

## Aging Well Whatcom Initiative

# HOUSING FOR OLDER ADULTS

### AGING WELL WHATCOM COMMUNITY ASSESSMENT

A community assessment led by the Aging Well Initiative focused on three primary areas related to older adults in Whatcom County: demographics, housing, and listening to older adults and their families.

The **HOUSING FOR OLDER ADULTS ASSESSMENT** sought to better understand the housing and living arrangements of Whatcom County's older adults. We were especially interested in 1) the capacity of supported living facilities, senior independent living retirement communities, and subsidized housing for older adults; 2) living arrangements that could shed light on patterns of social connection vs. isolation; and 3) issues of housing affordability.

This **HOUSING FOR OLDER ADULTS REPORT** includes an inventory of housing for older adults, demographics for older adults, and data on living arrangements and housing affordability, including homelessness.

Findings will be used to develop an Aging Well Blueprint for Whatcom County, as well as inform community action, health improvement initiatives, and city and county planning.

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**November 2, 2018**

Whatcom County, Washington

## HOUSING FOR OLDER ADULTS

### KEY FINDINGS

#### In Whatcom County...

- The percent of the older adult population is higher than that of Washington State; within the county, Blaine, Lynden and Meridian school district areas have the highest rates of older adults.
- Housing prices are some of the highest in the state, and many older adults – especially those with fixed incomes – experience housing cost burden.
- The current supply of affordable housing for older adults falls short of the demand.
- Many older adults live alone, making them both more likely to experience housing cost burden and social isolation.
- The portion of Whatcom County’s homeless population that are older adults is increasing.

#### 1) Population Trends and Distribution

- About 28,000 adults age 65 or older live in Whatcom County, or 17% of the population (2017).
- It’s projected that by 2030 adults 60 or older will comprise 21.3% of the Whatcom County population.
- Blaine school district area has highest percentage of older adults (24%) of Whatcom County’s seven school districts; Nooksack Valley school district area has the lowest percentage (13%).

#### 2) Independent Living:

- Most households headed by older adults live in owner-occupied homes (69% for Bellingham, 78% for all of Whatcom County).
- There are six Senior Independent Living Retirement Communities (in a single development/ complex) and seven Retirement Communities in a designated area (such as a mobile home park or gated 55+ community).
- Whatcom County has sixteen rent-restricted apartment complexes (also called subsidized, low income, or affordable apartments) for older adults or a mix of older adults and disabled residents. These apartments are managed by several different agencies; all have waitlists.

#### A NOTE ON THE DATA

The information included in this report comes from a variety of sources, resulting in some inconsistencies. For example, “seniors” or older adults may be considered people over age 60, 62 or 65, depending on the source. There are data for cities vs. school districts, and for individuals vs. households.

An effort has been made to label the tables and figures clearly to help identify these differences.

#### 3) Supported Living Capacity:

- There are nine Skilled Nursing Facilities in Whatcom County, with a combined capacity of 973 beds.
- Whatcom County has seventeen Assisted Living Facilities providing a total of 1026 units.
- There are twenty-four Adult Family Homes with a maximum total capacity of 144 beds.
- There are no Continuing Care Retirement Communities in Whatcom County.

#### 4) Living Arrangements:

- About 25% of Whatcom County households include people age 65 or older.
- Twenty three percent of nonfamily households are people age 65 or older living alone.
- The number of people age 65 or older and living alone in Whatcom County has increased in recent years (from 8.5% in 2011 to 12.9% in 2016).
- Twice as many women age 65 or older live alone than men in the same age range.

#### 5) Housing Affordability:

- Only 34% of Whatcom County homes are affordable to median-income earners (of all ages), well below the state rate of 54%.
- While housing costs rise, many older adults' incomes remain fixed – so housing expenses require an increasing portion of their income.
- For a single older adult with a mortgage, only 51% of their household expenses are covered by the average social security benefit (based on Elder Economic Security Standard Index).
- Older adults constitute a growing percent of Whatcom County's homeless population (up from 8% in 2011 to 16% in 2018).

## GAPS AND OPPORTUNITIES

➔ **GAP:** Inadequate supply of affordable housing for older adults.

➔ **OPPORTUNITY:** Develop innovative housing models (not just more housing, but better housing for meeting older adults' physical and social needs, and for community-building).

- Physical design – universal design concepts
- Supportive services – caregiving, chore services, home modifications,
- Shared/common spaces – promote engagement, reduce isolation
- Located in walkable area – safe; no steep hills; sidewalks, crosswalks, curb cuts
- Services within walking distance, easy access to public transit
- Mixed age groups
- Beneficial interdependence – e.g., college students do chores for elders, or elders care for children
- Co-housing, intergenerational housing, and Senior Homeshares are examples of innovate approaches being used in other communities

➔ **GAP:** Lack of easy-to-find, up to date housing information in one place; little assistance to help with understanding and comparing housing options.

➔ **OPPORTUNITY:** Develop single information repository and/or access entry point; provide navigation services to help people understand options (eligibility criteria, location, cost, etc.).

➔ **GAP:** No Continuing Care Retirement Community.

➔ **OPPORTUNITY:** Explore possibility of new development or building out existing facilities to include a full range of care options.

# INVENTORY OF HOUSING FOR OLDER ADULTS IN WHATCOM COUNTY

## 1) SUPPORTED LIVING ENVIRONMENTS

See Page 13, Table 4 for service utilization forecasts in these settings.

WHAT?		WHERE?	HOW MANY? Capacity			(for) WHOM?	HOW MUCH?
Type/Description	Name	City	# of beds/ units	# Mcd beds	Wait List Time	"target" pop, elig reqs, etc.	Cost (to resident)
<p><b>Skilled Nursing Facility (SNF)</b></p> <p>SNFs provide two distinct services: rehabilitation (short term stay) and long-term care (LTC).</p> <p>SNFs provide 24-hour nursing care and a range of other health and social services.</p> <p><b>There are 9 SNFs in Whatcom County.</b></p> <p>*Provides memory care</p>	Alderwood	Bellingham	102				
	Avamere Bham Health & Rehab	Bellingham	84				
	Christian Health Care Center*	Lynden	142				
	Highland	Bellingham	44				
	Mt Baker	Bellingham	70				
	North Cascade Health & Rehab	Bellingham	122				
	Shuksan	Bellingham	52				
	St Francis	Bellingham	120				
	Staffholt Good Samaritan	Blaine	57				
	<b>TOTAL SNF BEDS</b>			<b>793</b>			
<p><b>Assisted Living Facility (ALF)</b></p> <p>ALFs provide services such as basic housekeeping and laundry, meals, and in some cases organized activities.</p>	Alabama House	Bellingham	12				
	Columbia Place	Bellingham	30				
	Brookdale Bellingham	Bellingham	100				
	Brookdale Fairhaven	Bellingham	49				
	Highgate Senior Living	Bellingham	70				

WHAT?		WHERE?	HOW MANY? Capacity			(for) WHOM?	HOW MUCH?
Type/Description	Name	City	# of beds/ units	# Mcd beds	Wait List Time	"target" pop, elig reqs, etc.	Cost (to resident)
<p><b>(Assisted Living Facilities, continued)</b></p> <p>May offer some nursing services, but not 24-hour.</p> <p><b>There are 17 ALFs in Whatcom County.</b></p> <p>*Provides memory care</p>	Little Bear Creek	Bellingham, Lummi Res.	29			Lummi Elders	
	Louisa Place	Ferndale	39				
	Lynden Manor	Lynden	110				
	Meadow Greens	Lynden	104				
	Orchard Park	Lynden	82				
	Grace Retirement Home	Bellingham	11				
	Rosewood Villa	Bellingham	67				
	The Bellingham at Orchard	Bellingham	76				
	Silverado*	Bellingham	?				
	Spring Creek	Bellingham	162				
	Summit Place at Mt Baker	Bellingham	34				
	Woodway Senior Living	Bellingham	51				
	<b>TOTAL ALF UNITS</b>		<b>1026</b>				
<p><b>Adult Family Home (AFH)</b></p> <p>AFHs are licensed to house/care for six people or fewer.</p> <p>Nursing care is not provided.</p> <p><b>There are 24 licensed ALF in Whatcom County.</b></p>	A New Life AFH I	Bellingham	6 (max)				
	Alabama Hill AFH LLC	Bellingham	6 (max)				
	Arcadia Adult Family Home LLC	Bellingham	6 (max)				
	Birchwood Adult Family Home	Bellingham	6 (max)				
	Grace Manor Adult Family Home	Bellingham	6 (max)				
	Gracious Living Adult Family Home	Bellingham	6 (max)				
	Sean Humphrey House	Bellingham	6 (max)				
	Sweet Golden Years Incorporated	Bellingham	6 (max)				

WHAT?		WHERE?	HOW MANY? Capacity			(for) WHOM?	HOW MUCH?
Type/Description	Name	City	# of beds/ units	# Mcd beds	Wait List Time	"target" pop, elig reqs, etc.	Cost (to resident)
<b>(Adult Family Homes, continued)</b>	Taylor Adult Family Home	Bellingham	6 (max)				
	Vining Villa Inc	Bellingham	6 (max)				
	Garden Path	Blaine	6 (max)				
	Julies Bayview Inc	Blaine	6 (max)				
	Vinyard Haven Adult Family Home	Custer	6 (max)				
	Grace Adult Family Home LLC	Ferndale	6 (max)				
	La Casa De Esperanza	Ferndale	6 (max)				
	Lee Manor	Ferndale	6 (max)				
	Peaceful Villa Adult Family Home	Ferndale	6 (max)				
	The Malloy Place 2	Ferndale	6 (max)				
	Adult Care Lynden	Lynden	6 (max)				
	Among Friends	Lynden	6 (max)				
	Glorious Family Home Care Inc	Lynden	6 (max)				
	Heartwood Home	Lynden	6 (max)				
	Lakeside Gardens on Wisser Lake	Lynden	6 (max)				
Maple Park Adult Family Home	Lynden	6 (max)					
	<b>TOTAL AFH BEDS (max capacity)</b>		<b>144</b>				
<b>Continuing Care Retirement Community</b> Provides independent living, assisted living, memory care, rehab, and skilled nursing in one location.	<b>None in Whatcom County</b>						

## 2) INDEPENDENT LIVING ENVIRONMENTS

WHAT?		WHERE?	HOW MANY? Capacity			(for) WHOM?	HOW MUCH?
Type/Description	Name	City	# of beds/ units	# Mcd beds	Wait List Time	"target" pop, elig reqs, etc.	Cost (to resident)
<p><b>Senior Independent Living Retirement Community (in a single development/ complex)</b></p> <p>Residents are age 55 and over.</p> <p>Provide a basic level of service, often including meals, housekeeping and social activities.</p> <p>Nursing services are not provided.</p> <p><b>There are 6 Senior Independent Living Retirement Communities in Whatcom County.</b></p>	The Willows	Bellingham	137				
	Leopold	Bellingham	92				
	Solstice Sr Living	Bellingham	111				
	Garden Green	Lynden	72				
	Correll Commons Retirement	Ferndale	33				
	Affinity	Bellingham	154				
	<b>TOTAL IND LIVING RETIREMENT COMMUNITY UNITS</b>			<b>599</b>			
<p><b>Retirement Community for Ages 55+ (in a designated area)</b></p> <p>Residents are age 55 and over.</p> <p>Can be detached single family homes, mobile homes, or condos.</p> <p>No support services are provided.</p> <p><b>There are 9 Retirement 55+ Communities in Whatcom County.</b></p>	El Dorado gated condos N Bham	Bellingham					
	Reserve at Squalicum Mountain	Bellingham					
	Clearbrook Cordata area	Bellingham					
	James St Estates	Bellingham					
	Mobile Home Park, Lincoln St	Bellingham					
	Robin Lane	Bellingham/ Fairhaven					
	Cedar Grove Park	Bellingham					

WHAT?		WHERE?	HOW MANY? Capacity			(for) WHOM?	HOW MUCH?
Type/Description	Name	City	# of beds/ units	# Mcd beds	Wait List Time	"target" pop, elig reqs, etc.	Cost (to resident)
	Ankar Park	Bellingham					
	Bryce Park	Lynden	56				
<p><b>Rent-restricted Apartments</b> (also called subsidized, low income, or affordable apartments).</p> <p>Different funding sources and mechanisms dictate different age eligibility, income eligibility, and how rent is calculated.</p> <p>Regulations restrict rents and require landlords to lease to people at 60% Area Median Income or below.</p> <p>Do not include meals or health or social services supportive services.</p> <p>In Whatcom County subsidized apartment complexes are owned and managed by a number of different agencies.</p> <p><b>There are 16 apartment complexes with subsidized rent for older adults in Whatcom County. Some also have units for disabled residents.</b></p>	Chuckanut Square <i>Owned by WCOA, managed by Housing Authority</i>	Bellingham	101				
	Catherine May <i>Owned by WCOA, managed by Housing Authority</i>	Bellingham	38			62+ or disabled	
	Lincoln Square <i>Owned and managed by Housing Authority</i>	Bellingham	198			62+ or disabled	
	Birchwood Manor <i>Owned and managed by Housing Authority</i>	Bellingham	38			62+ or disabled	
	Sumas Square <i>Owned and managed by Housing Authority</i>	Sumas	11			62+ or disabled	
	Washington Square <i>Owned and managed by Housing Authority</i>	Bellingham	98			62+ or disabled	
	Apple Valley Apartments <i>Own/manage??</i>	Lynden				62+ or disabled	
	Heritage Apartments <i>Own/manage??</i>	Lynden				"income eligible srs"	
	Riverhouse Apartments <i>Housing Authority, Project Based Section 8; managed by Indigo</i>	Lynden	50			55+	
	Deer Run Terrace <i>Housing Authority, Project Based Section 8; managed by Indigo</i>	Bellingham	42			55+	
Sterling Senior Housing <i>Owned and managed by Mercy Housing NW</i>	Bellingham	21			62+		



WHAT?		WHERE?	HOW MANY? Capacity			(for) WHOM?	HOW MUCH?
Type/Description	Name	City	# of beds/ units	# Mcd beds	Wait List Time	"target" pop, elig reqs, etc.	Cost (to resident)
<p><b>Rent-restricted Apartments (cont.)</b></p> <p>As of 1/2018, the Bellingham Housing Authority had 278 people on their project-based voucher wait list for senior housing, and 1,005 people on their public housing waitlist for senior and/or disabled housing (City of Bellingham Consolidated Plan).</p>	Eleanor Apartments (Mercy) <i>Owned and managed by Mercy Housing NW</i>	Bellingham	80			62+	
	WoodRose Apartment <i>Owned and managed by Senior Housing Assistance Group</i>	Bellingham				62+	
	Bayview Plaza <i>Own/manage??</i>	Blaine				62+ or disabled	
	Washington Plaza <i>Owned and managed by Housing Authority</i>	Ferndale				62+ or disabled	
	<b>TOTAL RENT-RESTRICTED UNITS</b>						
<p><b>Rental Subsidy for Market-rate Units</b> (apartments or detached homes)</p> <p>Also called Section 8 Vouchers, Tenant Based Rental Assistance (TBRA), Housing Choice Vouchers (HCV), VASH for Veterans.</p> <p>All pay the landlord the market rent, while the tenant pays a reduced portion.</p> <p>Entire buildings can be fully subsidized with Project-Based Section 8 Vouchers; two in Whatcom County are Riverhouse Apartments in Lynden and Deer Run Terrace in Bellingham.</p>	<p>The Bellingham-Whatcom Housing Authority (BWHA) has about 1,518 tenant-based vouchers HUD programs; of these households, around 32% (485 households) are headed by adults age 62 and older. (BWHA, 8/2018).</p> <p>Challenges:</p> <ul style="list-style-type: none"> <li>• Income discrimination</li> <li>• Demand is greater than supply; waiting lists</li> </ul>						

WHAT?		WHERE?	HOW MANY? Capacity			(for) WHOM?	HOW MUCH?
Type/Description	Name	City	# of beds/ units	# Mcd beds	Wait List Time	"target" pop, elig reqs, etc.	Cost (to resident)
<p><b>Rental Properties (market rate)</b></p> <p>Mix of new and old privately-owned apartments, houses, duplexes/triplexes, mobile homes, etc.</p> <p>Rents are based on what the market will bear.</p>	<p><b>Challenges:</b></p> <ul style="list-style-type: none"> <li>• Very low regional vacancy rates</li> <li>• Many people competing for limited supply leads to higher rents</li> <li>• Rent burdened (paying more than 1/3 of income on housing)</li> </ul> <p>See page 13, Table 4.</p>						
<p><b>Own Home</b> (house, mobile home, or condo)</p>	<p>Most households with householders age 65+ own their homes.</p> <p>See page 14, Table 5.</p>						
<p><b>Other:</b> Intergenerational Housing, Senior Co-housing, Senior Homeshare, etc.</p>	<p><b>None in Whatcom County.</b></p>						
<p><b>No Housing</b> - Living with Homelessness</p>	<p>See pages 20-22, Figures 2, 3, 4.</p>						

# WHATCOM COUNTY'S OLDER ADULTS: DEMOGRAPHICS, LIVING ARRANGEMENTS, AND HOUSING AFFORDABILITY

## DEMOGRAPHICS

**TABLE 1 - Whatcom County Population Age 65+ by Gender, 2017**

Age Group	Total	Male	Percent Male	Female	Percent Female
Age 65+	37,932	17,812	47%	20,119	53%
Total Population (all ages)	216,300	107,647	50%	108,653	50%

Source: WA State Office of Financial Management

**Table 2 – Population Projections for Residents Age 65+, 2010-2030**

	2000	2010	2020	2030	Percent Change 2000-2030
Whatcom County	11.6%	13.2%	17.9%	21.3%	9.7%
WA State	11.2%	12.3%	16.3%	20.3%	9.1%

Source: WA State Office of Financial Management

**TABLE 3 - Whatcom County Population Age 65+ by School District and Gender, 2017**

School District		Pop Age 65+	Male	Percent Male	Female	Percent Female
Bellingham	Population Age 65+	17,793	8,002	45%	9,791	55%
	District Population (All Ages)	107,969	53,238	49%	54,731	51%
	<b>Population age 65+ as % of total district population</b>	<b>16%</b>				
Blaine	Population Age 65+	4,202	2,180	52%	2,022	48%
	District Population (All Ages)	17,631	8,854	50%	8,777	50%
	<b>Population age 65+ as % of total district population</b>	<b>24%</b>				
Ferndale	Population Age 65+	5,745	2,812	49%	2,932	51%
	District Population (All Ages)	33,631	16,934	50%	16,697	50%
	<b>Population age 65+ as % of total district population</b>	<b>17%</b>				
Lynden	Population Age 65+	4,304	1,855	43%	2,449	57%
	District Population (All Ages)	20,264	9,908	49%	10,356	51%
	<b>Population age 65+ as % of total district population</b>	<b>21%</b>				
Meridian	Population Age 65+	2,165	1,035	48%	1,130	52%
	District Population (All Ages)	10,597	5,277	50%	5,320	50%
	<b>Population age 65+ as % of total district population</b>	<b>20%</b>				
Mount Baker	Population Age 65+	2,342	1,249	53%	1,093	47%
	District Population (All Ages)	15,282	7,934	52%	7,348	48%
	<b>Population age 65+ as % of total district population</b>	<b>15%</b>				
Nooksack Valley	Population Age 65+	1,379	678	49%	701	51%
	District Population (All Ages)	10,842	5,456	50%	5,387	50%
	<b>Population age 65+ as % of total district population</b>	<b>13%</b>				

Source: WA State Office of Financial Management

**TABLE 4 - Selected Populations and Aging Service Utilization Forecast, Whatcom County**

	<b>2017</b>	<b>2020</b>	<b>Percent Change</b>
Number of persons aged 60 or above	50,315	55,263	10%
Number of persons aged 60 or above and at or below 100% Federal Poverty Level	1,145	1,131	-1%
Number of persons aged 60 or above and at or below EESSI*	6,726	7,292	8%
Number of persons aged 60 or above and minority	4,076	4,656	14%
Number of persons aged 60 or above and at or below 100% Federal Poverty Level and minority	259	272	5%
Number of persons aged 60 or above with limited English proficiency	1,588	1,805	14%
Number of persons aged 60 or above and Disabled (ACS 18b or 18c)	10,511	11,616	11%
Number of persons aged 60 or above with cognitive impairment (ACS 18a)	4,579	5,005	9%
Number of persons aged 60 or above with IADL (ACS 19)	6,593	7,279	10%
Number of persons aged 70 or above with dementia	2,933	3,257	11%
Number of persons using SNF services, based on June 2010 CFC utilization calibration	478	524	10%
Number of persons using in-home services, based on June 2010 CFC utilization calibration	828	908	10%
Number of persons using community residential services, based on June 2010 CFC utilization calibration	336	364	8%

\*The Elder Economic Security Standard Index (EESSI) defines economic security as the income level at which elders are able to cover basic and necessary living expenses and age in their homes, without relying on benefit programs, loans or gifts.

Source: WA State Department of Social and Health Services, Aging and Long-term Support Administration

# LIVING ARRANGEMENTS

**TABLE 5 - Tenure (Rent vs. Own) of Householders Age 65+**

	Bellingham		Whatcom County	
<b>Total households (all ages)</b>	34,096		81,019	
<b>Households with householder age 65+ ("Sr households")</b>	7,776	23% of total households	20,635	25% of total households
Owner	5,340	69% of Sr households	16,109	78% of Sr households
Renter	2,436	31% of Sr households	4,526	22% of Sr households

Source: 2012-2016 American Community Survey 5-Year Estimates

**TABLE 6 - Households with Individuals Age 65+, 2010**

City	Total # Households	# Households with Individuals 65+	Percent of Households with Individuals 65+
<b>Bellingham</b>	34,671	7,554	22%
<b>Blaine</b>	1,994	626	31%
<b>Everson</b>	819	151	18%
<b>Ferndale</b>	4,210	940	22%
<b>Lynden</b>	4,594	1,615	35%
<b>Nooksack</b>	434	79	18%
<b>Sumas</b>	482	95	20%
<b>Whatcom</b>	80,370	19,079	24%
<b>Washington</b>	2,620,076	597,620	23%

Source: WA State Office of Financial Management, Forecasting Division (Census 2010)

**TABLE 7 – Nonfamily Households, Householder Age 65+ Living Alone, 2010**

<b>City</b>	<b># Nonfamily Households*</b>	<b># Nonfamily Households, with Householder Living Alone, Age 65+</b>	<b>Percent of Nonfamily Households with Householder Living Alone, Age 65+</b>
<b>Bellingham</b>	18,542	3,726	20%
<b>Blaine</b>	703	240	34%
<b>Everson</b>	200	66	33%
<b>Ferndale</b>	1,185	400	34%
<b>Lynden</b>	1,346	726	54%
<b>Nooksack</b>	77	24	31%
<b>Sumas</b>	153	31	20%
<b>Whatcom</b>	31,508	7,375	23%
<b>Washington</b>	932,621	227,797	24%

\* A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related (US Census Bureau definition).

Source: WA State Office of Financial Management, Forecasting Division (Census 2010)

**TABLE 8 – Nonfamily Households with Individuals Age 65+, Householder Living Alone, Male vs. Female, 2010**

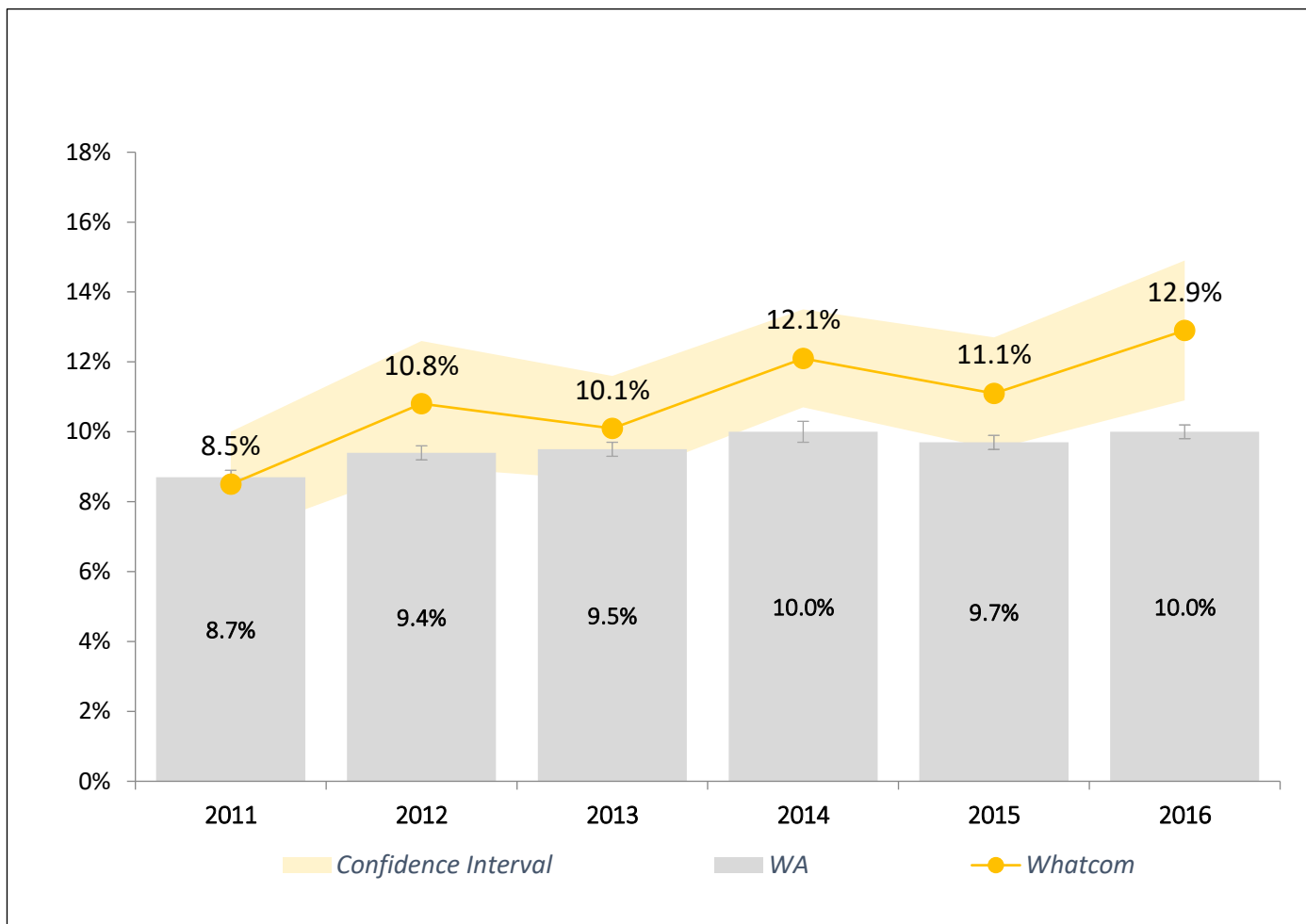
City	# Nonfamily Households*	# Nonfamily Households, Householder Living Alone, Male, 65+	Percent of Nonfamily Households, Householder Living Alone, Male, 65+	# Nonfamily Households, Householder Living Alone, Female, 65+	Percent of Nonfamily Households, Householder Living Alone, Female, 65+
<b>Bellingham</b>	18,542	1,001	5%	2,725	15%
<b>Blaine</b>	703	96	14%	144	20%
<b>Everson</b>	200	17	9%	49	25%
<b>Ferndale</b>	1,185	108	9%	292	25%
<b>Lynden</b>	1,346	123	9%	603	45%
<b>Nooksack</b>	77	7	9%	17	22%
<b>Sumas</b>	153	11	7%	20	13%
<b>Whatcom</b>	31,508	2,207	7%	5,168	16%
<b>Washington</b>	932,621	68,342	7%	159,455	17%

\* A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related (US Census Bureau definition).

Source: WA State Office of Financial Management, Forecasting Division (Census 2010)



**FIGURE 1 - Percent of Population Age 65+ Living Alone, 2011-2016**  
**Whatcom County vs. Washington State**



Source: WA State Office of Financial Management

# HOUSING AFFORDABILITY

**TABLE 9 – Elder Economic Security Standard Index\* for Whatcom County, 2010  
Monthly Expenses for Selected Household Types**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$451	\$649	\$1,332	\$451	\$649	\$1,332
Food	\$232	\$232	\$232	\$425	\$425	\$425
Transportation	\$230	\$230	\$230	\$360	\$360	\$360
Health Care (Good Health)	\$303	\$303	\$303	\$606	\$606	\$606
Miscellaneous	\$243	\$243	\$243	\$368	\$368	\$368
<b>Elder Index Per Month</b>	<b>\$1,459</b>	<b>\$1,657</b>	<b>\$2,340</b>	<b>\$2,210</b>	<b>\$2,408</b>	<b>\$3,091</b>
<b>Elder Index Per Year</b>	<b>\$17,508</b>	<b>\$19,884</b>	<b>\$28,080</b>	<b>\$26,520</b>	<b>\$28,896</b>	<b>\$37,092</b>

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2010 (DHHS)	\$10,830	\$14,570
SSI Payment Maximum 2010	\$8,088	\$12,132
Average County Social Security Benefit 2010	\$14,212	\$23,123

Source: Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for Washington.

**\* The Elder Economic Security Standard Index (EESSI) defines economic security as the income level at which elders are able to cover basic and necessary living expenses and age in their homes, without relying on benefit programs, loans or gifts.**

**Table 10 – People with income in the past 12 months below poverty level, Whatcom County**

	Total population	Number below poverty level (all ages)	Percent below poverty level (all ages)	Number age 65+ below poverty level	Percent age 65+ below poverty level
Total all ages	216,298	28,279	13.1%	2115	7.5%
Male		11,891		533	4.5%
Female		16,388		1,582	9.7%

Source: U.S. Census Bureau, 2017 American Community Survey 1-Year Estimates

### Housing Cost Burden\*

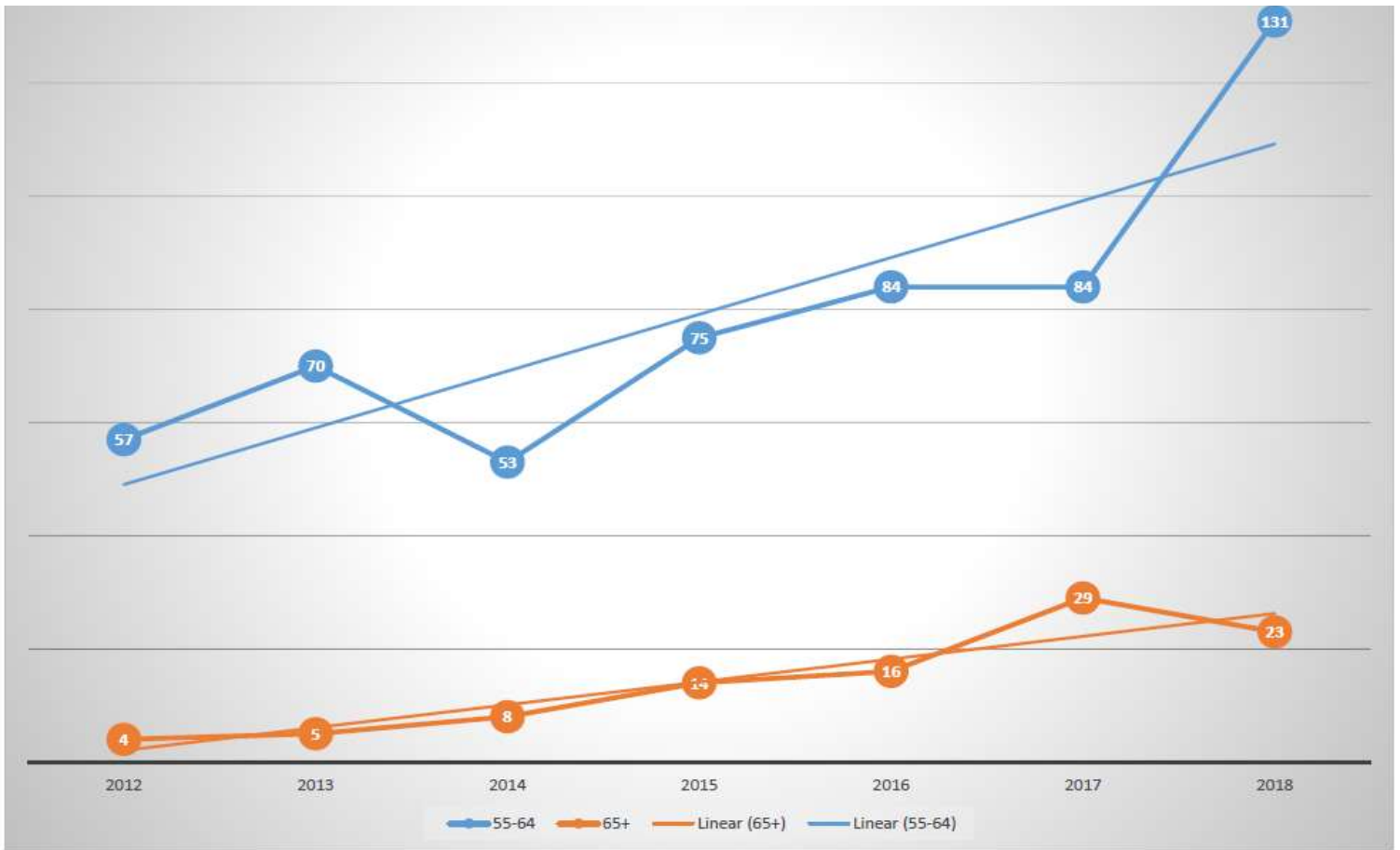
Selected information from the City of Bellingham Consolidated Plan 2018-2020

<https://www.cob.org/services/housing/Pages/consolidated-plan.aspx>

- Only 34% of Whatcom County homes are affordable to median-income earners (of all ages). This is the second lowest rate of eight counties in the Puget Sound region, and well below the state rate of 54%.
- Forty-three percent of Bellingham residents (of all ages) are either cost-burdened or severely cost-burdened; this rate is higher than both the state and national average.
- In Bellingham, senior households make up the majority of owner-occupied households that are cost-burdened.
- 1,545 low-income senior households in Bellingham are paying over 50% of household income on housing (severely cost-burdened).
- Since 2000, the median home value in Bellingham has increased by 137% and the median rent has increased by 59%.

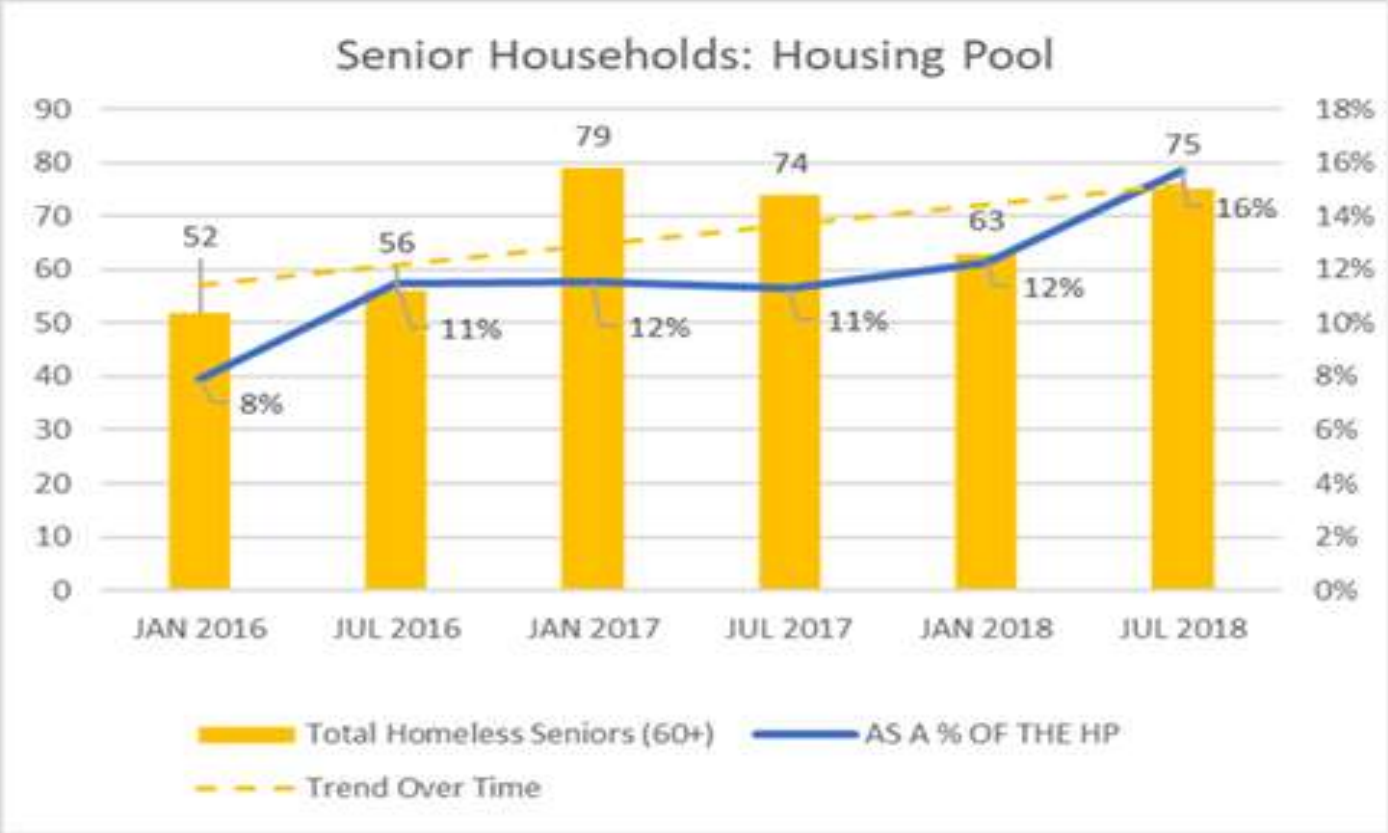
**\*Cost burden for housing refers to paying more than 30% of household income for housing (rent or mortgage, plus utilities); severe cost-burden refers to paying more than 50% of household income for housing.**

**FIGURE 2 – Number of Seniors Counted in Point in Time Counts, 2012-2018**



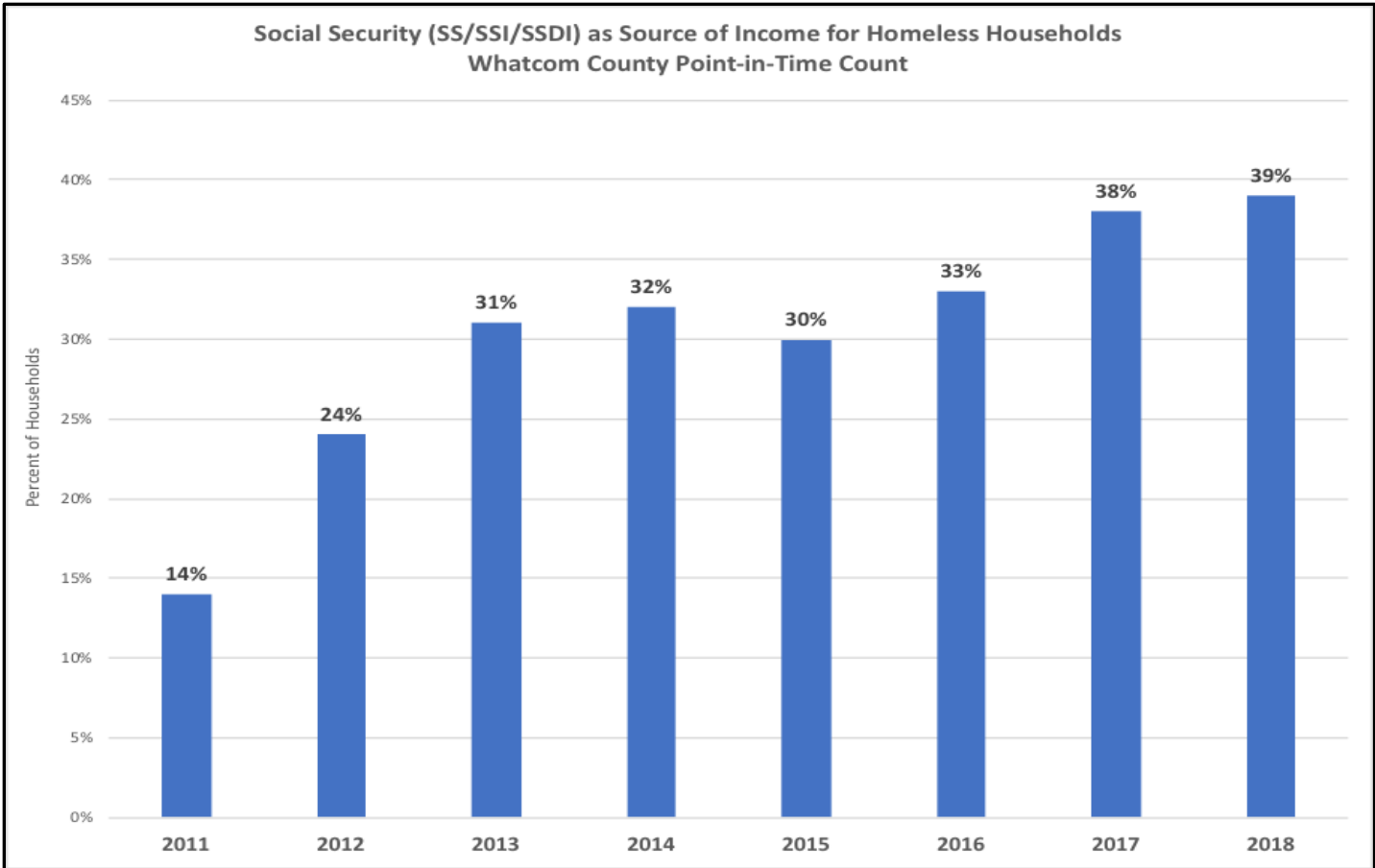
Source: Whatcom Homeless Service Center

**FIGURE 3 – Homeless Residents Age 60+ in Whatcom Housing Pool (HP), 2016-2018**



Source: Whatcom Homeless Service Center

**FIGURE 4 – Social Security as Source of Income for Homeless Households, 2011-2018**



Source: Whatcom Homeless Service Center