

THE BELLINGHAM PLAN



HOUSING

Chapter Update Summary | February 2025



What the Community Said

These descriptions summarize the most common opinions we heard relevant to this chapter.

Every neighborhood needs to do its part to provide housing choices for everyone.

We need more affordable housing, especially in mixed-income buildings.

We need more 2-bedroom units and options for families. They should be located near jobs and amenities, even if they are small.

Providing housing closer to jobs, transit, bicycle routes, and pedestrian paths is critical to tackle climate change.

Co-living and communal housing types are interesting, especially for seniors and students.

Excited about more housing types in every neighborhood, but fiveplexes, sixplexes, and stacked flats should only be allowed on busier streets.

Existing housing density allowances seem inequitable or inconsistent. Aligning density with amenity access is preferred.



Summary of Updates

We are proposing a variety of updates to our 2016 Comprehensive Plan. While the plan is divided into distinct chapters, there are updates that touch multiple chapters.

Here are the most significant updates related to housing. These themes span multiple chapters beyond this one.

- >> Reduce barriers to build housing
- >> Energy efficiency and resiliency
- >> Housing along transit corridors
- >> More middle housing like triplexes or townhomes
- >> Mixed-income housing incentives
- >> Allowing small-scale businesses in all residential areas

Get a quick overview of the most significant updates we're proposing.

If you haven't yet, take a look at the [Summary of Proposed Updates](#). It describes the most significant updates we are proposing. We recommend viewing that the summary first, and then diving in here for more details on housing.



Housing Chapter Draft Topics

Each blue box represents a topic that will later become a goal in the Housing Chapter. These will be the overarching goals for the City, with more specific policies to support them.

Proposed Topics

Quantity of Housing

Ensure that Bellingham has a sufficient quantity of housing units and densities to accommodate projected growth.

Types of Housing

Ensure that Bellingham has a sufficient variety of housing types to accommodate the needs of the entire community and promote other community goals.

Homeownership Opportunities

Support and encourage homeownership opportunities.

Housing for All Incomes

Foster housing that is affordable for all income levels in all neighborhoods.

Service-enriched Housing

Support service-enriched housing options across Bellingham.

Safe, Healthy, and Livable Housing

Promote safe, healthy, and livable housing across Bellingham.



Walking through the Topics

Now, we'll walk through an overview of the proposed updates for each goal. Each bubble represents a concept within that goal. Each concept may become a single policy or several in the final document.

Existing Concept

This concept exists in the 2016 Comprehensive Plan already.

Some Updates

Either this concept will be emphasized more than in the current plan, or something minor is being changed about it.

**New Concept/
Major Updates**

This concept does not exist in the 2016 plan at all or will include significant changes.



This icon indicates this concept is related to state requirements or legislation.



Community Feedback

**As you learn about the concepts proposed in this chapter,
think about...**

**Is anything big
missing?**

**Are you excited or
concerned about any
of the ideas proposed
here?**



Quantity of Housing

Housing for All Incomes

Types of Housing

Service-enriched Housing

Homeownership Opportunities

Safe, Healthy, and Livable Housing



Reduction of cost, timeline, and process where possible



*HB 1220 (2022) – Reduction of barriers to housing production
SB 5290 (2023) – Streamlining permit processes*

Preservation and availability of housing

Including tracking prevalence of empty investment or vacation homes.

Reduce barriers to viable construction types



*SB 5491 (2023) – 6-story single-stair buildings
HB 2071 (2024) – 3-6 unit buildings; small unit types
Also mass timber construction*

Smart and infill development



*HB 1110 (2023)
Expansion of Infill Toolkit citywide (see Land Use chapter)*

Additional flexibility for large housing projects

When aligned with the City’s growth strategy

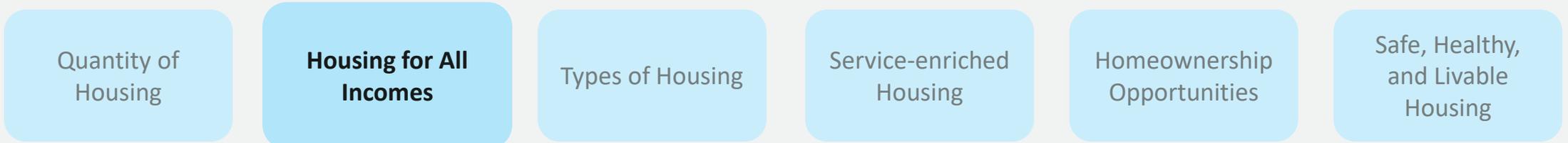
Flexibility of ground level uses

Making it easier to develop housing in mixed-use areas

Existing

Update

New



The Consolidated Plan identifies specific actions and priorities regarding affordable housing.

Affordable housing in all neighborhoods



*HB 1220 (2022)
Growth distributed by income band*

Anti-displacement approaches



*HB 1220 (2022)
Identification of areas at risk of their residents being displaced by economic pressures, strategies to address this including protection of naturally occurring affordable housing*

Mixed-income projects and incentives

Strengthening existing programs and continuing monitoring economic feasibility of adjustments or new programs

Reduction of barriers to developing affordable housing

Including equitable distribution

Filling the housing continuum

Modular construction, small lots, co-living housing, tiny house villages, etc

Local, regional, and federal collaboration & funding

Including local consideration of affordable housing in other public projects

Affordability in public projects

Considering the viability of affordable housing with other public projects

Messaging and partnerships

Existing

Update

New



Quantity of Housing

Housing for All Incomes

Types of Housing

Service-enriched Housing

Homeownership Opportunities

Safe, Healthy, and Livable Housing



Regulations for the full housing continuum

Beyond “single family” and “multifamily”

Variety of types within all areas of the city



HB 1110 (2023), HB 1998 (2024) – Allowing small lot, ADUs, cottages, multiplexes, common courtyards, townhomes, and co-living housing everywhere except Lake Whatcom Watershed

Encouraging 2+ BR Units and options for families with children

Ensuring a future supply of larger units; See the [Housing Preference Survey data](#)

Variety of options for seniors and those with disabilities

Such as Universal Design

Support for housing for unique needs

Especially for seniors and those with disabilities

Off-campus student housing options

Existing

Update

New



Quantity of Housing

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Types of Housing

Service-enriched Housing

Homeownership Opportunities

Safe, Healthy, and Livable Housing



*HB 1220 (2022)
Permanent Supportive Housing & others*



Ensuring service-enriched housing investments are well coordinated and scaled with availability of appropriate services

Clearer definition of shelter, transitional, and permanent housing types

Especially regarding homelessness

Housing with on-site services

Ensuring services scale with housing to meet needs

Shelter, transitional, and permanent supportive housing options

Equitable distribution of projects

Regional collaboration

Community education

Note: Stand-alone services have been shifted to new Community Wellbeing chapter

Existing

Update

New



Quantity of Housing

Housing for All Incomes

Types of Housing

Service-enriched Housing

Homeownership Opportunities

Safe, Healthy, and Livable Housing



*Encourage these types in more places – HB 1110 (2023)
Allow lot splitting for them, and explore cost-saving opportunities*



Small-scale housing (small lot, cottage, townhome, etc)

This allows owners to pay less overall because they are sharing some of the property, whether that be land (condos), public space (co-ops/co-housing), or both of the above (co-living housing)

Supporting shared equity options

Support for statewide condo-ization reform

This limits how much the owner owns, such as in a land trust (where a non-profit owns the land, but the resident owns the building)

Supporting limited equity options

*Support for rental communities transitioning to ownership models
Education and support for programs assisting homeowners to keep their homes*

Anti-displacement approaches

*Expanding tenant opportunity to purchase – SB 5198 (2023)
Supporting displaced manufactured home park residents - HB 1771 (2023)*



Protection of manufactured home parks

Existing

Update

New



Quantity of Housing

Housing for All Incomes

Types of Housing

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Homeownership Opportunities

Safe, Healthy, and Livable Housing



Fair housing support

Ensuring safe and livable housing standards

Ensuring access to open space

Evaluating livability code elements

Clustering of housing to provide access to natural resources

This relates to rental registration and its inspection process

Both existing code and other considerations (usable space, design features, etc)

Existing

Update

New

Note: Access to community amenities is covered in the Land Use chapter.



Structural Changes

Are you familiar with the 2016 Comprehensive Plan and looking for a topic that was in that Housing Chapter?

It may be located in another part of the plan. The next few slides will show how the proposed updates relate to the 2016 Housing Chapter.





2016 Housing Chapter Topics

The 2016 Comprehensive Plan Housing Chapter is organized around these 5 topics. Each one is written as a goal in the plan.

Note: The current topics have been rearranged here to better align with the proposed 2025 Plan topic order.

Quantity and Type of
Housing

Housing for All
Incomes

Sense of Place

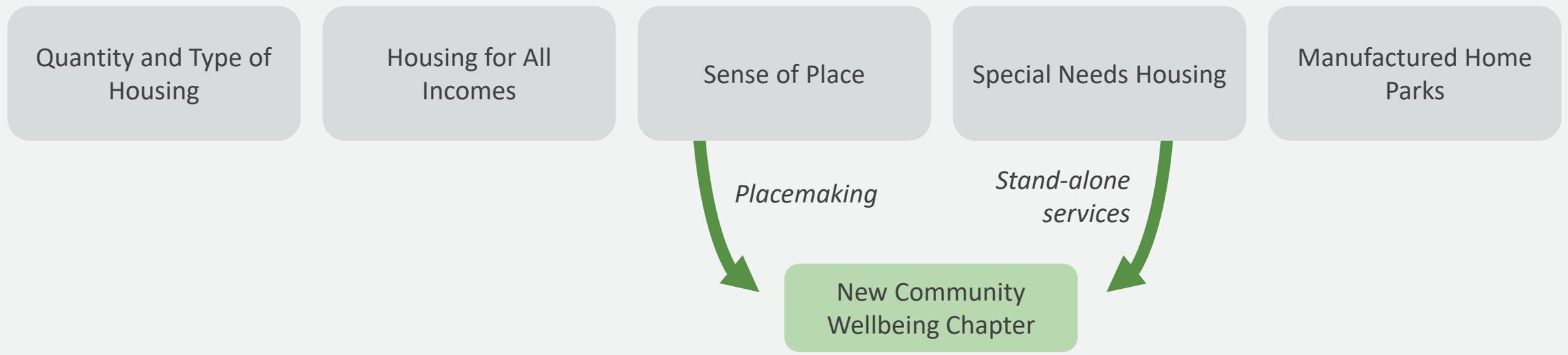
Special Needs Housing

Manufactured Home
Parks



Shifts out of Housing Chapter

Some concepts have been moved to other chapters in the proposed updates.





Shifts within Housing Chapter

Other concepts have been shifted or split between each of the proposed topics.

2016 Plan Topics

Proposed Topics

