


TONIGHT'S AGENDA

5 p.m. - 6 p.m. Open House

- Grab a handout to guide you
- Watch our informational video Downstairs near this symbol 
- Browse the presentation boards
- Participate in the interactive boards
- Talk to a planner
- Grab some food and drink

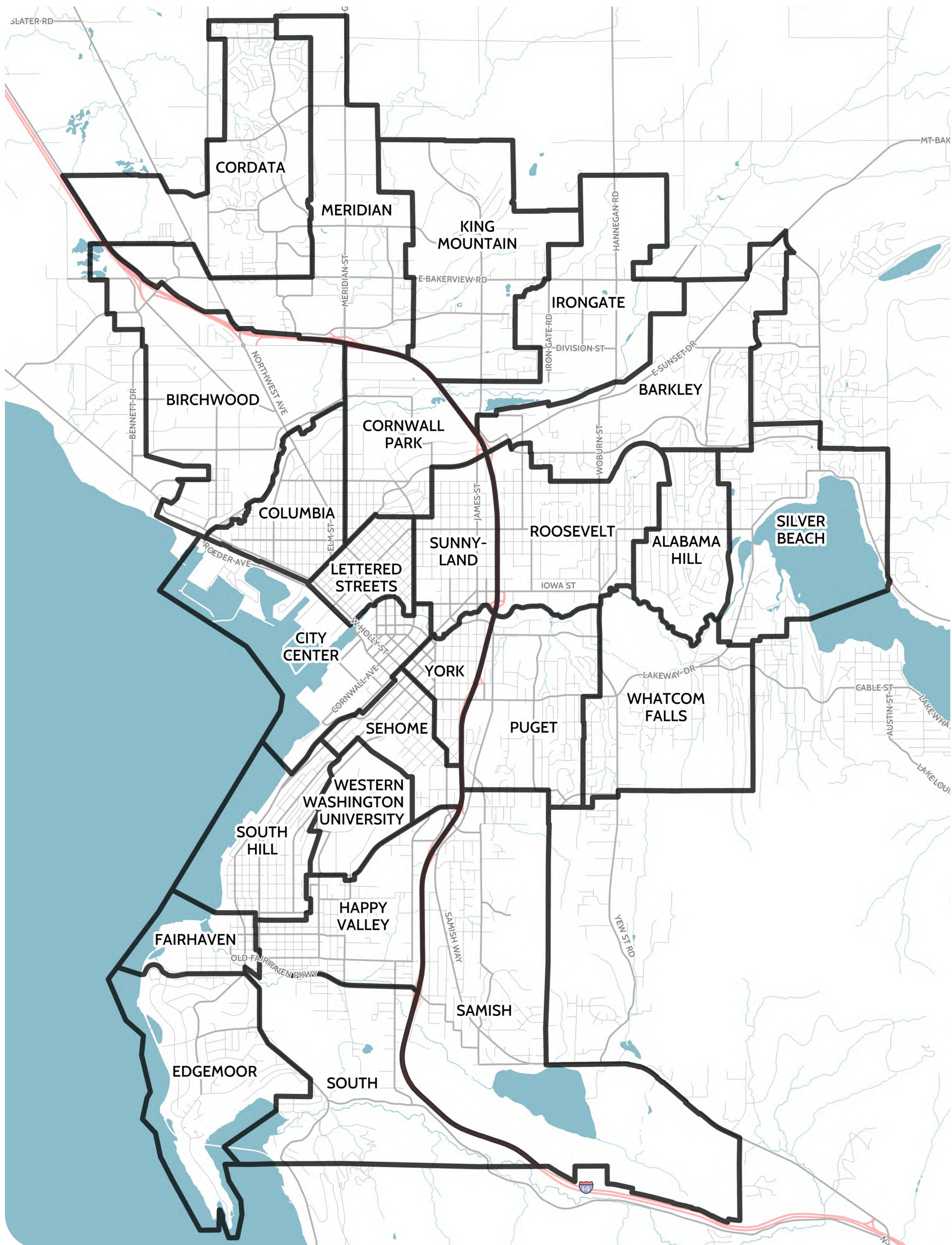
6 p.m. - 7 p.m. Round Table Discussions

At 6 p.m., we will break out into groups to participate in discussions centered around housing affordability.



WHERE DO YOU LIVE?

Put a dot in your neighborhood to let us know who we are reaching.



I don't live in Bellingham but I...

Work in Bellingham

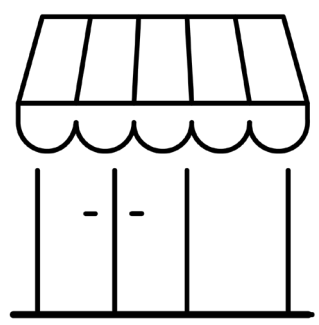
Visit Bellingham

UPCOMING EVENTS

In 2024

MAY Economic Vitality

15



The Bellingham Plan includes strategies to support a strong and diverse local economy. This session will focus on how remote work, new technology, new businesses and other factors are changing the economic landscape, including the types of jobs and wages available here, and how Bellingham can adapt to maintain a resilient and sustainable workforce.

JUNE Housing types and Neighborhoods

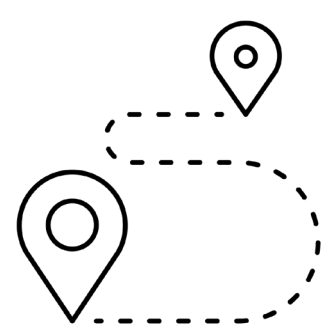
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The Bellingham Plan prioritizes housing for everyone in our community. To support these needs and new state requirements, our housing regulations must adapt and change. This session will delve into what design considerations are most important as we plan for new housing types across all of our unique neighborhoods.

JULY How We Grow

17



Some of the best things about Bellingham are the result of intentional choices made by our community in the past. As we update the Bellingham Plan, we must choose how to balance immediate concerns, such as public safety and housing affordability with long-term goals like developing regional transportation options and adapting to climate change. This session will focus on how themes from previous discussions relate and connect with each other in an overall growth strategy for 2045.

Other upcoming events:

May 6 | Student Event at Western

Our May event at Western Washington University will cover the full range of Phase 2 topics, including welcoming newcomers, off-campus housing affordability and transportation, economic opportunities, and how we grow as a city over the next twenty years. This event is open to anyone associated with Bellingham colleges and universities.

23 de Mayo | El Evento de Puertas Abiertas del Plan Bellingham en Español

May 23 | The Bellingham Plan Open House for the Spanish-speaking Community

En 2023, la comunidad identificó una serie de prioridades para guiar el crecimiento de nuestra ciudad: temas como la asequibilidad de la vivienda, los empleos, el cambio climático y cómo la comunidad puede ser más acogedora para todos. Comparta sus ideas y haga preguntas sobre estos temas. La totalidad del evento se llevará a cabo en español.

In 2023, the community identified a number of priorities to guide our city's growth. Topics like housing affordability, jobs, climate change, and how the community can be more welcoming to all. Share your thoughts and ask questions about these topics. This event will be entirely hosted in Spanish.



Did you miss an event? Scan the QR code above to see information and activities from past events.

Register for these events



To learn more visit EngageBellingham.org



AFFORDABLE HOUSING

Housing affordability references the ability for someone to afford their housing, no matter their income.

“Affordable Housing” (with a capital “A”) refers to housing that is restricted to those earning at or below a certain income.

Income-restricted Affordable Housing is restricted to tenants at or below a certain income threshold.

Generally set forth in covenants on the property, requiring this affordability for a certain time period.

Income-restricted Affordable Housing

Helps ensure some units are reserved for those most in need. Here are some ways it is created:

Naturally Occurring Affordable Housing

(NOAH) Housing that is older, smaller, less convenient, or otherwise less in demand. It is often less expensive by its nature than other market-rate housing. Tenants in these homes are often at risk of displacement due to buildings being demolished and replaced with new, more expensive housing. The City and County have at times been able to protect NOAH by purchasing it and putting a covenant on the property requiring that it be retained as Affordable Housing for tenants at or below certain income levels.

Housing Choice Voucher (Section 8)

A rent subsidy program funded by the federal government and administered locally by the Bellingham Housing Authority (BHA). Approved households generally pay private landlords no more than 40% of their income for rent and utilities, and the BHA pays the remainder of the rent directly to the landlord.

Subsidized Affordable Housing Projects

A project that is exclusively composed of Affordable units. These are generally funded through a combination of public and non-profit funds.

The City of Bellingham has focused most of its funding on projects in this range. The City has many income-restricted units in this range, but it is still far fewer than the number of households earning incomes in this range.

Community Land Trusts

A shared equity model that separates the cost of the land from the cost of the unit. These are generally non-profit organizations that purchase the land, build new income-restricted units on that land, and then sell the units separate from the land. The new owner can gain equity in their home, but increased value is capped at a rate to ensure long-term affordability, restricting new tenants by income as well. Bellingham has projects built by two local active land trusts.

Mixed Income Projects

Projects with some market-rate units and some Affordable units. These are most common through city programs that either incentivize or require affordability in exchange for additional density or financial benefits. The City of Bellingham has programs in place today to incentivize this, but they are rarely utilized. The City is exploring alternative approaches to further encourage mixed income projects.

These approaches generally are only able to produce housing at or above this range. The City of Bellingham has limited income-restricted units in this range.

Income Limits by household size

1-person household	4-person household
0%-50% AMI \$33,600	0%-50% AMI \$48,000
51%-100% AMI \$67,200	51%-100% AMI \$96,000

AMI = Area Median Income
The median household income for the area. This is defined by the federal government for our area (Whatcom County) and means that half of households earn more than this number and half earn less. The number changes based on household size.

There are also additional programs that can assist with housing costs, such as:

The City’s **Home Rehabilitation Loan** program, which provides low-interest loans to low-income homeowners to rehabilitate their homes and assists in navigating the process.

The City’s **Downpayment Assistance** program, which supports low-income first-time home buyers by providing down payment assistance.

The State’s **property tax exemption for senior citizens and people with disabilities** program, which reduces property taxes for qualifying applicants.

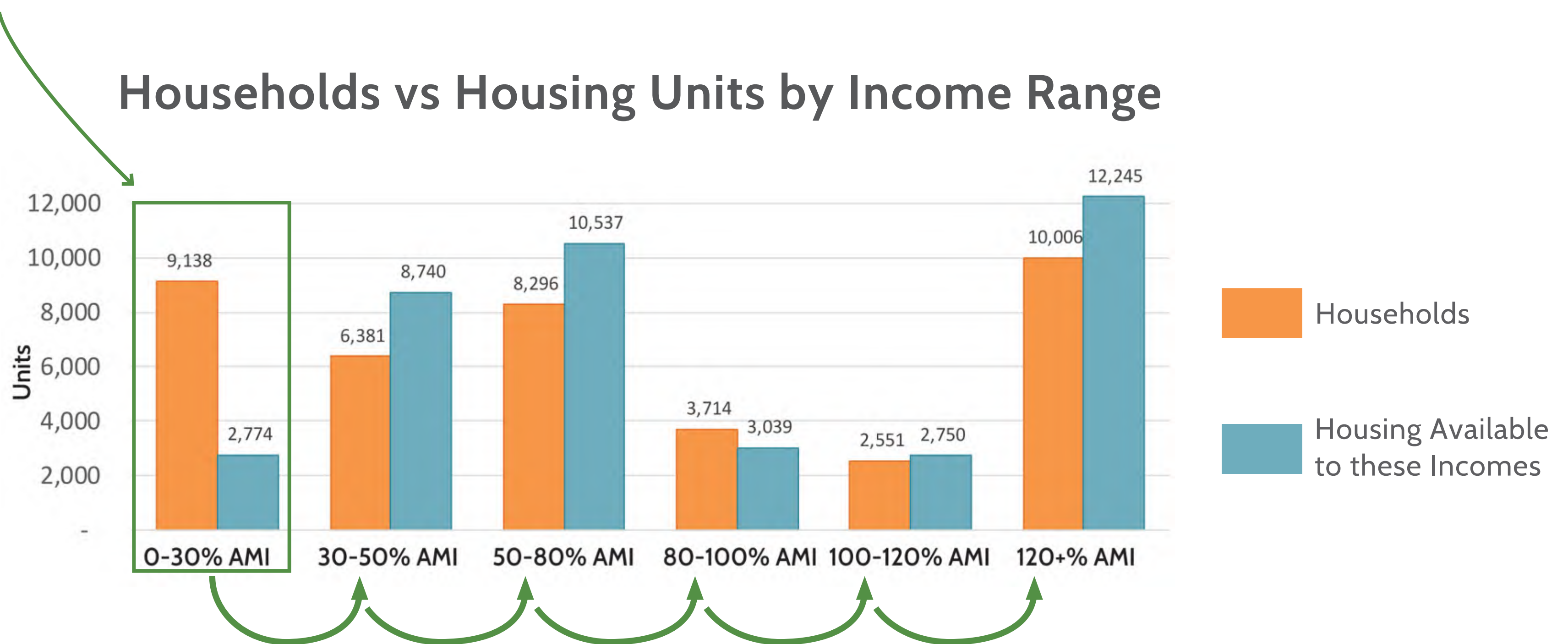
For more information, visit the “Housing Resources” links found on the handout provided at tonight’s event.

COST BURDEN AND HOUSING GAPS

The private market does not supply housing for all incomes.

Many people in Bellingham are cost burdened because there is a mismatch between wages and the existing housing stock.

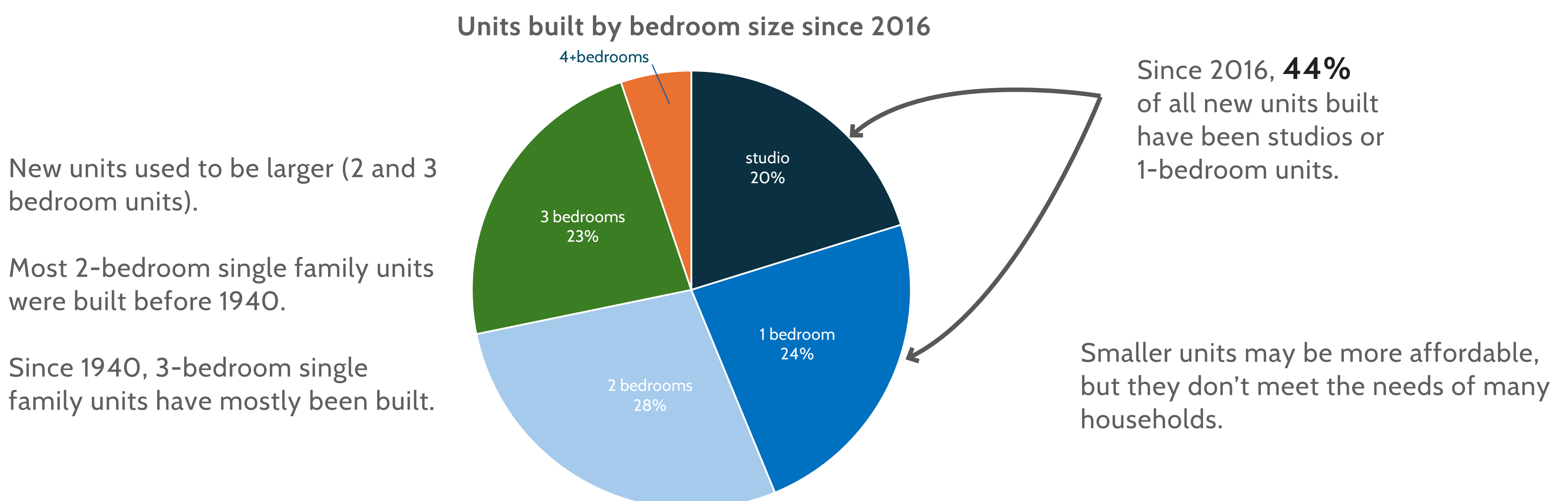
This graph shows that in Bellingham there are far more extremely-low income households than units available.



Because these households can't find housing they can afford, they have to spend more on housing. This has a cascading effect, making less affordable housing available for everyone.

Additionally, there are gaps in the size of units desired.

The City's 2023 housing preference survey found that most people in Bellingham would prefer at least **two bedrooms**.

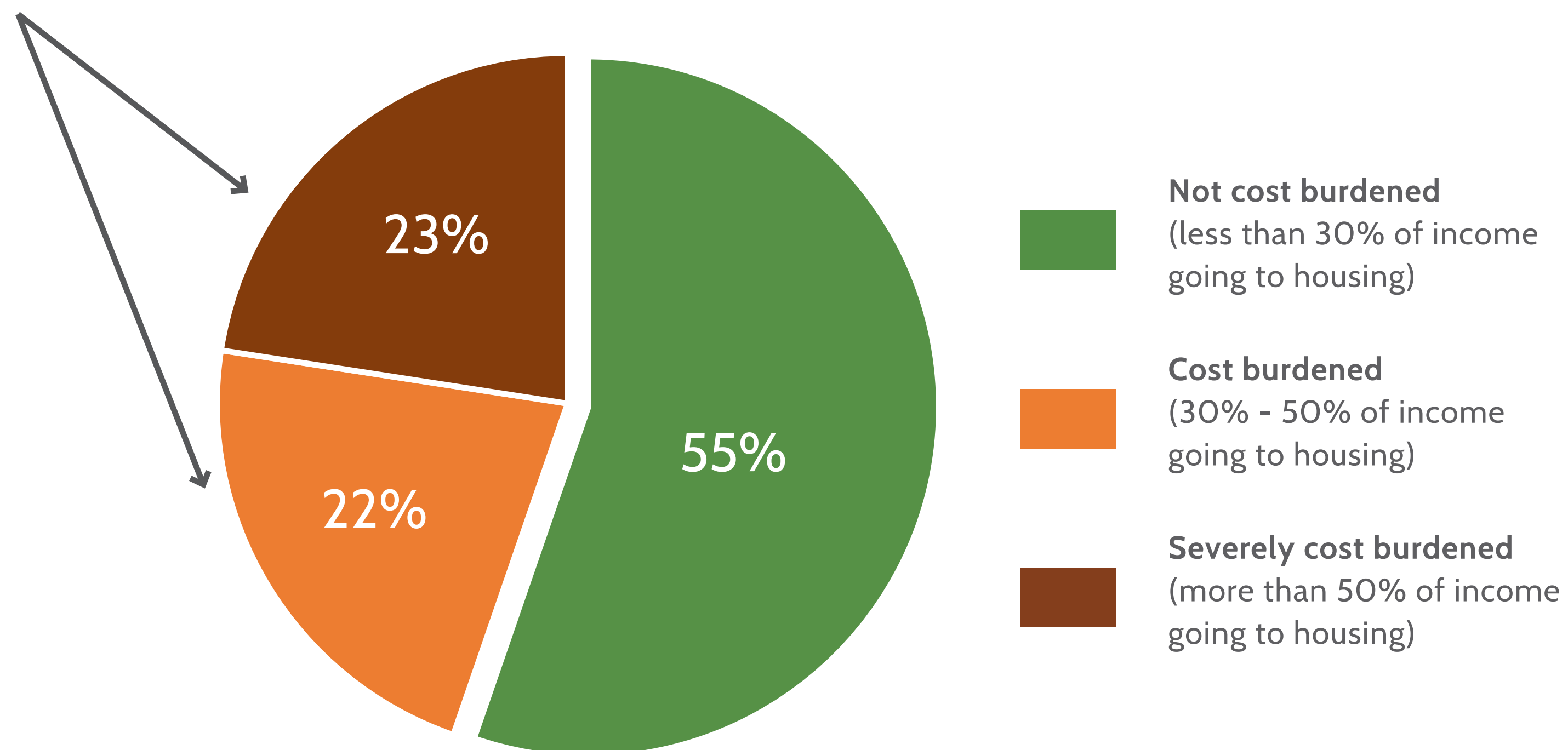


COST BURDEN

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.

45% of all households in Bellingham, are cost burdened.



More than **50%** of Bellingham **renters** are cost burdened, with **32%** of those renters spending more than half of their income on housing.

Are you cost burdened?

To see if you are cost burdened, use the calculators provided to **divide your total housing expenses by your gross monthly income.**

Housing Expense:

For renters, include rent payments and any utility costs (including internet). For homeowners, include mortgage payment, taxes, insurance and utilities (including internet).

Gross monthly income:

How much money an individual earns before deductions (taxes, medical, retirement contributions, etc.).

$$\text{total housing expenses} \div \text{gross monthly income} = \text{percentage of income towards housing}$$

Use a sticky to reflect on this calculation. Were you surprised by where you fell in the range? Why or why not? You do not need to include your specific calculation result.

U.S. Census Bureau. "Gross Rent as a Percentage of Household Income in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25070, 2022

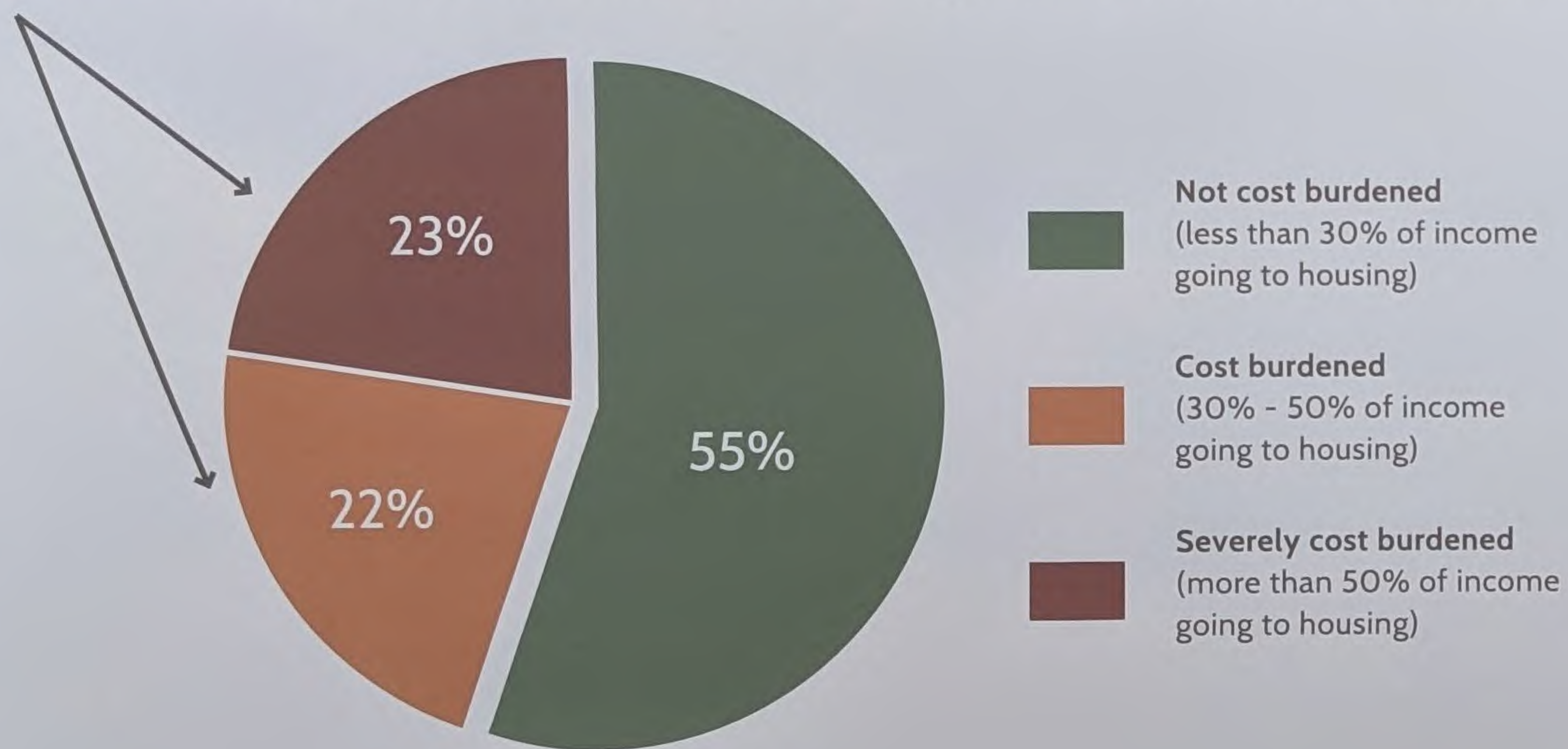
U.S. Census Bureau. "Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25091, 2022

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Handwritten sticky notes on a board:

- HUD has Affordable Housing defined as max 30% income for housing + utilities!
- I would like to see the city require a higher number of affordable units in all new housing developments
- Preserve existing housing!
- Severely cost burdened - I am not surprised. Bellingham cost of living to rent has gone up so much since 2018
- Single mother of two. Severely cost burdened with a good paying full-time career. Not surprised.
- % of population that lives in each category of AMI?
- My husband and I are not "cost burdened" but we know many people are
- 40% of my income goes to housing costs. I work full time making 85k a year. In a rental paying below market rate
- REQUIRE ALL TAX CREDIT & OTHER PUBLICLY FUNDED PROJECTS TO REPORT RENT BURDENS
- All my artist friends are getting priced out - or reducing arts involvement to work extra jobs.

U.S. Census Bureau. "Gross Rent as a Percentage of Household Income in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25070, 2022.
U.S. Census Bureau. "Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months." American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25091, 2022.

HOUSING IN BELLINGHAM

Share your housing story.

What brought you to first look for housing in Bellingham? Was it hard to find housing? What types of housing would you like to see more/less of?

Post your housing story or general thoughts about housing in Bellingham on a sticky note below, or drop it in the box.

(Note: your story can be anonymous, no need to share your identity)

*To participate digitally in this exercise, scan the QR code at the right
You may submit your story anonymously*



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When I first moved here in 2014 was not difficult. After 2018 & present very difficult.

1br apt cost 3x my mortgage in town. Housing was difficult with strong rental history, job etc

Preserve Existing Housing!
It's cheaper!

The Average cost of a home in Whatcom County is \$700,000
Average list price is \$1,000,000.
Where is the land supply?

MOVED TO BELLINGHAM FROM CALIFORNIA IN 2010. WAS NOT DIFFICULT TO FIND HOMES TO BUY. INTEREST RATES AT 3.00%

It is/was hard to find housing w/in city limits. We need more land w/in the city.

Would love to have more smaller stand-alone units available for ownership. City-style living. Can see retaining something like that.

Best housing choice does not have mold issues.

So thankful for Sec 8 housing authority and Cascade Meadows Apts. Cannot afford anything else. I'll be there until they drag me out. Please, make opportunities like this

Low income - Me Mother - Demetra 2/3 of her income to rent. We are not allowed to live together.

In 1981 \$65 for a room in a house

As a person under 30 we always wanted but always thought we'd never own a house. I'd like to own but I want my own land.

For years I thought I'd be priced out until I purchased a home through Jewish CLT

Would like to see more affordable housing that is next to hiking trails & paths that connect community

Would like to see more infill housing. 1000-1500sqft houses on 2500-5000sqft lots.

I want to see more housing for single income households earning \$50-60 k/yr. This demographic is being neglected

I have been trying to buy a lot to build our house on in the city. There basically are not lots for sale. In talking with builders they say there is not enough lots in the city to sell. Please consider bringing in new st into the city. It has the most buildable land at Bellingham's waterfront

The first place I lived in O'hem besides my folks' place was a coop. Rent there was - and still is - around 1/2 of "fair" market rate... utilities etc. included!

Want more utilitarian style condo-apartments. Housing stability w/out single home ownership (unsustainable)

To participate digitally in this exercise, scan the QR code at the right
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HOUSING AND HUMAN SERVICES

The City of Bellingham supports a variety of critical human service programs and housing projects. The City's main role in these programs is as a funder. Using local, state, and federal funds, the City partners with many government and non-profit agencies who are working to address the spectrum of community needs through prevention, crisis response, and stability.

Prevention and Social Services

Funding a variety of programs and services to keep people from experiencing homelessness.

Top 10 Prevention Programs funded this year 2023

Opportunity Council – Rental Assistance for Tenants	\$508,800
Lydia Place – Family Services Program	\$353,719
Opportunity Council – Prevention & Diversion for Families & Seniors	\$174,935
Whatcom Dispute Resolution Center – Housing Stability Program	\$155,645
Opportunity Council – Housing Lab	\$54,114
Bellingham Public Schools – Carl Cozier Family Resource Center	\$50,000
Bellingham Food Bank – Free Grocery Program	\$50,000
Whatcom Council on Aging – Meals on Wheels	\$50,000
Brigid Collins – Targeted Intensive Case Management	\$30,000
Max Higbee Center – Weekday Program	\$30,000

Our partners provide

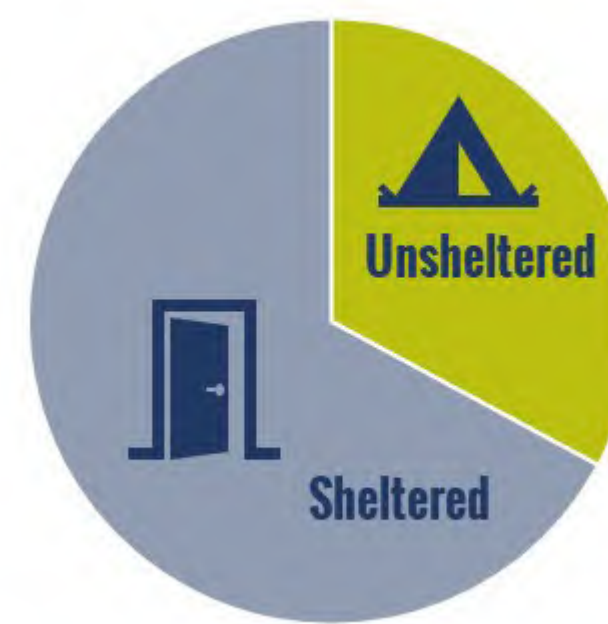
50,000+

services with the City's support



Crisis Response

Providing outreach, shelter and other basic needs to individuals and families if they become homeless.



1,059

homeless persons counted on one night in 2023
the majority seek and receive shelter

2023 Whatcom County Point in Time Count



83 TINY HOUSES

throughout the City in villages such as **Gardenview, Unity Village & Swift Haven**

As of July 2023

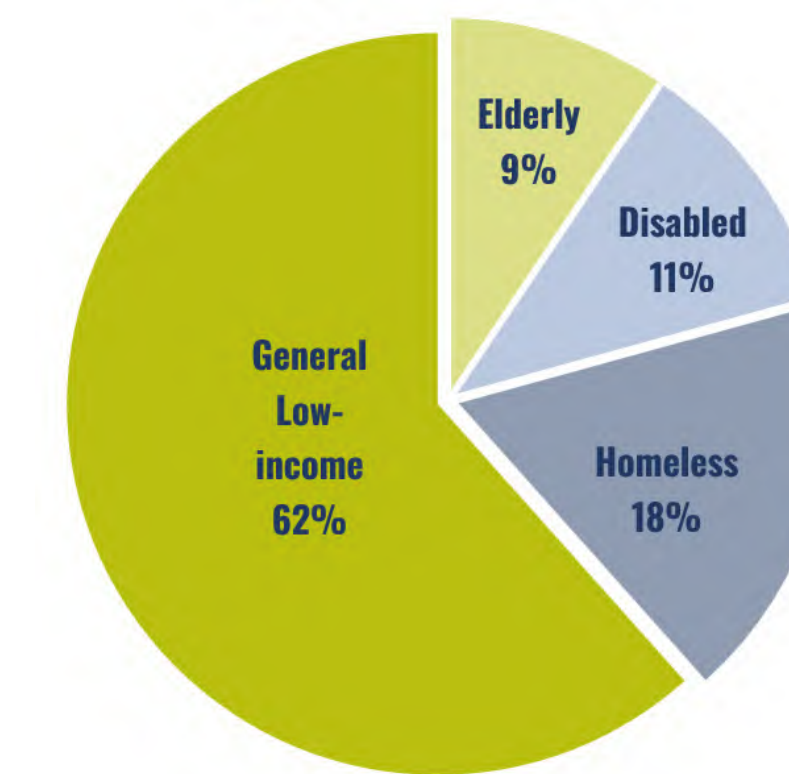
154 MOTEL STAYS for families with children & other vulnerable households

7/1/2022 – 7/31/2023

Stability

Securing long-term housing and necessary supports for those left out of the private market.

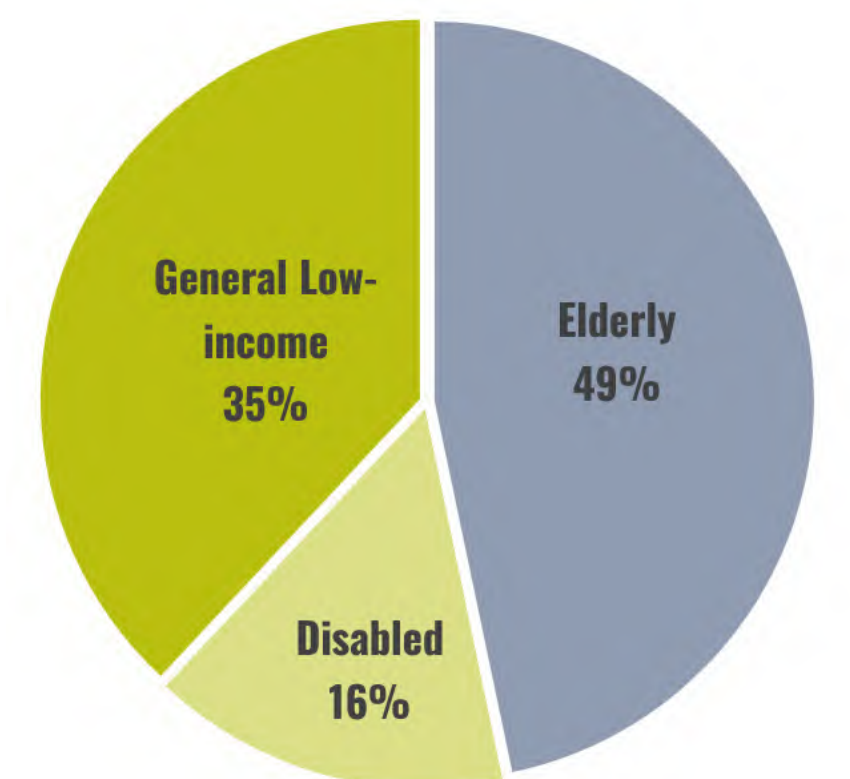
Total Rental Units Built by population served



333 Subsidized Rental Units were built or retained in 2023

Did you know?
Over 1,700 units of affordable housing have been built or maintained in the City so far.

Home Rehab Loans by population served



over **1,400** HOMEOWNERS HAVE BEEN HELPED TO STAY IN THEIR HOMES

\$14,600 AVERAGE HOME REHAB LOAN AMOUNT

Visit the "Housing Services Storymap" to learn more.
cob.org/housingservices



RENTING VS OWNING

In the United States, housing is more than a home. Often, ownership means wealth generation, investment, and overall stability. Additionally, owning means not having a landlord decide what improvements are needed, what your monthly costs are, and if you can or cannot have pets.

Because buying a home is often the biggest purchase someone makes, they can't risk losing their investment. When they can charge more (when leasing or selling) to cover their own costs, they generally will. In sought-after areas like Bellingham, this is often an incentive for people to invest in home ownership.

While some people want to rent for a variety of reasons, the City's housing preference survey found that most people in Bellingham want to own. We need to balance goals of accessibility, financial security, and overall stability in housing.



People
prefer
owning over
renting

87% would prefer to own their own home

Source: 2023 Housing Preference Survey

while only

46% currently do own their own home

Source: 2022 Census ACS 5-Year Data

Use a sticky to write down pros and cons of renting and owning

RENT

OWN

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87% would prefer to own their own home
Source: 2023 Housing Preference Survey

while only **46%** currently do own their own home
Source: 2022 Census ACS 5-Year Data

Use a sticky to write down pros and cons of renting and owning

RENT	OWN
<ul style="list-style-type: none"> Unless someone leaves me their house in a will I will always be a renter. Rent increased 15% last year RENOVATIONS Lifelong renter due to various restrictions (\$) CONTRACT WAIT TIMES FOR REPAIRS Do not need to worry when things like rent go up Fuzzy warm feelings from paying off someone else's 27th mortgage w/o taking any equity Can't save for your own equity Pros: -no yard 	<ul style="list-style-type: none"> Security of price to call home No SURPRISE EVICTIONS Arrance to get equity An opportunity to feel empowered 50% of market-rate COL for housing No RESTRICTIONS ON OWNING PETS! No noisy neighbors Security in staying in the same school district Can: cost to get in the market Can choose your own appliances Second paragraph is purely opinion based - No merit in the statement. This attitude will disempower "Disincentivize" landlords, developers. Pros: Respected in American Society

RENTAL PROTECTIONS



Housing affordability is also influenced by how protected renters are from unexpected costs, unsafe living conditions, or other unfair practices.

Federal Fair Housing Requirements

The 1968 Fair Housing Act and its amendments **protect people from housing discrimination** because of their: race, color, national origin, religion, sex, disability or family status (having children or being pregnant). In addition, Washington State Fair Housing laws also covers: marital status (being single, married or divorced); sexual orientation; gender identity and military / veteran status.

Visit cob.org/services/housing/fair-housing to learn more or use the QR code below.



State Tenant Protections

While rent control is not permitted by the Washington State Constitution, there are several state-wide requirements to **protect tenants from unexpected rent increases** and other practices, such as:

- Just cause for evictions
- Allowing payment installments for fees and deposits
- 60-day rent increase noticing
- 120-day demolition noticing
- Prohibiting using source of income in evaluating tenants

Visit the Municipal Research and Services Center (MRSC) site to learn more:



City of Bellingham Tenant Protections

City of Bellingham Tenant Protections
The City of Bellingham has enacted ordinances designed to **provide some protection for vulnerable renters**. The primary ordinances took effect on March 12, 2018, and apply to properties located in the City of Bellingham. An additional requirement around noticing was added in 2023. This suite of protections include:

- Source of Income Protection
- 120-day Notice of Rent Increase
- 60-day Notice to Vacate

Visit the Renter Protections site to learn more and for a list of resources:



The City of Bellingham Consolidated Plan was adopted in 2023 and includes several strategies to better protect vulnerable populations and tenants. Visit the Consolidated Plan page to learn more.



Rental Registration

The City of Bellingham has a Rental Registration & Safety Inspection Program to ensure that all rental housing in Bellingham **meets specific life and fire safety standards** and is providing a safe place for tenants to live.



Visit the Rental Registration page to learn more.

Short Term Rentals (STRs)

The City of Bellingham regulates the creation and operation of STRs (often hosted on sites like Airbnb or Vrbo). The regulations are intended to **balance the economic opportunity created by STRs with the need to maintain the city's housing supply** and protect the rights and safety of owners, guests and neighbors.



Visit the STR site to learn more about the limitations and requirements.

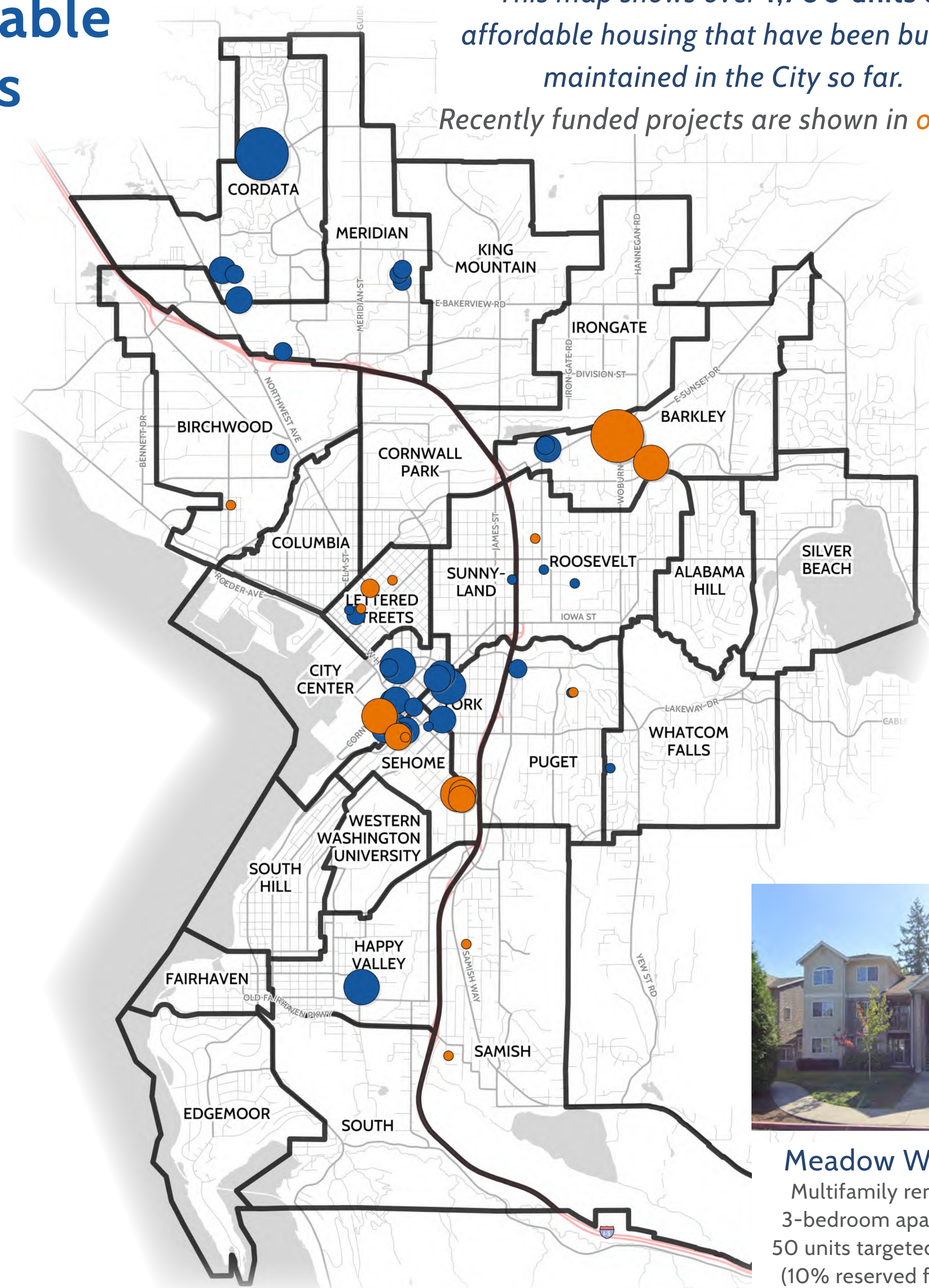
EQUITY AND HOUSING

We need affordable housing in every neighborhood.

The City has contributed to expanding affordable housing across Bellingham, and we are always working to add more.

Use a sticky to let us know what surprised you or any other thoughts.

This map shows over 1,700 units of affordable housing that have been built or maintained in the City so far. Recently funded projects are shown in orange.



Willow Creek Apts

Multifamily rental housing with 16 studio apartments for disabled adults. All units targeted to incomes <50% AMI.



Samish Commons

Multifamily rental housing with Studio, 1-, 2- and 3-bedroom apartments. Units targeted to incomes <60% AMI. 49 units targeted to families, 53 units targeted to seniors, and 69 units targeted to general low-income households.



Meadow Wood Townhomes

Multifamily rental housing with 2- and 3-bedroom apartments for families. All 50 units targeted to incomes <60% AMI (10% reserved for homeless-on-entry).



Villa Santa Fe

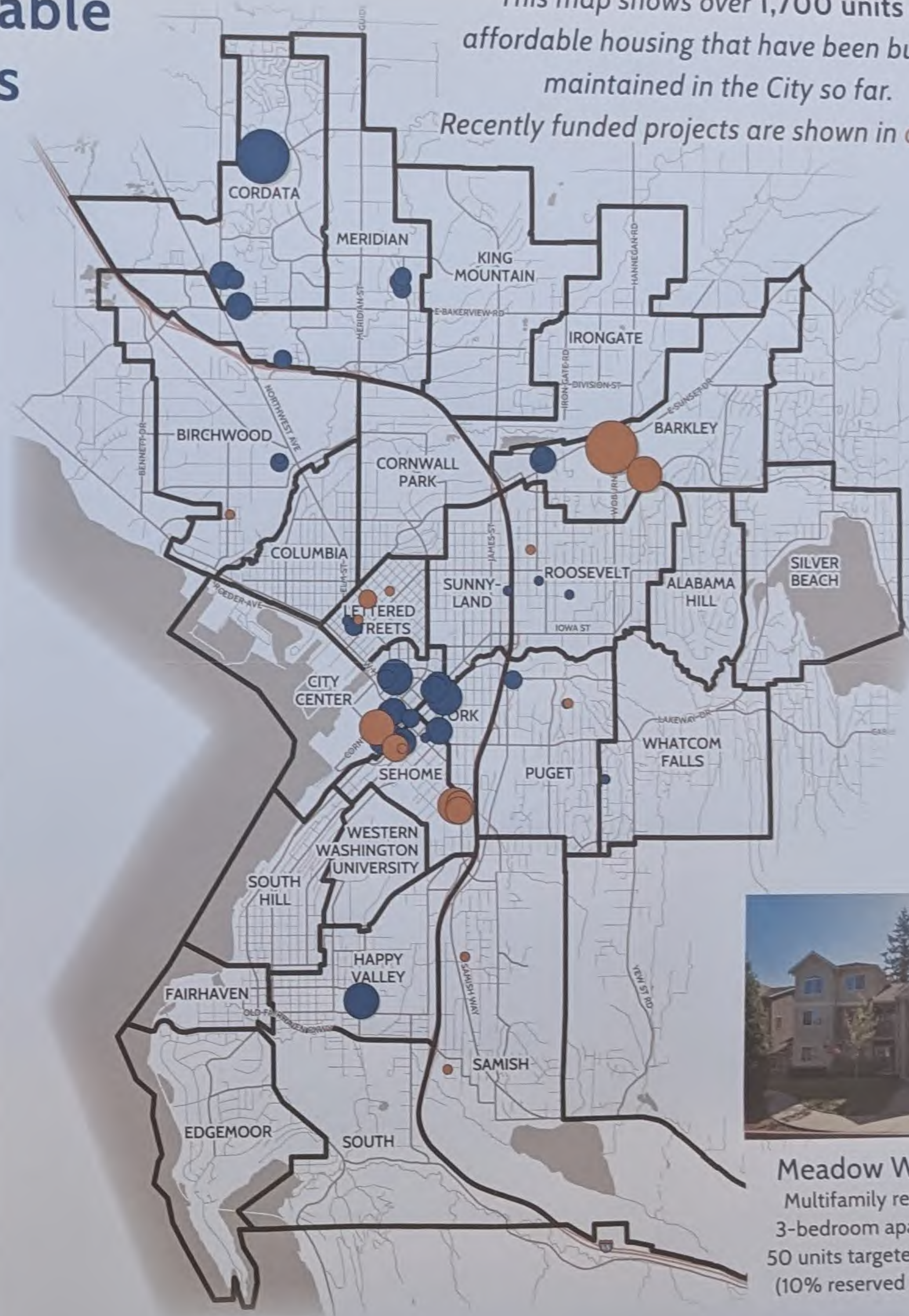
Multifamily rental housing with 2- and 3-bedroom apartments for farmworker (or other natural resource industry) families. All 50 units targeted to incomes <50% AMI.

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Use a sticky to list things that surprised you about the city's efforts.

CITY MUST PASS INCLUSIONARY ZONING

Retain existing older houses. They are affordable!

Seniors and families are disinclined against. Lately when parking is taken away.

I had never heard of transplants.

Aldeewood UGA is prime location for Multi-Family, multi-use, and other housing options. An Alexander seems logical.

So little public housing despite its affordability!

What surprises me is that the city has to go back or couple decades to find 1,700 units.

Need Grocery Store in Alderwood.

Microfinancing 0-2% interest loans for fence owners who wish to build APN, portable.

Allow permissions for long-term leases for RV living on private land. Remove 180-day limit.

Vienne Model reduced rents v60%

Median income is skewed toward those not earning in local industries. Affordable housing that focuses only on low income overlooks this population.

Look to models in Vienna & Japan where there is creation of community & parks.

There are some barriers that affect housing for those in "middle" class.

I appreciate the COB has (and is) developed affordable housing & subsidized housing. Samish Commons is beautiful and I understand the cost is approximately \$500k per unit. Can this be improved/reduced?

The COB missed a great opportunity to save affordable housing with the mobile home park Lakeway Estates. They could have purchased the property. Now it is owned by out-of-state developer mobile home park owner.

Would like more allowances for RVs.

50+ stories housing affordable with bird views of the bay and the mountain range.

MIDDLE HOUSING

Recent State legislation impacts how we plan for mid-scale housing types.

Providing a variety of housing choices to meet the full range of housing needs and income levels is critical. Middle housing, or housing that is at a middle scale between single-family homes and larger apartment buildings, will need to be expanded in Bellingham.

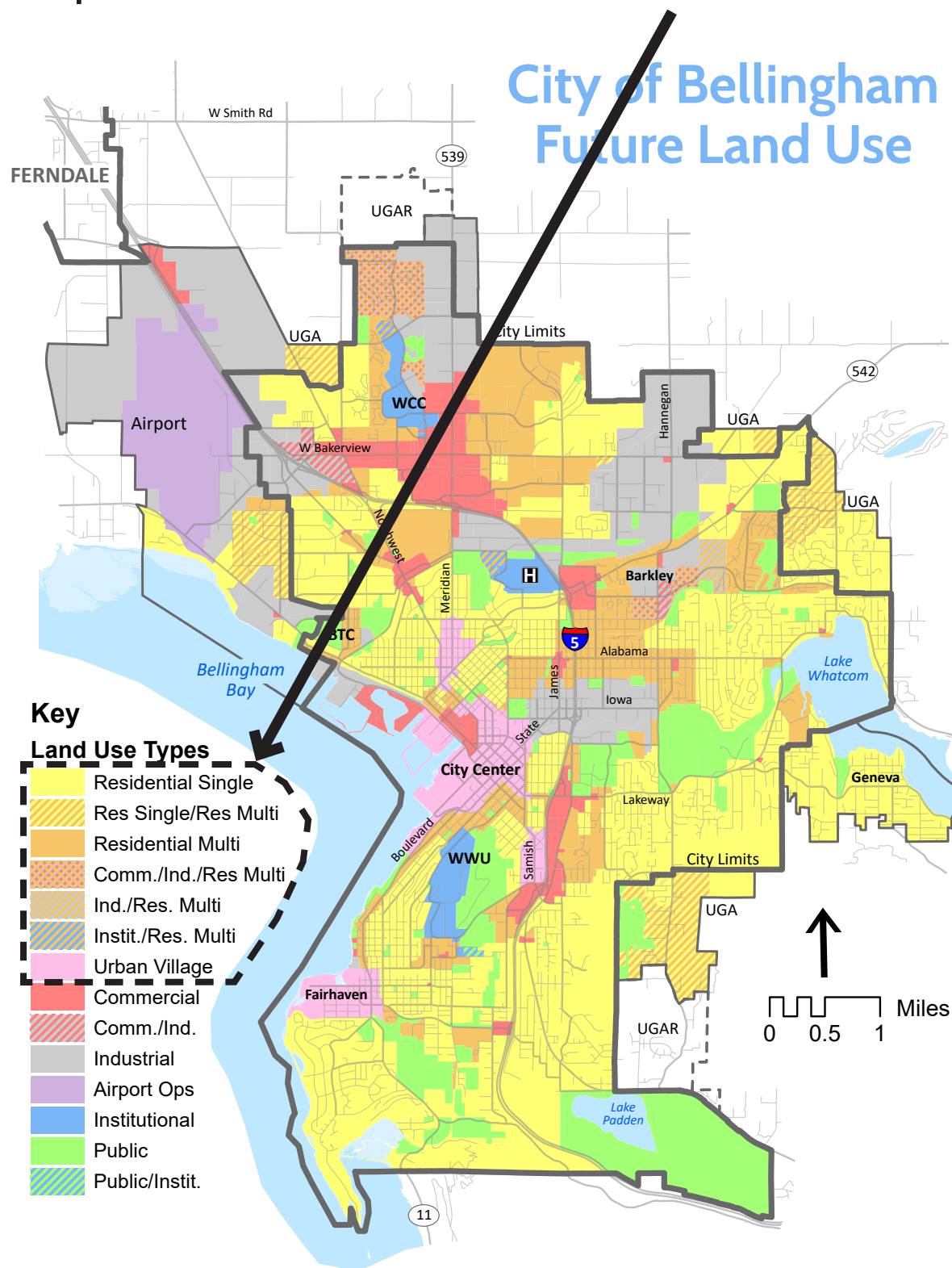
House Bill 1110

Passed by Washington Legislature in 2023

Legalizes middle housing forms in residential neighborhoods.

This bill requires jurisdictions of Bellingham's size to allow a variety of middle-scale housing types up to four units per lot in all residential zones. Six units per lot must be allowed in some areas, depending on proximity to transit and affordability of the units. Additionally, regulations for these housing forms may not require standards that are more restrictive than those required for detached single-family housing.

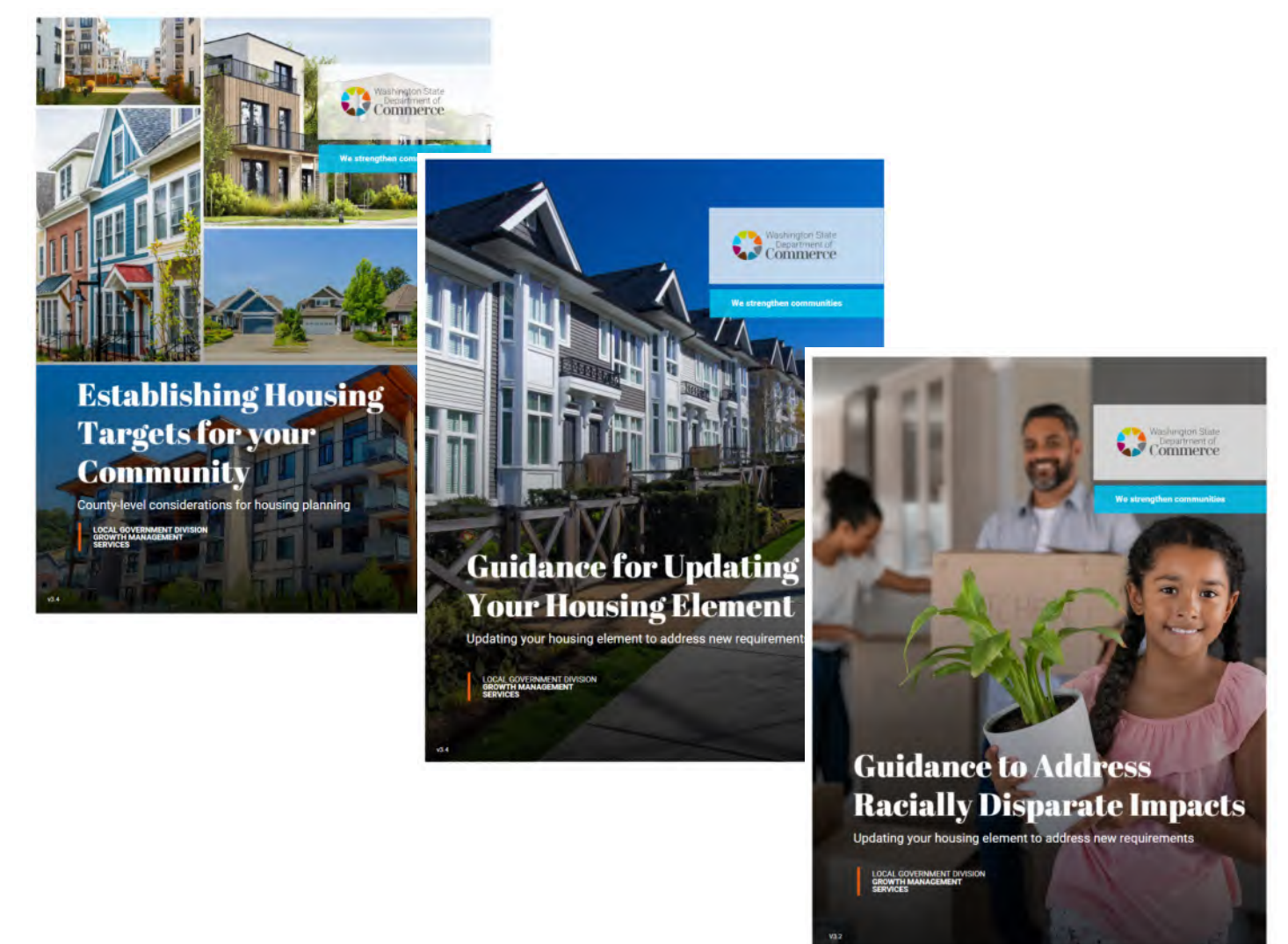
Middle housing forms up to 4 or 6 units per lot must be allowed in these areas.



Planning for emergency housing and permanent supportive housing



Planning for moderate density housing options, including but not limited to ADUs, duplexes, triplexes, townhomes, and multi-plex (middle-scale housing).



House Bill 1220

Passed by Washington Legislature in 2021

Amended the GMA to instruct local governments to "plan for **and accommodate**" housing affordable to all income levels.

Changes to local housing elements include planning for sufficient land capacity for housing needs, including all economic segments of the population. This means planning for more variety of housing types, including middle housing.

The WA State Department of Commerce provides guidance to help jurisdictions:

- Establish income-based housing targets.
- Evaluate and update policies and regulations to remove barriers to housing production.
- Ensure adequate capacity and opportunity exist to meet housing needs.
- Identify and address racially disparate impacts like exclusionary zoning that favors single-family detached housing over other housing types.

For a full list of recently passed legislation affecting housing supply, stability and subsidies, scan the QR code at right.



CLIMATE ACTION

The City of Bellingham is committed to reducing greenhouse gas emissions and increasing community resiliency to the impacts of climate change. Our climate work is guided by the city's Climate Action Plan and climate adaptation initiatives.

Current Climate Workplans Include Actions to:

- » Increase the use of electric vehicles
- » Support active transportation
- » Reduce emissions from homes and other buildings
- » Respond to extreme heat and wildfire smoke events
- » Assess sea level rise and storm surge risk
- » Create and buy renewable energy
- » Coordinate with partners and stakeholders

How does this relate to “the Bellingham Plan?”

Consistent with the passage of Bill 1181 in 2023, the City will be updating the Bellingham Plan to include a mandatory climate element. This climate element will include Resilience and Mitigation goals and policies that:

- **Improve community resilience to climate change**
- **Prioritize climate justice**
- **Reduce carbon emissions from buildings and transportation**
- **Support renewable energy**

Upcoming Climate Events:

The Bellingham Public Library is partnering with WWU's Sustainability Engagement Institute and Center for Community Learning to bring our community together to talk about sustainability, and you're invited! Please join us to share your hopes and challenges related to creating a more sustainable region and meet others doing inspirational work. We'll leave with new connections and opportunities for action!

Powering a Sustainable Future - Thursday, April 18, 2:30-4:00 pm

The Future of Work - Thursday, May 2, 2:30-4:00 pm

Constructing Resilient Communities - Thursday, May 16, 2:30-4:00 pm

Toward a Fair and Just Future - Thursday, May 30, 2:30-4:00 pm



Scan QR Code for event information

- Forums are free and open to all.
- Snacks provided!
- No registration required.
- All of the Forums will take place in the Lecture Room on the lower level of the Central Branch of the Bellingham Public Library (210 Central Ave).

Learn more about the City's climate programs →

Contact the Mayor's Office of Climate staff for more information.

savidana@cob.org or cfogelsong@cob.org



HOUSING AFFORDABILITY AND CLIMATE CHANGE

How can we be friends?

We can....

Promote Energy Efficiency And Reduce Emissions

- Encouraging and funding the rehabilitation of existing homes can reduce operations and maintenance costs for renters and owners. Retrofitting homes can also build resiliency to climate change by improving insulation to reduce heating costs, adding cooling measures for heat events, and upgrading air filtration systems to improve indoor air quality due to wildfire smoke.
- Providing homeowners with information on energy efficiency project costs, projected cost savings, and the availability of rebates, incentives and other supportive funding programs will help homeowners make informed decisions.
- Replacing gas heating with electric heat pumps will reduce emissions and provide cooling as well as heating functions year round.

Reduce Urban Sprawl

- Urban sprawl drives many challenges facing cities, including greenhouse gas emissions, air pollution, road congestion, and lack of affordable housing (OECD Report). It also increases the per-user costs of providing public services such as water, energy, sanitation, and public transport.
- Researchers at the University of California, Berkeley, found that for the 700 cities they studied, “infill housing — that is, homes built in existing urban areas, near transit, jobs and services — can reduce greenhouse gas pollution more effectively than any other option.” (Seattle Times)
- Cities can regulate development to allow for affordable and climate-friendly housing: denser housing, revised parking requirements, taller buildings, and transit-oriented development close to jobs and services.

Preserve Existing Housing

- The greenest building is the one already built: “Building reuse almost always yields fewer environmental impacts than new construction when comparing buildings of similar size and functionality.” - The Greenest Building – NTHP
- Marginalized groups are disproportionately cost burdened and more vulnerable to the effects of climate change (such as air pollution and climate disruption).
- Extreme weather events due to climate change can reduce the supply of affordable housing.



Image Source: <https://www.linkedin.com/pulse/energy-efficient-housing-made-more-affordable-mortgage-shachi-naidu/>

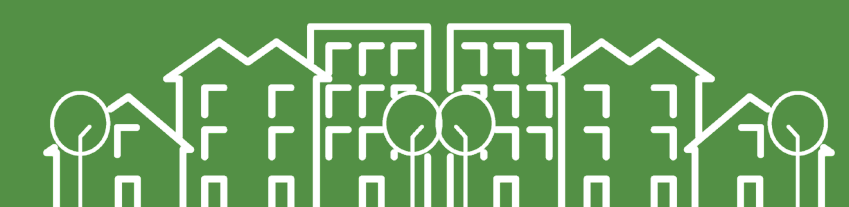


How can reduced parking standards support climate and housing goals?

Climate: A more compact city built for people, not cars, makes it easier to choose alternative transportation (walk, bike, or bus) and prevents sprawl.



Housing: Reduced parking supports compact growth, which reduces the cost of development and supports more affordable housing.



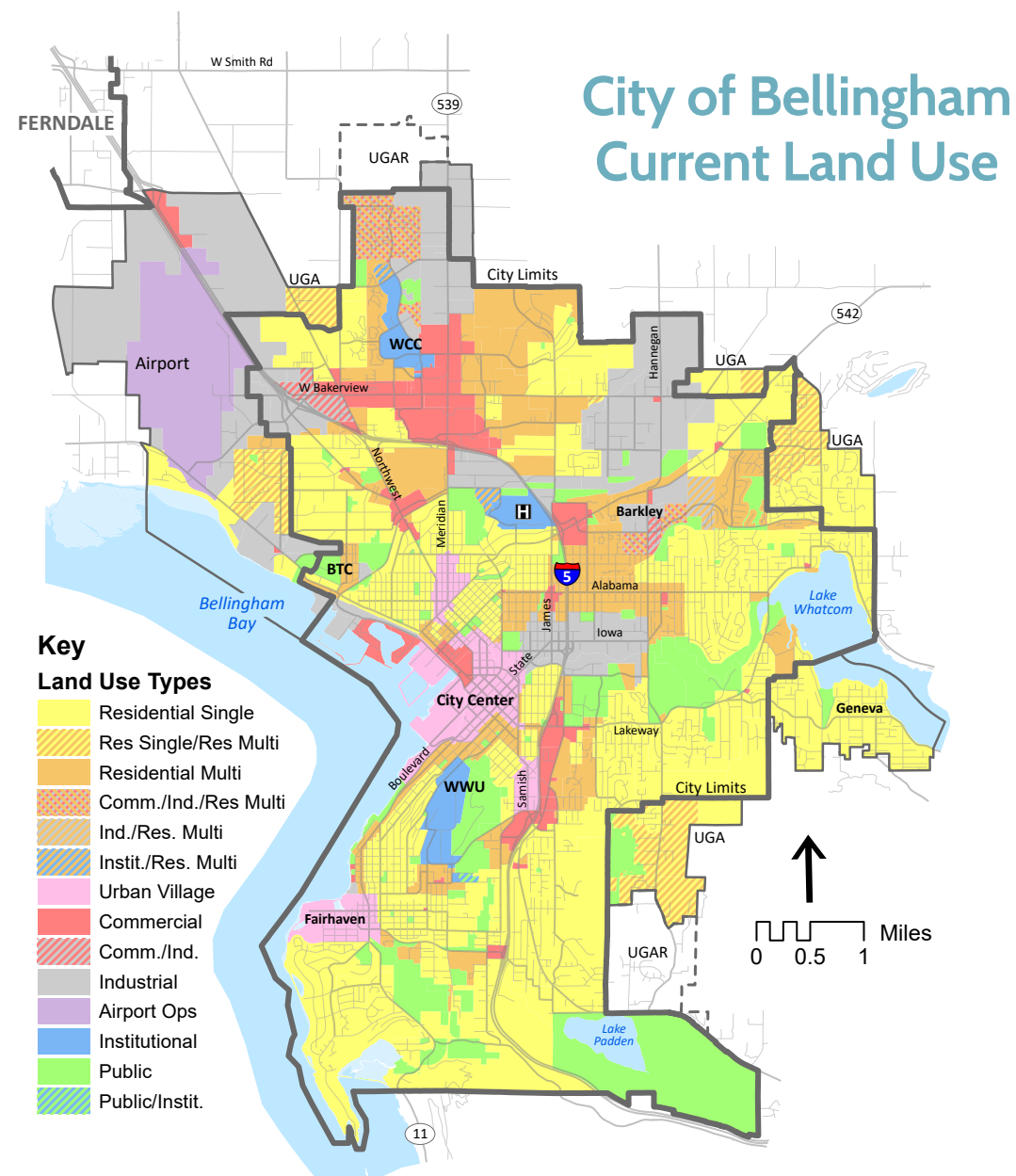
LOCATION AND TRANSPORTATION

Location, location, location!

We all know that Bellingham is a desirable place to live. While we are proud of all the amenities Bellingham has to offer, it does come at a cost. Housing is more expensive in Bellingham than other cities, and depending on the location within Bellingham, the cost of housing can vary. Many location impacts will continue to affect housing costs, however the Bellingham Plan can address the following location barriers to help reduce prices:

Land Use

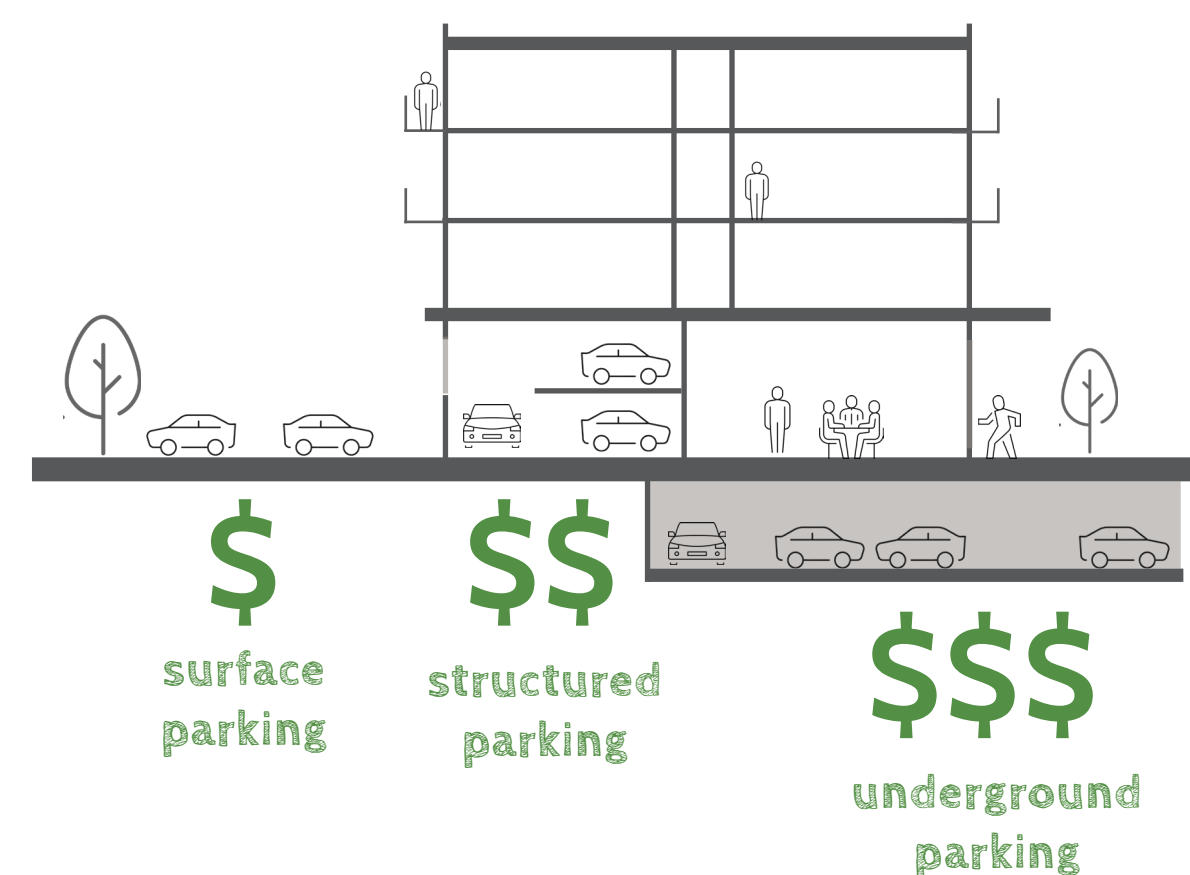
Bellingham's land use code regulates where different uses and housing types are allowed. **Excluding certain uses and housing types from specific areas can inflate the cost of housing** as land supply is essentially limited.



Over 40% of land in Bellingham is zoned Residential Single

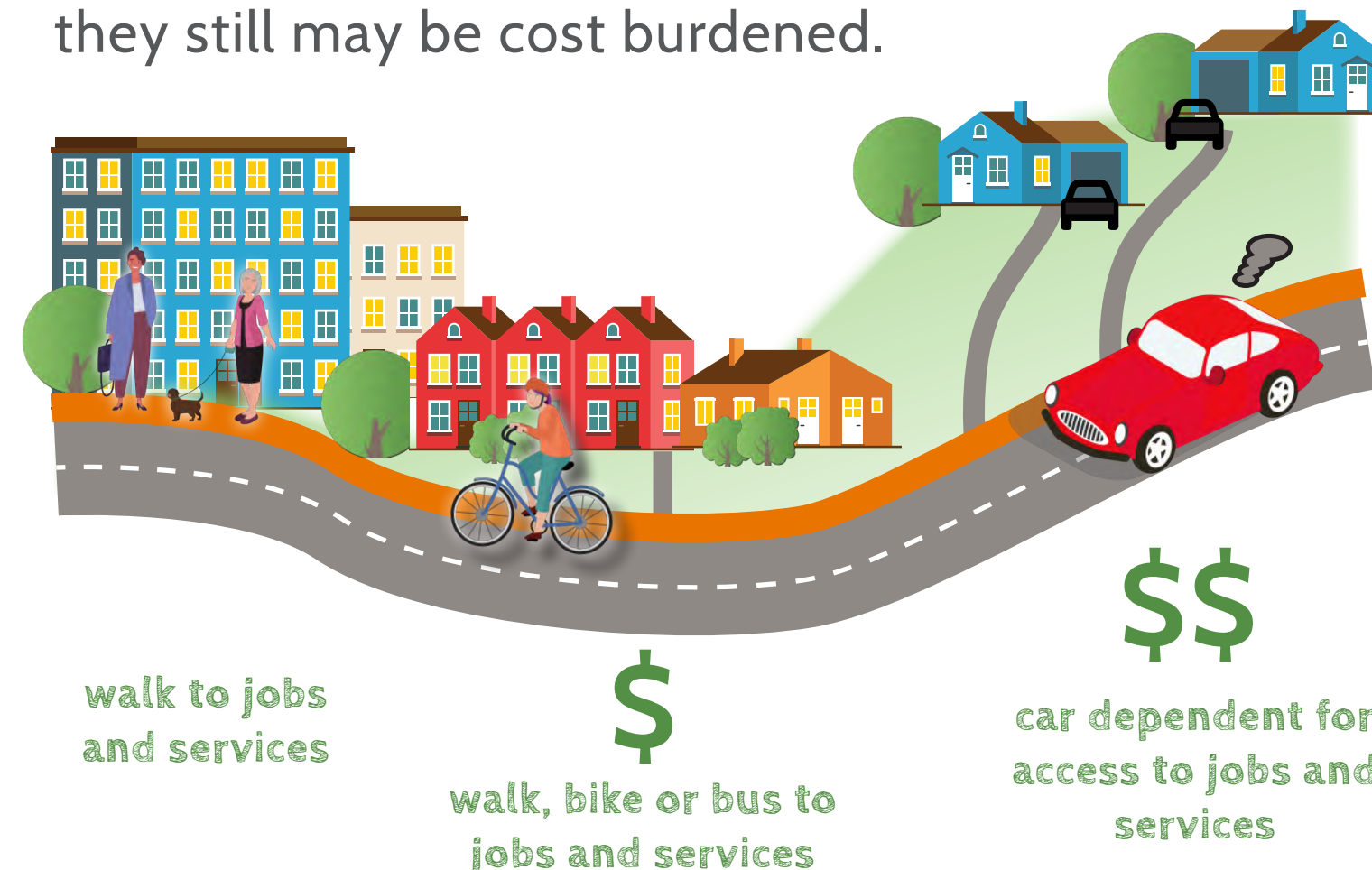
Parking

Providing off street parking is expensive! On average, a surface lot space in Whatcom County can cost \$20,000, a space in an above-ground structure can cost \$40,000, and a space in an underground structure can cost over \$80,000.* **This cost ultimately falls on the tenant as developers need to charge more per unit to account for the parking costs.** When parking is “bundled” with rent, households do not have a choice but to subsidize that parking with their rent – even if they don’t own a vehicle.



Transportation

While housing costs tend to be less when they are farther away from services, amenities, and jobs, the transportation costs associated with the additional distance can ultimately increase the cost of living. According to the U.S. Department of Housing and Urban Development (HUD), **households in car-dependent neighborhoods spend up to 25% of their income on transportation**, compared to 9% for households in more walkable neighborhoods with more transit options.** Even if a person is paying less than 30% of their monthly income on rent, if their transportation expenses are so high due to owning a car, and the associated commute, they still may be cost burdened.



Use sticky notes to write down potential solutions for removing these barriers.

* Jo, N. (2022). Parking policy & housing affordability. Whatcom Housing Alliance. <https://whatcomhousingalliance.org/wp-content/uploads/2022/07/Parking-Report-Final-Draft-6.6.22.pdf>

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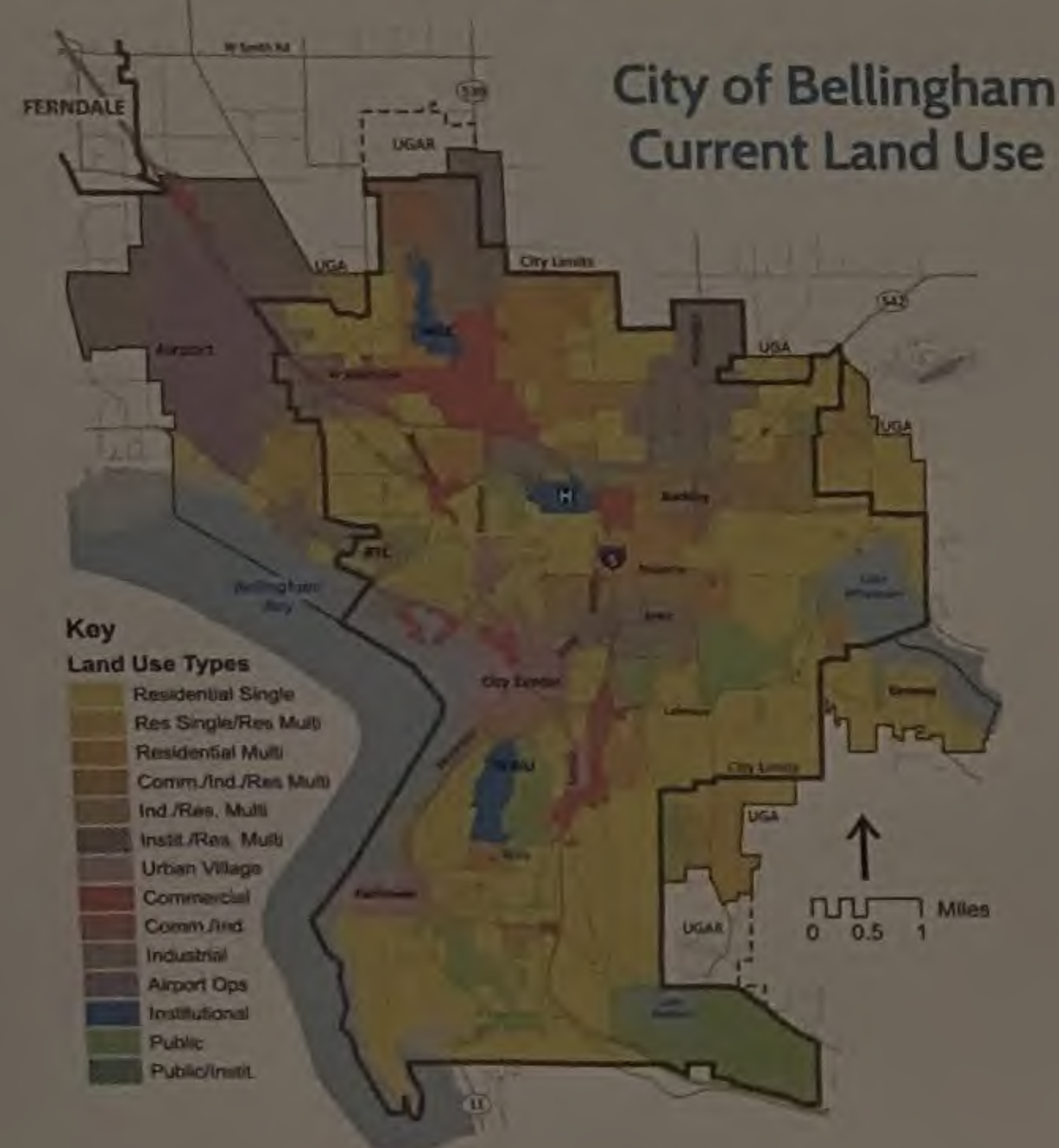
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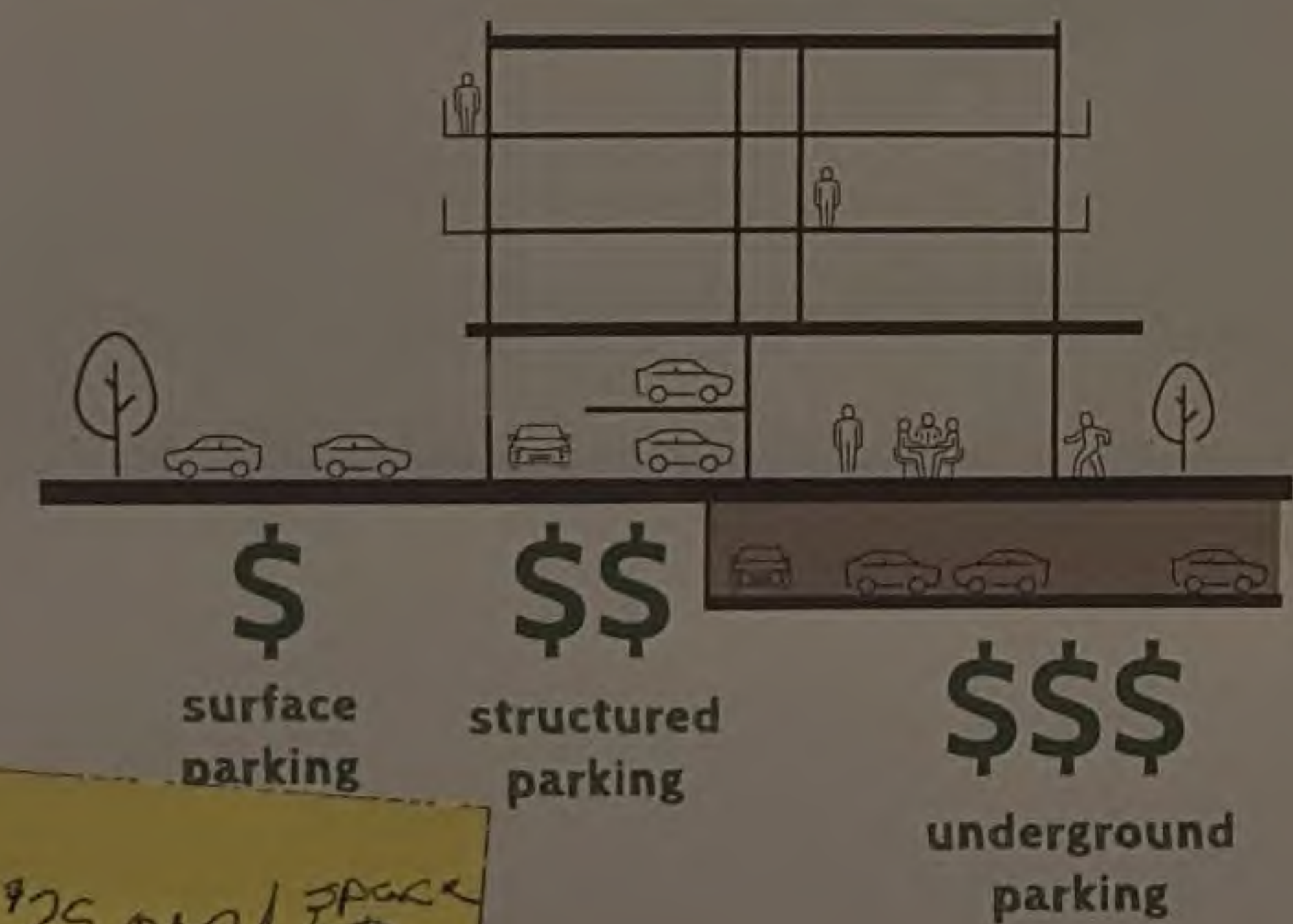
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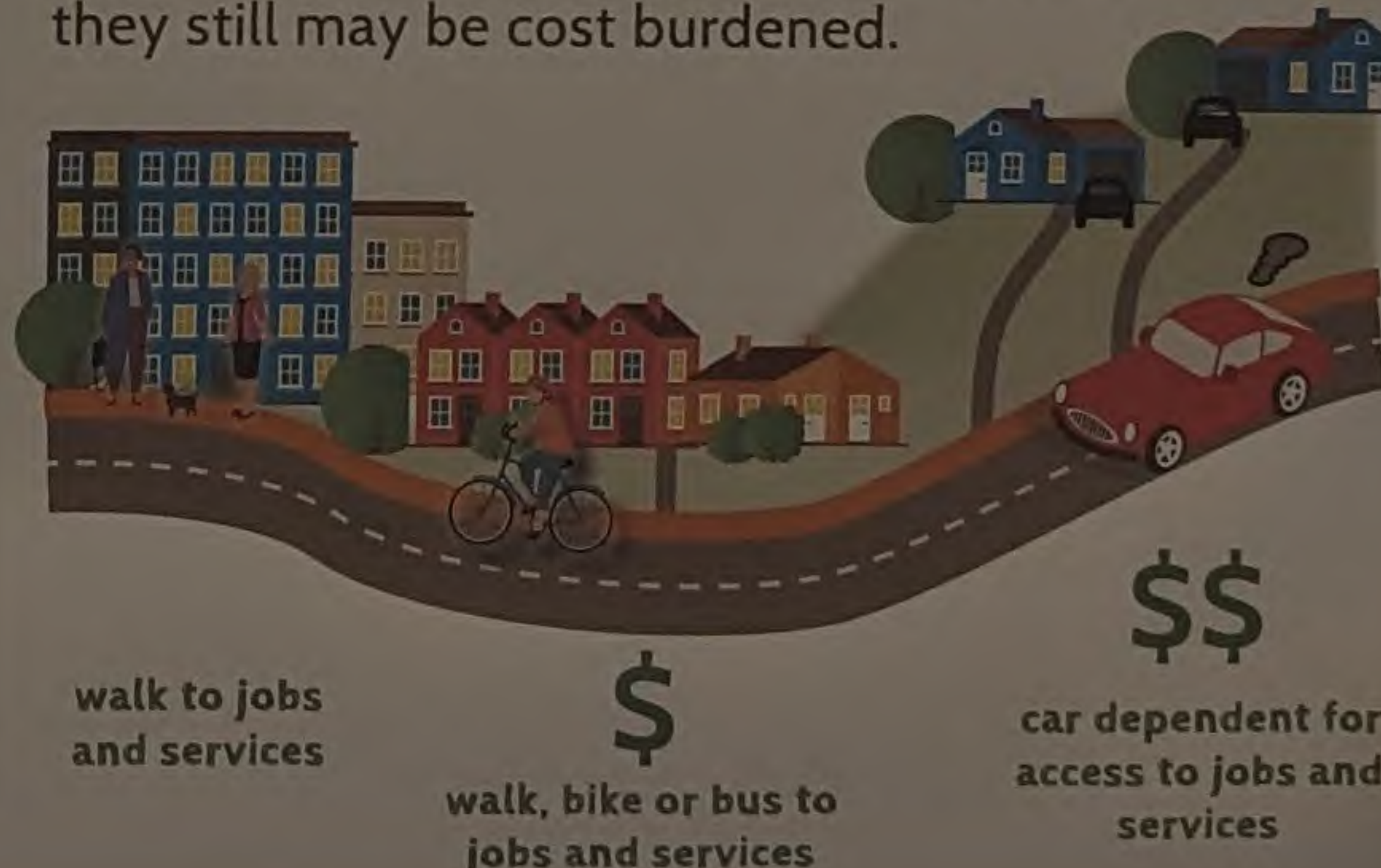
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\$25,000/ space surface
+\$40,000/ space in structures

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We need to SAVE areas where Victory Gardens can grow food

• lower minimum lot size to 6500sqft in all neighborhoods

Transportation? Encourage more SMART TRIPS participation

City hall needs to speed up Permit Process: take a look at Everett: much quicker

Tax gasoline at a more real rate. (Account for military costs in the Middle East to control oil). Tax proceeds fund separate bike lanes and buses.

More frequent bus service that also includes the Comby

Prioritize making Bellingham more bike friendly. More bike lanes

Design land use/ Designate areas for shared parking (ie church and an evening restaurant)

Requirements that will reduce impervious surface, encourage biking.

More urban villages to reduce (not eliminate) the use for cars

Unless we proactively increase access to transportation via more routes options at more times and promote bike riding, ride share, encourage more carpools, shuttles etc. People aren't going to feel comfortable giving up their cars. Need to move towards Euro-city design if we want people

to think of a world beyond cars. Invest in transportation infrastructure.

EVER INCREASING REGULATORY REQUIREMENTS AND LOWERING HOUSING COSTS ARE CONTRADICTORY GOALS.

Key notes to write down potential solutions for removing these barriers.

* Jo, N. (2022). Parking policy & housing affordability. Whatcom County Housing Alliance. <https://whatcomhousingalliance.org/wp-content/uploads/2022/07/Parking-Report-Final-Draft-6.6.22.pdf>

** U.S. Department of Housing and Urban Development | Office of Policy Development and Research. (2014). Creating connected communities - HUD USER. https://www.huduser.gov/portal/publications/pdf/Creating_Cnnted_Comm.pdf

CONSTRUCTION TYPE

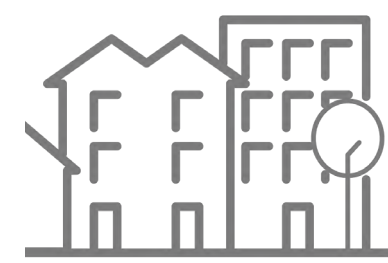
The way a building is built influences how much it will cost.

These requirements are generally defined by nation-wide or state requirements, such as the building and energy codes. **Recent state legislation** will make it less expensive to build certain kinds of buildings.



High-Rise Requirements

Building code requires that buildings with occupied floors over 75' high must have more fire protection measures, since fire truck ladders can't reach this high. This adds cost, making buildings 8 stories or less generally more cost-efficient than taller buildings.



Multi-unit Building Requirements

Buildings with 3 or more units must use a more stringent code, which adds more robust wall assemblies, sprinklers, and other costly requirements. This has discouraged the development of triplexes, small apartment buildings, and other housing types for decades.



Recent state legislation (HB 2071) initiated a shift to allow 3-6-unit buildings to use the less expensive code type in the future.



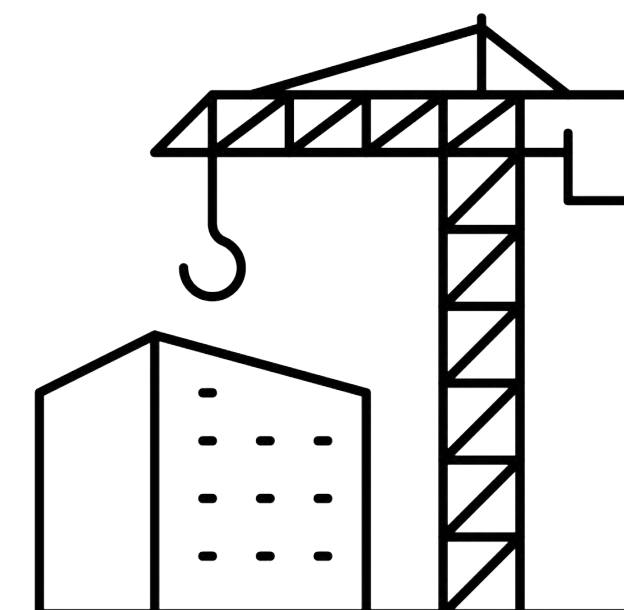
Egress/Emergency Exit Requirements

Building code requires multiple ways out of the building in case of emergency. This has required even small apartment buildings to have inefficient hallways connecting multiple sets of stairs in addition to the elevator when required.



Recent state legislation (SB 5491) initiated a shift to allow up to 6-story single-stair buildings that are common in many areas of the world, encouraging more small apartment buildings in the future.

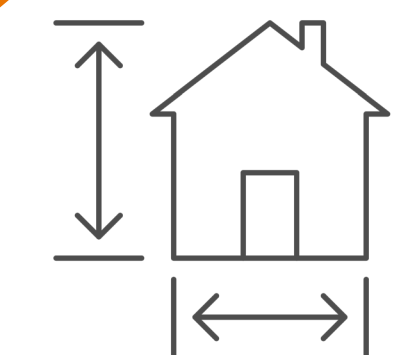
The City of Seattle has allowed these types of buildings for decades, but they have been uncommon due to the multi-unit building requirements.



Energy Requirements

The state energy code defines requirements like lighting efficiency, building envelope construction, and energy use. This impacts things like what materials and construction methods can be used and what heating equipment is allowed or required. While these requirements often save money over time by using less energy, they often cost more at the start of a project.

The Bellingham City Council has determined that adoption of building electrification, energy efficiency and solar readiness regulations will implement various goals and policies of the Climate Protection Action Plan and the Bellingham Comprehensive Plan.



Required Layout

Building code requires every housing unit to include certain fixtures and space requirements.

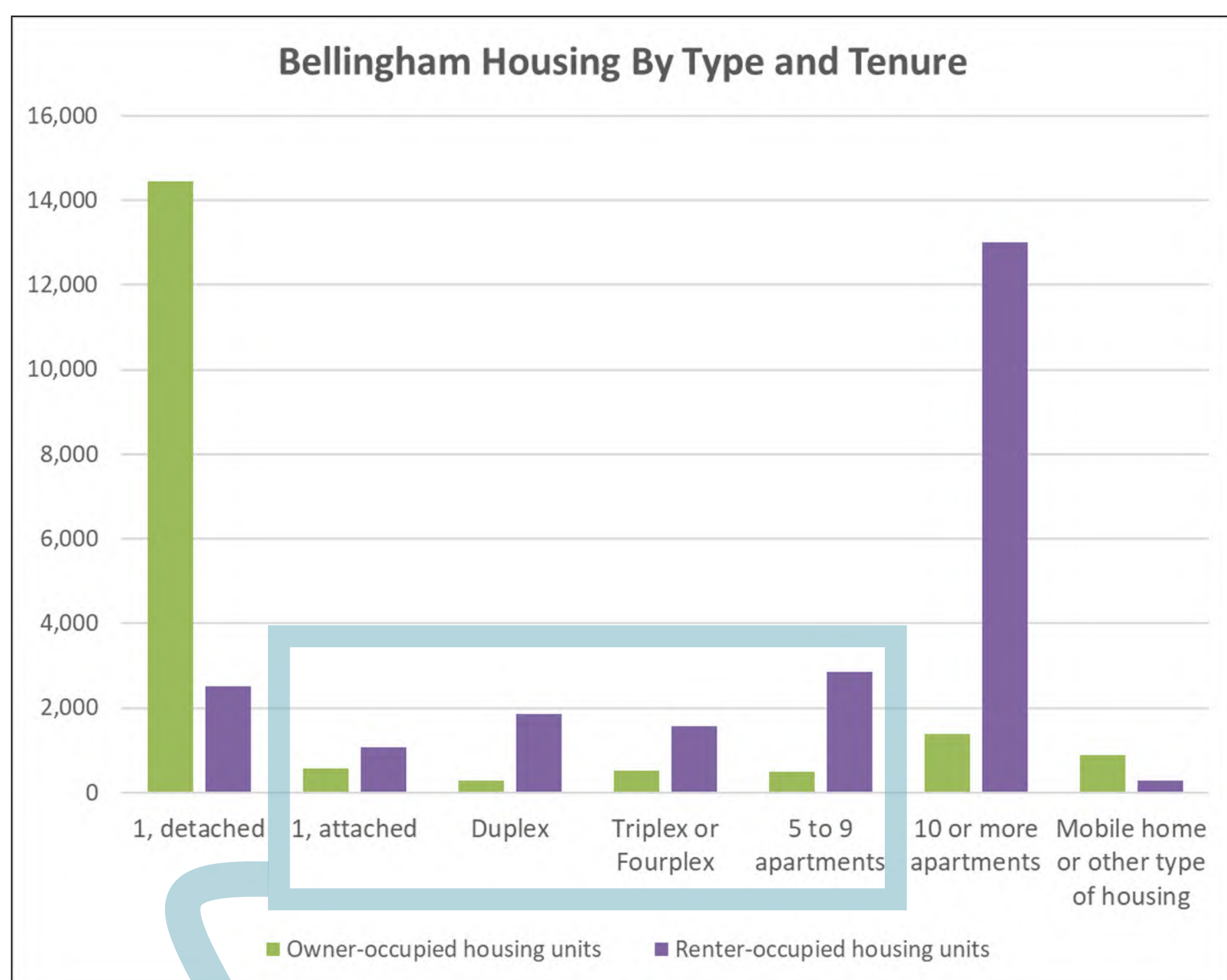


Recent state legislation (HB 2071) initiated a shift to allow these requirements to be lessened in order to encourage smaller, less expensive units to be allowed.

Construction Cost Drivers

BUILDING TYPES

And housing affordability

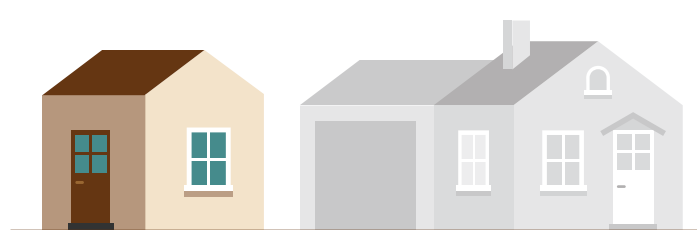


There are very few units in buildings between single family homes and large apartment buildings.

This graph displays the discrepancies in the existing housing stock in Bellingham. As it becomes more viable to build ADUs, triplexes, fourplexes, and even small apartment buildings, we may see more of them throughout the city.

Other unique living situations may become more common as well. Additionally, cooperative or communal living could exist in more traditional buildings forms – both small and large!

Use a sticky note and provide comments on the emerging building types below.



DADU



COTTAGE HOUSE



TOWNHOUSE



CO-OP HOUSING



DUPLEX



COURTYARD APARTMENTS



STACKED FLAT



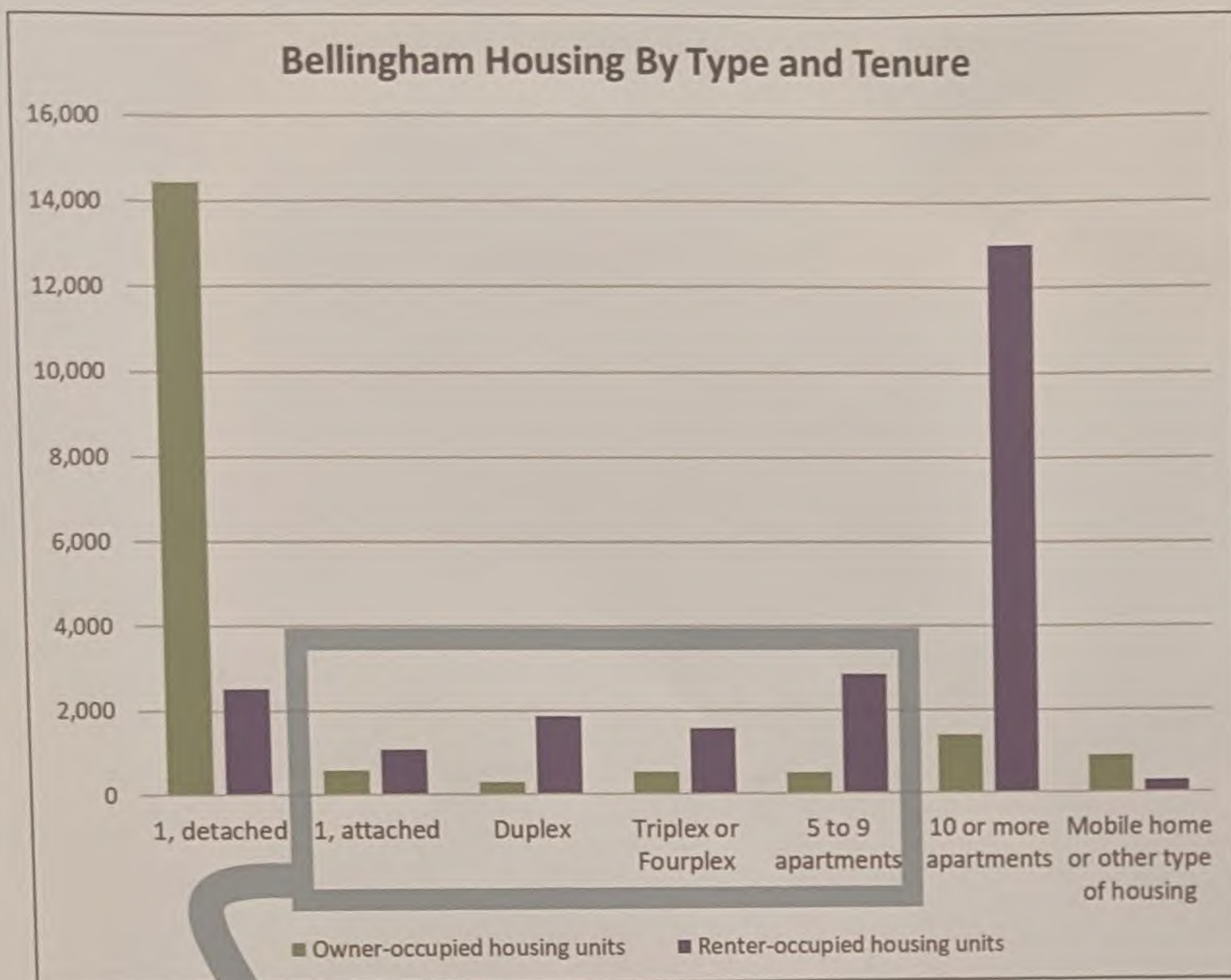
MULTI-UNIT

Or list other housing types below

For more information on current housing statistics, visit cob.org/housingstats

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Use a sticky note and provide comments on emerging building types below.

too many on one lot can cause problems for neighborhood if level doesn't use on property



DADU

Need more Great solutions for entry-level, seniors, & those needing small space



COTTAGE HOUSE

Yes to all! Now make it happen!

It's a person taking for an entry-level house. This is what I'm looking for!



TOWNHOUSE

People will stay put and make a permanent home in a townhome once an adu would make more

Need more of this!



CO-OP HOUSING

Not enough Co-op housing

DUPLEXES DO NOT WORK! I live in one end your neighbor does not want to improve and even take of what we own

DUPLEXES DO NOT WORK! This especially when your neighbor is planning to move maybe even out of the country



COURTYARD APARTMENTS

Shared wall. Or garage as shared wall.



STACKED FLAT



MULTI-UNIT

More cottage style housing, less townhome concepts - per buyers with families

Micro-apartments "Pod Share" affordable transitional living spaces

Coop Community Agile Urban Agriculture Mixed Unit Housing

skyscrapers ilbos hobbit home campment off Tall Rd - Subterranean dwellings

Or list other housing types below

BUILDING DESIGN STANDARDS

Regulated design standards aim to control the physical characteristics and appearance of a community's housing stock. Many local governments, including Bellingham, have used design requirements to:

- Ensure development fits a desired aesthetic that enhances the public realm.
- Creates a sense of place, and promotes pedestrian activity.
- Integrate infill housing into existing neighborhoods.

Building design standards can include but are not limited to:

Prescribing the use of a certain number and type of **exterior materials**



Requiring building **articulation or modulation** to reduce the apparent size of a building

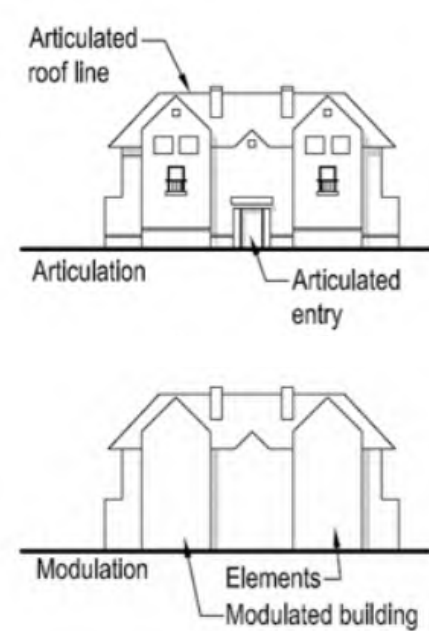
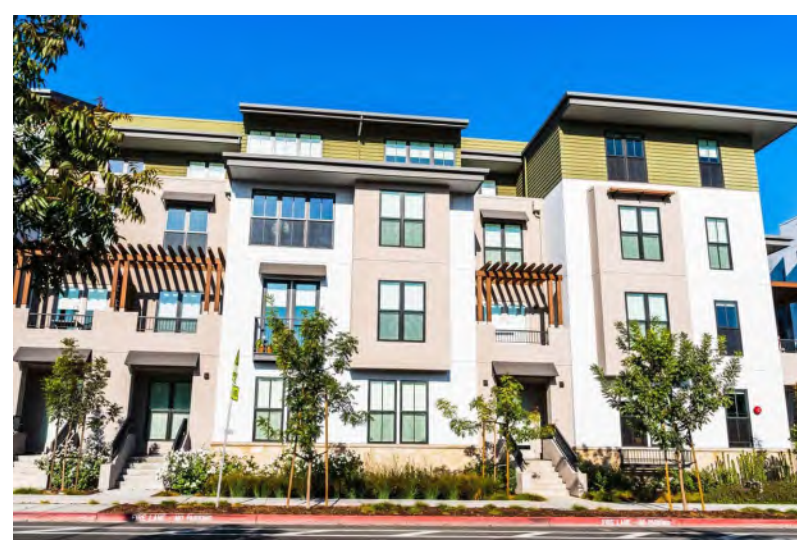


Image source: City of Redmond BMC

Incorporating **architectural details** to provide visual interest at a pedestrian scale (windows, awnings, dormers, trims, balconies, decks, etc.)



Building **orientation** with front porches and entries facing the street



Unique or **varied building segments** to avoid a repetitive or monotonous design.



Image source: RJ Group, Peabody Townhomes


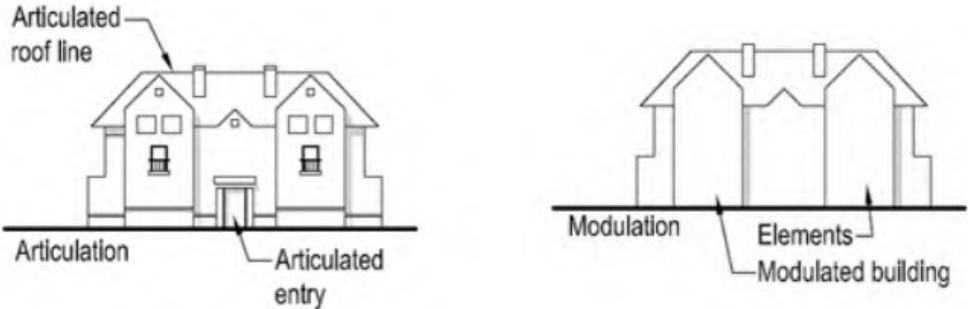



While design standards have been criticized for impacting housing affordability, they have many other important community benefits, such as:

- Addressing crime prevention through environmental design
- Promoting durable materials in our built environment
- Creating well-designed housing that remains desirable over time
- Encouraging more compact, pedestrian-oriented neighborhoods

Did you know? House Bill 1293 streamlines local design review processes, requiring "clear and objective" standards that don't reduce development capacity otherwise allowed. In addition, the process cannot require more than one public meeting.

BUILDING DESIGN STANDARDS

Place a dot on the category of design standards that you think provides the most community benefit:

Exterior materials	Articulation and modulation	Architectural details for visual interest	Building orientation	Unique and varied building segments
				






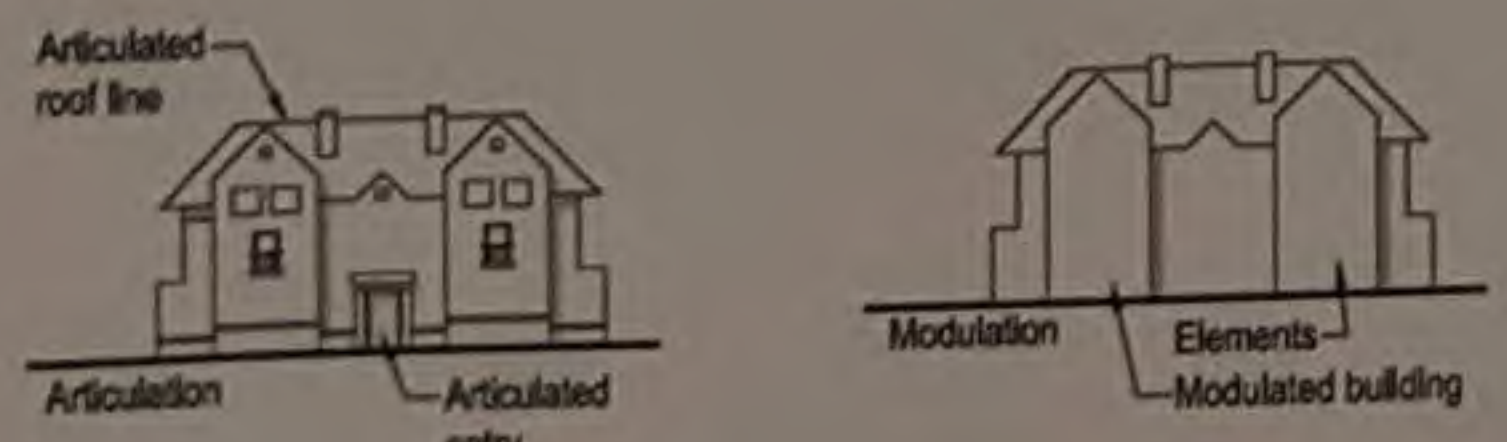


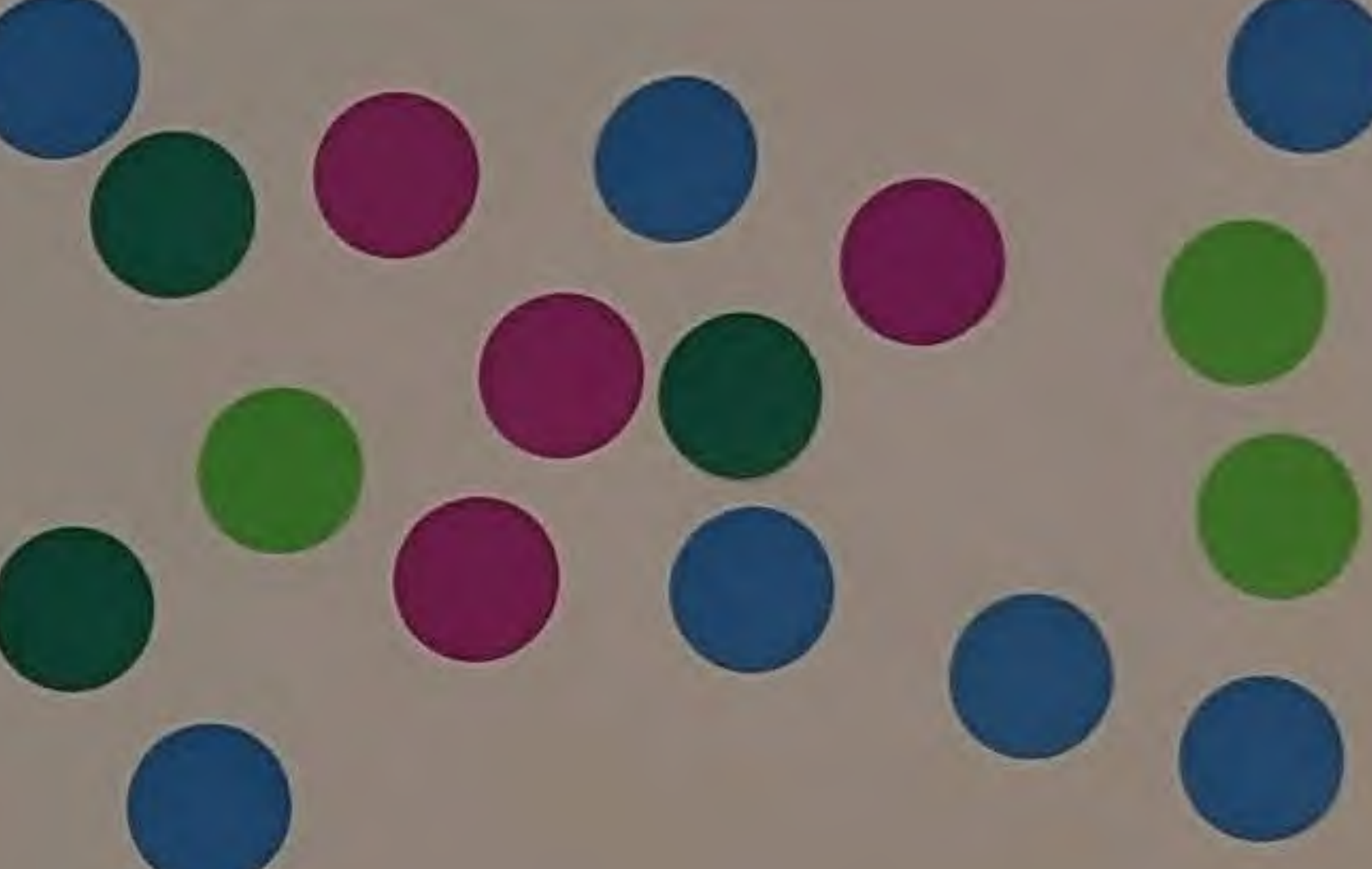



BUILDING DESIGN STANDARDS

Place a dot on the category of design standards that you think provides the most community benefit:

Handicap Access!!!

Work Space!!!

FOR EVERY DEVELOPMENT EQUAL PARKLAND & GREENSPACE 😊

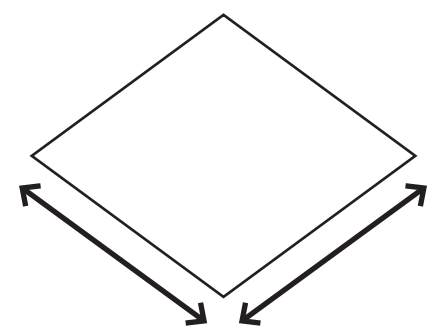
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SITE DESIGN

Balancing different priorities

Local regulations related to site design aim to promote sustainable development and community well-being. These regulations play an important role in determining the affordability of a project by balancing economic considerations with social and environmental priorities. Important elements in site design include:

Floor Area Ratios (FAR)



Floor area ratio controls the intensity of development on a parcel of land by specifying the maximum allowable ratio of floor area to land area.

Setbacks and Lot Coverage



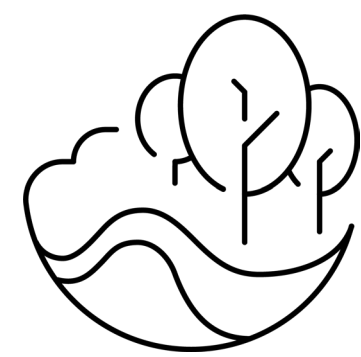
A setback mandates the distance between buildings and property lines, while lot coverage restricts the portion of the lot that can be covered by buildings.

Open Space and Usable Space



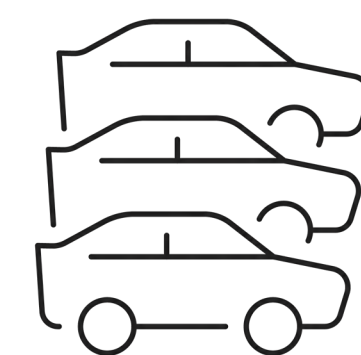
“Open space” means land which is free of buildings or impervious surfacing. Usable space is a portion of the site that is set aside for leisure or recreation.

Trees and Landscaping



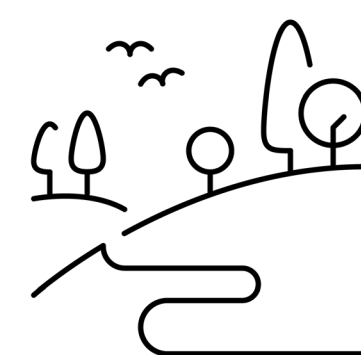
Development standards prescribe a minimum amount of site landscaping, and include tree retention and replacement requirements. The City's new Urban Forestry Management Plan will also help inform choices about where trees will go.

Parking



Minimum parking requirements include the number of parking stalls that must be provided for a development project, as well as standards for parking stall dimensions, location, and maneuvering space.

Critical Areas



Critical area regulations are a statewide requirement aimed at protecting environmentally sensitive areas and natural resources.

All of these factors can influence the usability of a site and construction costs of a project, thereby influencing the affordability of housing.

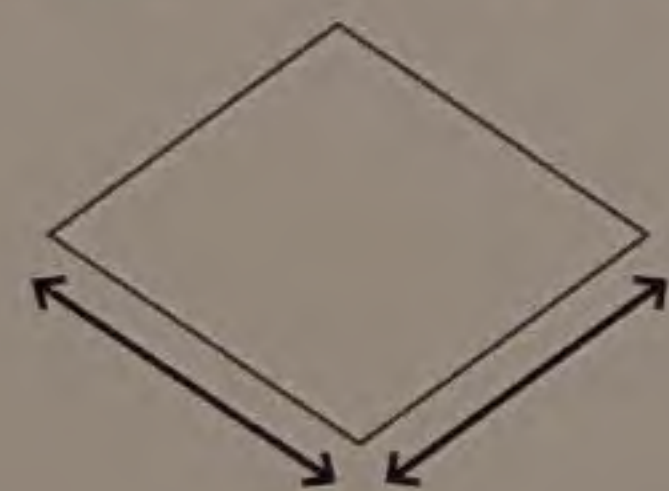
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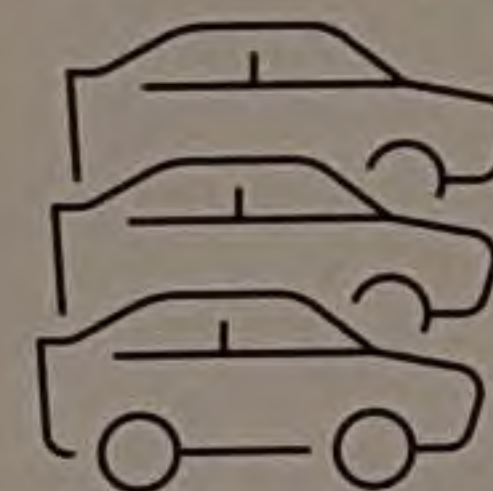
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Its great to have a landscape plan BUT we do not have enough City Employers to make it HAPPEN!!!

HEMPCRETE USE in Bham, What com Hempcrete manufacturing industry/jobs could be created.

Hempcrete Assoc's Concrete, is fire resistant, mold resistant, and sustainable. This could be how we build future housing.

How many otherwise- can't affordable projects don't get built because they one of these parameters makes the project unaffordable? Allow more variances to get great projects built!

Denser housing cluster can make sense if green areas are shared. Be so be ware of site coverage restrictions which may need flexibility.

Remove minimum Parking requirements Especially in Downtown

topical move in new developments to event meet + make urban farming

Lot splitting down to 2000 sq ft. More variances in setbacks More variances on parking requirements, where that's getting creative w/ attractive env. goal.

Any community that has been + trees intermixed w/ housing units make the area more desirable + healthier.

Change minimum lot size to 1500 sq ft in all neighborhoods. Get rid of minimum Parking requirements

Reduce setbacks prioritize parking

HOUSING COST AND CITY FEES

Ways the City Charges Developers

Housing cost vary based on a variety of factors including land, materials, labor, builder-incurred overhead costs, profit, and city fees. For building a typical single-family detached home in Bellingham city fees comprise about 4% of final housing cost. There are three main types of fees:

Permit Fees

These fees cover the costs of reviewing construction plans and inspecting work on-site to ensure drainage, foundations, framing, wiring, plumbing, and other elements meet the fire and structural safety standards of the residential building code. Adherence to these standards provides for the safety of residents and the community.

Utility Fees

These fees help offset expansion of citywide water, sewer, and storm utility systems (system development charges), and the cost to add a water meter and connect utility lines directly from the street to a new home.

Impact Fees

New development brings new residents who use our roads, parks, and schools. City's adopt impact fees to ensure new development helps pay its "fair share" as these systems are expanded to accommodate more people. Bellingham charges impact fees for traffic, parks, and schools.



Traffic Impact Fees help offset the cost of new roads, sidewalks, bike lanes, and traffic signals necessary to accommodate vehicle trips associated with new development.



Park Impact Fees help offset the cost of new parks, trails, and recreation programs.



School Impact Fees help offset the cost (to school districts) of additional classroom space, staff, and programs.

To build a typical single family detached home:

