



WHATCOM
community
FOUNDATION



Come Together
2026 Community Report



In 2021, when Travis and Brit Kane of Bellingham went to sign their daughter up for softball, they were dismayed to find there wasn't a girl's team — unlike the rest of the county, where schools have a team at each grade level. So they did what so many Whatcomtonians do when they see a need: they rolled up their sleeves and got to work.

They started The Bellingham Diamonds: a nonprofit fastpitch softball organization for girls in grades 3 – 6.

The Diamonds began their inaugural season with ten girls, and now have more than 60 on teams that now include 7th and 8th graders. Their team values are respect, engagement and hard work — something we can all get behind!

Shine On Diamonds!



This page, and on the front and back cover: The Bellingham Diamonds. Images by Tiffany Brooks.

Dear neighbors,



We've been feeling a lot of team spirit these last few months. Truth be told, over the last 30 years! Whether World Cup soccer is your thing or hometown baseball is more your speed, or something else in between (we see you, ski-to-sea-ers), there's a team to get behind.

And while it seems like sports (and sadly, disasters) are among the few things that unite people across various boundaries these days, we want to throw out this one:

What if we all got behind the Whatcom home team (our community)...all of the time? What would it look like if the 235,000+ resident fans of Whatcom County united across our various boundaries in the name of making our wide and wonderful county the best, most promising place possible?



It would look, feel and be amazing. It would mean everyone who lives here has what they need to thrive. Local businesses prosper. Water is clean and carefully managed for all who need it. Housing, childcare and healthcare are a source of comfort, not anxiety. Our kids are alright, and so are our elders. The art and music scene outperforms itself, the trees and salmon are happy, and so are each of us!

We believe in a winning Whatcom, because we know what teams can do when they set aside "I" for "we". They look out for one another. They work their tails off, get creative, take risks and leave everything on the field.

We see this kind of cross-boundary teamwork right now and it's working! (See page 8 and page 14.) Here's to much more of it in the coming years.

Mauri Ingram
President and CEO

Karen Kildall Occhiogrosso
Board Chair

Our work at the Whatcom Community Foundation is organized into three areas:



Community Ventures

are initiatives we lead or participate in for the benefit of our community.

- p.6 Overview of Projects
- p.7 Finances
- p.8 Story > Whatcom Long Term Recovery Group & People’s Bank
- p.10 Story > Project Neighborly



Nonprofit Partnerships

include grantmaking and other activities that help fuel and strengthen the local nonprofit sector.

- p.12 Overview of Partnerships
- p.13 Finances
- p.14 Story > Water Wars (how to avoid)



Philanthropic Services

are focused on helping donors achieve their giving goals.

- p.18 Overview of Services
- p.19 Finances
- p.20 Story > Dick & Sharon Skeers



Above and on following page:
Hilda Sandoval launched Hilda’s Farming in 2021 after nine years of farm field work, marketing and sales management in Whatcom and King Counties. From her rented plot in Everson, she grows, harvests and sells an array of vegetables and flowers. Last year, a microloan from the Community Foundation made the purchase of a van possible, allowing her to transport produce to Seattle markets in addition to the Bellingham Farmers Market. She has repaid the loan, paving the way for another entrepreneur to benefit. That’s the power of impact investing!
Photo: Adam Brayton, courtesy of Whatcom Conservation District.

Community Ventures

Community Ventures

are the projects and programs that we sponsor or take the lead on. They are "test cases," aimed at exploring promising new ways to address needs that could be too risky, or simply beyond the scope or capacity of any one local organization to take on.



Photo courtesy of Hilda's Farming



Investments in Community Ventures:

\$7.9 million

INCLUSIVE ECONOMIES:

Affordable & Workforce
Housing

Employee Ownership

Microloans > see page 5

The Millworks

Impact Investing

BIRTH TO BRIGHT FUTURES:

Child Savings Accounts

Icelandic Prevention
Model

Scholarships

Youth Mental Health

Youth Philanthropy
Project

COMMUNITY & CIVIC ENGAGEMENT:

Census

**Disaster Preparedness
& Recovery > see page 8**

Fiscal Sponsorships

Local News & Information

Project Neighborly > see page 10

Voter Outreach & Engagement

Whatcom Together

54%

\$4,241,364

to
INCLUSIVE
ECONOMIES

42%

\$3,335,914

to
COMMUNITY
& CIVIC
ENGAGEMENT

4%

\$349,289

to
BIRTH
TO BRIGHT
FUTURES



Whatcom Long Term Recovery Group,
People's Bank and You.

Rising in the County

In July 2025, Whatcom County's first FEMA-funded home elevation got underway, four and a half years after the 2021 catastrophic flooding that prompted the raising of vulnerable homes, among other mitigation strategies. Late this spring, the tenth residence was raised, completing the first round of FEMA funds allocated for elevations. Round two, which will lift another 16 homes, begins construction in the fall. All told, between 41 – 46 homes will be elevated as a third, state-administered HUD grant gets underway.

Slow as that response feels to homeowners, some of whom endured a second wave of flooding in December 2025, it's good news that almost didn't happen.

2024: First grant approved

The request for assistance was made in 2022, with the Whatcom Long Term Recovery Group (WTLRG) handling case management and fund administration. The first grant was approved in late 2024, and stipulated that the elevations be complete by spring 2026. Construction would need to start by spring 2025 to finish on time.

Like most federal grants, this one was reimbursable, which meant WTLRG had to come up with about \$2.5 million upfront. The small nonprofit couldn't qualify for a loan, let alone cover the associated costs. Leaders feared they might have to turn down the grant. Then, federal grant funds were put on hold in early 2025, putting the whole program at risk.

People's Bank steps in, steps up

That's when WTLRG approached the Community Foundation. We, in turn, reached out to People's Bank to see if they would make a loan if the Community Foundation guaranteed it. The Community Foundation could also offer help with interest payments (which grant funds can't be used for) — if they weren't too high.

People's Bank quickly offered a "let's do it" line of credit with favorable terms (thanks to the loan guarantee) that allow WTLRG to draw and repay as homes are completed and reimbursed.

"We're incredibly grateful for the way these grants and contracts were developed," said WTLRG treasurer and secretary Tanya Silves. "Through strong partnerships, collaboration, and a willingness to listen and learn, we have created programs that are helping our community recover and become more resilient."

Whatcom County Home Elevations

Homes: 41 – 46

Location: Sumas, Ferndale, Everson, Acme

Time: 3 months each

Average Cost: \$202,000 each (will rise appreciably for WA/HUD grant which includes prevailing wage requirement)

Total Grant Funds: \$8.56 million from county, state and federal sources



Isn't it less costly to buy out homeowners?

Yes and no. In some cases, it may seem more efficient to simply buy people out of their homes so they can live outside the flood zone. Some people prefer this option and sales have proceeded. But it's important to factor in the value of preserving community stability, protecting the local tax base, and empowering residents to remain in their homes, especially in a market like ours where housing options are scarce. Plus, once the county owns the land, it is responsible for its upkeep through taxpayer dollars.

"People's Bank is proud to help make this critical program possible by providing the upfront funding needed to help local families rebuild safer, more resilient homes."

— Tiffany Blair,
VP Commercial
Banking Officer

Peoples Bank
A higher level of service.

Project Neighborly at Ten



Above: The Lettered Streets Association created a street mural with a Project Neighborly grant.

Below: Communities in Schools teamed up with the Northwest Skate Collective using a Project Neighborly grant to create a work-play day at the Bellingham DIY Skate Park, aimed at building community connections and improving a public space that will be enjoyed by many.

Ten years ago, we launched *Project Neighborly* grants. The idea was to invite everyone across Whatcom County to imagine ways to bring people together who might not otherwise connect. The goal was to spark curiosity in the hope that while seeing differences, people would also see neighbors who share a place and much more.

Since then, we’ve funded 326 projects, up to \$5,000 each, investing a total of \$1,256,000. It is our most popular grant program, and with good reason. The thoughtful and creative responses have been powerful and continue to drive new connections across cultural, geographic, political, generational and other boundaries throughout local communities.

Spreading the love

In celebrating the Community Foundation’s 30th anniversary, it seemed only fitting to build on the values inherent in *Project Neighborly* with this year’s launch of *WhatcomTogether* — an initiative designed to bring neighbors together around local priorities that you can help determine. See page 23 to learn more.



Nonprofit Partnerships

Above and on following page: The Washington Center for Employee Ownership (WACEO) is busy! In its first year, the team has connected with more than 80 businesses across the state interested in exploring employee ownership. On average, WACEO undertakes four to six consultations each month, helping to build a thriving, employee-owned business sector statewide. Employee ownership helps businesses thrive and keeps jobs in our communities.

Images: Scott Romney

Nonprofit Partnerships

One of the primary roles of community foundations is to strengthen and safeguard the work of local nonprofits, which are not only the community’s de facto social safety net, but also vehicles for civic engagement and a powerful source of community enrichment. We focus on nonprofit partnerships to enhance community wellbeing, build strong networks for resource sharing and collaboration, and provide funding opportunities.



Investments in Nonprofit Partnerships:

\$12.4 million

FINANCIAL SUPPORT:

- Grants
- Loans & Guarantees

SECTOR SUPPORT:

- Agency Fundholding
- Board Match
- Capacity Building
- Executive Director Roundtable
- Training & Technical Support
- Whatcom Nonprofit Network Newsletter

PARTNER INITIATIVES:

- Latino Advocacy & Leadership Association
- Washington Center for Employee Ownership* > see page 11
- Washington News Fund*
- Water Wars (how to avoid) > see page 14
- Whatcom Coalition for Environmental Education
- Whatcom Racial Equity Commission

**While the Community Foundation’s primary focus is a thriving Whatcom County, sometimes a broader geography helps make that possible. Partnering with other community foundations and nonprofits across the state helps attract more funding and other resources that benefit our home team as well as other Washington communities. The Washington Center for Employee Ownership (a Community Foundation program) and the Washington News Fund (a statewide funder collaboration) are doing just that.*

97%
(31% Grants + 66% Loans & Guarantees)

\$12,117,307

to
FINANCIAL
SUPPORT

2%

\$197,159

to
SECTOR
SUPPORT

1%

\$81,018

to
PARTNER
INITIATIVES



Water Wars (how to avoid)

Whatcom is water: it's there when we need it, (and sometimes when we don't), it's clean, it keeps us gorgeously green. The Nooksack River is a special part of our ecosystem because it feeds everything here: the salmon, the farms, the cities and tribes who have lived alongside it long before cities existed.

Increasingly, there's either too much water or not enough. We're experiencing floods, droughts, shrinking glaciers, growing population and water rights adjudication. And the people who will have to figure this out together have rarely, if ever, met.

From conflict to cooperation

Water Wars (how to avoid) is a groundbreaking initiative that builds community by bringing people together via storytelling, art, food and facilitated conversations to transform potential water conflicts into opportunities for simple connections. From there, anything is possible, creating a pathway to shared stewardship of the Nooksack River.

Building trust

The effort was sparked by four powerful words spoken by former Tribal Chairman Jay Julius of the Lummi Nation to raspberry farmer Brad Rader at a community meeting in 2023. They had been sitting on opposite sides of one of the most contested water conflicts in our state when Julius said simply, "We are not enemies."

Something shifted in that moment, and on the recommendation of the Community Foundation, they reached out to local filmmaker Aaron Straight with a question: what if someone told a story of cooperation instead of conflict?

They had been sitting on opposite sides of one of the most contested water conflicts in our state when Julius said simply, "We are not enemies."

Water Wars (how to avoid) is raising \$5.55 million over five years. The initiative has the potential for a \$400 million return on that investment in unlocked state and federal funding, along with invaluable community benefits.



Water Wars (how to avoid)

The venture grew from there, with the Community Foundation as fiscal sponsor, thought partner and funder. Since 2023, more than 150 tribal members, multigenerational farmers, and civic leaders have gathered at the river, many meeting for the first time to begin to understand the water, each other and a future as collaborative stewards.

What project organizers and participants have learned over the last three years is that the sequence matters. Tribes, farmers, and neighbors working through hard problems side by side produces something a courtroom cannot order and a policy cannot mandate: trust. That same trust creates the conditions for making other challenges solvable.

Building a model

To date, *Water Wars (how to avoid)* has been funded by gifts from individuals, organizations and grants from the Community Foundation as part of our *Project Neighborly* initiative. The next phase deepens that work through a long-horizon visioning process and a series of engaging public experiences across the county. The outcome is a coalition, a vision, and a community that has proven it can work together.

Water Wars (how to avoid) is an unprecedented, innovative initiative that holds incredible promise as a model for navigating hard problems together. It is exactly the kind of “strive for what’s possible, not what’s typical” project that will help make Whatcom County a place where all can thrive.



Above: Sharing a meal of local food is more than just nourishment. It is a foundation for building relationships and trust. Photo: Brenda Phillips | Soulcraft Allstars



A Life Rooted in Community

Marlene Robinson devoted her life to people, place and community. A ceramicist, master gardener, conservationist and safety advocate, she also worked at the Whatcom Community Foundation from 1997 to 2002.

After the tragic loss of her only son, Liam, in Bellingham’s 1999 pipeline explosion, Marlene remained deeply connected to Whatcom County. Even after she and her husband, Bruce, moved to the Caribbean, they continued supporting local organizations through their donor-advised fund at the Foundation.

Marlene passed away in late 2025 and is remembered as someone who understood that caring for community is a lifelong act—and a legacy. Photos: Bruce Brabec

Philanthropic Services

Philanthropic Services

We’re here to guide you in your giving — any amount, any time.

Whether that means helping you articulate your goals, or introducing ways to give, our connections to the opportunities and needs of communities across Whatcom County can help your giving make the most impact. The Community Foundation is home base for local philanthropy.



Investments in
Community Good through
Philanthropic Services:

\$5.7 million



DONOR ADVISED
FUNDING:

Donor Advised Grants
> see page 20

Committee Advised
Grants

LEGACY &
PLANNED GIVING:

Madrona Society

Strategy & Planning Support

PERSONALIZED
GIVING:

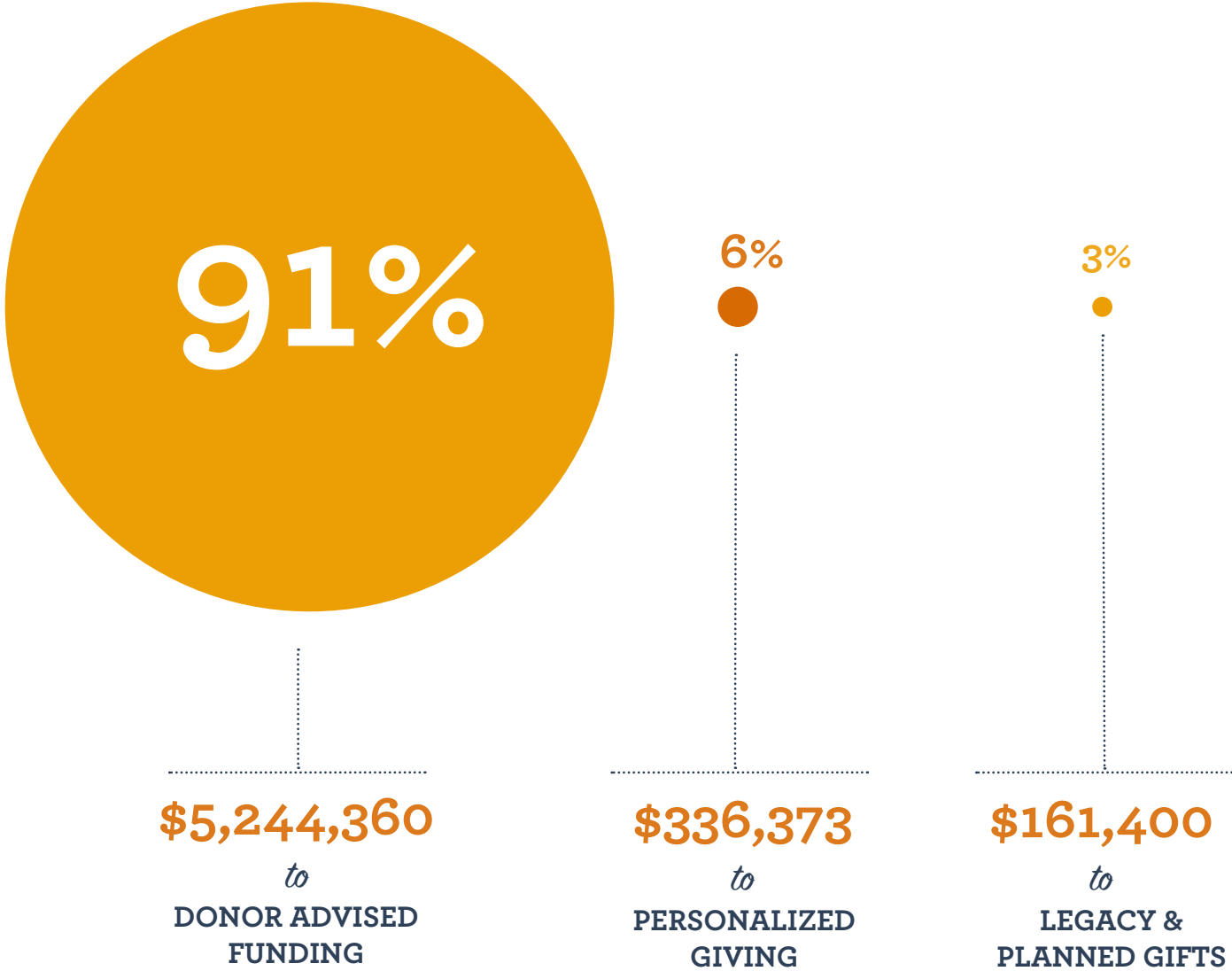
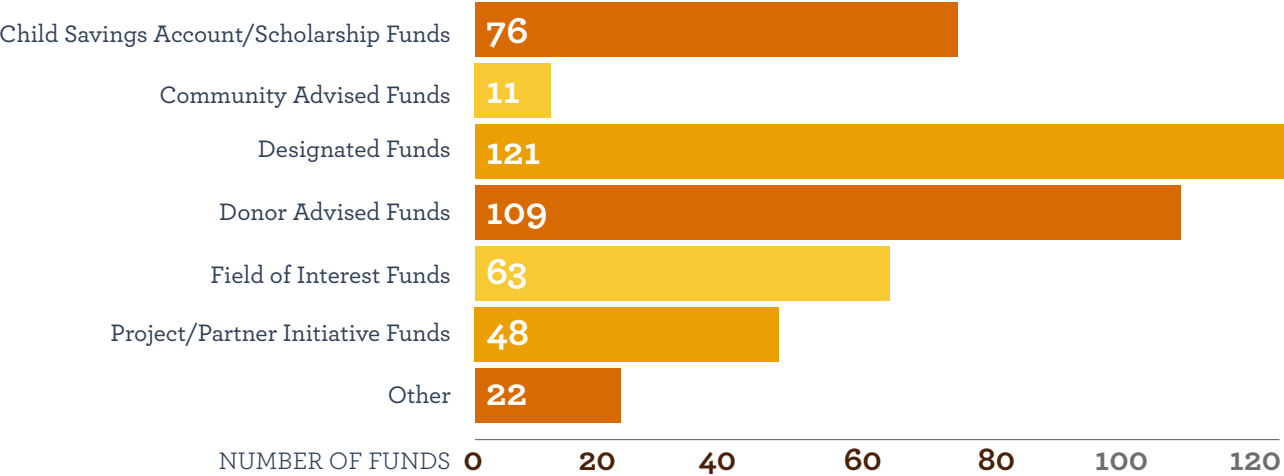
Pass-Through Gifts

Qualified Charitable Distributions

FUNDS UNDER
MANAGEMENT:

The Community Foundation currently has more than 400 funds under management. See the different types and number of funds below.

FUNDS UNDER MANAGEMENT





“We never dreamed we’d be able to give back in this way,” Dick says. “It’s pretty simple,” he says, smiling.

Dick and Sharon Skeers: A Life Built on Community

While serving in the Vietnam War, Dick Skeers had the chance to return home early if he would pursue graduate school. “I wrote Sharon right away,” he remembers. “I told her, ‘Get me into any graduate school you can as close to home as possible.’”

Sharon enrolled him at Western Washington University, setting the course for their future in Bellingham, a place that would become both home and heart for the couple, who grew up in the region. Together, Dick and Sharon brought their shared belief in hard work, community and taking care of others to Whatcom County.

Building Homes, Creating Communities

For more than four decades, Dick has played a role in shaping neighborhoods across Whatcom County — first through ventures in the home-building industry and later through Skeers Construction. The couple has always approached building as more than a business. “We think of it as creating community, making neighborhoods people are proud to live in,” Sharon says.

That philosophy extends to their philanthropy. Through steady commitment and thoughtful stewardship of their resources over time, Dick and Sharon built \$2 million to invest through the Whatcom Community Foundation.

A Shared Philosophy of Giving

Dick and Sharon make their giving decisions together, with a focus on youth, education, and housing stability, especially creating pathways for young people to thrive. “Helping kids,” Dick says. “That’s our biggest motivation.”

Education, too, runs deep in their family story. Sharon is a first-generation college graduate; Dick’s parents modeled a lifelong respect for learning. “My mother was a chemistry major and an elementary teacher,” he says. “That was always emphasized: what are you going to do with your life, and what are you going to do for others?”

That mindset carried into Dick’s years at the University of Washington, where joining a fraternity was a formative experience. “It was all about personal responsibility and service. It set the tone for what mattered to me.”

As empty nesters, the couple found themselves with new freedom and purpose. “When the kids were out of the house we realized we could share more,” Sharon says. “Our big expenses were behind us.”

That’s when they connected with the Whatcom Community Foundation. Through friend and former board member Steve Swan, the Skeers found a relationship that brought structure to their giving. “The Foundation keeps us organized,” Sharon says. “They make it easy to direct support where it’s most needed and to change direction if another cause becomes a higher priority.”

Their story is a testament to what happens when generosity becomes a shared way of life.

Fiscal Year 2026 Financials

Gifts to WCF in FY26: **\$17.9 million**

Funds deployed in FY26: **\$26.1 million**

Total Assets as of 6/30/26: **\$118.1 million**

ASSETS	Cash & Investments	\$104,376,809
	Receivables & Other	\$13,731,556
	Total Assets	\$118,108,365
LIABILITIES & NET ASSETS	Grants Payable	\$745,657
	Other	\$9,782,991
	Net Assets	\$107,579,717
	Total Liabilities & Net Assets	\$118,108,365

Build your community with WhatcomTogether

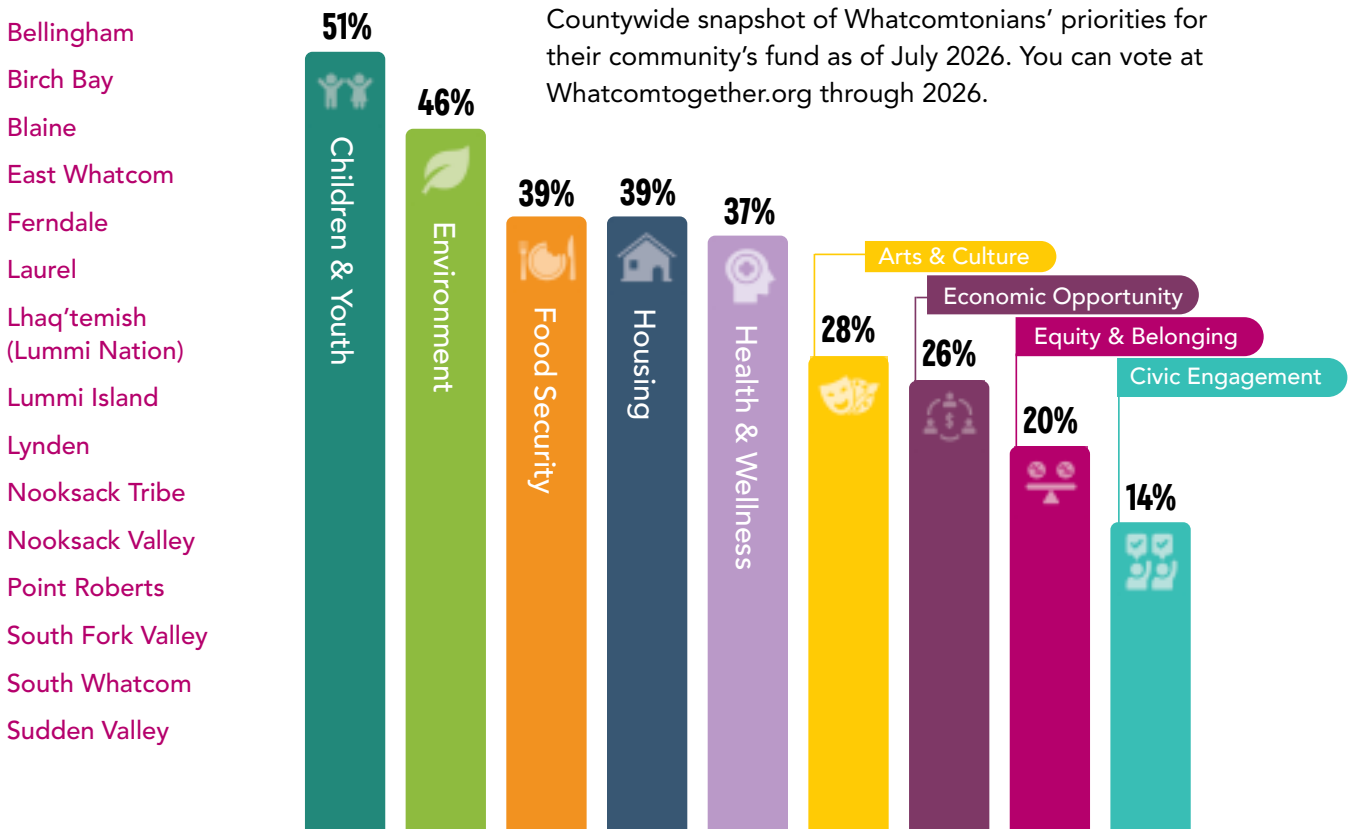
To celebrate our 30th year of connecting, giving and investing in every corner of this county, we launched **WhatcomTogether** – a project devoted to building community as close to home as possible.

We’ve opened \$10,000 funds in 15 Whatcom communities.

The more you and your neighbors grow your fund, the more it fuels good things for your community!



Find your fund, share with your neighbors, and **vote how your community could spend its fund** at www.whatcomtogether.org.



Cultivate neighborliness.
Lift community voices.
Invest in equity and hope.

Join us at whatcomcf.org



WHATCOM
community
FOUNDATION

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