

Affordable Housing Project Development in the City of Ferndale

Funding Request: 2022: \$150,000, 2023: \$100,000 (\$250,000 total)

ARPA Nexus: Investing in Housing and Neighborhoods, Assistance to
Disproportionately Impacted Populations

Request: Whatcom County is requested to provide \$250,000 from 2022-2023, to enable the City to hire an affordable housing project consultant who will develop several affordable housing proposals for the greater Ferndale area.

Issue: Rising housing costs continue to have a debilitating effect on the recovery and quality of life for Whatcom County residents. Local employers struggle to secure a workforce due to lack of access to affordable housing for employees while rising rents push many residents out of their homes.

Currently, a vast majority of the affordable housing is located in Bellingham meaning that county residents who are able to access that housing have to leave their home community and relocate. Bellingham cannot be the one-size fits all solution for affordable housing. It is past time to invest in affordable housing in our small cities – starting with Ferndale.

The state and federal government are preparing to send large block grants of funds earmarked for affordable housing for a small city like Ferndale, but there is not the staff capacity to develop a project and grant proposal to secure these funds. There is neither the depth of expertise nor the time available to capitalize on these opportunities within the small cities, and these competitive grants generally rely upon documentation that an affordable housing project has been properly vetted and can be built – documentation that cannot be provided without the services described in this request.

Solution: Hire an affordable housing consultant to prepare grant applications for housing projects in Ferndale. This would position the community to best capitalize on the incoming federal and state dollars earmarked for affordable housing. The City of Ferndale has already designated at least one location and is eager to develop these proposals for funding. This early effort will hopefully allow Ferndale to build the first significant affordable housing development outside of Bellingham, allowing more residents to stay within our community.

ARPA Nexus: Interim Final Rule: provision of housing service to support healthy living environments; Building stronger communities through investments in housing and neighborhoods. COVID has compounded “pre-existing vulnerabilities and the likelihood of food, housing or other financial insecurity” (Interim Final Rule, P. 26793); “services toimprove access to stable, affordable housing.” (Interim Final Rule, P. 26796); “Programs or services that address housing insecurity, lack of affordable housing, or homelessness.” (Interim Final Rule, P. 26822).