

CHAPTER 3 – Housing

#	Page	Section/Policy	Proposed Amendment	Sponsor	Meeting
1.	3-1	Introduction	<p>Housing is not only a basic human need; it is a fundamental building block in the development of strong communities. The quality, price and availability of housing have far reaching effects. Housing is an issue of equity, and a healthy community strives to provide housing affordable to households at all income levels.</p> <p>Every community and neighborhood needs a healthy mix of housing sizes, types and prices, affordable at the wages of the jobs nearby. A balanced mix will have housing costs in sync with wages and incomes.</p> <p><u>The built and natural environments must co-exist in balance. Housing should be developed sustainably, in an effort to address housing needs while also protecting and conserving natural resources and mitigating and adapting to worsening climate change related natural hazards like flooding, wildfires, and rising sea levels. Whatcom County must be strategic about where and how it grows and develops. It is important to consider access to or cost of new infrastructure, adjacency to basic needs and services such as health care, education, food, childcare, and jobs, locations that are out of harm’s way and avoid conversion of critical areas, natural resources, and working lands. Housing development should also consider sustainable building materials, energy efficiency, and onsite renewable energy like rooftop solar. In the development of neighborhoods, impacts should be considered and mitigated as well as opportunities for bicycle and pedestrian infrastructure, community gardens, and other community amenities.</u></p>	Galloway	
2.	3-1	Purpose	<p>The purpose of this housing element is to plan for future needs for housing in Whatcom County by examining existing housing patterns, projected housing needs, and accommodate those housing needs within the wishes and constraints of housing demand, financial resources of county residents, <u>environmental stewardship</u>, sound public policy, and the mandates of the Washington State Growth Management Act (GMA).</p>	Galloway	
3.		Throughout	<p>Question:</p> <p><i>Is the county working on removing the term “family” from official documents? The real estate industry is trying to get away from terms that presume a specific type of living arrangement.</i></p>	Galloway	
4.	3-2	GMA Requirements	<p>In 2021, the State legislature approved House Bill 1220 (HB 1220) amending the housing-related requirements for jurisdictions planning under the provisions of the GMA. In accordance with RCW 36.70A.070(2), the GMA requires that a housing element: ...</p> <ul style="list-style-type: none"> Includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family 	Galloway	

			<p>residences and, within an urban growth area boundary, moderate density housing options including, but not limited to, duplexes, triplexes, and townhomes;</p> <ul style="list-style-type: none"> • Includes a statement of goals, policies, objectives, and mandatory provisions for the preservation, improvement, and development of housing, including single-family residences and, within an urban growth area boundary, moderate density housing options including, but not limited to, duplexes, triplexes, and townhomes; • Identifies sufficient capacity of land for housing, including, but not limited to, government-assisted housing, housing for moderate, low, very low, and extremely low-income households, manufactured housing, multi-family housing, and group homes and foster care facilities, emergency housing, emergency shelters, permanent supportive housing, and within an urban growth area boundary, consideration of duplexes, triplexes, and townhomes; <p>Questions:</p> <p><i>The statement in the first bullet point about residences in the UGA including “moderate density housing options including, . . . , duplexes, triplexes, and townhomes” seems to be counter to our prior discussion concerning 1/10 zoning in the UGAs. Does this need to be resolved?</i></p> <p><i>The first three bullets seem to be identifying and discussing the same concepts. Could these three ideas be easily combined into a single paragraph?</i></p>		
5.	3-3	Background Summary	<p>This chapter will overlap many of the ideas put forth in those plans—the problems perceived in each community, their changing demographics, and the directions the communities are willing to go to <u>improve the overall situation, address the acknowledged housing crisis and the increasingly competing interests that influence the resolution of that crisis</u>. The <i>Whatcom County Housing Needs Analysis</i> is in Whatcom County Comprehensive Plan Appendix I.</p>	Galloway	
6.	3-3	Demographic Overview	<p>Whatcom County demographics in general are similar to Puget Sound within the municipal jurisdictions (Bellingham in particular), reflecting the county’s continuing urbanization along the I-5 corridor. Western Washington University, Port of Bellingham, Cherry Point <u>Industrial Zone</u>, and other major regional enterprises have influenced employment, housing, services, and other facilities that have attracted age-specific populations and households.</p>	Galloway	
7.	3-3	Demographic Overview	<p>Even so, Whatcom County in total is less urban than Puget Sound with more base industry (agriculture, forestry, and manufacturing) employment, lower incomes, high housing costs, and</p>	Galloway	

			<u>less ethnic, non-English speaking populations less racially and ethnically diverse communities including households in which English is not the primary language.</u>		
8.	3-3	Demographic Overview	<p>Specific jurisdictions within Whatcom County reflect the iterative influence of age and household-specific relationships to employment, housing, and services. Where Nooksack, for example, is predominantly married couple family, single-family housing stock, owner occupied, and car dependent; whereas Bellingham includes more non-family households, multifamily housing stock, renter occupied, and sees more bike/transit commuting.</p> <p>Whatcom County's <u>diverse</u> population is growing steadily. A large portion of our growth is attributable to in-migration as opposed to birth rate...</p>	Galloway	
9.	3-4	Demographic Overview	<p>Whatcom County's future demographics, particularly the composite social characteristics of each municipal jurisdiction, will largely depend on how specific demographic groups are attracted to each municipal jurisdiction by each jurisdiction's unique economic, land use, transportation, housing conditions, and public policies.</p>	Galloway	
10.	3-5	Income Distribution	<p>Statistics have shown that as housing prices increased at a faster rate than household incomes, so decreased the ability of Low- to Moderate-Income (LMI) populations to obtain decent housing in Whatcom County. <u>This has consequentially led to more affordable housing options being developed in rural, unincorporated, underserved, and climate impacted areas that often struggle with adequate infrastructure and access to basic needs such as health care, education, food, childcare, and living wage jobs.</u></p>	Galloway	
11.	3-7	Needs	<p>Innovative housing solutions are needed to provide enough housing units to accommodate the County's growing housing needs <u>at all income levels in each community</u>. By the end of the 20-year planning period, Whatcom County will likely experience substantial growth.</p>	Galloway	
12.	3-7	Needs	<p>"Between 1990 and 2000, Bellingham's multi-family housing experienced a 65% increase. In 2009, multi-family housing comprised 50% of the housing in the City. Concern that an increase in rental units may pose a challenge to community development has been expressed in Bellingham's Consolidated Plan, as rental tenants move frequently."</p> <p>Question:</p> <p><i>This paragraph is proposed to be stricken in the plan. Can we update these numbers instead of striking the paragraph from the plan?</i></p>	Galloway	
13.	3-9	Needs	<p>Accommodating our future housing need will require substantial <u>public and private sector cooperation</u>, effort, and planning. <u>There is an increasing need for all forms of</u> <u>The County should</u></p>	Galloway/ Rienstra	

			<p><u>encourage a broad range of affordable housing options across the housing continuum, including multi-generational housing, housing that supports aging in place, farmworker housing, and housing with supportive services, so residents can find options that support different family structures, cultural preferences, ages, abilities, and life stages. Types of housing including but are not limited to duplex, triplex, fourplexes, townhomes, multi-family housing, multi-generational housing, flexible floor plans, and smaller single-family houses constructed on smaller lots. These efforts to diversify housing types affordable to all income levels will also support more diverse and inclusive communities accessible to all residents who call Whatcom County home.</u></p>		
14.	3-13	Housing Stability and Access (NEW SECTION)	<p><u>Housing Stability and Access</u></p> <p><u>RCW 36.70A.020(4) requires counties plan for and accommodate housing affordable to all economic segments of the population, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock. Safe, stable, and attainable housing supports strong families, economic resilience, and healthy communities. This chapter focuses on expanding housing choices, improving access to housing near jobs and services, and reducing barriers that prevent residents from securing or maintaining stable housing.</u></p> <p><u>Housing challenges are not experienced equally. Some residents face greater barriers due to income constraints, limited housing supply, location, or market conditions. The County will identify local policies and regulations that result in racially disparate impacts, displacement, and exclusion in housing in accordance with RCW 36.70A.070(2)(e) and work collaboratively with cities, Tribal governments, housing providers, and community partners to promote fair access to housing opportunities throughout the county.</u></p> <p>Issues, Goals, and Policies</p> <p>...</p>	Rienstra	
15.	3-13	Issues, goals, and policies	<p>In order to plan for appropriate and affordable housing for everyone in the County, programs and policies designed to meet a variety of housing needs for all economic segments of the community will need to be implemented <u>throughout each neighborhood and community</u>. With the right mix of policy decisions and local programs, we can increase the supply of affordable housing and offer a variety of housing choices, thereby strengthening our communities...</p>	Galloway	
16.	3-14	Goal 3A	<p>Minimize the time required for processing housing-related development and construction permits in the interest of overall <u>predictability and</u> cost reduction.</p>	Galloway	

17.	3-14	Policy 3A-1	Streamline and simplify existing and proposed permitting processes. <u>Review County land use, development, and building codes to simplify, modernize, and improve efficiencies. Coordinate with the cities on city adjacent UGAs to ensure consistency.</u>	Galloway	
18.	3-14	Policy 3A-3	Consistently apply <u>all applicable local, state, and federal laws. Clearly communicate rationale for rejected permits and/or provide guidance and request information that will ease applicants' ability to remedy application</u> the International Building Codes.	Galloway	
19.	3-13	New Policy 3A-4	<u>Policy 3A-4: Provide clear and accessible permitting guidance and pre-application assistance to homeowners, small builders, and housing providers to reduce uncertainty and support housing development across a range of income levels.</u> <i>Note:</i> <i>RCW 36.70B – Project permit processing.</i> <i>RCW 36.70A.600 – Housing action plan and regulatory improvements.</i>	Rienstra	
20.	3-13	Mixed Land Uses...	Where feasible, <u>compatible</u> mixed land uses should be encouraged <u>in an effort to balance the need for both residential and industrial growth and development</u> . The concept of encouraging <u>denser</u> housing <u>development</u> near employment and siting employment near the work force is well-accepted and logical. Housing, transportation, and employment-base needs are well-served by this proximity; it is desirable from public, employer, employee, and public service perspectives...	Galloway	
21.	3-14	Mixed Land Uses...	Incompatible uses such as heavy, noisy, or noxious industrial facilities adjacent to residential uses should continue to be discouraged <u>or fully mitigated</u> .	Galloway	
22.	3-14	Mixed Land Uses...	County-Wide Planning Policies, preservation of <u>industrial and</u> agricultural lands and environmentally sensitive areas, the comprehensive plan, and zoning regulations generally prescribe preferred locations for housing a growing population of county residents. Various levels of affordability and types of housing are needed and must be somehow blended into locational constraints.	Galloway	
23.	3-14	Mixed Land Uses...	"Subsidized housing, housing for people experiencing homelessness, transient, emergency, and special needs housing are all part of the affordability challenge, and in some instances a major part. Residents currently possessing safe and decent housing may not fully understand the scope of the housing problem and they may tend not to want housing for less advantaged households near them. In that regard, the location of affordable housing can be as difficult an issue as funding. Many people who do not want rural sprawl also do not want in-fill near them."	Galloway	

			<p>Question:</p> <p>The goals/policies in this section do not address the “NIMBY-ism” problem brought up by this paragraph. How do we address public concerns about density and affordable housing?</p>		
24.	3-14	NEW Policy 3B-4	<p><u>Policy 3B-4: Consider environmental justice risks associated with locating residential development adjacent to heavy impact industry and mitigate any social, economic, and environmental harms.</u></p>	Galloway	
25.	3-14	Goal 3C	<p>Plan for and accommodate housing affordable to all economic segments of the population. Create opportunity for a broad range of housing prices, sizes, densities and types, and encourage mixed affordability <u>and self-build opportunities.</u></p>	Galloway	
26.	3-15	Policy 3C-7	<p>Coordinate with the cities to ensure efficient, <u>dense, and affordable mixed-use</u> development in UGAs including, for example, appropriate public utility extension and annexation policies, and consideration of cost allocation to provide urban capital facilities.</p>	Galloway	
27.	3-15	Policy 3C-8	<p>Encourage adequate urban land supply to provide for a broad range of residential densities and a variety of housing types commensurate with residential market demand and the need for housing that is affordable to all economic segments of the community including lower and moderate income households. <u>Identify priority affordable housing areas and potential sites within unincorporated Whatcom County.</u></p>	Galloway	
28.	3-15	Policy 3C-9	<p>In UGAs, plan and provide zoning that allows for a full range of affordable housing types including multifamily apartments, condos, townhomes, fourplexes, triplexes, duplexes, detached single family homes, ADUs and tiny homes. <u>In areas adjacent to UGAs with proximity to urban utilities, include sites into the UGA when accompanied by a property owner commitment to produce affordable housing.</u></p>	Galloway	
29.	3-15	NEW Policy 3C-11	<p><u>Policy 3C-11: Explore and pursue opportunities to provide a clear and predictable pathway for code-compliant, sustainable, low-impact, off-grid housing in an effort to accommodate housing, alleviate conversion and development pressures at the rural-forestry interface, and permanently conserve adjacent working forest land necessary to support the local timber industry.</u></p>	Galloway	
30.	3-16	Access to Housing	<p>While the upper ends of the housing scale are normally well-served by the developers of housing projects, other housing needs are frequently overlooked or neglected. Making housing affordable and accessible in all residential areas will help integrate <u>these groups a diversity</u> of people into the larger community.</p>	Galloway	

31.	3-17	Policy 3D-1	Participate with other local, state, and federal, <u>and tribal</u> agencies, non-profit organizations, jurisdictions, and the private sector to plan for a regional distribution of housing for all income levels, including permanent supportive housing types and emergency housing and shelter for very low-income households. This includes considering donating land, providing expertise, expediting permits, and other appropriate mechanisms.	Galloway	
32.	3-17	Policy 3D-1	Participate with other local, state, and federal agencies, non-profit organizations, jurisdictions, and the private sector to plan for a regional distribution of housing for all income levels, including permanent supportive housing types and emergency housing and shelter for very low-income households <u>ensuring economic integration to strengthen our communities</u> . This includes considering donating land, providing expertise, expediting permits, and other appropriate mechanisms.	Rienstra	
33.	3-17	Policy 3D-7	Review and modify development regulations to remove barriers to development of housing. <u>For affordable housing sites, explore alternatives to remove development barriers including placing an affordable housing site within the UGA, establishing proper zoning, and working cooperatively with utility providers.</u>	Galloway	
34.	3-17	Incentives for Affordability	Cost and P profit generally drives the production of most housing. Some types of housing, particularly some of the more affordable types, are less profitable to build. If the private sector is expected to play a part in the provision of affordable, obtainable housing, there must be incentives encouraging them to do so.	Galloway	
35.	3-18	NEW Policy 3F-1 Re-number all subsequent policies	<u>Policy 3F-1: Utilize Development Agreements as a mechanism to set project parameters and incentivize development that incorporates community benefits such as permanently affordable housing requirements, new and/or improved infrastructure, parks and open space, onsite mitigation, impact fees, and local workforce development opportunities.</u>	Galloway	
36.	3-19	Policy 3G-3	Educate the public on equal opportunity laws specifically related to housing and housing conditions including options available to anyone discriminated against. <u>Promote equitable distribution of housing and anti-displacement protections.</u>	Galloway	
37.	3-19	Policy 3G-4	Allow development of smaller lots and creative <u>housing</u> options, especially in UGAs in areas with access to services, education, and jobs. <u>Further explore opportunities for sustainable, low-impact, off-grid development in rural contexts that is footprint constrained, minimizes the need for new infrastructure, and can co-exist with active forest management operations.</u>	Galloway	
38.	3-19	Policy 3G-4	“Policy 3G-4: Allow development of smaller lots and creative options, especially in UGAs in area with access to services, education, and jobs.”	Galloway	

			<p>Question:</p> <p><i>Should we distinguish between rural UGAs and unincorporated UGAs? It is confusing to talk about lower densities being used to preserve development patterns versus development of smaller lots and creative housing options.</i></p>		
39.	3-20	Policy 3G-8	<p>“Policy 3G-8: Adopt customer service standards that include required responses times and monitor outcomes.”</p> <p>Question:</p> <p>Do we have an update on SB5290 compliance?</p>	Galloway	
40.	3-20	Policy 3G-9	Tighten coordination and integration between Public Works, <u>Health and Community Services</u> , and Planning to streamline processes and avoid conflicts and confusion.	Galloway	
41.	3-20	NEW Policy 3G-12	<u>Policy 3G-12: Support cultural and linguistic accessibility. Public engagement, housing resources, and permitting information should be available in multiple languages and communicated through culturally relevant outreach. Partner with local cultural organizations, faith groups, and community leaders to co-design outreach and education around affordable housing and tenant rights. Establish partnerships with nonprofits to expand renter education programs, translation services, and pathways to homeownership for immigrant households.</u>	Galloway/ Rienstra	
42.	3-20	Quantifiable Targets	<p>Question:</p> <p>Should we mention the Buildable Lands Analysis in this section?</p>	Galloway	
43.	3-21	NEW Policy 3I-5	<u>Policy 3I-5: The County will continue to monitor housing stability indicators, housing production across income levels, geographic distribution of new housing, and cost burden trends to inform future updates and policy adjustments.</u>	Rienstra	
44.	3-23	Racially Disparate Impacts	<p><u>Whatcom County recognizes that housing policy directly affects the social, cultural, and economic diversity of Whatcom County. When housing is unaffordable or inaccessible, the community loses essential diversity like young families, working-class residents, immigrants, and elders. Maintaining a diverse population is a core community value and a marker of economic and social health.</u></p> <p>The GMA requires the County to identify local policies that result in racially disparate impacts, displacement, and exclusion in housing and identify areas that may be at higher risk of displacement. Such policies and areas are identified in Whatcom County and City Comprehensive Plans Racially Disparate Impacts Analysis (Leland Consulting Group, November 14, 2025). The GMA</p>	Galloway/ Rienstra	

			<p>requires local comprehensive plans to identify policies and regulations to address and begin to undo racially disparate impacts, displacement, and exclusion in housing caused by local policies, plans, and actions. <u>Historical barriers to property ownership, such as discriminatory lending, racial covenants, and redlining, have had long lasting negative impacts on communities of color and low-income people that have spanned multiple generations and in many ways are still prevalent today.</u></p> <p>The GMA also requires housing elements to establish anti-displacement policies with consideration given to the preservation of historical and cultural communities, investments in low, very low, extremely low, and moderate-income housing, equitable development initiatives, inclusionary zoning, community planning requirements, tenant protections, land disposition policies, and consideration of land that may be used for affordable housing.</p>		
45.	3-24	New Policy 3J-6	<u>Policy 3J-6: Consider opportunities for tribal land back.</u>	Galloway	
46.	3-24	Add NEW Goal 3K and associated policies	<p><u>Goal 3K: Whatcom County should establish measurable housing equity targets and work collaboratively with the Cities, Lummi Nation, Nooksack Indian Tribe, Whatcom Racial Equity Commission, and relevant stakeholders to achieve more equitable housing outcomes and inclusive neighborhoods.</u></p> <p><u>Policy 3K-1: Reduce racial cost-burden gaps by supporting wealth building pathways such as co-ops, land trusts, and down payment assistance to increase homeownership among communities of color.</u></p> <p><u>Policy 3K-2 Adopt anti-displacement and tenant protections such as right-to-return, relocation assistance, preservation funds, rent increase restrictions, just-cause eviction protections, and elimination of racial covenants.</u></p> <p><u>Policy 3K-3: Acknowledge the historical and current disparities created by policies aimed at keeping “neighborhood character”. Remove all policies and goals aimed at keeping “neighborhood character” and other similar language to allow for a broader range of housing throughout Whatcom County.</u></p> <p><u>Policy 3K-4: Integrate housing with access to food, transit, parks, and essential community services.</u></p>	Galloway/ Rienstra	

			<p><u>Policy 3K-5: Establish structures and frameworks to improve shared decision-making with community-based organizations and impacted residents.</u></p> <p><u>Policy 3K-6: Create an accessible process for removal of all racial covenants on homes and lands in Whatcom County.</u></p> <p><u>Policy 3K-7: Conduct equity and environmental justice impact analysis and mitigate harms in development projects.</u></p> <p><u>Policy 3K-8: Require periodic fair housing audits and set up a local reporting mechanism for housing discrimination, coordinated with the Washington State Human Rights Commission.</u></p>		
47.	3-24	Add a NEW Policy to proposed Goal 3K	<p><u>Policy 3K-9: Coordinate respectfully and early with Tribal governments on housing-related planning topics, consistent with government-to-government practices and shared regional interests.</u></p> <p><i>Note:</i> <i>RCW 36.70A.020(1) & (5) – Coordination and regional approach.</i> <i>State case law & established government-to-government practices.</i> <i>Federal trust responsibility principles (non-binding but recognized).</i></p>	Rienstra	