

WSAC LOI Cover Page

Partnership Name (if applicable)

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Fiscal Agent: Mercy Housing Northwest

Applicants must submit the [Letter of Interest Submission Form](#) and upload to the form a Letter of Interest as a PDF attachment **no later than February 16, 2024 by 11:59PM Pacific Time**. To ensure formatting aligns with the below guidelines, we encourage applicants to make use of this Letter of Interest template.

A Letter of Interest must adhere to the following guidelines:

- No more than five pages in total length, excluding the cover page
- Cover page identifies:
 - o Partnership name (If applicable)
 - o Application point of contact
 - o Name of the organization that will act as fiscal agent
- All bolded questions are numbered and answered serially (see pgs. 6-8 in the Request for Letters of Interest)
- Responses are single spaced in Times New Roman 11-point font

Note: All LOIs submitted to WSAC will be publicly available on the WSAC website in advance of the recommendations made to Council (est. May 2024).

1. Why are the partner organizations that are or will be included in this work the ones that came together to address educational attainment through place-based work in your region?

The partner organizations involved in this place-based work to address educational attainment and further college and career readiness in Bellingham include:

- Mercy Housing Northwest (MHNW), lead agency and fiscal agent. MHNW is part of Mercy Housing, Inc., the largest nonprofit affordable housing developer in the nation. Our region includes Idaho, Washington and Oregon, and we have affordable housing communities across Washington, and the majority of communities along the I-5 corridor have onsite resident services. Our deep commitment to educational attainment and partnering with residents to further college and career readiness started in Bellingham.
- Bellingham School District: Fruitful partnership with MHNW staff, especially Resident Service Coordinators and Youth Initiatives and School Liaisons, who build bridges between youth, parents, schools, and MHNW Out of Time programming.
- Whatcom Community Foundation: Longtime strategic thought partner of MHNW in Bellingham and Whatcom County; led capital campaign to raise funds for our Millworks Family Housing project; essential thought partner on this project and provided seed funding for MHNW to pilot the Guaranteed Education Tuition (GET) Account project; holds /distributes the funds for the GET accounts.
- Futures Northwest: Aspiring partner with MHNW to provide college and career readiness for youth living in our three family properties.
- Goodwill: Provides English classes; resume support; and job search assistance for families at Sterling Meadows Apartments in Bellingham.

Background on Education in Bellingham

This work would not be possible without sharing our educational origin story in Bellingham and the momentous efforts our Bellingham staff made to enhance our educational programming there. Lindsey Karas started as a volunteer in 2006 at our Sterling Meadows property in Bellingham, Washington, designed to primarily serve agricultural workers and their families. These residents, many of whom are immigrants, navigate back-breaking low wage jobs and sometimes have extremely limited access to education opportunities. Lindsey quickly discovered how the existing school systems were pushing youth out at an early age and failing to create meaningful engagement with parents who struggled to effectively advocate for their children because of limited English language skills, lack of formal education, and unfamiliarity navigating complex systems.

This fact was illuminated by the abysmal high school graduation rate of Sterling Meadows residents at the time, which typified broader statistics for farmworker families. This contributed to the lack of parent engagement and overall mistrust of schools in the area. Lindsey began building connection, trust and understanding between the youth residents at Sterling Meadows, their parents, and local schools. She helped establish dedicated space and resources that allowed Sterling Meadows youth to focus on homework, connect with each other, and learn to advocate for themselves at school. Growing a network of partnership and collaboration across the community with school districts, Western Washington University, and multiple local organizations was critical. MHNW helped foster what Lindsey calls a “change in educational culture” that led to staggering results. Over the last decade and a half, Sterling Meadows youth have attained on-time graduation rates which outpace those of the wealthiest locales across the state. From 2011-2023, the graduation rate averaged 95%. In that time, 42 out of 61 graduates have gone on to pursue higher education.

Our cross-sector alliance to promote college savings accounts and break generational poverty

In 2014, local Bellingham residents Ray and Carol Dellecker wanted to create generational and transformative change for the youth in Bellingham, and they knew a quality education was a path to

exiting poverty, addressing generational poverty, and vastly improving one's life. They began thinking about the idea of a college savings account. For the next few years, they researched and talked with local leaders. Ray has volunteered for Bellingham Public Schools, while Carol has served on the board of the Whatcom Community Foundation. It was here that an idea began picking up steam.

Local leaders introduced them to the WA529 Program. The Guaranteed Education Tuition (GET) program is a prepaid college tuition plan that helps families with young children save for future higher education expenses. The State of Washington guarantees that the value of the account will keep pace with the cost of college tuition, no matter how much it changes in the future. With a vehicle for their support, Ray and Carol now needed an audience.

Ray and Carol met Lindsey Karas, Resident Services and Education Manager at MHNW. Pre-pandemic, Sterling Meadows boasted a graduation of 95%, thanks in part to homework clubs and other initiatives launched by Mercy Housing Northwest's Resident Services team. The community is mostly students who are first-generation American or newly immigrated. Despite high graduation rates, many students struggled with accessing post-secondary education. Ray and Carol knew they could make a difference.

With a generous \$25,000 gift, Ray and Carol created college savings accounts using the GET WA529 program, for every young person living at Sterling Meadows. After years of work, dedication, and hours in conversation with partners, the Delleckers met with Sterling Meadows families to announce this heartfelt initiative. It was a big night for both the Delleckers and the community, as the roots they had planted in 2014 could start to grow into something bigger and more impactful. That encouragement has already gained steam with generous donor pledges from the David F. Goddard Child Savings Endowment of the Whatcom Community Foundation and other private donors that brings the total to \$164,000 for the students of Mercy Housing's family communities in Bellingham: Sterling Meadows, Trailview, and Millworks. "We want to make sure we exclude no one from this program. We have a dream of expanding throughout the district and touching the lives of every student in Bellingham," said Ray and Carol. "To achieve this goal, we will need partners and other donors to come on board."

An evolving partnership

This work in Bellingham has paved the way for GET accounts for all children at each of MHNW's three affordable communities in Bellingham: Sterling Meadows, Trailview, and Millworks. The funds are passed through the Whatcom Community Foundation into a Master Scholarship Account that Mercy Housing holds with the WA 529 Program. The accounts are established for \$1,000 for each youth and cannot be accessed until youth graduate from high school. Families can add funds to this over time if they wish. Funds are held for a minimum of two years before they can be distributed to youth, but once access is granted, youth have up to 10 years to use those funds after graduation. MHNW staff work closely with Bellingham School District staff to support both students and their parents promote educational success.

To build on this opportunity to advance the college and career readiness of youth in Bellingham, MHNW provides holistic onsite culturally affirming resident services to serve youth and their families in key areas of financial wellness, housing stability and case management, community engagement, out of school time, and health and wellness. We are committed to serving the entire family with a focus on college and career readiness, starting at birth. This work is complemented by partners (including Goodwill and Futures NW) who also provide essential programs and services, such as resume support, college and career readiness, and job search for youth and adults alike.

2. How is or will the partnership be structured?

Due to the long-standing nature of our partnerships with both Whatcom Community Foundation and Bellingham School District, the three primary partners are in regular contact with RS Staff on a monthly basis through partner and staff meetings in addition to site visits across the district. Resident Services staff communicate often with Bellingham School District staff to ensure youth are getting the support they

need both at school and after-school, and communicate more often as needed, such as when an individual student may need specialized support. MHNW staff in Bellingham are also in frequent contact with Whatcom Community Foundation staff about grant opportunities, community initiatives, GET account updates, and may be on joint task forces or committees as projects require.

3. How have or will the partner organizations learn from each other and the communities served, and how does or will the partnership incorporate this learning into ongoing work?

As noted above, MHNW is in regular communication with Whatcom Community Foundation and Bellingham School District, and the three partners regularly share learnings, testimonials from families about the impact of the GET accounts and struggles that may come up as both youth and parents navigate their children’s educational journey. MHNW staff are committed to working with these and other partners to help families eliminate as many barriers as possible toward educational attainment and a thriving college/career pipeline for both youth and adults. In addition, all three organization partner to hold family engagement events around the GET scholarships and other post-secondary opportunities.

4. Who are the focal population(s) in your partnership’s work, and what assets do learners and families in these populations bring to their educational journeys?

The focal populations in our partnership’s work are children and families living in three of Mercy Housing Northwest’s affordable housing communities in Bellingham, WA:

- Sterling Meadows Apartments, 51 units of farmworker housing for families who earn 45% or less of area median income. Set asides include units for persons with disabilities and 10 units for large families.
- Trailview Apartments, 77 units of family housing. Set-asides include 20% homeless; 20% large families; and 20% disabled.
- Millworks Family Housing, 83 units of family housing, scheduled to open Spring 2024. Features 15 units set-aside for formerly homeless families, and 20% units dedicated to larger families and 20% dedicated to families with one or more members with a disability.

These families are all low-income and nearly 30% are very low-income. About 75% of residents are BIPOC and approximately 67% identify as Latinx. Although Millworks families have not all moved in yet, we estimate the population will be similar to that of Trailview Apartments. The average family income is \$19,319. Languages spoken other than English include Punjabi, Russian, Tagalog, and Spanish.

Assets

Many of the youth and adults living in these three MHNW properties are bilingual or multilingual learners and as such are a vibrant and essential part of today’s educational landscape. These learners navigate the complexities of two or more languages daily, showcasing incredible linguistic mastery and with the right support, have a wealth of experience to share about ideas they have learned; ways that they have used languages at home with their family members, and in their communities; previous successes they have experienced to build their confidence in academic settings; and brains that are flexible because they are always processing two or more languages and making connections across languages and cultures. Many residents are immigrants and refugees and bring with them a wealth of experience and history from another country.

Due to the communal nature of MHNW’s family housing complexes, there is a built-in opportunity for community building at each property and very often friendships and mutual support develop between residents, and between resident services staff and residents. Residents share successes, support, and their experience navigating different systems with each other. Also, having services available right on site where youth live truly helps us ensure families have the support they need to reach their goals.

5. What is the geographic region where the focal population(s) that would be served by this investment live?

Bellingham, WA.

6. What are some of the systemic barriers that learners and families in your focal population(s) encounter?

Marginalized (often identifying as BIPOC) communities face barriers due to systemic racism, lack of language access, and other barriers that disproportionately impact communities of color. Students and their and families who live at MHNW affordable communities face multiple barriers:

- Language barriers: Many residents, especially at Sterling Meadows, may have limited English proficiency which creates barriers to navigating schools, the ability to tap into community resources without language support, and accessing other supports such as health care or benefits.
- Seasonal work with long hours: Farmworkers work long hours during the busy season (both land and water) and this can take time away that parents could be at home supporting their children, and also limits parents' pursuing their own educational or career goals.
- Exiting homelessness: At Trailview and Millworks, we have developed set-aside units for families exiting homelessness as this population is becoming more and more frequent at our Bellingham properties. Families who are trying to find stable housing may need extra supports, which can include case management, access to furniture, getting connected to benefits in the community, or just extra assistance in managing a lease and paying rent. This transition can be very disorienting and unsettling for anyone, but especially families.
- Possibly unfamiliar with schools: In some cases, some parents or families may not know how to help their children navigate through a school system and may be unaware of what educational resources are available, especially if there is a language barrier.

Addressing and eliminating barriers

The overarching goal of MHNW's resident services is to help families remain housed by maintaining low barriers to getting housed and staying housed. When residents have stability, this has a ripple effect throughout their lives. Stable housing means families can see the same doctor over time, they can create connections with neighbors and join a community, and savings from a lower rent than market rate means funds can go toward health care or other essentials. It also means that youth can stay in the same school with minimal disruptions, giving parents the opportunity, with MHNW staff support, to get to know school officials, how their children are doing in school, and how to best support their educational journey. In Bellingham, the added opportunity for every youth at our MHNW properties to have access to a GET account can build savings and hope toward a dream for educational attainment. Coupling this stability with MHNW's full menu of holistic culturally affirming resident services to support the whole family, helps build community within the building and within the larger neighborhood, providing safe, secure homes where families who have been in crisis can stabilize and remain housed and work toward achieving their dreams, educational attainment, and break generational poverty.

7. What work do you propose undertaking during the granting period?

During the grant period and with our place-based partnership, we anticipate doing this following:

- Continuing to promote GET accounts with families who currently have them, and helping new families who move into Millworks set up their GET account. Our aim is to promote college and career readiness from birth. We will also continue to support youth as they receive the scholarships after high school in their post-secondary experiences.

- Work with partners Goodwill and Futures Northwest to engage youth and adults in college and career readiness work including college application support, resume help, job search assistance, and English classes. We envision college readiness to mean more than the traditional 4-year college, including community college, trade school, technical school, and other educational avenues and certificate programs.
- Bolster this work with our culturally affirming onsite resident services for families at our three Bellingham properties. Resident Services staff are trained in trauma-informed care, motivational interviewing, and case management, and help link residents to essential services and referrals.
- We look forward to the discussion phase with WSAC and in developing outcomes and deliverables in line with the goals of this funding opportunity.

Whenever possible, MHNW hires bilingual and/or bicultural Resident Services staff to help residents meet goals with culturally responsive services, and staff are well-trained in cultural empathy and an inclusive, racial equity lens. Having bilingual and bicultural staff with lived experience of homelessness or housing instability can often help build a trusted bond with residents, when they share a language, cultural background, or immigrant or refugee experience. Staff help provide access to services that are intentionally culturally-affirming, such as helping a resident find educational resources, make a support plan with a Case Manager, or connecting to a food pantry with Halal options.

MHNW’s robust array of resident services are part of our evidence-based family program model, which includes five primary pillars, and with these services, we support the whole family in a holistic manner:

- Community Engagement: socialization; access to programs and services; community building.
- Financial Stability: budgeting assistance as needed; help accessing SNAP/EBT.
- Housing Stability: Lease education, including engagement with community resources such as balance prevention and benefit assistance; rental assistance; Housing Support Plan as needed to keep residents housed.
- Health & Wellness: food pantry and nutrition programs; health education; vaccinations and immunizations; behavioral health.
- Out of School Time: Helping youth after school with homework and educational goals; engaging parents to support their children in school; social-emotional learning; college and career readiness.

8. How will this proposed work contribute to increasing educational attainment for the focal population(s) in your region?

This partnership increases educational attainment by engaging families with holistic supports and wraparound services. Our model capitalizes on the stability that affordable housing provides for low-income children and their families. The most successful educational programs benefit from a long-term commitment to each child. The average stay of residents at MHNW is nearly six years, but many stay longer. Grant funding from WSAC will allow us to leverage the physical space of our properties and the resources offered by the communities where they are located. Additionally, our resident services staff are already in relationship with families, and we can activate this interconnectedness with schools, community partners, and others for a more holistic approach to each child’s educational success. Finally, we have seen tremendous success with educational programming in Bellingham and have strong, foundational relationships in place.

The accrual of savings over time with GET accounts makes a solid investment in educational attainment for youth who may not otherwise have this opportunity. It also helps families avoid paying higher costs in the future. GET assets can be used for tuition, books, or educational fees worldwide at practically any public or private college, university or vocational school. This is truly a step toward greater educational attainment for youth and adults in Bellingham and a vehicle for disrupting generational poverty.