



Bellingham City Council

MEMORANDUM

To: City Council
CC: Mayor Linville; Rick Sepler
From: Councilmember April Barker
Re.: November 5 Neighborhood Housing Equity Discussion—Issues Facing Older Adults
Date: December 10, 2018

The City of Bellingham Planning and Community Development Committee held a community conversation with local experts on issues facing older adults to inform a future housing equity assessment. Council members in attendance were Planning Committee members Michael Lilliquist, April Barker, Hannah Stone, as well as Council member Dan Hammill.

Council member Michael Lilliquist introduced the participating individuals and agencies.

- Mike Parker, Opportunity Council Homeless Service Center
- Ken Van Winkle, Bellingham Housing Authority
- Barbara Plaskett, Bellingham Housing Authority Board of Commissioners
- Sue Sharpe, Chuckanut Health Foundation (CHF)
- Laura Welker, consultant to CHF
- Ryan Blackwell, Northwest Regional Council
- Mary Carlson, Whatcom Council on Aging

Council member April Barker noted that the City Council is meeting with community groups to help shape the focus of a neighborhood housing equity assessment. At the last meeting participants discussed equity issues facing households and families with school age children. The discussion today will focus on what an equity assessment would need to look at for seniors.

Sue Sharpe and Laura Welker introduced the Chuckanut Health Foundation's (CHF) Whatcom Aging Well Initiative. In the County's Community Health Assessment process there has been a focus on healthy children and families since those are the kinds of investments that make a difference. A focus on the needs of an aging population is also important as that population is the fastest growing in the County. CHF has launched a community health assessment for older adults, to include housing issues.

CHF helped launch a Whatcom Aging Well Coalition in 2017 that has 21 partners and has developed a mission statement and guiding principles. The goal is to create a blueprint for healthy aging. The process will be guided by eight domains for healthy aging developed by the World Health Organization (WHO). These domains are:

1. Outdoor spaces and buildings
2. Transportation
3. Housing
4. Social Participation

5. Respect and Social Inclusion
6. Civic Participation and Employment
7. Communication and Information
8. Community and Health Services

Findings of the CHF community assessment include:

- The percent of older adults is higher in Whatcom County than in the state, and communities such as Blaine and Lynden have even higher proportions
- Affordable housing is in short supply
- Many older adults in Whatcom County live alone, which is a factor in housing costs
- The number and percent of homeless who are older adults is increasing
- Housing in Bellingham is more varied and of higher quality than elsewhere in the County
- There is a need for a wider variety of housing types for older adults, including options such as intergenerational housing, and housing in walkable areas
- A single point of entry or a system of coordinated services would be helpful to meet the variety of needs for housing and services
- There is no retirement facility in Bellingham that provides the whole continuum of needed care

Participants discussed the implications of the assessment. Observations included the following:

- Care for older adults can be very expensive. Most facilities are owned by corporations and have out-of-area owners and may not be integrated into local services and planning.
- When it comes to housing access, those with drug and/or alcohol issues may get priority over those with dementia.
- Housing options also need to be available countywide, not just in Bellingham.
- The Area Agency on Aging has a “no wrong door” approach to aging and disability services but does not have a coordinated entry system like the Homeless Service Center (HSC). Each agency has funding restrictions and there is no funding for coordination across populations.
- About a third of the properties of the Bellingham-Whatcom County Housing Authority are for aging adults. When the Housing Authority is looking for property for development, availability of the site and its zoning are the main criteria, not neighborhood location.
- Housing options are important as people age. Social isolation is an issue among older adults, and a move to a new community may be disrupting.
- There is an increase since 2013 in homelessness among older adults and those with disabilities. The HSC is looking at new ways to serve this population, such as through shared housing. The HSC has a coordinated entry system and is meeting quarterly with the Northwest Regional Council to find ways to improve support for older adults.
- City rules, such as no more than three unrelated persons in a housing unit, could be a barrier to some living arrangements.

Council member Barker noted that the Planning Committee should work in partnership with the County and coordinate with their planning processes and noted that there was a need to look at the geographical distribution of housing types and other services across Bellingham. People may not be able to stay in their neighborhoods when their care needs change as they age.

Council member Lilliquist noted that the City can focus on things where it has a direct influence - for example, transportation planning, walkability, and open spaces.

Some solutions or issues discussed include:

- Areas to look at for planning models include Boston; Massachusetts in general; New Hampshire; and Colorado. In Washington, Seattle and Puyallup are using the AARP age-friendly framework that incorporates the WHO domains for healthy aging.
- The opening of Eleanor Place, with 80 units of low-income senior housing provided by Mercy Housing, was a major milestone. Some services are on-site, such as a medical clinic. We need several more of such projects.
- Alternative forms of living such as house-sharing could be one answer. Shared housing allows each participant to play different parts to support the household.
- Some communities are matching older adults with college students or with families that need child care.
- Many people want to stay in their home. It used to be that about 50% of people had to move out as they aged, now 85% can stay in their own home.
- Adult family homes can house up to 6 adults and take Medicaid or private options.
- About 85% of residential zoning in Bellingham is single family and 80% of that is detached dwellings. If we want to avoid extending our boundaries and preserve farmland we need to respond to demographic shifts toward older adults and people of color.
- It is important to remember that shared housing can sometimes lead to exploitation of seniors.
- Many needed services have numerous eligibility requirements. Looking just at low incomes can create a segmented and disjointed response. There are housing gaps for all income levels. A navigation system would identify gaps in local services.
- Nearby options may be more appropriate than aging in place for some people. Intergenerational and cross-income housing and services help create community.
- Some people give up services because they think they will have to pay and cannot afford them. We need to simplify what is available.

The discussion turned to what data the city has, and what responses might be appropriate. Observations include:

- The City's Consolidated Plan for housing has data on older adults but not by neighborhood. There is a shortage of units but not necessarily of bedrooms. Adult Family Homes can be in any neighborhood but there are barriers to their creation. The

City has made its rehab funds available to people who want to open adult family homes but to meet licensing requirements a potential operator needs to take a class in Seattle.

- If we had a plan or a comprehensive framework, resources could be leveraged better.
- Care by an extended family is rare now. Achieving equity may involve cooperation across facilities in a number of neighborhoods.
- This is a countywide issue. It may be worthwhile for the City Council to invite members of the County Council to future discussions on these issues.
- The need for better care navigation is becoming more apparent.
- We need leadership and coordination. There are a lot of local experts and the political will but the dollars fall short. Supportive zoning could also be helpful.
- We can identify areas where the City can be a partner. For example, there may be opportunities to redevelop City land. We need to identify resources and prioritize housing for seniors.
- We need to be responsive to the desire to maintain neighborhood character, but there is also a need to create complete communities that meet the needs of all residents.
- There is an EB-5 Visa program where people can get residency if they invest more than \$500,000 in a community. Potential investors are looking for investments and housing for older adults could be an opportunity.
- About seven out of ten of people will eventually need assistance as they age. The median retirement savings is around \$148,000 but the average cost of assistance, including housing, is around \$260,000 over a lifetime.
- The CHF blueprint will provide a perspective across different domains to get people to think differently about investments in our community.

Council member Barker closed by noting that sometimes data can create an unclear picture. Do all seniors want to age in place, or do they want that just because there are no other community options available? We need zoning that is responsive to community needs as they change. Racial and demographic shifts are important to note. If we get too much of an imbalance, and the racial makeup of the older population is homogeneous, problems might arise such as older voters no longer supporting school levies.

The next discussion at the Council's Planning Committee in December will cover issues affecting special needs populations, including children ages 0-5.