's use of HOME-ARP funds to three agencies focused on prevention and diversion services. The addition of the shelter last year for pregnant and parenting moms also provides a landing place to connect those young families facing homelessness with immediate resources and assistance.

The county operates a coordinated entry system for households who are already homeless. The City helps to fund this system through support of the Homeless Service Center, along with several service activities and rental assistance programs which help individuals and families avoid becoming homeless, including a Prevention and Diversion program. This service is a resource for households whose vulnerability is not high enough for them to qualify for full case management

services, but who still struggle to find housing in the tight rental market and/or find themselves severely rent burdened.

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

The City works collaboratively with our partners. The City helps fund several transitional housing and shelter programs, as well as the Homeless Outreach Team. Each has an expectation to help as many persons as possible transition to permanent housing and independent living. The City also requires 10% of units in most new rental construction projects funded by the City to provide homeless-on-entry units. However the numbers of those in need continue to grow at a rate that outpaces our community's capacity to provide assistance.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The City is fortunate to have a well-run public housing authority. The City is in regular contact with the housing authority but has not found it necessary to take any action to address the needs outside of what the housing authority is doing.

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

The housing authority board consists of 5 members, one of whom is a housing authority resident member. The City continues to educate the housing authority about our homeownership down payment assistance programs. One major obstacle continues to be the lack of homeowner housing stock that is within the budget of low-income residents, even with assistance.

Actions taken to provide assistance to troubled PHAs

The City of Bellingham does not have any troubled PHAs in our jurisdiction.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

The City continues to implement an ordinance that allows an 80% reduction in impact fees and system development charges for affordable low-income housing. The City provides financial assistance to affordable housing developers to reduce the costs of developing housing. Some of these funds go towards payment of system development charges, utility connections and impact fees. The City has made recent changes to zoning districts (including single-family) to support increased housing development densities, consist with WA State Law. The City also recently passed an ordinance allowing affordable housing developers who are funded by the City as part of the Consolidated Action Plan to depart from numerous development regulations such as height. In addition, the City periodically updates its surplus lands assessment to look at any opportunity to offer more property in partnership with affordable housing developers, and is being proactive in looking for land acquisition opportunities in partnership with other departments such as the Parks Department in order to further additional housing development at the same time as other City needs are addressed.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

City funding is allocated based on the needs and market analysis in the Consolidated Plan. Priorities focus on housing programs, physical/mental health, basic needs and other services. The City also works with other funders and other community partners to more effectively meet the needs of the community, coordinating and balancing priorities to fill identified gaps. City staff coordinated with Whatcom County staff as they developed and passed their 5-year Plan to Address Homelessness this past program year. The City continually is strategizing about how to best leverage the various funds available to match the needs in the community in collaboration with other funders.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City partners with Opportunity Council whose building performance center provides testing and clearance for lead-based paint hazards. The City home rehabilitation program prioritizes stabilization of lead-based paint hazards. In the 2025 program year, the home rehabilitation program completed projects that stabilized lead-based paint in 5 homes. City staff also provide information to community partners – particularly those who work with young children – about lead-based paint hazards.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Several of the City's service programs target families living in poverty with financial assistance and other support services. Programs such as Whatcom Literacy Council and Northwest Youth Services vocational readiness program help promote self-sufficiency through literacy and job training. Other programs support low-income families through housing stabilization and flex fund assistance and the Bellingham Food Bank's free grocery program. These supports indirectly help low-income families maintain their housing and can prevent them from falling into poverty when an unexpected challenge occurs. This is in addition to the numerous efforts to assist families in finding and maintaining affordable housing.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Coordination is a high priority for the City, with time given to numerous efforts between local agencies, the City and County to build organizational and institutional capacity. The City offers one-on-one technical assistance, publishes FAQs following our notices of funding availability, and helps shepherd newly interested agencies or staff members through the process of applying for funding and complying with requirements. Contract lead staff check-in quarterly with grantees to offer assistance and keep up to date with program challenges. The City is also a member of the Northwest Association of Community Development Managers and encourages staff to participate in bimonthly calls and utilize technical assistance resources.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City continually coordinates with housing and social service agencies through our citizen-advisory board (the Community Development Advisory Board), the Coalition to End Homelessness (and the Steering Committee for this group), and membership on the Whatcom County Housing Advisory Committee. In addition, a City representative sits on the Steering Committee of a multi-sector organization focused on housing issues, called the Whatcom Housing Alliance. City staff participate in the Coordinated Entry Governing Body which focuses on the local Continuum of Care to coordinate with partners in the community and improve the system. Each of these groups has a mix of folks ranging from those who have experienced housing instability and homelessness themselves, to those working with local nonprofits and government agencies doing related work. Coordination within our region is high, and valued by multiple partner agencies.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

The City of Bellingham, committed to nondiscrimination and equal opportunity in housing, has established procedures to further this commitment and to affirmatively market units receiving funding through the City. The City also has a policy to require an Affirmative Plan to Market Fair Housing for all projects with five or more units. This plan must be submitted and approved by the City prior to project completion. In addition, the City has been focused on implementing actions identified in the Assessment of Fair Housing, including zoning and land use changes needed to address inequities around the city. The City continues to partner with other agencies and institutions to provide training to landlords and tenants, consistent with the AFH. 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 differences.

The City is committed to providing education to landlords, tenants, and property management agencies about Fair Housing law. The City continues to fund a Landlord Liaison with the Opportunity Council's Homeless Service Center that helps resolve disputes and tensions between landlords and tenants and helps educate both about fair housing. In addition, funding is provided to the Whatcom Dispute Resolution Center to help resolve issues between landlords and tenants and otherwise promote housing stability in the community.

The City of Bellingham added a complaint button to our Web Site on the Fair Housing Page in 2019. The button allows people to e-mail staff directly regarding fair housing and submit questions or complaints. In program year 2025 we received 9 questions and/or complaints.

For each fair housing complaint, the tenant was directed to the Fair Housing Center of Washington or the Fair Housing Office of HUD for guidance and advocacy. City staff also review fair housing complaints in City subsidized rental properties that we monitor for compliance with HOME and CDBG regulations. The City has a library of resources from HUD and the Fair Housing Center of Washington and has recorded trainings given to the community which are posted on the City's website: https://cob.org/services/housing/tenant-and-landlord-support-and-education. The City of Bellingham is committed to affirmatively further fair housing.

CR-40 - MONITORING 91.220 AND 91.230

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

For housing projects, the City monitors at least once every three years, and utilizes a risk-based assessment tool to finalize the monitoring schedule. Housing targeted for homeless-on-entry and specific income populations or population types is monitored for verification of serving that population, including coordination with agency partners in the referral process. For public service projects, the City uses a risk-based assessment tool to identify those agencies that will receive on-site monitoring visits during the year. Tenant-based rental assistance activities are monitored annually as required by HUD rules. The city monitors our HOME-funded projects in accordance with the HOME rules and requirements. Monitoring correspondence is kept on file and available upon request.

The City works with housing developers on plans prior to construction to outreach to women and minority-owned businesses and low-income/Section 3 workers and contractors. Examples of things included in these action plans are breaking future subcontracts up into the smallest reasonable portions to make them more accessible to these firms, outreach throughout the community to employment centers, technical colleges, and the like.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Consistent with the Community Participation Plan, a notice of a public hearing and of the ability to comment on the 2025 Consolidated Annual Performance and Evaluation Report (CAPER) and general thoughts about how the City distributes funding was published in the newspaper of record (Cascadia Daily News - see attached) and on the City's website on August 7, 2026. The public

hearing was held before the Community Development Advisory Board (CDAB) on August 13, 2026, and all written comments were due by September 15, 2026.

CDAB members discussed the CAPER at both the August and September meetings. No verbal testimony was offered. The City included the opportunity to comment in an email notification to interested parties, and to those signed up for general emails with news from the City. Two written comments were received (attached). CDAB voted unanimously to approve the CAPER at their September meeting. One commenter suggested the City invest in and support safe camping, hygiene and storage facilities, with a system for incentivizing volunteer engagement by those experiencing homelessness. The second commenter suggested the City focus on tiny home development, and mental health and substance abuse treatment services, reserving permanent housing for those with the ability to abide by the behavioral expectations. Staff appreciate all comments received.

CR-45 - CDBG 91.520(C)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City continues to support services for those experiencing instability; particularly rapid rehousing and other housing services models that build long term housing stability. The City continues to support home rehabilitation loans to allow residents to maintain housing stability. Beyond housing, the City continues to support numerous agencies providing basic human services throughout the City. The City also discusses facility needs with local agencies and has a notice of funding open year-round to encourage applications. There are no major changes to the jurisdiction's overall strategy.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

N/A

CR-50 - HOME 24 CFR 91.520(D)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon

the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The City conducted a risk analysis and based on that analysis and the schedule required, conducted 13 monitoring sessions over the program year. Of those, four were on-site HOME physical inspections. Most properties inspected had few issues, and corrected those issues quickly. One property (Walton 1) had many issues, and is planning a rehabilitation project within the coming years to address major maintenance needs. Overall, there were a mix of file review and physical issues, but all property managers were responsive in addressing the City's concerns.

Please see the attached jpg with details on properties that underwent on-site monitoring in the 2025 Program Year. All properties requiring on-site inspection were included in our inspection program.

Monitoring for 2025 Program Year - City of Bellingham
Risk Analysis performed by Samya Lutz
Desk review performed by Lisa Manos; Site visits by Lisa Manos (file review) and Matthew Bautista (physical inspection)

PROPERTY	Owner	Funding	Date	HOME AP	Findings	Issues / Concerns	Review Conducted
Greggies House	Sun	LEVY	11/4/2025	N/A	None	6 Concerns (File Review: 1, Physical Inspection: 5)	In 2025 PY for PY 2024
Heart House	Lydia	HOME-LEVY	11/6/2025	6/30/2072	None	8 Concerns (File Review: 0, Physical Inspection: 8)	In 2025 PY for PY 2024
Samish Commons	BHA	LEVY	11/13/2026	N/A	None	5 Concerns (File Review: 5, Pysical Inspection: 0)	In 2025 PY for PY 2024
Samish Family	BHA	LEVY	11/14/2026	N/A	None	20 Concerns (File Review: 8, Physical Inspection :12)	In 2025 PY for PY 2024
Samish Senior	BHA	LEVY	11/18/2026	N/A	None	12 Concerns (File Review: 6, Physical Inspection: 6)	In 2025 PY for PY 2024
Sterling Senior	Mercy	HOME	11/25/2025	10/12/2027	None	1 Concern (File Review: 0, Physical Inspection: 1)	In 2025 PY for PY 2024
Walton I	BHA	HOME-CDBG	12/4/2025	12/31/2029	None	33 Concerns (File Review: 3, Pysical Inspection: 30)	In 2025 PY for PY 2024
WALTON II	BHA	HOME	12/9/2025	4/29/2031	None	8 Concerns (File Review: 5, Pysical Inspection: 3)	In 2025 PY for PY 2024
Evergreen Ridge	Mercy	GEN FUND	12/30/2025	N/A	None	70 Concerns (File Review: 4, Pysical Inspection: 66)	In 2025 PY for PY 2024
YWCA Family Emg. Shelter	YWCA	LEVY-CDBG	11/6/2025	N/A	None	4 Concerns (File Review: 0, Physical Inspection: 4)	In 2025 PY for PY 2024
YWCA Larabee Res.	YWCA	LEVY	2/17/2026	N/A / Exp	None	7 Concerns (File Review: 3, Physical Inspection: 4)	In 2025 PY for PY 2024
TBRA	OPPCO	HOME	2/12/2026	3 YR CONTRACT	None	0 Concerns	In 2025 PY for PY 2024
Scattered Site program	Kulshan	HOME OR LEVY	6/20/2026	9/5/2033	None	0 Concerns	In 2025 PY for PY 2024

Image: Bellingham-monitoring-summary

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

It is the affirmative marketing goal of the City of Bellingham to assure that individuals who normally might not apply for vacant rehabilitated, constructed or for sale units, or rental assistance, because of their race or ethnicity: know about the vacancies; feel welcome to apply; and have the opportunity to rent or purchase the units. The City expects all project owners or sponsors to carry out affirmative marketing as described in the City's Housing development guideline and procedure handbook. Projects with five or more units assisted with City funds must provide an Affirmative Marketing Plan, prior to City payment of any incurred expenses of the Owner or rental assistance provider. Properties with units designated for homeless-on-entry work closely with us to coordinate with our Homeless Service Center and other agencies providing shelter and services to unhoused families and individuals; the remainder of units are available via a property-specific marketing process done in accordance with the City's AFH and handbook.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Program income was used for the TBRA program this year (Total amount: $93,982), serving all extremely low income (<30% AMI) and homeless-on-entry households with children. TBRA family sizes ranged from 2- to 9-person households. The TBRA program served 19 households made up of 63 individuals. Note that the reporting for the activity in IDIS does not match the actual numbers, as numerous entries had to be made for a single household in IDIS any month their income was adjusted and rent payment changed.

Program Income was also used for the homebuyer program, assisting five low-income first-time homebuyer households with downpayment assistance and related costs to acquire a home (Total amount: $150,000). Homebuyer family household sizes ranged from 1- to 5-person households, and were all under 80% area median income. In addition, program income (both PI and PA) was used for administration.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The City of Bellingham tries to leverage federal funding with local funding as much as possible to maximize the impact and reach of the housing and services provided. Local funding and staff time were put into a number of projects which are underway. In addition, the City of Bellingham staff coordinate closely with funders at the State and regional levels, including the WA State Department of Commerce, Housing Trust Fund staff, and the WA State Housing Finance Commission (WSHFC) staff who work on the 9% LIHTC and 4% bond programs.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided N/A

Narrative

The only project underway that involves Section 3 in our jurisdiction this program year is the Bellis Family Housing development. This project was nearly completed in the 2025 program year, and currently all closeout documentation is being reviewed and compiled (including all Section 3 reporting) in order to be able to fully close out the project.

ATTACHMENT: PR26 - CITY OF BELLINGHAM

Office of Community Planning and Development
U.S. Department of Housing and Urban Development
Integrated Disbursement and Information System
PR26 - CDBG Financial Summary Report
Program Year 2025
BELLINGHAM , WA

DATE: 08-05-26
TIME: 11:42
PAGE: 1

PART I: SUMMARY OF CDBG RESOURCES	
01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	847,025.77
02 ENTITLEMENT GRANT	795,516.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	232,926.11
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	1,875,467.88
PART II: SUMMARY OF CDBG EXPENDITURES	
09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	779,445.67
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	779,445.67
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	180,304.51
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	959,750.18
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	915,717.70
PART III: LOWMOD BENEFIT THIS REPORTING PERIOD	
17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	779,445.67
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	779,445.67
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%
LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS	
23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2023 PY: 2024 PY: 2025
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	2,672,129.09
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	2,672,129.09
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	100.00%
PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS	
27 DISBURSED IN IDIS FOR PUBLIC SERVICES	186,804.66
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	186,804.66
32 ENTITLEMENT GRANT	795,516.00
33 PRIOR YEAR PROGRAM INCOME	485,246.32
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,280,762.32
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	14.59%
PART V: PLANNING AND ADMINISTRATION (PA) CAP	
37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	180,304.51
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	180,304.51
42 ENTITLEMENT GRANT	795,516.00
43 CURRENT YEAR PROGRAM INCOME	232,926.11
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	1,028,442.11
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	17.53%

LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

No data returned for this view. This might be because the applied filter excludes all data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

No data returned for this view. This might be because the applied filter excludes all data.

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2025	7	928	7121244	Brigid Collins Flood Repair	03Q	LMC	$47,548.86
					03Q	**Matrix Code**	**$47,548.86**
2025	5	922	7074599	2025 WCOA Meals on Wheels	05A	LMC	$4,166.66
2025	5	922	7091814	2025 WCOA Meals on Wheels	05A	LMC	$8,333.32
2025	5	922	7103413	2025 WCOA Meals on Wheels	05A	LMC	$8,333.32
2025	5	922	7131957	2025 WCOA Meals on Wheels	05A	LMC	$4,166.66
2025	5	922	7141626	2025 WCOA Meals on Wheels	05A	LMC	$4,166.66
2025	5	922	7153233	2025 WCOA Meals on Wheels	05A	LMC	$4,166.66
2025	5	922	7163059	2025 WCOA Meals on Wheels	05A	LMC	$8,333.32
2025	5	922	7180934	2025 WCOA Meals on Wheels	05A	LMC	$8,333.40
2025	5	923	7069639	2025 OppCo Volunteer Chore Program	05A	LMC	$2,275.26
2025	5	923	7074599	2025 OppCo Volunteer Chore Program	05A	LMC	$4,619.33
2025	5	923	7083655	2025 OppCo Volunteer Chore Program	05A	LMC	$5,972.55
2025	5	923	7091814	2025 OppCo Volunteer Chore Program	05A	LMC	$4,778.05
2025	5	923	7103413	2025 OppCo Volunteer Chore Program	05A	LMC	$8,454.81
2025	5	923	7180934	2025 OppCo Volunteer Chore Program	05A	LMC	$3,000.00
					05A	**Matrix Code**	**$79,100.00**
2025	5	924	7069639	2025 DVSAS Safe Start	05G	LMC	$3,008.80
2025	5	924	7074599	2025 DVSAS Safe Start	05G	LMC	$2,595.91
2025	5	924	7083655	2025 DVSAS Safe Start	05G	LMC	$2,223.24
2025	5	924	7091814	2025 DVSAS Safe Start	05G	LMC	$2,790.59
2025	5	924	7103413	2025 DVSAS Safe Start	05G	LMC	$4,678.80
2025	5	924	7131957	2025 DVSAS Safe Start	05G	LMC	$2,031.34
2025	5	924	7141626	2025 DVSAS Safe Start	05G	LMC	$1,804.78
2025	5	924	7153233	2025 DVSAS Safe Start	05G	LMC	$2,805.14
2025	5	924	7163059	2025 DVSAS Safe Start	05G	LMC	$2,325.07
2025	5	924	7180934	2025 DVSAS Safe Start	05G	LMC	$3,440.99
					05G	**Matrix Code**	**$27,704.66**
2025	5	927	7074599	2025 Brigid Collins TICM	05N	LMC	$2,907.20
2025	5	927	7083655	2025 Brigid Collins TICM	05N	LMC	$2,907.20
2025	5	927	7091814	2025 Brigid Collins TICM	05N	LMC	$3,524.98
2025	5	927	7103413	2025 Brigid Collins TICM	05N	LMC	$4,724.20
2025	5	927	7131957	2025 Brigid Collins TICM	05N	LMC	$2,761.84
2025	5	927	7141626	2025 Brigid Collins TICM	05N	LMC	$2,580.14
2025	5	927	7153233	2025 Brigid Collins TICM	05N	LMC	$4,563.41
2025	5	927	7180934	2025 Brigid Collins TICM	05N	LMC	$6,031.03
					05N	**Matrix Code**	**$30,000.00**
2025	5	925	7069639	2025 Food Bank	05W	LMC	$17,184.49
2025	5	925	7074599	2025 Food Bank	05W	LMC	$16,329.31
2025	5	925	7083655	2025 Food Bank	05W	LMC	$16,486.20
					05W	**Matrix Code**	**$50,000.00**
2025	3	919	7069639	2025 HRP Hazmat	14A	LMH	$550.00
2025	3	919	7083655	2025 HRP Hazmat	14A	LMH	$800.00
2025	3	919	7091814	2025 HRP Hazmat	14A	LMH	$725.00
2025	3	919	7131957	2025 HRP Hazmat	14A	LMH	$1,900.00
2025	3	919	7141626	2025 HRP Hazmat	14A	LMH	$350.00
2025	3	919	7163059	2025 HRP Hazmat	14A	LMH	$1,340.00
2025	3	919	7180934	2025 HRP Hazmat	14A	LMH	$900.00
2025	3	920	7069639	2025 HRP Loans	14A	LMH	$12,700.68

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2025	3	920	7074599	2025 HRP Loans	14A	LMH	$1,457.31
2025	3	920	7083655	2025 HRP Loans	14A	LMH	$54,206.61
2025	3	920	7091814	2025 HRP Loans	14A	LMH	$11,404.65
2025	3	920	7103413	2025 HRP Loans	14A	LMH	$44,614.57
2025	3	920	7122333	2025 HRP Loans	14A	LMH	$2,483.81
2025	3	920	7141626	2025 HRP Loans	14A	LMH	$62,172.60
2025	3	920	7153233	2025 HRP Loans	14A	LMH	$20,000.00
2025	3	920	7163059	2025 HRP Loans	14A	LMH	$2,474.40
2025	3	920	7180934	2025 HRP Loans	14A	LMH	$150,384.69
2025	3	921	7069382	2025 HRP Activity Delivery	14A	LMH	$15,374.26
2025	3	921	7069639	2025 HRP Activity Delivery	14A	LMH	$13,851.48
2025	3	921	7074599	2025 HRP Activity Delivery	14A	LMH	$15,812.72
2025	3	921	7083655	2025 HRP Activity Delivery	14A	LMH	$16,641.02
2025	3	921	7091814	2025 HRP Activity Delivery	14A	LMH	$7,889.98
2025	3	921	7103413	2025 HRP Activity Delivery	14A	LMH	$10,365.23
2025	3	921	7122333	2025 HRP Activity Delivery	14A	LMH	$18,177.95
2025	3	921	7131957	2025 HRP Activity Delivery	14A	LMH	$13,907.52
2025	3	921	7141626	2025 HRP Activity Delivery	14A	LMH	$17,872.57
2025	3	921	7153233	2025 HRP Activity Delivery	14A	LMH	$16,071.92
2025	3	921	7163059	2025 HRP Activity Delivery	14A	LMH	$15,057.90
2025	3	921	7180934	2025 HRP Activity Delivery	14A	LMH	$18,619.52
2025	3	930	7153233	Sun Nevada Home Rehab	14A	LMH	$1,793.18
2025	3	930	7163059	Sun Nevada Home Rehab	14A	LMH	$2,208.51
2025	3	930	7180934	Sun Nevada Home Rehab	14A	LMH	$2,984.07
					14A	**Matrix Code**	**$545,092.15**
Total							**$779,445.67**

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity to prevent, prepare for, and respond to Coronavirus	Activity Name	Grant Number	Fund Type	Matrix Code	National Objective	Drawn Amount
2025	5	922	7074599	No	2025 WCOA Meals on Wheels	B25MC530010	EN	05A	LMC	$4,166.66
2025	5	922	7091814	No	2025 WCOA Meals on Wheels	B25MC530010	PI	05A	LMC	$8,333.32
2025	5	922	7103413	No	2025 WCOA Meals on Wheels	B25MC530010	EN	05A	LMC	$8,333.32
2025	5	922	7131957	No	2025 WCOA Meals on Wheels	B25MC530010	PI	05A	LMC	$4,166.66
2025	5	922	7141626	No	2025 WCOA Meals on Wheels	B25MC530010	EN	05A	LMC	$4,166.66
2025	5	922	7153233	No	2025 WCOA Meals on Wheels	B25MC530010	PI	05A	LMC	$4,166.66
2025	5	922	7163059	No	2025 WCOA Meals on Wheels	B25MC530010	PI	05A	LMC	$8,333.32
2025	5	922	7180934	No	2025 WCOA Meals on Wheels	B25MC530010	EN	05A	LMC	$8,333.40
2025	5	923	7069639	No	2025 OppCo Volunteer Chore Program	B25MC530010	EN	05A	LMC	$2,275.26
2025	5	923	7074599	No	2025 OppCo Volunteer Chore Program	B25MC530010	EN	05A	LMC	$4,619.33
2025	5	923	7083655	No	2025 OppCo Volunteer Chore Program	B25MC530010	EN	05A	LMC	$5,972.55
2025	5	923	7091814	No	2025 OppCo Volunteer Chore Program	B25MC530010	PI	05A	LMC	$4,778.05
2025	5	923	7103413	No	2025 OppCo Volunteer Chore Program	B25MC530010	EN	05A	LMC	$8,454.81
2025	5	923	7180934	No	2025 OppCo Volunteer Chore Program	B25MC530010	EN	05A	LMC	$3,000.00
								05A	**Matrix Code**	**$79,100.00**
2025	5	924	7069639	No	2025 DVSAS Safe Start	B25MC530010	EN	05G	LMC	$1,209.14
2025	5	924	7069639	No	2025 DVSAS Safe Start	B25MC530010	PI	05G	LMC	$1,799.66
2025	5	924	7074599	No	2025 DVSAS Safe Start	B25MC530010	EN	05G	LMC	$2,595.91
2025	5	924	7083655	No	2025 DVSAS Safe Start	B25MC530010	EN	05G	LMC	$2,223.24
2025	5	924	7091814	No	2025 DVSAS Safe Start	B25MC530010	PI	05G	LMC	$2,790.59
2025	5	924	7103413	No	2025 DVSAS Safe Start	B25MC530010	EN	05G	LMC	$4,678.80
2025	5	924	7131957	No	2025 DVSAS Safe Start	B25MC530010	PI	05G	LMC	$2,031.34
2025	5	924	7141626	No	2025 DVSAS Safe Start	B25MC530010	EN	05G	LMC	$1,804.78
2025	5	924	7153233	No	2025 DVSAS Safe Start	B25MC530010	PI	05G	LMC	$2,805.14
2025	5	924	7163059	No	2025 DVSAS Safe Start	B25MC530010	PI	05G	LMC	$2,325.07
2025	5	924	7180934	No	2025 DVSAS Safe Start	B25MC530010	EN	05G	LMC	$3,440.99
								05G	**Matrix Code**	**$27,704.66**
2025	5	927	7074599	No	2025 Brigid Collins TICM	B25MC530010	EN	05N	LMC	$2,907.20
2025	5	927	7083655	No	2025 Brigid Collins TICM	B25MC530010	EN	05N	LMC	$2,907.20
2025	5	927	7091814	No	2025 Brigid Collins TICM	B25MC530010	EN	05N	LMC	$2,868.66
2025	5	927	7091814	No	2025 Brigid Collins TICM	B25MC530010	PI	05N	LMC	$656.32
2025	5	927	7103413	No	2025 Brigid Collins TICM	B25MC530010	EN	05N	LMC	$4,724.20
2025	5	927	7131957	No	2025 Brigid Collins TICM	B25MC530010	PI	05N	LMC	$2,761.84
2025	5	927	7141626	No	2025 Brigid Collins TICM	B25MC530010	EN	05N	LMC	$2,580.14
2025	5	927	7153233	No	2025 Brigid Collins TICM	B25MC530010	PI	05N	LMC	$4,563.41
2025	5	927	7180934	No	2025 Brigid Collins TICM	B25MC530010	EN	05N	LMC	$6,031.03

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity to prevent, prepare for, and respond to Coronavirus	Activity Name	Grant Number	Fund Type	Matrix Code	National Objective	Drawn Amount
								05N	Matrix Code	$30,000.00
2025	5	925	7069639	No	2025 Food Bank	B25MC530010	PI	05W	LMC	$17,184.49
2025	5	925	7074599	No	2025 Food Bank	B25MC530010	EN	05W	LMC	$16,329.31
2025	5	925	7083655	No	2025 Food Bank	B25MC530010	EN	05W	LMC	$16,486.20
								05W	Matrix Code	$50,000.00
				No	Activity to prevent, prepare for, and respond to Coronavirus					$186,804.66
Total										$186,804.66

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2025	8	926	7069382	2025 CDBG Admin	21A		$13,510.25
2025	8	926	7069639	2025 CDBG Admin	21A		$12,800.27
2025	8	926	7074599	2025 CDBG Admin	21A		$16,360.34
2025	8	926	7083655	2025 CDBG Admin	21A		$11,438.87
2025	8	926	7091814	2025 CDBG Admin	21A		$9,554.58
2025	8	926	7103413	2025 CDBG Admin	21A		$11,265.25
2025	8	926	7122333	2025 CDBG Admin	21A		$15,450.49
2025	8	926	7131957	2025 CDBG Admin	21A		$16,870.29
2025	8	926	7141626	2025 CDBG Admin	21A		$18,676.18
2025	8	926	7153233	2025 CDBG Admin	21A		$14,688.88
2025	8	926	7163059	2025 CDBG Admin	21A		$20,535.96
2025	8	926	7180934	2025 CDBG Admin	21A		$19,153.15
					21A	Matrix Code	$180,304.51
Total							$180,304.51

ATTACHMENT: CITY OF BELLINGHAM PUBLIC COMMENT COMPILATION

CASCADIA DAILY NEWS

AFFIDAVIT OF PUBLICATION

City of Bellingham - Display Ad - 2025 CAPER
210 Lottie Street
Bellingham, WA 98225

STATE OF WASHINGTON)
) ss.
COUNTY OF WHATCOM)

The undersigned, Megan Johnson, on oath states that she is an authorized representative of the Cascadia Newspaper Company, LLC, publisher of Cascadia Daily News. The Cascadia Daily News is a newspaper of general circulation published every Friday in Bellingham, Washington. The Cascadia Daily News is a legal newspaper approved by the Whatcom County Superior Court for the publication of any advertisement, notice, summons, report, proceeding, or other official document required by law.

The notice in the form shown on the attached annexed was published in the Cascadia Daily News on August 7th, 2026, Vol. V., Issue XXIII.

Megan a Johnson
Name

SUBSCRIBED AND SWORN before me on this 1st day of September, 2026

Notary Public in and for the State of Washington. Residing at Bellingham.
My commission expires: 9/27/29

[Seal]

CYNTHIA LEE POPE
NOTARY PUBLIC
STATE OF WASHINGTON

City of Bellingham - Display Ad - 2025 CAPER
Invoice Number: 2486587
Ad Cost: $550 in Total
Print Publication Dates: August 7th, 2026



A16 NEWS

EDUCATION

Blaine School District faces two federal lawsuits over handling of sexual assaults

NOTICE OF PUBLIC HEARING
and COMMENT PERIOD

OUR SAVIOUR'S LUTHERAN CHURCH
Sunday Worship
10:30am
1720 Harris Avenue
Happy Valley/Fairhaven
(360) 733-6709
www.OurSaviorsBham.org

When things feel heavy,
we don't face them alone.
We are stronger together.

Text NSV to 988 for free, confidential support from a trained Native counselor or through the Native & Strong Lifeline.

Connection is Prevention.

NativeAndStrong.org

NATIVE STRONG

Samya L Lutz

From: ezkutatuta@tutamail.com
Sent: Friday, September 11, 2026 11:01 AM
To: Samya L Lutz
Subject: Housing Spending

Follow Up Flag: Follow up
Flag Status: Flagged

You don't often get email from ezkutatuta@tutamail.com. Learn why this is important

CAUTION: This message originated from outside of this organization. Please exercise caution with links and attachments.

As someone who can't afford "affordable" housing, and is aware of the dynamics, I think spending should go toward public infrastructure that enables houseless people to conveniently work and socialize; in the form of public shower access, public locker/storage, and emphasized permisson with guidelines to sleep on public property (allowable hours)—and the creation of a program that allows houseless people to register with the COB for a social passport card, that holds credits earned for volunteering with participating organizations, that can be used for locker rentals, hot showers, farmers market, and maybe city camp ground (if created). Also bike storage lockers.
In the future, housing will increasingly become less affordable. If we eliminate the stigma of being houseless by eliminating the idea that a houseless person is homeless, because one is not homeless if they have community, then people can safely transition to an affordable lifestyle that benefits everyone including the community.

I can elaborate more if interested, but the gist is to redefine homelessness and create affordability while encouraging volunteerism. Invest in resources that benefits everyone, like safe public showers and public camping. How cool would it be if a normy-family wanted to experience sleeping under the stars in city limits and them safely go about doing it in a fun community sponsored way?

And we need more bike trails to the outskirts for private stealth camping. :)

Goodluck and thank you for your service to the community!
~
Santiago

Samya L Lutz

From: Rodd Pemble <kingsnake125@gmail.com>
Sent: Monday, September 14, 2026 4:44 AM
To: Samya L Lutz
Subject: CAPER Comments

Follow Up Flag: Follow up
Flag Status: Flagged

You don't often get email from kingsnake125@gmail.com. Learn why this is important

CAUTION: This message originated from outside of this organization. Please exercise caution with links and attachments.

Dear Manager,

I encourage the city to focus on two initiatives:

1. Tiny homes to get folks out of the weather with minimal barriers in terms of behavior.

2. Mental health and substance abuse assistance. Probably not used as a hurdle to getting shelter, but it should be firmly omnipresent as a useful tool for those who need it.

Permanent housing for homeless people comes down the list due to cost and the clear inability of many homeless to live within the necessary requirements that such housing implies. The city should pursue permanent housing for those infusions families who demonstrate an ability to handle permanent housing.

Rodd Pemble
1246 Raymond St, Bellingham, WA 98229