



City of Bellingham 2018-2022 Consolidated Plan

May 29, 2018

Covers the period from July 1, 2018 – June 30, 2023

This is a public summary version of the City of Bellingham Consolidated Plan. The full version of the Consolidated Plan submitted to HUD is available in the same locations as this version, mirroring as closely as possible what is submitted digitally to HUD through their Integrated Disbursement and Information System (IDIS). Please contact the Community Development Division, Department of Planning & Community Development, at cd@cob.org with any questions or comments, or visit <http://www.cob.org>.

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A Note about Data Sources

The City of Bellingham receives federal funds through the U.S. Department of Housing and Urban Development (HUD). HUD provides a certain amount of default data for use in the development of the Consolidated Plan. Most of the data tables supplied by HUD are from the 2009-2013 American Community Survey (ACS). Wherever possible the data from these tables was updated or supplemented to reflect the most accurate and timely data available, which includes the following sources:

- **US Census:** The Census is the most statistically accurate source of data for the jurisdiction, but as we approach the end of a decade, most of the 2010 Census data is now outdated. 2000 and 2010 data are used throughout this report as a benchmark to compare changes and analyze longer term trends. All Census data is available to the public at: <https://factfinder.census.gov>.
- **American Community Survey (ACS):** This survey is a sample meant to provide more timely estimates between decennial Censuses. The ACS is available in 1-year, 3-year, and 5-year averages. Because the 1- and 3-year estimates have a high margin of error, the most recent 5-year estimates are used as a default for all calculations, unless otherwise specified. The most recent 5-year ACS available is the 2012-2016 estimate. All ACS data is available to the public at: <https://factfinder.census.gov>.
- **Comprehensive Housing Affordability Strategy (CHAS):** HUD commissioned the Census Bureau for special data tabulations that address housing and community development needs for low income households. CHAS data is based on the 2010-2014 ACS 5-year estimate, and can be accessed at: <https://www.huduser.gov/portal/datasets/cp.html#2006-2014>
- **Enterprise Community Partners – Opportunity360 Reports:** Enterprise Community Partners is a non-profit housing and community development organization, which also engages in policy and advocacy to benefit low-income communities. They developed the Opportunity360 tool to help inform local decision-making by providing an analysis of “opportunity indicators” at the Census Tract level. Having scores on a variety of indicators that affect opportunity is a helpful way to make comparisons within the jurisdiction and region. Their reports were used to analyze differences between neighborhoods within Bellingham. More information is available at: <https://www.enterprisecommunity.org/opportunity360>
- **Housing and Service Providers:** The City of Bellingham works with and provides funding to many community partners that provide affordable housing and critical human services. Housing inventory information was compiled from various sources, and is only accurate as of the date the information was provided. Statistics, analyses, and anecdotal evidence about trends and needs was also solicited from knowledgeable partners, especially the Bellingham/Whatcom County Housing Authority, the Opportunity Council/Homeless Service Center, Catholic Housing Services, and the Northwest Regional Council.

Executive Summary

Bellingham, like the entire Western Washington region, has seen population growth and increased housing costs over the past five years. As a result, there are not enough affordable rental units or homes to purchase for low- and moderate-income residents. This is primarily a function of the fact that rents and home values have risen much faster than wages in recent years, and new construction has not caught up with population growth. As a result, almost 43% of households in Bellingham pay more than 30% of their income for housing. This rate is higher than both the state and US averages for cost burden.

Affordable housing and human services are broadly needed. Certain groups are especially underserved at this time, including:

- People who are dealing with disability, mental health, or addiction issues
- Homeless single adults
- Single-parent households
- Elderly homeowners

A lack of affordable housing contributes to the rise in homelessness because it makes it even more difficult for low-income residents to save enough money to avoid eviction or foreclosure in the event of unforeseen expenses. Bellingham's homeless population has increased by 50% over the last five years to a total of 742 homeless individuals on a given night in 2017. Approximately 40% of this population is unsheltered at a point in time.

Family poverty has remained steady since the previous Consolidated Plan. Our analysis reveals that poverty is especially concentrated in a handful of neighborhoods, which also generally correspond to those with the highest minority (non-white) populations. We also see that minority households at some income levels are disproportionately cost burdened when compared to the general population.

The population of Bellingham is young and well-educated, but the senior population is growing and is expected to become a higher proportion of the population over time. This will present challenges for meeting housing and care needs for the elderly in the future, but will also present new economic opportunities.

The community has many diverse needs, and the City cannot address all of them with our limited resources. After a robust community participation process, the City has selected the following goals:

- Increase affordable housing supply
- Address and prevent homelessness
- Preserve existing housing
- Promote neighborhood equity
- Coordinate effective delivery of services

The City has prioritized actions accordingly to meet each of the above goals, which are detailed in the Strategic Plan section. While all actions are priorities over the next five years, the City has developed a tiered system to highlight the most urgent needs within the community, as well as a way to depict those priority

actions in which our partners take a lead role (with the City playing a strategic supporting role). This is done also due to the uncertainty of funding over this five-year period, as a way to simply depict how the City will handle various funding scenarios. The Tier 1, 2, and priorities with the city's partners as the lead are shown in the chart that follows.

Figure 1. 2018-2022 Consolidated Plan Priorities



Public Participation

City staff engaged in a robust public participation preprocess beginning in spring 2017, and which included the Assessment of Fair Housing that was accepted by HUD in December 2017. The complete Community Participation Plan is available at: <https://www.cob.org/Documents/planning/community-development/consolidated-plan/consolidated-plan-ppp.pdf>. The main components of the community participation process were:

- Consultation with the Community Development Advisory Board
- Regular email communication with a stakeholder list of 170 community organizations
- A website with regular updates and a public comment form: www.cob.org/cpupdate
- Online and printed surveys targeting the general public, low-income residents, and local service agencies
- A Community Solutions Workgroup on the continuum of housing
- A service provider workgroup focused on homeless housing and service needs
- An interactive exhibit during Bellingham Housing Week (Nov 6-9, 2017)
- Social media posts
- In-person meetings with community groups, committees, and commissions upon request
- Public hearing on March 8, 2018
- A 30-day public comment period (from March 9-April 10, 2018)
- An open house to present the draft plan to the public on March 26, 2018
- City Council updates and deliberations

Every effort was made to solicit public feedback from the greatest diversity of community members and agencies possible through a variety of different strategies. This included translation of surveys and promotional materials into Spanish, targeting disabled residents, coordinating with public housing resident councils, and hand delivering printed surveys, postcards and fliers to places that provide services to low-income residents, such as Unity Care Northwest, Walton Place, Goodwill, Opportunity Council, and Francis Place. Every neighborhood was contacted by email and through the Mayor's Neighborhood Advisory Commission. Feedback was solicited from the business community and technology advocacy groups. Throughout the process, public comments were received in the form of survey responses, letters, emails, and verbal comments in public hearings and meetings. All public comments were compiled, summarized, and reported to City Council and the Community Development Advisory Board. See Appendix 1 for all written comments submitted during the formal comment period. Several citizens wrote to express their general support for the Consolidated Plan as written, and appreciation for the community engagement process. The other main themes of comments and suggestions received were:

Housing affordability and zoning:

- The need for more housing units in general, and support for the City taking a more active role in the development of affordable multi-family housing.
- Both support for and opposition to more density and infill development in single-family neighborhoods, including accessory dwelling units.

- The difficulty of finding affordable housing in general, and concern with elderly residents being “priced out” of their homes through high property taxes.
- Expansion of the Urban Growth Area, while protecting sensitive environmental areas and greenspace within city limits.
- The need for building capacity of Community Housing Development Organizations through operational support.

Homelessness and human services:

- The need for more low-barrier housing and services for those experiencing homelessness (shelter, transitional, and permanent housing with supportive services), especially for adults without children.
- Support for programs that build self-sufficiency and self-respect, including providing jobs for people experiencing homelessness.

Neighborhood equity and public facilities:

- Insuring equal access to parks and greenways throughout the City.
- The need for more specific goals to promote racial equality, including equity training for all employees who deal with housing.
- The need for additional day facilities for special needs populations such as those with developmental disabilities, seniors with dementia, and those experiencing homelessness.
- The need for community gathering space and an affordable grocery store in the Birchwood neighborhood.
- The need for facility improvements and additional funding to cover operating costs at the Bellingham Senior Activity Center.

Community Solutions Workgroup

A major contribution to the priorities reflected within our Strategic Plan came from the formal recommendations of the Community Solutions Workgroup. Mayor Kelli Linville, Councilmember April Barker, and Councilmember Dan Hammill convened a Workgroup on the “Continuum of Housing and Service Needs” beginning in July 2017 and meeting monthly through October 2017. Community members on the board represented the following local stakeholder agencies:

- Bellingham/Whatcom County Housing Authority
- Community Development Advisory Board members
- Domestic Violence Sexual Assault Services
- Downtown Bellingham Partnership
- Lighthouse Mission Ministries
- Lydia Place
- Northwest Youth Services
- Opportunity Council
- PeaceHealth
- Philanthropic community: Chuckanut Health Foundation
- Pioneer Human Services

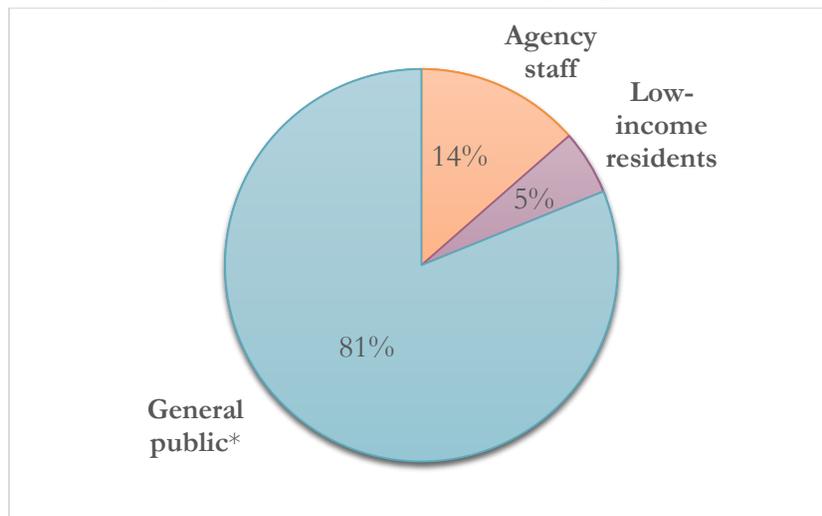
- Public housing resident/Housing advocate
- Whatcom County Health Department

The group was asked to identify key issues, and recommend strategies, actions, and solutions to address homelessness and the continuum of housing and service needs in Bellingham. Over the course of four meetings, the group identified a number of gaps and prioritized strategies to address them. All Workgroup materials, including meeting agendas, presentations, and the final Report of Recommendations can be found at: <https://www.cob.org/gov/public/bc/Pages/Community-Solutions-Workgroups.aspx>.

Consolidated Plan survey results

In addition to the Community Solutions Workgroup and Assessment of Fair Housing survey, the City launched a Consolidated Plan survey. The survey was designed to gather information about priorities from low-income residents who receive housing assistance, staff working at agencies that provide housing or other services to low-income residents, and the general public. The survey was open from November 5, 2017 until February 5, 2018, and there were a total of 865 participants. Figure 2 shows survey responses by group. A detailed summary of the survey results can be found online at: <https://www.cob.org/Documents/planning/community-development/consolidated-plan/consolidated-plan-survey.pdf>.

Figure 2. Consolidated Plan survey respondents



*Note that those who did not answer demographics questions were included in the “general public” group.

The survey asked participants to rank issues related to affordable housing, homelessness, human services, and community development from highest to lowest by priority, and to select their top two or three priorities from a range of options which are permissible under HUD and local funding guidelines.

The top three problems related to affordable housing identified by all three groups were:

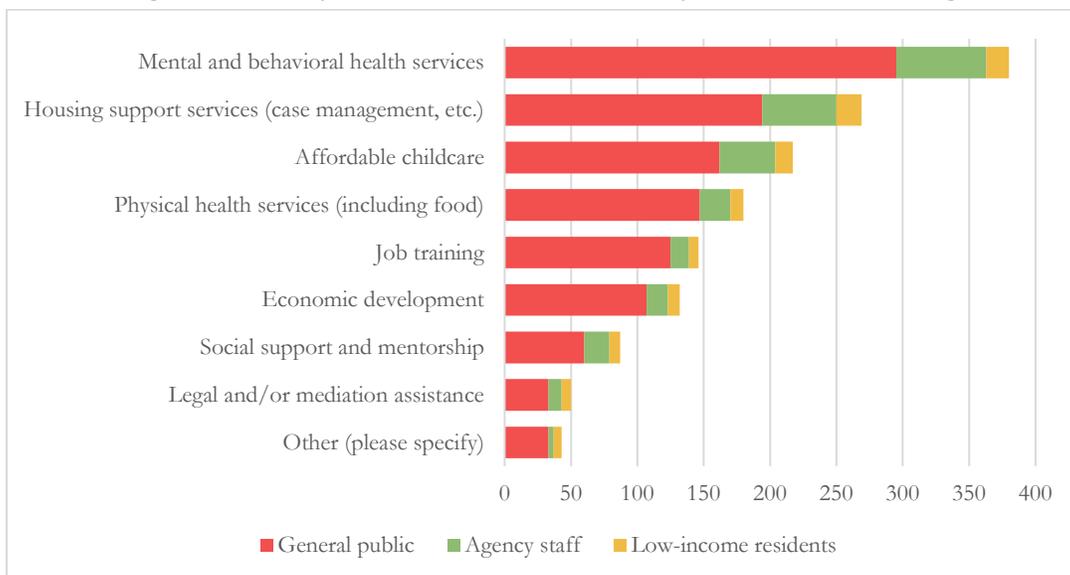
- Rents have increased too much (38%)
- Most of the jobs here don’t pay enough to afford housing costs (38%)
- Low-income and working families can no longer afford to live here (37%)

Many aspects of the Consolidated Plan survey reflect the priorities that were recommended by the Community Solutions Workgroup. The top solution that the general public, agency staff, and low-income residents thought the City should prioritize is **to build or purchase more housing to be reserved for low- or mixed-income residents** (prioritized by 51% of all respondents). The second highest priority given by the general public and low-income residents was to recruit companies that will bring higher wage jobs to town (40% and 42%, respectively). Among agency staff, the second highest priority was to change zoning to allow multi-family buildings in more neighborhoods (36%).

There was significant variation in opinions about homeless housing programs. The top program selected by the general public was transitional housing (46%) followed by emergency shelter (32%) and single-room occupancy housing (28%). Meanwhile, among staff who work for a human service or housing agency, the top priority by far was permanent supportive housing (53%), followed by transitional housing (29%) and single-room occupancy housing (26%). About 4% of respondents said the City should not provide any homeless housing programs or services.

There was much greater agreement among the community about what types human services the City should prioritize. The top service need chosen by each group was mental and behavioral health services, followed by housing support services and affordable childcare. There were some minor differences between groups: a greater proportion of low-income residents prioritized legal and/or mediation assistance compared to the general public, while the general public prioritized job training more highly than both other groups.

Figure 3. What type of services should the City prioritize for funding?



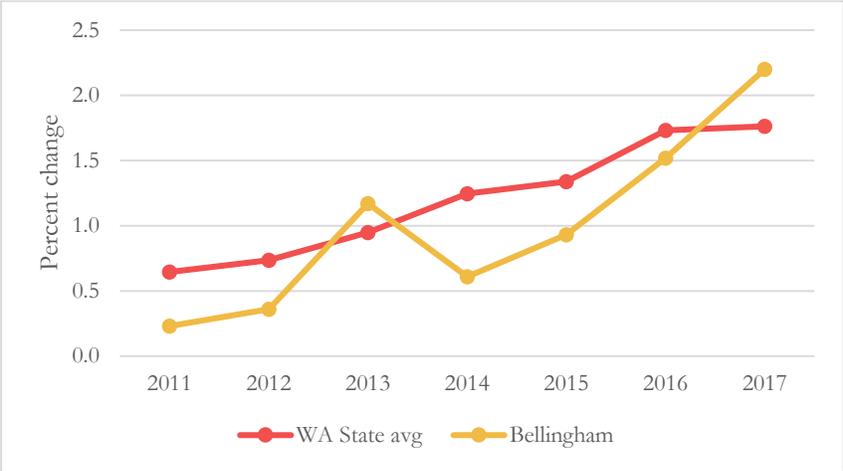
Participants were also asked to select three special needs populations which they think should receive more help. The top three populations prioritized by all groups were people with mental illness (49%), families with children or single parents (48%), and people experiencing homelessness (43%). These special needs populations align closely with the human services that survey respondents prioritized.

Community Profile

Demographics

The population of Bellingham estimate was 86,720 as of April 1, 2017.¹ The entire Western Washington region has been experiencing steady population and economic growth since the previous Consolidated Plan period. Both Whatcom County and Bellingham’s populations have grown, but at a rate that is slightly below the state’s average. Since 2010 the population of Washington State has grown by 8.7%. Of the 39 counties in the state Whatcom County was 11th in terms of population growth, with its population growing by 7.5% since 2010. Compared to both the state and the county, Bellingham as a city has seen slightly lower than average population growth, for a total increase of 7.2%. As Figure 4 shows, the annual growth rate jumped above state average in 2013 and 2017, and was below state average in all other years. Smaller cities in Whatcom County have seen much faster growth in recent years compared to Bellingham. Lynden has grown by 14% since 2010, and nearby Ferndale has grown by 18%.

Figure 4. Percent change in population by year



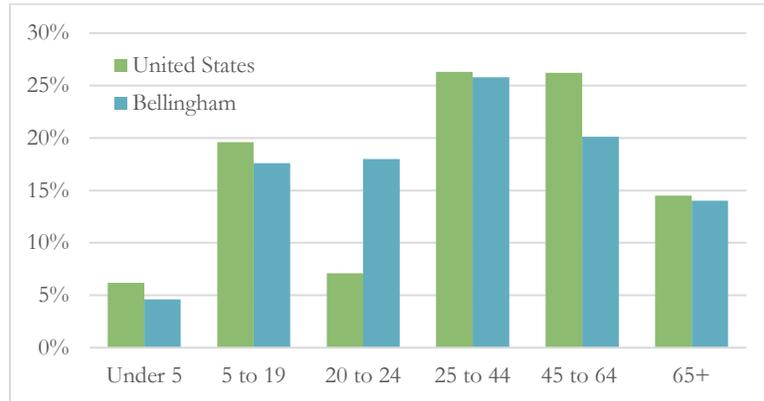
Bellingham’s housing shortage is sometimes attributed to a high number of students and retirees. In fact, Bellingham has a college-age population that is larger than average, but has an average-sized senior population. In both Washington State and the US as a whole, people age 20-24 make up about 7% of the population. As a college town, 18% of Bellingham’s population is 20-24 years of age.² However, the student-age population has not risen significantly in recent years. This portion of the population has remained consistently around 18% since 2000, before housing prices began to climb dramatically.

¹ Washington Office of Financial Management. Available at: <https://ofm.wa.gov/washington-data-research/population-demographics/population-estimates/april-1-official-population-estimates>. Note that other total population estimates are used throughout this report, depending on the year of the data source in use.

² Of course, not everyone age 20-24 is a college student, and some undergraduate and graduate students fall outside that age range. Academic year 2016-17 average enrollment at Western Washington University was 12,795 full-time students (or about 15% of the population). Enrollment varies quarter by quarter for all institutions, but we estimate around 21,000 people (or about 24% of the population) attend a community college, technical college, or university in Bellingham during the year – this includes part-time students and professional or continuing education students.

On the other hand, the senior population in the city has risen since the last Census—but it is still not above the national or state average. People age 65+ make up 14% of Bellingham’s population, the same as Washington State as a whole. This is just slightly lower than the US average of 14.5%.³ However, there are significantly fewer people in the 45 to 64 age group. Figure 5 shows how Bellingham’s population by age group compares to the US population.

Figure 5. Population by age group in United States and Bellingham



Bellingham also differs from the state and nation in that our non-White population is lower than average. Although the city is gradually becoming more diverse, Table 1 shows that Bellingham remains a majority White community with the following racial and ethnic composition:

Table 1. Bellingham’s population by race and ethnicity

Race or Ethnicity	Total population	Percent of population
White (non-Hispanic and no other race)	69,938	82.8%
Asian	5,015	5.9%
American Indian or Alaska Native	1,540	1.8%
Black or African American	1,224	1.4%
Native Hawaiian or Pacific Islander	175	0.2%
Other race	2,453	2.9%
Hispanic or Latino (of any race)	6,912	8.2%

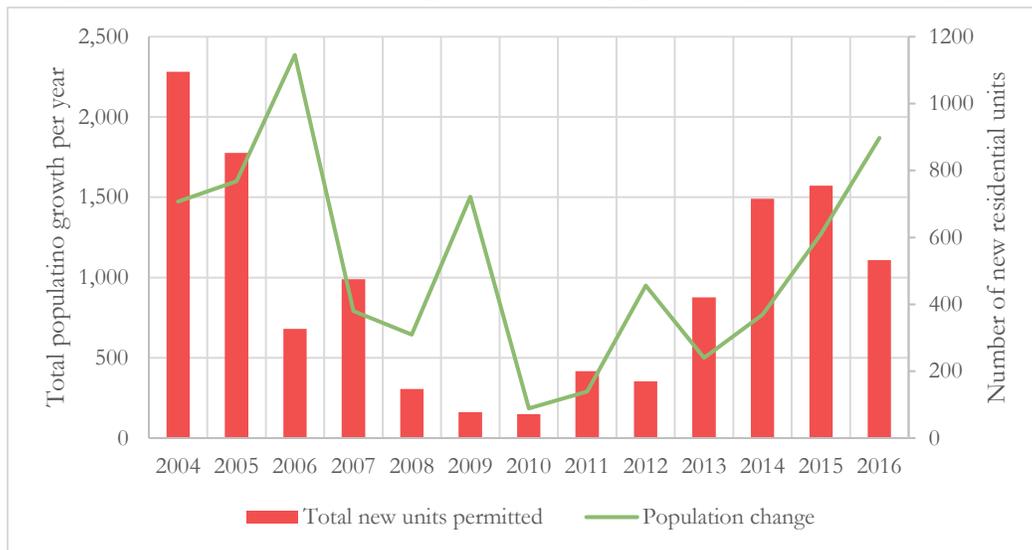
Data source: 2012-2016 ACS

³ 2012-2016 American Community Survey (ACS)

Population growth and housing demand

The composition of Bellingham’s population today is not well matched to our existing housing stock. Of all the housing units in Bellingham, 46% have three or more bedrooms, while the average number of people per housing unit is 2.17. The average family size and number of persons per household has steadily declined over time⁴, and therefore has increased demand for smaller units like one-bedroom and studio apartments. Today only 16% of housing units have one bedroom. Coupled with the slowdown in housing production that has not kept pace with population growth in general, this has resulted in a very low rental vacancy rate (estimated at 1.79%) and rapidly rising rents.

Figure 6. New residential units permitted and population growth in Bellingham



Data source: City of Bellingham (residential permits); WA Department of Commerce, April 1 population estimates

Even as population growth continued, the development of new housing units slowed significantly between 2007 and 2013 during the Great Recession, as shown in Figure 6. While the production of new units has accelerated since 2013, this has not yet alleviated preexisting demand or affordability challenges. For example, the population has risen by 3,140 since 2015 to a total of 86,720 residents. Meanwhile, there were 1,267 new units permitted in 2015 and 2016 combined. As Table 2 shows, using the average persons per household for multifamily and single family units, we can estimate there are enough housing units available to accommodate 2,633 new residents, a shortage of 507 housing units. This estimate does not take into consideration any preexisting housing shortage and reflects only the shortage for that two-year period.

⁴ Office of Financial Management. Historical estimates for population and housing. Available at: <https://ofm.wa.gov/washington-data-research/population-demographics/population-estimates/historical-estimates-april-1-population-and-housing-state-counties-and-cities>

Table 2. Population growth and new housing units from 2015 to 2017

a. 2015 population estimate	83,580
b. 2017 population estimate	86,720
c. Population change (b - a)	+3,140
d. Total multifamily residential units permitted in 2015-2016	947
e. Total single family residential units permitted in 2015-2016	320
f. Average persons per multifamily unit	1.937
g. Average persons per single family unit	2.495
h. Estimated # of people housed in new multifamily units (d x f)	1,834
i. Estimated # of people housed in new single family units (e x g)	798
j. Total estimated number of additional people housed (h + i)	2,633
k. Estimated 2-year housing shortage (j - c)	-507

In response, this demand has encouraged developers to build more units. Much of Bellingham’s total land area (42%) is zoned as single-family residential, compared to 14% that is zoned as multi-family residential. This puts constraints on what types of housing developments can be sited in which neighborhoods, concentrating lower-income families in neighborhoods with multi-family zoning where housing is more affordable. As demographics change, there is demand for a greater variety of housing options in more neighborhoods.

Incomes

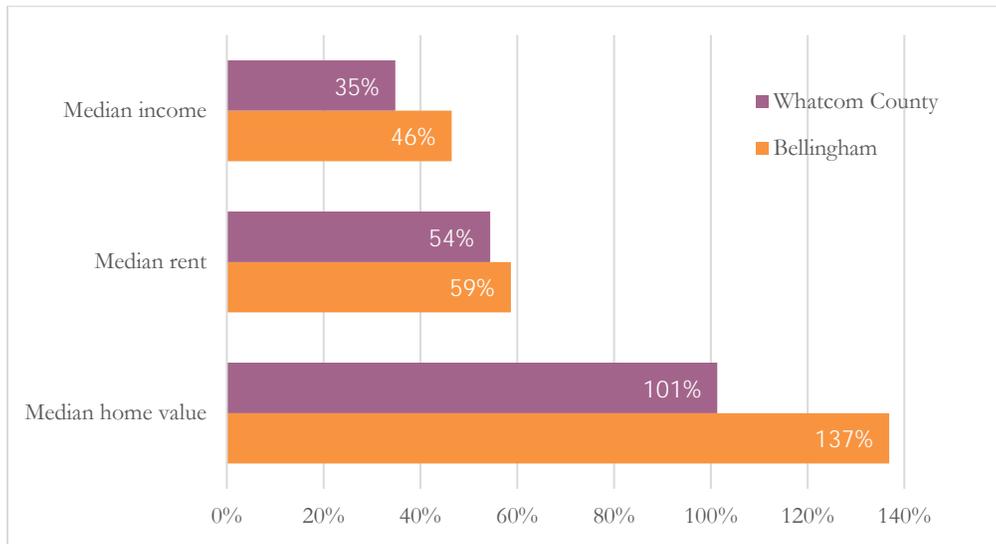
In Bellingham, the median household income is \$44,441, compared to \$54,207 in Whatcom County. Both lag behind the state’s median household income of \$62,848.⁵ Even so, Whatcom County and Bellingham have seen housing costs grow faster than incomes.⁶ According to the 2016 1-year ACS, the median household income in Bellingham has risen 46% from 2000 to 2016, while the median rent has risen 59%, and the median home value has risen 137%.⁷ Increases in Whatcom County have followed a similar trend, but are a bit less dramatic.

⁵ 2012-2016 American Community Survey (ACS) 5-year estimates. Available at: <https://factfinder.census.gov>

⁶ American Community Survey 1-Year Estimates, Whatcom County.

⁷ 2000 Census (Base Year), 2016 ACS 1-year estimate (Most recent year).

Figure 7. Percent changes from 2000 to 2016 in Bellingham and Whatcom County



Data source: 2000 Census and ACS 2016 1-year estimates for Whatcom County and Bellingham

Bellingham also has very high rates of poverty. Over 22% of individuals live below the Federal Poverty Level. This is almost ten percentage points higher than the Washington State poverty rate of 12.7%. It is important to note that the poverty rate is not equal across all racial or ethnic groups. For example, 44.9% of Native American or Alaska Natives in Bellingham live in poverty. This percentage is above the City's average for all non-white groups. Non-married families with children are also more likely to live in poverty. Over 50% of single female households with children live below the poverty level. All of the poverty measurements described here are slightly higher than during the last Consolidated Plan period, showing that there has been no significant reduction in poverty in recent years.

Housing Market Assessment

Analysis of housing stock

As of January 2018, there were 38,228 housing units within Bellingham’s city limits.⁸ Roughly half were single-family or manufactured homes, and half were multi-family homes, such as apartments, townhomes, or condominiums.

Although multifamily housing is being added to the overall housing stock at a faster rate than single-family detached units, the largest proportion of housing units (49%) are still single-unit detached homes, according to Table 3. Altogether, multi-family units of all sizes make up 46% of housing units. Mobile homes, boats, RVs, and attached one-unit structures, such as mother-in-law units, make up the remaining units.

There are about 3,400 more renter-occupied than owner-occupied housing units in Bellingham. From 2012-2016, on average 45% of housing units were owned and 55% were rented. Compared to the last Consolidated Plan period, these percentages have changed very little. Smaller units such as studios and 1-bedrooms are more likely to be renter-occupied, whereas larger units (3 or more bedrooms) are more likely to be owner-occupied. Two-bedroom units are 63% renter-occupied and 37% owner-occupied.

Table 3. All residential properties by number of units

Property Type	Number	%
1-unit detached structure	17,930	49%
1-unit, attached structure	1,083	3%
2 units	1,895	5%
3-4 units	2,219	6%
5-19 units	6,207	18%
20 or more units	6,150	17%
Mobile Home, boat, RV, van, etc.	1,080	3%
Total	36,564	100%

Data source: 2012-2016 ACS

Compare this housing stock to the average household size. In Bellingham, nearly 70% of residents are part of a one- or two-person household (each make up roughly 35% of all households). And while 69% of owner-occupied homes have three or more bedrooms, only 30% of all households have three or more people. Although the number of occupants per housing unit is slightly higher for owner-occupied households (2.44) than renter-occupied households (2.25),⁹ the fact that people today are not as likely to share housing with large families also helps explain the strong demand for smaller housing units.

⁸ Source: City of Bellingham Estimated Population and Housing Unit Model. Updated January 2018. Available at: www.cob.org/housingstats. Note that City of Bellingham estimates are slightly higher than the 2012-2016 ACS, because they represent a more recent count.

⁹ 2016 ACS 5-year estimates. Tenure by Household Size (B25009).

Table 4. Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	106	1%	1,928	10%
1 bedroom	519	3%	4,679	25%
2 bedrooms	4,166	27%	7,184	38%
3 or more bedrooms	10,542	69%	4,972	26%
Total	15,333	100%	18,763	100%

Data source: 2012-2016 ACS

Condition of housing

Overall, the condition of most housing units in Bellingham is good. Because of the steadily increasing property values and high demand for housing, Bellingham has very few blighted or abandoned properties – so few that there is no database for tracking such properties. According to USPS data, the number of vacant residential units in the first quarter of 2017 was 961 (about 2.5% of all housing units).¹⁰

Age of housing

As the production of new housing picks up, the percentage of older homes within the City declines gradually. As of the latest ACS estimate, about 8,216 units (or 24% of all housing units) were built before 1950. A higher proportion of older units are owner-occupied, which reflects the fact that many older homes are in Bellingham’s historic, mostly single-family neighborhoods.

Table 5. Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,448	18%	3,810	19%
1980-1999	3,871	28%	6,100	30%
1950-1979	4,557	33%	5,194	25%
Before 1950	4,557	32%	3,659	18%
Total	15,333	100%	18,763	100%

Data source: 2012-2016 ACS

Lead-based paint

Lead-based paint is more common in houses built before 1980, and presents more of a health hazard when young children are present. The 2010-2014 ACS data indicates that 56% of owner-occupied households and 47% of renter-occupied households were built before 1980. Of those, there were 1,060 owner-occupied households and 915 renter-occupied households with children under six years of age.

¹⁰ HUD/US Postal Service Residential Vacancy Rate Data. 1st Quarter (Jan-Mar) 2008-2017 for Bellingham and Washington State.

Table 6. Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,585	56%	8,837	47%
Housing Units build before 1980 with children under 6 years old present	1,060	12%	915	11%

Source: 2011-2014 CHAS tabulations

Regardless of the year the home was built, low- and moderate-income households may have less ability to remove or stabilize lead-based paint, a process which can be quite expensive. A more accurate estimate might be done by subtracting those households earning over 80% of the area median income (AMI). In that case, the risk of lead based paint hazard is most likely to be highest in the 470 owner-occupied houses and 740 renter-occupied houses where moderate or low income households with young children reside (a total of 1,210 households).

Cost of housing

Since 2000, the median home value in Bellingham has increased by 137% and the median rent has increased by 59%. In comparison, the median income in Bellingham increased by 46% over this same time period. Predictably many families are now paying more than they can afford for housing.

Table 7. Change in median home value and contract rent from 2000 to 2016

	Base Year: 2000	Most Recent Year: 2016	% Change
Median Home Value	\$148,900	\$352,700	137%
Median Contract Rent	\$559	\$887	59%

Data source: 2000 Census (Base Year), 2016 ACS 1-year estimate (Most Recent Year)

An “affordable” home is considered to be one priced so that the mortgage payment or rent plus utilities would cost no more than 30% of household income. Lack of homes affordable to low- and moderate-income families (those earning below 50% and 80% of median, respectively) has made it increasingly difficult for potential homebuyers to find houses in their price range. **In the five years since the last Consolidated Plan, the median home price in Bellingham has increased by almost 27%, while the median family income (MFI) has increased by 3%.** In 2016, less than 18% of all houses sold in Bellingham were affordable to a household at 80% MFI making \$55,920 per year.

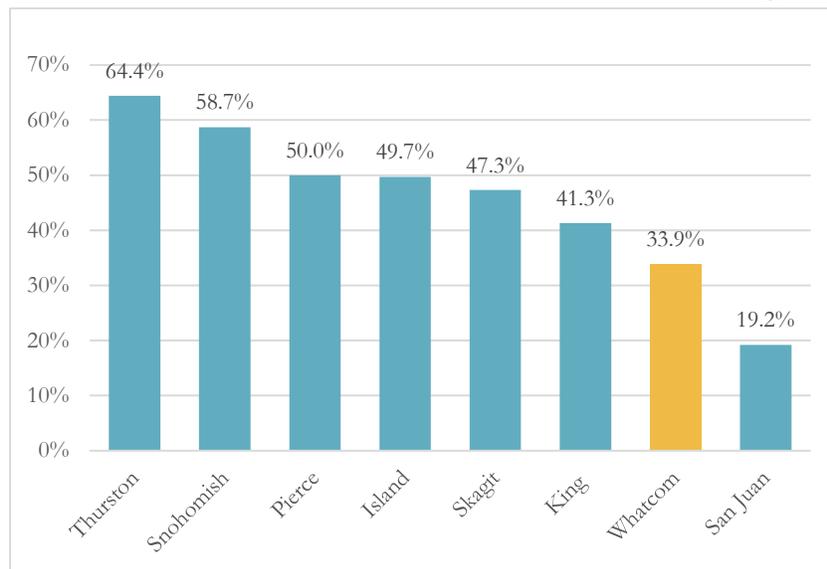
Table 8. Affordable home sales: 2012 and 2016

Year	2012	2016
80% Bellingham MFI	\$ 54,240	\$ 55,920
Affordable mortgage for 80% MFI ¹¹	\$ 238,018	\$ 246,307
Affordable home purchase price	\$ 261,819	\$ 270,937
# of homes sold affordable to 80% MFI	337	232

Data source: City of Bellingham Single Family (2 bedroom or larger) Median Sales Price: 2005-2016

Whatcom County is well below the State average for homes affordable to a household earning median income (100% MFI), at just 34% of homes compared to 54% of homes statewide.¹² About 25,000 homes in Whatcom County are affordable to median-income earners, and there are about 40,000 households earning less than 100% of the county’s median income. In the Puget Sound region, Whatcom County has the second lowest percentage of homes that are affordable to median-income earners.

Figure 8. Percent of homes affordable to a median-income household in Puget Sound by county



Data source: WA State Department of Commerce.

Cost burden

The four housing problems monitored by HUD are complete plumbing, complete kitchen, overcrowding, and cost burden. Cost burden is by far the most prevalent issue in Bellingham. For example, only 0.4% and 1.5% of units lack complete plumbing and complete kitchens, respectively. Meanwhile 19% of all households in Bellingham are cost-burdened and 24% are severely cost-burdened. **That means 43% of households overall are paying too much of their income for housing.**

¹¹ This assumes 4.5% fixed interest rate and 10% down payment on a 30-year mortgage, minus \$150 per month for utilities. Calculation does not include property taxes or insurance.

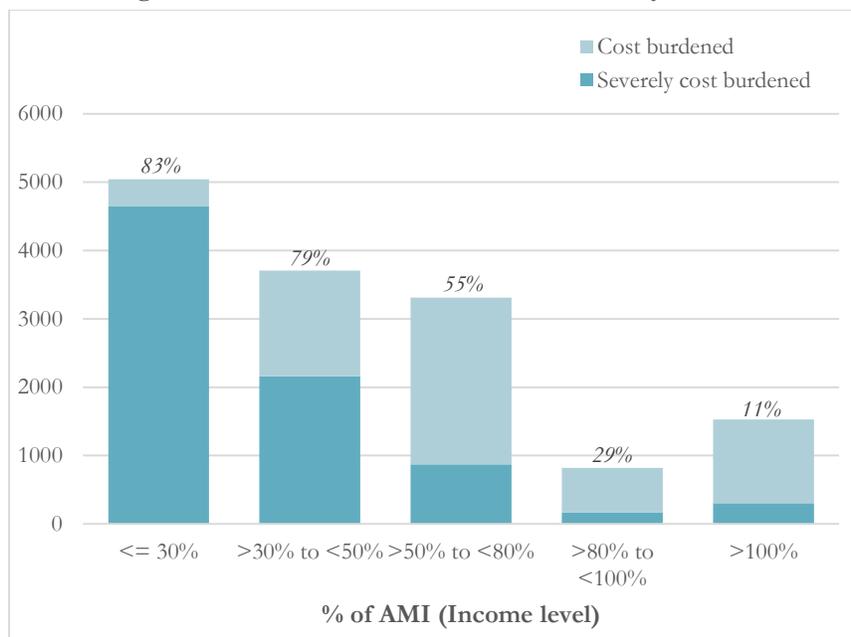
¹² Department of Commerce. 2015 Washington State Housing Needs Assessment. Available at www.commerce.wa.gov/housingneeds

Cost burden is defined as paying more than 30% of household income for housing (rent or mortgage, plus utilities). Severe cost-burden is defined as paying more than 50% of household income for housing.

<30% of income going to housing	Not cost burdened
30%-50% of income going to housing	Cost burdened
>50% of income going to housing	Severely cost burdened

The percentage of Bellingham residents who are either cost-burdened or severely cost burdened is higher than both the Washington State and the National average,¹³ indicating that a large portion of residents cannot find a home that is within their budget. Housing affordability affects people at all income levels, as Figure 9 below shows. Even among those households making above 100% of the area median income (AMI), 11% are cost burdened or severely cost burdened.

Figure 9. Total cost-burdened households by income



For those with less income the situation is worse. Among households making less than 30% of AMI, a full 83% are cost burdened or severely cost burdened, for a total of 6,055 cost-burdened households. This indicates a severe shortage of homes which are affordable to low income households. Cost burden also differs among renters and homeowners. Among renter-occupied households, 55% are cost burdened or severely cost burdened, compared to 28% of owner-occupied households. The fact that Bellingham has a large population of college students may increase the number of cost burdened households, since many full-time students have no income. An analysis of only family and elderly households revealed that 37% of these households are cost burdened, and 51% of family and elderly households who rent are cost burdened. This indicates that, even excluding students, Bellingham has a high proportion of cost burdened households.

¹³ HUD. Consolidated Planning/CHAS data (2010-2014). City of Bellingham, Whatcom County, and WA State.

Programs and services

The City of Bellingham administers a Rental Registration and Safety Inspection Program. Property owners are required to register their rental properties with the City and undergo a health and safety inspection every three years. This inspection includes a wide range of standards. A property may fail an inspection for major issues or may pass with conditions if issues are minor, such as the need to install the appropriate amount of smoke detectors, and would not require a second inspection. The City has approximately 19,000 rental units registered. Of the units that have been inspected so far, 54% passed the first inspection without any issues, and 23% passed with minor conditions. The remaining 23% failed the first inspection. However, all but three of those passed final re-inspection. While not all rental properties in the City have undergone inspection, preliminary results indicate that very few rental properties in Bellingham are in need of major rehabilitation.

There are several ways the City helps low-income homeowners make health and safety repairs, including stabilization of lead paint. Since 2001, 236 homes in Bellingham have been rehabilitated through the Home Rehabilitation Loan Program. Low-income homeowners who qualify can receive zero-interest loans for necessary repairs, which keep owner-occupied properties from becoming blighted or condemned. Homes that test positive for lead paint-based receive assistance with lead stabilization in addition to other health and safety repairs. The Rental Registration and Safety Inspection Program helps ensure that rental properties are meeting local health and safety codes, and that property owners are making necessary ongoing repairs.

Public and assisted housing

For households that are struggling to find or maintain their housing, there is a continuum of housing programs run by the City of Bellingham and our partner organizations. Table 9 is a summary of the total number of units by type of housing program, as of January 2018. This chart includes all types of housing programs for low-income residents – from those facing homelessness to home owners. Depending on the type of housing program, a housing “unit” could be a single-family house, an apartment, a motel room, or a bed/cot. Therefore, the total units below should be considered roughly equivalent to the number of households that are being served by each program, not the number of individuals. A complete list of all public and assisted/subsidized housing developments in the city can be found in Appendix 2.

Table 9. Total number of units by housing program

Type of housing program	Total units
Emergency shelter	282
Home ownership or repair	1,129
Public or nonprofit housing (permanent)	2,766
Supported housing (permanent)	134
Transitional housing	189
Tenant- based rental vouchers*	1,301
Total	5,801

*Note that there is significant overlap between vouchers and public or nonprofit housing units, since low-income voucher holders may use their vouchers in the nonprofit housing as opposed to on the private market. Vouchers are administered by BHA can be used anywhere within Whatcom County.

Public housing programs

Most public housing units and voucher programs in Bellingham are administered by the Bellingham/Whatcom County Housing Authority (BHA). The BHA administers “public housing” that they own, and HUD vouchers that assist low-income households with the cost of housing and utilities in various buildings – many of which have been developed by the BHA in partnership with tax credit entities. Table 10 depicts the number of units and vouchers in use as of January 2018, based on a 99% unit occupancy rate in their housing and a 98% lease rate for rental vouchers.

Table 10. Number of BHA managed units/vouchers in use by program type

Public Housing	Vouchers					
	Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
523	1,559	258	1,301	44	0	147

Data source: Bellingham Housing Authority. January 2018. Includes all units/vouchers in Whatcom County.

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition programs

Housing needs

The information presented previously in this section explains why the housing cost burden in Bellingham is above average. **Put simply, there are not enough housing units available for all income levels of the population.** That means lower income residents are in tight competition for the units that are affordable to them. This is even true for households who receive market-based rental assistance vouchers because some property owners and managers will not accept them.¹⁴ Housing prices continue to rise at a much faster rate than earnings, which is unlikely to change in the near future. This trend not only puts strain on household finances, it also puts more households at risk of homelessness because it’s nearly impossible to save up enough money to cover unexpected expenses. In this way, cost burden, supply of subsidized housing, homelessness, and housing problems such as overcrowding are interrelated issues.

There is no exact estimate of the total number of people who need access to affordable housing. Table 11 shows several different ways to estimate the number of households in Bellingham who are most likely to be in need of assistance. The four categories represent different types of measures that could be used to approximate the need among populations who are especially vulnerable to increases in housing costs. These cannot be totaled because there is duplication between several of the categories. Keep in mind that these estimates represent households that may be comprised of multiple individuals, and therefore the total number of people in need would be greater.

¹⁴ In response to this issue, Bellingham City Council approved Agenda Bill 21778, amending the Bellingham Municipal code by prohibiting source of income discrimination. At the time that Consolidated Plan was drafted and the public participation was taking place, this source of income discrimination was legal in Bellingham.

Table 11. Different estimates of housing need

Households in need	
A. Number of very low income households who are paying over 50% of income for housing	6,810
B. Number of households on Housing Authority waiting lists as of January 2018 (added before waitlists were closed)	3,240
C. Number of families (related households) living below the Federal poverty level	2,013
D. Number of low-income senior households that are paying over 50% of income for housing	1,545

Sources: A. 2010-2014 CHAS tabulations, “very low income” is below 50% of the area median income; B. Bellingham Housing Authority (list not unduplicated); C. 2012-2016 ACS; D. 2009-2013 ACS, “low income” is below 80% of the area median income, “senior” is age 65+.

Among all income levels, those making below 30% AMI have the highest rates of severe cost burden, regardless of household type. Seniors, single-parent families, and students are populations that have a particularly high need for affordable housing. Many retired seniors live on a fixed income and cannot afford rental costs or property tax increases. In fact, senior households make up the majority of owner-occupied households that are cost burdened. This may force low-income seniors to move away from family, community, and services if they cannot find housing within their budget, which can be particularly detrimental if a senior does not drive and has no easy access to transit.

Single parent families in Bellingham also have especially high needs. Over 50% of single mothers with children live in poverty. Working families with children in general report that it is a struggle to find affordable housing in the city with adequate space for themselves and their children.

The housing provided by local colleges and universities houses a portion of the student population, leaving a significant gap in student housing supply. While students are not a population for which the City offers housing or services, the lack of adequate student housing impacts the city’s housing needs and must be acknowledged. Full-time college students are limited in the number of hours they can work, and the wages they can earn. Increasing housing costs often translate to an increased student debt burden after graduation.

There are currently 3,666 on-campus student housing beds at Western Washington University. In the 2016-2017 academic year, there were an average of 12,795 full-time students enrolled.¹⁵ Therefore, the on-campus housing can accommodate about 29% of the student body. This does not include the nearby private off-campus housing that is marketed to students, which adds another 1,065 beds. There are currently plans under consideration to develop an additional 980 beds of on- and off-campus student housing in the city.

Disproportionate housing problems

Analysis of HUD-provided data also indicates that there are disproportionately high needs among particular racial and ethnic groups in Bellingham, when compared to the city’s population as a whole. HUD’s definition

¹⁵ Western Washington University. Office of Institutional Research. WWU Total Enrollment, 2016-17 Academic Year Average for State-Funded students (i.e., not continuing education or professional development), not including Everett.

of disproportionately greater need is defined as “when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole.”¹⁶ Table 12 below shows the percentage of households at each income level who have housing problems in Bellingham as a whole compared to the percentage of households of each race/ethnicity who have housing problems. The chart indicates there are several groups who have disproportionately greater needs related to housing problems. As mentioned earlier, it is important to remember that the primary “housing problem” experienced in Bellingham is cost burden.

Table 12. Rate of housing problems by race/ethnicity

Race or ethnicity	Has one or more housing problems	Total households at income level	Percent with housing problems
0-30% AMI			
Jurisdiction as a whole	4,945	6,210	79.6%
White	4,275	5,055	84.6%
Black / African American	50	170	29.4%
Asian	225	415	54.2%
American Indian, Alaska Native	100	145	69.0%
Pacific Islander	0	0	0.0%
Hispanic	270	350	77.1%
30-50% AMI			
Jurisdiction as a whole	3,355	4,170	80.5%
White	2,660	3,425	77.7%
Black / African American	40	40	100.0%
Asian	100	115	87.0%
American Indian, Alaska Native	65	80	81.3%
Pacific Islander	0	0	0.0%
Hispanic	215	225	95.6%
50-80% AMI			
Jurisdiction as a whole	3,755	6,620	56.7%
White	3,215	5,690	56.5%
Black / African American	35	45	77.8%
Asian	65	190	34.2%
American Indian, Alaska Native	60	70	85.7%
Pacific Islander	0	0	0.0%
Hispanic	315	540	58.3%
80-100% AMI			
Jurisdiction as a whole	1,055	3,125	33.8%
White	955	2,750	34.7%
Black / African American	0	30	0.0%

¹⁶ HUD. Using IDIS to Prepare the Consolidated Plan, Annual Action Plan, and CAPER. Page 109. Available at: <https://www.hudexchange.info/resources/documents/Econ-Planning-Suite-Desk-Guide-IDIS-Conplan-Action-Plan-Caper-Per.pdf>

Race or ethnicity	Has one or more housing problems	Total households at income level	Percent with housing problems
Asian	35	75	46.7%
American Indian, Alaska Native	0	60	0.0%
Pacific Islander	0	0	0.0%
Hispanic	75	160	46.9%

No groups in the 0-30% AMI level have disproportionately greater housing needs, even though that category has the highest level of housing problems. We see disproportionately greater needs in all other income categories. In the 30-50% AMI level, Black/African American and Hispanic households have housing problems at a rate greater than 10 percentage points above the jurisdiction’s average – with 100% of Black/African American households at that level having housing problems compared to 80% for the income category as a whole. At the 50-80% AMI income level, 57% of all households have housing problems; meanwhile, 78% of Black/African American households and 86% of American Indian or Alaska Native households have housing problems. Both of these groups have a disproportionate need over 20 percentage points higher than the income level. At the 80-100% AMI income level, we see only 34% of all households have housing problems. However, among this group, 47% of both Asian and Hispanic households have one or more housing problems.

Disproportionate severe housing problems

The designation of “severe” housing problems means that there is severe cost burden, more than 1.5 persons per room (severe overcrowding), or lack of complete plumbing or kitchen facilities. Similar to the other housing problems, we also see disproportionate representation of particular racial or ethnic groups who experience severe housing problems in Bellingham. The table below shows all households with one or more severe housing problems.

Table 13. Rate of severe housing problems by race/ethnicity

Race or ethnicity	Has one or more severe housing problems	Total households at income level	Percent with severe housing problems
0-30% AMI			
Jurisdiction as a whole	4,560	6,215	73.4%
White	3,930	5,060	77.7%
Black / African American	35	170	20.6%
Asian	215	415	51.8%
American Indian, Alaska Native	100	145	69.0%
Pacific Islander	0	0	0.0%
Hispanic	270	350	77.1%
30-50% AMI			
Jurisdiction as a whole	1,970	2,200	47.2%
White	1,545	1,880	45.1%
Black / African American	0	40	0.0%

Race or ethnicity	Has one or more severe housing problems	Total households at income level	Percent with severe housing problems
Asian	80	35	69.6%
American Indian, Alaska Native	25	55	31.3%
Pacific Islander	0	0	0.0%
Hispanic	155	70	68.9%
50-80% AMI			
Jurisdiction as a whole	1,215	6,620	18.4%
White	955	5,695	16.8%
Black / African American	0	45	0.0%
Asian	45	195	23.1%
American Indian, Alaska Native	0	70	0.0%
Pacific Islander	0	0	0.0%
Hispanic	155	535	29.0%
80-100% AMI			
Jurisdiction as a whole	275	3,125	8.8%
White	255	2,740	9.3%
Black / African American	0	30	0.0%
Asian	20	75	26.7%
American Indian, Alaska Native	0	60	0.0%
Pacific Islander	0	0	0.0%
Hispanic	0	155	0.0%

Like the previous analysis of housing problems, there are no disproportionate needs by race/ethnicity among households in the 0-30% AMI group. At the 30-50% AMI level, Asian and Hispanic households have severe housing problems at a significantly greater frequency compared to the jurisdiction as a whole – both are more than 20 percentage points above average. At the 50-80% AMI level, Hispanic households have disproportionately more severe housing problems. At the 80-100% AMI level, Asian households do.

While there has been some improvement for other racial/ethnic groups since the last Consolidated Plan period, low-income Hispanic households are still disproportionately experiencing severe housing problems, as they were in the last Consolidated Plan.

Homelessness Assessment

Homeless facilities and services

Bellingham's homeless housing and service organizations participate in Whatcom County's coordinated entry system, and a database called the Homeless Management Intake System (HMIS). Whatcom County was an early adopter of this system, which is now recognized as a best-practice for housing people effectively across multiple organizations. In addition, the County and the City are committed to a Housing-First model and prevention-based strategies. That means the same coordinated-entry system serves people who are at-risk of homelessness, currently homeless, and re-entering society from institutional settings.

The Opportunity Council's Homeless Service Center, located in Bellingham, is the agency responsible for managing the coordinated entry system and rental assistance distribution in coordination with Whatcom County Health Department. All agencies that provide housing perform a standardized housing assessment that is administered at the point of entry. A standardized intake and vulnerability assessment is administered at entry and households are then referred to openings with the following partners:

- Bellingham/Whatcom County Housing Authority
- Catholic Housing Services*
- Lighthouse Mission Ministries
- Lydia Place*
- Interfaith Coalition
- Northwest Youth Services*
- Opportunity Council*
- Pioneer Human Services
- Sun Community Services
- YWCA

*These partners receive County-funded rental assistance through the coordinated entry system.

Other community partners that provide support to homeless households include:

- Compass Health
- Catholic Community Services
- Domestic Violence and Sexual Assault Services
- Lake Whatcom Treatment Center
- Unity Care NW
- SeaMar
- Northwest Regional Council
- Department of Social and Health Services (DSHS)
- Whatcom Alliance for Health Advancement

The Homeless Service Center supports key staff responsible for managing and coordinating across the partner agencies listed above. These are:

- HMIS Database Manager
- Housing Retention Manager
- Leasing Specialist
- Landlord Liaison
- Housing Referral Specialist
- Program Assistant
- Homeless Outreach Specialists
- Homeless Outreach Coordinator

Homeless housing needs

As a jurisdiction, there are three main sources of data on the homeless population: The 2017 Point-in-Time Count, the Homeless Service Center and the Homeless Outreach Team (both operated by the Opportunity Council). This data, other than the Homeless Outreach Team, includes all of Whatcom County. That said, Bellingham is by far the largest City in Whatcom County and most of the services and facilities for people experiencing homelessness are located here.

Over the past five years since the previous Consolidated Plan, the homeless population has grown steadily, from an estimated homeless population of 493 to 742 (a 49% increase). The Whatcom County Point-in-Time count shows that the percentage of homeless individuals who are *unsheltered* increased each year, then returned to the 2012 level (40%) after Lighthouse Mission’s interim low-barrier shelter opened its doors in Fall 2016, providing 80 additional beds.

Table 14. Whatcom County Point-in-Time Count by year

	2012	2013	2014	2015	2016	2017
Individuals sheltered	296	369	355	352	367	443
Individuals unsheltered	197	192	198	299	352	299
Percent unsheltered	40%	34%	36%	46%	49%	40%
Total	493	561	553	651	719	742

The number of people who are homeless over the course of any given year is much larger than those who are experiencing homelessness on a single night. The Homeless Service Center reports that there were 2,399 people in Whatcom County who were homeless at some point during 2017. This number represents all households that were active at some point on the Housing Pool (a housing list for people experiencing homelessness) during a 365 day period. Of those, 989 were people in families with children, 1,410 were people in adult-only families, and 119 were veterans. Table 15 compares a 365-day period in 2012 with a 365-day period in 2017, which shows significant increases in both the number of people becoming homeless and the number of people exiting homelessness into stable housing.

Table 15. Changes in Housing Pool from 2012 to 2017

Population	# becoming homeless/yr			# exiting homelessness to stable housing/yr			Avg # of days experiencing homelessness		
	2012	2017	% chg.	2012	2017	% chg.	2012	2017	% chg.
Persons in families with adults & children	364	834	129%	268	669	150%	189	99	-48%
Persons in families with adults only	365	910	149%	151	375	148%	235	259	10%
Chronically homeless individuals	130	226	74%	47	113	140%	273	338	24%
Chronically homeless families	21	58	176%	2	44	2100%	193	117	-39%
Veterans	51	100	96%	50	31	-38%	146	153	5%

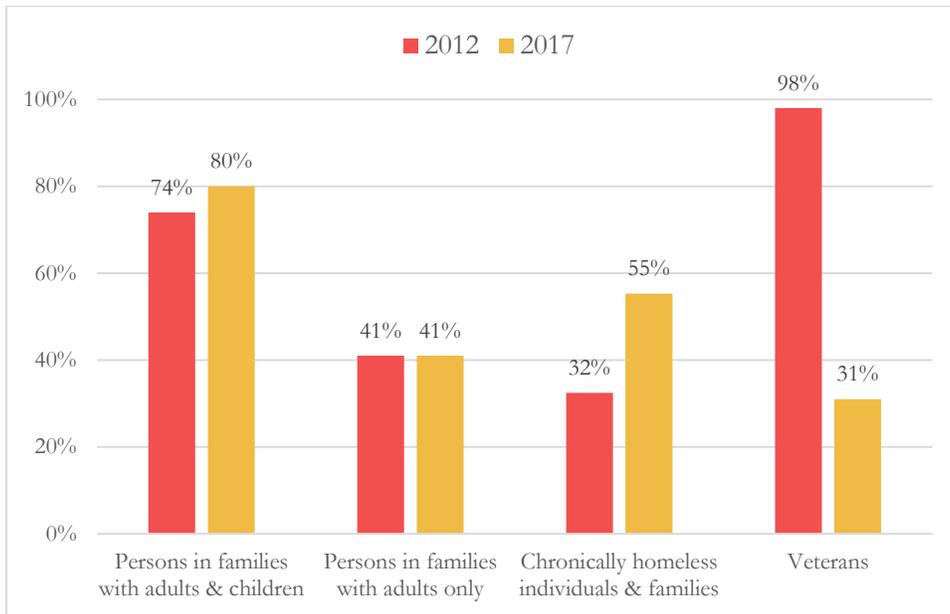
Data source: Opportunity Council, Homeless Service Center, Housing Pool and HMIS data. June 2017.

Since 2012, there has been an increase in all types of populations experiencing homelessness in Whatcom County. The largest percentage point increases are among the number of chronically homeless families, both those experiencing homelessness in a given year and becoming homeless in a year. The largest group experiencing homelessness by far is individuals in families with adults only (i.e., single adults or couples with no children). The 2017 Point-in-Time Count documented 287 individuals in families with adults and children, and 448 individuals in families with adults only who were homeless on a given night. The same count found 52 veterans on a given night.

Despite the increased need, there have also been some positive changes. We see the number of days that families with children and chronically homeless families experience homelessness has decreased by 48% and 39%, respectively. However, the results for individuals and families without children have not been positive. We also see a substantial increase in the numbers of all populations who are exiting homelessness into stable housing among all groups except Veterans. Another way to compare the needs and outcomes of homelessness programs in the community is to look at the number of individuals exiting homelessness into stable housing as a percentage of the individuals becoming homeless in a given year.¹⁷ The higher the percentage of a group that exits homelessness compared to the percentage that enters homelessness in a year, the better. This indicates that the group is being helped to access housing. Figure 10 below compares this percentage for 2012 and 2017.

¹⁷ Note that this is a proportion and does not indicate that the same individuals who are entering homelessness are necessarily the same as those exiting homelessness in a given year. The specific individuals on the Housing Pool are always in flux, and may drop off for a variety of reasons.

Figure 10. Percent of individuals exiting homelessness out of those becoming homeless in one year



Data source: Opportunity Council, Homeless Service Center, Housing Pool data. June 2017.

Even though the number of people needing help has increased substantially since 2012 (as shown in Table 15), there has been an improvement in the percentage of chronically homeless individuals and families who are exiting homelessness compared to the proportion of the number becoming homeless in a year. At the same time, there has been very little improvement for persons in families with children, and no change for adults with no children. There has been a significant decline in the percentage of veterans who are exiting homelessness compared to the number becoming homeless. While the number of homeless veterans doubled from 2012 to 2017, the proportion who exited into stable housing dropped from 98% to 31%. Overall, these figures speak to a considerable effort to provide housing and services, but which is still not adequate to address all needs – especially of adults without children and veterans.

Community Development Assessment

Job market analysis

The major employment sectors in Bellingham are Education and Health Care Services (9,352 jobs), Retail Trade (6,796 jobs) and Arts, Entertainment, and Accommodation (6,117 jobs). Altogether these three sectors make up 51% of the share of all workers. The next biggest employment sector is Manufacturing, which has 2,880 jobs. These numbers indicate that Bellingham’s economy is predominantly a service economy.

Table 16. Bellingham employment by sector

Business by Sector	Number of Workers	Number of Jobs	Share of Workers
Education and Health Care Services	5,253	9,352	20%
Retail Trade	4,194	6,796	16%
Arts, Entertainment, Accommodations	3,867	6,117	15%
Manufacturing	2,849	2,880	11%
Professional, Scientific, Management Services	1,842	2,469	7%
Construction	1,524	2,392	6%
Finance, Insurance, and Real Estate	1,233	1,928	5%
Other Services	1,004	1,543	4%
Wholesale Trade	980	1,071	4%
Information	692	958	3%
Transportation and Warehousing	729	426	3%
Agriculture, Mining, Oil & Gas Extraction	622	460	2%
TOTAL	24,789	36,392	--

Date source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor force assets

Home to a state university, community college, and a technical college, Bellingham has a highly educated workforce. Of adults age 25 and over, 51% have obtained a college degree (either an Associate’s, Bachelor’s, or Master’s degree) and 26% of this population has no college education. Compare this with the US average, in which 39% of adults age 25 and over have a college degree, and 40% have no college education. Table 17 compares the educational attainment of Bellingham residents with the county, state, and nation.

Table 17. Educational Attainment

	Less than 9th Grade	No High School Diploma	High School Diploma /GED	Some College	Associate's Degree	Bachelor's Degree	Master's or Higher
Bellingham	2.6%	4.7%	18.7%	23.0%	10.3%	26.3%	14.4%
Whatcom	3.1%	5.7%	24.1%	24.7%	9.8%	21.7%	11.0%
WA State	3.9%	5.2%	23.1%	24.0%	9.6%	21.7%	12.5%
United States	5.5%	7.3%	27.6%	20.7%	8.2%	19.0%	11.6%

Data source: 2011-2015 ACS

Workforce and infrastructure needs

In Whatcom County, Construction will be the industry with the highest expected annual job growth rate over the next five years and the occupation with the greatest number of new jobs in the short term. This is due to the high demand for new development discussed earlier.¹⁸ At present, a shortage of skilled construction labor is the result of an industry that scaled down during the Recession, and is still struggling to rebuild its workforce. Natural Resources and Mining is the only industry sector expected to lose jobs in the near-term. Jobs in Professional and Business Services, Leisure and Hospitality, and Education and Health Services are expected to see healthy increases annually for the next five years and will remain a major portion of the employment market.¹⁹

Table 18. Whatcom County industry employment projections

	Estimated employment 2015	Estimated employment 2020	Average annual growth rate 2015-2020
Total Non-farm jobs	158,300	171,600	1.63%
Government	33,800	36,400	1.49%
Education and Health services	21,100	23,400	2.09%
Retail trade	21,000	21,800	0.75%
Leisure and Hospitality	18,800	20,800	2.04%
Manufacturing	16,100	17,000	1.09%
Professional and Business services	12,700	14,300	2.40%
Construction	11,100	12,900	3.05%
Financial activities	6,200	6,600	1.26%
Transport, warehousing and utilities	4,600	5,000	1.68%
Wholesale trade	4,200	4,200	0.00%
Information	1,800	1,900	1.09%
Natural resource and Mining	600	500	-3.58%

Data: Employment Security Department/WITS. January 2018.

¹⁸ See section on Population Growth and Housing Demand.

¹⁹ Washington Employment Security Department. Analysis provided January 2018.

One factor that will influence future workforce needs will be the age of the population. As Figure 11 shows, the youth population (age 0 to 29) in Whatcom County is expected to decrease as a percentage of the overall population, and the elderly population (age 70 and above) is expected to increase even more significantly. This will have implications for the economy and types of jobs available. An aging population in Whatcom County is a factor in the high projected growth for the healthcare industry.

Figure 11. Current and projected population in Whatcom County: 2016 and 2040



Data source: Washington Office of Financial Management

The following industries have the largest aging workforces (i.e. largest portion of workers age 55+), and may need to consider attracting younger workers as retirements increase:

- Utilities
- Education
- Transportation and warehousing
- Government

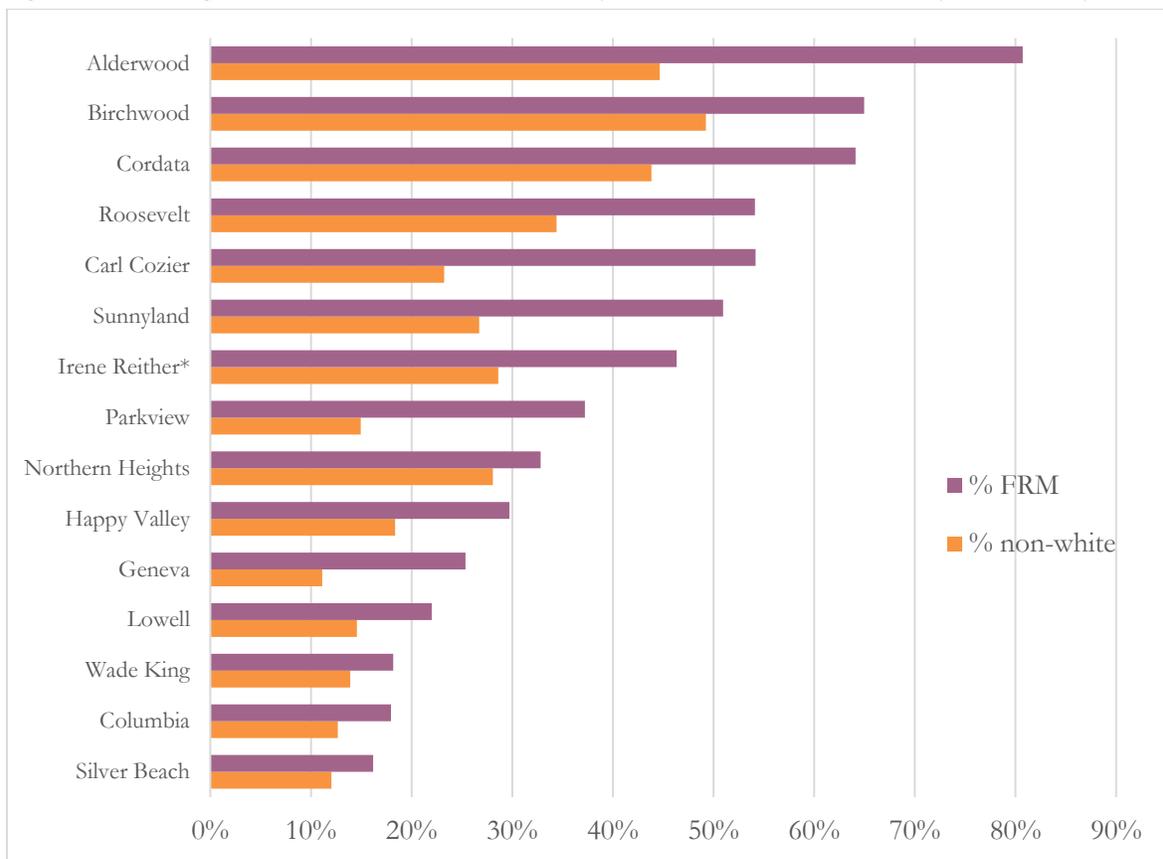
In addition to being well-educated, Bellingham residents are well-served by broadband internet access. Third party availability tools suggest that broadband availability for residents is between 98%-100%. There are multiple providers offering broadband services within the City limits to both residential and business customers. The City is not aware of specific neighborhoods lacking access to broadband services.

Poverty by neighborhood

There are areas in Bellingham where both racial/ethnic minorities and low-income families are concentrated. According to school district enrollment data and Census tract level data, there are certain neighborhoods that have a high concentration of both racial/ethnic minorities and low-income families – and in most cases these overlap (see Figure 12 below). Areas of concentration are defined as neighborhoods where the average is at least one standard deviation above the city’s average.

The percent of children enrolled in elementary school who qualify for free or reduced meals (FRM) is one way to measure the number of low-income families in an area. Looking at school district data, the average percentage of children in Bellingham who receive FRM is 41%, but the range by elementary school varies substantially, from 16% to 81%. Alderwood Elementary school is the highest, with 81% of students receiving FRM. Although the Alderwood neighborhood is not currently within the Bellingham city limits, it is included in this data set because it is part of the Bellingham School District and may be annexed into the city during the next Consolidated Plan period.²⁰ Birchwood and Cordata neighborhood schools also meet the criteria for high concentration of low-income families, with 65% and 64% respectively.

Figure 12. Bellingham School District: % minority and free/reduced meals by elementary school



*Irene Reither School is in the Meridian School District, but enrolls students that live in north Bellingham city limits.

Another way to measure the concentration of low-income families is to look at the percent of families below the Federal Poverty Level by Census tract. There are 17 Census tracts in the city, and not all of them correspond exactly with just one neighborhood, although several do. Some neighborhoods are spread across two or more Census tracts, or combined. The city average rate of family poverty is 12.4%. Looking at Census tract data, the area corresponding to the City Center has the highest rate of family poverty, at 58.5%. Happy Valley also meets the criteria for a concentrated area of poverty at 31.4%. The family poverty rate for the

²⁰ See section NA-50: Non-housing Community Development Needs in the full version of the Consolidated Plan.

would account for 57% of all the city’s multi-family housing. As such, these neighborhoods also have among the highest population density in the city.²¹

Community development needs

Public facility needs

The City of Bellingham aims to remain responsive to the needs of local agencies as new priorities and opportunities arise. In the past, we have responded by supporting community groups who identified a need for facilities in their service area, and the City will continue to do so in the future for agencies serving low income residents – especially prioritizing neighborhoods that lack opportunities for local residents and services for special needs groups.

One present example is Bellingham’s Senior Activity Center. With the population of Bellingham continuing to age, the center has increased its programming and outgrown the current building, which is 40 years old. There is need for increased program funding, safety and security improvements, lighting and acoustic improvements, parking, and increased space for large group classes. Health and wellness programs for seniors – including socialization, meals and exercise programs – have been proven to save money in the long-term by preventing or delaying stays skilled nursing facilities or hospital visits.

Meanwhile, residents of the Birchwood neighborhood lack access to fresh and nutritious food after a major grocer closed its location there in 2016. The nearest grocery stores are more than a mile away, which is especially difficult for low-income families who rely on public transportation. Birchwood has some of the highest concentrations of both poverty and minority households, and the loss of a local grocery store within walking distance has represented a significant hardship for this community.

Other public comment indicated a desire for microenterprise development, especially related to food production. Microenterprise operations related to food production could be permissible in some areas, while others may require special zoning. Innovative responses to the needs of urban food production and local jobs could be mutually beneficial, as they could boost both jobs and health outcomes in some of the lowest-income neighborhoods, where both economic and health disparities exist.

Within the next five-year period, it is also possible that the City will annex low-income areas within the City’s urban growth area. The Alderwood neighborhood is one of these areas, with higher rates of poverty than the city as a whole and which lacks urban levels of service. We anticipate the highest public investment needs would be in the form of:

- Housing rehabilitation (both for multifamily rental and owner-occupied properties);
- Facilities (neighborhood center or other);
- Services (mobility and transportation, nonprofit services, policing); and
- Infrastructure (sidewalks, street lighting, parks and public spaces).

²¹ City of Bellingham, WA. Bellingham Housing Statistics page. Available at www.cob.org/housingstats

Public service needs

The main non-housing public service needs in Bellingham are treatment for mental health and addiction, peer support and community inclusion for the formerly homeless population, basic needs support, and disaster preparedness.

Mental health treatment & support services

For both mental health and addiction treatment services, the Whatcom County Health Department is the lead agency. The county has its own set of existing plans to increase availability of mental health facilities and services, expand treatment for opioid addiction, and increase coordination between agencies for patients with the highest service needs, among other strategies.^{22,23,24} The City of Bellingham recognizes the immense need for these services. Beyond medical treatment, the community needs resources for emotional and social support of our most vulnerable populations – especially those exiting homelessness or treatment. The desire to belong and to be accepted is a fundamental human need. City workgroup discussions and survey of service providers revealed that a lack of social inclusion is a significant barrier to successful housing and recovery for the homeless population, and no current programs explicitly target this gap. Such programs might rely on volunteers and community organizations, with City support.

The need for mental health and addiction treatment were prioritized among the service gaps by the Community Solutions Workgroup, and also prioritized as the top service needs by survey participants. Many members of the public and stakeholders expressed that mental health and addiction treatment are a foundation for stability (including employment and housing). The Community Solutions Workgroup and service provider sub-group also identified social inclusion and job training as a gap for the homeless. Providers reported that clients who received stable housing were still going to the drop-in center to fulfill their social needs. This was mainly due to feeling as if they did not belong anywhere in the broader community and/or lacking the skills to develop new social networks.

Basic Needs Support

Part of supporting community development, equity, and preventing future homelessness, is providing support for basic needs for those experiencing hardship. The robust agency network in Bellingham is well suited to provide things like emergency food, meals, literacy training, trauma support, job training, early childcare services, legal, mediation and diversion assistance, and other essential needs for low income families with support from the City and other community partners.

Disaster preparedness

Disaster preparedness efforts have taken place through citizen groups and countywide planning. The need for preparedness can come suddenly in the event that a disaster threatens or strikes. Natural disasters elsewhere

²² Whatcom County Behavioral Health Funds: Annual Report 2016. Available at: <http://www.whatcomcounty.us/DocumentCenter/View/30506>.

²³ Preventing and Reducing Incarceration in Whatcom County. Oct 2017. Available at <http://www.co.whatcom.wa.us/DocumentCenter/View/31000>

²⁴ Whatcom County Behavioral Health Facility Planning Report: Envisioning a New Substance Use Disorder Continuum of Care. June 2016. Available at: <http://www.whatcomcounty.us/DocumentCenter/View/19067>

in the country have showcased how the effects of a natural disaster can be especially devastating for low-income residents and neighborhoods. Bellingham, like all of the Puget Sound region, lies along the Cascadia Subduction Zone, making it vulnerable to a high magnitude earthquake. Other hazards include flooding, tsunami, volcanic eruption, wind storms, and wildfires.²⁵ It is prudent that the City remain flexible and receptive to any emergency response, public safety, and infrastructure needs which may prevent injury, reduce hardship, or avoid damages in the event of such a disaster, with particular attention to the special needs populations.

The City's Legacy and Strategic Commitments include increasing community readiness and resilience.²⁶ As such, the City of Bellingham needs to be prepared for natural disasters, including proper infrastructure, planning, and response. A community's resiliency in the event of a natural disaster is in large part dependent on thoughtful planning and training for a worst-case scenario. Preparedness has taken place with leadership from public safety experts, volunteer organizations, and countywide efforts. The City is a supportive partner and resource in these preparedness and response efforts as needs arise.

²⁵ Whatcom County Sheriff's Office. Whatcom County hazards. Available at: <http://www.whatcomcounty.us/1500/Hazards>. Accessed January 8, 2018.

²⁶ See City Legacies and Strategic Commitments in the Strategic Plan section.

Special Needs Assessment

Those with the greatest housing and service needs in our jurisdiction are elderly, persons with physical or mental disabilities, victims of domestic violence, and persons with behavioral health needs (including people with alcohol and drug addictions). Because these same populations also comprise a substantial number of people who are homeless, it is critical that adequate services and housing is available to prevent future homelessness. Other populations identified by the community as having housing and service needs are farmworkers and families with young children, especially single-parent families.

Elderly population

While age 62 and above is commonly considered to be a senior, we will use age 65 and above to define the “elderly” population.²⁷ There are estimated to be 11,315 residents aged 65 and above in Bellingham (13.6% of the population). Of these residents, 18% have some kind of disability, and 1,884 have an independent living difficulty. The total elderly population has increased by 1,371 since the last Consolidated Plan, and the proportion that have disabilities has increased by 2.4 percentage points. Though these changes are moderate, the proportion of the population aged 75+ years with disabilities jumps to 51.1%, and so the care needs of the elderly population are likely to increase in coming years as the larger 65+ population continues to age.²⁸

Assets

Altogether, there are 29 Skilled Nursing Facilities, Adult Family Homes, and Assisted Living facilities in Bellingham, with a total capacity of 1,454 beds.²⁹ This does not include Senior Living or Retirement communities, which may provide meals and some services, but whose residents are capable of living independently and could live elsewhere in the community if they chose to. Table 19 below shows the long-term care facilities by type and number of beds available to residents who are paying with Medicaid.

Table 19. Long-term care facilities in Bellingham

	Total number of beds (capacity)	# of Medicaid clients as of January 2018	# of Medicaid clients not required to pay privately before residency
Adult Family Homes	59	19	14
Assisted Living Facilities	809	182	147
Total	868	201	161

Data sources: Northwest Regional Council, January 2018.

Skilled nursing facilities are medical care institutions rather than a long-term housing option. However, they cannot legally discharge patients who no longer require medical care unless they have safe and appropriate housing to go to, and therefore may end up providing long-term housing and care if there are no other

²⁷ The reason is simply because most ACS and Census data is grouped by age in this way.

²⁸ 2012-2016 ACS estimate.

²⁹ Calculated using Bellingham’s 2017 Housing Unit & Population Estimate Report and DSHS’s Assisted Living Facilities locator.

housing options available. As of February 26, 2018 there were 594 beds in skilled nursing facilities in Bellingham, and 318 residents using a skilled nursing facility for long-term care, without a discharge plan.³⁰

In addition to housing for seniors, there are several programs in the community which help enable seniors to continue to live independently in their own homes. Programs such as the Volunteer Chore Program provide free access to light housework. The Home Rehab Program offers loans for low-income seniors to make needed health and safety repairs which do not have to be repaid until the house is sold. The Whatcom County Council on Aging (WCCOA) manages the Meals on Wheels program and the Bellingham Senior Activity Center. Through the Center, WCCOA runs a variety of evidence-based programs to promote seniors’ health and well-being.

The Northwest Regional Council, in association with county governments, implements state and federal programs for seniors and people with long-term care needs in Whatcom County. The goal of community-based care is to help seniors and adults with disabilities live in their homes and communities for as long as possible, postponing or eliminating the need for residential or institutional care, such as nursing homes. Some of the community-based care programs they participate in are Senior Information & Assistance, Congregate Meals, Respite Care, Adult Day Services, Case Management and Family Caregiver Support.³¹

Needs

Among the elderly population, the most common disability is ambulatory difficulty, followed by hearing difficulty. Although many seniors may continue to live independently or with assistance from family members, 1,884 people in this group have an independent living difficulty, and 2,093 have two or more types of disability. These numbers exceed the 1,454 long-term care beds available in the community, indicating that many residents rely on in-home care or lack appropriate care.

Table 20. Population age 65+ with disabilities

Ranked in order of prevalence	Number	% with disability
Total population 65 years and older	11,315	
with any difficulty/disability	4,304	38.0%
With an ambulatory difficulty	2,356	20.8%
With a hearing difficulty	1,927	17.0%
With an independent living difficulty	1,884	16.7%
With a self-care difficulty	1,136	10.0%
With a cognitive difficulty	1,097	9.7%
With a vision difficulty	894	7.9%

Data source: 2012-2016 ACS

³⁰ WA Department of Health and Human Services. Aging and Long-Term Support Administration, March 2, 2018.

³¹ Northwest Regional Council home page. Available at: <http://www.nwrcwa.org>. Accessed January 23, 2018.

A challenge facing the elderly and disabled community is that oftentimes neither traditional health insurance nor Medicare pay for long-term care facilities, and in many cases residents must pay 2-3 years of private pay³² before Medicaid is accepted. This reality is especially problematic for low-income elderly and disabled residents who need daily care. While there are 868 beds available in Adult Family Homes (AFH) and Assisted Living Facilities (ALF) together, only 23% of these accept Medicaid clients (a total of 201 beds). As the population ages and demand for AFHs and ALFs increases, Medicaid beds decline as many facilities generally only choose to accept Medicaid clients when they are not able to reach capacity with private pay clients. The Northwest Regional Council estimates that there are 485 people in Bellingham (and a total of 891 people in Whatcom County) who are currently receiving Medicaid long-term care at home but are eligible to move to an AFH or ALF, and will likely need AFH or ALF care in the future. They estimate this number will increase from 891 to 1,266 within five years.³³

Even for those who do not have regular care needs, it is difficult for seniors on a fixed income to find housing they can afford. As of January 2018, the BHA had 278 people on their project-based voucher waitlist for senior housing, and 1,005 people on their public housing waitlist for senior and/or disabled housing.

Disabled population

Assuming that most disabled children will be cared for by their parents or guardians as would any minor, and elderly care needs are discussed above, the disabled population included below are adults between the ages of 18 and 65. Among these adults, 17% (10,059 people) have a disability – although not all are necessarily in need of assistance. Only 3.8% have an independent living difficulty, and 1.5% have a self-care difficulty. While the percentages are relatively small, the total number of non-elderly disabled adults is greater than for elderly adults for all types of disabilities except self-care.

Table 21. Disability by type for population aged 18-64 years

Ranked in order of prevalence	Number	% with disability
Total population aged 18-64 years	57,667	
with any difficulty/disability	10,059	17.4%
With a cognitive difficulty	2,934	5.1%
With an ambulatory difficulty	2,332	4.0%
With an independent living difficulty	2,168	3.8%
With a hearing difficulty	1,131	2.0%
With a vision difficulty	993	1.7%
With a self-care difficulty	866	1.5%

Data source: 2011-2015 ACS

Compared to the number in Table 21, far fewer adults with cognitive difficulty have a developmental disability which is severe enough to qualify for paid services. The Washington State Developmental Disability

³² Median private pay cost for an Adult Family Home or Assisted Living Facility is \$55,920 per year, and \$102,936 per year in a Skilled Nursing Facility (Nursing Home).

³³ Data provided by Northwest Regional Council, January 2018.

Administration reports that there are 1,259 eligible clients in Whatcom County as of July 1, 2017. Of those, 637 are adults between the ages of 18 and 62.³⁴

Assets

The majority of the 523 public housing units managed by the BHA are for either seniors or people with disabilities. Throughout the community, there are also a handful of organizations that offer in-home care, permanent supportive housing, transitional housing, and emergency shelter to adults with developmental disabilities and other needs.

- Lighthouse Mission Ministries' Special Needs dorm: 16 emergency shelter beds
- Opportunity Council's Evergreen House: 3 permanent supported housing units
- Sun Community Services: 11 permanent supportive housing units and 9 transitional housing beds
- Access Living; provides in-home care to over 40 adults with developmental disabilities

Of the 1,259 developmentally disabled clients in Whatcom County, 172 adults live in a DDA residential setting. These include:³⁴

- 139 clients have Supported Living services
- 11 clients live in Group Homes
- 4 clients live in Companion Homes
- 24 clients live in Adult Family Homes

The Arc of Whatcom County also provides family support, advocacy, training, and serves as a resource for individuals with developmental disabilities and their caregivers. In 2015, the Arc provided:³⁵

- Family support events for 710 individuals
- Information and educational newsletters to over 1,637 individuals
- Information and education in response to 450 requests for problems solving assistance and support
- Technical assistance, resources, and support to 314 educators regarding inclusion and self-determination

Needs

As of January 2018, there were 500 people on the BHA's waiting list for disabled or supportive housing, and the estimated wait time was five years.³⁶ The BHA also manages the Section 8 voucher program. The waitlist for Section 8 assistance is currently closed, with 1,193 households on the waitlist, 448 of which have a member of the household with a disability. Compared to the non-elderly adult population at large, we see that the proportion on the waiting list with a disability is more than twice as high (38% compared to 17% of the

³⁴ Washington State DSHS Development Disability Administration. DDA Caseload and Cost Report. Available at: <https://www.dshs.wa.gov/dda/publications/dda-reports>.

³⁵ The Arc of Whatcom County: 2015 Report. Available at: <http://arcwhatcom.org/wp/wp-content/uploads/2013/10/Annual-Report-2015.pdf>

³⁶ Bellingham Housing Authority, January 2018.

general adult population). This backlog indicates there is significant unmet need for disability housing in Bellingham, and a disproportionately high amount of low-income residents in need of housing who are disabled.

The types of disability most common among the non-elderly adult population is very different from disabilities common among elderly adults. As Table 21 shows, the most common disability type among non-elderly adults in Bellingham is cognitive difficulty, which includes having difficulty remembering, concentrating, or making decisions because of a physical, mental, or emotional problem. Mental health disability is possibly the biggest non-homeless special needs group in the jurisdiction, and also significantly impacts the homeless population.³⁷

Safe, independent, accessible, and affordable housing provides individuals with freedom and self-sufficiency as well as offering the opportunity to achieve independence and become part of a community. Lack of affordable and accessible housing is the most significant barrier to community integration for people with developmental disabilities. High unemployment rates for persons with significant disabilities (typically 60% to 90%) engender continued reliance on public benefits. People with disabilities who receive SSI often cannot afford housing at market rates. In fact, they constitute the low-income group with the highest level of unmet need for housing assistance (as evidenced by the number of disabled individuals on the waitlist for subsidized housing). According to the Arc of Whatcom County, a considerable number of individuals with developmental disabilities live in substandard or unsafe housing which constitutes a significant risk to health and safety. There are also community facility needs for safe and engaging day services for adults with disabilities who are unable to function independently.

Victims of domestic violence

Assets

In 2014, Domestic Violence and Sexual Assault Services (DVSAS) took over the services for victims in Whatcom County that were formerly provided by Womenscare. DVSAS provides safe emergency shelter, advocacy counseling, legal assistance, referrals, and a 24-hour helpline for victims of domestic violence. In addition, the Whatcom County Commission Against Domestic Violence provides outreach, awareness building, and trainings to the community.

Currently there are 166 beds in the city available to victims of domestic violence and their children. Not all of these beds are exclusively designated for those fleeing domestic violence. Some are available for women and children who are facing homelessness for other reasons, and often have domestic violence in their backgrounds.

- DVSAS Safe Shelter: 21 beds; Baker Place Shelter: 4 beds (with an additional 8 beds under construction, to be open in 2018)

³⁷ As of December 2017, 50% of the households on the Housing Pool identified as having a mental health disability. The proportion of homeless households with a mental health disability consistently hovers around 50% on both the Housing Pool and annual Point-in-Time count.

- Dorothy Place: 35 beds (25 beds are in permanent supportive housing; 10 beds are transitional housing)
- Lydia Place: 20 beds (8 transitional beds; 5 permanent supportive units)
- YWCA’s Larabee Residence: 36 beds (9 emergency shelter and 27 transitional beds for single women)
- Lighthouse Mission Ministries’ Agape Home: 50 beds (transitional housing for women and children)

Needs

Over the past five years, there has been continuous demand for DVSAS’s services. Fewer protection orders were filed in 2016, but even more victims are reaching out for help. The number of calls, unique victims receiving services, and domestic violence offenses remains constant or has increased slightly since the previous Consolidated Plan.

Number of:	2011	2016	% change
Domestic violence offenses reported by Bellingham Police	527	564*	7%
Domestic violence protection orders filed in Whatcom County	393	180	-54%
Calls to Womenscare/DVSAS helpline	2,397	2,596	8%
Unique victims who received support services from DVSAS	2,282	2,509	10%
Adults and children who stayed in emergency shelter**	276	137	-50%

Data sources: Whatcom County Commission Against Domestic Violence and DVSAS

*This number is from 2015. The 2016 figure has not been released.

**In 2011, stays were limited to 30 nights. They are now limited to 90 nights, and the average stay is 45 nights. The decline in clients staying in shelter can be attributed to the increased length of stay for the average client.

At the time of the previous Consolidated Plan there were 115 beds available for single women and women with children in need of emergency or transitional shelter. By the end of 2015, there was capacity for 162 women and children, a 41% increase.³⁸ Nevertheless, the need remains high. DVSAS reports that they are usually at capacity every night.

Persons with behavioral health needs

This section covers behavioral health needs such as mental health, addiction, and substance abuse. Available data is for Whatcom County; approximately 40% of Whatcom County residents reside in Bellingham.

In addition to the need for direct treatment for mental health and drug addiction, the City of Bellingham is aware that oftentimes such needs are the result of adverse childhood experiences and trauma. Throughout Whatcom County, many agencies and organization are reviewing their internal policies to ensure that their interactions with the community are trauma-informed, and working to reduce childhood traumas which can

³⁸ Verified by Lydia Place and DVSAS, as of July 2017.

lead to a lifetime of struggles.³⁹ The Bellingham Public Library has taken an especially pro-active role in adopting a trauma-informed approach when dealing with and welcoming people experiencing homelessness into the library, and who are using it as a safe space to shelter.

Assets

In 2011, the Whatcom County Health Department (WCHD) convened multiple key stakeholders and drafted a Community Health Needs Assessment Report. This report was the starting place for prioritizing the health needs of Whatcom County and developing strategies to address them. Among the top of those community priorities were substance abuse and mental health challenges. Metrics for measuring progress toward improved mental health in the community were adopted.⁴⁰ Since that time, additional planning has taken place with strategies to address the needs of those with serious mental illness, opioid addiction (and other substance use disorders), complicated physical health issues, or criminogenic and antisocial attitudes and behaviors. WCHD works closely with the North Sound Behavioral Health Organization, which serves a five-county region, administering a coordinated system of care, and together they are moving toward meeting the needs of those with behavioral health challenges.

The City also supports these efforts, and has partnered with the Whatcom Alliance for Health Advancement (WAHA) to serve those with behavioral health challenges that highly impact the City’s emergency medical, police, and jail resources. The Community Paramedic Program, together with professional case managers from WAHA have a mobile program serving this population, about a quarter of whom are also homeless. WAHA observed a 69% reduction in hospital and emergency department charges, along with a decrease in incarceration in the population served through this program. The county has recently joined this partnership, with the intention of expanding it into the Ground-level Response and Coordinated Engagement (GRACE) program that is countywide with additional support from regional partner agencies.

Needs

Although there has been progress, as of 2014 (the most recent available data) none of the mental health targets had yet been met.

Population Metric	2014	Target
Suicide death rate (per 100,000)	14.1	10.2
% of 10th grade students reporting depressive feelings	31.4%	25%
% of adults with frequent mental stress	8%	7%

Data source: Whatcom County Health Department

³⁹ Whatcom County Health Department. Whatcom Communities Addressing ACEs & Adopting Trauma Informed Approaches. August 10, 2017.

⁴⁰ Whatcom County Health Department. Community Health Improvement Annual Report. January 2016. Available at <http://www.co.whatcom.wa.us/DocumentCenter/Home/View/14543>.

As with mental health, the data for substance abuse is only available at the county level. In the 2016-2019 Health Needs Assessment Plan, PeaceHealth St. Joseph Medical Center reported that Whatcom County has among the highest rates of opiate addiction compared to the State as a whole.⁴¹

- **Opioid use in Whatcom County:**
 - Ranks 3rd of 39 counties in Washington for overall negative impacts from heroin abuse.
 - Ranks 6th of 39 counties in Washington for overall negative impacts from prescription opiates.
 - Deaths attributed to any opiate: 8.2 per 100,000 population (about equal to state average of 8.6 per 100,000 population).
 - Some of the highest rates of Buprenorphine prescription for Suboxone treatment for opiate addiction in all of Washington counties.
- **Excessive drinking:**
 - 22% among adults (higher than state average of 19%)
- **Smoking:**
 - 14% among adults (slightly lower than state average of 15%)
 - 10th graders smoking cigarettes in past 30 days: 8.7% (slightly higher than state average of 7.9%)

For both mental health and addiction treatment services, the WCHD is the lead. The county has its own set of existing plans to increase availability of mental health services, expand treatment for opioid addiction, and increase coordination between agencies for patients with the highest service needs, among other tactics.⁴⁰ The City of Bellingham recognizes the significant need for these services, and will continue to be an active partner, with the focus on implementing and expanding the GRACE program.

Other special needs populations

Families with young children, and especially single-parent families, are particularly at risk of being priced out of Bellingham. Many struggle to find adequate housing and affordable childcare within the city and in close proximity to jobs and schools. Single-parent families are especially vulnerable to increasing housing costs: 51% are below the Federal poverty level.

Farmworkers are a vital part of the economy of Whatcom County. However, the median salary of a farmworker in Bellingham is below 50% of the area median income. At these wages, it is difficult for farmworkers to afford market-rate housing.

⁴¹ PeaceHealth St. Joseph Medical Center. 2016-2019 Community Health Needs Assessment and Implementation Plan. Available at: https://www.peacehealth.org/sites/default/files/new_folder_3/New%20folder%20%283%29/PH_SJMC.Whatcom%20CHNA%202016.pdf

Strategic Plan

The City of Bellingham's Strategic Plan outlines the housing and community development goals and strategies to meet the priority needs with available resources. This plan covers the period from July 1, 2018 through June 30, 2023.

The City anticipates receiving continued federal entitlement grants through HUD in the next five years. The two entitlement grants include Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). The City also anticipates continuing to receive funding from the local housing levy. The existing levy is in place through 2019, and the City will seek a replacement levy prior to its expiration.

HUD and Levy Goals

This Strategic Plan is written to meet the requirements of HUD. It is also written to be consistent with the 2012 Housing Levy Administrative and Financial Plan, which governs the use of local housing levy dollars, and the City of Bellingham Council's Legacies and Strategic Commitments, which is the framework the City uses to align City commitments with needs. These guiding frameworks align well with one another.

HUD funding sources must primarily benefit low- and moderate-income persons in accordance with three goals:

- **Provide decent housing**, for example, assisting homeless persons obtain affordable housing; assisting persons at risk of becoming homeless; retaining the affordable housing stock; increasing the availability of affordable permanent housing, particularly to members of disadvantaged minorities; increasing the supply of supportive housing; and providing affordable housing that is accessible to job opportunities.
- **Provide a suitable living environment**, for example, improving the safety and livability of neighborhoods; eliminating blighting influences and the deterioration of property and facilities; increasing access to quality public and private facilities and services; reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons; and conserving energy resources and use of renewable energy resources.
- **Expand economic opportunities**, for example, job creation and retention; establishment, stabilization and expansion of small businesses (including micro-businesses); the provision of public services concerned with employment; the provision of jobs to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices; and empowerment and self-sufficiency for low-income persons to reduce generational poverty.

The city's housing levy goals mirror both the HUD goals above, and the specifically aligned City Legacies and Strategic Commitments below. While the emphasis changes in response to community needs, any new housing levy framework is anticipated to be substantially similar to the existing one.

City Legacies and Strategic Commitments

The Bellingham City Council has adopted Legacies and Strategic Commitments. Bellingham's Community Development Advisory Board (CDAB) aligned the following City legacies and strategic commitments to HUD's three program goals.

Equity & Social Justice

- Provide access to problem-solving resources
- Support safe, affordable housing
- Increase living wage employment
- Support services for lower-income residents
- Cultivate respect & appreciation for diversity

Vibrant Sustainable Economy

- Support a thriving local economy across all sectors
- Promote inter-dependence of environmental, economic & social interests
- Create conditions that encourage public & private investment
- Foster vibrant downtown & other commercial centers

Sense of Place

- Support sense of place in neighborhoods
- Encourage development within existing infrastructure

Safe & Prepared Community

- Prevent and respond to crime
- Increase community readiness and resilience

Mobility & Connectivity Options

- Provide safe, well-connected mobility options for all users
- Limit sprawl

Access to Quality of Life Amenities

- Provide recreation & enrichment opportunities for all ages & abilities

Quality, Responsive City Services

- Deliver efficient, effective & accountable municipal services

Geographic Priorities

The City does not propose geographic priorities in this planning period. The areas in which to focus are different for different priority activities. New development of affordable multifamily housing is prioritized within urban villages (especially those currently lacking in that type of housing), which are examined to ensure they have adequate capacity and an appropriate regulatory framework to accommodate the needed development. Existing single family neighborhoods are looked to for providing appropriate housing choices and increasing diversity, with affordable housing opportunities in these areas especially needed for households with young children. Rehabilitation and investment in community and public facilities is targeted in neighborhoods with higher rates of poverty and minority populations. The intent of prioritizing certain activities in different areas is to promote equity of services and opportunities, and fair distribution of

affordable housing across the city. It also aligns with the goals set forth in the City’s Assessment of Fair Housing.

Consolidated Plan goals and priorities

The level of need in Bellingham is greater than the limited resources available to help meet those needs. In previous chapters of this Consolidated Plan, information has been presented that compares the types and levels of need to the existing assets within our community to inform setting priorities, goals and strategies.

The City uses these priorities to form the basis for determining what types of housing and community development programs the City will fund over the next five years. The City has identified the following general priorities amongst different activities and needs. They are categorized into “Tier 1,” “Partners as Lead,” and “Tier 2” priorities. The most pressing needs that the City feels compelled to move forward proactively with are listed as Tier 1; those needs which are also pressing, but for which the City plays a supporting role to other local agencies, are listed as Partners as Lead; and those which are also important are listed as Tier 2. Our priorities are aligned with the contributing factors and issues identified during the Assessment of Fair Housing process, and respond to all of these identified factors:

- Lack of affordable, accessible housing in a range of unit sizes
- Low vacancy rate
- Lack of public investment in specific neighborhoods, including services or amenities
- Displacement of residents due to economic pressures
- Access to publicly supported housing for persons with disabilities
- Lack of affordable in-home or community-based supportive services
- Lack of assistance for housing accessibility modifications
- Lack of assistance for transitioning from institutional settings to integrated housing
- Lack of local private fair housing outreach and enforcement
- Private discrimination
- Occupancy codes and restrictions
- Land use zoning laws
- Community opposition
- Impediments to mobility

The Fair Housing issues that are also addressed through these priorities are:

- Disparities in access to opportunity
- Disproportionate housing needs

During the community process, the following populations were identified as having the highest needs: those with behavioral health issues, seniors, families with young children, and victims of domestic violence. The City also prioritizes youth and young adults as a special needs population needing unique, targeted supports. These special needs populations will be given specific consideration as part of the following goals.

Increase Affordable Housing Supply

The greatest need in our community is to assist those with the lowest incomes obtain stable and secure housing. At least 63% of all households earning less than 50% AMI are paying more than half their income towards housing.⁴² With the ability to pay between \$0 and \$641 per month for a 1-bedroom unit, the private market is unable to meet this demand without assistance. The rise in housing costs, together with historically low vacancy rates and stagnant wages, makes it very difficult to find affordable housing.

The majority of the city's land is currently zoned for single-family development, which is the most expensive type of housing. Allowing more forms of housing that meets the community's needs is one way to boost supply. In addition to adding new affordable housing stock, it will also be important to look for opportunities to acquire 'naturally occurring' affordable rental units that already exist in lower-income neighborhoods. This strategy can prevent displacement that comes with gentrification, and is less expensive than new construction.

Tier 1 priorities:

- Support the acquisition and development of housing units affordable for low-income residents.
- Allow for infill, multifamily, and group housing in more neighborhoods.
- Increase the City's proactive role in affordable housing development.

Tier 2 priorities:

- Support homeownership development and down payment assistance for low to moderate income households, especially for minority households and households with young children.

Address & Prevent Homelessness

Many people in Bellingham, and throughout Whatcom County, experience homelessness or face the prospect of losing their homes. The increasing cost of housing has placed new hardships on some families, while others face loss of their homes for reasons including chemical dependency, mental health, and domestic violence.

Tier 1 priorities:

- Support the development of emergency shelter in a safe, permanent location.
- Support programs to prevent chronic homelessness through intervention services like diversion (from housing waiting lists) and light touch case management.
- Offer rental assistance for vulnerable households, prioritizing homeless families and adults, seniors, and severely cost burdened families with young children.

Partners as lead:

- Support intensive case management for those experiencing chronic homelessness.
- Support social inclusion programs for those reentering housing from homelessness.

⁴² 2010-2014 CHAS tabulations.

- Support basic needs and supportive services to help prevent low-income households from ever experiencing homelessness.
- Support additional services to those experiencing unsheltered homelessness like storage and sanitation facilities.

Preserve Existing Housing

Bellingham's housing stock is aging. Older buildings requires costly maintenance – such as roofs, electrical, plumbing, weatherization, and lead-based paint stabilization – in order to preserve the unit for continued use.

The owners of the non-profit affordable housing inventory have been successful in attracting private tax credit financing to undertake significant rehabilitation work of their properties, but some financial assistance from the City has been needed. The City should ensure that new projects include strategies to address funding repair and maintenance needs.

Owner-occupied housing is also aging and in need of rehabilitation. Lower interest rates in recent years have allowed more homeowners to refinance existing mortgages to complete needed repairs, which lessened the demand for financial assistance from the City – although this is beginning to change. Senior households can benefit from the assistance the City provides in project scoping, contractor oversight, and deferred loan repayment.

Private rental housing in Bellingham provides non-subsidized housing options. The City should look at opportunities to assist, if possible, private multi-family rental projects that need assistance to meet minimum housing standards, as well as the increased standards required to house those with TBRA or other vouchers. The number of rental properties is significant to meeting the affordable housing needs of the community, and the City should ensure its continued viability.

Mobile or manufactured housing accounts for 5% of the city's owner-occupied housing stock, the majority of which are occupied by low-income households. Older homes require repair, which is difficult to obtain when occupying leased ground in a park.

The City should continue to offer rehabilitation assistance to low-income owner-occupied housing. Preference should be given to the following populations: seniors, disabled, single-parent households, very low-income, and veterans.

Tier 1 priorities:

- Offer home rehabilitation loans with favorable terms for low income homeowners – especially for those who are elderly or disabled, or for those who will offer elderly or disabled care in adult family homes.

Tier 2 priorities:

- Support owners of rental housing that offer units to residence who pay some or all of their rent with a voucher or subsidy by pursuing a rehabilitation loan program that offers favorable terms to owners or a damage mitigation fund for owners who rent to these households.

Promote Neighborhood Equity

Concentrating any single type of housing in a neighborhood limits economic diversity and housing choice. For families to achieve financial stability and economic independence, they need to have access to good schools and affordable housing, located near their place of work or convenient transportation corridors. In keeping with HUD's goal to provide affordable housing that is accessible to job opportunities and the City's strategic commitment to equity and social justice, the City should look for ways to promote affordable housing options within all neighborhoods. This would help disburse low-income and minority populations proportionately throughout the City, and help avoid problems that can come with high concentrations of poverty. We will also look for opportunities to serve priority special needs populations through community facilities.

Tier 2 priorities:

- Address community and public infrastructure needs in underserved neighborhoods, and/or for special needs populations.
- Conduct a housing equity audit by neighborhood.
- Diversify urban villages and higher income neighborhoods by adding affordable housing for low income residents in areas where it is lacking.

Coordinate Effective Delivery of Services

Numerous public, non-profit and private agencies provide housing and other services to low-income persons and households. Applicants, funding agencies and the recipients of housing and services would benefit from greater coordination. The City should work with other agencies and providers to coordinate the funding and delivery of services in order to be more effective and efficient, and work together to foster greater understanding among the public about housing and related issues, and the programs in place to address them.

Tier 1 priorities:

- Involve partner agencies, tenants, landlords, and the broader community in education and advocacy efforts involving homelessness, fair housing, cost burdened households, and neighborhood equity.
- Coordinate local strategies with partners to assist those experiencing and at risk of homelessness.
- Raise awareness with upstream funding and finance agencies about local needs and priorities.

Partners as lead:

- Support the coordination and expansion of mobile health and peer health services that serve special needs populations.
- Address the "benefits cliff": pursue opportunities to ease the transition off housing assistance to encourage more households using assistance to embrace upward mobility.
- Support local economic development: especially job training for those who are exiting homelessness, and microenterprise development.

Tier 2 priorities:

- Improve disaster preparedness and response efforts, particularly for special needs populations.

Resources and contingencies

The tables that follow summarize the anticipated resources according to source of funding, and estimate the allocation of those resources by goal. Funding levels are estimations, and the community participation plan and community discussions mention that actual funding levels could be greater or less than those estimated in the plan. Goal and activity funding may be adjusted among discussed goals and activities. Contingency funding is also specifically proposed for the following activities:

Goal: Increase Affordable Housing Supply - Rental

- Multifamily rental housing development (HOME, Levy)
- CHDO projects and operating (HOME)

Goal: Address and Prevent Homelessness

- Tenant Based Rental Assistance (HOME, Levy)
- Supportive Services, including Case Management (Levy)

Goal: Preserve Existing Housing

- Housing Rehabilitation (CDBG)

Goal: Increase Affordable Housing Supply – Homeownership

- Housing Finance Commission Homebuyer (HOME, Levy)

Goals: Promote Neighborhood Equity, and Coordinate and Improve Delivery of Services

- Public/Community Facilities (CDBG)
- Administration and proactive involvement in securing sites and undertaking predevelopment activities to prepare for nonprofit housing development (Levy)
- General administration, proportional to the actual allocation of funds (HOME and CDBG)

Resources allocations and estimated numbers to be served for goals and activities are based on both the current needs and historic information. They are also estimated based on HUD guidelines for maximum subsidies and regional information about the cost to develop and operate housing. Bellingham has conducted its own market analysis on both homes for sale, and market rents for apartments, and these point to a need for differentiation from the HUD standards for certain values. Those market studies are included as attachments in the HUD plan.

Anticipated resources

Program	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
		Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	Acquisition; Admin and Planning; Housing; Public Improvements; Public Services	\$785,545	\$210,000	\$385,747	\$1,2381,292	\$3,785,794	Funds used for priority needs, including preservation of housing stock, lead-based paint, public improvements, public services and administration and planning.
HOME	Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; TBRA	\$537,364	\$120,000	\$295,000	\$952,364	\$2,495,115	Funds used for homebuyer assistance, tenant-based rental assistance, housing development (including CHDOs) and administration.
City Gen Fund	Public Services; TBRA	\$500,000		\$23,760	\$523,760	\$2,000,000	This is the city's investment in housing, human and social services.
City Housing Levy	Acquisition; Admin and Planning; Homebuyer assistance; Homeowner rehab; Housing; Multifamily rental new construction; Multifamily rental rehab; New construction for ownership; Public Services; TBRA	\$3,000,000		\$1,174,699	\$4,174,699	\$16,000,000	The City of Bellingham has a voter-approved housing levy that supports development and preservation of housing, as well as rental assistance and housing services.

Goals summary information

City Goal(s)	Sort Order	Description	Start Year	End Year	Funding ⁴³	Goal Outcome Indicator
Increase Supply of Affordable Rental Housing	1	Build or acquire rental housing; includes acquisition and opportunity fund dollars	2018	2022	\$13,137,032	Rental units constructed
Address & Prevent Homelessness	2	Support low barrier shelter, rental assistance, case management and diversion programs, and services that fill the gap in basic needs	2018	2022	\$7,319,760	Homeless person overnight shelter
						Tenant based rental assistance
						Public service activities for low/moderate income housing benefit
						Public service activities other than low/moderate income housing benefit
Preserve Existing Housing	3	Rehabilitate housing	2018	2022	\$3,752,500	Homeowner housing rehabilitated
						Rental units rehabilitated
Increase Affordable Homeowner Housing	4	Support down-payment assistance and new homeownership opportunities	2018	2022	\$1,260,000	Direct Financial Assistance to Homebuyers
Promote Neighborhood Equity	5	Improve infrastructure and connectivity, and invest in facilities in low-income neighborhoods	2018	2022	\$1,578,348	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit
						Other
Coordinate & Improve Effective Delivery of Services	6	Education and administration funding	2018	2022	\$2,265,384	Other

⁴³ Includes year one anticipated annual allocation + program income, and remainder of 5-year period anticipated allocations

Barriers to affordable housing

In 2017, a workgroup convened to address the gaps and barriers to housing and services delivery, and suggest strategies to ameliorate those barriers. The Community Solutions Workgroup convened selected community stakeholders and city staff to identify and prioritize needs along the continuum of housing, including issues of homelessness, and the various housing options available.

Specifically, the Workgroup was asked to:

- 1) Review the most recent Point-in-Time count and American Community Survey/Census data;
- 2) Review the inventory of emergency, transitional, supportive, and subsidized housing;
- 3) Identify the needs and gaps within the community; and
- 4) Recommend strategies and actions.

Over the course of four working meetings, the group was presented with data about the existing needs and resources within the community, and was asked to address a series of questions, and identify gaps and barriers. For the purposes of this workgroup, gaps were defined as deficits in any kind of resource required to meet the housing needs of our community (including funding, infrastructure, services, planning, coordination, or capacity). Barriers were defined as systematic issues, policies, or norms that prohibit the reaching of goals or operating at full potential.

Gaps for low-income renters

The workgroup was asked to start by identifying all gaps and barriers that make it difficult for low-income renters to find permanent, suitable housing. An extensive list of gaps and barriers was identified. These were compiled and summarized by City staff into the four broad categories below, keeping in mind that these categories have substantial overlap with the gaps that also affect the homeless population.

- **Inventory gaps:** An existing shortage of at least 500 rental units for low-income households, and an additional predicted shortage of 900-1,000 units over the next 5 years.
- **Service gaps:** Funding for 2.5 to 3 additional housing case managers needed immediately to fill available units and/or utilize available resources (rental vouchers).
- **Cultural gaps:** A climate in the general public that is conducive to addressing the identified barriers.
- **Coordination gaps:** A clear, comprehensive plan, backed by public/private partnerships; transparency among partners in order to understand the need for resources in real time; and access to good data about needs.

Additional gaps for the homeless population

The key barriers/areas of highest need identified by the service provider sub-group, the City, and Community Solutions Workgroup were:

- Services to promote social inclusion, community building, and independent living skills;
- Light-touch services available for those who could be housed stably with a little assistance;
- Job training and supported employment;
- Intensive, coordinated medical and behavioral health interventions; and
- Safe place(s) for people who are homeless to have shelter while the community works on other strategies.

Another effort to convene stakeholders took place in 2007, when Whatcom County and the City of Bellingham appointed sixteen community members to a Countywide Housing Affordability Task Force (CHAT). The purpose of CHAT was to review and develop policies and strategies to meet countywide affordable housing goals. Three of CHAT's six goals addressed strategies to remove barriers to affordable housing: 1) Create a housing trust fund; 2) Strive to reduce land and building costs; and 3) Provide incentives for the creation of affordable housing.

The primary strategies that CHAT recommended to implement these goals are:

- Create an affordable housing investment fund
- Adopt measures that reduce land costs
- Adopt measures that reduce labor and material costs
- Adopt measures that reduce infrastructure development costs
- Adopt affordable housing incentives

Most of these measures have been implemented, though the City annually reviews what is still needed to be done.

Actions planned to remove barriers

The Community Solutions Workgroup identified strategies, defined as possible solutions that may help either fill an identified gap or overcome an identified barrier. After a thoughtful analysis of the existing gaps and barriers in housing and services, the group identified and then prioritized a list of top strategies that could help to address those gaps and/or overcome the barriers. Those were:

- Acquire, preserve, and improve existing affordable apartment blocks in the city (purchase units in gentrifying areas);
- Change zoning to support a greater diversity of housing products in the market;
- Access & provide more funding for expanded case managers / landlord liaisons;
- Construct new housing units;
- Create an insurance or damage mitigation fund to minimize the risks to landlords renting to tenants with no/poor rental history;
- Expand mobile health services;
- Study options for general transportation services and decide if appropriate to integrate into other strategies (or keep as a standalone strategy);
- Create additional staffing to leverage resources, funding, and housing development deals more strategically and proactively; utilize innovative new funding models which are already being implemented elsewhere to build new housing;
- Create a rental rehab program that makes funding available to landlords who rent to low-income tenants who utilize vouchers for upgrades required to pass more stringent inspections;
- Conduct a housing equity audit by neighborhood;
- Increase programs that enable and empower tenants receiving subsidized housing to transition out and become integrated w/in the community;
- Check-in regularly between local funders and service providers to adapt to changing needs and trends;

- Develop a community liaison or trained peer health worker program to help keep people in housing and integrate with the broader community;
- Coordinate among services and programs to promote social inclusion and community building for those exiting homelessness;
- Light-touch case management services available for those experiencing homelessness who have lower vulnerability scores to get them housed quickly;
- Assess existing workforce development programs, and cultivate relationships with employers and/or develop linkages among programs to better serve the needs of those experiencing or recently leaving homelessness; and
- Develop and offer training community-wide about how to connect with and include those experiencing homelessness.

These strategies are reflected in the priorities and goals outlined in the Consolidated Plan.

In terms of the CHAT recommendations, the City reviews them annually on land use and other limitations or policies that affect affordable housing supply in the City. Most of this effort is now integrated with other city planning efforts that encourage infill opportunities within the City. The City has accomplished most of these earlier-identified barriers, including developing a local source of funding and offering reductions in fees for low-income housing.

Discussion

The City remains committed to removing or ameliorating the negative effects of public policies that serve as barriers to affordable housing. As described in the HUD version, section MA-40-91.210 (e), the major barriers to affordable housing in the jurisdiction are driven by market forces: demand for housing exceeds supply, there is a shortage of low-income housing as rents and property values rise, and wages are not increasing proportionate to housing costs. Additionally, minorities are less likely to apply to home ownership programs, meaning that low-income homeowners are disproportionately White (even after taking into account the fact that Bellingham has a majority White population).

Since 2012, there has been an increase in all types of populations experiencing homelessness in Whatcom County. The largest percentage point increases are among the number of chronically homeless families, both those experiencing homelessness in a given year and becoming homeless in a year. The largest group experiencing homelessness by far is individuals in families with only adults.

Whatcom County is designated as the Lead Agency to address homelessness in the county and the city. Funds are collected by the county from document recording fees locally to support local strategies to prevent or reduce homelessness. The City works in close partnership with the county to address gaps in services when possible.

As part of the outreach efforts described earlier, a subgroup of the Community Solutions Workgroup developed a survey to be taken by caseworkers and other direct service providers to assess the needs of households currently on the Housing Pool. The results were combined and analyzed anonymously as a way to quantify the needed housing types and services estimated for this group of individuals and families. In total,

the survey was conducted on behalf of 327 unique households by case managers and the Homeless Outreach Team.

Many of the strategies to address the severe housing shortage will also impact the availability of units and impact the speed at which households are able to reenter housing from homelessness. In addition, the City has put forward the following priorities specific to homelessness:

- Support the development of emergency shelter in a safe, permanent location, and
- Support programs to prevent chronic homelessness through intervention services like diversion and light touch case management.
- Support intensive case management for those experiencing chronic homelessness.
- Support job training and social inclusion programs for those reentering housing from homelessness.
- Support additional services to those experiencing unsheltered homelessness like storage and sanitation facilities.

2018 Action Plan

The 2018 Action Plan is the first year of the 2018-2022 Consolidated Plan. The Action Plan addresses the proposed programs, projects, and activities that will be undertaken in the 2018 Action Plan year (July 1, 2018 – June 30, 2019) with the resources anticipated to be available in the proposed budget. Funding sources include the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME), as well as local City Housing Levy and General Fund support for specific activities.

In the event that HUD appropriations are greater or less than anticipated, or project activities come in less than funding allocated, the following activities are proposed as contingencies: Multifamily rental housing development (HOME), Tenant Based Rental Assistance (HOME), Housing Finance Commission Homebuyer (HOME), CHDO projects and operating (HOME), Housing Rehabilitation (CDBG), Public Facilities (CDBG), and proportional amounts for Administration (all sources).

Expected Resources

HUD's 2018 allocation to the City of Bellingham was anticipated as 95% of the 2017 allocation for the public comment period, and was adjusted after the actual allocation was released on May 1. Adjustments were made in accordance with the Community Participation Plan and contingencies published and discussed throughout the public comment period.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amt Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total: \$		
CDBG	Public - Federal	Acquisition; Admin and Planning; Housing; Public Improvements; Public Services	\$785,545	\$210,000	\$385,747	\$1,381,292	\$3,785,794	Funds used for priority needs, including preservation of housing stock, lead-based paint, public improvements, public services and administration and planning.
HOME	Public - Federal	Acquisition; Homebuyer assistance; Homeowner rehab; Multifamily rental new construction; TBRA	\$537,364	\$120,000	\$295,000	\$952,364	\$2,495,115	Funds used for homebuyer assistance, tenant-based rental assistance, housing development (including CHDOs) and administration.
City Gen Fund	Public - Local	Public Services; TBRA	\$500,000		\$23,760	\$523,760	\$2,000,000	This is the city's investment in housing, human and social services.

City Housing Levy	Public - Local	Acquisition; Admin and Planning; Homebuyer assistance; Homeowner rehab; Housing; Multifamily rental new construction; Multifamily rental rehab; New construction for ownership; Public Services; TBRA	\$3,000,000		\$1,174,699	\$4,174,699	\$16,000,000	The City of Bellingham has a voter-approved housing levy that supports development and preservation of housing, as well as rental assistance and housing services.
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2018 Projects Summary

2018 ACTION PLAN SUMMARY

RESOURCES ANTICIPATED	CDBG	HOME	CITY GF	HOUSING LEVY	TOTAL
2018 Grant/Allocation	\$ 785,545	\$ 537,364	\$ 342,486	\$ -	\$ 1,665,395
Program Income (Loan Paybacks)	\$ 210,000	\$ 120,000	\$ -	\$ -	\$ 330,000
2018 FY Program Income Anticipated	\$ 210,000	\$ 120,000	\$ -	\$ -	\$ 330,000
2017 FY Program Income Unspent	\$ -	\$ -	\$ -	\$ -	\$ -
Prior Year Uncommitted/Deobligated Funds	\$ 250,000	\$ -	\$ -	\$ -	\$ 250,000
EXISTING COMMITMENTS (AWARDS)	\$ 385,747	\$ 295,000	\$ 181,274	\$ 1,429,852	\$ 2,291,874
2012 HOUSING LEVY:					
Levy Production & Preservation	\$ -	\$ -	\$ -	\$ 1,210,006	\$ 1,210,006
Levy RASS	\$ -	\$ -	\$ -	\$ 242,768	\$ 242,768
Levy Homebuyer	\$ -	\$ -	\$ -	\$ -	\$ -
Levy A & O Fund	\$ -	\$ -	\$ -	\$ 875,000	\$ 875,000
Levy Admin	\$ -	\$ -	\$ -	\$ 165,268	\$ 165,268
TOTAL:	\$ 1,631,292	\$ 952,364	\$ 523,760	\$ 3,922,894	\$ 7,030,310

ACTIVITIES	CDBG	HOME	CITY GF	HOUSING LEVY	TOTAL
Production Program					
Previous (Unspent) Commitments					
Opportunity Council/NWYS - 22 North		\$0		\$193,383	\$193,384
Lydia Place Gladstone - predevelopment				\$38,000	\$38,000
OC Promise Village - predevelopment				\$2,000	\$2,000
Aloha / Samish Way development				\$0	\$0
2018 Allocations:					
OC Promise Village		\$368,523		\$1,035,006	\$1,403,529
CHDO Set Aside (min. 15% of HOME Grant)					
OC Promise Village		\$80,605			\$80,605
Preservation Program					
Previous Commitments					
2017 City Rehabilitation Program	\$15,000				\$15,000
2017 Manufactured Housing Repair				\$10,000	\$10,000
2016 DVAS Baker Place Shelter Rehabilitation				\$254,084	\$254,084
2016 Opportunity Council G St Rehabilitation				\$12,000	\$12,000
2018 Program:					
City Rehabilitation Program	\$417,950				\$417,950
Manufactured Housing Repair				\$125,000	\$125,000
2018-19 Emergency Repair				\$50,000	\$50,000
Acquisition and Opportunity Program					
Acquisition and Opportunity Fund				\$875,000	\$875,000
Rental Assistance, Housing & Human Service Program					
Previous Commitments					
2017 FY Tenant Based Rental Assistance				\$2,000	\$2,000
2018 Program:					
Tenant Based Rental Assistance (OC) - new contract		\$142,500		\$16,500	\$159,000
Homeless Service Center Admin			\$39,274	\$46,533	\$85,807
Project Homeless Connect			\$2,000		\$2,000
Homeless Outreach Team				\$210,000	\$210,000
Intensive Case Management			\$140,000		\$140,000
Emergency Shelter NOFA			\$30,000		\$30,000
Housing Project-Based Services (see Ex. B)				\$397,832	\$397,832
Housing Services (see Ex. B)	\$119,895		\$0	\$226,268	\$346,163
Human & Social Services (see Ex. B)	\$45,254		\$312,486	\$0	\$357,740
Public Facility Program					
Previous Commitments					
2016 Opportunity Council Cornwall Phase II		\$0			\$0
Telegraph Road Infrastructure (see homebuyer project below)	\$315,747				\$315,747
Foundation for the Challenged - DD Housing	\$55,000				\$55,000
2018 Competitive NOFA Allocations:					
Public/Special Needs/Community facilities	\$463,337				\$463,337
Homebuyer Program					
Previous Commitments					
Housing Finance Commission		\$295,000		\$259,767	\$554,767
KCLT Telegraph Rd (see public facilities above)				\$4,253	\$4,253
Contingency Projects					
HOME - WSHFC, TBRA, Multifamily housing, CHDO operating					\$0
CDBG- Rehab program, Public Facilities					\$0
Administration					
City Expenses	\$199,109	\$53,236		\$165,268	\$417,613
TBRA Administration (contract)		\$12,500			\$12,500
TOTAL:	\$1,631,292	\$952,364	\$523,760	\$3,922,894	\$7,030,310
BALANCE	\$ -	\$ -	\$ -	\$ -	\$ -

**EXHIBIT B
2018 RENTAL ASSISTANCE AND SERVICES**

	CDBG	HOME	CITY GF	HOUSING LEVY	TOTAL
Existing Commitments:	-	-	\$181,274	\$656,365	\$ 837,639
New Revenue:					
Housing Services	\$119,895			\$226,268	\$ 346,163
Human and Social Services	\$45,254		\$312,486		\$ 357,740
Tenant-Based Rental Services		\$142,500		\$16,500	\$ 159,000
Project-based Rent and Services					\$ -
Emergency Shelter Services			\$30,000		\$ 30,000
TOTALS	\$ 165,149	\$ 142,500	\$ 523,760	\$ 899,133	\$ 1,730,542

2018 PROGRAM

PROGRAM	CDBG	HOME	CITY GF	HOUSING LEVY	TOTAL
Rental Assistance					
Existing Commitments:					
2017 FY Tenant Based Rental Assistance				\$2,000	\$2,000
2018 Program:					
Tenant Based Rental Assistance Program		\$142,500		\$16,500	\$159,000
Housing Services					
Existing Commitments:					
Homeless Service Center Admin			\$39,274	\$46,533	\$85,807
2017-18 Competitive NOFA Allocations (year 2):					
Lydia Place - Ending Family Homelessness	\$22,095			\$60,905	\$83,000
Lydia Place - Transitional Housing				\$25,063	\$25,063
OC - Housing Services	\$49,600			\$0	\$49,600
CCS - Anti-victimization Re-housing Program				\$49,600	\$49,600
NWYS - PAD Program	\$48,200			\$0	\$48,200
DVSAS - Safe Shelter	\$0			\$29,700	\$29,700
NWYS - Transitional Living Program				\$36,000	\$36,000
YWCA - Larrabee Residence				\$25,000	\$25,000
Held for Emergency Shelter NOFA			\$30,000	\$0	\$30,000
Homeless Outreach Team				\$210,000	\$210,000
Project-Based Rental Assistance & Housing Services					
Existing Commitments:					
2013-18 Francis Place Housing Services				\$187,918	\$187,918
2013-18 Reggie's House Housing Services				\$67,914	\$67,914
Opportunity Council / NWYS 22 North Housing Services (begins 2018)				\$142,000	\$142,000
Human & Social Services					
Existing Commitments:					
Intensive Case Management / GRACE			\$140,000		\$140,000
2018 Project Homeless Connect			\$2,000		\$2,000
2017-18 Competitive NOFA Allocations (year 2):					
Lydia - Mental Health Counseling			\$20,000		\$20,000
DVSAS - Help & Healing to Children of DV Victims			\$21,350		\$21,350
BCELC - Childcare & Early Learning Services			\$29,900		\$29,900
WCOA - Meals on Wheels Bellingham	\$30,000		\$0		\$30,000
OC - Volunteer Chore Program			\$29,600		\$29,600
WLC - Gaining Jobs & Improving Self-Sufficiency Through Literacy			\$12,490		\$12,490
BCFSC - Target Intensive Case Management	\$15,254		\$14,746		\$30,000
Rebound Roots			\$30,000		\$30,000
BFB - Free Grocery Program			\$26,800		\$26,800
MNW - Farm Worker & Senior Support Services			\$19,300		\$19,300
OC - Maple Alley Inn			\$22,100		\$22,100
NWYS - Teen Court			\$24,300		\$24,300
WDRC - Parent / Teen Mediation			\$15,000		\$15,000
NWYS - Vocational Readiness Program			\$25,900		\$25,900
SHH - Residential Services for Adults Living with AIDS			\$13,000		\$13,000
LAW - Homeless Disability Benefits Project			\$8,000		\$8,000
TOTAL ALLOCATIONS	\$165,149	\$142,500	\$523,760	\$899,133	\$1,730,542
BALANCE:	\$ -				

Appendices

Appendix 1. Public comments

Appendix 2. Affordable housing inventory

Appendix 1. Public comments

Consolidated Plan: Written comments received

Submitted December 21, 2017 – April 10, 2018

(Does not include Assessment of Fair Housing comment period)

Housing Affordability and Zoning

Email received: March 28, 2018

From: Kornelis, Jon S Jon.Kornelis@bp.com

Subject: RE: Remind: Consolidated Plan Open House - Today!

Thank you for the invite to the Open house on Monday. It was very informative and I learned a lot about what the city was doing, and about their future plans. It was also nice to talk with a few of the city staff and to talk with April Barker from the City council. One of the questions I was asked by staff was what did I think the city should be doing about housing. I did have some feedback with a few of the staff that where there but here are some of my responses.

1. Continue to build the big apartment complexes. A lot of people don't like them but they are the answer to cheaper housing. If done right they work.
2. Expand the UGA's. There may be some land left in the City limits to develop but it seems to be something that either drives the price up, or environmental constraints on it. (a lot of wetlands/hard to build on lots) A lot of this land may be better off left as green spaces. There is a lot of land to the north and south of the city that would be easy to develop.
3. Allow building on the empty lots in the UGA. There is already Urban density here and lots that would be available if they had water and sewer. Most of these lots have the water and sewer going to them and people could and would build but the city won't allow hookups (the city already allows hookups for some big business and developers but not for small property owners-example, the new Holiday Inn Hotel at the airport).
4. Encourage the ADU's where they in neighborhoods that will except them.
5. Try to develop some type of development plan to connect and work with the city of Ferndale. The I5 corridor is already being built out commercially but not a lot of residential being mixed in with it. (trying to think of homes that are close to business making for short commutes—similar to the Haskell business park or Iron gate)
6. Keep up the good work with the Green ways and parks. Bellingham is doing a great job with this. Make sure to secure park land and trails as the city grows. Make sure the trails coming out of the North end of Bellingham connect up with the South end of Ferndale.
7. Be thoughtful of future road connections and traffic plans. It currently is quite hard to get around Bellingham due to its general layout. Need to look into improving various connectors. An example would be the lack of east and west connectors between Smith road and Bakerview road.

Thank you for giving the community an opportunity to give input. I know that community development is a very difficult thing and making everyone happy is quite impossible.

Thanks again for your hard work!
Jon Kornelis

Submitter: Patricia Leja

Address: 4396 Saddlestone Dr

City: Bellingham

State: WA

Zip: 98226

Comments:

We would like to see more 55+ Active Retirement Community Single Family Homes in Bellingham. With the rapidly growing number of retirees settling in Bellingham, this is something that is desperately needed. Are there any plans in the works?

Submitter: Izaac Post

Address: 2105 Knox Ave Apt. 3

City: Bellingham

State: WA

Zip: 98225

Comments:

The City has excellent guidelines for infill housing, but they are not allowed to be applied to single family zones. Please encourage infill housing types to be built in single family zones. Infill housing supplies more houses inside our existing city limits, reducing sprawl and the negative side-effects of sprawl such as increased pollution, increased vehicle miles, and increased storm water runoff. Increasing our density will provide more diversity of housing types and more affordable housing types near where people already live, work, and play—and reduces the need for new or expanded infrastructure that greenfield development requires. Lastly, parking is an amenity, not a right—and our laws should reflect that. Remove parking minimums, at least from neighborhoods served by bus service. Bus riders shouldn't be forced to pay for a parking spot with their apartment or house if they don't own a car.

In summary, please adopt the infill toolkit for use in all single-family zones to create more diversity and affordability in our housing supply. Remove barriers to increased density such as parking minimums. Thank you!

Submitter: ERIC RODRICK

Address: 3219 Pinewood Avenue, apt C4

City: Bellingham

State: WA

Zip: 98225

Comments:

I am very concerned about converting all single-family zoning in the city to multi-family zoning (in all but name) by allowing second residences up to 90% of the size of the original.

There is no evidence this will generate equality.

There is no evidence it will achieve its stated goals.

There is plentiful evidence that its advocates have vested interest, as most are landlords and developers seeking to profit in a changed real estate market.

Just the disingenuous and dishonest arguments of the proponents should be cause enough not to move

forward with that aspect of the plan, but if that is not enough then retaining the respect of the people (and possible their votes) surely is. Seattle attempted a similar change recently, and was forcibly restrained because though they have (dishonestly and disingenuously) maintained that the measure would not require an environmental impact study, in fact it did. Should the council pass a similar measure here, it will certainly also be frozen pending environmental impact study and the people of this city will come to understand how little respect their council has for environmental concerns and how deeply they are in the pockets of developers and small, minority groups of wealthy land-owners.

That is what the people will see if this measure is passed and restrained only by appeal, essentially confirming that it was deficient and known to be from the beginning.

Submitter: Natalia Robinson

Address: 1401 James St

City: Bellingham

State: WA

Zip: 98225

Comments:

It is vital to this community to focus on affordable housing. Alternative housing such as ADUs, low income hud housing and section 8 homes help address this concern. Currently the available housing in Bellingham is so costly that the majority of Bellingham housing is inaccessible to Bellingham citizens. We desperately need a shift in priorities. If it were not for disabled income based apartments, I would be homeless.

Email received: April 10, 2018

From: Paul Klein rovenorth@yahoo.com

Subject: Re: Last chance to submit your written comments!

Dear Department members:

First of all, thank you for the important and monumental effort of producing the City of Bellingham 2018-2022 Consolidated Plan draft for public comment. I can only imagine the amount of work that went into it, and you deserve real kudos.

Overall, I concur with the Strategic Plan described in pages 45 through 56, and have fundamentally just one objection, two concerns related to that objection, and one suggestion.

1. My objection

I disagree with the notion, expressed within the pages of the Strategic Plan and elsewhere in the draft, that infill in neighborhoods currently zoned single family residential will assist those among us with the lowest incomes.

Page 48 states in its first paragraph: "The greatest need in our community is to assist those with the lowest incomes." I agree unequivocally. In furtherance of doing so, the "Tier I priorities" are stated as: "support the acquisition and development of housing units affordable for low-income residents," "allow for infill, multifamily, and group housing in more neighborhoods," and "increase the City's proactive role in affordable housing development."

I agree overall with those priorities except, as I've already stated, the "infill." Would it increase the housing supply? Yes, obviously. Would it directly or even indirectly increase a housing supply specifically targeted to assist those most in need? I doubt it, and I know of no reputable studies to assuage that doubt.

2. My concerns

Like many others in our community, I am concerned that infill in at least some neighborhoods currently zoned single family residential will result in a degradation in its residents' quality of life, and even in degradation in the quality of life in Bellingham as a whole.

Additionally, like many seniors on modest, fixed pensions, I am concerned about the potential tax consequences of infill. Page 23 of the Consolidated Plan draft states: "Many retired seniors live on a fixed income and cannot afford rental costs or property tax increases. In fact, senior households make up the majority of owner-occupied households that are cost burdened." That's my wife, Emily, and me.

I searched throughout the Consolidated Plan draft to see a discussion of whether infill might have the effect of raising our property taxes, and found nothing on the topic. Did I miss it? Whether I did or not, isn't there credible evidence that infill does in fact routinely have that result? If so, there's an important "disconnect" between the facts about seniors stated on page 23 and the claimed benefits of infill.

3. My suggestion

Already quoted above, the Consolidated Plan draft states there should be "an increase in the City's proactive role in affordable housing development." On that point, I have long wondered why the City apparently does not routinely require a percentage of new construction of various housing types be produced for low-income residents. Am I correct in that observation? I did not see it addressed at all in the Consolidated Plan draft. As you no doubt know, permits for new construction of various types of housing are routinely conditioned to produce that result elsewhere in the US. I suggest it should become a high priority for the City.

In closing, again, thank you for your efforts!

Sincerely,
Paul Klein
3205 Alderwood Avenue

Kate, I sincerely apologize. After thirty years together, you'd think I might have learned to always ask Emily for her thoughts before clicking "send." I have one additional comment. Again, I apologize, and ask that it be attached to my previous email.

Dear Department of Planning and Community Development members:

I did not see a discussion, in the Consolidated Plan draft, of the effects of "Airbnb" and similar vacation rental arrangements. It seems to me this might be an important omission when undertaking the task of planning Bellingham's housing future.

For example, if we promote DADUs, isn't it just as likely or even more likely that a person would build one to rent to vacationers, rather than long term residents, much less low to moderate income residents? I honestly have no objection to it, but nearby in my neighborhood, I know two households that rent rooms to vacationers, one households that rents an attached ADU to vacationers, and one household that rents a DADU to vacationers. Those are just the folks I know, within a handful of blocks!

My very basic understanding is that the "Airbnb" and similar vacation rental markets might be difficult to quantify, much less regulate. I don't envy you or anyone else the task. Still, I think it merits a good deal of thought if we are to have faith in the claimed outcomes of planning.

Sincerely,
Paul Klein
3205 Alderwood Avenue

Homelessness

Submitter: Cari Duffy
Address: 3214 Cherrywood Ave
City: Bellingham
State: WA
Zip: 98225
Comments:

I do not agree with increasing taxes in any way to compensate for homeless issues or affordability. I also do not agree that we need to do anything about affordability. This is what happens in a town that is growing bigger and more expensive. People move into smaller communities when they cannot afford to be in Bellingham anymore. This is life. Stop allowing the homeless to ruin our city!

Submitter: Schyler Duryee
Address: 1200 N. Garden St.
City: Bellingham
State: WA
Zip: 98225
Comments:

I think that this is a good start to getting people housed but I think there should also be a focus on giving support to people who have or are facing homelessness or those with lower incomes struggling with the costs of housing as well as other necessities for living. I think that there are a lot of rules and regulations that come along with subsidized housing and I think if the city will work with those who are struggling with housing we can focus on an even bigger problem of what comes with having low income. These support services should work with individuals with issues involving financing, mental health, substance abuse, etc. I think that too often policies expect those who are marginalized by income are put under a microscope to be absolutely perfect when nobodies perfect no matter what income bracket they fall in. I think that if that is considered then this could be a successful plan in elevating the number of people who have to face homelessness and helping a bigger problem from continuing its cycle.

Submitter: Mary A Dickman
Address: 1026 North Forest

City: Bellingham

State: WA

Zip: 98225

Comments:

Whatcom County needs to provide, or allow, more support for transitional housing for individuals...both male and female. The new approach by the United Way to focus support on agencies with children, of course a high priority, leaves the single, needy population at risk. Mental problems, drug or alcohol addiction make placement difficult but progress can be attained.

No population center should look like the streets of so many US cities....disenfranchised people, all ages, pushing carts with all their belongings, rain or shine, no place to go. We did better in the Depression....at least many showed human kindness to their fellow man and shared what little they had.

Neighborhood Equity/Equality

Submitter: Brian Estes

Address: 4720 Spring Vista Way

City: Bellingham

State: WA

Zip: 98226

Comments:

I highly endorse this latest section of the consolidated plan. Lack of fair housing opportunities is a very important issue in Bellingham and the solutions listed below are a great first step towards addressing them. We need the infill toolkit implemented city-wide ASAP. While Bellingham prides itself on being a welcoming, liberal city, for too long our housing and zoning policies reinforce racial and income segregation by neighborhood. More publicity and education of the public about the results of the recent 2018-2022 Fair Housing Assessment report would greatly aid this effort as well.

Promote Neighborhood Equity

Concentrating any single type of housing in a neighborhood limits economic diversity and housing choice. For families to achieve financial stability and economic independence, they need to all have access to good schools and affordable housing which is located near their place of work. In keeping with HUD's goal to provide affordable housing that is accessible to job opportunities and the City's strategic commitment to equity and social justice, the City should promote affordable housing options within all neighborhoods. This would help disperse low-income and minority populations proportionately throughout the City and help avoid problems that can come with high concentrations of poverty.

Tier 1 priorities:

- Support the acquisition of existing 'naturally occurring' rental units in higher poverty neighborhoods as a strategy to prevent displacement with gentrification.

Tier 2 priorities:

- Address infrastructure needs in underserved neighborhoods.
- Conduct a housing equity audit by neighborhood.
- Diversify urban villages and higher income neighborhoods by adding affordable housing for low income residents in areas where it is lacking.

Submitter: Shovia Muchirawehondo
Address: 2551 Donovan Avenue
City: Bellingham
State: WA
Zip: 98225

Comments:

In the Plan as well as the assessment there is ample evidence that race and the practice of racism is a factor in the housing issues of Bellingham. We must address equality in housing and income in Bellingham in some way to ensure that there is a move toward a more equitable housing situation for communities of color in Bellingham. While mentioned in the assessment, there is not reference to the fact that a barrier that exists is that "they felt unwelcome somewhere because of their race, or because they are "not white". This coupled with the disparity issues reflected in the plan should lead to a goal that reduces this fear through the city taking a hard stance against any discrimination based upon race.

In this plan, there should be the inclusion of specific goals and actions that promote equality to affirm equity. The city should require diversity training for all city employees that deal with any issues but particularly deal with housing issues. Any plan associated with ensuring that a move away from housing inequalities based upon race should include and have as primary stakeholders those from communities of color. Equality promotes equity.

Submitter: Tina McKim
Address: 2333 Humboldt St
City: Bellingham
State: WA
Zip: 98225

Comments:

Birchwood needs an accessible, affordable, culturally diverse and appropriate grocery store to provide fresh, healthy food. It is important that this grocery does not contribute to the gentrification of the neighborhood, as residents are already being forced out by higher rents. It is important that any planning in the Birchwood neighborhood be based on the needs and desires of those most affected in the neighborhood; in the case of the grocery, those who have lost their place to get groceries (in particular the disabled, poor, people of color and the elderly) should have their voices at the forefront of any decision. Outreach must be extensive and accessible to the disabled, those who speak various languages and those who work multiple jobs. Surveyed neighbors also note the lack of community center/ social meeting spaces in the neighborhood, which would have a positive impact on the health and spirit of the neighborhood. The issue of non-compete clauses in the city in the case of essential needs such as groceries must also be urgently addressed. These clauses must be prohibited in COB. No neighborhood should have to go hungry because some corporation decides it wants to make more money somewhere else, chasing after a different income / demographic bracket. The city missed a real opportunity to purchase the Albertsons building and lease it out to essential services needed in the area.

General comments

Email received: March 13, 2018
From: Katherine Freimund director@whatcomliteracy.org
Subject: Re: Consolidated Plan: public comment period is open

Regarding the Consolidated Plan, a note: In Figure 12. *Bellingham School District: % minority and free/reduced meals by elementary school* on page 31 it includes Irene Reither. The last time I checked Irene Reither was in the Meridian School District.

Thank you for all of your good work on this project.

Best,
Katherine

Email received: March 22, 2018

From: Ivana Grace ivanamazinggrace@yahoo.com

Subject: Re: Consolidated Plan Open House - Monday

THAN YOU! This is very thoughtful, and I appreciate the 'transparency' in this public/civic action, reminding us that THIS IS OUR CITY, after all, blessed to be a DEMOCRACY!!! Looking forward, Ivana Grace

Email received: April 10, 2018

From: Mike and Kristina Heintz <mikeheintz@msn.com>

Subject: 2018-2023 Consolidated Plan Public Comment

Good Afternoon, Kate,

I want to provide comment on the City Council's Consolidated Plan for 2018-2023.

This updated Consolidated Plan is stellar! It is amazingly well- written, concise, evidence-based, data-driven & compassionate policy proposal that strives for and will create a more inclusive & socially-equitable community!

I support it completely and urge its adoption as written.

I also want to thank the Council members who authored it for their dedication, hard thoughtful work and insight! It eloquently articulates our shared community goals to create an inclusive city where all can thrive and provides the guidance & policy to achieve those goals. The tiered approach is wonderful!

Good Afternoon, again, Kate,

As part of the input for the Consolidated Plan public comment, I would like to add the following links for inspiration & guidance for policy implementation & success of the plan.

<https://www.huduser.gov/portal/casestudies/study-030718.html>

Inspirational project to create low to mid-income housing & commitment to healthy living & local sustainable food systems, Portland, Maine

https://www.huduser.gov/portal/casestudies/study_08312015_1.html

Homelessness Project, Quixote Village, Olympia, WA

<https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-072417.html>

Filling in Housing Gaps

<https://www.shareable.net/blog/11-affordable-housing-alternatives-for-city-dwellers>

Alternative urban affordable housing options.

[https://www.citylab.com/design/2018/01/the-granny-flats-are-coming/550388/
accessorydwellingunits.org](https://www.citylab.com/design/2018/01/the-granny-flats-are-coming/550388/accessorydwellingunits.org)

A great resource on on ongoing ADU policy & development.

<https://www.shareable.net/blog/austin-to-shelter-homeless-in-a-tiny-house-village>

<https://www.shareable.net/blog/11-tiny-house-villages-redefining-home>

Again, I support it completely and ask Council to adopt the updated Consolidated Plan as proposed and written.

Thank you for your time, consideration & service,

Sincerely,
Kristina Heintz
Birchwood

Consolidated Plan Open House

March 26, 2018, 6-7:30 PM

Bellingham Central Library Conference Room

Summary of Feedback:

There were a total of 37 attendees at the Open House, as well as three City Staff and two volunteers from the Community Development Advisory Board, and one community volunteer. The event was divided among four tables according to the following topics. A volunteer or staff member manned each table to facilitate the activity, answer questions, and record comments or questions.

Market analysis & needs assessment:

- The following comments and suggestions came up during discussions with participants:
 - *How can we better use data and population projections by neighborhood to accommodate growth?*
 - *I thought I had planned adequately for my retirement, and my house is paid off. I always believed in contributing my fair share of taxes, but as property values continue to go up, my property taxes have increased so much. It's scary.*
 - *Re: homelessness, we should foster family involvement and reconnection, make it easier for the family to get involved.*
 - *When people think about zoning changes, most people are scared of the design standards, or "form" the new buildings will take. We should have more conversations with the public about "form-based codes" (see strongtowns.org, for example).*
 - *Is rent data collected as part of the Rental Safety Inspection Program? It should be. Then you can track how much rents are going up by neighborhood, and if landlords are raising rent more than 10%.*

Goals and priorities:

- 19 participants did the goal sorting exercise. The two priorities ranked first most often among this group were "Address & Prevent Homelessness" (8) and "Increase Affordable Housing Supply" (7). These match the top two priorities in the Consolidated Plan.
- Written comments on goals and priorities were:
 - *Help by giving jobs and self-respect to those who are homeless/elderly (from cleaning to education) and vouchers for work completed.*
 - *Promote walkability and bicycling – these should be prioritized in neighborhoods over autos.*
 - *Move "conduct a housing equity audit by neighborhood" (Unsure if this means remove it, or move it elsewhere. This participant ranked "Promote Neighborhood Equity" as the top priority).*
- The following comments were also collected by City staff:
 - *Homebuyer assistance drives the economy and creates wealth.*
 - *It doesn't make sense to fund low-income buyers who can't afford maintenance and repairs.*
 - *Need to have rent control. My rent is about to go up \$150/month due to "market value."*
 - *Need to provide safe spaces for homeless population. This includes listening to what the homeless want, not what we think they want.*

- *Housing crisis due to college/university students taking over and driving prices up out of sight! Not keeping up with local incomes either.*
- *Convert empty retail spaces just to get/increase shelter for those in transition! (Especially in this horrible weather)*
- *Wouldn't it be cheaper to buy apartments to serve poor people with subsidized housing and more environmentally responsible than building new buildings?*
- *Need to have simple support systems to employ/keep busy and show respect to homeless. Example: cleaning streets, weeding, and washing public areas.*
- In addition, there were two questions asked:
 - *What percent of vote is needed to pass the levy?*
 - *Does 5-year consolidated plan assume next levy passes?*

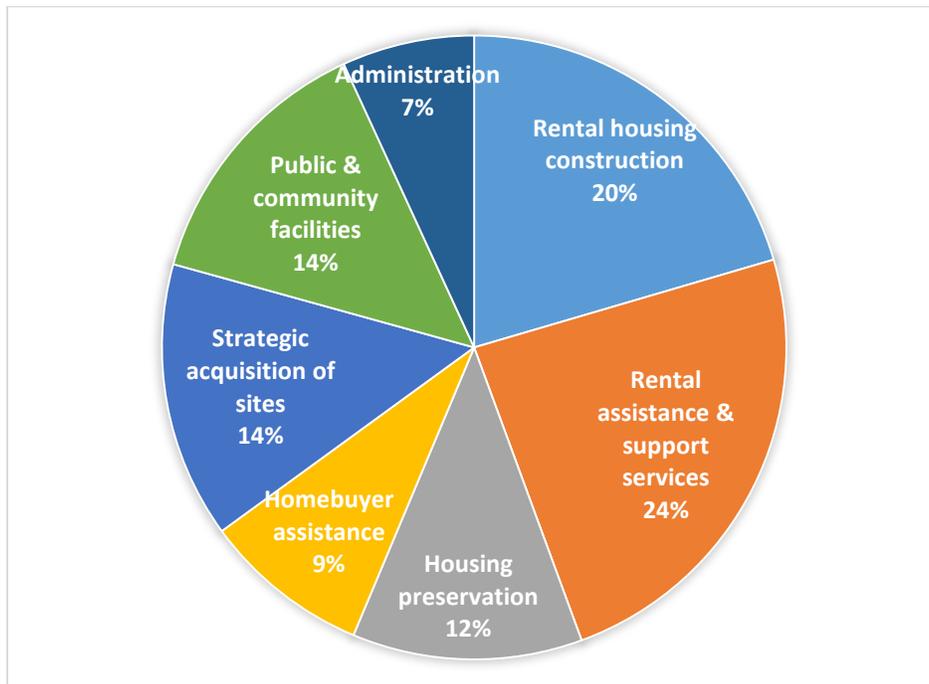
Community engagement:

- We asked participants to complete a quick survey with 3 questions which we could use to better plan and advertise future community engagement events:
 - How did you hear about this open house?
 - Did you participate in any of our online surveys?
 - What's the best way to get your attention about important issues?
- 17 participants completed the survey.
 - As expected, most of the participants (7) had heard about the open house via the email distribution list. A quarter of the participants (4) heard about the event through Facebook. Three participants just happened to walk by, and two heard about it by word of mouth. This indicates that the City's Facebook events calendar is a good way to advertise events, and that good signage and event location are important factors in attracting more participants on the day of.
 - About half the participants had taken one of our online surveys (53%) and about half had not (47%).
 - Participants were asked to circle all the methods that are good ways to get their attention about important issues. The top method was social media (10), followed by print media (i.e., notices in Cascade Weekly or the Herald) and presentations to community groups (both 8). This was somewhat contradictory because "Newspaper" was an option for Question 1, "How did you hear about this open house?", and no one selected it. The next most popular method was online surveys (7).
- Discussion question: Who's missing from this conversation? How could we better reach them?
 - *Homeless; non-English speaker and low-income families; Western students; high school classrooms*
 - *Over half of us who are tenants (renters) don't get heard enough*
 - *Homeless people?*
 - *Marginalized community members; Do specific outreach*
 - *Families of the homeless*
 - *More low-income residents; More Spanish speakers*
 - *Since the colleges/university demand for housing (students) is so high, I think they need to come to the table!!! They are driving housing prices up and taking up space from others! ☹*
- The following verbal comments were also written down by the volunteer:

- A homeless person said none of the strategies listed will work (people will find a way to discriminate against low-income despite new protections).
- Attorney retired from NW Justice Project wanted to know when we were going to do more testing.
- Most people thought we were doing a fantastic job.
- One person asked why they didn't know about the Fair Housing survey. Suggested they should follow the City of Bellingham on Facebook.
- One lady who works for Skookum House felt that the problems start very early and our focus should be earlier, toddlers taken from parents.
- One man who said he is very involved but did not hear about either of the surveys. Suggested to check the City's web page.

Budget & Funding:

Participants were shown a pie chart of the 2012-2017 Consolidated Plan budget allocation, and a pie chart of the proposed 2017-2022 allocation. They were each given \$460 in fake bills (in large denominations of \$100's, \$50's, and \$20's), representing a \$4.6M annual budget, and asked to allocate the money between the categories as they see fit. The following pie chart is the accumulative budget allocation of 18 participants' budgets.



Compared to the City's proposed 2017-2022 allocation, this "participant budget" is much more evenly distributed. While the City's proposed budget allocates 44% to rental housing construction, the participant budget allocates just 20%. This is the only category that receives significantly less in the participant budget than in the City's budget.

Public and community facilities comparatively received the biggest increase, at 14% of the budget (compared to 4% in the City's budget). Strategic acquisition of sites also received significantly more in the participant budget – at 14% compared to 5% in the City's budget. Some of this may be due to the

fact that participants only received large denominations for this exercise, which made allocating small amounts a bit more of a challenge.

Rental assistance and support services receive exactly the same allocation (24%) in both budgets, and housing preservation receives nearly the same allocation (12% versus 13% in the City’s budget).

Open House - Budget Exercise	Participant budget	Proposed City budget
Rental housing construction	20%	44%
Rental assistance & support services	24%	24%
Housing preservation	12%	13%
Homebuyer assistance	9%	5%
Strategic acquisition of sites	14%	5%
Public & community facilities	14%	4%
Administration & contingency	7%	5%

SUMMARY OF COMMENTS RECEIVED & RESPONSE (Reported in HUD’S IDIS)

There were a wide variety of comments and questions during this event. The comments recorded in relation to the City's proposed Goals & Priorities were:

- *Homebuyer assistance drives the economy and creates wealth* (Yes, this is why we continue to fund homebuyer assistance)

- *Need to provide safe spaces for homeless population. This includes listening to what the homeless wants, not what we think they want.* (We have made a great effort to survey case managers and low-income residents. The low-barrier homeless shelter is a top priority in the near-term. As an emergency measure, the City has made dumpsters and toilets available to those who are homeless, and works to make public places welcoming and safe for the homeless population.)

- *Wouldn’t it be cheaper to buy apartments to serve poor people with subsidized housing and more environmentally responsible than building new buildings?* (Yes! That is why we have prioritized acquisition of existing buildings and strategic acquisition of sites, along with new construction.)

SUMMARY OF COMMENTS NOT ACCEPTED AND REASONS

- *It doesn’t make sense to fund low-income buyers who can’t afford maintenance and repairs.* (Our homeownership assistance programs provide training for homebuyers, and also ensure that the buyer has adequate income for routine maintenance and upkeep of the property.)

- *Need to have rent control. My rent is about to go up \$150/month due to “market value.”* (Under State law, the City cannot enact rent control measures. This is an issue to bring up with your elected State representative.)

- *Housing crisis due to college/university students taking over and driving prices up out of sight! Not keeping up with local incomes either.* (It is true that housing costs are not keeping up with local incomes, however we do not attribute this or the high cost of housing to the student population. Bellingham has long been an affordable college town, and has only seen sharp housing increases in recent years as the region has experienced significant economic and population growth. Meanwhile, the student population

has remained relatively constant, and therefore we cannot reasonably attribute the rise in housing costs to the student population alone.)

- Convert empty retail spaces just to get/increase shelter for those in transition! Especially in this horrible weather. (The City is actively working with property owners and developers to redevelop and repurpose vacant properties in our Downtown core. However, this is dependent on private owners' willingness to sell and/or redevelop their properties. The City cannot legally force them to do so. This is also why building a new low-barrier shelter is a top priority.)

- Need to have simple support systems to employ/keep busy and show respect to homeless. Example: cleaning streets, weeding, and washing public areas. (There is no such City-run program planned, however, we do have ample job-training opportunities in the community through Goodwill and Worksource. Our partner-led priorities include more supported job training and placement for those who are currently or formerly homeless.)

Appendix 2 - Affordable Housing Inventory

Agency name	Project name	Current count	Planned units	Unit type	Program category
Bellingham Housing Authority	Aloha - phase I	0	72	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Birchwood Manor	38	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Bridge Creek II	31	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Cascade Meadows	216	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Catherine May Apartments	38	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Chuckanut Square	101	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Deer Run	42	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Falls Park Homes	28	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Harborview	18	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Heather Commons I	24	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Heather Commons II	14	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Hillside Homes	24	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Laube Hotel	20	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Laurel Village	50	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Lincoln Square	198	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Meadow Wood Townhomes	50	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Meadow Wood Townhomes II	25	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Oakland Apartments	20	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Orleans Place	24	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Pacific Rim North	132	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Parkway Homes	24	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Prince Court Apartments	25	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Single Family Scattered	24	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Texas Meadows	28	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	The Birches	30	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Trailside	4	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Varsity Village	101	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Walton Place I	50	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Walton Place II	40	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Washington Square	98	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Willow Creek Apartments	16	0	Apartments	Nonprofit/Public housing (permanent)
Bellingham Housing Authority	Housing vouchers	1301	0	Apartments	Vouchers
Catholic Housing Services	Kateri Court Apartments	39	0	Apartments	Nonprofit/Public housing (permanent)
Catholic Housing Services	Mt. Baker Apartments	84	0	Apartments	Nonprofit/Public housing (permanent)
Catholic Housing Services	Villa Santa Fe (Bakerview Family)	50	0	Apartments	Nonprofit/Public housing (permanent)
Catholic Housing Services	Washington Grocery Building	36	0	Apartments	Nonprofit/Public housing (permanent)
Catholic Housing Services	Francis Place	42	0	Apartments	Supported housing (permanent)
City	Homeowner Rehab Program	900	20	Houses	Home ownership, repair, etc.
Compass Health	I Street Apartments (PSH)	8	0	Apartments	Supported housing (permanent)
DVSAS	Baker Place Shelter	0	14	Beds	Emergency shelter

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DVSAS	Safe Shelter	21	0	Beds	Emergency shelter
Interfaith Coalition	Disciples House	1	0	Houses	Emergency shelter
Interfaith Coalition	Little House	1	0	Houses	Emergency shelter
Interfaith Coalition	Our Saviors House	1	0	Houses	Emergency shelter
Interfaith Coalition	4-plex	4	0	Apartments	Transitional
Kulshan CLT	Indiana-Lafayette NSP Project	2	0	Apartments	Home ownership, repair, etc.
Kulshan CLT	Scattered Site	114	12	Houses	Home ownership, repair, etc.
Kulshan CLT	Telegraph Rd	0	24	Houses	Home ownership, repair, etc.
Light house Mission	Fountain Community Church overflow	40	0	Beds	Emergency shelter
Light house Mission	Special needs dorms	16	0	Beds	Emergency shelter
Light house Mission	Temporary shelter (emergency)	150	0	Beds	Emergency shelter
Light house Mission	The Cove	6	0	Beds	Emergency shelter
Light house Mission	Agape Womens Transitional	50	0	Beds	Transitional
Light house Mission	Mission Dorm	40	0	Beds	Transitional
Light house Mission	New Life Center	24	0	Beds	Transitional
Light house Mission	Workers Dorm	6	0	Beds	Transitional
Lydia Place	Bell Tower Apartments	5	0	Apartments	Supported housing (permanent)
Lydia Place	Birchwood Court Apartments	5	0	Apartments	Supported housing (permanent)
Lydia Place	Lydia Place Gladstone	5	0	Apartments	Supported housing (permanent)
Mercy Housing Northwest	Eleanor Apartments	80	0	Apartments	Nonprofit/Public housing (permanent)
Mercy Housing Northwest	Sterling Meadows	50	0	Apartments	Nonprofit/Public housing (permanent)
Mercy Housing Northwest	Sterling Senior	21	0	Apartments	Nonprofit/Public housing (permanent)
Northwest Youth Services	HUSLY shelter	4	0	Beds	Emergency shelter
Northwest Youth Services	P.A.D.	16	0	Beds	Emergency shelter
Northwest Youth Services	22 North	0	20	Apartments	Supported housing (permanent)
Northwest Youth Services	Transitional Living Program	16	0	Apartments	Transitional
Opportunity Council	Motel Vouchers	48	0	Motel rooms	Emergency shelter
Opportunity Council	Manufactured Home Repair	97	56	Mobile homes	Home ownership, repair, etc.
Opportunity Council	G Street	4	0	Apartments	Nonprofit/Public housing (permanent)
Opportunity Council	22 North	0	20	Apartments	Supported housing (permanent)
Opportunity Council	Carolina Triplex	3	0	Apartments	Supported housing (permanent)
Opportunity Council	Dorothy Place	22	0	Apartments	Supported housing (permanent)
Opportunity Council	Evergreen House	3	0	Beds	Supported housing (permanent)
Opportunity Council	Partnership House	4	0	Beds	Transitional
Opportunity Council	Master leased units	61	0	Apartments	Nonprofit/Public housing (permanent)
Pioneer Human Services	City Gate Apartments	37	0	Apartments	Supported housing (permanent)
Sean Humphrey House	Sean Humphrey House	6	0	Beds	Supported housing (permanent)
Sun Community Service	Greggie's House	6	0	Beds	Supported housing (permanent)
Sun Community Service	SUN House (transitional)	9	0	Beds	Transitional
WSHFC	Homeowner DPA	13	28	Houses	Home ownership, repair, etc.
WSHFC	Evergreen Ridge	143	0	Apartments	Tax Credit only

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WSHFC	Hamilton Place	94	0	Apartments	Tax Credit only
WSHFC	Larkin Place	101	0	Apartments	Tax Credit only
WSHFC	Northbrook Place	77	0	Apartments	Tax Credit only
WSHFC	Regency Park	225	0	Apartments	Tax Credit only
WSHFC	Woodrose	193	0	Apartments	Tax Credit only
YWCA	Larabee Residence	9	0	Beds	Emergency shelter
YWCA	Larabee Residence	27	0	Beds	Transitional