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Bellingham's Housing Ecosystem

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BELLINGHAM'S HOUSING ECOSYSTEM

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Introduction

As a senior in Western's urban planning program, as well as the university's housing program, the final piece of my education was a senior project. I wanted my project to focus on a topic where urban planning and environmental justice topics overlapped. I was originally interested in housing and eventually narrowed my topic down to focusing on aspects of housing that impact homelessness.

The goal of my project was to understand what puts people at risk of becoming unhoused and what solutions are the most effective in combating and preventing homelessness.

To figure this out, I used Bellingham as a case study. I did research on homelessness in general, and then used that to guide my research specific to Bellingham. I focused on the causes of homelessness, the demographics of those experiencing homelessness, and the challenges that they face. Then, I researched solutions. To supplement this research, and get different perspectives specific to Bellingham, I interviewed people working in three different organizations: The City of Bellingham, Northwest Youth Services, and The Lighthouse Mission Ministries.

After completing the research aspect of my project, I developed a SWOT analysis to highlight the strengths and weaknesses of Bellingham's housing ecosystem. After analyzing these, I was able to identify the opportunities that the city has and what threatens those solutions.

In this report, you will find summaries of all the different aspects of my research and the recommendations that I make based on those findings.

The Elements of a Housing Ecosystem

A housing ecosystem, also known as a housing continuum, is the range of housing options that are available in an area (San Gabriel Valley Habitat for Humanity, 2020). This range includes, market rate housing, market rate rental housing, affordable housing, affordable rental housing, transitional housing, and emergency shelter. This housing ecosystem, like all ecosystems, exists within a larger system. That means that the type of housing that someone can afford is largely dependent on other aspects of their life. Bellingham is currently experiencing a housing crisis due to a lack of affordable and available housing, and prices are only increasing (City of Bellingham, 2021).

Housing Options

Market Rate Housing

- The most expensive form of housing and it dominates the housing supply.
- In Bellingham, market rate housing supply does not keep up with the city's population growth (City of Bellingham, n.d.).
- A median value home is at least \$379,000 (City of Bellingham, 2021).
- To own a median value single family home, a household would need to make \$76,000 a year (City of Bellingham, 2021).
- For this type of housing, 5.4% is available at any given time (City of Bellingham, 2021).

Market Rate Rental Housing

- The average monthly rate in Bellingham for a one-bedroom apartment is \$1,175 (Bellingham, WA Rent Prices, 2021)
- Out of all rental units, only 1.5% are vacant at any given time in Bellingham (Lydia Place, n.d.).

Affordable Housing

- Housing is considered affordable when the monthly costs are 30% of a household's monthly income (Bellingham, WA Rent Prices, 2021).
- Examples of this type of housing include homes with smaller square footage or that are made from mass timber, duplexes and triplexes, condominiums, RVs, tiny homes, accessory dwelling units, and mobile homes (Types of Affordable Housing, 2021).
- The pool of affordable homes in Bellingham is very small. This makes it hard to find available homes (Donaldson, 2018).

Affordable Rental Housing

- Rental units are affordable when rent costs plus utility bills are 30% of the household's income or lower (American Heart Association, n.d.).
- Some examples include programs that accept housing vouchers, HUD project-based apartments, low-income tax credit buildings, public housing, and housing developed by non-profits (Five Different Types of Affordable Housing Buildings, n.d.).
- This pool of housing is also small in Bellingham. (Donaldson, 2018).

Transitional Housing

- These are housing programs for people transitioning out of homelessness.

Emergency Shelter

- This is a critical service for houseless people (National Alliance to End Homelessness, 2020).
- The main emergency shelter, Base Camp, in Bellingham is run by the Lighthouse Mission Ministries. This shelter is low barrier and provides basic daily needs.

Supporting Systems

Healthcare

- Healthcare in the US is very expensive. It's so expensive that one in three Americans worries about being able to afford health care (Hohman, 2020).
- Sometimes people exiting long-term healthcare treatments are released with no place to live or recover (J. Daly, personal communication, October 29, 2021).

Childcare

- Access to affordable childcare plays a big role in someone's ability to maintain housing costs (K. Sullivan, personal communication, November 8, 2021).
- In Whatcom County, there are only enough licensed childcare facilities for 32% of children, and even less accept state subsidies (Lydia Place, n.d.).

Employment/Wages

- Wages are not increasing at the same rate that the cost of living in Bellingham is. Home values increased by 137% between 2000 and 2016 in Bellingham, but wages don't have a similar trend (City of Bellingham, 2021).
- 18% of families in Bellingham earn an income lower than the Federal Poverty level. A report found that of households "who are working, and earning above the Federal Poverty level," 1 in 4 cannot afford all of their basic needs (City of Bellingham, 2021).
- For a family with two adults and one infant, the household would need to make a combined income of \$52,076 a year to be self-sufficient in Bellingham (City of Bellingham, 2021).

Education

- Finishing high school is the single biggest risk factor for homelessness (SchoolHouse Connection, 2020).
- Students experiencing homelessness are 87% more likely to drop out of school than housed students (Advocates Set New Goal to Graduate 90 Percent of Homeless Students by 2030, Enroll 60 Percent in College by 2034, 2018).
- Unsheltered youth are 4.5 times more likely to experience homelessness again later in life if they don't get their high school diploma (Advocates Set New Goal to Graduate 90 Percent of Homeless Students by 2030, Enroll 60 Percent in College by 2034, 2018).

Food Security

- Food is a basic daily need for everyone.

- There are two food deserts in Bellingham. One is in the Birchwood neighborhood and the other is in the Alderwood neighborhood. These neighborhoods qualify as food deserts because they are low-income neighborhoods with little access to transportation and there is not a grocery store within one mile (Conahan, Easlon, & Kayser, 2016).
- Food insecurity is linked to birth defects, asthma, anxiety, aggression, oral health issues, mental health issues, diabetes, and hypertension (Conahan, Easlon, & Kayser, 2016).

Criminal Justice System

- Often, those leaving jail, prison, or juvenile detention facilities do not have a place to live. In fact, 30% of those living prison end up living on the streets because of this (Bowpitt, 2019).

Foster Care System

- When children age out of foster care, they typically do not have a place to live and end up homeless (J. Daly, personal communication, October 29, 2021).

Tax System

- Washington has the most in-equitable tax system out of all 50 states. This is because there is no income tax, and instead other aspects of life are taxed through property tax, sales tax, gas tax and others. This means that amount of taxes people pay is not relative to their income and that people with lower incomes end up paying larger percentages of their income in taxes (Wilson, 2021).

- The chart below, Figure 1, shows the percentage of incomes that go towards taxes for seven income levels. The bottom 20% of earners, for example, pay 17.8% of their income towards various taxes while the top 1% of earners pay only 3%” (Wilson, 2021).

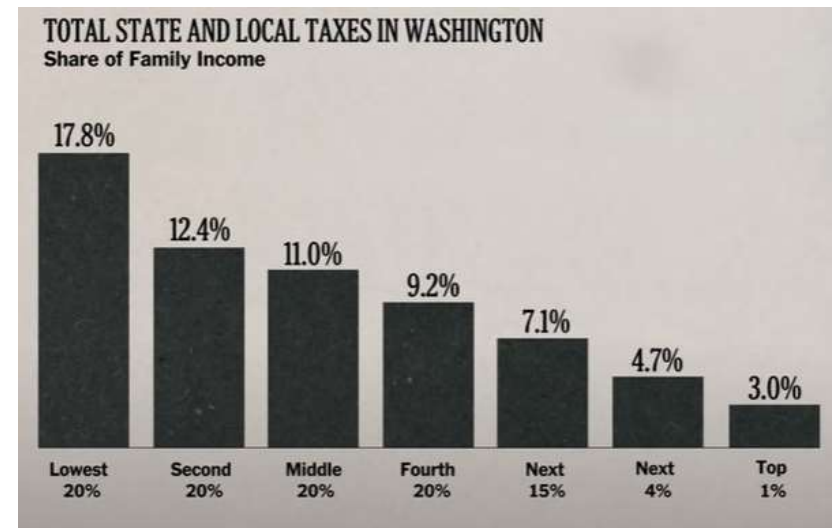


Figure 1: Share of Income Paid in Taxes by Income Level

Retrieved from: <https://www.youtube.com/watch?v=hNDgcjVGHlw>

- The city acts as a public steward, so they can't always risk funding creative solutions. If something hasn't been done before and there isn't a lot of evidence for its effectiveness, it's risky to allocate money from taxpayers towards a new project. If a major part of the public is against a proposed solution, they also must consider this and act in the public's interest. Also, when the city runs the operations of a project, they end up taking on a lot of liability which is not ideal for them (J. Daly, personal communication, October 29, 2021)

The Importance of a Healthy Housing Ecosystem

A healthy housing ecosystem is critical to having healthy residents. If a city does not have a diverse range of housing options, it isn't a place that any person can live comfortably in (American Heart Association, n.d.).

When a household has a low income and lives in a place with not many options for affordable housing, they are limited in the quality of homes they can afford to own or rent. Often, low-income renters are more at risk of living in unhealthy housing conditions. This demographic typically has no control of how their homes are maintained. Many rental units across the country, including those that are subsidized by the federal government, are old run-down homes that contain toxins, infestations, and hazards. In addition to this, many low-income multi-unit housing options expose residents to second-hand smoke that runs through the shared ventilation systems and unsealed cracks. The conditions of poorly maintained housing units have direct impacts to the health of those living there (American Heart Association, n.d.).

Ideally, about 30% of someone's income should go towards housing. If a family or individual is spending over 30% of their income on housing, they are considered cost burdened. When a household is cost burdened, their budget for other things is small. This includes not being able to prioritize paying the costs of maintaining their home. It also means that they have less money to go towards protecting their health in other aspects, like healthcare or fresh food (American Heart Association, n.d.). If a household that spends over 30% of their income, or even

50% like 18.8 million households in the US do, on housing, they are at risk of becoming homeless (City of Bellingham, 2021). If an individual or family's monthly spending budget is small, emergencies pose even greater risks (American Heart Association, n.d.). For example, if someone were to have an unexpected medical problem, they could end up having to choose between getting treatment or paying their rent. Sometimes there isn't even a choice. The point is that not only are low-income households often living in unsafe conditions due to a lack of options in the housing ecosystem, but they also are disproportionately at risk of becoming homeless.

Demographics of Bellingham's Houseless Population

Causes

In Bellingham, the top three reasons for becoming homeless include eviction, job loss, and mental illness (City of Bellingham, n.d.) Figure 10 shows the causes that individuals identified for their lack of housing (many cited multiple reasons) (Whatcom Coalition to End Homelessness, 2019).

because their family is unsupportive of their identity as LGBTQ+, or because they've aged out of foster care and have nowhere to go (J. Daly, personal communication, October 29, 2021).

Number of People

- There are at least 742 people living without a house of their own, but this number is likely much larger (Whatcom Coalition to End Homelessness, 2019).

Age

- The following chart, Figure 7, shows the age distribution of the individuals counted (Whatcom Coalition to End Homelessness, 2019).

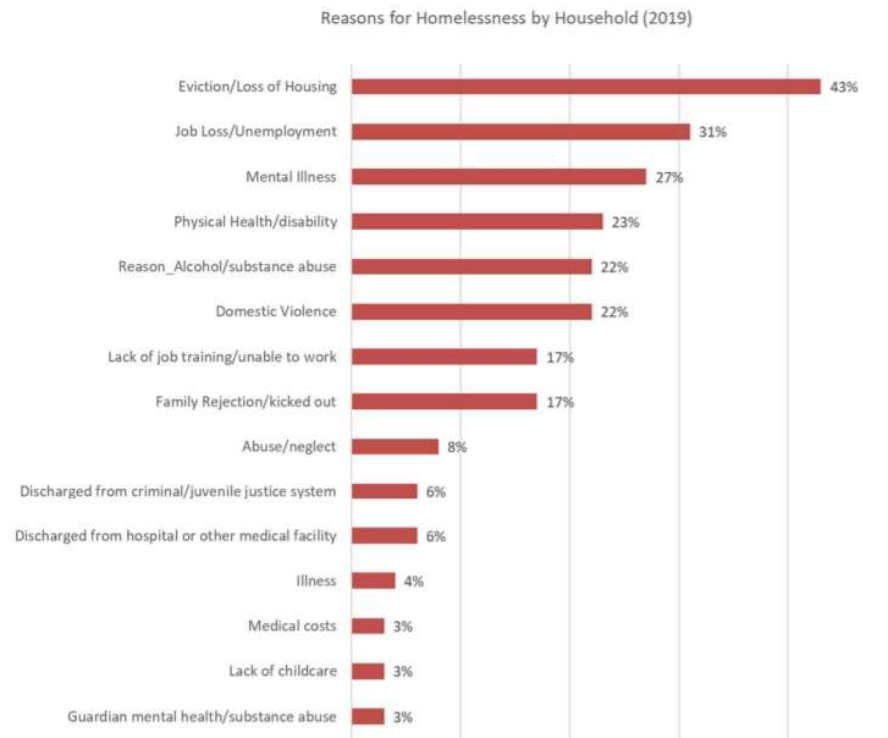


Figure 10: Reasons for Homelessness

Youth tend to become homeless primarily due to domestic abuse and don't feel safe at home (Hwang, 2001 & J. Daly, personal communication, October 29, 2021). Other times it is

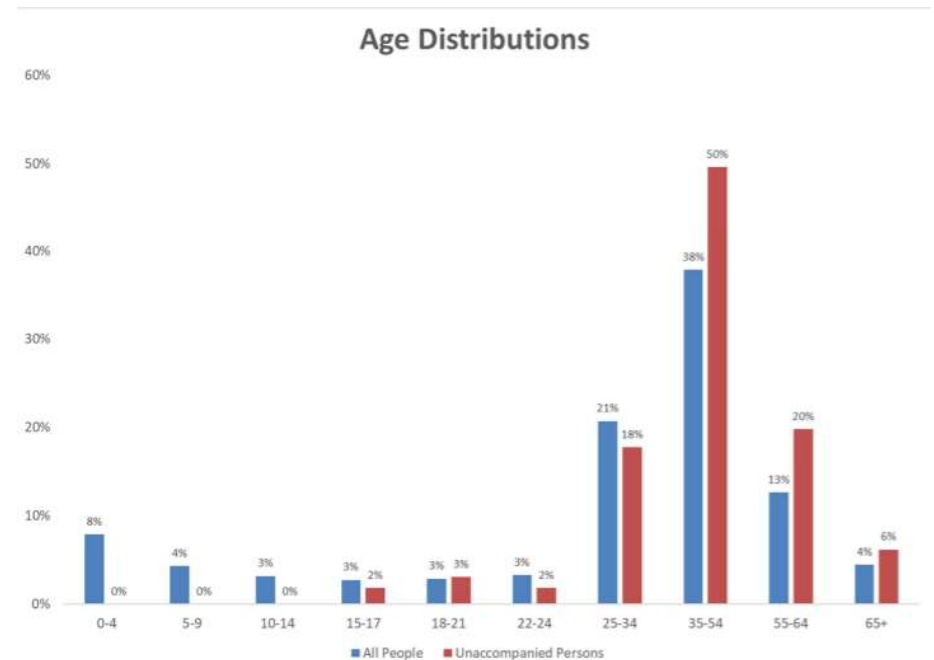


Figure 7: Age Distribution

Family Types

- During the 2019 homeless count, 77% were individuals (1% of this group were minors), 9% were families with no children, and 14% were families with children (11% with a single parent and children, and 3% with two parents and children) (Whatcom Coalition to End Homelessness, 2019). This is represented in Figure 2 below.

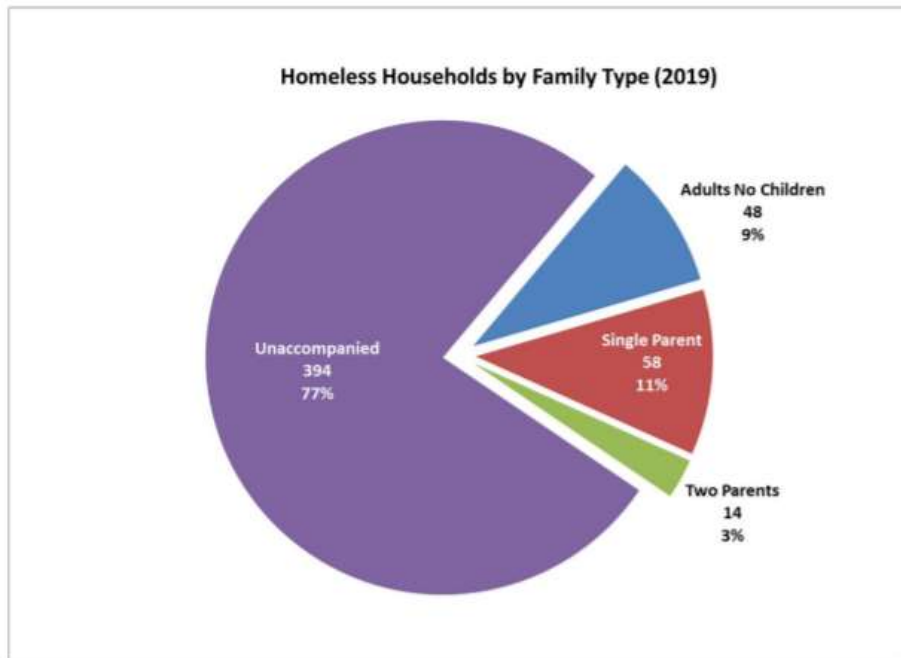


Figure 2: Homeless Households by Type

Race

- The following chart, Figure 4, shows how people of color experience homelessness at disproportional rates than white people do in Whatcom County (Whatcom Coalition to End Homelessness, 2019).

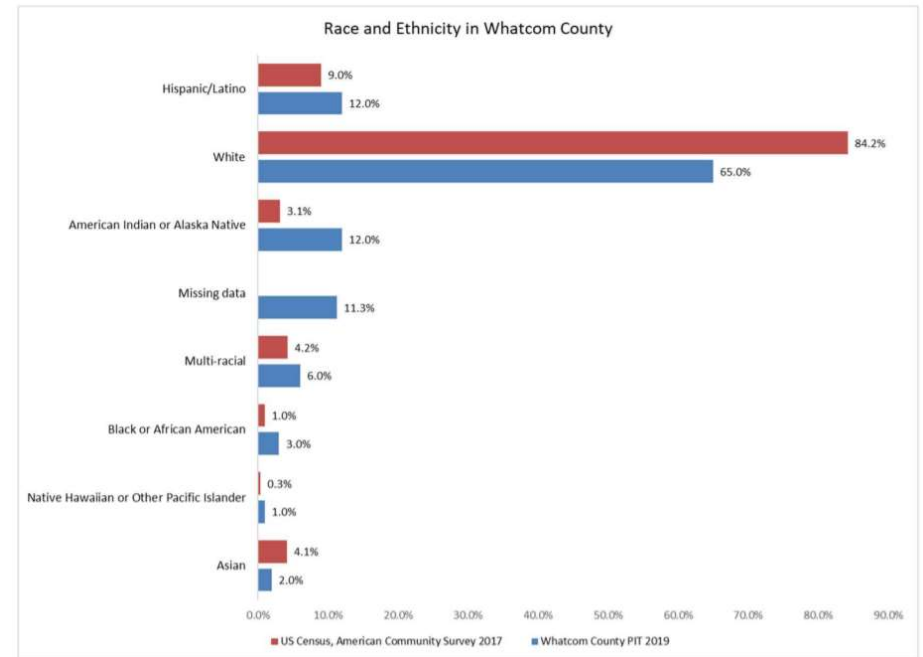


Figure 4: Race in Housed and Housed Whatcom County Residents

Types of Shelter

- The chart below, Figure 5, shows the distribution of where individual youth ages 13-24 find shelter (Whatcom Coalition to End Homelessness, 2019).

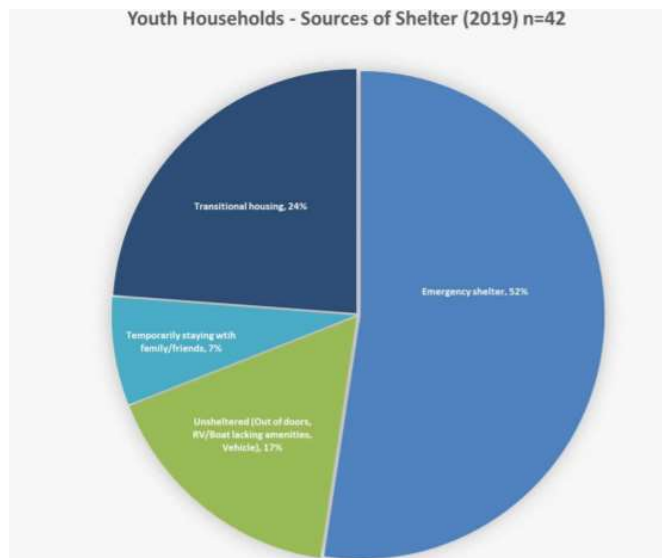


Figure 5: Sources of Shelter for Youth

- The chart below, Figure 6, shows where adults find shelter (Whatcom Coalition to End Homelessness, 2019).

Where households stayed the night before the homeless count (2019; N=514)

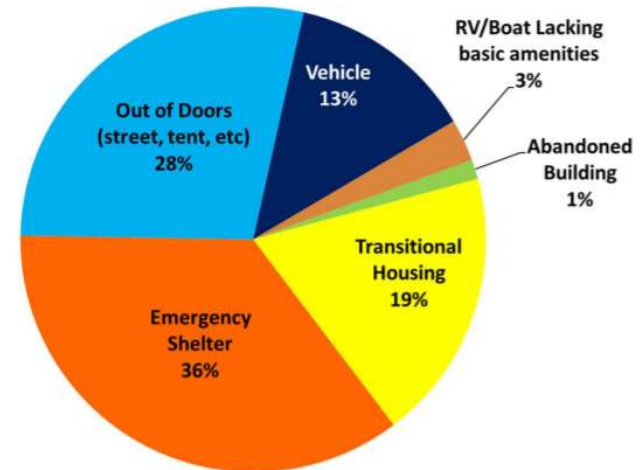


Figure 6: Sources of Shelter for Adults

Income

- About 20% of homeless households have zero income (Whatcom Coalition to End Homelessness, 2019).
- About 16% of homeless households have income from employment (Whatcom Coalition to End Homelessness, 2019).
- Others receive some sort of government assistance but not enough to cover housing costs (Whatcom Coalition to End Homelessness, 2019).

Health and Disability

- About 47% of houseless people have a mental illness, 29% have a permanent physical disability, 21% have a chronic illness, 19% have a substance abuse disorder, and

12% have a developmental disability (Whatcom Coalition to End Homelessness, 2019).

- Individuals experiencing homelessness that suffer from one disability, are more likely to have a co-occurring substance abuse disorder. The following chart, Figure 8, compares substance abuse rates between individuals with and without other mental illnesses.

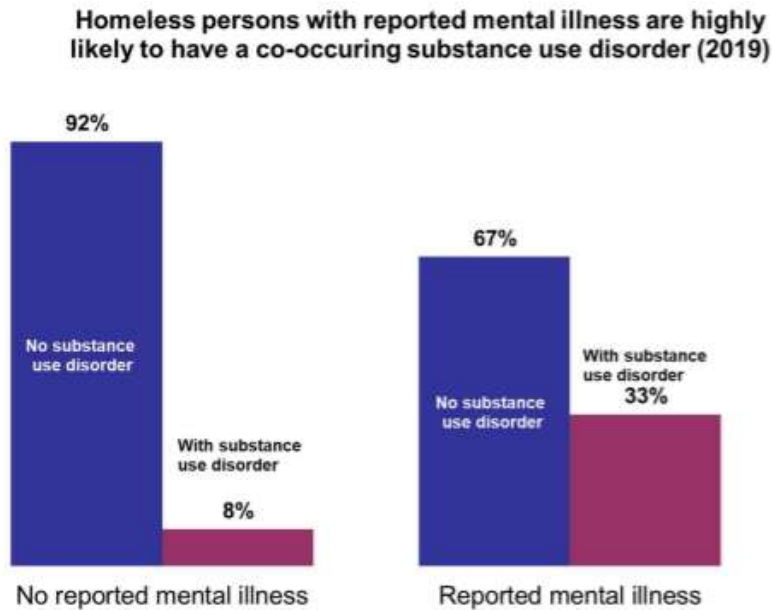


Figure 8: Rates of Substance Abuse

- The following chart, Figure 9, shows the prevalence of mental health disabilities among other things like education within youth experiencing homelessness (Whatcom Coalition to End Homelessness, 2019).

Characteristics of Homeless Youth Who are not Children of Youth Households (Whatcom Youth Count 2019)

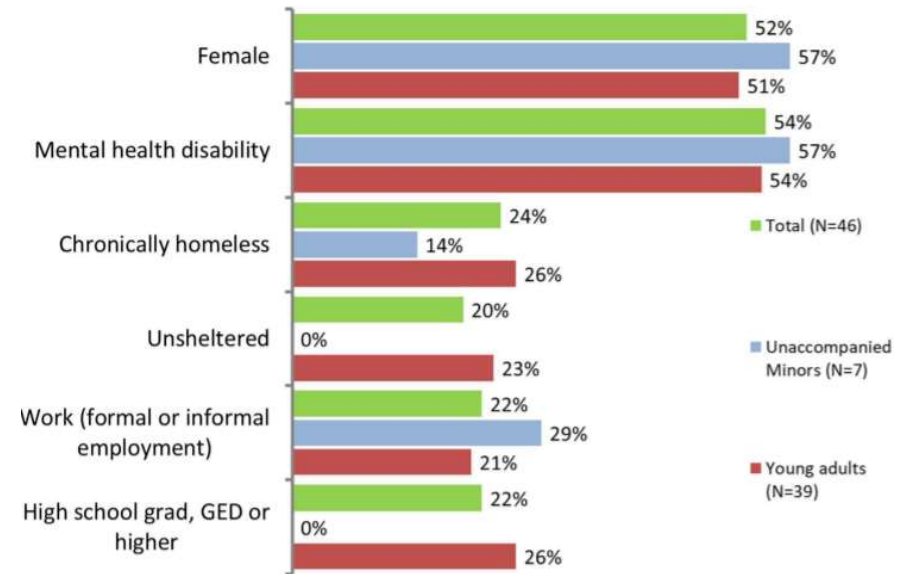


Figure 9: Characteristics of Homeless Youth

Sexuality and Gender Identity

- Approximately 27% of youth experiencing homelessness in Bellingham identify as LGBTQ+ (Whatcom Coalition to End Homelessness, 2019). For comparison, it is estimated that about 9% of youth in the state identify this way (Conron, 2020).

Location of Last Owned or Rented Home

- 70% of unhoused people owned or rented their last home in Bellingham (Whatcom Coalition to End Homelessness, 2019).

Environmental Justice

In the United States, low-income communities are the most vulnerable to the risk of homelessness, and people of color live unsheltered at higher rates than white people (National Alliance to End Homelessness, 2020). Environmental justice focuses on how marginalized communities are disproportionately exposed to environmental hazards and the topic of homelessness is an example of how this occurs (Mohani, Pellow, & Roberts, 2009). In the US, low-income, people of color, and people with disabilities all experience homelessness at disproportionate rates.

When someone is houseless, they are exposed to environmental hazards in ways unexperienced by housed people. The main reason for this is due to the amount of time they're forced to spend outdoors. One person quoted in a study recalled having to spend so much time outdoors as being the hardest part of homelessness. They said, "For me, it was sleeping in the woods. I'm 27 and I will never go camping again for the rest of my life. I spent two years camping. I'm good. That's the past. And it's the worst time in my life" (Bonds & Martin, 2016, p. 139). In Bellingham 40% of people experiencing homelessness sleep outside, in tents, or cars (Whatcom Coalition to End Homelessness, 2019).

First, and most obviously, spending so much time outside exposes people to weather. Every year Bellingham gets 9 inches of snow (Climate in Bellingham, Washington, n.d.) There are 60 days where the temperature drops below freezing, and for 6 of those days it drops below 20 degrees Fahrenheit (Bellingham Temperatures: Average by Month, n.d.). For someone living

unsheltered, this is a big deal. Someone experiencing homelessness is likely to have a lack of access to heating. One person describes this hardship saying, "I used to set my alarm every 3 hours just to wake up and move around to get the blood circulating again to make sure you don't freeze to death while you're sleeping. So, finding a safe place to sleep is a big deal" (Bonds & Martin, 2016, p. 139). In the US, houseless people suffer from hypothermia at a rate 13 times higher than housed people (Romaszko et al, 2017). Frostbite also affects people experiencing homelessness at higher-than-normal rates and are more likely to die from extreme cold (NHCHC, 2021). In fact, exposures like this are part of the reason that the life expectancy of an unhoused person is 20 to 30 years shorter than the average housed person's (Wells, 2020).

Rain and flooding are other areas of concern to those unhoused. Every year Bellingham gets 158 days of rain (Monthly weather forecast and climate Bellingham, WA, n.d.) It's not uncommon for Bellingham to have many days in a row where the rain doesn't stop. During times like this, the local shelter sees an increase in visitors (B. Reeves, personal communication, November 19, 2021). This past November rainfall events lasted for so long that many areas around the county experienced severe flooding. Events like this can further displace houseless people, directly impact their health, destroy their belongings, or even be the cause of someone becoming homeless. In Bellingham, the Lighthouse Mission Ministries' shelter, Base Camp, saw an increase in those seeking shelter. This was because so many people who were living in their car were parked in areas that were so flooded that their cars became full of water (B. Reeves, personal communication, November 19,

2021). For many others, who owned or rented property in the county, homes were destroyed by the flooding and left many families with nowhere to go (Zhou, 2021). These experiences are not uncommon, or specific to Bellingham alone. The chart below, Figure 11, shows percentages of houseless populations across the country who have been affected by extreme weather events.

Homelessness and extreme weather



Figure 11: Homelessness and Extreme Weather

Retrieved from: <https://theconversation.com/extreme-weather-makes-homelessness-even-worse-heres-how-we-can-help-82758>

Second, and perhaps less obvious, spending so much time outdoors exposes unsheltered people to poor air quality. The most recent time the air quality was bad, it was from all the smoke this past summer. Bellingham residents were advised to stay indoors, but this isn't always possible for people without houses (Woodman, 2021). This kind of exposure to poor air quality negatively impacts a person's health (Overall Health Effects, n.d.).

Third, homeless populations are more at risk of becoming exposed to COVID-19. One reason is because it is hard to social distance in shelters. Across the US, many people chose to spend less time in shelters due to the crowded nature of these places (McFarling, 2021). There is also an increased vulnerability because of a lack of consistent access to hand washing, a high rate of immunocompromised individuals, and it is difficult to self-isolate or quarantine if someone was to become sick (Harmon, 2021). It is estimated that death rates among houseless populations is at least 75% higher than that of the general population, but likely this percentage is actually much higher (McFarling, 2021).

Violence and Public Perception

A lot of the general public is uncomfortable with the visibility of homelessness because they perceive this as being a safety hazard. But what a lot of people do not realize is that it is the individuals experiencing homelessness that are unsafe.

These misconceptions are dangerous because they often lie at the heart of NIMBY (not in my backyard) movements.

NIMBYism, or even just complaints made by the public to the city, has real and negative impacts for those unsheltered by further displacing them, getting in the way of new services, and criminalizing their life.

Homelessness is visible when people are camping or sleeping outdoors. An example would be the encampment outside of Bellingham's City Hall that started in November of 2020. Bellingham's current policy is that camp cleanups are driven by complaints (City of Bellingham, n.d.). In January, after many complaints were filed, the city posted a notice saying that the encampment in front of City Hall was illegal and that campers had until 4 pm on January 29th to collect their belongings and leave. A day before this deadline, law enforcement officers came to sweep the encampment (Pratt, 2021). This included a militarized force of snipers, Whatcom Sheriff, SWAT, Customs Border Patrol, and Bellingham Police (Rapaport, 2021). The following images show the police force used for the sweep.



Figure 12

Retrieved from: [Bellinghamherald.com/news/local/articles248832334.html](https://www.bellinghamherald.com/news/local/articles248832334.html)



Figure 13

Retrieved from: <https://www.westernfrontonline.com/article/2021/01/breaking-city-sweeps-camp-210-early-forcing-residents-to-relocate/>

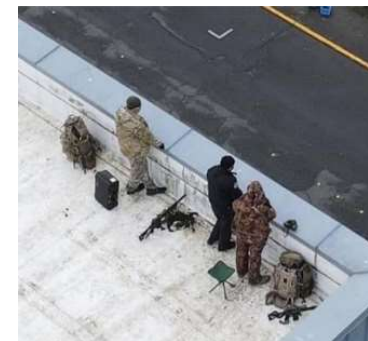


Figure 14

Retrieved from: <https://noisywatersnw.files.wordpress.com/2021/08/2021-resolution-on-demilitarizing-police.pdf>



Figure 15

Retrieved from: <https://noisywatersnw.files.wordpress.com/2021/08/2021-resolution-on-demilitarizing-police.pdf>

After being forced out of this spot, the campers moved to the parking lot of the Frank Geri Softball Fields (Pratt, 2021). Not long after, they were forced out of this spot too. This time, they moved to Laurel Park, but have since been forced out (Mittendorf, 2021). Bellingham residents who voiced concerns with the encampment had large power in influencing their removal from each cite.

It seems that community pressure also extends to homelessness that is less visible. In a letter written to the public, the executive director of Northwest Youth Services explains how NIMBYism threatens the needs to people who are unsheltered. In the process of trying to find a spot for the new location of their Positive Adolescent Development (PAD), Northwest Youth Services has received a lot of push-back from residents in the neighborhoods proposed for the new PAD. The PAD is a four-bedroom house that will act as emergency shelter for twelve youth ages 13-17 and have 24/7 on site staff. Many residents believe that their neighborhood will be less safe due to the shelter that houses youth. But much of the information spread that feeds this fear is misinterpreted. NIMBYism cites the number of police calls that are made about the Northwest Youth

Services' old shelter location. What they did not mention, however, was that 80% of police calls made related to Northwest Youth Services are related to missed curfews. By law, the staff on site are required to call the police when any of the youth miss their curfew. Often, the individual is late because they lost track of time or simply got caught up. When they return, the staff is required to call the police again to inform them that they made it back safely. Not realizing this lets people assume that these calls are related to crimes or violent activities. Further, the number of 9-1-1 calls made was based on the shelter's current address. This includes all other suites in the building, even the ones not operated by the Northwest Youth Services. It also included the entire history of the building's tenants before Northwest Youth Services. Before their shelter, the space was occupied by a drop-in shelter used by houseless adults. This makes it seem like it was more calls than it really was (J. Daly, personal communication, October 29, 2021). This example shows how misinformation can spread quickly through a neighborhood and create negative perceptions of those experiencing houselessness. A closer look can relieve these fears are misguided.

It seems that a lot of the general public fears that unhoused people are more dangerous than housed people. In reality, unhoused people face a lot more violence than the rest of the general population. It is unhoused people that need extra protection, not the other way around. The following statistics make this clear:

- 49% of unhoused adults had been the victim of a violent attack while they were homeless (Shortt, 2018).

- 62% have witnessed another unhoused person being attacked (Shortt, 2018).
- 78% of women experiencing homelessness had been a victim of physical or sexual abuse within the last year (Shortt, 2018).
- 42% of unsheltered youth report being a victim of sexual assault (Shortt, 2018).

It's also commonly assumed that people who are homeless are more likely to be criminals. People living on the streets are more likely to have a criminal record because their daily activities are criminalized. This means that most offenses are not for anything violent. Their records are mostly due to trespassing, littering, or loitering (Fred Victor, n.d.) When activities like public urination, and sleeping outside are illegal, it's easy to get in trouble with the law when you don't have a place to live that is private. However, many studies show that once people experiencing homelessness have a roof over their head, crime rates go down (Shortt, 2018).

Another widely held idea is that people choose to be homeless because they are lazy and prefer this lifestyle. While someone who is housed may think it is easy to get a job. The experience of someone living unhoused is much different. Most houseless people want to work, but struggle to get and keep jobs (Employment, n.d.) For one thing, many houseless people do not have consistent access to internet to find or fill out job applications (Supan, 2021). Further, most wouldn't have a permanent address to add to the application. Also, it's hard to get a job when you don't have access to consistent transportation to get to work, or a shower, washer, and drier to show up to work clean every day. Another thing preventing

houseless people from getting jobs is their criminal record from the criminalization of their daily lives or mental and physical disabilities and disorders (Employment, n.d.). This is why housing is so critical to any person's employment opportunities.

SWOT

A SWOT analysis is a framework used to evaluate the strengths, weaknesses, opportunities, and threats of something. Typically, it is a framework used in business to create a strategic plan for companies (Kenton, 2021). The framework has uses elsewhere too. For this report, a SWOT has been completed to analyze Bellingham's housing ecosystem. In Figure 16, the chart below, the strengths and weakness are relative to Bellingham's housing ecosystem and its supporting systems. These reveal what kinds of opportunities exist to improve Bellingham's housing ecosystem and its supporting systems. The threats column shows what external forces threaten the success of the opportunities.

For the housing options in Bellingham, the strengths are that there are some affordable housing options and a variety of programs offered from various organizations throughout the city that strengthen housing security. Weaknesses include the very limited quantity of affordable housing and the low vacancy rates for rentals. Having so many single-family zoned neighborhoods is also a weakness because this is the most expensive type of housing. Housing prices generally are also very high. One opportunity this presents is up-zoning which means taking a land use like single-family and allowing uses like duplexes, triplexes, townhomes, or apartments. Other opportunities include more ways for landlords and tenants to engage, to decrease evictions, and creative more incentivization for developers to build affordable housing. Threats to these opportunities include luxury market rate housing, landlords who prefer to make the most profits, capitalism, and NIMBYism.

For Bellingham's supporting systems of housing security, having a public education system, a variety of organizations that provide free food to families and individuals, and a wide range of jobs available in the area are all strengths. Weaknesses include the lack of programs for those exiting criminal justice facilities, long term medical care, and foster care. There also is a lack of childcare in the city, healthcare is very expensive, wages are not increasing at the rate that the cost of living is, and the state's tax system burdens low-income families. Some opportunities include creating more financially accessible healthcare services including behavioral healthcare, substance abuse programs, mental healthcare, and general healthcare. Other opportunities include creating an income tax to evenly distribute the share of income that households pay in taxes, creating more affordable childcare services, and increasing wages.

Bellingham's strengths in its crisis response are that there are many services that provide basic daily needs to those experiencing houselessness. Base Camp is the city's main shelter and is large in size, is geared towards unaccompanied adults, and has low barriers to entry. Some weaknesses are that the shelter typically runs at capacity. Some adults do not feel comfortable here. Each individual has different needs, so it makes sense that Base Camp cannot serve the needs of everyone. Some people avoid shelters because they lack privacy and solitude, or because they don't want to be around so many people. Others avoid them because they don't want to be separated from their partners, and Base Camp separates men and women (Third Door Coalition, & B. Reeves, personal communication, November 2019). Some individuals cite

traumatic or disrespectful experiences at Base Camp for not feeling safe to return (Pratt, 2021). Further, Base Camp does not allow drug or alcohol on site, so it is not a place that people with substance abuse problems consistently have access to (B. Reeves, personal communication, November 19, 2021). Also, during Covid many people wanted to avoid the crowdedness of Base Camp (Pratt, 2021). In fact, Covid complicated the operations of many services that provide basic daily needs. Another weakness is that the law criminalizes things like loitering, trespassing, sleeping on the streets or in parks, and other things that are hard to avoid while houseless. Some opportunities that this presents includes creating more services that provide free healthcare to unsheltered people, jail alternatives, and partnerships between social workers and law enforcement. Threats to this include NIMBYism, limited money and funding, and a government that can't always risk finding creative solutions.

For the services that Bellingham offers for people experiencing homelessness, the strengths are that there are a small number of programs that offer employment opportunities and job training. There are also multiple housing first initiatives including rapid re-housing and supportive housing. These programs also have case management involved in them. Northwest Youth Services focuses on creating education connections for youth. Organizations across the city do a really good job of working together for a coordinated effort (J. Daly, personal communication, October 29, 2021). It is also a strength that most organizations focus on a specific demographic. Some deal specifically with youth, single adults, families with children, people with disabilities, or victims of domestic violence. The city

is also large enough that there isn't a lot of competition for funding between service providers. A weakness is that while these services are great for the people they help, they are limited in the amount of people that they can serve. Housing programs had average wait times of 259 days in 2017 (Whatcom Coalition to End Homelessness, 2019). Some opportunities this presents includes more robust case management for people before they get into supportive housing programs and creating more no-barrier housing first initiatives. Threats to this include limited money and funding, capitalism, and NIMBYism.

For the overall community in Bellingham, there is a community drive to fix homelessness that has been displayed through mutual aid efforts. But weaknesses are a widespread NIMBYism in the general public. An opportunity is to address the misconceptions held by NIMBY movements through public education and outreach. A threat to this would be the outreach of opposing groups.

	Strength	Weakness	Opportunity	Threat
Housing	<ul style="list-style-type: none"> - Affordable housing - Programs for rental assistance, energy assistance, mobile home repair, move-in cost assistance, weatherization improvement, and woodstove change outs 	<ul style="list-style-type: none"> - Affordable housing stock is limited - Vacancy rate is so small - Lots of single-family zoned neighborhoods - Housing prices are high and increasing 	<ul style="list-style-type: none"> - Up-Zoning: have more areas where high density, affordable housing can exist - Increase landlord engagement - Further incentivize more affordable housing 	<ul style="list-style-type: none"> - Luxury market rate housing - Landlords - Capitalism - NIMBYism
Supporting Systems to Housing Security	<ul style="list-style-type: none"> - Public education - Free food services - Range of jobs available within the city 	<ul style="list-style-type: none"> - Exits to criminal justice facilities - Exits to long term medical care - Exits to foster care - Not much affordable childcare - Healthcare is expensive - Wages not increasing at the rate housing is - A regressive tax system 	<ul style="list-style-type: none"> - Accessible behavioral healthcare - Accessible substance abuse programs - Accessible mental healthcare - Accessible general healthcare - Increased wages - Increase affordable childcare - Income tax 	<ul style="list-style-type: none"> - Covid - Capitalism - A general population that doesn't support initiatives like this
Crisis Response	<ul style="list-style-type: none"> - Emergency, low-barrier shelter - Lots of organizations offer daily needs services like food, hygiene, and beds 	<ul style="list-style-type: none"> - Shelter is typically full - Not everyone feels comfortable in Base Camp - Covid complicated the ways that organizations can provide services - The law criminalizes homelessness 	<ul style="list-style-type: none"> - More free behavioral healthcare - More free substance abuse programs - More free mental health services - Jail alternatives - Social worker partnerships in law enforcement 	<ul style="list-style-type: none"> - NIMBYism - Limited money/funding - A government that can't risk being creative
Services for Homelessness	<ul style="list-style-type: none"> - Employment programs and job training - Supportive housing - Rapid re-housing - Case management - Education connections - Coordinated effort - Not a lot of competition between organizations 	<ul style="list-style-type: none"> - Most services run at capacity and can't help everyone - Waitlists on housing programs had average wait times of 235 days in 2012 and 259 days in 2017 	<ul style="list-style-type: none"> - Robust case management - More no-barrier housing first initiatives 	<ul style="list-style-type: none"> - Limited money/funding - Capitalism - NIMBYism
Community	<ul style="list-style-type: none"> - Mutual aid efforts/community drive 	<ul style="list-style-type: none"> - NIMBYism 	<ul style="list-style-type: none"> - Public education and outreach 	<ul style="list-style-type: none"> - Outreach of opposing groups

Figure 16: SWOT of Bellingham's Housing Ecosystem

Solutions

The most commonly cited solutions to prevent and combat houselessness are the following (National Alliance to End Homelessness, 2020 & United States Interagency Council on Homelessness, n.d.):

- Affordable housing
- Landlord engagement
- Affordable childcare
- Programs for those exiting the criminal justice system, foster care, and long-term health care facilities
- Increasing employment opportunities and wages
- Strong crisis response
- Housing first initiatives and rapid re-housing
- Supportive programs connected to housing that include:
 - o Healthcare
 - o Employment connections
 - o Education connections
- Reduced criminal justice involvement
- A coordinated approach by all organizations involved

Conclusion

Recommendations

<p>Increase affordable housing!</p> <ul style="list-style-type: none">• Readdress zoning• Affordable Housing Incentives• Landlord engagement <p>More services for crisis response!</p> <ul style="list-style-type: none">• Robust case management• Decriminalize being unhoused• Healthcare	<p>Better housing programs for unhoused residents!</p> <ul style="list-style-type: none">• No barrier, housing first• Quick response• Address misconceptions of NIMBYism <p>Improve supporting systems of housing security!</p> <ul style="list-style-type: none">• Higher wages• More (affordable) childcare• Cheaper healthcare• Readdress taxation
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Figure 17: Recommendations for Bellingham

As Figure 17 describes, there are two areas that Bellingham can address to improve the problem of homelessness in the city. The first is to address the supporting systems of the housing ecosystem, and the second is to improve the housing options within the housing ecosystem. Doing this will reduce the risk that Bellingham residents will become homeless and help residents that are already experiencing homelessness get back into houses. The SWOT analysis's opportunities column shows what strategies could be used to do this.

With regard to housing, the biggest need is an increase in the affordable housing units that exist in the city. Since many neighborhoods are zoned as single family, the city should readdress some of these zones to find places where more dense and affordable housing can be added. There should also be

more incentives for developers to create dense and affordable housing. In current rental units, landlord engagement with tenants could be strengthened to reduce evictions.

For the crisis response for individuals that are unhoused, more services are needed. This includes more robust case management for placement into healthcare and substance abuse services. Since having law enforcement address things like trespassing, loitering, and other illegal activities that are hard to avoid when unsheltered, does not solve the issue putting people in the position of breaking these laws, law enforcement should partner with case managers and social workers to find ways to address the public's concerns in ways that do not give people a record for non-violent activities and provide jail alternatives.

Services for those unhoused should be improved. This includes more robust case management and healthcare, but also housing first initiatives. Getting someone into a home is the first step in helping someone put their lives back together and there needs to be more rapid re-housing programs than there are so that more people have access to them faster.

Finally, the supporting factors of the housing ecosystem should be improved. A main way is to address the misconceptions of homelessness held by the general public and Not In My Backyard movements. In Bellingham, wages should increase relative to the cost of living. There also needs to be more childcare services that are affordable. These types of businesses should be incentivized. Healthcare needs to be more accessible financially to residents of this city.

By addressing these issues and implementing these strategies, Bellingham could be a better place for everyone living in it.

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