Housing Authority of the City of Bellingham

Notice of Regular Board Meeting
Bellingham Housing Authority Board of Commissioners
September 15, 2026

Location: 321 N. Samish Way, by phone, or by zoom | Time: 1:05pm

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AGENDA

A. ROLL CALL/QUORUM

B. PUBLIC COMMENT AND RESIDENT INPUT
Public comments are only accepted in writing and must be submitted no later than 5pm on the day prior to the meeting.

C. REPORTS
1. Executive Director Report (Andrew Calkins, 10 minutes)
2. BHA Quarterly Financial Report (Jana Robbins, 10 minutes)
3. Quarterly Development Report (Tony Casale, 10 minutes)
4. LIHTC Portfolio Report (Myrriah Train, 10 minutes)

RECESS THE PUBLIC MEETING AND OPEN A PUBLIC HEARING OF INTENT TO APPROVE RESOLUTION 2845, FY 2027 BHA PHA PLAN

D. PUBLIC HEARING
Public Hearing: Intent to Approve Resolution 2845, FY 2027 BHA PHA Plan

CLOSE THE PUBLIC HEARING ON INTENT TO APPROVE RESOLUTION 2845, FY 2027 BHA PHA PLAN

RECESS THE PUBLIC MEETING AND OPEN A PUBLIC HEARING OF INTENT TO APPROVE RESOLUTION 2846, BHA PUBLIC HOUSING 2026–2030 CAPITAL FUND 5-YEAR ACTION PLAN

E. PUBLIC HEARING
Public Hearing: BHA Public Housing 2026-2030 Capital Fund 5-Year Action Plan

CLOSE THE PUBLIC HEARING ON INTENT TO APPROVE RESOLUTION 2846, BHA PUBLIC HOUSING 2026–2030 CAPITAL FUND 5-YEAR ACTION PLAN

F. DISCUSSION / ACTION ITEMS
1. Approve FY 2027 BHA PHA Plan ***(Link to doc)***
   Approve Resolution 2845 (Andrew Calkins, Steve Grichel & Robyn Weber, 10 minutes)

2. Approve BHA Public Housing 2026-2030 Capital Fund 5-Year Action Plan
   Approve Resolution 2846 (Tony Casale, 10 minutes)

3. Authorize Issuance of Revenue Bond to Make a Loan to Ubuntu Housing Partners LLLP
   Approve Resolution 2847 (Tony Casale, 10 minutes)

4. Authorize the Lease of Property to Ubuntu Housing Partners LLLP
   Approve Resolution 2848 (Tony Casale, 5 minutes)

5. Nomination for Chair and Vice Chair (November 2026 - October 2027) (Andrew Calkins, 5 minutes)

G. CONSENT ITEMS
1. Motion: Approve Cash Disbursements/Vouchers for the month of August 2026
2. Motion: Approve Minutes for the month of August 2026 Regular Board meeting

3. Motion: Approve BOC Meetings Calendar (January 2027 – December 2027)

H. NEW BUSINESS – COMMISSIONER REPORTS

I. EXECUTIVE SESSION
To receive and evaluate complaints or charges brought against a public officer or employee pursuant to RCW 42.30.110(1)(f)

J. ADJOURNMENT

The Bellingham Whatcom County Housing Authority Board of Commissioners will meet electronically on Tuesday, September 15, 2026. ***Board Members and the public can attend this meeting via zoom or in person at the BWCHA Board Room located at 321 N. Samish Way.***

Those who wish to provide ***public comment*** *may send direct e-mail to publiccomment@bellinghamhousing.org and must be submitted no later than 5pm on the day prior to the meeting.*

Meeting Information

Webinar ID: *868 2734 6793*

Click Here to Join on Computer, Tablet, or Smart Phone *(data rates may apply)*

To Join via Phone - *(phone service provider rates may apply)*

(253) 215-8782 (Tacoma); (206) 337-9723 (Seattle)

Bellingham & Whatcom County Housing Authorities

To: Board of Commissioners
From: Andrew Calkins, Executive Director / CEO
Date: September 15, 2026
Re: Executive Director's Update

Hiring Updates

Following a substantial update in August, we have less ongoing hiring in September. We currently have a part-time Payroll Technician position open. The position is vacant due to an internal promotion that occurred earlier this year.

FY 2027 Budget – Continuing Resolution

In early August, the Senate passed a Bipartisan Continuing Resolution to fund all government programs until December 11th, after the mid-term elections in November. The House recently concurred with this legislation and President Trump signed it eliminating any short-term shutdown concerns. We expect negotiations to continue on full year appropriations during the fall.

August HUD Visit

On August 27th, Eileen Solomon from the Seattle HUD Office visit BWCHA's office for a "touchpoint" meeting. Robyn Weber and Steve Grichel joined me for this meeting, where we provided updates on our core programs and initiatives. We emphasized the importance of HUD advocating for funding to address the capital needs in the public housing program and more timely issuance of new Foster Youth to Independence (FYI) vouchers. Separately, I participated in a briefing hosted by the Association of Washington Housing Authorities with HUD Assistance Secretary Benjamin Hobbs on the Administration's Work & Dignity Coalition.

Sehome Court Apartments Closing

BWCHA successfully closed on the acquisition of Sehome Court Apartments on August 21. The 57-unit acquisition has been financed using the agency's new tax-exempt line of credit. Following an RFP issued earlier this year, Indigo Real Estate Services was selected as the property management company and took over operations on August 21st. Many thanks to all of the team members who supported this effort.

Community Connections

- The Whatcom County Coalition on Ending Homelessness met on August 24th to discuss upcoming meetings, happenings in the community, and the organization's role in advocacy.

- The Whatcom County Housing Advisory Committee met on Thursday August 13th and voted to forward the local funding options memo to Whatcom County Council.

Committee member Paul Schissler and myself are tentatively scheduled to brief the council on the memo on September 29th.

- The Whatcom Housing Alliance (WHA) Steering Committee meets on September 9th to discuss the Housing Supply Improvement Program, a collaboration between the city and WHA to identify "where the development process creates avoidable cost, delay, or lost housing units and to create more education between the development community and City of Bellingham."

Bellingham Housing Authority
2nd Quarter 2026 Financial Report

Analysis – Budget to Actual Income Statement (BHA All Funds)

Variances over 10% explained:

Revenue Variances

Other tenant Income (line 3)
This balance consists of laundry and vending, cleaning fees, damages, late charges, and legal fees. This income line can change drastically over time. Most of the increases in revenues are represented in maintenance work orders and the remediation of a contaminated unit charged to tenants.

Other Income (line 7)
Other income consists of miscellaneous income, developer fees, cash flow waterfall, and insurance proceeds. Most of the budgeted balance is the cash flow waterfall, which we recognized in June. We budget for the cash flow waterfall here to show the expected increase in cash, however, most of the cash from the waterfall offsets the interest receivable due from the tax credit properties. This is a prime example of the differences between cash-based budgeting and full accrual accounting.

Expenditure Variances

Utility Expense (line 10)
We have not spent as much for utility expenses than anticipated for the 2nd Quarter. Electricity costs are up; however, water, gas and garbage expenses are down.

Maintenance Expenses (line 11)
Maintenance expenses are up for the month and the year. This is due to increased activities with the maintenance team as they catch up on activities that were set aside earlier in the year due to staff shortages.

General Expenses (line 12)
General expenses consist of insurance payments, bad debt, security and other general expenses. Bad debt was lower than expected in the second quarter. We expect this to increase in the third quarter.

Analysis – Statement of Net Position

Variances over 10% explained:

Tenant receivables (line 4)
The increase in accounts receivable is based on timings of collections from tenants and staff shortages causing a delay in the 1st quarter write-off bad debt. The second quarter write-off of bad debt will be represented in the third quarter.

Miscellaneous Receivables (line 6)
The decrease in miscellaneous accounts receivable is mainly the timing difference between interprogram due from other properties. We have expenses that are paid from the COCC account and then allocated to the other programs. We expected this to decrease further in the second quarter.

Prepaid Expenses (line 9)
The increase is primarily the result of our Software expenses that are prepaid and then allocated over the course of the year. Included in this increase are our predevelopment costs for the Unity Street project.

Accrued Interest Receivable (line 11)
The decrease is the result of the cash flow waterfall we recorded in June. Most of the cash flow waterfall is paid for soft debt. We reduce the interest receivable before we reduce the notes receivable. This also accounts for the increase in cash and cash equivalents on line 1.

Accrued liabilities – other (line 24)
The decrease in accrued liabilities – other is mainly the timing issues between payroll benefit accruals that are accrued when payroll is made but are paid out later.

Bellingham Housing Authority
2nd Quarter Budget to Actual
6/30/2026

Bellingham Housing Authority All Funds

		Month to Date Actual	Month to Date Budget	Variance	% Var	Year to Date Actual	Year to Date Budget	Variance	% Var	Annual Budget
Income										
Rental Income	2	281,407.92	274,092.90	7,315.02	2.67	1,688,917.21	1,644,557.40	44,359.81	2.70	3,289,114.81
Other Tenant Income	3	9,830.91	6,809.40	3,021.51	44.37	68,053.64	40,856.40	27,197.24	66.57	81,712.81
Grant Income	4	2,420,596.56	2,467,442.73	-46,846.17	-1.90	15,392,468.22	14,804,656.38	587,811.84	3.97	29,609,312.82
Fee Income	5	152,652.90	194,807.64	-42,154.74	-0.22	1,337,420.54	1,168,845.84	168,574.70	0.14	2,337,691.62
Grounds Income	6	33,501.70	33,501.69	0.01	0.00	205,365.89	201,010.14	4,355.75	2.17	402,020.12
Other Income	7	69,790.02	187,003.33	-117,213.31	-62.68	558,446.26	1,122,019.98	-563,573.72	-50.23	2,244,039.84
Total Income		**2,967,780.01**	**3,163,657.69**	**-195,877.68**	**-6.2%**	**19,250,671.76**	**18,981,946.14**	**268,725.62**	**1.4%**	**37,963,892.02**
Expense										
Admistrative Expense	8	456,055.48	516,122.46	60,066.98	11.64	3,075,996.21	3,096,734.76	20,738.55	0.67	6,193,469.22
Tenant Services Expense	9	4,117.29	4,098.97	-18.32	-0.45	24,368.09	24,593.82	225.73	0.92	49,187.75
Utility Expense	10	66,074.66	75,978.26	9,903.60	13.03	383,781.98	455,869.56	72,087.58	15.81	911,739.45
Maintenance Expense	11	420,419.79	269,851.20	-150,568.59	-55.80	1,802,846.55	1,619,107.20	-183,739.35	-11.35	3,238,214.36
General Expense	12	38,017.18	33,234.16	-4,783.02	-14.39	148,762.58	199,404.96	50,642.38	25.40	398,809.96
Housing Assistance Expense	13	2,320,996.00	2,099,954.17	-221,041.83	-10.53	13,762,084.00	12,599,725.02	-1,162,358.98	-9.23	25,199,449.92
Other Expenses	14	7,456.22	19,263.29	11,807.07	0.61	46,459.76	115,579.74	69,119.98	0.60	229,911.52
Total Expense		**3,313,136.62**	**3,018,502.51**	**-294,634.11**	**-9.76**	**19,244,299.17**	**18,111,015.06**	**-1,133,284.11**	**-6.26**	**36,220,782.18**
Net Income		**-345,356.61**	**145,155.18**	**-490,511.79**	**-337.92**	**6,372.59**	**870,931.08**	**-864,558.49**	**-99.27**	**1,743,109.84**

Bellingham Housing Authority Public Housing and COCC

	Month to Date Actual	Month to Date Budget	Variance	% Var	Year to Date Actual	Year to Date Budget	Variance	% Var	Annual Budget
Income									
Rental Income	222,418.16	207,027.48	15,390.68	7.43	1,291,099.58	1,242,164.88	48,934.70	3.94	2,484,329.73
Other Tenant Income	9,733.26	6,665.78	3,067.48	46.02	67,215.99	39,994.68	27,221.31	68.06	79,989.45
Grant Income	87,249.70	98,906.86	-11,657.16	-11.79	696,540.11	593,441.16	103,098.95	17.37	1,186,882.40
Fee Income	145,223.56	181,498.81	-36,275.25	-19.99	1,294,745.89	1,088,992.86	205,753.03	18.89	2,177,985.69
Grounds Income	33,501.70	33,501.69	0.01	0.00	205,365.89	201,010.14	4,355.75	2.17	402,020.12
Other Income	0.00	15,819.13	-15,819.13	-100.00	3,162.38	94,914.78	-91,752.40	-96.67	189,829.53
Total Income	**498,126.38**	**543,419.75**	**-45,293.37**	**-100.00**	**3,558,129.84**	**3,260,518.50**	**297,611.34**	**-96.67**	**6,521,036.92**
Expense									
Admistrative Expense	179,921.64	208,312.16	28,390.52	13.63	1,341,352.79	1,249,872.96	-91,479.83	-7.32	2,499,745.90
Tenant Services Expense	1,376.31	658.33	-717.98	-109.06	6,385.97	3,949.98	-2,435.99	-61.67	7,900.00
Utility Expense	62,365.01	68,244.48	5,879.47	8.62	367,954.93	409,466.88	41,511.95	10.14	818,933.81
Maintenance Expense	318,158.81	263,144.60	-55,014.21	-20.91	1,637,389.88	1,578,867.60	-58,522.28	-3.71	3,157,735.06
General Expense	35,040.07	26,691.37	-8,348.70	-31.28	164,731.30	160,148.22	-4,583.08	-2.86	320,296.51
Total Expense	**596,861.84**	**567,050.94**	**-29,810.90**	**-5.26**	**3,507,424.87**	**3,402,305.64**	**-105,119.23**	**-3.09**	**6,804,611.28**
Net Income	**-98,735.46**	**-23,631.19**	**-75,104.27**	**-317.82**	**50,704.97**	**-141,787.14**	**192,492.11**	**135.76**	**-283,574.36**

Bellingham Housing Authority HCV (Section 8)

	Month to Date Actual	Month to Date Budget	Variance	% Var	Year to Date Actual	Year to Date Budget	Variance	% Var	Annual Budget
Income									
Grant Income	2,347,596.86	2,368,535.87	-20,939.01	-0.88	14,697,896.11	14,211,215.22	486,680.89	3.42	28,422,430.42
Other Income	2,525.27	4,517.53	-1,992.26	-0.44	33,129.95	27,105.18	6,024.77	0.22	54,210.31
Total Income	**2,350,122.13**	**2,373,053.40**	**-22,931.27**	**-1.0%**	**14,731,026.06**	**14,238,320.40**	**492,705.66**	**3.5%**	**28,476,640.73**
Expense									
Admistrative Expense	195,556.96	200,928.92	5,371.96	2.67	1,302,168.22	1,205,573.52	-96,594.70	-8.01	2,411,146.60
Tenant Services Expense	0.00	1,841.96	1,841.96	100.00	4,133.66	11,051.76	6,918.10	62.60	22,103.54
Maintenance Expense	312.46	358.57	46.11	12.86	1,652.32	2,151.42	499.10	23.20	4,302.87
General Expense	309.15	467.05	157.90	33.81	1,854.90	2,802.30	947.40	33.81	5,604.59
Housing Assistance Expense	2,333,540.00	2,099,954.17	-233,585.83	-11.12	13,825,421.00	12,599,725.02	-1,225,695.98	-9.73	25,199,449.92
Total Expense	**2,529,718.57**	**2,303,550.67**	**-226,167.90**	**-9.82**	**15,135,230.10**	**13,821,304.02**	**-1,313,926.08**	**-9.51**	**27,642,607.52**
Net Income	**-179,614.75**	**69,502.73**	**-249,117.48**	**-358.43**	**-404,323.29**	**417,016.38**	**-821,339.67**	**-196.96**	**834,033.21**

Bellingham Housing Authority Local Fund

	Month to Date Actual	Month to Date Budget	Variance	% Var	Year to Date Actual	Year to Date Budget	Variance	% Var	Annual Budget
Income									
Nondwelling income	26,898.43	50,398.75	-23,500.32	-0.47	205,238.00	302,392.50	-97,154.50	-0.32	448,310.08
Management Fee Income	7,429.34	13,308.83	-5,879.49	-0.44	42,674.65	79,852.98	-37,178.33	-0.47	159,705.93
Other Income	32,073.02	16,666.67	15,406.35	0.92	192,460.38	100,000.02	92,460.36	0.92	2,201,226.00
Total Income	**133,799.81**	**247,184.54**	**-113,384.73**	**-45.87**	**975,885.11**	**1,483,107.24**	**-507,222.13**	**-34.20**	**2,809,242.01**
Expense									
Admistrative Expense	80,576.88	106,881.38	26,304.50	24.61	432,475.20	641,288.28	208,813.08	32.56	1,269,945.25
Tenant Services	2,740.98	1,598.68	-1,142.30	-71.45	13,848.46	9,592.08	-4,256.38	-44.37	0.00
Utility Expense	3,709.65	7,733.78	4,024.13	52.03	15,827.05	46,402.68	30,575.63	65.89	66,015.34
Maintenance Expense	101,948.52	6,348.03	-95,600.49	-1,505.99	163,804.35	38,088.18	-125,716.17	-330.07	14,598.48
General Expense	2,667.96	6,075.74	3,407.78	56.09	-17,823.62	36,454.44	54,278.06	148.89	54,922.04
Other Expenses	7,456.22	19,263.29	11,807.07	0.61	46,459.76	115,579.74	69,119.98	0.60	229,911.52
Total Expense	**199,100.21**	**147,900.90**	**-51,199.31**	**-34.62**	**654,591.20**	**887,405.40**	**232,814.20**	**26.24**	**1,635,392.63**
Net Income	**-65,300.40**	**99,283.64**	**-164,584.04**	**-165.77**	**321,293.91**	**595,701.84**	**-274,407.93**	**-46.06**	**1,173,849.38**

BELLINGHAM HOUSING AUTHORITY
Statement of Net Position
6/30/2026

		12/31/2025	6/30/2026	$ Change	% Change
ASSETS					
Current Assets					
Cash and cash equivalents	1	$ 16,071,558	$ 17,296,723	1,225,165	8%
Restricted cash - tenant security deposits	2	356,136	355,688	(448)	0%
Restricted cash - other	3	1,641,882	1,641,882	0	0%
Accounts receivable (net)					
Tenants	4	413,175	554,176	141,001	34%
Fraud recovery	5	2,825	2,825	0	0%
Miscellaneous	6	1,080,143	719,310	(360,833)	-33%
Current portion of notes receivable					
Component units	7	334,949	334,949	-	0%
Short term lease	8	171,663	171,663	(0)	0%
Prepaid expenses	9	973,789	1,532,411	558,622	57%
Inventories	10	23,385	23,385	(0)	0%
Total Current Assets		21,069,505	22,633,012		
Non-Current Assets					
Restricted investments					
Accrued interest receivable	11	13,017,341	11,260,883	(1,756,458)	-13%
Notes receivable					
Component units	12	73,635,470	74,294,123	658,653	1%
Long term lease receivable	13	2,113,975	2,081,299	(32,676)	-2%
Investment in tax credit partnerships	14	375,902	375,902	0	0%
Net Pension Asset	15	806,742	806,742	0	0%
Capital assets					
Non-depreciable	16	9,885,145	9,738,667	(146,478)	-1%
Net depreciable	17	42,028,453	42,183,046	154,593	0%
Total Non-Current Assets		141,863,028	140,740,663		
Total Assets		162,932,533	163,373,675		
Deferred Outflows of Resources					
Amounts related to pensions	18	1,238,213	1,238,213	0	0%
Amounts related to OPEB	19	20,634	20,634	0	0%
Total Deferred Outflows of Resources		1,258,847	1,258,847		
LIABILITIES					
Current Liabilities					
Accounts payable	20	830,730	881,767	51,037	6%
Tenant security deposits	21	384,239	387,455	3,216	1%
Unearned revenues	22	169,924	178,239	8,315	5%
Accrued liabilities - other	23	739,292	362,629	(376,663)	-51%
Short term lease liability	24	32,124	32,124	-	0%
Short term compensated absences	25	433,271	433,271	(0)	0%
Current portion of long term debt					
Capital projects	26	354,758	354,758	-	0%
Component units	27	159,296	159,296	-	0%
Total Current Liabilities		3,103,634	2,789,538		
Non-Current Liabilities					
Accrued interest payable	28	905,859	1,022,790	116,931	13%
Bonds, notes and loans payable					
Capital projects	29	22,740,443	23,399,096	658,653	3%
Component units	30	31,782,318	31,782,318	-	0%
Accrued compensated absences	31	316,780	316,780	(0)	0%
Long term lease liability	32	10,605	10,605	-	0%
Other post employment benefits	33	1,491,224	1,491,224	0	0%
Net pension liability	34	192,490	192,490	(0)	0%
Total Non-Current Liabilities		57,439,720	58,215,303		
Total Liabilities		60,543,354	61,004,842		
Deferred inflows of resources					
Amounts related to pensions	35	281,175	281,175	0	0%
Amounts related leases	36	2,117,122	2,117,122	0	0%
Total Deferred Inflows of Resources		2,398,297	2,398,298		
NET POSITION					
Net investment in capital assets		26,018,397	28,167,859		
Restricted		2,420,521	2,694,539		
Unrestricted		72,810,811	70,366,985		
Total Net Position		$ 101,249,729	$ 101,229,383		

Housing Authority of the City of Bellingham and
Whatcom County Housing Authority
Development Report
September 2026

New Construction

Closeout

None

Underway

Samish Commons Early Learning Center – 40 combined childcare slots for infants and toddlers
Approximate project cost: $1,337,902

Construction began August 19th on tenant improvements that are required to transform the empty commercial space located at 301 N Samish Way, into a three-classroom early learning center for infants and toddlers. BWCHA is partnering with Mountain View Early Learning Center who will be the operator of this facility, and we anticipate programming will begin early 2027. Thank you to Andy Schene for jumping right in and managing this project.

The primary funder for tenant improvements is Whatcom County, who awarded grants through both the Community Priorities Fund and Healthy Children's Fund.

Photo: Pre-demolition

Photo: New Below Slab Plumbing

Seeking Funding

None

Feasibility & Design

Unity Street Redevelopment (Ubuntu) – 64 units of rent restricted Tax Credit housing in Bellingham
Approximate project cost: $29,000,000

The redevelopment of BWCHA's property located at 202 Unity Street will consist of 64 apartments set-aside for households with income ranging between 30-60% of the Area Median Income.

Predevelopment and design continue at full speed as we target October-November for financial closing and start of construction. This project will leverage private equity from the 4% Low-Income Housing Tax Credit program, and debt from the sale of tax-exempt Private-Activity Bonds.

The primary funders for this project include the City of Bellingham, Whatcom County, State of Washington, and Washington State Housing Finance Authority. The anticipated equity and debt partners are Merritt Community Capital Corporation, Columbia Bank, and the Washington Community Reinvestment Association. All funding has been secured.

Artistic Rendering: Unity Street

Major Capital Needs & Improvements

Closeout

None

Underway

Baycrest Homes Electrical Upgrades – 18 units of Public Housing for families in Blaine
Approximate project cost: $240,102
Interior unit wiring at Baycrest Homes required modernization to comply with current code and HUD standards. Improvements take approximately 3 days to complete for each unit and due to funding limitations, this project is being conducted in two phases. Phase I (8 units) was completed in August, and a Notice to Proceed was issued for Phase II. The contractor is planning to complete work in Phase II units as time and capacity allow, with a targeted completion date of December.

This project is being funded through the HUD Capital Fund Grant program for WCHA.

BHA Family Properties Sealing & Striping – Five properties with 108 Public Housing units in Bellingham
Approximate project cost: $94,000
To extend the life of driveways and parking lots, the best practice is to seal coat pavement every 5-6 years. An asphalt overlay was completed in 2020 at most of these sites, so they are due for sealing and restriping. After completing a thorough site assessment with the contractor, we elected to expand the scope to include necessary repair of asphalt, catch basins, and adjacent walkways. This project involves many complexities because it requires significant coordination between different departments, residents, and the contractor; as well as appropriate weather conditions. Thank you to Lance Simons, Robyn Weber, Steve Amos, and everyone else who has been involved with executing this project.

This project is being funded through the HUD Capital Fund Grant program for BHA.

Creekside Apartments Flood Repair – 20 rent restricted Tax Credit units in Sumas
Approximate project cost: $855,000
Creekside Apartments was impacted by flooding in December 2025 which required repairs throughout the first floor of each unit. The scope of work includes removal of equipment and materials exposed to flood water, treatment against microbial growth, and unit restoration. This project is being conducted in three phases to minimize temporary relocation needs, and the final phase is scheduled to be completed in early October. Thank you to Myrriah Train who is managing many aspects of this project in tandem with Indigo Real Estate Services, the Development team is providing support throughout the process.

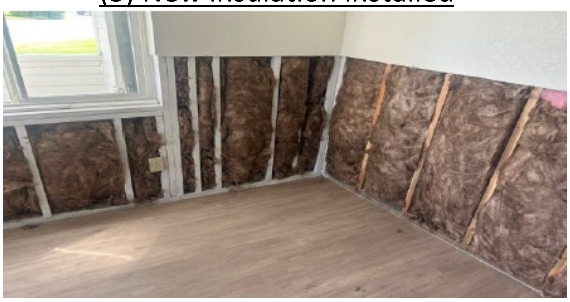
This project is being funded through a combination of insurance proceeds and replacement reserves maintained by Northwest Corner Affordable Housing LLLP.

Photos: Creekside Restoration

(1) Before work began

(2) After demo and treatment

(3) New insulation installed



(4) New drywall, texture and primer

(5) Final paint and flooring complete

High-rise Boiler Plant Modernization – Three properties with 396 units of Public Housing for seniors and people living with a disability in Bellingham
Approximate project cost: $1,835,000
All three high-rise buildings use boiler systems for hydronic heat and domestic hot water. Components of the current systems were at the end of their useful life and because of the specialized nature of the equipment it was becoming increasingly difficult to locate new parts. Full replacement of the boiler plants is underway and approximately 70% complete at the time of writing this report. All work is scheduled to be finished by the end of September. Thank you to Lance Simons, Steve Amos, Jimmy Willand, and the property management team for working to complete this project as smoothly as possible.

This project is being funded through the HUD Capital Fund Grant program for BHA.

Photo: New Lincoln Square Hydronic Boilers

Photo: New Lincoln Square Domestic Boilers

High-rise Standby Generator Replacement – Three properties with 396 units of Public Housing for seniors and people living with a disability in Bellingham
Approximate project cost: $200,000
Replacement of the emergency generators at each high-rise building is being completed because equipment was at the end of its life cycle. The contract for this work was executed in June 2025, but multiple delays were incurred because of the manufacturer's production timeline. We are happy to report that work has commenced, and replacement of two out of the three generators will be completed by September 15th. All work will be finished by the end of September.

This project is being funded through the HUD Capital Fund Grant program for BHA.

Varsity Village Sealing & Striping – 101 units of rent restricted Tax Credit housing in Bellingham
Approximate project cost: $43,000
To extend the life of driveways and parking lots, the best practice is to seal coat pavement every 5-6 years. An asphalt overlay was completed in 2020, so the property is due for a reapplication of sealant and restriping. This project is being completed in two phases to allow for continued parking options while work is taking place. Phase I was completed in August and Phase II is scheduled to be finished by September 18th, if the weather cooperates.

This project is being funded through replacement reserves maintained by the LLC.

Seeking Funding

None

Feasibility & Design

Affordable Housing Significant Rehabilitation (select properties) – Five properties with 215 total rent restricted Tax Credit units in Bellingham
Approximate project cost: TBD
Comprehensive physical and capital needs assessments were recently completed at Laurel Village Apartments, Meadow Wood Townhomes (both phases), and Walton Place Apartments (both phases). The purpose of these assessments was to develop a thorough understanding of building components and systems that need replacement or modernization. The team is reviewing final reports to achieve a better understanding of potential scope and costs for a significant rehabilitation project(s). The refinancing strategy is in early development, and we anticipate beginning renovation activities in 2027.

Lincoln Square Substructure Plumbing Replacement– 198 units of Public Housing for seniors and persons living with disabilities in Bellingham
Approximate project cost: TBD
The primary waste lines beneath Lincoln Square are near the end of their useful life and the maintenance team has completed emergency repairs in localized areas. Only a portion of the infrastructure under the building is currently accessible, and we are in the early stages of identifying long-term solutions. Due to the complexity of this project, a general contractor was procured through a Request for Proposals so that they could join the design team and provide early input on constructability issues and coordination.

This project is being funded through the HUD Capital Fund Grant program for BHA.

River House Roof Replacement – 50 units of rent restricted Tax Credit housing for seniors in Lynden
Approximate project cost: TBD
River House has a hybrid style roof consisting of both a TPO membrane on the flat portion and composite shingles on the surrounding mansard. The roof is past its useful life, and the integrity of the membrane is compromised which risks water intrusion to underlying insulation and decking. We are coordinating with the State on award conditions related to funding and have engaged a design team to prepare a scope of work so that the project can be competitively bid. Work is anticipated to take place in spring 2027.

This project is being funded through the Washington State Department of Commerce's Housing Preservation Program.

Sea Mist Townhouses Ventilation Improvements - **12 units of Public Housing for families in Blaine**
Approximate project cost: TBD
We are working with a design team to investigate the existing unit and attic ventilation system, determine whether the existing ventilation design is adequate, and prepare design documents for corrective improvements if deficiencies are identified.

This project is being funded through the HUD Capital Fund Grant program for WCHA.

Sumas Square Renovation & Flood Mitigation – 11 units of rent restricted housing for seniors in Sumas
Approximate project cost: TBD

The property incurred significant damage from flooding in 2021 and remains vacant. As a component of this project, the building will be elevated more than 3.5 feet. In addition to flood repairs, the scope of work also includes multiple improvements to the building envelope, and incorporation of air conditioning along with solar panels. Our permit application is under review with the City of Sumas, and we anticipate approval in September. Construction documents are being finalized by the architect, and we are targeting October for procurement of a general contractor. Thank you to Andy Schene for jumping right in and advancing this project.

This project is being funded through a combination of grants from the FEMA Public Assistance Program and Community Development Block Grant Disaster Recovery Program, along with flood insurance proceeds.

Bellingham & Whatcom County Housing Authorities
333 N Samish Way
Bellingham, WA 98225
P.O. Box 9701
Bellingham, WA 98227

MEMORANDUM

TO: Board of Commissioners

FROM: Myrriah Train, Asset Manager

DATE: September 15, 2026

SUBJECT: Quarterly Low-Income Housing Tax Credit (LIHTC) and Bond Portfolio Update

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SUMMARY

BWCHA's portfolio of owned housing includes 1,079 units financed through the Low-Income Housing Tax Credit Program (LIHTC) and 57 units financed using tax-exempt financing sources. These local programs are managed by third party property management firms. This report provides an overview of these properties and their operations. During the September 15th meeting, staff will request input from Commissioners on the type of information they would like to receive on a quarterly basis regarding this portfolio.

LIHTC PORTFOLIO HIGHLIGHTS

Tax Credit Portfolio Management RFP

In March 2026, BWCHA issued a Request for Proposals (RFP) for third-party management services for nine properties within its Low-Income Housing Tax Credit (LIHTC) portfolio. Following a competitive selection process, Indigo Real Estate was awarded the contract(s) and will continue serving as BHA's third-party management provider for the LIHTC portfolio.

Sehome Court Acquisition

On August 21, 2026, BWCHA completed the acquisition of Sehome Court, a market-rate apartment community located within the City of Bellingham. The property consists of 57 two-bedroom units and has been integrated into Indigo Real Estate's management portfolio. BWCHA staff have been working closely with Indigo to ensure the smooth onboarding of this new property. Financial and operational performance metrics for Sehome Court will be incorporated into future Board reporting packages.

Samish Commons Early Learning Center

Construction of the Early Learning Center at Samish Commons continues to advance. Our general contractor, Wellman & Zuck, has begun the tenant improvement and build-out work for the facility. Subject to construction schedules and project completion, we anticipate supporting our community partner, Mountain View Early Learning, in opening the center during early 2027.

Creekside Meadows Rehabilitation Project
The Creekside Meadows rehabilitation project, initiated in response to damage sustained during the 2025 Sumas flood, is nearing completion. The project has entered its final phase, with substantial completion and closeout activities anticipated by October 8, 2026. Despite the complexity and duration of the rehabilitation effort, progress has remained consistent, and the project continues on schedule.

River House Preservation Grant Award
In June 2026, BWCHA was awarded $1,274,094 through the Washington State Department of Commerce's Housing Preservation Program (HPP) to support capital improvements at River House Apartments, a 50-unit senior housing community in Lynden. The funding will address critical preservation needs, including replacement of the property's aging roofing system. BWCHA's Development Department will take lead on completing this project in coordination with Indigo and myself.

<u>PORTFOLIO REPORT</u>

The attached reports provide an overview of portfolio occupancy and rental revenue performance through August 31, 2026. Together, they demonstrate that the portfolio remains stable, with strong overall occupancy and consistent rental income despite a few properties experiencing elevated vacancy levels.

Occupancy Performance
BWCHA's LIHTC portfolio includes 1,082 units across residential and commercial properties. The portfolio's overall weighted average occupancy was 94.1% in August 2026, remaining consistent with performance throughout the year and above 94% for most months.

Several properties continue to perform exceptionally well, including:

- River House Apartments at 100% occupancy.
- Prince Court Apartments at 100% occupancy.
- Harborview Apartments at 100% occupancy.
- Deer Run Terrace at 97.6% occupancy.

Properties with vacancy challenges include:

- Creekside Meadows is currently undergoing a significant rehabilitation following the 2025 Sumas flooding and sits at 55% occupancy currently. Occupancy is expected to improve as the project reaches completion early this fall.
- Heather Commons II at 78.6% occupancy. One unit is leased pending move in.
- Willow Creek Apartments is at 93.8% occupancy, though occupancy has steadily improved throughout the year.

Rental Revenue Performance The portfolio generated approximately $804,955 in gross potential rent during August. After accounting for vacancy losses and adjustments, the portfolio produced $724,289.51 in net rental income. At month-end 1,033 units were occupied, 48 units were vacant, and occupancy was approximately 95.5% based on occupied units.

Overall, the portfolio continues to demonstrate strong operational performance with occupancy remaining above 94% and rental income meeting expectations across most properties. Management remains focused on leasing efforts at properties with higher vacancies and anticipates improved performance at Creekside Meadows as rehabilitation activities conclude in the coming months. Revenue collections remain stable, and the portfolio is well positioned heading into the final quarter of 2026.

Gross Potential Rent

For Selected Properties
As Of = 08/31/2026
Month Year = 08/2026

Property	Unit Count	Occ Units	Vacant Units	Non-Rev Units	Market Rent	Loss/Gain to Lease	Potential Rent	Vacancy	Actual Rent	Con-cession	Write Off	Rental Income	Receipts Current	Receipts Prior	Delinquency	Prepay	Loss FROM Non Rev. Units
bdc - Bridge Creek II Apartments	31	28	3	0	46,792.00	17,583.00	29,209.00	5,265.00	23,944.00	0.00	0.00	23,944.00	23,493.10	2,946.00	450.90	1,656.90	0.00
ccm - Cascade Meadows	216	208	8	0	322,928.00	90,471.00	232,457.00	16,490.00	215,967.00	0.00	0.00	215,967.00	190,169.08	17,557.10	25,797.92	4,448.02	0.00
crk - Creekside Meadows	20	11	9	0	29,399.00	7,839.00	21,560.00	14,172.00	7,388.00	0.00	0.00	7,388.00	5,927.00	3,237.44	1,461.00	0.00	0.00
drt - Deer Run Terrace	42	41	1	0	43,947.00	22,705.00	21,242.00	1,413.00	19,829.00	0.00	0.00	19,829.00	18,094.00	1,314.00	1,735.00	3,078.00	0.00
frn - Fernview Apartments	30	27	3	0	45,288.00	19,758.00	25,530.00	6,016.00	19,514.00	0.00	0.00	19,514.00	16,047.00	1,568.92	3,467.00	-737.20	0.00
hbv - Harborview Apartments	18	18	0	0	22,984.00	9,825.00	13,159.00	1,030.00	12,129.00	0.00	0.00	12,129.00	10,379.60	5,314.00	1,749.40	-1,217.60	0.00
hc1 - Heather Commons	24	23	1	0	36,440.00	17,914.00	18,526.00	1,506.00	17,020.00	0.00	0.00	17,020.00	14,637.00	1,902.04	2,383.00	111.00	0.00
hc2 - Heather Commons II	14	11	3	0	20,182.00	8,787.00	11,395.00	4,428.00	6,967.00	0.00	0.00	6,967.00	5,721.00	2,541.37	1,246.00	50.00	0.00
lbh - Laube Hotel	20	19	1	0	16,093.00	5,980.00	10,113.00	836.00	9,277.00	0.00	0.00	9,277.00	7,553.00	718.50	1,724.00	-354.50	0.00
lrv - Laurel Village	51	49	2	0	44,704.00	23,577.00	21,127.00	2,722.00	18,405.00	0.00	0.00	18,405.00	17,127.50	736.00	1,277.50	-1,643.00	0.00
mw1 - Meadow Wood Townhomes	51	49	1	1	56,444.00	26,648.00	29,796.00	1,736.00	26,824.00	0.00	0.00	26,824.00	22,979.00	4,563.00	3,845.00	1,517.00	1,236.00
mw2 - Meadow Wood Townhomes II	25	25	0	0	28,022.00	14,251.00	13,771.00	478.00	13,293.00	0.00	0.00	13,293.00	11,199.55	1,246.00	2,093.45	778.00	0.00
okb - Oakland Apartments	20	20	0	0	14,646.00	5,329.00	9,317.00	-216.00	9,533.00	0.00	0.00	9,533.00	8,814.00	221.39	719.00	-832.00	0.00
olp - Orleans Place	24	24	0	0	26,665.00	22,885.99	3,779.01	0.00	3,779.01	0.00	0.00	3,779.01	3,165.01	1,523.00	614.00	-666.61	0.00
pcr - Pacific Rim Apartments	132	127	5	0	201,286.00	66,969.00	134,317.00	8,185.00	126,132.00	0.00	-18,826.00	107,306.00	96,497.31	42,574.37	29,634.69	-1,844.08	0.00
pnc - Prince Court Apartments	25	25	0	0	39,634.00	22,021.50	17,612.50	0.00	17,612.50	0.00	0.00	17,612.50	13,455.50	2,691.50	4,157.00	-16.00	0.00
rvh - River House Apartments	50	50	0	0	46,189.00	21,483.00	24,706.00	-111.00	24,817.00	0.00	0.00	24,817.00	23,596.18	1,474.98	1,220.82	187.78	0.00
sbt - Seabreeze Townhouses	11	10	1	0	15,437.00	8,305.00	7,132.00	1,504.00	5,628.00	0.00	0.00	5,628.00	3,428.00	318.00	2,200.00	0.00	0.00
sca - Samish Commons	69	67	2	0	58,430.00	20,919.00	37,511.00	1,292.00	36,219.00	0.00	0.00	36,219.00	33,661.00	121.00	2,558.00	-29.06	0.00
scb - Samish Way Senior Housing	53	53	0	0	43,549.00	19,776.00	23,773.00	-969.00	24,742.00	0.00	0.00	24,742.00	21,429.00	3,076.60	3,313.00	-432.60	0.00
scc - Samish Way Family Housing	49	47	2	0	59,916.00	19,573.00	40,343.00	2,438.00	37,905.00	0.00	0.00	37,905.00	30,066.00	1,647.60	7,839.00	-1,146.60	0.00
wlc - Willow Creek Apartments	16	15	1	0	15,552.00	4,604.00	10,948.00	972.00	9,976.00	0.00	0.00	9,976.00	8,457.00	1,627.50	1,519.00	-1,806.91	0.00
wp1 - Walton Phase I	51	49	2	0	49,353.00	26,220.00	23,133.00	6,498.00	16,635.00	0.00	0.00	16,635.00	18,611.86	1,701.00	-1,976.86	-425.00	0.00
wp2 - Walton Place Two	40	37	3	0	53,888.00	29,389.00	24,499.00	3,745.00	20,754.00	0.00	0.00	20,754.00	17,778.00	1,624.00	2,976.00	-1,521.90	0.00
Total	**1,082**	**1,033**	**48**	**1**	**1,337,768.00**	**532,812.49**	**804,955.51**	**79,430.00**	**724,289.51**	**0.00**	**-18,826.00**	**705,463.51**	**622,285.69**	**102,245.31**	**102,003.82**	**-846.36**	**1,236.00**

12 Month Occupancy

For Selected Properties

Month Year = 01/2026

Property	Name	Units	Sq Ft	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Jamie Matthews															
rvh	River House Apartments	50	34,200.00	97.09	95.92	94.00	94.00	94.25	98.80	100.00	100.00	100.00	0.00	0.00	0.00
wlc	Willow Creek Apartments	16	6,240.00	68.75	71.42	75.00	75.00	79.83	86.04	92.74	93.75	93.75	0.00	0.00	0.00
okb	Oakland Apartments	20	9,000.00	94.35	82.50	84.67	74.50	88.22	88.83	96.93	99.83	95.00	0.00	0.00	0.00
olp	Orleans Place	24	22,980.00	84.81	91.51	84.34	94.58	97.31	95.83	95.83	95.83	95.83	0.00	0.00	0.00
okb-com	Oakland Building Commer...	5	7,465.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	80.00	0.00	0.00	0.00
drt	Deer Run Terrace	42	29,100.00	97.61	97.61	99.38	100.00	100.00	97.77	98.38	97.61	97.61	0.00	0.00	0.00
hbv	Harborview Apartments	18	14,500.00	91.21	88.88	88.88	86.66	88.88	88.88	93.18	93.72	100.00	0.00	0.00	0.00
frn	Fernview Apartments	30	24,798.00	93.97	98.21	100.00	100.00	99.89	94.22	93.22	90.00	90.00	0.00	0.00	0.00
pcr	Pacific Rim Apartments	132	105,904.00	96.67	97.70	96.77	98.00	97.99	95.10	96.94	95.72	96.21	0.00	0.00	0.00
wp2	Walton Place Two	40	32,932.00	100.00	100.00	99.91	99.50	100.00	99.91	97.50	94.67	92.50	0.00	0.00	0.00
mw1	Meadow Wood Townhomes	51	49,594.00	86.90	94.81	94.11	94.50	98.03	98.03	97.97	96.07	96.07	0.00	0.00	0.00
mw2	Meadow Wood Townhomes II	25	21,825.00	100.00	100.00	100.00	100.00	99.87	96.00	96.00	98.32	96.00	0.00	0.00	0.00
ccm	Cascade Meadows	216	207,901.00	92.46	92.77	92.26	93.62	93.62	93.66	94.11	95.05	95.37	0.00	0.00	0.00
crk	Creekside Meadows	20	22,740.00	75.04	65.00	60.00	60.00	60.00	60.00	59.83	55.00	55.00	0.00	0.00	0.00
sbt	Seabreeze Townhouses	11	9,012.00	81.81	81.81	90.02	94.24	100.00	100.00	95.68	90.90	90.90	0.00	0.00	0.00
lrv	Laurel Village	51	44,598.00	98.03	98.03	98.03	99.93	96.15	96.15	96.09	94.23	94.23	0.00	0.00	0.00
lbh	Laube Hotel	20	7,565.00	95.00	99.28	100.00	100.00	100.00	100.00	95.96	92.74	85.00	0.00	0.00	0.00
wp1	Walton Phase I	51	41,077.00	95.95	95.58	91.29	93.92	92.15	92.15	93.73	94.05	92.15	0.00	0.00	0.00
lbh-com	Laube Hotel Commercial	3	5,690.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	0.00	0.00	0.00
bdc	Bridge Creek II Apartme...	31	23,500.00	96.77	96.77	96.77	97.63	96.67	93.60	93.44	89.28	90.32	0.00	0.00	0.00
pnc	Prince Court Apartments	25	26,450.00	99.87	96.00	99.74	100.00	96.00	98.53	100.00	100.00	100.00	0.00	0.00	0.00
hc1	Heather Commons	24	20,282.00	95.83	96.42	100.00	99.72	93.27	91.66	97.17	95.83	95.83	0.00	0.00	0.00
hc2	Heather Commons II	14	11,632.00	100.00	100.00	99.76	92.61	92.62	85.71	85.48	78.57	78.57	0.00	0.00	0.00
bdc-com	Bridge Creek II Commerc...	2	2,688.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	0.00	0.00	0.00
sca	Samish Commons	69	41,438.00	95.97	98.55	98.55	99.75	100.00	100.00	99.95	98.31	94.20	0.00	0.00	0.00
scb	Samish Way Senior Housi...	53	26,563.00	86.76	87.39	90.56	97.04	99.63	93.51	94.33	98.11	98.11	0.00	0.00	0.00
scc	Samish Way Family Housi...	49	32,799.00	95.91	95.29	94.32	92.63	92.23	93.94	95.91	95.91	93.94	0.00	0.00	0.00
Weighted Average :		**1,092**	**882,473.00**	**93.69**	**94.21**	**93.99**	**94.93**	**95.21**	**94.44**	**95.26**	**94.69**	**94.14**	**0.00**	**0.00**	**0.00**
Overall Weighted Average :		**1,092**	**882,473.00**	**93.69**	**94.21**	**93.99**	**94.93**	**95.21**	**94.44**	**95.26**	**94.69**	**94.14**	**0.00**	**0.00**	**0.00**

Bellingham &
Whatcom County
Housing Authorities

333 N Samish Way
Bellingham, WA 98225

P.O. Box 9701
Bellingham, WA 98227

MEMORANDUM

TO: Board of Commissioners

FROM: Andrew Calkins, Executive Director
Steve Grichel, Housing Programs Manager
Robyn Weber, Affordable Housing Program Manager

DATE: September 15, 2026

SUBJECT: Resolution 2845 – FY 2027 BHA PHA Plan

BACKGROUND

The Public Housing Agency (PHA) Plan is a comprehensive guide to the policies, programs, operations, and strategies for meeting local housing needs and goals. PHA's are required to submit Annual Plans, and a 5-Year Plan every fifth fiscal year to HUD.

SUMMARY

This year, BHA is submitting an Annual Plan, including updates to plan elements, agency goals, objectives and progress this year.

In addition, BHA is proposing updates to the Admissions and Continued Occupancy Policy (ACOP) and the Housing Choice Voucher Administrative Plan (AP). The ACOP and AP are the guiding policy and procedural documents for the public housing and voucher programs.

We reviewed the proposed plan, including ACOP and AP revisions at the August Board meeting. Exhibit A, attached to this memo contains a comprehensive summary of this year's revisions. Since August, one change was made to Chapter 6 of the ACOP, clarifying the phase in of new medical deduction limits.

The public comment period was July 20 through September 4. Staff held four meetings at BWCHA sites to provide overview of revisions and receive input:

- Chuckanut Square – July 22, 2026 1:30pm
- Washington Square - July 28, 2026 1:30pm
- Lincoln Square – July 29, 2026 1:30pm
- Baycrest Homes – August 5, 2026 1:30pm

A summary of these meetings is provided as an attachment to the Annual Plan. No other comments were received.

We recommend approval of Resolution 2848 approving the FY 2027 BHA PHA Plan that will be effective January 1, 2027.

RESOLUTION 2845

The following resolution was brought before the Board of Commissioners for consideration:

APPROVE 2027 PUBLIC HOUSING AUTHORITY (PHA) PLAN

WHEREAS, the U.S. Department of Housing and Urban Development requires the Housing Authority of the City of Bellingham to approve the PHA Plan; and

WHEREAS, it is necessary to update the Admissions and Continued Occupancy Policy to clarify and/or add language allowed by the U.S. Department of Housing and Urban Development (HUD) to comply with the Public Housing Program governed by 24 CFR 5. The attached Exhibit A provides a summary of proposed changes and additions to the Admissions and Continued Occupancy Policy; and

WHEREAS, it is necessary to update the Housing Choice Voucher Administrative Plan to clarify and/or add language allowed by the U.S. Department of Housing and Urban Development (HUD) to comply with the Housing Choice Voucher Program governed by 24 CFR 982. The attached Exhibit A provides a summary of the proposed changes and additions to the Housing Choice Voucher Administrative Plan; and

WHEREAS, a public hearing and resident advisory board meetings have been held for public comments and the comments have been considered; and

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Housing Authority of the City of Bellingham that the PHA Plan and required attachments and policies are hereby approved as stated on the certification attached hereto and made a part hereof.

BE IT FURTHER RESOLVED that the Executive Director is hereby authorized to submit the approved PHA Plan to the U. S. Department of Housing and Urban Development.

DATED this 15th day of September 2026.

Commissioner__________________ moved that the foregoing resolution be adopted as introduced and read, which motion was seconded by Commissioner _________________, and upon roll call, the "ayes" and "nays" were as follows:

AYES	NAYS

The Chair thereupon declared the motion carried and the resolution adopted.

BY: _______________________________
Stephen Gockley, Chair

ATTEST: ___________________________
Andrew Calkins, Secretary/Treasurer

EXHIBIT A
BOARD OF COMMISSIONERS MEETING OF
SUMMARY OF PROPOSED CHANGES
2027 PUBLIC HOUSING AUTHORITY (PHA) PLAN

September 15, 2026

The following elements of the PHA Plan have been revised as follows:

Plan Templates
HUD Streamlined Annual PHA Plan (50075-HP)

- PHA Plan Elements – Updated elements to reflect plans for the next year.
- Statement of Progress in Meeting the 5 Year Plan Goals and Objectives – Updated to reflect progress on current goals and include goals and objectives for the next five years.

The Admissions and Continued Occupancy Policy (ACOP)
The revisions noted below represent policy changes, significant revisions, changes in practice, clarification/clean up language and updated regulatory citations.

Introduction
- Revised to account for most recent HOTMA guidance.

Chapter 1
- Revised history of the program section to include information on full HOTMA compliance.

Chapter 2
- Revised equal access language.
- Revised policy language on serving limited English proficient (LEP) persons.
- Elaborated policy language on how to file a discrimination complaint.
- Clarified language regarding enforcement actions on national origin discrimination per FHEO memo 9/19/25.

Chapter 3
- Contains clarifications on citizenship or eligible immigration status.
- Contains clarifications on compliance of consent to release of information per Notice PIH 2024-38.
- Revised to account for updated HUD guidance on use of arrests records set forth in Notice PIH 2025-26.
- Added clarification regarding criminal background checks per Notice PIH 2012-28.
- Removed language calling out policy that will apply upon the HOTMA compliance date.

Chapter 4
- Revised policy language on limited English proficient (LEP) persons.

Chapter 6
- Removed policy language regarding Earned Income Disallowance, as this has now fully sunset.
- Updated for inflationary adjustments.
- Clarified student financial assistance.
- Clarified alimony and child support per Notice PIH 2023-27 and answers received from Hotmaquestions@hud.gov.
- Clarified phased-in relief for hardship exemptions based on answers received from Hotmaquestions@hud.gov.
- Clarified phased in medical deduction based on status as of 12/31/2026

Chapter 7
- Revised policy regarding Deceased Tenants Reports per Notice PIH 2026-11.
- Clarified student financial assistance.
- Clarified the treatment of income based on answers received from Hotmaquestions@hud.gov.
- Updated inflationary adjustments.

- Clarified citizenship or eligible immigration status.

Chapter 9

- Revisions on conducting interim reexaminations per Notice PIH 2023-27, revision 3.

Chapter 10

- This chapter contains edits to reflect rescinding of notice FHEO 2020-01.

Chapter 11

- This chapter contains only minor modifications for clarity.

Chapter 12

- Clarified language to reflect updated VAWA forms.

Chapter 13

- Contains clarifications on compliance of consent to release of information per Notice PIH 2024-38.
- Revised to account for updated HUD guidance on use of arrest records set forth in Notice PIH 2025-26.
- Revised sections on death of a sole family member and family absence from the unit per Notice PIH 2026-11.

Chapter 14

- Revised policy language on limited English proficient (LEP) persons.

Chapter 15

- Revised amount of federal awards required to have an independent audit.

Chapter 16

- Matched policy language on repayment of debts to Model Admin Plan.
- Clarified language to reflect updated VAWA forms and included sample versions of new forms.

Glossary

- Revised definitions to reflect updated VAWA forms.
- Removed pre-HOTMA definitions and language calling out definitions that will apply upon the HOTMA compliance date.

Appendix

- Removed appendix.

The Housing Choice Voucher Administrative Plan (Admin Plan)

The revisions noted below represent policy changes, significant revisions, changes in practice, clarification/clean up language and updated regulatory citations.

Introduction

- Revised to account for most recent HOTMA guidance and updated NSPIRE compliance date.

Chapter 1

- Contains clarification for the HOTMA Voucher Final Rule, particularly as relevant to the contents of the plan.
- Revised history of the program section to include information on full HOTMA compliance.

Chapter 2

- Revised equal access language.
- Revised policy language on serving limited English proficient (LEP) persons.
- Elaborated policy language on how to file a discrimination complaint.
- Clarified language regarding enforcement actions on national origin discrimination per FHEO memo 9/19/25.

Chapter 3

- Contains clarifications on compliance of consent to release of information per Notice PIH 2024-38.
- Revised to account for updated HUD guidance on use of arrests records set forth in Notice PIH 2025-26.
- Added clarification regarding criminal background checks per Notice PIH 2012-28.
- Removed language calling out policy that will apply upon the HOTMA compliance date.

Chapter 4

- Revised policy language on limited English proficient (LEP) persons.

Chapter 5

- Revised policy language on limited English proficient (LEP) persons.

- Clarified language to reflect updated VAWA forms.
- Clarified that the PHA may rescind the voucher for insufficient funding with HUD approval.

Chapter 6
- Clarified alimony and child support per Notice PIH 2023-27 and answers received from Hotmaquestions@hud.gov.
- Clarified phased-in relief for hardship exemptions based on answers received from Hotmaquestions@hud.gov.
- Clarified phased in medical deduction based on status as of 12/31/2026
- Removal of policy language regarding Earned Income Disallowance, as this has now fully sunset.
- Updated inflationary adjustments.

Chapter 7
- Revised policy regarding Deceased Tenants Reports per Notice PIH 2026-11.
- Clarified student financial assistance.
- Policy clarifications on the treatment of income based on answers received from Hotmaquestions@hud.gov.
- Updates on inflationary adjustments.
- Clarifications on citizenship or eligible immigration status.
- Clarified language to reflect updated VAWA forms.

Chapter 8
- Revised language on rent increases.
- Updated NSPIRE compliance date.
- Updated citations related to life-threatening deficiencies.
- Revised additional content to bring policies current to HAP contracts executed or renewed June 6, 2024 or later.

Chapter 9
- Added section on PHA Leasing Assistance for Families in accordance with Notice PIH 2022-18.

Chapter 10
- This chapter contains only minor updates to bring the content current.

Chapter 11
- Policy clarifications based on answers received from Hotmaquestions@hud.gov.
- Revised policy language on limited English proficient (LEP) persons.
- Changes regarding conduction interim reexaminations per Notice PIH 2023-27, revision 3.

Chapter 12
- Contains clarifications on compliance of consent to release of information per Notice PIH 2024-38.
- Revised to account for updated HUD guidance on use of arrest records set forth in Notice PIH 2025-26.
- Revised sections on death of a sole family member and family absence from the unit per Notice PIH 2026-11.
- Removed language calling out policy that will apply upon the HOTMA compliance date.
- Policy revisions regarding insufficient funding per Notice PIH 2026-12, Revision 2.

Chapter 13
- Added section on owner incentive/retention payments in accordance with Notice PIH 2022-18.
- Added policy language to comply with HUD requirements and for ease of administration.

Chapter 14
- Revised amount of federal awards required to have an independent audit.

Chapter 15
- Added section on use of exception payment standards in line with Notice PIH 2025-12.

Chapter 16
- Clarified reasonable accommodation language in line with Notice PIH 2025-12.
- Revised language on language assistance.
- Clarified record retention language on equal access.
- Revised language on medical and disability records citing Notice PIH 2010-26.

- Clarified language to reflect updated VAWA forms and included sample versions of new forms.

Chapter 17
- Revised language on language assistance.

Chapter 18
- Multiple sections of this chapter have been revised to align with Notice PIH 2019-23, REV-4.
- Updated language in accordance with the 2/26/25 interim final rule rescinding the 30-day notice of nonpayment of rent.

Chapter 19
- Updated FUP and FYI sections to bring current with Notice PIH 2025-08.
- Revised language on language assistance.
- Removed language on SSN and citizen status verification for the Stability Voucher program per Notice PIH 2026-05.

Glossary
- Revised definitions to reflect updated VAWA forms.

Appendix
- Removed appendix.

Temporary Policy Supplement for Emergency Housing Vouchers (EHVs)
- Revised TPS for EHVs with updated information contained in Notices PIH 2025-07 and PIH 2025-19.

Bellingham & Whatcom County Housing Authorities
333 N Samish Way
Bellingham, WA 98225
P.O. Box 9701
Bellingham, WA 98227

MEMORANDUM

TO: Board of Commissioners

FROM: Tony Casale, Director of Asset Development

DATE: September 15, 2026

SUBJECT: Resolution 2846 – Approve 2026-2030 5-Year Action Plan for the Public Housing Capital Fund Grant Program

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SUMMARY

The Housing Authority of the City of Bellingham's draft 2026-2030 5-Year Action Plan for the Public Housing Capital Fund Grant Program was presented at the August Board Meeting, and today we seek Commissioner approval of Resolution 2846 so we can begin accessing FY2026 grants funds.

BACKGROUND

As a component of the Low-Income Public Housing Program, the Bellingham Housing Authority receives an annual grant from the Department of Housing and Urban Development through their Capital Fund Program (CFP). Grant amounts are based on congressional appropriations and subject to change year-to-year, there is no competitive application process that must be followed.

The Capital Fund Program provides financial assistance to housing authorities for the specific purpose of modernizing existing public housing sites and addressing non-routine maintenance items that are not covered by the Operating Fund Program. Each year, housing authorities are required to develop or update a 5-Year Action Plan (Action Plan) to include anticipated work items that will be covered by subsequent CFP grants. Prior to finalizing a new Action Plan and accepting each year's CFP grant, the housing authority must conduct outreach meetings with residents and resident advisory boards, hold a public hearing, and seek approval from the Board of Commissioners.

The Bellingham Housing Authority operates with a "rolling" plan, which means that it is updated each year by adding activities for the final year being covered. For example, this year we are adding work items for the FY2030 grant but are required to carry forward work items previously established for 2026-2029. Once work activities are included in an approved Action Plan, they can be moved to a different year as needed, but new items cannot be added without HUD approval. Any new work activities that constitute a "significant amendment" will trigger requirements for another round of consultation meetings with residents and Commissioners.

In the 5-Year Action Plan, work items are organized based on which grant funds will be used to pay for the activities, not necessarily which calendar year during which the work will take place.

RESOLUTION 2846

The following resolution was brought before the Board of Commissioners for consideration:

APPROVE 2026-2030 5-YEAR ACTION PLAN FOR PUBLIC HOUSING CAPITAL FUND GRANT PROGRAM

WHEREAS the U.S. Department of Housing and Urban Development requires that the Housing Authority of the City of Bellingham's Board of Commissioners approve a 5-Year Action Plan for the Public Housing Capital Fund Program prior to accepting new grant funds;

WHEREAS the Housing Authority of the City of Bellingham operates with a rolling 5-Year Action Plan as authorized by 24 CFR 905;

WHEREAS rolling 5-Year Action Plans are required to be updated and submitted annually to comply with requirements of the Public Housing program;

WHEREAS the attached Exhibit A containing a summary of work activity items included in the updated 5-Year Action Plan was reviewed with Commissioners during the August 2026 Board Meeting;

WHEREAS housing authority staff previously conducted a public hearing and resident consultation meeting(s) to advise and accept comment on the proposed 2026-2030 5-Year Action Plan; and

WHEREAS housing authority staff have collected all comments pertaining to this 5-Year Action Plan and described how it has/will address the recommendations or comments.

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Housing Authority of the City of Bellingham that the Public Housing Capital Fund Program 2026-2030 5-Year Action Plan is hereby approved; and

BE IT FURTHER RESOLVED that the Executive Director or their designee is hereby authorized to submit the approved 5-Year Action Plan to the U. S. Department of Housing and Urban Development.

DATED this 15th day of September 2026.

Commissioner__________________ moved that the foregoing resolution be adopted as introduced and read, which motion was seconded by Commissioner _________________, and upon roll call, the "ayes" and "nays" were as follows:

AYES	NAYS

The Chair thereupon declared the motion carried and the resolution adopted.

BY: ____________________________ **ATTEST:** ____________________________

Stephen Gockley, Chair

Andrew Calkins, Secretary/Treasurer

2026-2030 BHA Narrative Five Year Action Plan

The Bellingham Housing Authority's 2026–2030 Capital Fund 5-Year Action Plan focuses on preserving and modernizing its public housing portfolio to ensure long-term viability, resident safety, and quality of life. Planned activities emphasize critical building system upgrades, resident amenity improvements, and compliance with HUD regulations. The plan includes provisions for emergency and unforeseen capital needs to address urgent health, safety, and structural concerns as they arise, ensuring Bellingham Housing Authority's ability to maintain quality housing for its residents throughout the five-year period.The years indicated are the funding years and not necessarily the project year.

2026 HUD Allocation: $ 1,253,689.00

2026			
2026	Family Housing Admin	$ 25,073.00	BHA may budget and expend up to 10% of its annual Capital Fund grant for administrative costs, including staff salaries, project management, and other eligible administrative expenses.
2026	High Rise Admin	$ 100,295.00	
2026	Family Housing A&E	$ 10,000.00	Program is utilized for architectural and engineering services associated with capital improvements such as siding, exterior patios, windows, and other building envelope or site-related upgrades.
2026	High Rise A&E	$ 15,000.00	
2026	High Rise Interior & Exterior Modernization	$ 25,000.00	Unforeseen capital needs and emergency repairs necessary to protect the health, safety, and security of residents, or to prevent further deterioration of housing properties.
2026	Family Housing Interior & Extererior Modernization	$ 18,691.00	
2026	Washington Square - Window Replacement	$ 424,630.00	Replacement of selected windows at Washington Square, includes envelop repair and A&E.
2026	Washington Square - Roof Replacement	$ 635,000.00	Bid, procure, and contract for the replacement of the roof at Washington Square, including all necessary demolition, materials, labor, A&E, and related construction activities.
		$ 1,253,689.00	**$ -**
2027			
2027	Family Housing Admin	$ 25,073.00	BHA may budget and expend up to 10% of its annual Capital Fund grant for administrative costs, including staff salaries, project management, and other eligible administrative expenses.
2027	High Rise Admin	$ 100,295.00	

2027	Family Housing A&E	$ 10,000.00	Program is utilized for architectural and engineering services associated with capital improvements such as siding, exterior patios, windows, and other building envelope or site-related upgrades.
2027	High Rise A&E	$ 15,000.00	
2027	High Rise Interior & Exterior Modernization	$ 28,493.00	Unforeseen capital needs and emergency repairs necessary to protect the health, safety, and security of residents, or to prevent further deterioration of housing properties.
2027	Family Housing Interior & Extererior Modernization	$ 20,000.00	
2027	High Rise Elevator Updates	$ 10,000.00	Update the elevators at Washngton Square, Lincoln Square and Chuckanut Square.
2027	Lincoln Patio Modernization	$ 30,196.00	Modernize and upgrade patio areas at Lincoln Square, including removal and replacement of outdated surfaces. Work may include new concreteaccessibility improvements, and other related site work.
2027	Washington Square Roof Replacement	$ 340,000.00	Finalize roof replacement at Washington Square, including all necessary materials, installation, and related repairs.
2027	Chuckanut Window Replacement	$ 674,632.00	Replacement of selected windows at Chuckanut Square, includes envelope repair and A&E.
		$ 1,253,689.00	**$ -**
		2028	
2028	Family Housing Admin	$ 25,073.00	BHA may budget and expend up to 10% of its annual Capital Fund grant for administrative costs, including staff salaries, project management, and other eligible administrative expenses.
2028	High Rise Admin	$ 100,295.00	
2028	Family Housing A&E	$ 5,000.00	Program is utilized for architectural and engineering services associated with capital improvements such as siding, exterior patios, windows, and other building envelope or site-related upgrades.
2028	High Rise A&E	$ 15,000.00	
2028	High Rise Asphalt	$ 35,000.00	Asphalt coating (2 coats), Crack sealing, and painting of the parking and other stiping.
2028	High Rise Interior & Exterior Modernization	$ 20,000.00	Unforeseen capital needs and emergency repairs necessary to protect the health, safety, and security of residents, or to prevent further deterioration of housing properties.
2028	Family Housing Interior & Extererior Modernization	$ 20,000.00	

2028	Washington Square - Windows Replacement	$ 258,321.00	Continue replacement of windows at Washington Square.Work includes bidding, procurement, A&E and installation of new windows.
2028	High Rise Bathroom Modernization	$ 200,000.00	Modernize resident bathrooms in the High Rise building, including replacement of fixtures, finishes, and any plumbing upgrades as needed. Includes A&E
2028	High Rise Common Area Flooring Replacement	$ 25,000.00	Replace common area flooring at Lincoln Square, Chuckanut Square, and Washington Square to improve safety, durability, and aesthetics.
2028	Chuckanut Square - Roof Replacement	$ 550,000.00	Bid, procure, and contract for the replacement of the roof at Chuckanut Square, including all necessary demolition, materials, labor, and related construction activities.
		$ 1,253,689.00	**$ -**
	2029		
2029	Family Housing Admin	$ 25,073.00	BHA may budget and expend up to 10% of its annual Capital Fund grant for administrative costs, including staff salaries, project management, and other eligible administrative expenses.
2029	High Rise Admin	$ 100,295.00	
2029	Family Housing A&E	$ 10,000.00	Program is utilized for architectural and engineering services associated with capital improvements such as siding, exterior patios, windows, and other building envelope or site-related upgrades.
2029	High Rise A&E	$ 15,000.00	
2029	High Rise Interior & Exterior Modernization	$ 135,632.00	Unforeseen capital needs and emergency repairs necessary to protect the health, safety, and security of residents, or to prevent further deterioration of housing properties.
2029	Family Housing Interior & Extererior Modernization	$ 17,689.00	
2029	Chuckanut Square - Roof Replacement Completion	$ 125,000.00	Finalize roof replacement at Chuckanut Square, including all necessary materials, installation, and related repairs.
2029	Washington Square - Windows Replacement	$ 825,000.00	Continue the phased replacement of windows at Washington Square.
		$ 1,253,689.00	**$ -**
	2030		
2030	Family Housing Admin	$ 25,073.00	BHA may budget and expend up to 10% of its annual Capital Fund grant for administrative costs, including staff salaries,

2030	High Rise Admin	$ 100,295.00	project management, and other eligible administrative expenses.
2030	Family Housing A&E	$ 10,000.00	Program is utilized for architectural and engineering services associated with capital improvements such as siding, exterior patios, windows, and other building envelope or site-related upgrades.
2030	High Rise A&E	$ 15,000.00	
2030	Family Interior & Extererior Modernization	$ 78,321.00	Unforeseen capital needs and emergency repairs necessary to protect the health, safety, and security of residents, or to prevent further deterioration of housing properties.
2030	High Rise Interior & Extererior Modernization	$ 125,000.00	
2030	High Rise rooftop fan replacement	$ 125,000.00	Replace the rooftop fans on Chuckanut (7), Lincoln (7), Washington(9), includeds A&E services as needed.
2030	Texas Meadows Siding Replacement	$ 775,000.00	Replace siding at Texas Meadows
		$ 1,253,689.00	**$ -**

Updated 7/15/26

Bellingham &
Whatcom County
Housing Authorities
333 N Samish Way
Bellingham, WA 98225
P.O. Box 9701
Bellingham, WA 98227

MEMORANDUM

TO: Board of Commissioners

FROM: Tony Casale, Director of Asset Development

DATE: September 15, 2026

SUBJECT: Resolution 2847 – Issuance of a Tax-Exempt Revenue Bond in Support of Ubuntu Housing Partners LLLP

SUMMARY

Tax-exempt bond proceeds are a critical component of financing for the Unity Street redevelopment project, and the use of bonds will also position the project to leverage 4% tax credits as authorized under the IRS Section 42 Low-Income Housing Tax Credit (LIHTC) program. Resolution 2847 requests approval from the Board of Commissioners to authorize the Housing Authority of the City of Bellingham (BHA) to issue a bond in the principal amount of not to exceed $8,200,000, the proceeds of which will be used to make a loan to Ubuntu Housing Partners LLLP for the construction of 64 new affordable rental apartments.

BACKGROUND

In 2023, the BHA created Ubuntu Housing Partners LLLP for the specific purpose of redeveloping the site of our former administrative offices located at 202 Unity Street in Bellingham, Washington. The IRS' LIHTC program is the primary resource available for financing the construction of new affordable housing for low-income community members, and the authorizing statute allows for two types of credits, the 9% credit and 4% credit. In general, 9% LIHTCs are more competitive, targeted, and lucrative than 4% credits, but for various reasons BHA will be using the 4% LIHTC program to finance the new construction of 64 rental homes.

The award of 4% LIHTCs is automatic (by-right) when tax-exempt bond financing is used to fund development or significant rehabilitation of affordable housing, but there is a cap on the amount of borrowing that qualifies for these lower tax-exempt rates. For 2026, the state allocated approximately $90.7MM in bond cap to local housing authorities and the Washington State Housing Finance Authority (WSHFC) manages this allowance. In June 2026, the BHA submitted a formal application to WSHFC requesting use of bond cap and 4% LIHTCs. Our application has received preliminary approval pending updates to the final construction budget.

Resolution 2847 request approval from the Board of Commissioners for the BHA to issue tax-exempt bonds in the principal amount not to exceed $8,200,000, the proceeds of which will be used to make a loan to Ubuntu Housing Partners LLLP. The bond will be repaid from revenue generated through operations of the Unity Street housing development and guaranteed by the BHA.

HOUSING AUTHORITY OF THE CITY OF BELLINGHAM

RESOLUTION NO. 2847

(Revenue Bond, 2026 (Unity Street))

A RESOLUTION of the Board of Commissioners of the Housing Authority of the City of Bellingham providing for the issuance of a revenue bond of the Authority in the principal amount of not to exceed $8,200,000, the proceeds of which will be used to make a loan to Ubuntu Housing Partners LLLP, a Washington limited liability limited partnership of which the Authority is the sole general partner, to provide part of the funds with which to finance the construction and equipping of an approximately 64-unit multifamily housing complex to be known as Unity Street, to provide housing for low-income persons in the City of Bellingham, Washington; determining the form and terms of the bond; authorizing the execution and delivery of a loan agreement providing for the repayment of the loan, a regulatory agreement governing the use of the project, and other bond and loan documents; providing for the sale and delivery of the bond to Columbia Bank; authorizing and directing appropriate officers of the Authority to execute such other documents as are useful or necessary to the purposes of this resolution; and determining related matters.

BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF HOUSING AUTHORITY OF THE CITY OF BELLINGHAM as follows:

Section 1. Recitals and Findings. The Board of Commissioners (the "Board") of the Housing Authority of the City of Bellingham (the "Authority") finds and determines:

(a) Statutory Authorization. The Authority is authorized by the Housing Authorities Law (chapter 35.82 RCW) to, among other things: (i) "prepare, carry out, acquire, lease and operate housing projects; to provide for the construction, reconstruction, improvement, alteration or repair of any housing project or any part thereof" (RCW 35.82.070(2)); (ii) "lease or rent any dwellings . . . buildings, structures or facilities embraced in any housing project and . . . to establish and revise the rents or charges therefor" (RCW 35.82.070(5)); (iii) "make and execute contracts and other instruments, including but not limited to partnership agreements" (RCW 35.82.070(1)); (iv) "delegate to one or more of its agents or employees such powers or duties as [the Authority] may deem proper" (RCW 35.82.040); (v) "make . . . loans for the acquisition, construction, reconstruction, rehabilitation, improvement, leasing or refinancing of land, buildings, or developments for housing for persons of low income" (RCW 35.82.070(19)); and (vi) issue bonds, notes or other obligations for any of its corporate purposes (RCW 35.82.020(11) and 35.82.130). The phrase "housing project" is defined by RCW 35.82.020 to include, among other things, "any work or undertaking . . . to provide decent, safe and sanitary urban or rural dwellings, apartments, mobile home parks or other living accommodations for persons of low income."

(b) The Borrower. Pursuant to the authority provided by RCW 35.82.070(1) and Resolution No. 2780 adopted by the Board on October 17, 2023, the Authority caused Ubuntu Housing Partners LLLP (the "Borrower") to be formed by filing a certificate of limited liability limited partnership with the Washington Secretary of State on October 27, 2023, and executing a Limited Partnership Agreement for Ubuntu Housing Partners LLLP dated as of October 17, 2023, with the Housing Authority of Whatcom County, a public body corporate and politic of the State of Washington, for the purpose of acquiring (by ownership and/or long term lease), developing, constructing, rehabilitating, equipping, operating, managing, and maintaining the Project (as defined below).

(c) The Project; Additional Findings. The Borrower has (i) applied to the Authority for financial assistance in the principal amount of up to $8,200,000 for the purpose of providing part of the funds with which to finance the construction and equipping of a 64-unit multifamily rental housing facility to be known as Unity Street (the "Project"), and (ii) requested that the Authority issue a revenue bond of the Authority in the principal amount of not to exceed $8,200,000, for the purpose of assisting the Borrower in financing the Project. It is necessary and advisable, important for the feasibility of the Project, and in the best interest of the Authority to issue a bond in the original principal amount of not to exceed $8,200,000, the proceeds of which will be used to make a loan to the Borrower for the purposes described herein.

Section 2. Definitions. As used in this resolution, the following words have the following meanings:

"Access Laws Certificate and Indemnity" means the Access Laws Certificate and Indemnity to be executed by the Borrower and the Authority, for the benefit of the Bank relating to accessibility claims and conditions with respect to the Project, including any supplements or amendments thereto made in conformity therewith.

"Assignment for Security of Tax Credit Collateral" means the Assignment for Security of Tax Credit Collateral to be executed by the Borrower and the Authority (in its capacity as the general partner of the Borrower) for the benefit of the Bank relating to assignment to the Bank of certain rights of the Authority and the Borrower under the Borrower's governing documents, including any supplements or amendments thereto made in conformity therewith.

"Assignment of Contracts, Agreements, and Permits" means the Assignment of Contracts, Agreements, and Permits to be executed by the Borrower, relating to assignment to the Bank of certain of the Borrower's rights under certain contracts, permits, escrows, licenses, documents, certificates and other agreements relating to the Project, together with applicable consents to assignment of the assigned agreements, including, in each case, any supplements or amendments thereto made in conformity therewith.

"Assignment of Subsidy Contract and Rental Assistance Payments" means the Assignment of Subsidy Contract and Rental Assistance Payments to be executed by the Borrower, relating to assignment to the Bank of certain of the Borrower's rights under the agreement to enter into a housing assistance payment contract relating to the Project, together with the Administrator Consent to such assignment to be executed by the Authority, including, in each case, any supplements or amendments thereto made in conformity therewith.

"Assignment of Loan Documents" means the Assignment of Loan Documents (Collateral Assignment in Part and Absolute Assignment in Part) to be executed by the Authority and acknowledged by the Borrower, relating to assignment to the Bank of certain of the Authority's rights under certain of the Loan Documents, including any supplements or amendments thereto made in conformity therewith.

"Authority" means the Housing Authority of the City of Bellingham, a public body corporate and politic duly organized and existing under and by virtue of the laws of the State of Washington.

"Authorized Officers" means the Chair of the Board, the Authority's Executive Director/Chief Executive Officer, the Authority's Director of Asset Development, and their respective designees.

"Bank" means Columbia Bank, as Registered Owner of the Bond, and any subsequent Registered Owner thereof.

"Bank Loan Agreement" means the Construction Loan Agreement between the Borrower and the Bank, setting forth certain covenants and conditions relating to the Loan, including any supplements or amendments thereto made in conformity therewith.

"Board" means the Board of Commissioners of the Authority.

"Bond" means the Revenue Bond, 2026 (Unity Street), of the Authority, issued pursuant to, under the authority of and for the purposes provided in this resolution.

"Bond Fund" means the Authority's Revenue Bond Fund, 2026 (Unity Street).

"Bond Loan Agreement" means the Loan Agreement between the Authority and the Borrower providing for and evidencing the obligation of the Borrower to repay the Loan, including any supplements or amendments thereto made in conformity therewith.

"Bond Registrar" means the Executive Director of the Authority.

"Borrower" means Ubuntu Housing Partners LLLP, a Washington limited liability limited partnership of which the Authority is the sole general partner.

"Code" means the Internal Revenue Code of 1986 as in effect on the date of issue of the Bond or as it may be amended to apply to obligations issued on such date of issue, or any successor federal income tax statute or code.

"Deed of Trust" means the Leasehold Deed of Trust, Security Agreement, Assignment of Leases and Rents and Fixture Filing under which the Borrower will be the grantor and the Bank will be the beneficiary, encumbering the Borrower's interests in the real property and improvements and personal property constituting the Project, including any supplements or amendments thereto made in conformity therewith.

"Draws" means incremental draws on the Bond.

"Environmental Indemnity Agreement" means the Hazardous Materials Certificate and Indemnity to be executed by the Borrower and the Authority in favor of the Bank relating to environmental claims and conditions with respect to the Project, including any supplements or amendments thereto made in conformity therewith.

"Guaranty" means the Payment and Performance Guaranty, to be executed by Authority in favor of the Bank, under which the Authority will agree to guaranty certain of the Borrower's obligations with respect to the Loan, including any supplements or amendments thereto made in conformity therewith.

"Institutional Transferee" means (a) an affiliate of the Bank, or (b) a "qualified institutional buyer" as defined in Rule 144A promulgated under the Securities Act of 1933, as amended.

"Loan" means the loan from the Authority to the Borrower of the proceeds of Draws on the Bond.

"Loan Documents" means, collectively, the Access Laws Certificate and Indemnity, the Assignment for Security of Tax Credit Collateral, the Assignment of Contracts, Agreements, and Permits, the Assignment of Subsidy Contract and Rental Assistance Payments, the Assignment of Loan Documents, the Bank Loan Agreement, the Bond Loan Agreement, the Deed of Trust, the Environmental Indemnity Agreement, the Guaranty, the Note, the Priority Agreement, the Security Agreement, any related UCC Financing Statements, and any other documents relating to the Loan to be executed by the Borrower, the general partner of the Borrower (in such capacity), or any guarantor with respect to the Loan.

"Note" means the promissory note evidencing the Loan.

"Priority Agreement" means a Priority and Subordination Agreement to be among the Authority, the Borrower, the Bank, and other parties named therein, including any supplements or amendments thereto made in conformity therewith.

"Project" means, depending upon the context, (a) the construction and equipping of a 64-unit multifamily housing facility to be known as Unity Street to be located in the vicinity of 202 Unity Street, Bellingham, Washington 98225, to provide housing for low-income persons, or (b) the Unity Street housing project so constructed and equipped.

"Registered Owner" means the Bank, as registered owner of the Bond, registered as such on the registration books maintained by the Bond Registrar.

"Regulatory Agreement" means the Regulatory Agreement to be executed by the Borrower and the Authority, governing the use of the Project, including any supplements or amendments thereto made in conformity therewith.

"Security Agreement" means the Security Agreement (Pledge of Partnership Interests) to be executed by the Authority (in its capacity as the general partner of the Borrower) providing for assignment to the Bank of certain rights of the Authority with respect to the Borrower, including any supplements or amendments thereto made in conformity therewith.

“Tax Certificate and Agreement” means the Tax Certificate and Agreement to be executed by the Borrower and the Authority in connection with the Bond, including any supplements or amendments thereto made in conformity therewith.

“Term Sheet” means the Term Sheet Expression of Interest Letter dated March 12, 2026, prepared by the Bank setting forth certain of the terms under which the Bank may purchase the Bond, as it may be amended and supplemented, and any commitment letter issued pursuant or supplemental thereto.

All other capitalized terms used but not defined herein shall have the meanings assigned to them in the Bond Loan Agreement.

Section 3. Authorization of Bond and Application of Proceeds. The Authority shall issue and sell the Bond in a principal amount not to exceed $8,200,000 for the purpose of making a loan to the Borrower to provide financing for a portion of the costs of the Project and, at the option of the Borrower, to pay a portion of the costs of issuing the Bond. All proceeds from Draws on the Bond shall be lent to the Borrower for those purposes.

Section 4. Description of Bond. The Bond shall be called the Housing Authority of the City of Bellingham Revenue Bond, 2026 (Unity Street); shall be in a principal amount not to exceed $8,200,000; shall be dated its date of delivery; and shall be numbered R-1. At the maturity date, the remaining outstanding principal balance and accrued interest on the Bond shall be due and payable in full. The Authorized Officers, and each of them acting alone, are authorized to determine and approve the final terms of the Bond. The Bond shall bear interest payable on such dates and at such rates (which may include variable rates based on SOFR or other index rate, and/or a fixed rate or rates), shall mature at such times and in such amounts, shall have such prepayment and/or redemption provisions and shall have such other provisions consistent with the purposes of this resolution as are set forth in the Bond and the Loan Documents. The authentication of the Bond by the Bond Registrar and the execution of the Loan Documents by any Authorized Officer shall be conclusive evidence of approval by the Authority of the terms set forth therein.

Section 5. Draws on the Bond. The Board authorizes the Authorized Officers, and each of them acting alone, as authorized signors for the Authority, in its capacity as general partner of the Borrower, and their respective designees, to make Draws on the Bond in such amounts and at such times as they may determine, those Draws to be made in accordance with the terms and provisions set forth herein, in the Bond and in the Loan Documents. Draws shall be recorded in such form as the Borrower and the Bank may agree. Draws on the Bond shall be limited to an aggregate principal amount set forth in the Bond, not to exceed $8,200,000. In the event that the Authority determines that it is in the best interest of the Authority or the Borrower to convert the Bond into a fully funded obligation, Draws that have not been drawn to such date (the “Remaining Authorized Amount”) on the Bond may be drawn, with the consent of the Bank, and the Authority may take any other action and execute such other documents as may be required to be taken or executed by the Authority, on behalf of itself or as the general partner of the Borrower, in connection therewith (including, without limitation, execution of agreements relating to the deposit and investment of such Remaining Authorized Amount prior to application to pay costs of the Project).

Section 6. Bond Register; Registration and Transfer of Bond. The Bond shall be issued only in registered form as to both principal and interest and shall be recorded on books or records maintained for the Bond by the Bond Registrar (the "Bond Register"). The Executive Director/Chief Executive Officer of the Authority shall serve as Bond Registrar for the Bond. The Bond Register shall contain the name and mailing address of the Registered Owner of the Bond. The Bond Registrar is authorized, on behalf of the Authority, to authenticate and deliver the Bond in accordance with the provisions of the Bond and this resolution, to serve as the Authority's paying agent for the Bond and to carry out all of the Bond Registrar's powers and duties under this resolution.

The Bond may not be transferred without the prior written consent of the Authority, except that the Bank may assign or transfer the Bond, in whole, without the Authority's consent (i) to a successor to the business and assets of the Bank, or (ii) to any Institutional Transferee, in any such case upon completion and delivery to the Authority of the assignment form and certificate of transferee attached to the Bond. The Bond Registrar shall not be obligated to exchange or transfer the Bond during the five days preceding any principal or interest payment date, prepayment date or the maturity date.

Section 7. Payment of Bond. Both principal of and interest on the Bond shall be payable in lawful money of the United States of America and shall be paid by check mailed to arrive on or before each payment date, or in immediately available funds delivered by wire or funds transfer on or before each payment date, to the Registered Owner at the address appearing on the Bond Register on the date payment is mailed or delivered. Upon the final payment of principal of and interest on the Bond, the Registered Owner shall surrender the Bond at the principal office of the Bond Registrar in Bellingham, Washington, for destruction or cancellation in accordance with law.

Section 8. Bond Fund; Security for the Bond. The Bond Fund is hereby established as a special fund of the Authority designated the Housing Authority of the City of Bellingham Revenue Bond Fund, 2026 (Unity Street). The Bond Fund shall be drawn upon for the sole purpose of paying the principal of, and interest and premium, if any, on, the Bond. The Authority irrevocably obligates and binds itself to set aside and pay into the Bond Fund from amounts owed or paid by the Borrower under the Loan Documents, amounts sufficient to pay principal of the Bond, interest and premium, if any, on the Bond, and any applicable prepayment fee or penalty associated with redemption of the Bond, in each case when due, all of which amounts are pledged to the payment of the Bond. Payment of the Bond shall be further secured by the Loan Documents and the Guaranty.

Upon the issuance of the Bond, the Authority shall cause the Loan Documents to be executed by the Borrower for the benefit of the Authority and/or the Bank, as applicable, and the Authority shall assign certain of its rights under the Loan Documents to which it is a party to the Bank, as security for the Authority's payment of the principal of, premium, if any, and interest on the Bond. The Authority shall retain its rights under the Regulatory Agreement and certain rights under the Bond Loan Agreement as described therein. Upon that assignment, the Bank shall collect, on behalf of the Authority and the Bond Fund, the principal and interest payments received under the Loan Documents, and shall apply the same to the payment of the principal of and interest on the Bond, and the Authority shall have no obligation to make principal and interest payments on the Bond except from those payments collected by the Bank on the Authority's behalf.

The Registered Owner shall not charge the Authority, in its capacity as issuer of the Bond, and, in such capacity, the Authority shall not be obligated to pay to the Registered Owner, any fees for or costs of collection and application of principal and interest payments under the Loan Documents or the Bond, including any fees for or costs of collecting such payments or exercising the power of sale or any other power under the Deed of Trust, nor shall the Authority be obligated to pay for the application of such payments to the payment of principal of and interest and premium, if any, on the Bond. If the Bond is assigned and transferred to a new Registered Owner, the security interest in the Loan Documents shall be assigned to such new Registered Owner, and such new Registered Owner shall have the rights to carry out all of the duties of the prior Registered Owner as set forth in this resolution, including the duty to collect principal, interest and premium, if any, payments under the Loan Documents and apply the same to the payment of principal of, and interest and premium, if any, on the Bond.

The Bond shall not be a debt of the City of Bellingham, the State of Washington or any political subdivision thereof, and the Bond shall so state on its face. Neither the City of Bellingham, the State of Washington nor any political subdivision thereof (except the Authority from the sources described herein) shall be liable for payment of the Bond nor in any event shall the principal of and interest on the Bond be payable out of any funds or properties other than those expressly pledged thereto. The Bond shall not constitute indebtedness within the meaning of any constitutional or statutory debt limitation or restriction. The Authority has no taxing power.

Neither the Authority nor any of the Commissioners, officers or employees of the Authority shall be personally liable for the payment of the Bond.

Section 9. Form and Execution of Bond. The Bond shall be in a form consistent with the provisions of this resolution and state law, shall bear the manual or facsimile signatures of the Chair of the Board and the Executive Director/Chief Executive Officer of the Authority and shall be impressed with the seal of the Authority or shall bear a facsimile thereof. A Bond shall not be valid or obligatory for any purpose, or entitled to the benefits of this resolution, unless the Bond bears a Certificate of Authentication manually signed by the Bond Registrar stating: "This Bond is the fully registered Revenue Bond, 2026 (Unity Street), of the Authority described in the Bond Resolution." A minor deviation in the language of such certificate shall not void a Certificate of Authentication that otherwise is substantially in the form of the foregoing. The authorized signing of a Certificate of Authentication shall be conclusive evidence that the Bond so authenticated has been duly executed, authenticated and delivered and is entitled to the benefits of this resolution.

If any officer whose facsimile signature appears on the Bond ceases to be an officer of the Authority authorized to sign bonds before the Bond bearing his or her facsimile signature is authenticated or delivered by the Bond Registrar or issued by the Authority, the Bond nevertheless may be authenticated, issued and delivered and, when authenticated, issued and delivered, shall be binding on the Authority as though that person had continued to be an officer of the Authority authorized to sign bonds. A Bond also may be signed on behalf of the Authority by any person who, on the actual date of signing of the Bond, is an officer of the Authority authorized to sign bonds, although he or she did not hold the required office on the date of issuance of the Bond.

Section 10. Lost, Stolen, or Destroyed Bond. In case the Bond shall be lost, stolen, or destroyed after delivery to the Registered Owner, the Bond Registrar may execute and deliver a new Bond of like date and tenor to the Registered Owner upon the Registered Owner paying the expenses and charges of the Authority and upon filing with the Bond Registrar evidence satisfactory to the Bond Registrar that such Bond was actually lost, stolen, or destroyed and of the Registered Owner's ownership thereof, and upon furnishing to the Authority with indemnity reasonably satisfactory to the Authority.

Section 11. Preservation of Tax Exemption for Interest on the Bond. The Authority covenants that it will take all actions necessary to preserve the status of interest on the Bond as excludable from gross income for federal income tax purposes, except for any period during which the Bond is held by a "substantial user" of the Project or a "related person" within the meaning of Section 147(a) of the Code.

The Authority also covenants that, to the extent the arbitrage rebate requirements of Section 148 of the Code are applicable to the Bond, it will take all actions necessary to comply (or to be treated as having complied) with those requirements in connection with the Bond, including the calculation and payment of any penalties that the Authority has elected to pay as an alternative to calculating rebatable arbitrage, and the payment of any other penalties if required under Section 148 of the Code to prevent interest on the Bond from being included in gross income for federal income tax purposes. The Borrower will agree in the Bond Loan Agreement to reimburse the Authority for all costs to the Authority of its compliance with the covenants contained in this section, and the Authority shall not be required to expend any funds, other than such reimbursement or other money received under the terms of the Bond Loan Agreement, in so complying.

Section 12. Approval of Sale of Bond to the Bank. It is anticipated that the Bank will offer to purchase the Bond under the terms and conditions contained in this resolution and the Term Sheet. The Board finds that such offer is in the best interest of the Authority, and therefore approves the offer to purchase the Bond under the terms and conditions in this resolution and the Term Sheet. The Bond will be delivered to the Bank with the approving legal opinion of Foster Garvey P.C., municipal bond counsel of Seattle, Washington, regarding the Bond.

Section 13. Authorization of Documents and Execution Thereof. The Board authorizes the Authorized Officers, and each of them acting alone, to negotiate and approve the Regulatory Agreement, the Bond Loan Agreement, the Bank Loan Agreement, the Note, the Guaranty, the Access Laws Certificate and Indemnity, the Environmental Indemnity Agreement, the Assignment of Loan Documents, the Assignment of Subsidy Contract and Rental Assistance Payments, the Tax Certificate and Agreement, and the other Loan Documents. The Board authorizes and approves the execution and delivery of, and the performance by the Authority of its obligations contained in the Bond, the Regulatory Agreement, the Bond Loan Agreement, the Bank Loan Agreement, the Note, the Guaranty, the Access Laws Certificate and Indemnity, the Environmental Indemnity Agreement, the Assignment of Loan Documents, the Assignment of Subsidy Contract and Rental Assistance Payments, the Tax Certificate and Agreement, the other Loan Documents to which it is a party, and this resolution and the consummation by the Authority of all other transactions contemplated by this resolution in connection with the issuance of the Bond. The Board authorizes and directs the Authorized Officers, and each of them acting alone, to execute on behalf of the Authority and deliver the Regulatory Agreement, the Bond Loan Agreement, the Bank Loan Agreement, the Note, the Guaranty, the Access Laws Certificate and Indemnity, the

Environmental Indemnity Agreement, the Assignment of Loan Documents, the Assignment of Subsidy Contract and Rental Assistance Payments, the Tax Certificate and Agreement, and the other Loan Documents to which the Authority is a party, and such financing statements and other documents, instruments and agreements as may be necessary or desirable in connection with the issuance of the Bond or required by the Bank as a condition to purchasing the Bond. The Board further authorizes the Authorized Officers, and each of them acting alone, to do everything necessary or appropriate for the issuance, execution and delivery of the Bond to the purchaser thereof, and to execute and deliver any other documents that may be useful or necessary to ensure the proper use and application of the proceeds from the sale of the Bond.

Section 14. Authorization of Borrower Documents and Execution Thereof. The Board authorizes and directs the Authorized Officers, and each of them acting alone, to negotiate, execute and deliver, on behalf of the Authority in its capacity as the general partner of the Borrower, the Loan Documents, the Regulatory Agreement, the Tax Certificate and Agreement, and such other documents, instruments and agreements as may be necessary or desirable in connection with the issuance of the Bond and the Loan to the Borrower.

Section 15. Acting Officers Authorized. Any action authorized or directed by this resolution to be taken by the Executive Director/Chief Executive Officer of the Authority may, in such person's absence, be taken by a duly authorized acting Executive Director of the Authority or any other employee of the Authority that has been designated by the Executive Director or the Board to act in the Executive Director's absence. Any action authorized or directed by this resolution to be taken by the Chair of the Board may, in the absence of such person, be taken by the duly authorized acting Chair of the Board.

Section 16. Supplemental Authorization. The Authorized Officers, and each of them acting alone, are authorized on behalf of the Authority (acting on its own behalf and/or in its capacity as the general partner of the Borrower) to: (i) determine that any document authorized by this resolution is, at the time such document otherwise would be executed, no longer necessary or desirable and, based on such determination, cause the Authority not to execute or deliver such document; (ii) execute and deliver and, if applicable, file (or cause to be delivered and/or filed) any government forms, applications, affidavits, certificates, letters, documents, agreements and instruments that such officer determines to be necessary or advisable to give effect to this resolution and to consummate the transactions contemplated herein; (iii) cause the Authority to expend such funds as are necessary to pay for all filing fees, application fees, registration fees and other costs relating to the actions authorized by this resolution; and (iv) notwithstanding any other Authority resolution, rule, policy, or procedure, to create, accept, execute, send, use, and rely upon such tangible medium, manual, facsimile, or electronic documents, records and signatures under any security procedure or platform, as in such Authorized Officer's judgment may be necessary or desirable to give effect to this resolution and to consummate the transactions contemplated herein. The adoption of this resolution does not constitute a guarantee or commitment that the Bond will be issued or that the Project will be financed as described herein. The Authorized Officers are granted the discretionary authority to determine whether, when, and (subject to the terms of this resolution) on what terms to proceed with the issuance and sale of the Bond and the other transactions described herein and shall have the right to determine not to proceed with the issuance and sale of the Bond for any reason, including if, in their judgment, the final terms of the Bond proposed by the Bank or the risks associated with the issuance of the Bond are unacceptable to the Authority.

Section 17. Declaration of Intent to Reimburse. For purposes of applicable Treasury Regulations, the Borrower and the Authority are authorized to advance such funds as may be necessary for the Project and the financing thereof, which expenditures may be reimbursed with proceeds of the Bond. It is intended that this resolution shall constitute a declaration of official intent to reimburse expenditures for the Project made before the date of issuance of the Bond from proceeds of the Bond, for the purposes of Treasury Regulations Sections 1.103-8(a)(5) and 1.150-2.

Section 18. Changes to Titles or Parties. While the titles of and parties to the various documents described herein may change, no change to such titles or parties shall affect the authority conferred by this resolution to execute, deliver, file (if required), enforce and perform the documents in their final form.

Section 19. Ratification and Confirmation. Any actions of the Authority or its officers prior to the date hereof and consistent with the terms of this resolution are ratified and confirmed.

Section 20. Severability. If any provision in this resolution is declared by any court of competent jurisdiction to be contrary to law, then such provision shall be null and void and shall be deemed separable from the remaining provision of this resolution and shall in no way affect the validity of the other provisions of this resolution or the Bond.

Section 21. Effective Date. This resolution shall be in full force and effect from and after its adoption and approval.

ADOPTED by the Board of Commissioners of the Housing Authority of the City of Bellingham at an open public meeting thereof this 15th day of September, 2026.

HOUSING AUTHORITY OF THE CITY OF BELLINGHAM

By ____________________________________
Chair

ATTEST:

____
Executive Director/Chief Executive Officer

CERTIFICATE

I, the undersigned, the duly chosen, qualified and acting Secretary-Treasurer and Executive Director/Chief Executive Officer of the Housing Authority of the City of Bellingham (the "Authority") and keeper of the records of the Authority, CERTIFY:

1. That the attached Resolution No. 2847 (the "Resolution") is a true and correct copy of the resolution of the Board of Commissioners of the Authority as adopted at a regular meeting of the Authority held at the regular meeting place on September 15, 2026 (the "Meeting"), and duly recorded in the minute books of the Authority;

2. That the public was notified of access options for remote participation in the Meeting via the Authority's website at http://bellinghamhousing.org/about-us/board-of-commissioners; and

3. That the Meeting was duly convened, held, and included an opportunity for public comment, in all respects in accordance with law, and to the extent required by law, due and proper notice of the Meeting was given; that a quorum was present throughout the Meeting, and a majority of the members of the Board of Commissioners of the Authority present at the Meeting voted in the proper manner for the adoption of the Resolution; that all other requirements and proceedings incident to the proper adoption of the Resolution have been duly fulfilled, carried out and otherwise observed; and that I am authorized to execute this Certificate.

IN WITNESS WHEREOF, I have hereunto set my hand this 15th day of September, 2026.

____
Andrew Calkins, Secretary-Treasurer and Executive Director/Chief Executive Officer of the Authority

Bellingham &
Whatcom County
Housing Authorities
333 N Samish Way
Bellingham, WA 98225
P.O. Box 9701
Bellingham, WA 98227

MEMORANDUM

TO: Board of Commissioners

FROM: Tony Casale, Director of Asset Development

DATE: September 15, 2026

SUBJECT: Resolution 2848 – Authorize Land Lease and Loan Agreements with Ubuntu Housing Partners LLLP

SUMMARY

The Housing Authority of the City of Bellingham (BHA) intends to lease real property and make or assign loans to Ubuntu Housing Partners LLLP (Partnership), for the specific purpose of developing 64 new affordable rental homes located at 202 and 208 Unity Street in Bellingham, Washington. Resolution 2848 requests approval from the Board of Commissioners to enter into a long-term land lease and loan agreement(s), as determined necessary, for financing and execution of the Unity Street redevelopment project.

BACKGROUND

In 2023, the BHA created Ubuntu Housing Partners LLLP for the specific purpose of redeveloping the site of its former administrative offices located at 202 and 208 Unity Street in Bellingham, Washington. Over the last three years, the BHA has worked diligently to secure all financing necessary for this redevelopment project, including but not necessarily limited to loans from the City of Bellingham, Whatcom County, and Washington State, along with private taxable debt and proceeds from the sale of tax-exempt bonds.

Resolution 2848 requests approval from the Board of Commissioners for the BHA to enter an approximate 99-year land lease with Ubuntu Housing Partners LLLP for the estimated value of $100. Additionally, Resolution 2848 seeks authorization for the BHA to make or assign loans to the Partnership at or before financial closing which is estimated to take place in October-November of 2026. Throughout the duration of the Partnership, the BHA will remain General Partner unless removed in accordance with the Amended and Restated Partnership Agreement. All loans will be repaid, to the extent required, through revenue generated from operations of the Unity Street housing development and guaranteed by the BHA.

HOUSING AUTHORITY OF THE CITY OF BELLINGHAM

RESOLUTION NO. 2848

(UNITY STREET DEVELOPMENT)

A RESOLUTION of the Board of Commissioners of the Housing Authority of the City of Bellingham authorizing the lease of Authority property to Ubuntu Housing Partners LLLP; authorizing certain transactions in connection with the financing, construction, equipping, and operation of the Unity Street Apartments rental housing project; authorizing the negotiation, approval, execution and delivery of documents relating to the foregoing; and determining related matters.

BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE HOUSING AUTHORITY OF THE CITY OF BELLINGHAM, as follows:

Section 1. The Board of Commissioners (the "***Board***") of the Housing Authority of the City of Bellingham (the "***Authority***") finds and determines that:

(a) The Authority seeks to encourage the provision of long-term housing for low-income persons residing within the City of Bellingham, Washington and surrounding areas.

(b) The Authority is authorized by the Housing Authorities Law (chapter 35.82 RCW) to, among other things: (i) "prepare, carry out, acquire, lease and operate housing projects; to provide for the construction, reconstruction, improvement, alteration or repair of any housing project or any part thereof" (RCW 35.82.070(2)); (ii) "lease or rent any dwellings . . . buildings, structures or facilities embraced in any housing project and . . . to establish and revise the rents or charges therefor" (RCW 35.82.070(5)); (iii) "make and execute contracts and other instruments, including but not limited to partnership agreements" (RCW 35.82.070(1)); (iv) sell, lease, exchange, transfer, assign, pledge, or dispose of any real or personal property or any interest therein (RCW 35.82.070(5)); (v) "make . . . loans for the acquisition, construction, reconstruction, rehabilitation, improvement, leasing or refinancing of land, buildings, or developments for housing for persons of low income" (RCW 35.82.070(19); and (vi) "delegate to one or more of its agents or employees such powers or duties as [the Authority] may deem proper" (RCW 35.82.040).

(c) The phrase "housing project" is defined by RCW 35.82.020 to include, among other things, "any work or undertaking . . . to provide decent, safe and sanitary urban or rural dwellings, apartments, mobile home parks or other living accommodations for persons of low income."

(d) The Authority expects to participate in the redevelopment of real property owned by the Authority and located at 202 and 208 Unity Street in Bellingham, Washington (the "***Property***"), as an affordable housing rental project (the "***Project***"), including, without limitation, the acquisition, development, rehabilitation, equipping, operation, and maintenance of the Project.

(e) The Authority has previously been authorized to participate in the formation of and become the sole general partner of Ubuntu Housing Partners LLLP, a Washington limited liability limited partnership (the "***Partnership***"), to develop and construct the Project, and has been further authorized to conduct certain predevelopment activities prior to financial closing for the purposes of preparing the Project to be developed and constructed by the Partnership.

(f) The Authority desires to enter into a long-term ground lease (the "***Lease***") of the Property and the Project with the Partnership for a maximum term of approximately 99 years, pursuant to which the Partnership will acquire for federal tax purposes ownership of the Project. The total lease payments (the "***Lease Payments***") under the terms of the Lease will be an amount equal to the estimated fair market value of the Property which is currently estimated to be approximately $100.00, as such amount may be adjusted prior to execution of the Lease during underwriting. In connection with the leasing of the Property, the Authority may also enter into certain covenants, easements, licenses, shared use and/or joint maintenance agreements necessary or desirable for the development and/or operation of the Project (collectively referred to as "***Easements***").

(g) The Authority desires to utilize low income housing tax credits ("***Low Income Housing Tax Credits***") to finance a portion of the costs of the acquisition and construction of the Project.

(h) The Authority desires to seek an equity investment from MCC Housing LLC, a California limited liability company (the "***Tax Credit Investor***") pursuant to which the Tax Credit Investor will acquire a 99.9999% limited partnership interest in the Partnership in exchange for capital contributions in an amount to be agreed upon by the Authority and the Tax Credit Investor, which capital contributions will provide a significant source of financing for the Project (the "***Tax Credit Equity***").

(i) Additional debt financing for the Project will be provided by the Authority through the issuance of its Housing Authority of the City of Bellingham Revenue Bond, 2026 (Unity Street) (the "***Bond***") in the approximate principal amount of $8,200,000 (or such higher or lower amount as may be approved by an Authorized Representative). The proceeds from the sale of the Bond will be used to make a loan (the "***Bond Loan***") to the Partnership for the Project. Columbia Bank an Oregon state-chartered bank (together with its successors and assigns, the "***Bank***") will purchase the Bond and in connection therewith, the Authority, as issuer, will assign certain of its rights in connection with the Bond Loan to the Bank.

(j) A portion of the Bond Loan in the approximate amount of $ 3,989,225 and not to exceed $4,039,000 (the "***Permanent Loan***") will be purchased by Washington Community Reinvestment Association ("***WCRA***") following completion of the Project improvements pursuant to the terms of that certain Loan Purchase Agreement by and among Bank, WCRA, and the Partnership (the "***Loan Purchase Agreement***").

(k) The Authority desires to obtain an additional taxable loan from the Bank for the Project in the approximate principal amount of $2,000,000 (or such higher or lower amount as may be approved by an Authorized Representative) (the "***Taxable Loan***").

(l) The Authority desires to obtain a permanent loan for the Project in an approximate amount of $6,000,000 from the Washington State Department of Commerce (the "***State***"), or such higher or lower amount as an Authorized Representative deems reasonably necessary or advisable , which may be in the form of a loan from the State to the Authority which is assigned to the Partnership, (the "***State Financing***").

(m) The Authority desires to obtain a permanent loan for the Project in an approximate amount of $6,148,634 from the City of Bellingham, a State of Washington municipal corporation (the "***City***"), or such higher or lower amount as an Authorized Representative deems reasonably necessary or advisable, which may be in the form of a loan from the City to the Partnership (the "***City Financing***").

(n) The Authority desires to obtain a permanent loan for the Project in the amount of $1,000,000 from Whatcom County (the "***County***") , or such higher or lower amount as an Authorized Representative deems reasonably necessary or advisable, which may be in the form of a loan from the County to the Authority which is assigned to the Partnership or a direct loan from the County to the Partnership (the "***County Financing***").

(o) In addition to the Bonds, the Authority may enter into a Section 8 HAP Contract ("***HAP Contract***" and, together with the Lease Payments, Bond Loan, Permanent Loan, Taxable Loan, City Financing, County Financing, State Financing, and Tax Credit Equity, collectively, the "***Project Financing***"), on such terms and in such amounts as an Authorized Representative may approve.

(p) The execution, delivery and performance of the documents reasonably required to close on the Bond, Bond Loan, Permanent Loan and Taxable Loan, including but not limited to, to those documents listed in <u>Exhibit A</u> by the Partnership and the Authority, in its individual capacity as a public body corporate and politic, are reasonably be expected to benefit, directly or indirectly, the Partnership and the Authority, as applicable.

(q) The Authority deems it in the best interest of the Authority and the Project to cause the Authority to enter into an Agreement to Enter into Housing Assistance Payments Contract ("***AHAP Contract***") and the HAP Contract with the Partnership to subsidize up to 20 of the units in the Project with Project-Based Section 8 rental subsidies.

<u>Section 2.</u> The Authority is authorized and directed to (i) apply to the Washington State Housing Finance Commission (the "***Commission***") for a reservation of Low Income Housing Tax Credits, and (ii) seek and select the Tax Credit Investor. The Authorized Representative is authorized and directed to take any other action and to negotiate, execute, and deliver on behalf of the Authority such other documents as may be required to be taken or executed by the Authority, on behalf of itself or as general partner of the Partnership, in connection with the tax credit application, the selection of the Tax Credit Investor and the admission of the Tax Credit Investor into the Partnership as its limited partner(s), such documents including, but not limited to those documents listed in <u>Exhibit A</u>, and such other documents as may be deemed necessary or desirable by an Authorized Representative with respect to the foregoing.

Section 3. The Authority is authorized and directed to take such steps on behalf of itself, either in its individual capacity as a public body corporate and politic, or in its capacity as general partner of the Partnership on behalf of the Partnership, in connection with obtaining the Bond, Bond Loan, Permanent Loan and Taxable Loan, including, without limitation, the granting of liens and security interests over the Project as collateral security for the Project Financing, and guaranteeing payment and performance of the Bond Loan and the Taxable Loan by the Authority. Each Authorized Representative is authorized and directed to negotiate, execute and deliver on behalf of the Authority, either in its individual capacity as a public body corporate and politic, or in its capacity as general partner of the Partnership on behalf of the Partnership, those documents reasonably required to close on the Bond, Bond Loan, Permanent Loan and Taxable Loan, including but not limited to those documents listed in Exhibit A, and such other documents as may be deemed reasonable by an Authorized Representative with respect to the Bond, Bond Loan, Permanent Loan and Taxable Loan.

Section 4. The Authority is authorized and directed to take such steps on behalf of itself, either in its individual capacity as a public body corporate and politic, or in its capacity as general partner of the Partnership on behalf of the Partnership, in connection with obtaining the State Financing, the County Financing and the City Financing, including, without limitation, submitting applications for funding. Each Authorized Representative is authorized and directed to negotiate, execute and deliver on behalf of the Authority, either in its individual capacity as a public body corporate and politic, or in its capacity as general partner of the Partnership on behalf of the Partnership, those documents reasonably required to close on the State Financing, the County Financing and the City Financing, including but not limited to those documents listed in Exhibit A, and such other documents as may be deemed reasonable by an Authorized Representative with respect to the State Financing, County Financing and the City Financing.

Section 5. The Authority is authorized and directed to enter into the Lease, Easements, the Project Financing, and AHAP Contract, and each Authorized Representative is authorized and directed to take any other action and to execute such other documents on behalf of the Authority as may be required to be taken or executed by the Authority, on behalf of itself, in its individual capacity as a public body corporate and politic, as lessor, lender or in its capacity as general partner of the Partnership on behalf of the Partnership, in connection with the Lease, Easements and the Project Financing and the negotiation, execution, and delivery of those documents listed in Exhibit A, and such documents as may be deemed reasonable by an Authorized Representative with respect to the foregoing.

Section 6. The Board hereby authorizes each of the following, and each of them acting alone, on behalf of the Authority, in its individual capacity as a public body corporate and politic and/or as general partner of the Partnership on behalf of the Partnership, to negotiate, approve, execute, deliver, and file or record (or cause to be filed and recorded) the documents listed in Exhibit A and any and all contracts, agreements, certifications or other documents in connection with the Authority's development of the Property in order to give effect to this resolution and to consummate the transactions contemplated herein: the Authority's Executive Director/CEO, the Authority's Director of Asset Management, and their respective designees (each, an "***Authorized Representative***" and, collectively, the "***Authorized Representatives***"). The foregoing includes, without limitation, all contracts, agreements, options, deeds, certifications or other documents in connection with the Authority's lease of the Property pursuant to this resolution. The Authorized Representatives, and each of them acting alone, are further authorized and directed to take any other action and to execute such other documents as may be required to be taken or executed by the Authority, on behalf of itself and/or as general partner of the Partnership on behalf of the Partnership, under the provisions of or as necessary to carry out the transactions contemplated by this resolution.

Section 7. The Authority is authorized to expend such funds as are necessary to pay for all surveying fees, filing fees, application fees, registration fees, permit fees and other costs relating to the actions authorized by this resolution. Each Authorized Representative is further authorized to take such further actions including, but not limited to, the execution, delivery and, if applicable, filing (or to cause to be executed, delivered and, if applicable, filed) of any government forms, affidavits, certificates, letters, documents, agreements and instruments that such Authorized Representative determines to be necessary or advisable to give effect to this resolution and to consummate the transactions contemplated herein.

Section 8. Notwithstanding any other Authority resolution, rule, policy, or procedure, the Authorized Representatives, and each of them acting alone, are authorized to create, accept, execute, send, use, and rely upon such tangible medium, manual, facsimile, or electronic documents, records and signatures under any security procedure or platform, as in such Authorized Representative's judgment may be necessary or desirable to give effect to this resolution and to consummate the transactions contemplated herein.

Section 9. While the titles of and parties to the documents described herein and listed in Exhibit A may change, no change to such titles or parties shall affect the authority conferred by this resolution to execute, deliver, file (if required), enforce, and perform the documents in their final form.

Section 10. Any actions of the Authority or its officers and employees, including the Authorized Representatives, prior to the date hereof and consistent with the terms of this resolution are ratified and confirmed.

Section 11. This resolution shall be in full force and effect from and after its adoption and approval.

ADOPTED by the Board of Commissioners of the Housing Authority of City of Bellingham at an open public meeting this _____ day of _____________, 2026.

HOUSING AUTHORITY OF THE CITY OF BELLINGHAM

By: ____

_______________, Chair

ATTEST:

____

________________,
Secretary-Treasurer

CERTIFICATE

I, the undersigned, the duly chosen, qualified and acting Executive Director/CEO of the Housing Authority of the City of Bellingham (the "Authority") and keeper of the records of the Authority, CERTIFY:

1. That the attached Resolution No. _____ (the "Resolution") is a true and correct copy of the resolution of the Board of Commissioners (the "Board") of the Authority, as adopted at a meeting of the Authority held on _____________, 2026, and duly recorded in the minute books of the Authority.

2. That the public was notified of access options for remote participation in the Meeting via the Authority's website.

3. That such meeting was duly convened, included an opportunity for public comment, and was held in all respects in accordance with law, and, to the extent required by law, due and proper notice of such meeting was given; that a quorum was present throughout the meeting and a majority of the members of the Board of Commissioners of the Authority present at the meeting voted in the proper manner for the adoption of the Resolution; that all other requirements and proceedings incident to the proper adoption of the Resolution have been duly fulfilled, carried out and otherwise observed, and that I am authorized to execute this Certificate.

IN WITNESS WHEREOF, I have hereunto set my hand this _____ day of _____________, 2026.

____

Andrew Calkins, Executive Director/CEO of the Authority

Exhibit A

Schedule of Documents

Tax Credit Documents
1. Regulatory Agreement (Extended Use Agreement)
2. 42(m) Letter

Tax Credit Investor Equity Documents
1. First Amended and Restated Agreement of Limited Liability Limited Partnership
2. Development Fee Agreement
3. Guaranty Agreement
4. Partnership Management Agreement
5. Right of First Refusal and Option Agreement

Bond Documents
1. Regulatory Agreement
2. Loan Agreement
3. Such other documents as may be required in connection with the Bond.

Bond Loan Documents
1. Construction Loan Agreement (Tax-Exempt)
2. Promissory Note (Tax-Exempt)
3. Leasehold Deed of Trust, Security Agreement, Assignment of Leases and Rents, and Fixture Filing
4. Hazardous Materials Certificate and Indemnity
5. Payment and Performance Guaranty
6. Security Agreement
7. General Certificate of Borrower
8. Access Laws Certificate and Indemnity
9. Assignment for Security of Tax Credit Collateral
10. Assignment of Contracts, Agreements and Permits
11. Assignment of Subsidy Contract and Rental Assistance Payments
12. Consent to Assignment (Architect)
13. Consent to Assignment (Developer)
14. Consent to Assignment (General Contractor)
15. Consent to Assignment (Property Manager)
16. Such other documents as may be required in connection with the Bond Loan.

Taxable Loan Documents
1. Construction Loan Agreement (Taxable)
2. Promissory Note (Taxable)_
3. Leasehold Deed of Trust, Security Agreement, Assignment of Leases and Rents, and Fixture Filing
4. Such other documents as may be required in connection with the Taxable Loan.

Permanent Loan Documents

1. Loan Purchase Agreement
2. WCRA Commitment Letter
3. Such other documents as may be required in connection with the Permanent Loan.

Commerce Loan Documents

1. Contract
2. Promissory Note
3. Leasehold Deed of Trust
4. Low-Income Housing Covenant Agreement
5. Assignment, Assumption and Consent Agreement

City Loan Documents

1. Funding Agreement
2. Leasehold Deed of Trust
3. Promissory Note
4. Low-Income Housing Covenant

County Loan Documents

5. Contract for Services/Project Agreement
6. Leasehold Deed of Trust
7. Promissory Note
8. Declaration of Restrictive Covenants
9. Assignment and Assumption Agreement

Miscellaneous Documents

1. Lease Agreement
2. Memorandum of Lease
3. Priority and Subordination Agreement
4. Incumbency Certificate
5. Architect Agreement
6. Civil Engineer Contract
7. Construction Contract
8. Assignment and Assumption of Work Product and Reimbursement Agreement
9. Assignment and Assumption of Civil Engineer Contract
10. Assignment and Assumption of Architect Agreement
11. Owner’s Affidavit
12. Title affidavits and indemnities
13. Estimated Settlement Statement
14. Reliance Certificate
15. Incumbency Certificate
16. Utility Easements
17. Agreement to Enter Into Housing Assistance Payments Contract
18. Section 8 Project-Based Voucher Program, PBV Agreement to enter into Housing Assistance Payments Contract
19. Property Management Agreement

BELLINGHAM/WHATCOM COUNTY HOUSING AUTHORITIES
Administrative Offices: 208 Unity Street, Lower Level, Bellingham, WA
Mailing Address: PO Box 9701, Bellingham, WA 98227-9701
Tel: (360) 676-6887 Fax: (360) 527-4646 Tty: (360) 527-4655

SUMMARY OF VOUCHERS AND CASH DISBURSEMENTS
FOR BELLINGHAM/WHATCOM COUNTY
HOUSING AUTHORITY

Vouchers audited and certified by the auditing officer as required by RCW 42.24.080, and those expense reimbursement claims certified by RCW 42.24.090, have been recorded on a listing which has been made available to the board.

As of this date **09/15/2026** the board, by (unanimous, majority) vote, does approve for payment those vouchers and the cash disbursements for the month **August 2026** described as follows:

Funds	Voucher Numbers	
Payroll 08/05/26:	6803 to 6858	$ 165,007.28
Payroll 08/22/26:	6868 to 6925	$ 224,520.77
BHA – Public Housing:	2126 to 2140	$ 405,425.41
Direct Deposit Checks	1361 to 1369	$ 776.00
Central Office/Maint. Fund:	33241 to 33325	$ 310,698.34
Direct Deposit Checks	95 to 103	$ 123,996.56
Section 8 Vouchers:	133550 to 133871	$ 848,360.38
Direct Deposit Checks	90286 to 90433	$1,563,657.45
BHA/Local Fund:	10643 to 10664	$ 140,652.80
Direct Deposit Checks	132 to 132	$ 3,488.00
WCHA – Public Housing:	7772 to 7776	$ 23,272.19
Direct Deposit Checks	933 to 936	$ 458.00
WC/Local Fund:	102 to 103	$ 14,640.64
*Misc. ACH & Wire Transfers	JV 25755 to JV 25837	$ -26,546.37

____
Chair
*Reference attachments are hereto. Supporting documents available upon request.

BELLINGHAM HOUSING AUTHORITY
Board of Commissioners Regular Meeting
August 18, 2026

The Board of Commissioners of Bellingham Housing Authority ("BHA") held a regular meeting on Tuesday, August 18, 2026 in a hybrid format. The meeting was called to order at 1:40 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 Stephen Gockley Commissioner Alana Pattermann Commissioner Steven Price
Absent & Excused:	Commissioner Terry Bornemann
BWCHA Staff Presenters:	Lindsay Burmeister, Executive Services/HR Manager Andrew Calkins, Executive Director Tony Casale, Director of Development Steve Grichel, Housing Programs Manager Robyn Weber, Affordable Housing Programs Manager
Guest Presenters:	None

PUBLIC COMMENT AND RESIDENT INPUT

Paul Moore, Washington Square Resident – Paul sends congrats to Robyn Weber on her promotion. He also provides updates on Washington Square including new garden boxes, hot water upgrades, and an upcoming Labor Day picnic. He suggests that information should be provided to the Washington Square residents regarding the PHA Annual and 5-year plans prior to the meeting.

A. REPORTS

1. Executive Director Report: Attached to the Agenda
   Executive Director Andrew Calkins presented the Executive Director's Report
   - *Executive Director Calkins also presented the Quarter 2 BHA Operations report.*

2. Annual Safety Update: Attached to the Agenda
   Human Resources Manager Lindsay Burmeister presented a safety update, which provided status on the Safety Committee, safety inspections, 2026 experience factor and our accident-free record.

B. DISCUSSION / ACTION ITEMS

1. Review Proposed Revisions to the BHA PHA Plan (Link to doc)
   Steve Grichel provided an overview of the Proposed Revisions to the BHA PHA plan.
2. Review BHA Public Housing Draft 5-year Action Plan for Capital Fund Grant Program 2026 – 2030 – Attached to the Agenda

Director of Development provided an overview of the BHA Public Housing Draft 5-year Action Plan for the Capital Fund Grant Program 2026-2030

C. CONSENT ITEMS

Commissioner Billmire moved to approve the Consent Agenda as follows:

Motion: Approve Cash Disbursement/Vouchers for the Months of June 2026 & July 2026.
Motion: Approve Minutes for the June 2026 Regular BHA Board meeting.
Motion: Approve Minutes for the July 2026 Special BHA Board meeting.
Motion: Set public hearing date for FY 2027 BHA Agency Plan for Tuesday, September 15, 2026
Motion: Set public hearing date for the BHA Capital Fund 5-year Action Plan for Tuesday, September 15, 2026

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

AYES:	Commissioner Valerie Billmire Commissioner Stephen Gockley Commissioner Alana Pattermann Commissioner Steven Price
NAYES:	None

D. COMMISSIONER UPDATES

None

E. EXECUTIVE SESSION

The Board entered Executive Session at 2:27pm pursuant to RCW 42.30.110(1)(f) to receive and evaluate complaints or charges brought against a public officer or employee;

No official action took place during the executive session.

Executive session adjourned at 3:19pm and Public Session was re-opened.

F. ADJOURNMENT

The public meeting was adjourned at 3:19PM

Respectfully Submitted,

Andrew Calkins,
Secretary/Treasurer

ATTEST:

Stephen Gockley,
Chair, Board of Commission

January 2027 – December 2027 Regular Meeting Schedule of the Bellingham Whatcom County Housing Authorities Board of Commissioners

Date and Time	Locations
Tuesday, January 19, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, February 16, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, March 16, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, April 20, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, May 18, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, June 15, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, July 20, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, August 17, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, September 21, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
*Tuesday, October 19, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, November 16, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
**Tuesday, December 14, 2027 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom

Notice will be provided if there are changes in dates, times or locations of any of the above noted meetings.

*Annual Meeting/Elections
**Second Tuesday of the Month

To Watch the Meetings

The Board of Commissioners conduct meetings in a hybrid format to allow for remote participation. Members of the public may join by phone, join by zoom, or watch in person at the BWCHA Board Room located at 321 N. Samish Way, Bellingham.

To Join the Meeting (Members of the Public)

Webinar ID: 868 2734 6793

Click Here to Join on Computer, Tablet, or Smart Phone

(data rates may apply)

To Join via Phone:

(phone service provider rates may apply)

(253) 215-8782 (Tacoma); (206) 337-9723 (Seattle)

(669) 900-6833 (Portland); (971) 247-1195 (Phoenix); (346) 248-7799 (San Jose)

To Submit Public Comment

Those who wish to provide public comment may present the comment in person at the meeting, or send direct e-mail to publiccomment@bellinghamhousing.org or by mail at PO Box 9701 Bellingham, WA 98227, no later than 5pm on the Monday prior to the meeting.

January 2026 – December 2026 Regular Meeting Schedule of the Bellingham Whatcom County Housing Authorities Board of Commissioners

Date and Time	Locations
Tuesday, January 20, 2026 CANCELLED	N/A
Tuesday, February 17, 2026 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, March 17, 2026 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, April 21, 2026 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, May 19, 2026 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, June 16, 2026 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, July 21, 2026 CANCELLED	N/A
Tuesday, August 18, 2026 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
Tuesday, September 15, 2026 1:00PM	BWCHA Administrative Building 321 N. Samish Way & Hybrid via Zoom
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Annual Board of Commissioners 2026 Meeting Calendar
Bellingham Housing Authority & Housing Authority of Whatcom County

January	February	March
Reports Meeting Cancelled	**Reports** Quarterly: LIHTC Portfolio Quarterly: Operations Approve HUD SEMAP Certification	**Reports** Quarterly: Development
Discussion/Action	**Discussion/Action** SEMAP Review Agency Salaries, co-premiums, CBA	**Discussion/Action**
April	**May**	**June**
Reports Quarterly: Operations Quarterly: Q4 Finance Report	**Reports** Quarterly: LIHTC Portfolio Quarterly: Q1 Finance Report	**Reports** Quarterly: Development Bi-Annual: IT Report
Discussion/Action New/Renewing Commissioners	**Discussion/Action**	**Discussion/Action** ED Annual Performance Evaluation
July	**August**	**September**
Reports Meeting Cancelled	**Reports** Quarterly: LIHTC Portfolio Annual: HR Safety Report Quarterly: Operations	**Reports** Quarterly: Development, LIHTC Portfolio and Q2 Finance Report Utility Allowance & PH Flat Rent Schedule HCV Payment Standards
Discussion/Action	**Discussion/Action** Review PHA Plan Set Public Hearing Date	**Discussion/Action** Agency Plan Public Hearing Nominate Officers Preliminary 2026- 2027 Board Schedule
October	**November**	**December**
Reports Quarterly: Operations Quarterly: Agency 2027 Budget Process FY2025 Audit Exit (Invite SAO)	**Reports** Quarterly: LIHTC Portfolio Quarterly: Q3 Finance Report	**Reports** Quarterly: Development Bi-Annual: IT Report
Discussion/Action Elect Chair & Vice-Chair	**Discussion/Action** Agency 2027 Budget Adoption Maintenance Schedule of Charges	**Discussion/Action** Flexible Spending Budget Variances Agency Salaries, co-premiums, CBA

New and changed items are in blue

Bellingham &
Whatcom County
Housing Authorities

333 N Samish Way
Bellingham, WA 98225

P.O. Box 9701
Bellingham, WA 98227

Public Comment Policy

Purpose: The purpose of the policy is to provide clear guidelines, standards, and expectations for members of the public and board members during public comment or public hearing portions of a BWCHA Board of Commissioners meeting.

Public Comment Periods: The Board of Commissioners encourages and welcomes input from the public on issues of interest and importance to the Bellingham & Whatcom County Housing Authorities. Each regular meeting of the Board of Commissioners will provide an opportunity for public comment. During this period, the public may provide input on any issue of import to the board, including those on the agenda.

Unless otherwise posted as part of the meeting notice, public comment will be accepted in the following forms:

- In-Person: Individuals may attend in person to address the board.

- Virtually: Regular board meetings will provide an opportunity for virtual participation. Individuals may provide public comment virtually via Zoom or another utilized and noticed platform.

- In Writing: Comments submitted in writing must be submitted by 5:00PM the day before the board meeting to publiccomment@bellinghamhousing.org. Comments will be distributed to all board members prior to the board meeting.

In-person and virtual comments will be limited to three minutes. Any materials commenters want to submit to the Board shall be submitted to the Secretary or Board coordinator for distribution.

Public Expression Guidelines: BWCHA emphasizes respectful and relevant contributions, allowing residents and interested parties to engage with BWCHA on issues within the Board's purview while maintaining orderly and productive meetings.

Speakers may offer objective comments on housing authority operations and programs that concern them. Speakers shall be courteous in their language and not engage in disruptive behavior. Disruptive behavior includes, but is not limited to: personal attacks; unsubstantiated allegations directed at Commissioners, staff, property managers, or residents; the use of abusive, threatening, or intemperate language; physical aggression or incitement to violence; and refusal to comply with the time limits established in this public comment policy.

Individuals who engage in disruptive behavior may receive a warning and, if necessary, be removed from the meeting.