

**Chapter Three  
Housing**

**Introduction**

Housing is not only a basic human need; it is a fundamental building block in the development of strong communities. The quality, price and availability of housing have far reaching effects. Housing is an issue of equity, and a healthy community strives to provide housing affordable to households at all income levels.

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

**Purpose**

The purpose of this housing element is to consider future needs for housing in Whatcom County by examining existing housing patterns, projected population growth, and most-likely growth scenarios, and to suggest realistic ways to provide for those housing needs within the wishes of county citizens, sound public policy, and within the mandates of the Washington State Growth Management Act (GMA).

~~First, the number, type, and condition of housing units in place today must be compared with current housing needs. Second, future housing needs must be proposed based on expected needs of identifiable social and economic groups. Third, future housing needs must be addressed through a package of incentives, local requirements, and regulations that encourage development of housing that matches the incomes of citizens throughout the county.~~

Reason for Change: Addressed in GMA Requirement section.

**Process**

~~In 2004 and 2009, the Housing Chapter of the Comprehensive Plan has been updated, adding new information and updated data to the chapter produced in the mid-1990s. The earlier chapter was produced through the efforts of the Residents' Housing Advisory Committee (RHAC). The committee was formed and appointed by, the Whatcom County Executive, in September 1993. Members included representatives of the building industry, of special needs groups, of Christian, AIDS and other advocate groups, and an attorney. The RHAC met every month, and frequently more than once per month. The focus on identification of key issues, development of goals and policies, and careful framing of action plans. Two members were delegated by the committee to sit on the GMA Coordinating Committee to review all comprehensive plan chapters for consistency. When the RHAC completed its tasks in June 1994, those two members continued making valuable contributions to the work of the Coordinating Committee. The RHAC sent the final version of the chapter to Planning Commission for review.~~

Reason for Change: Outdated information.

1 **GMA Goals, County-Wide Planning Policies, and Visioning Community Value**  
2 **Statements**  
3

4 Realization of all the thirteen Growth Management Act goals is fostered by the  
5 goals, policies, and action plans in this chapter. Those directly relating to housing  
6 will be met with successful adoption of this comprehensive plan chapter. This  
7 chapter has been written to satisfy those goals while also meeting the intent of the  
8 County-Wide Planning Policies (CWPP) and general guidelines of Visioning  
9 Community Value Statements. CWPP's direct the county and its cities to ensure a  
10 balance of housing and economic growth consistent with diverse income levels and  
11 allowing for a range of housing types and costs. Further, the county and cities can  
12 employ innovative techniques providing for a variety of housing types: single-  
13 family-detached, multifamily building for both ownership and rental, accessory  
14 dwelling units (~~Ado's~~ADUs), manufactured and modular homes, manufactured and  
15 mobile home parks, along with mixed use and increased densities as affordable  
16 housing alternatives. Visioning Community Value Statements identify the  
17 importance of affordable housing and encourage even distribution of housing  
18 affordability and a mix of housing types throughout the county. Growth  
19 Management goals, Visioning Community Value Statements, and County-Wide  
20 Planning Policies will be served by adoption and implementation of this chapter.  
21

22 **GMA Requirements**  
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24 ~~The Growth Management Act mandates that counties required to plan under the act~~  
25 ~~adopt comprehensive plans that "encourage the availability of affordable housing to~~  
26 ~~all segments of the population of this state, promote a variety of residential~~  
27 ~~densities and housing types, and encourage preservation of existing housing stock."~~  
28 ~~(RCW 36.70A.020 (4))~~

29 In accordance with RCW 36.70A.070 the Growth Management Act requires that a  
30 housing element:

- 31 a. Includes an inventory and analysis of existing and projected housing needs  
32 that identifies the number of housing units necessary to manage projected  
33 growth;  
34 b. Includes a statement of goals, policies, objectives, and mandatory provisions  
35 for the preservation, improvement, and development of housing, including  
36 single-family residences;  
37 c. Identifies sufficient land for housing, including, but not limited to,  
38 government-assisted housing, housing for low-income families, manufactured  
39 housing, multi-family housing, and group homes and foster care facilities;  
40 and  
41 d. Makes adequate provisions for existing and projected housing needs of all  
42 economic segments of the community.  
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44 Reason for Change: Updating.  
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2 | **Background Summary**  
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4 Comprehensive plans have been developed for Whatcom County and each of the  
5 cities that lie within its boundaries. Each of these plans contains a housing element  
6 that addresses the housing needs of each jurisdiction and offers suggestions for  
7 changes that could occur to help meet these needs.

8  
9 This chapter will overlap many of the ideas put forth in those plans—the problems  
10 perceived in each community, their changing demographics, and the directions the  
11 communities seem willing to go to improve the overall situation. It also incorporates  
12 a recent study, the *Whatcom County Housing Analysis 2015*. ~~It also incorporates~~  
13 ~~other recent studies of Whatcom County, such as *Community Counts: Whatcom*~~  
14 ~~*County Health Indicator Report 2002* and the *Whatcom Real Estate Research*~~  
15 ~~*Report*.~~

16 | **Demographic Overview**  
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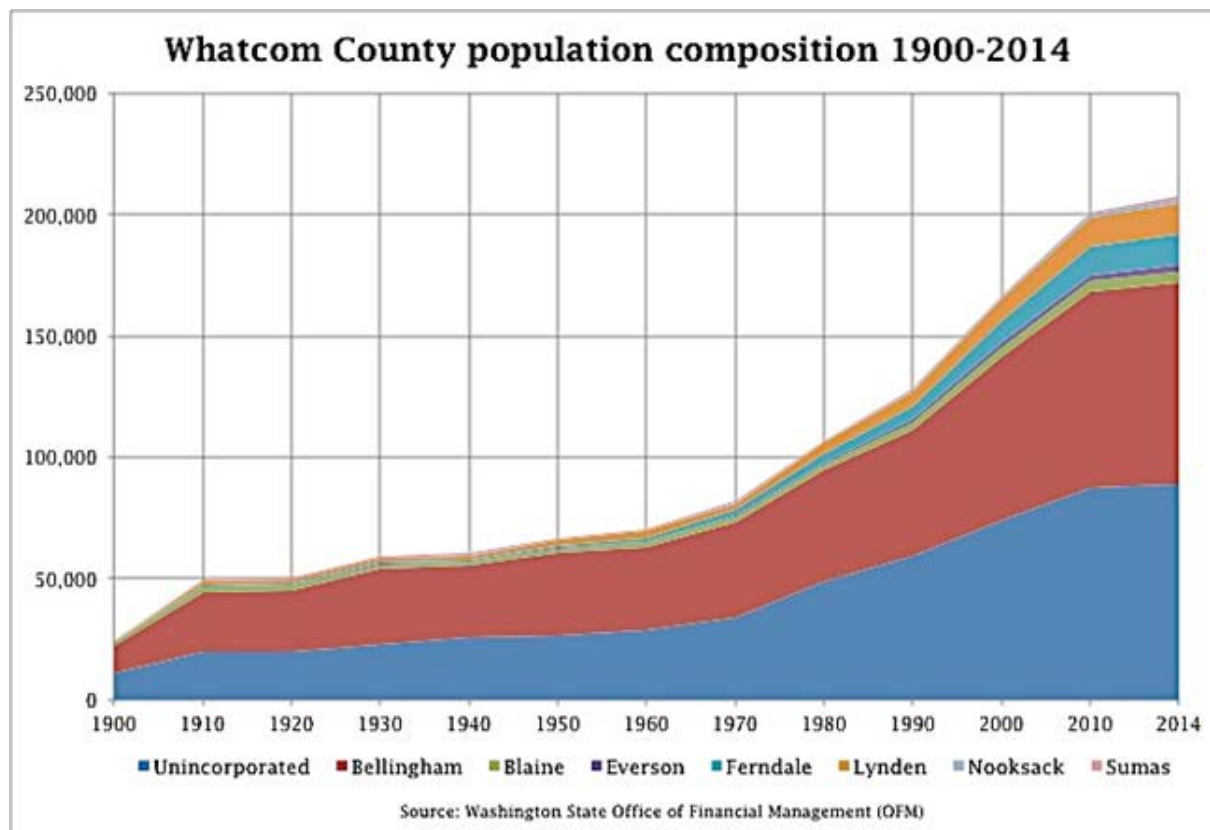
18  
19 Whatcom County demographics in general are similar to Puget Sound within the  
20 municipal jurisdictions (Bellingham in particular), reflecting the county's continuing  
21 urbanization along the I-5 corridor. Western Washington University, Port of  
22 Bellingham, Cherry Point, and other major regional enterprises have influenced  
23 employment, housing, services, and other facilities that have attracted age-specific  
24 populations and households.

25  
26 Even so, Whatcom County in total is less urban than Puget Sound with more base  
27 industry (agriculture, forestry, and manufacturing) employment, lower incomes,  
28 lower housing costs, and less ethnic, non-English speaking populations.

29  
30 Specific jurisdictions within Whatcom County reflect the iterative influence of age  
31 and household-specific relationships to employment, housing, and services. Where  
32 Nooksack, for example, is predominantly married couple family, single-family  
33 housing stock, owner occupied, and car dependent; whereas Bellingham includes  
34 more non-family households, multifamily housing stock, renter occupied, and sees  
35 more bike/transit commuting.

36  
37 Whatcom County's population is growing steadily. ~~Between 2000 and 2008 it rose~~  
38 ~~14.5%. An estimated 75% of that increase is~~ A large portion of our growth is  
39 attributable to in-migration as opposed to birth rate. Washington State Office of  
40 Financial Management (OFM) projects the number of net migrants into the county  
41 will increase from 5,313 persons between 2010-2015 to 14,028 persons 2035-  
42 2040. In addition to increasing the number of people living in the County, in-  
43 migration is resulting in changes to its demographic makeup. Increased minority,  
44 retirement-age, and single-parent household populations characterize demographic  
45 changes resulting from in-migration.

1 ~~Single-parent households are proportionally more sensitive than two-parent~~  
2 ~~households to factors contributing to poverty and sub-standard living conditions~~  
3 ~~such as housing costs, health care costs, and other increases in the cost of living.~~  
4 ~~The number of such households is increasing at a faster rate than households with~~  
5 ~~two parents. Shifts in proportions of various groups comprising county population~~  
6 ~~also shift the need for various types and sizes of housing. Some families require~~  
7 ~~larger homes to accommodate larger extended families. Some groups, such as~~  
8 ~~single-parent households, require smaller and more efficient housing.~~  
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12 Whatcom County's future demographics, particularly the composite social  
13 characteristics of each municipal jurisdiction, will largely depend on how specific  
14 demographic groups are attracted to each municipal jurisdiction by each  
15 jurisdiction's unique economic, land use, transportation, housing conditions, and  
16 public policy.

17 Please see *Whatcom County Housing Analysis 2015* for more information on  
18 demographics.

19  
20 **Income Distribution**

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22 ~~Fifty-one percent of Whatcom County renters put more than 30% of their income~~  
23 ~~towards housing costs in 2007, compared to 45% of renters state-wide. In 2007,~~  
24 ~~median income in Whatcom County was more than 16% below Washington State's~~  
25 ~~median income, while median gross rent was just over 9% lower.~~

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| <b>Table 1<br/>2007 Household Income<sup>1</sup></b> |                       |                   |
|--|-----------------------|-------------------|
| <b>Income</b>  | <b>Whatcom County</b> | <b>Washington</b> |
| Median household income                              | \$46,506              | \$55,591          |
| Per capita income                                    | \$24,336              | \$29,027          |
| Median family income                                 | \$62,948              | \$66,642          |

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Family incomes are slightly higher than household incomes, but still lower than the State numbers. Sixteen percent of Whatcom County's population fell below the federal poverty level in 2007, a percentage significantly higher than Washington State's 11%.

<sup>1</sup> U.S. Census Bureau, 2007 American Community Survey

| <b>Table 2<br/>2007 Population Living in Poverty</b> |                       |                   |
|--|-----------------------|-------------------|
| <b>Population Living in Poverty</b>                  | <b>Whatcom County</b> | <b>Washington</b> |
| Total Population                                     | 16%                   | 11.4%             |
| Individuals 18 plus                                  | 15.5%                 | 10.3%             |
| Individuals 65 plus                                  | 12.7%                 | 7.9%              |
| Families living in poverty                           | 8.7%                  | 7.8%              |
| Females with related children under 18               | 44.2%                 | 34%               |
| Females with related children under 5                | 79.6%                 | 42.1%             |

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Statistics have shown that as housing prices increased at a faster rate than household incomes, so decreased the ability of Low- to Moderate-Income (LMI) populations to obtain decent housing in Whatcom County.

- Between 1999 and 2007 the median household income grew 16% while housing costs grew 103% over the same period.<sup>2</sup>
- In each year 1999-2007 the average wage in Whatcom County was not enough to afford a two-bedroom rental unit.<sup>3</sup>
- There are about 20,000 very low-income households in Whatcom County.<sup>4</sup>

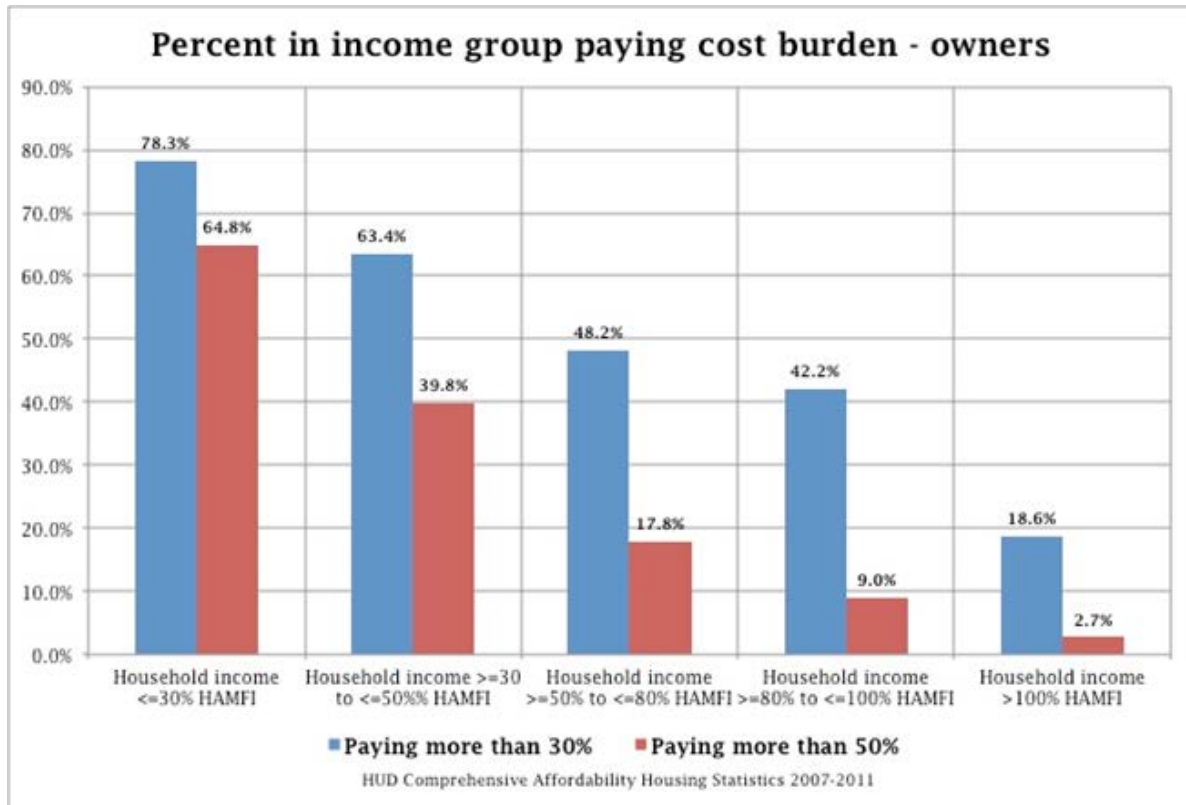
<sup>2</sup> WA Center for Real Estate Research; U.S. Census Bureau

<sup>3</sup> National Low Income Housing Coalition

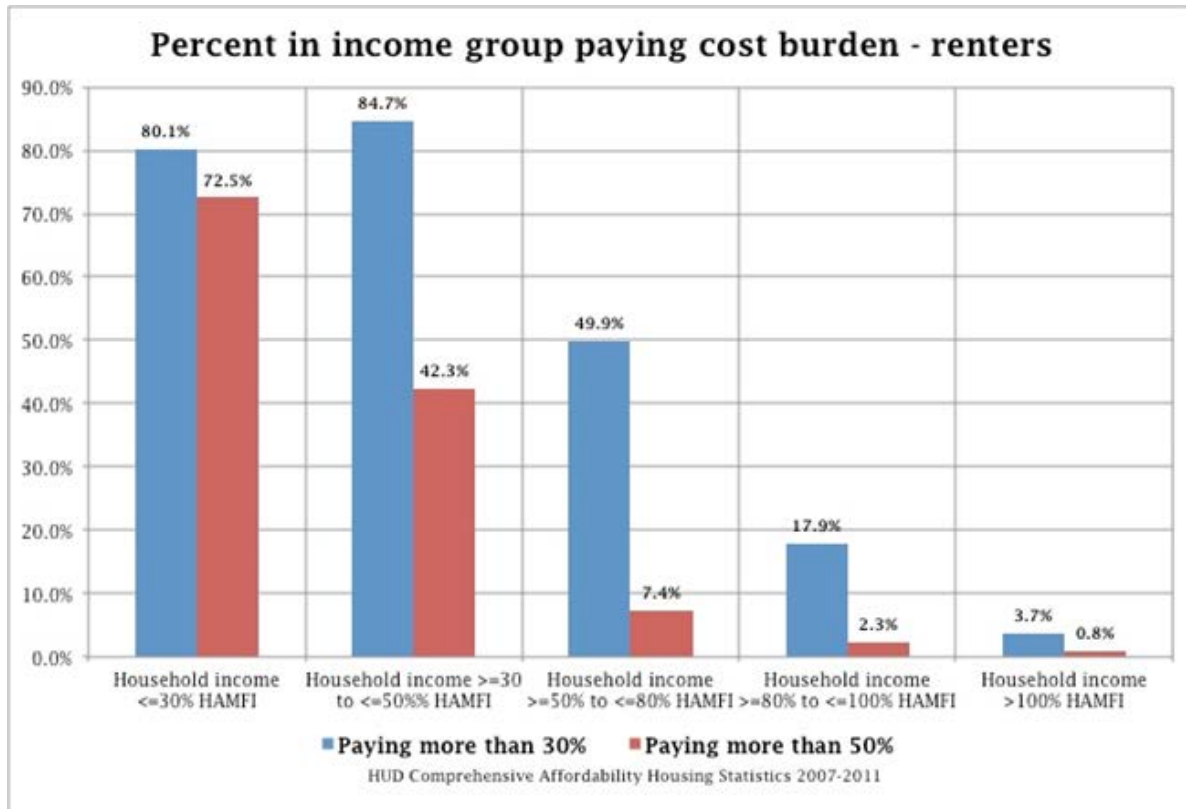
<sup>4</sup> U.S. Census Bureau, 2007 American Community Survey

Significant percentages of extremely low, very low, and low-income households in Whatcom County are paying more for ownership and rent than they can feasibly afford to pay and still have sufficient income for transportation, health care, clothing, food, and the like. Housing cost burdened households are most prevalent

1 in the lowest income groups but remain a problem in all income groups, particularly  
2 those paying more than 50% of income for housing. See the charts below for the  
3 percentage of each income group which are housing cost burdened.  
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Note: HAMFI is HUD's Average Median Family Income. Please see *Whatcom County Housing Analysis 2015* for more information on income distribution and housing cost burden.

### Needs

~~With current inadequacies in federal funding,~~ Innovative housing solutions are needed to provide enough housing units to accommodate ~~all of~~ the County's growing housing needs. By the end of the 20-year planning period, Whatcom County will have experienced substantial growth.

While there are many programs that address affordable housing issues in Whatcom County, a growing number of households are in need of assistance, causing increased competition for existing resources. Many of these resources are not available to some jurisdictions that do not meet all of the necessary criteria or cannot produce the required matching funds to participate in certain programs<sup>1</sup>.

Between 1990 and 2000, Bellingham's multi-family housing experienced a 65% increase. In 2009, multi-family housing comprised 50% of the housing in the City. Concern that an increase in rental units may pose a challenge to community development has been expressed in Bellingham's Consolidated Plan, as rental tenants move frequently.<sup>2</sup>

1 Accommodating our future housing need will require substantial effort and  
2 planning. There is an increasing need for all forms of affordable housing including  
3 multi-family housing and smaller single-family houses constructed on smaller lots.

4 <sup>1</sup>Bellingham Comprehensive Plan Housing Element part IV

5 <sup>2</sup> Bellingham Consolidated Plan

6  
7 **Market Inventory and Analysis**

8  
9 It is important to address population growth impacts and housing requirements in  
10 Whatcom County over the next 20-year planning period. Comparing the planned  
11 (allocated) growth in Table 1 with the UGA population capacities in Chart 1, and  
12 comparing the supply of single- and multi-family dwellings in Chart 2 with the  
13 projected housing needs in Chart 3, it appears Whatcom County's UGAs can  
14 accommodate both the number and types of dwellings needed in the next 20 years.  
15 It is important to note that the projected housing needs shown in Chart 3 are based  
16 on the assumption that the 2000-2013 growth distribution among housing types  
17 will continue. That distribution may change as a result of changing market  
18 conditions or jurisdictions' land use planning policy choices.

19  
20 **Table 1**

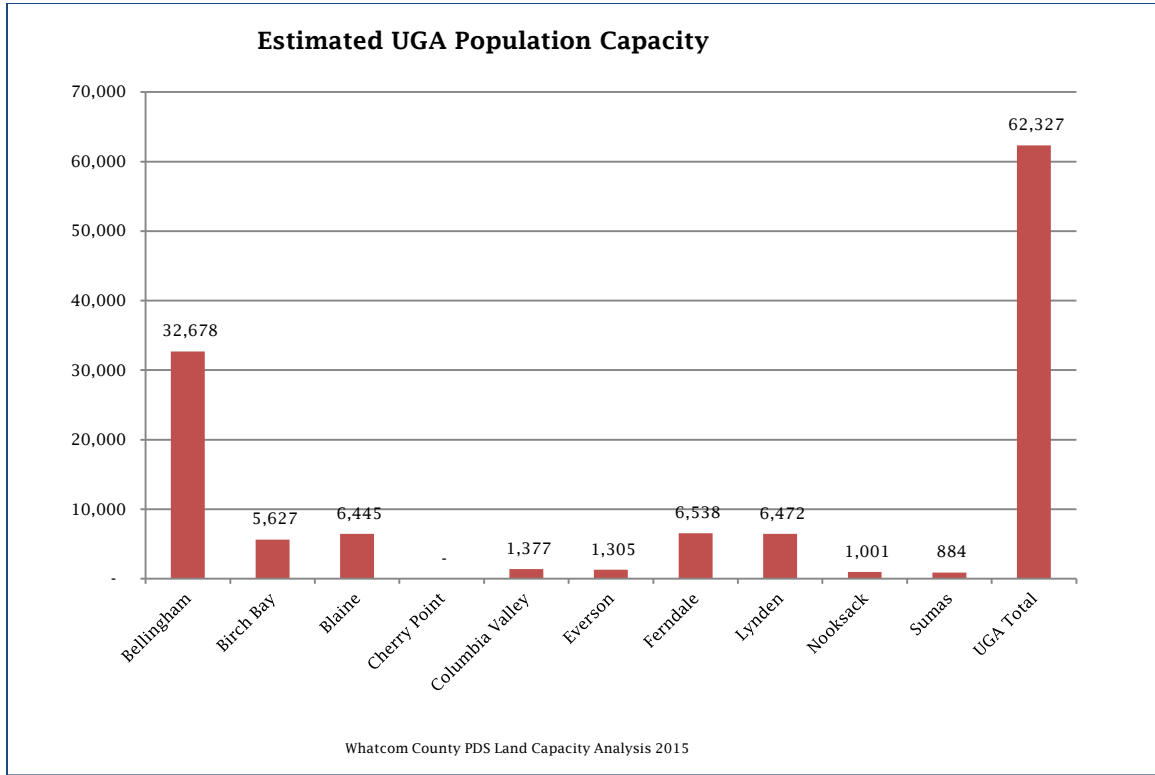
21 **Whatcom County population allocations 2013-2036**

| <b><u>Urban Growth Area (UGA)</u></b> | <b><u>2013</u></b>    | <b><u>2036</u></b>    | <b><u>Projected Growth</u></b> | <b><u>% of Co. Growth</u></b> |
|---------------------------------------|-----------------------|-----------------------|--------------------------------|-------------------------------|
| <u>Bellingham</u>                     | <u>93,107</u>         | <u>121,505</u>        | <u>31,050</u>                  | <u>42.2%</u>                  |
| <u>Birch Bay</u>                      | <u>7,737</u>          | <u>13,237</u>         | <u>5,500</u>                   | <u>8.2%</u>                   |
| <u>Blaine</u>                         | <u>5,177</u>          | <u>9,591</u>          | <u>4,414</u>                   | <u>6.6%</u>                   |
| <u>Columbia Valley</u>                | <u>3,204</u>          | <u>4,549</u>          | <u>1,345</u>                   | <u>2.0%</u>                   |
| <u>Everson</u>                        | <u>2,670</u>          | <u>3,912</u>          | <u>1,242</u>                   | <u>1.8%</u>                   |
| <u>Ferndale</u>                       | <u>12,778</u>         | <u>19,611</u>         | <u>6,833</u>                   | <u>10.2%</u>                  |
| <u>Lynden</u>                         | <u>12,879</u>         | <u>19,282</u>         | <u>6,403</u>                   | <u>9.5%</u>                   |
| <u>Nooksack</u>                       | <u>1,436</u>          | <u>2,426</u>          | <u>990</u>                     | <u>1.5%</u>                   |
| <u>Sumas</u>                          | <u>1,449</u>          | <u>2,323</u>          | <u>874</u>                     | <u>1.3%</u>                   |
| <u>Non-UGA</u>                        | <u>65,318</u>         | <u>76,535</u>         | <u>11,217</u>                  | <u>16.7%</u>                  |
| <b><u>Total</u></b>                   | <b><u>205,800</u></b> | <b><u>273,016</u></b> | <b><u>69,868</u></b>           | <b><u>100.0%</u></b>          |

22 Sources: 2013 Berk Phase I Technical Report and 2015 proposed population allocations. 2013 and 2036 totals  
23 include existing population in the Cherry Point Major Port Industrial UGA, to which no population growth is  
24 allocated.

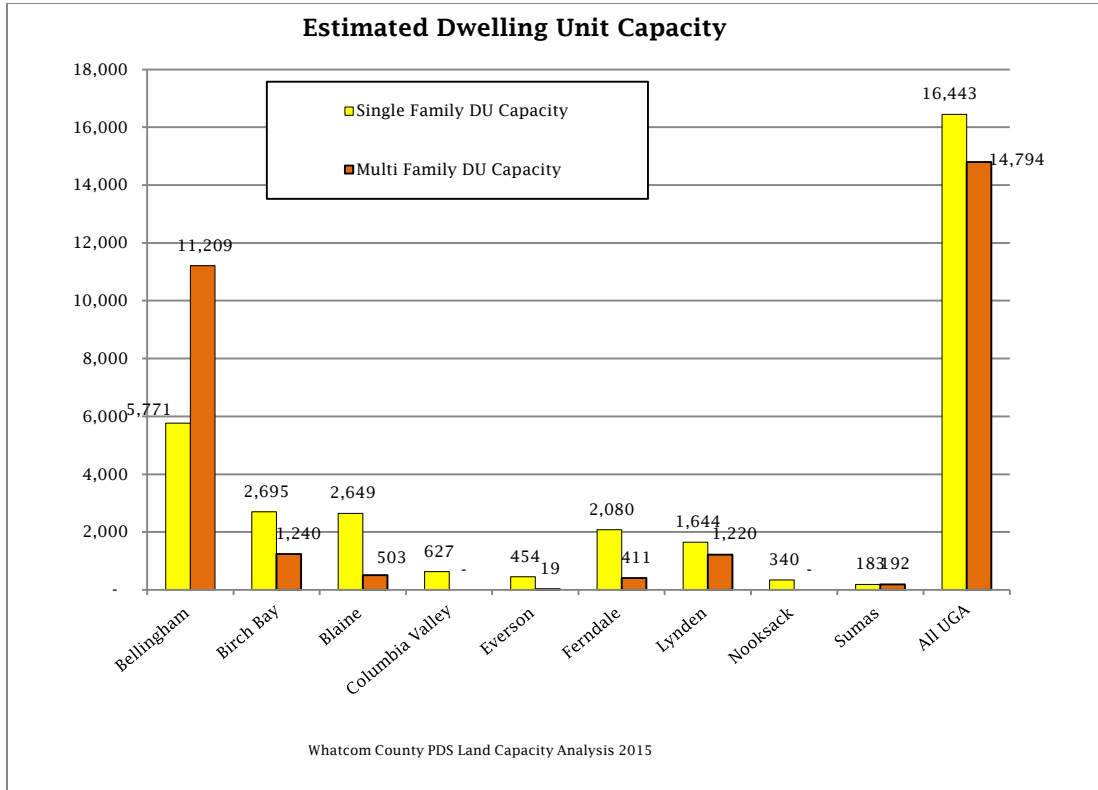
25  
26 **Chart 1**





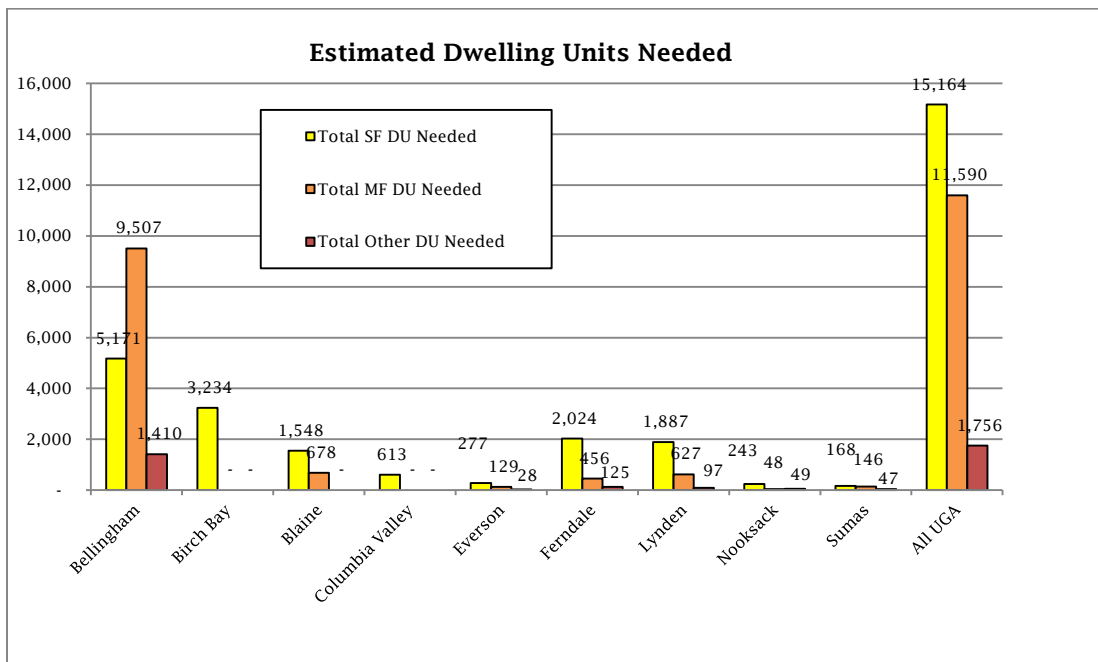
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**Chart 2**



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**Chart 3**



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These 3 Charts and corresponding Table may change depending on the final adopted UGA allocations.

**Unaffordable Housing**

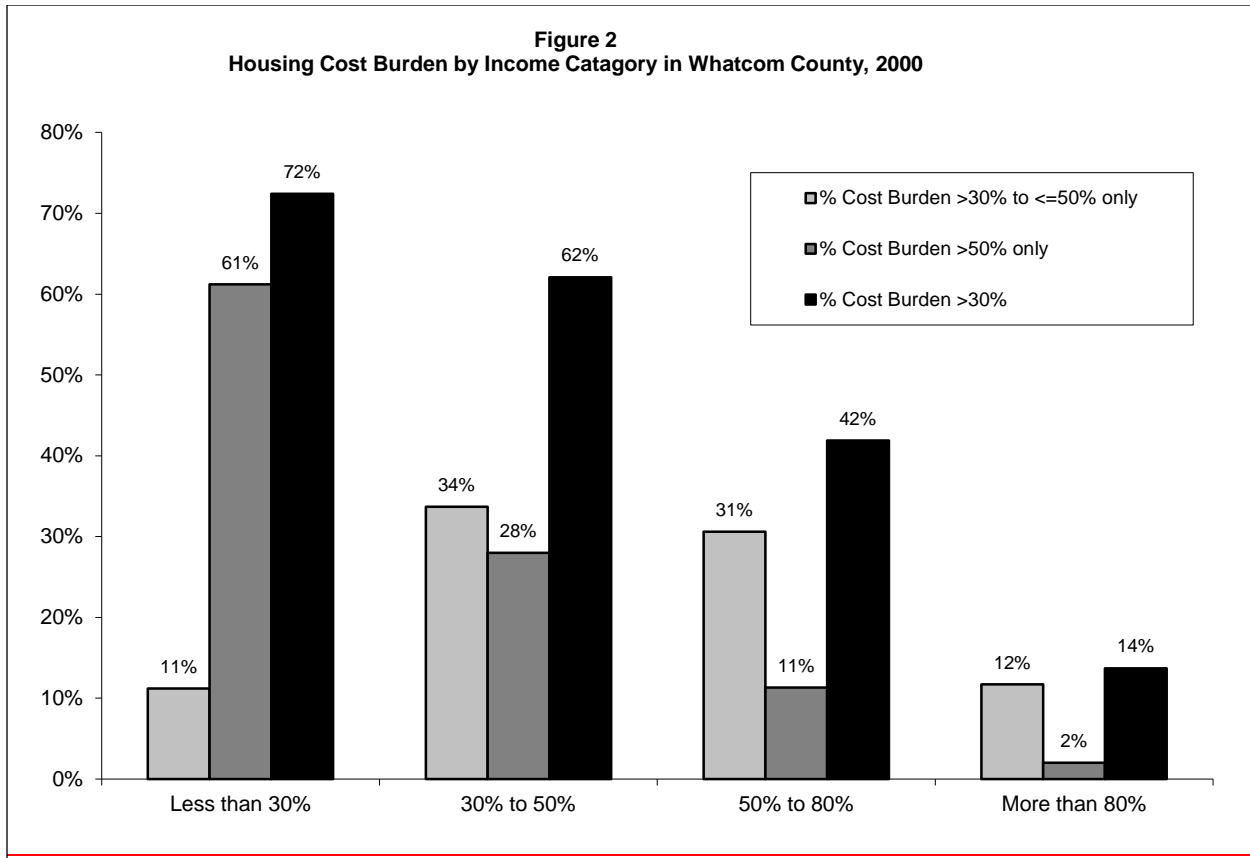
The Department of Housing and Urban Development (HUD) defines unaffordable housing as that which places a cost burden of greater than 30% on a household's income. Forty-two percent of Whatcom County households put more than 30% of their income towards housing costs in the year 2007. This cost burden is most detrimental for those in the lower income categories, but its negative effects are felt well into the middle-income range.

| <b>Whatcom County Housing Units</b> | <b>Owner Occupied</b> | <b>Renter Occupied</b> | <b>Total</b> |
|-------------------------------------|-----------------------|------------------------|--------------|
| Unaffordable Units*                 | 16,618                | 14,394                 | 31,552       |
| Total Units                         | 46,474                | 29,285                 | 75,759       |

\*Unaffordable defined as units that require housing payments greater than 30% of household income.

Source: US Census, 2007 American Community Survey

Households with incomes at less than 30% of the area median income are the hardest hit—61% of them putting more than 50% of their income toward housing costs. As seen in Figure 2, the next two income categories also experience significant housing affordability problems with 62% and 42% experiencing cost burdens.



### Housing Mismatch

Part of the problem is the disparity that exists between the number of lower-income households in the county and the number of housing units that are affordable to these households. HUD calls this the "housing mismatch" and derives a functional data set of this mismatched data from each U.S. Census.

The number of housing units affordable to each income group does not properly match the number of households. There were more housing units available in the 50% to 80% income category in 2000 than there were households, implying that households in lower and higher income categories must be occupying a significant portion of these units. Whatcom County currently needs housing units for households in the lowest income category.

A July 2008 Countywide Housing Action Plan extrapolated to 2025 the number of households with extreme housing burden — those paying more than 50% of their income for housing, and earning under 80% of the area median income — putting the number at 14,193, which is a 62% increase above 2000. This is an increase at a rate faster than population growth if present trends continue — meaning the housing crisis will get worse over time.<sup>7</sup>

1 ~~Thirty-six of Whatcom County homeowners put more than 30% of their income into~~  
 2 ~~their housing costs in 2007 (up from 15% in 1989 and 26% in 1999)<sup>8</sup> and it has~~  
 3 ~~been estimated that renters spend 55% of their income on housing.~~

4 <sup>7</sup>~~Countywide Housing Action Plan submitted by the Countywide Housing Affordability Task Force July~~  
 5 ~~18, 2008~~

6  
 7 <sup>8</sup>~~U.S. Census~~  
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| <b>Table 4<br/>Housing Costs 2007</b> |                       |                   |
|---------------------------------------|-----------------------|-------------------|
| <b>Cost by Type</b>                   | <b>Whatcom County</b> | <b>Washington</b> |
| <b>Selected owner costs</b>           |                       |                   |
| 30% of income plus                    | 35.8%                 | 33.4%             |
| <b>Selected renter costs</b>          |                       |                   |
| 30% of income plus                    | 51.0%                 | 44.8%             |
| Median value owner-occupied           | \$300,800             | \$305,500         |
| <b>Median owner costs</b>             |                       |                   |
| With mortgage                         | \$1,532               | \$1,675           |
| Not mortgage                          | \$439                 | \$453             |
| Median gross rent                     | \$739                 | \$816             |

Source: US Census, 2007 American Community Survey

9  
 10 ~~The median value of an owner occupied house in Whatcom County increased 95%~~  
 11 ~~between 2000 and 2007.~~  
 12

| <b>Table 5<br/>Median Price of Houses Sold in Whatcom County<br/>1980 - 2007</b> |                     |             |                     |             |                     |
|--|---------------------|-------------|---------------------|-------------|---------------------|
| <b>Year</b>  | <b>Median Price</b> | <b>Year</b> | <b>Median Price</b> | <b>Year</b> | <b>Median Price</b> |
| 1980   | \$49,700            | 1990        | \$86,350            | 2000        | \$146,500           |
| 1981   | n/a                 | 1991        | \$98,250            | 2001        | \$152,600           |
| 1982   | \$56,000            | 1992        | \$112,000           | 2002        | \$159,100           |
| 1983   | \$54,000            | 1993        | \$120,000           | 2003        | \$176,700           |
| 1984   | \$54,441            | 1994        | \$125,800           | 2004        | \$216,800           |
| 1985   | \$52,600            | 1995        | \$127,000           | 2005        | \$265,000           |
| 1986   | \$54,000            | 1996        | \$131,800           | 2006        | \$282,300           |
| 1987   | \$55,500            | 1997        | \$133,700           | 2007        | \$290,000           |
| 1988   | \$59,500            | 1998        | \$138,900           |             |                     |
| 1989   | \$67,450            | 1999        | \$143,100           |             |                     |

Source: Whatcom County Real Estate Research Report

13  
 14 **Currently Available Low Income Affordable Housing**

15  
 16 ~~Various subsidized housing exists in all of the cities in the County. Small-scale~~  
 17 ~~affordable housing projects are located in each city.~~

The Whatcom/Skagit Homes program funded by USDA Rural Development is available in rural parts of the County. Habitat for Humanity of Whatcom County builds single family homes affordable to very low income homebuyers. Kulshan Community Land Trust provides affordable homeownership opportunities that remain affordable for each successive owner of the CLT homes. Mobile and manufactured homes are allowed in designated areas (usually mobile home parks) throughout the County and often provide housing to low-income populations.

The Bellingham/Whatcom Housing Authorities owns and/or manages 1,712 subsidized units that house families, the elderly and disabled people. They also have 1,891 Shelter Plus Care and Section 8 rental assistance vouchers distributed throughout the County. Although the Bellingham/Whatcom Housing Authorities facilitates the provision of a total of 3,603 subsidized housing units, they do not receive enough funding to provide housing assistance to all of the families in need in the County. Most of the funding they do receive cannot be recaptured.

In addition to this, the City of Bellingham's housing programs, using federal funds, include rehabilitation of existing housing units, acquisition of housing units or land for housing, new construction, assistance to homebuyers, rental assistance to tenants and assistance to homeless households and those at risk of becoming homeless.

Several other organizations, including the Archdiocesan Housing Authority and Intercommunity Mercy Housing, own and manage nonprofit rental housing affordable to low-income households.

The Whatcom County Health Department conducted a detailed inventory of affordable housing resources in August 2007 and determined the total number of public and nonprofit affordable housing units included 4,901 housing units equal to 9,877 bedrooms.

| <b>Table 6<br/>2007 Public Housing Inventory</b> |                   |                    |
|--|-------------------|--------------------|
| <b>Housing Type</b>                              | <b># Bedrooms</b> | <b># Utilities</b> |
| Rental housing units                             | 5,229             | 2,861              |
| Permanent Rental assistance-housing vouchers     | 3,511             | 1,620              |
| Homeownership assistance                         | 175               | 89                 |
| Permanent supportive housing                     | 219               | 185                |
| Emergency shelter and transitional housing       | 743               | 146                |
| <b>Total</b>                                     | <b>9,877</b>      | <b>4,901</b>       |

**Other Subsidized Housing**

The federal government expends billions of dollars each year in tax breaks and mortgage interest deductions—all government subsidies on housing that disproportionately serve high income populations.

The federal government spends more on these subsidies each year than it allocates to the Department of Housing and Urban Development. Federal benefits to renters

~~—including low income housing tax credits and HUD direct expenditures to fund subsidized housing throughout the country—totaled under \$50 billion.~~

#### Issues, Goals, and Policies

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

#### Adopting an Ambitious but Achievable Affordable Housing ~~Vision-Goal~~

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

*"By the year 20~~36~~20, every community and neighborhood has a healthy mix of housing sizes, types and prices, affordable at the wages of the jobs nearby. A balanced mix of housing will have housing costs in sync with wages and incomes in the community."*

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

Reason for Change: This is more of a vision statement, as opposed to the following goals. Action Plan items have been incorporated into the policies where relevant.

#### Permitting Process Efficiency

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

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

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

3  
4 Policy 3A-2: Educate interested parties in the permitting processes required  
5 for land use actions using easy to understand publications such  
6 as brochures ~~or~~ handouts, workshops and websites readily  
7 available to the public.

8  
9 Reason for Change: Amended to incorporate action items #27, and 28.

10  
11 Policy 3A-3: Consistently apply the International Building Codes ~~and do not~~  
12 ~~increase requirements.~~

13  
14 Reason for Change: The State Building Code Council makes amendments to the  
15 International Building Codes.

### 16 17 **Mixed Land Uses with Appropriate Buffering and Siting Criteria**

18  
19 Where feasible, mixed land uses should be encouraged. The concept of encouraging  
20 housing near employment and siting employment near the work force is well-  
21 accepted and logical. Housing, transportation, and employment-base needs are  
22 well-served by this proximity; it is desirable from public, employer, employee, and  
23 public service perspectives. Incompatible uses such as heavy, noisy, or noxious  
24 industrial facilities adjacent to residential uses should continue to be discouraged.  
25 Some non-polluting, low-impact types of light industrial uses such as textile  
26 manufacturing, which could be large-scale but not environmentally or aesthetically  
27 offensive, could, with some buffering, be perfectly acceptable and probably  
28 desirable near residential development. Design standards and funding sources will  
29 be needed to fully explore the potential for mixed use since, in some instances;  
30 lenders are reluctant participants in mixed-use projects.

31  
32 County-Wide Planning Policies, Visioning Community Value Statements,  
33 preservation of agricultural lands and environmentally sensitive areas, the  
34 comprehensive plan and zoning regulations generally prescribe preferred locations  
35 for housing a growing population of county residents. Various levels of affordability  
36 and types of housing are needed and must be somehow blended into locational  
37 constraints.

38  
39 Subsidized housing, homeless housing, transient, emergency, and special needs  
40 housing are all part of the affordability riddle, and in some instances a major part.  
41 Citizens currently possessing safe and decent housing may not fully understand the  
42 scope of the housing problem and they may tend not to want housing for less  
43 advantaged households near them. In that regard, the location of affordable  
44 housing can be as difficult an issue as funding.

45  
46 **Goal 3B: Support residential housing near employment**  
47 **opportunities and transit.**



- 1 Policy 3B-1: Enable and support housing development opportunities integral  
2 with, and near, compatible industrial and commercial activities  
3 and transit.  
4
- 5 Policy 3B-2: Establish commercial zoning regulations that accommodate  
6 residential uses at a density higher than surrounding residential  
7 or rural zoning provided adequate transportation access and  
8 services are available.  
9
- 10 Policy 3B-3: Establish industrial zoning regulations that accommodate  
11 temporary residential uses at a density higher than surrounding  
12 residential or rural zoning provided adequate transportation  
13 access is available.  
14
- 15 Policy 3B-4: Residential development adjacent to major transportation routes  
16 may require buffering.  
17
- 18 **Goal 3C: Create opportunity for a broad range of housing types  
19 and encourage mixed affordability.**  
20
- 21 Policy 3C-1: Support lot clustering, varied lot sizes, small-scale multi-family  
22 dwellings, accessory housing and reductions in infrastructure  
23 requirements for subdivisions as incentives for development of  
24 housing obtainable by purchasers with the greatest possible mix  
25 of needs and household incomes.  
26
- 27 Policy 3C-2: Support programs in which citizens participate in the  
28 construction of their own home.  
29
- 30 Policy 3C-3: Support development of manufactured and mobile home parks  
31 and establish design criteria that will enable them to fit into the  
32 surrounding community.  
33
- 34 Policy 3C-4: Develop zoning criteria in order to appropriately site group  
35 homes and accessory dwelling units within county residential  
36 urban growth areas.  
37
- 38 Policy 3C-5: Review any changes to regulations affecting the provision of  
39 housing for current housing preferences and needs.  
40

41 Reason for Change: Modified and moved item #6 from action plan here.

42

43 Policy 3C-6: In UGAs, consider easing lot consolidation criteria, increasing  
44 density, and decreasing minimum lot sizes, in the interest of  
45 serving housing affordability.  
46

47 Reason for Change: Moved items #16 and 17 from action plan here.

1 Policy 3C-7: Coordinate with the cities to ensure efficient development in UGAs  
2 including, for example, appropriate public utility extension and  
3 annexation policies, and consideration of cost allocation to provide  
4 urban capital facilities.

5  
6 Policy 3C-8: Encourage adequate urban land supply to provide for a broad range  
7 of housing types commensurate with residential market demand.

8  
9 Reason for Change: Staff added to further encourage growth inside of UGAs.

10  
11 **Access to Housing**

12  
13 Changing demographics demand flexibility in siting, regulating, and designing  
14 future housing stocks. Family size, household size, proximity to employment and  
15 services, living space requirements due to cultural preferences, immigration  
16 patterns, and other factors contribute to changes in the type, number, and location  
17 of housing opportunities required for the future. The demographic makeup of  
18 Whatcom County's population can logically be expected to change over time  
19 through the 20-year Growth Management Act planning period.

20  
21 Availability of housing for seniors, young adults, single parents, and groups is  
22 frequently overlooked by both the private development sector and the public sector.  
23 In addition, many migrant farm workers entering the county each season face  
24 substandard housing and homelessness. While the upper ends of the housing scale  
25 are normally well-served by the developers of housing projects, other housing  
26 needs are frequently overlooked or neglected. Making housing affordable and  
27 accessible in all residential areas will help integrate these groups of people into the  
28 larger community.

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

32  
33 A portion of the agricultural workers have difficulty in obtaining adequate housing.  
34 Prior to adoption of the comprehensive plan, Whatcom County considered ordinance  
35 amendments allowing for easier and better provision of migrant worker housing.  
36 Difficult issues associated with the amendments such as water, sewer, and other  
37 health concerns caused them to be tabled while an accessory housing ordinance  
38 allowing development of detached second dwelling units was adopted.  
39 Nevertheless, those farm worker housing amendments must proceed to provide  
40 some relief for this important housing need.

41  
42 **Goal 3D: Encourage provision of housing at every income level.**

43  
44 Policy 3D-1: Participate with other local, state, and federal agencies, non-  
45 profit organizations, and jurisdictions to provide housing options  
46 for all income levels by considering donating land, providing

1 expertise, expediting permits, and other appropriate  
2 mechanisms.  
3

4 Reason for Change: Incorporating #s 30 and 31 from action plan.

5  
6 Policy 3D-2: Enable the ability of the farmer to provide housing for all  
7 agricultural workers.

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

10  
11 **Goal 3E: Provide for future housing needs by responding to**  
12 **changing household demographics.**

13  
14 Policy 3E-1: Review and revise existing regulations to identify inhibitions to  
15 housing for the varying preferences of those needing housing.  
16 Focus on population segments with particular needs such as  
17 temporary, transitional, or emergency housing.

18  
19 Policy 3E-2: Evaluate all new regulations or codes developed at the county  
20 level to ensure they accommodate housing preferences and  
21 needs existing at that time.

22  
23 Policy 3E-3: Encourage financial institutions to participate in creative housing  
24 solutions which respond to changing demographics and needs.

25  
26 Policy 3E-4: Support the development of housing specifically for young  
27 adults, seniors, groups, and single parents.

28  
29 **Incentives for Affordability**

30  
31 Profit generally drives the production of most housing. Some types of housing,  
32 particularly some of the more affordable types, are less profitable to build. If the  
33 private sector is expected to play a part in the provision of affordable, obtainable  
34 housing, there must be incentives encouraging them to do so.

35  
36 **Goal 3F: Provide incentives to create affordable housing.**

37  
38 Policy 3F-1: Include incentives density or inclusionary bonus provisions in  
39 land use regulations, in UGAs and in Planned Unit Developments  
40 (PUDs), to offset the reduced profit inherent in more affordable  
41 types of housing. These bonuses may be transferred to other  
42 locations. Incentives might include transfer of development  
43 rights, density bonuses, fee waivers, expedited permit review,  
44 and/or infrastructure concessions to protect developers  
45 wherever special needs populations are specifically served.  
46

Reason for Change: Specify UGAs as an appropriate location for this policy, and added incentive examples from action plan item #22 and #24.

Policy 3F-2: Review accessory housing regulationsordinances for effectiveness and appropriateness and revise when necessary.

Policy 3F-3: Support innovative housing ideas including co-housing (essentially a micro-community with some centralized facilities), elder cottages (~~temporary~~ housing units for healthy but aging family members), and shared living residences or group quarters in UGAs, and educate the public about them.

Reason for Change: Specify UGAs as an appropriate location for this, and add education element to incorporate action item #29.

Policy 3F-4: Support existing agencies which provide for, or provide assistance in obtaining, low- or no-interest loans for those needing assistance to purchase homes.

Reason for Change: Moved action item #26.

## Regulatory Controls

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

### Goal 3G: Identify and remove impediments to affordable housing.

Policy 3G-1: Create opportunities to provide more affordability by relaxing or eliminating some infrastructure requirements or impact fees where it is clearly demonstrated that such action does not create a safety hazard and is not contrary to the interests of the health and well-being of county residents.

Policy 3G-2: Review and revise existing and proposed regulations for consistency with other housing goals.

Policy 3G-3: Educate the public on equal opportunity laws specifically related to housing and housing conditions including options available to anyone discriminated against.

1 Policy 3G-4: Allow development of smaller lots and creative options.

2  
3 **Preservation of Existing Housing Stocks**

4  
5 Destruction of existing housing units due to redevelopment may be  
6 counterproductive for housing affordability. Instead, redevelopment should be  
7 taken as an opportunity to increase affordable housing.

8  
9 **Goal 3H: Facilitate maintenance and rehabilitation of existing**  
10 **housing.**

11  
12 Policy 3H-1: Wherever there is potential for destruction of existing  
13 structures, provide for preserving existing housing or creating  
14 new housing, whether by incorporation into the new project,  
15 moving, or recycling.

16  
17 Policy 3H-2: Support creation of one or more additional housing units, within  
18 permitted density, when existing housing is remodeled or  
19 commercial or light industrial facilities are redeveloped.

20  
21 Policy 3H-3: Identify and implement incentives to preserve and sensitively  
22 rehabilitate historic properties.

23  
24 ~~**Housing — Action Plan**~~

25  
26 ~~**Zoning**~~

27 ~~1. Amend regulations and establish criteria for appropriate development~~  
28 ~~standards to allow an appropriate mix of manufactured and mobile home~~  
29 ~~parks in certain Urban Residential (UR) zones.~~

30  
31 Reason for Change: Addressed in Policy 3C-3.

32 ~~2. Amend zoning regulations to more broadly allow child and senior day care~~  
33 ~~facilities with traffic and buffers adequately addressed.~~

34  
35 ~~3. Allow innovative housing ideas including co-housing, elder cottages, and~~  
36 ~~shared living residences or group quarters.~~

37  
38 Reason For Change: Addressed in Policy 3F-3.

39  
40 ~~**Permitting**~~

41  
42 ~~4. Allow conditional occupancy by the owner of a residence under construction,~~  
43 ~~yet not ready for permanent occupancy, where health, liability, and legal~~  
44 ~~concerns have been addressed. Such occupancy would be conditioned on~~  
45 ~~identified criteria.~~

Reason for Change: This is already allowed by International Building Code [A] 111.3: Temporary Occupancy.

**Regulatory Review and Reform**

~~5. Review any changes to county regulations affecting the provision of housing for negative influence on direct costs and on the indirect costs of permit processing time.~~

Reason for Change: Moved to Policy 3A-1.

~~6. Review any new changes to regulations affecting the provision of housing for population and housing preferences and needs prevailing at that time.~~

Reason for Change: Created Policy 3C-5.

~~7. Establish a regular periodic review schedule of policies and procedures, including accessory housing ordinance, by Planning Commission, panel, task force, executive review, or other methods.~~

Reason for Change: Addressed in Policy 3G-2.

~~8. Adopt land use regulations and development standards which allow lot clustering, varied lot sizes, small scale multi-family dwellings and reductions to infrastructure requirements for subdivisions to encourage development of housing obtainable by purchasers with the greatest mix of household incomes.~~

Reason for Change: Addressed in Policy 3C-1.

~~9. Adopt land use regulations and development standards which allow innovative housing ideas including co-housing, elder cottages, and shared living residences or group quarters.~~

Reason for Change: Addressed in Policy 3F-3.

**Review Committees**

~~10. Form a special task force consisting of farmers, workers, lenders, public housing providers, and elected officials to initiate regulations designed to encourage and enable farmers to provide housing for farm workers.~~

Reason for Change: This is a policy decision and is similar to Policy 3D-2.

~~11. Establish a broad-based citizen committee consisting of interested and affected parties to:~~

- ~~• Review existing regulations for consistency with the goals contained in this plan and review proposed regulations for their effect on housing affordability and availability.~~
- ~~• Evaluate local legislative actions for opportunities to enhance availability of affordable housing to all residents of the county and enforcement of laws pertaining to tenant rights.~~

Reason for Change: Addressed in Policies 3A-1 and 3C-5.

### **Staffing**

- ~~12. In general budget review, allow for adequate staff to provide timely review of land use proposals.~~

Reason for Change: The County's legislative body considers this on a regular basis.

### **Building Standards**

- ~~13. Encourage private groups to inventory sets of pre-approved residential building plans that can be offered to the public free of charge.~~

Reason for Change: We already encourage this, but it is ultimately up to the private groups whether or not they do it.

- ~~14. Investigate and enable creative options to reduce or eliminate infrastructure requirements such as road width, sidewalks, curbs and gutters where it is clearly demonstrated that such action does not create a safety hazard and is not contrary to the interests of the health and well-being of county residents.~~

Reason for Change: Addressed in Policy 3C-1.

### **Lot Size/Shape**

- ~~15. Adopt land use regulations and development standards that allow innovative lot designs (Z lots, zero lot lines, small lot districts) in the interest of reducing the serviced lot portion of overall housing development costs.~~

Reason for Change: Addressed in Policies 3C-1 and 3G-4.

- ~~16. Eliminate lot consolidation criteria when it is in the interest of serving housing affordability.~~

- ~~17. Where appropriate, and through density adjustments, decrease minimum lot sizes.~~

Reason for Change: Action items 16 and 17 integrated into Policy 3C-6.

**Mixed Use**

~~18. Adopt development regulations that provide for adequate buffering requirements (trees, other vegetation, and fences) and sound insulation between uses to minimize drawbacks of mixed use such as noise, odors, and cluttered views.~~

Reason for Change: Covered by WCC 20.80.300 development regulations.

~~19. Review and revise land use regulations and adopt "adaptive re-use" to allow the conversion of single-family dwellings, commercial/light industrial facilities and other non-residential structures to a variety of housing types where water and sewage treatment can be provided.~~

Reason for Change: This is already allowed under the current edition of the International Existing Building Code.

**Developer Incentives**

~~20. Review potential for offering density bonuses, reduced lot size, and other incentives for including specified proportions of housing targeted for low- and moderate-income households.~~

Reason for Change: Addressed in Policies 3F-1 and 3G-4.

~~21. Through adoption of a set of incentives, use some form of inclusionary zoning that encourages provision of housing targeted for low- and moderate-income households.~~

Reason for Change: Addressed in Policy 3F-1.

~~22. Make a series or menu of incentives, including but not limited to density bonuses, transfer of development rights, and/or infrastructure concessions available to project developers wherever special needs populations are specifically served.~~

Reason for Change: Added to Policy 3F-1.

~~23. Require impact and mitigation fees, if any, to be paid at the time the occupancy permit is issued by Whatcom County.~~

Reason for Change: Not in compliance with current WCC 20.75. This would require a policy decision if/when mitigation fees were implemented.



1 ~~24. Provide additional bonus housing density for inclusion of affordable housing~~  
2 ~~in a Planned Unit Development.~~

3  
4 Reason for Change: Added to Policy 3F-1.

5  
6 **Buyer Assistance**

7  
8 ~~25. Establish a housing development fund, accessible to individuals qualified for~~  
9 ~~affordable housing assistance who are legal residents of the county,~~  
10 ~~administered by an agency such as Bellingham-Whatcom County Housing~~  
11 ~~Authority or the Whatcom County Opportunity Council, and funded by~~  
12 ~~contributions from developers wishing to utilize affordable housing incentives~~  
13 ~~and bonuses, but not wishing to include affordable housing in their own~~  
14 ~~projects.~~

15  
16 Reason for Change: Moved to Policy 3D-4.

17  
18 ~~26. Support existing agencies which provide for, or provide assistance in~~  
19 ~~obtaining, low- or no-interest loans for first-time home buyers and others~~  
20 ~~needing assistance to purchase homes.~~

21  
22 Reason for Change: Moved to Policy 3F-4.

23  
24 **Education**

25  
26 ~~27. Prepare an easily-understood guide or set of guides, readily available to the~~  
27 ~~public, describing in a step-by-step fashion the processes required for land~~  
28 ~~use actions.~~

29  
30 ~~28. Educate the public about permitting processes, and the availability of existing~~  
31 ~~house plans by providing easy access to information through media such as~~  
32 ~~videotapes, workshops, the Internet and others.~~

33  
34 Reason for Change: 27 and 28 incorporated into Policy 3A-2.

35 ~~29. Educate the public about innovative housing ideas including co-housing, elder~~  
36 ~~cottages, and shared living residences or group quarters.~~

37  
38 Reason for Change: Added to Policy 3F-3.

39  
40 ~~30. Coordinate with local, state, and federal housing agencies, organizations and~~  
41 ~~jurisdictions to further Whatcom County's goals and polices relating to~~  
42 ~~housing.~~

43  
44 ~~31. Work with local, state and federal agencies to coordinate programs and~~  
45 ~~secure grants or other funds available for housing programs.~~

Reason for Change: 30 and 31 incorporated into Policy 3D-1.

~~**Housing Affordability, Distribution, and Targeting**~~

~~32. Allocate to each UGA and city a "fair share allocation" that specifies the number of affordable housing units that are needed to accommodate each economic segment of the population in each area.~~

Reason for Change: There would need to be a collaborative agreement/process amongst the County and cities to do this and such an agreement does not presently exist.

~~**Policy Priority in Favor of Permanent Community Benefit**~~

~~33. Seek perpetual affordability achievable through nonprofit-owned rental housing and certain forms of homeownership including community land trusts, limited equity condominiums, and deed restricted homeownership.~~

Reason for Change: Addressed in 3D-1.

~~**Inclusionary Zoning**~~

~~34. Develop inclusionary zoning incentives and requirements that integrate affordable housing into new market-rate developments.~~

Reason for Change: Integrated into new Policy 3G-5.

~~35. Develop a system for inclusionary zoning payments made in lieu of providing inclusionary units in some developments.~~

Reason for Change: Integrated into new Policy 3G-5.

~~**Financial Incentives to Encourage Affordability**~~

~~36. Explore legislative authority to use "current use taxation policies" to benefit affordable housing by applying the tax abatement policy now available for farmland, timberland and other open spaces.~~

Reason for Change: This appears to require a State Constitutional amendment, and would require a larger policy discussion.

~~37. Explore other financial incentives such as tax credits for low-income households who opt into a non-speculative housing market.~~

Reason for Change: Moved to Policy 3F-5.

1 ~~38. Encourage "employer-assisted housing" as a recruitment/retention strategy~~  
2 ~~using down payment assistance, interest rate buy-downs, second mortgages,~~  
3 ~~etc.~~

4  
5 Reason for Change: This is a private sector incentive.

6  
7 **Funding Strategies**

8  
9 ~~39. Create a "housing trust fund" to provide dedicated funding for housing~~  
10 ~~priorities set by the jurisdictions involved.~~

11  
12 ~~40. Consider using the "Housing and Conservation Trust" used in Vermont to~~  
13 ~~fund affordable housing inside urban areas that takes pressure off farmland,~~  
14 ~~open space and rural lands.~~

15  
16 ~~41. Consider a ballot measure for a "housing levy" that funds affordable housing~~  
17 ~~development.~~

18  
19 ~~42. Consider a housing levy that adapts the Vermont model by proposing a~~  
20 ~~combination of open space/farmland/salmon protection along with support~~  
21 ~~for permanently affordable housing at the right location.~~

22  
23 ~~43. Consider using a "real estate excise tax" or a "real estate transfer tax" a~~  
24 ~~County-wide tax or levy to provide a revenue stream for the local housing~~  
25 ~~trust fund for affordable housing.~~

26  
27 Reason for Change: All these funding strategies require a regional policy discussion,  
28 however, they are integrated into Policy 3F-5 as options to consider.