

Bellingham/Whatcom County Housing Action Plan

10 September 2007

task number and content	S	M	T	W	T	F	S	
April								
1a review scope and process w/TF	1	2	3	4	5	6	7	
	8	9	10	11	12	13	14	
	15	16	17	18	19	20	21	
1b review scope and process w/TF	22	23	24	25	26	27	28	
	29	30						
May								
2b interview other market participants			1	2	3	4	5	
2c review demand/need findings w/TF	6	7	8	9	10	11	12	
	13	14	15	16	17	18	19	
2c review demand/need findings w/TF	20	21	22	23	24	25	26	
	27	28	29	30	31			
June								
							1 2	
3b review tools w/TF	3	4	5	6	7	8	9	
4e review tool implications w/TF	10	11	12	13	14	15	16	
4c brief Whatcom Commissioners - 3:00 pm	17	18	19	20	21	22	23	
	24	25	26	27	28	29	30	
July								
	1	2	3	4	5	6	7	
	8	9	10	11	12	13	14	
4c brief Bellingham City Council - 7:00 pm	15	16	17	18	19	20	21	
	22	23	24	25	26	27	28	
4b/c conduct workshops w/market participants	29	30	31					
August								
4b/c review proposals w/cities/UGA				1	2	3	4	
5b review cost/benefit findings w/TF	5	6	7	8	9	10	11	
	12	13	14	15	16	17	18	
	19	20	21	22	23	24	25	
	26	27	28	29	30	31		
September								
							1	
	2	3	4	5	6	7	8	
5b/6b review costs/benefit/implementation w/TF	9	10	11	12	13	14	15	
4c review w/Bellingham Council Committee - 1 pm	16	17	18	19	20	21	22	
4c review w/builders/lenders/realtors								
4c review w/Small Cities - 9 am	23	24	25	26	27	28	29	
4c review w/Whatcom Council Committee - 3 pm	30							
4d conduct mail-out/phone-back survey	October							
		1	2	3	4	5	6	
4e/6b review implications/select actions w/TF	7	8	9	10	11	12	13	
4c review w/Whatcom Council Committee - 3 pm	14	15	16	17	18	19	20	
6b finalize actions/document w/TF	21	22	23	24	25	26	27	
4c review w/Bellingham Council Committee - 1 pm	28	29	30	31				
November								
							1 2 3	
6b finalize actions/document w/TF	4	5	6	7	8	9	10	
7 review w/Bellingham Council Committee - 1 pm	11	12	13	14	15	16	17	
7 review report w/Bellingham Council - 7 pm	18	19	20	21	22	23	24	
7 review report w/Whatcom Council - 7 pm	25	26	27	28	29	30		

CHAT meetings from 9:00-11:00 am in the Mayor's Conference Room in City Hall unless notified otherwise.

Affordable Housing Needs Assessment - Whatcom County

Criteria - %AMI	Total population in category - 2000 (1)(2)		Existing inventory - 2007 (4)		Total dvpmnt cost/unit(7)		Gap cost/unit(7)		Alt 2: w/hsng costs>50% AMI<80% - 2000 (1)(2)(3)(6)			Alt 3: w/hsng costs>50% AMI<50% - .		
									Percent of population in subgroup		Gap cost requirement		Percent of population in sub	

SUMMARY household needs by subpopulations

1: Special needs populations - homeless counts

1.1: Homeless households (families and individuals)		906	534			115	13%	\$1,270,500	115	13%	\$1,270,500
1 Family households with children	100%	171	97	\$197,307	\$21,000	6	4%	\$126,000	6	4%	\$126,000
2 Individuals and persons w/o children	100%	735	437	\$100,000	\$10,500	109	15%	\$1,144,500	109	15%	\$1,144,500
1.1.1: Homeless - persons in families with children (6)		515	294			21	4%	\$0	21	4%	\$0
Persons in families with children	100%	515	294			21	4%	\$0	21	4%	\$0
2: Low-income renter households - totals		23,569	4,078			5,352	23%	\$112,391,916	5,025	21%	\$105,530,880
3 Low-income renter households (includes Section 8 vouchers)	0-30%	5,418	566	\$197,307	\$21,000	3,733	69%	\$78,393,042	3,733	69%	\$78,393,042
	31-50%	4,322	1,821	\$197,307	\$21,000	1,292	30%	\$27,137,838	1,292	30%	\$27,137,838
	51-80%	5,356	1,691	\$197,307	\$21,000	327	6%	\$6,861,036	0	0%	\$0
	80+%	8,473	0	\$197,307	\$21,000	0	0%	\$0	0	0%	\$0
3: Low-income owner households - totals		40,894	89			3,326	8%	\$0	2,283	6%	\$0
4 Low-income buyer households (includes KCLT & Lummi Island lease)	0-30%	2,311	0			1,377	60%	\$0	1,377	60%	\$0
	31-50%	3,090	9			905	29%	\$0	905	29%	\$0
	51-80%	6,137	80			1,043	17%	\$0	0	0%	\$0
	80+%	29,356	0			0	0%	\$0	0	0%	\$0
TOTAL		65,369	4,701			8,793	13%	\$113,662,416	7,423	11%	\$106,801,380

DETAILED household needs by subpopulations

1: Special needs populations - individuals by subpopulation		1,410	812			256	18%	\$672,000	256	18%	\$672,000
1 Chronically homeless	100%	78	32			46	59%	\$0	46	59%	\$0
2 Mentally disabled	100%	347	231			52	15%	\$0	52	15%	\$0
3 Alcohol and/or drug addictions	100%	233	118			38	16%	\$0	38	16%	\$0
4 Veterans	100%	95	48			29	31%	\$0	29	31%	\$0
5 HIV/AIDS	100%	7	4			2	29%	\$0	2	29%	\$0
6 Domestic Violence	100%	280	182	\$197,307	\$21,000	32	11%	\$672,000	32	11%	\$672,000
7 Youth under 18	100%	94	36			7	7%	\$0	7	7%	\$0
8 Physically disabled	100%	127	73			25	20%	\$0	25	20%	\$0
9 Seasonal agricultural worker	100%	1	1			0	0%	\$0	0	0%	\$0
10 Substance abuse & mental illness	100%	136	81			20	15%	\$0	20	15%	\$0
11 Senior citizens over 65	100%	12	6			5	42%	\$0	5	42%	\$0
2: Low-income renter households - by subpopulations		23,569	4,830			5,358	23%	\$112,520,247	5,030	21%	\$105,633,045
12 Elderly individuals and couples	0-30%	792	444	\$197,307	\$21,000	360	46%	\$7,567,560	360	46%	\$7,567,560
	31-50%	785	95	\$197,307	\$21,000	345	44%	\$7,236,915	345	44%	\$7,236,915
	51-80%	614	262	\$197,307	\$21,000	164	27%	\$3,442,698	0	0%	\$0
	80+%	940		\$197,307	\$21,000	0	0%	\$0	0	0%	\$0
13 Family or related - small 2-5 persons (includes Section 8 vouchers)	0-30%	1,160	93	\$197,307	\$21,000	755	65%	\$15,858,360	755	65%	\$15,858,360
	31-50%	1,120	249	\$197,307	\$21,000	235	21%	\$4,939,200	235	21%	\$4,939,200
	51-80%	1,919	1,122	\$197,307	\$21,000	31	2%	\$644,784	0	0%	\$0
	80+%	3,379		\$197,307	\$21,000	0	0%	\$0	0	0%	\$0
14 Family or related - large 5+ persons	0-30%	282	38	\$197,307	\$21,000	195	69%	\$4,092,102	195	69%	\$4,092,102
	31-50%	387	28	\$197,307	\$21,000	58	15%	\$1,219,050	58	15%	\$1,219,050
	51-80%	399	215	\$197,307	\$21,000	0	0%	\$0	0	0%	\$0
	80+%	695		\$197,307	\$21,000	0	0%	\$0	0	0%	\$0
15 All others	0-30%	3,184	204	\$197,307	\$21,000	2,426	76%	\$50,950,368	2,426	76%	\$50,950,368
	31-50%	2,030	1,782	\$197,307	\$21,000	656	32%	\$13,769,490	656	32%	\$13,769,490
	51-80%	2,424	298	\$197,307	\$21,000	133	6%	\$2,799,720	0	0%	\$0
	80+%	3,459		\$197,307	\$21,000	0	0%	\$0	0	0%	\$0
3: Low-income owner households - by subpopulation		40,894	88			3,325	8%	\$69,816,537	2,283	6%	\$47,938,359
16 Elderly individuals and couples (includes KCLT & Lummi Island lease)	0-30%	944		\$21,000		485	51%	\$10,189,536	485	51%	\$10,189,536
	31-50%	1,673		\$21,000		269	16%	\$5,656,413	269	16%	\$5,656,413
	51-80%	2,379		\$21,000		233	10%	\$4,895,982	0	0%	\$0
	80+%	5,603		\$21,000		0	0%	\$0	0	0%	\$0
17 Family or related - small 2-5 persons (includes KCLT & Lummi Island lease)	0-30%	654		\$21,000		460	70%	\$9,655,002	460	70%	\$9,655,002
	31-50%	655	9	\$21,000		315	48%	\$6,616,155	315	48%	\$6,616,155
	51-80%	2,124	74	\$21,000		499	24%	\$10,481,940	0	0%	\$0
	80+%	17,309		\$21,000		0	0%	\$0	0	0%	\$0
18 Family or related - large 5+ persons (includes KCLT & Lummi Island lease)	0-30%	135		\$21,000		83	62%	\$1,743,525	83	62%	\$1,743,525
	31-50%	228		\$21,000		100	44%	\$2,101,932	100	44%	\$2,101,932
	51-80%	710	5	\$21,000		135	19%	\$2,832,900	0	0%	\$0
	80+%	2,885		\$21,000		0	0%	\$0	0	0%	\$0
19 All others (includes KCLT & Lummi Island lease)	0-30%	578		\$21,000		350	61%	\$7,355,628	350	61%	\$7,355,628
	31-50%	534		\$21,000		220	41%	\$4,620,168	220	41%	\$4,620,168
	51-80%	924		\$21,000		175	19%	\$3,667,356	0	0%	\$0
	80+%	3,559		\$21,000		0	0%	\$0	0	0%	\$0
TOTAL (excludes 1.1-1.2 to avoid double-counting)		65,873	5,730			8,939	14%	\$183,008,784	7,569	11%	\$154,243,404

Criteria - %AMI	Total population in category - 2000 (1)(2)	Existing inventory - 2007 (4)	Total dypmnt cost/unit(7)	Gap cost/unit(7)	Alt 2: w/hsng costs>50% AMI<80% - 2000 (1)(2)(3)(6)	Percent of population in subgroup	Gap cost requirement	Alt 3: w/hsng costs>50% AMI<50% - .	Percent of population in sul	Gap cost requiren

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.
- (7) Based on development costs for Laurel Village.

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.

Affordable Housing Needs Assessment - Cities data for Alt 2 hsing costs>50% AMI(FMI) >80%

Criteria - %	Alt 2: w/hsng costs>50% AMI<80% - 2000 (1)(2)(3)(6)										Percent of total population in subgroup									
	Whatcom County	Bellingham	Ferndale	Blaine	Lynden	Sumas	Nooksack	Everson	Other	Whatcom County	Bellingham	Ferndale	Blaine	Lynden	Sumas	Nooksack	Everson	Other		

SUMMARY household needs by subpopulations

1: Special needs populations - homeless counts

		115	0	0	0	0	0	0	0	0	13%								
1.1: Homeless households (families and individuals)																			
1 Family households with children	100%	6									4%								
2 Individuals and persons w/o children	100%	109									15%								
1.1.1: Homeless - persons in families with children (6)		21	0	0	0	0	0	0	0	0	4%								
Persons in families with children	100%	21									4%								
2: Low-income renter households - totals		5,352	3,986	180	75	224	40	16	38	800	23%	27%	16%	11%	20%	21%	15%	14%	15%
3 Low-income renter households	0-30%	3,733	2,803	170	75	65	32	8	26	557	69%	72%	68%	43%	60%	57%	67%	37%	65%
	31-50%	1,292	962	10	0	119	8	8	8	178	30%	34%	2%	0%	51%	18%	50%	11%	32%
	51-80%	327	220	0	0	40	0	0	4	64	6%	7%	0%	0%	15%	0%	0%	6%	5%
	80+%	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%	0%	0%	0%	0%
3: Low-income owner households - totals		3,326	908	183	64	223	24	32	42	1,849	8%	7%	9%	7%	10%	11%	13%	9%	9%
4 Low-income buyer households	0-30%	1,377	448	69	30	88	16	4	18	705	60%	57%	61%	51%	75%	44%	50%	69%	61%
	31-50%	905	285	25	10	80	8	12	8	476	29%	29%	17%	9%	52%	22%	60%	17%	30%
	51-80%	1,043	175	89	24	55	0	16	16	667	17%	10%	23%	19%	17%	0%	29%	12%	20%
	80+%	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%	0%	0%	0%	0%
TOTAL		8,793	4,894	363	139	447	64	48	80	2,648	13%	18%	12%	9%	13%	16%	14%	11%	10%

DETAILED household needs by subpopulations

1: Special needs populations - individuals by subpopulation:

		256	0	0	0	0	0	0	0	0	18%								
1 Chronically homeless	100%	46									59%								
2 Mentally disabled	100%	52									15%								
3 Alcohol and/or drug addictions	100%	38									16%								
4 Veterans	100%	29									31%								
5 HIV/AIDS	100%	2									29%								
6 Domestic Violence	100%	32									11%								
7 Youth under 18	100%	7									7%								
8 Physically disabled	100%	25									20%								
9 Seasonal agricultural worker	100%	0									0%								
10 Substance abuse & mental illness	100%	20									15%								
11 Senior citizens over 65	100%	5									42%								
2: Low-income renter households - by subpopulations		5,358	3,986	180	75	224	40	16	38	800	23%	27%	16%	11%	20%	21%	15%	14%	15%
12 Elderly individuals and couples	0-30%	360	170	40	20	35	8	4	4	79	46%	39%	57%	31%	58%	50%	50%	25%	65%
	31-50%	345	209	0	0	80	0	4	0	52	44%	46%	0%	0%	57%	0%	100%	0%	75%
	51-80%	164	100	0	0	40	0	0	0	24	27%	28%	0%	0%	67%	0%	0%	0%	23%
	80+%										0%	0%	0%	0%	0%	0%	0%	0%	0%
13 Family or related - small 2-5 persons	0-30%	755	470	55	20	15	8	4	12	171	65%	67%	69%	33%	100%	40%	100%	60%	66%
	31-50%	235	160	0	0	15	0	0	4	56	21%	26%	0%	0%	33%	0%	0%	20%	18%
	51-80%	31	20	0	0	0	0	0	0	11	2%	2%	0%	0%	0%	0%	0%	0%	2%
	80+%										0%	0%	0%	0%	0%	0%	0%	0%	0%
14 Family or related - large 5+ persons	0-30%	195	65	35	0	0	8	0	0	87	69%	69%	100%	0%	0%	100%	0%	0%	65%
	31-50%	58	30	0	0	4	0	0	0	24	15%	24%	0%	0%	100%	0%	0%	0%	15%
	51-80%	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%	0%	0%	0%	0%	0%
	80+%										0%	0%	0%	0%	0%	0%	0%	0%	0%
15 All others	0-30%	2,426	2,099	40	35	15	8	0	10	219	76%	79%	80%	70%	44%	67%	0%	46%	62%
	31-50%	656	564	10	0	20	8	4	4	46	32%	34%	17%	0%	44%	50%	100%	25%	19%
	51-80%	133	100	0	0	0	0	0	4	29	6%	5%	0%	0%	0%	0%	0%	17%	8%
	80+%	0									0%	0%	0%	0%	0%	0%	0%	0%	0%

Criteria - %	Alt 2: w/hsng costs>50% AMI<80% - 2000 (1)(2)(3)(6)										Percent of total population in subgroup										
	Whatcom County											Whatcom County									
	Bellingham	Ferndale	Blaine	Lynden	Sumas	Nooksack	Everson	Other	Bellingham	Ferndale	Blaine	Lynden	Sumas	Nooksack	Everson	Other					
3: Low-income owner households - by subpopulation	3,325	908	183	64	223	24	32	42	1,849	8%	7%	9%	7%	10%	11%	13%	9%	9%			
16 Elderly individuals and couples	0-30%	485	220	14	10	34	4	0	4	199	51%	52%	36%	29%	53%	33%	0%	50%	56%		
	31-50%	269	55	0	0	35	4	8	0	167	16%	10%	0%	0%	39%	25%	67%	0%	19%		
	51-80%	233	35	25	10	15	0	4	0	145	10%	4%	16%	16%	11%	0%	25%	0%	13%		
	80+%										0%	0%	0%	0%	0%	0%	0%	0%	0%		
17 Family or related - small 2-5 persons	0-30%	460	104	35	20	40	4	0	14	243	70%	73%	64%	100%	100%	33%	0%	100%	66%		
	31-50%	315	95	25	10	15	4	4	4	158	48%	56%	43%	50%	100%	33%	50%	25%	44%		
	51-80%	499	80	35	10	30	0	4	8	332	24%	16%	22%	33%	33%	0%	25%	19%	26%		
	80+%										0%	0%	0%	0%	0%	0%	0%	0%	0%		
18 Family or related - large 5+ persons	0-30%	83	19	0	0	0	4	0	0	60	62%	100%	0%	0%	0%	100%	0%	0%	56%		
	31-50%	100	10	0	0	30	0	0	0	60	44%	100%	0%	0%	75%	0%	0%	0%	48%		
	51-80%	135	25	4	4	10	0	4	4	84	19%	20%	22%	22%	13%	0%	25%	9%	21%		
	80+%										0%	0%	0%	0%	0%	0%	0%	0%	0%		
19 All others	0-30%	350	105	20	0	14	4	4	0	203	61%	53%	100%	0%	100%	50%	100%	0%	62%		
	31-50%	220	125	0	0	0	0	0	4	91	41%	56%	0%	0%	0%	0%	0%	33%	37%		
	51-80%	175	35	25	0	0	0	4	4	107	19%	12%	50%	0%	0%	0%	50%	25%	21%		
	80+%										0%	0%	0%	0%	0%	0%	0%	0%	0%		
TOTAL (excludes 1.1-1.2 to avoid double-counting)		8,939	4,894	363	139	447	64	48	80	2,648	14%	18%	12%	9%	13%	16%	14%	11%	10%		

Sources:

- (1) HUD CHAS Data Report, SOCDS CHAS Data: Housing Problem
- (2) Whatcom County Homeless Count, A Point-in-Time Census
- (3) Includes households with any housing problems including pay
- (4) Whatcom County Affordable Housing Resource Inventory, District
- (5) Includes temporarily living with family or friends
- (6) Does not include temporarily living with family or friends.
- (7) Based on development costs for Laurel Village.

Note:

Total population minus existing inventory will not equal unmet
 Also - inventory only includes assisted housing units and not private
 Elderly households = 1 or 2 person household with either person
 Cost burden = the % of a household's total gross income spent
 Renter = does not include households living on boats, RVs, or vans

Bellingham/Whatcom County Housing Action Plan - policies and tools

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	Criteria - %AMI														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	

1: Create an implementation organization

1.1: Coordinate public, non-profit, private participants

1 Establish Housing Action Plan Committee	A	A	L	F	P	P	L	L	L	L	L	L	L	L	X			all du	na	na	low	high	HTFund
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	low	high	HTFund

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	P	L	P	P	P	P	X		80%	5,225		high	high	HTFund
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1.3: Increase market awareness and knowledge

4 Conduct finance/purchase classes/mentoring (6)				F	P	P	P	P	P	L	P	L	P	P	X	X	>50% cost	9,604		low	moderate	Prvt resources/HTFund
5 Conduct maintenance/const classes/mentoring (6)				F	P	P	P	P	P	L	P	P	P	P	X	X	>50% cost	9,604		low	moderate	Prvt resources/HTFund

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	P	X		all du	na		low	low	GF/CTED-GMP/HTFund
13 Establish progressive growth impact fees	A	A	L	F	P	P				P	P	P	P	P	X		all du	na		moderate	moderate	GF/CTED-GMP/HTFund
14 Create catalogue of pre-approved building plans	A	A	L	F	P					P	P	P	P	P	X		all du	na		low	low	GF/CTED-GMP/HTFund

3.2: Reduce land costs

15 Establish minimum density zoning requirements	A	A	L	F	P					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	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	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	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	P	X		all du	na		low	moderate	GF/CTED-GMP
20 Allow cluster developments	A	A	L	F	P					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	P	X		all du	na		low	moderate	GF/CTED-GMP
22 Allow infill development	A	A	L	F	P					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	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	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	P	X		all du	na		low	low	GF/CTED-GMP
26 Establish differential taxing rates	A	A	L	F	P					P	P	P	P	P	X		80%			low	moderate	GF/CTED-GMP

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

3.3: Reduce labor/material costs																												
27 Adopt performance based building codes	A	A	L	F	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													X			all du	na		low	high	GF/CTED-GMP
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					X			all du	na		low	low	GF/Utax/CTED-GMP
32 Supplement Green Communities Initiative			L	F	P	P	P	P	P	P	P	L	P	P							X	X	80%			moderate	low	Utax/HTFund
3.6: Reduce infrastructure development costs - particularly in rural areas																												
33 Adopt low impact site development standards	A	A	L	F	P															X			all du	na		low	moderate	GF/CTED-GMP
34 Design/permit community drain fields	A		L	F		P	P													X	X	X	rural	na		low	moderate	CTED-GMP/PWTF/CCWF
35 Design/permit package plant applications	A		L	F		P	P													X	X	X	UGA	na		low	moderate	CTED-GMP/PWTF/CCWF
36 Extend public sewer services	A	A	L	F		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														X			all du	na		low	low	CTED-GMP/Utax
38 Extend sewer lines to affordable sites/projects	A	A	L	F	P	P	P														X		80%			high	high	CTED-GMP/PWTF/CCWF/HTFund/
39 Allocate sewer capacity to affordable sites	A		L	F	P	P															X		80%			low	high	CTED-GMP/Utax/HTFund/IZ
4: intervene in the housing market to stimulate projects and form partnerships																												
4.1: Adopt voluntary or mandatory inclusionary zoning																												
40 Adopt inclusionary zoning ordinance(s)	A	A	L	F	P															X			80%			high	high	GF/CTED-GMP/HTFund

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

Housing Action Plan - policies and tools in place

Goal	Whatcom County									
	Bellingham	Ferndale	Blaine	Lynden	Sumas	Nooksack	Everson			
Policy/objective										
Task										

3: Reduce housing costs for new construction

3.1: Reduce regulatory process costs

12 Adopted progressive building/permit fees?										
13 Adopted progressive growth impact fees ?										
14 Maintain catalogue of pre-approved building plans?										

3.2: Reduce land costs

15 Adopted minimum density zoning requirements?										
16 Adopted higher density zoning districts (up-zone)?										
17 Adopted performance based design standards?										
18 Allow accessory dwelling units (ADUs)?										
19 Allow small lot and cottage housing?										
20 Allow cluster developments?										
21 Allow planned unit developments (PUDs)?										
22 Allow infill development?										
23 Established affordable housing districts?										
24 Established mixed-use housing requirements?										
25 Established transfer development rights (TDRs)?										
26 Established differential taxing rates?										

3.3: Reduce labor/material costs

27 Adopted performance based building codes?										
28 Adopted manufactur/modular design standards?										

3.5: Reduce operating costs

31 Adopted energy efficient (green) guidelines?										
32 Supplemented Green Communities Initiative?										

3.6: Reduce infrastructure development costs - particularly in rural areas

33 Adopted low impact site development standards?										
34 Designed/permit community drain fields?										
35 Designed/permit package plant applications?										
36 Extended public sewer services?										
37 Adopted progresssive sewer connection fees?										
38 Extended sewer lines to affordable sites/projects?										
39 Allocated sewer capacity to affordable sites?										

4: intervene in the housing market to stimulate projects and form partnerships

4.1: Adopt voluntary or mandatory inclusionary zoning

40 Adopted inclusionary zoning ordinance(s)?										
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Affordable Housing Needs Assessment - Cities data for existing stock

Total housing units - 2000 census

Whatcom County

	Bellingham	Ferndale	Blaine	Lynden	Sumas	Nooksack	Everson	Other	
Select housing characteristics									
Total housing units in each jurisdiction	73,893	29,425	3,264	1,740	3,614	405	296	728	34,421
Transitory units	9,535	829	343	92	70	37	11	64	8,089
mobile home	8,512	814	335	84	70	30	11	64	7,104
boat, RV, van, etc	1,023	15	8	8	0	7	0	0	985
Older units	10,763	6,551	163	264	298	117	52	111	3,207
1939 or earlier	10,763	6,551	163	264	298	117	52	111	3,207
Lack complete facilities	868	485	45	16	79	4	2	2	235
lack complete plumbing	292	133	16	0	0	3	2	2	136
lack complete kitchen	576	352	29	16	79	1	0	0	99
Total	21,166	7,865	551	372	447	158	65	177	11,531
Percent of total housing units of each jurisdiction									
Transitory units	12.9%	2.8%	10.5%	5.3%	1.9%	9.1%	3.7%	8.8%	23.5%
mobile home	11.5%	2.8%	10.3%	4.8%	1.9%	7.4%	3.7%	8.8%	20.6%
boat, RV, van, etc	1.4%	0.1%	0.2%	0.5%	0.0%	1.7%	0.0%	0.0%	2.9%
Older units	14.6%	22.3%	5.0%	15.2%	8.2%	28.9%	17.6%	15.2%	9.3%
1939 or earlier	14.6%	22.3%	5.0%	15.2%	8.2%	28.9%	17.6%	15.2%	9.3%
Lack complete facilities	1.2%	1.6%	1.4%	0.9%	2.2%	1.0%	0.7%	0.3%	0.7%
lack complete plumbing	0.4%	0.5%	0.5%	0.0%	0.0%	0.7%	0.7%	0.3%	0.4%
lack complete kitchen	0.8%	1.2%	0.9%	0.9%	2.2%	0.2%	0.0%	0.0%	0.3%
Total	28.6%	26.7%	16.9%	21.4%	12.4%	39.0%	22.0%	24.3%	33.5%
Percent distribution within county									
Transitory units	100%	9%	4%	1%	1%	0%	0%	1%	85%
mobile home	100%	10%	4%	1%	1%	0%	0%	1%	83%
boat, RV, van, etc	100%	1%	1%	1%	0%	1%	0%	0%	96%
Older units	100%	61%	2%	2%	3%	1%	0%	1%	30%
1939 or earlier	100%	61%	2%	2%	3%	1%	0%	1%	30%
Lack complete facilities	100%	56%	5%	2%	9%	0%	0%	0%	27%
lack complete plumbing	100%	46%	5%	0%	0%	1%	1%	1%	47%
lack complete kitchen	100%	61%	5%	3%	14%	0%	0%	0%	17%
Total	100%	37%	3%	2%	2%	1%	0%	1%	54%

Source:

2000 Census