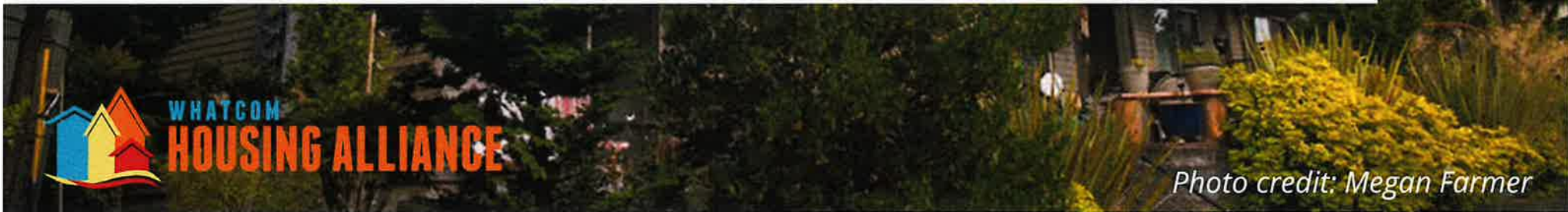




# WHATCOM HOUSING ALLIANCE

Addressing The Housing Crisis Through Education, Technical Assistance And Advocacy



WHATCOM  
HOUSING ALLIANCE

*Photo credit: Megan Farmer*

# WHA MISSION

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**We create opportunities for more diverse housing choices in all neighborhoods that will contribute toward equitable, prosperous, healthy, and vibrant communities for everyone.**





# MEMBERS



ACHIEVING  
MORE  
TOGETHER



# SPONSORS



Whatcom County  
**HEALTH**  
Department

THANK YOU  
2022  
SPONSORS



# WHO IS BEHIND THE WORK?

## WHA TASK FORCES

- Policy
- Education & Engagement
- Equity & Outreach

## WHA STEERING COMMITTEE



Gina Stark  
Port of Bellingham



Andi Dyer  
Whatcom County  
Association of Realtors



Amanda Burnett  
Whatcom County Health  
Department



Becky Kelly  
Whatcom Transportation  
Authority



Brien Thane  
Bellingham & Whatcom  
County Housing Authority



Carrie Veldman  
The RJ Group



Dean Fearing  
Kulshan Community Land  
Trust



Derek Long  
Sustainable Connections



Rob  
Modular 360



Kate Bartholomew  
City of Bellingham



Neil McCarthy  
RMC Architects



# WHA STRATEGIES

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**TECHNICAL ASSISTANCE**



**EDUCATION**



**ADVOCACY**

## HOMEOWNER'S HANDBOOK TO BUILDING AN ADU:

**MAKING ROOM IN BELLINGHAM**



**BELLINGHAM FOR  
EVERYONE**

 **Bellingham**



# COST OF RENTING VS BUYING IN WHATCOM COUNTY



## RENTING



## BUYING

### INCOME

### PRICE

### INCOME

### PRICE

INCOME NEEDED TO RENT AN APARTMENT

AVERAGE APARTMENT RENT IN 2021

INCOME NEEDED TO OWN A HOME

MONTHLY MORTGAGE PAYMENT (INCLUDES TAXES & FEES)

**\$25 PER HOUR**

**\$1,311 PER MONTH**

**\$71 PER HOUR**

**\$3,691 PER MONTH**

Based on 30% of income going towards housing, renters need to earn \$25/hour to afford an average apartment rent of \$1,311 per month.

Based on 30% of income going towards housing, homeowners need to have a household income of \$71/hour to afford the cost of a median priced home of \$565,000 (after paying a 20% down payment).

Source: UW, WA Center for Real Estate Research

Source: MLS Residential Homes Statistics

## THE 30% THRESHOLD

Households should pay no more than 30% of their monthly income on housing related costs. HUD defines cost-burdened families as those who pay more than 30% of their income for housing and may have difficulty affording necessities such as food, clothing, transportation, and medical care.





# WHAT IS MIDDLE HOUSING?

## AND WHY IS IT MISSING?

Middle housing is a range of housing types that exist between a stand-alone homes and large apartment buildings.

This includes modest homes such as duplexes, triplexes, rowhouses, and townhomes.

Unfortunately, Middle Housing types are illegal to build in areas that are zoned single-family residential. Cities across the US are re-legalizing middle housing by lifting laws that exclude these housing forms in single-family zones in an attempt to address housing shortages and correct historic wrongs of segregating neighborhoods.

## SO, WHY IS MIDDLE HOUSING IMPORTANT?



**MORE AFFORDABLE THAN STAND-ALONE HOMES**



**PROVIDES MORE OPTIONS FOR A DIVERSITY OF RESIDENTS, FAMILY TYPES, AND INCOMES**

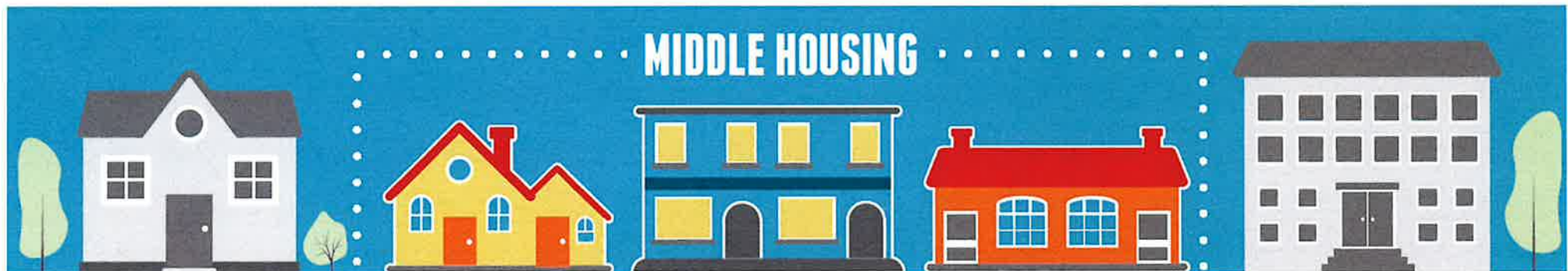


**REDUCES SPRAWL AND PROTECTS FARMLAND AND OPEN SPACES**



**OFFERS HOMEOWNERSHIP OPPORTUNITIES AND ARE GREAT AS STARTER HOMES**

Source: Bertolet, D. (2021, December 10). 18 Reasons Why Washington Should Legalize Middle Housing. Sightline Institute. <https://www.sightline.org/2021/12/10/inslee-prioritizes-housing-bill-to-deliver-more-homes-washingtonians-want/>





# WHAT IS WORKFORCE HOUSING?

Workforce housing is any type of housing that is affordable for the working class – typically low-to-moderate income earners – that is near their jobs and other essential services.

Housing is considered affordable when a household spends no more than 30% of their monthly income on housing-related costs. Rising home prices and rents are challenges for everyone in our community, but are particularly challenging for workforce households who do not qualify for state and federal housing assistance but also do not make enough money to rent or buy on the open market.



When these essential workers cannot afford to live in the communities they work, they are forced to move farther away or forgo other basic needs such as health care or food.

## BENEFITS OF WORKFORCE HOUSING

- ENSURES OUR WORKFORCE CAN LIVE IN THE SAME COMMUNITY THEY SERVE
- REDUCES COMMUTE TIMES AND TRAFFIC CONGESTION
- REDUCES SPRAWL AND PRESERVES FARMLAND
- MINIMIZES PRESSURES ON SMALLER CITIES AND RURAL AREAS IN WHATCOM COUNTY

## STATS IN WHATCOM COUNTY

### AVG APARTMENT RENT INCREASED\*



**7%**

While rental vacancy rates have decreased, rents are more expensive and there are less apartments available.

### MEDIAN HOME PRICES INCREASED\*



**20%**

With a median home price of \$565,000, homeownership is out of reach for workforce households.

\*from 2020 to 2021

## WHATCOM WORKFORCE PROFILE



**TRANSIT OPERATOR**

### EMPLOYER

Whatcom Transportation Authority

### SALARY

\$55,500 annually

### SO, WHAT COULD THEY AFFORD?

Assuming a two-person workforce household could bring in about \$100,000 annually and should pay no more than 30% of their monthly income on housing related costs, they could afford a house worth \$385,000.

That is \$180,000 less than the median home price in Whatcom County in 2021 of \$565,000 and does not factor in the need for a down-payment.





# BELLINGHAM FOR EVERYONE

## WE LOVE NEIGHBORS!

MORE NEIGHBORS MEANS MORE COOKIES  
 WALKABILITY IS WONDERFUL  
 WE ♥ LIVING NEAR LOCAL BUSINESSES  
 VARIETY = THE SPICE OF LIFE  
 SAVE FARMS - BUILD IN CITIES  
 TRANSIT ACCESS IS TERRIFIC



BELLINGHAM FOR EVERYONE  
bellinghamforeveryone.org



## TOGETHER WE CAN CREATE DIVERSE HOUSING FOR A DIVERSE COMMUNITY





# BELLINGHAM FOR EVERYONE LEARNING SERIES 2022

*A project of the Whatcom Housing Alliance*

## HOMELESSNESS IS A HOUSING PROBLEM

with housing scholar Gregg Colburn



**BELLINGHAM FOR  
EVERYONE**

**MONDAY,  
MARCH 14**

**4:30  
PM**





# Workforce Housing Focus



WHATCOM HOUSING ALLIANCE

## Workforce Housing Report

Housing Essential Workers in Whatcom County



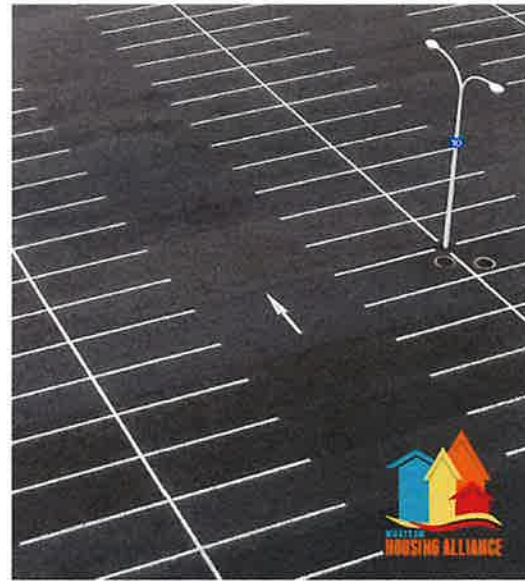
PREPARED BY:  
WHATCOM COUNTY ESSENTIAL CLIENTS  
TAYLOR WALKER, POLICY COORDINATOR  
12/22/21



## PARKING POLICY & HOUSING AFFORDABILITY

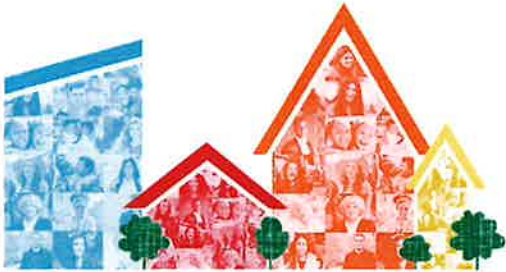
*How minimum parking requirements impact housing costs and what cities can do about it*

Report prepared by: Nate Jo, Whatcom Housing Alliance Policy Intern, June 2022



# CREATING INCENTIVES THAT WORK!

**Collaboration & commitment to solutions with  
the Whatcom County Business and Commerce  
Committee is the key to moving the needle**



# PAST WHA POLICY SUPPORT

## **BELLINGHAM HOME FUND**

\$5 million/ year for subsidized housing

## **ADU ORDINANCE**

Now allowed in all neighborhoods

## **FOUNTAIN DISTRICT URBAN VILLAGE**

Up to 322 additional homes

## **TRANSPORTATION FUND**

Supporting walkable, bike-able, bus-able neighborhoods

## **RESIDENTIAL MULTI-FAMILY PROJECT**

Achieving intended densities





# CURRENT WHA PRIORITIES

## ENCOURAGE THE DEVELOPMENT OF DIVERSE HOUSING TYPES IN ALL EXISTING NEIGHBORHOODS

- State Policy Engagement
- Local Policy Review And Analysis
- Comprehensive Planning Prep



## SUPPORT THE CREATION OF PERMANENTLY AFFORDABLE HOUSING INCLUDING WORK FORCE HOUSING

- Analyze Incentive Programs
- Research Public Private Partnerships
- Develop Framework For Financing Opportunities





# **HOUSING WEEK**

**Healthy communities start at home.**

**Oct 17-21, 2022**

## **11 FREE EVENTS! OPEN TO ALL!**

Housing Week is focused on positive solutions.  
Learn, engage, discuss, and feel empowered!