Consolidated Annual Performance and Evaluation Report (CAPER)

covering programs and projects utilizing funds that benefit low- and moderate-income households

DRAFT FOR PUBLIC COMMENT – August 31, 2026

Program Year 2025

(July 1, 2025 – June 30, 2026)

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

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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.

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

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

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

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.

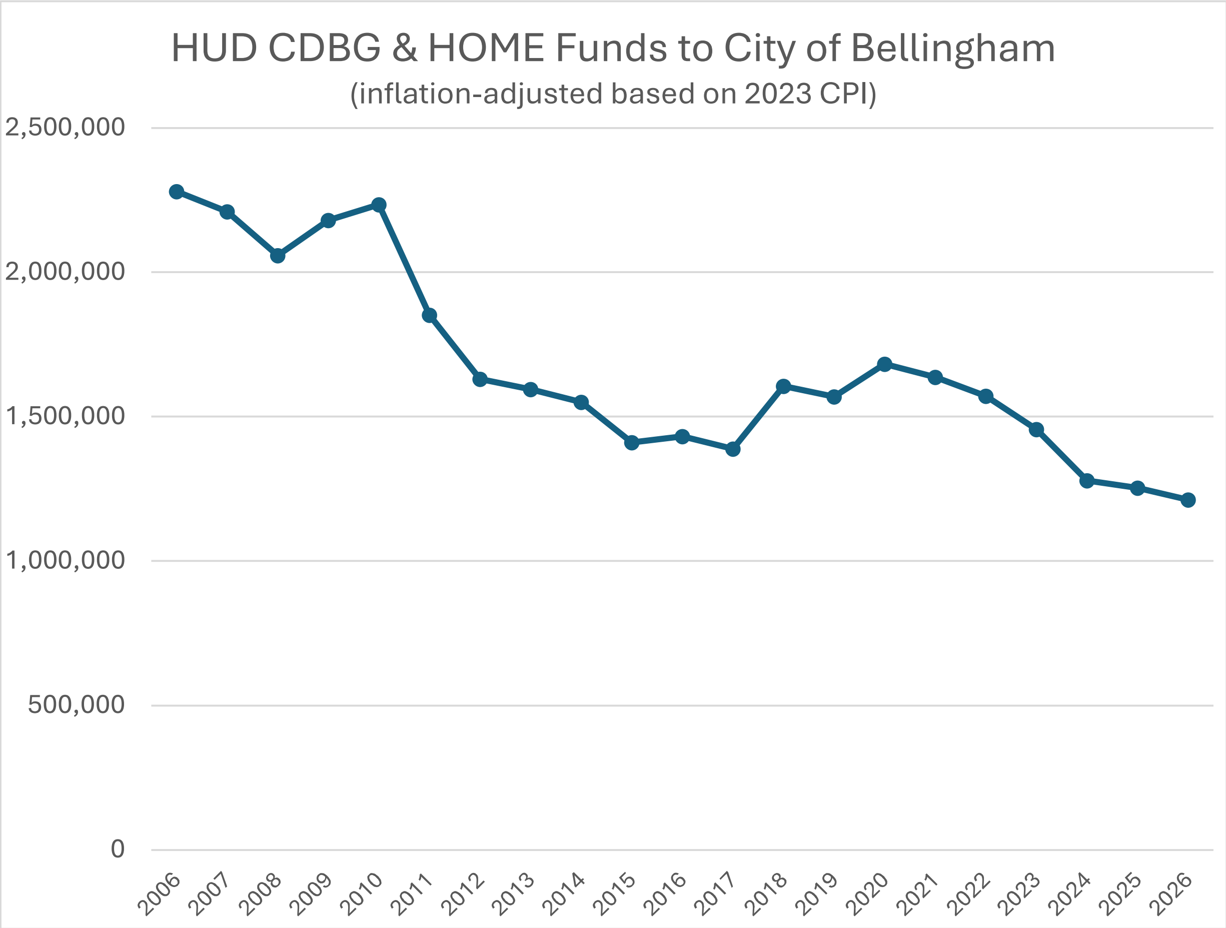
Community Development Block Grant

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.

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other

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. <u>Income Target</u>: 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. <u>Income Target</u>: 1 below 30% AMI	1	$136,436	$425,035
	TOTALS:	**26**	**$840,476**	**$1,365,421**

<u>Summary of **Consolidated Plan** Goals and Outcomes for the 2025 Program Year</u>

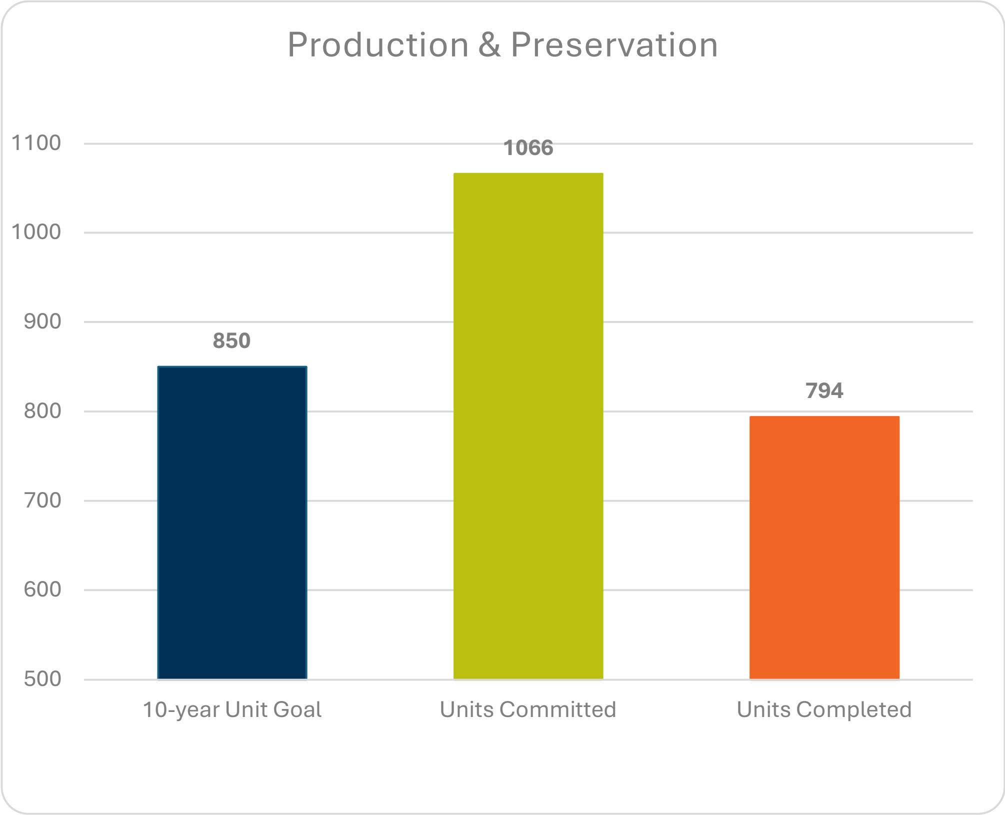
The majority of the production and preservation Consolidated Plan outcome targets fall under the goal of Reduce Cost Burden, with two targeted outcomes related to preservation, and one related to production. In addition, the efforts related to adding shelter beds fall under the goal of Increasing Safety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

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

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)

<u>Summary of **Homebuyer Projects** to which the City ***Committed Funds*** in the 2025 Program Year</u>

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. <u>Income Target</u>: 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	1	$115,000 (HOME)	$428,509
	TOTALS:	**5**	**$340,000**	**$1,608,509**

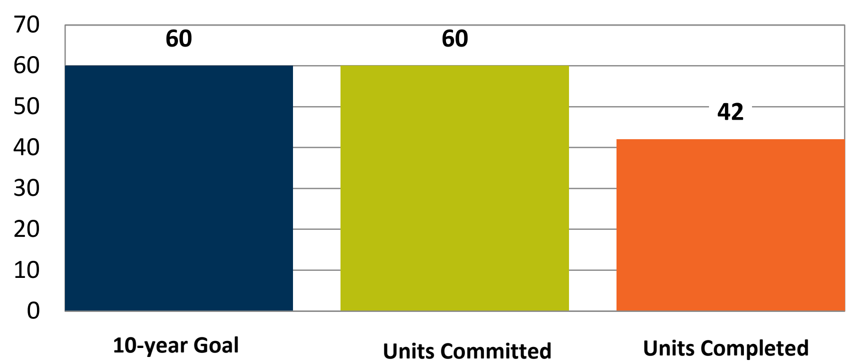
Summary of **Consolidated Plan** Goals and Outcomes for the 2025 Program Year

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

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

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. <u>Income Target</u>: 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. <u>Income Target</u>: 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. <u>Income Target</u>: 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. <u>Income Target</u>: 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. <u>Income Target</u>: 36 < 30% AMI	36	$560,998	$600,998
	TOTAL:	**138**	**$866,056.52**	**$2,318,031.73**

<u>Summary of Annual Housing Services Supports</u>

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**

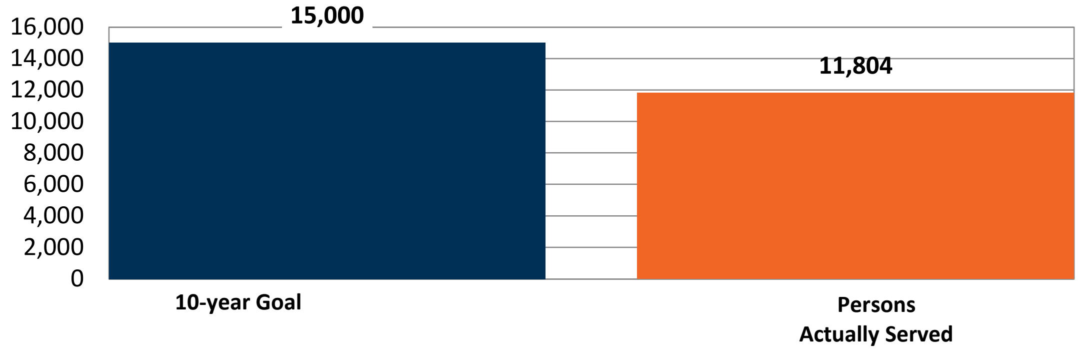
Summary of **Consolidated Plan** Goals and Outcomes for the 2025 Program Year under the **Services** program

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%**

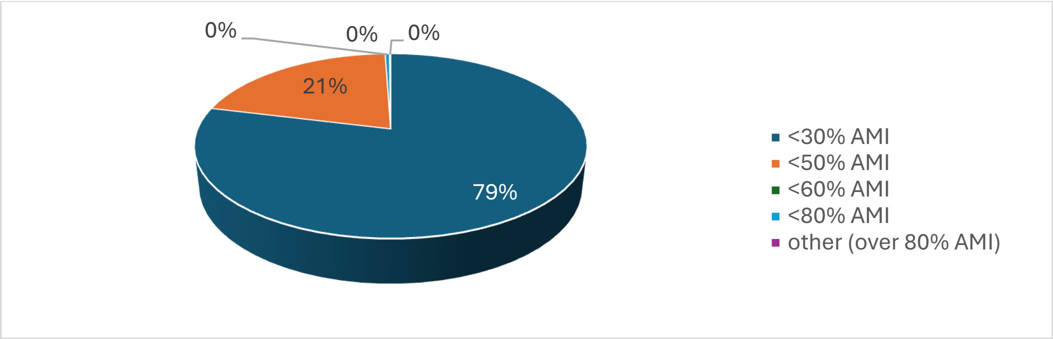
Summary of the City's Affordable Housing and Services Administrative and Financial Plan Goals and Outcomes through the 2025 Program Year

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.



The HUD-Required CAPER sections will be added to this report following completion of the public comment period.