



# Consolidated Annual Performance and Evaluation Report (CAPER)

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

Program Year 2024

(July 1, 2024 – June 30, 2025)

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



## Table of Contents

<b>Introduction.....</b>	<b>3</b>
<b>Financial Performance .....</b>	<b>3</b>
FUNDING SOURCES .....	3
FEDERAL FUNDS .....	3
LOCAL FUNDS .....	5
OTHER FUNDS.....	6
OUTSTANDING LOANS .....	6
LEVERAGING FUNDS.....	7
<b>Program Areas .....</b>	<b>8</b>
PRODUCTION & PRESERVATION OF RENTAL HOUSING .....	9
HOMEOWNERSHIP & HOMEBUYER PROGRAM.....	14
COMMUNITY AND PUBLIC FACILITIES .....	16
RENTAL ASSISTANCE AND SUPPORTIVE SERVICES (INCLUDES HUMAN SERVICES) .....	17
BENEFICIARIES SERVED BY CITY PROJECTS AND PROGRAMS.....	20
<b>HUD-Required CAPER Sections .....</b>	<b>21</b>
CR-05 - GOALS AND OUTCOMES .....	21
CR-10 - RACIAL AND ETHNIC COMPOSITION OF FAMILIES ASSISTED .....	23
CR-15 - RESOURCES AND INVESTMENTS 91.520(A) .....	23
CR-20 - AFFORDABLE HOUSING 91.520(B) .....	28
CR-25 - HOMELESS AND OTHER SPECIAL NEEDS 91.220(D, E); 91.320(D, E); 91.520(C) .....	30
CR-30 - PUBLIC HOUSING 91.220(H); 91.320(J).....	32
CR-35 - OTHER ACTIONS 91.220(J)-(K); 91.320(I)-(J) .....	32
CR-40 - MONITORING 91.220 AND 91.230.....	35
CR-45 - CDBG 91.520(c) .....	35
CR-50 - HOME 24 CFR 91.520(D).....	36
CR-58 – SECTION 3.....	37
ATTACHMENT: PR26 - CITY OF BELLINGHAM .....	40

## 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 2024 Program Year that covers the period from July 1, 2024 – June 30, 2025. 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 \$19 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. Bellingham expended \$1,458,345 in HOME funds over the 2024 program year.

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. Bellingham expended \$382,674 in HOME-ARP funds over the 2024 program year. These one-time special funds are not reflected in depictions of historic allocations of HUD funding.

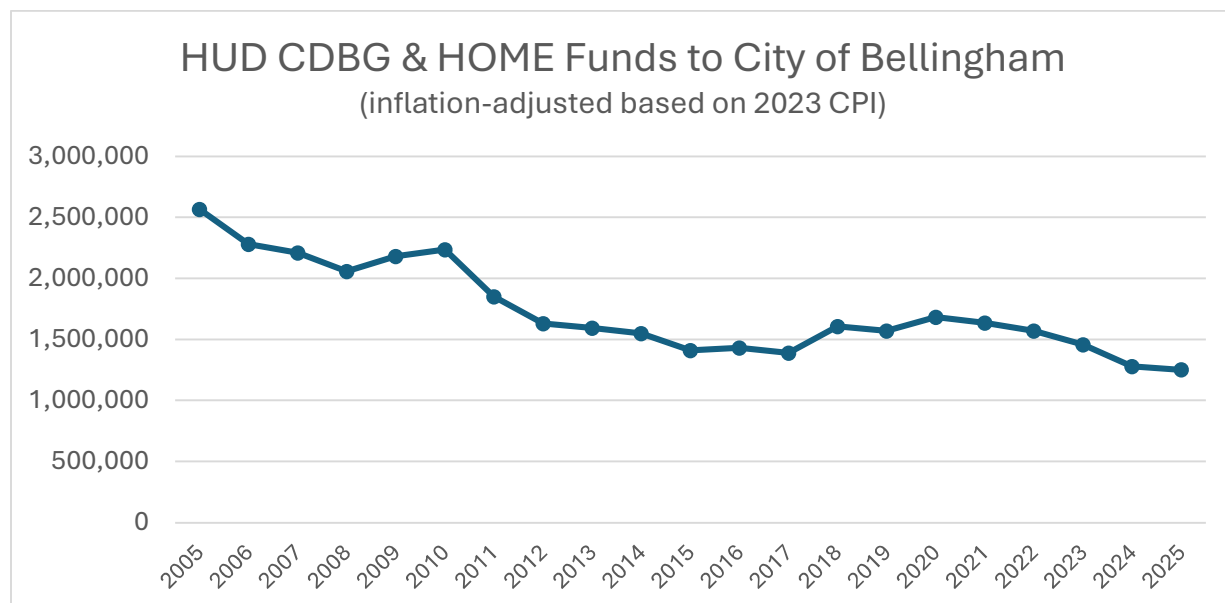
## Community Development Block Grant

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. Bellingham expended \$1,264,687 in CDBG funds over the 2024 program year.

### 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 2025 reflect relatively stable funding. The graph below shows the variability in federal funding to the City since 2005, 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 2024 program year. Note that 2025 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	866,680	483,680	1,321,293	1,704,293
CDBG (2023)	808,663	808,663	647,362	0	161,301
HOME (2023)	647,380	647,380	647,380	0	0
CDBG (2024)	797,349	797,349	111,624	0	685,725
HOME (2024)	528,736	528,736	261,041	0	267,695
CDBG (2025)	795,516	0	0	0	0
HOME (2025)	528,349	0	0	0	0

## 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 2024 Action Plan year, the City spent just over \$5.7 M from this source to support housing production and preservation, homeownership, housing services, and administration. As of June 30, 2024, the City had \$9,162,891 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 \$1,691,281 at the end of the 2024 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 2024 Action Plan year, the City spent about \$1.18 M from this source. Over half of this went to competitive human service grants and support for food security (approx. \$655 K). About \$320 K supported the Ground-level Response and Coordinated Engagement (GRACE) program operated as a partnership with Whatcom County. The remainder supported shower and hygiene services, behavioral health services at the library; and nonprofit capacity-building grants.

## Bellingham Affordable Housing Sales Tax

HOME	CDBG	Housing Levy	General Fund	AH Sales Tax	Other
------	------	--------------	--------------	--------------	-------

The City began collecting a 1/10<sup>th</sup> 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 2024 Action Plan year, the City spent over \$5.2 M from this source to support housing production, operations of new housing units, housing services, and administration. As of June 30, 2024, the City had \$6,350,633 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. This includes the COVID-19 response funding provided to state and local jurisdictions as part of the American Rescue Plan Act (ARPA-SLFRF). It also includes Real Estate Excise Tax funding that was temporarily allowed to be utilized for shelter facilities by state law (REET). In the 2024 Action Plan year, the City spent just over \$156 K in REET and \$4 M in ARPA. This funding was used primarily for permanent or interim housing development (\$3.8 M), with the remainder going to support childcare workforce stabilization, security, and motels as shelter for families.

## 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, 2024:

Funding Source	Housing-CD Fund	Homebuyer	Home Rehab	Total
HOME	10,062,924	1,963,999	170,931	12,197,854
CDBG/NSP	6,158,414	750,634	3,062,224	9,971,272
Housing Levy	23,241,661	1,058,974		24,300,635
AH Sales Tax	5,325,598			5,325,598
General Fund	3,800,000			3,800,000
<b>Total</b>	<b>48,588,596</b>	<b>3,773,607</b>	<b>3,233,155</b>	<b>55,595,358</b>

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	1,963,999	170,931	5,647,935
CDBG/NSP	5,389,972	750,634	3,062,224	9,202,830
Housing Levy	4,267,701	1,058,974		5,326,675
AH Sales Tax	1,406,667			1,406,667
<b>Total</b>	<b>14,577,343</b>	<b>3,773,607</b>	<b>3,233,155</b>	<b>21,584,106</b>

## 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. 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>.



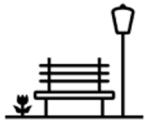
### **Production of Rental Housing**



### **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 Funds or Completed Projects tables. The City committed to these in a prior program year, and they are not yet completed; those projects will be reported complete in a future program year, and include:

- Sean Humphrey's Karen Durham House
- Opportunity Council's Bellis Family Housing
- Lydia Place's Gladstone House rehabilitation

**Summary of Rental Housing Development Projects** to which the City **Committed Funds** in the 2024 program year:

<b>Project Sponsor</b> <i>Project Name</i> Neighborhood	<b>Project Description</b>	<b>Units</b>	<b>City \$</b>	<b>Project \$</b>
<b>Bellingham Housing Authority</b> <i>Unity St Redevelopment</i> City Center	The City committed to supporting the Bellingham Housing Authority in its development of 63 units for low-income households. Ten percent will be set-aside for homeless-on-entry. This project is anticipated to be supported with 4% low-income housing tax credits.  <u>Income Target:</u> 16 below 30% AMI; 4 below 40% AMI; 28 below 50% AMI; 15 below 60% AMI	63	\$6,148,634 (HOME, Levy)	\$28,826,000
<b>Opportunity Council</b> <i>Bellis Senior Housing</i> Meridian Neighborhood	The City committed additional funding to this project that was included in the prior CAPER, due to funding gaps and inadequate state support. Development will start in the 2025 program year of 64 units for seniors. 10% are set-aside for homeless-on-entry. This project is also supported with 9% low-income housing tax credits.  <u>Income Target:</u> 16 below 30% AMI; 32 below 40% AMI; 16 below 60% AMI	(already counted)	Additional \$1,300,000 (Levy, AHST) [total now \$4.8M City]	\$33,051,000
<b>Lake Whatcom Center</b> <i>Lincoln Street Supportive Housing</i> Puget Neighborhood	The City committed funds for the redevelopment of an existing LWC site for a supportive housing apartment complex serving those with behavioral health needs. Fifteen of the units will be set-aside for homeless on entry residents.  <u>Income Target:</u> 37 below 30% AMI; 1 unit for on-site staff	38	\$2,556,250 (AHST)	\$10,589,432
<b>Mercy Housing NW</b> <i>Old Town Senior Housing</i> Old Town Neighborhood	The City committed funds for the development of a new senior housing apartment building in the Old Town neighborhood that will have a mix of studios, open 1-bedroom, and 1-bedroom units for low-income seniors. A portion (14 units) will be designated for seniors with disabilities, and a portion (7 units) for those exiting homelessness.  <u>Income Target:</u> 37 below 30% AMI; 11 below 40% AMI; 11 below 50% AMI; 15 below 60% AMI	74	\$5,000,000 (AHST & Levy)	\$35,993,720
<b>TOTAL:</b>		<b>175</b>	<b>\$15,004,884</b>	<b>\$108,460,152</b>

**Summary of Rental Housing Development *Projects Completed* in the 2024 Program Year**

<b>Project Sponsor</b> <i>Project Name</i> Neighborhood	<b>Project Description</b>	<b>Units</b>	<b>City \$</b>	<b>Project \$</b>
<b>City</b> <i>land acquisition</i> Birchwood Neighborhood	The City acquired 2 adjacent parcels of land in the Birchwood neighborhood for short-term use as a tiny house village site to accommodate 2 villages located elsewhere in the City that needed to be relocated. The existing building on the site is being utilized and maintained by the Life Safety Division of the Bellingham Fire Department. The site is anticipated to be used long-term for an affordable housing development.  <u>Income Target:</u> TBD <60% AMI	TBD	\$2,398,335 (Levy)	\$2,398,335
<b>TOTAL:</b>		<b>0</b>	<b>\$2,398,335</b>	<b>\$2,398,335</b>

**Summary of Preservation & Interim Housing Projects to which the City *Committed Funds* in the 2024 program year**

<b>Project Sponsor</b> <i>Project Name</i> Neighborhood	<b>Project Description</b>	<b>Units</b>	<b>City \$</b>	<b>Project \$</b>
<b>City of Bellingham</b> <i>Homeowner Rehabilitation Program</i> Various	The City of Bellingham provides financial assistance to low-income homeowners for repairs, safety upgrades and weatherization of their homes.  <u>Income Target:</u> 6 below 50% AMI; 6 below 80% AMI	12	\$420,000 CDBG	\$420,000
<b>Opportunity Council</b> <i>Manufactured Home Repair</i> Various	The Opportunity Council coordinates with the low-income home weatherization and minor home repair program to rehabilitate and repair 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> 13 below 50% AMI; 5 below 80% AMI	18	\$220,000 Levy	\$440,000
<b>YWCA</b> <i>Emergency Shelter for Families – Acquisition &amp; Improvements</i> York Neighborhood	The City of Bellingham committed financial assistance to the YWCA for acquisition and improvement of an existing office building for conversion to a shelter for pregnant and parenting moms with young children.  <u>Income Target:</u> 19 below 30% AMI	19	\$1,806,667 AHST, CDBG	\$3,058,160
<b>City of Bellingham</b> <i>North Haven Tiny House Village</i> Birchwood Neighborhood	The City of Bellingham committed to the preparation of a site for a tiny house village, anticipating electricity, water, and sewer service, and acquisition and installation of common kitchen, laundry, and bathroom facilities. The City also committed to some costs of tiny home construction.  <u>Income Target:</u> 52 below 30% AMI	52	\$525,686 AHST, REET	\$525,686
<b>TOTALS:</b>		<b>101</b>	<b>\$2,972,353</b>	<b>\$4,443,846</b>

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 2024 Program Year

Project Sponsor Project Name Neighborhood	Project Description	Units	City \$	Project \$
<b>City of Bellingham</b> <i>Homeowner Rehabilitation Program</i> Various	The City of Bellingham provided financial assistance to low-income homeowners for repairs and weatherization of their homes.  <u>Income Target:</u> 2 below 30% AMI; 4 below 50% AMI; 4 below 80% AMI	10	\$387,624 CDBG	\$387,624
<b>Opportunity Council</b> <i>Manufactured Home Repair</i> 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> 5 below 30% AMI; 9 below 50% AMI; 2 below 80% AMI (16 hhlds; 25 indiv. beneficiaries)	16	\$170,298 Levy	\$426,455
<b>YWCA</b> <i>Emergency Shelter for Families – Acquisition &amp; Improvements</i> York Neighborhood	The City of Bellingham provided financial assistance to the YWCA for acquisition and improvement of an existing office building for conversion to a shelter for pregnant and parenting moms with young children.  <u>Income Target:</u> 19 below 30% AMI	19	\$1,806,667 AHST, CDBG	\$3,058,160
<b>City of Bellingham</b> <i>North Haven Tiny House Village</i> Birchwood Neighborhood	The City of Bellingham prepared a site for the relocation and construction of tiny houses, managing the installation of electricity, water, and sewer service, and the acquisition and installation of common kitchen, laundry, and bathroom facilities. The City also supported some costs of tiny home construction. There is room on site for additional tiny homes to be added over time.  <u>Income Target:</u> 41 below 30% AMI	41	\$525,686 AHST, REET	\$525,686
<b>TOTALS:</b>		<b>86</b>	<b>\$2,890,275</b>	<b>\$4,397,925</b>

**Summary of Consolidated Plan Goals and Outcomes for the 2024 Program Year**

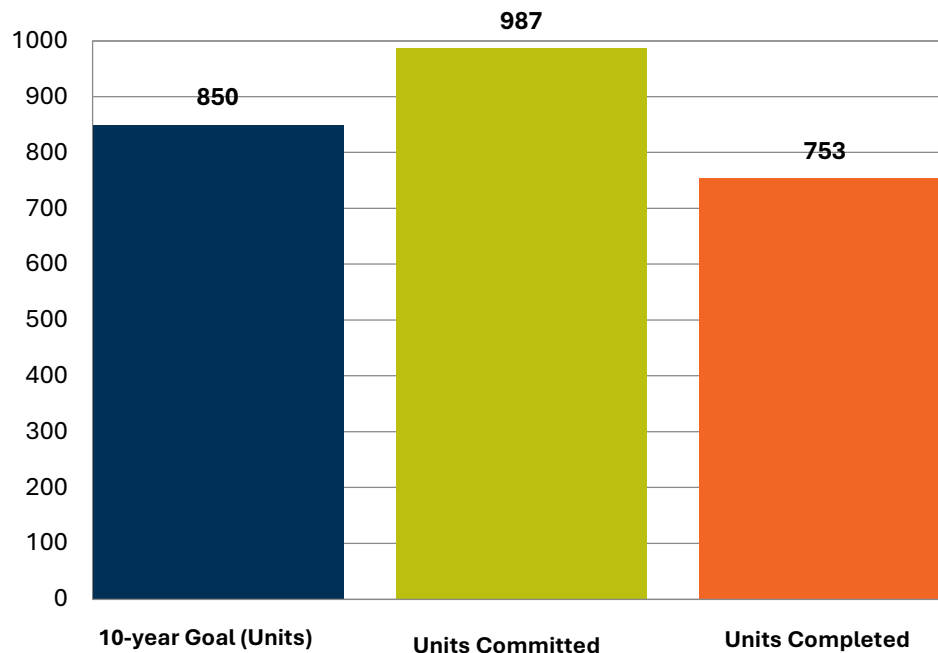
The majority of the production and preservation Consolidated Plan outcome targets fall under the goal of Reduce Cost Burden, with two targeted outcomes related to preservation, and one related to production. In addition, the efforts related to adding shelter beds fall under the goal of Increasing Safety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

Goal Description	Outcome	Goal	Prior Committed	Prior Actual	2024 Committed	2024 Actual	% of Goal Committed	% of Goal Actual
Reduce Cost Burden	Rental units constructed	300	129	157	175	0	101%	52%
	Homeowner housing rehabilitated	110	32	26	30	26	56%	47%
	Rental units rehabilitated	25	0	0	0	0	0%	0%
<b>TOTALS:</b>		<b>435</b>	<b>161</b>	<b>183</b>	<b>205</b>	<b>26</b>	<b>84%</b>	<b>48%</b>

Goal Description	Outcome	Goal	Prior Committed	Prior Actual	2024 Committed	2024 Actual	% of Goal Committed	% of Goal Actual
Increase Safety for Vulnerable Groups	Public service activities for low/moderate income housing benefit	100	0	0	71	60	71%	60%
<b>TOTALS:</b>		<b>100</b>	<b>0</b>	<b>0</b>	<b>71</b>	<b>60</b>	<b>71%</b>	<b>60%</b>

Summary of the City's Affordable Housing and Services Administrative and Financial Plan Goals and Outcomes through the 2024 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 987 units committed, 845 are for the production program, and 142 for the preservation program. Of the 753 units completed, 622 are for the production program, and 131 for the preservation program.



## 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; this project will be reported complete in a future program year:

- Kulshan CLT's La Freniere Court development

### Summary of **Homebuyer Projects** to which the City **Committed Funds** in the 2024 Program Year

Project Sponsor <i>Project Name</i> Neighborhood	Project Description	Units	City \$	Project \$
WSHFC & Kulshan CLT <i>Restricted Resale &amp; Unrestricted Programs</i> 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 partnership with Kulshan Community Land Trust, and the Unrestricted program available through WSHFC-participating banks.  <u>Income Target:</u> 6 under 80% AMI	6	\$325,000 (HOME & Levy)	TBD
TOTALS:		6	\$325,000	

### Summary of **Homebuyer Projects Completed** in the 2024 Program Year

Project Sponsor Project Name Neighborhood	Project Description	Units	City \$	Project \$
<b>WSHFC &amp; Kulshan CLT</b> <u>Restricted Resale Program</u>  Roosevelt South Hill King Mtn (4)	The City provided assistance to six households in partnership with the WA State Housing Finance Commission and Kulshan Community Land Trust, supporting first time homebuyer purchases of 2 resold homes (already in KCLT inventory) and 4 additional scattered site homes. Two of these were single family homes, 3 were townhomes, and 1 was a condo.  <u>Income Target:</u> 6 under 80% AMI	6	\$265,000 (HOME & Levy)	\$1,696,158
<b>WSHFC</b> <u>Unrestricted Program</u>  Birchwood	The City provided funding for downpayment assistance through the unrestricted program available through WSHFC-participating banks for a low-income homebuyer household.  <u>Income Target:</u> 1 under 80% AMI	1	\$25,000 (HOME)	\$205,350
<b>TOTALS:</b>		<b>7</b>	<b>\$290,000</b>	<b>\$1,901,508</b>

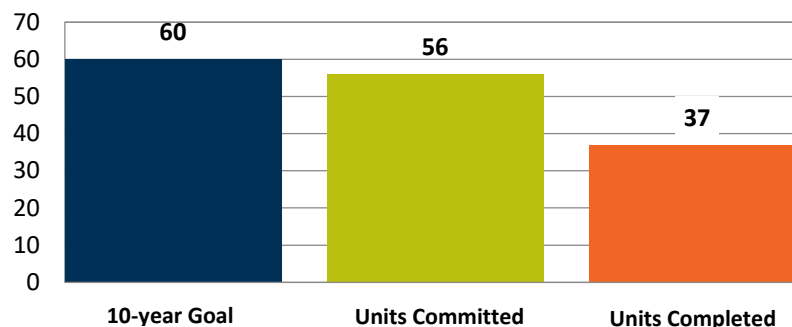
### Summary of **Consolidated Plan** Goals and Outcomes for the 2024 Program Year

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.

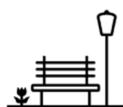
Goal Description	Outcome	Goal	Prior Committed	Prior Actual	2024 Committed	2024 Actual	% of Goal Committed	% of Goal Actual
Reduce Cost Burden	Direct assistance to homebuyers	30	3	1	6	7	30%	27%
	Homeowner housing added	18	18	0	0	0	100%	0%
<b>TOTALS:</b>		<b>48</b>	<b>21</b>	<b>1</b>	<b>6</b>	<b>7</b>	<b>56%</b>	<b>17%</b>

### Summary of the City's Affordable Housing and Services Administrative and Financial Plan Goals and Outcomes through the 2024 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
------	------	--------------	--------------	--------------	-------

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 the project not yet completed; this project will be reported complete in a future program year:

- BHA Samish Commons Early Learning Center

### Summary of **Community Facilities** to which the City **Committed Funds** in the 2024 Program Year

Project Sponsor <i>Project Name</i> Neighborhood	Project Description	Pop. Served	City \$	Project \$
<b>Brigid Collins</b> Facility Repairs <i>Sehome</i> <i>Neighborhood</i>	Brigid Collins provides mental and behavioral health services to low-income children and families residing in Bellingham and Whatcom County. Repairs to the Garden St. building will allow services in affected areas of the building to resume for children and families who have experienced trauma including free childcare for caregivers participating in services.  <u>Income Target:</u> 700 below 30% AMI households; 500 below 50% AMI households; 190 below 80% AMI households	1,400	\$100,000 (CDBG)	\$ 145,176
<b>TOTALS:</b>		<b>1,400</b>	<b>\$ 100,000</b>	<b>\$ 145,176</b>

### Summary of Community Facility Projects **Completed** in the 2024 Program Year

No additional community facility projects were completed in the 2024 program year. Note that the YWCA shelter for pregnant and parenting mothers and their children which was completed within this program year is reported through the HUD IDIS system as a community facility, following their protocol on how to classify homeless shelters. The City of Bellingham views new shelter beds as a housing intervention and reports them as part of the Housing Preservation and interim housing development program; therefore this project was reported in an earlier section of this report.



## Summary of **Consolidated Plan** Goals and Outcomes for the 2024 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	2024 Committed	2024 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	434	462	1,400	0	437%	110%
<b>TOTALS:</b>		<b>420</b>	<b>434</b>	<b>462</b>	<b>1,400</b>	<b>0</b>	<b>437%</b>	<b>110%</b>

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 <i>Project Name</i>	Project Description	Units	City \$	Project \$
<b>Catholic Housing Services</b> <i>Francis Place</i> 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	\$205,489	764,255
<b>Sun Community Services</b> <i>Greggie's House &amp; Nevada PSH</i> 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	\$ 43,392	\$ 1243,392
<b>Opportunity Council</b> <i>22 North</i> 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	\$1,671,537

<b>Project Sponsor</b> <i>Project Name</i>	<b>Project Description</b>	<b>Units</b>	<b>City \$</b>	<b>Project \$</b>
<b>Lydia Place</b> <i>Heart House</i> Puget Neighborhood	The City 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	\$72,348	\$357,470
<b>Road2Home</b> <i>Gardenview Tiny House Village</i> 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	\$533,238	\$592,398
<b>TOTAL:</b>		<b>138</b>	<b>\$ 997,323</b>	<b>\$ 3,429,051</b>

### Summary of Annual Housing Services Supports

<b>Goal Supported</b>	<b>Agency</b>	<b>Program Name</b>	<b>City \$</b>	<b>Total \$</b>
Provide Services to Remain Stably Housed: Public service activities for low/moderate income housing benefit	Lydia Place	Family Services	466,721	2,165,564
	Opportunity Council	Homeless Housing Services / Rapid Rehousing	347,499	856,055
	Northwest Youth Services	Transitional Living	57,000	928,769
	YWCA	Larrabee Residence	50,000	1,443,662
	Northwest Youth Services	Ground Floor for Youth	84,737	169,737
	Opportunity Council	Homeless Outreach Team	395,440	526,165
	Opportunity Council	Homeless Service Center Operations	73,604	318,299
	Opportunity Council	Housing Navigation	35,503	35,897
	Opportunity Council	Prevention & Diversion for Families & Seniors	133,023	208,023
	Opportunity Council	Family School Partnership	149,187	231,723
	DVSAS	Beyond Shelter	94,905	255,368
	Lydia Place	Family Prevention	179,512	1,200,812
Provide Services to Remain Stably Housed: Tenant based rental assistance	Opportunity Council	Prevention & Diversion for Families & Seniors (rent only)	327,109	402,109
	Opportunity Council	Tenant-based Rental Assistance	188,576	188,576
Help meet basic needs: Homeless Person Overnight Shelter	DVSAS	Domestic Violence Safe Shelter	35,200	645,025
	Opportunity Council	Emergency Motel Stays	120,834	120,834
			<b>\$2,738,850</b>	<b>\$9,696,618</b>

## Summary of Human Services Supports

Goal Supported	Agency	Program Name	City \$	Program \$
Help meet basic needs: Public service activities <u>other than</u> low/moderate income housing benefit	Lydia Place	Mental Health Program	82,755	691,693
	Bellingham Food Bank	Free Grocery Program	150,000	5,338,000
	Opportunity Council	Volunteer Chore Program	29,600	128,326
	DVSAS	Safe Start Program	25,000	37,705
	NWYS	Education & Employment	25,900	68,441
	Whatcom Literacy Council	Gaining Jobs & Self Sufficiency Through Literacy	15,000	192,160
	NWYS	Teen Court	24,300	49,700
	Whatcom Dispute Resolution Center	Housing Stability Program	92,645	250,243
	Brigid Collins	Targeted Intensive Case Management	30,000	580,669
	Whatcom County Council on Aging	Meals on Wheels	49,999	2,084,051
	Opportunity Council	Maple Alley Inn	30,000	184,996
	Sean Humphrey	Residential Services	21,605	470,386
	Rebound of Whatcom County	Rebound Roots	3,750	3,800
	Max Higbee Center	Weekday Program	30,000	599,165
	Bellingham School District	Carl Cozier Family Resource Center	50,000	59,937
	Mercy	Senior Support Services	15,000	51,014
			<b>\$675,553</b>	<b>\$10,790,285</b>

## Summary of **Consolidated Plan** Goals and Outcomes for the 2024 Program Year under the **Services** program

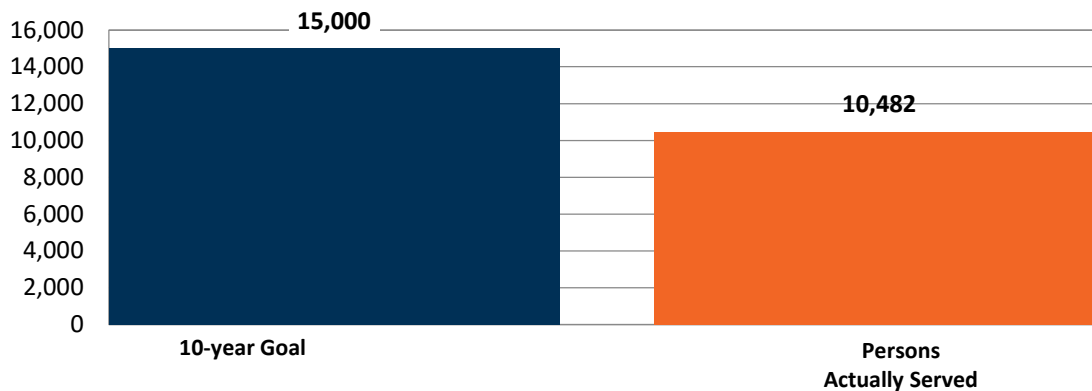
The services program addresses two different goals in the City's Consolidated Plan. Two of the outcome targets fall under the goal of Help Meet Basic Needs, and two outcome targets fall under the goal of Provide Services to Remain Stably Housed. The following table summarizes how the City is doing in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

Goal Description	Outcome	Goal	Prior Committed	Prior Actual	2024 Committed	2024 Actual	% of Goal Committed	% of Goal Actual
Help meet basic needs	Homeless person overnight shelter	250	150	38	153	199	121%	95%
	Public service activities <u>other than</u> low/moderate income housing benefit	22,700	15,000	49,822	26,300	47,635	182%	429%

Provide Services to remain stably housed	Tenant based rental assistance	285	28	44	306	304	117%	122%
	Public service activities for low/moderate income housing benefit	880	1,000	2,415	523	390	173%	319%
		<b>24,115</b>	<b>16,178</b>	<b>52,319</b>	<b>27,282</b>	<b>48,528</b>	<b>180%</b>	<b>418%</b>

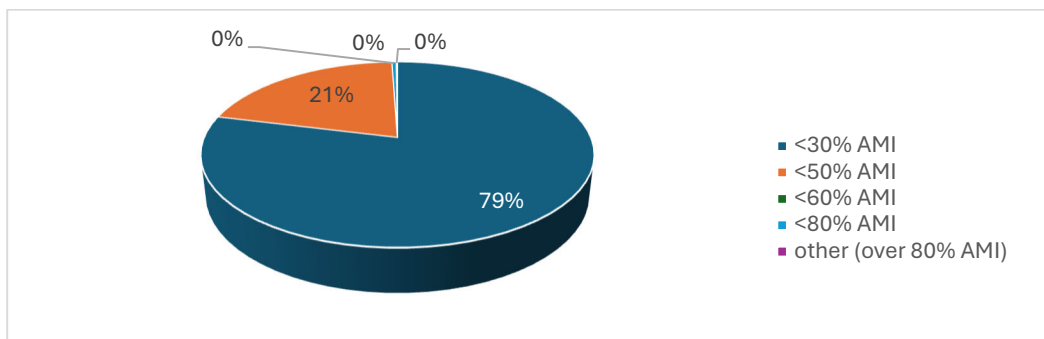
### Summary of the City's Affordable Housing and Services Administrative and Financial Plan Goals and Outcomes through the 2024 Program Year

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, 79% of beneficiaries had incomes below 30% AMI; 21% had incomes between 31 and 50% AMI; and 0.5% 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)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

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, 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 2024 Action Plan year, the City spent just over \$3.4 M from this source to support housing production and preservation, homeownership, housing services, and administration. As of June 30, 2024, the City had \$9,162,891 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 \$1,691,281 at the end of the 2024 program year.

The City allocates "general fund" money for housing and human service grants as well as ongoing programs. For the 2024 Action Plan year, the City spent about \$1.18 M from this source. Over half of this went to competitive human service grants and support for food security (approx. \$655 K). About \$320 K supported the Ground level Response and Coordinated Engagement (GRACE) program operated as a partnership with Whatcom County. The remainder supported shower and hygiene services, behavioral health services at the library; and nonprofit capacity-building grants.

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 2024 Action Plan year, the City spent over \$5.2 M from this source to support housing production, operations of new housing units, housing services, and administration. As of June 30, 2024, the City had \$6,350,633 available to draw from sales tax funds, the vast majority of which is committed to programs and projects.

Additional funding is at times available. This includes the COVID-19 response funding provided to state and local jurisdictions as part of the American Rescue Plan Act (ARPA-SLFRF). It also includes

Real Estate Excise Tax funding that was temporarily allowed to be utilized for shelter facilities by state law (REET). In the 2024 Action Plan year, the City spent just over \$156 K in REET and \$4 M in ARPA. This funding was used primarily for permanent or interim housing development (\$3.8 M), with the remainder going to support childcare workforce stabilization, security, and motels as shelter for families.

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 include: 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>.

**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, Free Grocery, and Volunteer Chore programs, and have helped children recover from exposure to violence through the Safe Start program.

CDBG supported the home rehab program, community facilities including shelter acquisition, 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	24,501	102
Black or African American	954	31
Asian	1,418	0
American Indian or American Native	962	0
Native Hawaiian or Other Pacific Islander	474	0
<b>Total</b>	<b>28,309</b>	<b>133</b>
Hispanic	15,531	29
Not Hispanic	12,778	104

**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	2,111,712	1,264,687
HOME	public - federal	2,089,736	1,841,018
Other	public - federal	4,215,305	4,152,847
Other	public - local	9,986,082	9,986,082

**Table 2 - Resources Made Available**

### Narrative

The 'Other' funds expended are the federal State and Local Fiscal Recovery Funds from ARPA (\$4,152,847), and the City's local funds that come from a combination of general funds, a housing property tax levy, and an affordable housing sales tax (\$9,986,082).

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 4 years.

In addition, the City had a significant portion of 'other' funds available through the Housing Levy, Affordable Housing Sales Tax, General Fund, and American Rescue Plan Act – State and Local Fiscal Recovery Fund (ARPA-SLFRF) programs. The ARPA-SLFRF funds were fully expended in the 2024 program year. 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**

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description

**Table 3 – 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, General Fund, and ARPA-SLFRF dollars resulted in about a twelve-fold leverage for every dollar of federal funds invested when viewed across the City's Housing and Services programs. The ARPA-SLFRF funds increased this leverage to about twice what is typical, as the City chose to utilize a large portion of these recovery funds to aid in housing and services for the community. 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	8,480,325
2. Match contributed during current Federal fiscal year	481,829
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	8,962,154
4. Match liability for current Federal fiscal year	28,075
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	8,934,079

**Table 4 – Fiscal Year Summary - HOME Match Report**



Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contributio n	Cash (non- Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructu re	Site Preparation , Constructio n Materials, Donated labor	Bond Financing	Total Match
CCS Francis Place - PSH Operations Support	06/30/2024	10,715	0	0	0	0	0	10,715
LP Heart House - PSH Operations Support	06/30/2024	49,229	0	0	0	0	0	49,229
OC 22 North - PSH Operations Support	06/30/2024	18,043	0	0	0	0	0	18,043
TBRA - City Housing Levy	06/30/2024	17,254	0	0	0	0	0	17,254
TBRA - OppCo match	06/30/2024	386,587	0	0	0	0	0	386,587

**Table 5 – Match Contribution for the Federal Fiscal Year**

**HOME MBE/WBE report**

<b>Program Income</b> – Enter the program amounts for the reporting period				
<b>Balance on hand at begin-ning of reporting period \$</b>	<b>Amount received during reporting period \$</b>	<b>Total amount expended during reporting period \$</b>	<b>Amount expended for TBRA \$</b>	<b>Balance on hand at end of reporting period \$</b>
321,357	262,142	336,829	87,014	246,669

**Table 6 – 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 7 - Minority Business and Women Business Enterprises**

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

**Table 8 – Minority Owners of Rental Property**

<b>Relocation and Real Property Acquisition</b> – 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 9 – Relocation and Real Property Acquisition**

## 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	57	673
Number of Non-Homeless households to be provided affordable housing units	62	27
Number of Special-Needs households to be provided affordable housing units	6	6
<b>Total</b>	<b>125</b>	<b>706</b>

**Table 10 – Number of Households**

	One-Year Goal	Actual
Number of households supported through Rental Assistance	45	673
Number of households supported through The Production of New Units	65	5
Number of households supported through Rehab of Existing Units	12	26
Number of households supported through Acquisition of Existing Units	3	2
<b>Total</b>	<b>125</b>	<b>706</b>

**Table 11 – Number of Households Supported**

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

The City had significant delivery of affordable rental housing units in the prior program year (2023) (145), and more in the pipeline due to be complete in the next program year (2025). However, this year the completed units were all associated with our homeownership programs (homebuyer assistance, housing rehab assistance, and mobile home repair). For this reason the City is under targets on one-year goals for supporting non-homeless housing, production of new units, and acquisition of existing units. All the other one-year goals are on track.

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 supported acquisition of a new shelter for pregnant and parenting moms in partnership with the YWCA, and continued to support three tiny home villages that offer shelter for 100 adults experiencing homelessness at any given time.

**Discuss how these outcomes will impact future annual action plans.**

This is the second 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 off to a strong start 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	37,758	317
Low-income	9,828	123
Moderate-income	7	4
<b>Total</b>	<b>47,593</b>	<b>444</b>

**Table 12 – Number of Households Served**

**Narrative Information**

CDBG totals include those served in the Home Rehab Program (10 completed), human services program (Volunteer Chore, Meals on Wheels, DVSAS Safe Start, and Food Bank serving a total of 47,564 households), and the acquisition of a site for a shelter for pregnant and parenting moms (19 rooms). HOME numbers include those served through the TBRA program (86 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 (354 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 an invaluable 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 2024 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 connected 94 unique individuals to case management services with partner agencies and permanent housing.

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 127 unduplicated youth with housing services, reaching an additional 453 with other services over the program year.

### **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 been coleading with Whatcom County a special workgroup on homelessness among families with children.

The City continues to fund emergency winter motel stays through nonprofits serving homeless families and fund tiny house villages serving chronically homeless persons year-round (83 tiny houses). It also helped establish a new shelter for pregnant and parenting moms with 19 rooms in partnership with the YWCA and Whatcom County. The following shelter and interim housing services are also operational in this community: YWCA 9 alcove beds + 5 additional emergency beds for senior women (in addition to the new shelter); 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. 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 shelter 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 new shelter 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 continued funding for the Housing Lab program and 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 highly 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 (mentioned earlier). Each have an expectation to help as many persons as possible transition to permanent housing and independent living. The City also requires at least 10% of units in new rental construction projects funded by the

City to provide homeless-on-entry units in partnership with the Whatcom Homeless Service Center. 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 City continues to educate the housing authority about our homeownership down payment assistance programs, including providing marketing materials to share with housing authority residents. 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 is in the process of further changes to zoning districts (including single-family) in efforts to further support increased housing development densities, consistent with recent changes in WA State Law, the deadline for which is the end of the 2025 calendar year. 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. For example, Whatcom County passed a Children and Families Property Tax Levy that is designed to support childcare and other needs of vulnerable families with children from birth through age 5, and the City is involved with strategizing about how each agency can best leverage the various funds available to match the needs in the community.

The City acquired 2 parcels of land in order to move 2 separate tiny home villages to a single location and avoid the loss of these villages. The new site will be able to provide additional tiny houses when fully built out.

**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 2024 program year, the home rehabilitation program completed projects that stabilized lead-based paint in 6 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, published 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.

**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. In prior years, a housing equity assessment and code changes were completed to bring more certainty to locating interim housing facilities or those that serve homeless-on-entry households. 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.

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 2024 we received 2 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 populations types is monitored for verification of serving that population, including coordination with the Homeless Service Center 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, or consistent with HUD waivers. 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 as employment centers and technical colleges, etc.

### **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 availability of the draft 2024 Consolidated Annual Performance and Evaluation Report (CAPER) was published in the paper (Bellingham Herald and Cascadia Daily News) with the draft CAPER made available on the City's website on September 5, 2025. The public hearing was held before the Community Development Advisory Board on September 11, 2025, and all written comments were due by October 5, 2025. CDAB members discussed the CAPER at both the August and September meetings; no additional public comments were 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 of Bellingham continues to invest in the Homeless Service Center and Homeless Outreach Team to reach out to those experiencing homelessness and help them connect to services available, and to prioritize investments to provide housing for those exiting homelessness or institutions. The City continues to support motel stays for families with children year round in partnership with Whatcom County. The City continues to support rapid rehousing and other housing services models that build long term housing stability, and 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. There are no major changes to the jurisdiction's overall strategy.

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

No

## 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.

Please see the attached jpg with details on properties that underwent on-site monitoring in the 2024 Program Year. All properties requiring on-site inspection were included in our inspection program.

Monitoring for 2024 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	
Carolina Triplex	Oppco	HOME	10/31/2024	9/14/2024	None	File Review: 6 Concerns. Physical Inspection: 1 Concern	Program Year :2024
Dorothy Place	Oppco	HOME/LEVY	10/29/2024	3/31/2023	None	File Review: 0 Concerns. Physical Inspection: 18 Concerns.	Program Year: 2024
Evergreen Ridge	Mercy	HOME/LEVY	11/19/2024	7/8/2072	None	File Review: 6 Concerns. Physical Inspection: 48 Concerns	Program Year: 2024
G Street FourPlex	Oppco	HOME/LEVY	11/5/2024	12/31/2109	None	File Review: 5 Concerns. Physical Inspection: 10 Concerns	Program Year: 2024
Harborview Apts.	BHA	HOME	12/12/2024	12/6/2018	None	File Review: 4 Concerns. Physical Inspection: 20 Concerns	Program Year: 2024
Heather Commons II	BHA	HOME	1/7/2025	3/24/2023	None	File Review: 4 Concerns. Physical Inspection: 10 Concerns	Program Year: 2024
Meadow Wood II	BHA	HOME	1/9/2025	5/19/2024	None	File Review: 9 Concerns. Physical Inspection: 50 Concerns	Program Year: 2024
Mount Baker Apts	CHS	HOME	1/16/2025	10/15/2018	None	File Review: 7 Concern. Physical Inspection: 12 Concerns.	Program Year: 2024
TBRA	Oppco	HOME	11/14/2024	N/A	None	File Review: 0 Concerns.	Program Year: 2024
Millworks	Mercy	LEVY/CDBG	11/26/2024	12/21/2072	None	File Review: 0 Concerns. Physical Inspection: 10 Concerns	Program Year: 2024
Laurel Forest	Oppco	LEVY	9/17/2024	10/3/2072	None	File Review: 0 Concerns. Physical Inspection: 6 Concerns	Program Year: 2024
YWCA Garden Street	YWCA	LEVY/CDBG	2/5/2025	6/6/2073	None	File Review: 4 Concerns. Physical Inspection: 22 Concerns	Program Year: 2024

## Bellingham-Monitoring-2024

**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 Continuum of Care and Coordinated Entry system; 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 (\$194,839 total, of which 87,014 was PI), serving all extremely low income (<30% AMI) and homeless-on-entry households with children. TBRA family sizes ranged from 2- to 6-person households. The TBRA program served 24 households made up of 86 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 administration. Note that a small amount of PI included on the PR09 report was actually a 2023 PY expense.

**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 were completed this year, as well as more 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**

<b>Total Labor Hours</b>	<b>CDB G</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPW A</b>	<b>HTF</b>
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

**Table 13 – Total Labor Hours**

<b>Qualitative Efforts - Number of Activities by Program</b>	<b>CDB G</b>	<b>HOME</b>	<b>ESG</b>	<b>HOPW A</b>	<b>HTF</b>
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					

Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

**Table 14 – Qualitative Efforts - Number of Activities by Program**

#### **Narrative**

The only project underway that involves Section 3 in our jurisdiction this program year was the Bellis Family Housing development. This project will be completed in the 2025 program year, and all Section 3 reporting for the project will be done at that time.

# ATTACHMENT: PR26 - CITY OF BELLINGHAM

	Office of Community Planning and Development		DATE:	07-24-25
	U.S. Department of Housing and Urban Development		TIME:	12:12
	Integrated Disbursement and Information System		PAGE:	1
	PR26 - CDBG Financial Summary Report Program Year 2024 BELLINGHAM, WA			

## PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	829,117.13
02 ENTITLEMENT GRANT	797,349.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	485,246.32
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)	2,111,712.45

## PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	1,097,534.61
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	1,097,534.61
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	167,152.07
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)	1,264,686.68
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	847,025.77

## PART III: LOW/MOD 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	1,097,534.61
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	1,097,534.61
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	1,892,683.42
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	1,892,683.42
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	150,999.72
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)	150,999.72
32 ENTITLEMENT GRANT	797,349.00
33 PRIOR YEAR PROGRAM INCOME	301,436.96
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	1,098,785.68
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	13.74%

## PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	167,152.07
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)	167,152.07
42 ENTITLEMENT GRANT	797,349.00
43 CURRENT YEAR PROGRAM INCOME	485,246.32
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	1,282,595.32
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	13.03%





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 2024  
BELLINGHAM, WA

DATE: 07-24-25  
TIME: 12:12  
PAGE: 2

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
2024	7	907	6952123	YWCA Emergency Shelter Acquisition	03C	LWC	\$400,000.00
					<b>03C</b>	<b>Matrix Code</b>	<b>\$400,000.00</b>
2024	5	897	6942837	2024 OC - Volunteer Chore Program	05A	LWC	\$3,012.34
2024	5	897	6952123	2024 OC - Volunteer Chore Program	05A	LWC	\$3,596.83
2024	5	897	6961991	2024 OC - Volunteer Chore Program	05A	LWC	\$3,866.62
2024	5	897	6971173	2024 OC - Volunteer Chore Program	05A	LWC	\$5,755.03
2024	5	897	6986099	2024 OC - Volunteer Chore Program	05A	LWC	\$8,992.14
2024	5	897	7001694	2024 OC - Volunteer Chore Program	05A	LWC	\$777.04
2024	5	898	6942837	2024 WCOA - Meals on Wheels	05A	LWC	\$4,166.66
2024	5	898	6952123	2024 WCOA - Meals on Wheels	05A	LWC	\$4,166.66
2024	5	898	6961991	2024 WCOA - Meals on Wheels	05A	LWC	\$4,166.66
2024	5	898	6971173	2024 WCOA - Meals on Wheels	05A	LWC	\$4,166.66
2024	5	898	6986099	2024 WCOA - Meals on Wheels	05A	LWC	\$8,333.40
2024	5	898	7001694	2024 WCOA - Meals on Wheels	05A	LWC	\$4,166.66
2024	5	898	7013508	2024 WCOA - Meals on Wheels	05A	LWC	\$4,166.66
2024	5	898	7024076	2024 WCOA - Meals on Wheels	05A	LWC	\$4,166.66
2024	5	898	7033866	2024 WCOA - Meals on Wheels	05A	LWC	\$4,166.66
2024	5	898	7047887	2024 WCOA - Meals on Wheels	05A	LWC	\$8,333.32
					<b>05A</b>	<b>Matrix Code</b>	<b>\$76,000.00</b>
2024	5	895	6942837	2024 DVSAS - Safe Start Program	05G	LWC	\$1,767.21
2024	5	895	6952123	2024 DVSAS - Safe Start Program	05G	LWC	\$1,544.57
2024	5	895	6961991	2024 DVSAS - Safe Start Program	05G	LWC	\$1,948.10
2024	5	895	6971173	2024 DVSAS - Safe Start Program	05G	LWC	\$2,620.26
2024	5	895	6986099	2024 DVSAS - Safe Start Program	05G	LWC	\$4,184.18
2024	5	895	7001694	2024 DVSAS - Safe Start Program	05G	LWC	\$2,257.13
2024	5	895	7013508	2024 DVSAS - Safe Start Program	05G	LWC	\$2,204.74
2024	5	895	7024076	2024 DVSAS - Safe Start Program	05G	LWC	\$2,622.19
2024	5	895	7033866	2024 DVSAS - Safe Start Program	05G	LWC	\$2,311.05
2024	5	895	7047887	2024 DVSAS - Safe Start Program	05G	LWC	\$3,540.29
					<b>05G</b>	<b>Matrix Code</b>	<b>\$24,999.72</b>
2024	5	896	6961991	2024 Bellingham Food Bank	05W	LWC	\$15,105.84
2024	5	896	6971173	2024 Bellingham Food Bank	05W	LWC	\$14,703.25
2024	5	896	6986099	2024 Bellingham Food Bank	05W	LWC	\$20,190.91
					<b>05W</b>	<b>Matrix Code</b>	<b>\$50,000.00</b>
2024	3	900	6942680	2024 CDBG HRP Loans	14A	LWH	\$38,552.27
2024	3	900	6942837	2024 CDBG HRP Loans	14A	LWH	\$6.76
2024	3	900	6952123	2024 CDBG HRP Loans	14A	LWH	\$510.33
2024	3	900	6961991	2024 CDBG HRP Loans	14A	LWH	\$3,398.62
2024	3	900	6971173	2024 CDBG HRP Loans	14A	LWH	\$88,330.43
2024	3	900	6986099	2024 CDBG HRP Loans	14A	LWH	\$17,972.66
2024	3	900	7001694	2024 CDBG HRP Loans	14A	LWH	\$11,913.02
2024	3	900	7013508	2024 CDBG HRP Loans	14A	LWH	\$15,940.84
2024	3	900	7024076	2024 CDBG HRP Loans	14A	LWH	\$69,447.84
2024	3	900	7033866	2024 CDBG HRP Loans	14A	LWH	\$43,301.58
2024	3	900	7047887	2024 CDBG HRP Loans	14A	LWH	\$88,338.02
2024	3	901	6942680	2024 CDBG HRP Hazmat	14A	LWH	\$225.00
2024	3	901	6961991	2024 CDBG HRP Hazmat	14A	LWH	\$350.00
2024	3	901	6986099	2024 CDBG HRP Hazmat	14A	LWH	\$950.00
2024	3	901	7024076	2024 CDBG HRP Hazmat	14A	LWH	\$150.00

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	3	901	703866	2024 CDBG HRP Harmit	14A	LWH	\$1,775.00
2024	3	902	6942680	2024 CDBG HRP Activity Delivery	14A	LWH	\$13,377.61
2024	3	902	6942837	2024 CDBG HRP Activity Delivery	14A	LWH	\$10,475.18
2024	3	902	6952123	2024 CDBG HRP Activity Delivery	14A	LWH	\$11,219.63
2024	3	902	6961991	2024 CDBG HRP Activity Delivery	14A	LWH	\$15,484.33
2024	3	902	6971173	2024 CDBG HRP Activity Delivery	14A	LWH	\$12,853.61
2024	3	902	6986099	2024 CDBG HRP Activity Delivery	14A	LWH	\$9,715.32
2024	3	902	6991901	2024 CDBG HRP Activity Delivery	14A	LWH	\$12,343.21
2024	3	902	7001694	2024 CDBG HRP Activity Delivery	14A	LWH	\$11,739.95
2024	3	902	7013508	2024 CDBG HRP Activity Delivery	14A	LWH	\$16,256.14
2024	3	902	7024076	2024 CDBG HRP Activity Delivery	14A	LWH	\$16,490.16
2024	3	902	703866	2024 CDBG HRP Activity Delivery	14A	LWH	\$18,509.20
2024	3	902	7047887	2024 CDBG HRP Activity Delivery	14A	LWH	\$16,908.18
<b>Total</b>							<b>\$1,097,534.61</b>

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
2024	5	897	6942837	No	2024 OC - Volunteer Chore Program	B24MC530010	PI	05A	LWC	\$3,012.34
2024	5	897	6952123	No	2024 OC - Volunteer Chore Program	B24MC530010	EN	05A	LWC	\$3,596.83
2024	5	897	6961991	No	2024 OC - Volunteer Chore Program	B24MC530010	EN	05A	LWC	\$3,866.62
2024	5	897	6971173	No	2024 OC - Volunteer Chore Program	B24MC530010	EN	05A	LWC	\$5,755.03
2024	5	897	6986099	No	2024 OC - Volunteer Chore Program	B24MC530010	EN	05A	LWC	\$8,992.14
2024	5	897	7001694	No	2024 OC - Volunteer Chore Program	B24MC530010	PI	05A	LWC	\$777.04
2024	5	898	6942837	No	2024 WCOA - Meals on Wheels	B24MC530010	PI	05A	LWC	\$4,166.66
2024	5	898	6952123	No	2024 WCOA - Meals on Wheels	B24MC530010	EN	05A	LWC	\$4,166.66
2024	5	898	6961991	No	2024 WCOA - Meals on Wheels	B24MC530010	EN	05A	LWC	\$4,166.66
2024	5	898	6971173	No	2024 WCOA - Meals on Wheels	B24MC530010	EN	05A	LWC	\$4,166.66
2024	5	898	6986099	No	2024 WCOA - Meals on Wheels	B24MC530010	EN	05A	LWC	\$8,333.40
2024	5	898	7001694	No	2024 WCOA - Meals on Wheels	B24MC530010	PI	05A	LWC	\$4,166.66
2024	5	898	7013508	No	2024 WCOA - Meals on Wheels	B24MC530010	PI	05A	LWC	\$4,166.66
2024	5	898	7024076	No	2024 WCOA - Meals on Wheels	B24MC530010	PI	05A	LWC	\$4,166.66
2024	5	898	703866	No	2024 WCOA - Meals on Wheels	B24MC530010	PI	05A	LWC	\$4,166.66
2024	5	898	7047887	No	2024 WCOA - Meals on Wheels	B24MC530010	PI	05A	LWC	\$8,333.32
									<b>05A</b>	<b>Matrix Code</b>
										<b>\$76,000.00</b>
2024	5	895	6942837	No	2024 DVSAS - Safe Start Program	B24MC530010	PI	05G	LWC	\$1,767.21
2024	5	895	6952123	No	2024 DVSAS - Safe Start Program	B24MC530010	EN	05G	LWC	\$1,544.57
2024	5	895	6961991	No	2024 DVSAS - Safe Start Program	B24MC530010	EN	05G	LWC	\$1,948.10
2024	5	895	6971173	No	2024 DVSAS - Safe Start Program	B24MC530010	EN	05G	LWC	\$2,620.26
2024	5	895	6986099	No	2024 DVSAS - Safe Start Program	B24MC530010	EN	05G	LWC	\$4,184.18
2024	5	895	7001694	No	2024 DVSAS - Safe Start Program	B24MC530010	PI	05G	LWC	\$2,257.13
2024	5	895	7013508	No	2024 DVSAS - Safe Start Program	B24MC530010	PI	05G	LWC	\$2,204.74
2024	5	895	7024076	No	2024 DVSAS - Safe Start Program	B24MC530010	PI	05G	LWC	\$2,622.19
2024	5	895	703866	No	2024 DVSAS - Safe Start Program	B24MC530010	PI	05G	LWC	\$2,311.05
2024	5	895	7047887	No	2024 DVSAS - Safe Start Program	B24MC530010	PI	05G	LWC	\$3,540.29
									<b>05G</b>	<b>Matrix Code</b>
										<b>\$24,999.72</b>
2024	5	896	6961991	No	2024 Bellingham Food Bank	B24MC530010	EN	05W	LWC	\$15,105.84
2024	5	896	6971173	No	2024 Bellingham Food Bank	B24MC530010	EN	05W	LWC	\$14,703.25
2024	5	896	6986099	No	2024 Bellingham Food Bank	B24MC530010	EN	05W	LWC	\$1,652.16
2024	5	896	6986099	No	2024 Bellingham Food Bank	B24MC530010	PI	05W	LWC	\$18,538.75
									<b>05W</b>	<b>Matrix Code</b>
										<b>\$50,000.00</b>
										<b>\$150,999.72</b>
										<b>\$150,999.72</b>

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
2024	8	899	6942680	2024 CDBG Admin	21A		\$17,770.17
2024	8	899	6942837	2024 CDBG Admin	21A		\$17,173.03
2024	8	899	6952123	2024 CDBG Admin	21A		\$16,845.20
2024	8	899	6961991	2024 CDBG Admin	21A		\$8,551.10
2024	8	899	6971173	2024 CDBG Admin	21A		\$2,381.34
2024	8	899	6986099	2024 CDBG Admin	21A		\$1,461.96
2024	8	899	6991901	2024 CDBG Admin	21A		\$12,829.94



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 2024  
BELLINGHAM , WA

DATE: 07-24-25  
TIME: 12:12  
PAGE: 4

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	8	899	7001694	2024 CDBG Admin	21A		\$14,799.42
2024	8	899	7013508	2024 CDBG Admin	21A		\$14,888.13
2024	8	899	7024076	2024 CDBG Admin	21A		\$18,455.30
2024	8	899	7033866	2024 CDBG Admin	21A		\$24,603.40
2024	8	899	7047887	2024 CDBG Admin	21A		\$17,393.08
<b>Total</b>					<b>21A</b>	<b>Matrix Code</b>	<b>\$167,152.07</b>