

Bellingham/Whatcom County Housing Action Plan

Participants

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- L=lead management role
- P=participant role

1. Whatcom County Council
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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	Participants														Implement in year	Unmet need (2000-2007 households)	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	low	high	Levy	
		2 Issue annual reports/update housing action plan	A	A	L	F	P	P	P	P	P	P	P	P	P	X	X	X	all du	na	na	low	high	Levy	
1.2: Create funds necessary to effectively implement plan																									
		3 Create a revolving housing fund (HAP Fund)(8)	A	A	L	F	L	P	P	P		L	L	P	P	P	X			80%	5,225		high	high	Levy
1.3: Increase market awareness and knowledge																									
		4 Conduct finance/purchase classes/mentoring (6)				F	P	P	P	P	P	L	L	P	L	P		X	X	>50% cost	9,604		low	moderate	Prvt resources/Levy
		5 Conduct maintenance/const classes/mentoring (6)				F	P	P	P	P		P	L	P	P		X	X	>50% cost	9,604		low	moderate	Prvt resources/Levy	
2: Retain existing affordable housing inventory																									
		6 Renovate eligible housing - grants/loans (4)			L	F	P	P	P	L				P	P	P	X	X	X	80%	10,763		moderate	high	CDBG
		7 Renovate eligible housing - sweat equity (4)			L	F	P	P	P				L	P	P	X	X	X	80%	10,763		moderate	high	CDBG	
		8 Establish rehab loan/shared equity mortgage (4)			L	F	P			L			L	P	P	X	X	X	50%	10,763		moderate	high	CHDO/HOME/Levy	
		9 Establish rehab loan/limited equity mortgage (4)			L	F	P					L	P	P		X	X	X	50%	10,763		moderate	high	CHDO/HOME/Levy	
		10 Replace/rehab older mobile/modular homes (5)			L	F	P			L			L	P	P	X	X	X	50%	9,535		moderate	high	CHDO/HOME/Levy	
		11 Purchase/rehab older rental apts/bldgs (7)			L	F	L	P	P	P		P	P	P		X	X	X	80%	5,364		low	moderate	BHDF/CHDO/HOME/Levy	
		Bellingham - Home Rehabilitation Program																	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		low	low	GF/CTED-GMP/Levy	
		13 Establish progressive growth impact fees	A	A	L	F	P	P				P	P	P	P	X			all du	na		moderate	moderate	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		low	low	GF/CTED-GMP/Levy	
3.2: Reduce land costs																									
		15 Establish minimum density zoning requirement:	A	A	L	F	P					P	P	P	P	X			all du	na		low	low	GF/CTED-GMP	
		16 Increase higher density zoning districts (up-zone)	A	A	L	F	P					P	P	P	P	X			all du	na		low	moderate	GF/CTED-GMP	
		17 Establish performance based design standards	A	A	L	F	P					P	P	P	P	X			all du	na		low	high	GF/CTED-GMP	
		18 Allow accessory dwelling units (ADUs)	A	A	L	F	P					P	P	P	P	X			all du	na		low	high	GF/CTED-GMP	
		19 Allow small lot and cottage housing	A	A	L	F	P					P	P	P	P	X			all du	na		low	moderate	GF/CTED-GMP	

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Goal	Policy/objective	Task	Participants														Implement in year	Criteria - %AMI	Unmet need (2000-2007 households) (1)(2)(4)(5)(6)	Target objective (dwelling units) 2008-2014 (3)		Funding sources					
			1	2	3	4	5	6	7	8	9	0	1	2	3	4				Cost	Cost/benefit						
	20	Allow cluster developments	A	A	L	F	P								P	P	P	P	X			all du	na		low	high	GF/CTED-GMP
	21	Allow planned unit developments (PUDs)	A	A	L	F	P								P	P	P	P	X			all du	na		low	moderate	GF/CTED-GMP
	22	Allow infill development	A	A	L	F	P								P	P	P	P	X			all du	na		low	high	GF/CTED-GMP
	23	Establish affordable housing districts	A	A	L	F	P								P	P	P	P	X			all du	na		low	moderate	GF/CTED-GMP
	24	Establish mixed-use housing requirements	A	A	L	F	P								P	P	P	P	X			all du	na		low	moderate	GF/CTED-GMP
	25	Establish transfer development rights (TDRs)	A	A	L	F	P								P	P	P	P	X			all du	na		low	low	GF/CTED-GMP
	26	Establish differential taxing rates	A	A	L	F	P								P	P	P		X			80%			low	moderate	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		low	high	GF/CTED-GMP
	28	Adopt manufactured/modular design standards	A	A	L	F	P	P	P						P	P	P	P	X			all du	na		low	high	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%			moderate	low	
	30	Expand Habitat for Humanity programs			P	F	P	P	P	P	L				P	P	P	P	X			80%			low	low	
	3.5: Reduce operating costs																										
	31	Adopt energy efficient (green) guidelines	A	A	L	F	P	P	P	P	P	P	P	P	L	P	P	P	X			all du	na		low	low	GF/Utax/CTED-GMP
	32	Supplement Green Communities Initiative			L	F	P	P	P	P	P	P	L	P	P				X	X	X	80%			moderate	low	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		low	moderate	GF/CTED-GMP
	34	Design/permit community drain fields	A		L	F		P	P						P	P	P	P	X	X	X	rural	na		low	moderate	CTED-GMP/PWTF/CCWF
	35	Design/permit package plant applications	A		L	F		P	P						P	P	P	P	X	X	X	UGA	na		low	moderate	CTED-GMP/PWTF/CCWF
	36	Extend public sewer services	A	A	L	F		P	P						P	P	P	P	X	X	X	UGA	na		high	moderate	CTED-GMP/PWTF/CCWF
	37	Adopt progressive sewer connection fees	A	A	L	F	P	P							P	P	P	P	X			all du	na		low	low	CTED-GMP/Utax
	38	Extend sewer lines to affordable sites/projects	A	A	L	F	P	P	P						P	P	P		X			80%			high	high	CTED-GMP/PWTF/CCWF/Levy/IZ
	39	Allocate sewer capacity to affordable sites	A		L	F	P	P							P	P	P	P	X			80%			low	high	CTED-GMP/Utax/Levy/IZ

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			1	2	3	4	5	6	7	8	9	0	1	2	3	4	0-1	2-6	7+	Implement in year		Cost	Cost/benefit
		<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							P	P	P	P	<80%	253			HOME/LIHTC/Levy
		58 All others	A	A	L	F	P	P							P	P	P	P	<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	L					P	P	P	P	<80%	987			HOME/LIHTC/HFC/Trusts/Levy
		60 Family or related - 2-5 persons	A	A	L	F	P	P	L	L					P	P	P	P	<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					P	P	P	P	<80%	318			HOME/LIHTC/HFC/Trusts/Levy
		62 All others	A	A	L	F	P	P	L	L					P	P	P	P	<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					P	P	P	P	<80%				HFC
		64 Critical skills	A	A	L	F	P	P	L	L					P	P	P	P	<80%				HFC/Levy

Sources:

- (1) HUD CHAS Data Report, SOCDS CHAS Data: Housing Problems Output for All Households, households paying >50% of income for housing costs, 2000 Census, Whatcom County
- (2) Whatcom County Homeless Count, A Point-in-Time Census of Homeless Residents, March 2007
- (3) Projects listed are from the 2003-2007 Consolidated Plan and 2007 Action Plan
- (4) Number dwelling units built before 1939
- (5) Number occupied mobile homes and boats, RVs, or vans
- (6) Number households paying more than 50% of income for housing costs.
- (7) Number of structures with over 20 units.
- (8) Number of 2000 households paying over 50% for housing costs with >30% AMI
- (9) Number in 2007 not temporarily living with friends or family - homeless