

BELLINGHAM HOUSING AUTHORITY
Board of Commissioners Regular Meeting
May 19, 2026

The Board of Commissioners of Bellingham Housing Authority (“BHA”) held a regular meeting on Tuesday, May 19, 2026 in a hybrid format. The meeting was called to order at 1:04 p.m. by Board Chair Gockley, followed by roll call. Chair Gockley declared a quorum present and the meeting opened for business.

ROLL CALL/QUORUM

Present:

Commissioner Valerie Billmire
Commissioner Terry Bornemann
Commissioner Stephen Gockley
Commissioner Alana Pattermann
Commissioner Steven Price

Absent & Excused:

BWCHA Staff Presenters:

Lindsay Burmeister, Executive Services/HR Manager
Andrew Calkins, Executive Director
Kate Donnelly, Chief Operating Officer
Jana Robbins, Director of Finance

Guest Presenters:

PUBLIC COMMENT AND RESIDENT INPUT

Paul Moore, Washington Square Resident – Resident provided updates on longstanding resident barbecue and potluck events, resident participation efforts, accessibility concerns regarding a recent resident survey, reopening plans for the in-house library, anticipated common area improvements, potential heat relief measures, and positive feedback on new community garden boxes and landscaping enhancements.

A. REPORTS

1. Executive Director Report: Attached to the Agenda
Executive Director Andrew Calkins presented the Executive Director’s Report and provided an update on the acquisition of Sehome Court site. The project is currently in the due diligence phase, including completion of a comprehensive site inspection.
2. Q1 BHA Financial Reports: Attached to the Agenda
Director of Finance Jana Robbins presented the first quarter BHA Financial Report.
3. LIHTC Portfolio Report: Attached to the Minutes
Chief Operating Officer Kate Donnelly presented the Low-Income Housing Tax Credit Portfolio (LIHTC) Report.

B. DISCUSSION / ACTION ITEMS

None.

C. CONSENT ITEMS

Commissioner Billmire moved to approve the Consent Agenda as follows:

Motion: Approve Cash Disbursement/Vouchers for the Month of April 2026.

Motion: Approve Minutes for the April 2026 Regular BHA Board meeting.

Commissioner Bornemann seconded the motion and Chair Gockley called the vote.

AYES: Commissioner Valerie Billmire
Commissioner Terry Bornemann
Commissioner Stephen Gockley
Commissioner Alana Pattermann
Commissioner Steven Price

NAYES: None

D. COMMISSIONER UPDATES

None

E. ADJOURNMENT

The public meeting was adjourned at 2:02PM

Respectfully Submitted,

Andrew Calkins

**Andrew Calkins,
Secretary/Treasurer**

ATTEST:

Stephen Gockley

Stephen Gockley (Jun 17, 2026 14:14:49 PDT)

**Stephen Gockley,
Chair, Board of Commission**



Bellingham & Whatcom County Housing Authorities

- + • The Low-Income Housing Tax Credit Program
-

The Low-Income Housing Tax Credit Program (LIHTC)



Primary tool for financing affordable rental housing nationwide.



Federal government allocates tax credits to states based on population.



States award credits to affordable housing developments.



Developers sell the tax credits to private investors.



Investors provide upfront equity in exchange for future tax benefits.



Investor equity fills 30-70% of total development costs



Reduced debt allows lower rents affordable to low-income households

Types of Credits

9% (Competitive Credits)

- Covers roughly 70% of qualified development costs
- Allocated through a competitive application process run by each state
- Scored based on the state's Qualified Allocation Plan (QAP)
 - Typically used for:
 - New construction
 - Substantial rehabilitation

4% (Non-Competitive Credits)

- Covers roughly 30% of qualified development costs
- Automatically available if paired with tax-exempt bonds
 - Typically used for:
 - Acquisition + rehab
 - Preservation deals



Affordability Framework

- Households must earn at or below specified Area Median Income (AMI) levels
- Common set-asides
 - 20% of units at $\leq 50\%$ AMI, or
 - 40% of units at $\leq 60\%$ AMI
 - In practice, almost all LIHTC developments include 100% of units at $\leq 60\%$ AMI
- Length of Affordability
 - Federal compliance period: 15 years
 - Extended use period in Washington: typically, 30 to 40 years
 - Rent and income limits apply through affordability term

Set-aside Percentage	Studio	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom
20%	379	406	488	563	629	694
30%	569	610	732	845	943	1041
35%	664	711	854	986	1100	1214
40%	759	813	976	1127	1258	1388
45%	853	915	1098	1268	1415	1561
50%	948	1016	1220	1409	1572	1735
60%	1138	1220	1464	1691	1887	2082
70%	1328	1423	1708	1973	2201	2429
80%	1518	1627	1952	2255	2516	2776

Compliance and Oversight

Annual income certifications and rent limits

Physical inspections and file reviews by WSHFC (typically every other year)

Noncompliance can result in IRS credit recapture for investors

Strong asset management and compliance systems are essential



Role of the Housing Authority

Developer or co-developer

General partner/managing member

Long-term owner and asset manager

Mission-focused steward of affordability

Why

- Leverages private capital for public purpose
- Allows replacement or expansion of public housing stock
- Supports mixed-income, high-quality developments
- Often combined with
 - Project based vouchers
 - State and local capital funding
- Advances agency's mission



Scale and Impact

Nationwide: 3.6 million units

Washington State: 120,000 units

Whatcom County: approximately 2,400

15-25% of LIHTC properties in Washington involve a PHA



Properties – Bellingham

- Oakland Block (1890/2002) – 20 units
- Laube Hotel (1903/2008) – 20 units
- Varsity Village (1969/2012) – 101 units
- Harborview (1993/2014) – 18 units
- Pacific Rim (1993/2014) – 132 units
- Deer Run Terrace (1995/2014) – 42 units
- Orleans Place (1995/2013) – 24 units
- Cascade Meadows (1995/2014) – 216 units
- Willow Creek (1996) – 16 units
- Bridge Creek (1998/2018) – 31 units
- Prince Court (1998/2018) – 25 units
- Heather Commons I (2000/2018) – 24 units
- Heather Commons II (2000/2018) – 14 units
- Meadow Wood (2007) – 51 units
- Meadow Wood II (2008) – 25 units
- Laurel Village (2006) – 51 units
- Walton Place I (2009) – 51 units
- Walton Place II (2010) – 40 units
- Samish Commons (2021) – 69 units
- Samish Commons Family (2023) – 49 units
- Samish Commons Senior (2023) – 53 units

Total: 1,069 Units



Properties – Whatcom County

- Fernview (1992/2014) – 30 units
- Seabreeze (1993/2014) – 11 units
- Creekside Meadows (1994/2014) – 20 units
- River House (1998) – 50 units

Total: 111 Units



Partnerships and Services

- Project-Based Vouchers
- Service Providers
 - Lydia Place
 - Opportunity Council
 - Holly Community Services



Mixed-Use Opportunities

- Oakland
- Laube Hotel
- Walton Place Two
- Bridge Creek
- Samish Commons Family



Management Company Relationship

Regulatory Compliance & Program Administration

Ensures the property remains fully compliant with LIHTC and all funding requirements—protecting tax credits, avoiding penalties, and maintaining long-term affordability.

Leasing, Eligibility & Occupancy Management

Maintains stable occupancy by leasing to income-qualified households and ensuring all eligibility and unit mix requirements are met.

Financial Operations & Cash Management

Manages rent collection, expenses, and financial reporting to sustain strong property performance and protect investor and public resources.

Property Maintenance

Preserves the condition and value of the property through timely repairs, inspections, and proactive capital planning.

Resident Relations & Community Management

Supports resident stability and satisfaction through responsive service, clear communication, and positive community engagement.

Reporting, Performance Monitoring & Owner Coordination

Provides regular reporting and performance insights to ownership, enabling oversight, risk management, and informed decision-making.

Day-to-Day Operations & Staffing

Manages on-site staff and daily operations to ensure efficient, professional, and consistent property management services.



Performance Focus

- Compliance
 - Move-in compliance (income qualification accuracy)
 - Vacant unit compliance
 - Rent compliance
 - Set-aside compliance
 - Extended vacancy risk
- Occupancy & Leasing
 - Physical and economic occupancy
 - Vacancy rate and vacancy loss
 - Turnover rate
- Financial
 - Budget-to-actual variance
 - Net operating income
 - Expense per unit
 - Bad debt/delinquency rate
- Maintenance & Asset Condition
 - Unit turnaround time
 - Work order response time/backlog
 - Preventative maintenance completion rate
 - Inspection scores









8 2026.5.19 BHA Minutes

Final Audit Report

2026-06-17

Created:	2026-06-17
By:	Lindsay Burmeister (lindsay.burmeister@bellinghamhousing.org)
Status:	Signed
Transaction ID:	CBJCHBCAABAAAb3Hr6jBYxrADg8hM8Gu3S06icfQkKZvf

"8 2026.5.19 BHA Minutes" History

-  Document created by Lindsay Burmeister (lindsay.burmeister@bellinghamhousing.org)
2026-06-17 - 0:12:11 AM GMT
-  Document emailed to Stephen Gockley (gockleyposel@comcast.net) for signature
2026-06-17 - 0:12:19 AM GMT
-  Document emailed to Andrew Calkins (andrew.calkins@bellinghamhousing.org) for signature
2026-06-17 - 0:12:19 AM GMT
-  Email viewed by Andrew Calkins (andrew.calkins@bellinghamhousing.org)
2026-06-17 - 3:40:34 AM GMT
-  Document e-signed by Andrew Calkins (andrew.calkins@bellinghamhousing.org)
Signature Date: 2026-06-17 - 3:40:56 AM GMT - Time Source: server - Signature Appearance Selected: MOBILE_IMAGE
-  Email viewed by Stephen Gockley (gockleyposel@comcast.net)
2026-06-17 - 9:14:34 PM GMT
-  Document e-signed by Stephen Gockley (gockleyposel@comcast.net)
Signature Date: 2026-06-17 - 9:14:49 PM GMT - Time Source: server - Signature Appearance Selected: TYPE
-  Agreement completed.
2026-06-17 - 9:14:49 PM GMT