North Whatcom Poverty Task Force

2020 Final Report

Recommendations and Next Steps



Introduction

On any given day, there are over almost 1,000 people in Whatcom County¹ that are homeless or unsheltered, with many more one misfortune away from poverty. As our community grows, it is essential that the City looks forward to addressing the concerns of our most vulnerable.

In February of 2019, the Ferndale City Council formed the North Whatcom Poverty Task Force, a temporary advisory body tasked with exploring the needs for the greater Ferndale community and presenting a set of recommendations to the Ferndale City Council that will address the impacts of income inequality, homelessness, food insecurity and rising housing prices.

The Task Force was composed of representatives with experience in social services, health care, the business community, and direct experience with poverty. It included residents from within Ferndale, as well as from the greater Ferndale area.

¹ 2019 Whatcom County Annual Report on Homelessness, Point-in-Time Homeless County. Available online at https://www.whatcomcounty.us/DocumentCenter/View/41863/Results-of-2019-Point-In-Time-Count-of-Individuals-Living-Homeless-in-Whatcom-County

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The goal was to examine the experience of poverty in North Whatcom County and draft a list of recommendations for the Ferndale City Council that addresses these issues. The recommendations would look at immediate, short-term and long-term solutions to poverty.

Poverty is a systemic challenge with a wide array of causes, symptoms and solutions. To be the most effective, the task force was narrowly focused on what changes the City of Ferndale could enact, although poverty does not stop at the city limits.

Over the next year, the Task Force met monthly with subject matter experts to delve into different dimensions of poverty. The recommendations in this document owe much of their background and suggestions to our subject matter experts, and the City is thankful for their participation in the process.

Subject Matter Experts Who Contributed to This Work:

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Poverty in North Whatcom County

There is a common assumption that poverty is only a problem in the big cities, however poverty in the smaller cities is an ever-growing issue - it just takes different, less visible forms.

In terms of homelessness, there are few residents actually living on the streets, but many are living in their cars or in places not suitable for habitation (tool sheds, barns and attics). There is a perception that the cost of living is lower out in the county but the average rental price in Whatcom County is \$1,850, which is identical to the rental price within the City of Bellingham². The median home price in Whatcom County is actually higher than in Bellingham and is rising at a faster rate³.

Although it is rare to see a panhandler on the streets of downtown Ferndale, one in six Ferndale residents use the Ferndale Food Bank⁴ to meet their basic needs.

Transit, health care and social services have all made strides forward in the last decade, but it still takes over an hour to travel from Ferndale to Bellingham by bus, making it more difficult for those in need to stay in the community that they love.

² "Incomes can't keep pace with rapidly rising housing costs", Bellingham Business Journal, 03/20/19. Available online at http://bbjtoday.com/blog/incomes-cant-keep-pace-with-rapidly-rising-housing-costs/36846/

³ "Whatcom Housing Rental Rates rising faster than Seattle's", Bellingham Herald, 04/02/2018

⁴ Suzanne Nevan, Director of the Ferndale Food Bank speaking to the NWPTF on 07/06/19. Available online at https://www.cityofferndale.org/PTF/LS_70399.wav

Even the youth of Ferndale are affected. According to a report by the Opportunity Council on youth in crisis, 3.5% of students enrolled in the Ferndale School District experience a housing crisis during the school year⁵. That is approximately 120 students.

The impacts of poverty on a growing community can be devastating. Increasing crime rates, drug abuse, and truancy are some of the symptoms, but the real danger is that the community will become unaffordable and inaccessible to the people who have lived, worked and grown up here for generations. There is a pressing need to plan not just for our growth, but for our most vulnerable to ensure that Ferndale remains the city of opportunity for all.

Organization of Recommendations

To help organize the broad array of possible solutions, this report is divided by category with a brief introduction of the challenges in each sector. There is no silver bullet for solving system-wide challenges, however with a concerted effort, and approaching the problem from multiple fronts, the impacts of poverty can and will be mitigated over time.

Obviously, each solution will need to be weighed on its own merits, however as a whole, this document represents a substantial step forward in solving these challenges.

Finally, there were a few recommendations that the Task Force felt were absolutely essential to making progress in our community. They are highlighted with a green button (like this:)

⁵ "A Home for Everyone: Whatcom County Coalition to End Homelessness 2018 Annual Report." – Youth Homeless Count. Available online at: https://www.oppco.org/wp-content/uploads/2019/06/FINAL-Whatcom-2018-homeless-count-report_06292018.pdf



<u>Homelessness</u>

"The number one cause of homelessness is not having a house to live in. Period."

- Greg Winter, Executive Director of the Opportunity Council

When considering the challenges of poverty, the conversation naturally turns to homelessness which can be the most visible symptom of poverty. People picture panhandlers on street corners and people sleeping under bridges, but this hides the diversity of the challenges for those experiencing homelessness.

Homelessness can take many forms. It can be sleeping on the street, but it can also be sleeping in a car or sleeping on a couch or in a garage for a few weeks at a time, unable to secure a permanent address.

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

For the work of the Poverty Task Force, it was essential to zero in on the causes of homelessness and especially the residents who are struggling to get by, being only one turn of bad luck from losing their place to live.

According to the National Law Center on Homelessness and Poverty⁶, the leading causes for homelessness are:

 $^{^6}$ "Housing and Homelessness in the United States". Available online here: $http://nlchp.org/wp-content/uploads/2018/10/UPR_Housing_Report_2014.pdf$

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

Each of these are complex and multifaceted challenges and many of the efforts to combat homelessness are focused on the countywide level. The City does not have the need nor the resources for a homeless shelter like the Lighthouse Mission or a mental health triage center like the one being built in Bellingham, however, there are some concrete steps the City can take to improve conditions and provide upward mobility for those experiencing homelessness.

The best steps the City can take are preventative. It is much more effective to help Ferndale residents avoid the depths of poverty than deal with the impacts of them living without a home.

That said, there are still plenty of steps the city can take to improve conditions in Ferndale for those experiencing poverty and homelessness.

Recommendations for 2020

Establish Cold Weather Protocol for Opening a Warming Station

A warming station is a facility where residents can get out of dangerously cold weather and stay during the daylight hours. Currently, there is not a warming station established outside of Bellingham meaning that those without heated shelter must spend their nights and days in Bellingham rather than staying in the community where they have roots. A daylight shelter requires a willing partner, a policy that establishes a temperature-based trigger point when it is opened and communication with law enforcement that it is available. At this time, an overnight shelter is not desired as the County has established more than enough capacity to meet the need.

Utilize the Homeless Outreach Team (HOT) in Ferndale

Currently, the Bellingham Police Department works with the Opportunity Council to develop the Homeless Outreach team, a team of volunteers that make one-on-one connections with those living on the streets to help connect them with services and provide an interface that is not necessarily law enforcement. The Task Force recommends that the City develop a similar, smaller-scale, program here with a focus on reaching those living in non-habitable situations (sheds, outhouses, broken RVs, etc.).

Identify a Location and Partner, Update City Code to Allow for "Safe Parking" in Ferndale

For many experiencing homelessness in Ferndale, it means living in their car. While not ideal, it can provide some shelter from the elements and limited privacy. However, with limits on the amount of

time a car can be parked in any one place, there is a need for "Safe Parking," which includes a specified location, a partner organization that can provide access to a bathroom, and clearly defined rules to prevent abuse. When implemented in other communities, it can provide those living in their vehicles some modicum of protection from theft and harassment while they work to improve their condition.

Build a Ferndale Social Services Directory (Housing, Service Providers, Resources, Events, etc.)

One of the major barriers for those in need receiving help is information. Even those tasked with assisting those in need are at a loss as to who to contact and what resources are available. Most of the materials the Poverty Task Force reviewed were Bellingham-based despite speaking with several Ferndale-based service providers. The City, in consultation with the Ferndale Community Resource Center, should develop an up-to-date directory of local resources and distribute it to service providers in the City.

Meet and Greet with Social Services in Ferndale

Several of our subject matter experts noted that many of the service providers have not met or are unfamiliar with the minimal social services structure in Ferndale. There are often questions about who to call for what, and those in Ferndale have expressed similar confusion. Therefore, the City is moving forward to host a meet and greet for all interested in September and is currently working with the Opportunity Council to make that happen.

Recommendations for the next six years



Provide Full-Time Staffing at the Community Resource Center

Currently the Ferndale Community Resource Center is only open four days a week, 9:30 am to 12:30 pm, although they recently expanded to being open one Saturday morning a month. It is staffed entirely with volunteers, who are passionate, but not necessarily trained or certified in social work.

The Ferndale Community Resource Center is a critical link in the social safety net for those experiencing poverty in Ferndale. They provide clothing, job search assistance, toiletries, food, bus vouchers, laundry vouchers and a warm spot to stay.

With a full-time employee, the Community Resource Center could expand services. This would allow the Resource Center to be eligible for several grants, bringin the Department of Social and Health Services (DSHS) to do visits with clients and provide training opportunities for the County Health Department and other expanded services.

There could also be an expanded marketing effort to increase awareness about the Ferndale Community Resource Center and make it into a one stop shop for civic engagement opportunities and resources. It could also potentially serve as a small cold weather shelter.

This work would require a full-time staffer and a dedicated funding source. Staff is working on a potential job description but recommends this proposal in conjunction with a funding source.

Work with Homeless Outreach Team and Ferndale Community Resource Center to Establish Better Communication with Vulnerable Populations

One of the largest challenges in an emergency is getting information out to the public and that is additionally difficult for vulnerable populations that may not be receiving online updates. Building these communication networks is essential. The City should invest the time and outreach to ensure there are good methods of communication with this population in the event of an emergency.

Establish a Cold Weather Overnight Shelter in Ferndale

Currently, all the cold weather shelters are in Bellingham meaning that residents need to travel during icy conditions to check in to those facilities. A Ferndale-based overnight shelter during cold nights would allow them to stay in their community even during dangerous temperatures. Similar to the warming station, a clear cold weather policy would need to be established in conjunction with opening a shelter.



Lack of Affordable Housing

"You can't focus on school or do well at work without a safe place to sleep. That's step one.

- Steven Gamage, Ferndale Police Department

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%⁷.

With housing costs consuming a larger portion of a household's income, the result is poor nutrition, decreased health and the chance that one bad event - a broken-down car, an injury or illness - can push a household into poverty.

There needs to be a dramatic effort to increase housing supply and specifically affordable housing in the City of Ferndale. While the recently approved Catalyst projects will provide market rate housing, this will be inaccessible to those struggling to get by.

To address this issue, the North Whatcom Poverty Task Force recommends the following actions:

Recommendations for 2020



The City Should Place an Affordable Housing Levy on the November 2020 Ballot

Utilizing the funding opportunity available to the city under RCW 84.52.105, the City may place on the ballot an affordable housing property tax levy for consideration by the public. If passed, the levy funds would be used to increase the supply of affordable housing in Ferndale, provide housing related services such as eviction prevention and landlord outreach, and assist low income households in becoming homeowners to promote stability in our neighborhoods.

Other communities in our area have passed similar measures such as Anacortes, Bellingham, Jefferson County, Ellensburg and Olympia. This measure would be preventative, working to keep housing affordable in Ferndale rather than dealing with the consequences as people are pushed out of their homes.

Local funds approved by the public and allocated by the City can have a direct and measurable impact on the challenges of affordable housing within the City of Ferndale. By passing a local levy, this would ensure that the funds allocated are spent in the most effective manner possible to support our community.

These funds could then be leveraged as matching funds for grants from the Department of Housing and Urban Development, the Department of Agriculture, the Washington State Housing Finance Commission, and numerous other public and private sources.

The council will need to take a vote to put the measure on the ballot. It would then need to pass with 50% plus one vote to go into effect.

At a following meeting, the North Whatcom Poverty Task Force will present their proposed Affordable Housing Levy measure and related documents for consideration.

⁷ Department of Housing and Urban Development

Recommendations for the next six years

Utilize a Portion of Michael Moore Park for Development into Affordable Housing



One of the challenges for affordable housing is locating the housing within an existing neighborhood without changing the character of that neighborhood. Currently, the city owns Michael Moore park which is one of the least utilized parks in Ferndale.

Originally conceived as a possible loop trail, the park was never developed beyond the playground and the nearby busy road makes it a less-than-ideal location for future park development. However, it is flush with another neighborhood and has easy access to transportation which would make it a natural place for affordable housing.

Align City Zoning and Policies to Allow for Density within City Core

There is a need to dramatically increase the number of available housing units and adding density will help accomplish that goal. This includes expanding the ADU program the city implemented in 2017, continuing the Multifamily Tax Exemption program and continuing to refine the city zoning requirements to allow for more housing units.



Hunger

"Food is absolutely essential to our human experience. Without quality, nutrient-dense food to eat, we simply cannot go on."

- Suzanne Nevan, Executive Director of the Ferndale Food Bank

At any given time in Whatcom County, one in every six residents does not have enough nutritious food to eat⁸. Economic pressures have pushed more residents to experience food insecurity while budget cuts at the federal level, including government shutdowns, have impacted services here in Whatcom County.

On April 1, 2020 an estimated 75,407 will lose access to the Supplemental Nutrition Assistance Program (SNAP) which is commonly known as food stamps. This is compounding similar cuts in 2018. As a result, visits to the Ferndale Food Bank continue to increase at an average of 14% each year over the last four years.

The Ferndale Food Bank is an essential link in providing nutrient dense food to all who need it. They utilize partnerships with the Community Garden, local farmers and businesses, but they are limited by volunteers and resources. They do weekly distributions both onsite and at remote locations for needy populations.

Hunger takes many forms, including students without lunches in the schools, families skipping meals or eating empty calories because they are cheap.

In the United States, healthy food is expensive. Fresh produce can get pricey, while heavy calorie junk food is cheap. For those living near the edge of poverty, residents may find some food that gets them through the day, but it has long-term impacts on their health.

Similarly, good food takes time to prepare. Instant food is high in salt and preservatives. Cooking meals can be a luxury if you are working two jobs and raising a family.

⁸ Whatcom County Health Department, "Hunger in Whatcom County" 2018

Sometimes, there are simply no locations to purchase quality food. Bellingham was recently confronted with this situation where Albertsons closed in the Birchwood neighborhood, shutting down the only grocery store within a three-mile walking stance. This forced residents without transportation to rely on convenience stores, dollar stores and other non-grocery locations for their food, which drastically impacts the quality of their diet. This is called a food desert.

In east county, the situation is even more dire, with most of the foothills being without a reliable grocery store to purchase fresh produce.

Here in Ferndale, we have two grocery stores, however, both are on the south side of the river. If there was a large-scale emergency that impacted the bridges, the north side of town would have to travel quite a distance by car to purchase food. The Quick E-Mart on Portal Way has some produce, but not a large variety of groceries.

Recommendations for 2020

City works with Ferndale Food Bank to Recruit Volunteers, Internships

One of the main challenges the Ferndale Food Bank faces is having enough consistent volunteers to facilitate food distributions. The City could use their communication channels to help recruit and retain long-term volunteers.

Recommendations for the next six years

Second Community Garden at Oxford Park

Currently the City provides space for the Ferndale Friendship Community Garden that helps grow produce for the Ferndale Food Bank. In an effort to augment these efforts, the City has discussed installing a second community orchard/farming space at Oxford Park in conjunction with Vista Middle School, the FFA or another community organization. This project is part of our Parks Master Plan and would need to be added to the Six Year Parks Capital Projects list.

Capital Facilities Needs for the Ferndale Food Bank

The Food Bank will need a larger location at some point — a combination facility that has distribution on the bottom floor, offices for social services on the second floor and low-income housing on the third floor would be ideal. The first step would be identifying a location and developing a site plan/grant application. This could be done in combination with the Ferndale Community Resource Center.

Funding Needs for Food Education

The federal government continues to reduce the funding for adult and youth food education services which are a critical component in fighting systemic hunger. This funding directly impacts programs in

Ferndale through the Ferndale Food Bank. With better food education, residents can prepare more nutrient dense food rather than prepackaged nutrient poor food or fast food.

The City should lobby the state and the federal government to expand and not defund these programs.

Continue Support for the Ferndale Friendship Community Garden

The Ferndale Friendship Community Garden is an essential component of the Ferndale food system. It allows residents without space to grow their own food for minimal cost and provides thousands of pounds of produce to the Food Bank each year. Currently, the City provides the space for them adjacent to the Bergsma House, however, they need a new coordinator and have some ongoing maintenance needs. The City should continue to explore ways in which they can support this vital program.



Transportation

"Our mission is to continue to provide safe, reliable and efficient service for all of our residents."

Maureen McCarthy, Outreach Director for WTA

It is easy to view transportation as it applies to poverty through a single lens, public transportation, but that does a disservice to both public transit and those experiencing poverty. For those struggling to get by, a car is a lifeline to employment, services and a place to sleep. Public transit can be a replacement, but if it is to be successful, it needs to be rapid, frequent and used by more than just the working poor.

Furthermore, transportation involves more than commuting. It involves walkways to public areas that are accessible, such as ADA compatibility for buildings and businesses and the ability for people to get to work, housing and leisure without major barriers.

The Whatcom Transit Authority (WTA) is the sole bus service provider in North Whatcom County and the only public transit system accessible outside of Bellingham. In 2018, residents took more than 4.5 million trips on WTA buses.

Service to the City of Ferndale starts at the Cordata Station in Bellingham and arrives at the Ferndale station at 6:35 am, does a loop up to Thornton, Church and then back down to Cordata again, arriving at 7:30 am. This route continues every hour until the last round at 9 pm.

There was a cross-county route that connected Lynden, Ferndale and Everson that was funded for a year as a pilot program, but it did not have the ridership to justify continued use and was discontinued at the start of the summer last year.

If a resident qualifies based on the American Disabilities Act (ADA) for paratransit service, the WTA will help transport that person throughout their service map. They utilize a van designed to assist those with disabilities that cannot make it to the fixed routes, either because it is too far to the bus stop or the bus stop is too far from their final destination.

Beyond public transit, there are accessibility needs throughout the city. Whenever the City or a developer updates a piece of infrastructure, it needs to be updated to be compatible with the ADA. This means accessible sidewalks, crosswalks, bathrooms, doors, ramps and more.

This is a legal requirement but requires constant vigilance and can be impacted by other city decisions. For instance, in 2016, the City passed rules allowing for sidewalk dining for restaurants downtown. As those businesses added outdoor seating, it began to add obstacles to those navigating our sidewalks and requires constant monitoring by city staff to ensure those walkways are clear for those who need it.

For vulnerable populations in Ferndale, it is essential that they are able to easily move through the city, whether commuting, recreating or shopping. The city and the community has a responsibility to ensure that everyone has the access they need.

Recommendations for 2020



Assess WTA Ridership as Unity Care NW on Portal Way Becomes a Regional Health Care Center

Currently, WTA ridership does not justify more routes to the City of Ferndale, but assessments were last undertaken before the opening of the new Unity Care NW facility on Portal Way. As this will surely impact ridership, the City should work with WTA to expand bus access to the City.

Recommendations for the next six years

Continue to Support Multifamily Development Near Other Multifamily Development

The most impactful thing the City can do to lower barriers to people using the bus is to encourage multifamily development next to other multifamily developments. This allows the WTA to target bus routes where there are the most users. Design standards and plan review should be utilized to encourage multifamily development where it is close to the street, providing quality sidewalks and accessible ramps. Continue the City goals of dense multifamily development in the urban core and full street improvements adjacent to multifamily developments.

Investigate Free WTA Ridership Program for Ferndale-based Events

Currently the WTA offers free rides the entire week of the Northwest Washington Fair in Lynden, providing a substantive boost to bus use for that community. The City should advocate for a similar free ride day for Ferndale-based events, possibly the Old Settlers Weekend or the Ferndale Street Festival.

Install/Expand Access to More ADA Compliant Public Restrooms

Accessible bathrooms can be a serious issue for those with mobility challenges. The City should expand access to their ADA public restrooms at the Riverwalk and Star Park, including longer hours and continued maintenance.

Involve Ferndale Community Emergency Response Team in Local Emergency Response Drills

Ferndale has an active Community Emergency Response Team (CERT) which provides the public training and organization on how to best assist in a crisis. When a disaster strikes, those with transportation challenges are often impacted the hardest. The City should coordinate with the Ferndale CERT team on the best ways to facilitate evacuations and support during emergency situations for those with mobility challenges.



Youth in Crisis

"It is the hardest when poverty prevents someone from completing their potential"

Emilio Vega, Jr, Executive Director for Northwest Youth Services

In 2018, the Whatcom County Health Department, the Opportunity Council and the City of Bellingham teamed up to study homelessness with a focus on youth⁹. In that report, they identified 150 youths counted as being literally homeless. This accounted for 18% of the total homeless population. Beyond that, they counted an additional 46 youth households that were unstably housed (couch surfing with friends or relatives on an interim basis to avoid becoming homeless). The Ferndale School District also tracks their youth homeless population and identifies 3.5% of their student population as experiencing a housing crisis during the year - this accounts for approximately 120 students.

This issue is compounded when looked through the lens of our Lesbian, Gay, Bisexual, Transgender or Questioning communities. 35% of homeless youth in Whatcom County identify as LGBTQ, while nationally, 20-40% of homeless youth identify as LGBTQ.

Of those LGBTQ youth, 40% attempt suicide before the age of twenty-one due to the trauma they are experiencing.

Youth homelessness is a rapidly evolving challenge especially in Washington State. Washington had the sixth highest number and eighth highest rate of students experiencing homelessness in the 50 states

⁹ Available online here: https://www.oppco.org/wp-content/uploads/2019/06/FINAL-Whatcom-2018-homeless-count-report_06292018.pdf

and the District of Columbia.¹⁰ Students experiencing homelessness are in every grade level. Grade 12 has the largest number of any grade, and about half are in kindergarten through Grade 5.

Extending beyond homelessness, hunger and poverty has an extremely detrimental impact on student performance. Poor student performance leads to disengagement with peers, truancy and crime and other community-wide impacts.

In terms of resources, the Ferndale School District has a designated Homeless Liaison¹¹ and family community coordinators assigned to each elementary school. They work on a case-by-case basis to keep kids stable throughout their academic career, including providing transportation, food and additional support.

The Ferndale Police Department, in partnership with the Ferndale School District, also provides a School Resource Officer that works in the schools to build relationships with youth in crisis.

The other critical resource in our community is Northwest Youth Services, which is a non-profit organization serving young people ages 13-24 experiencing homelessness in Whatcom and Skagit Counties. Northwest Youth Services offers housing, street outreach, help finding a job or enrolling in school, connection to mental health services, support for LGBTQ youth, restorative justice for juvenile offenders, and referrals to other services in the community.

Currently, Northwest Youth Services provides a drop-in center for Youth that helps connect them with services and provide shelter during cold weather. There are on-site vocational counselors and housing specialists working to improve their situations while they come and have something to eat and warm up. The City of Ferndale contributes \$4,000 a year to the Northwest Youth Services Teen Court as part of our organizational grant program.

Recommendations for 2020

Expand Youth Recreational Activities in Ferndale

Offering free, teen-centric activities in the City can help keep youth engaged in positive interactions, form connections with their greater community and drive down drug abuse and depression rates. The City should expand their recreational programming to include teen outreach.

Recommendations for the next six years



¹⁰ Building Changes report on Youth Homelessness, available online here: https://schoolhousewa.org/data/analysis/academic-outcomes-for-students-experiencing-homelessness-are-farworse-than-those-for-housed-students/

¹¹ More details on this program from the Ferndale School District: https://www.ferndalesd.org/student-services/homeless-support

ACES is the latest in de-escalation and trauma-informed care, and the model for best engagement with youth that are experiencing difficulties. Instead of asking, "What is wrong with you?" it teaches people to ask, "What happened to you?" Providing this training to all city staff that have contact with the public will help improve interactions.

Build and Support a Recreation Center

Providing indoor fun activities for teens is essential to youth in crisis and will go a long way towards reducing truancy, youth homelessness and drug use. Youth should have input on this space and help establish rules and norms.

Expand the Supply of Housing in Ferndale

The largest challenge facing youth homelessness is the lack of affordable housing. See recommendations in that section.



Employment

"The difference between someone's life falling apart and someone getting things on track is almost always a good job."

- Gina Barrieau, Workforce Coordinator, WorkSource Whatcom

If not having a home is the primary cause of homelessness, then not having a job is the primary cause of poverty. Here are some of the barriers facing employment seekers who are struggling with poverty.

For those without a permanent or reliable address, gaining or retaining employment can be difficult. Almost all job applications ask for a permanent address and leaving it blank can raise red flags. An address is required for background checks, for W-4s and most importantly, where to send the paycheck.

While a PO Box can resolve some of these problems, it is not a fix-all. Similarly, while a service provider or relative can serve as a mailstop, picking up mail in a timely manner can be a challenge.

For those without reliable access to bathrooms or laundry facilities, being presentable for work can be a significant challenge to obtaining, and more importantly, retaining employment. Some job sites include shower facilities and even laundry facilities, but those are few and far between. When a laundromat closes, it can have a big impact on local employment.

Getting ready for the workplace can also be a barrier for those without funds to purchase quality shoes or work appropriate attire.

Mental and physical health is also a key factor in employment. The obvious element to this is a workplace injury can drastically impact your ability to be hired and for many workers – independent contractors, tradespeople and those working under the table – one injury could change their entire financial situation.

Add to that less visible challenges – ongoing health issues that can flare up suddenly or mental health challenges that impact work performance. It can be hard to provide good customer service if you are in the middle of a manic episode and employers can be less forgiving for these issues than physical impairment.

Finally, childcare can be a major obstacle to employment. With the average cost of childcare exceeding that of a college tuition on a per-day basis¹², many of those living in poverty simply cannot afford to work. What little funds they could make are quickly devoured by the rising costs. For those able to work out a solution with family members or unlicensed providers, they can be at the whim of cancellations, or in worst cases, abuse and neglect.

In Whatcom County, a major childcare provider was facing financial challenges and was considering closing down, which the City estimated would impact 800 employees at local businesses.

Recommendations for 2020



Expand Funding for Laundry Voucher Program

Currently, the City provides a non-profit grant to the Ferndale Community Resource Center to provide laundry vouchers for those in need. As the new laundromat in Ferndale has recently opened, that program should be assessed and expanded if necessary, for the 2021 budget.

¹² Fortune Magazine, "Childcare Costs More Than College Tuition in 28 U.S. States", available online: https://fortune.com/2018/10/22/childcare-costs-per-year-us/

Recommendations for the next six years

Market Ferndale as a Key Location for Future Businesses

Ferndale has a unique market advantage, being centrally located on the I5 corridor, with a skilled workforce and developable land. The City should aggressively market to new businesses to bring family-wage jobs to the community.

Establish WorkSource Events in Ferndale

In the past, the Bellingham/Whatcom WorkSource center has held a job fair once a year in Ferndale. The City should work with their partners such as the Ferndale Chamber of Commerce to expand the WorkSource offerings in Ferndale to provide more opportunities for job seekers to gain interviews and skills.

Support Childcare Facilities in Ferndale

Childcare, as an industry, is struggling with new regulations and requirements. The City should work with local childcare providers to ensure that they are meeting these standards and provide the support necessary to connect people with the childcare they need.

Conclusion



"Overcoming poverty is not a gesture of charity, it is an act of justice."

- Nelson Mandela

Poverty is as old as the invention of cities and it can seem like a huge, intractable problem. But it is a man-made problem and there are real, concrete steps local government can take to ease the impacts for the most vulnerable. While the scope of poverty is broad, for someone experiencing homelessness, or struggling to get to a job without a working vehicle, it can be acute and devastating.

This report will hopefully provide a roadmap for future City action to mitigate these impacts, working to prevent problems with poverty long before they become a crisis. The City also hopes that the North Whatcom Poverty Task Force can be a model for other small communities in Whatcom to base their future anti-poverty efforts on our work.