

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.

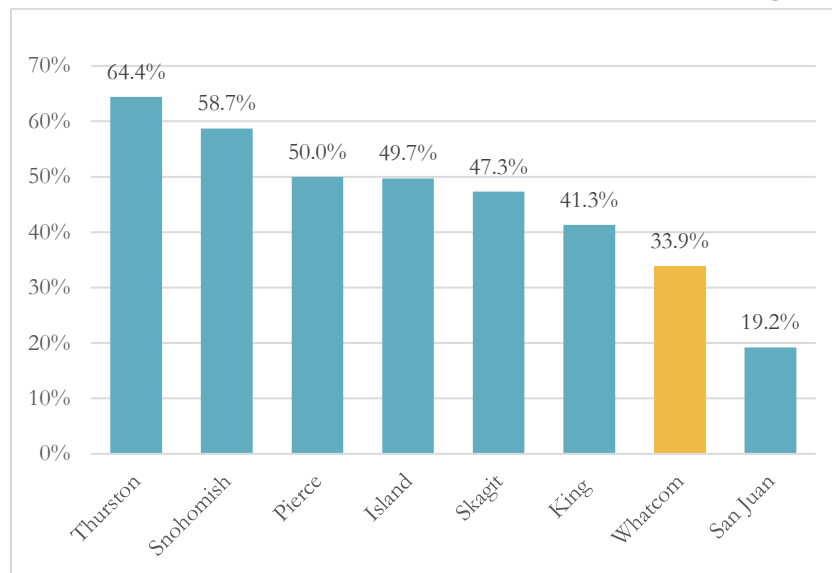
Table 8. Affordable home sales: 2012 and 2016

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.

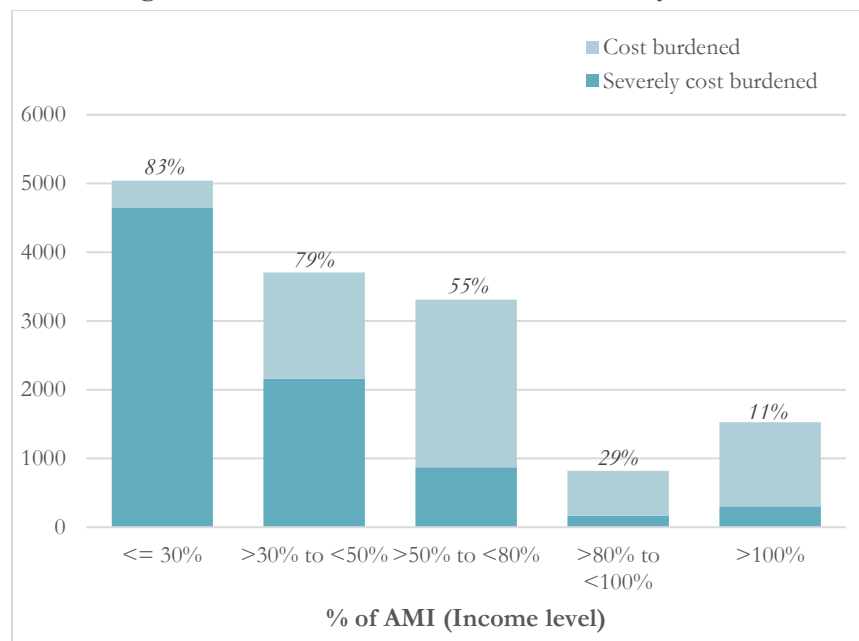
¹² Department of Commerce. 2015 Washington State Housing Needs Assessment. Available at www.commerce.wa.gov/housingneeds

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.

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

Appendix 2 - Affordable Housing Inventory

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

Appendix 2 - Affordable Housing Inventory

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