



WHATCOM COUNTY  
**HEALTH AND  
COMMUNITY  
SERVICES**



**UNITED WAY**  
Whatcom County

## 2025 Community Impact Grants Common Application

### PART A: COVER PAGE

Please fill out this form completely. Note that individual funding agencies have specific grant requirements and will require supplemental materials. Please check the agency website below for details.

#### To which source are you applying?

- City of Bellingham’s Housing or Human/Social Services NOFA:  
<https://cob.org/services/housing/funding-opportunities-2/partnerships-funding>
- United Way of Whatcom County’s Community Impact Fund:  
<https://www.unitedwaywhatcom.org/help-for-organizations/>
- Whatcom County Health and Community Services:  
<https://www.whatcomcounty.us/Bids.aspx>

#### Agency Contact Information:

Agency Name: Kulshan Community Land Trust  
 DBA (if applicable): Click here to enter text.  
 EIN: 91-1995485 UEID (from SAM.gov): WSXQTCJYANF9  
 Mailing address: 1715 C St. Ste. 201, Bellingham, WA 98225  
 Website: www.kulshanclt.org  
 General phone: 360-671-5600  
 State of Washington Business License Number(s): 60197660

#### Executive Director (or authorized representative):

Name: Rose Lathrop  
 Title (if not ED): Executive Director  
 Email: rose@kulshanclt.org  
 Phone: 360-671-5600

#### Application Contact (If different):

Name: Molly McKinney-Holcomb  
 Title: Grants/Communications Coordinator  
 Email: molly@kulshanclt.org  
 Phone: 360-671-5600

#### Program Information:

Program Name: Kulshan Community Land Trust  
 Program Address: 1715 C St. Ste. 201, Bellingham, WA 98225

Are all program services delivered at this address?  Yes  No



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**Funding Request:** The award amount is dependent on the funding organization. Please see individual funder's supplemental materials for more information about the funds available.

How much funding per year are you requesting for this program?

\$ 25,000

Total Annual Project Budget:

\$ 770,771

Annual Organizational Budget:

\$ 770,771



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## PART B: AGENCY INFORMATION

Please limit your responses to no more than two pages for questions 1-5.

1. **Agency Mission.** Please paste or copy your agency's mission statement below.

Kulshan Community Land Trust strengthens community by holding land in trust for permanently affordable homeownership and other community needs, and by offering financial and educational services to people of limited means.

2. **Agency Beneficiaries.** Briefly describe the intent of your agency's programs and who primarily benefits from them. Please describe your organization's impact, specifying the number of beneficiaries or clients served per year and their demographics.

KulshanCLT's programs serve to:

- Provide affordable homeownership opportunities to low- to moderate-income (LMI) residents of Whatcom County.
- Create a trust of permanently affordable homes for the coming Whatcom County generations.
- Empower LMI residents of Whatcom County to become first-time homebuyers, put down stable roots in their community, and begin building generational wealth for their families.

We serve Whatcom County residents who earn between 30%-80% of the Area Median Income (AMI). KulshanCLT recognizes that historic and institutional discrimination leads to lower income and less fiscal security for people with marginalized identities (i.e. race, gender, and disability), and we work with many people who exist at the intersection of various marginalized identities. While we are bound by fair housing law not to prioritize any one demographic, we find that KulshanCLT homeowners reflect a more diverse population than the wider homeowner population of Whatcom County.

At any given point, 142+ households are building equity in KulshanCLT homes across Whatcom County. We see an average of 6-10 new homeowners move into homes every year, which will grow to 20+ per year starting in 2026 as we complete larger housing developments in Bellingham and Ferndale. In all, we serve approximately 375 people per year, including homebuyers and their households as well as other housing counseling clients.

3. **Qualifications and expertise.** Briefly summarize your agency's qualifications and expertise (e.g., years of operation, accreditations, experience of staff members, and number of volunteers). Please mention any recent major organizational changes.

In 2024, KulshanCLT celebrated 25 years of operation in Whatcom County. We are a small team of 6 staff members, supported by a dedicated volunteer board of 12 people and about 20 other volunteers. KulshanCLT is proud to be a HUD-certified housing counseling agency, with one HUD-certified housing counselor on staff and another pursuing certification this year. We are a member of the Northwest Community Land Trust Coalition (NWCLTC) and Grounded Solutions Network (GSN), which are the regional and national networks of community land trusts.



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Our homeownership program director David Ellsworth-Keller serves on the NWCLTC board of directors and has worked for community land trusts nationwide for over a decade. He recently contributed to a policy focus report published by the International Center for Community Land Trusts.

Our executive director, Rose Lathrop, joined us in summer 2024. Rose formerly served as the Interim Executive Director and Program and Finance Director at Sustainable Connections. Previously, she had held the position of Executive Director at NW American Institute of Architects. Her career began as a Project Manager at Aiki Homes, focusing on low-impact, green building developments. Rose is actively involved in her community, serving on various boards and committees, including the Downtown Bellingham Partnership Board of Directors and the City of Bellingham Planning Commission. She holds a Bachelor of Arts in Environmental Policy and Urban Planning from Western Washington University and is a Certified Sustainable Building Advisor and LEED Accredited Professional.

4. **Racial Equity and Social Justice.** What steps has your organization taken to address issues of racial equity and social justice within your agency? Which steps are complete, and which are planned or ongoing?

Completed steps:

- In 2023, we contracted a DEI consultant to complete an equity audit of our internal policies and procedures. We have implemented some changes and are continuing to work toward others.
- In 2024, we worked together as a staff to craft a DEI statement that reflects our collective commitment to this ongoing work.

Ongoing steps:

- This year, we have formed a staff/board DEI committee that will meet monthly to continue mapping our growth in these areas.
- We continue to implement the recommended changes from HR equity audit.

Planned:

- Expand translation of homeownership program materials and offer interpretation services.
- Partner with key local organizations to perform outreach to underserved communities.
- Offer paid consultant/board roles to key members of underrepresented communities.

5. **Agency Funding.** List your organization's most significant funding sources from greatest to least (including the United Way, Whatcom County Health and Community Services and City of Bellingham); dollar amounts are not necessary. Significant funding sources can be defined as sources that make up more than 15% of your program budget. If you have many funding sources, you may list them by category (i.e., federal, state, foundations, individual donors). Please mention any anticipated or recent changes in your future funding or financial position.

- National: Community Frameworks/SHOP
- State: WA State Department of Commerce HTF
- Local: City of Bellingham, Whatcom County
- Foundation: Sachs Family Foundation, Wells Fargo Foundation

Housing development comes with seasons of large up-front costs and limited income, followed by increased home sales and income. In 2025 and the first half of 2026, we will have limited program income as we build our next large housing development, but we need to increase our staff capacity in preparation for a significant increase in home sales in late 2026.



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## PART C: PROGRAM INFORMATION

Please limit your responses to no more than two pages for questions 6-8.

6. **Program Summary.** Briefly summarize the program and its core activities in one or two sentences.

This application is for general operations, as KulshanCLT has just one primary program: our homeownership opportunity program (HOOP). HOOP staff educate, counsel, and support first-time LMI homebuyers. Our program director and our HUD-certified housing counselor work closely together to walk with each family through every step of the homebuying process, from shopping for mortgage products to applying for government subsidies. HOOP also oversees property resales, supporting KulshanCLT homeowners as they resell their homes to the next qualified buyer.

7. **Program Purpose.** Identify the community need(s) that the program addresses. What are the measurable outcomes that will result from the services provided?

The community need met by this program is affordable housing – specifically, affordable homeownership opportunities (“starter homes”) for first-time homebuyers. We are the missing middle of the housing market, for families that don’t qualify for state-assisted housing but cannot dream of purchasing a home on the open market.

Homeownership offers a uniquely powerful economic transformation opportunity for families, allowing them to build equity with money (tens of thousands of dollars per year, per family) that would otherwise have continued disappearing into the rapidly-inflating rental market. When KulshanCLT homeowners have the financial stability of homeownership, they and their families experience that stability in their jobs, schools, relationships, and neighborhoods. The greater community benefits from a more robust middle class. Local businesses start and thrive with workers able to live nearby. Wealth stays in the community and grows where it matters most.

Community land trusts nationwide have significantly lower foreclosure and delinquency rates than the open housing market. This is a model that is being increasingly held up as a key part of the solution to our country’s housing crisis.

8. **Program Status.** How long has this program been in operation in Whatcom County? Since your last application, have you made any changes in how you offer services? If this is a new program, how far along is your agency in the planning process? What resources has your organization already invested?

We have been in operation in Whatcom County since 1999, with the first home coming into the trust in 2002. Our program has remained fairly consistent through the years, gradually growing into project development rather than purchasing homes from the open market as home prices have continued to skyrocket. Our program has not changed significantly since our last application in 2020.



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## 2025 Community Impact Fund Grant Application Addendum

### UNITED WAY FOCUS AREAS

1. To support financial stability in Whatcom County, we have identified three funding priorities below, basic needs, economic mobility, and breaking the cycle of poverty. Choose **one** category below that best aligns with your agency/program:

#### Basic Needs

- Food security
- Stable, attainable, affordable housing
- Health and mental health care access

#### Economic Mobility

- Financial literacy and training
- Vocational readiness training and support
- Adult education programs

#### Breaking the Cycle of Poverty

- Affordable child care and early learning programs
- Academic programs to increase student attendance and achievement
- Parenting support
- Addiction treatment and recovery
- Abuse prevention

2. Please describe how your program/agency services align with the category you selected above.

Stable, attainable, affordable housing is at the center of everything we do at KulshanCLT. We provide an avenue for low- to moderate-income (LMI) residents of Whatcom County to become first-time homeowners. Using the community land trust model ensures that these homes will be affordable not only for the first homebuyers, but for all subsequent buyers as well. Once a home enters the trust, it remains affordable in perpetuity.

Our work consists of two programs: our homeownership program (HomeOwnership Opportunity Program, or HOOP) and project development.

HOOP is the core of KulshanCLT's mission. HOOP staff educate and counsel first-time LMI homebuyers, walking with each purchaser through every step of the homebuying process. This includes everything from shopping for mortgage products to applying for government subsidies. This support is key to the financial success of each homebuyer; community land trusts nationwide have significantly lower



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foreclosure and delinquency rates than the open housing market, despite serving a lower-income population. HOOP also oversees property resales, supporting our homeowners as they sell their homes to the next qualified buyer.

Our project development team looks to the future by building sustainable, high-quality homes. These homes, in addition to the scattered site homes we have brought into the trust since 1999, compose a trust of over 145 (and growing) permanently affordable homes that make homeownership a viable option for Whatcom County's ALICE population.

3. Please provide two or three key outcomes you measure that indicate progress toward your mission. List the number of clients being served, what you track, and the most recent results.

KulshanCLT's success is measured by the 145+ households building equity in our homes at any given time, by the one-to-one support given to each homebuyer that walks through the process, by the growing number of houses sold to first-time LMI homebuyers in a year, and by the continued affordability of KulshanCLT homes for future first-time homebuyers. On average, KulshanCLT households spend less than \$1000/month on housing costs (including insurance and taxes).

We measure:

- number of homes in the trust (146 and counting)
- households becoming homeowners each year (8 in 2023, 5 in 2024, 4 under contract so far in 2025)
- homes constructed each year (4 in 2023, 1 in 2024, 4 to date in 2025)

4. How does United Way's investment help meet the funding needs of the organization or program? Please give specific examples of how United Way funds are/will be utilized.

There is no part of what we do that can be separated from the people who do it. While we are often successful in getting funding for land or construction, we do not get enough general operating support. You can change that! These funds will go to support our general operating costs, including staff costs for our homeownership program and project development.

In 2025, we are beginning our most ambitious construction project to date: 18 homes at LaFreniere Court in the Birchwood neighborhood of Bellingham. We will not see an increase in program income from these homes until 2026, but we need to add 2 staff positions in 2025 to prepare for the sales of these homes. Support from United Way at this critical time will allow us to be fully staffed and prepared to serve more families than ever before in 2026.



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5. Briefly describe how your agency/program will utilize community partnerships or coordinate with other agencies (UW partner agencies, other community non-profits, government agencies, local companies, schools, etc.) to advance your work/mission.

In 2025 and 2026, we will continue working on the fourth and final phase of our partnership at Telegraph Townhomes in Bellingham. This project has been a partnership between KulshanCLT and Habitat for Humanity of Whatcom County, made possible by funding from Whatcom Community Foundation.

We host City Sprouts Farm on a half-acre of urban farmland at our Birchwood property. In 2023, they donated over \$15,000 of produce to local food scarcity projects.

We have a wonderful roster of local business partners who support us both financially and tangibly, in planning, construction, and community outreach. We plan to continue growing our collaborations with these partners.

We are currently pursuing funding to partner with several local community outreach and language access organizations to increase our accessibility to historically marginalized and underserved cultural communities throughout Whatcom County.

6. United Way focuses on ALICE households in Whatcom County. ALICE refers to households that earn more than the Federal Poverty Level but not enough to afford the basic cost of living in our community.
  - a. What percentage of your program recipients are below the ALICE threshold based on the survival budget for Whatcom County? Approximately 50%. We measure eligibility for our programs by % of LMI, and we have not found a clean way to compare our LMI data to ALICE data without having key other information such as childcare usage and household size (we measure household size upon entry to our program, but do not monitor it after families become homeowners). All of our program recipients are between 30%-80% AMI, and we estimate that about half of those fall below the ALICE threshold.
  - b. What percentage of your program recipients are ALICE (above FPL but below the ALICE threshold)? Approximately 50%. Nearly all of our recipients are above FPL, so this is the same 50% from question 6a.
  - c. Do you collect client data by zip code? We can provide zip code data based on the homes in the trust, which become the client zip codes at purchase: 87 in 98225, 32 in 98226, 11 in 98229, 2 in 98230, 1 in 98244, 2 in 98247, 8 in 98248, 1 in 98264, 1 in 98266, 1 in 98295

Visit the [United for ALICE](#) website for the most recent (2024 report) Whatcom County data to determine the survival budget guidelines for ALICE households.



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7. Please share an example of a client who was helped by your services.

*\*Note: if you receive a 2025 Community Impact Grant, this story may be shared on your behalf by United Way for the purpose of our community fundraising. Names and details may be altered for privacy.*

One of our new homeowners shared this incredible letter with us this year. She prefers not to share her name but is happy for us to pass her words along:

As a new KCLT homeowner, I can't overstate just how lucky I feel to have had the chance to buy a home through the program. Being a single-parent household, I wanted to create a stable home for my child to grow up in, though circumstances led us to moving 8 different times in their first 10 years of life. As much as I tried to emphasize that home is about the people you are with more than the physical place, I knew that each move had been increasingly difficult for both of us and that we longed to nest in a home we could stay in for a long time.

I had mostly given up on owning a home in the foreseeable future, yet we were very happy in our latest rental house. Despite loving the home and having amazing landlords who kept our rent low so we could stay, I couldn't help but feel uneasy as rental prices increased around us. I knew that if something happened and we had to move, we were looking at paying hundreds - even a thousand dollars more per month. Though I have a good job, working in the nonprofit sector and being a single-income household meant there was this looming worry - "are we going to get priced out?"

When I saw the KCLT email come through with the opportunity to buy a newly constructed home, I initially ignored it. I had conditioned myself to not get my hopes up - "owning a home just isn't in the cards for me" was the mantra. Then I woke up in the middle of the night and thought it through... I had been building my credit, I had a stable job, I met the KCLT criteria... it actually felt within reach.

I applied, and six months later I got the keys to the most beautiful home I ever could have asked for. KCLT could have given me an empty shipping container on a plot of land and I would have been over the moon! But to get to purchase a brand new home with everything my child and I could ever need, and with a monthly mortgage that was even lower than what I was paying for rent — the warmth, comfort, and most of all stability are almost too good to be true.

I think that my story and circumstances probably feel familiar to a lot of people in our community. The cost of living is growing constantly, and it's becoming harder to keep pace. Without KCLT I could never have afforded to buy a home, and the same is true for so many. I hope you'll support this amazing organization so that more families can feel the happiness and relief I am feeling at this very moment.