

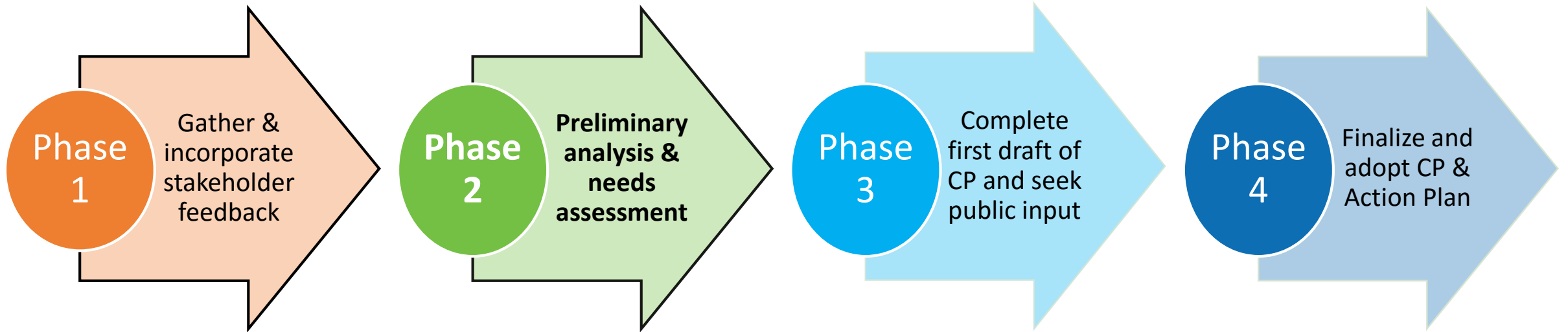
COMMUNITY SOLUTIONS WORKGROUP CONTINUUM OF HOUSING

“Identify key issues, and recommend strategies, actions, and solutions to address homelessness and the continuum of housing and service needs by fall 2017.”

CSW proposed schedule

TASK	July 2017	Aug 2017	Sept 2017	Oct 2017	Nov + 2017
Task 1: Hold first meeting (July 27). Define scope of work and timeline; overview presentation by staff of data and trends.					
Task 2: Hold 4 working meetings. Proposed topics for each meeting include:					
■ Review inventory of subsidized housing (Aug 10, Sept 14)					
■ Review data, key issues, needs and gaps (Aug 10, Sept 14)					
■ Develop set of criteria for establishing priorities (Sept 28)					
■ Recommend strategies and actions (Oct 12)					
Task 3: Hold final meeting and produce recommendations (Nov 2)					
Task 4: Communicate out on recommendations					
Task 5: Staff use recommendations to inform Consolidated Plan (Strategic Plan chapter) and next Housing Levy					

CONSOLIDATED PLANNING PROCESS

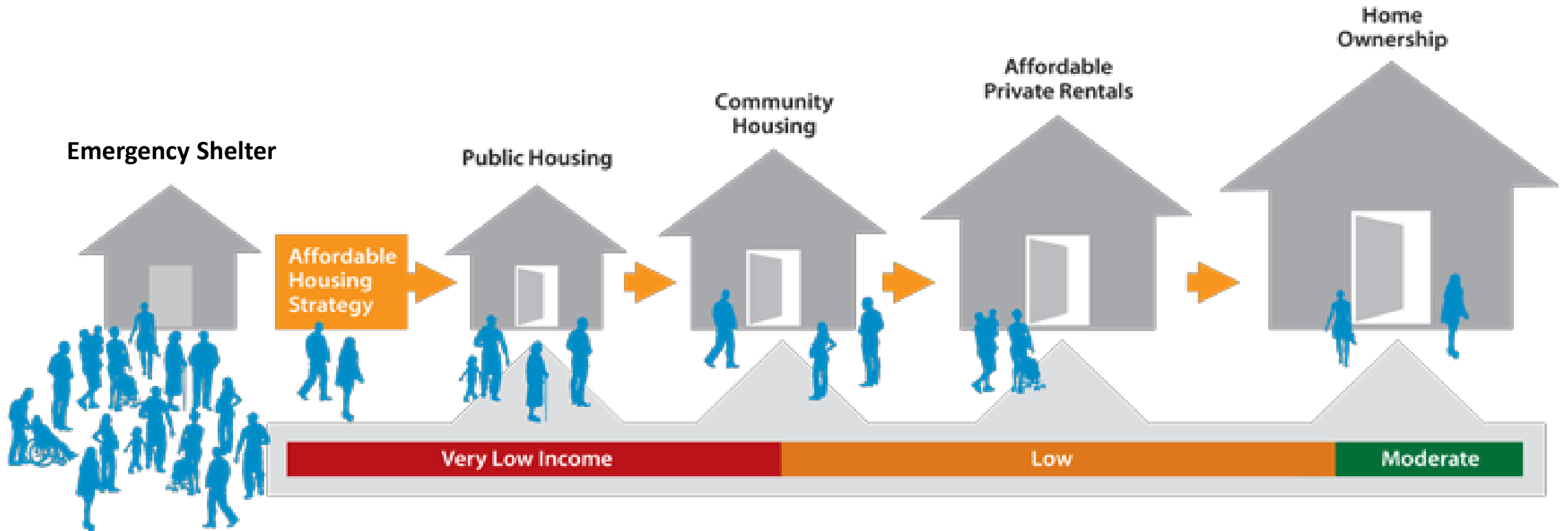


Spring 2017	Summer 2017	Fall 2017	Winter 17/18	Spring 2018
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Staff tasks include				
Assessment of Fair Housing Survey		Updates to City Council		Public Comment Period
Schedule public hearings		Data collection and analysis		Facilitate meetings & events
CDAB & CSW meetings		Facebook Posts and Public Notices		Compile/respond to Comments

CP = Consolidated Plan

Housing Continuum

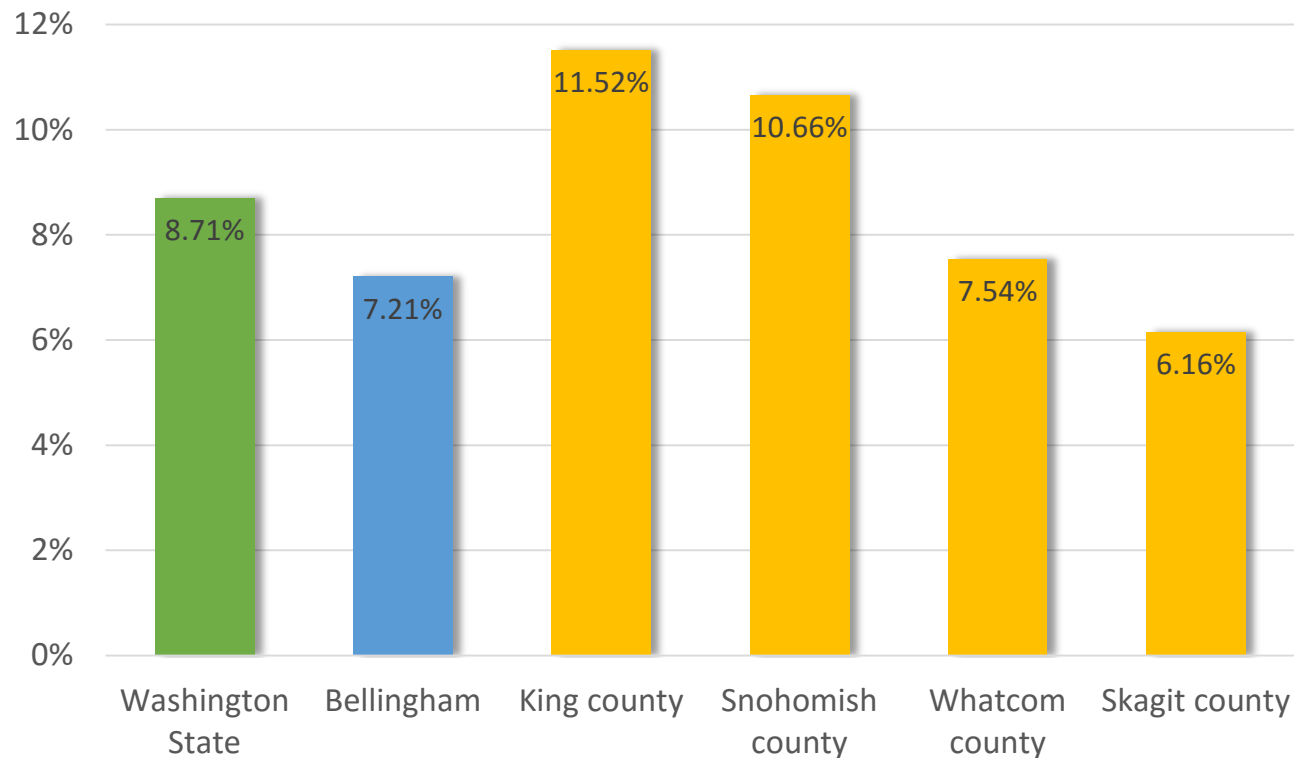




Housing and homelessness in context

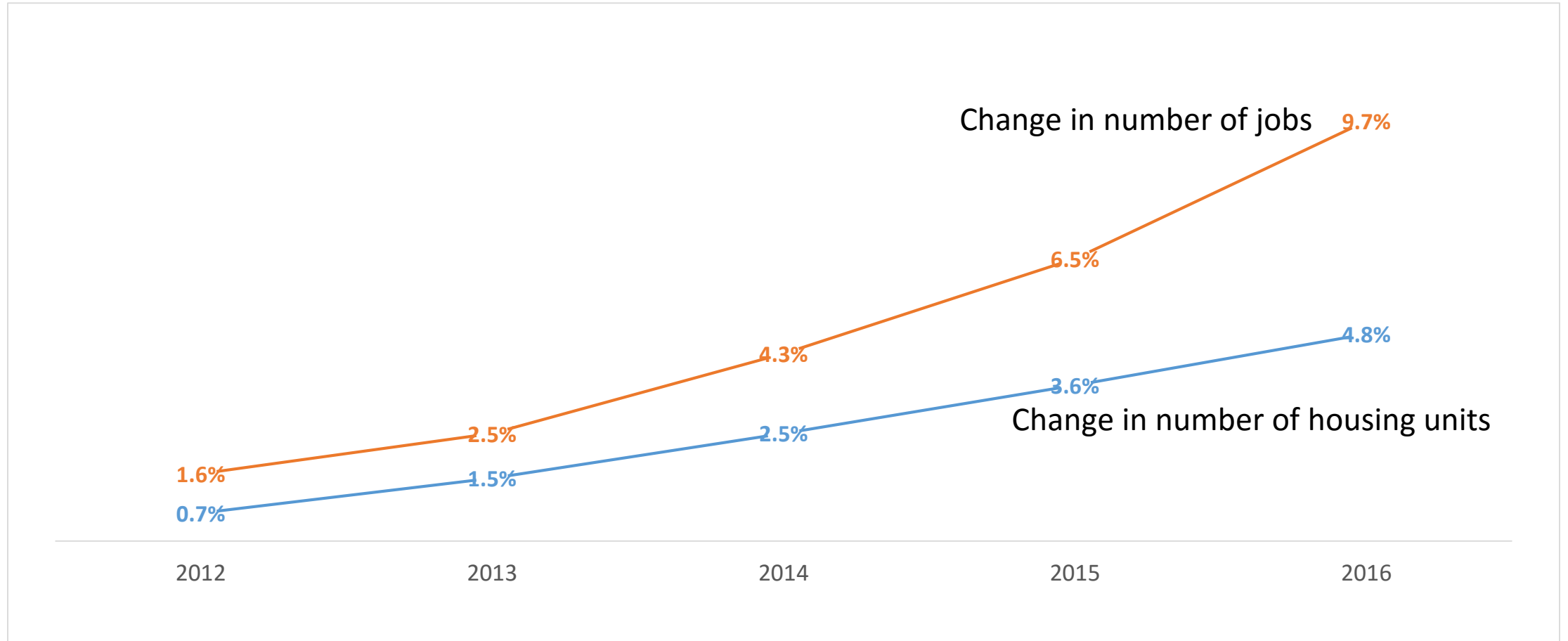
Our region as a whole is experiencing population growth, and Bellingham is no exception

Percent change in population: 2010-2017



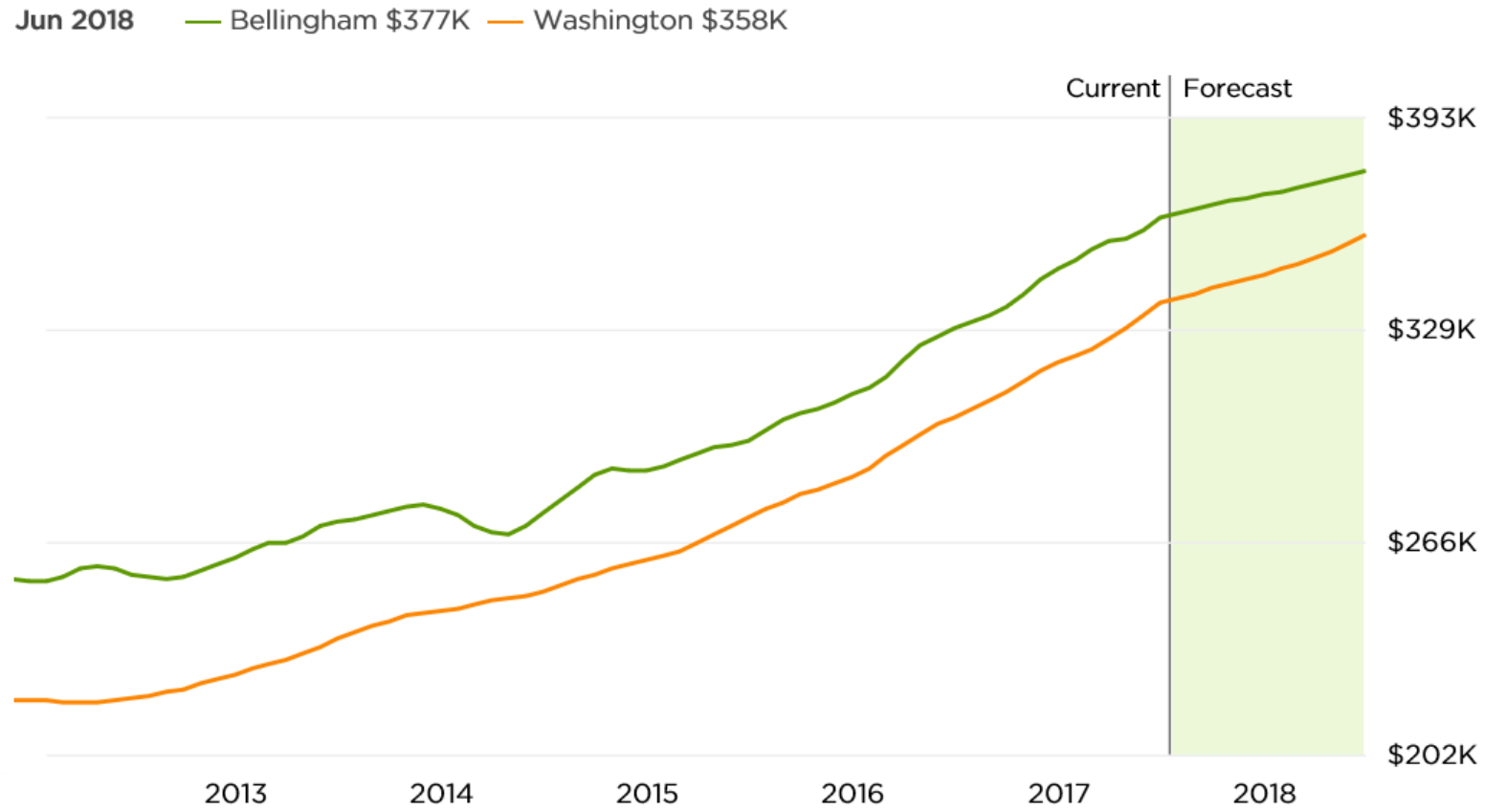
The population of Bellingham is growing, but not more so than many other places in the state and county. **Our growth since 2010 is actually a little below state average and Whatcom County average.**

Development of new housing units lags behind job growth in the state



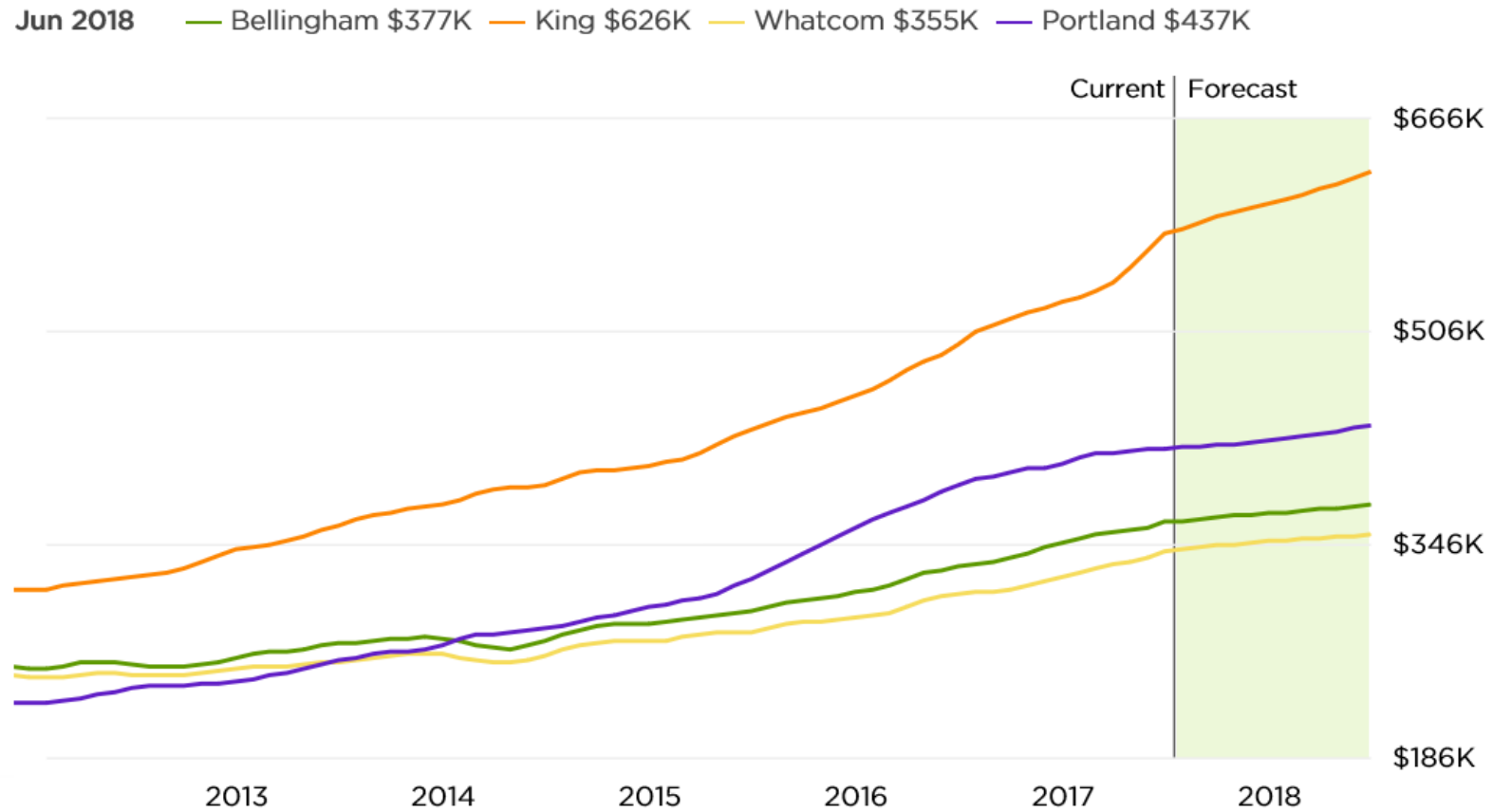
Sources: WA OFM post-census estimates of April 1 housing units; WA ESD Nonagricultural wage and salary employment, not seasonally adjusted

Housing prices are steadily increasing statewide



Sources: <https://www.zillow.com/bellingham-wa/home-values/>

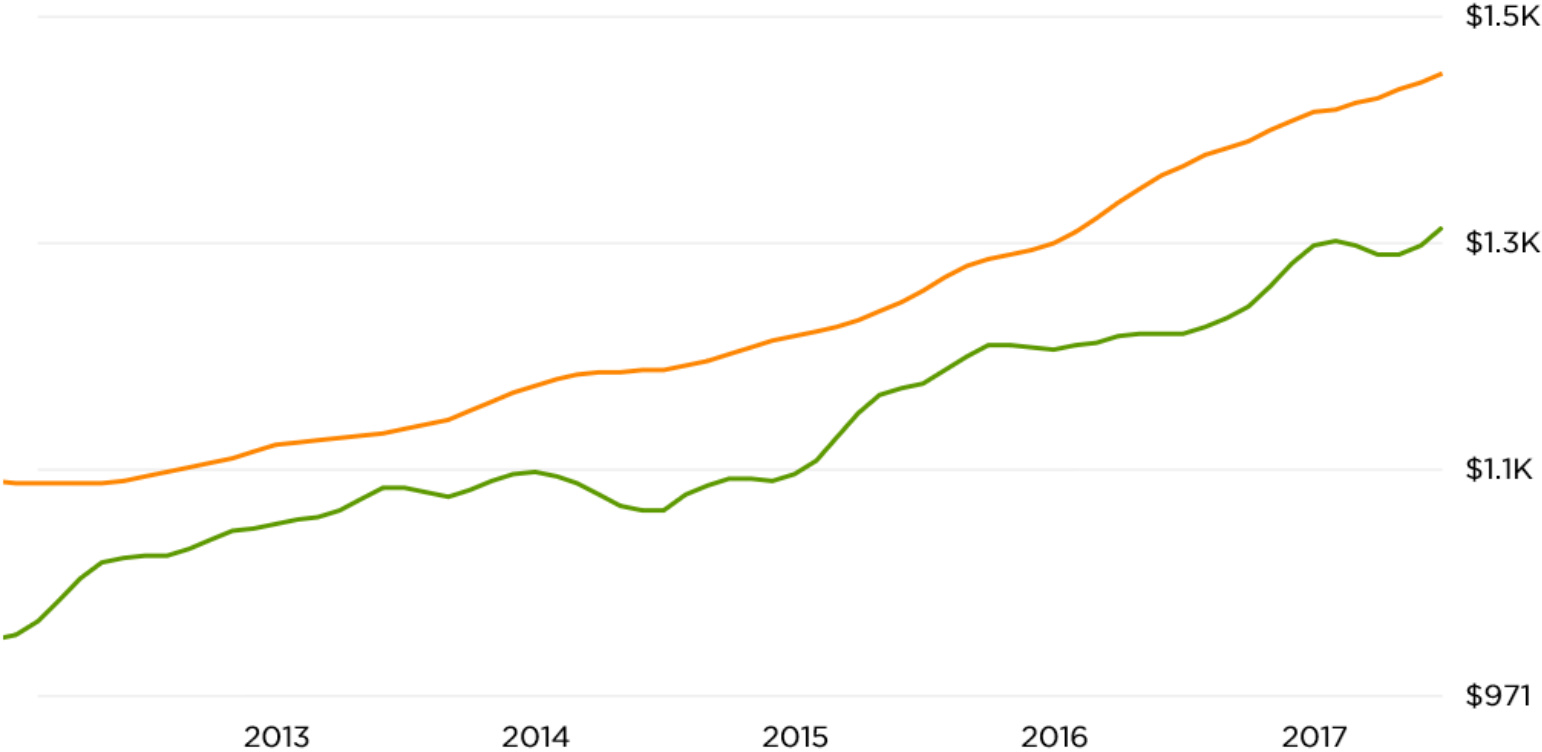
...And regionally



Sources: <https://www.zillow.com/bellingham-wa/home-values/>

As are rental prices

Jun 2017 — Bellingham \$1,405/mo — Washington \$1,546/mo For a 2-bedroom home



Sources: <https://www.zillow.com/bellingham-wa/home-values/>

Increasing rental costs have been linked to increasing levels of homelessness

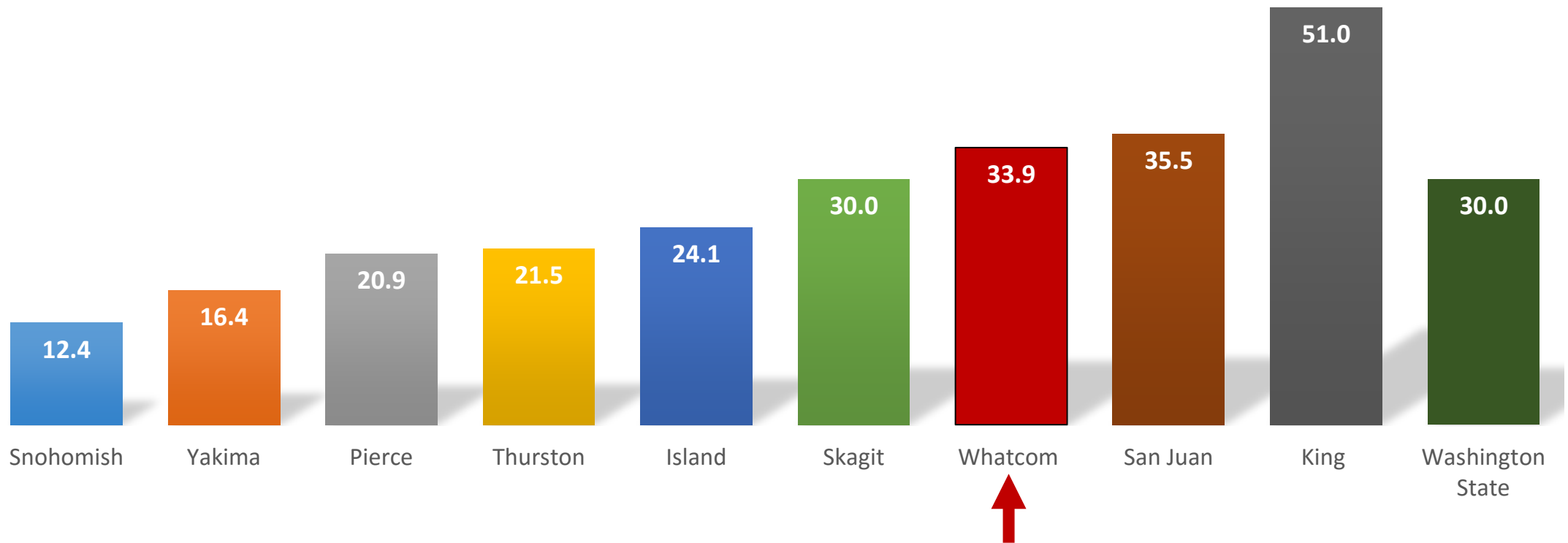
Annual number of persons experiencing homelessness and % change in rental costs in Whatcom County by year: 2008-2016



Sources: HUD Fair Market Rents; Whatcom County Point-in-Time counts

The proportion of people experiencing homelessness in Whatcom county is a bit higher than the state average

Number of people homeless per 10,000 residents by county (2016)

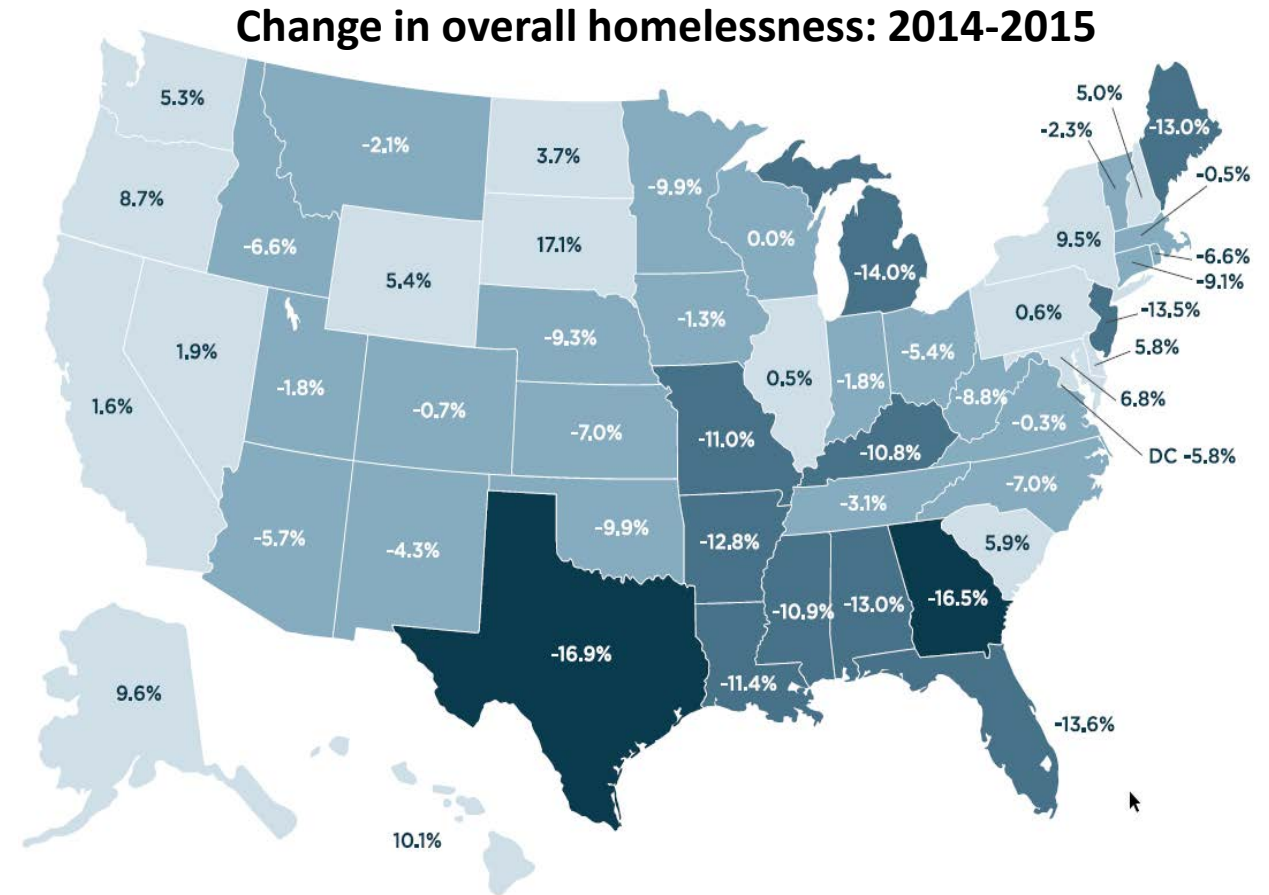


Sources: WA Department of Commerce: 2016 Point in Time Count (www.commerce.wa.gov/pit)

Homelessness has become a critical issue, regionally and nationally

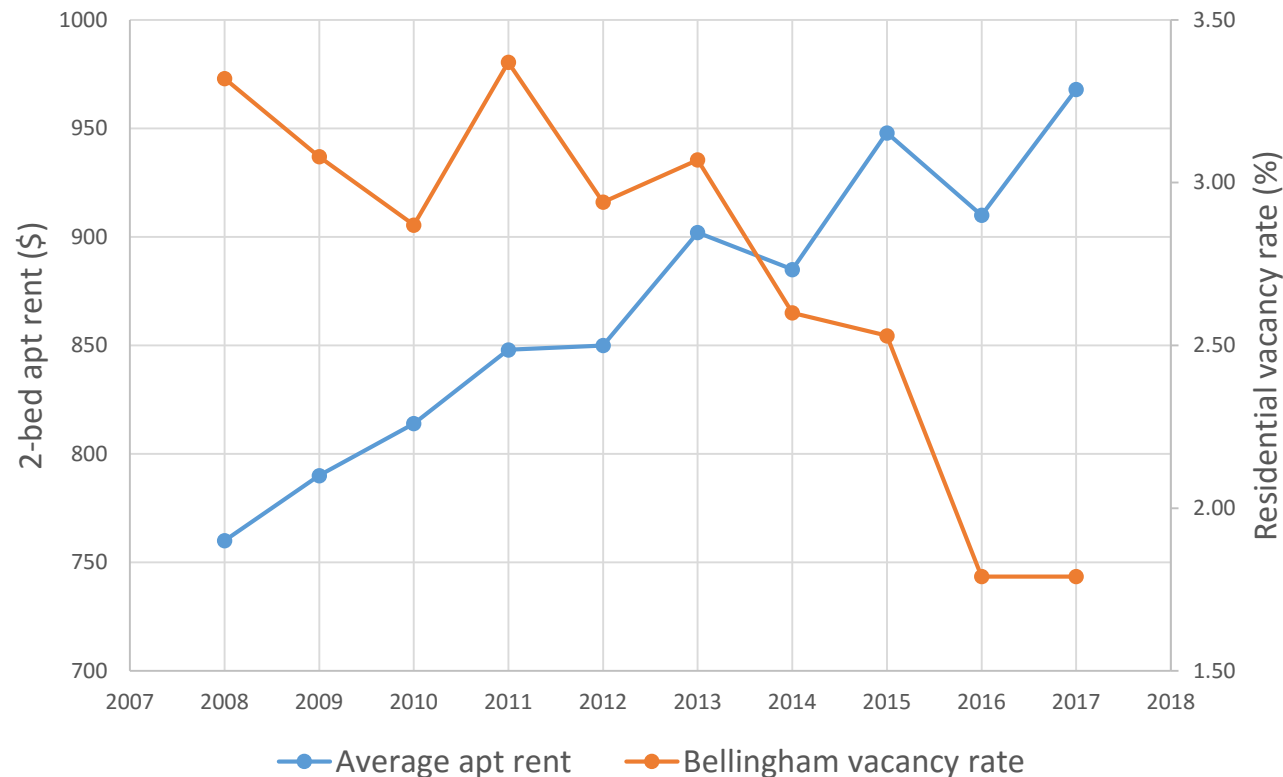
The problem of homelessness is most acute up and down the **West Coast**. Alaska, California, Oregon, Hawaii and Washington all saw an increase in homelessness in recent years, even while other parts of the country saw a decrease.

Many cities have **declared states of emergency** in response to the homelessness crisis.



The influence of population growth is exacerbated by Bellingham's very low vacancy rate

Average rents and vacancy rates in Bellingham



The residential vacancy rate in Bellingham is **1.8%**, which is lower than the state average of **2%**.

And WA state's vacancy rate itself is very low compared to other states.

There is a mismatch between home values and the income necessary to afford to purchase those homes

The median income for a family of four in Bellingham is \$68,300. At this level of income, a family could afford* to buy a house that costs **\$338,000**. However, the median list price of a home in Bellingham right now is **\$415,000**.

**That assumes they can save up a down payment of at least 10% (\$33,800).*

There is also a lack of affordable housing stock to buy. About 1/3 of the homes in Whatcom County are affordable to median-income earners (about **25,000 homes**).

Meanwhile, there are about **40,000 households** earning below 100% of median income in the county.

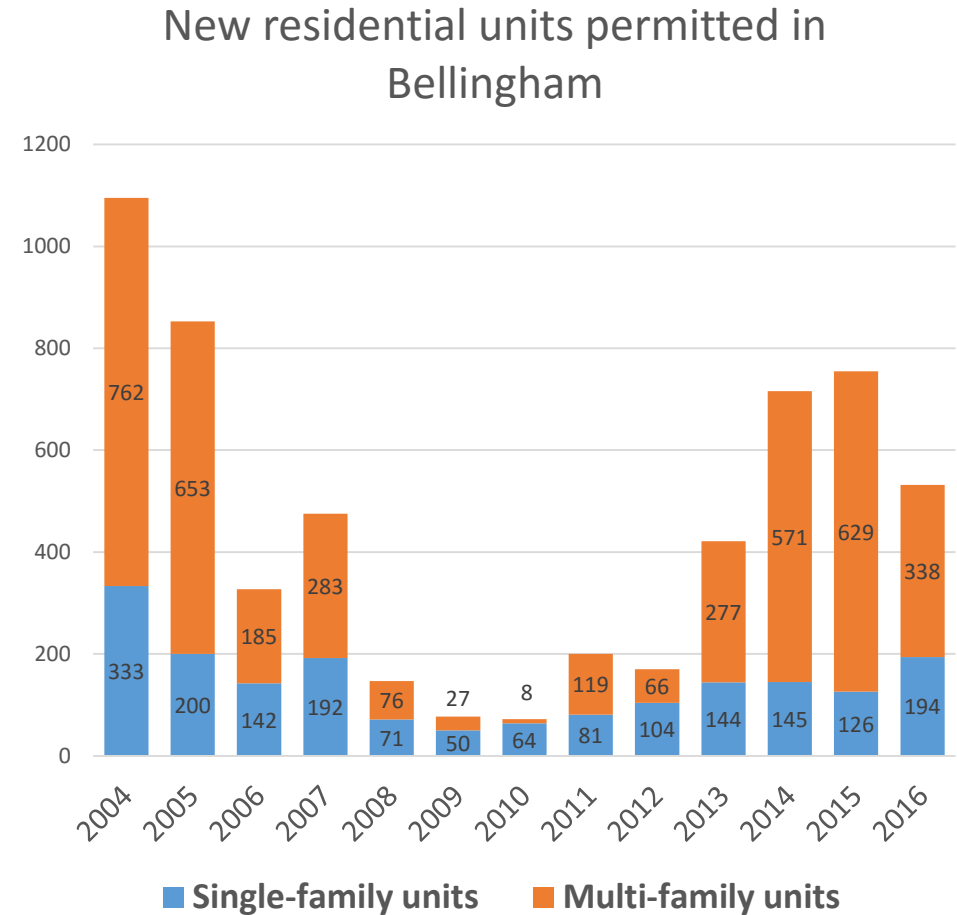
During the recession, housing supply fell behind population growth

Since 2016, the population of Bellingham grew by **1,870** residents. These residents would need approximately **860** new housing units.*

Since April 2016 there have been **821** new housing units completed. Of these, 66% were multi-family units in buildings with 5+ units (usually rentals).

An additional **946** units are reflected in permits that have been issued for projects currently under construction.

*Together, the new units and those in under construction equate to an **additional resident capacity of 3,710**.*



Sources: City of Bellingham internal permit data; Census data population estimates.

* Uses average rate of 2.1 people per household

For low income households, there is a substantial gap between the cost of rentals and what they can afford

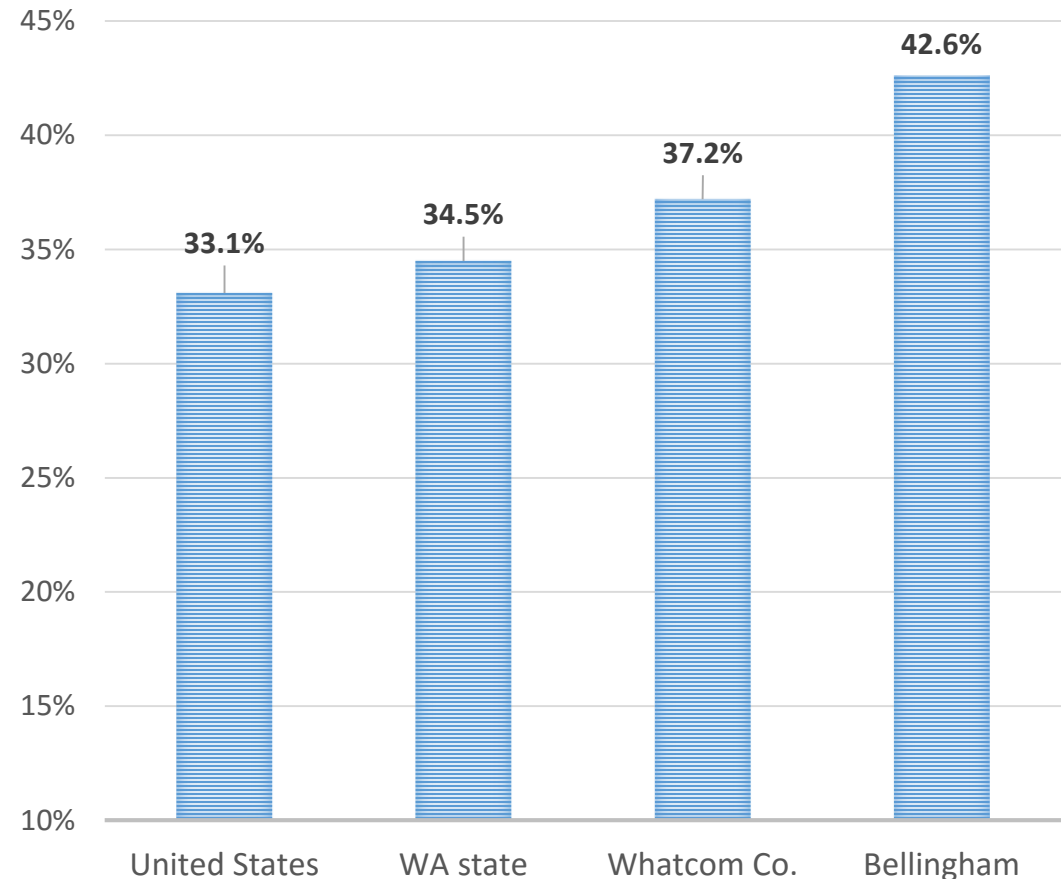
Bellingham's rent standard for a 2-bedroom apartment is \$1,065 (110% of HUD's fair market rent). At that price, housing would be unaffordable to a family of three earning less than about 85% of the area median income.

Income level for a family of three	Monthly income	Affordable housing costs (30% of income - \$150 for utilities)	Difference (rent - affordable housing cost)
30% AMI	\$1,476	\$ 293	\$ (772)
50% AMI	\$2,460	\$ 588	\$ (477)
80% AMI	\$3,936	\$ 1,031	\$ (34)
100% AMI	\$4,920	\$ 1,326	\$ 261
Average renter income	\$2,340	\$ 552	\$ (513)

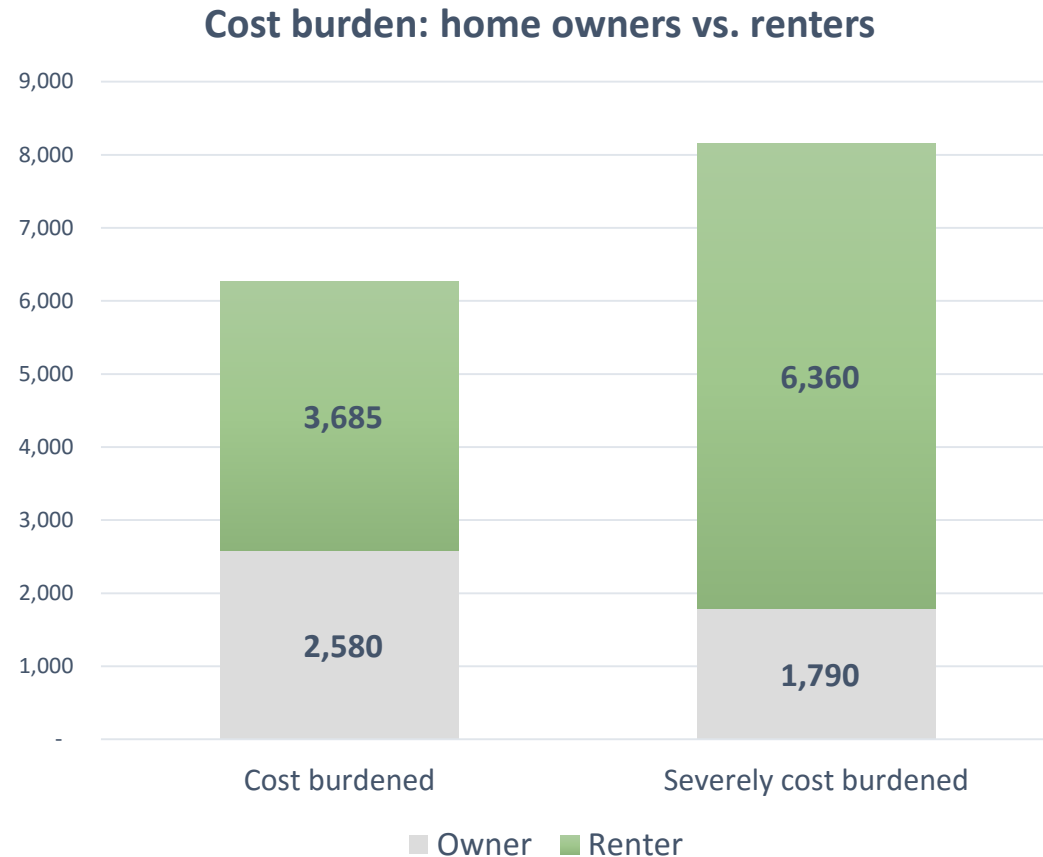
Housing cost burden in Bellingham is above average

The percentage of households in Bellingham that pay over 30% of their income for housing is above the average in the county, the state, and the US.

<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



Far more renters than home owners are severely cost-burdened



In Bellingham, about 46% of households are homeowners and 54% are renters.

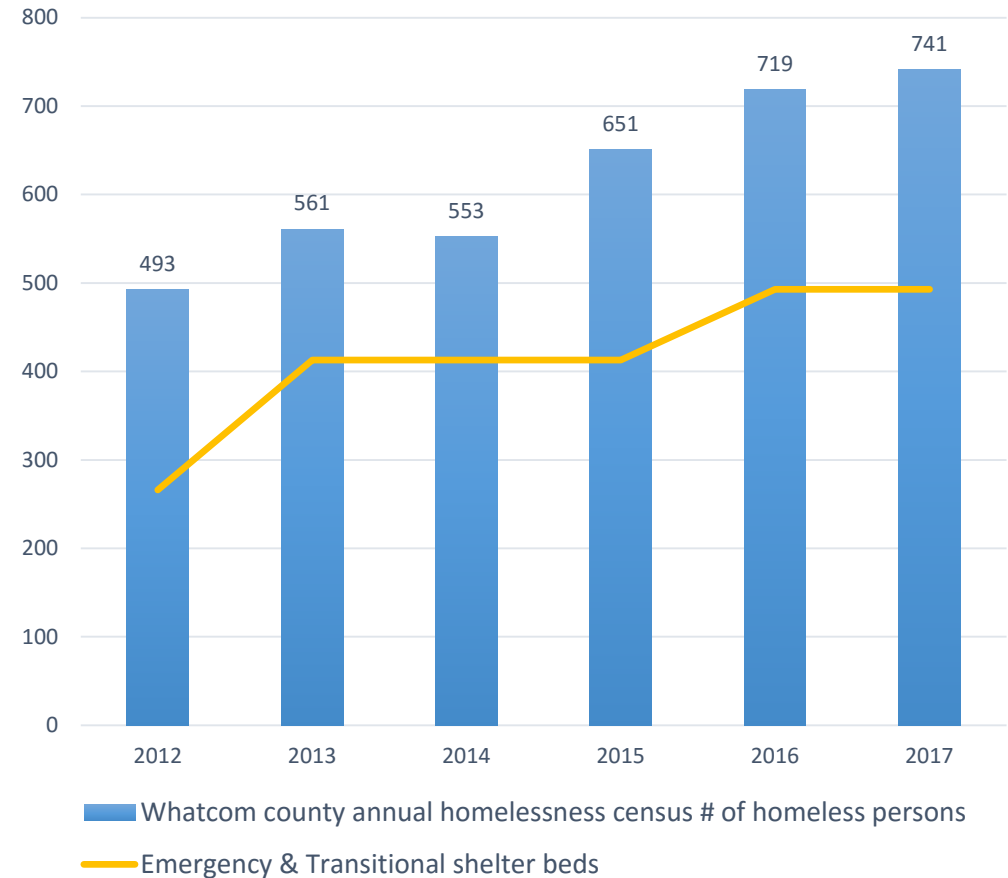
- Among **cost burdened** households, 59% are renters.
- Among **severely cost burdened households**, 80% are renters.

The need for shelter, services, and affordable housing is exceeding our current capacity

While Bellingham has over 3,000 subsidized rental units, there are **10,750 households making less than 50% of AMI.**

742 people are homeless at a point in time, and over 1,700* people experience homelessness over the course of a year.

There are currently 30 households on Kulshan CLT's waiting list, pre-screened and ready to buy, but waiting for housing stock to become available.



Mental health disability is the most common health problem in our community, especially among the homeless population

Among the entire adult population age 18-64, cognitive difficulty is the most common type of disability, affecting 5% of Bellingham residents (2,934 people).

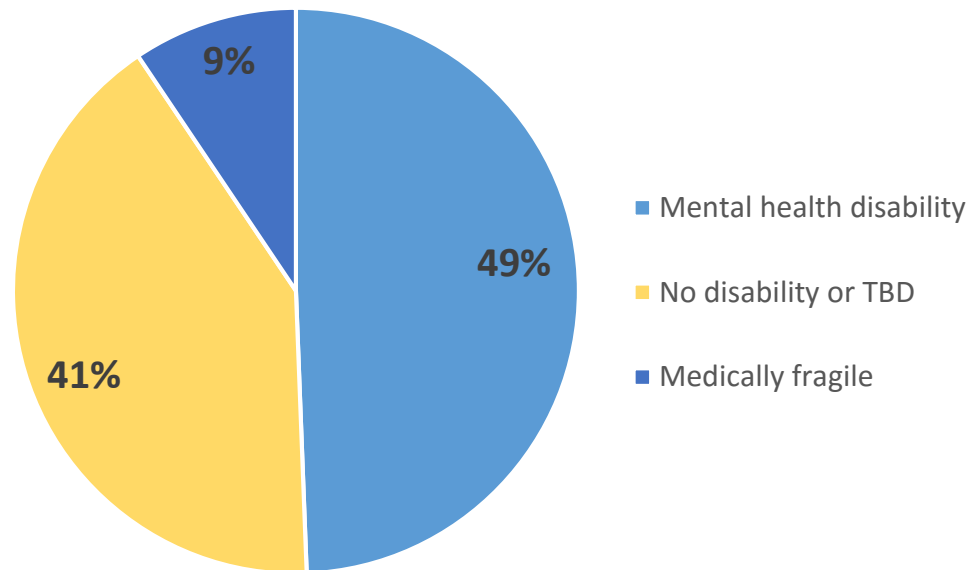
Of the 621 homeless households on the housing interest pool (as of May 2017), 49% self-reported a mental health disability.



The Sun House provides emergency shelter for up to 9 adults with behavioral health issues.

In many cases, more than just a roof is needed to house someone stably

Needs of households currently on housing interest pool

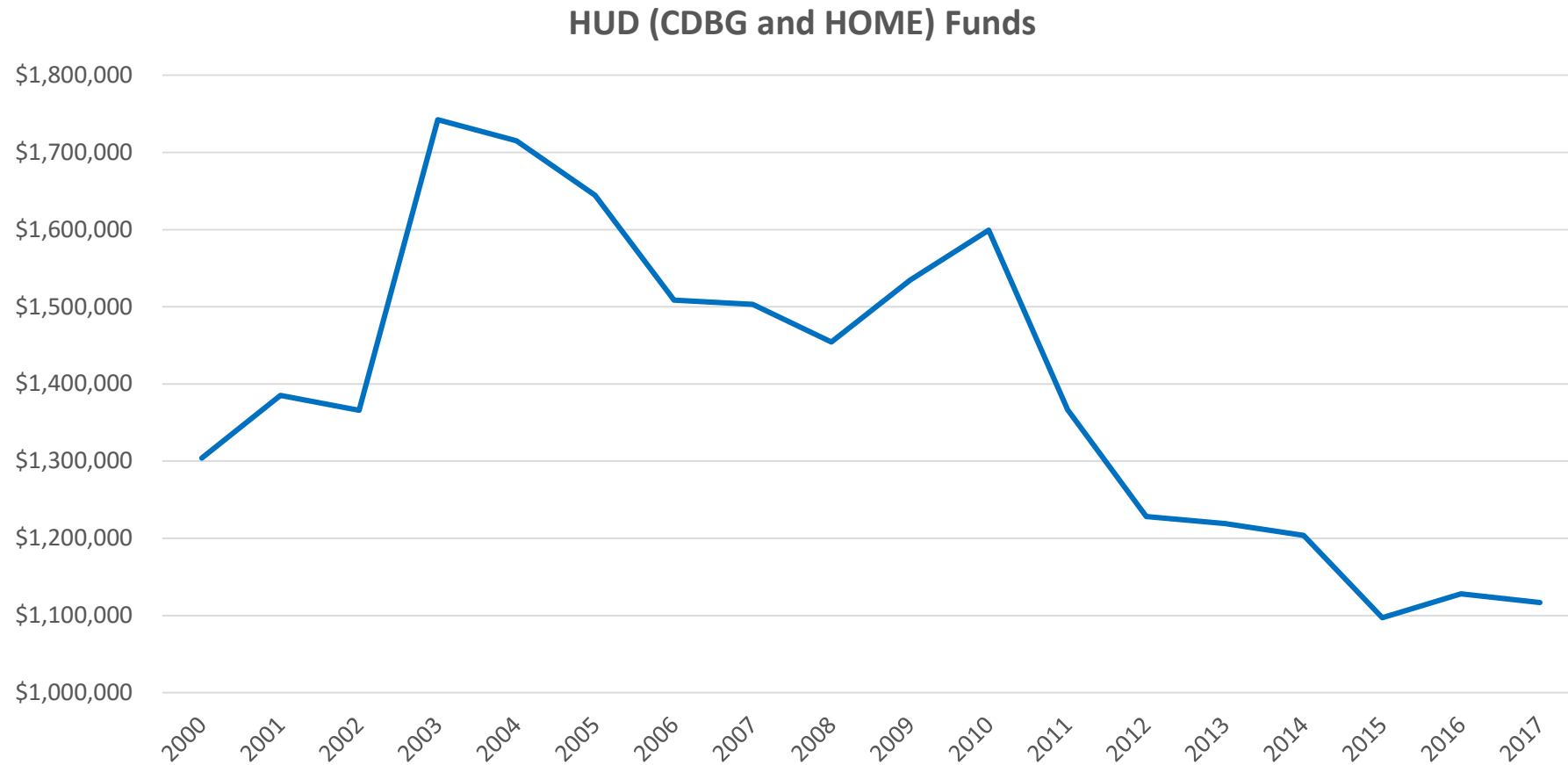


In addition to those having a mental health disability, another 9% are medically fragile.

Altogether, at least 59% of the homeless population will require ongoing supports beyond housing assistance alone.

Also, these two categories do not account for other needs such as case management or treatment for addiction, or health issues that are not self-reported.

Federal funding to Bellingham for housing and homelessness issues have declined over time



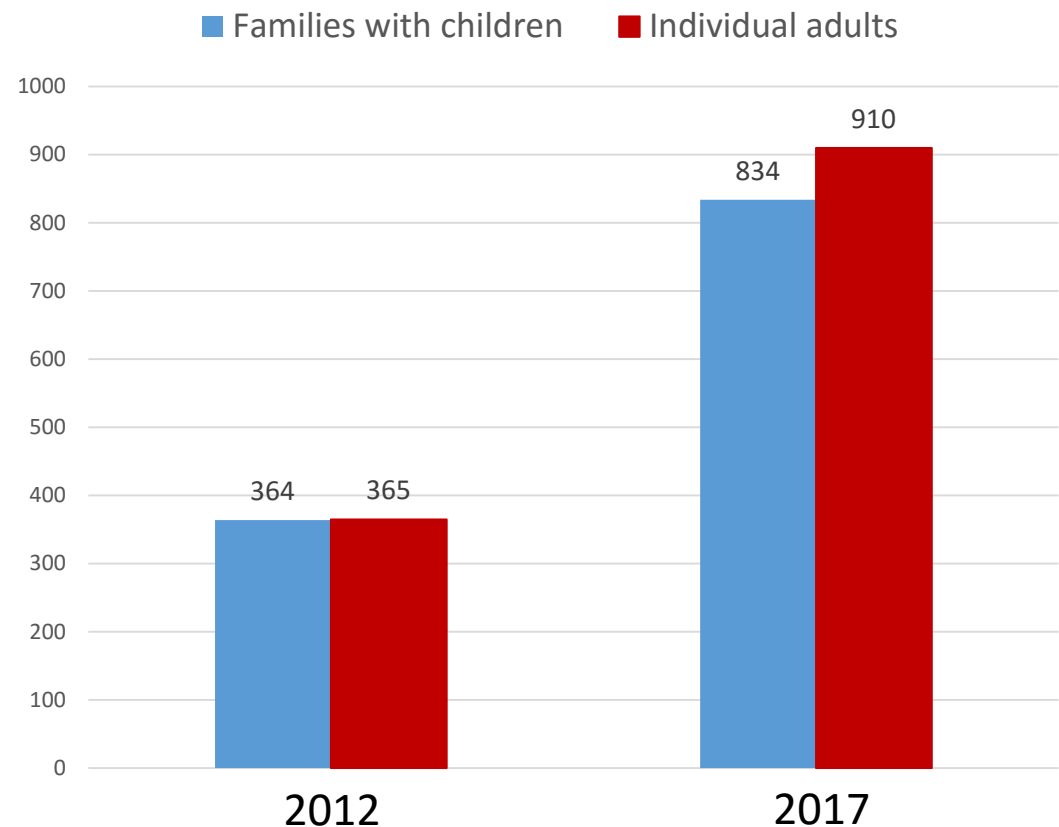
Different priorities lead to different results

The number of individuals in **families with children** becoming homeless per year increased by 129% between 2012 and 2017.

Over the same period, the number of **individuals with no children** becoming homeless per year increased by 149%.

But the focus on families with children led to very different outcomes between these groups...

NUMBER OF PEOPLE BECOMING HOMELESS PER YEAR

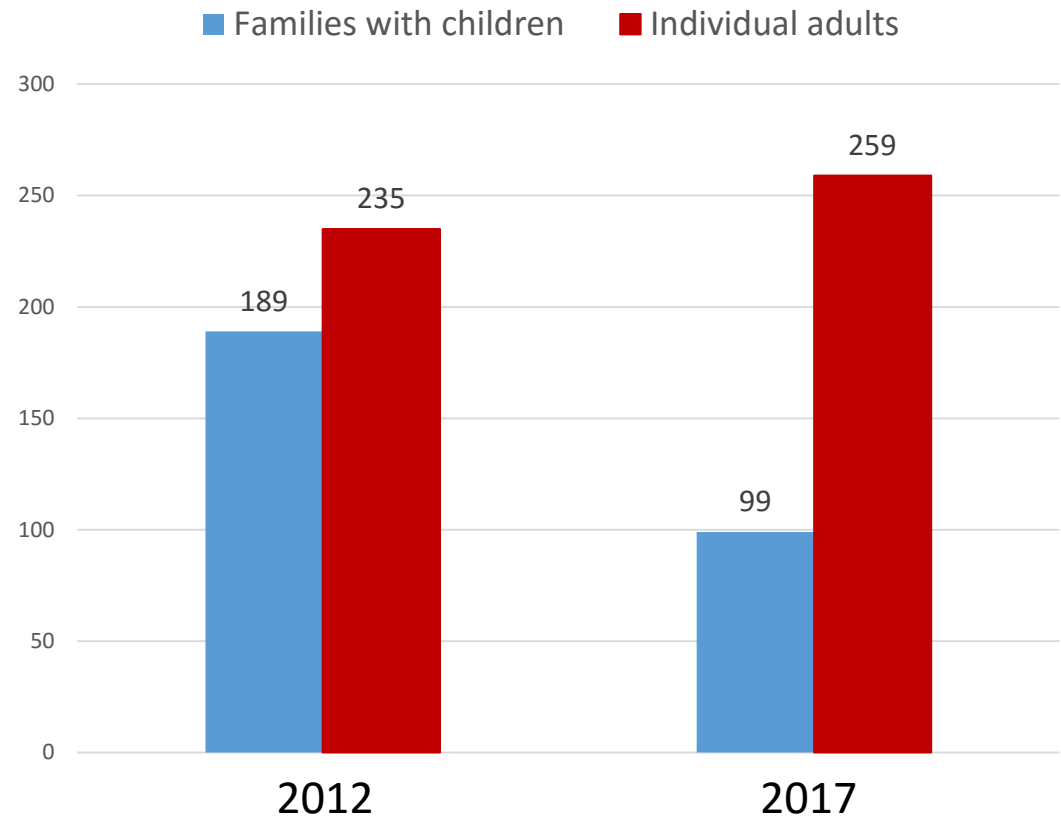


Different priorities lead to different results

Despite the increased need for services, the average number of days that **families with children** experienced homelessness decreased by 48% (from 189 days to 99 days).

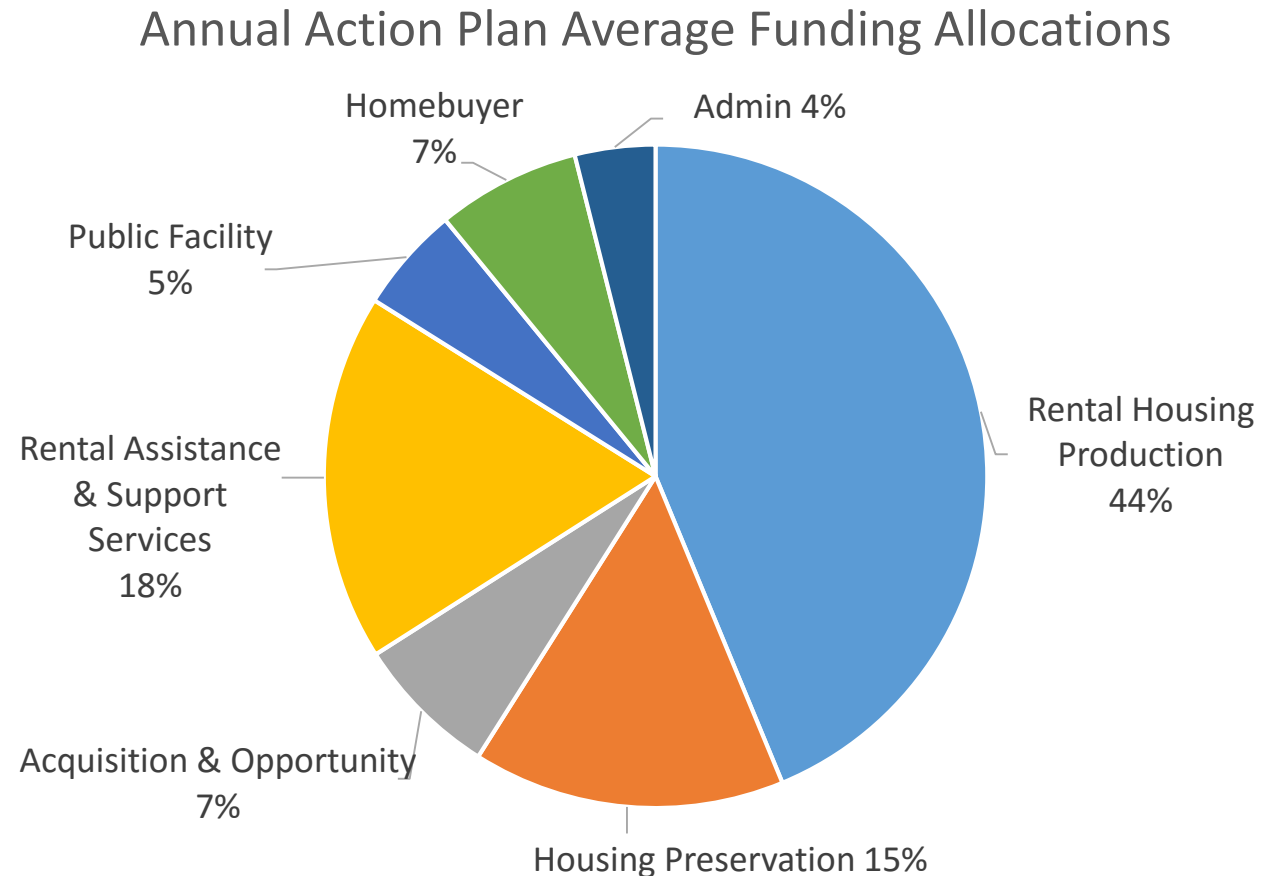
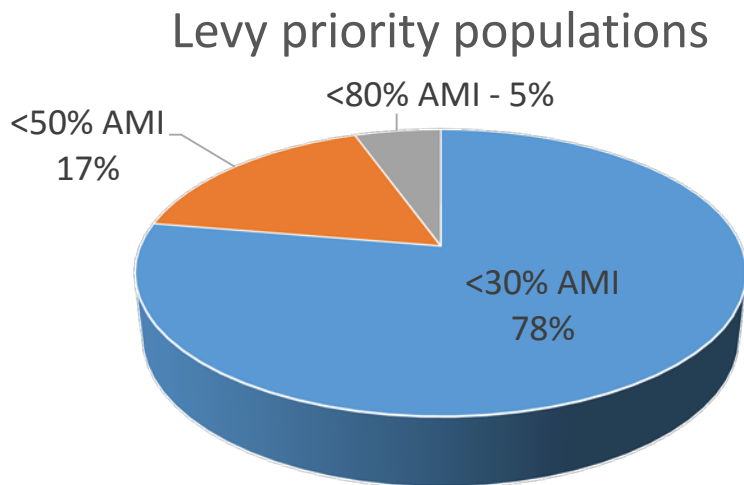
Meanwhile, the average number of days **individuals with no children** experienced homelessness increased by 10% (from 235 days to 259 days).

NUMBER OF DAYS EXPERIENCING HOMELESSNESS



Existing funding priorities – subsidized housing

The City provides about \$5,000,000/year in housing and services funding.





Discussion

“Identify key issues, and recommend the strategies, actions, and solutions to address homelessness and the continuum of housing and services needs by fall 2017.”

WHO ARE WE TRYING TO SERVE?

What are the service gaps?

What are the obstacles and barriers to appropriate housing?

What additional information or data do we need in order to understand these issues?