

Affordable Housing Needs Assessment - Whatcom County

Household/housing category	Criteria - %AMI		Total population in category - 2000 (1)(2)		Existing inventory - 2007 (4)		Unmet need w/any housing problems - 2000 (1)(2)(3)		Percent of population in subgroup		Unmet need w/housing costs >50% - 2000 (1)(2)		Percent of population in subgroup		2008-2015 objective (beds/		Total cost
	Household populations																

SUMMARY household needs by subpopulations

1: Special needs populations - homeless counts																	
1.1: Homeless households (families and individuals) 906 534 372 41% 115 13%																	
1 Family households with children	100%	171	97	74	43%	6	4%										
2 Individuals and persons w/o children	100%	735	437	298	41%	109	15%										
1.1.1: Homeless - persons in families with children (6) 515 294 221 43% 21 4%																	
Persons in families with children	100%	515	294	221	43%	21	4%										
2: Low-income renter households - totals 23,569 4,078 11,741 50% 5,488 23%																	
3 Low-income renter households	0-30%	5,418	566	4,405	81%	3,733	69%										
(includes Section 8 vouchers)	31-50%	4,322	1,821	3,587	83%	1,292	30%										
	51-80%	5,356	1,691	2,614	49%	327	6%										
	80+%	8,473	0	1,135	13%	136	2%										
3: Low-income owner/buyer households - totals 40,894 89 11,744 29% 4,001 10%																	
4 Low-income owner/buyer households	0-30%	2,311	0	1,773	77%	1,377	60%										
(includes KCLT & Lummi Island lease)	31-50%	3,090	9	1,625	53%	905	29%										
	51-80%	6,137	80	2,915	48%	1,043	17%										
	80+%	29,356	0	5,431	19%	675	2%										
TOTAL		65,369	4,701	23,857	36%	9,604	15%										

DETAILED household needs by subpopulations

1: Special needs populations - homeless by subpopulations 1,410 812 598 42% 256 18%																	
1 Chronically homeless	100%	78	32	46	59%	46	59%										
2 Mentally disabled	100%	347	231	116	33%	52	15%										
3 Alcohol and/or drug addictions	100%	233	118	115	49%	38	16%										
4 Veterans	100%	95	48	47	49%	29	31%										
5 HIV/AIDS	100%	7	4	3	43%	2	29%										
6 Domestic Violence	100%	280	182	98	35%	32	11%										
7 Youth under 18	100%	94	36	58	62%	7	7%										
8 Physically disabled	100%	127	73	54	43%	25	20%										
9 Seasonal agricultural worker	100%	1	1	0	0%	0	0%										
10 Substance abuse & mental illness	100%	136	81	55	40%	20	15%										
11 Senior citizens over 65	100%	12	6	6	50%	5	42%										
2: Low-income renter households - by subpopulations 23,569 4,830 11,745 50% 5,497 23%																	
12 Elderly individuals and couples	0-30%	792	444	502	63%	360	46%										
	31-50%	785	95	610	78%	345	44%										
	51-80%	614	262	374	61%	164	27%										
	80+%	940		275	29%	135	14%										
13 Family or related - small 2-5 persons	0-30%	1,160	93	905	78%	755	65%										
(includes Section 8 vouchers)	31-50%	1,120	249	945	84%	235	21%										
	51-80%	1,919	1,122	869	45%	31	2%										
	80+%	3,379		358	11%	3	0%										
14 Family or related - large 5+ persons	0-30%	282	38	263	93%	195	69%										
	31-50%	387	28	348	90%	58	15%										
	51-80%	399	215	209	52%	0	0%										
	80+%	695		250	36%	0	0%										
15 All others	0-30%	3,184	204	2,735	86%	2,426	76%										
	31-50%	2,030	1,782	1,685	83%	656	32%										
	51-80%	2,424	298	1,164	48%	133	6%										
	80+%	3,459		253	7%	0	0%										
3: Low-income owner/buyer households - by subpopulation 40,894 88 11,749 29% 3,997 10%																	
16 Elderly individuals and couples	0-30%	944		729	77%	485	51%										
(includes KCLT & Lummi Island lease)	31-50%	1,673		622	37%	269	16%										
	51-80%	2,379		590	25%	233	10%										
	80+%	5,603		650	12%	95	2%										

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	Total population in category - 2000 (1)(2)			Percent of population in subgroup		Percent of population in subgroup				
Household populations										
17 Family or related - small 2-5 persons (includes KCLT & Lummi Island lease)	0-30%	654		489	75%	460	70%			
	31-50%	655	9	480	73%	315	48%			
	51-80%	2,124	74	1,389	65%	499	24%			
	80+%	17,309		3,185	18%	398	2%			
18 Family or related - large 5+ persons (includes KCLT & Lummi Island lease)	0-30%	135		127	94%	83	62%			
	31-50%	228		173	76%	100	44%			
	51-80%	710	5	500	70%	135	19%			
	80+%	2,885		805	28%	101	4%			
19 All others (includes KCLT & Lummi Island lease)	0-30%	578		428	74%	350	61%			
	31-50%	534		349	65%	220	41%			
	51-80%	924		439	48%	175	19%			
	80+%	3,559		794	22%	78	2%			
4: First-time buyer/critical skills households		0	0	0	#DIV/0!	0	#DIV/0!			
20 First-time buyer		80%								
21 Critical skills		80%								
TOTAL (excludes 1.1-1.2 to avoid double-counting)		65,873	5,730	24,092	37%	9,750	15%			

Sources:

- (1) HUD CHAS Data Report, SOCDS CHAS Data: Housing Problems Output for All Households, 2000 Census, Whatcom County
- (2) Whatcom County Homeless Count, A Point-in-Time Census of Homeless Residents, March 2007
- (3) Includes households with any housing problems including paying over 30% of income and/or overcrowding and/or lacking kitchen or plumbing, etc.
- (4) Whatcom County Affordable Housing Resource Inventory, Draft 11 July, 2007
- (5) Includes temporarily living with family or friends
- (6) Does not include temporarily living with family or friends.

Note:

Total population minus existing inventory will not equal unmet needs as they are derived from different sources for different years.

Also - inventory only includes assisted housing units and not private market units for which housing needs are met.

Elderly households = 1 or 2 person household with either person over 62 years.

Cost burden = the % of a household's total gross income spent on housing costs including utilities, and for owners mortgage taxes and insurance.

Renter = does not include households living on boats, RVs, or vans.

Bellingham/Whatcom County Housing Action Plan

Participants

- A=approval role
- F=facilitator role
- L=lead management role
- P=participant role

1. Whatcom County Council
2. Bellingham, Ferndale, Blaine, Lynden, Sumas, Nooksack City Councils
3. Planning & Community Development Departments
4. **Housing Action Plan Committee**
5. Bellingham/Whatcom County Housing Authority
6. Washington State CTED/HFC etc
7. USDA/HUD etc
8. Opportunity Council, Kulshan Community Land Trust
9. Whatcom-Skagit Housing, Habitat for Humanity
10. Whatcom County Economic Development Council/WWU
11. Whatcom County Lenders/Task Forces
12. Whatcom County Builders/Task Forces
13. Whatcom County Realtors/Task Forces

Goal	Policy/objective	Task	Criteria - %AMI														Unmet need (2000-2007 households) (1)(2)		Target objective (dwelling units) 2008-2014 (3)		Funding sources				
			1	2	3	4	5	6	7	8	9	0	1	2	3	4	0-1	2-6	7+	Cost		Cost/benefit			
1: Create an implementation organization																									
1.1: Coordinate public, non-profit, private participants																									
		1 Establish Housing Action Plan Committee	A	A	L		L	P	P	L	L	L	L	L	L	P	X			all du	na	na	na	na	Levy
		2 Issue annual reports/update housing action plan	A	A	L	F	P	P	P	P	P	P	P	P	P	P	X	X	X	all du	na	na	na	na	Levy
1.2: Create funds necessary to effectively implement plan																									
		3 Create a revolving housing fund (HAP Fund)	A	A	L	F	L	P	P	P		L	L	P	P	P	X						na	na	Levy
1.3: Increase market awareness and knowledge																									
		4 Conduct finance/purchase classes/mentoring				F	P	P	P	P	P	L	P	L	P		X	X						Prvt resources/Levy	
		5 Conduct maintenance/const classes/mentoring				F	P	P	P	P	P	L	P	P	P		X	X						Prvt resources/Levy	
2: Retain existing affordable housing inventory																									
		6 Renovate eligible housing - grants/loans			L	F	P	P	P	L		P	P	P		X	X	X	80%					CDBG	
		7 Renovate eligible housing - sweat equity			L	F	P	P	P			L	P	P		X	X	X	80%					CDBG	
		8 Establish rehab loan/shared equity mortgage			L	F	P			L		L	P	P		X	X	X	50%					CHDO/HOME/Levy	
		9 Establish rehab loan/limited equity mortgage			L	F	P			L		L	P	P		X	X	X	50%					CHDO/HOME/Levy	
		10 Replace/rehab older mobile/modular homes			L	F	P			L		L	P	P		X	X	X	50%					CHDO/HOME/Levy	
		11 Purchase/rehab older rental apartments/buildings			L	F	L	P	P	P		P	P	P		X	X	X	80%					BHDF/CHDO/HOME/Levy	
		<i>Bellingham - Home Rehabilitation Program</i>																	<80%	125				CDBG	
3: Reduce housing costs for new construction																									
3.1: Reduce regulatory process costs																									
		12 Establish progressive building/permit fees	A	A	L	F	P					P	P	P	P	X			all du	na				GF/CTED-GMP/Levy	
		13 Establish progressive impact fees	A	A	L	F	P	P				P	P	P	P	X			all du	na				GF/CTED-GMP/Levy	
		14 Create catalogue of pre-approved building plans	A	A	L	F	P					P	P	P	P	X			all du	na				GF/CTED-GMP/Levy	
3.2: Reduce land costs																									
		15 Establish minimum density zoning requirements	A	A	L	F	P					P	P	P	P	X			all du	na				GF/CTED-GMP	
		16 Increase higher density zoning districts (up-zone)	A	A	L	F	P					P	P	P	P	X			all du	na				GF/CTED-GMP	

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Goal	Policy/objective	Task	Participants														Implement in year	Criteria - %AMI	Unmet need (2000-2007 households) (1)(2)	Target objective (dwelling units) 2008-2014 (3)				Funding sources		
																				Cost	Cost/benefit	Funding sources				
			1	2	3	4	5	6	7	8	9	0	1	2	3	4						0-1	2-6		7+	
	17	Establish performance based design standards	A	A	L	F	P						P	P	P	P	X			all du	na					GF/CTED-GMP
	18	Allow accessory dwelling units (ADUs)	A	A	L	F	P						P	P	P	P	X			all du	na					GF/CTED-GMP
	19	Allow small lot and cottage housing	A	A	L	F	P						P	P	P	P	X			all du	na					GF/CTED-GMP
	20	Allow cluster developments	A	A	L	F	P						P	P	P	P	X			all du	na			<10%		GF/CTED-GMP
	21	Allow planned unit developments (PUDs)	A	A	L	F	P						P	P	P	P	X			all du	na					GF/CTED-GMP
	22	Allow infill development	A	A	L	F	P						P	P	P	P	X			all du	na					GF/CTED-GMP
	23	Establish affordable housing districts	A	A	L	F	P						P	P	P	P	X			all du	na					GF/CTED-GMP
	24	Establish mixed-use housing requirements	A	A	L	F	P						P	P	P	P	X			all du	na					GF/CTED-GMP
	25	Establish transfer development rights (TDRs)	A	A	L	F	P						P	P	P	P	X			all du	na					GF/CTED-GMP
	26	Establish differential taxing rates	A	A	L	F	P						P	P	P	P	X									GF/CTED-GMP
	3.3: Reduce material costs																									
	27	Adopt performance based building codes	A	A	L	F	P	P	P				P	P	P	P	X			all du	na					GF/CTED-GMP
	28	Adopt manufactured/modular design standards	A	A	L	F	P	P	P				P	P	P	P	X			all du	na					GF/CTED-GMP
	3.4: Reduce labor costs																									
	29	Expand USDA sweat-equity programs			P	F	P	P	P	P	L		P	P	P	P	X			80%						
	30	Expand Habitat for Humanity programs			P	F	P	P	P	P	L		P	P	P	P	X			80%						
	3.5: Reduce operating costs																									
	31	Adopt energy efficient (green) guidelines	A	A	L	F	P	P	P	P	P	P	P	L	P	P	X			all du	na					GF/Utax/CTED-GMP
	32	Supplement Green Communities Initiative			L	F	P	P	P	P	P	P	L	P	P	P	X			80%						Utax/Levy
	3.6: Reduce infrastructure development costs - particularly in rural areas																									
	33	Adopt low impact site development standards	A	A	L	F	P						P	P	P	P	X			all du	na					GF/CTED-GMP
	34	Design/permit community drain fields	A		L	F		P	P				P	P	P	P	X	X	X	rural	na					CTED-GMP/PWTF/CCWF
	35	Design/permit package plant applications	A		L	F		P	P				P	P	P	P	X	X	X	UGA	na					CTED-GMP/PWTF/CCWF
	36	Extend public sewer services	A	A	L	F		P	P				P	P	P	P	X	X	X	UGA	na					CTED-GMP/PWTF/CCWF
	37	Adopt progresssive sewer connection fees	A	A	L	F	P	P					P	P	P	P	X	X		all du	na					CTED-GMP/Utax

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Goal	Policy/objective	Task	1	2	3	4	5	6	7	8	9	0	1	2	3	4	Implement in year	Criteria - %AMI	Unmet need (2000-2007 households) (1)(2)	Target objective (dwelling units) 2008-2014 (3)	Cost	Cost/benefit	Funding sources
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6: Acquire/develop housing in mixed-income projects

6.1: Acquire/construct low-income rental

55 Elderly individuals and households	A	A	L	F	P	P											X	X	X	<80%	869			HOME/LIHTC/Levy
56 Family or related - 2-5 persons	A	A	L	F	P	P											X	X	X	<80%	1,021			HOME/LIHTC/Levy
<i>BHA - Walton Housing Project Phase 1</i>																				<60%	50			CDBG/HOME
<i>BHA - Laurel Village Housing</i>																				<60%	51			FHLBAHPF/LIHTC/WAHTF/private ba
<i>BHA - Meadow Wood Townhomes 1</i>																				<60%	51			City/LIHTC/WAHTF/private banks
<i>BHA - Laube Housing Project</i>																				<80%	20			City/LIHTC/WAHTF/private banks
<i>BHA - Meadow Wood Townhomes 2</i>																				<80%	25			City/LIHTC/WAHTF/private banks
<i>Sash-N-Door Project</i>																				<80%	12			City/LIHTC/WAHTF/private banks
<i>BHA - un-named</i>																				<80%	250			LIHTC/Taxable Bonds/FHLB/WAHTF
57 Family or related - 5+ persons	A	A	L	F	P	P											X	X	X	<80%	253			HOME/LIHTC/Levy
58 All others	A	A	L	F	P	P											X	X	X	<80%	3,215			HOME/LIHTC/Levy

6.2: Acquire/construct low-income sales

59 Elderly individuals and households	A	A	L	F	P	P	L										X	X	X	<80%	987			HOME/LIHTC/HFC/Trusts/Levy
60 Family or related - 2-5 persons	A	A	L	F	P	P	L	L									X	X	X	<80%	1,274			HOME/LIHTC/HFC/Trusts/Levy
<i>KCLT - in Bellingham</i>																				<80%	12			HOME/trust/private banks
<i>KCLT - Matthei Place</i>																				<80%	14			HOME CHDO/trust/private banks
<i>CHDO - in Bellingham</i>																				<50%	10			HOME CHDO/trust/private banks
61 Family or related - 5+ persons	A	A	L	F	P	P	L	L									X	X	X	<80%	318			HOME/LIHTC/HFC/Trusts/Levy
62 All others	A	A	L	F	P	P	L	L									X	X	X	<80%	745			HOME/LIHTC/HFC/Trusts/Levy

6.3: Acquire/construct first-time/critical skills buyer

63 First-time buyer	A	A	L	F	P	P	L	L									X	X	X	<80%				HFC
64 Critical skills	A	A	L	F	P	P	L	L	P	P	P	P	P	P	P	P	X	X	X	<80%				HFC/Levy

