



# **CITY OF BELLINGHAM, WASHINGTON**

**Planning & Community Development**

## ***2008-2012 Strategic Plan***

**November 16, 2007**

## **ACKNOWLEDGEMENTS**

### **CITY OF BELLINGHAM**

Tim Douglas, Mayor  
Linda Storck, Interim Administrative Officer

### **Planning & Community Development Department Community Development Division**

*Tim Stewart, Director*  
Sandy Anderson, Secretary  
Matthew Bautista, Housing Rehabilitation Specialist  
David Cahill, Block Grant Programs Manager  
Travis Cary, Development Specialist  
Caroline Flickinger, Grants & Budget Manager  
Katie Franks, Development Specialist  
Lisa Manos, Housing Programs Specialist  
Cami Goldston, Accounting Assistant  
Tara Sundin, Special Projects Manager

### ***Consultants for the 2008 – 2012 Consolidated Plan***

John Epler, Epler & Associates  
Melinda Epler, Epler & Associates  
Linda Rinaldi, Epler & Associates

### ***Bellingham City Council***

Bob Ryan, First Ward  
Gene Knutson, Second Ward  
John B. Watts, Third Ward  
Don Gischer, Fourth Ward  
Terry Bornemann, Fifth Ward  
Barbara Ryan, Sixth Ward  
Louise Bjornson, At Large

### **Community Development Advisory Board**

Karen Durham, First Ward  
Joe Wessels, Second Ward  
Anne Mackie, Third Ward  
Peter Border, Fourth Ward  
Vince Foster, Fifth Ward  
Jerry Eklund, Sixth Ward  
John Harmon, Housing Authority  
Ann Russell, Housing Finance/Construction Marketing  
Vacant, Small Business  
Malcolm Oliver, Social Services-Diverse Population  
Mike Cohen, Social Services–Food/Hunger  
Peter Theisen, Social Service-Low-Income  
Thomas Stanley, Social Service-Special Needs/Elderly/Handicapped  
Nick Hartrich, Social Service-Training/Education  
Jean Melious, University



## ***5-Year Strategic Plan***

**This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.**

# TABLE OF CONTENTS

TABLE OF CONTENTS.....	i
<i>TABLES AND FIGURES</i> .....	ii
<b>GENERAL</b> .....	<b>1</b>
<i>INTRODUCTION</i> .....	<i>2</i>
<i>EXECUTIVE SUMMARY</i> .....	<i>5</i>
<i>STRATEGIC PLAN</i> .....	<i>16</i>
<i>GENERAL QUESTIONS</i> .....	<i>18</i>
<i>MANAGING THE PROCESS</i> .....	<i>42</i>
<i>CITIZEN PARTICIPATION</i> .....	<i>45</i>
<i>INSTITUTIONAL STRUCTURE</i> .....	<i>55</i>
<i>MONITORING</i> .....	<i>59</i>
<i>PRIORITY NEEDS ANALYSIS &amp; STRATEGIES</i> .....	<i>60</i>
<i>LEAD-BASED PAINT</i> .....	<i>63</i>
<b>HOUSING</b> .....	<b>70</b>
<i>HOUSING NEEDS</i> .....	<i>71</i>
<i>PRIORITY HOUSING NEEDS</i> .....	<i>83</i>
<i>HOUSING MARKET ANALYSIS</i> .....	<i>85</i>
<i>SPECIFIC HOUSING OBJECTIVES</i> .....	<i>95</i>
<i>NEEDS OF PUBLIC HOUSING</i> .....	<i>103</i>
<i>PUBLIC HOUSING STRATEGY</i> .....	<i>110</i>
<i>BARRIERS TO AFFORDABLE HOUSING</i> .....	<i>115</i>
<b>HOMELESS</b> .....	<b>121</b>
<i>HOMELESS NEEDS</i> .....	<i>122</i>
<i>PRIORITY HOMELESS NEEDS</i> .....	<i>129</i>
<i>HOUSING INVENTORY</i> .....	<i>131</i>
<i>HOMELESS STRATEGIC PLAN</i> .....	<i>148</i>
<i>EMERGENCY SHELTER GRANT (ESG)</i> .....	<i>155</i>
<b>COMMUNITY DEVELOPMENT</b> .....	<b>156</b>
<i>COMMUNITY DEVELOPMENT</i> .....	<i>157</i>
<i>ANTIPOVERTY STRATEGY</i> .....	<i>179</i>
<i>LOW INCOME HOUSING TAX CREDIT</i> .....	<i>181</i>
<b>NON-HOMELESS SPECIAL NEEDS</b> .....	<b>182</b>
<i>SPECIFIC SPECIAL NEEDS OBJECTIVES</i> .....	<i>183</i>
<i>NON-HOMELESS SPECIAL NEEDS ANALYSIS</i> .....	<i>185</i>
<i>HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS (HOPWA)</i> .....	<i>196</i>
<i>SPECIFIC HOPWA OBJECTIVES</i> .....	<i>197</i>
<b>GLOSSARY AND EXHIBITS</b> .....	<b>198</b>
<i>EXHIBIT A - RESOLUTION 2007-24</i>	
<i>EXHIBIT B - HOUSING CONDITION SURVEY</i>	
<i>EXHIBIT C - BELLINGHAM SCHOOLS FREE &amp; REDUCED LUNCH PROGRAM</i>	
<i>EXHIBIT D - HUD TABLES</i>	
<i>EXHIBIT E - REFERENCES</i>	

## Tables and Figures

<i>Figure 1 – Bellingham Census Tract and Block Group Index Map</i>	20
<i>Table 1 – Population, 1990 and 2000</i>	21
<i>Table 2 – Age of Population, 2000</i>	22
<i>Table 3 – Population by Race and Ethnicity, 2000</i>	23
<i>Figure 2 – Percent Non-Hispanic White by Census Block Group</i>	25
<i>Table 4 – Bellingham Households, 1990 and 2000</i>	27
<i>Table 5 – Whatcom County Major Employers, January 2007</i>	28, 159
<i>Table 6 – Unemployment Rates, 1990-2006*</i>	29, 161
<i>Figure 3 – Unemployment Rate, 1990-2006 (Not Seasonally Adjusted)</i>	30
<i>Table 7 – Highest Education Levels, 2000 (Population Aged 25 Years and Older)</i>	31
<i>Figure 4 – Highest Education Levels, 2000</i>	31
<i>Table 8 – Median Weekly Earnings, 1996, by Level of Educational Attainment</i>	32
<i>Table 9 – Household Income, 1999</i>	33
<i>Figure 5 – Household Income Range, 1999</i>	34
<i>Table 10 – Median Household Income Range, 2000</i>	34
<i>Table 11 – Percent of Population Living in Poverty, 1999</i>	35
<i>Figure 6 – Percent of Population in Poverty by Census Block Group</i>	36
<i>Figure 7 – Percent Low- and Moderate-Income Households by Census Block Group</i>	38
<i>Table 12 – 2008-2012 Strategic Plan Resources</i>	40
<i>Table 13 – Potential Lead-Based Paint (LBP) Hazards in Bellingham, 2000</i>	64
<i>Table 14 - Age of Housing &amp; Estimates of Presence of Lead Based Paint-Income Level</i>	66
<i>Table 15 – Median Income and Housing Costs, Bellingham (1999 Dollars)</i>	71
<i>Table 16 – Housing Costs and Income, Bellingham MSA*, 2006</i>	72
<i>Table 17 – Low Income Ranges-Affordable Housing Costs, Bellingham MSA*, 2006</i>	73
<i>Table 18 – Budgeting for Poverty in the United States, 2004</i>	74
<i>Table 19 – Affordability Mismatch, Bellingham 2000</i>	75
<i>Table 20 – Persons with Disabilities, Bellingham, 2000</i>	76
<i>Table 21 – Bellingham Renter Households and Percent with Housing Problems, 2000</i>	77
<i>Table 22 – Bellingham Owner Households and Percent with Housing Problems, 2000</i>	80
<i>Table 23 – Overcrowded Conditions, 2000</i>	81

<i>Table 24 – Bellingham Housing Units, 1990 and 2000</i> _____	<b>85</b>
<i>Table 25 – Housing Type by Location, 2000</i> _____	<b>86</b>
<i>Table 26 – Age of Housing Units, 2000</i> _____	<b>87</b>
<i>Table 27 – Bellingham Housing Tenure, 1980 - 2000</i> _____	<b>90</b>
<i>Table 28 – Tenure by Household Type, Bellingham 2000</i> _____	<b>91</b>
<i>Table 29 – Housing Costs, 2000</i> _____	<b>92</b>
<i>Table 30 - Assisted Housing Bellingham Housing Authority</i> _____	<b>105</b>
<i>Figure 8 - Current Homeless Resources in Whatcom County, 2007</i> _____	<b>126</b>
<i>Figure 9 - Need for Substance Abuse Treatment/Receipt of Treatment, 2003</i> _____	<b>187</b>
<i>Figure 10 - Alcohol or Drug Related Deaths as a Percentage of All Deaths</i> _____	<b>188</b>
<i>Figure 11 - Youths who Reported Drinking Alcohol in Past 30 Days, 2004</i> _____	<b>189</b>
<i>Table 31 - New Cases of HIV and AIDS in Whatcom County</i> _____	<b>194</b>
<i>HUD Tables</i> _____	<b>Exhibit D</b>
<ul style="list-style-type: none"><li>▪ <i>Housing Needs</i></li><li>▪ <i>Housing Market Analysis</i></li><li>▪ <i>Continuum of Care Homeless</i></li><li>▪ <i>Non-Homeless Special Needs</i></li><li>▪ <i>Housing &amp; Community Development Activities</i></li></ul>	

# **GENERAL**

**INTRODUCTION**

**EXECUTIVE SUMMARY**

**STRATEGIC PLAN**

**GENERAL QUESTIONS**

**MANAGING THE PROCESS**

**CITIZEN PARTICIPATION**

**INSTITUTIONAL STRUCTURE**

**MONITORING**

**PRIORITY NEEDS ANALYSIS & STRATEGIES**

**LEAD-BASED PAINT**

## INTRODUCTION

The *2008-2012 Consolidated Plan* coordinates all elements of community development (housing, neighborhood development, economic development, and human services) into a unified approach for community development actions. The plan establishes needs, resources, priorities, and proposed activities to be undertaken with respect to the Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME), along with other Department of Housing and Urban Development (HUD) programs.

The CDBG was signed into law on August 22, 1974 as the Housing and Community Development Act. As one of the largest and most successful federal block grants to the states, cities, and counties, this program allocates approximately \$4 billion annually.

An advantage of the CDBG is the local control allowed over the use of federal funds, thus enabling areas to localize programs and activities. Activities funded by CDBG include affordable and accessible housing, housing rehabilitation projects, childcare centers, health care, senior citizen programs, street and sidewalk reconstruction, water and sewer line construction, business loans, and community centers. Each program funded must meet one of the three following objectives: (1) benefit low- and moderate-income persons, (2) prevent or eliminate slums or blight, or (3) meet urgent community needs. HUD requires that 70 percent of CDBG funds be used for activities that primarily benefit low- and moderate-income persons.

The City of Bellingham first applied for CDBG funds in December of 1975, followed by the start of its own Block Grant Program. However, Bellingham did not become an “entitlement city” until January 1, 1982. As an “entitlement city” Bellingham receives funding each year based on a formula (which takes into consideration population and measures of distress, including poverty, age of housing, housing overcrowdings, and growth lag) rather than competing for funds.

Citizen participation has been a fundamental element in the allocation of CDBG funds. “Grassroots” neighborhood meetings served to allocate funds until 1978, at which time the Community Development Advisory Board (CDAB) was established by City of Bellingham Ordinance No. 10320. CDAB is composed of 15 unpaid community members appointed by the Mayor.

Additionally, CDAB advises on the allocation of funds for HOME, which was created by the National Affordable Housing Act of 1990 with the intent to provide decent, affordable housing to lower-income households, expand the capacity of non-profit housing providers, strengthen the ability of state and local

governments to provide housing, and leverage private-sector participation. Bellingham became a HOME “Participating Jurisdiction” in 1996.

Funds from HOME are allocated by formula to Participating Jurisdictions and are strictly for housing. Participating Jurisdictions must commit and spend their funds within certain timeframes or they will consequently lose HOME funds. Written agreements with developers, owners, contractors, and sub-recipients must be made within 24 months, and HOME funds must be expended within five years.

HUD requires that a 25 percent match of non-federal money be invested into each program, along with 15 percent of funds reserved for Community Housing Development Organizations (CHDO). The Opportunity Council and Kulshan Community Land Trust are the qualified CHDOs in Bellingham. Activities for HOME funding include: homebuyer activities (acquisition and/or rehabilitation, new construction), rental housing (acquisition, rehabilitation, new construction), and tenant-based rental assistance (similar to Section 8 housing assistance).

In order to receive formula allocations of the above federal funds, HUD requires the creation of a five-year *Consolidated Plan*. An accompanying annual *Action Plan* is developed yearly and its progress is monitored by a *Consolidated Annual Performance Report* submitted to HUD.

The *Consolidated Plan* presents the City’s plan to pursue the overall goals of the community development and planning programs of HUD, which are:

- To provide decent housing,
- To establish and maintain a suitable living environment, and
- To expand economic opportunities for every American, particularly for very low- and low-income persons.

The *Consolidated Plan* serves the following functions:

- It is a planning document for the City, and builds on a participatory process initiated at a grassroots level,
- It is an application for federal funds under HUD’s formula grant programs (e.g. CDBG, HOME),
- It provides a strategy to be followed in carrying out a variety of HUD programs, and
- It provides a plan of action that provides a basis for assessing performance.

## **COMPONENTS OF THE CONSOLIDATED PLAN**

Although HUD does not prescribe a specific format, the *Consolidated Plan* must contain certain elements and tables. HUD has created an optional tool,

Consolidated Plan Management Process (CPMP), to assist formula grantees in meeting the requirements of a Consolidated Plan. Beginning in 2008, the City of Bellingham converted from a locally developed format used in prior years to the CPMP for the development of the *2008-2012 Consolidated Plan*. Components of the CPMP *Five Year Strategic Plan* include narrative responses to specific questions that must be responded to in order to be compliant with the Consolidated Planning Regulations. Readers will see HUD's questions in small type followed by the City of Bellingham's response.

The questions and responses provide information about:

- the geographic area and population including the allocation of investments;
- how the *Consolidated Plan* process is managed including citizen participation, the institutional structure to carry out the plan and monitoring;
- description of needs, analysis of priorities and the strategies to address needs in housing, public housing, housing barriers, homeless and special needs and in community development.

Annual actions and activities are covered in the annual Action Plans, a separate document based on the needs, goals and strategies described in this *5 Year Strategic Plan*.

Available resources for the *2008-2012 Consolidated Plan* term includes funding from CDBG, HOME, Program Income, Revolving Loan Fund, Section 108, and the City of Bellingham General Fund.

## EXECUTIVE SUMMARY

**The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance**

**Response to question:**

The *Strategic Plan* brings needs and resources together in a coordinated strategy to meet housing, community development, and non-urgent needs. Developed at the commencement of each five-year *Consolidated Plan* term, the strategic plan serves as a guide for developing the annual Action Plans.

The Anti-Poverty Strategy is also described in this section, as well as the institutional structure, within which the *Consolidated Plan* is implemented.

The *Strategic Plan* is designed to achieve the following CDBG, HOME, and National Objectives:

### **CDBG Objectives**

- Provide decent housing
- Create suitable living environments
- Expand economic opportunities

### **HOME Objectives**

- Expand the supply of decent, safe, sanitary, and affordable housing, with primary attention to rental housing for low-income persons
- Leverage private sector participation
- Expand the capacity of non-profit housing providers

### **National Objectives**

- Benefit low-income\* persons
- Aid in the prevention or elimination of slums or blight
- Meet a need having a particular urgency

\* For the purposes of the Strategic Plan Section, the term “low-income” will include those households with income at or below 80% of the median income.

## PERFORMANCE OUTCOME MEASUREMENT

U. S. Department of Housing & Urban Development expects Community Development Block Grant (CDBG) and HOME Investment Partnerships Program

(HOME) grantees to use performance measurement systems to address productivity and program impact. Beginning in 2006, HUD implemented a refined performance measurement system. The five components of the performance measuring system are Goals, Inputs, Activities, Outputs and Outcomes.

Determining appropriate measurements for “outcomes” is critical to the performance measurement system. Developing “outcome” measurements is complex because CDBG and HOME funds can be used for a variety of activities with differing funding priorities from year to year. The amount of CDBG and HOME funds received by the City is small relative to the large amount of housing, human service and economic development activities in the City and Whatcom County.

Three broad **Objectives**, consistent with the needs and strategies of the *Consolidated Plan*, are established for activities funded with CDBG and/or HOME that focus on low- and moderate-income households:

- Create suitable living environments
- Provide decent, affordable housing
- Create economic opportunities

For each of the three broad Objectives, there are three possible common **Outcomes** which describe change, i.e., “what type of change or result is sought?”

- **Availability/Accessibility.** Activities funded with CDBG and/or HOME that make services, infrastructure, housing, or shelter available or accessible to low- and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low- and moderate-income people.
- **Affordability.** Activities funded with CDBG and/or HOME that provide affordability in a variety of ways in the lives of low- and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hookups, or services such as transportation or day care.
- **Sustainability - Promoting Livable or Viable Communities.** Projects funded with CDBG and/or HOME where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slum or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Progress toward outcomes is measured with **output Indicators**. Examples of output measurements include the number of:

- households assisted
- community wide assistance activities
- persons served (in shelters or public services)
- rental housing units produced
- housing units rehabilitated
- years of affordability
- homeowners assisted or homeownership units created
- jobs created or retained
- dollars of investment leveraged.

Objectives are combined with Outcomes to produce an Outcome Statement. Outcomes are the “benefits” relating to a change in conditions, status, attitudes, knowledge or behavior that result from the funded programs. *The Consolidated Annual Performance and Evaluation Report (CAPER)* and the ongoing reporting to the federal Integrated Data and Information System (IDIS) are the means for reporting. Because many activities are multi-year (i.e. construction projects), the outcomes will be measured over five-year periods with progress noted each year. The “Outcomes” portion of the measuring system will be reported each year in the *CAPER*.

The strategies identified in this section and the actions identified in Action Plan Section have been developed in consideration of the described performance measuring system.

The *Consolidated Plan* is a planning document that provides an assessment of the City’s community development needs, proposes strategies to address those needs, and annually identifies specific activities to implement strategies. The concept of building a strong community focuses on suitable living environments, decent affordable housing, and economic opportunities for all. This *Consolidated Plan* is effective from 2008 through 2012. Integral to the *Consolidated Plan* are the annual *Action Plans* which describe the resources and actions to be undertaken each year, consistent with strategies identified in the five-year *Consolidated Plan*, to address the identified community needs.

The activities that are described in the annual *Action Plans* are designed to meet CDBG objectives which include the provision of decent housing, creating suitable living environments and expanding economic opportunities and the HOME objectives of expanding the supply of decent, safe, sanitary and affordable housing, with primary focus on rental housing for low-income persons, leveraging private sector participation and expanding the capacity of non-profit housing providers. In 2007, HUD established performance measurement system that requires all funded activities address one of the objective categories (decent housing, suitable living environment and economic opportunities) and one of the

following outcomes: Availability/ Accessibility, Affordability, Sustainability. Each CDBG or HOME funded individual project described in the companion *Action Plans* lists a general objective category and a general outcome category.

## **ANTICIPATED RESOURCES**

The City expects to receive Community Development Block Grant funds and HOME Investment Partnerships Program funds from HUD. In addition to these funds, the City will utilize CDBG program incomes and HOME program income from past activities. These funds will be used to leverage other federal, state and local resources to meet housing and community development needs. The amounts of CDBG and HOME funds expected to be available are listed in the accompanying annual *Action Plans*. The Bellingham Housing Authority will have approximately \$9,050,000 in Section 8 Assistance available to serve low-income households. Developers of housing projects serving low-income households, such as the Bellingham Housing Authority and Catholic Community Services, will also apply for Low-Income Housing Tax Credits, State Housing Trust Funds and other housing development funds. Agencies serving homeless individuals and families will apply for approximately \$1.5 million in funding assistance under the McKinney-Vento Homeless Assistance Programs.

## **CONSULTATION AND CITIZEN PARTICIPATION**

To prepare the *Consolidated Plan*, the City consults with appropriate public and private agencies and conducts public meetings to obtain citizen input. This assures that the document is comprehensive. This draft *Consolidated Plan* is made available for review and comment by the public between September 6, 2007 and October 11, 2007. A summary of citizen comments is in the General section of this document under Citizen Participation. The companion annual *Action Plans* are also prepared consistent with the Consultation and Citizen Participation section of the *Consolidated Plan* and include public meetings with 30 day public comment periods. For more details on the public process and citizen input, see the Citizen Participation Section.

## **NEEDS**

The data in the Needs Section of the *Consolidated Plan* serves as the basis for the five-year housing and community development goals, and also supports the City's priorities for allocating resources, establishing objectives, and developing strategies to achieve desired results. Some of the data identified in the Needs Section includes:

## **POPULATION AND DEMOGRAPHICS**

**Population Trends:** Bellingham's population, according to the 2000 Census, comprises 40% of Whatcom County. The City grew 47% between 1980 and 2000 and another 5% during the next five years. Bellingham's population was 73,460 in 2006 and is projected to grow to 109,818 by 2022. The primary source of population growth has been in-migration.

**Age Distribution:** The median age of the population in Bellingham at 31.2 is considerably younger than Whatcom County at 39.3. The rapid growth of 15-24 year old age group illustrates the impact of growing enrollments at Western Washington University and other higher education institutions in Bellingham. The percent of people 65 and older in Bellingham (12%). The number of persons 85 or older in Bellingham has increased by 40%. The retired population will have an increasingly greater impact on the economy, industry, services and housing in the coming years.

**Racial/Ethnicity:** Bellingham is approximately as diverse as Whatcom County but less racially diverse than the United States and Washington State. Bellingham is approximately 12% minority and 88% white by race and 5% Hispanic by ethnicity. Almost 10% of the population of Bellingham over 5 years of age spoke a language other than English in the Home.

**Households and Household Composition:** The number of households in Bellingham increased by 32% between 1990 and 2000, compared to a 29% increase in the total population during the same period. Family households comprised exactly one-half of the total Bellingham households in 2000, which was a decline of 4% since 1990. Bellingham household size decrease slightly from 2.27 in 1990 to 2.24 in 2000.

## **HOUSEHOLD INCOME**

It is projected that between 2007 and 2012, service providing employment will expand at the rate of 1.7% per year. Unfortunately, as the service industry expands, incomes decline because services tend to pay lower wages than manufacturing and other industries. Bellingham's median household income was substantially lower than the county, state and national median income in 1999. It is felt that the significant numbers of college students in Bellingham influences this statistic.

**Households Living in Poverty:** Almost 21% of the population in Bellingham lived below the federal poverty level in 1999, compared to 14% in the county, 11% in the state and 12% in the nation. Almost two-thirds of females living alone with children under five were living in poverty in 1999.

## **HOUSING**

The number of housing units in Bellingham grew by 32% between 1990 and 2000, slightly higher than the overall population increase of 29%. While all housing types increased, most of the growth was in multi-family housing. Multi-family units increased by 56%, to a total of nearly 43% of all Bellingham housing. There was also a significant increase in single family attached housing during the same time period. While homeownership rates have increased to new highs in the United States in recent years, the ratio of home ownership to home rental has been declining in Bellingham since the 1970 Census when 39% of county households rented their homes. According to 2000 Census data, 52% of Bellingham homes are renter-occupied and 48% are owner-occupied.

Condition: Units in Bellingham are older than in Whatcom County or Washington in general. One-third of the housing in the city was built prior to 1960 and 22% before 1940. The city has been operating a housing rehabilitation program since 1977 to provide rehabilitation to the older housing in a number of neighborhoods. A sample “windshield” housing condition survey conducted in 2002 found that the condition of over 75% of housing units surveyed was determined as “basically sound” or “sound.”

## **HOUSING COST AND AFFORDABILITY**

While incomes in Bellingham are lower than state and county incomes, housing costs are comparable. The median value of an owner-occupied housing unit in Whatcom County in 1970 was just \$69,221, increasing by 118% by 2000. By the first quarter of 2007, the median value of homes sold in Whatcom County had risen to \$289,900, an increase of 9.4% of the previous 4 months. The median gross rent in 2000 was \$593, up 9% from the 1990 census and 27% from the 1970 census. The average rent in Whatcom County in March 2007 was \$709. The vacancy rate of Whatcom County was 2.3% in March 2007, compared to 2.5% the year before demonstrating a tightening of an already tight market.

Housing Affordability: Housing is generally considered affordable when it equals no more than 30% of household income, including expenditures for utilities. Escalating housing and utility costs have forced many households to pay considerably more than is affordable. The lower their income, the more cost-burdened and overcrowded households tend to be. Based on 2000 Census information, in Bellingham, 51% of renters were paying in excess of 30% of their households' income for rent. The Housing Affordability Index which measures the ability of a typical family to make payments on a median priced resale home, assuming 20% down payment and 30 year amortized loan, was just 84.4% in March 2007 making Whatcom County the fifth least affordable county in the State.

## **HOUSING NEED**

Over half of all renter households in Bellingham had housing problems because they were paying more than 30% of their income toward rent and utilities. The extent of households with housing problems increased markedly as family income decreased to less than 50% of the median where 85% of renter households had housing problems. The most severely burdened were large households (5 or more related individuals). Racial and ethnic minority households are often more cost-burdened or more likely to experience other housing problems, including overcrowding or substandard conditions. Fewer owner households in 2000 had housing problems as defined by HUD CHAS Tables, than did renter households. As with renter households, a greater percentage of racial and ethnic minority owner households are likely to experience housing problems.

## **ASSISTED HOUSING**

### **Section 8 Housing Assistance**

Currently the Bellingham Housing Authority (BHA) administers 1,693 Section 8 housing vouchers for the entire county. The BHA administers a total of 137 Section 8 project-based housing vouchers. As of July, 2007, the wait list for Section 8 tenant-based housing was open with 1,685 households on the list. People are generally assigned housing on a first-come, first-served basis, subject to appropriate unit size and type availability.

### **Public Housing**

The Housing Authority currently owns and/or manages 643 units of public housing, with 397 designated for the elderly, 24 units of single-family housing, and the remainder made up of multi-family units. As of May 2002, the waiting list was 865 households. The elderly generally have to wait about four months and families generally receive a unit within six to 12 months.

### **Other Housing Authority Units**

The BHA has a production goal of at least 100 units per year. Currently, it owns or has substantial interest in 641 housing units in addition to public housing and Section 8 units. A private management firm manages most of these units. All housing owned or substantially owned by the BHA is designated as Multi-Family Crime Free Housing.

### **Shelter Plus Care**

The Shelter Plus Care program has implemented five grants since its start in 1995. Three of these five grants are still operating and serve homeless persons with mental illness. The Housing Authority currently administers a total of 194 Shelter Plus Care units.

### **City of Bellingham Assistance**

The City operates both a Housing Development Program and a Home Rehabilitation Program. The Housing Development Program assists in the production of affordable housing through partnerships with firms or agencies. The Home Rehabilitation Program provides zero and low-interest loans to rehabilitate single family and small multi-family (up to four units) housing for low-income people. The City also provides funding to the Opportunity Council for a Tenant Based Rental Assistance Program to assist homeless households and funding to Kulshan Community Land Trust to operate a first time homebuyer assistance program.

## **NEEDS OF HOMELESS PERSONS**

A survey conducted by homeless program advocates and volunteers in January 2007 found a total of 1,298 persons homeless in the county at a point in time of the survey. Since many homeless were probably not found during the one day count, it is assumed that the actual number of homeless living in Whatcom County is higher than reported. There were 607 single individuals and 171 homeless families with children (691 individuals). Over three quarters of the families with children were single parent households, of which 98% of the parents were single females. Nine percent of the homeless population met the characteristics of “chronic homeless” who generally require more stabilizing services than other homeless persons. The most prevalent factors leading to homelessness are mental illness (35%) and substance abuse (32%). Domestic violence is a leading cause of homelessness in women, according to the survey.

## **SPECIAL POPULATIONS HOUSING AND SERVICE NEEDS**

Certain populations require special housing and service needs tailored to their specific conditions and problems. These populations include victims of domestic violence, people with developmental disabilities, the mentally ill, the elderly, and substance abusers. Special Needs households are served by human service programs that provide food distribution, job training, affordable childcare, health and dental assistance, domestic violence intervention and support groups, and transitional living services with case management for the mentally ill.

transitional living services for mentally ill (including case management), domestic violence, health and dental programs,

### **LEAD-BASED PAINT AND LEAD HAZARDS**

Properties at risk for lead hazards are deteriorated units (particularly those with deteriorating roofing and plumbing systems) and units where unsafe practices were used in rehabilitation. Charles Sullivan at Whatcom County Health Department said that there is no official report at the Whatcom County Health Department on children's elevated blood levels for lead. He estimated that there were less than 10 cases with elevated blood levels reported in 2006. Most of those were the result of adoptions of children from out of country and migrant Latino children. He also said that it is not routine to test (testing for lead) for children here and that may be why the number is so low.

### **BARRIERS TO AFFORDABLE HOUSING**

The City of Bellingham's *Comprehensive Plan*, revised in 2006, identifies several areas affecting development of affordable housing. These include Zoning, Land Use, Subdivision Requirements, Impact Fees, Licensing and Permits, and Extension of Transportation, and Utility Service. Bellingham is monitoring available land, zoning, and land use to accommodate projected population increases and housing requirements of all income groups. Development costs, fees, building code requirements, and rising housing prices are all barriers to affordable housing. Other barriers include those related to fair housing, which is discussed in the section on fair housing.

### **FAIR HOUSING**

In 2007, the City of Bellingham's Community Development Division (CD) contracted with the Fair Housing Center of Washington to do a new *Analysis of Impediments to Fair Housing* for the City of Bellingham. This document is used to guide the City in its fair housing actions. The 2007 *Analysis of Impediments* identifies the following impediments to fair housing choice in the City of Bellingham: 1) housing discrimination primarily affects persons of color, the disabled, and families with children; 2) Home Mortgage Lending data shows Native Americans, African Americans and Hispanics are more likely to be denied financing or obtain sub-prime lending; and 3) the public at large has limited knowledge of protected classes, fair housing laws and the resource available to them. Strategies that address impediments over the next five years are listed in the Strategic Plan section of this document. Annual actions the City plans to undertake to address impediments can be found in the annual *Action Plans*.

## ECONOMIC CONDITIONS

The general trend of employment in Bellingham has been changing from the higher-wage, career-oriented types of jobs characteristic of manufacturing employment toward the lower-wage, lesser-skilled and often part-time jobs typically found in the retail and service sectors. Wages in the Bellingham Metropolitan Statistical Area (MSA) are well below statewide coverages.

From 1992 to 2001, the unemployment rate in the Bellingham MSA was higher than the state and nation each year. However, in 2002, the Bellingham area's unemployment rate dropped below the state and has remained below through 2006. Recent trends in unemployment rates indicate that Whatcom County's economy appears to be improving. As of November 2006, the area annual unemployment rate was 4.0% versus 4.9% in Washington and 4.6% in the US.

The rapid growth of low-wage, part-time employment has also given rise to unforeseen social costs, including lack of medical insurance.

**Underemployment:** Underemployment is also a chronic and severe problem for the economy of Bellingham due to the increasing prevalence of lower-wage, non-career track retail and service sector jobs. Given the relatively small number of higher wage jobs generated in the Bellingham area, the overall decline in *per capita* personal income is likely to continue.

The Community Development Section of the *Consolidated Plan* lists numerous community assets and services that are available to address the barriers to increases in *per capita* income. Those assets or service providers include: City of Bellingham, Bellingham-Whatcom Public Facilities District, Port of Bellingham, Small Business Development Center, Technical Alliance Group, Sustainable Connections, Downtown Renaissance Network, Bellingham Whatcom Economic Development Council, Bellingham/Whatcom Chamber of Commerce and Industry, Bellingham Whatcom County Tourism, Whatcom Coalition for Healthy Communities, Northwest Workforce Development Council (WorkSource), Western Washington University, Whatcom Community College, Bellingham Technical College, and Northwest Indian College.

## CRIME

Crime rates were a little higher in Bellingham than in the State, but were low compared to Seattle. The Index Crime Rates for Bellingham in 2000 showed the violent crime rate at 64.4 per 1,000 and the property crime rate at 62.3 per 1,000. The leading crimes in Bellingham were robbery and larceny.

## **PUBLIC FACILITIES AND PUBLIC SERVICES**

Capital Projects and Services: The *Capital Improvement Program* (CIP) is the City's strategic document for future public facilities and public services projects, which matches costs with anticipated revenue. The CIP is a six-year financing plan for capital expenditures, and is revised and extended annually to reflect changing circumstances. A detailed discussion of the CIP is found in the *2005 Comprehensive Plan*.

Transportation: The major objective of the City's transportation system is to maintain a viable and safe arterial system that meets current and future transportation demands. The Transportation Element of the City's *Comprehensive Plan* addresses problems and plans concerning transportation.

Open Space, Parks, & Recreation: The *Parks, Recreation and Open Space Plan* for the City of Bellingham, as prepared for the Parks and Recreation Department, was submitted as a proposal in July of 2002. The plan is available through the Parks and Recreation Department and a copy of the plan is filed for reference at Community Development.

## **INVENTORY OF EXISTING FACILITIES AND SERVICES**

The *Inventory of Existing Facilities and Services* in the Homeless Section under Homeless Needs of this document gives a descriptive list of service providers and facilities that assist homeless and special needs populations.

## **PAST PERFORMANCE**

The first year of the *2008-2012 Consolidated Plan* will be 2008. The City will report progress in addressing the priority needs of housing and non-housing community development needs identified in the *Consolidated Plan* in the annual *Action Plans*. A detailed breakdown report of prior year uses and performance is also contained in the *Consolidated Annual Performance and Evaluation Report (CAPER)* which is available at the City's Planning and Community Development Department or online at the City's webpage (cob.org). See the *2008 Action Plan* for an evaluation of performance under the past *2003-2007 Consolidated Plan*.

## STRATEGIC PLAN

**Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.**

### **Mission:**

The mission of the Strategic Plan is to propose measurable goals for actions that will address issues set by the HUD requirements for the use of the CDBG and HOME funding. These goals include projects that serve homeless and low-income populations, address fair housing and lead-based paint issues, overcome institutional barriers to the production and preservation of affordable housing, and foster economic development and neighborhood revitalization. The City coordinates with the Bellingham Housing Authority on goals proposed for public housing.

### Housing priority needs are for:

- Homeless and those at risk of becoming homeless
- Low-income families and individuals
- Low-income families and individuals with special needs

### To address these priority needs, the City's five-year goals seek to:

- Assist in the creation of housing projects that serve the homeless,
- Develop baseline data on local homelessness and formulate coordinated plans to address the causes of chronic homelessness,
- Enable low-income households to afford market rate housing,
- Provide affordable permanent housing for low-income households,
- Rehabilitate housing to improve the living conditions of low-income households,
- Work to eliminate housing discrimination,
- Raise the lending community's awareness about the application of fair housing laws to homeownership,
- Educate the public of protected classes, fair housing laws and the resources available to them,
- Identify and mitigate barriers to affordable housing resulting from zoning, subdivision, land use, permits, impact fees or service extensions,
- Distribute materials on lead-based paint hazards,
- Assure that all information on lead-based paint hazard is in compliance with state and federal laws, and

- Increase the number of trained and certified lead-based paint inspectors and contractors.

Community Development priority needs (non-housing) are to:

- Stimulate economic development
- Provide basic human service support
- Revitalize target areas

To address these priority needs, the City's five-year goals seek to:

- Develop area-wide plans to guide economic development so that living-wage job opportunities can be created for low-income populations,
- Implement projects or programs that foster the thriving businesses, commercial, and industrial centers to encourage the creation of living-wage job opportunities,
- Increase employment opportunities for low- and moderate-income households,
- Enhance the delivery of effective support services to priority low-income and homeless populations by providing funding and technical assistance to human service agencies,
- Encourage and promote safe, comfortable, and thriving neighborhoods, and
- Encourage civic pride in neighborhoods and develop connections between neighborhoods and community resources.

## **GENERAL QUESTIONS**

- 1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.**

**Response to question:**

Bellingham, the 11<sup>th</sup> largest city in Washington, is the largest city and county seat of Whatcom County. Located on Bellingham Bay 85 miles north of Seattle and an hour south of Vancouver, B.C., Bellingham is the last major city before the Washington coastline meets the Canadian border. Squalicum Harbor is the second largest in Puget Sound, with 1,900 pleasure and commercial boats moored. Fifty miles east of Bellingham lies the highest peak in the North Cascade mountain range, Mount Baker (10,778 feet).

The first settlers of the Bellingham area were Lummi, Nooksack and other Coast Salish Native Americans, who were descendants of people who may have come to North America from Asia as much as 12,000 years ago or more. At the time of first European settlement, over 1,000 native people lived in Whatcom County (down from about 3,000 before the epidemics of the previous seventy-five years) utilizing the forests and water resources to make their living.

The Lummis brought the first European settlers to Bellingham Bay by canoe, helped to build the first buildings here, helped clear the land, and often provided food resources to help the new settlers through their first winters. Native American culture and perspective continue to influence the community today. Both Lummis and Nooksack's called the area Whatcom – translating in English to Noisy Waters or Noisy-all-the-time – a named that came from the sound of a waterfall at the mouth of the creek. The waterfall became the power source for the first sawmill and the center of the first European settlement.

The name Bellingham was first given to the Bay in 1792 by the English explorer George Vancouver. (Incidentally, the city's namesake, Sir William Bellingham, Controller of the Storekeepers Accounts for the British Navy, never saw the Pacific Ocean – let alone the bay that was given his name.) Fur trappers and traders were the first non-Native American residents to settle in the area, with Hudson's Bay Company in full force from 1825 to 1846.

The County of Whatcom was created by territorial legislature on March 9, 1854, encompassing all of present-day Skagit, Island and San Juan counties. Thousands of settlers arrived during the Fraser River Gold Rush of 1858. After a series of failed coal mining attempts in the 1850-80s, and depressions in the 1880s and 90s, the City of Bellingham emerged from four small towns in December of 1903, with a population of 22,000. In the last 100 years the city

population has gone from fourth in the state to tenth – not because it hasn't continued to grow – but because others have grown faster.

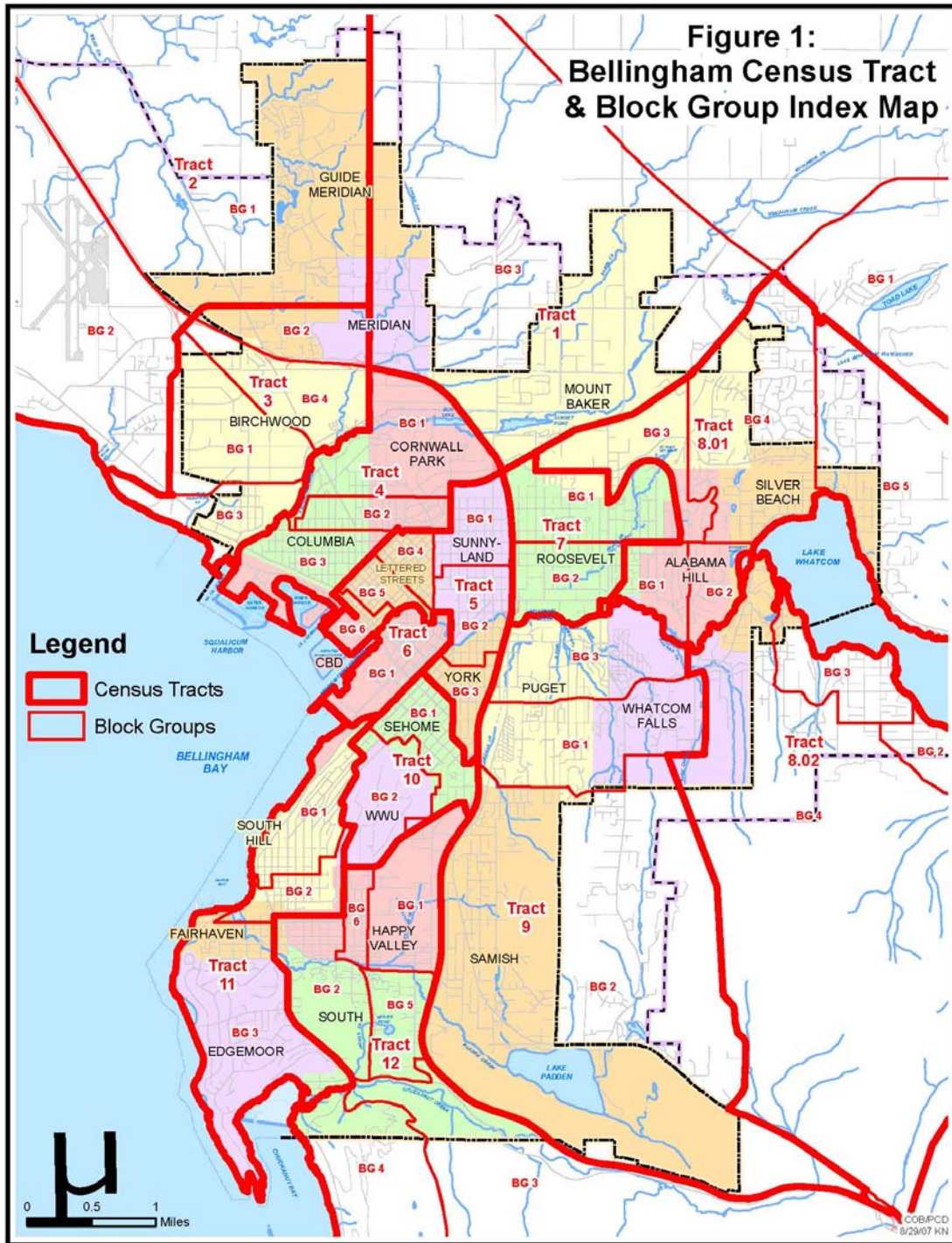
In the early 1890s, three railroad lines arrived, connecting the bay cities to a nationwide market of builders, allowing lumber and shingle mills to thrive. The foothills around Bellingham were clear cut after the 1906 San Francisco earthquake, to help provide the lumber for the rebuilding of San Francisco. Georgia-Pacific purchased the Puget Sound Pulp and Timber Company in 1963 and operated a pulp mill on the central downtown waterfront until 2001. Unfortunately the mill became a source of mercury contamination in the Whatcom Waterway and on the uplands of the site for decades. In 2005, the Port of Bellingham purchased the Georgia-Pacific site with the understanding they would assume liability for the contamination. Currently the Port of Bellingham is working with the City of Bellingham to redevelop the centrally located 137 acres of waterfront property.

By 1925, eight salmon canneries were doing business in Whatcom County - two on Bellingham Bay, the rest at Lummi Island, Semiahmoo and Chuckanut Bay. However, increased efficiency in the canneries, combined with the cold efficiency of the fish traps, decimated the area's salmon runs. Traps were banned in the 1930s, prompting canneries to move their fish-catching operations to Alaska.

Bellingham is home to Western Washington University, the state's third largest university. Western was established on February 24, 1893 as the New Whatcom Normal School, a teacher's college for women, after Governor John McGraw signed legislation. The first class entered in 1899, composed of 88 students. Western currently has an enrollment of over 12,000 students and is Whatcom County's largest employer.

Figure 1 on the following page shows the 2000 census tracts and block groups in Bellingham. This will serve as a reference for the maps presented and discussed in subsequent sections of this report.

Figure 1 – Bellingham Census Tract and Block Group Index Map



**POPULATION**

**Population Growth**

Bellingham comprised 40% of Whatcom County at the time of the 2000 Census. The city grew 47% between 1980 and 2000, and another 9% during the next five years. By contrast, the state grew 52% during the entire twenty-five year period. Whatcom County as a whole grew 66% during the same period. The natural increase (births minus deaths) in Whatcom County accounted for only 21% of the change between 1990 and 2000.

**Table 1 – Population, 1990 and 2000**

Location	Year			Population Share in 2000
	1980	1990	2000	
Whatcom County	106,701	127,780	166,814	100%
Bellingham	45,792	52,179	67,171	40%
Balance of County	60,907	75,601	99,643	60%

Sources: 2000 US Census; Washington State Office of Financial Management.

In April, 2006, Bellingham’s population reached 73,460, which is 40% of the total county population.<sup>1</sup> Bellingham’s population is projected to increase 63% to 109,818 by 2022. The county as a whole is projected to increase by 39%, to 231,928, in 2022, suggesting that a greater population will move to into the city rather than the current trend of moving into the surrounding areas.<sup>2</sup>

**Age**

By the 2000 census, the median age of the population in the United States was 35.3 years, a significant jump of two plus years from the previous census. This increase is due in large part to the aging of baby boomers (those born between 1946 and 1964). The “boomers” are pushing up the percent of the population between the ages of 45 and 64 years. At the same time, however, the population 65 and older increased at a slower rate than the general population because of the relatively lower birth rates in the late 1920s and early 1930s.<sup>3</sup>

---

<sup>1</sup> OFM Forecast, 2006.

<sup>2</sup> EcoNorthwest: Executive Summary of Population and Economic Forecast Report, 2004.

<sup>3</sup> US Census.

**Table 2 – Age of Population, 2000**

<b>Age</b>	<b>Bellingham</b>	<b>County</b>	<b>State</b>	<b>US</b>
Birth to 17 years	18%	24%	26%	26%
18 to 44 years	50%	42%	40%	40%
45 to 64 years	20%	23%	23%	22%
65 and older	12%	12%	11%	12%
<b>Median Age</b>	<b>31.2</b>	<b>39.3</b>	<b>35.3</b>	<b>35.3</b>

Source: US Census

The median age of the population in Bellingham (median age 31.2) is considerably younger than Whatcom County (median age 39.3) and higher than the state and the nation (both 35.3). The “baby boomers” have probably contributed to the rise in the percent of the city’s population between 45 and 64 years. This age group rose from 15% of the total in 1990 to 20% in 2000.

However, while “boomers” are affecting the median age and population age distribution in general, the percent of adults from 18 to 44 years of age (50% in Bellingham) was significantly higher than the county (42%) and the state (40%) in 2000.

The rapid growth of the 15-24 year old age groups illustrates the impact of growing enrollments at Western Washington University and other higher education institutions. In the mid-1990’s, the state legislature relaxed strict limits on enrollments throughout the university system. In 2000, for example, enrollment grew 3.5%. In the near future, the University expects enrollment to increase as the children of baby boomers continue to matriculate. Eventually, enrollment growth will slow or stagnate, however, once this cohort ages into their mid-20s.<sup>4</sup>

The percent of people 65 and older in Bellingham (12%) is about the same as the state (11%) and Whatcom County as a whole (12%), yet it has dropped from 14% in 1990. At the same time, between 1990 and 2000, the number of persons 85 years and older living in Bellingham increased by 40%, compared to the overall population growth of 29%. By law this population is eligible to live in legally “age-restricted” communities, which, while meeting the housing and service demands for one segment of the population, can reduce housing choices for others.<sup>5</sup> Between 2000 and 2010, this population is projected to increase by 57%, while the population as a whole increases by just 25%.<sup>6</sup> The retired population will have an increasingly greater impact on the economy, industry, services and housing in coming years.

<sup>4</sup> EcoNorthwest: Executive Summary of Population and Economic Forecast Report, 2004.

<sup>5</sup> NAHB Housing Facts, Figures, Trends, 2003.

<sup>6</sup> OFM Projections, 2002.

**Race and Ethnicity**

Because of changes in the US census, a comparison of the population composition in 2000 with that in 1990 cannot be completely accurate. For the first time, the 2000 census allowed designation of two or more races. Designation of ethnicity (Hispanic) remained unchanged between 1990 and 2000, but the flexibility in choice of race may have influenced peoples’ designation of Hispanic origins in the census. Over time these changes will provide a more accurate picture of diversity in all communities. In the meantime, the changes make it difficult to assess recent trends in race and ethnicity with certainty.

Bellingham is approximately as diverse as Whatcom County, but less racially diverse than the United States and Washington State. In terms of ethnicity, Hispanics make up the same percent of the population as the county as a whole, but a smaller percent of the state.

**Table 3 – Population by Race and Ethnicity, 2000**

Race	Location			
	Bellingham	Whatcom	State	US
White alone	88%	88%	82%	75%
Black or African-American alone	1%	1%	3%	12%
American Indian or Alaska Native alone	2%	3%	2%	1%
Asian or Pacific Islander alone	4%	3%	6%	4%
Other race alone	2%	3%	4%	6%
Two or more races	3%	3%	4%	2%
Ethnicity				
Hispanic (of any race)	5%	5%	8%	13%

Source: US Census

Figure 2 in the following pages shows the percent of non-Hispanic white population by block group, which is a relatively unambiguous way to consider the areas of the city with concentrations of racial or ethnic minority populations. For purposes of this *Consolidated Plan*, areas of minority concentration are defined as having 20% or more of the population who are considered racial or ethnic minorities. By that definition, block groups **CT3BG2**, **CT3BG4**, **CT5BG6**, **CT6BG1**, **CT7BG2**, **CT8.01BG3** have a disproportionately higher share of minority population.

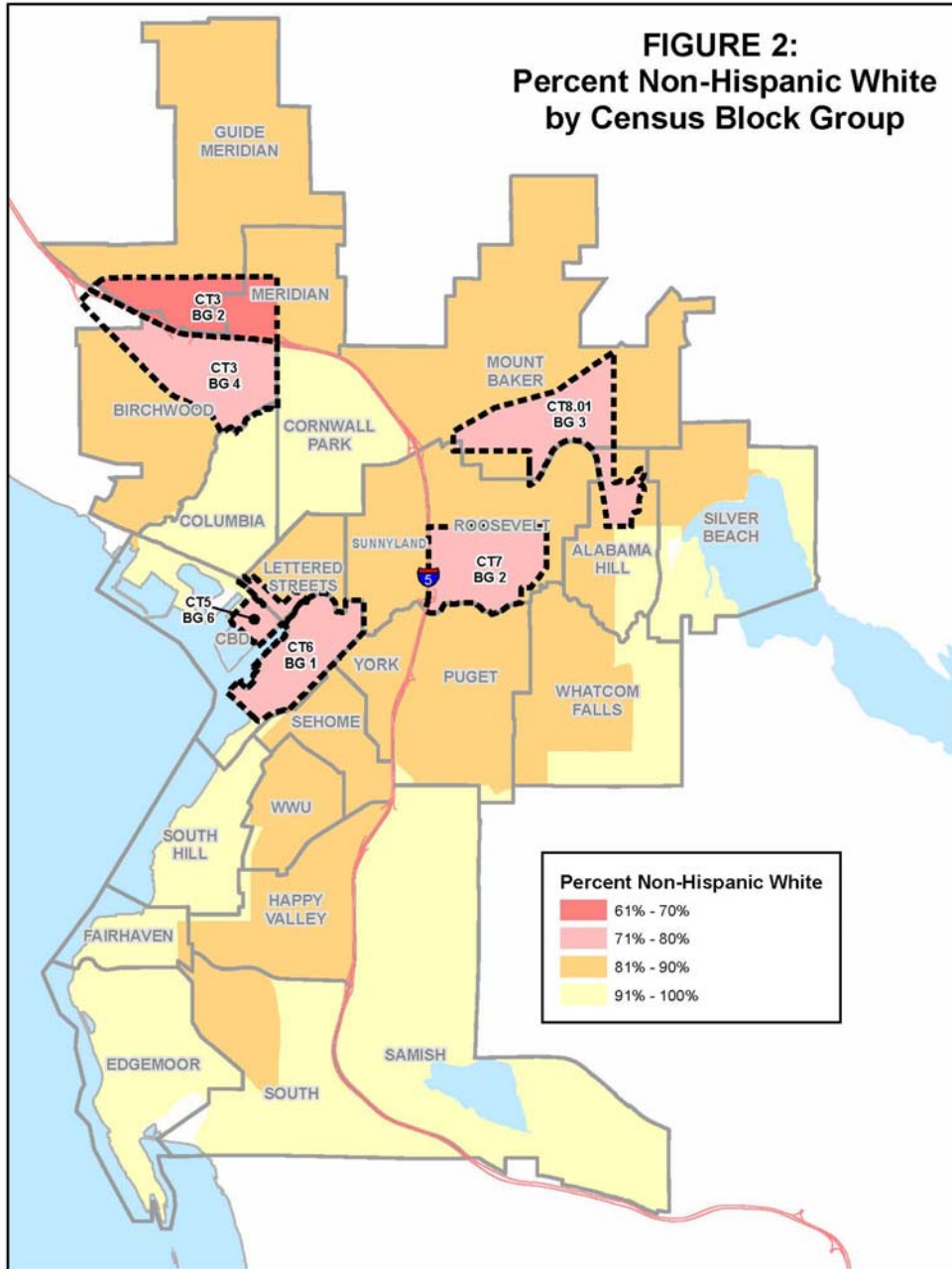
**Languages Spoken and Linguistic Isolation**

The 2000 census found that 11% of the United States population was born outside the country (not US citizens at birth). Just under of 5% of people in the United States were recent immigrants (had arrived between 1990 and March of 2000). In Washington and in Whatcom County, 10% of the population was born outside the United States in 2000, compared to 9% in Bellingham. Four percent

of the population in both the city and the county was recent immigrants (entry from 1990 to 2000), compared to 5% in both the state and nation.

Immigrants in general face significant disadvantages when entering the country. Among these are weak to no English language skills, adjusting to a different role of government and the difficulties of adapting to a new culture, lifestyle, food, climate, customs – all of which can be daunting. Furthermore, recent immigrants often find their job skills incompatible with the local job market.

Figure 2 – Percent Non-Hispanic White by Census Block Group



Whether new to the country or longer-term residents, people with limited English-language skills face barriers in accessing services and understanding important life transactions. This includes such things as comprehension of legal rights, how to qualify for and buy a home, communicating with health-care professionals, and

more routine day-to-day activities. Linguistic isolation can be a critical barrier in emergencies.

Almost 10% of the population in Bellingham over 5 years of age spoke a language other than English in the home, and 39% of them spoke English “less than well,” which implies some degree of difficulty. The predominant language category reported was Spanish (33%), with 25% speaking “Asian and Pacific Island Languages”, and 38% speaking “Other Indo-European Languages.”

The census identifies “linguistic isolation” as a case when no person in the household (14 years old and over) speaks only English, or speaks a non-English language and speaks English “very well.” In other words, all persons in the household 14 plus years old have at least some difficulty with English. In 2000, 2,427 people (or 3.8% of the population of Bellingham) were considered linguistically isolated. Those linguistically isolated in the county as a whole equaled 3.9%.

### **Households and Household Composition**

The total number of households in Bellingham increased by 32% between 1990 and 2000, compared to a 29% increase in the total population during the same period. Family households comprised exactly one-half of the total Bellingham households in 2000, which was a decline of 4% since 1990. There was an increase in the percent of non-family households between 1990 and 2000, most significantly reflected in the higher percent of small non-family households in 2000 compared to 1990. Despite the slight decline in the retiring population in the city, elderly single households rose by 25% between census years, comprising 10% of total households (higher than the county as a whole, with 8%).

The split between family and non-family households was markedly different between the city and the county in 2000: Bellingham shared equal percentages of family (50%) and non-family households (50%), versus the state rates of about two-thirds family households and one-third non-family households. This may suggest the influence of singles in the student body at Western Washington University and other non-related persons sharing housing.

**Table 4 – Bellingham Households, 1990 and 2000**

Type of Household	1990		2000	
	Number	%	Number	%
Non-family households	9,720	46%	14,009	50%
Single	6,695	32%	9,251	33%
(Elderly Single)	2,310	11%	(2,879)	(10%)
Small (2-4 people)	2,937	14%	4,538	16%
Large (5+ people)	88	<1%	220	1%
Family households	11,469	54%	13,990	50%
Small (2-4 people)	10,295	49%	12,637	45%
Large (5+ people)	1,174	6%	1,353	5%
Total households	21,189	100%	27,999	100%
Average household size	2.27		2.24	

Source: US Census.

Household size decreased slightly from 2.27 in 1990 to 2.24 in 2000. Nationally, the average household size has also been declining. Household sizes are becoming smaller for several reasons, including the trend toward smaller families in general, childless couples, single-parent households, and an increase in the number of “empty-nesters” as the baby boomers age. The average household size in the United States in 2000 was 2.59 persons per household. Bellingham household size is substantially lower than the US average, the state (2.53 persons per household) and the county (2.51). Again, the significant single student population along with a somewhat larger number of elderly single households, are major factors.

### Group Quarters

Seven percent of Bellingham’s population in 2000 lived in group quarters – more than Whatcom County and the state (3% and 2% respectively). The group quarters population is split between institutionalized and non-institutionalized quarters. However, 77% of Bellingham’s group quarters population lived in non-institutionalized quarters in 2000 – 91% in college dormitories. College dormitories comprised 5.2% of Bellingham’s population in 2000.

## ECONOMY AND EMPLOYMENT

### Employment Trends

In January 2007, the top employer in Whatcom County was St. John Hospital, accounting for 2,217 full- and part-time positions in the county. Western Washington University employed 1,633.

**Table 5 – Whatcom County Major Employers, January 2007**

1 St Joseph Hospital	2,217
2 Western Washington University	1,633
3 Bellingham School District	1,300
4 Whatcom County	942
5 City Of Bellingham	795
6 BP Cherry Point Refinery	725
7 Haggen Inc	720
8 Lummi Tribal Office	700
9 Ferndale School District	681
10 Sodexo Services	671
11 Alcoa Intalco	544
12 Brown And Cole	524
13 Silver Reef Casino	520
14 Heath Tecna Inc	487
15 Fred Meyers	480
16 Lynden School District	474
17 Madrona Medical Group	450
18 T-Mobile**	440
19 Olympic Health Management Service	415
20 Wal-Mart	395
21 Whatcom Community College	365
22 Bellingham Technical College	345
23 Mt. Baker School District	330
24 Anvil Corp	320
25 Conoco Phillips Company	300

Source: Western Washington University, Center for Economics and Business Research

\*\*figure could not be verified by T-Mobile

From 1990 to 2006, the annual growth rate for Whatcom County was 2.7%, compared to 1.7% in the state and 1.3% in the country. Between 2001 and 2005, employment in the service industry remained 79-80% of all non-farm employment in Whatcom County. Between 2007 and 2012, service providing employment will expand at a rate of 1.7% per year.<sup>7</sup> Unfortunately, as the services industry expands, incomes decline, because services tend to pay lower wages than manufacturing or other industries. The average 2005 hourly wage for a retail job in the Washington was \$14.19 while the average manufacturing wage, for instance, was \$18.83.<sup>8</sup> The former is far below the income needed for a family of

<sup>7</sup> Washington State Employment Security Department, *Labor Market Information for Whatcom County*, 2006.

<sup>8</sup> Bureau of Labor Statistics.

four to afford rent for a three-bedroom home in Whatcom County (in 2005 a family would have needed to earn \$20.10/hr).<sup>9</sup>

In 2004, the Center for Economic and Business Research at Western Washington University published a study showing that one-third of the workers in the services sector and one-quarter of the workers in retail worked less than 30 hours per week. A significant portion of workers in agriculture and construction worked less than 30 hours per week as well. Survey results suggested that the average wage for a full-time worker in Whatcom County was between \$32-34,000, while the official average wage per worker was closer to \$28,000.<sup>10</sup>

**Unemployment**

From 1992 to 2001, the unemployment rate in the Bellingham MSA was higher than the state and nation each year. However, in 2002, the Bellingham area’s unemployment rate dropped below the state, and has remained below through 2006. In 2005 and 2006, the unemployment rate of the Bellingham MSA was less than the nation. The following year it was slightly lower – even as the state’s unemployment rate skyrocketed during that same time.<sup>11</sup>

**Table 6 – Unemployment Rates, 1990-2006\***

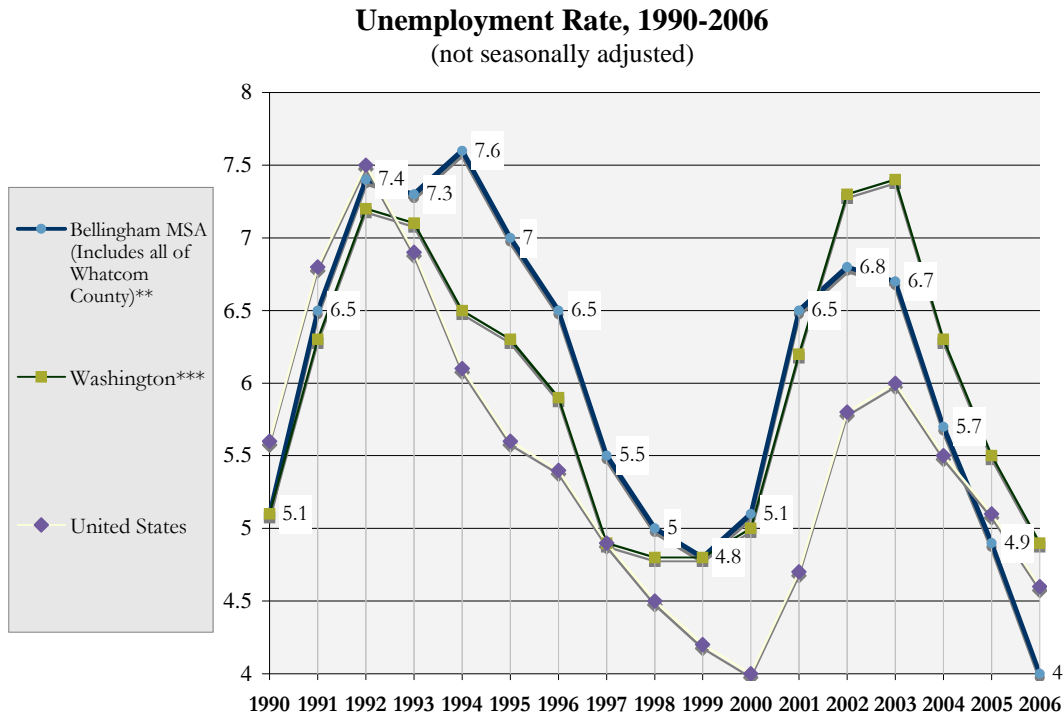
Location	Year				
	1990	1995	2000	2005	2006
Bellingham MSA (includes all of Whatcom County)	5.1	7.0	5.1	4.9	4.0
Washington	5.1	6.3	5.0	5.5	4.9
United States	5.6	5.6	4.0	5.1	4.6

\*Not Seasonally Adjusted.  
 \*\*2006 avg. is through November only  
 \*\*\*Includes new modeling and estimation approach as of March 2005  
 Source: Bureau of Labor Statistics.

The Bellingham area unemployment rate continued to average lower than that of the state and nation for almost every month of 2006. As of November 2006, the area annual unemployment rate was 4.0%, versus 4.9% in Washington and 4.6% in the US.<sup>12</sup>

<sup>9</sup> National Low Income Housing Coalition, *Out of Reach*, 2005.  
<sup>10</sup> Center for Economic & Business Research, Western Washington University, 2004.  
<sup>11</sup> Bureau of Labor Statistics, 2005  
<sup>12</sup> Bureau of Labor Statistics, 2005.

**Figure 3 – Unemployment Rate, 1990-2006  
(Not Seasonally Adjusted)**



Source: Bureau of Labor Statistics

\*\*2006 Bellingham MSA average is through November only  
 \*\*\*Includes new modeling and estimation approach as of March

Native Americans, the largest minority population in Whatcom County, have historically experienced high unemployment rates. This has been further impacted by the loss of fisheries, although casinos recently built on both reservations have partially substituted for this loss. A growing cultural group in the county is the Hispanic community, which came to Whatcom County for seasonal agriculture work and settled permanently. Seasonal employment, however, does not provide for adequate housing and other basic needs. Russian and Ukrainian immigrants are another growing minority in Whatcom County who may have special needs.<sup>13</sup>

<sup>13</sup> Whatcom County Comprehensive Plan,

Education and Workforce Development

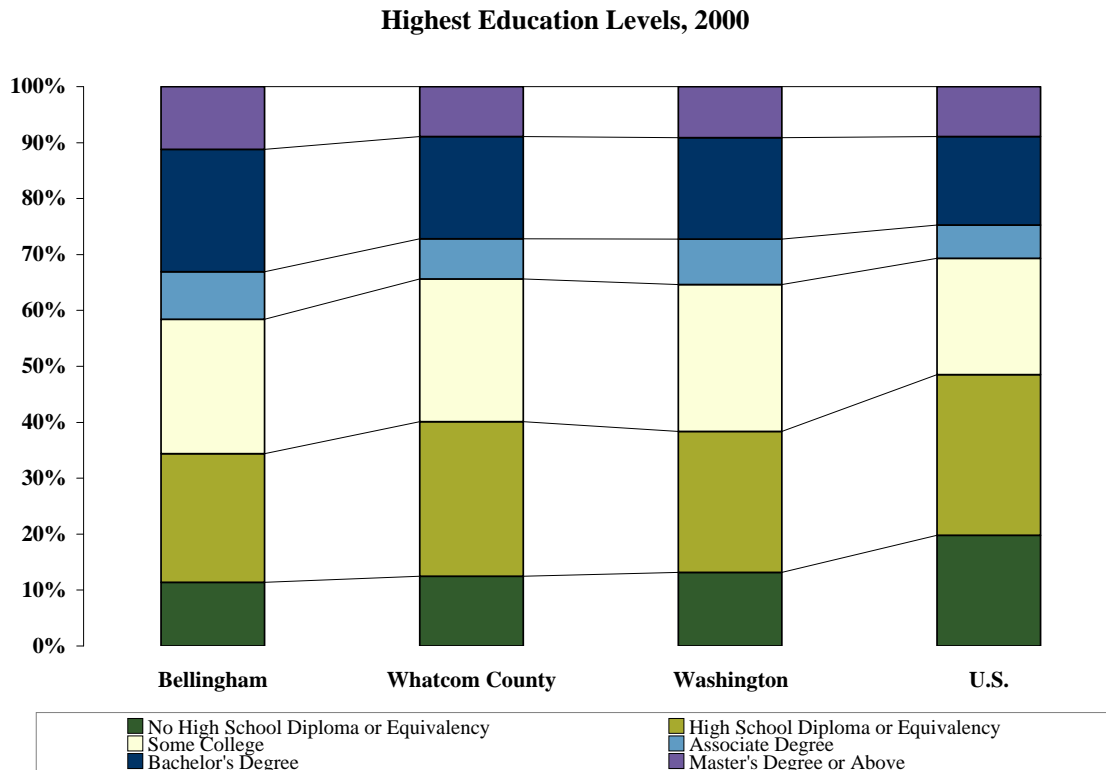
**Table 7 – Highest Education Levels, 2000  
(Population Aged 25 Years and Older)**

Highest Education Level Attained	Bellingham	County	State	US
No high school diploma or equivalency	11%	13%	13%	20%
High school diploma or equivalency	23%	28%	25%	29%
Some college	24%	26%	26%	21%
Associate degree	9%	7%	8%	6%
Bachelor's degree	22%	18%	18%	16%
Master's degree or above	11%	9%	9%	9%

Source: US Census.

As is often the case in cities in which a university is located, Bellingham's population has an education level that is higher than the state and the nation. Forty-two percent of the population of holds an associate college degree or higher, compared to just 34% of the population of the county, 35% of the state, and 31% of the nation.

**Figure 4 – Highest Education Levels, 2000**



According to the Bureau of Labor Statistics, education levels are proportional to both unemployment rate and median weekly earnings. While the unemployment rate in the U.S. for a high school dropout was 7.3% in 2001, it was 4.2% with a high school diploma, 2.5% with a bachelor’s degree, 2.1% with a master’s degree, and 1.1% with a doctoral degree.<sup>14</sup> Furthermore, for all college degrees from an associate to doctoral, earnings exceed the median wage.<sup>15</sup> In 1996, those without a high school diploma or equivalency earned 60% less than those with some college, and 120% less than those with a bachelor’s degree.<sup>16</sup>

However, Bellingham has an unusually large income disparity, where despite its high level of education, 39% of Bellingham’s population earns under \$25,000 per year (compared with 30% in the county and 25% in the state). This could in part be due to the significant college student population.

**Table 8 – Median Weekly Earnings, 1996, by Level of Educational Attainment**

<b>Highest Education Level Attained</b>	<b>Median Weekly Earnings*</b>
High school drop-out	\$317
High school graduate	\$443
Some college	\$504
Associates degree	\$556
Bachelor’s degree	\$697
Master’s degree	\$874
Doctoral degree	\$1,088

\*Based on those 25 or more years of age who are working full-time.

Source: Bureau of Labor Statistics.

**Household Income**

From 1989 to 1999, median household income in the city rose by 32% (compared to 41% in the county and 47% in the state.) Bellingham’s median household income was substantially lower than the county, state and national median income in 1999. Median female earnings in the city were just \$25,971 in 1999 - 36% less than the median male earnings.

<sup>14</sup> Bureau of Labor Statistics, 2001.

<sup>15</sup> OLMIS, *The Value of a College Degree*, 1998.

<sup>16</sup> Bureau of Labor Statistics, 1996.

**Table 9 – Household Income, 1999**

<b>Income Measure</b>	<b>Bellingham</b>	<b>County</b>	<b>State</b>	<b>US</b>
Median household income	\$32,530	\$40,005	\$45,776	\$41,994
Per capita income	\$19,483	\$20,025	\$22,973	\$21,587
Median family income	\$47,196	\$49,325	\$53,760	\$50,046

Source: 2000 US Census.

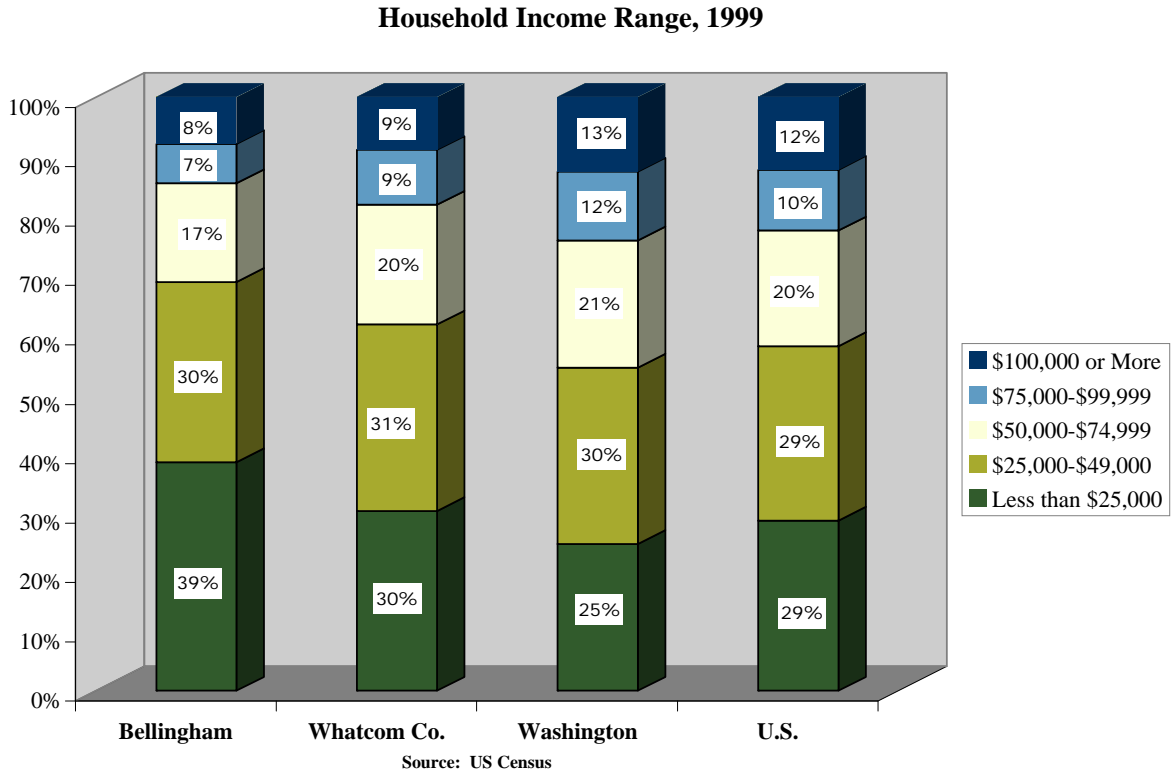
Median family income in Bellingham in 1999 was higher than median household income, which is generally the case. There are fewer families than households, many including more than one wage earner. (Households include single individuals living alone.)

Census studies show the median household income in Washington actually dropped 8% (in real dollars) between overlapping years 1998-1999 and 1999-2000.<sup>17</sup> The loss of more than 30,000 jobs at Boeing between 1997-2000 helped fuel this decline. The decline in median income occurred at the same time that the Census Bureau found no significant change in the percent of people living in poverty. This suggests that there is a growing inequality between the highest and lowest income brackets. Because the percent of people in poverty is unchanged, the drop in median income is likely due to lowered compensation for middle income families. Many people in the lowest income bracket (bottom fifth or quintile) lost 9.4% of their income between 1989 and 1999, while the top two quintiles made substantial gains. The loss in real wages required people to work multiple jobs. In Washington, 15% of workers from low-income families work two or more jobs.<sup>18</sup>

<sup>17</sup> University of Washington, Evans School of Public Affairs. *State of Working Washington*, September 2001.

<sup>18</sup> Northwest Policy Center, University of Washington. *The State of Working Washington: Despite 1990s prosperity, low income families working longer and earning less than before*, September 2001.

**Figure 5 – Household Income Range, 1999**



In 2000, 39% of the city’s population earned less than \$25,000 per year and 8% were in the top income bracket, earning \$100,000 per year. In the state, 13% of the population earned \$100,000 or more, and only 25% earned less than \$25,000 per year. Clearly there is a severe income disparity in Bellingham. There were two block groups in Bellingham with median household income less than \$15,000 in 2000: CT6BG1 and CT12BG6. At the same time, CT8.02BG3 and CT12BG4 (both on the outskirts of the city) had median household incomes greater than \$65,000.<sup>19</sup>

**Table 10 – Median Household Income Range, 2000**

Income Range	Bellingham		County	State
	Number	%	%	%
Under \$15,000	6,314	23%	16%	13%
\$15,000 to \$24,999	4,476	16%	14%	12%
\$25,000 to \$34,999	3,962	14%	13%	13%
\$35,000 to \$49,999	4,530	16%	18%	17%
\$50,000 to \$74,999	4,654	17%	20%	21%
\$75,000 or more	4,076	15%	18%	24%

Source: US Census.

<sup>19</sup> Note: CT12BG4 and CT8.02BG3 only partially located in the city limits of Bellingham.

Median income for households of any non-white householders was much lower in 1999 in Bellingham than the median household income for all households. For householders of American Indian/Alaskan Native and “Other” races, median household income was less than \$21,000, and for Hawaiian/Pacific Islander householders, median household income was just \$3,636.<sup>20</sup> Median income for non-white Hispanic householders was 18% less than that of all households. This exceeded the disparity at the county levels for householders of Hispanic ethnicity (Hispanics earned 29% less than all households in Whatcom County).

**Population Below Poverty**

Twenty-one percent of all individuals in Bellingham were living in poverty in 1999, compared to 14% in the county, 11% in the state and 12% in the nation. In comparison to the county, state and nation, the city had substantially more individuals 18 or older living in poverty. In fact, in all categories, the percentage of people in Bellingham living in poverty was higher than that of the county as a whole.

**Table 11 – Percent of Population Living in Poverty, 1999**

<b>Population Group</b>	<b>Bellingham</b>	<b>County</b>	<b>State</b>	<b>US</b>
Individuals	21%	14%	11%	12%
Individuals 18 or older	21%	14%	10%	11%
Individuals 65 and older	9%	8%	8%	10%
Families	9%	8%	7%	9%
Females alone with children <18	37%	31%	31%	34%
Females alone with children <5	62%	50%	46%	46%

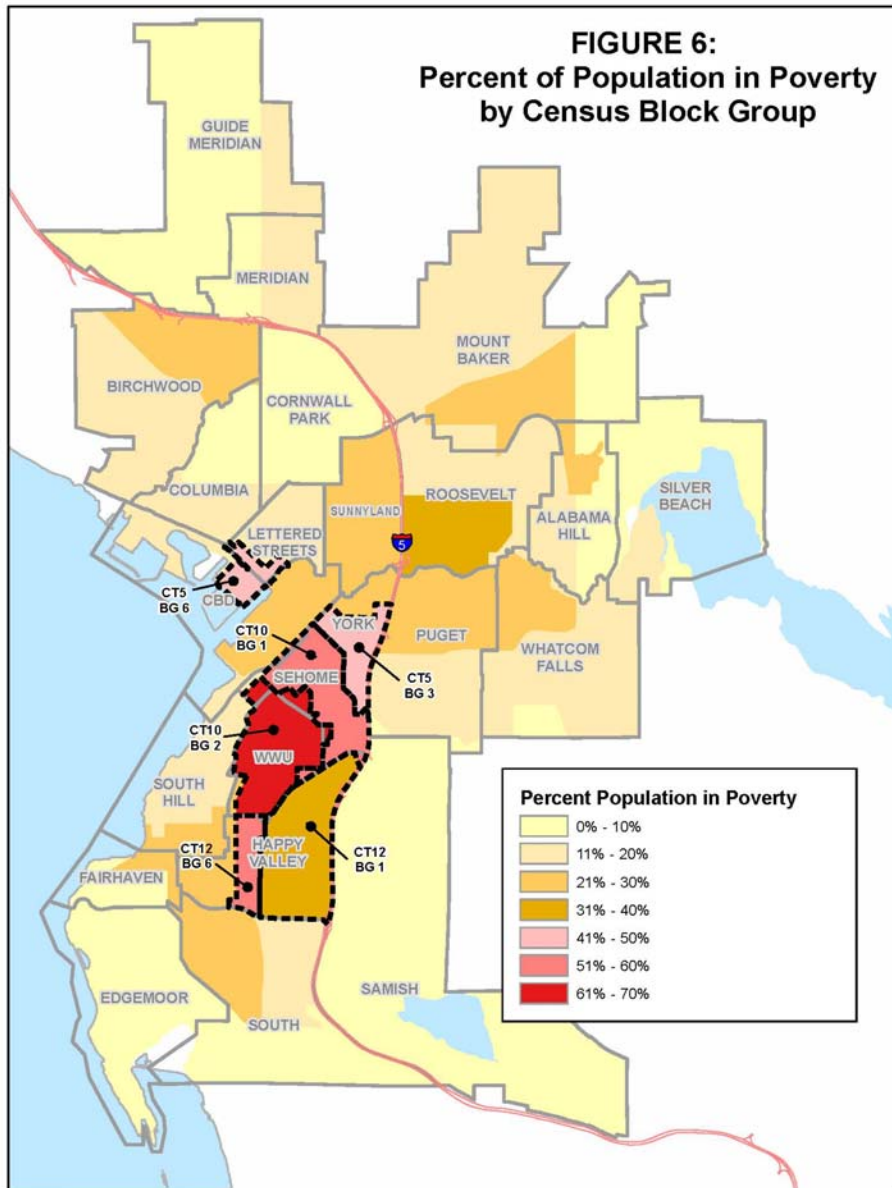
Source: US Census.

The percent of families who live in poverty was higher in Bellingham (9%) than in all of Whatcom County (8%). Families with children were more frequently living in poverty than families as a whole. Overall, households with children under five were most likely to live in poverty. Almost two-thirds of females living alone with children under five were living in poverty in 1999.

Figure 6, found on the next page, shows percent of population in poverty by block group. Areas of highest concentrations of the households in poverty are in block groups CT5BG3, CT5BG6, CT10BG1, CT10BG2, CT12BG1, and CT12BG6.

<sup>20</sup> Total Hawaiian/Pacific Islander population was 116 in the 2000 Census.

**Figure 6 – Percent of Population in Poverty by Census Block Group**



For purposes of the *Consolidated Plan*, areas of lower-income concentration are defined as areas in which 51% or more of the households have incomes at or below 80% of HUD-defined area median income. Figure 7 on the following page shows the block groups in which the majority of households are low- or moderate-income. As indicated, there are twelve census block groups that meet the HUD qualifications for activities benefiting an area of primarily low and moderate income persons. Block groups **CT6BG1**, **CT10BG2**, **CT12BG1**, and **CT12BG6** contain the greatest number of low- and moderate-income households.

### **Other Indicators of Need**

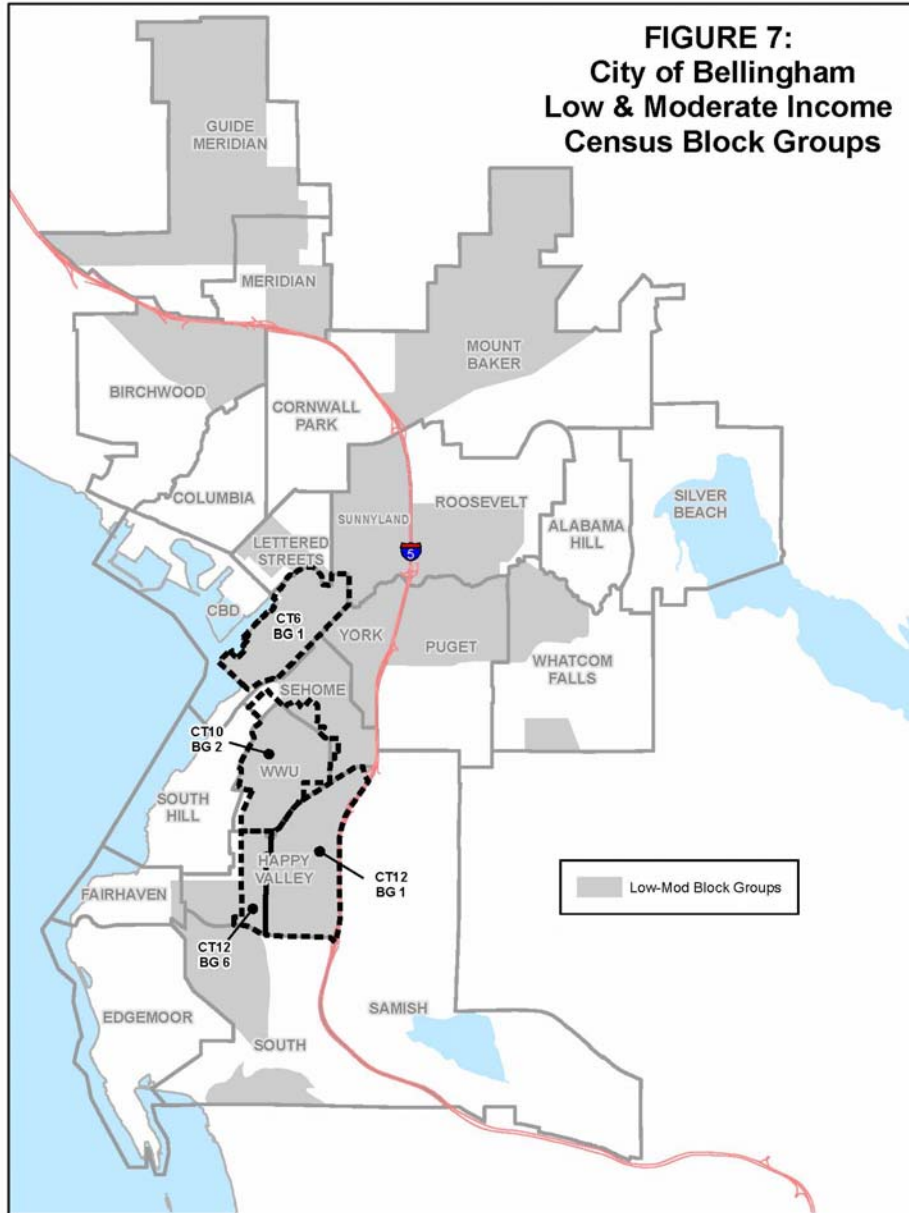
The number of students eligible for free and reduced-cost lunches is a good indicator of need in neighborhoods. The elementary schools in the Bellingham School District with the greatest percentage of students qualifying for free and reduced lunches in the 2007-2008 school year were Birchwood (64%), Alderwood (63%), and Roosevelt and Sunnyland with 62% each. See Exhibit C for the Bellingham Schools' Free and Reduced Lunch Program list.

Students are eligible for free and reduced-cost lunches at the middle and high school levels also, but the percent eligible tends to be lower than in elementary school. This may be because catchment's areas are broader for these more regional schools. It may also be because students in higher grades are more reluctant to identify a need. Some students in need at earlier grades also may have dropped out of school before completing high school. Those with the greatest eligibility rates in the Bellingham School District were Shuksan Middle School (55%) and Options High School (66%).<sup>21</sup>

---

<sup>21</sup> 2007 Bellingham School District Free and Reduced..

**Figure 7 – Percent Low- and Moderate-Income Households by Census Block Group**



2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

**Response to question:**

Geographic Allocation of Investments: As shown on the map in Figure 7, 15 of the 23 Bellingham neighborhoods have block groups where 51% of their residents have household incomes at or below 80% of area median. Approximately 53% of Bellingham residents have household incomes at or below 80% of area median. Based on the relative housing and community development priority needs identified above and the CDBG and HOME objectives, in programs or projects where the incomes of individuals recipients are documented, CDBG and HOME resources will be allocated on a citywide basis. In other programs where income are not documented, such as neighborhood improvements, CDBG and HOME resources will be targeted to those block group areas where 51% of the residents have incomes at or below 80% of area median.

3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

**Response to question:**

With such a large portion of the households of Bellingham being low- or moderate-income, a major obstacle to meeting the underserved needs is to have sufficient local, state or federal resources. In some cases, having a portion of the funds available from resources through the City may not make a project or program feasible if insufficient private funds, such as low income housing tax credits or other development financing, are not available to the project or program. Below is a list of estimated City resources along with other public, non-profit and private funding sources:

## **RESOURCES**

Estimated resources available through the City of Bellingham to implement the Strategic Plan during the 2008-2012 timeframe are limited to those identified in Table 12:

**Table 12 - 2008-2012 Strategic Plan Resources  
(Excludes Letter of Credit Balances)**

Source	Fiscal Year				
	2008	2009	2010	2011	2012
CDBG	\$870,000	\$870,000	\$870,000	\$870,000	\$870,000
HOME	\$635,000	\$635,000	\$635,000	\$635,000	\$635,000
Prog. Inc/RLF Balance	\$614,345	\$614,345	\$614,345	\$614,345	\$614,345
General Fund	\$344,325	\$344,325	\$344,325	\$344,325	\$344,325

In addition to the resources outlined in Table 12, the City can apply to the Department of Housing and Urban Development (HUD) for Section 108 Guaranteed Loan funds for qualified housing and economic development projects. Under this program, the City can borrow a total amount equal to five times the City’s annual block grant.

The City of Bellingham, the Bellingham Housing Authority (BHA), and a variety of human service and housing agencies pursue a diverse list of private, local, state, and federal resources to fund their delivery of services to low-income households in need, and their neighborhood improvement and economic development activities. Among others, the City of Bellingham is particularly supportive of applications to these programs:

- Public Housing Comprehensive Grant
- HUD Grants for Public Housing
- Tax Exempt Bonds
- Taxable Bonds
- Low-Income Housing Tax Credits
- FHLB Affordable Housing Program
- WA State Housing Finance Commission Programs
- WA State Housing Trust Fund Programs
- WA State Housing Assistance Program
- Continuum of Care Homeless Assistance Programs/Supportive Housing Program
- Washington Comm. Reinvestment Assoc.
- Washington Community Dev. Fund
- St. Luke’s Foundation
- United Way
- Whatcom Community Foundation
- Emergency Shelter Grant
- Public Housing Comprehensive Grant
- HOPWA
- Funding provided under SHB 2060/2163
- Safe Havens
- Section 202 Elderly
- Section 811 Handicapped
- Historic Preservation Tax Credits
- Moderate Rehabilitation SRO
- Rental Vouchers
- Rental Certificates
- Public Housing MROP
- Public Housing CIAP
- New Markets Tax Credits Program
- EPA Brownfield Demonstration Grant
- Washington State Dept. of Ecology, Remedial Action Matching Grant
- U.S. Army Corps of Engineers, Habitat Restoration Grant
- HUD Brownfield Economic Development Initiative Grant

The Bellingham Housing Authority will have approximately \$9,569,182 in Section 8 Assistance available in 2007 to serve low-income households. Developers of housing projects serving low-income households, such as the Bellingham Housing Authority and Catholic Community Services, will also apply for Low-Income Housing Tax Credits. Agencies serving homeless individuals and families will apply for approximately \$1.5 million in funding assistance under the McKinney-Vento Homeless Assistance Programs. Discretionary grants from the federal and state governments for housing, community development, and social services are pursued when and if they become available. Public/private partnerships, where additional funding resources are brought to bear, are sought out and encouraged. These relationships and funding arrangements are difficult, if not impossible, to predict in advance.

## MANAGING THE PROCESS (91.200 (b))

1. **Lead Agency.** Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. **Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.**
3. **Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.**

**\*Note:** HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

**Response to questions:**

### LEAD AGENCY

The City's Planning & Community Development Department is the lead agency responsible for preparing Bellingham's *Consolidated Plan*. Bellingham's Mayor has designated the Planning & Community Development Department, Community Development Division (CD) responsible for the planning, development, and implementation of its CDBG and HOME Programs. Key public and non-profit agencies that administer programs covered by the *Consolidated Plan* include:

City of Bellingham Park and Recreation Department  
City of Bellingham Public Works Department  
Bellingham Housing Authority  
Opportunity Council  
Kulshan Community Land Trust  
Whatcom County Health Department  
Northwest Youth Services  
YWCA  
Catholic Community Services  
Intercommunity Mercy Housing  
Lydia Place  
Womencare Shelter  
Bellingham Technical College  
Interfaith Community Health Center  
Bellingham Childcare and Learning Center

Brigid Collins Family Support Center  
Bellingham Food Bank  
Domestic Violence and Sexual Assault Services  
Sun Community Services  
Boys and Girls Club of Whatcom County  
Big Brothers Big Sisters  
Sea Mar Community Health Department  
Evergreen AIDS Foundation

## **SIGNIFICANT ASPECTS/CONSULTATION**

The significant aspects of the process, those participating in the process and the consultation with public and private agencies are closely related since participation and consultation are essential to the success of community-based comprehensive planning. The process involved the use of consultants to generate the statistical information needed to establish needs, gaps and barriers, staff consultation with public and private agencies and citizens and oversight, review and feedback by the Community Development Advisory Board were significant parts of the process. Before submitting the *Consolidated Plan*, staff consults with public and private agencies that provide assisted housing, health services, and social and fair housing services -- especially those focusing on services to children, the elderly, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

Staff also consults with the Washington Department of Community, Trade & Economic Development (CTED) and the Bellingham Housing Authority (BHA) to assure that the *Consolidated Plan* is inclusive and addresses statutory purposes.

A top priority of consultation is to help inform an effective strategy that addresses the needs and resources available to serve chronically homeless persons. Staff solicits input from public and private agencies that provide assisted housing, health service, and social services. Staff serves on the Whatcom County Coalition for the Homeless (WCCH) Steering Committee to get ongoing information regarding the needs of this hard-to-serve population, and has been involved in the development of the *Whatcom County 10-Year Homeless Housing Plan*. The WCCH is composed of a broad group of Whatcom County human service agencies, government, school districts, and other community service members, and holds monthly meetings, updates the *Whatcom County Continuum of Care Plan*, and organizes the annual *Homeless Persons Count*.

The City consults with health and child welfare agencies and the Whatcom County Health Department to examine and address existing data related to lead-based paint hazards and poisonings. Health department data is utilized to locate housing units where children have been identified as lead poisoned. The Opportunity Council, Bellingham's local Community Action Agency, provides

lead-based paint assessments and services and is also consulted on an ongoing basis regarding issues of lead-based paint hazards.

The City notifies adjacent units of local government, to the extent practicable, of the priority non-housing community development needs, and submits the final *Consolidated Plan* to the county and State. City staff also consults and serves on the boards of adjacent units of general local government, including local government agencies with wide-spread planning responsibilities such as the Whatcom County Housing Advisory Committee (which oversees locally generated funding for homeless housing and services), the Whatcom Coalition for Healthy Communities and the Whatcom Economic Development Council.

City staff consults with local human service agencies regarding the non-housing needs of children, elderly persons, persons with disabilities, homeless persons, and other populations of need. City staff coordinates with other lead agencies, including the United Way of Whatcom County and to determine the priority needs and funding gaps in developing the basis for allocation of CDBG and City general funds. The annual Homeless Housing and Human Services Inventory developed for the Supportive Housing Program grant is also used and contains information about available services and gaps.

City staff work closely with the Bellingham Housing Authority (BHA) concerning public housing needs and planned programs and activities, to help provide consistency between the Housing Authority's *Agency Plan* and the *Consolidated Plan*, and how the City will help address the needs of public housing. The Director of the Bellingham Housing Authority sits on the City's Community Development Advisory Board. The City has no troubled PHA but, if necessary, it would provide financial or other assistance if needed to improve its operations and remove such designation. The City also helps to ensure that activities regarding local drug elimination, neighborhood improvements programs, and resident programs and services funded under the BHA program and those funded under a program covered by the *Consolidated Plan*, are fully coordinated to achieve comprehensive community development goals.

The Citizen Participation process described below further describes the process and consultation involved in developing the *2008-2012 Consolidated Plan* and the *Action Plans*.

# CITIZEN PARTICIPATION

## (91.200 (b))

### 1. Provide a summary of the citizen participation process.

#### Response to question:

In accordance with Title I of the 1974 Housing and Community Development Act and its subsequent amendments, the City, as a recipient of CDBG funds, provides for active participation by all citizens who are affected by the CDBG funded activities. In agreement with HOME Investment Partnerships Program regulations, 24 CFR 92, the City submits a housing strategy that includes citizen participation.

The Section outlines the City's responsibility to provide opportunities for active citizen involvement. Citizen participation in CDBG and HOME activities may range from needs assessments and strategic planning to project selection and all phases of implementation and evaluation.

### POINTS OF ACCESS TO CITIZEN INPUT

The City gathers citizen input on community issues such as housing, transportation, social services, population growth planning, capital facilities, and economic development in two formats: ‘

- On-going input on City programs and service needs
- Specific input on the *Consolidated Plan*

#### On-Going Input

On-going input is gathered on City programs and service needs through the following sources:

- United Way Statement of Need,
- Downtown Renaissance Network,
- Downtown Development Action Group and City Center Master Plan,
- 23 Neighborhood Associations and the Mayor's Neighborhood Advisory Commission,
- Whatcom County Coalition for the Homeless,
- Bellingham Whatcom County Housing Advisory Board,
- Whatcom Coalition for Healthy Communities / Prosperity Summit,

- Loan Review Boards for the City Home Improvement Program, Rental Rehabilitation Program, Housing Development Program, and Commercial and HUD 108 Loan Program,
- Domestic Violence Commission,
- Whatcom Transportation Authority,
- Whatcom County Council of Governments,
- Health advisory boards: Public Health, Mental Health, Substance Abuse, Developmental Disabilities, and Community Health Partnership,
- Growth management meetings,
- City staff membership on non-profit and agency boards, and
- Citizen advisory committees and commissions.

### **Specific Input**

Citizens are actively involved in decision-making by attending meetings and serving on various boards and commissions representing both neighborhood and city-wide interests. Information about each board or commission is located in the Mayor's office and on the City website. Citizens interested in being considered for an appointment submit a letter of interest to the Mayor, which is kept on file pending a vacancy. Other boards on human service issues (such as health, substance abuse, and domestic violence) actively recruit citizens to provide input and guidance on related policy and projects. Specific comment on the *Consolidated Plan* is obtained through the following sources:

**Community Development Advisory Board:** CDAB advises the City Council, the Mayor, the Planning Commission, and various City departments to formulate policies and plans, and to identify potential CDBG and HOME-funded projects. A primary role of the CDAB is to ensure citizen participation in all phases of the CDBG and HOME programs in accordance with federal regulations. All CDAB meetings are open to the public. With 15 members appointed by the Mayor to three-year terms, the CDAB represents a broad range of community interests including housing, financing, low-income advocacy, disabled, minorities, and each of the six City Council Wards. This representation assures Board input on the use of CDBG and HOME funds. No member may be employed by the City, and no member is compensated for work on the board. CDAB held a public hearing on September 6, 2007 to introduce the draft *Consolidated Plan* and receive testimony from citizens regarding the plan. On October 11, 2007, CDAB held a second public hearing to receive additional testimony from citizens, and will close the comment period.

**City Council:** As the elected policy and appropriations body, the City Council is an especially important representative of the public. Council members are invited to all meetings and receive periodic reports on CDBG

funded activities. The Council must authorize the use of grant funds for specific purposes.

**Other Governmental Agencies:** During the public comment period notices announcing the availability of the *Consolidated Plan* are sent to the Whatcom County Executive, the County Council, Whatcom County Health and Human Services, the Department of Community Trade and Economic Development, and the State Department of Social and Health Services.

**Participation of Residents in Public and Assisted Housing Developments:** In consultation of the Bellingham Housing Authority (BHA) the City seeks comment on proposed activities from residents of public and assisted housing developments and other low-income residents of targeted revitalization areas in which housing developments are located.

The *Consolidated Plan* and *Annual Action Plans* are developed through a public process and are consistent with HUD strategic goals, as well as local goals and objectives that are identified in the Bellingham Housing Authority's *Agency Plan*. Information about *Consolidated Plan* activities that relate to housing developments is provided to the BHA so that it can be made available at the annual public hearing for the Public Housing Authority (PHA) Plan. The BHA receives copies of the draft *Consolidated Plan* to be made available to public housing residents and Resident Advisory Board (RAB) for comment.

## **COMMENT ON THE CITIZEN PARTICIPATION PLAN AND AMENDMENTS**

The City makes the Citizen Participation Plan accessible to the public, and provides opportunity to comment on this and any substantial amendments. Upon request, the Citizen Participation Plan is formatted for persons with disabilities and non-English speaking citizens.

## **DEVELOPMENT OF THE CONSOLIDATED PLAN**

The City considers the views of all citizens, public agencies, and other interested groups in preparing the final *Consolidated Plan*. Comments and views received in writing or orally at the public hearings – as well as those not accepted, and the reasons therefore -- are summarized and included in the final *Consolidated Plan*.

Before adopting the *Consolidated Plan*, the City makes available to citizens, public agencies, and other interested parties information that includes the expected amount of assistance (including grant funds and program income) and

the range of activities that may be undertaken, including the estimated amount that will benefit persons of low-and moderate-income.

The proposed *Draft Consolidated Plan*, including the Citizen Participation Plan, is available to the public for review and comment beginning September 6, 2007 and ending October 11, 2007. Within five business days notice, special accommodations will be provided for persons with disabilities, and for non-English speaking persons. Refer inquiries to the Block Grant Programs Manager, Planning & Community Development, (360) 676-6880 (voice) or (360) 676-6883 (TTY), or email [dcahill@cob.org](mailto:dcahill@cob.org).

Copies of the Plan are available during this period at the Planning and Community Development Department, City Hall, 210 Lottie Street, Bellingham, Washington 98225. The *Draft Consolidated Plan* is posted as a PDF on the City's web site, and copies are also available at the reference desk in the Bellingham Main Branch and Fairhaven Public Libraries. The draft and adopted *Consolidated Plan*, any substantial amendments, and the *CAPER* are all available to the public, and upon request can be made accessible to persons with disabilities.

Human service agencies and other government and quasi-governmental agencies receive a letter and email notification of the availability of the *Draft Consolidated Plan* and are asked for corrections and/or updates.

## **ANTI-DISPLACEMENT AND RELOCATION PLAN**

The City has adopted a plan to minimize displacement and relocation that may occur as a result of activities proposed in the *Consolidated Plan*. Resolution #59-91 adopted on 12/3/91 by the City Council, establishes a plan to mitigate the loss of low- and moderate-income housing, requires the City to make public specific information about any proposal to use housing and community development funds for activities that will result in the loss of such units. All replacement housing must be provided within three years. Several strategies to minimize the displacement of persons from their homes have been set forth. Citizens can comment on the City's Anti-Displacement and Relocation Plan during *Consolidated Plan* public hearings, and during the public comment period.

## **AMENDMENTS TO THE CONSOLIDATED PLAN**

Citizens are notified and have the opportunity to review all substantial amendments to the Citizen Participation Plan or *Consolidated Plan* prior to their submission to HUD. Following a 10-day advance notice published in the non-legal section of The Bellingham Herald, substantial amendments are made available to the public for examination and comment at the Planning &

Community Development Department, City Hall, 210 Lottie Street, Bellingham, Washington 98225, for a 30-day period prior to their adoption. Substantial changes to the *Consolidated Plan* are defined as:

- changes in the citizen participation process
- changes in allocation priorities or in the method of distribution of funds
- change in use of CDBG or HOME funds from one eligible activity to another; or
- initiation of an activity, using funds from any program covered by the *Consolidated Plan* (including program income), not previously described in the Action Plan

## **PERFORMANCE REPORTS**

Notice is given to citizens so that they may have the opportunity to comment on performance reports related to *Consolidated Plan* activities. *The Consolidated Annual Performance and Evaluation Report (CAPER)* is available for examination and comment for 15 days prior to submission to HUD. Notification of performance report availability is provided in the non-legal section of The Bellingham Herald. All written and oral comments received during the 15-day comment period are considered in preparing the final performance report, which includes a summary of comments.

## **PUBLIC HEARINGS AND MEETINGS**

The City holds at least two public hearings per year (at two different stages of the program year) to obtain citizen views and to respond to proposals and questions at all stages of the community development program and *Consolidated Plan* process. The hearings address housing and community development needs, development of proposed activities, and review of program performance. At least one of these meetings is held prior to the proposed *Consolidated Plan* publication. Public hearings are held at times convenient to potential and actual beneficiaries in locations that meet Americans with Disabilities Act (ADA) accessibility standards. Special accommodations can be provided upon request. When significant numbers of non-English speaking residents are expected to participate in the public hearing, the City provides for appropriate translation services. Contact Planning & Community Development, (360) 676-6880 (voice) or (360) 676-6883 (TTY), or email [slanderson@cob.org](mailto:slanderson@cob.org).

All public hearings are advertised in the non-legal section of The Bellingham Herald 10 days prior to the hearing. Public hearings mark the opening and closing of the public comment period and are held at City Hall.

Citizens may give oral comment at the time of the hearing. The views of all citizens, public agencies, and other interested groups are considered in preparing the final *Consolidated Plan*. Oral and written comments received during the public comment period and at the public hearing are summarized and included in the final submission to HUD. All comments or views not accepted or not incorporated, and the reasons therefore, are also summarized.

*2008 Hearing Schedule:*

- 9/06/07 Community Development Advisory Board (CDAB) public hearing opens the 30-day comment period for the *Draft Consolidated Plan*.
- 10/11/07 CDAB closes the 30-day public comment at public meeting. Citizens may use this final opportunity to make comments on the proposed plan. CDAB recommends the *Consolidated Plan* to City Council.
- 10/15/07 Staff gives Council presentation on draft *Consolidated Plan*.
- 10/22/07 City Council formally adopts *Consolidated Plan*, which includes a summary of citizen comments.

Citizens are invited at public hearings to comment on all aspects of the plan and process, including the Citizen Participation Plan, as well as any projects proposed for funding. Citizens are invited to direct comments about the Citizen Participation Plan to the Director of the Planning & Community Development Department or to the Chairperson of the Community Development Advisory Board (CDAB).

## **NOTIFICATIONS**

The City provides adequate and timely notification to citizens so they can attend local meetings and public forums. Notifications of public hearings are published in the non-legal section of *The Bellingham Herald* 10 days prior to the meetings.

All notices and agendas of public meetings and hearings include the City's Equal Opportunity statement, which outlines the procedure for those individuals requiring special accommodations. The City's voice and TDD phone numbers are provided on all notices.

Citizens are also informed of the availability of the draft and final *Consolidated Plan* and performance reports through notices posted throughout Bellingham at public libraries, City Hall, community centers, and on the City website. Notification is also given to all 23 Neighborhood Associations through the City's monthly neighborhood newsletter and the Mayor's Monthly Neighborhood Advisory Commission meetings.

Notification is given to homeless housing and human service providers at the monthly Whatcom Coalition for the Homeless meetings. Human service providers that request to be included on CDBG mailing lists are also mailed notices about the availability of the draft and final *Consolidated Plan*. Notification is sent to 40 human service agencies advising of the availability of the draft *Consolidated Plan* and requesting input on changes, deletions or additions. In addition, e-mail notices requesting comments are sent to staff at Whatcom County, The Whatcom County Small Cities Representative and the Lummi and Nooksack nations.

### **AVAILABILITY OF DOCUMENTS TO THE PUBLIC**

The City makes copies of the draft and final *Consolidated Plan* available to the public at the following locations:

- Bellingham Public Library (210 Central Avenue)
- Fairhaven Public Library (1117 12th Street)
- City of Bellingham  
Planning & Community Development Department  
210 Lottie Street, Bellingham WA 98225 or  
[www.cob.org/pcd/cd/index.htm](http://www.cob.org/pcd/cd/index.htm)

### **ACCESS TO RECORDS AND INFORMATION**

Upon request, the public is provided with reasonable and timely access to information and records relating to the *Consolidated Plan* and the City's use of assistance under the programs. Citizens and citizen groups have access to City records for at least five years through the standard public disclosure process.

### **TECHNICAL ASSISTANCE**

Technical assistance is provided to low-and moderate-income groups and individuals so they may participate fully in developing proposals under the *Consolidated Plan*. This assistance may be provided by City staff or other individuals acceptable to the City and citizen groups.

City staff encourages a high level of neighborhood participation in the planning of CDBG-funded neighborhood improvement projects and helps neighborhood groups develop feasible projects. Technical assistance is provided to project area residents to assist them in organizing and operating organizations to carry out and monitor CDBG-funded activities.

## SUBMITTING VIEWS, COMPLAINTS, AND APPEALS

The preferred first step for anyone dissatisfied with the *Consolidated Plan* and process is to discuss it with staff members and their direct supervisors. Often a lack of communication is at the root of misunderstandings. An open discussion reminds the staff they must constantly work to keep the public informed about all CDBG and HOME activities. Written response to written complaints will be provided within 15 working days.

The next step in pursuing a complaint is to present it to the CDAB, which has responsibility for directing the citizen participation process and recommends corrective measures to the Mayor. Any recommendation for CDAB, which is questioned by citizens as to the process or decision, should be discussed with the Board. A meeting time can be set by contacting the CDAB chairperson.

In the event that a citizen is dissatisfied with the action taken by CDAB the final local contact should be the Mayor. Citizens may also voice their concerns to the City Council during their regular meetings.

If local attempts to resolve the disagreement fail, actions of the City that are in violation of the HUD regulations can be appealed directly to the Bellingham Area Representative at the Seattle Area Office of HUD at (206) 220-5150. Copies of the regulations and the name, address, and phone number of the current Area Representative will be made available on request.

Comments on the *Consolidated Plan* process and regarding the City's past performance on CDBG programs are also invited. Citizens are encouraged to submit comments on the *Consolidated Plan* and process to:

David Cahill  
Block Grant Programs Manager  
City of Bellingham  
210 Lottie Street  
Bellingham, Washington 98225

Peter Border  
CDAB Chairperson  
or c/o city of Bellingham  
210 Lottie Street  
Bellingham, Washington 98225

### 2. Provide a summary of citizen comments or views on the plan.

**Response to question:**

## SUMMARY OF PUBLIC COMMENTS

(30 Days Public Comment Period, 9/6/07 – 10/11/07)

**Letters received: None**

**Testimony from public hearings: None**

**Comments received by e-mail:**

David Webster, Executive Director, Northwest Youth Services, wrote that, given the flat to shrinking CDBG dollars and the growing needs of low-income persons in our city, CDBG dollars should not be going to the waterfront development. (The City has no plans to use CDBG funds in the development of the waterfront area. Possible exceptions would be if a non-profit housing developer requested assistance in developing housing to serve low- or moderate-income households or if a business in the waterfront area was creating jobs to be filled by low- or moderate-income households requested assistance.)

- 3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.**

**Response to question:**

Participation in developing the *Consolidated Plan* allows citizens to gain a broader understanding of community needs, and helps them understand how they can take action to improve their neighborhoods. The intent is to involve citizens affected by the process, both as taxpayers and as those who may potentially benefit or be adversely affected by proposed uses of CDBG and HOME funds.

The City especially encourages input from persons with disabilities and from moderate-, low-, very low-, and extremely low-income residents, particularly those living in slum and blighted areas and in places where CDBG funds are proposed. Input from residents of predominantly low- and moderate-income neighborhoods regarding the use of housing and community development funds is also encouraged. Minorities and non-English speaking persons, as well as persons with disabilities are encouraged to participate and comment. The 15 member CDAB includes a position representing minority populations.

The proposed draft and final *Consolidated Plan* – which includes the Citizen Participation Plan and any substantial amendments proposed after the adoption of the final plan – and the *Consolidated Plan Annual Performance Report (CAPER)* are published by the City so that affected citizens have sufficient opportunity to comment.

Participation of local and regional institutions and other organizations such as businesses, development companies, and community and faith-based organizations is also encouraged in developing the *Consolidated Plan*. The City also explores alternative public involvement techniques and quantitative ways to

measure efforts and program performance, through use of focus groups and Internet-based surveys.

- 4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.**

**Response to question:**

All comments were accepted.

## INSTITUTIONAL STRUCTURE (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

Response to questions:

### INSTITUTIONAL STRUCTURE

Bellingham's Mayor has designated the Planning & Community Development Department, Community Development Division (CD) responsible for the planning, development, and implementation of its CDBG and HOME Programs.

The network of institutions through which the City of Bellingham carries out its *Consolidated Plan* activities is broad-based. The various organizations making up this institutional structure are highly competent, motivated, and effective.

Through staff participation on Boards of Directors and community coalitions, CD coordinates with the BHA and the non-profit community for the delivery of services to public housing residents. Technical assistance and a teamwork approach facilitates the joint development of affordable housing to low- and moderate-income households within the city limits.

The specific forums for this interaction include:

- Representation by the BHA on the City's Community Development Advisory Board (CDAB),
- City staff representation on the Whatcom County Housing Advisory Committee,
- City representation on the BHA Family Self-Sufficiency Advisory Board,
- City representation on the FEMA Advisory Board,
- City staff plays key role in the Whatcom Waterfront Action Program,

- City staff participation in development of Whatcom Council of Nonprofits, and
- Broad participation in Bellingham/Whatcom County Coalition for the Homeless (City of Bellingham, BHA, Whatcom County, faith community, veterans, non-profits, schools districts, etc.).

A working group's efforts to incorporate the City's financial expertise, the BHA's development expertise, and the Opportunity Council's ownership and program management expertise has resulted in the creation of low-income housing projects in Bellingham. Additional projects are planned for the future.

The BHA, Kulshan Community Land Trust, Catholic Community Services and non-profits, with City support, continue to submit applications to the Washington State Office of Community Development's Housing Assistance Program/Affordable Housing Program/Federal Home Loan Bank Affordable Housing Program and the Washington State Housing Finance Commission Tax Exempt Bond and Tax Credit Programs.

Coordinated efforts among agencies are part of the *Continuum of Care* model, in which the City plays a key role.

## **OVERCOMING GAPS**

The City has assessed the strengths and weaknesses in the delivery of housing services and programs:

### **Strengths:**

- Cooperation and working relationships among institutions
- Knowledge of the development process
- Access to federal housing programs
- Knowledge of low-income needs
- Organized human service delivery

### **Weaknesses:**

- Limited resources available to agencies to increase affordable housing and housing related services,
- Competition for limited funds among human services agencies,
- Release of individuals from mental or penal institutions without identification of housing resources,
- Lack of housing resources targeting single individuals, women and children who are victims of domestic violence, youth 12 to 21 years of age, and the mentally ill,

- Housing resources for individuals with special needs (for example, individuals with AIDS and related diseases),
- Self-Help Homes program currently not offered within the City limits due to funding restrictions,
- Lack of resources to adequately address unemployment and underemployment in the Bellingham/Whatcom County area,
- Lack of affordable childcare for single, female parents, and
- Lack of medical, dental, transportation, and case management services for the mentally ill, developmentally disabled, youth, and elderly.

## **Coordination**

The City will pursue various activities outlined in the *Consolidated Plan* to eliminate gaps, strengthen, coordinate, and integrate CD with public housing agencies, assisted housing providers and human service agencies, and other private and public agencies.

Staff will work closely with human service providers to determine the most beneficial approach in providing community education, capacity building, and developing methods to maximize agency efficiency.

Staff will continue to participate in collaborations established through the Continuum of Care planning group and the Whatcom County Housing Advisory Committee. These two collaborative systems coordinate the resources of government agencies, non-profit organizations, housing developers, social service providers, neighborhood groups, and the business community in addressing the specific needs of homeless populations. Staff will work with agencies which have HUD Supportive Housing Program grants to coordinate the receipt of renewal grants.

CD will work with various private and public agencies and institutions when developing the economic development component of the *Comprehensive Plan*. A few of those agencies and institutions include Western Washington University, Bellingham Whatcom Economic Development Council, Bellingham Chamber of Commerce, Whatcom County, and the Port of Bellingham.

The City will encourage and facilitate joint applications for resources and programs among housing and service entities, and will continue to work with the BHA and local non-profit agencies to eliminate gaps in the system. The City will also work closely with the Opportunity Council on addressing lead-based paint issues of the community.

## **ASSESSMENT OF PUBLIC HOUSING DELIVERY SYSTEM**

The City of Bellingham and the Bellingham Housing Authority (BHA) came to the understanding a long time ago that in order to best serve Bellingham's low and moderate and special needs residents, cooperation and support between the two agencies is essential. Examples of this close relationship include:

- The BHA Executive Director serving on the City's Community Development Advisory Board to assure close coordination for funding housing and special needs services.
- City staff assisting BHA when their Five Year and Annual Capital Plans improvements and developments are developed. Likewise, BHA staff also assists the City in the development of the 5 Year *Consolidated Plans* and *Annual Action Plans*.
- and Annual Close cooperation and funding assistance from the City to BHA on BHA projects that develop local subsidized rental housing units for occupancy by low, moderate or special needs residents.
- Support also includes coordination of Police support for the elderly and public housing units.
- The City and BHA have worked together under the State of Washington's Housing Cooperation Laws to provide zoning and other waivers or support for BHA's projects that serve low- and moderate-income households.

There has been no demolition or disposition of public housing developments and none is expected.

## MONITORING (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

**Response to question:**

The City's CDBG program is audited by HUD and the State under the Single Audit Act on an as need basis based on risk assessments. This audit verifies that the City meets all statutory requirements and that information reported is correct and complete.

Community Development is responsible for monitoring CDBG and HOME program sub-recipients. The City staff monitors sub-recipients onsite every two years or as needed (based on a risk analysis) in order to ensure all regulatory requirements are met and that the information reported is complete and accurate. Sub-recipients are also monitored quarterly from written reports submitted by the sub-recipient to the City. Monitoring of the CDBG and HOME programs is consistent with program regulations. Monitoring consists of both desk and on-site reviews. In addition, the City's Community Development Division began in 2007 to contract with a private firm to do monitoring of contracts and projects funded by CDBG, HOME and general funds.

The City is only required to monitor projects and programs it funds from money received directly from HUD. Grants or loans awarded directly to other entities by HUD or other Federal or non-Federal agencies are typically not monitored by the City.

# PRIORITY NEEDS ANALYSIS AND STRATEGIES (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

**Response to question:**

The City of Bellingham will support and encourage affordable housing and supportive housing services for the following priority populations.

## **PRIORITY 1. HOMELESS AND THOSE AT RISK OF BECOMING HOMELESS;**

- Families
- Domestic violence victims
- Unaccompanied Youth
- Chronically mentally ill
- Persons with co-occurring disorders
- Persons with alcohol or drug addictions

### **Housing for Homeless**

The City recognizes homelessness as the most severe housing problem. In March of 1993, the human service community began the process of creating a *Continuum of Care Plan*, a community-wide plan to prevent and end homelessness and to make self-determination possible for homeless individuals and families.

During 1996, the Bellingham/Whatcom County Continuum of Care Strategic Planning Committee (representing approximately 50 non-profit and government agencies, housing developers, school districts, businesses, and neighborhoods) met, analyzed data, and identified gaps and strategies in the process of completing a three to five year *Continuum of Care Plan*.

A functioning “Continuum of Care” system coordinates community resources in order to address specific needs of the homeless population. The 1997 *Bellingham/Whatcom County Continuum of Care Plan* (adopted by the City Council in 1998, and updated and adopted by the Bellingham/Whatcom County Coalition for the Homeless (BWCCH) in May, 2003), is available at the

Community Development Division (CD). An updated *Gaps Analysis* was completed in April 2003 by the BWCCCH and was used in support of one new project and four renewals through the Supportive Housing Program (McKinney Act Fund) grants. The City of Bellingham continues to support and cooperate with the Bellingham/Whatcom County Coalition for the Homeless. In 2003, the BWCCCH developed *A 10-Year Plan to End Chronic Homelessness in Whatcom County*. The BWCCCH and Whatcom County, in conjunction with the 2060/2163 funding, are currently developing a new homeless services delivery system that will emphasize prevention, rapid re-housing, supportive services and specialized re-entry programs. The goal and strategies in the *Consolidated Plan* support the Continuum of Care system.

## **PRIORITY 2. LOW-INCOME FAMILIES AND INDIVIDUALS:**

- Extremely low-income (30% of median and below)
- Very low-income (50% of median and below)
- Low-income (80% of median and below)

### **Housing for Low-Income**

Median household incomes in Bellingham are substantially below those of Washington State, yet housing costs are comparable to state levels. Increased housing costs are forcing some low-income households to pay too large a percentage of their income for safe, decent, market-rate housing. Households with severe housing cost burdens may not be able to meet other basic needs such as childcare, healthcare, insurance (home, health, auto, life), adequate or reliable transportation, or even adequate food or utilities. The availability of affordable housing and of subsidies that make housing affordable for these households can benefit the entire community. Preservation of existing homes is generally more cost-effective than new construction and also maintains the character of the neighborhood.

The following strategies and actions are focused on assisting low-income families and individuals to obtain and maintain affordable housing.

## **PRIORITY 3. LOW-INCOME FAMILIES AND INDIVIDUALS WITH SPECIAL NEEDS:**

- Elderly/Frail elderly
- Chronically mentally ill
- Physically and developmentally disabled
- Persons with co-occurring disorders
- Persons with alcohol or drug addictions

- Victims of domestic violence
- Pregnant and parenting women

## **OBSTACLES**

With such a large portion of the households of Bellingham being low- or moderate-income, a major obstacle to meeting the underserved needs is to have sufficient local, state or federal resources. In some cases, having a portion of the funds available from resources through the City may not make a project or program feasible if insufficient private funds, such as low income housing tax credits or other development financing, are not available to the project or program.

## LEAD-BASED PAINT (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

### Response to question:

The Residential Lead-Based Paint Hazard Reduction Act of 1992 seeks to identify and mitigate sources of lead in the home. A high level of lead in the blood is particularly toxic to children aged six and younger. Lead can damage the central nervous system, cause mental retardation, convulsions and sometimes death. Even low levels of lead can result in lowered intelligence, reading and learning disabilities, decreased attention span, hyperactivity and aggressive behavior.

Children who live in homes with lead-based paint can become exposed by inadvertently swallowing lead contained in household dust. This is particularly a problem when houses are remodeled using practices such as scraping or sanding of old paint. Children can also be exposed by chewing on woodwork or simply with common hand to mouth contact. Lead-based paint is not the only culprit. Lead has also been identified in many other sources, including some vinyl blinds, pottery, lead in water pipes, lead in dust brought into the home from work sites, some hobbies (like lead solder in stained glass work), and some herbal remedies.

The Center for Disease Control and Prevention (CDC) recommends that children ages 1 and 2 be screened for lead poisoning. The CDC also recommends that children 3 to 6 years of age should be tested for lead if they have not been tested before and receive services from public assistance programs; if they live in or regularly visit a building built before 1950; if they live in or visit a home built before 1978 that is being remodeled; or if they have a brother, sister, or playmate who has had lead poisoning. Unfortunately, the Washington Department of Health estimates that only 4% of Washington children ever receive a blood lead test.

In the 4-year period from 2000 through 2003, 33,025 children under the age of 6 were tested in Washington and 425 had confirmed elevated blood-lead levels. CDC provides funding for testing for children who are not eligible for Medicaid or who do not have private insurance. Most of the testing is performed by private physicians and clinics, at the request of parents. The Washington Department of

Human Services maintains a web site with instructions for lead testing, an indication of hazards, lists of resources and links to other sites.

The State of Washington Lead Poisoning Prevention Program compiles data on testing statewide and results of those tests. Testing data are not tracked by location unless the children are Medicaid-eligible. Results that are confirmed positive for elevated blood-lead levels are tracked by location. The information is reported to the county health department for follow-up.

The age of the housing unit is a leading indicator of the presence of lead-hazard, along with building maintenance. Lead was banned from residential paint in 1978. The 1999 national survey found that 67% of housing built before 1940 had significant LBP hazards. This declined to 51% of houses built between 1940 and 1959, 10% of houses built between 1960 and 1977 and just 1% after that.<sup>22</sup> Based on those estimates, approximately 7,138 homes pose potential lead-based paint hazards in Bellingham. However, the Clickner study also noted that there were regional differences in the probability of a hazard; the risk was more prevalent on the east coast (43%) than on the west coast (19%).

**Table 13 – Potential Lead-Based Paint (LBP) Hazards in Bellingham, 2000**

Date Built	Total Units	Potential Hazards	
		%	Number
Before 1940	6,551	67%	4,389
1940 to 1959	3,608	51%	1,840
1960 to 1979	7,959	10%	796
1980 to 2000	11,307	1%	113
Total	29,425		7,138

Source: US Census. Clickner, et al.

Using the above percentages of potential hazards by date of construction and then applying the CHAS tables (see Tables 21 and 22) percentages of low- and moderate-income households by tenure, it is estimated that 1,630 low- and moderate-income renter households and 426 low- and moderate-income owner households in Bellingham are living in potential hazard.<sup>23</sup>

Charles Sullivan at Whatcom County Health Department said that there is no official report at the Whatcom County Health Department on children’s elevated blood levels for lead. He estimated that there were less than 10 cases with elevated blood levels reported in 2006. Most of those were the result of adoptions of children from out of country and migrant Latino children. He also

<sup>22</sup> Clickner, R. et al. *National Survey of Lead and Allergens in Housing, Final Report, Volume 1: Analysis of Lead Hazards*. Report to Office of Lead Hazard Control, US Department of Housing and Urban Development, 2001.

<sup>23</sup> Alliance for Healthy Homes and Environmental Defense, *Lead Hazards*, 2000.

said that it is not routine to test (testing for lead) for children here and that may be why the number is so low.

The National Lead Information Center has a toll free telephone number (1-800-424-5323) and an Internet address of [www.epa.gov/lead/nlic.htm](http://www.epa.gov/lead/nlic.htm).

Within the City of Bellingham, Matthew Bautista, Housing Rehabilitation Specialist: (360) 676-6880 ext. 241 (360) 676-6883 (TDY) [mbautista@cob.org](mailto:mbautista@cob.org)

## **LEAD-BASED PAINT AND LEAD HAZARDS**

Lead-based paint and other lead hazards are most dangerous to young children and pregnant women. Several cases of elevated lead in the blood of children have been identified since screening began in 1996.

The Residential Lead-Based Paint Hazard Reduction Act of 1992 seeks to identify and mitigate sources of lead in the home. A high level of lead in the blood is particularly toxic to children age six and younger. Lead can damage the central nervous system, cause mental retardation, convulsions, and sometimes death. Even low levels of lead can result in lowered intelligence, reading and learning disabilities, decreased attention span, hyperactivity, and aggressive behavior. A leading source of lead in the home is lead-based paint. Deteriorating paint, friction in sliding windows, lead on impact surfaces, as well as unsafe renovation practices, can all result in the accumulation of dust in the house and lead in the soil.

The presence of deteriorating paint, lead-contaminated dust, and/or bare, lead-contaminated soil can result in significant lead-based paint hazards.<sup>24</sup> According to a 1999 national survey of homes, 27% of all homes in the United States had significant lead-based paint (LBP) hazards.<sup>25</sup>

The national survey found that location in the country was a factor in the probability of hazards. Significant LBP hazards are more prevalent in the northeast (43%) than in the west (19%).

Age of housing is also an important matter, and is commonly used to estimate the risk of significant hazards in the home. Lead was banned from residential paint in 1978. The 1999 national survey found that 67% of housing built before 1940 had significant LBP hazards. This declined to 51% of houses built between 1940 and 1959, 10% of houses built between 1960 and 1977, and just one percent after that.

---

<sup>24</sup> HUD Lead Safe Housing Rule (24 CFR 35).

<sup>25</sup> Clickner, Robert et al. (2001). *National Survey of Lead and Allergens in Housing, Final Report, Volume I: Analysis of Lead Hazards*. Report to Office of Lead Hazard Control, U.S. Department of Housing and Urban Development.

Table 14 shows the number of housing units in Bellingham by date of construction (2000 census) and HUD estimates of the number of low-income households with lead-based paint in Bellingham. HUD will likely provide revised estimates based on 2000 census data and the latest information on lead hazards.

<b>Table 14 Age of Housing and Estimates of Presence of Lead-Based Paint by Income Level</b>				
<b>Income Group</b>	<b>Year Built</b>			<b>Total Units</b>
	<b>Before 1940</b>	<b>1940-1959</b>	<b>1960-1979</b>	
All Housing Units*	6,551	3,608	7,959	18,118
Low-Income**	2,310	642	2,218	5,170
Very Low-Income	1,217	246	1,355	2,818

\*2000 US Census.

\*\*HUD analysis of 1990 US Census.

The Building Performance Center at the Opportunity Council recently acquired an XRF analyzer (x-ray fluoroscopy), under a federal Healthy Homes Initiative grant. The XRF is both more precise and less intrusive in testing than previous techniques.

The Lead-Based Paint Hazard Reduction Grant includes Whatcom, Skagit, and Island counties. The year-long grant started in early 2002 and provides for:

- Equipment, including the XRF analyzer,
- Training for staff and contractors on lead safe practices, both for the worker and residents, and
- Inspections and/or risk assessments.

The Housing Services Program at the Opportunity Council provides weatherization home rehabilitation in Whatcom County. They are able to test for lead hazards in these homes, along with homes referred by public health nurses, the BHA, the City of Bellingham, and other partners.

In addition, Head Start is offered through the Opportunity Council in Bellingham. Staff complete a lead hazard risk assessment at all Head Start sites and referrals that come from Head Start. The goal is to provide 100 assessments during the grant period.

The City of Bellingham works with the Opportunity Council to test for lead-based paint in homes participating in the Home Rehabilitation Program. The City also refers staff and contractors to the Building Performance Center for safety training.

The Washington State Department of Health (DOH), in conjunction with Whatcom County Health and Human Services, Environmental Health, conducted a study on lead-based paint and elevated blood levels in children in the fall and winter of 1995 and 1996. The study included 112 low-income households with children between nine months and three years of age who were living in older homes. This age group in children is considered most susceptible to lead because the greatest hand-to-mouth activity occurs.

They tested dust inside the home, soil outside the home, and water. A high percent (94%) of homes were positive for lead in the soil outside the house and 48% were positive for lead in dust inside the home.

They tested 126 children for elevated levels of lead in the blood. One of the children tested was found to have elevated lead in the blood.

Physicians currently test children for elevated levels of lead in the blood when indicated by symptoms, and report positive findings to the DOH. If the levels warrant investigation, the DOH refers the case back to Whatcom County for an investigation. Staff visits the home to identify and remove the cause. At the time this Needs Section was completed in 2002, eight DOH referrals had been referred to the County since 1996. The Whatcom County Health Department estimated that less than 10 cases of persons with Elevated Blood Levels (EBL) were reported in 2005 and most of those cases were from adoptions from out of the country and migrant Latino children. Routine testing for lead in children is not performed in Whatcom County, which may account for why the number of reported EBL is low.

Lead-based paint is not the only culprit. Lead has also been identified in many other sources, including some vinyl blinds, pottery, lead in water pipes, lead in dust brought into the home from work sites, some hobbies (like lead solder in stained glass work), and some herbal remedies.

Public health nurses working in the First Steps Program (initiated in 2001) visit Medicaid-eligible mothers of newborns and children up to one year old. As part of the Home Safety Assessment, they use the “No Lead in My Bed” protocol, which arose out of concern for lead use in mini-blinds, often located over the cribs or beds of very young children. They also work with Opportunity Council to test for lead.

While efforts are underway to identify and remove lead hazards, the Opportunity Council and the City encourages increased testing for elevated lead in the blood

of children. They also encourage increased education for the general public and for health and human service providers.

- 2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.**

**Response to question:**

The City plans to undertake actions to reduce lead-based paint hazards, consistent with the below listed goals, strategies and objectives, through the City's Home Rehabilitation Program (HRP). In addition, the HRP will, whenever possible, coordinate actions with the Opportunity Council and their healthy homes and lead-based paint hazard reduction program and grants. While there have been few documented cases of lead-based paint poisoning in Bellingham, the statistics indicate there is the potential for approximate 8,000 housing units that are occupied by low and moderate-income households to contain lead-based paint hazards.

*Lead-Based Paint*

**Goal 1: Over five years, distribute materials on lead-based paint hazards to 275 clients, contractors, and human service agencies.**

**Strategy 1:** *Educate clients and construction and rehabilitation professionals about lead-based paint hazards, and provide resources for assessment and abatement.*

Objectives:

- \* Over five years, distribute the pamphlet, *Lead-Based Paint, a Threat to your Children*, to 125 single-family and rental-family Home Rehabilitation Program clients.
- \* Develop and distribute lead-based paint information to 25 contractors yearly (re-modelers, window replacement contractors, and painters).
- \* Make a lead-based paint hazard guide available to maintenance personnel of older multi-family rental complexes.
- \* Provide lead-based paint guide to three agencies engaged in rehabilitation activities.

*Lead-Based Paint*

**Goal 2: Assure that all information distributed on lead-based paint is in compliance with current state and federal law.**

**Strategy 1:** *Keep updated on state and federal law requirements.*

Objectives:

- \* Contact the state annually to obtain a current list of certified risk assessors, certified inspectors, and accredited testing laboratories.
- \* Add information on lead-based paint to the City's website, with links to other sites providing regulatory information to keep citizens updated on their rights related to the current law.
- \* Provide CD staff with training to stay current in regulations and procedures pertaining to lead-based paint hazards.

*Lead-Based Paint*

**Goal 3: Increase the number of trained and certified inspectors and contractors within the community in order to adequately address lead-based paint hazards.**

**Strategy 1:** *Through collaboration with local, state, and federal agencies, provide technical assistance and funding for local training in lead-based paint procedures.*

Objectives:

- \* Secure sources of funding for training certified risk assessors, certified inspectors, and safe work practices contractors.
- \* Maintain and make available a list of certified risk assessors, certified inspectors, and safe work practices contractors for use by local citizens to address their lead-based paint hazards.