

BELLINGHAM COMPREHENSIVE PLAN

Chapter 4 – Housing

PART 7: HOUSING VISIONS (HV) AND GOALS (HG)

Housing Visions for Bellingham

HV-1 Bellingham's regulations encourage and provide incentives for innovative housing and mixtures of housing types that preserve natural resources and consolidate open space.

HV-2 Increased housing density and infill exists in the downtown area and in other parts of the community which are appropriate for small lots or higher density housing, reflecting a variety of housing costs.

HV-3 Density bonuses for well-designed housing that complements existing neighborhood integrity supplement new opportunities for duplex or triplex options, subject to design review standards and neighborhood input.

HV-4 Rehabilitation and housing financing programs support the maintenance of older/historic housing, including programs to assist low income households to stay in their homes.

HV-5 Increases in the supply of housing for low income households result from assistance and support to private non-profit groups and other organizations like the Housing Authority and Opportunity Council and from inclusionary zoning provisions that require a range of housing prices in new developments.

HV-6 On-going efforts to address housing affordability for all citizens include streamlining of the regulatory review and building permit process and reviewing costs of infrastructure improvements and their impact on housing costs.

Housing Goals

HG-1 Bellingham has a healthy mix of housing sizes, types, and prices, affordable at the wages of the jobs nearby. A balanced mix of housing will have housing costs in sync with wages and incomes in the community.

HG-2 Consider long-term lifecycle cost affordability through the use of cost-saving materials and low-impact development techniques.

HG-3 Increase housing opportunities for a broad range of income levels, including options for both owner-occupied and rental housing.

HG-4 Consider minimum density requirements for residential zones, and commercial zones where residential development is allowed, to preserve future capacity for affordable housing opportunities.

HG-5 Encourage live-work development as a way to minimize housing costs and home-to-work trips.

HG-6 Encourage upper floor residential units above ground floor commercial and office uses, including large commercial shopping centers and high-volume retail "big box" stores.

HG-7 Create and maintain sound, viable neighborhoods, and revitalize those that are declining.

HG-8 Encourage the elimination of discrimination from the housing market based on race, religion, ethnic origin, age, household composition or size, disability marital status, sexual orientation or economic circumstances.

HG-9 Enact clear land use and development procedures for the development of housing while ensuring that the public welfare is protected.

HG-10 Increase wages and reduce housing costs to a point where a family with an "average income" can afford an "average priced" home.

PART 8: HOUSING POLICIES (HP)

Neighborhood Preservation

HP-1 Encourage public and private investment to keep existing neighborhoods safe and attractive.

HP-2 Promote housing development that is compatible with the overall style and character of the established neighborhood.

HP-3 Encourage the rehabilitation of historically and architecturally significant homes in deteriorated condition.

HP-4 Promote the maintenance and improvement of existing housing stock and neighborhoods in the city. Older neighborhoods contribute to Bellingham's unique character.

HP-5 Promote the use of innovative development patterns to better utilize land, promote design flexibility, and preserve open space and natural features.

HP-6 Promote the development of housing that is compatible with surrounding land uses, traffic patterns, public infrastructure and environmentally sensitive areas.

HP-7 Encourage the upgrading and maintenance of public infrastructure in existing neighborhoods.

HP-8 Encourage the upgrade of older houses, including the removal of lead-based paint, asbestos, or other potentially harmful materials, to create additional housing opportunities that provide safe and affordable living environments.

Affordable Housing

HP-9 Promote increased housing opportunities for all economic segments and special needs groups in the community through the use of both private and public financing.

HP-10 Include options for both owner-occupied and tenant-occupied housing and facilities for those with special needs, through the use of innovative techniques supported by appropriate revisions to zoning codes and with the use of both private and public financing.

HP-11 Encourage housing programs which facilitate home ownership for all economic segments of the population, including lower income households.

HP-12 Encourage flexible and innovative financing techniques so that the private housing market is accessible to the widest possible range of income levels.

HP-13 Encourage a balanced distribution of affordable housing throughout the city.

HP-14 Seek perpetual affordability achievable through non-profit-owned rental housing and certain forms of homeownership including community land trusts, limited equity condominiums, deed restricted home ownership, and other models.

HP-15 Explore incentives, strategies, and requirements to achieve a healthy mix of housing sizes, types, and prices, such as expedited permit review for affordable housing projects, encouragement of employee-assisted housing, and "Inclusionary Zoning" requirements for affordable housing.

Fair Housing

HP-16 Encourage dissemination of information to the community concerning their housing rights.

HP-17 Support reasonable enforcement of all fair housing rules and regulations.

HP-18 Promote the fair share distribution of housing opportunities for all segments of the population throughout the city and county.

Land Use and Design

HP-19 Provide for attached accessory dwelling units as a means of securing

diversification and affordability in single family zoning district, while meeting the complimentary needs of both homeowner and tenant.

HP-20 Encourage infill development on land which remains vacant or underutilized, in otherwise built-up areas.

HP-21 Ensure the availability of lot sizes that are small enough to be cost effective for developers and affordable for potential homeowners.

HP-22 Increase open space requirements for multi-family, high density development, either on site or in public park space.

HP-23 Promote new high density residential development within or near Urban Villages.

HP-24 Encourage flexible residential street standards that are appropriate to the density of the development and the expected use of the street, with the intent of lowering the cost of infrastructure, and have the effect of calming traffic speed and increasing public safety.

HP-25 Promote new and redeveloped residential units above existing non-residential uses and as mixed uses, large commercial shopping centers and "big box" retail stores.

HP-26 Provide a variety of densities to encourage a range of housing types to meet the needs of different household types and sizes.

HP-27 Allow for an adequate supply and more efficient use of land through such methods as substandard lots of record, flexible setbacks, flexible street frontage requirements, cluster-attached wall housing, cluster subdivisions, cottage housing, and skinny streets with alleys.

HP-28 Encourage the use of innovative design by builders and developers to produce a variety of desirable, lower cost housing, including non-traditional and "neo-traditional" housing types, such as accessory units, boarding housing, starter houses, cluster houses.

HP-29 Establish criteria to allow developers flexibility with planned residential design regulations and increased density, in exchange for better quality site and building design and improved open space.

HP-30 Review regulations with the intent to eliminate redundancy, promote simplicity in the permitting and regulatory processes and eliminate barriers to affordable housing.

HP-31 Encourage the use of long-lived, low-maintenance building materials and high-efficiency energy systems to reduce housing life cycle costs.

HP-32 Promote the incorporation "Built Green" principles in all housing developments.

Public and Private Support

HP-33 Increase funding for the preservation and development of affordable housing.

HP-34 Plan for and support assisted housing using federal, state and local funds.

HP-35 Encourage the maintenance of low income rental housing stock through public and private financing.

HP-36 Give priority emphasis in housing rehabilitation programs to assisting low and moderate income persons.

HP-37 Encourage means of increasing affordable housing opportunities in the downtown.

HP-38 Encourage renovation and conversion of existing buildings to residential uses, particularly in the downtown.

HP-39 Encourage greater involvement of public and private sectors to increase and preserve the stock of affordable housing.

HP-40 Monitor and influence state and federal legislation related to housing through organizations such as the Association of Washington Cities.

HP-41 Encourage public and private lending and real estate practices that support the rehabilitation and maintenance of housing.

HP-42 Encourage builders and developers to build for a range of income levels and housing preferences within projects.

HP-43 Encourage and support social and human services organizations which offer support programs for those with special needs.

ISSUES, GOALS, AND POLICIES

In order to offer appropriate and affordable housing for everyone in the County, programs and policies designed to meet a variety of housing needs can be implemented. With the right mix of policy decisions and local programs, we can increase the supply of affordable housing and offer a variety of housing choices, thereby strengthening our communities. Thousands of Whatcom County households do not live in affordable housing. Looking ahead, the incomes of working people in Whatcom County will make affordability one of the County's biggest challenges. Both public and private investments can be directed into housing that ensures that low- to moderate-income people will be able to continue to live near where they work in the community.

Adopting an Ambitious but Achievable Affordable Housing Goal

Whatcom County and its cities might consider adopting a HOUSING GOAL that sets the bar at a high but achievable level:

By the year 2020, every community and neighborhood has a healthy mix of housing sizes, types and prices, affordable at the wages of the jobs nearby. A balanced mix of housing will have housing costs in sync with wages and incomes in the community.

To achieve this overarching goal, the following goals, policies and actions are adopted:

Permitting Process Efficiency

Building codes and zoning ordinances, in part, influence costs of development and construction of housing. The permitting processes require time (raising finance costs), fees, and the personal time investment of parties involved. Building plan reviews increase cost and time. Local plans checking of non-commercial development by county officials could save time and money. A budget that allows adequate staff is necessary to minimize processing time. Also, to the extent possible, regulatory predictability and certainty in the processes

required of the private sector will contribute to its willingness to contribute to housing affordability.

GOAL 3A: Minimize the time required for processing housing-related development and construction permits in the interest of overall cost reduction.

Policy 3A-1: Streamline and simplify existing and proposed permitting processes.

Policy 3A-2: Educate interested parties in the permitting process using easy to understand publications such as brochures or handouts readily available to the public.

Policy 3A-3: Consistently apply the International Building Codes and do not increase requirements.

Mixed Land Uses with Appropriate Buffering and Siting Criteria

Where feasible, mixed land uses should be encouraged. The concept of encouraging housing near employment and siting employment near the work force is well-accepted and logical. Housing, transportation, and employment-base needs are well-served by this proximity; it is desirable from public, employer, employee, and public service perspectives. Incompatible uses such as heavy, noisy, or noxious industrial facilities adjacent to residential uses should continue to be discouraged. Some non-polluting, low-impact types of light industrial uses such as textile manufacturing, which could be large-scale but not environmentally or aesthetically offensive, could, with some buffering, be perfectly acceptable and probably desirable near residential development. Design standards and funding sources will be needed to fully explore the potential for mixed use since, in some instances, lenders are reluctant participants in mixed-use projects.

County-Wide Planning Policies, Visioning Community Value Statements and preferred alternatives (from the Visioning Process), preservation of agricultural lands and environmentally sensitive areas, and zoning regulations generally prescribe preferred locations for housing a growing population of county residents. Various levels of affordability and types of housing are needed and must be somehow blended into locational constraints.

Subsidized housing, homeless housing, transient, emergency, and special needs housing are all part of the affordability riddle, and in some instances a major part. Citizens currently possessing safe and decent housing may not fully understand the scope of the housing problem and they may tend not to want housing for less advantaged households near them. In that regard, the location of affordable housing can be as difficult an issue as funding.

GOAL 3B: Support residential housing near employment opportunities and transit.

Policy 3B-1: Enable and support housing development opportunities integral with, and near, compatible industrial and commercial activities and transit.

- Policy 3B-2: Establish commercial zoning regulations that accommodate residential uses at a density higher than surrounding residential or rural zoning provided adequate transportation access and services are available.
- Policy 3B-3: Establish industrial zoning regulations that accommodate temporary residential uses at a density higher than surrounding residential or rural zoning provided adequate transportation access is available.
- Policy 3B-4: Residential development adjacent to major transportation routes may require buffering.
- GOAL 3C: Create opportunity for a broad range of housing types and encourage mixed affordability.**
- Policy 3C-1: Support lot clustering, varied lot sizes, small-scale multi-family dwellings, accessory housing and reductions in infrastructure requirements for subdivisions as incentives for development of housing obtainable by purchasers with the greatest possible mix of household incomes.
- Policy 3C-2: Support programs in which citizens participate in the construction of their own home.
- Policy 3C-3: Support development of manufactured and mobile home parks and establish design criteria that will enable them to fit into the surrounding community.
- Policy 3C-4: Develop zoning criteria in order to appropriately site group homes and accessory dwelling units within county residential urban growth areas.

Access to Housing

Changing demographics demand flexibility in siting, regulating, and designing future housing stocks. Family size, household size, proximity to employment and services, living space requirements due to cultural preferences, immigration patterns, and other factors contribute to changes in the type, number, and location of housing opportunities required for the future. The demographic makeup of Whatcom County's population can logically be expected to change over time through the 20-year Growth Management Act planning period.

Availability of housing for seniors, young adults, single parents, and groups is frequently overlooked by both the private development sector and the public sector. In addition, many migrant farm workers entering the county each season face substandard housing and homelessness. While the upper ends of the housing scale are normally well-served by the developers of housing projects, other housing needs are frequently overlooked or neglected. Making housing affordable and accessible in all residential areas will help integrate these groups of people into the larger community.

Housing appropriate for those with temporary, transitional, emergency, and special needs is available only on an exceptional basis. Population growth will directly affect the number of people seeking such shelter.

A portion of the agricultural workers have difficulty in obtaining adequate housing. Prior to adoption of the comprehensive plan, Whatcom County considered ordinance amendments allowing for easier and better provision of migrant worker housing. Difficult issues associated with the amendments such as water, sewer, and other health concerns caused them to be tabled while an accessory housing ordinance allowing development of detached second dwelling units was adopted. Nevertheless, those farm worker housing amendments must proceed to provide some relief for this important housing need.

GOAL 3D: Encourage provision of housing at every income level.

Policy 3D-1: Participate with other agencies to provide housing options for all income levels by donating land, providing expertise, expediting permits, and other appropriate mechanisms.

Policy 3D-2: Enable the ability of the farmer to provide housing for all agricultural workers.

Policy 3D-3: Support programs which assist agricultural workers seeking affordable housing opportunities.

GOAL 3E: Provide for future housing needs by responding to changing household demographics.

Policy 3E-1: Review and revise existing regulations to identify inhibitions to housing for the varying preferences of those needing housing. Focus on population segments with particular needs such as temporary, transitional, or emergency housing.

Policy 3E-2: Evaluate all new regulations or codes developed at the county level to ensure they accommodate housing preferences and needs existing at that time.

Policy 3E-3: Encourage financial institutions to participate in creative housing solutions which respond to changing demographics and needs.

Policy 3E-4: Support the development of housing specifically for young adults, seniors, groups, and single parents.

Incentives for Affordability

Profit generally drives the production of most housing. Some types of housing, particularly some of the more affordable types, are less profitable to build. If the private sector is expected to play a part in the provision of affordable, obtainable housing, there must be incentives encouraging them to do so.

- GOAL 3F: Provide incentives to create affordable housing.**
- Policy 3F-1:** Include density or inclusionary bonus provisions in land use regulations, where appropriate, to offset the reduced profit inherent in more affordable types of housing. These bonuses may be transferred to other locations.
- Policy 3F-2:** Review accessory housing ordinances for effectiveness and appropriateness and revise when necessary.
- Policy 3F-3:** Support innovative housing ideas including co-housing (essentially a micro-community with some centralized facilities), elder cottages (temporary housing units for healthy but aging family members), and shared living residences or group quarters.

Regulatory Controls

Many forces act to inhibit the availability of affordable housing. Among these are regulatory controls, including zoning, subdivision regulations, development standards, and critical areas requirements. In addition, growth management itself implies some restrictions to affordable housing, by excluding land from development by focusing growth in urban areas, avoiding environmentally sensitive areas, and other ways. Mechanisms are needed to balance these inhibitions to affordability, such as design variety promoted through covenants, conditions, and restrictions, relaxed infrastructure requirements, and zoning.

- GOAL 3G: Identify and remove impediments to affordable housing.**
- Policy 3G-1:** Create opportunities to provide more affordability by relaxing or eliminating some infrastructure requirements or impact fees where it is clearly demonstrated that such action does not create a safety hazard and is not contrary to the interests of the health and well-being of county residents.
- Policy 3G-2:** Review and revise existing and proposed regulations for consistency with other housing goals.
- Policy 3G-3:** Educate the public on equal opportunity laws specifically related to housing and housing conditions including options available to anyone discriminated against.
- Policy 3G-4:** Allow development of smaller lots and creative options.

Preservation of Existing Housing Stocks

Destruction of existing housing units due to redevelopment may be counterproductive for housing affordability. Instead, redevelopment should be taken as an opportunity to increase affordable housing.

- GOAL 3H:** Facilitate maintenance and rehabilitation of existing housing.
- Policy 3H-1:** Wherever there is potential for destruction of existing structures, provide for preserving existing housing or creating new housing, whether by incorporation into the new project, moving, or recycling.
- Policy 3H-2:** Support creation of one or more additional housing units, within permitted density, when existing housing is remodeled or commercial or light industrial facilities are redeveloped.
- Policy 3H-3:** Identify and implement incentives to preserve and sensitively rehabilitate historic properties.