

Summary of City of Bellingham 2017 Fair Housing Survey

Who has responded?

A public survey was open from June 9 to July 31, 2017. There were 2,060 total responses, of which 1,700 were complete. Seven responses were submitted in hardcopy, and the remainder were online via Survey Monkey.

Six responses were submitted in Spanish, but only two of the six Spanish survey respondents were complete. The remainder were in English.

The respondents are generally representative of Bellingham's overall demographics.

- There were respondents from every neighborhood in Bellingham (between 6 and 130 respondents from each). Twenty-two percent (375) of respondents live outside the City limits. (Those living outside the City were excluded for some questions, but not for questions related to discrimination since respondents might have faced discrimination within Bellingham).
- 40% of respondents own their home and 56% rent. Eleven respondents are homeless.
- Racial and ethnic makeup of respondents is close to Bellingham's city-wide demographics. 79% of respondents are White, 6% are Multi-racial, 2.4% are Native American or Alaska Native, 1.2% are Black/African American, and 1% are Asian. 8.6% prefer not to identify their race. (Asians were the only group underrepresented compared to most recent survey data.)
- 12% of respondents have a member of the household who is Hispanic or Latino.
- 21% of respondents have a member of their household who is disabled.
- Most people live in either a 2-person (38%) or 3-person (21%) household. Bellingham's average household size according to the most recent Census is 2.18.
- Median household income of respondents is \$50,000 (just a bit above the median household income according to most recent estimates).

Affordability and stability of housing

The majority of respondents report being cost burdened.

- 22% say they can easily afford their home.
- 47% are paying 30-50% of their income for housing.
- 26% are paying above 50% of their income for housing (severely cost burdened).
- 29% have been concerned about eviction or foreclosure. The most common reason was loss of family income/unemployment (53%), and the second is that rent will increase too much (41%).

Other common reasons tenants and homeowners are concerned about eviction or foreclosure are:

"Constant raising of our property taxes" "If owner decides to sell" "Divorce"
"I was evicted after I was the victim of domestic violence" High medical/dental bills

Reported housing discrimination

17% of respondents said they had experienced housing discrimination in Bellingham. 65% said they had not, and 18% said they didn't know.

The most common response to the question, "Is there anywhere in Bellingham you do not feel welcome to live? Where and why?" was "No", indicating that most respondents feel they are welcome to live anywhere in Bellingham (n=378, 48%). The second most common response was that respondents felt unwelcome in high-income neighborhoods, such as Edgemoor, South Hill, or Fairhaven because they are "not rich" or cannot afford to live there. Forty-one respondents said they felt unwelcome because they were low-income or had Section 8 vouchers, 15 said they felt unwelcome because they have pets or

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emotional support animals, and 11 respondents said they did not feel welcome because of their political affiliation. Six people mentioned they felt unwelcome somewhere because of their race, or because they are “not white” (although two of these felt unwelcome or reported discrimination *outside* of Bellingham).

Much of this discrimination described in response to our survey was against a non-protected class, such as low income or source of income, students, poor credit, pets, or political affiliation, which are not protected by the Fair Housing Act or Washington State laws (even though the survey did include a legal definition of housing discrimination on the same page). Below are some examples responses by non-protected groups:

- “[I do not feel welcome] *MANY places because the prices of housing are RIDICULOUS! I am an honest mother of 3 who works 40+ hrs a week and I BARELY scrape by providing for my family.*”
- “*I have a criminal record so a property manager or any background check eliminates me. I have paid my dues to society but I have a scarlet letter. Public low income housing is also unavailable to me. My housing & job options are very very slim. I am also disabled.*”
- “*Most places. Disability income is only \$600 a month. Affordable housing is non-existent.*”
- “*Actually, I feel pretty unwelcome in most of Bellingham because I am a conservative.*”

There were also reports of discrimination against protected classes such as age, disability, and marital/family status. Some examples include:

- “*Would not rent to me because they believed a person my age should own their own home.*”
- “*My service animal was not allowed.*”
- “*We were asked at one prospective rental if (my wife) was Lummi.*” [Native American]
- “*My boyfriend and I both stable, work full time and are lucky to afford many places but no one takes chances on us because we're young and not married. We are unwelcome lots of places because of this.*”
- “*Our current landlord is not renewing our lease due to noise complaints. My son has severe autism and is non-verbal. His involuntary vocalizations are not acceptable to the other residents.*”
- “*Two separate property owners didn't want a single mother - one said they didn't think I could cut the grass and maintain (the average) lawn. The other owner chose someone with pets over me and made me feel inferior being a single woman.*”

Comparing those who reported that they have faced discrimination¹ (n=272) to those who have not (n=1,010), we find the following significant² differences among our survey respondent population:

- A significantly higher proportion are renters: 75% of those who reported facing housing discrimination rent their home. 18% of those who reported facing housing discrimination currently own their home.
- A significantly higher proportion are receiving government assistance: 35% of those who reported facing housing discrimination are receiving some kind of government assistance, compared to 15% of those who did not report facing housing discrimination.
- A significantly higher proportion are disabled: 32% who reported facing housing discrimination have one member of the household who is considered disabled, compared to 18% among those who did not report facing housing discrimination.

¹ Note that these are all self-reported cases of perceived discrimination, including those which may not be covered by the Fair Housing Act.

² In all cases reported here, “significant” means a statistical significance at the 95% confidence level (where $p = .05$)

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- A significantly higher proportion are Hispanic: 16% of those who reported facing housing discrimination have a member of the household who is Hispanic, compared to 10% of those who did not report facing housing discrimination.
- A significantly higher proportion are female heads of household: 60% of those who reported facing housing discrimination were a female head of household, compared to 48% of those who did not report facing housing discrimination.
- A significantly higher proportion are Native American or Multi-racial: Almost 2% of those who reported facing housing discrimination identified as Native American or Alaska Native, compared to 0.3% of those who reported no housing discrimination. 9% of those reporting housing discrimination identified as Multi-racial, compared to 5% who did not. Those who reported discrimination are significantly *less* likely to be White: 73% who reported facing housing discrimination identified their race as White, compared to 82% who did not report housing discrimination. For all other races, there was no significant difference between the two groups.

Of those who said they had experienced housing discrimination or did not know, 93% said the discrimination was not reported. The most common reason for not reporting discrimination was that the respondent doesn't believe it makes any difference (66%) and the second most common reason was that the respondent doesn't know where to report discrimination (41%).

Hate crime

In response to the question, *"has any hate crime been committed in your neighborhood/community in the last 3 years?"*, **69% of respondents did not know, 21% said no, and 10% said yes** (n=170). The most hate crimes indicated were because of color (9%), race (8%) gender identity, or sexual orientation (6%).

Common comments and concerns

In response to the open-ended question, *"Is there anything else about Fair Housing or housing choice in Bellingham that you would like to tell us?"* there were 515 responses.

Of these responses, the most frequent comment by far was regarding the affordability of housing (n=151, 29%). This supports data that many Bellingham residents are cost burdened or severely cost burdened.

Overall, the most common themes were:

- Rents have risen too much, too fast. We need rent control and/or rent caps.
- Housing costs are too high. This affects everyone regardless of income, religion, race, etc.
- Working families, even those making middle incomes, cannot afford housing in Bellingham. Low-income and middle-income families are being pushed out.
- It seems like all the help is reserved for the homeless, minorities, elderly, or extremely low income.
- Families cannot compete with college students for housing, who have the ability to (collectively) pay more for rent.
- Property management companies take advantage of students.
- Property owners and property management companies won't take Section 8 vouchers.
- There is no protection for being evicted for no just cause except economic gain. Low-income and those on Section 8 vouchers fear they will be evicted if they complain about maintenance issues.
- Landlords and property owners need education on what constitutes discrimination. Tenants also need education on how to maintain their housing.
- The City should allow ADUs, infill, and/or multifamily units in single-family neighborhoods.

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Representative quotes & suggestions

"There needs to be a cap on rents."

"Fair housing is important and so is affordable housing. We have middle class jobs and can barely afford to rent in Bellingham and have little hope of affording to buy a home in Bellingham."

"Bellingham is extremely unaffordable when it comes to any type of housing. I've been renting in Bellingham for the last 10 years and am absolutely appalled at what is received for what is charged. To make it worse, the prices have been going up incredibly steadily whereas wages and jobs that can support a family are virtually nonexistent. If you want to fix the housing problem, start with jobs."

"We have section 8. Since [company name] property management took over our apartment complex our rent has increased twice and when we had a water leak that went untreated for 5 months and we complained. I fear they will try and make us move."

"I'm very worried about taxes. We are a low-income family (below poverty line) and work hard to pay our mortgage. In the 7 yrs we've been in our house, our property taxes have increased by approx 50%, while our assessed property value has only increased by 17%. Meanwhile our income has only increased by 3%. Property taxes are almost 17% of our monthly mortgage expenses. I want to pay my share toward schools, police protection, and fire support but, when looking at the cost of housing for low-income families, taxes are part of the problem...Please help us. Low-income families want to have safe, affordable homes."

"The city needs to stop using the family definition to discriminate against renters in single - family zones. Over three unrelated persons in one house is a symptom of Bellingham's limited housing choices and lack of affordability. Enforcement of this provision pits homeowners against renters and distracts from the real issue: Bellingham doesn't have enough housing options for different segments of the market."

"There is no way working people to complete against 4/5/6 students, backed the resources of their family , paying rent on a single unit or property owners who openly violate zoning via advertising and renting homes for a premium on sites such as AirBnB/VRBO. The current affordability crisis gripping our town has been largely contributed to by the City's inability or unwillingness to enforce long standing regulations on the bad actors in our housing market. Enforcement of zoning should be the top priority, and in doing so will increase the safety, affordability, and accessibility to housing for those in our community who most need it."

"We wish that our area was zoned for ADUs that could be rentable, with possible annual subsidy for rental to Section 8/low income /minority folks that change if/as rental occupancy changes. Renting and buying in our community is an issue I hear about frequently from people of all income levels, and planning on how to keep housing affordable is essential to our community dynamic."

"I love living here, and I want to see a diverse community, not one that is for the extremely wealthy only."

"There have been occasions when subsidized/Sect.8 housing recipients applied to rent here, but due to their lack of education/awareness of how to interact appropriately with the situation (take thoughtful/respectful care of the place, or interact with the owner/manager) they were refused, evicted, and given a poor reference for any property-owner/manager! Training needs to be done in order for them to continue to be considered fit to rent to, and advocacy/liason-connection maintained with the referral agency to trouble-shoot in any challenges!!!"

"I'm homeless because my landlords forced us good tenants out in order to remodel & greatly increase rent. Now no one will accept my housing choice/ section 8 voucher. With my medical conditions I'd literally die on the streets so I'm couch surfing and desperately looking for someplace to live."