Call for a Housing Action Plan
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Summary

The city of Bellingham is currently facing a housing crisis. Many of the residential properties, especially on streets such as North Garden and High street have homes that were built in the early 20th century (City IQ, 2018). During this time, there was a lack of emphasis in designing sustainably due to the lack of technology and knowledge of resource management.
Older houses and apartment complexes often utilize land and resources inefficiently, “partly from poor insulation, heating and cooling mechanics, and air seal for heat retention” (Bouchee, 2016). New developments in energy conservation are constantly being discovered, and Bellingham has the opportunity to encourage energy efficiency as a standard for local housing options. Western can positively influence housing norms in Bellingham and colleges across the world through the development and implementation of a Housing Action Plan.

Housing rental rates in Bellingham are currently rising faster than Seattle’s. According to a Zillow analysis, Bellingham housing rates rose 5.6% in the last year, close to a full percentage higher than Seattle’s 4.9%. Bellingham is growing fast and our current housing market is not equipped to handle this massive influx of inhabitants. With a sales vacancy rate consistently below 2%, the demand for affordable housing is high (Fant, 2016).

In many cases, when property values and rent costs rise, people tend to move further from urban areas with high costs of living. When people are forced to commute long distances to get to work or to other major amenities, you see the carbon footprint of the area go up. Many people working in Bellingham are being pushed to areas where rent is cheaper, causing them to use a lot of gas in their commutes. We emphasize prioritizing density while undertaking this project. Bringing people closer to the places they work, shop, and live in reduces the net emissions of the area.

Emissions are not the only product of housing scarcity; the housing market in Bellingham can scare job-seekers away from moving here. Someone who could be qualified for the position may hesitate to accept if they feel conflicted by the financial burden of housing affordability, and if they do feel compelled to accept the position, they will often rely on living farther away and rely on privatized transportation to commute everyday. Talented and qualified individuals struggle to make a living in many places, simply because the costs are so high. If Western was able to provide housing assistance to current and incoming employees, our university would be able to compete with benefits offered by other colleges. Western would be able to attract a larger number of job applicants, which would allow our campus to have more opportunities for diversity, inclusivity, and representation. It is our belief that these pillars are crucial to the growth of our university.

With the guidance of Huxley Dean, Dr. Steve Hollenhorst, we are striving to address the need for sustainable, affordable housing for faculty and staff. It is the formal recommendation of
the authors of this paper that Western Washington University assemble a committee to write and carry out a new Housing Action Plan, whose goal is to provide affordable and sustainable housing options for University faculty and staff.

Definitions

Throughout this paper, certain terms will be used repeatedly that may be unfamiliar to most readers, or they may be terms we as authors wanted to clarify. Language is very important in policy making and implementation. It is crucial that we are clear and explicit about how we present our findings, define our goals, and measure our results. It is also important to keep discussions like this accessible. Often times, people can be intimidated by strange acronyms and the ostentatious writing style of academic papers and policy proposals. Fancy language and slang should not be a form of gatekeeping within our institution. As authors, we will do our best to make our language accessible and understandable for everyone who would read it.

The following are terms we have identified as words and acronyms that are important to the comprehension of our findings and suggestions. We recommend looking over them before reading the rest of the paper.

- **Sustainability:**

  There is more to sustainability than the word’s relationship with natural resources. While environmentalism is a key aspect of sustainability, it is not the only marker for measuring sustainable practices. Social and economic factors, as well as equity and health, also influence the overall sustainability of an object or entity. When we talk about sustainable practices and policies, we are talking about the all-encompassing “sustainable.”

  Additionally, “sustainable housing” can mean two slightly different things. It can be the comprehensive and holistically sustainable design of housing policies, communities, and physical structures, like mentioned above. Sometimes though, when the phrase is used, the emphasis is more directly on environmental factors. The nuance is usually clear based on context, but we will try to clarify if the term is used with environmental emphasis.
- **Affordability:**
  
  Like sustainability and natural resources, affordability has more than just monetary and financial implications. When evaluating whether something is affordable or not, important things to consider in addition to costs are: short and long term budget, non-monetary costs/requirements, environmental impacts, and effectiveness. More often than not, “affordable housing” will refer to housing options that are financially affordable Western employees. Of course though, that is with the expectation that when the long-term goals of this project are undertaken by a future committee, they will be striving for the most affordability across-the-board.

- **Vacancy rate:**
  
  The percentage of vacant rental or sales properties compared to total properties and units. The ideal vacancy rate for most communities is 7% (Kasulis, 2016). This means that on any given day, about 7% of housing options are vacant/available.

- **Housing shortage:**
  
  A community is considered to be facing a housing shortage if their vacancy rate is below 3%. A housing shortage means that there are not enough available homes and units for those in the area, high prices usually coincide.

- **Diversity:**
  
  Diversity can have a wide variety of implications. In the context of this report, diversity will generally pertain to the diversity of experiences, backgrounds, status, ethnicity, heritage, etc. of WWU employees.

- **Living wage:**
  
  Another term that can vary in it’s exact definition. Some people calculate living wage differently than others. At its core though, living wage is a wage high enough to afford housing, food, clothing, medical, and other necessary expenses.
- **AMI:**

  Area Median Income is the average income of a community. It is generally a good indicator of the income of the average resident, however unusually high and low incomes (outliers) can skew how we perceive certain areas.

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**Introduction**

John Sternlicht, CEO of the Economic Development Alliance of Skagit County said in “November of 2017 that housing shortages are hurting our region’s economy. County housing research coordinator, Kayla Schott-Bresler, added that most people in the county are cost-burdened, meaning they spend more than 30% of their income on rent or housing” (Stone, 2017). Whatcom county’s trends are similar, and the city of Bellingham is suffering the effects.

According to the University of Washington’s Runstad report, any city with a rental vacancy rate below 3% is considered to be facing a housing shortage. Whatcom county has not been above 3% in half a decade, and the trends continue to go downwards. According to the most recent Runstad report from spring 2018, Whatcom county has set a record low with the most current vacancy rates at only 1.3%. Median income residents of Whatcom county struggle to afford homes even more than those in Seattle and King county. There are not enough housing options, prices are increasing at a competitive rate, and Bellingham residents are forced to compromise. (Johnson, 2017).
In October of this year, The Western Front published an article titled “Over One Thousand Western Employees Make Less Than Bellingham Living Wage.” A WWU Information Technology Specialist named David Hamiter was in the process of negotiating a union salary contract, so he compiled and assessed enough data to determine an average “living wage” for Bellingham to reference. He “calculated the cost of the average Bellingham home to be $478,000, 30-year mortgages at an average 4.73% rate, and ended up with the figure of $59,000 to be the yearly cost of living for the average Bellingham household” (Fletcher, 2018). That estimate does not include any budget for clothes or other spending, and only allows for $100 each month for the whole family. According to Hamiter’s findings, 56% of Western Washington University’s faculty and staff cannot afford this.

The Kulshan Community Land Trust puts an income of $61,150 at 80% of Bellingham AMI. The analysis by Hamiter is more conservative and places 80% of AMI at $47,230, this is supported by data provided by the City of Bellingham as well. One hundred percent of AMI looks like $59,000 for Hamiter’s numbers, but 100% AMI is $72,500 according to KCLT and Whatcom County Habitat for Humanity. So, surely, if we were to proceed based on the figures presented by the Kulshan CLT, we would find data that indicates even more than 56% of employees are living below living wage. This is an issue that needs to be addressed from multiple angles. One of those being assistance in the area most people spend the majority of their income: housing. (Fearing, 2018).

<table>
<thead>
<tr>
<th>Income level</th>
<th>Monthly income</th>
<th>Affordable housing cost (30% of income - $150 for utilities)</th>
<th>2-bed apt rent</th>
<th>Difference (rent - affordable housing cost)</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% AMI</td>
<td>$1,476</td>
<td>$293</td>
<td>$968</td>
<td>$(675)</td>
</tr>
<tr>
<td>50% AMI</td>
<td>$2,460</td>
<td>$588</td>
<td>$968</td>
<td>$(380)</td>
</tr>
<tr>
<td>80% AMI</td>
<td>$3,936</td>
<td>$1,031</td>
<td>$968</td>
<td>$63</td>
</tr>
<tr>
<td>100% AMI</td>
<td>$4,920</td>
<td>$1,326</td>
<td>$968</td>
<td>$358</td>
</tr>
<tr>
<td>Average renter income</td>
<td>$2,340</td>
<td>$552</td>
<td>$968</td>
<td>$(416)</td>
</tr>
</tbody>
</table>

It is clear that housing is a huge pressure on the already lower-than-average budgets of over half of all Western employees. We want to see this issue addressed by the University, as we believe it is a cause that also speaks to people’s sense or reason and self-interest on all sides. Being able to offer housing assistance and options to new and current employees would make Western a more attractive contender to prospective job applicants, bolstering our reputation and
helping push our school towards progress and growth. The successful implementation of a Housing Action Plan and construction of housing developments would bring more jobs to the area and encourage growth. It’s been shown that new developments can help communities rise out of the economic slump that often comes with housing shortages (Stone, 2017). Local landlords would be forced to compete with the sustainable and affordable standards set by the University, which would encourage them to have similar prices and options as Western. This could potentially initiate positive changes relatively quickly throughout Bellingham, easing some of the burdens of the current housing crisis.

Goals

As of this proposal, the first public call for Western to create a Housing Action Committee, we identify the previously stated potential outcomes as goals for the committee to work towards. Through our research, networking, and discussions, we believe that the best way to do a housing action plan is the way that benefits not only our university, but our community. We call for a future committee, with the expectation that said committee will actively work towards improving the lives of the people who call Western and Bellingham home. We demand that the committee recognize and address the far-reaching components that make up sustainability and affordability. In addition, there must be emphasis placed on diversity, accessibility, and equity.

We have the following short and long term goals to guide this effort:

- The WWU Housing Action Committee will be established and running by 2020.
- The Housing Action Committee will be comprised of a diverse and well-qualified staff, with expertise or experience in the fields pertaining to this project.
- A Housing Action Plan (HAP) will be written and approved by 2025.
- The Housing Action Plan will provide affordable and sustainable residences for University employees. The plan will also feature an emphasis and thorough understanding of the needs of Western faculty and staff, the housing market in Bellingham, the importance of diversity and inclusivity, and recognition of the land we are on.
- Construction/development of the first housing unit(s) will be started by 2030.
- The creation and implementation of the HAP will improve staff satisfaction, challenge rising local housing costs, and encourage the growth of our university.

**Methodology**

In order to address and better understand these issues, our team needed feedback from a long list of various people. We needed insight into all of the facets that make up the scope of this project. To collect, analyze, and present our data and findings, we used a number of approaches.

We sent out a preliminary survey to the faculty and staff of Western to hone in the parameters of our project, as well as to gauge general thoughts and preferences. In addition, we created an in-depth analysis of benchmarks set by other universities in this field. The assessment of benchmarks has proven to be a key component of our proposal. We also compiled an incomplete inventory of Western’s assets that could be important financial pieces of this puzzle. Lastly, we have interviewed several professionals with insight that has been critical for our project. It is important that we understand what is necessary to consider when reaching for something so large, what hurdles others have had to jump through to achieve success, and what roadblocks we might encounter in planning and undertaking something similar here at Western.

A focus group would be less helpful for our data collection, since right now the scope is more focused on the policy and planning side of the issue, and not the more design-oriented specifics. We don’t need as much of an open forum on personal preferences right this moment, but rather a plan to start the ball rolling on this endeavor, and conversations with the professionals who can help us do that best.

Our survey was emailed out to 38 recipients, who were all identified as individuals that represented the various departments here at WWU. The email contained the link to the survey, a brief summary of who we are and what our group is working on, and a plea for those representatives to send the link along to the faculty and staff of their respective departments. The survey asked 10 questions, all pertaining in one way or another to the person’s living styles and preferences. About half of the questions were multiple choice, and the other half short answer. We created and tested our survey before we had the opportunity to attend a lecture on data gathering, and if we were able to do it again with what information we have now gained, we admit we would do certain parts differently. Through our initial survey, we found some trends that indicated a majority of the older faculty and staff already have invested in comfortable and
expensive living arrangements, so most of the respondents who were actively interested in these proposed sustainable communities were younger individuals with smaller savings. If we could do the survey again, we might have just sent it to those most likely to consider living in these spaces, to get a collection of data that more accurately depicts our average tenant. That being said however, having a large and diverse sample of 60 anonymous employees helped us to see this issue from multiple perspectives that are helpful to consider moving forward.

In addition to the inventory, we have a comparison of benchmarks set by other campuses’ working to address this project. Seeing how other institutions have done it will help Western stakeholders appreciate that it can be done and it can be done here. It will also motivate them to catch us up to the standards of other top sustainable universities. The categories we analyzed these other universities on are: their motivations for developing their sustainable housing communities, their methods of action (housing contracts based on shared ownership, subsidized loans or rent), funding sources, budgets, any prior inventory, the project’s success, and then a list of any other notable features. Our comparison is comprised assessments of other institutions and universities that have attempted faculty housing projects. These institutions are the University of British Columbia, University of Washington, and University of California Berkeley.

The University of British Columbia has achieved incredible results with their solutions for sustainable, affordable housing. They have created neighborhoods that are extremely efficient and sustainable, all while using the most affordable products available to keep costs low. We hope that more discussion can be done with UBC, and that important specifics can be discussed, including:

- What channels did they go through to garner funding and support?
- What was the process like for them? Including, how long did it take for their proposals to be formulated, viewed, and approved?
- What was their specific vision for the end-result of their project?
- What are common roadblocks that we can expect throughout this process, and what are some good ways to help us overcome them when we encounter them?

Currently University of Washington Seattle campus is experiencing a similar housing crisis that is shared between the institution itself and the city. Both the city and the university are growing at tremendous rates due to their growing competition and success. As University of
Washington (UW) continues its growth in its undergraduate student body, the size of the campus is becoming upholstering and more crowded. Currently the UW’s total student population is about 47,000 not including staff members. The size of the campus isn’t sustainable for the number of students that are in class rooms and other amenities. UW has proposed a master plan that complies different features such as student on-campus housing and different facilities to help manage the growth of UW’s population. What is similar in Western Washington University as it is to UW is the rising housing market price competing with the workforce of the city.

UC Berkeley is another university that has noticed the effects that rising housing market has on its employees as well as its students. With buying and rental prices so high near the university, faculty and students are forced to live far away from campus which leads to isolation from their community and a rise in carbon emissions. They also are finding it hard to obtain and retain qualified faculty members. In order to address this problem, UC Berkeley has created a New Century Plan that addresses affordable housing as well as a great deal of other issues the university is addressing in the next ten years. There is no state funding for faculty and staff so the university will have to fund these housing units through rent created by the units. They will balance creating nice, comfortable, sustainable units while also maintain affordability. UC Berkeley also hopes to consider joint venture partnerships that would help the university with access to private land and capital. Another useful aspect to their housing plans is that they have separated their campus properties into their own land use management categories. These categories include: 180-acre Campus Park (56% of campus space inventory), 1,000-acre Hillside Campus (2% space inventory), City Environs- Adjacent blocks (14% space inventory, 45% university ownership).

Throughout our research and planning, we found that it would be useful to interview a number of professionals who are familiar with certain elements of our proposal. We were able to find individuals who answered the questions we needed answered. We would not be able to present this proposal today without the knowledge, experience, and expertise of Kulshan Land Trust, Dr. Steve Hollenhorst, and Seth Vidaña.

Collecting this data has helped us to understand how extensively the issue of housing connects to other industries, local government, and social matters. Addressing housing in the way we hope to do will require the insight, expertise, and approval of a number of different individuals. This will not be something achieved overnight, it will require many more hours and
pages of research before tangible results will be available. It is crucial though that we begin work on this as soon as possible, as land will only become more scarce, and prices will continue to rise.

**Results**

The results from our staff survey are include:

**Figure 1:** Average distance faculty/staff members live from WWU campus.

![Pie chart showing average distance](chart1.png)

- 1-5 miles: 26.7%
- 6-15 miles: 10%
- 16-30 miles: 10%
- 31-50 miles: 10%
- 51+ miles: 5.3%

**Figure 2:** The modal split of faculty/staff member’s on a regular basis.

![Pie chart showing modal split](chart2.png)

- Car, driving alone: 15%
- Car, carpooling or ride-sharing: 11.7%
- Public transit (bus, train, etc.): 8.3%
- Bike: 5.3%
- Walk: 58.3%
Figure 3: The modal split of faculty/staff member’s commute to campus.

Figure 4: The average size of faculty/staff member’s household family

Figure 5: The average price range that faculty/staff members are willing to afford.
The survey that we sent out to Western faculty/staff members allowed us to better understand the lifestyles its employees. This is incredibly helpful because it has and will guide certain goals and figures of the Housing Action Plan. When designing anything, it is imperative to have the user in mind, and in the case of housing that is equally true. Knowing how the average employee behaves, how much they can afford, and what they want gives guidelines for those writing and following-through on the HAP.

In Figure 1: Our survey shows that 58% of faculty/staff members live within 1-5 miles of campus. This allows for many employees to utilize different forms of transportation such as biking, walking or busing as alternative, sustainable commutes. In Figure 1, the employees of concern, are primarily the staff/faculty members that are commuting between 16 and 50 miles in order to get to campus. Not only is this an inconvenience for those making the commute, it is an issue for our planet and community; as many employees commuting long distances use private vehicular transportation which raises area emissions.

Figure 2 and 3: These charts show the typical modal split that staff/faculty members use in their day to day basis and their commute to campus. In contradiction to our first figure, we found that although more than half of our surveyed staff members live in close proximity to campus (1-5 miles), we still see that 50% of our staff/faculty members still rely on private modes of transportation as their primary use of commuting to campus. We hope to see this number decrease, and we believe that providing nearby housing options and sustainably-oriented communities will do just that.

Figure 4: This chart gives us data analysis in helping us understand the family housing occupancy amongst faculty/staff members. From what our charts tell us, we see that about 55% of our faculty/staff members are either single or live with their spouse. This gives us a more profound understanding of what our constituent population consists of, and how we plan to manage our housing units based on these findings. I think in order to create a mixed-use and versatile housing construction in order to better serve the faculty/staff members of WWU as well as the possibility of City of Bellingham residents.

Figure 5: This final chart is a depiction of the estimated salary cap for housing rent for our faculty/staff members. We see that in this graph the depicted housing price range varies from
less than $799 to more than $3,000 a month for rent. Because our faculty/staff members are amongst a diverse group of professions whether it be the university technician or Head Department of the College, salary is a crucial piece in understanding how we manage to set our housing rent costs. The desired rent cost of the faculty/staff members could also relate to the quality of the housing units. Although our faculty/staff members may have a strong desire for luxurious housing units that may permit better safety and design, it would be important for us to take into consideration that the goals of our housing units are to be utilized and prioritized by individuals that are either living further from WWU campus, or those considered applicable for low-income housing. The reason we say this is important is because not only does it defeat our purpose in creating housing units for low-income, but by creating high-costing units for faculty/staff members would gentrify the community around and cause a capitalistic uprising in housing units around as well as the cost of living.

While we are still working with our sources to find out what properties WWU owns, we have discovered two land properties owned by Western in our preliminary research. One property being the 180-acre Sehome Arboretum, and the other being 6 acres on Bellingham’s undeveloped waterfront. Unfortunately, as students, we are not privy to a certain amount of information related to the University. This is why we recommend the proposed committee continue our inventory analysis so that it reflects a more accurate picture of Western’s current assets.

**Recommendations**

- Make a housing action committee
- During construction, utilize existing structures where possible
- When units are developed and offered to university employees, provide monthly and yearly housing options
- Prioritize density while maintaining comfort
- Work with KCLT

Most of all, we recommend a Housing Action Committee be created at WWU. We urge the President to charter this committee and show his support for this initiative. This committee will be vital in advancing and bettering Western, as well as the city of Bellingham. Through the
The work of this committee, Western employees will be able to enjoy the comfort of affordable and sustainable living they otherwise might not be able to find in Bellingham.

The Housing Action Committee should be made up of WWU employees with expertise in finance, planning, management, human resources, and campus affairs, just to name a few areas. However, Western employee housing will not only affect Western employees. This is why we recommend representatives from local government, housing and planning agencies, indigenous groups, and construction firms also be consulted and included in proceedings. This endeavor will require a significant amount of work at every stage, so it is important to have a number well-qualified and well-informed individuals working together.

When housing options are finally being designed and constructed, there are some features that would be beneficial to include. Densifying residential areas is an effective way to increase the use of a plot of land. Many homes built in Bellingham were not created with an emphasis on density, but rather on maximum space for fewer families or renters. It is possible though, to renovate or utilize existing structures with a new goal of density. This would allow more people to fit into the same amount of land, without incurring the costs of demolition or new developments. Additionally, in addressing this issue one must consider the different levels of need for different individuals. Some may need the option of affordable housing for a few months if they are in a transitional stage, or even up to a few years if they need more time saving for a mortgage or downpayment of a future home of their own.

**Monitoring and Evaluation**

For the future monitoring and evaluation of this project we suggest that this project be picked up again in Spring 2019. For the future class we suggest that they work with Dr. Hollenhorst to create specific plans and timelines in order for the Committee to be organized and created. We also suggest consulting with local agencies like the Kulshan Community Land Trust. Businesses like this have firsthand experience addressing housing in our community, and they would be able to offer valuable insight. The future committee should create a monitoring and evaluation process as part of their first orders of business. This will help them to be sure they are maintaining the progress and the quality of work they have been tasked with. We recommend that either the future class or the committee create an inventory of the land and properties that Western currently owns in order to have a better picture of what spaces might already be viable
and in the university’s possession. Lastly, all of the findings and efforts by the committee should be shared openly so that members of the Western and Bellingham communities find it easily accessible.

Budget

Budgeting a project of this scale can be complex, as there are numerous factors and stages to consider. The majority of our specific budget-related recommendations will be mostly applicable to the earliest phases of this undertaking. Long-term budget recommendations will be more generalized, and certainly are subject to change at the discretion of our proposed Committee.

We suggest that when this issue is proposed to University staff, the University budget a stipend to compensate the members of the committee for their time and work. If the expense of compensating all committee members is too high, deciding parties may opt to only provide a stipend for certain members, whether that be on a basis of needs or responsibility. This project will take a substantial amount of funding and may not make money for a very long time, Western should approach this project as an opportunity to work towards a stronger community, rather than a chance to make money.

Conclusion

To sum up, Western needs a Housing Action Plan. Bellingham is facing a housing shortage and it is affecting and will continue to affect the University. Other schools along the western coast of North America have already begun to set a standard for other institutions on what we owe our employees, our community, and our planet. We recommend that this project be taken up again in Spring 2019 by the same class so that a more comprehensive proposal can be developed. This issue will not go away on its own, but Western has the opportunity to address it and develop solutions.

Appendix

- Benchmarks
- Employee survey
- University goals that we reference
- Kulshan clt documents that we ref
- Wwu sustainability action plan

Works Cited


