



# DRAFT ASWWU Local Agenda



On Ellis St, new dense and affordable apartments are being built for low-income seniors. Good for the climate, good for people. (Galen Herz)



## Housing Affordability and Livability


### Introduction:

ASWWU recognizes the troubling barriers students and community members face in obtaining affordable, safe, and quality housing in Bellingham. We face a shared challenge that threatens this basic human right. Rising home and rent costs are outpacing wages. The lack of affordable and quality housing options disproportionately affects marginalized communities: people of color, low-income families, first generation students, and more. These groups bear the worst effects of our housing policy; segregation and lack of access to resources like quality education and transportation. We need to change our housing policy if we are to sustainably provide homes for a growing and diversifying population.


### Protect Tenants

## ASWWU Urges Policymakers to:

- Require information on tenant rights, responsibilities, tenant support organizations, and other how-to resources be posted in rental units alongside the certificate of registration as part of the Rental Safety and Inspection Program.
- Prevent income discrimination by landlords and property management companies. We support funding for an enforcement program in to prevent discrimination.
  - Model Legislation: [City of Seattle, WA, Ordinance No. 125114](#)



**Housing cost burdens jeopardize an individual and family's ability to pay for basic necessities like food, clothing, transportation, and medical care.<sup>1</sup>** A household is considered cost burdened by the government and other housing entities when more than 30% of their monthly gross income goes towards housing costs.



We live in a community where **more than half of renters (56.5%) are housing burdened.<sup>2</sup>**

Worse, **one in five of Bellingham households were severely cost-burdened in 2015, spending more than 50% of their income on housing.<sup>3</sup>**

- Reduce the cost of entering housing by capping the move-in money and application screening fees that landlords can charge. Offer renters the right to pay their move-in costs in installments, and capping tenant screening application fees.
  - Model Legislation: [City of Seattle, WA Ordinance No. 125222, City of Berkeley, CA, Ordinance No. 7171](#)
- Decriminalize roommates by amending the definition of family in zoning code to remove antiquated 'blood law' that discriminates against poor people and non-traditional families. Establish occupancy limits by square footage of living space to prevent overcrowding as they do in North Bend, OR.
  - Model Legislation: [City of North Bend, OR, Ordinance No. 1834](#)
- Establish a Renter's Commission in Bellingham. Tenants make up roughly 54% of Bellingham's population, but none are represented on the City Council and Planning Commission.<sup>4</sup> A Renter's Commission can amplify the voices of groups historically left out of the housing discussion and provide a balance to the majority homeowner Mayor's Neighborhood Advisory Commission.

<sup>1</sup> Charette, Allison, Chris Herbert, Andrew Jakobovics, Ellen Tracy Marya, and Daniel McCue. "Projecting Trends in Severely Cost-Burdened Renters: 2015-2025." *Joint Center for Housing Studies of Harvard University*. 2015.

<sup>2</sup> [http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/projecting\\_trends\\_in\\_severely\\_cost-burdened\\_renters\\_final.pdf](http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/projecting_trends_in_severely_cost-burdened_renters_final.pdf)

<sup>2</sup> Selected Housing Characteristics, 2015 American Community Survey 1-Year Estimates. U.S. Census Bureau. 2015.

<sup>2</sup> [https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_15\\_1YR\\_DP04&prodType=table](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_1YR_DP04&prodType=table)

<sup>9</sup> "2015 Washington State Housing Needs Assessment". Washington State Department of Commerce. 2015.

<sup>9</sup> <http://www.commerce.wa.gov/wp-content/uploads/2016/10/AHAB-Housing-Needs-Geographic-Profiles.pdf>

<sup>4</sup> Selected Housing Characteristics, 2011 -2015 American Community Survey 5-Year Estimates. U.S. Census Bureau. 2015.

<sup>4</sup> [https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_15\\_5YR\\_DP04&prodType=table](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_5YR_DP04&prodType=table)

## Building Enough Affordable, Sustainable, and Equitable Housing

Before reading our policy recommendations, we urge policymakers to read the following important information:

### Segregation in Bellingham? Yes.



We've had 80+ years of federal, state, and local housing policy that favors middle and upper-class whites and disadvantages the most marginalized in our country: low-income people, immigrants, and people of color.<sup>5</sup>



Sometimes the policies are explicitly racist, such as redlining, discriminatory federal and private lending practices, and racially restrictive neighborhood covenants historically found in neighborhoods like Edgemoor.



Sometimes the policies are less explicit yet equally damaging; for example artificial scarcity caused by anti-density zoning policies. Scarcity drives up property values and the cost of housing.<sup>6</sup>



Our **current zoning in Bellingham has segregated our community by class**, and because income inequality is racialized in America, **our community is also segregated by race.**

Socio-economic spatial segregation can be seen in our elementary schools: **85% of Alderwood Elementary students are receiving free/reduced lunch**, 67% at Birchwood, compared to 20% at Colombia, 22% at Lowell.

Segregation leads to **worse housing and educational outcomes for low-income people, immigrants, and communities of color.**<sup>7</sup>

### ASWWU Urges Policymakers to:

- Decommodify housing and reduce land speculation by prioritizing the rapid expansion of Community Land Trusts (CLTs) and other mission-driven housing. Increase mission-driven housing funding, reduce their permitting costs and taxes and consider discounting vacant or underutilized city property to CLTs and mission-driven housing organizations.

<sup>5</sup> Rothstein, Richard. "The racial achievement gap, segregated schools, and segregated neighborhoods: A constitutional insult." *Race and Social Problems*, 7(1), 21-30. (2015).

<sup>6</sup> Andrew Price. Housing unaffordability is the result of artificial scarcity. Strong Towns. 2016 <<https://www.strongtowns.Org/journal/2016/4/20/affordable-housing>>

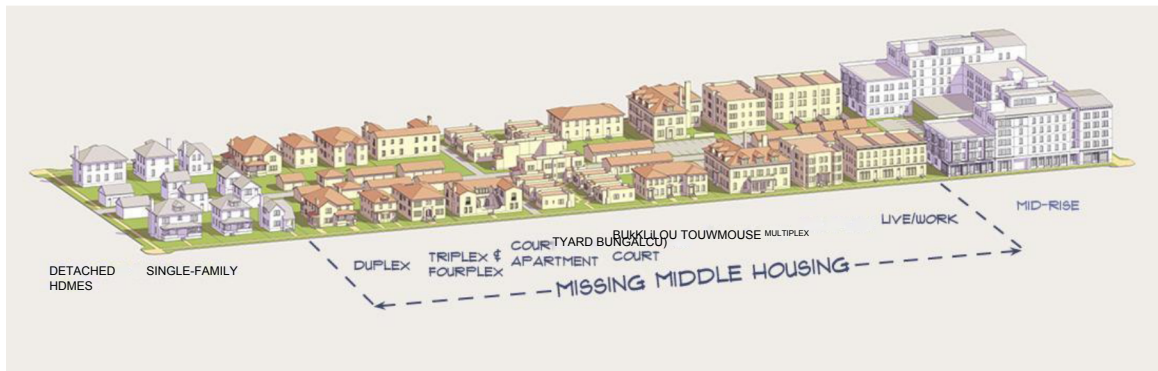
<sup>7</sup> Rothstein, Richard. "School Policy Is Housing Policy: Deconcentrating Disadvantage to Address the Achievement Gap". *Race, Equity, and Education*, pp.27-43. 2016. <[http://www.springer.com/cda/content/document/cda\\_downloaddocument/9783319237718-c2.pdf](http://www.springer.com/cda/content/document/cda_downloaddocument/9783319237718-c2.pdf)>

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- Modernize our zoning laws to allow for 'Missing Middle' architecture throughout Bellingham; housing options that represent an in-between subdivision and apartment high-rises. Building enough housing in a variety of options will allow for renting students and community members to avoid being price gouged by landlords. We recommend updating outdated zoning laws to allow a richer variety of affordable and quality 'Missing Middle' housing options in *all* neighborhoods, especially higher-income neighborhoods,
  - Model Legislation: [City of Buffalo, NY, Green Code Unified Development Ordinance](#)

## The 'Missing Middle'

'Missing Middle' housing could **curb rent and home ownership costs**, provide **walkable urban living**, and help us **grow in an environmentally responsible manner**. The Missing Middle' ranges from 1-attached unit to a 9 unit multiplex; a middle option of density and scale.



The 'Missing Middle' (Daniel Parolek)

American cities used to build rowhouses, townhouses, duplexes, apartment-courts; forms of **dense, low rise, and aesthetically pleasing housing** that are still the norm in countries like Denmark, Germany, and the Netherlands. We stopped as suburban sprawl became ubiquitous.

The 'Missing Middle' provides an option for students, young professionals, single people, young families and seniors who don't fit the lifestyle and/or economics of a single detached home or high-rise. The range of housing types **promotes mixed-income neighborhoods** to **welcome a diversity of people: people of all ages, races, and cultural backgrounds**.

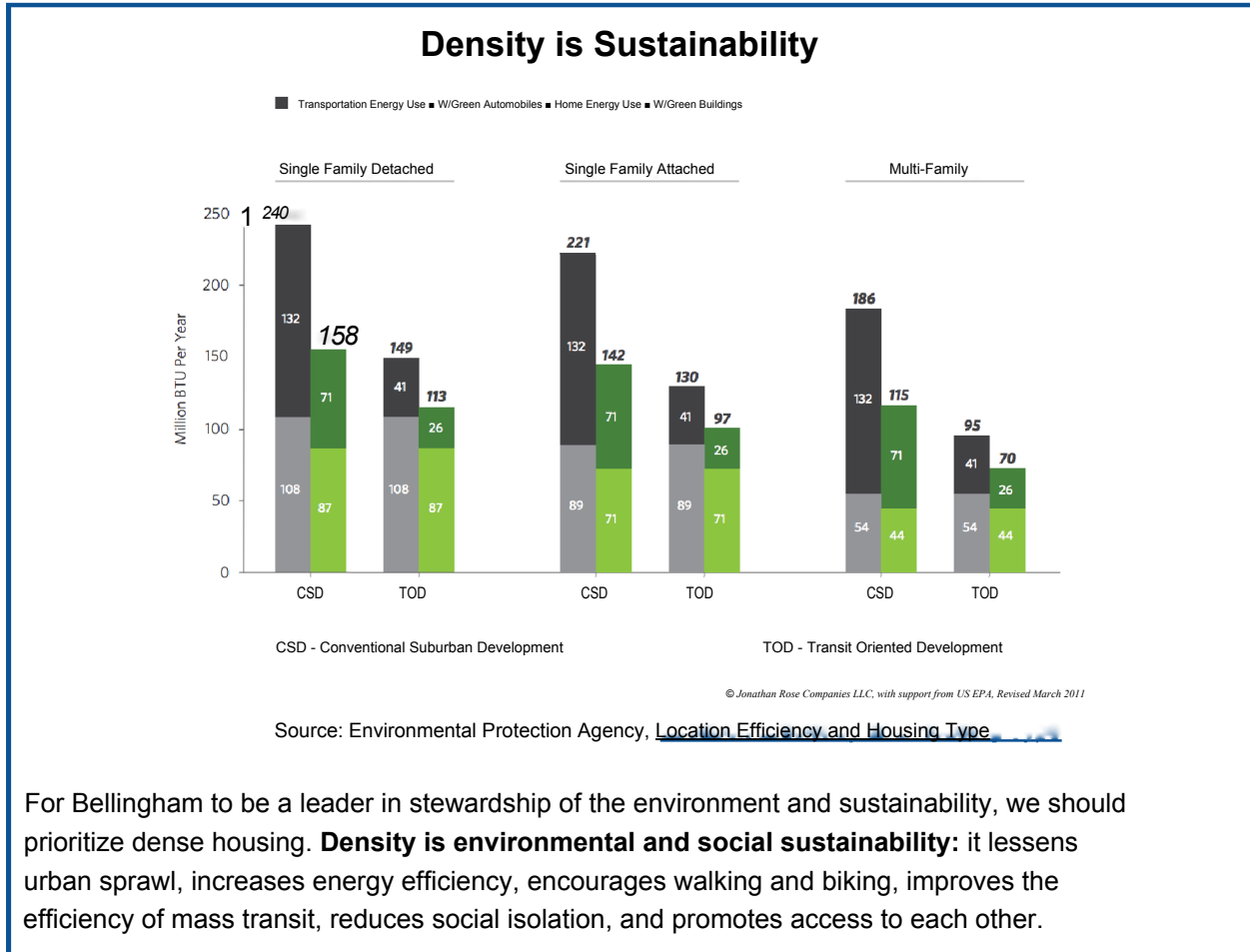
- Prioritize 'Missing Middle' and denser housing options along transit-lines in *all* neighborhoods with transitions between higher and lower scale zoning. Research shows [transit access is critical to escaping poverty](#). Mass transit and bicycle routes have the added benefits of combatting climate change, air pollution, traffic, and saving taxpayer money by reducing costly road maintenance. Ensure all planning and zoning changes encourage parks, green space, and landscaping at street level. To reflect Bellingham's



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unique identity and character, we encourage cohesion of architectural style and building materials.

- Encourage the building of backyard cottages and mother-in-law units within existing single-family neighborhoods to increase the supply of affordable housing. We believe these units offer a compelling secondary source of income for homeowners and quality housing option for youth and seniors. We recommend requiring that the property owner live on-site for at least one year after a unit is created and removing the on-site parking requirement.



**Bellingham: Playground for the rich?**



From **2000** to **2015**, the median home value increased **\$156,100** to **\$308,325**, essentially doubling.<sup>8 9</sup> In the last year, **Bellingham home values have skyrocketed up 11.7%**, with the median home value now at **\$344,400**.



Following the standard lender's advice that 'home price should not exceed 2.5 times annual income' ratio, a family **must make \$137,600 annually to afford this median home**.

Less than 13% of Bellingham families makes that type of money. <sup>10</sup> **We are becoming a city where only the very wealthy can afford a home.**

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<sup>8</sup> Profile Selected Housing Characteristics: 2000, Census 2000 Summary File 3. U.S. Census Bureau. 2000.

<[https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC\\_00\\_SF3\\_DP4&prodType=table](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_00_SF3_DP4&prodType=table)>

<sup>9</sup> Bellingham Home Prices and Values. Zillow Housing Database. 2016. <<http://www.zillow.com/bellingham-wa/home-values/>>

<sup>10</sup> Selected Economic Characteristics, 2015 American Community Survey 1 -Year Estimates. U.S. Census Bureau. 2015. <[https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_15\\_1YR\\_DP03&prodType=table](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_1YR_DP03&prodType=table)>