Whatcom County 5-year Homeless Housing Plan: Implementation Plan for 2026 through 2030

October 2025

WHATCOM COUNTY
HEALTH AND COMMUNITY SERVICES

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DVSAS
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Ferndale Library
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Lake Whatcom Center
Lifeline Connections
Light House Ministries
Lutheran Community Services NW
Lydia Place
Lynden Community/Senior Center
Nooksack Homelessness Program
North County Non-profit Networking Group
Northwest Youth Services
Opportunity Council
Pioneer Human Services
Recovery Café
Road2Home
Small Cities Caucus
Sun Community Services
Swift Haven HomesNow Tiny Homes
Unity Care NW
Unity Village HomesNow Tiny Homes
Whatcom County Coalition to End Homelessness
Whatcom County Council
Whatcom Dispute Resolution Center
WWU Basic Needs
Youth Action Board (NWYS)
YWCA

Lastly, thank you to the hundreds of community members who offered your input on the plan's objectives and strategies. In particular, thank you to the people who've experienced homelessness who took the time to participate in the plan development. Thank you for offering your expertise and entrusting Whatcom County Health and Community Services to use your input to guide decision-making.

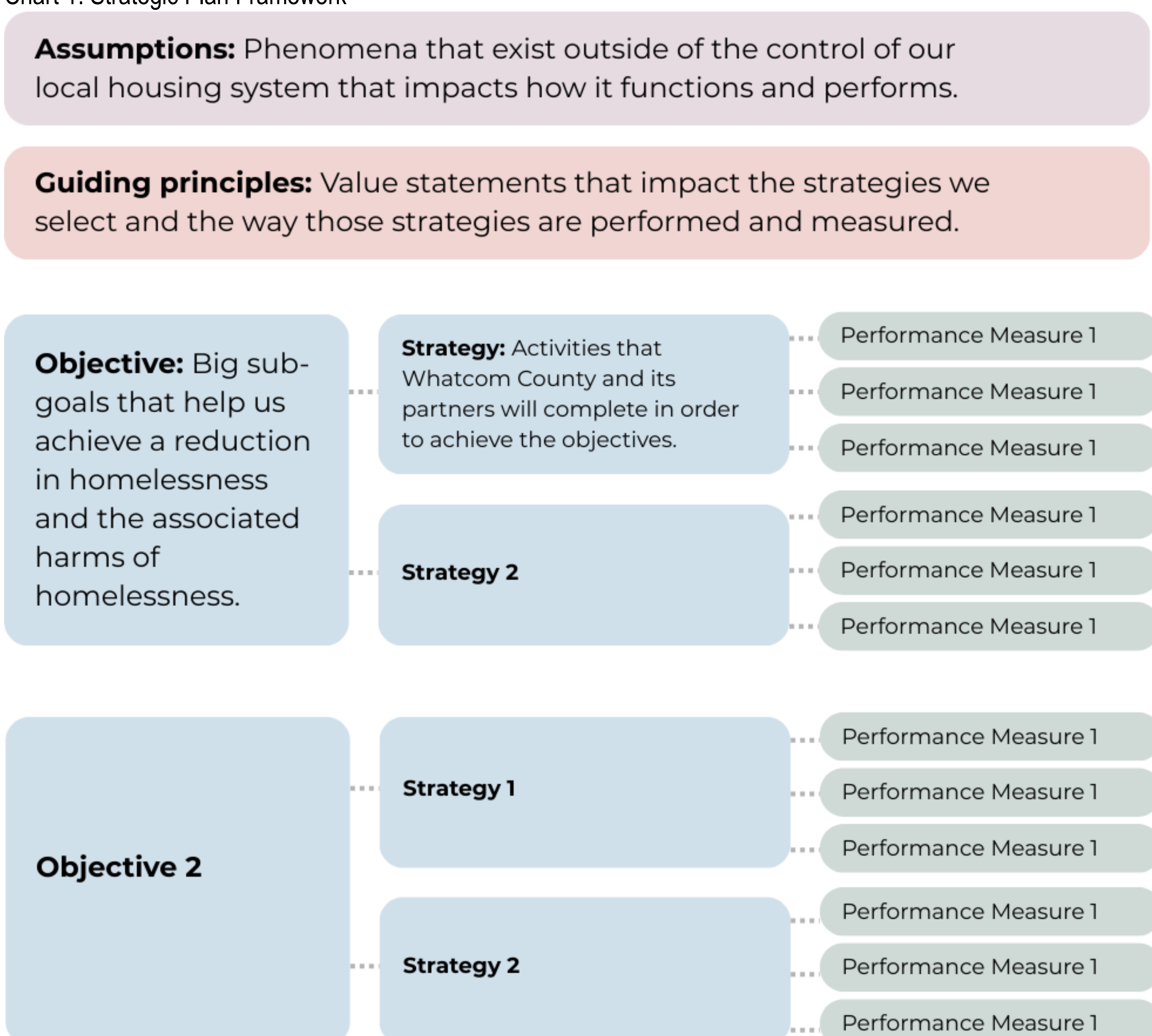
Table of Contents

Executive Summary

The Whatcom County 5-year Homeless Housing Plan defines the county's goals aimed at reducing homelessness and the harms associated with homelessness. The plan begins with chapters offering a background on homelessness and funding available for homelessness and affordable housing, then details a strategic plan to be carried out from 2026 through the end of 2030. The strategic plan follows a framework, as shown in the chart below, beginning with overarching assumptions and guiding principles, then objectives, or sub-goals, intended to reduce homelessness and the harms associated with homelessness. Each objective has specific strategies, timelines and performance measures to meet the objectives.

The plan is a culmination of efforts by Whatcom County Health and Community Services (WCHCS) staff, the Whatcom County Housing Advisory Committee (WCHAC), key stakeholders, homeless housing providers, elected officials, and Whatcom County community members. The 5-year plan follows specific guidelines set forth by the Washington State Dept of Commerce, including both process requirements and required components.

Chart 1. Strategic Plan Framework



Assumptions

The strategic plan's assumptions describe phenomena that exist outside the control of our local housing system that impacts how it functions and performs. The assumptions are described in greater detail in the "Strategic Plan for 2026 through 2030" chapter and listed here:

1. Housing market pressure
2. Social safety net gaps
3. Social marginalization
4. Operating in scarcity

Guiding Principles

The other overarching component of the strategic plan is the guiding principles, which are value statements that impacted which strategies were selected for the plan, and how they are measured and performed. The guiding principles are further described in the "Strategic Plan for 2026 through 2030" chapter and listed here:

1. Housing services should build on existing evidence and best practices
2. Every person has the right to make their own decisions and to be treated with dignity
3. Everyone can be housed with the right support
4. Working together as a community creates strong outcomes for everyone we serve
5. Stable housing is the foundation for good health, positive educational outcomes, financial security, and community engagement

Objectives

The strategic plan objectives are sub-goals intended to reduce homelessness and the harms associated with homelessness. Five of the seven sub goals, listed below, were required by the Dept of Commerce whereas numbers 2 and 4 were selected by Whatcom County community members:

1. Prevent episodes of homelessness whenever possible.
2. Create and preserve more affordable housing.
3. Seek to house everyone in a stable setting that meets their needs.
4. Reduce unsheltered homelessness by expanding shelter capacity.
5. Prioritize assistance based on the greatest barriers to housing stability and the greatest risk of harm.
6. Strengthen the homeless service provider workforce.
7. Promote an equitable, accountable and transparent homeless crisis response system.

Strategies, Implementation Timelines and Performance Measures

The below table displays each of the strategic plan's objectives along with the associated strategies, timeline for implementation, and performance measures. Annual progress reports will offer updates on implementation of each of the strategies and how they are performing.

Table 1. Objective 1, Prevent Episodes of Homelessness Whenever Possible: Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
1.1 Targeted Homeless Prevention	2026-2030	• 80 program slots available. • 95% of households will retain housing within 6 months of receiving assistance.
1.2 Housing and Essential Needs (HEN) Homeless Prevention	2026-2030	• 46 program slots available. • 95% of households will retain housing within 6 months of receiving assistance

1.3 Homeless Prevention for Veterans	2026-2030	• 20 program slots available. • 95% of households will retain housing within 6 months of receiving assistance.
1.4 Healthy Children's Fund (HCF) Housing Strategy	2026-2030	• 69 program slots available. • 50% or more of households exiting the program no longer qualify as "housing unstable."
1.5 Whatcom Dispute Resolution Center (WDRC) Housing Stability Program	2026-2030	• 70% of households receiving mediation or facilitation services will come to a resolution agreed upon by all parties.
1.6 Assess whether increased coordination of Housing Prevention (HP) referrals is needed	2026	• Homeless Prevention coordination assessment completed. • Pathways for accessing prevention services for people exiting institutions identified and published.

Table 2. Objective 2, Create and Preserve more Affordable Housing: Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
2.1 Support 9% Low-Income Housing Tax Credit (LIHTC) projects	2026-2030	• At least 130 new units of affordable housing will be developed. • At least one new project will be developed outside the City of Bellingham.
2.2 Support acquisition and construction of new units of affordable housing and preservation of existing units	2026-2030	• Support the development of at least 125 new units of affordable housing. • Work to preserve existing units of affordable housing such that no income-restricted units convert to market-rate prices.
2.3 Complete a county-wide inventory of affordable housing units	2026-2030	• Establishment of, and periodic update to, affordable housing inventory.
2.4 Support developers with training and technical assistance to create ten-year capital needs assessments and preventative maintenance schedules	2027-2030	• At least five agencies will benefit from training or technical assistance related to long-term capital asset management. • Sample assessments and preventative maintenance schedules, including templates and sample plans, will be developed and distributed to all developers.
2.5 Leverage capital contracting processes to help ensure developers create and maintain adequate maintenance reserves	2028-2030	• Development of minimum standards, benchmarked to best practices, and modified for local conditions (including the Capital Needs Assessment), for per-unit/per square foot/or similar set-asides for maintenance reserve. • Development of a written procedure, with required language to include in all capital RFPs, contracts, and monitoring protocols.
2.6 Implementation of prioritization criteria for low-income housing or	2026-2030	• All low-income housing or emergency shelter capital projects will be prioritized based on the established policy.

emergency shelter capital projects		
2.7 Establishment of a framework to assess and guide the acquisition of existing properties.	2026	• Establishment of a framework to assess and guide the acquisition of existing properties.
2.8 Convene and support workgroups to identify barriers to affordable housing development, evaluate and make recommendations for supporting emerging trends, and identify non-traditional funds to support development	2028-2030	• No fewer than two short-term, task oriented, topic specific work groups will be formed each year. • Workgroups will have clear recommendations and next steps submitted to the WCHAC and Whatcom County Council at least annually.

Table 3. Objective 3, Seek to House Everyone in a Stable Setting that Meets Their Needs: Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
3.1 Outreach for youth and young adults and people in rural areas	2026-2030	• At least 2,200 contacts will be made annually • At least 26 Coordinated Entry Intakes will be completed by outreach workers annually.
3.2 Transitional Housing	2026-2030	• 12 program slots available. • At least 80% of exiting households will exit into permanent housing.
3.3 Rapid Rehousing	2026-2030	• At least 218 program slots will be available. • At least 80% of exiting households will exit into permanent housing.
3.4 Housing with Services	2026-2030	• At least 20 program slots will be available. • At least 95% of households will retain housing or exit into permanent housing.
3.5 Permanent Supportive Housing	2026-2030	• At least 260 program slots will be available. • At least 95% of households will retain housing or exit into permanent housing.
3.6 Services-only Interventions	2026-2030	• At least 700 people will be served at the Ferndale Resource Center. • At least 40 households will receive housing resource case management at the Ferndale Resource Center. • At least 4 households will receive pre-housing case management. • At least 60 households will be served with resources and diversion-related services.
3.7 Provide Housing Pool case management based on household vulnerability	2027-2030	• At least 60 households served annually. • At least 85% of households will reduce at least one significant barrier to housing.
3.8 Build programs' capacity to serve	2026-2030	• The disparity in the proportion of people who identify as Alaskan Native, American Indian or Indigenous in the

currently underserved households		homeless population and those receiving services will go down. • Strengthen pathways for medically fragile adults to exit homelessness and receive adequate care. • Fewer people in the Housing Pool will be ineligible for programs because of their criminal history.
3.9 Implement recommendations from PSH evaluation	2026-2030	• Increase onsite behavioral health providers at a minimum of one PSH facility. • Improvement in retention or exits to permanent housing for PSH households.

Table 4. Objective 4, Reduce Unsheltered Homelessness by Expanding Shelter Capacity: Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
4.1 Domestic Violence shelters	2026-2030	• At least 21 beds/units will be available. • At least 50% of exiting households will exit into permanent housing.

4.2 Families with children shelters	2026-2030	• At least 30 program slots will be available year-round:
		  ○ 19 units in congregate shelter
		  ○ 8 units available via hotel-motel
		• At least 10 additional program slots will be available during the winter season.
		• At least 50% of exiting households will exit into permanent housing.

4.3 Single women's shelter	2026-2030	• At least 14 beds will be available. • At least 50% of exiting households will exit into permanent housing.
4.4 Youth shelter	2023-2030	• At least 8 beds will be available. • At least 50% of exiting households will exit into permanent housing.
4.5 Youth day shelter	2026-2030	• An occupancy of at least 36 will be available for day shelter. • Shelter will be used by an average of at least 25 people per day.
4.6 Sober living shelter	2026-2030	• At least 9 beds will be available. • At least 50% of exiting households will exit into permanent housing.
4.7 Severe Weather Shelters (SWS)	2026-2029	• At least 75 beds will be available during the winter season. • At least 50% of exiting households will exit into positive outcomes.
4.8 Tiny home villages	2029-2030	• At least 30 units will be available. • At least 50% of exiting households will exit into permanent housing.
4.9 Congregate, low barrier, secular shelter with day shelter options	2029-2030	• At least 60 beds will be available. • Occupancy capacity of at least 60 people during daytime hours.

		• At least 50% of exiting households will exit into positive outcomes.
4.10 Increase shelter bed capacity during times of severe weather	2029-2030	• 5 to 15 beds will be additionally available during the winter months. • At least 50% of exiting households will exit into positive outcomes.

Table 5. Objective 5, Prioritize Assistance Based on the Greatest Barriers to Housing Stability and the Greatest Risk of Harm: Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations	2026-2030	• Referrals for households will take less than 7 business days on average • At least 9 organizations will accept referrals from Coordinated Entry at given time.
5.2 Northwest Youth Services Coordinated Entry Operations	2026-2030	• Referrals for households will take less than 7 business days on average. • At least 20 Coordinated Entry intakes will be completed annually.
5.3 Opportunity Council Information and Referral Specialists	2026-2030	• At least 400 Coordinated Entry intakes will be completed annually.
5.4 Update Prioritization Policy and Processes	2026-2027	• Prioritization policies will transparently reflect community values and availability of services. • A determination is made about whether it is feasible to invest in a technology system for Coordinated Entry.
5.5 Update Intake and Assessment Tools	2026-2027	• The updated Coordinated Entry assessment tool will only collect the information needed to better measure vulnerability and make a referral. Other information collected will be limited.

Table 6. Objective 6, Strengthen the Homeless Service Provider Workforce: Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
6.1 WCHCS training series; Crisis Prevention Intervention training	2026-2030	• At least 5 trainings will be offered each year. • Increased knowledge among training attendees.
6.2 Establish new trainings	2026-2030	• At least 3 trainings will be offered each year. • Increased knowledge among training attendees.
6.3 Offer case manager trainings	2027-2030	• At least 4 trainings will be offered each year. • Increased knowledge among training attendees.
6.4 Create/fund internship programs	2027-2030	• WCHCS will fund at least 3 internships annually. • At least 1 internship will result in full time employment in the field.
6.5 Encourage competitive wages	2027-2030	• More WCHCS contractors will meet a minimum standard wage for their employees.

Table 7. Objective 7, Promote an Equitable, Accountable and Transparent Homeless Crisis Response System: Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
7.1 Housing week	2026-2030	• Community members will gain knowledge on the homeless housing system.
7.2 Public engagement & coordination meetings	2026-2030	• WCHCS will host at least 5 regular, ongoing coordination meetings and public-facing meetings.
7.3 Consulting	2026-2030	• WCHCS will receive a final report with recommendations for implementation.
7.4 Quarterly report to Whatcom County Council and other community/provider groups	2026-2030	• WCHCS will submit quarterly reports 6 weeks following the end of each quarter.
7.5 Point in Time Count + annual plan update report	2026-2030	• A PIT infographic will be made available to the public by the end of the second quarter of the year. • An annual report update on the Homeless Housing Plan will be made available to the public during the first quarter of each year.
7.6 Bi-annual presentation to Whatcom County Council	2026-2030	• WCHCS will provide presentations to Whatcom County Council each year in quarters one and three.
7.7 Provider engagement with people with lived experience	2027-2030	• At least half of WCHCS contractors will include people with lived experience in their program development and ongoing quality improvement efforts.

Introduction

The Whatcom County 5-year Homeless Housing Plan guides the county's goals aimed at reducing homelessness and the harms associated with homelessness. The plan determines the strategies we use and where resources are focused over the next five years of implementation from the beginning of 2026 through the end of 2030. This introduction describes the plan requirements, the process used to develop the plan, and how the plan is laid out in the remainder of this document.

Plan Requirements

Washington State law requires local governments to work with a taskforce to develop a homeless housing plan for their jurisdiction every five years.[1] The requirements for the plan are further defined and operationalized by the Dept of Commerce, which includes both process requirements as well as specific components.[2] The required processes included: publishing a notice of the plan's development, including key stakeholders representing different organizations and populations, publishing a notice of public hearing, and adopting the plan. The documentation of the required processes that took place are detailed in Appendices A and B. The components of the plan required by the Dept of Commerce included: a description of the implementation period,[3] plan objectives (including five required by the Dept of Commerce), associated strategies, timelines, and performance measures, estimates of service levels needed to eliminate homelessness, funding sources available for homeless housing assistance programs and capital projects, estimates of permanent and emergency housing needs, prioritization of criteria of homeless housing capital projects, and documentation of public engagement. These components make up the primary contents of this plan.

Process of Development

Plan development began towards the end of 2024, when Whatcom County Health and Community Service (WCHCS) determined to use an established advisory group, the Whatcom County Housing Advisory Committee (WCHAC), as the 5-year plan taskforce. The WCHAC then formed a sub-committee, comprised of smaller number of committee members, to meet more regularly and oversee plan development.[4] A list of key stakeholders was developed and people were invited to participate in the plan development per the Dept of Commerce requirements.[5] WCHCS created a project plan, summarized in the table below, to determine each phase of the plan's development.

Table 8. Project Plan for 5-year Homeless Housing Plan

Phase	Activities	Timeline
Introduction	Introduce at Whatcom County Housing Advisory Committee	Dec 2024
	Establish subcommittee	Jan 2025
Guiding Principles and Objectives	Subcommittee meetings 1 & 2	Jan-March 2025
	Host Phase 1 of community engagement events	Feb-March 2025
	Conduct 1st Key Stakeholder interviews	Feb-March 2025
Strategies and Performance Measures	Subcommittee meetings 3-5	April-July 2025
	County Executive & County Council input	May-July 2025

[1] See, Local Homeless Housing Plans (2018), in the References section.

[2] See, Washington State Department of Commerce (2024), in the References section for the full guidance.

[3] While the Dept of Commerce guidelines specify an implementation period of 2025-2030, Whatcom County received permission from Commerce to make the plan's implementation period to span from 2026 through the end of 2030.

[4] A list of WCHAC committee members and subcommittee members is available in Appendix B.

[5] A list of key informants, both those invited and those who participated, is available in Appendix B.

	Host Phase 2 of community engagement events	June 2025
	Presentation to full WCHAC on progress	June 2025
	Conduct 2nd Key Stakeholder interviews	June 2025
	Host provider meetings	July 2025
Drafting	1st draft to WCHAC for review	August 2025
	Final draft to WCHAC	Sept 2025
Resolution	Announcement of draft plan available for public review/comment	Sept 2025
	Final version presented at WCHAC for approval	Oct 2025
	Resolution to full Whatcom County Council	Nov 2025

The two main phases of the plan, the development of the guiding principles and objectives, and the development of the strategies and performance measures, included public engagement components and key stakeholder interviews. During the first phase of public engagement in the first quarter of 2025, community members were asked to participate in a ranked choice activity to determine which objectives, or goals, to include in the plan. There were nine options available, with an additional write-in option. Participants completed the ranked choice activity individually or in small groups. WCHCS staff visited 16 different venues during that time period, including several Emergency Shelters, urban and rural libraries, and a farmers' market. [6] Additionally, staff from Ferndale Community Services invited people to participate who stayed in their severe weather shelter, or who they interacted with during Street Outreach. An online version of the ranked choice activity was also available, with a total 748 submissions received across in-person and online activities. Seven key stakeholder interviews took place where WCHCS asked interviewees about information to include in the plan, including the background section, system gaps, what was working well in the homeless housing system, and gaps or strategies that should be included in the plan. All of the ranked choice responses were compiled and the subcommittee selected the top seven objectives to include in the plan.

During the strategies and performance measures phase of plan development, WCHCS staff hosted two large-scale community events, held a second round of key stakeholder interviews, and hosted provider meetings. The two large-scale events, taking place in early June, were in Bellingham and Lynden with 60 and 13 attendees, respectively. These events focused on gathering community input on how urgently each proposed strategy should be pursued. WCHCS also hosted provider meetings on various intervention topics, including prevention, Coordinated Entry, Rapid Rehousing, Permanent Supportive Housing, Emergency Shelter, Street Outreach, and capital development to receive feedback on proposed performance measures. Additionally, six key stakeholder interviews took place to gather input on the proposed strategies.

Throughout the plan development, the WCHAC subcommittee met five times to make decisions around the plan's guiding principles, objectives, and strategies. Subcommittee members also reviewed early drafts of the plan and offered detailed comments.

The draft version of the plan was submitted to the WCHAC committee in early August, and the final version submitted on September 19, 2025, at which point the plan became available for public review ahead of final approvals from the WCHAC and Whatcom County Council.

[6] A full list of locations is available in Appendix A.

Contents of this Document

The six main chapters of the plan include the Executive Summary, Introduction (this section), Background: current state of homelessness and affordable housing, Funding and costs for homelessness- and housing-related services, strategic plan for 2026 through 2030, and Appendices. The chapter, “Background: Current State of Homelessness and Affordable Housing” begins with an introduction to homelessness in Whatcom County, followed by a discussion of causes of homelessness, programs aimed at reducing homelessness through Whatcom County’s continuum of care, and ending with a discussion of system gaps. The next chapter, “Funding and Costs for Homelessness- and Housing-Related Services,” includes a description of fund sources and available uses, 2024 allocations by intervention, and differences in revenues between 2020 and 2024. The chapter, “Strategic Plan for 2026 through 2030” describes the plan’s overarching assumptions and guiding principles, followed by sections on each of the plan’s seven objectives, and ending with a discussion of annual updates and reports. Each objective section includes a description of the objective, current programs and costs, new strategies and costs, other similar programs in the community, a discussion of how that objective’s strategies overlap with strategies from other objectives, the implementation timeline and performance measures for strategies, and how the strategies align with the guiding principles. The final chapter of the plan is appendices, including appendices on community engagement, Whatcom County Housing Advisory Committee members, key stakeholders, estimates of services levels, and a survey of fund sources for homeless housing assistance programs and capital projects by state fiscal year.

Background: The Current state of Homelessness and Affordable Housing

Introduction to Homelessness in Whatcom County

In the 2025 Point in Time Count there were 650 households, or 815 individuals, in Whatcom County experiencing homelessness, including 337 people staying unsheltered in a place not meant for human habitation.[7] The count of homeless households was an overall decrease from the previous year two years, but otherwise continued a pattern of a steady rise in homelessness seen in the county since 2019.[1,8] These numbers have continued to rise despite the increasing investments by local and state governments to increase funding towards homelessness-related services. This chapter begins by explaining how and why homelessness exists and continues to rise in Whatcom County, the interventions aimed at reducing homelessness and the performance of those programs, and ongoing gaps in the homeless housing system.

Causes of homelessness in Whatcom County

Pressure on the Housing Market

Much of the challenge associated with homelessness in Whatcom County and around the country is the result of pressures on the housing market, where demand for housing outpaces the supply. This creates insufficient access to affordable housing and pushes the most vulnerable people into homelessness. Greg Colburn and Clayton Page Aldern discuss this phenomenon in detail in their 2022 book, *Homelessness is a Housing Problem: How Structural Factors Explain U.S. Patterns.* Homelessness is far higher in cities where rents are higher and vacancy rates are lower, even after accounting for poverty, weather, mental illness, drug use, local public assistance programs, and economic mobility. Research supported by the state of Washington drew similar conclusions, showing that the strongest predictor of homeless rates across Washington's urban counties was median rent for one-bedroom units, followed by the percentage of the population that was 65 or older, and the percentage of rent-burdened, low-income households.[9]

We can see pressures in the Whatcom County housing market by looking at increases in costs of rent and mortgages, how construction has not kept pace with the inflow migration into Whatcom County, and relatedly, how wage growth has not kept pace with increased housing costs.

[7] See, Whatcom County Health and Community Services (2025) in the References section.

[8] For the 2019 local plan, see, Whatcom County Health and Community Services (2019), in the References section.

[9] See, Mueller, Hoard and Sanders (2023), in the Reference section.

Increase Costs of Mortgages and Rent

Chart 2. Median Rent 2019 to 2023

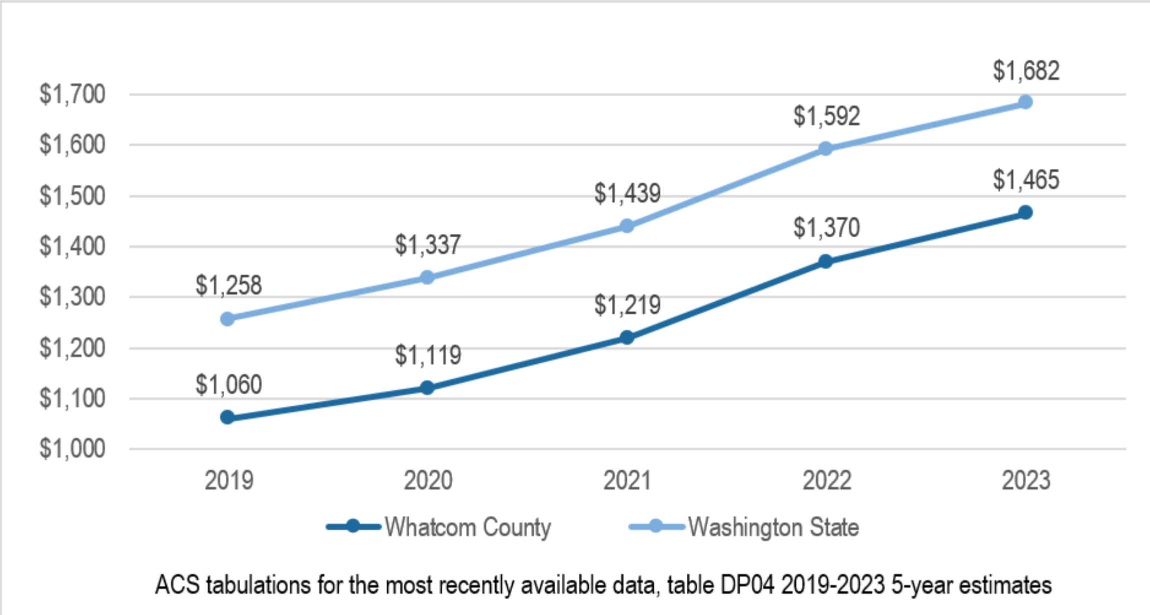
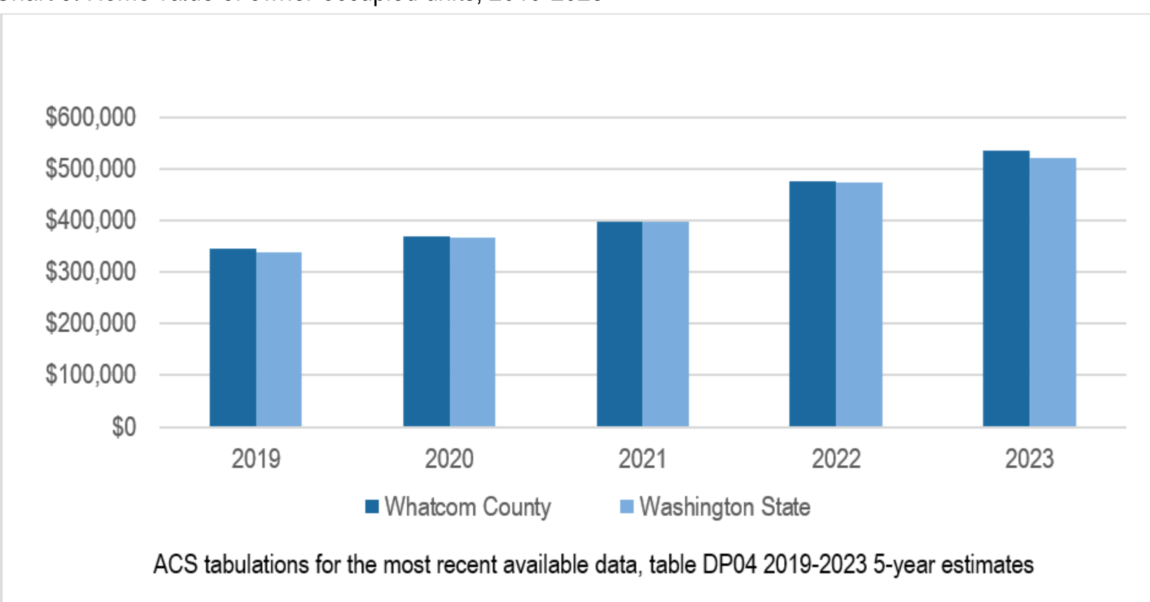


Chart 2 Shows how median rents have increased from 2019 to 2023, both in Whatcom County and across the Washington State. Notably, the cost increase in Whatcom County was 38% from 2019 to 2023, rising at a faster rate compared to the state as a whole (34%). The changes to home values for owner-occupied units has grown even more dramatically over that same time period. Chart 3 Shows that from 2019 to 2023, the rise in the median home value for owner-occupied homes (meaning where people live in homes they own) rose by $190,400, or over 55% in Whatcom County.

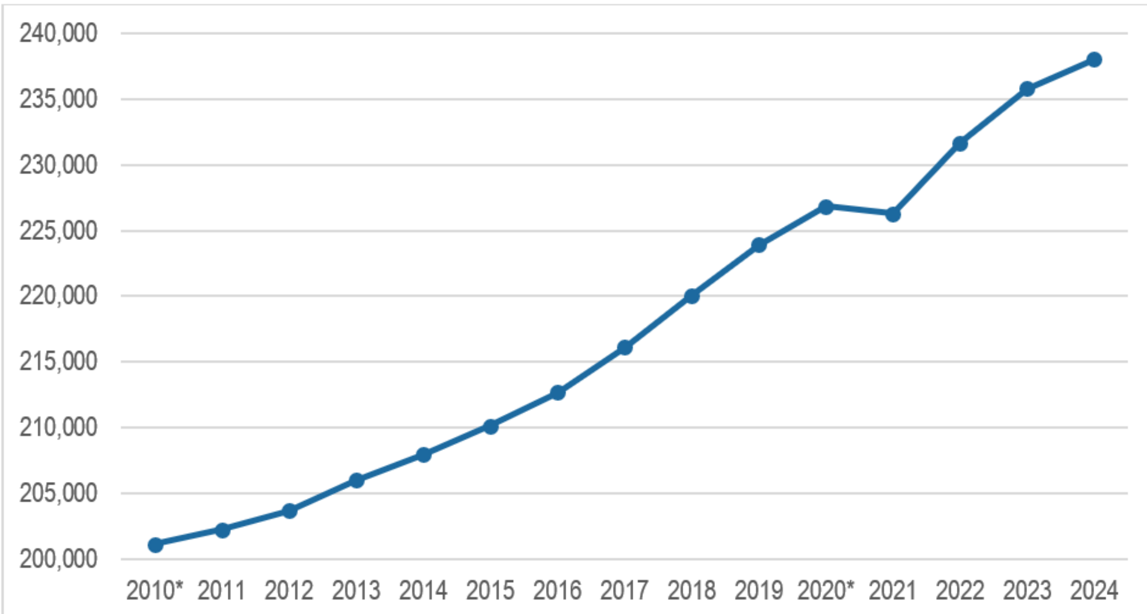
Chart 3. Home value of owner-occupied units, 2019-2023



Inflow Migration and Housing Development

The last Whatcom County Comprehensive Plan published in 2016 estimated that the 2013 population in Whatcom County was 205,800 people with an estimated population growth between 225,580 to 330,869 by 2036.[10] Whatcom county met the lower bounds of that population increase estimate in 2020 with a population of 226,847 according to the U.S. Census,[11] representing a 12.78% increase in the population between the 2010 and the 2020 Census.

Chart 4. Whatcom County Population Estimates, 2010-2024, Washington Office of Financial Management



* 2010 and 2020 are actuals, not estimates, based on the U.S. Census count.

Over this same time period, rental vacancy rates were stubbornly low, ranging from 2% to 3% between 2019 and 2023.[12] Healthy rental vacancy rates are generally considered to be around 6%.[13] Vacancy rates go down when the number of units on the market do not keep up with the growth in population. Low vacancy rates also incentivize property owners to raise their rent prices because the demand is high. High demand also incentivizes property owners to be more selective about their tenant applicants, sometimes setting strict credit score requirements, co-signers, or larger deposits that make rental housing less accessible to low-income households. When rents increase, the lowest-income renters can get pushed out of the market and into homelessness. Most people who are homeless in Whatcom County had their last permanent address in Whatcom County; they are not homeless and migrating into Whatcom County from other areas in the state.[14]

> "*In my opinion, the focus should be affordable housing as a preventative measure. It's always more efficient to be proactive instead of reactive*" – Whatcom County resident, public engagement Phase I

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[10] See Chapter 1 of Whatcom County (2016) in the References section.

[11] See decennial census counts, Washington State Office of Financial Management (2025), in the References section.

[12] See, U.S. Census (2024a), in the References section.

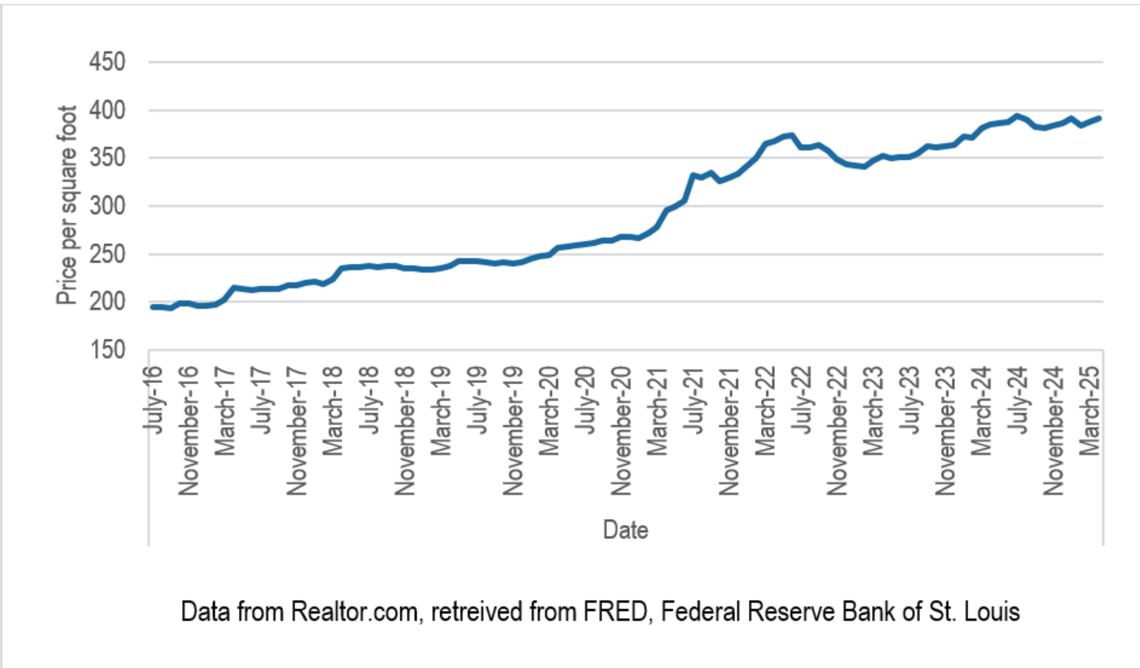
[13] See, Washington State Department of Commerce (2023), in the References section.

[14] Per the 2025 Point in Time count, 68% of respondents' last permanent address was in Whatcom County.

The number of building permits for single- and multi-family units were either steady or growing in Whatcom County from 2015 to 2022, but they took a big downward turn in 2023, going from 1,614 permits in 2022 to just 894 in 2023.[15] Whatcom County ranks fourth-lowest across the 39 counties in the state for percent change by year.[16] When population increases outpace new housing development, more people compete for fewer available homes, pushing home prices up and more people into homelessness.

As the chart below shows, the median list price per square feet of homes has risen significantly in the last 10 years, from a median of just under $200 per square foot in July of 2016 to nearly $400 in April 2025, a 2x increase.[17]

Chart 5. Median Listing Price per Square Foot in Whatcom County



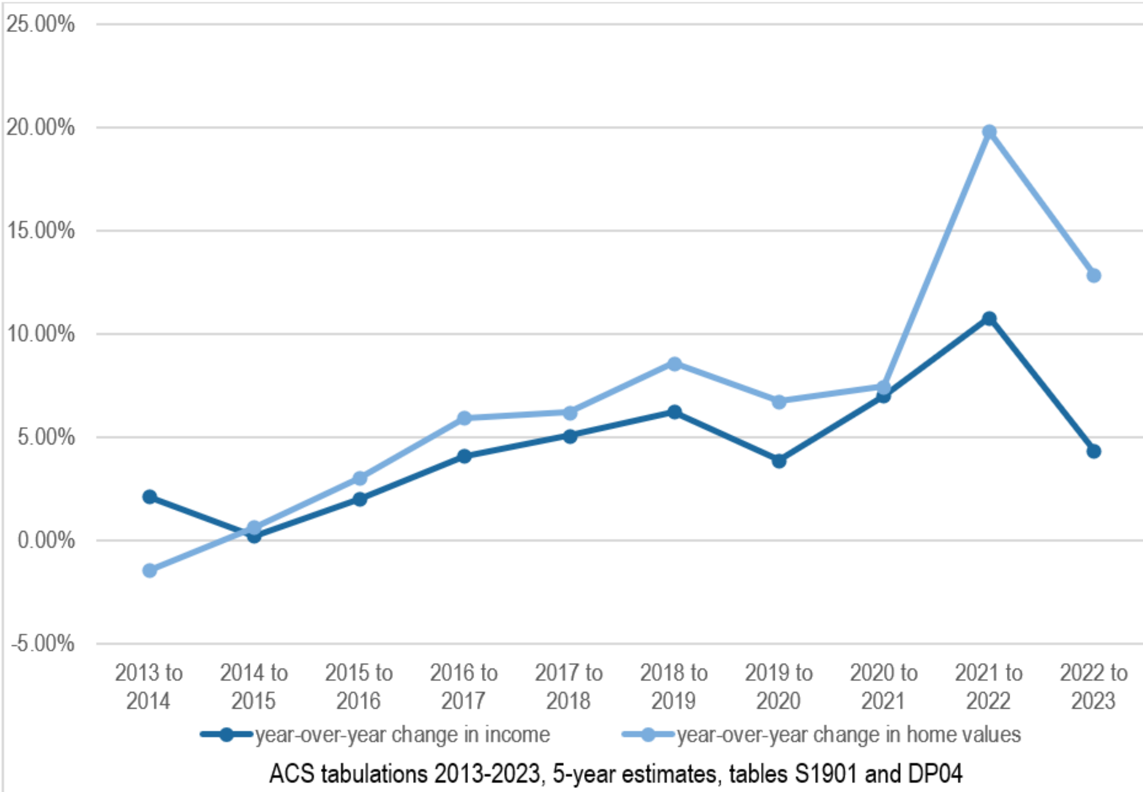
Building new units and the cost of those units is heavily impacted by macroeconomic forces. The significant spike in home values and the surge in building in Whatcom County in 2021 and 2022 was due in large part to the reduced costs of borrowing. After being relatively steady between 3.5% and 5% for a 30-year fix rate mortgage since the 2008 recession, average interest rates in the United States dropped to almost 2.5%, and have since then steadily risen to be between 6.5% to almost 8% as of May 2025.[18]

Wages versus Housing Costs

While the cost of housing grew sharply in Whatcom County over the past five years, wages haven't kept up. When housing costs outpace wage growth, housing becomes less affordable. As the chart below shows, both incomes and owner-occupied homes rose significantly between 2013 and 2023, however, home prices rose at a faster rate. Whereas the median income in Whatcom County grew by 56% in those 10 years, owner-occupied home values nearly doubled, growing by 94%.

[15] See, Washington Center for Real Estate Research (2024), in the References section.
[16] See, Washington Center for Real Estate Research (2024), in the References section.
[17] See, FRED, Federal Reserve Bank of St. Louis (2025), in the References section.
[18] See, Freddie Mac (2025), in the References section.

Chart 6. Changes in Median Household Income and Home Values in Whatcom County, 2013-2023

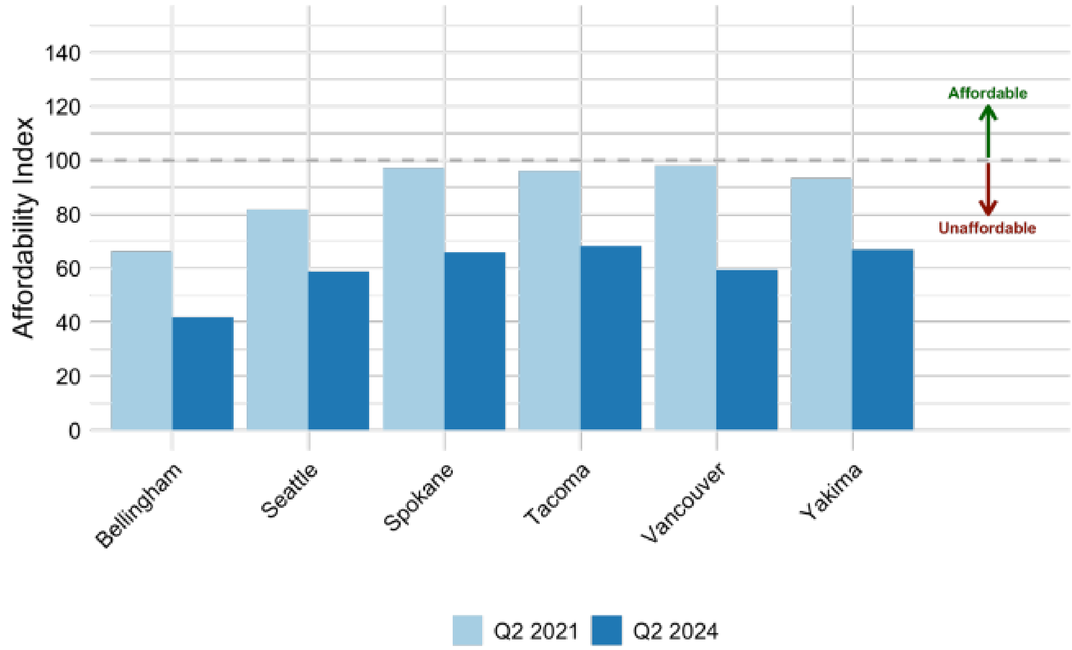


Most of the increased pace in year-over-year home price increases were in the last couple of years. As an example, in the span of just one year from 2021 to 2022, median home values grew by nearly 20% in Whatcom County (from $365,500 to $475,000), while median household incomes only grew by less than 11% (from $70,011 to $77,581). A similar pattern is seen in varying degrees across the country, where the ratio of price-to-incomes for recently sold single-family homes is growing.[19]

Another way to look at homeownership affordability is by looking at the ratio difference in home prices versus incomes. Using a comparability index of median home prices to buyer wages, the City of Bellingham has consistently been the least affordable city over the last four years compared to other metro centers across Washington, according to the Washington Center for Real Estate Research.[20]

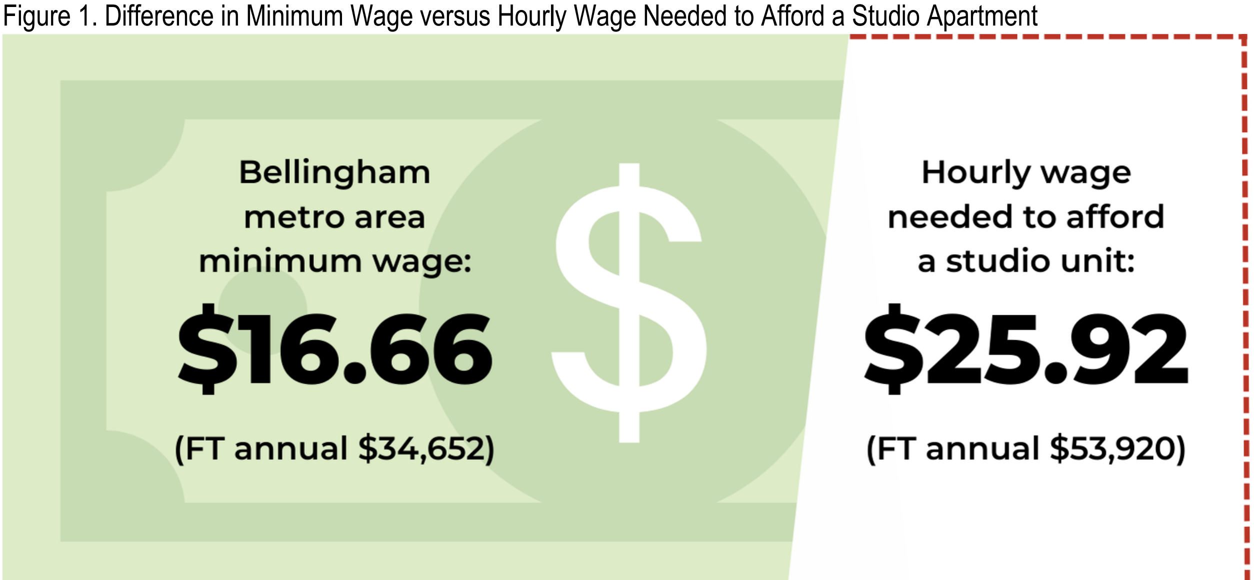
[19] See, Herman and Whitney (2024), in the References section.
[20] See, Phillips, Bourassa and Virant (2024), in the References section.

Chart 7. Median-Income Buyer Affordability Index, Q2 2021 versus Q2 2024, Selected Cities



Zooming out to the county level, Whatcom County ranked as the fourth-lowest county of the 39 counties in Washington state on the Housing Affordability Index during the third quarter of 2024, only behind San Juan, Jefferson, and King Counties.[21]

Figure 1. Difference in Minimum Wage versus Hourly Wage Needed to Afford a Studio Apartment



Source: National Low-Income Housing Coalition 2024 Out of Reach report. https://nlihc.org/oor/state/wa

Another way to look at the affordability of housing is by the percent of cost-burdened households. Here too, Whatcom County stands out as being particularly unaffordable: In 2019, approximately 54% of renters were cost-burdened

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[21] See, Washington Center for Real Estate Research (2024), in the References section.

(meaning they spent 30% or more of their income on housing costs); just four years later in 2023, that percentage had increased to almost 59%, which is both higher and growing more rapidly than Washington state as a whole (48% of households were cost-burdened in Washington State in 2019, and 49% were cost burdened in 2023).[22]

Federal Investment in Affordable Housing

The federal government has historically been the primary government body responsible for establishing and maintaining affordable housing in Whatcom County and the United States through various grants, tax subsidy programs, and direct rental assistance. The two largest direct rental subsidy programs are Public Housing and the Housing Choice Voucher program, also known as Section 8. These programs are operated locally by the Bellingham and Whatcom County Housing Authorities. While the Housing Choice Voucher program has increased in recent years, the federal government has divested heavily from Public Housing, resulting in a net loss of deeply subsidized units. Despite increases in the voucher program, fewer than one in four households who qualify for a rental subsidy through the voucher program ultimately receive a subsidy because it is not an entitlement program,[23] and most Public Housing Authorities operate the program on a waiting list, including Whatcom County's local housing authorities. (Entitlement programs are programs where everyone who qualifies for the service and signs up for it receives it. Several examples of entitlement programs include SNAP and Medicaid.) Across the country, many communities have experienced affordable housing shortages, especially following the 2007-2009 Great Recession when the housing market collapsed and new home building slowed significantly.

People Most Vulnerable to Becoming Homeless

The competition for available and affordable units becomes steeper in the face of housing scarcity. The competition for housing results in people with fewer privileges or abilities having access to housing overall, driving some into homelessness.

Although the primary driver of homelessness in Whatcom County and the United States is a lack of affordable housing, low-income people, paired with one or more other vulnerabilities, are the most likely to become homeless. This includes, for example, people with disabilities, people struggling with severe medical and behavioral health illnesses, single parents, older adults, young people exiting foster care, people fleeing domestic violence, people with fewer social ties, people with substance use disorder, and people exiting jails and prisons are more likely to become homeless.[24] Take people living with a severe mental illness for example: prior to changes in federal laws in the 1960s, 70s and early 80s, people with a severe mental illness primarily lived in psychiatric institutions. These facilities were imperfect and people were held there against their will and for varying, and sometimes questionable, mental illness diagnoses, leading policy makers to change the model of care for this population. Instead of living in institutions, people living with a severe mental illness were meant to receive treatment through a robust network of outpatient mental healthcare programs. While funding for psychiatric institutions declined, community-based healthcare organizations were never fully funded.[25] This change in the care model, known as deinstitutionalize, led to a significant increase in homelessness for people living with a severe mental illness that continues to present day.

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[22] See, U.S. Census (2024a), in the References section. These data are from the American Community Survey 5-year estimates, 2019 to 2023. One might expect Whatcom County to have a higher rate of cost-burdened households given that a small portion of people living in the County are students with low incomes, however, that does not explain the faster rate of cost-burdened households in Whatcom County outpacing Washington State as a whole.

[23] See, Acosta and Guerrero (2021), in the References section.

[24] A deeper explanation of these causes is beyond the scope of this plan. Research funded by the State of Washington encourages readers to consider causes of homelessness in terms of macro (housing market) and micro (individual vulnerabilities) forces. See, Franklin, Hoard and Sanders (2022), in the References section.

[25] See, Scull (2021), in the References section.

People who belong to socially marginalized groups are also overrepresented in the homeless population in Whatcom County and around the United States. People of color are over-represented in the portion of cost-burdened and homeless families in Whatcom County due to historical and present-day oppression and a lack of reparations. For example, in January of 2024 among the population of homeless households waiting for services, 8.9% identified as indigenous or American Indian/Alaska Native, while only 1.7% of the Whatcom County population is indigenous or American Indian/Alaskan Native.[26] Similarly, people who are a part of sexual and gender minorities are frequently overrepresented in the homeless population due to family rejection and societal oppression more broadly.

Operating in Scarcity

In the richest country in the history of the world, there are sufficient resources feasibly available to bolster the social safety net such that people with disabilities, or older adults for example, are not more prone to homelessness. The leakiness of the federal social safety net, however, is beyond the scope of Whatcom County government. Similarly, the investments in interventions aimed at reducing homelessness and its associated harms do not support all of the people seeking services. The interventions available in Whatcom County and the people seeking services are the topics of the following two sections.

Whatcom County's Continuum of Care

The "continuum of care" refers to the different services and interventions in Whatcom County that are available to housing-unstable and homeless households. These are generally described in the following categories: Street Outreach, Emergency Shelters, Transitional Housing, Rapid Rehousing, Permanent Supportive Housing, affordable housing, and prevention/diversion. As described in more detail in the next chapter, Whatcom County is one funding entity among several in our community that supports these programs.

Continuum of Care Interventions

Street Outreach

Street Outreach describes the activity of going into the community to connect unsheltered people experiencing homelessness with services. Outreach workers offer unsheltered people experiencing homelessness survival gear such as water, food and warming supplies, and connect people to resources available in the community to help them get housed. Whatcom County also has several specialized medical outreach teams offering medical services to people experiencing homelessness. Examples of outreach programs in Whatcom County include the Homeless Outreach Team operated by the Opportunity Council, and Bridge2Services, operated by Ferndale Community Services.

Emergency Shelters

Emergency Shelters are places where families and individuals can go and stay on a temporary basis. Some Emergency Shelters are "drop-in shelters," or "night-by-night" where living arrangements are offered on a night-by-night basis where people can come and go without a fixed schedule, referral pathway, or lengthy intake process. The largest drop-in shelter in Whatcom County is operated by Lighthouse Mission Ministries. Aside from temporary weather-related shelters, all other shelters in Whatcom County are considered "continuous stay shelters" where the family or individual has a specific unit or bed assigned to them for the duration of their stay. Whatcom County has several continuous stay shelters operated by different providers for different populations of people, including people fleeing domestic violence, families with children, unaccompanied minors, single women, and to a lesser degree, single men and couples. Tiny home villages, which typically lack independent bathrooms and kitchen facilities, are also operated as Emergency Shelters in Whatcom County. Emergency Shelters are meant to be short-term stays in response to crises, however, as shown in more detail in the next section, many households find it difficult to move on

[26] See, Whatcom County Health and Community Services (2024), in the References section.

from Emergency Shelters because of the lack of available longer-term intervention programs and a lack of affordable housing on the private market.

Transitional Housing

Transitional Housing operates similarly to continuous stay shelters, except that the household typically has access to a full unit with a private bath and kitchen facilities, tenants sign a lease or a rental agreement, and the intervention is expected to last for a longer period of time. People who qualify for this intervention are expected to need only temporary rental assistance and case management before they can become self-sufficient and pay their own market-rent. The length of assistance is limited to 24 months.[27] Historically in Whatcom County, these are fixed units owned and operated by the provider. The number of Transitional Housing units has declined over the last decade and there are only a small number of transitional housing programs currently operating in Whatcom County.

Rapid Rehousing

Rapid Rehousing is a rent subsidy program combined with case management support, typically up to 24 months. In Rapid Rehousing programs, the participating household is supported to find a unit to rent on the private rental market and receives rent support from a non-profit provider. (Federally supported Rapid Rehousing has a 24-month time limit whereas locally and state-supported programs have no time limit. The average length of stay, as described in the background chapter, is approximately one year in Whatcom County.) Once a housing unit has been identified and the household is supported to move-in, the household is considered to be permanently housed because they are in a private unit and protected by a lease. Similar to Transitional Housing, people who qualify for Rapid Rehousing are typically expected to be able to afford a market-rate unit on their own after the 24-month period is up. The Rapid Rehousing intervention is used across the United States. Several providers of Rapid Rehousing in Whatcom County include Lydia Place, Northwest Youth Services, and Opportunity Council.

Permanent Supportive Housing and Housing with Services

Permanent Supportive Housing (PSH) is a widely studied, evidence-based model for maintaining housing for people living with a disability. [28] People living in PSH buildings are expected to be less reliant on other public services such as EMS, hospitals, and correctional facilities as a result of their housing placement. [29] Permanent Supportive Housing combines case management with a permanent rental subsidy. Unlike the other program interventions described above, PSH programs have no expected end date for people participating in the program. Multiple agencies in our community run both building-based programs and scattered site programs where people live throughout the community and receive case management and rental support. In addition to supporting PSH programs in our community, Whatcom County also recently funded an independent evaluation of our community's PSH programs to ensure that our providers are offering services in line with best practices.

"Housing with Services" programs operate very similarly to PSH, however, there is no disability requirement for people to qualify for the services. Many people living in Housing with Services programs do have disabilities. In Whatcom County, the primary providers with Housing with Services programs are Lydia Place and Opportunity Council.

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[27] For the HUD definition of Transitional Housing, see 24 CFR § 578.3 (2025); For the Washington State Department of Commerce definition, see 1.4.1.2 of the Guidelines for the Consolidated Homeless Grant available in the References section under Washington State Department of Commerce (2025a).

[28] See, Washington State Department of Commerce (n.d.a), available in the References section.

[29] See, Dohler, Bailey, Rice and Katch (2016), in the References section.

Affordable Housing

Affordable housing programs include a wide range of program models that subsidize housing for low- and moderate-income households. At the household level, housing is considered "affordable" when the household pays 30% or less of their income towards their housing costs (direct housing payment and utilities). At building level, a building is considered an "affordable housing development" when it is affordable to people at or below 80% of the Area Median Income (AMI). The biggest programs are operated by the federal government, including direct subsidy programs like the Housing Choice Voucher program and Public Housing, as well as housing development programs such as the Low-Income Housing Tax Credit program.

The Housing Choice Voucher, Project-based Section 8, and Public Housing programs help subsidize units based on the household's income where a household pays approximately 30% of their income towards their housing costs, and the local Public Housing Authority pays the rest. In Whatcom County, these programs are operated by the Bellingham and Whatcom County Housing Authorities and include approximately 2,700 units.[30] Small direct-rental subsidy programs also exist through the federal government, often paired with supportive services, including Tenant-Based Rental Assistance (TBRA) or project- or sponsor-based rental assistance through the federal Continuum of Care program, and TBRA through the HOME Investment Partnership Program (HOME program). The HOME program is administered by the Skagit HOME Consortium or the City of Bellingham as HOME participating jurisdictions.

The Low-Income Housing Tax Credit, also known as LIHTC, is operated through the Internal Revenue Service (IRS) and subsidizes the development, or building, of affordable housing. Developers who are awarded LIHTCs agree to rent the units at an affordable rate for people at a certain Area Median Income (AMI) over a certain period of time (such as 15 to 30 years). Units are set aside for people at various income levels, such as 30%, 50%, or 60% of the AMI. Other, smaller federal programs such as the Community Development Block Grant (CDBG), the HOME program, and several programs established for certain populations, may also subsidize affordable housing development for both renters and homeowners. Washington State also offsets development for affordable housing programs through the Housing Trust Fund and the Housing Preservation Program. While many of these programs are not necessarily targeted for people experiencing homelessness, they keep housing from becoming too unaffordable for low- and moderate-income residents so they can maintain their housing without falling into homelessness.

To fully fund new, affordable multi-family housing developments, developers will frequently need funds awarded from multiple sources. Whatcom County contributes to affordable housing development by participating in the selection process of projects that receive tax credits and by awarding relatively small amounts (typically $1-2 million) toward development costs. Additional information on affordable housing development programs is in the "Strategic Plan for 2026 through 2030" chapter under the "Create and preserve more affordable housing" objective. Several recent examples of new affordable housing development include the Millworks Apartments completed by Mercy Housing Northwest in 2024 and the Bellis Fair project currently under construction by Opportunity Council.

Prevention and Diversion

Prevention programs aim to identify people on the precipice of homelessness and keep them from actually becoming homeless by typically offering a combination of short-term financial assistance and case management. While there are fewer costs and hardships in keeping a household out of homelessness through prevention services compared to supporting a household out of homelessness, policy makers and providers find it difficult to direct prevention-related

[30] Tabulation of the Picture of Subsidized Households data from 2024. See, U.S. Department of Housing and Urban Development (n.d.a) in the References section.

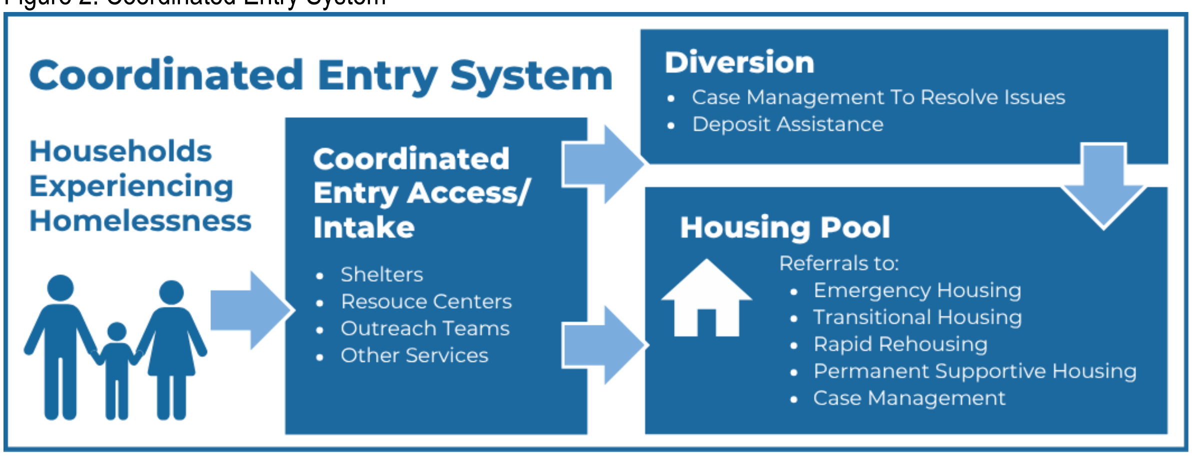
services to households who would become homeless without the additional support.[31] As additional research and best practices around prevention-related interventions become available, WCHCS's approach to prevention interventions will adapt accordingly. Prevention programs may also include mediation services to keep people from being evicted from their unit, or helping a family to pay a one-time move-in related fee such as a security deposit for a different unit. A couple of programs operating in Whatcom County include Opportunity Council's eviction prevention program and the housing stability program at the Whatcom Dispute Resolution Center.

Diversion programs differ from prevention as they're seeking to divert households from needing long-term housing-related support. Unlike with prevention programs, households receiving diversion services may currently be homeless. Diversion-related services may include referrals to external resources, deposit and move-in assistance, and basic problem-solving conversations to identify immediate alternative housing arrangements.

How People Gain Access to Housing and Homeless Services

People seeking homelessness services funded by Whatcom County typically access services through a process called Coordinated Entry. Households seeking services are assessed for eligibility and those who qualify for services go onto a quasi-waitlist called the Housing Pool. Households in the Housing Pool are prioritized for services depending on how vulnerable they are. When a program has a new opening, the most vulnerable household who qualifies for the program gets selected for the program slot. Interventions accessed through Coordinated Entry include continuous stay Emergency Shelters, Transitional Housing, Rapid Rehousing, Permanent Supportive Housing, and Housing with Services.

Figure 2. Coordinated Entry System



Coordinated Entry and the Housing Pool are systems used around the country to disseminate resources in an equitable way. Coordinated Entry is required by both federal and state funding sources. Washington State requires at a minimum that criteria to prioritize people include length of time homeless and unsheltered homeless status.[32] Whatcom County has additional criteria we use, as recommended by our Coordinated Entry Governing Body. The prioritization for services exists because the number of households seeking services outweighs the availability of services.

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[31] For more on this, see the few randomized controlled trials that have tested the effects of prevention programs, see, Evans, Sullivan and Wallskog (2016) and Phillips and Sullivan (2025), in the References section.
[32] For more information on Coordinated Entry requirements, see Washington State Department of Commerce (n.d.b) in the References section.

Several programs for specific sub-populations, such as people exiting jails or prisons, also have specific referral pathways and do not always go through the Coordinated Entry system.

Various faith-based non-profits operating in Whatcom County without government funding that provide homelessness-related services use their own intake methods. This includes, for example, New Way Ministries, Engedi Refugee Ministries, and Lighthouse Mission Ministries.

Prevention programs operate through referral programs and through direct referrals from other providers. Increasing coordination among providers is described in strategy 1.6.

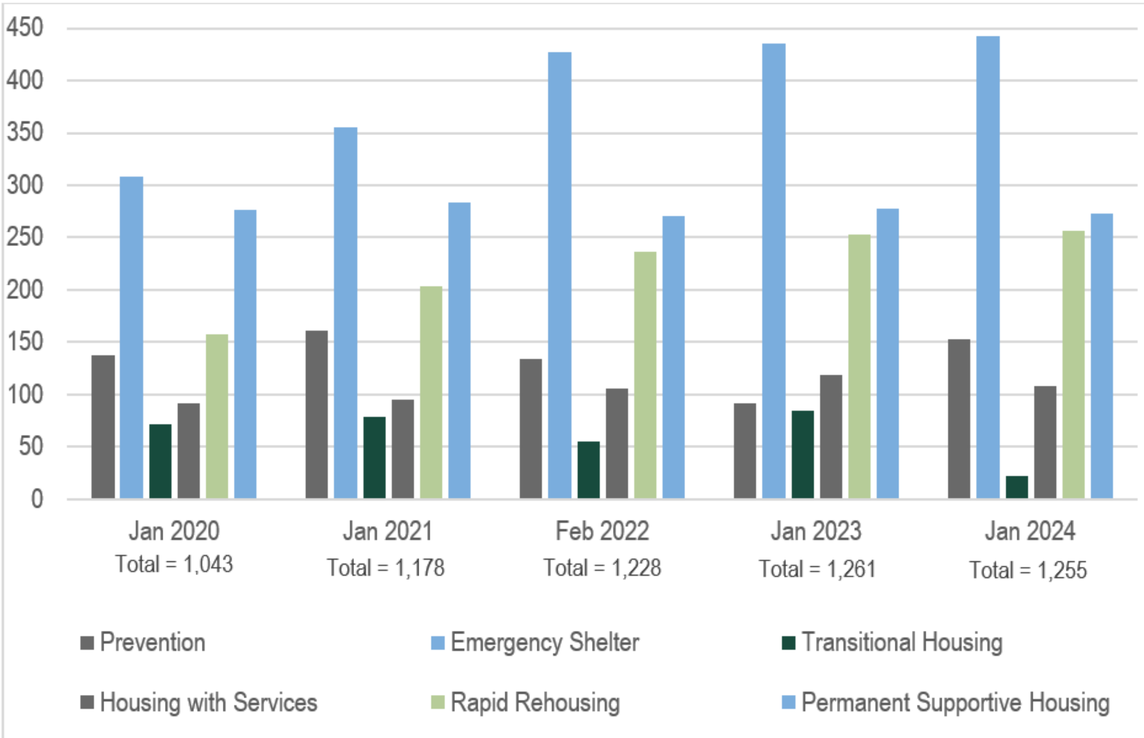
Accessing affordable housing, much like the funding sources, is complicated. The primary direct rental subsidy programs, the Housing Choice Voucher program and public housing, are accessed through the Bellingham and Whatcom County Housing Authorities, which operate on a waitlist. Affordable housing developments that are not paired with other supportive housing programs, such as the Millworks Apartments, frequently keep a waitlist with their onsite property management.

Services Provided and Numbers Served

Now we turn to a description of the number of people receiving services. This information is collected by providers using the Homeless Management Information System (HMIS) to count the number of people receiving resources and the performance of the different intervention types. HMIS is a federal data system used by many, but not all, homeless housing providers in Whatcom County.

Chart 8, below, shows the number of households served on a specific night over the last five years. As the chart shows, the number of people in emergency shelter has risen over the last five years, with the biggest increase coming between 2021 and 2022. Similarly, Rapid Rehousing grew from 2020 to 2023, leveling off between 2023 and 2024. Overall, the number of households served increased significantly from 2020 to 2023, with more than 200 additional households served in 2024 compared to 2020, largely due to the increases in program sizes for Emergency Shelter and Rapid Rehousing. Importantly, there are several programs in Whatcom County's continuum of services not represented here as they do not participate in HMIS. These include programs operated by New Way Ministries, Engedi Refuge, and Lummi Nation's Transitional Housing programs, to name a few.

Chart 8. Number of Households Served by Intervention Type, Point in Time, 2020-2024



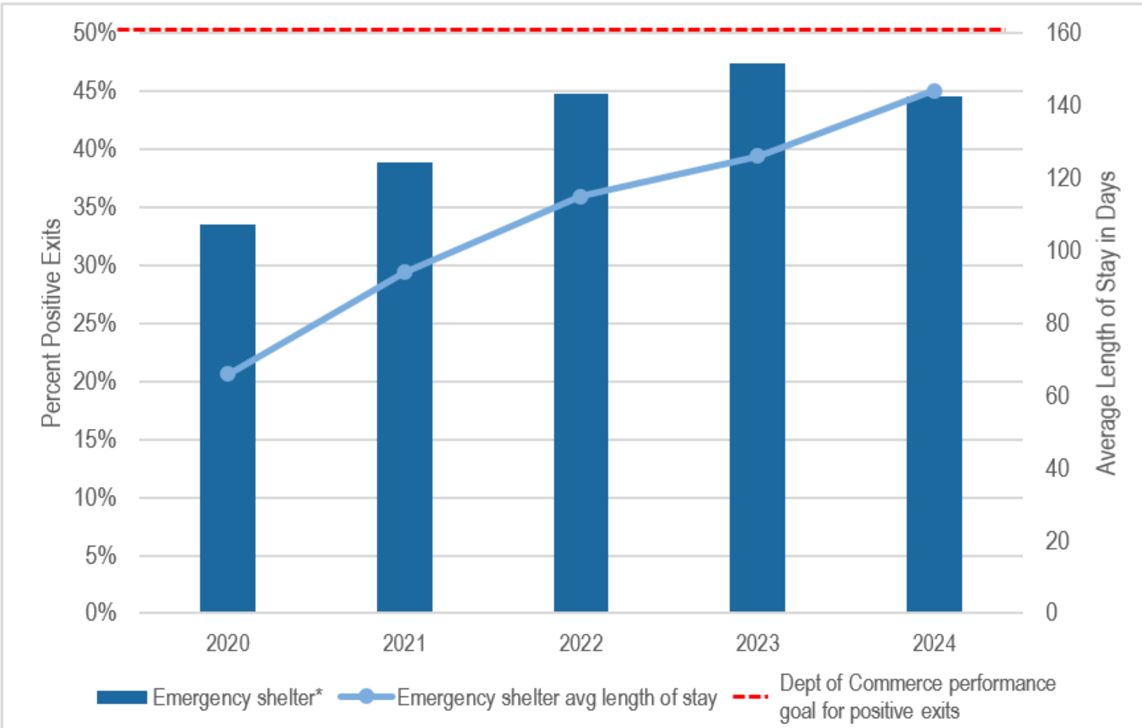
System Performance

Whatcom County and other communities across the state measure the performance of the homelessness-related services through a variety of indicators. Using performance measures allows the local government to monitor providers' performance and offer course corrections when needed. The Washington State Department of Commerce sets the performance standard expectations for the main performance measures across programs: positive exits from a program. A positive exit generally means that an individual or household is not leaving a program to go back into homelessness. The below charts show system performance and average length of stay for Emergency Shelters, Transitional Housing, Rapid Rehousing, Housing with Services, and Permanent Supportive Housing from 2020 through 2024. Importantly, these numbers represent all providers entering information into HMIS, not just Whatcom-County funded programs.

The Emergency Shelter chart (Chart 9) shows that programs in Whatcom County have generally improved from 2020 to 2024 towards positive program exits, although the overall performance goal of 50% positive exits has never been met. At the same time, the average length of stay has gone up consistently since 2020, from just 66 days in 2020, to more than double that (144) in 2024. Meanwhile, Transitional Housing positive exits (Chart 10) have gone up and down over the period of review, with average length of stay decreasing from a high in 2021. Overall, the number of Transitional Housing programs in Whatcom County has shrunk significantly over the last five years, so the number of total exits is small. Whatcom County programs have consistently improved over time for the Rapid Rehousing intervention (see Chart 11, below); however, similarly to Emergency Shelter, Whatcom County has never met the Commerce-set target. The average length of stay went up significantly from 2020 to 2022, likely due to the steep increase in rents during that time period and the difficulty of families to find affordable market-rate units or affordable housing units. Positive exits for Housing with Services programs was consistently good across the five-year period, with the average length of stay jumping from 2022 to 2023, to an average of about four years for households in the program (Chart 12). The performance of PSH programs has remained fairly steady over the past five years, ranging from 87% to 91%, however, each year has been under the benchmark set by the Dept of Commerce for at least a

95% retention or positive exit rate (Chart 13). Performance for PSH programs remained steady despite significant challenges with lease enforcement during the Covid-19 Pandemic when providers had fewer options to use eviction notices as a means for households to comply with their leases. The average length of stay was not included here as people are not generally expected to move on from these types of programs. In 2024, the average length of stay was just over five years for households in the program.

Chart 9. Emergency Shelter Positive Exits and Average Length of Stay, 2020-2024



* Emergency Shelters only includes continuous stay shelters

Chart 10. Transitional Housing Positive Exits and Average Length of Stay, 2020-2024

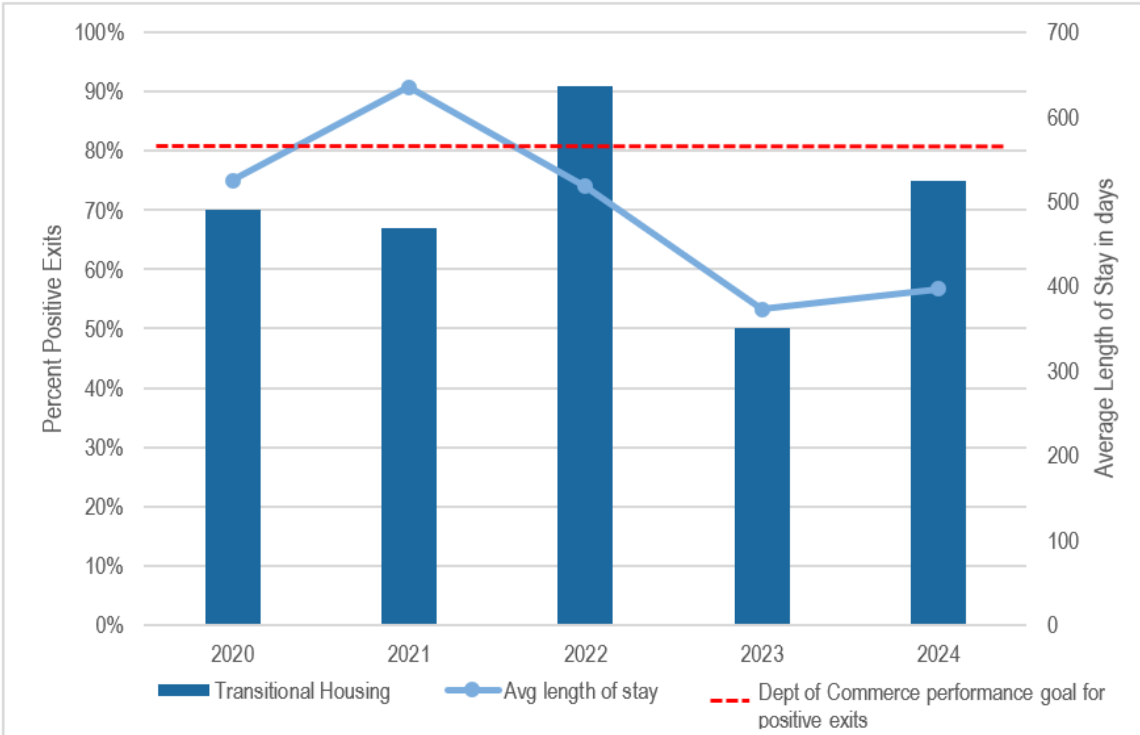
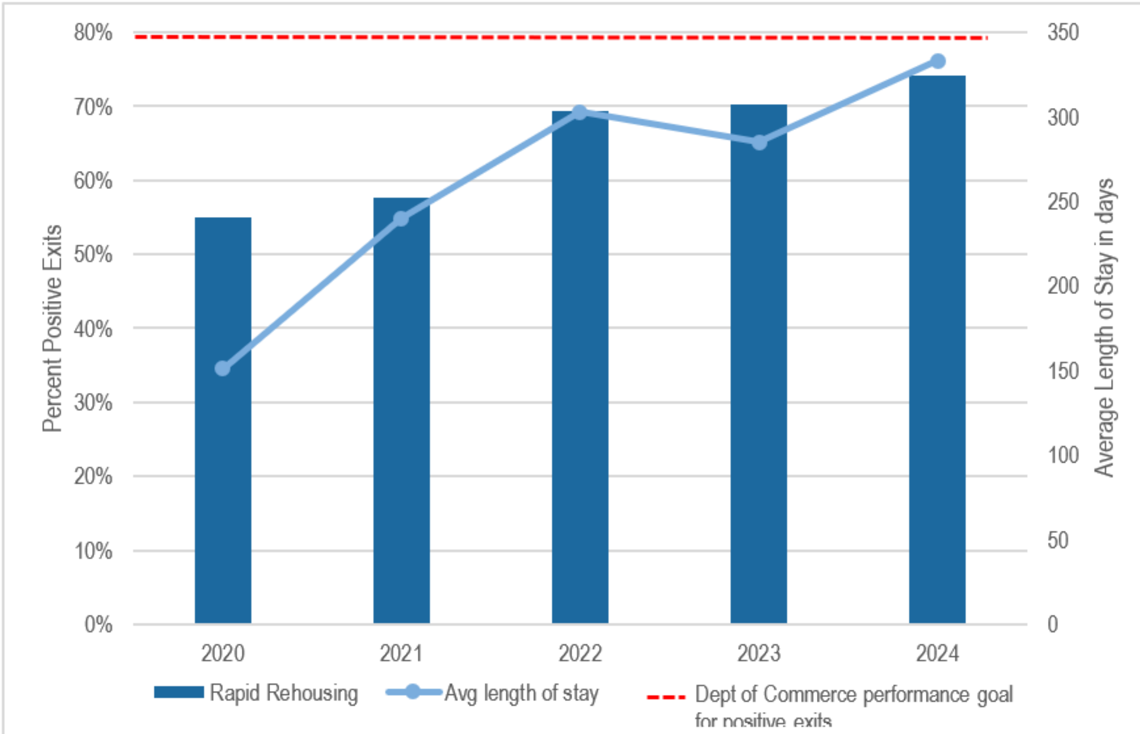


Chart 11. Rapid Rehousing* Positive Exits and Average Length of Stay, 2020-2024



*Rapid Rehousing data includes both households receiving ongoing rental assistance and case management as well as households only receiving move-in related assistance

Chart 12. Housing with Services, Positive Exits/Retention and Average Length of Stay, 2020-2024

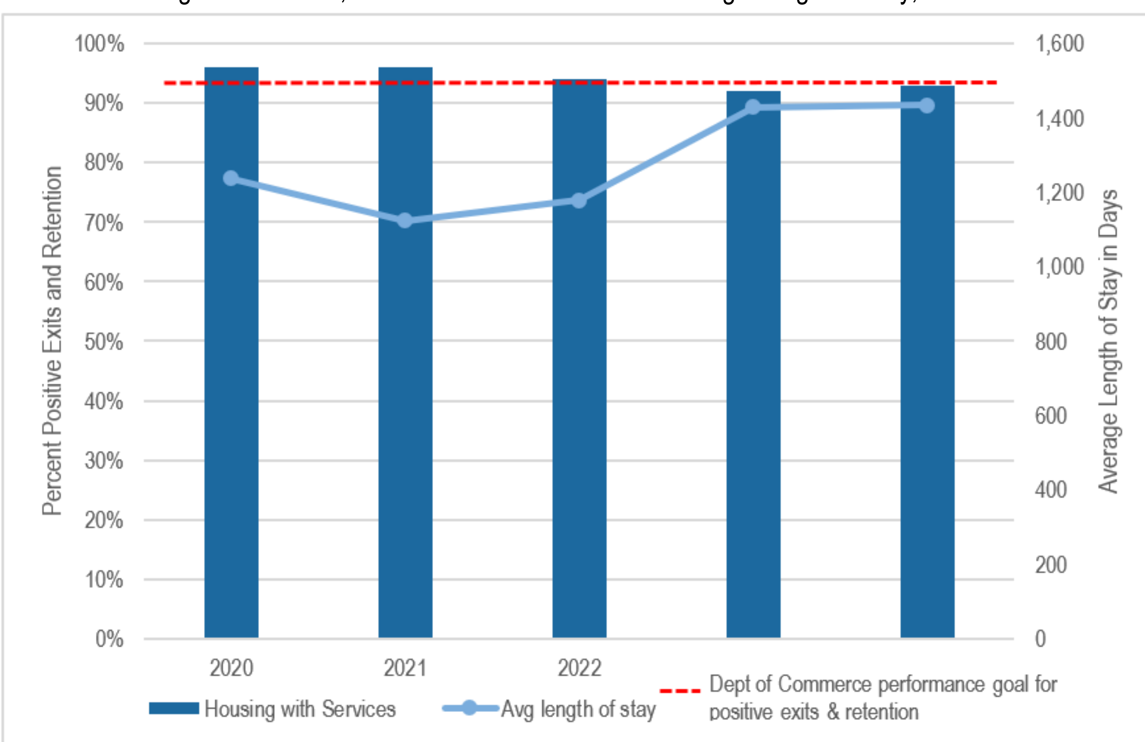
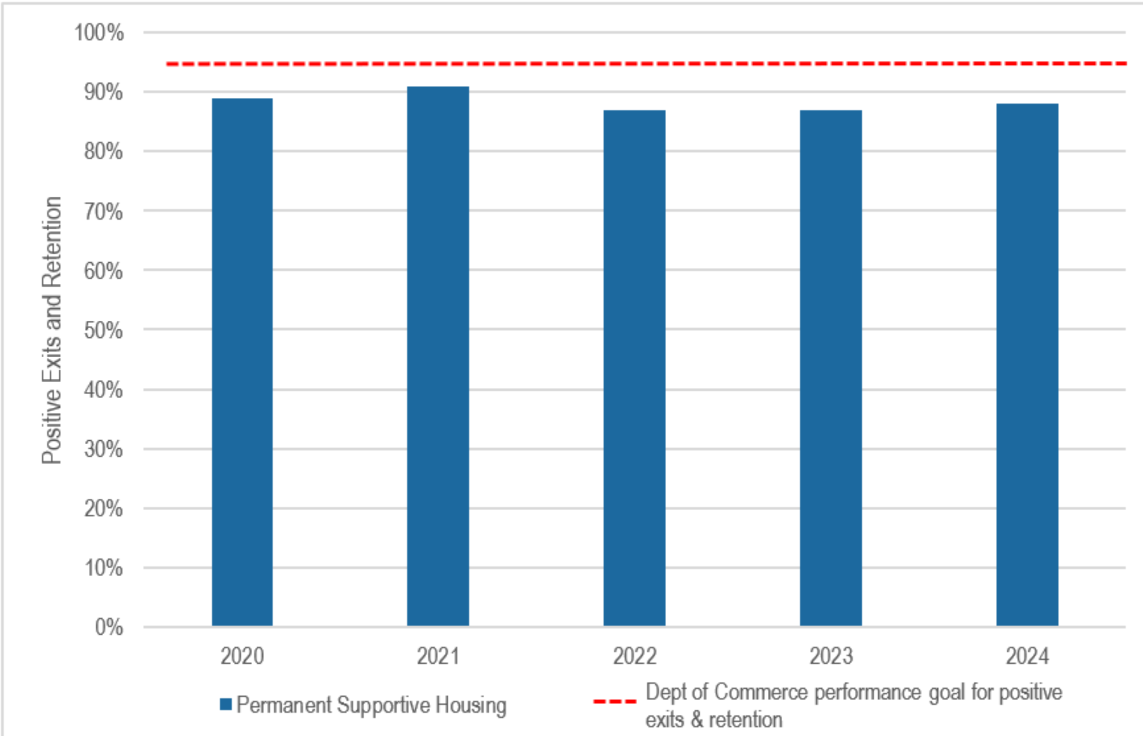


Chart 13. Permanent Supportive Housing Positive Exits and Retention, 2020-2024



Performance by Subpopulation

In addition to looking at overall system performance, it's important to review outcomes by subpopulation as well to see if there are differences for certain groups of people. Tables 9 through 12 below show differences in positive exits by different subpopulations of people from 2022 to 2024. Across all program types, minority households seem to have similar outcomes compared to non-minority households. Families with children consistently do better than families without children, which includes both couples and single people, across every intervention type and all three years, although the gap is smallest for PSH programs. Elderly households seemed to have poorer outcomes compared to non-elderly households for some program types in 2022 and 2023, but those gaps narrowed or disappeared in 2024.

Chronically homeless households have worse outcomes for every intervention type every year.[33] The difference in outcomes was worse for chronically homeless households placed in RRH, and generally narrower for the program types with non-time limited rental assistance and case management support (the Housing with Services and PSH programs).

[33] A household that is chronically homeless typically means that an adult member of the households lives with a disability and that the household has been homeless for at least 12 months. The technical definition is more specific, see, HUD Exchange (2025), in the References section.

Table 9. Percent of Positives Exits by Minority Status and Intervention type, 2022-2024

Sub-Population	2022				2023				2024			
	ES *	RRH †	HwS	PSH	ES *	RRH †	HwS	PSH	ES *	RRH †	HwS	PSH
Minority household	49%	73%	96%	81%	48%	73%	96%	91%	47%	78%	91%	89%
Non-minority household	43%	68%	94%	89%	47%	70%	90%	86%	43%	73%	94%	87%
Difference	*6%*	*5%*	*1%*	*-8%*	*1%*	*3%*	*6%*	*5%*	*4%*	*4%*	*-3%*	*2%*

Table 10. Percent of Positives Exits by Child Status and Intervention type, 2022-2024

Sub-Population	2022				2023				2024			
	ES *	RRH †	HwS	PSH	ES *	RRH †	HwS	PSH	ES *	RRH †	HwS	PSH
Families with Children	53%	81%	96%	91%	64%	83%	95%	91%	63%	84%	92%	92%
Families without children	41%	60%	89%	86%	41%	61%	83%	87%	38%	68%	91%	88%
Difference	*11%*	*21%*	*7%*	*5%*	*23%*	*22%*	*12%*	*3%*	*25%*	*16%*	*1%*	*5%*

Table 11. Percent of Positives Exits by Elderly Status and Intervention type, 2022-2024

Sub-Population	2022				2023				2024			
	ES *	RRH †	HwS	PSH	ES *	RRH †	HwS	PSH	ES *	RRH †	HwS	PSH
Elderly	58%	56%	93%	90%	41%	54%	100%	75%	42%	75%	93%	89%
Non-elderly	44%	72%	94%	86%	48%	76%	91%	90%	45%	74%	93%	88%
Difference	*14%*	*-17%*	*-1%*	*4%*	*-7%*	*-22%*	*9%*	*-14%*	*-3%*	*1%*	*0%*	*1%*

Table 12. Percent of Positives Exits by Homelessness Status and Intervention type, 2022-2024

Sub-Population	2022				2023				2024			
	ES *	RRH †	HwS	PSH	ES *	RRH †	HwS	PSH	ES *	RRH †	HwS	PSH
Chronically homeless	44%	62%	88%	84%	40%	55%	82%	85%	40%	64%	91%	86%
Non-chronic	47%	73%	95%	91%	55%	81%	95%	87%	48%	75%	95%	90%
Difference	*-3%*	*-10%*	*-7%*	*-8%*	*-16%*	*-26%*	*-12%*	*-2%*	*-9%*	*-12%*	*-3%*	*-4%*

ES=Emergency Shelter; RRH=Rapid Rehousing; HwS=Housing with Services; PSH=Permanent Supportive Housing

* Emergency Shelter data here only includes continuous stay shelters

† Rapid Rehousing data includes both households receiving ongoing rental assistance and case management, as well as households only receiving move-in related assistance.

System Gaps

In this final introductory section, we consider the biggest gaps in Whatcom County's continuum of care that contribute to homelessness. This starts with a review of affordable housing needs, followed by service needs of currently homeless households, and differences between people being served by different demographic groups.

Affordable Housing

As described in the first section of this chapter, the biggest contributor to homelessness rates is pressures on the housing market. Specifically, homelessness rises in areas where rents are higher and vacancy rates are lower. Housing demand goes down when people move away and the population size reduces, or when more units are added to the market.

Table 13 estimates the number of new housing units needed over the next five years for people at different income levels. This chart was adapted from the housing units needed from 2023 to 2045, as described in the Whatcom County Comprehensive Plan. These data derive from the "Housing for All Planning Tool" as required by the Department of Commerce.

Table 13. New Housing Units Needed from 2026 through 2030 in Whatcom County at Various Income Levels[34]

Area	% of Total	Total	Non-PSH 0-30% AMI	PSH 0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	>100-120% AMI	>120% AMI	Emergency Housing Needs
Bellingham City & UGA	51.06%	4,247	1,131	442	945	272	225	318	846	68
Birch Bay UGA	2.92%	243	65	25	54	16	13	18	48	4
Blaine City & UGA	4.94%	411	109	43	91	26	22	31	82	7
Cherry Point UGA	0.00%	0	0	0	0	0	0	0	0	0
Columbia Valley UGA	1.39%	116	31	12	26	7	6	9	23	2
Everson City & UGA	1.70%	141	38	15	31	9	7	11	28	2
Ferndale City & UGA	12.94%	1,076	287	112	239	69	57	81	214	17
Lynden City & UGA	9.81%	816	217	85	182	52	43	61	163	13
Nooksack City & UGA	1.19%	99	27	10	22	6	5	7	20	2
Sumas City & UGA	1.79%	149	40	15	33	10	8	11	30	2
Rural & Resource Lands	12.25%	1,019	0	0	10	194	69	70	660	16
Total	100%	8,317	1,945	759	1,633	661	455	617	2,114	133

AMI= Area Median Income; PSH= Permanent Supportive Housing

Table 13 shows a significant number of new units needed, with over half the new units needed in Bellingham, but also sizeable numbers in Ferndale and rural areas. Over half of the units need to be affordable (at or below 80% of the AMI). An additional 8,300 units represents a total increase of 8% of the total housing units in Whatcom County in 2023,[35] a number that Whatcom County is unlikely to meet based on the latest permitting numbers. The largest need are new units for people at or below 30% of the Area median Income (AMI), representing 33% of the total new units needed, including 759 new units for Permanent Supportive Housing. For most units affordable for people at or below 30% of the AMI, both development and ongoing rent or operations subsidies are likely required for the units to be built and maintained. As an example, a unit affordable at 30% AMI in Whatcom County in 2024 was $712 for a 2-bedroom unit (whereas the median gross rent for a 2-bedroom unit in Whatcom County in 2023 was more than double that, at $1,477).[36]

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[34] This table derives from the 22-year Housing for all Planning Tool table provided by the Whatcom County Planning Department and approved by Whatcom County Council on 3/11/2025, Resolution 2025-11. The final version of the projections of Housing Unit Growth by Income band is subject to change until the final Comprehensive Plan is approved by Whatcom County Council in December 2025. This table was presented and reviewed by local affordable housing developers during community engagement Phase II as described in the Introduction Chapter.

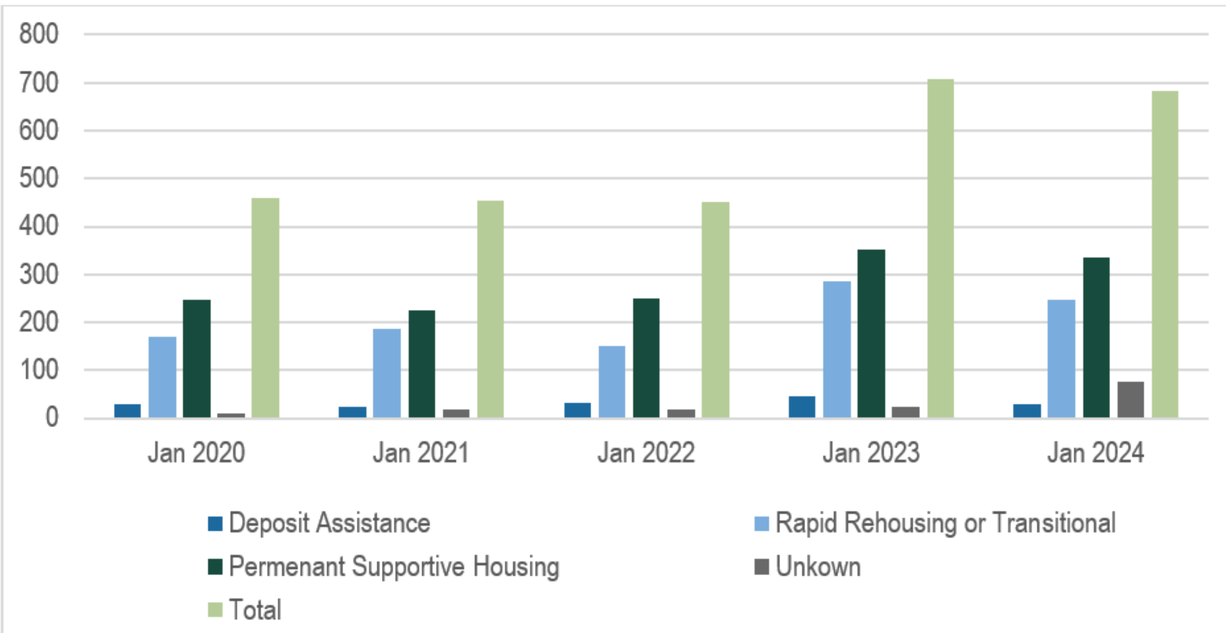
[35] Based on ACS total housing units, 2023 5-year estimates. See, U.S. Census (2024a), in the References section.

[36] See the latest numbers from the Washington State Housing Finance Commission in the References section the latest AMI affordability calculations. The median gross rent is from the ACS median gross rent by bedrooms, 2023 5-year estimates. See, U.S. Census (2024b), in the References section.

Service Needs by Unhoused Population

Aside from a significant need in the increase of affordable housing units in Whatcom County over the next 5 years, there is also a present-day need for services in combination with a housing subsidy for the population of people experiencing homelessness currently. Chart 14, below, displays households in the Housing Pool seeking services based on the needed intervention, as determined by an assessment. Aside from the jump in the number of households seeking services from 2022 to 2023, the table shows an increase in the number of households who needed Rapid Rehousing or Transitional Housing, despite significant increases in the number of households served by Rapid Rehousing from 2020 through 2023 (see Chart 8 in the previous section). Meanwhile, the need for PSH grew from a low in 2021 of 226 households to a high of 353 in 2023, only dropping a little bit in 2024.

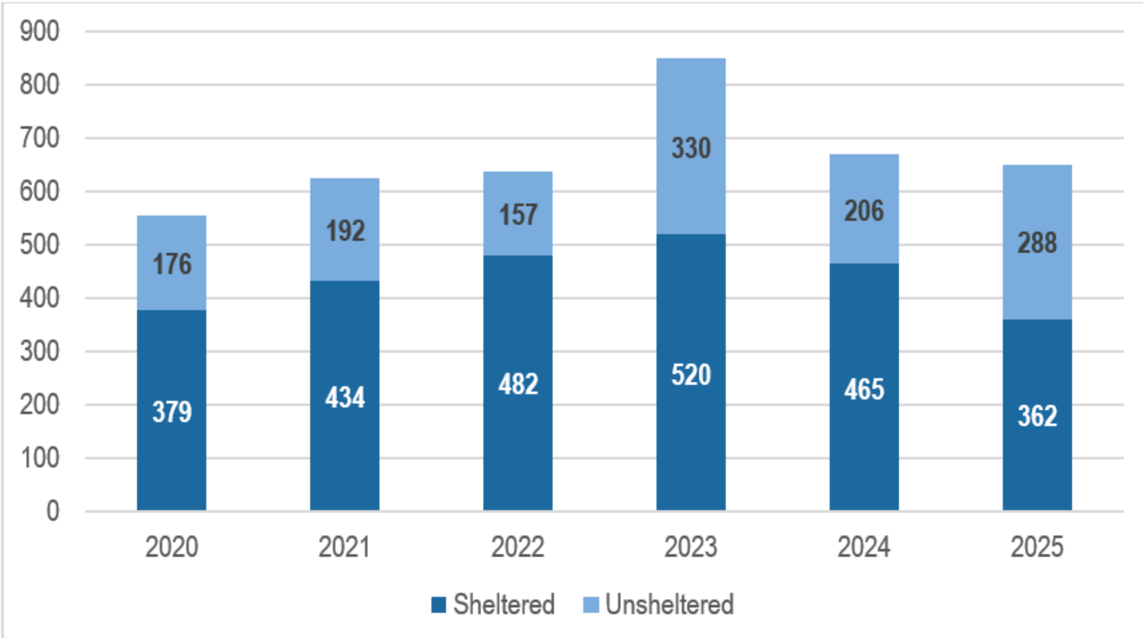
Chart 14. Households in the Housing Pool by Intervention Needed at Time of Entry, Point in time 2020-2024 *



* The assessment tool used for Coordinated Entry change in 2023, which likely creates variation pre- and post-change in terms of the intervention indicated based on the assessment.

Another way to look at the unmet need for services is the Point in Time Count. The Point in Time Count is an annual count of people experiencing homelessness, required by both state and federal funding sources. The Point in Time Count includes counts of both sheltered (people staying in Emergency Shelters or Transitional Housing) and unsheltered (encampments, streets, or other places not meant for human habitation) households. Chart 15 shows the Point in Time Count from 2020 through 2025, with steady rises from 2020 to 2022 and significant spike from 2022 to 2023. The count was significantly lower from 2023 to 2024, but some surveyors attribute that to fewer people experiencing homelessness being willing to participate in the count in 2024, rather than an actual reduction in the number of homeless households. While the number of households remained somewhat steady between 2024 and 2025, the proportion of unsheltered households increased significantly.

Chart 15. Point in Time Count of Homeless Households, 2020-2025



Reducing the Number of People Experiencing Homelessness in Whatcom County

Looking at either the Housing Pool data or the Point in Time Count, it is evident that the services available through Continuum of Care programs outweigh the demand for services. In order to reduce the number of people experiencing homelessness in Whatcom County, the number of new services that become available needs to outweigh the number of people seeking services. Table 14, below, shows new entries into the system versus referrals out of the Housing Pool on a monthly basis in 2024.

Table 14. Average Monthly Intakes and Referrals in and out of the Housing Pool in 2024

Service/Intervention	Household Intakes	Exits with Referral
Rapid Rehousing (RRH)	23.25	10.83
Permanent Supportive Housing (PSH)	58.58	6.08
Unknown	2.42	0.00

Both the RRH and PSH interventions are failing to keep up with demand for those services. While the referral-to-entry ratio for RRH was just under 1:2 (meaning one slot for every two who need it), for PSH it was much worse (nearly 1:10). There were almost twice the number of RRH referrals given each month compared PSH, however, the need for PSH was almost three times the need for RRH. In short, the system had many more RRH slots opening each month, even though the need for PSH slots was far greater. [37]

[37] Important context and caveats to this information: This chart only includes entries and exits with a referral, and does not include: (1) People who exit without a referral, for either a positive (self-resolving homelessness), or negative (lack of communication, death, etc.) reason; (2) people who dropped off the list for a short amount of time, but were then re-added without going back through the full intake process. Similarly, the assessment for determining the intervention needed for any given household is imperfect. Historically, some households who have assessments suggesting that they need a PSH intervention still receive a RRH intervention, although there's evidence to suggest that they are less successful in those programs (see System Performance section, above).

Even though the need for PSH outpaced the need for RRH in 2020, WCHCS began to invest more heavily into the RRH intervention for several reasons. Rapid Rehousing as an intervention is significantly easier to scale up and down when funding availability fluctuates as compared to the PSH programs in our community, which, unlike RRH, are only partially funded by WCHCS and are primarily site-based, meaning that expansion is only possible when a unit is acquired or permanently leased for this purpose. Expanding PSH programs could also require new site development depending on if the program is facility-based or scattered site.

Takeaways:

- More households are entering the Housing Pool needing a PSH intervention compared to a RRH intervention.
- More households are exiting the Housing Pool with a RRH intervention even though the need for PSH is higher.
- **Both interventions are failing to keep up with the demand.**

Another way to even out the ratio of entries into the system versus referrals out of it, is to reduce the number of people entering the system. This is where it's important to consider affordable housing, diversion and prevention programs, and program performance of current programs to reduce people returning to homelessness.

Differences in Populations Receiving Services

Aside from considering program outcomes as a means to evaluate different experiences across different sub-populations, it is also important to review if those different sub-populations have different levels of access to homeless housing programs.

Table 15, below, shows households by race and ethnicity represented in the Point in Time Count, the Housing Pool, and enrolled in a program from 2020 through 2024. Heads of households who identify as American Indian, Alaskan Native, or Indigenous appear to be consistently underrepresented in programs compared to the proportion of people in that racial group in the Housing Pool or counted during the Point in Time Count. Conversely, people who identify as "multiracial" are over-represented in programs compared to the numbers counted in the Housing Pool and the Point in Time count.

Table 15. Percent of households in Point in Time Count, Housing Pool, and Enrolled in Program* by Head of Household's Race/Ethnicity in January 2020-2024

Race/Ethnicity	2020			2021			2022			2023			2024		
	PITC	HP	Prgrm	PITC	HP	Prgrm	PITC †	HP	Prgrm	PITC	HP	Prgrm	PITC	HP ‡	Prgrm
American Indian, Alaska Native, or Indigenous	9%	9%	5%	10%	9%	5%	8%	8%	6%	12%	10%	6%	11%	12%	7%
Asian or Asian American	1%	1%	1%	2%	1%	2%	2%	1%	2%	1%	2%	1%	3%	2%	1%
Black, African American, or African	4%	5%	5%	7%	6%	5%	4%	6%	5%	5%	6%	5%	4%	6%	5%
Multi-Racial	4%	4%	15%	4%	5%	15%	6%	8%	13%	4%	7%	13%	11%	7%	14%
Native Hawaiian or Pacific Islander	1%	0%	1%	1%	0%	1%	1%	1%	1%	0%	1%	1%	1%	1%	1%
White	81%	80%	74%	78%	79%	72%	79%	76%	74%	78%	74%	74%	71%	71%	72%
Hispanic	13%	11%	11%	10%	10%	12%	11%	15%	12%	12%	14%	13%	13%	16%	14%
non-Hispanic	88%	89%	89%	90%	90%	88%	89%	85%	88%	88%	86%	87%	88%	84%	86%

Percentages exclude households who reported "other" or chose not to respond; PITC=Point in Time Count; HP=Housing Pool; Prgrm=Program

* Programs include Prevention, Rapid Rehousing, Housing with Services, and Permanent Supportive Housing.

† The 2022 Point in Time Count took place is February, not January.

‡ Housing Pool began recording race and ethnicity differently in October 2023. Persons that reported only to be "Hispanic" are not included in the race denominators.

As with Table 15 above, Table 16, below, shows households with or without children represented in the Point in Time Count, the Housing Pool, and in a housing program. The table indicates that households with children are proportionally overrepresented in programs compared to the portion of households waiting for services in the Housing Pool or in the Point in Time Count. Similarly, the Housing Pool is proportionally made up of a larger number of families with children compared to the number counted during the Point in Time Count. Both of these outcomes are likely due to families with children being prioritized for services and more heavily assisted with maintaining their status in the Housing Pool compared to childless households.

Table 16. Percent of households with and without children in the PIT, Housing Pool, and enrolled in a program *, Jan 2020-2024

Household Child Status	2020			2021			2022			2023			2024		
	PITC	HP	Prgrm	PITC	HP	Prgrm	PITC †	HP	Prgrm	PITC	HP	Prgrm	PITC	HP	Prgrm
Households with children	12%	11%	31%	15%	21%	31%	13%	29%	32%	10%	29%	33%	11%	27%	35%
Households without children	88%	89%	69%	85%	79%	69%	87%	71%	68%	90%	71%	67%	89%	73%	65%

PITC=Point in Time Count; HP=Housing Pool; Prgrm=Program

* Programs include Prevention, Rapid Rehousing, Housing with Services, and Permanent Supportive Housing.

† The 2022 Point in Time Count took place is February, not January.

Lastly, Table 17, below, reviews the same information for elderly and non-elderly households. Elderly households made up 16% of households in the Housing Pool in 2020, but only 8% of households enrolled in a program. Over time, that gap shrunk such that by 2024, the number of elderly households awaiting a long-term housing placement and those in a program were even, at 13%.

Table 17. Percent of elderly and non-elderly households in PiT, Housing Pool, and enrolled in a program*, Jan 2020-2024

Household Elderly Status	2020			2021			2022			2023			2024		
	PITC	HP	Prgrm	PITC	HP	Prgrm	PITC †	HP	Prgrm	PITC	HP	Prgrm	PITC	HP	Prgrm
Elderly Head of Household	13%	16%	8%	15%	15%	10%	19%	8%	11%	18%	16%	14%	16%	13%	13%
non-Elderly Head of Household	87%	84%	92%	85%	85%	90%	81%	92%	89%	82%	84%	86%	84%	87%	87%

PITC=Point in Time Count; HP=Housing Pool; Prgrm=Program

* Programs include Prevention, Rapid Rehousing, Housing with Services, and Permanent Supportive Housing.

† The 2022 Point in Time Count took place is February, not January.

In reviewing changes in household-level demographics between 2020 and 2024, there were significant jumps in households headed by a person with a disability (going from 108 in 2020 to 557 in 2024) and families with children (going from 51 in 2020 to 184 in 2024). At an individual rather than household-level, the number of people awaiting services nearly doubled from 2020 to 2024, from 574 people to 1,096 people. While the total number of households rose by 49%, the total number of individuals rose by 91%, suggesting that a large proportion of the increase at the individual level was children experiencing homelessness.

Table 18 Characteristics of Households in Housing Pool, January 2020 and 2024

Household Characteristics	2020		2024		Percent Change
	Count	Percent	Count	Percent	
Elderly Head of Household	72	16%	90	13%	25%
Disabled Head of Household	108	24%	557	81%	416%
Families with Children	51	11%	184	27%	261%
Total Households	458	100%	684	100%	49%

Aside from reviewing the hard data, WCHCS also learned from key stakeholders about certain underserved people experiencing homelessness and people being underserved within programs. Specifically, key stakeholders identified several underserved populations sleeping outside, including: Native American people who are often “sleeping hard” unsheltered, registered sex offenders whose backgrounds disqualify them for some Emergency Shelters and some permanent housing solutions, and people who have been convicted of arson. Key stakeholders also identified gaps specifically for Emergency Shelters and PSH programs, where people needing a higher level of care, such as memory care or assistance with activities of daily living, are placed in programs that cannot adequately support their daily needs and put a strain on staff and create liabilities for the programs.

In this current climate of a scarcity of resources when not everyone who needs the support can receive it, it is important to review these mismatches in the proportion of people needing versus receiving services by subpopulation. This enables the public and policy makers to identify if the populations being proportionally "over-served" align with policy goals and community priorities. Strategies to overcome these system gaps are described in Strategy 3.8.

Funding and Costs for Homelessness- and Housing-Related Services

Whatcom County Health and Community Services (WCHCS) used a mixture of local, state and federal funding sources in the past five years to support homelessness- and housing-related services. As of the writing of this plan in 2025, currently only state and local funds are in use. As described in Tables 19 and 20, below, Document Recording Fees, 1406 funds, and 1590 funds are local taxes and fees used exclusively for homelessness- and housing-related services, whereas the Veterans Assistance Fund, Behavioral Health Fund, Mental Health Millage, and Healthy Children's Fund dollars are local dollars shared across different programs operated by Whatcom County. Lastly, a large portion of funds available for homelessness- and housing-related services come from state grant funds included in the Consolidated Homelessness Grant (CHG). Unlike locally collected taxes and fees, CHG dollars expire if they are not spent within the allotted timeframe, generally at the end of the state fiscal year or at the end of the 2-year biennium. Per the Dept of Commerce requirements, this table is also available in Appendix D and includes amounts received and projected by state fiscal years 2024 and 2025.

Table 19. Funds and Available Uses for Homelessness- and Housing-related Programs: Local taxes and fees for Housing- and Homelessness-related Programs only

Fund Name	Funding Source	Limitations on Use	Interventions Supported
Document Recording Fees	Local Fees	Must work towards accomplishing goals of 5-Year plan; minimum of 15% must be spent on shelter	Emergency Shelter, Permanent Supportive Housing (PSH), rental assistance, case management, outreach, system admin, internal costs
1406 Affordable and Supportive Housing Sales and Use Tax	Local Sales Tax Rebate	Allowable for rental assistance, affordable housing maintenance/development, affordable housing operations (for new units)	rental assistance, affordable housing maintenance, affordable housing operations (for new units), capital
1590 Sales and Use Tax for Housing and Related Services	Local Sales Tax	Up to 40% may be used for housing-related services, the remainder must be used for construction of affordable housing or behavioral health facilities	Emergency Shelter, PSH, prevention, Access ID, housing-related services, capital

Table 20. Funds and Available Uses for Homelessness- and Housing-related Programs: Local taxes and fees Shared Across Multiple Services in Whatcom County

Fund Name	Funding Source	Limitations on Use	Interventions Supported
Veterans Assistance Fund	Local Property Tax	Must serve qualifying low-income veterans as described by Veterans Advisory Board	Rental assistance, case management
Behavioral Health Program Fund	Local Sales Tax	Must serve people with behavioral health disabilities	Emergency Shelter, PSH, Access ID
Mental Health Millage	Local Property Tax	Must serve people with mental health disabilities	PSH, Emergency Shelter
Healthy Children's Fund	Local Property Tax	Support vulnerable households at risk of housing loss in accordance with language in HCF Ordinance	Homelessness prevention

Table 21. Funds and Available Uses for Homelessness- and Housing-related Programs: State Grants

Fund Name	Funding Source	Limitations on Use	Interventions Supported
Consolidated Homeless Grant (CHG)	State Grant	Broad, but amounts are categorized by Dept Commerce	Emergency Shelter, PSH, rental assistance, case management, outreach, prevention, system admin, internal costs
Housing and Essential Needs (HEN)	State Grant	Temporary housing and essential need services for disabled households referred through DSHS	Rental assistance, case management, homelessness prevention, essential needs

Allocation decisions of local taxes and fee revenues shared across different service areas are made by WCHCS leadership, in partnership with several different advisory and implementation committees. Final budgets are approved by the Whatcom County Council.

In addition to the funds described above, funds from the Economic Development Investment (EDI) program may also be used for affordable workforce housing projects at Whatcom County Council's discretion. EDI funds were authorized by Whatcom County Council consistent with RCW 82.14.370. EDI fund uses are governed by the Whatcom County Council, with advice from the Whatcom County EDI Board. Whatcom County Council recommended that 30% of funds in 2025 be targeted towards workforce housing for households at income levels up to 120% of the Area Median Income.[38]

As described in the "Background: The Current State of Homelessness and Affordable Housing" chapter, WCHCS is one of several funders and administrators in Whatcom County supporting homelessness- and housing-related programs. Local cities, Washington State, and the federal government also play a large role in the funding and administration landscape supporting these programs.

[38] To read more about the Whatcom County EDI program, see, Whatcom County (2025), in the References section.

Budgets, Revenues and Spending

Tables 22 through 24, below, show the budget authority, revenues and spending for each of the funding sources in 2024 and budget authority for 2025. As described in the previous section, funds used for housing and homelessness come from a variety of local and state sources. In 2024, there were also federal funds from the American Rescue Plan Act (ARPA) allocated towards housing and homelessness. Local funds for homelessness and housing include 1406 funds, 1590 funds, and funds raised from Document Recording Fees. In 2024, the amounts spent out of 1590 funds and Document Recording Fees closely matched the revenues collected (83% and 98%, respectively), whereas less than half of 1406 funds were spent compared to the revenues collected. Notably, the spending authority for Document Recording Fees was much higher compared to the amount spent in 2024, but not compared to the revenues collected. This is because Document Recording Fee revenues were significantly higher in 2020 and 2021 as more households in Whatcom County purchased homes and refinanced their mortgages, triggering Document Recording Fee collections. Once federal interest rates went up, and the homeownership market cooled, those revenues dropped to pre-pandemic levels. Whereas the majority of the dollars used for housing and homelessness go towards services and direct housing assistance, 1406 and 1590 funds are partially used for capital projects, so a subset of dollars are set aside and saved for these purposes and intentionally not be spent down every year. Prioritization for capital project spending is described in Strategy 2.6 in the "Strategic plan for 2026 through 2030" chapter.

Table 22. 2024 Budget Authority, Revenues and Spending; 2025 Budget Authority: Local Funds for Homelessness and Housing Only

Funding Source	2024					2025
	Spending Authority	Revenues	Spent	% Spent vs spending authority	% Spent vs revenue	Spending Authority
1406 (local tax)	$2,100,000	$603,720	$291,595	13.89%	48.30%	$2,037,033
1590 (local tax)	$5,235,272	$2,534,636	$2,115,414	40.41%	83.46%	$6,670,851
Document recording fees (local fee)	$2,028,221	$1,236,463	$1,206,061	59.46%	97.54%	$2,058,950

Unlike 1406, 1590, or Document Recording Fee dollars, funds with set amounts for homelessness and housing are shared across different programs within WCHCS. These funds were largely spent out by contracted providers, with the exception of funds from the Healthy Children's Fund, which was both a new funding source in 2023 and was used for new programs. Healthy Children's Fund spenddown progressed slowly in 2024, with expectations for spenddown to progress more rapidly in 2025.

Table 23. 2024 Budget Authority, Revenues and Spending; 2025 Budget Authority: Local Funds with set Amounts for Homelessness & Housing

Funding Source	2024				2025
	Spending Authority	Revenues	Spent	% Spent vs spending authority	Spending Authority
Healthy Children's Fund (local tax)	$933,333*	n/a	$70,820	8%	$1,557,990
Mental Health millage (local tax)	$230,000	n/a	$228,231	99%	$230,000
Veterans (local tax)	$155,000	n/a	$154,998	100%	$155,000

Behavioral health fund (local tax)	$1,445,000	n/a	$1,272,385	88%	$1,000,000
ARPA (federal grant)	$419,610	n/a	$419,610	100%	n/a

*This is a pro-rated amount that was made available via RFP in 2024. 2025 amounts reflect what remains on contracts through 2025.

Table 23 does not include funds from the Economic Development Investment (EDI) program, a portion of which were designated to be used for affordable housing projects in 2025. Unlike the other funding sources described above, EDI funds are not under the purview of the WCHCS department.

Funds allocated through the Dept of Commerce come in the form of the Consolidated Homelessness Grant (CHG), which are generally awarded biennially based on the state fiscal year (July 1st through June 30th). In the last state biennium starting 7/1/23 however, the initial CHG grant was for $10,543,379 with additional funds allotted to Whatcom County over the course of the two years as the state made more dollars available for housing- and homelessness-related services (with a final amount of $17,331,346 available for the two-year period). At the end of the 2024 calendar year, WCHCS had spent 57% of the CHG grant, with a remaining $6.79M to spend in the first half of 2025.

Table 24. 2024 Budget Authority, Revenues and Spending; 2025 Budget Authority: State Grants by State Fiscal Year (7/1/23-6/30/24)

Funding Source	Budget Spending by SFY 2023-2025 (7/1/23-6/30/25)	Revenue	Spent (7/1/23-12/31/24)	Spending available for 1/1/25 thru 6/30/25	% Spent vs spending authority	2025 Spending Authority
CHG, HEN, and emergency housing grant	$17,331,346	$17,331,346	$9,889,376	$6,792,631 †	57.06%	Pending
Emergency housing fund 2023/2024 ‡	$2,890,020	$2,890,020	$2,690,336	(consolidated into above)	93.09%	n/a

† Number reflects funds that expired unspent at the end of the 2023 SFY.
‡ These were Covid-19 dollars used for homelessness services and expansions of services specifically to respond to the pandemic, such as isolation and quarantine facilities.

Changes in Revenue and Spending from 2020 to 2024

Since the adoption of the last 5-year Homeless Housing plan in 2019, both homelessness and the dollars for homelessness-related services and capital projects have grown significantly. The last strategic plan showed a 2019 budget of just over $5,000,000, [39] just a quarter of the dollars invested in 2024 for interventions alone, not including internal costs (see next the section for more on 2024 investments).

As shown below, 2020 fund sources included the CHG grant, Commerce Emergency Housing Grant, HARPS, Document Recording Fees, 1406 funds, and funds shared across multiple programs including Mental Health Millage, Veterans, and the Behavioral Health Fund, with a total spending authority of just over $7,100,000. The primary increases in available dollars in the last five years came from significant increases to the CHG grant, and the

[39] See page 19 of Whatcom County Health and Community Services (2019) in the References section.

adoption of new funding sources through 1406 and 1590 funds and the Healthy Children's Fund. Federal Covid-era dollars invested during this time period, which have since largely been expended, also boosted homelessness- and housing-related services available in Whatcom County in an attempt to smooth over economic shocks created by the Covid-19 pandemic.

Table 25. 2020 Budget Authority and Spending: Local Funds for Homelessness and Housing Only

Funding Source	Spending Authority	Spent	% Spent vs Spending Authority
1406 (local tax)	$400,000	$236,202	59.05%
1590 (local tax)	*Did not exist*	n/a	n/a
Document recording fees (local fee)	$1,635,739	$1,246,482	76.20%

Table 26. 2020 Budget Authority and Spending: Local Funds with set Amounts for Homelessness & Housing

Funding Source	Spending Authority	Spent	% Spent vs Spending Authority
Healthy Children's Fund (local tax)	*Did not exist*	n/a	n/a
Mental Health millage (local tax)	$320,000	$275,630	86.13%
Veterans (local tax)	$76,500	$70,826	92.58%
Behavioral health fund (local tax)	$1,190,000	$1,193,104	100.26%

Table 27. 2020 Budget Authority and Spending: State Grants

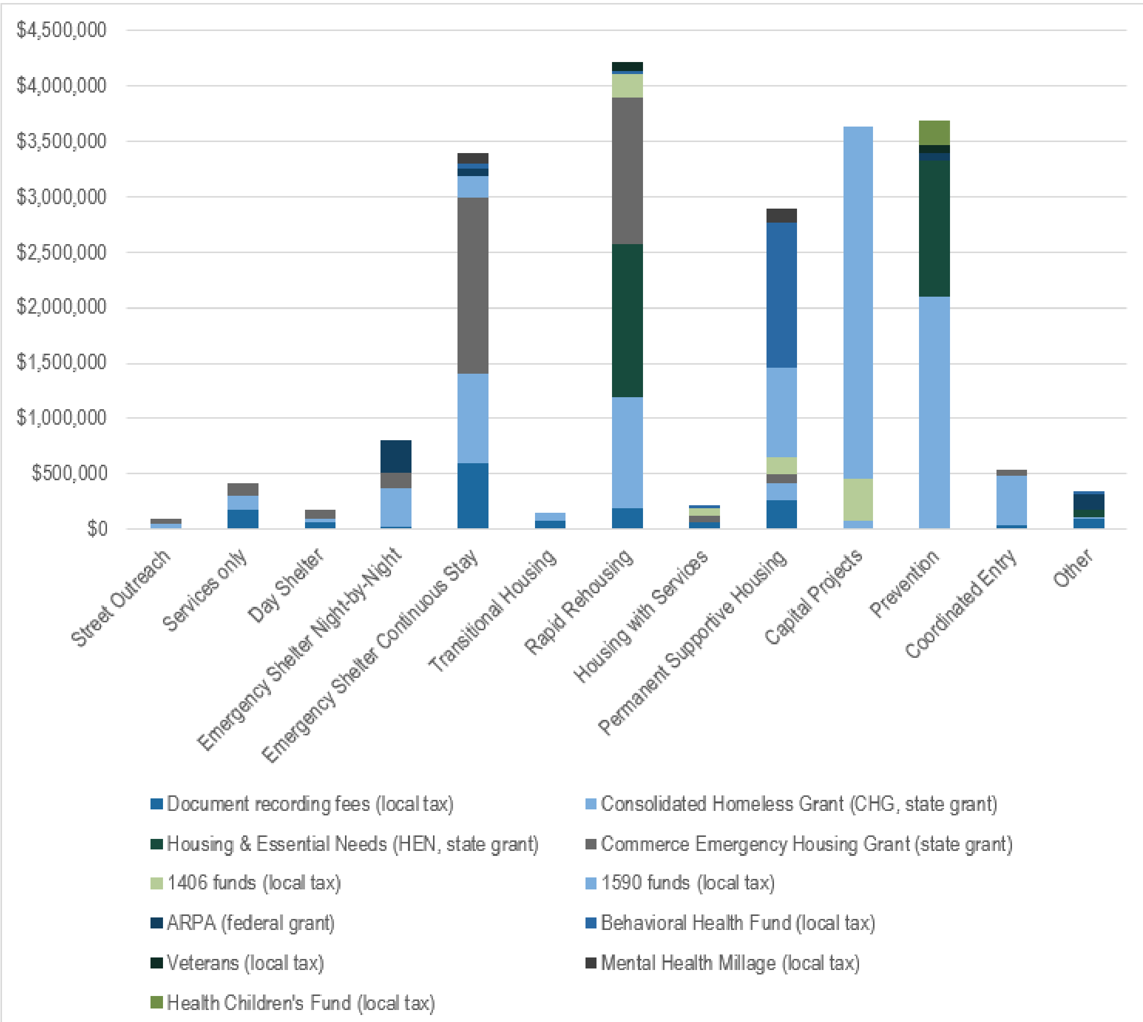
Funding Source	Spending Authority	Spent	% Spent vs Spending Authority
Combined CHG, HEN, and emergency housing grant	$1,919,867	$1,548,265	80.64%
Commerce emergency housing fund	$715,515	$641,619	89.67%
Commerce emergency housing fund 2020	$905,821	$746,719	82.44%
Housing and Recovery Through Peer Services (HARPS)	$80,550	$40,893	50.77%

While the increases in funds has led to expanded capital investments and the expansion of some Emergency Shelter and Rapid Rehousing services, a significant portion of the funding has gone directly towards increases in housing costs. As described in more detail in the "Background: The Current State of Homelessness and Affordable Housing" chapter, the latest available data show that median rents from 2019 to 2023 increased by 38%, so increased investments were required to maintain 2020 service levels.

Funds Committed and Intervention Costs

Chart 16, below, shows funds committed to specific interventions in 2024, representing just over $20,540,000. The services offered through these various interventions are described in the "Whatcom County's Continuum of Care" section of the background chapter. As the chart shows, WCHCS committed the most funds (just over 20%) to the Rapid Rehousing intervention in 2024, followed by prevention interventions and capital projects. Taken together, however, the Emergency Shelter interventions (day shelters, night-by-night shelters, and continuous stay shelters) would be the highest single expense at approximately $4.26M in funds committed. Importantly, in most cases WCHCS only partially supports the total costs of each of the below interventions. WCHCS began to spend more heavily on prevention-related services during the Covid-19 Pandemic with the federal government and the Dept of Commerce began to invest more heavily in prevention interventions to stave off pandemic-related economic disruptions. The majority of the funds committed for prevention-related activities are required to be spent on housing-unstable households rather than households currently experiencing homelessness. Spending on capital projects also expanded significantly, with significant commitments in 2024, as new tax sources came online and fund balances grew in the years since the publication of the last 5-year plan. The 2024 cost breakdowns by intervention and contract are available in the "Strategic Plan for 2026 through 2030" chapter.

Chart 16. Funds Committed by Funding Source in 2024



While average costs by intervention are difficult to approximate since WCHCS only partially funds most programs, various resources offer some insights for the primary interventions funded by WCHCS. Emergency shelter costs range significantly depending on the population served, the depth of supportive services, and the type of shelter (congregate, non-congregate, tiny homes, hotel/motels). One study conducted by researchers in Portland, OR using data from 2022 found that the average congregate shelter bed operational costs were $17,810 per bed per year, tiny home villages were $28,939 per bed per year, and motels were $30,343 per room per year. [40] Data from WCHCS providers suggests that per household costs for the Rapid Rehousing intervention align closely with the annual cost of a congregate shelter bed, at approximately $16,000 per household per year in 2024. The Dept of Commerce commissioned a study in 2023 suggesting that at that time, the average Permanent Supportive Housing cost was

[40] See, Greene, Ferry, Leickly and Spurbeck (2025), in the References section.

approximately $27,000 per unit, including operational and maintenance costs and supportive services.[41] WCHCS expects that the per unit cost in Whatcom County is slightly higher given the cost of living and estimates submitted by providers.

[41] See, Corporation for Supportive Housing (2023), in the References section.

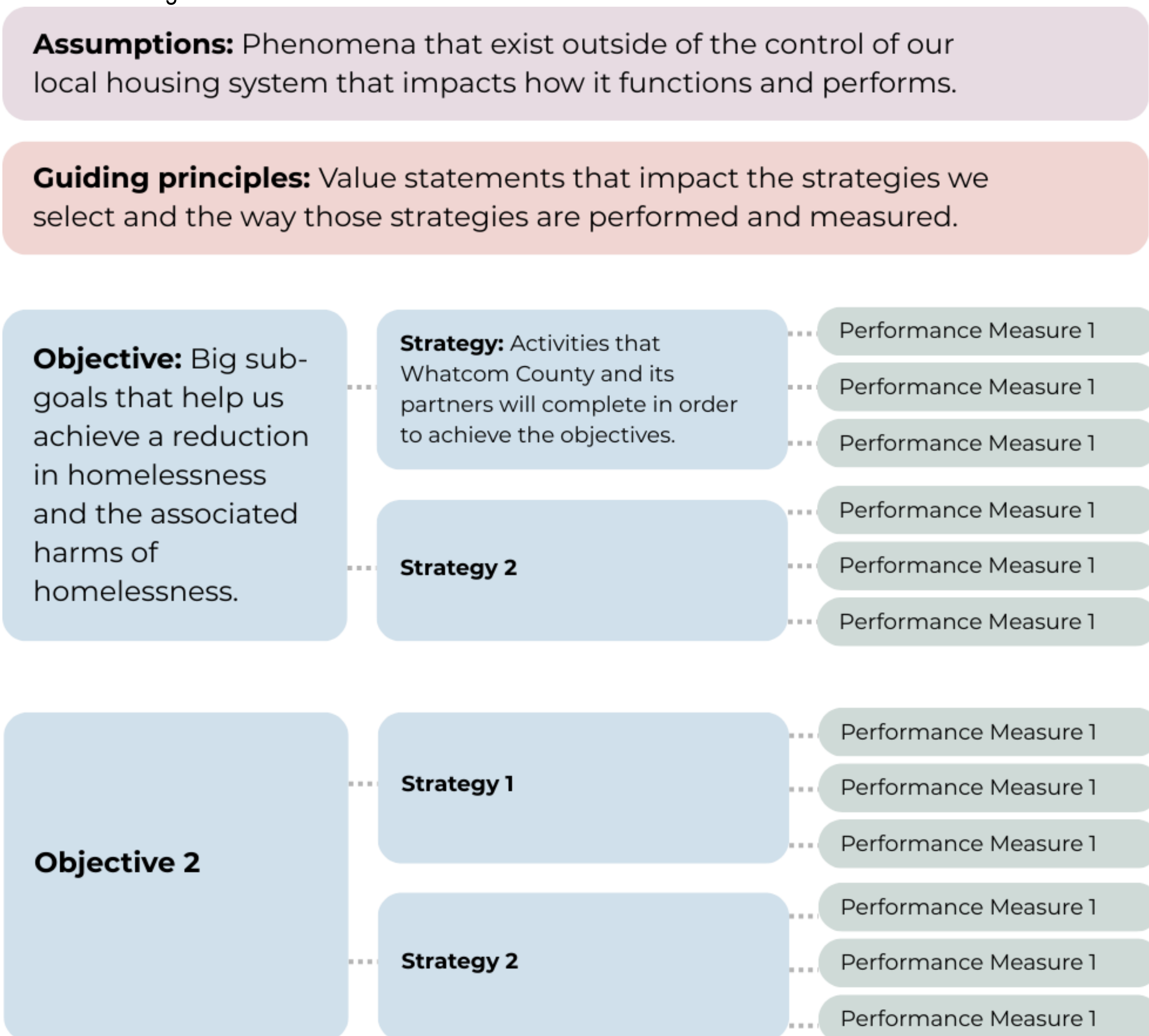
Strategic Plan for 2026 through 2030

Plan Framework

The strategic plan is divided into five parts: assumptions, guiding principles, objectives, strategies, and performance measures. The assumptions and guiding principles weave throughout the plan. Assumptions are defined as phenomena that exist outside the control of our local housing system that impacts how it functions and performs. Guiding principles, on the other hand, are locally-selected value statements that impact the strategies that were selected and the way those strategies are performed and measured.

The plan objectives are big sub-goals that help Whatcom County Health and Community Services (WCHCS) achieve a reduction in homelessness and the associated harms of homelessness. The objectives are a mixture of sub-goals required by the Dept of Commerce, and sub-goals that were locally selected. Each objective is followed by a set of strategies. Strategies are activities that WCHCS and its partners will complete in order to achieve the objective. Each strategy has an associated timeline and one or more performance measures. Performance measures offer a measurable way to understand the progress made on achieving the strategies. Updates on strategy activities and performance measures will be reported annually. The chart below offers a visual explanation of the plan framework.

Chart 17. Strategic Plan Framework



Assumptions and Guiding Principles

The strategic plan begins with a set of assumptions and guiding principles that weave throughout the rest of the plan. Assumptions are phenomena that exist outside the control of our local housing system that impacts how it functions and performs. These are detailed below, but largely summarize the causes of homelessness described in the, "Causes of Homelessness in Whatcom County" section in the "Background" chapter, above. Guiding principles are locally-chosen value statements that impact the strategies that were selected and the way those strategies are performed and measured.

Assumptions

Assumptions: Phenomena that exist outside of the control of our local housing system that impacts how it functions and performs.

Housing Market Pressure

When the demand for housing exceeds the supply, the cost of renting or owning a home goes up, and the poorest and most vulnerable people are pushed into homelessness. Housing supply and demand is largely outside the control of Whatcom County as population change, costs to build and borrow, and income stagnation are the primary drivers of changes in supply and demand. Federal entities, including Congress and the Executive branch, and the Federal Reserve have the greatest control over policies that impact housing markets.

Social Safety Net Gaps

Aside from income, certain groups of people are more likely to fall into homelessness because of one or more vulnerabilities that are not fully accounted for in the U.S. social safety net. This includes, for example, people with disabilities, people struggling with severe medical and behavioral health illnesses, single parents, older adults, young people exiting foster care, people fleeing domestic violence, people with fewer social ties, people with substance use disorder, and people exiting jails and prisons.[42] While the State of Washington and local governments fill these gaps with additional targeted programs to some degree, social safety net programs are largely federally funded and administered.

Social Marginalization

Socially marginalized groups are overrepresented in the homeless population in Whatcom County and around the United States. This includes people who belong to certain racial and ethnic minorities, as well as people who are a part of sexual and gender minorities, such as people who identify as lesbian, gay, bisexual, transgender, or queer (LGBTQ). While certain federal, state and local laws and policies aim to diminish the effect of discrimination against these groups of people, they do so imperfectly. WCHCS, in large part, cannot counter the effects of social marginalization that leads to these groups of people being overrepresented in the homeless population.

Operating in Scarcity

The funds available to reduce homelessness and its associated harms are not enough to meet community needs. Investments towards affordable housing and other social safety net programs are largely the responsibility of the federal government and beyond the scope of WCHCS.

Guiding Principles

Guiding principles: Value statements that impact the strategies we select and the way those strategies are performed and measured.

The guiding principles were developed and selected by the Whatcom County Housing Advisory Committee (WCHAC) subcommittee on the 5-year homeless housing plan.[43] The guiding principles not only determined which strategies were selected for the plan, but they will also help to guide decisions over the course of the plan implementation period.

Housing services should build on existing evidence and best practices

Strategies, especially interventions directly impacting people experiencing homelessness, should be evidence-based where possible, and use established best practices in the absence of evidence. Investments and funding should

[42] A deeper explanation of these causes is beyond the scope of this plan. Research funded by the State of Washington encourages readers to consider causes of homelessness in terms of macro (housing market) and micro (individual vulnerabilities) forces. See Franklin, Hoard and Sanders (2022) in the References section.

[43] See the full list of WCHAC committee members and subcommittee members in Appendix B.

prioritize programs that have proven to be effective at reducing homelessness and enabling households to exit programs into permanent housing destinations. This also means that WCHCS and its partners are responsible for staying up-to-date on the latest research and trainings in housing and homelessness-related interventions.

Every person has the right to make their own decisions and to be treated with dignity

Following social science frameworks and theories such as Humanism and the Strengths-based Approach, this guiding principle is targeted towards how services are offered and performed. This guiding principle operates from the understanding that people receiving social supports generally know what resources they need most urgently, and that case management is most effective when practitioners work from the client's perspective focusing on clients' strengths rather than challenges. Similarly, individuals are most receptive to receiving services when they are treated with dignity and respect.

Everyone can be housed with the right support

Every person needs shelter and housing to maintain their health and quality of life. Through the right supports, every person can be housed. The limitations are not with individuals, but rather with the systems of support and the available resources funding those systems of support.

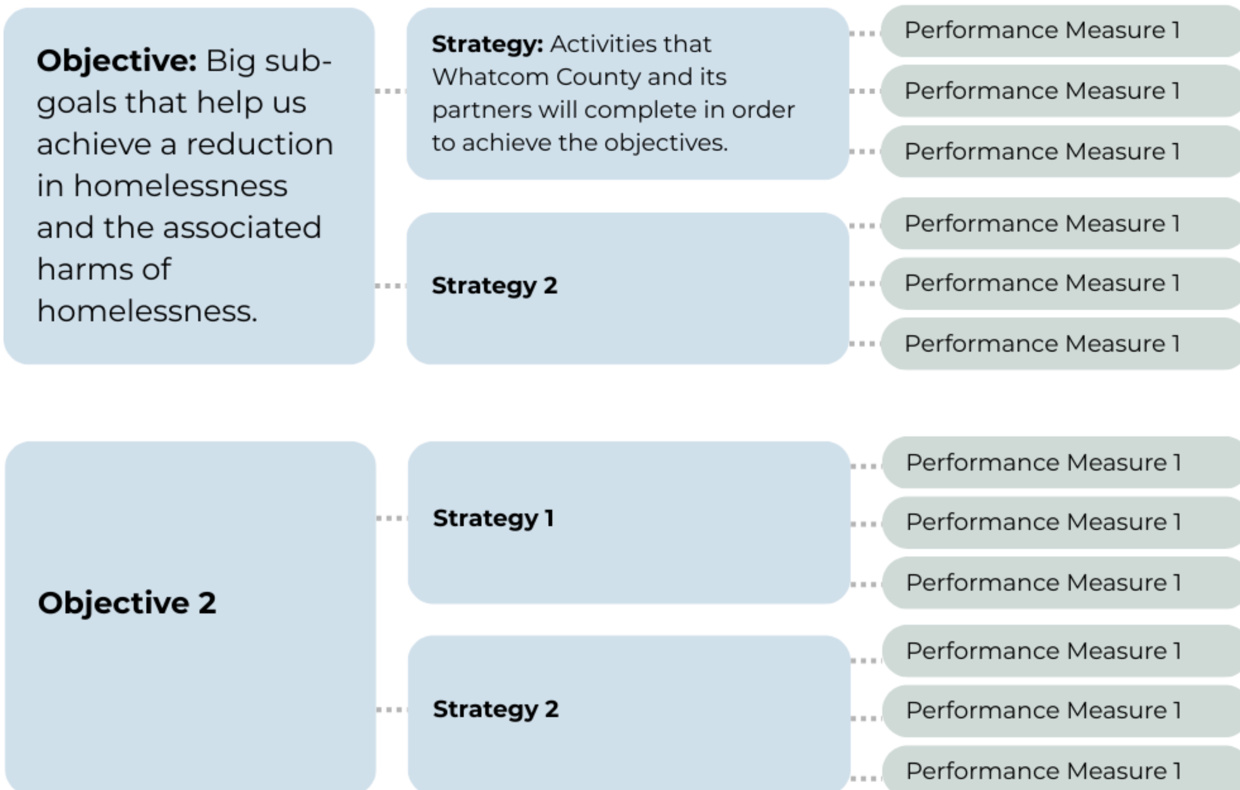
Working together as a community creates stronger outcomes for everyone we serve

WCHCS and its partners need to be collaborative in their approach to strategies and program operations. WCHCS needs to work with neighboring jurisdictions and cities, and with local funders to help ensure that resources are used efficiently. WCHCS should seek opportunities to engage with the broader community to support households experiencing homelessness. Similarly, contracted providers should work collaboratively together to help support the households working with multiple providers.

Stable housing is the foundation for good health, positive educational outcomes, financial security, and community engagement

Without stable housing, it is difficult for people to maintain good health, focus on their education, or engage with the broader community. It is also difficult for people experiencing homelessness to fully participate in the workforce or gain financial security. Stable housing is foundational for people to be able to reach their full potential.

Objectives, Strategies and Performance Measures



The remainder of the strategic plan is organized by objective with descriptions of the objective's associated strategies and performance measures. The objectives, listed below, are a combination of sub-goals required be the Dept of Commerce, and locally selected goals. Goals 2 and 4 were selected by the Whatcom County community through a series of community engagement activities during Phase 1 of community engagement.[44]

Strategic Plan Objectives:

1. Prevent episodes of homelessness whenever possible.
2. Create and preserve more affordable housing.
3. Seek to house everyone in a stable setting that meets their needs.
4. Reduce unsheltered homelessness by expanding shelter capacity.
5. Prioritize assistance based on the greatest barriers to housing stability and the greatest risk of harm.
6. Strengthen the homeless service provider workforce.
7. Promote an equitable, accountable and transparent homeless crisis response system.

Each objective section includes a description of the objective, current strategies and costs, new strategy details, other similar resources available in Whatcom County, strategy implementation timelines and performance measures, and a table that describes how the strategies correspond to the plan's guiding principles.

[44] Additional information on community engagement is available in Appendix A.

Objective 1: Prevent Episodes of Homelessness Whenever Possible

What Does this Objective Mean?

Homeless Prevention (HP) is considered an "upstream" intervention that helps households who are at risk of becoming homeless to maintain or obtain stable housing and avoid entering homelessness. Housing prevention programs generally offer rental assistance and case management to help keep people housed, utilizing mediation and legal resources as needed. Sometimes rehousing a household is necessary if households are evicted, need a more affordable unit, are doubled up with another household, or otherwise need to leave their current living situation. Some HP programs operate like the Rapid Rehousing (RRH) program, but the difference is the household's housing status upon program enrollment (RRH if experiencing literal homelessness and HP if at risk of experiencing homelessness). The goal of HP programs is to intervene early and reduce the number of people that become homeless.

Reasons that households may be at heightened risk of homelessness:

- They are low income and/or severely rent burdened
- They do not have sufficient resources or support networks immediately available to prevent them from becoming homeless
- They have had to move frequently because of economic hardship
- They are couch surfing or doubled up with another household
- They have received a pay or vacate notice
- They are living in a hotel/motel not paid for by an organization
- They are exiting the hospital, inpatient treatment, foster care, or jail/prison

Current Programs and Costs

Current Strategies Costs

Table 28. 2024 Prevention Contracts and Funding Sources

Contract	Consolidated Homeless Grant (CHG)	Housing and Essential Needs (HEN)	Veterans Assistance Fund	Healthy Children's Fund	American Rescue Plan Act	Total
Opportunity Council Case Management	$748,780	$0	$38,951	$0	$0	$787,731
Opportunity Council Whatcom Homeless Service Center	$1,349,130	$0	$35,449	$0	$0	$1,384,579
Opportunity Council Housing and Essential needs	$0	$1,223,930	$0	$0	$0	$1,223,930
Ferndale Community Services Healthy Children's Fund Housing Strategy*	$0	$0	$0	$53,774	$0	$53,774
Lydia Place Healthy Children's Fund Housing Strategy*	$0	$0	$0	$165,075	$0	$165,075
Whatcom Dispute Resolution Center Eviction Prevention	$0	$0	$0	$0	$69,000	$69,000
Total	**$2,097,910**	**$1,223,930**	**$74,400**	**$218,849**	**$69,000**	**$3,684,088**

* Contracts started mid-October, 2024

Current Strategies Details

1. **Targeted Homeless Prevention**: Opportunity Council's (OC) homelessness prevention program is open for new enrollments periodically and accessed through OC's Prevention Line. Case management is funded through the OC Case Management contract and rental assistance is funded through the OC Whatcom Homeless Service Center contract. The program serves households county-wide and is not time limited. This program is fully funded by Whatcom County Health and Community Services (WCHCS) with state funding that may be used only for this purpose.
    - Performance measures:
        - 80 Program slots available.
        - 95% of households will retain housing within 6 months of receiving assistance. [45]
    - WCHCS costs per program slot per year: $14,981

2. **Housing and Essential Needs (HEN) Homeless Prevention**: This program provides case management and rental assistance to households who are disabled and unable to work, as defined and determined by the Department of Social and Health Services (DSHS). Households can continue receiving HEN assistance for as long as they are eligible either through a DSHS referral, or if they lost a DSHS referral due to obtaining SSI/SSDI/SSRI and they still need assistance. The HEN program is fully funded by WCHCS with state funding that must be used for this purpose, and referrals come from Coordinated Entry.
    - Performance measures:
        - 46 program slots available.
        - 95% of households will retain housing within 6 months of receiving assistance. [45]
    - WCHCS costs per program slot per year: $13,752

3. **Homeless Prevention for Veterans**: Veteran households only needing assistance with rental arrears can access assistance through OC's Prevention Line. Veteran households in other at-risk situations are referred to OC's veteran-specific programs providing case management and rental assistance through Coordinated Entry. The majority of veterans' housing assistance in Whatcom County is funded by the Veteran Administration's Supportive Services for Veteran Families (SSVF) program, although WCHCS provides additional local funding to supplement SSVF.
    - Performance measures:
        - 20 program slots available
        - 95% of households will retain housing within 6 months of receiving assistance.[45]
    - WCHCS costs per person per year: $2,120

4. **Healthy Children's Fund (HCF) Housing Strategy**: This program provides short-term case management, rental assistance, and in some cases, behavioral health services for families with children who are five years old or younger. Referrals for this program are received from school districts and community organizations serving families with young children. This program offers up to three months of housing-related assistance (rental or mortgage), and case management can be provided for up to one year. This is a new program as of fall 2024, and is fully funded by WCHCS. Adjustments will likely be made to improve the program model in the future.
    - Performance measures:
        - 73 program slots available.

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[45] This is a Department of Commerce performance outcome. Housing retention is operationalized by reviewing HMIS data to ensure households who received assistance do not enroll in a homelessness program.

        - 50% or more of households exiting the program no longer qualify as “housing unstable.”
    - WCHCS cost per program slot per year: $17,845[46]

5. **Whatcom Dispute Resolution Center (WDRC) Housing Stability Program**: This program provides short-term impartial case management, coaching, conciliation, mediation, training, and facilitation services for tenants and housing providers experiencing housing-related conflict to prevent evictions or other negative housing exits. Mediation is a structured conversation typically between two parties, whereas a facilitation may be with a larger group of people, such as with a group of tenants and a property owner. WCHCS partially funds this program.
    - Performance measure:
        - 70% of households receiving mediation or facilitation services will come to a resolution agreed upon by all parties.
    - WCHCS costs per year: $69,000

New Strategies and Costs

6. **Assess whether increased coordination of Housing Prevention (HP) referrals is needed**: With the recent addition of new funding sources for prevention programs, additional coordination for HP programs may be needed to make access to prevention-related resources more equitability available. This may also include strengthening partnerships and pathways for people exiting jail, treatment, and other systems of care to prevent them from becoming homeless.
    - Performance measures:
        - Homeless Prevention coordination assessment completed.
        - Pathways for accessing prevention services for people exiting institutions identified and published.
        - WCHCS costs per year: WCHCS and community provider staff time.

[46] It’s important to note that at the time of this writing, this program is in its first year of implementation, so the per-household cost is likely to change over time as start-up costs have been accounted for and other programmatic changes are made.

How Objective 1 Strategies Connect with Other Strategies

Objective 1 Strategies	Strategies from other Objectives
1.1 Targeted homeless prevention **1.2 Housing and Essential Needs (HEN) homeless prevention** **1.3 Homeless prevention for veterans** **1.4 Health Children's Fund (HCF) housing strategy**	**2.2 Support acquisition and construction of new units of affordable housing and preservation of existing units.** **2.6 Implementation of prioritization criteria for low-income housing or emergency shelter capital projects.** **2.7 Establishment of a framework to assess and guide the acquisition of existing properties.** Many of the strategies from Objective 2: Create and Preserve Affordable Housing connect with homelessness prevention programs because access to affordable housing is so key to households maintaining housing and not being pushed into homelessness.
1.1 Targeted homeless prevention **1.2 Housing and Essential Needs (HEN) homeless prevention** **1.3 Homeless prevention for veterans**	**3.3 Rapid Rehousing** The targeted homeless prevention program and the HEN and Veterans homeless prevention programs operate very similarly to the Rapid Rehousing program. Staff from across programs can work together to search for housing and share resources and best practices.
1.1 Targeted Homeless Prevention **1.2 Housing and Essential Needs (HEN) Homeless Prevention** **1.3 Homeless Prevention for Veterans** **1.4 Healthy Children's Fund (HCF) Housing Strategy**	**6.1 WCHCS training series; Crisis Prevention Institute training** **6.2 Establish new trainings** **6.3 Offer case manager trainings** **6.4 Create/fund internship programs** **6.5 Encourage competitive wages** All of the strategies that include funding for direct services can benefit from the strategies aimed at strengthening the homeless service provider workforce. **7.2 Public engagement & coordination meetings** **7.4 Quarterly report to Whatcom County Council and other community/provider groups** **7.7 Provider engagement with people with lived experience** All of the strategies that include funding for direct services benefit from coordination by WCHCS, as well as reviewing homeless housing system performance reports. Similarly, programs could benefit by being incentivized to have deeper engagement with people with lived experience in their program development.

Other Prevention Programs or Resources in Whatcom County

Opportunity Council offers prevention assistance for specific populations that are funded outside WCHCS' housing and homeless services program, including:

- Time limited case management and rental assistance for the following populations, accessed through OC's Prevention Line:
    - Families with children (Bellingham only)
    - Seniors (Bellingham only)
    - People exiting the criminal justice system, behavioral health treatment, and other institutional settings

- Time-limited Community Behavioral Health Rental Assistance (CBRA) case management and rental assistance, accessed through Coordinated Entry.
- Time-limited case management and rental assistance for families with children in Bellingham Public Schools, referred by McKinney-Vento Liaisons.

Implementation Timeline, Performance Measures, and Alignment with Guiding Principles

Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
1.1 Targeted Homeless Prevention	2026-2030	• 80 Program slots available. • 95% of households will retain housing within 6 months of receiving assistance.
1.2 Housing and Essential Needs (HEN) Homeless Prevention	2026-2030	• 46 program slots available. • 95% of households will retain housing within 6 months of receiving assistance
1.3 Homeless Prevention for Veterans	2026-2030	• 20 program slots available. • 95% of households will retain housing within 6 months of receiving assistance.
1.4 Healthy Children's Fund (HCF) Housing Strategy	2026-2030	• 69 program slots available. • 50% or more of households exiting the program no longer qualify as "housing unstable."
1.5 Whatcom Dispute Resolution Center (WDRC) Housing Stability Program	2026-2030	• 70% of households receiving mediation or facilitation services will come to a resolution agreed upon by all parties.
1.6 Assess whether increased coordination of Housing Prevention (HP) referrals is needed	2026	• Homeless Prevention coordination assessment completed. • Pathways for accessing prevention services for people exiting institutions identified and published.

Alignment with Guiding Principles

Guiding Principles	Strategy					
	1	2	3	4	5	6
Housing services should build on existing evidence and best practices.	x	x	x	x	-	x
Every person has the right to make their own decisions and to be treated with dignity.	x	x	x	x	x	x
Everyone can be housed with the right support.	x	x	x	x	x	x
Working together as a community creates stronger outcomes for everyone we serve.	x	x	x	x	x	x
Stable housing is the foundation for good health, positive educational outcomes, financial security, and community engagement.	x	x	x	x	x	x

Objective 2: Create and Preserve more Affordable Housing

What does this Objective Mean?

Creating new units of affordable housing and maintaining existing units of affordable housing requires a multifaceted approach to ensure sustainable, inclusive, and equitable solutions for the entire community. According to the Department of Housing and Urban Development (HUD), housing is considered "affordable" when the occupants are paying no more that 30% of their gross income for housing costs, including utilities.[47] To support this objective, WCHCS will use local affordable housing funds and leverage additional local, state, and federal funds to:

- Support development projects that create new units of affordable housing.
- Support the preservation of existing affordable housing units through rehabilitation, and if necessary, acquisition.
- Evaluate, and when applicable, support emerging trends policy, financing and design of affordable housing development.

Before addressing specific strategies, however, it's important to understand affordability in context. While the HUD measure of affordability provides a theoretical benchmark for evaluating housing affordability, it is not sufficient for understanding how affordability is understood and practiced at the local level.

Area Median Income (AMI) is calculated using data from the Census Bureau's American Community Survey (ACS) data. Most federal, state, and local housing and finance programs use AMI as a measure for eligibility. For example, HUD uses AMI to determine eligibility for most of their housing programs including the Housing Choice Voucher program (commonly known as "Section 8") and Public Housing. The Department of the Treasury uses AMI to set eligibility limits for Low-Income Housing Tax Credit (LIHTC) projects, which are passed down to the Washington State Housing Finance Commission (WSHFC) for administration. Typically, LIHTC projects subsidize units enough so that they are affordable for people at varying income levels, from 30% of the AMI to 80%. Similarly, in Whatcom County, AMI is used for eligibility for the two largest locally-managed affordable housing development funds known as 1590 and 1406 dollars per RCWs 82.14.530 and 82.14.540, respectively. In direct rental subsidy programs like the Housing Choice Voucher program and Public Housing, the rent portion a household pays is adjusted based on changes in household income so that each household typically does not pay more than 30% to 40% of their incomes towards housing costs. By contrast, development-based affordability requirements only require property owners to make units affordable for households at certain income levels and do not change at the tenant-level based on circumstances of individual households.

For example, the following scenario could apply to a family of four living in a 3-bedroom unit developed through the LIHTC program with eligibility capped at 60% AMI. In 2025, that means that the rent is capped at $1,691 per month and that a family of four has to earn less than $5,420 per month in income to be eligible for the unit.[48] The family however, only makes $4,000 per month, meaning they pay 42% of their income towards rent alone, not including utilities. Thus, while the family lives in a subsidized housing unit, commonly referred to as an "affordable unit," they are still considered cost-burdened and the unit is unaffordable for them by HUD's standards because they spend more than 30% of their income towards their housing costs. In other situations, a household may have a fixed income but see their rent rise each year if the community's average incomes increase and the building owner raises rents to cover increasing operating costs, as allowed by the LIHTC program. Decreases in income are another factor leading to financial challenge because the unit rent is not responsive to changes in tenant income.

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[47] See, U.S. Department of Housing and Urban Development (n.d.b), in the References section.

[48] See, Washington State Housing Finance Commission (2025), in the References section for current income limits for subsidized developments.

Current Programs and Costs

Current Strategies Costs

Table 29. Affordable Housing Capital Projects, 2024*

Capital Funding Projects	Consolidated Homeless Grant	1406 Funds	1590 Funds	Total
Opportunity Council Dorothy Place Relocation Support	$78,791	$0	$0	$78,791
Sean Humphrey Karen Durham House	$0	$0	$10,000	$10,000
Opportunity Council Bellis Family Housing Phase 1 LIHTC	$0	$0	$2,000,000	$2,000,000
Lydia Place Gladstone Renovation	$0	$0	$166,000	$166,000
YWCA PSH Repair	$0	$70,686	$0	$70,686
Total	**$78,791**	**$70,686**	**$2,176,000**	**$2,325,477**

* All capital projects are one-time costs with no associated ongoing financial obligation.

Current Strategies Details

1. **Support 9% Low-Income Housing Tax Credit (LIHTC) projects**: Whatcom County participates in a 5-county 9% LIHTC metro pool that also includes Snohomish, Pierce, Clark, and Spokane counties. Membership in the metro pool provides more local input into the allocation of tax credits by allowing Whatcom County Housing Advisory Committee (WCHAC) to prioritize the selection process at the local level. Developers apply to the Whatcom County Housing Advisory Committee to receive priority prior to applying to the WA State Housing Finance Commission (WSHFC) for the tax credits to help fund their project. Projects that meet minimum eligibility requirements are placed in a pipeline following their request to WCHAC. When two or more developers apply for the same year, project readiness and other priorities determine the order of their LIHTC awards. Having a pipeline of projects allows Whatcom County and the City of Bellingham, the two largest local funding sources, to better plan their support and provides predictability for developers.

   Funds in the five metro pool counties are estimated based on population and need, and use a five-year rolling average to provide flexibility in how these funds are allocated over those five years including the ability, in some cases, to forward commit funds. The Whatcom allocation, however, is generally not sufficient to fund a large multifamily development each year, so our community must take one or more gap years during the five-year cycle as shown below. The current 9% LIHTC pipeline for Whatcom County includes:

Table 30. 9% LIHTC Tax Credit Projects, 2023-2030

Year	Project	WCHCS Contribution	Total Project Cost	Number of Units	Focus Population	Affordability Rate
2023	Opportunity Council Laurel & Forest	$4,103,080*	$19,451,000	47	Seniors	60% AMI
2024	Opportunity Council Bellis Phase I	$2,000,000	$37,538,290	63	Families	30-60% AMI
2025	Opportunity Council Bellis Phase II	$0	$32,000,000	64	Seniors	30-60% AMI
2026	Mercy Housing Northwest Old Town	Undetermined	$34,000,000	74	Seniors	30-60% AMI
2027	Gap year	N/A	N/A	N/A	N/A	N/A
2028-2029	Gap year or Catholic Housing Lynden Station	Undetermined	$33,000,000	60	Farm workers and families	Undetermined
2030	Bellingham and Whatcom County Housing Authorities King Mountain	Undetermined	Undetermined	Undetermined	Undetermined	Undetermined

* Includes land value.

- Performance measures:
    - At least 130 new units of affordable housing will be developed
    - At least one new project will be developed outside the City of Bellingham

2. **Support acquisition and construction of new units of affordable housing and preservation of existing units**: The 9% LIHTC projects discussed in the preceding section are one way that WCHCS supports the acquisition and construction of new units of affordable housing. Tax credit projects, however, are only one tool Whatcom County uses to support acquisition and construction of new units and the preservation of existing units of affordable housing. In the last several years, for example, the WCHCS has supported several affordable housing projects through either acquisition, construction or preservation. Recent projects include:
    - Mercy Housing Evergreen Ridge Apartments: To support the preservation of 145 units of affordable housing nearing the end of their initial affordability period.
        - WCHCS contribution: $2,600,000
        - Project total cost: $44,277,000
        - Number of units: 145
        - Focus population: Low-income Multifamily Housing
        - Affordability rate: 60% AMI for 50 years
    - Kulshan Community Land Trust Thornton Street: Build 40 to 50 units of affordable units for homeownership. Ground breaking expected late 2026.
        - WCHCS contribution: $1,250,746
        - Project total cost: Undetermined
        - Number of units: 40-50
        - Focus population: Moderate-income single family residences, duplexes, ADUs
        - Affordability rate: 50% to 80% AMI for 50 years
    - Habitat for Humanity Mateo Meadows
        - WCHCS contribution: $7,449,253
        - Project total cost: Undetermined
        - Number of units: 30
        - Focus population: 4-plexes and 7-plexes units for homeownership
        - Affordability rate: 50% to 80% AMI for 50 years.
    - Sean Humphrey House acquisition of a new property: Acquisition of a new property to be renovated for new PSH units for individuals who are HIV-positive or living with AIDS
        - WCHCS contribution: $220,000
        - Project total cost: $950,000
        - Number of units: 6
        - Focus population: HIV-positive or living with AIDS
        - Affordability rate: 60% AMI for 20 years
    - Bellingham and Whatcom County Housing Authorities Samish Commons
        - WCHCS contribution: $1,821,637
        - Project total cost: $78,000,000
        - Number of units: 172
        - Focus population: Seniors, families, households exiting homelessness, people with disabilities
        - Affordability rate: 30-60% AMI for 20 years

    Additionally, in 2024, the County supported several small renovation and rehabilitation projects to ensure the preservation of existing affordable housing:

Table 31. Small Capital Projects Funded by WCHCS in 2024

Project	Description	WCHCS Costs
Dorothy Place renovation	Funding for Opportunity Council to assist in the temporary relocation of tenants at their Dorothy Place Permanent Supportive Housing (PSH) facility while they undertook a comprehensive renovation of the facility.	$78,791
Sean Humphrey House renovations	The County added funds to a previous contract with Sean Humphrey House to support cost escalations during their remodel/renovation project at Karen Durham House.	$10,000
Lydia Place Gladstone Renovation	Support for Lydia Place to match funds provided by the City of Bellingham to support the conversion of an underutilized 5-unit semi-communal transitional house space to a single five-bedroom unit to provide PSH for large and multi-generational families	$166,000
YWCA PSH Repairs	Rehab of Garden Street property, including new roof and purchasing of new appliances.	$70,686

- Performance Measures:
    - Support the development of at least 125 new units of affordable housing.
    - Work to preserve existing units of affordable housing such that no income-restricted units convert to market-rate prices.

New Strategies and Costs

3. **Complete a County-Wide Inventory of Affordable Housing Units**: The aim of this strategy is to establish an inventory of all affordable housing in Whatcom County. Currently there is no comprehensive, centralized, and county-wide inventory of affordable housing stock. A comprehensive inventory, once complete, will support long term planning efforts in several important ways including: (1) identification of at-risk units, (2) better data to support for policy and planning efforts, (3) ability to forecast capital needs and prioritize expenditures over time. Once a database is established, inventory will be updated periodically with support from the non-profit development community.
    - Performance measure: Establishment of, and periodic updates to, affordable housing inventory.
    - Costs: WCHCS staff time

4. **Support developers with training and technical assistance to create ten-year capital needs assessments and preventative maintenance schedules**: The aim of a Capital Needs Assessment (CNA) is to evaluate the current physical condition of a property and estimate the cost and timing of major near-term and long-term capital repair and replacement needs. Completing CNAs does require significant technical knowledge including, (1) knowledge of construction materials systems, and codes, (2) familiarity with architectural and structure components, and (3) knowledge of cost estimation and projections. Larger non-profit developers likely have the capacity to complete these on their own but smaller developers may need additional support through training and technical assistance.

    The aim of a Preventative Maintenance Schedule (PMS) is to proactively maintain assets to prevent or delay the need for major repairs, extend the usable lifespans of the asset, and ensure the asset remains safe for users. As with CNAs, PMSs require some technical skills that may be beyond the expertise of small developers.

    The WCHCS will lead this effort in cooperation with our nonprofit developers to develop and implement training, provide technical assistance, and create tools for use by our non-profit partners. Further, for county-funded projects, WCHCS will leverage the contracting process to promote and support CNAs and PMSs.

- Performance measures:
  - At least five agencies will benefit from training or technical assistance related to long-term capital asset management.
  - Sample assessments and preventative maintenance schedules, including templates and sample plans, will be developed and distributed to all developers.
- Costs: $15,000 for external trainers or TA providers

5. **Leverage capital contracting processes to help ensure developers create and maintain adequate maintenance reserves**: WCHCS will establish clear reserve recommendations and provide training and technical assistance to help developers build their reserves. Activities may include: (1) defining minimum reserve standards, benchmarked to best practices; (2) ensuring alignment with Capital Needs Assessments (CNA); and (3) requiring developers to submit annual reserve account statements.
   - Performance measures:
     - Development of minimum standards, benchmarked to best practices, and modified for local conditions (including the CNA), for per-unit, per-square foot, or similar set-asides for maintenance reserve.
     - Development of a written procedure, with required language to include in all capital RFPs, contracts, and monitoring protocols.
   - Costs: WCHCS staff time

6. **Implementation of prioritization criteria for low-income housing or emergency shelter capital projects:** According to the Housing for All Planning Tool (see table 13 in the Background chapter), over the next five years Whatcom County will need an additional 133 units of emergency shelter, and 4,998 units of new affordable housing (at or below 80% AMI), 54% of which are for households at or below 30% of the Area Median Income (AMI), including 1,311 outside of Whatcom County's largest city, Bellingham. Similarly, through community engagement, key informant interviews, and meetings with local developers, it is evident that the most needed capital projects are those that would expand emergency shelter capacity and increase affordable housing for low-income households.

   <u>Guiding principles for WCHCS support of capital projects:</u>
   - WCHCS support will prioritize projects that benefit underserved populations with urgent needs, based on available data and community input.
   - Projects will align with the Whatcom County Comprehensive plan (and relevant city plans, where applicable) and follow all requirements of applicable government codes.
   - Funding should be used strategically in coordination with other funding partners to the greatest extent possible. This strategy should balance using WCHCS's investment funds to maximize the number of preserved or newly created units or beds with WCHCS's recognized goals of developing projects that serve highly vulnerable and under-served populations.
   - Funding commitments will be prioritized for projects with a realistic timeline of near-term development (typically within 3 years of commitment).

   <u>Prioritization of capital projects will be based upon the funding source:</u>
   - LIHTC – described above (*pipeline process with designation from WCHAC*)
   - Doc rec fees, 1406, or 1590 funds:
     - Priorities for spending and saving:
       - Affordable housing:
         - Between 2027 and 2030, at least $600,000 will be set-aside annually from 1590 funds to support the acquisition, preservation, and/or

    construction of housing-related capital projects, with a goal of maintaining a fund balance of $500,000 - $1,500,000 for affordable housing acquisition, development, or preservation.
    - Between 2027 and 2030, at least $400,000 will be set-aside annually from 1406 funds to support acquisition, preservation, rehab, and/or construction projects, with a goal of maintaining a fund balance of $500,000 - $1,500,000 for affordable housing acquisition, development, or preservation.
  - Sheltering:
    - Beginning in 2026, at least $800,000 will be set-aside annually from 1590 funds to support acquisition, rehab, and/or construction of a facility or site that can support at least 60 individuals with overnight emergency shelter. Whatcom County will strive to build and maintain a fund balance of between $1,000,000 and $3,000,000 to be used for the acquisition and/or development of emergency shelter sites/facilities.
  - Small capital:
    - At least $150,000 will be made available for small capital projects either with 1590, 1406, or document recording fee funds through RFPs offered no less than twice between 2026-2030. These funds are to make critical improvements or support expansion of shelters or affordable housing projects.
- Further selection based on:
  - *Project Readiness*: Anticipated project development timeline and readiness of project to move forward. Considerations will include: progress of project's capital stack and likelihood of anticipated funding from other parties, status of site control, zoning compliance, environmental considerations and review status, feasibility, and permitting process, and expected construction and service start dates. All projects requesting $200,000 or more in any combination of funds from the County must complete a Combined Funders Application, which can be found on the Washington State Housing Finance Commission's website (www.wshfc.org).
  - *Operations, Maintenance, and Services Budget*: Funding stream(s) identified for project operations, maintenance, and services. Operations, maintenance, and services are budgeted appropriately for intended population and include capital reserve plans and planned maintenance schedule. Applications for additional funding sources have been or will be completed as appropriate.
  - *On Site Services* (if applicable to the project): Documented commitment of an appropriate level of high-quality services to be provided either by the project developer or through a demonstrated formal partnership with a qualified and experienced provider.
  - Affordable housing projects supported with 1406, 1590, and/or document recording fee funds will be leveraged in coordination with other funders to create or preserve new units of affordable housing. All individuals served with these funds must be at or below 60% AMI.
  - **Specific considerations to further prioritize affordable housing acquisition, rehab and/or construction:**
    - Affordability: Projects with a portion of units affordable for households with incomes at or below 30% of the AMI are preferred and will receive favorable ratings; projects affordable for households up to 60% AMI are also eligible for funding.

- Rural and small cities: Projects outside of the City of Bellingham will receive favorable ratings for 1590 capital funds because sales tax paid within the City of Bellingham does not contribute towards the county's revenue for this funding source.
- Creation or preservation of new units: Projects are expected to increase or preserve the number of affordable housing units that will be created in alignment with projected housing needs that have been established in comprehensive plans for the jurisdiction within which the project will be sited.
- Population served: Number of set aside units that are affordable and accessible to marginalized and highly vulnerable populations with insufficient access to housing resources. This may include set aside units for people exiting homelessness, youth and young adults, seniors with fixed incomes, farmworkers, people with disabilities, or other identified target populations.
- Coordinated Entry participation: Number of units that will accept referrals through the local Coordinated Entry system and the restrictions placed on those referrals.
- Applicant experience: Past experience administering local, state, and/or federal funding as applicable for development and/or operations of similar projects either directly or through partnership with consultants.
- Large projects ($500,000+) supported with 1406, 1590, and/or document recording fee funds will be leveraged in coordination with other funders to create or preserve new units of affordable housing at a cost of no more than $75,000 of local funding for each newly created or preserved affordable housing unit or emergency shelter bed.

Process for selection

Process for selection for small size (less than $200k) capital awards

Project selection will follow Whatcom County's RFP process and focus on repairs, upgrades, expansions, and preservation of existing projects or addition of new units. RFP criteria will be developed in partnership with a subcommittee of WCHAC, follow prioritization goals outlined above and adhere to all requirements in local/County Code and state law.

Process for selection for medium size ($200k-500k) capital awards

Prior to awarding of funds, all capital funding requests of more than $200,000 but less than $500,000 of any combination of 1406, 1590, or document recording fee funds to support their project must submit a Combined Funders Application to be reviewed by the Whatcom County Housing Advisory Committee (WCHAC) or a subcommittee of WCHAC. Submission of Combined Funders Applications will trigger review by WCHAC and a recommendation to not fund, partially fund, or fully fund the request. If funding is recommended, WCHCS staff will begin the administrative review process to provide funds for the applicant.

Process for selection for large size ($500k+) capital awards

Development projects seeking large size ($500k+) awards are encouraged to notify both Whatcom County and the local jurisdiction in which they intend to operate, as soon as serious consideration of the project begins. This is separate from any applications for funding. Whatcom County has a Declaration of Interest form for this purpose. Projects may take many months (and even many years) to go from the conceptual stage to readiness for acquisition/construction/rehabilitation. Early collaboration with the local public sector, especially when public funding is anticipated to be needed in the future, can help streamline processes and leverage funding.

Prior to requesting Whatcom County's priority designation of a LIHTC award and/or capital funds of $500,000 or more for a capital development project (from any combination of 1406, 1590, or document recording fees), project proponents must submit a Statement of Intent to the WCHAC no less than two calendar years prior to the anticipated awarding of all project funds (from all sources). At least eight months prior to the anticipated awarding of all project funds (from all sources), these development projects must submit an initial Combined Funders Application for review by WCHAC or a subcommittee thereof. At the time an award or designation is requested, WCHAC will offer a recommendation to not fund, partially fund, or fully fund the request as well as to designate or not designate the project as the Whatcom County Priority Project for LIHTC purposes.

For large size acquisition projects, project proponents must submit a Statement of Intent no less than six months prior to a request for funding. A combined funders application must be submitted at the same time as a request for funds, and will initiate a review from WCHAC that results in a recommendation to not fund, partially fund, or fully fund the request. Acquisition projects are those that purchase existing sites or buildings and reasonably expect only a minority of funds to be used in renovating or improving the site.

Both development and acquisition projects which have submitted Statements of Intent and Combined Funders Applications will have their status and general project information listed on public documents, and the information may be posted on the Whatcom County website.

- Performance measure: All low-income housing or emergency shelter capital projects will be prioritized based on the established policy.
- Costs: WCHCS staff time

7. **Establish a framework for investing in acquisitions over new developments**: The aim of this strategy is to increase the efficiency of developing new units of affordable housing, and effectively weigh the factors to determine whether to support the acquisition of existing buildings. In some circumstances, it may be less expensive overall to purchase and renovate an existing building than to build new units. Additionally, when existing housing stock is used, new units could be available for occupancy more quickly. Thus, when it's more efficient to acquire and rehabilitate an existing property rather than build a new property, WCHCS should prioritize the more cost-effective solution. In addition, the WCHCS will select or create a tool for rapid assessment including preliminary property inspection, rehabilitation scope needs, capital stack scenarios, costs to relocate existing tenants (if applicable), and risk assessment.
   - Performance Measure: Establishment of a framework to assess the acquisition of existing properties.
   - Costs: WCHCS staff time.

8. **Convene and support workgroups to identify barriers to affordable housing development, make recommendations for emerging trends, and identify non-traditional funds to support development**: The ongoing affordable housing crisis requires coordinated and innovative solutions. Convening focused workgroups will bring together developers and policymakers to: (1) identify real-world barriers that stall affordable housing development; (2) explore emerging trends in policy, financing, and design; and (3) identify and evaluate non-traditional funding sources that can help close persistent gaps. Groups will focus on specific topics, such as affordable homeownership, Permanent Supportive Housing development projects, and low-income developments.

   To accomplish this strategy, limited scope workgroups will be formed as subcommittees or ad hoc groups of the Whatcom County Housing Advisory Committee to address these critical themes. Workgroups might include non-profit and for-profit developers, local government, lenders and investors, philanthropic and other community organizations, and residents with lived experience. WCHCS will be responsible for analyzing, synthesizing, and reporting on these findings to the Housing Advisory Committee which can then use these findings to develop recommendations.

- Performance measures:
  - No fewer than two short-term, task oriented, topic specific work groups will be formed each year.
  - Workgroups will have clear recommendations and next steps submitted to the WCHAC and Whatcom County Council at least annually.
- Costs: WCHCS staff time.

How Objective 2 Strategies Connect with Other Strategies

Objective 2 Strategies	Strategies from other Objectives
2.1 Support 9% Low-Income Housing Tax Credit (LIHTC) projects **2.2 Support acquisition and construction of new units of affordable housing and preservation of existing units** **2.6 Implementation of prioritization criteria for low-income housing or emergency shelter capital projects** **2.7 Establishment of a framework to assess and guide the acquisition of existing properties.**	**1.1 Targeted homeless prevention** **1.2 Housing and Essential Needs (HEN) homeless prevention** **1.3 Homeless prevention for veterans** **1.4 Health Children's Fund (HCF) housing strategy** Many of the strategies from Objective 1: Prevent Episodes of Homelessness Whenever Possible, connect with homelessness prevention programs because access to affordable housing is so key to households maintaining housing and not being pushed into homelessness. **3.3 Rapid Rehousing** Many households receiving Rapid Rehousing live in affordable housing units such as units built through the LIHTC program. Having affordable housing available in the community also enables households in the Rapid Rehousing program to graduate into an affordable unit and pay their own rent.
2.6 Implementation of prioritization criteria for low-income housing or emergency shelter capital projects	**4.8 Tiny home villages** **4.9 Congregate, low barrier, secular shelter with day shelter options** In order to expand current shelter capacity, funding for shelter capital projects must be prioritized.

Other Resources in Whatcom County that can Create and Preserve more Affordable Housing

Funding affordable housing projects is a complex process that generally involves a mix of public and private funding, often referred to as the "capital stack." The "capital stack" is the totality of funds needed to fund an affordable housing capital project. For small developments where the aim is to construct a single-family home, that capital stack might include only one funder. For large multi-family dwellings, the capital stack may include several different funders. This adds considerable complexity to these projects as developers need to negotiate the terms of restrictive covenants, deeds of trust, and other legal instruments to ensure ongoing affordability and protect investors, across multiple parties. The table below offers a brief description of various affordable housing development and preservation programs available via federal and state sources.

Table 32. Affordable Housing Development and Preservation Programs

Program name	Description	Implementor
Low-Income Housing Tax Credits (LIHTC)	• Issues annual tax credits that developers sell to raise funds to pay construction loans used to finance affordable housing development • Units must be "affordable" for at least 30 years • Value of the credits vary from year to year based on private resell market	WA State Housing Finance Commission

	• Both 4% and 9% tax credits available • 9% tax credit pipeline described above • 4% credits matched with multifamily tax-exempt volume cap bonds • Federal IRS program administered through WA state Housing Finance Commission	
HOME Investment Partnership (HOME)	• Federal block grant program via HUD • Funding various programs, including building, buying and rehabbing affordable housing for rent or ownership, or direct Tenant-Based Rental Assistance (TBRA) • Funds must benefit households at or below 60% AMI and a portion at 50% AMI or below • Funds available via local and state sources	WA State Dept of Commerce; 3-county consortium with Skagit, Island and Whatcom Counties; City of Bellingham
Community Development Block Grant (CDBG)	• Federal block grant program via HUD • Available for a variety of activities, including preservation and development	City of Bellingham; WA State Dept of Commerce
Housing Trust Fund (Federal)	• Federal program available via HUD • Available to develop, acquire, and preserve affordable housing for extremely low-income households (30% AMI or lower).	WA State Dept of Commerce
Housing Trust Fund (State)	• WA State program available for construction, acquisition and rehab of affordable housing and Emergency Shelter • Housing targeted for certain populations, including low-income homeownership • Frequently paired with LIHTCs	WA State Dept of Commerce
Apple Health and Homes	• WA state collaboration between Dept of Commerce and WA Health Care Authority (HCA) • Funding available for acquisition or construction of affordable housing paired with supportive services • Available for households qualifying for Permanent Supportive Housing: people exiting chronic homelessness and with complex medical challenges	WA State Dept of Commerce
Public Housing Capital Funds	• Federal program via HUD locally administered by Bellingham and Whatcom County Housing Authorities • Public Housing capital funds available via formula based on quantity, size, age and condition of existing housing stock • Typically used for rehab, site improvement, and energy upgrades • Few federal funds available to build new units, or, in some cases, even maintain existing units • Many public housing authorities (PHAs) rely on other funding sources and conversion programs to maintain or build new stock • Units are owned and managed by the PHA and the rent is subsidized based on the household’s income	Federal government and local public housing authorities

	• Households at or below 80% AMI are eligible, though usually most households are extremely low-income (at/below 30% AMI)	
Supportive Housing for the Elderly (Section 202)	• Federal program available via HUD • Affordable housing acquisition or construction and supportive services for low-income seniors (ages 62 or older)	Dept of Housing and Urban Development (HUD)
Supportive Housing for Persons with Disabilities (Section 811)	• Federal program available via HUD • Affordable housing development and supportive services for low- and extremely-low income adults living with disabilities	Dept of Housing and Urban Development (HUD)

While the above list focuses on funds for construction or maintenance of affordable housing, there are a variety of programs that offer direct rental subsidies to households where their housing payments change depending on their income to make their homes affordable. Units for a LIHTC building, for example, are affordable for people at a certain AMI, but the rent price doesn't change based on a household's income. The biggest direct rental subsidy programs are through the federal government, primarily overseen locally by the Bellingham and Whatcom County Housing Authorities. These include the Housing Choice Voucher program, and Public Housing. Other, smaller federal programs such as the HOME tenant-based rental assistance (HOME TBRA) also offer direct rental subsidies. These programs are distinct from supportive housing programs such as Rapid Rehousing or Permanent Supportive Housing because they are not necessarily paired with case management.

Implementation Timeline, Performance Measures and Alignment with Guiding Principles

Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
2.1 Support 9% Low-Income Housing Tax Credit (LIHTC) projects	2026-2030	• At least 130 new units of affordable housing will be developed. • At least one new project will be developed outside the City of Bellingham.
2.2 Support acquisition and construction of new units of affordable housing and preservation of existing units	2026-2030	• Support the development of at least 125 new units of affordable housing. • Work to preserve existing units of affordable housing such that no income-restricted units convert to market-rate prices.
2.3 Complete a county-wide inventory of affordable housing units	2026-2030	• Establishment of, and periodic update to, affordable housing inventory.
2.4 Support developers with training and technical assistance to create ten-year capital needs assessments and preventative maintenance schedules	2027-2030	• At least five agencies will benefit from training or technical assistance related to long-term capital asset management. • Sample assessments and preventative maintenance schedules, including templates and sample plans, will be developed and distributed to all developers.
2.5 Leverage capital contracting processes to help ensure developers create and maintain	2028-2030	• Development of minimum standards, benchmarked to best practices, and modified for local conditions (including the CNA), for per-unit, per-square foot or similar set-asides for maintenance reserve.

adequate maintenance reserves		• Development of a written procedure, with required language to include in all capital RFPs, contracts, and monitoring protocols.
2.6 Implementation of prioritization criteria for low-income housing or emergency shelter capital projects	2026-2030	• All low-income housing or emergency shelter capital projects will be prioritized based on the established policy.
2.7 Establishment of a framework to assess and guide the acquisition of existing properties.	2026	• Establishment of a framework to assess the acquisition of existing properties.
2.8 Convene and support workgroups to identify barriers to affordable housing development, evaluate and make recommendations for supporting emerging trends, and identify non-traditional funds to support development	2028-2030	• No fewer than two short-term, task oriented, topic specific work groups will be formed each year. • Workgroups will have clear recommendations and next steps submitted to the WCHAC and Whatcom County Council at least annually.

Alignment with Guiding Principles

Guiding Principles	Strategy							
	1	2	3	4	5	6	7	8
Housing services should build on existing evidence and best practices.	x	x	x	x	x	x	x	x
Every person has the right to make their own decisions and to be treated with dignity.	x	x	x	x	x	x	x	x
Everyone can be housed with the right support.	x	x	-	x	x	x	x	x
Working together as a community creates stronger outcomes for everyone we serve.	x	x	x	x	x	x	x	x
Stable housing is the foundation for good health, positive educational outcomes, financial security, and community engagement.	x	x	x	x	x	x	x	x

Objective 3: Seek to House Everyone in a Stable Setting that Meets Their Needs

What Does this Objective Mean?

WCHCS should develop and maintain a wide range of programs and services to overcome the variety of barriers facing homeless households and ensure that different subpopulations have a viable path to resolving homelessness and maintaining housing. Permanent housing interventions for people experiencing homelessness include Rapid Rehousing (RRH), Permanent Supportive Housing (PSH), and Housing with Services (HwS). Seeking to house everyone also includes offering Street Outreach to households experiencing homelessness to help connect them to resources.

Current Strategies Costs

Table 33. Rapid Rehousing Contracts in 2024

Contract	Document Recording Fees	Consolidated Homeless Grant	Housing and Essential Needs	Commerce Emergency Housing	1406 Funds	Behavioral Health Fund	Veterans	Total
Lydia Place Case Management	$62,871	$0	$0	$58,333	$0	$33,333	$0	**$154,537**
Lydia Place Special Rental Assistance	$0	$10,799	$0	$0	$0	$0	$0	**$10,799**
NW Youth Services Case Management	$50,876	$61,875	$0	$0	$0	$0	$0	**$112,751**
Opportunity Council Case Management	$50,113	$36,286	$0	$52,427	$0	$0	$42,196	**$181,023**
Opportunity Council HEN	$0	$0	$1,380,177	$0	$0	$0	$0	**$1,380,177**
Opportunity Council Whatcom Homeless Service Center	$28,093	$894,000	$0	$1,212,118	$200,000	$0	$38,403	**$2,372,614**
Rapid Rehousing Total	**$191,953**	**$1,002,960**	**$1,380,177**	**$1,322,878**	**$200,000**	**$33,333**	**$80,599**	**$4,211,900**

Table 34. Transitional Housing Contracts in 2024

Contract	Document Recording Fees	Consolidated Homeless Grant	Total
NW Youth Services Case Management	$50,876	$61,875	$112,751
Opportunity Council Partnership House (Transitional) *	$7,168	$0	$7,168
Lydia Place Transitional Housing Campus Housing*	$28,606	$0	$28,606
Transitional Housing Total	**$86,650**	**$61,875**	**$148,525**

* Contract not renewed or ended.

Table 35. Housing with Services Contracts in 2024

Contract	Document Recording Fees	Commerce Emergency Housing	1406 Funds	Behavioral Health Fund	Total
Lydia Place Case Management	$62,871	$58,333	$0	$33,333	**$154,537**
Lydia Place Heart House *	$0	$0	$65,300	$0	**$65,300**
Housing with Services Total	**$62,871**	**$58,333**	**$65,300**	**$33,333**	**$219,837**

* Contract not renewed or ended.

Table 36. Permanent Supportive Housing Contracts in 2024

Contract	Document Recording Fees	Consolidated Homeless Grant	Commerce Emergency Housing	1406 Funds	1590 Funds	Behavioral Health Fund	Mental Health Millage	Total
Opportunity Council 22 North	$19,853	$0	$0	$0	$278,568	$350,147	$0	$648,568
Catholic Community Services Francis Place	$78,859	$0	$0	$0	$309,137	$343,450	$0	$731,446
Lydia Place Case Management	$0	$36,500	$0	$0	$0	$0	$0	$36,500
Lake Whatcom Center Community Leasing	$0	$0	$0	$0	$0	$0	$49,467	$49,467
Mercy Housing NW *	$0	$0	$0	$144,000	$0	$0	$0	$144,000
Opportunity Council Case Management	$21,925	$15,875	$22,937	$0	$0	$0	$0	$60,736
Opportunity Council Leasing Specialist	$28,200	$0	$0	$0	$221,108	$100,000	$78,764	$428,072
Opportunity Council Whatcom Homeless Service Center	$0	$36,500	$0	$0	$0	$0	$0	$36,500
Pioneer Human Services City Gate PSH	$51,000	$0	$0	$0	$0	$517,733	$0	$568,733
Sean Humphrey House	$59,000	$0	$0	$0	$0	$0	$0	$59,000
YWCA Combined Operations	$0	$65,726	$65,726	$0	$0	$0	$0	$131,451

Permanent Supportive Housing Total	**$258,837**	**$154,601**	**$88,662**	**$144,000**	**$808,813**	**$1,311,330**	**$128,231**	**$2,894,474**

Table 37. Street Outreach Contracts in 2024

Contract	Consolidated Homeless Grant	Commerce Emergency Housing	Total
Ferndale Outreach *	$55,377	$0	**$55,377**
NW Youth Services Street Outreach	$0	$33,983	**$33,983**
Total	**$55,377**	**$33,983**	**$89,360**

* This contract was expanded in 2025.

Table 38. Services-only Contracts in 2024

Contract	Document Recording Fees	Consolidated Homeless Grant	Commerce Emergency Housing	Total
Ferndale Community Resource Center*	$35,000	$0	$0	$35,000
NW Youth Services case management	$50,876	$61,875	$0	$112,751
Opportunity Council Case Management	$93,963	$68,036	$98,302	$260,301
Total	**$179,839**	**$129,911**	**$98,302**	**$408,052**

* This contract was expanded in 2025.

Current Strategies Details

1. **Street Outreach**: Outreach describes the activity of going into the community to connect with unsheltered homeless people. Outreach workers offer unsheltered homeless people survival gear such as food and warm clothing, and connect people to resources to help them get housed. The two programs currently funded under this intervention seek to meet the outreach needs of specific populations in our community: youth and young adults, and homeless people in more rural areas of North Whatcom County and East Whatcom County, both of which started mid-way through 2024 and was expanded in 2025. It's important to note that neither of the existing contracts fully fund the programs at these agencies.
    - Performance Measures:
        - At least 2,200 contacts will be made annually
        - At least 26 Coordinated Entry Intakes will be completed by outreach workers annually.

2. **Transitional Housing:** Transitional housing operates similarly to continuous stay shelters, except that the household typically has access to a full unit with a private bath and kitchen facilities. People who qualify for this intervention are expected to only need temporary rental assistance and case management before they can become self-sufficient and pay their own market-rent. The only Transitional Housing program currently funded by WCHCS as of 2025 is for young adults. Programs previously funded as Transitional Housing largely converted to Permanent Supportive Housing or were removed from homeless housing inventory. The funding provided for the programs in 2024 only represents a small portion of the overall cost.
    - Performance Measures:
        - 12 program slots available
        - 80% of households exiting to permanent housing

3. **Rapid Rehousing:** Rapid Rehousing (RRH) is a rent subsidy program combined with case management support, typically up to 24 months, where a household is supported to find a unit to rent on the private rental market and receive rent support from a non-profit. The household is assisted to move into a unit and is then protected by a lease. Similar to Transitional Housing, people who qualify for RRH are typically expected to be able to afford a market-rate unit on their own before the 24-month period is up. In the WCHCS-funded RRH program, the Opportunity Council's Whatcom Homeless Service Center department acts as the fiscal agent for paying rents for RRH households, and several different partner agencies are contracted to provide case management.

    Table 39, below, shows the breakdown of households in different demographic groups receiving a RRH intervention. The table shows how the percent of households needing a RRH intervention is, overall, very similar to the population actually receiving the program. For example, in 2024, 57% of the households who entered the Housing Pool needing a RRH intervention were families with children (or 28 households, representing 82% of the total people needing a RRH intervention), and 54% of the households served by RRH in 2024 were families with children. Similar patterns are seen across other household makeups, as well as the population of elderly households, young adults, and minority households needing and receiving the intervention. This high-level review may mask some missing demographic groups, however. For example, while 39% of the households who entered the Housing Pool in January 2024 needing a RRH subsidy were single adults, and 42% of the households served were single adults, that 42% of single adults served were largely supported through specific funding sources ear-marked for specific populations, including veterans and HEN-eligible households, who are identified by DSHS. That means that a large population of single adults may be underserved in the Housing Pool. For example, in March of 2024, there were 250 households awaiting a RRH intervention, 157 (or 63%) of whom were adult-only households, and only 40 included a veteran or a HEN-eligible household. That meant that there was no eligible program slot for 117 adult-only households who needed housing. Minority-headed households are also underrepresented in RRH programs compared to the number in the Housing Pool, with 50% of households headed by a minority in the Housing Pool in January of 2024, but only 39% represented in a RRH program in December of 2024.

Table 39. Households Needing and Receiving in RRH intervention in 2024 [49]

Household type	Percent of household population entering Housing Pool needing RRH January '24 *	Percent of exits out of Housing Pool during 2024	Percent served in RRH programs Dec
Households with children	57%	44%	54%
Couples without children	4% †	5% †	4%
Single adults	39%	51%	42%
Elderly head of household	11%†	26%	13%
Minority head of household	50%	34%	39%
Young adult	11% †	1% †	8%

* Data taken from March 2024 to account for lag in data entry

† Fewer than 10 observations.

While WCHCS intends to continue supporting the Rapid Rehousing intervention in the next five years, we expect to move away from serving households based on household type, and instead allocate resources based on household vulnerability. Because adult-only households who are not Veterans or HEN-eligible are so seldomly served with this intervention at time of writing, it is likely that this change will lead to more adult-only households served and fewer families with children served as vulnerability assessments indicate greater need for some adult-only households.

- Performance measures:
  - At least 218 program slots will be available
  - At least 80% of exiting households will exit into permanent housing

4. **Housing with Services:** Although similar to the Permanent Supportive Housing (PSH) intervention model, Housing with Services (HwS) is a program model relatively unique to Whatcom County. Like the PSH intervention, households in this program receive a combination of non-time limited case management support and rental assistance. Unlike PSH, households served are not required to have a disability, suggesting that the households served may have a lower acuity and lower services needs relative to the PSH population. Households enter this program through the Coordinated Entry Housing Pool. It's important to note that neither of the existing contracts fully fund the programs under this intervention model.
   - Performance measure:
     - 20 program slots will be available
     - 95% of households maintain housing or exit to a permanent housing destination.

5. **Permanent Supportive Housing**: Permanent Supportive Housing (PSH) is a widely studied, evidence-based model that maintains housing for formerly homeless people living with a disability. Permanent Supportive Housing combines case management with a permanent rental subsidy. PSH programs have no

[49] A subset of households counted as receiving RRH in Whatcom County are actually only receiving move-in assistance, rather than longer-term support, if they score low on the assessment when they enter the Housing Pool through Coordinated Entry.

expected end date for people participating in the program. Multiple agencies in Whatcom County run both site-based programs and scattered site programs where people live throughout the community and receive case management and rental support.

Table 40 below shows the breakdown of households in different demographic groups receiving a PSH intervention. While in most cases, households from different demographic groups in PSH or HwS programs are represented equally relative to the percent of households awaiting those services in the Housing Pool, a significant difference emerges between minority households needing a PSH or HwS intervention (40%), and the percent exiting the Housing Pool (28%) or represented in a program (26%).

Whereas the number of families with children who entered the Housing Pool in January 2024 needing a RRH versus a PSH or HwS intervention were relatively similar (16 versus 13, respectively), proportional to other household types, families with children made up a larger percentage of households needing a RRH intervention compared to a PSH or HwS intervention (57% for RRH versus 28% for PSH/HwS). That pattern holds when looking at the total number of people in households, where families with children needing a PSH/HwS intervention made up just 37% of the total individuals needing that service.

Table 40. Households Needing and Receiving PSH or HwS intervention in 2024

Household type	Percent of household population entering Housing Pool needing PSH or HwS Jan '24*	Percent of household exits out of Housing Pool during 2024	Percent of households served in PSH or HwS programs in Dec '24
Households with children	28%	47%	24%
Couples without children	9%†	0%†	2%†
Single adults	64%	53%	74%
Elderly head of household	11%†	8%†	14%
Minority head of household	40%	28%	26%
Young adult	13%†	13%	9%

* Data taken from March 2024 to account for lag in data entry

† Fewer than 10 observations.

WCHCS funds both operations and supportive services across different programs. Importantly, WCHCS provides funding for only a portion of the case management and operations costs required to fully operate these programs.

- Performance measures:
  - 260 program slots will be available
  - At least 95% of households maintain housing or exit to a permanent housing destination.

6. **Services-only interventions:** This strategy combines work across several different providers aimed at supporting households with referrals and case management. The Community Resource Center in Ferndale, operated by Ferndale Community Services, is a drop-in center where households can access basic needs such as food and household items, seek referrals for external providers, or receive ongoing case management. The performance measure associated with this contract, below, reflects an expansion of these services beginning in 2025. Northwest Youth Services offers services-only pre-housing case management to young adults awaiting a long-term housing placement. The case management is aimed at reducing barriers to housing, such as getting an identification card. Lastly, Opportunity Council offers

resource referrals and diversion-related services to households who would otherwise be waiting in the Housing Pool for a long-term housing program. Diversion seeks to assist unstably housed or homeless households to gain housing stability through problem-solving conversations, self-advocacy, and practical solutions to resolve their housing crisis. Some households receiving diversion-related support may also receive limited financial assistance such as deposit or move-in assistance.

- Performance measures:
  - At least 700 people will be served at the Ferndale Resource Center.
  - At least 40 households will receive housing resource case management at the Ferndale Resource Center.
  - At least 4 households will receive pre-housing case management.
  - At least 60 households will be served with resources and diversion-related services.

New Strategies and Costs

7. **Provide Housing Pool case management based on household vulnerability:** Housing Pool case management aims to help households reduce barriers to housing while they wait for an appropriate program slot to become available to them for housing (either Rapid Rehousing, Permanent Supportive Housing, or Housing with Services). Prior to the implementation of this strategy, Families with Children were prioritized for this service. This new strategy reallocates resources used towards Housing Pool case management, prioritizing households with higher barriers to housing, regardless of household configuration.
   - Performance measures:
     - At least 60 households served annually
     - At least 85% of households will reduce at least one significant barrier to housing
   - Costs: No changes to current investments

8. **Build programs' capacity to serve currently underserved households:** This strategy will include building the capacity of PSH, HwS, and RRH interventions to serve currently underserved households by updating their program enrollment criteria or creating other pathways to services. The data associated with this strategy is both quantitative and qualitative.

   On the quantitative side, the pattern that emerges is that minority-headed households are underrepresented in RRH and PSH programs compared to the number awaiting services in the Housing Pool as seen in tables 38 and 39, above. Looking across program types, people who identify as American Indian, Alaska Native, or Indigenous are specifically underrepresented. Through this strategy, WCHCS will continue to drill down on the barriers to access these programs for minority-headed households and work with providers to remove those barriers. This may include, for example, reviewing how screening criteria may be culturally biased, or how program models may need to shift to better-serve these minority groups. There appears to be no difference in the rate of positive exits for minority versus non-minority households once a household enters a program as shown in Table 9 in the Background chapter.

   Through conversations with key stakeholders and community members, it also became evident that several groups of people are being underserved through homeless housing programs. These include medically fragile adults, registered sex offenders, and people who've been convicted of arson. Homeless housing providers find medically fragile adults difficult to serve because of their need for specialized services that are not traditionally offered through Emergency Shelters, RRH, or PSH programs. These individuals are extremely vulnerable, but also pose liability challenges for providers. One example providers offered is challenges with supporting participants with dementia. People with dementia eventually need to live in specialized memory care facilities, however, facilities that accept Medicaid are in high demand and program slots are not always available. WCHCS will seek to make these pathways for referrals to specialized facilities more readily available for providers. Another opportunity may be to build partnerships with caretaker agencies for households that need assistance with activities of daily living such as personal hygiene, mobility, and cooking. Creating additional pathways for referrals and more robust support for activities of daily living could improve outcomes for this group of vulnerable people. Similarly, by creating additional support for activities of daily living for programs, providers may have fewer concerns around liability and reduce their need to have strict screening criteria for their programs.

Registered sex offenders and people who've committed arson are similar in that they are frequently screened out for qualifying for programs because of their past behaviors. Street Outreach providers recommended a more nuanced approach here to screening, where people with lower-level offences, or who were convicted of the crime a long time ago should be regarded with more leniency. One provider in particular commented that creating housing solutions for registered sex offenders improves public safety as law enforcement can track where people are more easily. The activity associated with the strategy would be to work with providers to review their screening criteria to see if there are opportunities to adjust screening while still maintaining appropriate levels of safety and security for other program participants and the building or surrounding community.

- Performance measures:
    - The disparity in the proportion of people who identify as Alaskan Native, American Indian or Indigenous in the homeless population and those receiving services will go down.
    - Strengthen pathways for medically fragile adults to exit homelessness and receive appropriate care.
    - Fewer people in the Housing Pool will be ineligible for programs because of their criminal history.
- Costs: To be determined

9. **Implement recommendations from PHS evaluation**: Improve PSH retention and exits to permanent housing by implementing recommendations from the independent evaluation completed in July 2025. Recommendations included:
    a. Strengthening support systems and safety across PSH programs
        i. Fostering collaborative quality improvement between WCHCS and PSH programs through improving data quality, reviewing data quarterly with providers, and providing additional quality improvement support to PSH programs with higher challenges.
        ii. Working directly with PSH programs to strengthen safety, crisis prevention and response, including exploring a PSH-specific mobile crisis responses team, consider adding 24-hour staff for some programs, and supporting programs that do not have onsite behavioral health providers through coordination and additional funding to hire onsite staff.
        iii. Regularly convening PSH program staff to share best practices, discuss challenges and successful strategies, and collectively address solutions to key topics.
        iv. Working directly with PSH programs to strengthen overdose prevention, including supporting programs to implement targeted approaches to identify people at risk of overdose and offering regular training to staff on overdose prevention and harm reduction.
    b. Establishing a collaborative quality improvement approach with PSH program leads using a combination of HMIS data, WCHCS quarterly reports, and program-specific data.
        i. Leverage HMIS data for quarterly reporting
        ii. Streamlining and simplifying WCHCS quarterly reporting

iii. Support improved process and outcomes monitoring and internal quality improvement

c. Strengthening public communication and understanding of PSH, including with the general public, elected officials, and service providers that interact with PSH programs.
   - Performance measures:
     - Increase onsite behavioral health providers at a minimum of one PSH facility.
     - Improvement in retention or exits to permanent housing for PSH households.
   - Costs: While the majority of the recommendations would only require WCHCS staff time, hiring additional staffing for PSH providers for 24-hour staff and onsite behavioral health staff would require investments of funding at a to be determined amount.

How Objective 3 Strategies Connect with Other Strategies

Objective 3 Strategies	Strategies from other Objectives
3.3 Rapid Rehousing	**2.1 Support 9% Low-Income Housing Tax Credit (LIHTC) projects** **2.2 Support acquisition and construction of new units of affordable housing and preservation of existing units** **2.6 Implementation of prioritization criteria for low-income housing or emergency shelter capital projects** **2.7 Establishment of a framework to assess and guide the acquisition of existing properties.** Many households receiving Rapid Rehousing live in affordable housing units built through the LIHTC program. Having affordable housing available in the community also enables households in the Rapid Rehousing program to graduate into an affordable unit and pay their own rent.
3.7 Establish equity in Housing Pool case management across different populations	**5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations** **5.4 Update [CE] Prioritization Policy and Processes** Changing the population served with Housing Pool case management will impact households' readiness to receive a housing referral. When the most vulnerable households receive Housing Pool case management, it is likely to increase referral timeliness and make it easier for WHSC and the referring agency to locate the household. When prioritization policies and processes are updated, the vulnerability considerations for households receiving Housing Pool case management should be updated as well.
3.8 Build programs' capacity to serve currently underserved households	**5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations** As entry criteria for programs is updated, these updates will impact the WHSC operations. Programs will need to work with the WHSC to update the entry criteria that WHSC uses to pre-screen households for eligibility.
3.2 Transitional Housing **3.3 Rapid Rehousing** **3.4 Housing with Services** **3.5 Permanent Supportive Housing** **3.7 Establish equity in Housing Pool case management across different populations**	**5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations** **5.2 Northwest Youth Services CE Operations** **5.4 Update Prioritization Policy and Processes** **5.5 Update Intake and Assessment Tools** Changes to Transitional Housing programs, Rapid Rehousing, Housing with Services, Permanent Supportive Housing, and Housing Pool case management all impact Whatcom County's CE operations as CE refers households into those programs. The homeless housing system is interconnected, such that when one program expands or contracts, it can

3.9 Implement recommendations from PSH evaluation	have a large impact on the system as a whole. Similarly, as intake and assessment tools and prioritization policies and processes are updated, households prioritized for services and the information available for those households will change.
3.1 Outreach for youth and young adults and people in rural areas **3.2 Transitional Housing** **3.3 Rapid Rehousing** **3.4 Housing with Services** **3.5 Permanent Supportive Housing**	**6.1 WCHCS training series; CPI training** **6.2 Establish new trainings** **6.3 Offer case manager trainings** **6.4 Create/fund internship programs** **6.5 Encourage competitive wages** All of the strategies that include funding for direct services can benefit from the strategies aimed at strengthening the homeless service provider workforce.
3.6 Services-only interventions **3.7 Establish equity in Housing Pool case management across different populations** **3.8 Build programs' capacity to serve currently underserved households** **3.9 Implement recommendations from PSH evaluation**	**7.2 Public engagement & coordination meetings** **7.4 Quarterly report to Whatcom County Council and other community/provider groups** **7.7 Provider engagement with people with lived experience** All of the strategies that include funding for direct services benefit from coordination by WCHCS, as well as reviewing homeless housing system performance reports. Similarly, programs could benefit by being incentivized to have deeper engagement with people with lived experience in their program development.
	7.2 Consulting The findings and recommendations from consulting that took place in 2024-2025 are being implemented under strategy 3.9.

Other Programs and Resources in Whatcom County

Street Outreach: Several service providers conduct additional Street Outreach to people experiencing homelessness in Whatcom County, the biggest of which is the Homeless Outreach Team operated by the Opportunity Council. Road2Home, which operates a tiny home village in Bellingham, also provides outreach services. The GRACE (Ground-level Response and Coordinated Engagement) and LEAD (Law Enforcement Assisted Diversion) programs at WCHCS conduct specialized outreach for high users of crisis response systems (law enforcement, emergency medical services, emergency departments, jails, etc.), which includes people experiencing homelessness. Other grassroots organizations also provide outreach services in Whatcom County, from visiting encampments, to offering food, camping supplies, and other survival gear for people sleeping outside.

Transitional Housing: While Transitional Housing has declined in Whatcom County overall, several providers still operate programs for specific populations. This includes Engedi Refuge Ministries,[50] a faith-based program model that provides services for women who have survived sex-trafficking, New Ways Ministry, for homeless women and children in a faith-based program model,[51] and the Lummi Housing Authority.

Rapid Rehousing: Several RRH programs are funded by non-WCHCS dollars in Whatcom County, the biggest of which are federal grants from the federal HUD CoC program, HUD HOME funds, and Dept of Veterans Affairs

[50] See, Engedi Refuge (2025), in the References section.
[51] See, Christian Hope Association (2025), in the References section.

awarded to the Opportunity Council, totaling approximately $1M in the last state fiscal year. The City of Bellingham also provides RRH funding for families with children. Although it is a rough approximation, in the 2024 calendar year, WCHCS invested $4.2M into RRH programs, and there was a reported a total of $5.6M in total spending (across all sources and funding agencies) for the 2023 state fiscal year (running 7/1/23-6/30/24) in Whatcom County.[52] If we assume a relatively similar spending rate between 2023 and 2024, then approximately 75% of the funds spent for RRH came from WCHCS.

Housing with Services: The Bellingham and Whatcom County Housing Authorities partner with several local nonprofits to offer supportive services in a subset of their rent-subsidized properties.

Permanent Supportive Housing: There are multiple PSH programs in Whatcom County not supported by WCHCS, these include: Dorothy Place, a facility-based program operated by the Opportunity Council, Lake Whatcom Center facility-based PSH programs,[53] a community leasing program operated by Pioneer Human Services, and several facility-based programs operated by Sun Community Services. Importantly, WCHCS does not fully support any of the PSH programs operating in Whatcom County. Only on rare occasions in the last five years has WCHCS supported rent subsidies for PSH programs, instead relying on organizations to braid funding streams to support their programs. Several large federal and state revenue sources aside from WCHCS support PSH programs in Whatcom County, these include: the federal HUD CoC program, the federal HUD HOME program, federal programs for specific populations (veterans, people living with HIV), federal project-based Housing Choice Vouchers, and two state Dept of Commerce funds for PSH operations. To roughly approximate spending from WCHCS vs other funding sources: In 2024 WCHCS set aside approximately $2.9M for PSH interventions, whereas during the 2023 state fiscal year (running 7/1/23-6/30/24), $5.57M was spent on PSH interventions, meaning that about half of the funding for PSH programs came from WCHCS funding sources.

Implementation Timeline, Performance Measures and Alignment with Guiding Principles

Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
3.1 Outreach for youth and young adults and people in rural areas	2026-2030	• At least 2,200 contacts will be made annually • At least 26 Coordinated Entry intakes will be completed by outreach workers annually
3.2 Transitional Housing	2026-2030	• 12 program slots available • At least 80% of exiting households will exit into permanent housing
3.3 Rapid Rehousing	2026-2030	• At least 218 program slots will be available • At least 80% of exiting households will exit into permanent housing
3.4 Housing with Services	2026-2030	• At least 20 program slots will be available • At least 95% of households will retain housing or exit into permanent housing
3.5 Permanent Supportive Housing	2026-2030	• At least 260 program slots will be available

[52] See the latest Annual Expenditure Report (the "Golden Report") in the References section under Washington State Department of Commerce (2025b).

[53] It's important to note that the Lake Whatcom Center does not participate in the primary data collection source used to track homelessness related services in Whatcom County (HMIS), so their programs are not counted in the totals described in the first chapter, nor are their program costs included in the Dept of Commerce's Annual Expenditure Report.

		• At least 95% of households will retain housing or exit into permanent housing
3.6 Services-only Interventions	2026-2030	• At least 700 people will be served at the Ferndale Resource Center • At least 40 households will receive housing resource case management at the Ferndale Resource Center • At least 4 households will receive pre-housing case management • At least 60 households will be served with resources and diversion-related services
3.7 Provide Housing Pool case management based on household vulnerability	2027-2030	• At least 60 households served annually • At least 85% of households will reduce at least one significant barrier to housing
3.8 Build programs' capacity to serve currently underserved households	2026-2030	• The disparity in the proportion of people who identify as Alaskan Native, American Indian or Indigenous in the homeless population and those receiving services will go down • Strengthen pathways for medically fragile adults to exit homelessness and receive adequate care • Fewer people in the Housing Pool will be ineligible for programs because of their criminal history
3.9 Implement recommendations from PSH evaluation	2026-2030	• Increase onsite behavioral health providers at a minimum of one PSH facility • Improvement in retention or exits to permanent housing for PSH households

Alignment with Guiding Principles

Guiding Principles	Strategy								
	1	2	3	4	5	6	7	8	9
Housing services should build on existing evidence and best practices.	x	x	x	x	x	x	x	x	x
Every person has the right to make their own decisions and to be treated with dignity.	x	x	x	x	x	x	x	x	x
Everyone can be housed with the right support.	x	x	x	x	x	x	x	x	x
Working together as a community creates stronger outcomes for everyone we serve.	x	x	x	x	x	x	x	x	x
Stable housing is the foundation for good health, positive educational outcomes, financial security, and community engagement.	x	x	x	x	x	x	x	x	x

Objective 4: Reduce Unsheltered Homelessness by Expanding Shelter Capacity

What Does this Objective Mean?

The goal of expanding shelter capacity is to increase access to safe, supportive environments for individuals in need of temporary housing. Shelter programs serve people experiencing homelessness at various stages and provide both basic necessities and enhanced services such as case management.

There are multiple types of shelters designed to meet different needs within the homeless population. These may include Emergency Shelters and specialized shelters tailored to specific populations such as families, youth, or individuals with medical or behavioral health needs. Understanding and organizing sheltering options by type and target population is essential to delivering effective and responsive support.

Shelter types

- **Emergency Shelter:** Facilities providing temporary accommodations for individuals or families experiencing homelessness. These shelters offer short-term stays without requiring leases or occupancy agreements.
    - **Same-Day (Drop-in) Shelters**: Provide overnight accommodations on a night-by-night basis without prior reservations. These may also be called "night-by-night" shelters.
    - **Continuous-Stay Shelters:** Offer longer-term temporary housing with assigned rooms or beds. Some continuous-stay shelters limit the length of stay while others do not.
- **Day Shelters:** Open during daytime hours, offering basic needs like food, hygiene facilities, and connections to services.
- **Severe Weather Shelters:** Activated during extreme weather conditions, sometimes staffed by volunteers.

Sub populations

1. **Individuals and families** experiencing homelessness
2. **Families with children** experiencing homelessness
3. **Youth (minors) and young adults (18-24)**, particularly unaccompanied young people or those fleeing unsafe situations
4. **Veterans**, with specialized support for health and behavioral needs
5. **Survivors of domestic violence**, focusing on safety and legal services
6. **Sober living or recovery from substance use disorders**, providing both housing and treatment support
7. **Individuals with severe mental or behavioral health diagnoses**, offering extra support to address health needs
8. **Seniors**, with accommodations for age-related health concerns

Shelter setups

1. Sanctioned encampments
2. Safe parking areas
3. Tiny homes
4. Congregate site
5. Micro shelter by sub population (generally 10 or fewer units in a residential setting)
6. Hotel and motel rooms rented on behalf of homeless households

Expanding shelter capacity can be done by increasing the number of available shelter beds or spaces in shelters and enhancing services to support more individuals in need of temporary housing. This can involve building new shelters, adding staff, or improving resources and programs.

Expansion of year-round Emergency Shelter in Whatcom County will require both start-up capital costs and ongoing operational funding. These costs are highly variable based on the project design, number of guests served, and population(s) served. The cost of shelter beds varies, as highlighted in the 2021 study by Culhane and An: According to the study, the distribution of bed revenues for a single adults shelter bed cost is $14,064 for basic shelter services, which typically includes only a meal and bathroom access. However, more service-enriched facilities, which provide additional support services, raise the national average to $25,806 per bed.[54] We see similar costs reflected in programs hosted in Whatcom County with some increases related to inflation.

[54] See, Culhane and An (2021) in the References section.

Current Strategies Costs

Table 41. Emergency Shelter Services Contracts in 2024

Contract	Intervention	Document Recording Fees	CHG	Commerce Emergency Housing Fund	1590 Funds	ARPA	Behavioral Health Fund	Mental Health Millage	Total
NW Youth Services Ground Floor	Day shelter	$70,000	$24,404	$77,396	$0	$0	$0	$0	**$171,800**
Recovery Café Winter Weather Gear*	Day shelter	$3,000	$0	$0	$0	$0	$0	$0	**$3,000**
DVSAS Shelters	ES continuous stay	$35,307	$0	$30,000	$0	$0	$0	$0	**$65,307**
Interfaith Families with Children Shelter*	ES continuous stay	$5,500	$0	$0	$0	$0	$0	$0	**$5,500**
Lydia Place Case Management	ES continuous stay	$62,871	$0	$58,333	$0	$0	$33,333	$0	**$154,537**
Lydia Place Families with Children Shelter	ES continuous stay	$0	$330,000	$302,500	$0	$0	$0	$0	**$632,500**
NW Youth Services Case Management	ES continuous stay	$50,876	$61,875	$0	$0	$0	$0	$0	**$112,751**
NW Youth Services PAD	ES continuous stay	$140,000	$0	$0	$0	$0	$0	$0	**$140,000**
Opportunity Council Case Management	ES continuous stay	$62,642	$45,357	$65,534	$0	$0	$0	$0	**$173,533**
Opportunity Council Whatcom Homeless Service Center	ES continuous stay	$0	$287,000	$851,500	$0	$69,229	$0	$0	**$1,207,729**
Sun House Emergency Shelter	ES continuous stay	$214,035	$0	$0	$195,000	$0	$0	$100,000	**$509,035**
YWCA Combined Operations†	ES continuous stay	$0	$46,251	$46,251	$0	$0	$0	$0	**$92,503**
YWCA late '24*	ES continuous stay	$0	$46,180	$0	$0	$0	$0	$0	**$46,180**

YWCA SWS 23-24*	ES night by night	$20,273	$0	$232,726	$0	$0	$0	$0	**$252,999**
Ferndale SWS	ES night by night	$0	$50,000	$0	$0	$42,310	$0	$0	**$92,310**
Opportunity Council SWS Volunteer Coordination	ES night by night	$20,216	$0	$0	$0	$0	$0	$0	**$20,216**
Road2Home	ES night by night	$0	$0	$0	$0	250,000	$0	$0	**$250,000**
SWS 23-24 WCHCS	ES night by night	$0	$0	$136,370	$0	$0	$0	$0	**$136,370**
SWS 24-25 WCHCS	ES night by night	$0	$300,000	$0	$0	$0	$0	$0	**$300,000**
Emergency Shelter Total									**$4,366,271**

CHG=Consolidated Homeless Grant; ARPA=American Rescue Plan Act; ES=Emergency Shelter
*Contract or Letter of Agreement not renewed or ended.
†Contract expanded in 2025

Table 42. Emergency Shelter Capital Contracts in 2024*

Contract	1406 Funds	1590 Funds	Total
YWCA family shelter	$0	$1,000,000	$1,000,000
DVSAS (small capital RFP)	$310,000	$0	$310,000
Shelter Capital Total	**$310,000**	**$1,000,000**	**$1,310,000**

*These were one-time contracts with no ongoing financial obligation

Current Strategies Details

Below are current shelters funded by WCHCS. The amount WCHCS provides funding for is a portion of a program's full budget and makes up varying percentages of the total cost of the program.

1. **Domestic Violence Shelters**: Shelters for people fleeing domestic violence (DV) are typically continuous stay shelters which provides crucial safety, support, and stability for individuals escaping abusive situations. Fleeing DV is one of the leading causes of individuals entering into homelessness. WCHCS Housing Program supports Domestic Violence and Sexual Assault Services (DVSAS) for both families with children and single women. DV shelters offer immediate protection from abusers and provide services such as legal assistance, case management, and children's support to help survivors rebuild their lives. The DVSAS shelters limit stays to 90 days with extensions for families who require additional time to find appropriate alternative housing.
    - Performance measures:
        - At least 21 beds/units will be available.
        - At least 50% of exiting households will exit into permanent housing.[55]

2. **Families with Children Shelters**: Homeless shelters for families with children offer a safe environment from exposure to dangerous weather and risk of violence and exploitation. This population's needs often differ from the services provided in large mixed congregate shelter where it can be difficult to parent.

    Locally, Whatcom County funds continuous stay shelters for families with children through several programs: a new on-site services program with the YWCA, opened in March 2025, as well as through hotel- or motel-based shelter operated by Lydia Place and Opportunity Council. Hotel and motel beds are often used since Whatcom County lacks infrastructure to support shelter beds for families with children for all the families who need them. Partnering with hotel and motel agencies can be difficult and does not offer the same stability as a program with on-site staffing. Referrals for these programs come through Coordinated Entry (CE).
    - Performance measures:
        - At least 30 program slots will be available for families on a year-round basis:
            - 19 units in congregate shelter
            - 8 units available via hotel-motel
        - At least 10 additional units will be available during the winter season.
        - At least 50% of exiting households will exit into permanent housing.

3. **Single women's shelter**: Shelters serving women-only enable female-identifying people to have a safe place to shelter. Without shelter, women who are homeless and sleeping outside are often the target of sexual violence and exploitation. In addition to support the DVSAS shelter for women, WCHCS also funds a shelter for single women that is operated by the YWCA.
    - Performance measures:
        - At least 14 beds will be available
        - At least 50% of exiting households will exit into permanent housing.

4. **Youth Continuous Stay Shelter**: Youth shelters serving minors (ages 13-17) and young adults (18-24) are crucial for providing support during a transitional period in young peoples' lives. The needs of this population differ from that of other age groups experiencing homelessness and earlier intervention can intercept lifelong or generational homelessness. Shelters offer a safe environment, helping individuals gain stability, access

[55] For the definition of "permanent housing" see, Washington State Department of Commerce (2025c) in the References section.

resources like job training, education, and mental health services, and ultimately work toward independence. Locally NYWS offers youth sheltering; these programs take referrals outside of CE.

- Performance measures:
  - At least 8 beds will be available.
  - At least 50% exiting households will exit into permanent housing.

5. **Youth Day Shelter**: A day-use center for young people experiencing homelessness ages 13-24. Basic needs are provided such as food, clothing and gear for sleeping outside. Visitors are invited to connect with other resources to end their experience of homelessness. Locally, NWYS offers youth day sheltering through a partnership with the First Congregational Church of Bellingham.
   - Performance measures:
     - An occupancy of at least will 36 be available for day shelter.
     - Shelter will be used by an average of at least 25 people per day.

6. **Sober Living (or Recovery) Shelter**: A sober living or recovery shelter is designed to support individuals recovering from substance use disorders (SUD), as well as mental or behavioral health conditions. These shelter programs provide a recovery-oriented environment that incorporates structure, accountability, and peer support, all aimed at promoting long-term sobriety and mental health stability. Services often include regular drug and alcohol screening, medication management, and other recovery-focused interventions. The primary objective is to help individuals transition into stable housing and prepare them for independent, self-sufficient living.
   - Performance measures:
     - At least 9 beds will be available.
     - At least 50% of exiting households will exit into permanent housing.

7. **Severe Weather Shelter (SWS):** A Severe Weather Shelter (SWS) serving individuals experiencing homelessness is a designated facility that provides temporary emergency shelter during periods of extreme weather that pose significant risks to health and safety. During the 2023–2024 winter season, Whatcom County Health and Community Services (WCHCS) operated an SWS in Bellingham with a capacity of 45 beds. In the 2024–2025 season, WCHCS expanded its operations, offering 80 beds per night. With financial support from WCHCS, Ferndale Community Services maintained a 15-bed SWS in Ferndale during both the 2023–2024 and 2024–2025 winter seasons. For the upcoming 2025–2026 winter season, WCHCS is preparing to operate 60 SWS beds in Bellingham, while Ferndale Community Services plans to continue offering 15 beds in Ferndale.
   - Performance measures:
     - At least 75 program slots will be available during the winter season.
     - At least 50% of exiting households will exit to positive outcomes.

Sheltering capital projects: In 2024, WCHCS invested in two shelter capital projects with the YWCA and DVSAS. The YWCA project added 19 new shelter units to the Whatcom County continuum of care for families, specifically for women and their young children. WCHCS contributed $1,000,000 towards the purchase of the building and expanded the YWCA's contracted services in 2025 to operate the shelter and provide case management for shelter residents. Through a small capital projects Request for Proposals (RFP), WCHCS also provided $310,000 in funding to DVSAS to make repairs to their shelters that offer sheltering to single women fleeing domestic violence. Repairs including replacing the roofs of their buildings and repairing fencing on the building.

Because these were one-time contracts and costs, there are no ongoing performance measures and this strategy is not being carried forward into 2026. Further expansion of sheltering is described below in strategies 8 and 9, which discuss both services and capital needs. Additionally, funding reserved for shelter capital projects is described in Objective 2, strategy 6, “Implementation of prioritization criteria for low-income housing or emergency shelter capital projects.”

New Strategies and Costs

Whatcom County currently lacks adequate night-by-night, secular emergency shelter options, as well as sufficient daytime shelter resources for residents experiencing homelessness. While existing programs tend to focus on specific subpopulations in continuous stay settings, a night-by-night shelter would provide broader services to a wider range of individuals experiencing homelessness.

Over the past five years, tiny home villages have expanded throughout the county, demonstrating effectiveness as a model for addressing homelessness. While tiny homes cannot accommodate as many individuals per square foot as traditional congregate shelters, they offer a more sustainable shelter solution for individuals who are challenged to stay in congregate settings. Tiny homes also can be stood up quickly and gradually based off available funding.

182 single adults were counted as experiencing unsheltered homelessness in the 2024 Point in Time count.[56] With low-barriers to entry,[57] both tiny home and congregate shelter models can serve households that are currently underserved by our shelter resources. However, additional staffing may be required to support higher acuity populations that often utilize these spaces.

For 2025, approximately $740,000 is budgeted for severe weather sheltering programs. These funds could be moved to annual operating costs for night-by-night sheltering options that have severe weather shelter expansion capacity and day time options, a tiny home village, and/or add 15 severe weather shelter beds in rural areas.

For the initiation of any new project, a portion of the funding will need to be allocated for capital funding. This allocation ensures that programs have the necessary resources to establish the facility in a manner that adequately supports the safety, sustainability, and operational needs of both guests and staff. There are funding sources appropriate for initial capital costs that are currently managed by WCHCS (see Chapter, “Funding and Costs for Homelessness- and Housing-Related Services”). Funds made available for land acquisition and capital projects for shelter will reduce capacity to financially support development of affordable housing, unless new funding is made available. A discussion of funds to be set aside for shelter capital projects is described in Objective 2, strategy 6.

8. **Tiny Home Village:** Tiny home villages offer increased stability, access to individualized services (case management and supportive services), a sense of belonging, improving health with separation from elements, greater consistency in community immersion, and a greater sense of home. Operation costs for tiny home villages are scalable by the village size. Adding a few tiny home villages to the current inventory can make a great impact and can be scaled up over time.

   Tiny homes program funded by WCHCS will incorporate partnerships with individuals who are survivors of homelessness, have low-barrier entry, utilized Coordinated Entry, construct ADA accessible units, and

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[56] See, Whatcom County Health and Community Services (2024), in the References section.

[57] A “low-barrier” program generally means that a person may not be screened out for criminal history, drug or alcohol use, lack of identification, failure to participate in services, or other measures of “housing readiness.” Further, people may not be exited based on a maximum length of stay and individuals should only be exited when their presence poses a safety threat. WCHAC follows the Dept of Commerce definition of low-barrier programs as described in the *Guidelines for the Consolidated Homeless Grant* available in the References section under Washington State Department of Commerce (2025a).

prioritize the use of recycled materials. In future developments of tiny home villages, WCHCS would support peer-to-peer operated models as well as programs run by established non-profit organizations. We recommend this shelter intervention for individuals struggling with severe SUD, mental/behavioral health diagnosis. Populations with high acuity should be paired with 24-hour staffing.

- Performance measures:
  - At least 30 units will be available.
  - At least 50% of exiting households will exit into permanent housing.
- Annual operational costs: $1,000,000
  - Estimated capital project costs: $3,500,000

These cost estimates were developed by the Whatcom County Housing Advisory Committee Sub-Committee on Shelter and are based on 2025 dollars. Additional options for expanding sheltering through tiny home villages is available in the 5/8/2025 memo submitted to council, "Recommendations for Supporting Expansion of Year-Round Shelter Capacity in Whatcom County (Resolution 2024-036). [58]

9. **Congregate low-barrier night-by-night shelter:** A significant number of individuals experiencing unsheltered homelessness either been exited from housing and shelter programs, or are unable to access existing shelter services due to background checks or documentation requirements.

   Expanding access to low-barrier congregate shelters significantly enhances opportunities for individuals experiencing homelessness to engage with critical resources that promote housing stability and address health needs. These shelters also provide a safe refuge for those who have faced challenges in traditional shelter environments. Unlike continuous-stay programs, night-by-night shelters often offer more flexible requirements regarding program attendance, which can be better suited to the needs of some individuals.

   Such low-barrier services not only improve individual outcomes but also help reduce the community's dependence on emergency response systems, including police, fire departments, and EMS. By minimizing entry restrictions and program requirements, these shelters increase accessibility and inclusivity for individuals experiencing homelessness. Furthermore, expanding low-barrier shelter options provides essential alternatives for individuals exiting other programs, helping to prevent their return to street homelessness and fostering more sustainable, long-term housing solutions. Although this program would be low barrier, the program will maintain a code of conduct that requires guest to refrain from violence or abuse of others or face temporary exiting from the program.

   Future congregate night-by-night shelter programs funded by WCHCS will operate 24-hours a day, providing day and nighttime services as well as three meals a day to guest. All programs should have low-barrier entry, Coordinated Entry enrollment opportunities, on site behavioral health staff, trauma informed sleeping quarters, adequate storage for guests, and provide peer to peer services for guests. We recommend this shelter intervention for ages 18 and older.

   - Performance measures:
     - At least 60 beds will be available.
     - Occupancy capacity of at least 60 people during daytime hours.
     - At least 50% of exiting households will exit into positive outcomes. [59]
   - One-time program startup costs: $2,000,000 to $5,000,000
   - Annual operational costs: $2,000,000 to $2,500,000

[58] The full memo is available in the References section under Whatcom County Housing Advisory Committee (2025, May 8).
[59] For the definition of "positive outcomes" see, Washington State Department of Commerce (2025c) in the References section.

- Estimated capital project costs: $15,000,000-$20,000,000

These cost estimates were developed by the Whatcom County Housing Advisory Committee Sub-Committee on Shelter and are based on 2025 dollars. Additional options for expanding sheltering through a low-barrier shelter is available in the 5/8/2025 memo submitted to council, "Recommendations for Supporting Expansion of Year-Round Shelter Capacity in Whatcom County (Resolution 2024-036)." [60]

10. **Increase shelter bed capacity during times of severe weather:** When the congregate, night-by-night shelter described above is operational, the need for large severe weather shelter (as described in Strategy 7 in the Current Strategies and Costs section) will no longer be necessary. However, there will likely continue to be a need to expand shelter capacity during extreme weather conditions, such as extreme cold or heat, to protect people who otherwise typically remain outdoors. Ideally, these programs are low barrier and densely organized to shelter as many people as possible away from lethal elements. WCHAC expects to continue to fund additional Severe Weather Shelter (SWS) beds during times of inclement weather.
    - Performance measures:
        - 5-15 beds will be available.
        - At least 50% of exiting households will exit into positive outcomes.
    - Seasonal per bed cost estimate: $10,000

How Objective 4 Strategies Connect with Other Strategies

Objective 4 Strategies	Strategies from other Objectives
4.8 Tiny home villages **4.9 Congregate, low barrier, secular shelter with day shelter options**	**2.6 Implementation of prioritization criteria for low-income housing or emergency shelter capital projects** In order to expand current shelter capacity, funding for shelter capital projects must be prioritized.
4.2 Families with children shelters **4.3 Single women's shelter** **4.4 Youth shelter** **4.6 Sober living shelter** **4.8 Tiny home villages**	**5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations** **5.2 Northwest Youth Services CE Operations** **5.4 Update Prioritization Policy and Processes** **5.5 Update Intake and Assessment Tools** Changes to continuous stay Emergency Shelters impact Whatcom County's CE operations as CE refers households into those programs. The homeless housing system is interconnected, such that when one program expands or contracts, it can have a large impact on the system as a whole. Similarly, as intake and assessment tools and prioritization policies and processes are updated, households prioritized for services and the information available for those households will change.
4.1 DV shelters **4.2 Families with children shelters** **4.3 Single women's shelter** **4.4 Youth shelter** **4.5 Youth day shelter** **4.6 Sober living shelter**	**6.1 WCHCS training series; CPI training** **6.2 Establish new trainings** **6.3 Offer case manager trainings** **6.4 Create/fund internship programs** **6.5 Encourage competitive wages** All of the strategies that include funding for direct services can benefit from the strategies aimed at strengthening the homeless service provider workforce. **7.2 Public engagement & coordination mtgs**

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[60] See, Whatcom County Housing Advisory Committee (2025, May 8), in the References section.

4.8 Tiny home villages **4.9 Congregate, low barrier, secular shelter with day shelter options**	**7.4 Quarterly report to Whatcom County Council and other community/provider groups** **7.7 Provider engagement with people with lived experience** **7.2 Public engagement & coordination mtgs** **7.4 Quarterly report to Whatcom County Council and other community/provider groups** **7.7 Provider engagement with people with lived experience** All of the strategies that include funding for direct services benefit from coordination by WCHCS, as well as reviewing homeless housing system performance reports. Similarly, programs could benefit by being incentivized to have deeper engagement with people with lived experience in their program development.

Other Programs in Whatcom that Offer Shelter

A variety of providers and programs that do not partner directly with WCHAC operate Emergency Shelters in Whatcom County for both general populations and for specific groups of people. Some of these shelters are considered continuous stay, while others are night-by-night or offer day shelter space only. Below is a list of the shelters, including the number of beds or units available and the population served:

- Lighthouse Mission Ministries: Provides faith-based sheltering – up to 400 beds when fully operational:
    - 70 night-by-night beds
    - 300 continuous stay beds for up to 90 days
- Lake Whatcom: 8 continuous stay beds for people in recovery (sober living)
- HomesNow Not Later!: 48 continuous stay tiny home units
- Lummi Kwensot Qelat: 40 continuous stay tiny home units
- HUSLY NW Youth Services (NWYS): 4 continuous stay beds for young adults
- Lummi Victims of Crime: 40 DV continuous stay beds
- Recovery Café: Day shelter operating 2x days per week with 50-person occupancy
- Road2Home: 35 continuous stay tiny home units

Implementation Timeline, Performance Measures and Alignment with Guiding Principles

Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
4.1 DV shelters	2026-2030	• At least 21 beds/units will be available. • At least 50% of exiting households will exit into permanent housing.

4.2 Families with children shelters	2026-2030	• At least 30 program slots will be available year-round:
		    ○ 19 units in congregate shelter
		    ○ 8 units available via hotel-motel
		• At least 10 additional program slots will be available during the winter season.
		• At least 50% of exiting households will exit into permanent housing.

4.3 Single women's shelter	2026-2030	• At least 14 beds will be available. • At least 50% of exiting households will exit into permanent housing.
4.4 Youth shelter	2023-2030	• At least 8 beds will be available.

		• At least 50% of exiting households will exit into permanent housing.
4.5 Youth day shelter	2026-2030	• An occupancy of at least 36 will be available for day shelter. • Shelter will be used by an average of at least 25 people per day.
4.6 Sober living shelter	2026-2030	• At least 9 beds will be available. • At least 50% of exiting households will exit into permanent housing.
4.7 Severe Weather Shelters (SWS)	2026-2029	• At least 75 beds will be available during the winter season. • At least 50% of exiting households will exit into positive outcomes.
4.8 Tiny home villages	2029-2030	• At least 30 units will be available. • At least 50% of exiting households will exit into permanent housing.
4.9 Congregate, low barrier, secular shelter with day shelter options	2029-2030	• At least 60 beds will be available. • Occupancy capacity of at least 60 people during daytime hours. • At least 50% of exiting households will exit into positive outcomes.
4.10 Increase shelter bed capacity during times of severe weather	2029-2030	• 5 to 15 beds will be additionally available during the winter months. • At least 50% of exiting households will exit into positive outcomes.

Alignment with Guiding Principles

Guiding Principles	Strategy									
	1	2	3	4	5	6	7	8	9	10
Housing services should build on existing evidence and best practices.	x	x	x	x	x	x	x	x	x	x
Every person has the right to make their own decisions and to be treated with dignity.	x	x	x	x	x	x	x	x	x	x
Everyone can be housed with the right support.	x	x	x	x	x	x	x	x	x	x
Working together as a community creates stronger outcomes for everyone we serve.	x	x	x	x	x	x	x	x	x	x
Stable housing is the foundation for good health, positive educational outcomes, financial security, and community engagement.	x	x	x	x	x	x	x	x	x	x

Objective 5: Prioritize Assistance Based on the Greatest Barriers to Housing Stability and the Greatest Risk of Harm

What Does this Objective Mean?

Coordinated Entry Overview

As a recipient of state funds for homeless housing, Whatcom County must maintain a Coordinated Entry (CE) system that promotes system-wide coordination for a more effective and strategic response to homelessness. CE aims to guide households experiencing a housing crisis through a standardized assessment, prioritization, and referral process.

The majority of housing assistance programs for people experiencing homelessness in Whatcom County are accessed through the CE system operated by the Whatcom Homeless Service Center (WHSC), a department of Opportunity Council. In partnership with outreach teams and community providers, the WHSC maintains the local Housing Pool of people seeking assistance, and makes referrals to approximately nine housing providers in the community.

There is a Youth Interest Pool (YIP) specifically for young adults ages 18-24 that is managed by Northwest Youth Services (NWYS). The YIP is managed similarly to the Housing Pool, and young adults in the pool are referred to Northwest Youth Services housing programs. The WHSC and NWYS collaborate closely to ensure that young adults are in both pools, if eligible, and removed upon program enrollment. Young adults in the Housing Pool are eligible for Permanent Supportive Housing referrals.

Programs that participate in CE are generally required to do so by the funding received to operate their program; however, programs can choose to participate regardless of funding.

Physical CE Access Points:

- Northwest Youth Services’ Ground Floor Day Use Center (specifically young adults)
- Opportunity Council’s Bellingham Community Resource Center
- Opportunity Council’s East Whatcom Regional Resource Center

Mobile CE Access Points:

- Ferndale Community Services’ Outreach Team (Bridge2Services)
- Northwest Youth Services’ Outreach Team (serving young adults)
- Opportunity Council’s Homeless Outreach Team

CE Referral Partners:

- Catholic Community Services
- Lake Whatcom Center
- Lydia Place
- Northwest Youth Services
- Opportunity Council – Community Services
- Opportunity Council – Whatcom Homeless Service Center PSH Programs
- Pioneer Human Services
- Road2Home
- Sun Community Service
- YWCA

In all, the above organizations receive CE referrals for the following types of programs: Deposit assistance, Housing Pool case management (services only), Emergency Shelter, Transitional Housing (TH), Rapid Rehousing (RRH), Permanent Supportive Housing (PSH), and Housing with Services (HwS). There is separate access and eligibility criteria for households at risk of homelessness. See the "Prevent Episodes of Homelessness Whenever Possible" objective for more information.

CE partnerships expand beyond intake and referrals, too. Programs such as Lighthouse Mission Ministries (LMM) and HomesNow! will often refer clients to the CE system even though they don't accept referrals from the CE system, opening up potential pathways to permanent housing from their shelters. WHSC also currently visits the Lighthouse Mission congregate shelter and the Way Station Health and Hygiene Center (a drop-in center where people can access hygiene-related services and healthcare) once per week to complete intakes for eligible households, and does informal outreach to other community programs, providing education about the CE system.

Coordinated Entry Eligibility, Intake and Assessment, Prioritization, and Referral

To be eligible for Whatcom County's Housing Pool, households must be experiencing literal homelessness, as defined by the U.S. Department of Housing and Urban Development (HUD) and at or below 50% of the Area Median Income (AMI).[61] As the need for housing assistance is much greater than what's available, the Dept of Commerce Coordinated Entry Guidelines require that communities have a prioritization policy that describes who is considered in priority status.[62] Prioritization identifies which populations will receive accelerated assistance to available and limited housing resources.

The WHSC and NWYS currently use a combination of the vulnerability assessment score and other vulnerability criteria such as length of time homeless, experiencing unsheltered homelessness, fleeing domestic violence, and vulnerability to illness or death, to dynamically maintain the Housing and Youth Interest Pools and make referrals to housing programs. Understanding households' level of vulnerability helps to narrow down the pool to the households who have the greatest barriers to housing stability and the greatest risk of harm if they were to remain homeless.

According to the Coordinated Entry guidelines, specific program eligibility may be different program to program (i.e. a program might only serve households with children and not single adults with disabilities). This means that the pool of households that are considered for program openings may vary depending on the program seeking the referral.

Coordinated Entry Governing Body

The Coordinated Entry Governing Body (CEGB), required by Commerce's guidelines, has oversight of community CE processes and community-level policy development, including establishing and implementing a system-wide prioritization policy and vulnerability criteria used to make a referral.

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[61] See, 24 CFR § 578.3 (2025), in the Reference section for the HUD definition of homeless.

[62] See, Washington State Department of Commerce (2021), in the References section for the Coordinated Entry Guidelines.

Current Programs and Costs

Current Strategies Costs

Table 43. 2024 Coordinated Entry Contracts and Funding Sources*

Contract	Document Recording Fees	Consolidated Homeless Grant	Commerce Emergency Housing	Total
Northwest Youth Services Case Management	$22,612	$27,500	$0	$50,112
Opportunity Council Case Management	$19,882	$14,396	$20,800	$55,078
Opportunity Council Whatcom Homeless Service Center	$0	$405,959	$21,888	$427,847
Total	**$42,494**	**$447,855**	**$42,688**	**$533,037**

*includes WHSC CE operations and personnel costs at physical access points

Current Strategies Details

1. **Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations:** In partnership with outreach teams and community providers, the WHSC maintains the local Housing Pool of people seeking assistance, and makes referrals to approximately nine housing providers in the community. WHSC operations are partially funded by WCHCS.
    - Performance measure:
        - Referrals for households will take less than seven business days on average
        - At least nine organizations will accept referrals from Coordinated Entry at any given time

2. **Northwest Youth Services CE Operations:** In partnership with the WHSC, Northwest Youth Services completes CE intake and assessments at Ground Floor and manages the Youth Interest Pool. Young adults in the pool are referred to Northwest Youth Services housing programs.
    - Performance measures:
        - Referrals for households will take less than seven business days on average
        - At least 20 Coordinated Entry intakes will be completed

3. **Opportunity Council Information and Referral Specialists:** Information and Referral Specialists are available to complete CE intake and assessments during business hours at the Bellingham Community Resource Center and East Whatcom Regional Resource Center in Maple Falls.
    - Performance measure: At least 400 Coordinated Entry intakes will be completed annually

New Strategies and Costs

4. **Update Prioritization Policy and Processes:** In collaboration with the Whatcom Homeless Service Center (WHSC) and the Coordinated Entry Governing Body (CEGB), update the system-wide prioritization policy required by Coordinated Entry guidelines. The policy must describe the priority criteria and how to identify which households will receive accelerated assistance to access limited housing resources. Minimum vulnerability criteria used to prioritize households for a referral must include length of time homeless and unsheltered homelessness, including people fleeing violence. The policy can include additional criteria and must describe how each factor is weighted as part of the prioritization process. Separate subpopulation-specific prioritization policies are allowable for people fleeing violence, youth and young adults, and households at risk of homelessness. Process updates may also include recommendations for case conferencing.

- Performance measure: Prioritization policies will transparently reflect community values and availability of services
- WCHCS costs per year: WCHCS, WHSC, NWYS, and CEGB staff time

5. **Update Intake and Assessment Tool and Processes**: In collaboration with the Whatcom Homeless Service Center (WHSC) and the Coordinated Entry Governing Body (CEGB), update the intake and assessment tool that assesses barriers to housing stability and risk of harm. The assessment should only gather the information necessary to determine need and best match for housing assistance. Additionally, consider investing in a technology system for CE that will increase efficiencies, reduce the amount of data entry needed, and that is compatible with the updated intake and assessment. It may be necessary to work with a consultant to complete this work.
   - Performance measures:
     - The updated CE intake and assessment tool will only collect the information needed to better measure vulnerability and make a referral. Other information collected will be limited.
     - A determination is made about whether it is feasible to invest in a technology system for CE
   - WCHCS costs per year:
     - WCHCS, WHSC, and CEGB staff time

How Objective 5 Strategies Connect with Other Strategies

Objective 5 Strategies	Strategies from other Objectives
5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations **5.4 Update Prioritization Policy and Processes**	**3.7 Establish equity in Housing Pool case management across different populations** Changes planned for Housing Pool case management will impact households' readiness to receive a housing referral. When the most vulnerable households receive Housing Pool case management, it is likely to increase referral timeliness and make it easier for WHSC and the referring agency to locate the household. When prioritization policies and processes are updated, the vulnerability considerations for households receiving Housing Pool case management should be updated as well.
5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations	**3.8 Build programs' capacity to serve currently underserved households** As entry criteria for programs is updated, these updates will impact the WHSC operations. Programs will need to work with the WHSC to update the entry criteria that WHSC uses to pre-screen households for program eligibility.
5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations **5.2 Northwest Youth Services CE Operations** **5.4 Update Prioritization Policy and Processes** **5.5 Update Intake and Assessment Tools**	**3.2 Transitional Housing** **3.3 Rapid Rehousing** **3.4 Housing with Services** **3.5 Permanent Supportive Housing** **3.7 Establish equity in Housing Pool case management across different populations** **3.9 Implement recommendations from PSH evaluation** **4.2 Families with children shelters** **4.3 Single women's shelter**

	4.4 Youth shelter **4.6 Sober living shelter** **4.8 Tiny home villages** Changes to Transitional Housing programs, Rapid Rehousing, Housing with Services, Permanent Supportive Housing, Housing Pool case management, and continuous stay Emergency Shelters all impact Whatcom County's CE operations as CE refers households into those programs. The homeless housing system is interconnected, such that when one program expands or contracts, it can have a large impact on the system as a whole. Similarly, as intake and assessment tools and prioritization policies and processes are updated, households prioritized for services and the information available for those households will change.
5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations **5.2 Northwest Youth Services CE Operations** **5.3 Opportunity Council Information and Referral Specialist**	**6.1 WCHCS training series; CPI training** **6.2 Establish new trainings** **6.3 Offer case manager trainings** **6.4 Create/fund internship programs** **6.5 Encourage competitive wages** All of the strategies that include funding for direct services can benefit from the strategies aimed at strengthening the homeless service provider workforce. **7.2 Public engagement & coordination mtgs** **7.4 Quarterly report to Whatcom County Council and other community/provider groups** **7.7 Provider engagement with people with lived experience** All of the strategies that include funding for direct services benefit from coordination by WCHCS, as well as reviewing homeless housing system performance reports. Similarly, programs could benefit by being incentivized to have deeper engagement with people with lived experience in their program development.
5.4 Update Prioritization Policy and Processes **5.5 Update Intake and Assessment Tools**	**7.2 Public engagement & coordination mtgs** The Coordinated Entry Governing Body (CEGB) will provide recommendations strategies 5.4 and 5.5

Other Coordination Programs in Whatcom County
The cost of the various access points into the CE system, which are largely funded by Whatcom County Health and Community Services, are not included in the total cost of CE operations above.

Implementation Timeline, Performance Measures and Alignment with Guiding Principles
Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations	2026-2030	• Referrals for households will take less than seven business days on average • At least nine organizations will accept referrals from Coordinated Entry at given time.

5.2 Northwest Youth Services CE Operations	2026-2030	• Referrals for households will take less than seven business days on average. • At least 20 Coordinated Entry intakes will be completed annually.
5.3 Opportunity Council Information and Referral Specialists	2026-2030	• At least 400 Coordinated Entry intakes will be completed annually.
5.4 Update Prioritization Policy and Processes	2026-2027	• Prioritization policies will transparently reflect community values and availability of services. • A determination is made about whether it is feasible to invest in a technology system for CE.
5.5 Update Intake and Assessment Tools	2026-2027	• The updated CE assessment tool will only collect the information needed to better measure vulnerability and make a referral. Other information collected will be limited.

Alignment with Guiding Principles

Guiding Principles	Strategy				
	1	2	3	4	5
Housing services should build on existing evidence and best practices.	x	x	x	x	x
Every person has the right to make their own decisions and to be treated with dignity.	x	x	x	x	x
Everyone can be housed with the right support.	x	x	x	x	x
Working together as a community creates stronger outcomes for everyone we serve.	x	x	x	x	x
Stable housing is the foundation for good health, positive educational outcomes, financial security, and community engagement.	x	x	x	x	x

Objective 6: Strengthen the Homeless Service Provider Workforce

What Does this Objective Mean?

The success of the homeless housing system relies on a workforce that is consistently able to deliver high-quality services. The nature of this work in inherently difficult, and entry-level positions are prone to high rates of turnover, resulting in an inexperienced staff and inconsistent results. Recent state- and locally-funded reports suggest that there are significant gaps in the homeless housing workforce.[63] The workforce can be strengthened with improved training, greater retention, and increased opportunities for career pathways that appeal to entry-level staff. Achieving these goals will result in fewer administrative and service-related mistakes, a higher level of staff experience, and more individuals moving into positions of greater responsibility within this field.

Current Programs and Costs

Current Strategy Costs

Approximately $35,000 is budgeted annually to support the county-led training curriculum. These funds are derived from the Behavioral Health Program Fund ($25,000) and Consolidated Homeless Grant ($10,000).

Current Strategy Details

1. **Offer trainings to support housing and behavioral health providers:** Beginning in 2024, WCHCS has offered a training series in an effort to support professional development for service providers working in housing and behavioral health. Such topics, for example, have included brain science and addiction recovery, suicide prevention, and harm reduction. WCHCS also offers training on nonviolent crisis intervention from the Crisis Prevention Institute (CPI) to contracted providers. The CPI training prepares trainees in managing challenging situations that may arise in their work with clients.
    - Performance measures:
        - At least five trainings will be offered each year.
        - Increased knowledge among training attendees.

New Strategies and Costs

2. **Expand trainings based on provider input:** Seek input from providers on training needs for staff and fund and develop a training series for local providers, in coordination with other organizations that offer trainings. This could be similar to the strategies already used under this objective, but better tailored to the needs identified by community partners.
    - Performance measures:
        - At least three trainings will be offered each year.
        - Increased knowledge among training attendees
    - Cost: $10,000/year

3. **Offer case manager trainings**: Offering ongoing professional development/training opportunities for case managers in effort to create additional professional development opportunities and raise quality of services across providers.
    - Performance measures:
        - At least four trainings will be offered each year.
        - Increased knowledge among training attendees
    - Cost: Up to $5,000/year depending on if trainers are internal or external.

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[63] See, BDS Planning and Urban Design (2023) and Lawson (2023), in the Reference section.

4. **Create/fund an internship programs**: Offer specific funding to providers to develop intern programs in effort to bring more people into the workforce. WCHCS will develop these in partnership with providers and local colleges and universities where feasible.
    - Performance measures:
        - WCHCS will fund at least three internships annually.
        - At least one internship will result in full time employment in the field.
    - Costs: Approximately $4,500/intern

5. **Encourage competitive wages**: The housing team at WCHCS will establish a minimum standard wage and incentivize providers to meet the minimum standard wage through the competitive Request for Proposal (RPF) process. Additional considerations may be included, for example, the size of the contract or the number of full-time employees funded under the proposal.
    - Performance measure: More WCHAC contractors will meet a minimum standard wage for their employees.
    - Cost: Difficult to quantify

How Objective 6 Strategies Connect with Other Strategies

Objective 6 Strategies	Strategies from other Objectives
6.1 WCHCS training series; CPI training **6.2 Establish new trainings** **6.3 Offer case manager trainings** **6.4 Create/fund internship programs** **6.5 Encourage competitive wages**	**1.1 Targeted Homeless Prevention** **1.2 Housing and Essential Needs (HEN) Homeless Prevention** **1.3 Homeless Prevention for Veterans** **1.4 Healthy Children's Fund (HCF) Housing Strategy** **3.1 Outreach for youth and young adults and people in rural areas** **3.2 Transitional Housing** **3.3 Rapid Rehousing** **3.4 Housing with Services** **3.5 Permanent Supportive Housing** **3.6 Services-only interventions** **3.7 Establish equity in Housing Pool case management across different populations** **3.8 Build programs' capacity to serve currently underserved households** **3.9 Implement recommendations from PSH evaluation** **4.1 DV shelters** **4.2 Families with children shelters** **4.3 Single women's shelter** **4.4 Youth shelter** **4.5 Youth day shelter** **4.6 Sober living shelter** **4.8 Tiny home villages** **4.9 Congregate, low barrier, secular shelter with day shelter options**

	5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations **5.2 Northwest Youth Services CE Operations** **5.3 Opportunity Council Information and Referral Specialist** All of the strategies that include funding for direct services can benefit from the strategies aimed at strengthening the homeless service provider workforce.

Other Workforce Development Programs in Whatcom County

- Americorps Volunteers in Services to America (VISTA)
- Western Washington University degree programs: Human Services; Sociology, Law, Diversity & Justice.
- Whatcom Community College degree programs: Social Work; Substance Use Disorder Professional.
- Evergreen Goodwill
- WorkSource
- Organizations that offer trainings to providers:
    - United Way
    - City of Bellingham
    - Chuckanut Health Foundation
    - North Sound Accountable Community of Health
- Large-scale educational events:
    - Whatcom Housing Alliance's Housing Week
    - All Hands Whatcom

Implementation Timeline, Performance Measures and Alignment with Guiding Principles

Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
6.1 WCHCS training series; CPI training	2026-2030	• At least five trainings will be offered each year. • Increased knowledge among training attendees.
6.2 Establish new trainings	2026-2030	• At least three trainings will be offered each year. • Increased knowledge among training attendees.
6.3 Offer case manager trainings	2027-2030	• At least four trainings will be offered each year. • Increased knowledge among training attendees.
6.4 Create/fund internship programs	2027-2030	• WCHCS will fund at least three internships annually. • At least one internship will result in full time employment in the field.
6.5 Encourage competitive wages	2027-2030	• More WCHCS contractors will meet a minimum standard wage for their employees.

Alignment with Guiding Principles

Guiding Principles	Strategy				
	1	2	3	4	5
Housing services should build on existing evidence and best practices.	X	X	X	X	X
Every person has the right to make their own decisions and to be treated with dignity.	X	X	X	X	-
Everyone can be housed with the right support.	X	X	X	X	X
Working together as a community creates stronger outcomes for everyone we serve.	X	X	X	X	X

Stable housing is the foundation for good health, positive educational outcomes, financial security, and community engagement.	X	X	X	X	X

Objective 7: Promote an Equitable, Accountable and Transparent Homeless Crisis Response System

What Does this Objective Mean?

The homeless housing system is guided by public input and benefits from informed engagement with the community. The system reflects shared values and requires transparency to promote accountability for all parties that participate in it. These efforts include publishing reports that are accessible and understandable, using an equity lens to elevate voices of individuals with lived experience, and ensuring that communication paths are accessible for people wishing to file complaints or grievances.

Current Programs and Costs

Current Strategies Costs

Table 44. Contracts that increase equity, accountability, or transparency within Homeless Crisis Response System, 2024

Contract	Document Recording Fees	Total
Point in time Count	$6,200	$6,200
Consulting (PSH Evaluation)	$86,046	$86,046
Housing Week Event	$5,500	$5,500
Total	**$97,746**	**$97,746**

Current Strategies Details

1. **Housing Week**: WCHCS supports the annual "Housing Week" event in Whatcom County hosted by Sustainable Connections' Whatcom Housing Alliance. Housing Week offers a series of events open to the public with the intent to educate community members about innovative housing solutions in Whatcom County.
    - Performance measure: Community members will gain knowledge of the homeless housing system.

2. **Public Engagement and Coordination Meetings**: The WCHCS Housing Program team facilities and co-facilitates a variety of public- and provider-facing meetings that promote equity, accountability, and transparency across the homeless crisis response system. These meetings include: (1) The Whatcom County Housing Advisory Committee (open to the public); (2) Quarterly contracted provider meetings (beginning in 2025, provider-only); (3) the Coordinated Entry Governing Body (member-only); (4) Families with Children housing workgroup (provider-only); (5) the Whatcom County Coalition to End Homelessness (open to the public); and (6) Permanent Supportive Housing provider workgroup (provider-only).
    - Performance measure: WCHCS will host at least five regular, ongoing coordination meetings and public-facing meetings.

3. **Consulting**: In 2024-2025, in response to community concern about the performance of Permanent Supportive Housing (PSH) programs in Whatcom County, WCHCS hired an independent evaluator to survey the PSH programs in Whatcom County and assess their fidelity to PSH standard operating procedures. The evaluation included a final report shared with the public as well as recommendations for improving Whatcom County's PSH programs, which are being included as a strategy in a "Seek to House Everyone in a Stable Setting that Meets Their Needs" objective. In general, there is recognized value in setting aside resources to be able to seek independent consults aimed at strengthening the service models that are publicly-funded in our community.
    - Performance measure: WCHCS will receive a final report with recommendations for implementation.

4. **Quarterly report to Whatcom County Council and other community/provider groups**: Beginning at the end of 2024, WCHCS began to provide Whatcom County Council with quarterly reports offering an overview of contracted agencies' performance, including numbers served and program outcomes as well as spenddown of funds. These reports are also reviewed and shared quarterly with contracted providers.
    - Performance measure: WCHCS will submit quarterly reports 6 weeks following the end of each quarter.

New Strategies and Costs

5. **Publish Point in Time count and annual plan update (new) report:** The Point in Time (PIT) Count is an annual event taking place in January that surveys people experiencing homelessness in Whatcom County, both sheltered and unsheltered. This activity is required by state and federal funders. The costs associated with this strategy are to oversee the PIT, including developing and distributing surveys, coordinating volunteers, and overseeing data collection and analysis. WCHCS uses the information from the PIT, noting demographics and changes from year to year, to help determine resource allocations and to describe unmet needs in our community. WCHCS and the Whatcom Homeless Service Center develop and publish an annual report highlighting important trends in the community. An expanded annual report will include the PIT count and a progress report on the 5-year plan. This would offer additional accountability and transparency of the homeless housing system for the public. The annual update on the 5-year plan will include progress on performance measures for the various strategies, as well as any updates to the plan itself.
    - Performance measures:
        - A PIT infographic will be made available to the public by the end of the second quarter of the year.
        - An annual report update will be made available to the public during the first quarter of the year and submitted to the Dept of Commerce each December.
    - Costs: Costs: $8,500 + WCHCS staff time

6. **Bi-annual presentation to Whatcom County Council**: This is an effort to keep elected officials regularly engaged in receiving information and offering feedback on the performance of Whatcom County's homeless housing system.
    - Performance measure: WCHCS will provide presentations to Whatcom County Council each year in quarters one and three, if such engagement is welcomed.
    - Cost: WCHCS staff time

7. **Provider engagement with people with lived experience**: WCHCS Housing Program will use the competitive Requests for Proposals (RFPs) process to encourage providers to create opportunities for people with lived experience to be engaged in program development. Providers that can demonstrate people with lived experience actively engaged with program development will receive more points towards the awarding of a contract. Engagement activities may, include: hiring policies that enable or encourage people with lived experience to apply for staff positions, having a certain percentage of board representation for people with lived experience, establishing a Community Advisory Boards that offers input and feedback to the program or organization, and/or offering additional consideration in evaluation criteria to by-and-for organizations that apply for funding.
    - Performance measure: At least half of WCHCS contractors will include people with lived experience in their program development and ongoing quality improvement efforts.
    - Cost: WCHCS staff time

How Objective 7 Strategies Connect with Other Strategies

Objective 7 Strategies	Strategies from other Objectives
7.2 Public engagement & coordination mtgs **7.4 Quarterly report to Whatcom County Council and other community/provider groups** **7.7 Provider engagement with people with lived experience**	**1.1 Targeted Homeless Prevention** **1.2 Housing and Essential Needs (HEN) Homeless Prevention** **1.3 Homeless Prevention for Veterans** **1.4 Healthy Children's Fund (HCF) Housing Strategy** **3.1 Outreach for youth and young adults and people in rural areas** **3.2 Transitional Housing** **3.3 Rapid Rehousing** **3.4 Housing with Services** **3.5 Permanent Supportive Housing** **3.6 Services-only interventions** **3.7 Establish equity in Housing Pool case management across different populations** **3.8 Build programs' capacity to serve currently underserved households** **3.9 Implement recommendations from PSH evaluation** **4.1 DV shelters** **4.2 Families with children shelters** **4.3 Single women's shelter** **4.4 Youth shelter** **4.5 Youth day shelter** **4.6 Sober living shelter** **4.8 Tiny home villages** **4.9 Congregate, low barrier, secular shelter with day shelter options** **5.1 Opportunity Council Whatcom Homeless Service Center (WHSC) CE Operations** **5.2 Northwest Youth Services CE Operations** **5.3 Opportunity Council Information and Referral Specialist** All of the strategies that include funding for direct services benefit from coordination by WCHCS, as well as reviewing homeless housing system performance reports. Similarly, programs could benefit by being incentivized to have deeper engagement with people with lived experience in their program development.
7.3 Consulting	**3.9 Implement recommendations from PSH evaluation** The findings and recommendations from consulting that took place in 2024-2025 are being implemented under strategy 3.9.
7.2 Public engagement & coordination mtgs	**5.4 Update Prioritization Policy and Processes** **5.5 Update Intake and Assessment Tools** The Coordinated Entry Governing Body (CEGB) will provide recommendations strategies 5.4 and 5.5

Other Work Promoting Equity, Accountability and Transparency in Homeless Housing in Whatcom County

City of Bellingham Consolidated Plan: As a recipient of federal funding for housing and community development, the City of Bellingham is required to develop a plan every five years that describes the city's community development needs and that offers an analysis of the housing market for low-income households. The plan includes goals, strategies, and activities implemented on an annual basis. The current Consolidated plan for 2023-2027 is available here: https://cob.org/services/planning/consolidated-plan

Washington State Dept of Commerce Annual Expenditures report, or "Golden Report": This is a report of funds used (both public and private) for homeless housing-related programs for all counties across Washington based on the state fiscal year. WCHSC collects this information annually and submits it to the Dept of Commerce. It is available here: https://deptofcommerce.app.box.com/s/v9pliuty6kcb36uwjd9ihb2q2rmik0oz

Washington State Dept of Commerce Annual reports on 5-year homeless housing plan: This is a brief annual update reported to the Dept of Commerce by WCHCS on the status of the previous 5-year plan, available here: https://www.commerce.wa.gov/homelessness-response/planning-and-reporting/local-plans/

Washington State Dept of Commerce Data dashboards: The Dept of Commerce has a variety of different data dashboards available to the public to review system-level performance of programs that use the HMIS data system. These data dashboards range in overall program performance, to looking at programs' outcomes by race/ethnicity. The data dashboards are available here: https://public.tableau.com/app/profile/comhau/vizzes#!/

Implementation Timeline, Performance Measures and Alignment with Guiding Principles

Implementation Timeline and Performance Measures

Strategy	Implementation Timeline	Performance Measures
7.1 Housing Week	2026-2030	• Community members will gain knowledge on the homeless housing system.
7.2 Public engagement & coordination mtgs	2026-2030	• WCHCS will host at least 5 regular, ongoing coordination meetings and public-facing meetings.
7.3 Consulting	2026-2030	• WCHCS will receive a final report with recommendations for implementation.
7.4 Quarterly report to Whatcom County Council and other community/provider groups	2026-2030	• WCHCS will submit quarterly reports 6 weeks following the end of each quarter.
7.5 Point in Time Count + annual plan update report	2026-2030	• A PIT infographic will be made available to the public by the end of the second quarter of the year. • An annual report update on the Homeless Housing Plan will be made available to the public during the first quarter of each year.
7.6 Bi-annual presentation to Whatcom County Council	2026-2030	• WCHCS will offer annual presentations to Whatcom County Council in quarters one and three.
7.7 Provider engagement with people with lived experience	2027-2030	• At least half of WCHCS contractors will include people with lived experience in their program development and ongoing quality improvement efforts.

Alignment with Guiding Principals

Guiding Principles	Strategy						
	1	2	3	4	5	6	7
Housing services should build on existing evidence and best practices.	x	x	x	x	x	x	x
Every person has the right to make their own decisions and to be treated with dignity.	x	x	-	-	x	-	x
Everyone can be housed with the right support.	x	x	-	-	x	-	x
Working together as a community creates stronger outcomes for everyone we serve.	x	x	x	x	x	x	x
Stable housing is the foundation for good health, positive educational outcomes, financial security, and community engagement.	x	x	x	-	x	x	x

Annual Updates and Reports

The strategic plan may be updated annually to reflect changes in funding and in response to changing community needs. Additionally, as described in Objective 7 strategy 5, Whatcom County Health and Community Services (WCHCS) will publish progress reports on the implementation of strategies and whether or not performance measures for each strategy are being met. The updates to the strategic plan and progress on strategies and performance measures will be published each year beginning in 2027.

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Appendices

Appendix A: Community Engagement

Figure 1. Example of Phase 1 Community Engagement Tabling

Table 1. Places Visited During Phase 1 of Community Engagement, 2/6/25-3/7/25

Location	Representation	Activity Type
Whatcom County Coalition to End Homelessness	Community members, housing providers, and government officials	Small groups
North County non-profit Networking Group	Non-profit providers	Small groups
WWU Basic needs	Western Washington Students	Individual
Community Resource Network (Deming)	Non-profit providers	Small groups
Bellingham City Council	Largest City	Presentation
Youth Action Board (NWYS)	Young adult advisory board	Small groups
Ferndale Community Services Advisory Board	Non-profit advisory board	Small groups
YWCA Shelter and PSH participants	Residents of Emergency Shelter and Permanent Supportive Housing	Individual
Light House Ministries	Guests and Residents of Emergency Shelter	Individual
Bellingham Farmer's Market	General community	Individual
Ferndale Library	General community	Individual
Bellingham Central Library	General community	Individual
Recovery Café	Guests of day shelter	Individual
Unity Village HomesNow Tiny Homes	Residents of Emergency Shelter	Individual
Swift Haven HomesNow Tiny homes	Residents of Emergency Shelter	Individual
Garden View Tiny Homes	Residents of Emergency Shelter	Individual

Table 2. Overall Results of Ranked Choice Voting for Plan Objectives, Community Engagement Phase 1, n=748

Objective	Weighted Rank *
Prevent episodes of homelessness whenever possible.	3.90
Create and preserve more affordable housing.	4.15
Seek to house everyone in a stable setting that meets their needs.	4.31
Reduce unsheltered homelessness.	4.35
Prioritize assistance based on the greatest barriers to housing stability and the greatest risk of harm.	4.69
Strengthen the homeless service provider workforce.	4.75
Promote an equitable, accountable and transparent homeless crisis response system.	4.89
Offer safe parking and sanctioned encampments when shelters are not accessible.	5.18
Other (please use the comment box below to write in your objective)	5.36
Increase involvement in the broader community to find solutions and strategies to reduce and resolve homelessness.	6.08

* 1=high, 10=low

Table 3. Results of Ranked Choice Voting for Plan Objectives Among People with Lived Experience of Homelessness (Current or Past), Community Engagement Phase 1, n=80

Objective	Weighted Rank *
Create and preserve more affordable housing.	3.39
Reduce unsheltered homelessness.	3.71
Seek to house everyone in a stable setting that meets their needs.	3.72
Prevent episodes of homelessness whenever possible.	3.90
Prioritize assistance based on the greatest barriers to housing stability and the greatest risk of harm.	4.27
Promote an equitable, accountable and transparent homeless crisis response system.	4.35
Strengthen the homeless service provider workforce.	4.49
Offer safe parking and sanctioned encampments when shelters are not accessible.	4.99
Other (please use the comment box below to write in your objective)	5.26
Increase involvement in the broader community to find solutions and strategies to reduce and resolve homelessness.	5.38

* 1=high, 10=low

Table 4. Results of Ranked Choice Voting for Plan Objectives Among People with Friend or Family Member who had Experienced Homelessness, Community Engagement Phase 1, n=102

Objective	Weighted Rank *
Prevent episodes of homelessness whenever possible.	4.12
Create and preserve more affordable housing.	4.20
Seek to house everyone in a stable setting that meets their needs.	4.26
Offer safe parking and sanctioned encampments when shelters are not accessible.	4.54
Prioritize assistance based on the greatest barriers to housing stability and the greatest risk of harm.	4.56

Reduce unsheltered homelessness.	4.59
Strengthen the homeless service provider workforce.	4.70
Promote an equitable, accountable and transparent homeless crisis response system.	4.74
Other (please use the comment box below to write in your objective)	4.82
Increase involvement in the broader community to find solutions and strategies to reduce and resolve homelessness.	5.70

* 1=high, 10=low

Table 5. Results of Ranked Choice Voting for Plan Objectives Among Service Providers, Community Engagement Phase 1, n=113

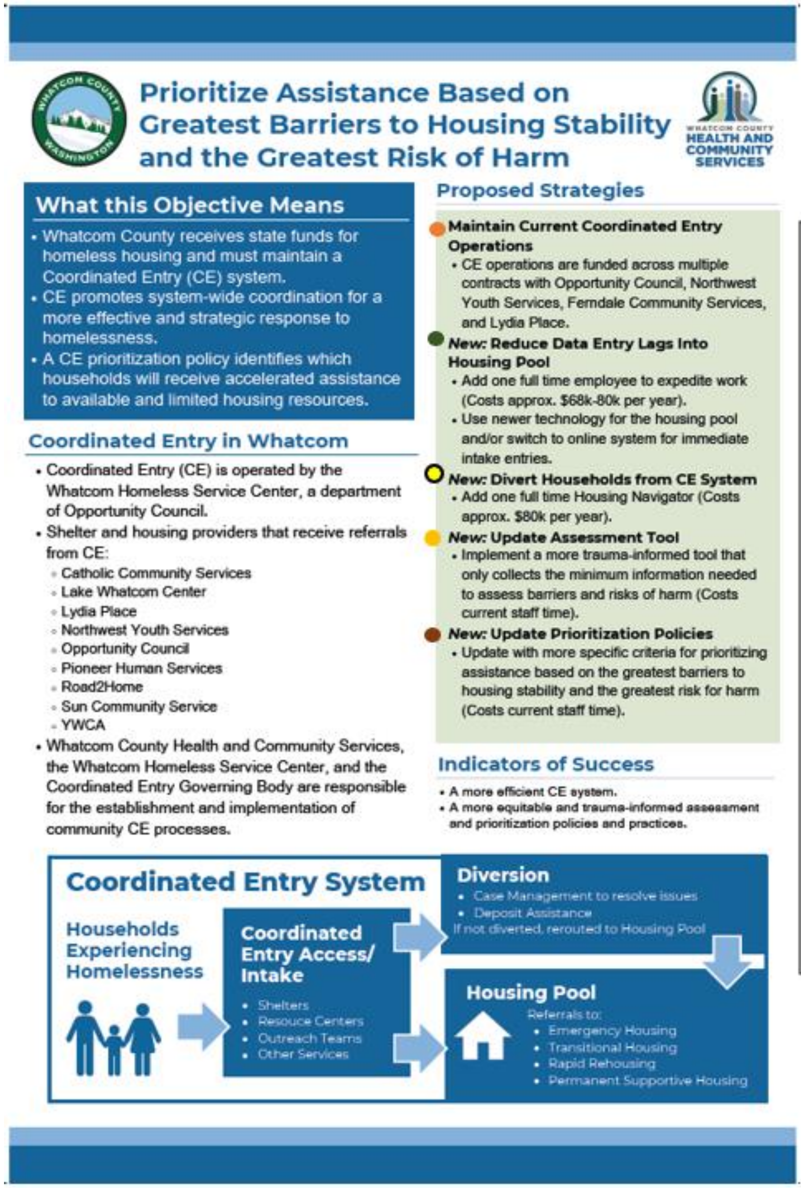
Objective	Weighted Rank *
Create and preserve more affordable housing.	3.72
Prevent episodes of homelessness whenever possible.	4.15
Seek to house everyone in a stable setting that meets their needs.	4.37
Reduce unsheltered homelessness.	4.50
Strengthen the homeless service provider workforce.	4.68
Promote an equitable, accountable and transparent homeless crisis response system.	4.78
Prioritize assistance based on the greatest barriers to housing stability and the greatest risk of harm.	4.97
Offer safe parking and sanctioned encampments when shelters are not accessible.	5.13
Other (please use the comment box below to write in your objective)	5.24
Increase involvement in the broader community to find solutions and strategies to reduce and resolve homelessness.	5.39

* 1=high, 10=low

Table 6. Most Common Themes in the Ranked-Choice Write-in Option, Community Engagement Phase 1, Coded with Support from AI

Theme	Description
Affordable housing	• Increase affordable housing options, including rental regulations. • Preserve existing affordable housing to prevent displacement. • Prioritize permanent housing solutions over temporary shelters.
Shelters and Transitional Housing	• Expand emergency shelters and year-round shelter availability. • Increase transitional housing programs with supportive services. • Explore alternative shelter models like tiny home villages.
Mental health and substance use treatment	• Expand mental health services and substance use treatment. • Provide more access to structured rehabilitation programs. • Consider mandatory treatment for those unable to care for themselves
Community input and coordination	• Ensure people with lived experience have a voice in policy decisions. • Improve coordination among service providers and agencies. • Strengthen collaboration between local government and nonprofits.

Chart 1. Example of the Phase 2 Community Engagement Activity



Prioritize Assistance Based on Greatest Barriers to Housing Stability and the Greatest Risk of Harm

WHATCOM COUNTY HEALTH AND COMMUNITY SERVICES

What this Objective Means

- Whatcom County receives state funds for homeless housing and must maintain a Coordinated Entry (CE) system.
- CE promotes system-wide coordination for a more effective and strategic response to homelessness.
- A CE prioritization policy identifies which households will receive accelerated assistance to available and limited housing resources.

Coordinated Entry in Whatcom

- Coordinated Entry (CE) is operated by the Whatcom Homeless Service Center, a department of Opportunity Council.
- Shelter and housing providers that receive referrals from CE:
  - Catholic Community Services
  - Lake Whatcom Center
  - Lydia Place
  - Northwest Youth Services
  - Opportunity Council
  - Pioneer Human Services
  - Road2Home
  - Sun Community Service
  - YWCA
- Whatcom County Health and Community Services, the Whatcom Homeless Service Center, and the Coordinated Entry Governing Body are responsible for the establishment and implementation of community CE processes.

Proposed Strategies

Maintain Current Coordinated Entry Operations
- CE operations are funded across multiple contracts with Opportunity Council, Northwest Youth Services, Ferndale Community Services, and Lydia Place.

***New:* Reduce Data Entry Lags Into Housing Pool**
- Add one full time employee to expedite work (Costs approx. $68k-80k per year).
- Use newer technology for the housing pool and/or switch to online system for immediate intake entries.

***New:* Divert Households from CE System**
- Add one full time Housing Navigator (Costs approx. $80k per year).

***New:* Update Assessment Tool**
- Implement a more trauma-informed tool that only collects the minimum information needed to assess barriers and risks of harm (Costs current staff time).

***New:* Update Prioritization Policies**
- Update with more specific criteria for prioritizing assistance based on the greatest barriers to housing stability and the greatest risk for harm (Costs current staff time).

Indicators of Success

- A more efficient CE system.
- A more equitable and trauma-informed assessment and prioritization policies and practices.

Coordinated Entry System

Households Experiencing Homelessness

Coordinated Entry Access/ Intake
- Shelters
- Resouce Centers
- Outreach Teams
- Other Services

Diversion
- Case Management to resolve issues
- Deposit Assistance

If not diverted, rerouted to Housing Pool

Housing Pool

Referrals to:
- Emergency Housing
- Transitional Housing
- Rapid Rehousing
- Permanent Supportive Housing

Table 7. Voting on When to Complete Objective 1: Strengthen the Homeless Service Provider Workforce Strategies, Community Engagement Phase 2 Results

Strategy	Percent of Votes		
	Year 1-2	Year 3-4	Year 5+
Offer trainings to support housing and behavioral health providers	80%	20%	0%
New: Expand training offers based on provider input	80%	13%	7%
New: Offer ongoing professional development and training for case managers across providers	67%	33%	0%
New: Create/fund an internship program in partnership with local colleges with contracted providers	71%	19%	10%

Table 8. Voting on When to Complete Objective 2: Prioritize Assistance Based on Greatest Barriers to Housing Stability and the Greatest Risk of Harm Strategies, Community Engagement Phase 2 Results

Strategy	Percent of Votes		
	Year 1-2	Year 3-4	Year 5+
Maintain current CE operations	88%	13%	0%
New: Reduces data entry lags into housing pool	75%	19%	6%
New: Divert households from CE system	77%	23%	0%
New: Update assessment tool	72%	28%	0%
New: Update prioritization policies	67%	33%	0%

Table 9. Voting on When to Complete Objective 3: Prevent Episodes of Homelessness Whenever Possible Strategies, Community Engagement Phase 2 Results

Strategy	Percent of Votes		
	Year 1-2	Year 3-4	Year 5+
Targeted homeless prevention	50%	50%	0%
Homeless prevention programs for specific populations	77%	23%	0%
Dispute resolution center housing stability program	60%	40%	0%
Preserve and create more affordable housing	50%	50%	0%
New: Scale up existing resources providing civil legal aid about tenants' rights	50%	38%	13%
New: Increase coordination and referral sharing between housing and social service providers	92%	8%	0%

Table 10. Voting on When to Complete Objective 4: Reduce Unsheltered Homelessness by Expanding Shelter Capacity Strategies, Community Engagement Phase 2 Results

Strategy	Percent of Votes		
	Year 1-2	Year 3-4	Year 5+
Maintain current shelters specific to subpopulations	93%	4%	4%
New: Expand tiny home villages	48%	39%	13%
New: Congregate shelter	58%	42%	0%
New: Increase 5-15 bed capacity for severe weather shelters	75%	19%	6%

Table 11. Voting on When to Complete Objective 5: Create and Preserve More Affordable Housing Strategies, Community Engagement Phase 2 Results

Strategy	Percent of Votes		
	Year 1-2	Year 3-4	Year 5+
Support for low-income housing tax credit projects in rural Whatcom	73%	27%	0%
Support acquisition and construction of projects for new units of affordable housing across the county	67%	22%	11%
New: Complete a county-wide inventory of affordable housing units, including building age, condition, and affordability period	88%	6%	6%
New: Support developers with training and technical assistance to create ten-year capital needs assessments and preventative maintenance schedules	57%	43%	0%
New: Leverage and capital contracting process to ensure developers create and maintain adequate maintenance reserves	38%	63%	0%
New: Prioritize acquisition when cost to acquire is more affordable than the cost to build	83%	17%	0%
New: Convene and support workgroups to identify barriers to affordable housing development, evaluate and make recommendations for supporting emerging trends, and identify non-traditional funds to support development	75%	13%	13%

Table 12. Voting on When to Complete Objective 6: Promote an Equitable, Accountable, and Transparent Homeless Crisis Response System Strategies, Community Engagement Phase 2 Results

Strategy	Percent of Votes		
	Year 1-2	Year 3-4	Year 5+
Publish annual point in time and housing pool reports	85%	15%	0%
Support public engagement events	67%	22%	11%
Support annual housing week events	67%	33%	0%
Organize and lead provider meetings	92%	8%	0%
New: Engage with consultants	33%	33%	33%
New: Publish quarterly performance reports	63%	38%	0%
New: Twice annual council presentations	50%	50%	0%
New: Engage with individuals with lived experience	86%	14%	0%

Table 13. Voting on When to Complete Objective 7: Seek to House Everyone in a Stable Setting that Meets Their Needs Strategies, Community Engagement Phase 2 Results

Strategy	Percent of Votes		
	Year 1-2	Year 3-4	Year 5+
Outreach for youth and young adults, and people in rural areas	73%	27%	0%
Transitional housing	81%	13%	6%
Rapid rehousing	56%	44%	0%
Permanent supportive housing and housing with services	69%	19%	13%
New: Establish equity on housing pool case management across different populations	44%	33%	22%
New: Build programs' capacity to serve currently underserved households	57%	29%	14%
New: Implement recommendations from PSH evaluation	40%	60%	0%

Figure 2. Notice of Plan Development, Screenshot from Whatcom County Website, August 2025

2026-2030 Homeless Housing Plan Development

The 5-year Homeless Housing Plan guides Whatcom County's goals to reduce homelessness and the harms associated with it. This plan determines where we focus resources and the strategies we use.

Counties in Washington State must develop a new plan every five years. The Whatcom County Housing Advisory Committee will create a plan for Whatcom County. They will receive support from Whatcom County Health and Community Services. The committee will present the finalized plan to the County Council for approval.

2025 Plan Development Timeline

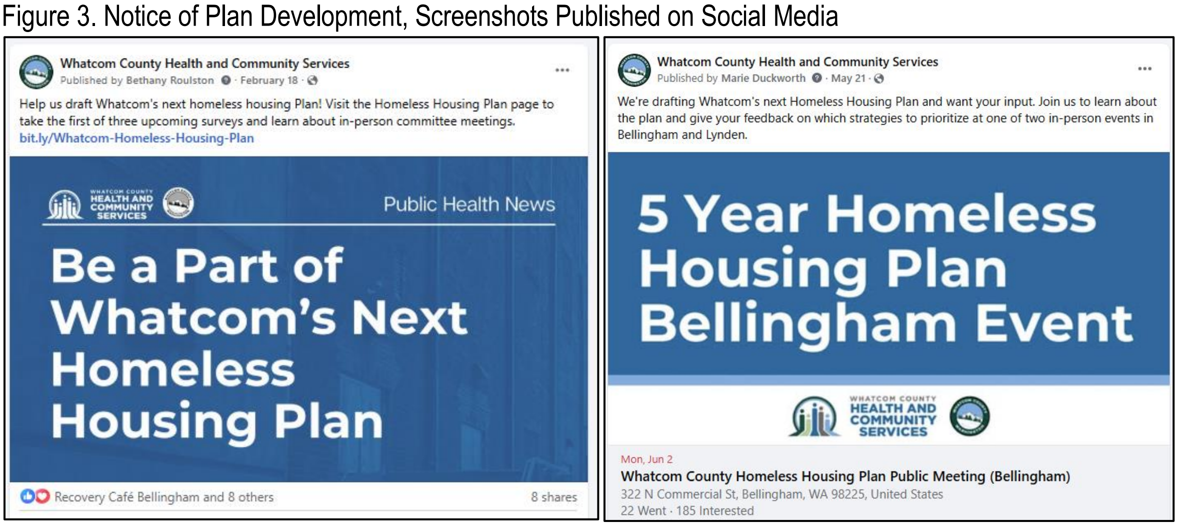
- January to March: Guiding Principles and Objectives development
  - Public engagement activities: February 14 – March 7
- April to May: Key Strategies development
  - Public engagement activities: April 28 – June 20
- June to July: Performance measures development
- July to October: Drafting and initial approvals
  - Draft available for public review and feedback: September 19
- November 18: Present plan to Whatcom County Council for final adoption

Get Involved

We encourage community involvement. You can take part in the development of the Whatcom County 5-year Homeless Housing Plan by:

- **Joining a public engagement activity.** We will have opportunities throughout the year to offer feedback. We will list them here as they become available. Sign up to the Homelessness Resources newsflash to get notifications.
- **Offering public comment at a Whatcom County Housing Advisory Committee meeting.** The committee meets every two months.
- **Providing public comment at a Whatcom County Council meeting.** The County Council meets every other Tuesday.

Figure 3. Notice of Plan Development, Screenshots Published on Social Media



Notice of Public Hearing and Distribution of the Plan

The Dept of Commerce guidelines for the local Plan requires that the Plan includes a public hearing. This document will be published for the public to review and offer comments on or before 9/22/25, with the final public hearing expected to take place on 11/18/25. The notice of the public hearing taking place on 11/18/25 will be included in the local newspaper of record, shared on Whatcom County's website, and on Whatcom County Health and Community Services' social media sites. These notices will take place at least 30 days in advance of the public hearing. Whatcom County Health and Community services (WCHCS) will also make good faith efforts to distribute the notice of the public hearing to people with lived experience of housing instability and homelessness by sharing the notice with housing and homelessness providers and outreach workers. Similarly, once the final Plan is published, WCHCS will make good faith efforts to distribute the plan to people with lived experience of homelessness and housing instability.

Appendix B: Whatcom County Housing Advisory Committee and Key Stakeholders

Table 1. Whatcom County Housing Advisory Committee Members

Name	Representative
Kerri Burnside	Housing Advocate
Adrienne Renz	Housing Advocate
Von Ochoa*	Homeless Advocate/Lived Experience
Dan Dunne*	Housing Industry
Paul Schissler	Housing Industry
Ashley Thomasson*	Non-profit Provider (with experience in low-income housing)
Teri Bryant*	Whatcom Homeless Service Center (Coordinated Entry & outreach provider)
Andrew Calkins*	Bellingham/Whatcom County Housing Authorities (rental subsidy administrator)
Samya Lutz	City of Bellingham (largest city)
Jason Korneliussen*	City of Bellingham (largest city)
Bruch Bosch	Small Cities
Marcy Lou Steward	Small Cities
Kayla Schott-Bresler	Whatcom County
Ann Beck	Whatcom County
VACANT	Tribal Nation Representative

*Subcommittee members for the 5-year Homeless housing Plan.

Table 2. Key Stakeholders Invited and Interviewed for the 5-year Homeless Housing Plan†

Name	Representative	Interview 1	Interview 2
Scott Korthuis	City of Lynden (2nd largest city)	*Invited*	N/A
Tina Hayes	Emergency Shelter operator/Individual with lived experience	N/A	Interviewed
Kellie-Anne Markell	Emergency Shelter operator	Interviewed	Interviewed
Alle Schene & Kristy Backer	Emergency Shelter/Permanent Supportive Housing operator	Interviewed	Interviewed
Linda Crothers	Behavioral Health Administrative Services Organization	N/A	Interviewed
Miranda Morris	Domestic violence/sexual assault shelter and housing provider	*Invited*	N/A
Rebecca Judd	Library systems	Interviewed	Interviewed
Malora Christensen	WCHCS Response Division	Interviewed	Interviewed
Lacey McCarley	WCHCS Response Division	Interviewed	*Invited*
Wendy Powell	Faith Community	Interviewed	Interviewed
N/A*	By and for organization	N/A	N/A

†Key stakeholders qualifying as low income or having lived experience were offered compensation as a part of the planning process.

*Per Dept of Commerce, counties were required to include a key stakeholder from a by and for organization, however Whatcom County does not have a by and for organization offering housing-related services per the Dept of Commerce registration bank.

Appendix C: Estimates of Service Levels

The following charts are required for inclusion in the plan by the Dept of Commerce. These were developed by developed by Technical Assistance provider, Homebase. The data come from the Department of Commerce's 2023 and 2024 Annual Expenditures Reports ("Golden Reports"), which detail expenditures by funding source for each homeless housing project in the state. The data included here are for all programs reporting into the federal Homelessness Management Information System (HMIS) and include programs with WCHCS services funding as well as programs without WCHCS funding. WCHCS staff submit the data to Commerce, and Commerce publishes this data in the Golden Report by December of each year. The reporting period follows the state fiscal year (July 1 – June 30).

Disclaimer: Please note that data quality errors may be present due to inaccuracies in data entry within the Golden Reports. Common discrepancies include projects reporting beds but no expenditures and significant year-over-year fluctuations in enrollment for the same project.

Chart 1. Total Expenditures in Whatcom County by State Fiscal Years 2023 and 2024

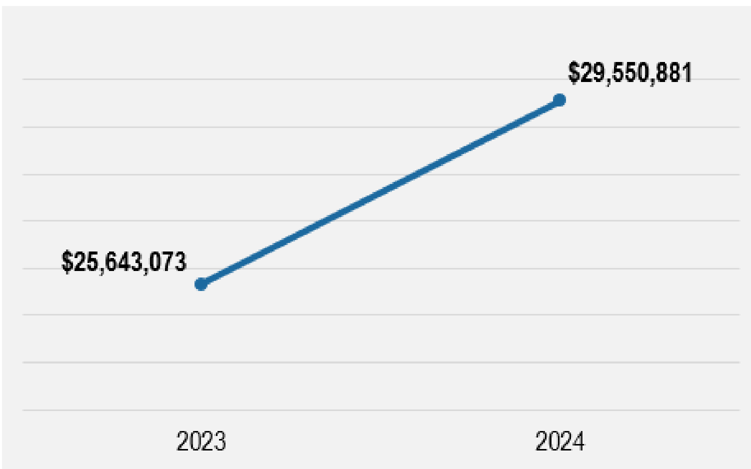


Chart 2. Expenditures by Project Type in Whatcom County, State Fiscal Years 2023 and 2024

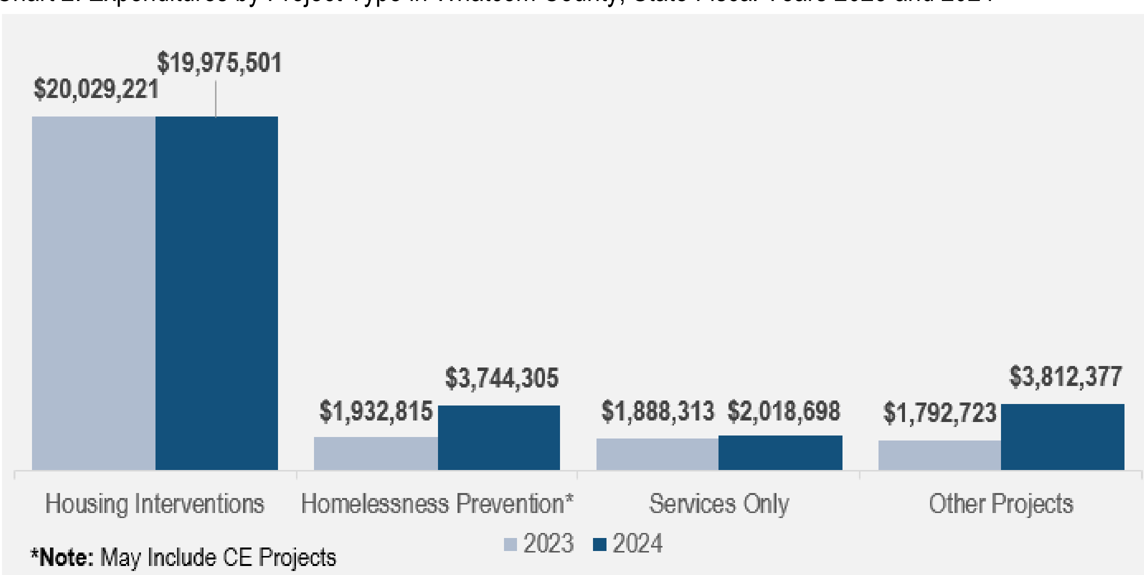


Chart 3. Total Enrollments in Whatcom County, State Fiscal Years 2023 and 2024

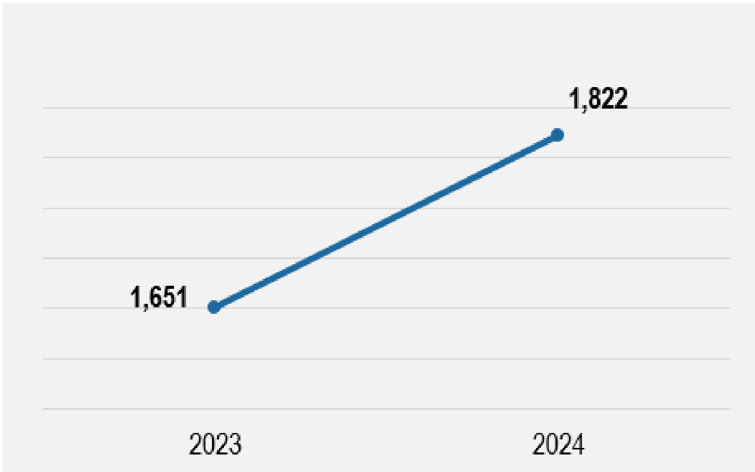


Chart 4. Total Enrollments in Whatcom County by Project, State Fiscal Years 2023 and 2024

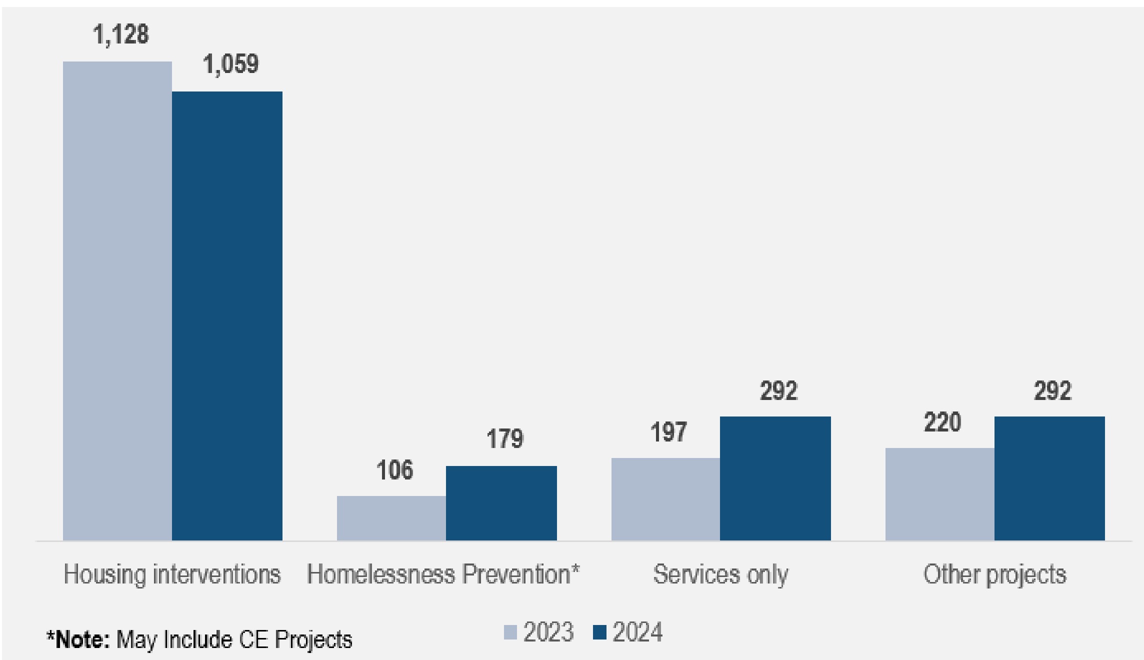


Chart 5. Expenditures on Housing Interventions Only, State Fiscal Years 2023 and 2024

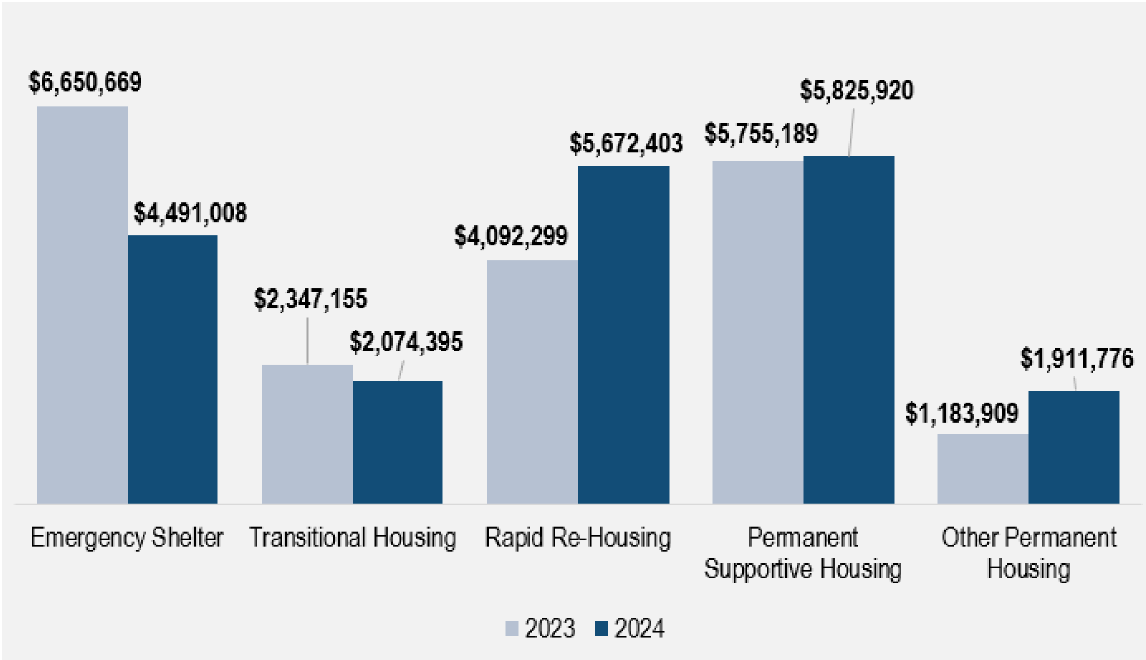


Chart 6. Beds by Housing Interventions Only, State Fiscal Years 2023 and 2024

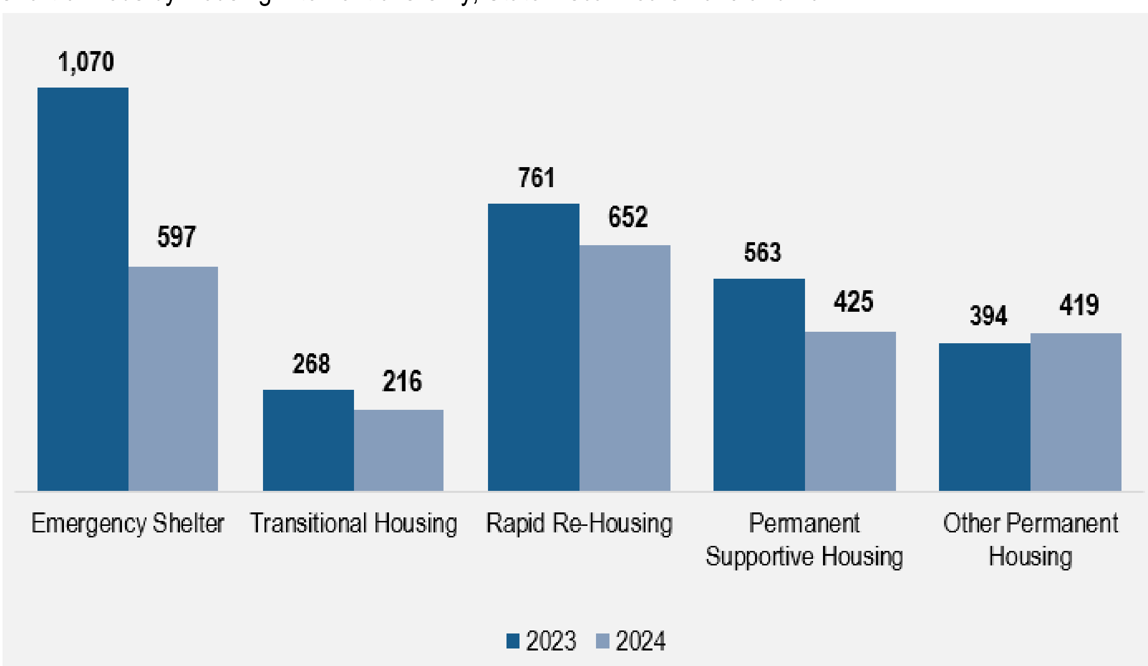
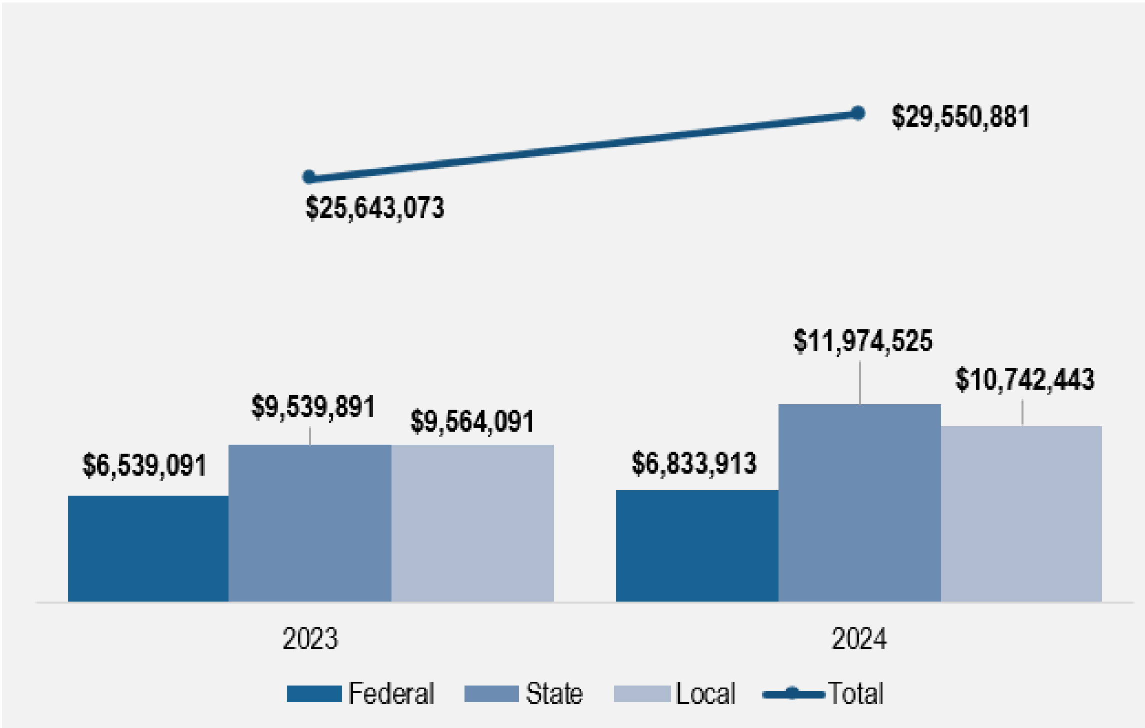


Chart 7. Annual Expenditures by Funding Sources, State Fiscal Years 2023 and 2024



Appendix D: Survey of Fund Sources for Homeless Housing Assistance Programs and Capital Projects

Table 1. Survey of Fund Sources for Homeless Housing Assistance Programs and Capital Projects in Whatcom County, State Fiscal Years 2024 and 2025 (July 1 – June 30)

Fund source	Source	RCW	Status	Allowable Uses	Amount Received SFY24	Amount Received SFY25
Document recording surcharge	Local fee	36.22.250	Receiving/ collecting	Emergency Shelter, Permanent Supportive Housing (PSH), rental assistance, case management, outreach, system admin, internal costs	$1,267,329	$1,307,169
Affordable and supportive housing (1406)	Local tax	82.14.540	Receiving/ collecting	Allowable for rental assistance, affordable housing maintenance/ development, affordable housing operations (for new units)	$683,599	$683,599
Housing and related services (1590)	Local tax	82.14.530	Receiving/ collecting	Up to 40% may be used for housing-related services, the remainder must be used for construction of affordable housing or behavioral health facilities	$2,806,994	$2,786,332
Consolidated Homeless Grant (CHG)	State grant	Chapter 43.185C	Receiving/ collecting	Emergency Shelter, PSH, rental assistance, case management, outreach, prevention, system admin, internal costs	$3,132,791	$22,291,591
Housing & Essential Needs (HEN)	State grant	Chapter 43.185C	Receiving/ collecting	Temporary housing and essential need services for disabled households referred through DSHS	$2,694,362	$2,142,206
Chemical Dependency or Mental Health Treatment Services or Therapeutic Courts	Local tax	82.14.460	Receiving/ collecting	Must serve people with mental health disabilities	$1,445,000	$1,222,500
Veterans (local levy)	Local tax	73.08.010 73.08.080	Receiving/ collecting	Must serve qualifying low-income veterans as described by Veterans Advisory Board	$150,000	$155,000
Mental Health Millage (local levy)	Local tax	71.20.110	Receiving/ collecting	Must serve people with developmental or mental health disabilities	$230,000	$230,000
Healthy Children's Fund (local levy)	Local tax	n/a	Receiving/ collecting	Support vulnerable households at risk of housing loss in accordance with language in HCF Ordinance	$0	$1,245,662