



FY2025 SMALL AREA FMRs FOR WHATCOM COUNTY, WA

As of FY2025, HUD defines Small Areas using ZIP Codes within a metropolitan area or non-metropolitan county. Using ZIP codes as the basis for Small Area FMRs provides tenants with greater ability to move into "Opportunity Neighborhoods" with jobs, public transportation, and good schools. They also provide for multiple payment standards within a metropolitan area or non-metropolitan county, and they are likely to reduce the need for extensive market area rent reasonableness studies. Lastly, HUD hopes that setting FMRs for each ZIP code will reduce overpayment in lower-rent areas.

Whatcom County is part of the **Bellingham, WA MSA**.

Whatcom County, WA Advisory Small Area FMRs By Unit Bedrooms					
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
98220	\$1,180	\$1,240	\$1,540	\$2,150	\$2,480
98225	\$1,330	\$1,360	\$1,620	\$2,270	\$2,720
98226	\$1,290	\$1,320	\$1,570	\$2,200	\$2,640
98227	\$1,350	\$1,380	\$1,640	\$2,300	\$2,750
98228	\$1,350	\$1,380	\$1,640	\$2,300	\$2,750
98229	\$1,410	\$1,450	\$1,720	\$2,410	\$2,890
98230	\$1,310	\$1,340	\$1,590	\$2,230	\$2,670
98231	\$1,350	\$1,380	\$1,640	\$2,300	\$2,750
98237	\$1,150	\$1,280	\$1,680	\$2,350	\$2,560
98240	\$1,510	\$1,550	\$1,840	\$2,580	\$3,090
98244	\$1,130	\$1,180	\$1,420	\$2,000	\$2,400
98247	\$1,380	\$1,410	\$1,680	\$2,350	\$2,820
98248	\$1,300	\$1,330	\$1,580	\$2,210	\$2,650
98262	\$1,230	\$1,370	\$1,790	\$2,500	\$2,720
98264	\$1,450	\$1,480	\$1,760	\$2,470	\$2,960
98266	\$1,140	\$1,180	\$1,420	\$2,000	\$2,400

Whatcom County, WA Advisory Small Area FMRs By Unit Bedrooms

ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
98276	\$1,400	\$1,430	\$1,700	\$2,380	\$2,850
98281	\$1,130	\$1,180	\$1,420	\$2,000	\$2,400
98283	\$1,150	\$1,280	\$1,680	\$2,350	\$2,560
98284	\$1,240	\$1,370	\$1,780	\$2,490	\$2,730
98295	\$1,160	\$1,190	\$1,420	\$2,000	\$2,400
98862	\$1,130	\$1,180	\$1,420	\$2,000	\$2,400

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