

BLUEPRINT UPDATE REPORT: HOUSING

This report was compiled to inform the community work session on the Aging Well Blueprint focus area of Housing, one of the six focus areas of the Aging Well Whatcom Blueprint. The purpose of the work session, held March 24, 2022, was to engage organizational partners and community members in reviewing and revising strategies for the 2022 edition of the Blueprint. Work session participants provided additional information, which was added to this report.

Housing and Older Adults in Whatcom County

What has changed?

1) New affordable housing units for older adults in Whatcom County.

- Opportunity Council is developing a property on Forest St for older adults. It will have 56 units for older adult, plus three proposed on-site childcare classrooms. The anticipated completion date is early 2024.
- The Housing Authority's Samish Commons is a multi-phase project, with Phase 2 including 53 units designated for seniors. It is expected to be completed by May/June of 2023.
- Mercy Housing is developing new housing in Barkley, with 77 family units (expected completion at the end of 2022). Millworks Family Housing, with 83 units, is in predevelopment stages. There is no formal set-aside for older adults in either property, although each property will likely serve some seniors in the one-bedroom units.
- Garden View Tiny Home Village, with an emphasis on older adults.

Information sources for **What has Changed** section: Community partner survey and discussions regarding older adults and housing (Nov 2021); interviews and other communication with housing partners; website and report review; data review (specific sources noted).

2) The housing shortage, and associated high housing costs, continue in Whatcom County.

- The county's population continues to grow, and housing supply has not kept pace with demand.
- The cost of housing continues to increase.
- Cost of housing in Bellingham has prompted more people to move to outlying communities where housing tends to be more affordable, which increases transportation needs and costs, and in some cases decreases access to services.

3) Generations Housing Program.

- A program of the Opportunity Council, the Generations Housing Program facilitated shared housing arrangements, helping seniors find roommates or host homes. This program discontinued during the pandemic and at this time, it's unclear if it will be re-

started. Even if it isn't resumed, there may be valuable lessons learned that could be applied to future efforts around shared housing.

4) Changes in City of Bellingham Accessory Dwelling Unit (ADU) regulations.

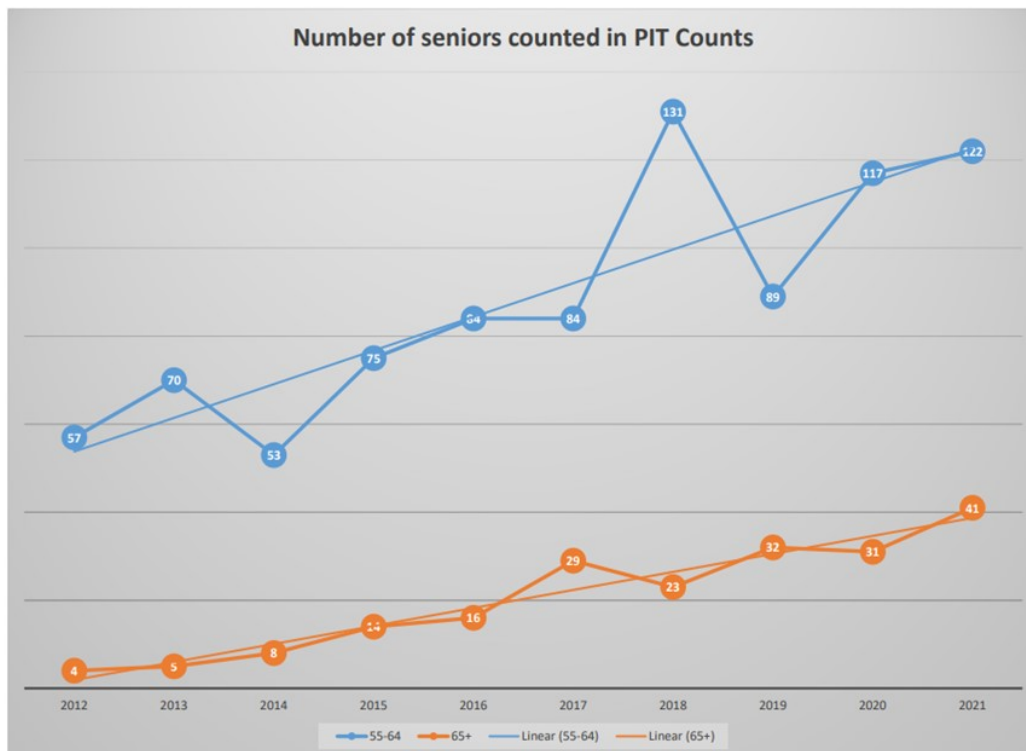
- In 2018, the City of Bellingham passed a new Accessory Dwelling Unit (ADU) Ordinance that allows both detached and attached ADUs in all Single-Family Zones of the city. This has resulted in an increase in ADU and D-ADU permit applications according to the city's [Planning and Community Development department](#).

5) Review of "family definition" (number of unrelated people who can legally live together in residential zoning districts).

- Definition will be going before Bellingham City Council sometime in the next year. See [Family Definition: Potential Amendments to Accommodate Today's Families - City of Bellingham \(cob.org\)](#) and is likely to change under state law ([Senate Bill 5235](#)).
- Such a change could facilitate home sharing and roommate arrangements that could be beneficial options for some older adults.

6) Continued increase in older adults living with homelessness.

- Though there is some year-to-year variability, homelessness among older adults continues to rise, as evidenced in Whatcom County's the annual Point in Time (PIT) Counts.
- In response to the growing number of older homeless women living with complex unmet medical needs, The YWCA Bellingham expanded their housing program in December 2020 to include five beds specifically for Senior Women with medical challenges. The program aims to help these women obtain the services and support they need to find and thrive in permanent housing. The program served 14 women in 2021 and 18 women to date, with none returning to homelessness. The YWCA provides 47 emergency shelter and supported housing beds for homeless women. Approximately 65% of the residents are over age 55.



Though the **number** of seniors age 65+ living with homelessness is less than those age 55+, the **rate of increase** for older seniors is much greater.

Seniors as a percent of persons counted in Point in Time counts:

Percent 55+ in 2012: 12%
Percent 55+ in 2021: 15%

Percent 65+ in 2012: 1%
Percent 65+ in 2021: 5%

Data Source: Whatcom Homeless Service Center

Graph provided by Whatcom County Homeless Service Center

7) City of Bellingham Home Rehabilitation Loan Pilot Program for Adult Family Homes.

- Very low interest loans (sometimes as low as 0%, depending on income) for home improvements that will facilitate starting or continuing an Adult Family Home in Bellingham.
- The loan can be used for any rehabilitation that is necessary to bring the home into compliance with minimum state licensing standards for Adult Family Homes.

8) Increase in intergenerational households.

- Nationally, the number of people living in a multigenerational household has nearly quadrupled in the past decade, with a 271% increase from 2011 to 2021 (7% vs. 26%). Economic reasons are the biggest driver of this trend; 66% say the current economic climate was a factor in their family becoming a multigenerational household, and 16% say it was the only factor.
- While data on multigenerational households in Whatcom County are not readily available, it is reasonable to assume that Whatcom County is part of this national trend, especially given the high cost of living in this area.
- Not surprisingly, the pandemic has also contributed to this shift to more multigenerational households. Among those living in a multigenerational household, nearly 6 in 10 (57%) say they started or are continuing to live with multiple generations because of the pandemic (Generations United report [Family Matters: Multigenerational Living Is on the Rise and Here to Stay](#), 2021).

9) More focus on “middle housing.”

- Among local housing professionals, there is an increasing recognition of need for more varied housing options for people of all ages, and more impetus to make changes.
- “Middle housing” is becoming an area of increased focus nationally, inspired by Daniel Parolek, an architect, urban designer, and author of “[Missing Middle Housing](#).” (AARP article on [Missing Middle Housing](#)).

Challenges

In the 2021 Aging Well Whatcom Older Adult survey, housing was among the top three most frequent responses to the question, “*If you could add or change one thing that is available for older adults and their families in Whatcom County, what would that be?*” The other top-three responses were transportation and healthcare.

CHALLENGE 1: AFFORDABILITY

- “Housing costs, both renting and purchasing, have risen higher and higher...putting affordable housing out of reach for Seniors on fixed incomes.”
- “Affordable housing at all price points. I fall into the category of too rich to qualify for Section 8 but too poor to rent on the open market.”
- “Bellingham needs to support smaller, affordable housing for middle income older adults.”

Information sources for **Challenges** and **Opportunities** sections: Community partner survey and discussion regarding older adults and housing (Nov 2021); Aging Well Whatcom Older Adult Survey (Nov 2021), and listening session with Elder Service Providers (Dec 2021).

Items in quotes are survey responses as written by the respondents.

- **Renters**
 - “[I would like] a low-cost apartment that wouldn't take all my social security to pay for - apartment right now would take all my S.S. + then some.”
 - “Low-income housing [should] be more readily available instead of waiting for years & years - and we are still waiting.”
 - “There are several low-income apartment buildings going up, which we are very supportive of, and expensive homes and luxury apartments are being built. Our landlord will end our lease in the spring because he wants to turn our apartment into an Airbnb. We may have to move elsewhere since the rental market vacancy rate is becoming ever tighter.”

- **Home-owners**
 - “Property tax exemption so that older adults can afford to stay in their own home.”
 - “Predatory realtors trying to buy homes we're living in.”
 - “Affordability of Bellingham, given my own fixed income... Yes, the home that I own has increased exponentially in value, but unless I sell it (and then, where could I afford to live????), that doesn't help pay ever increasing property taxes or home owners’ insurance.”
 - “I retired and was fortunate enough to purchase a small home that I can manage. I worry about the property taxes going so high that I won't be able to live in my home for the long term.”

Property tax reductions are available for income-eligible seniors ([Whatcom County Assessor Office](#)). These survey responses suggest that this may need to be better communicated to those who are potentially eligible.

- **Assisted Living Facilities**
 - “Very limited [housing] access for low-income seniors needing additional services such as assisted living.”
 - “Most assisted living facilities are requiring a 3-year private pay status before the residents are able to roll over to Medicaid.”
 - “Working with the community to find a way to provide extended care housing for seniors with limited incomes.”
 - “Limited housing options means that people are staying in their homes even if that not best for them. Often the only [long-term care] options are several hours away.”

CHALLENGE 2: LACK OF SUPPORTS FOR AGING IN PLACE

- **Appropriate design**
 - “There’s a missing component: some older adults don’t need assisted living, but the current apartment buildings aren’t good for aging in. [We] need some accommodations for mobility, e.g., the number of stairs and steps, easy-to-reach outlets (higher up, not down at floor level), walk-in shower vs. step over tub.”
 - “Patio, deck, or other easily accessible outdoor space is important quality of life, for mental health.”
 - “In-unit washer and dryer, or easily accessible laundry facilities - not in a basement with stairs.”
 - “Parking with easy access to apartment entry.”
 - “More one level living housing options without stairs, for aging in place.”

- **In-home assistance with caregiving, household chores, and home maintenance**

- “Having enough caregivers to provide caregiving services in the event the senior has physical or medical needs.”
- “There is an economic gap between those who can afford to pay for help vs. those without that extra money. Should be affordable and well-advertised.”
- “Is there a system out there for in-home assistance services and it just needs communicating? Or does it not exist?”

Some services for providing these kinds of assistance do exist. As these survey responses suggest, the services may need to be better advertised.

CHALLENGE 3: PROXIMITY AND ACCESS TO SERVICES

- “[We need] senior apartments that ARE NOT ASSISTED LIVING and are affordable for medium income and convenient distance to services.”
- “Retirement home or senior living options in Fairhaven, Barkley, Downtown, Fountain district - somewhere you can walk to the grocery store + other services.”
- “I enjoy living within walking distance to a grocery store, library, book store, and restaurants. I do not drive so being able to walk allows me to be independent.”

CHALLENGE 4: CHANGES IN HOUSING NEEDS WHILE AGING

- “Housing needs change over time. Condo was a good choice for a couple [participant and spouse], but now re-assessing as a single. Current situation doesn’t lead to contact with other people.”
- “I live in a 4-bedroom home and would like to downsize. But where can I do that in Bellingham? Everything is big and expensive.”
- “Give [housing] options for families who plan to care for a parent.”
- “People need to plan ahead for aging, including housing.”

CHALLENGE 5: BARRIERS TO CONSTRUCTION

- Cost of land.
- Supply chain constraints.
- Labor shortages.
- Increase in permitting costs, and more involved permitting processes, both for new construction and renovations.

Opportunities

OPPORTUNITY 1: DEVELOP MORE VARIED TYPES OF HOUSING

- “Investigate all options-- 3D printed houses in China, energy efficiency like “wrapped” houses in Netherlands. New housing can be better with the new technologies that are available.”
- “We need MORE housing, and especially affordable starter homes, **and ending homes** [emphasis added].”

- “Make it financially possible for individuals and contractors to build ADUs and DADUs, cottage housing, multi-family housing by doing away with parking requirements, extreme set back limits, requiring separate utility hookups, etc.”
- “Ways to make big houses into more, smaller units.”
- “Housing communities for older adults. Separate houses, not apartments.”
- “We need granny apartments on the bus line at Waypoint Park.”

OPPORTUNITY 2: MAXIMIZE MOBILE HOME/TRAILER PARKS

- “Senior communities of mobile homes with community spaces seem less common here [participant lived in one in Florida and noted there was no stigma associated with mobile homes].”
- “Amenities could be added [to trailer parks] like walking areas, awnings with solar panels.”
- Trailer parks can be a good source of low-to-mid income housing. The City of Bellingham issued an emergency order prohibiting sale of trailer parks being sold in order to preserve this housing supply. (Residents own the trailers, but generally lease the land it’s on. Another entity owns the land and can sell). No new trailer parks have been built in Whatcom County recently due to the increasing cost of land prices.
- There is a [Whatcom County] organization working with trailer park residents to help them cooperatively purchase the land and prevent evictions/housing loss due to land prices rising.

OPPORTUNITY 3: CREATE MORE SHARED HOUSING OPTIONS

- “I live in a great condo but realize that - as I grow older - it would be more appropriate for me to live with others. And, also, it would be more interesting to interact with people and share skills/"jobs.”
- “Need to consider social interactions – the ideal would be college apartment style with private bedroom and bathroom, shared kitchen, dining and living room spaces and shared outdoor space like a courtyard to promote interacting.”
- “Arrangements where people can look out for one another.”
- “More communal housing options. The [Opportunity Council’s] Generations program did roommate matching, elders and others, before COVID.”
- “Get rid of old laws making group housing illegal.”
- “More community focused neighborhoods. Bring back the front porch!”

OPPORTUNITY 4: FACILITATE INTERGENERATIONAL HOUSING ARRANGEMENTS

- “Multi-generational housing, and cooperative housing.”
- “Maybe the new large student housing developments will open more places for older adults.”
- “Living situations where seniors are integrated into our society instead of sequestered in senior-only housing.”
- “Communal living for families and their elders. Eldercare facilities are isolated from other generations and diminishes an elder person’s abilities and contributions.”
- “Affordable housing that is not limited to a 55+ or 65+ community.”

OPPORTUNITY 5: INCREASE AGING IN PLACE SUPPORTS

- “More support for seniors to age in their homes.”
- “Offer a connection or barter system seniors 50 + to connect with each other for services they need but no longer able to do for themselves.”

- “Volunteers to come do projects at the home, or help for seniors with yard work - small maintenance projects.”

OPPORTUNITY 6: UNDERSTAND OLDER ADULTS’ HOUSING NEEDS AND WANTS

- “Housing is being produced, but not to support seniors.”
- “Access to the kinds of places that older adults want to live in.”
- “Affordable housing for seniors that is pleasant.”

Other Assessments and Strategic Plans

Several other community assessments and organizational strategic plans include aspects of housing for older adults:

- The Opportunity Council’s [Prosperity Project 2021 Community Needs Assessment](#) is a service gap analysis of low-income households in Whatcom, Island, San Juan counties. Service gap analysis provides an index of respondents’ perceptions of service importance and availability. In the 2021 assessment, 247 households surveyed (34%) had members age 60+, for which a service gap sub-analysis was conducted. Households with person(s) over age 60 reported the greatest gaps for **housing** and **dental care** (services most important and least available).
- The Whatcom County Health Department [2018 Community Health Assessment](#) focus groups identified housing as one type of support for elders that is lacking in Whatcom County.
- The [Aging and Long-Term Support Administration Strategic Plan 2021-2023](#) includes a Strategic Objective: “*Serve individuals in their homes or in community-based settings of their choice.*” Depending on the implementation, this could be programs and services that would enhance aging in place.
- The [NW Regional Council Strategic Plan 2020-2023](#) also includes elements that could provide significant supports for those seeking to age in place, as well as younger persons with disabilities: “*Provide person-centered, in-home long term support services, well integrated with health care, for older adults and adults with disabilities to allow them to remain as independent, healthy, and safe as possible.*” This includes increasing the number of individuals served with in-home long term support services, in-home mental health, and health home care coordination, providing supportive housing; substance abuse models; hospital transitions care coordination models. The NWRC plan also outlines Supporting Family Caregivers & People Impacted by Dementia by providing support for people and families, which could support older adults continuing to live in their homes.
- The [Whatcom Housing Alliance Strategic Action Plan 2020](#) outlines some activities and outcomes that are especially relevant for older adults within the strategy “*Research, develop, and support policies and actions that increase access to more diverse housing types and improve affordability in Whatcom County and Washington State.*” Encouraging the development of diverse housing types is especially relevant to older adults’ housing needs. Another activity is, “*Review WHA annually for equity, diversity, and inclusion,*” though age is not specified as a dimension of that. Older adults could be a significant resource to WHA’s work to “*Build an effective advocacy constituency.*”