



City of Ferndale

POVERTY TASK FORCE REPORT

MEETING DATE: June 5th, 2019

SUBJECT: Homelessness in North Whatcom County

DATE: 5/5/19

FROM: Riley Sweeney, Communications Officer

PRESENTATION BY: Riley Sweeney

SYNOPSIS: Here is an overview of the causes of homelessness in Whatcom County, the current resources available and some possible short and long term solutions.

STAFF NOTES: For the purposes of this report, I have narrowed the definition of Homelessness to include those people unable to reliably secure a place to live that includes safety, running water and a place to store food and their belongings.

Whenever possible, I prefer to use the term “people experiencing homelessness” rather than “homeless people” or “the homeless”. This word choice reinforces that homelessness is a temporary part of their experience rather than who they are as a person.

This report is intended to be a starting point for discussion, not a comprehensive overview. Wherever possible, I have included links in the text to allow readers to further explore the topic.

BACKGROUND: At any point in time, at least 742 individuals and 520 families in Whatcom County experiencing homelessness ([Whatcom County Point in Time Count](#)). Throughout the year, hundreds more face the prospect of losing their homes.

According to a recent U.S. Conference of Mayors study, people remain homeless for an average of eight months.

But averages tend to mask the diversity of the homeless population. While many are homeless for only a short period of time, about 20% are homeless for long periods of time or cycle in and out of homelessness.

According to the [National Law Center on Homelessness and Poverty](#), the leading causes for homelessness are

- Lack of Affordable Housing
- Insufficient Income/Unemployment
- Domestic Violence
- Mental Illness/Substance Abuse
- Racial Inequality

We will be dealing with Mental Illness/Substance Abuse at a future meeting and there are little resources/materials on racial inequality in Whatcom so I'm focusing on the top three causes for this report.

Lack of Affordable Housing



Ferndale, and the greater Whatcom County area, have experienced a steep population boom in the last ten years however home construction has not kept pace with the demand. This has impacted both homeowners and renters.

Since 2000, the median home value in Whatcom County has increased by 137%, the median rent has increased by 72%, while the median household income has only increased by 46% ([Department of Housing and Urban Development](#)).

Current Resources Available:

The Opportunity Council of Whatcom County is the lead organization tasked with addressing homelessness locally. They provide short-term, transitional and permanent housing for people through their community partners. Greg Winter, Executive Director of the Opportunity Council, will be attending our meeting to elaborate on the services they provide.

They also provide eviction prevention and legal support for those experiencing homelessness.

The Bellingham and Whatcom County Housing Authorities facilities block grants to build rent-controlled properties aimed at providing housing to residents who are low-income, elderly or experiencing disabilities.

The Interfaith Coalition of Whatcom County also provides low-income housing specifically aimed at keeping families united, including five housing units in Ferndale thanks to a partnership with the City.

Potential Solution (Short Term)

Permanent supportive housing: Permanent supportive housing pairs long-term rental assistance with supportive services. It is targeted to individuals and families with chronic illnesses, disabilities, mental health issues, or substance use disorders who have experienced long-term or repeated homelessness.

Rapid re-housing: Rapid re-housing provides short-term rental assistance and services. The goals are to help people obtain housing quickly, increase self-sufficiency, and stay housed.

Public Housing and Voucher Programs: Administered by HUD, public housing and voucher programs provide decent and safe affordable housing for low-income people and play a critical role in reducing homelessness.

Housing Choice Voucher Program (commonly known as “Section 8”) has become the dominant form of federal housing assistance. The program, which provides vouchers to low-income households to help them pay for housing in the private market, has been found to sharply reduce homelessness.

Public housing is federally-funded housing that is rented at subsidized rates to eligible low-income families, the elderly, and persons with disabilities.

While both public housing and housing vouchers are proven to end homelessness, only one in four households that are eligible for such assistance receive it due to lack of funding.

Potential Solutions (Long Term):

Incentivize Housing Construction: Cities can offer incentives for various models of housing. Currently the City of Ferndale is offering an incentive for multi-family developments within our downtown area and a larger incentive for a catalyst project which would include at least 15 housing unit.

Provide Flexibility for Development of Alternative Housing Models: Right now, City code prevents or limits non-traditional developments like tiny homes, co-housing or low-cost options like cob or strawbale home construction. Providing flexibility on these issues could allow for more housing.

Public/Private Housing Partnerships: The federal government provides block grants to create affordable housing developments in larger cities and communities. Ferndale should soon qualify for one of these public/private partnerships through the Whatcom County Housing Authority.

Insufficient Income/Unemployment



Low-income households are typically unemployed or underemployed due to a number of factors, such as a challenging labor market; limited education; a gap in work history; unreliable transportation or unstable housing; poor health or a disability.

For those who are low-income but employed, wages have been stagnant and have not kept pace with expensive housing costs.

Current Resources:

The Worksource Center in Bellingham is a free resource that helps connect the unemployed and underemployed with job opportunities, job skill trainings, career mentors and more.

Many of those who experience homelessness are unable to work due to a disability, or are not able to quickly earn the money they need for rent. If eligible, these individuals may be able to receive cash assistance from

- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)
- Supplemental Nutrition Assistance Program (SNAP, commonly referred to as “food stamps”)
- Women, Infants, and Children program (WIC)

Potential Solutions (Short Term):

Subsidized PO Boxes/ID Assistance. One of the significant challenges to getting and holding onto a job is having a steady address and photo ID. Removing those barriers can help.

Funding/Supporting Career Fairs in Ferndale. Working with local businesses to connect locals with jobs.

Potential Solutions (Long Term):

Investments in Public Transit. Reduces the requirements to have a car to hold a job.

Raising the Minimum Wage. Directly impacts the underemployed and boosts wages across the spectrum.

Support Steady Schedule Requirements. For many part-time workers, retail and customer service companies schedule them in an erratic fashion, making it difficult to hold down a second job. Some states have banned this practice, requiring schedules be provided at least two weeks in advance and have some measure of reliability.

Support for Childcare Subsidies. For working families, the high cost of childcare can be a significant impediment to steady work.

Domestic Violence



Domestic violence is the number one cause of homelessness among women in Whatcom County. The immediate need of a survivor fleeing domestic violence is safety. Some survivors may be able to safely stay in their own home with some additional financial support through rental assistance while others may require a stay in an emergency shelter or transitional housing program before re-entering their own independent housing.

Short- or long-term rental assistance can be used to help survivors exit shelter and regain housing. Having an affordable place to call home is crucial for this population, to both reduce their risk of homelessness as well as the possibility of future violence. Research indicates that families that receive a housing subsidy after exiting homelessness are far less likely to experience interpersonal violence than those that do not.

Current Resources:

Dorothy Place is a secure 22-unit facility in Bellingham that provides support services and housing for families and individuals who have experienced or are survivors of domestic violence. Support services include case management, vocational classes, and goal setting. It is managed by the Opportunity Council.

Lydia Place is a nonprofit that provides emergency, transitional and permanent supporting housing for those experiencing domestic violence and homelessness.

Domestic Violence and Sexual Assault Services (DVSAS) provides education, support, case management and prevention services for women and children fleeing domestic violence. They also co-manage a shelter with Lydia Place.

The City of Ferndale also funds a full-time domestic violence prevention specialist, Susan Marks, who works with the school district to prevent domestic violence before it begins.

Potential Solutions (Short and Long Term):

- **Continue funding programs in place.** Expand their reach.