

HH

HELPING HOUSING

*transforming perspective*  
GOVERNMENT | *Community*

**The City of Bellingham, and organizations like Strong Towns, Sightline Institute, and Whatcom Housing Alliance say**

**“Bellingham needs more housing for all.”**

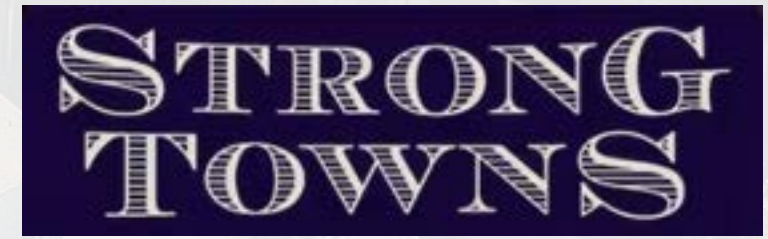


**“Bellingham  
needs more  
housing for all.”**

**Why?**

**There is not enough housing  
at all income levels.**

**So increasing supply of all housing  
types, will help the  
affordability crisis.**



Qty:  
Households  
or homes

# Bellingham Homes and Households

Existing Homes

Households or families

**The Bellingham Plan**



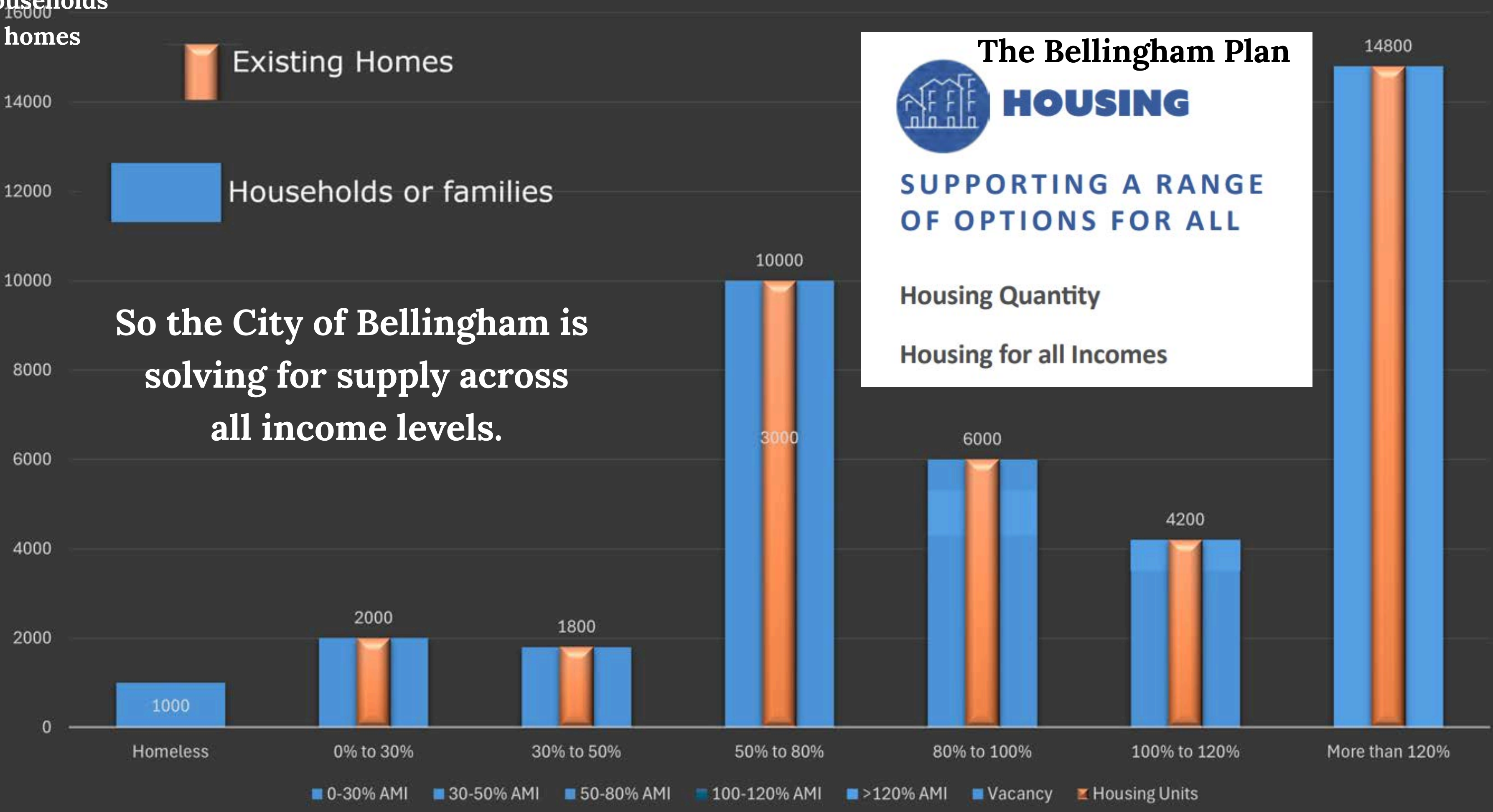
**HOUSING**

SUPPORTING A RANGE OF OPTIONS FOR ALL

Housing Quantity

Housing for all Incomes

So the City of Bellingham is solving for supply across all income levels.



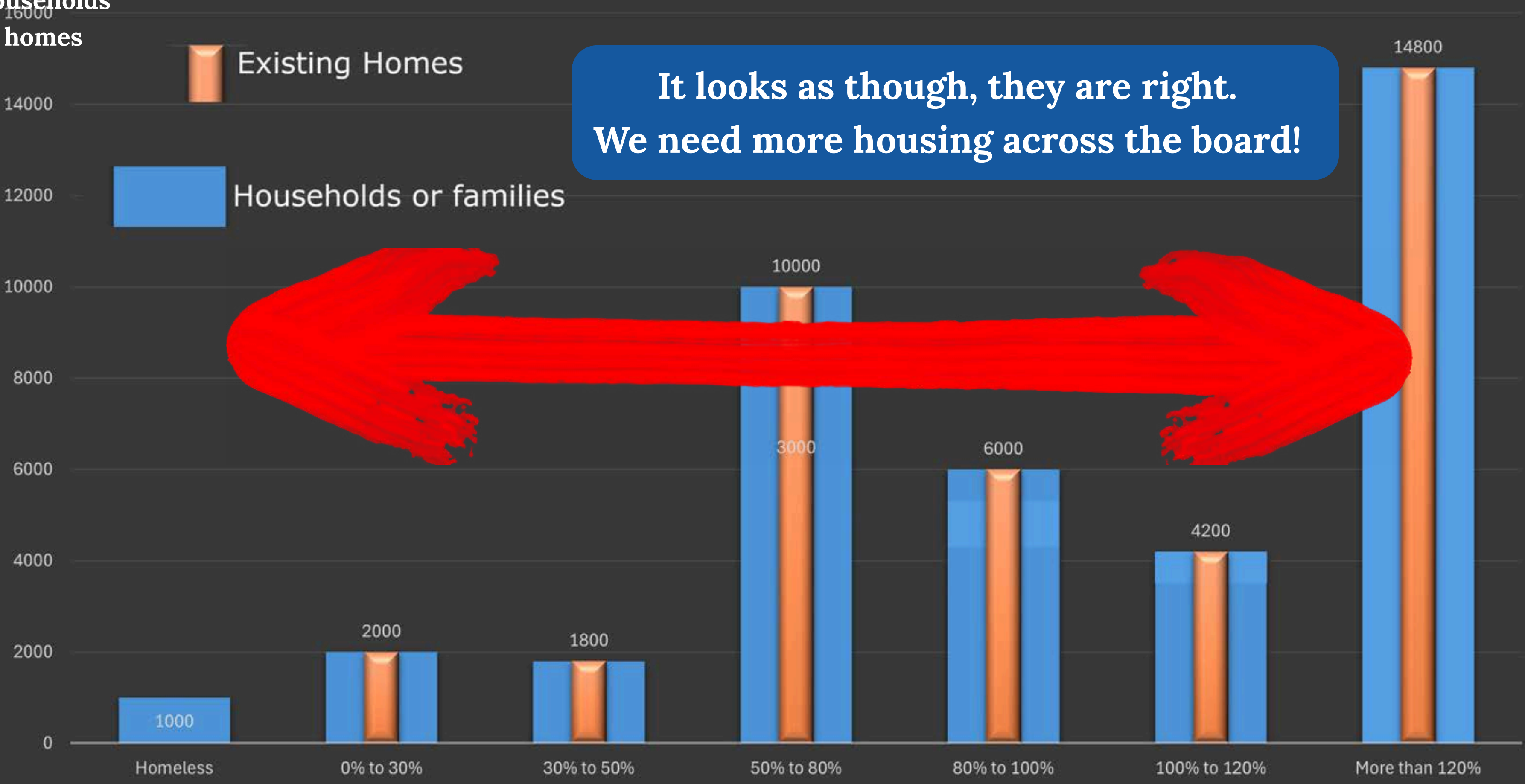
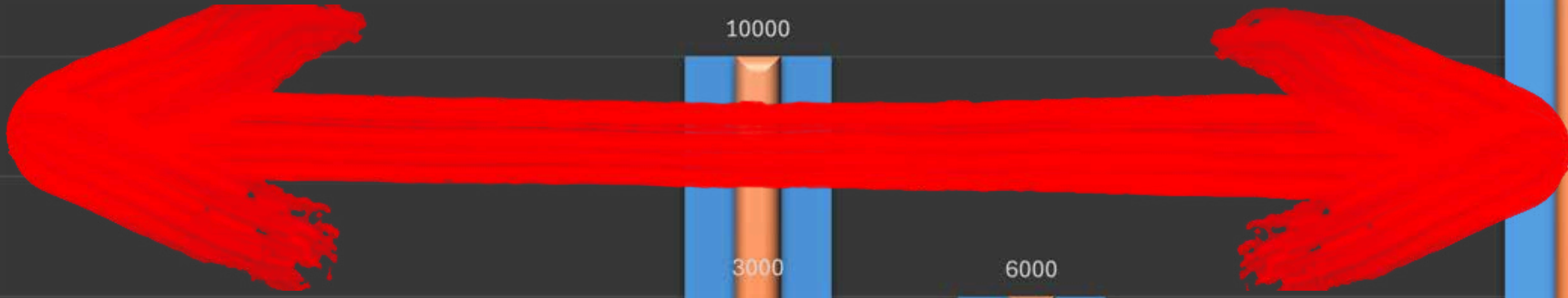
Qty:  
Households  
or homes

# Bellingham Homes and Households

Existing Homes

Households or families

**It looks as though, they are right.  
We need more housing across the board!**



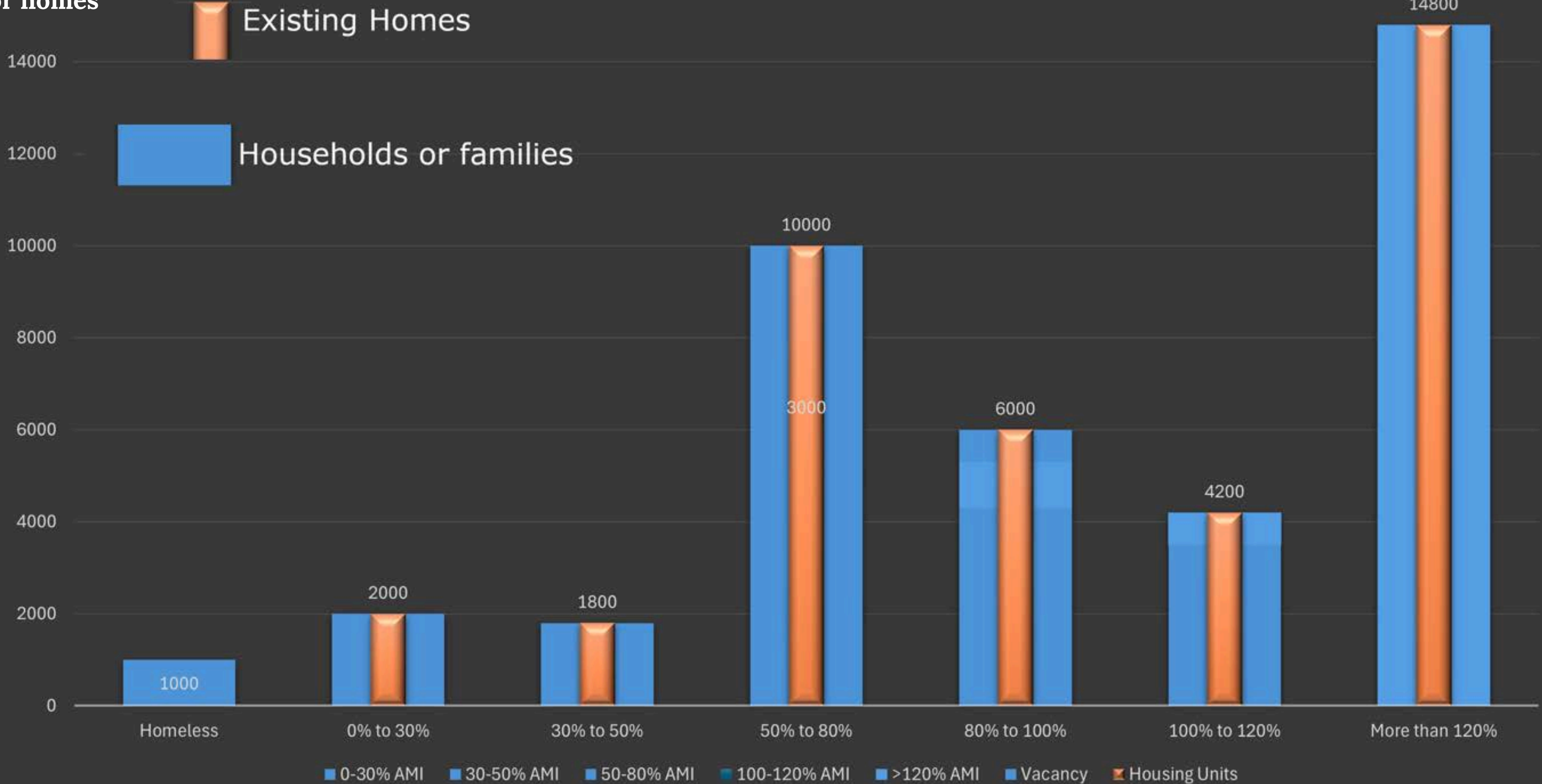
0-30% AMI 30-50% AMI 50-80% AMI 100-120% AMI >120% AMI Vacancy Housing Units

LET'S DO  
DEEPER

Just to make  
sure

Qty:  
Households  
or homes

# Bellingham Homes and Households



# Bellingham Homes and Households

What are the different categories?

The blue bars are the families who live in the homes.

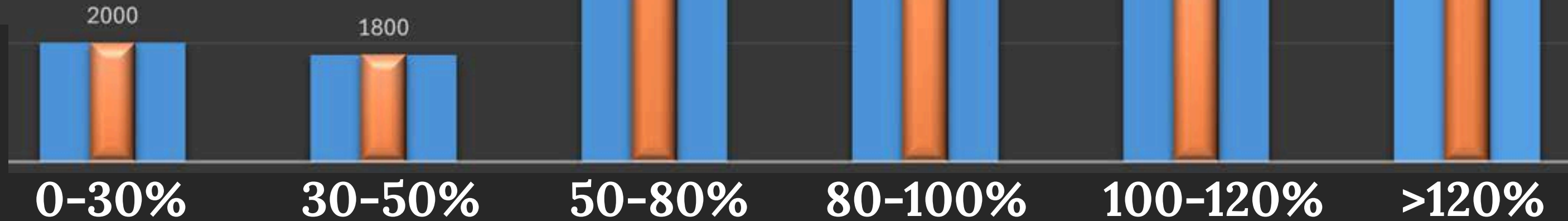
The **orange** bars are the quantity of home types that are affordable to the certain income levels.

1800 homes  
1800 families



Average

Median Income

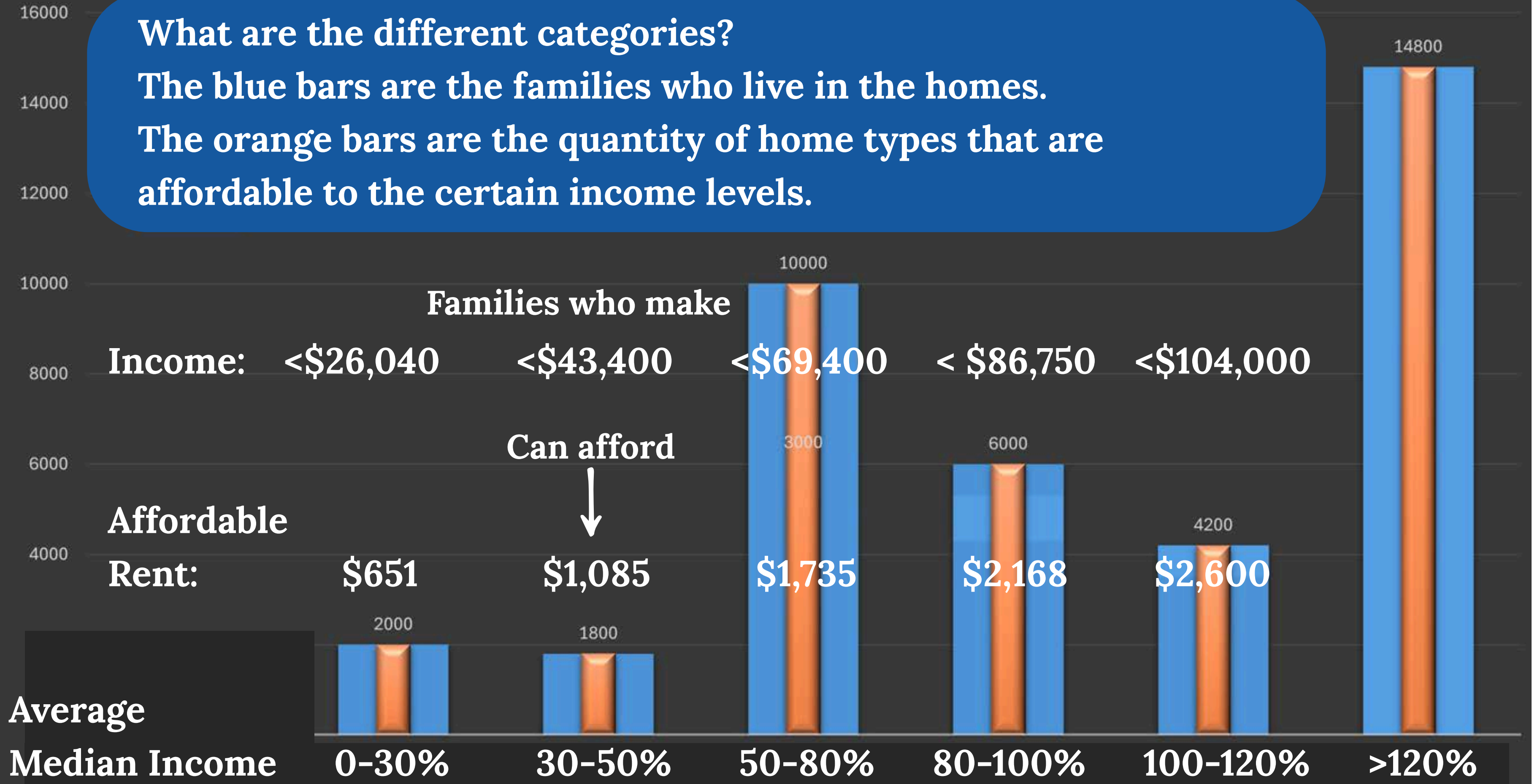


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Median Income

# Bellingham Homes and Households

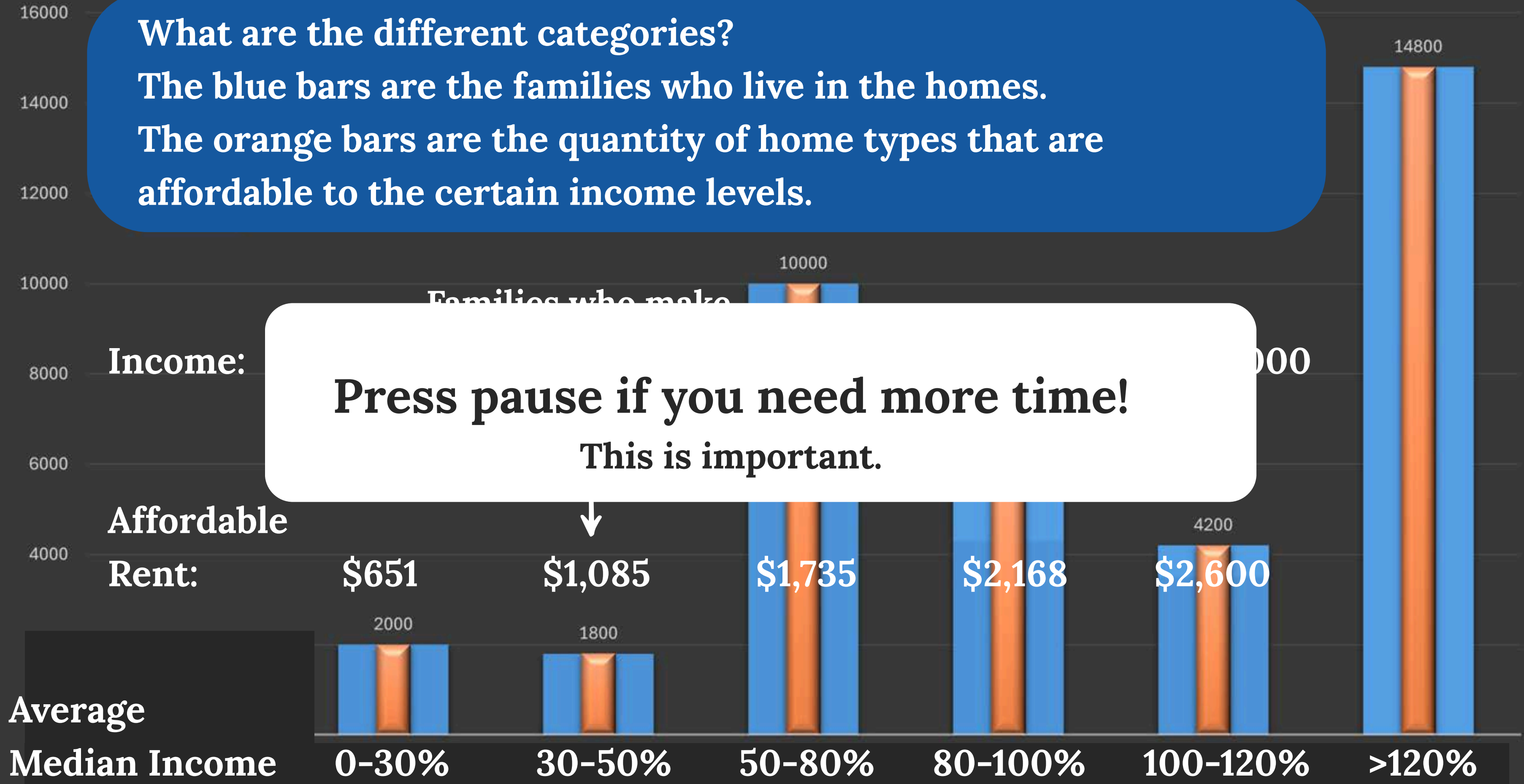
What are the different categories?

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**Press pause if you need more time!**

**This is important.**

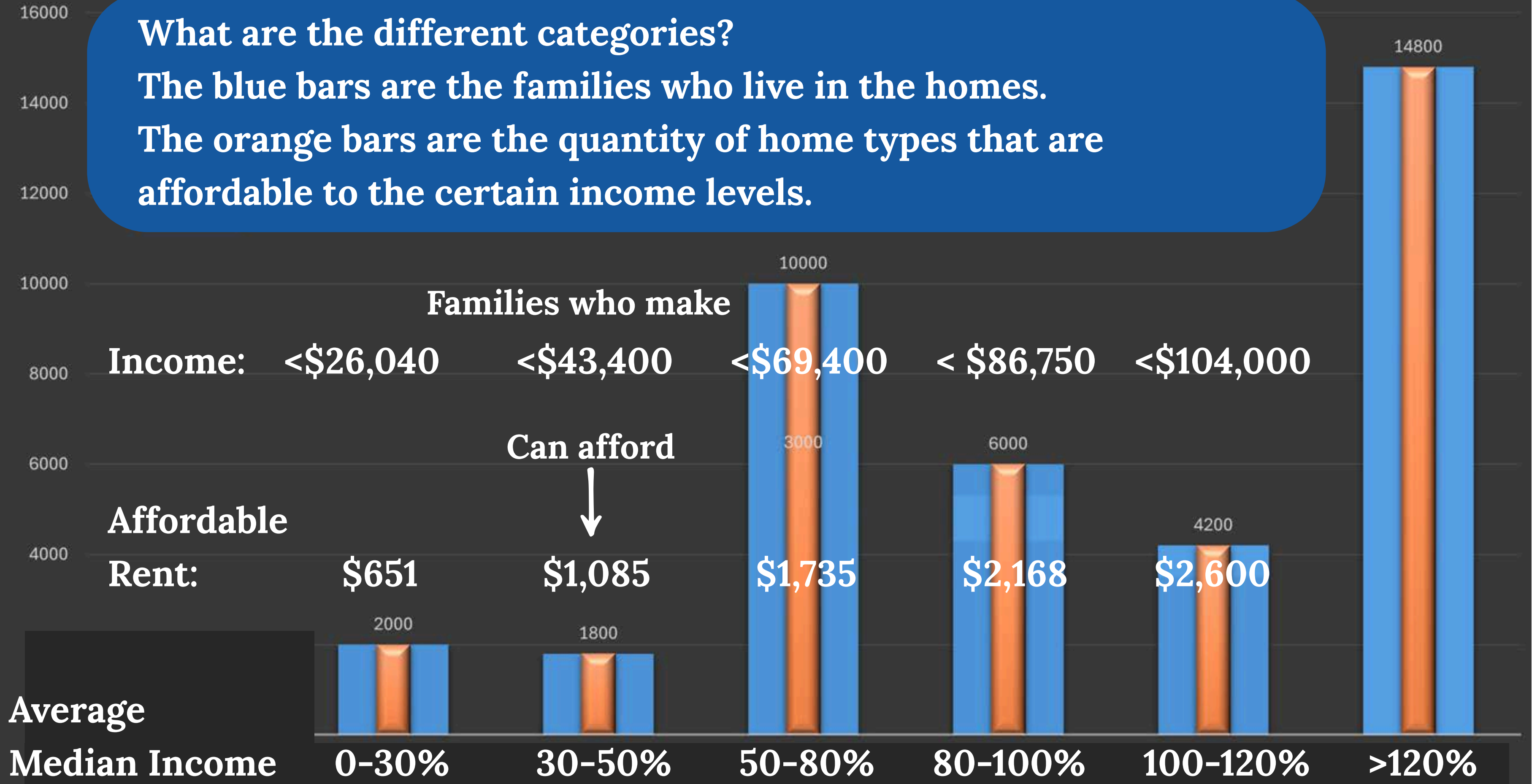


# Bellingham Homes and Households

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Average  
Median Income

**These bars are more than just statistics.**

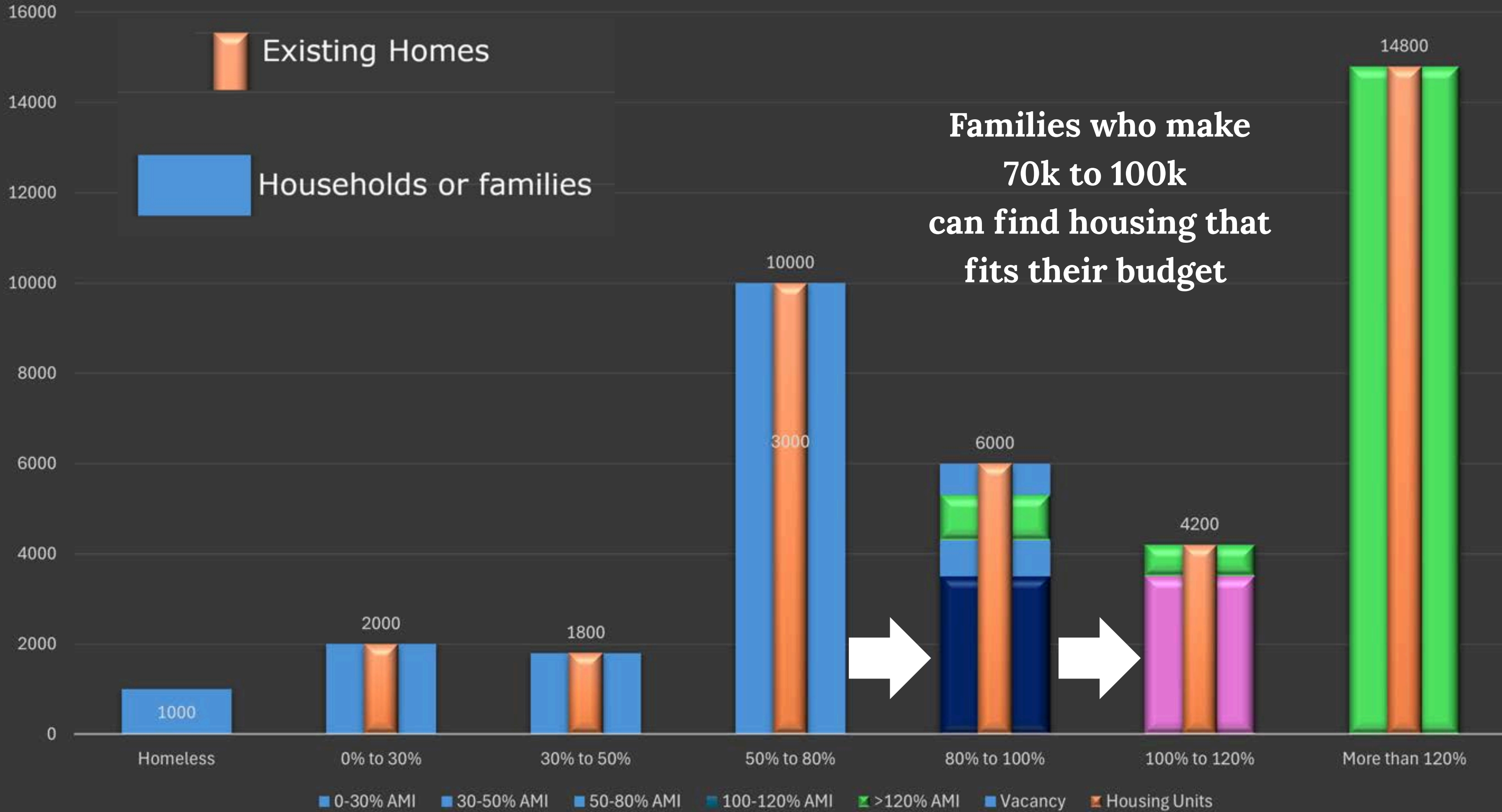
**They represent families**

**Each with an income that allows them to afford some homes, and not others.**

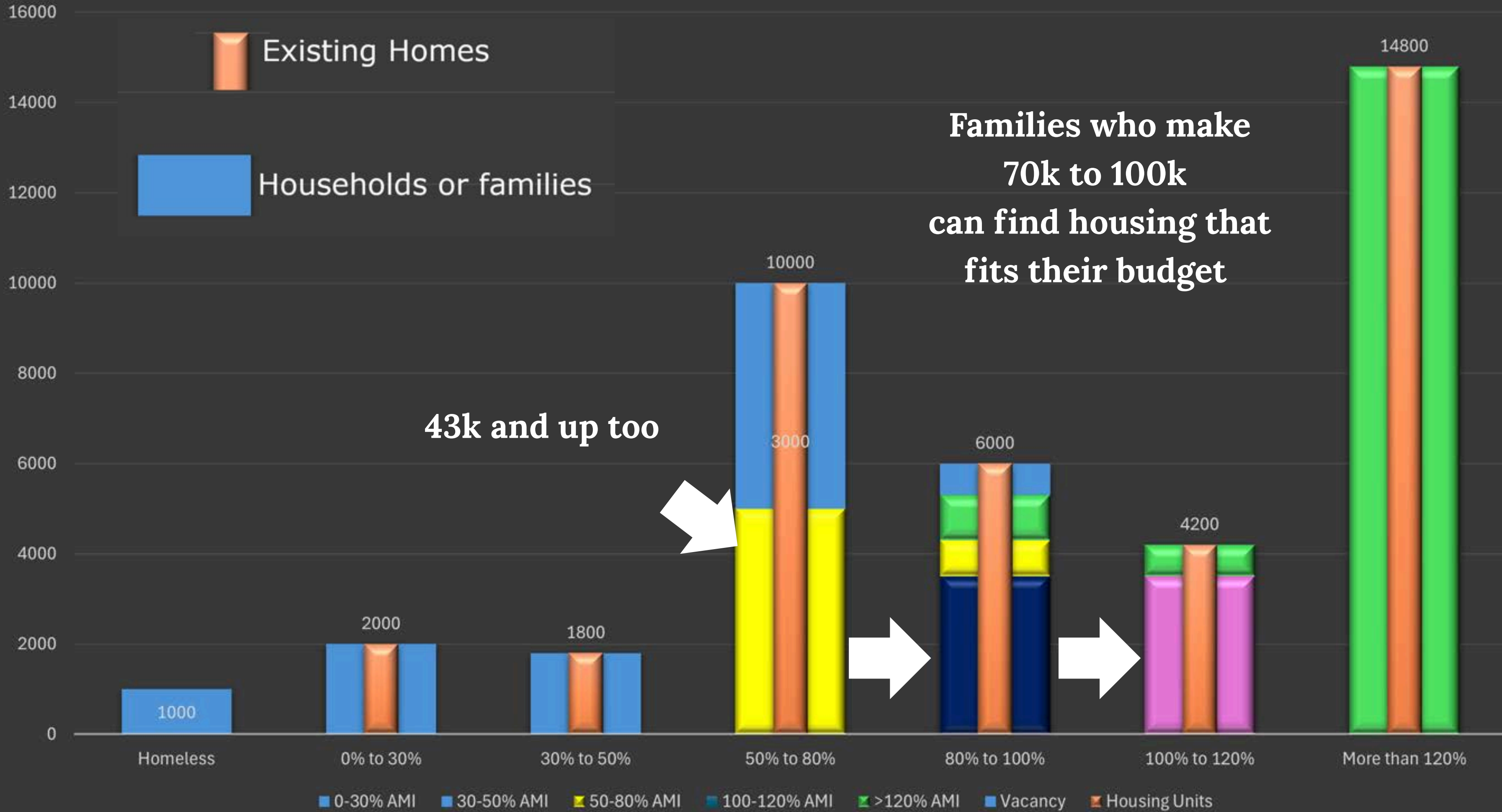
**They deserve to live where they can afford to.**



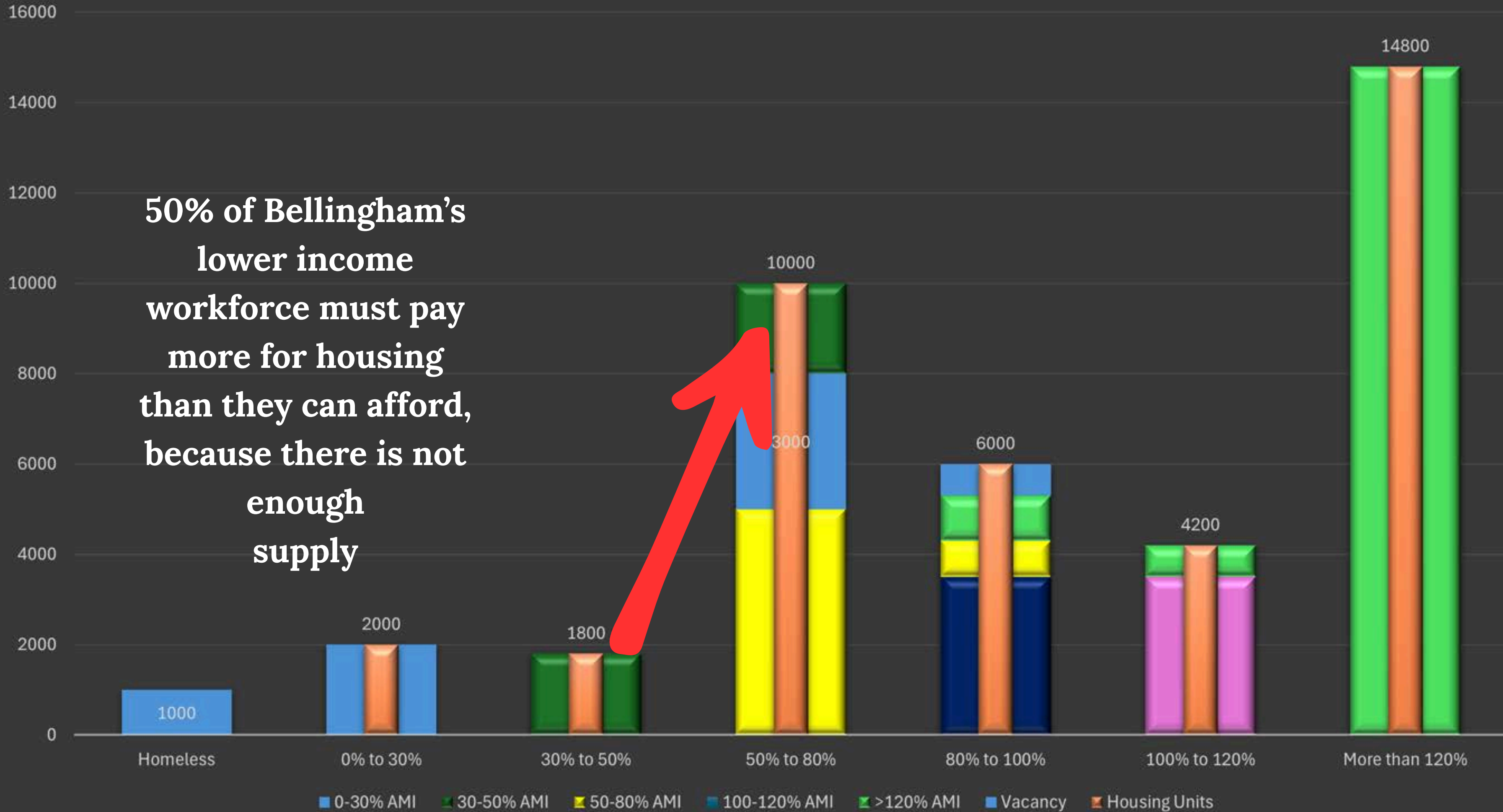
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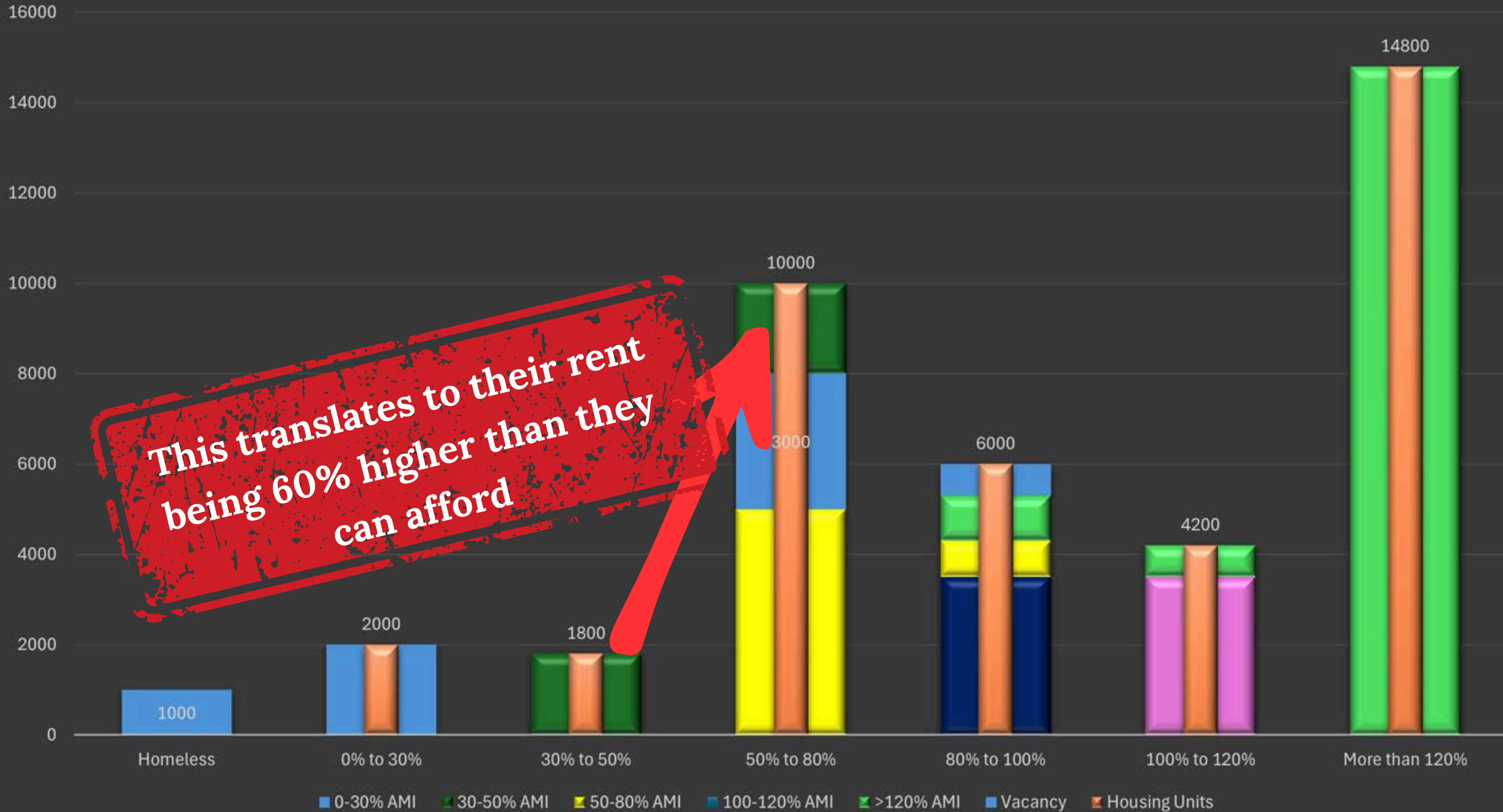
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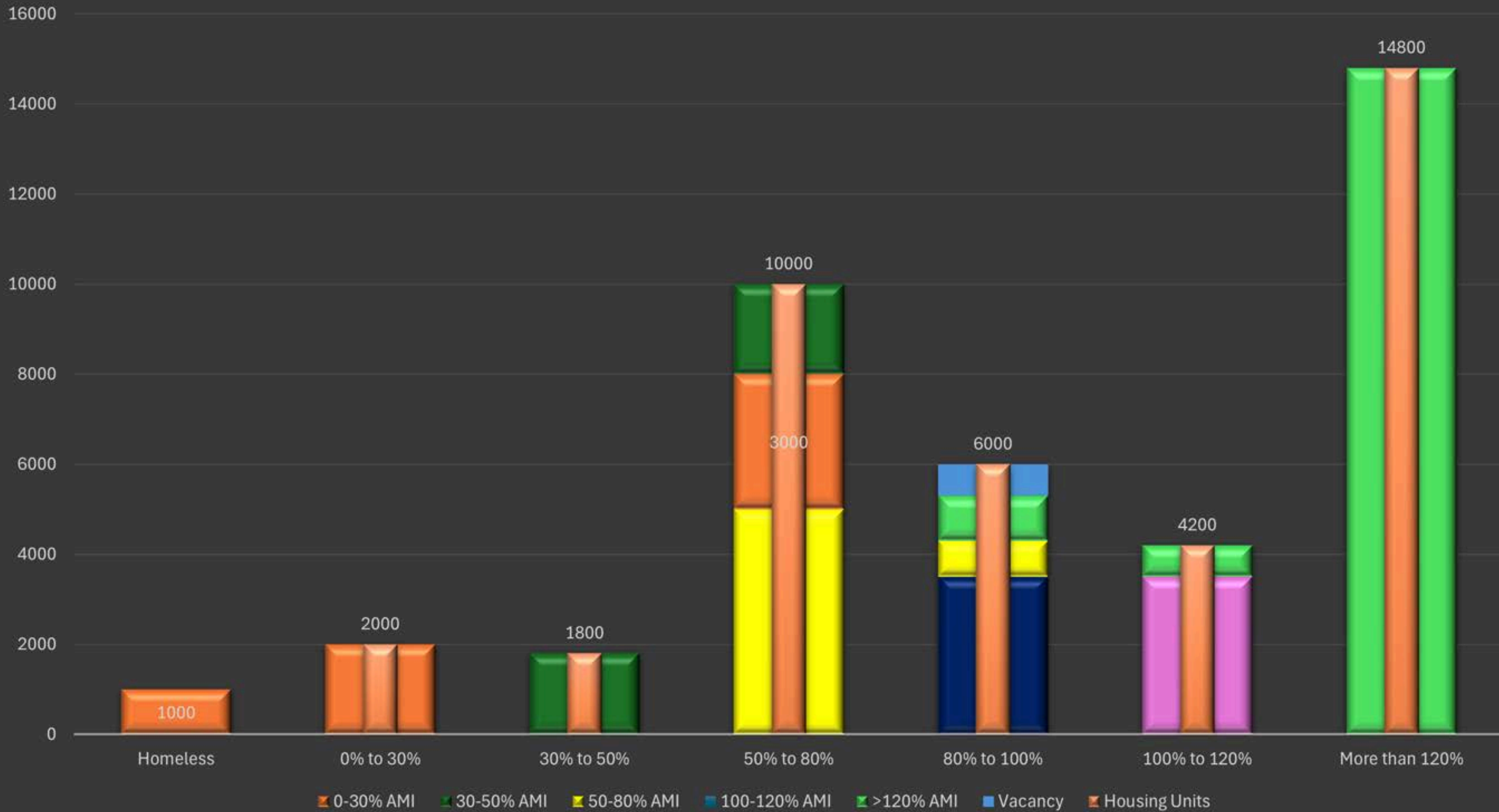
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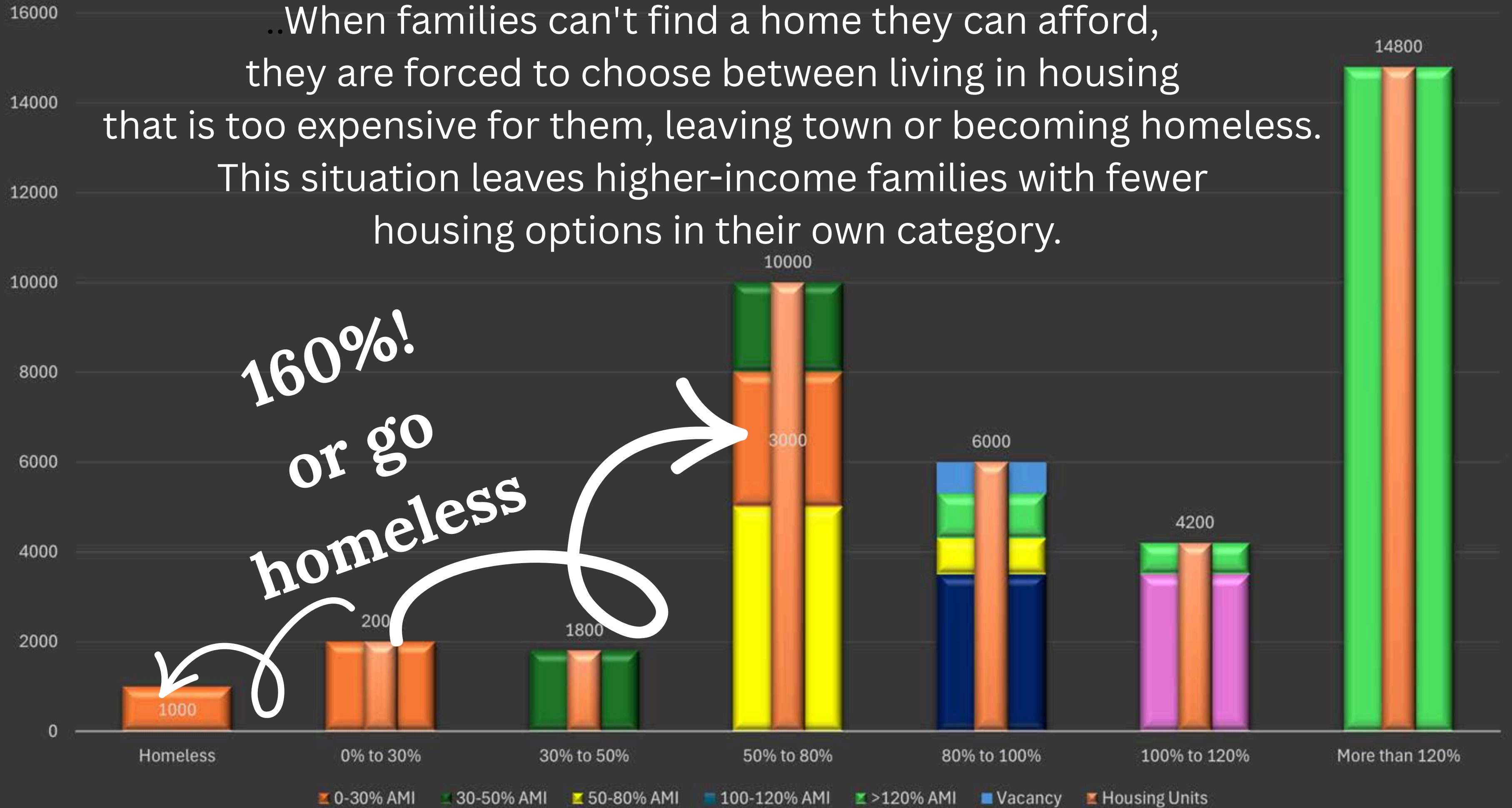


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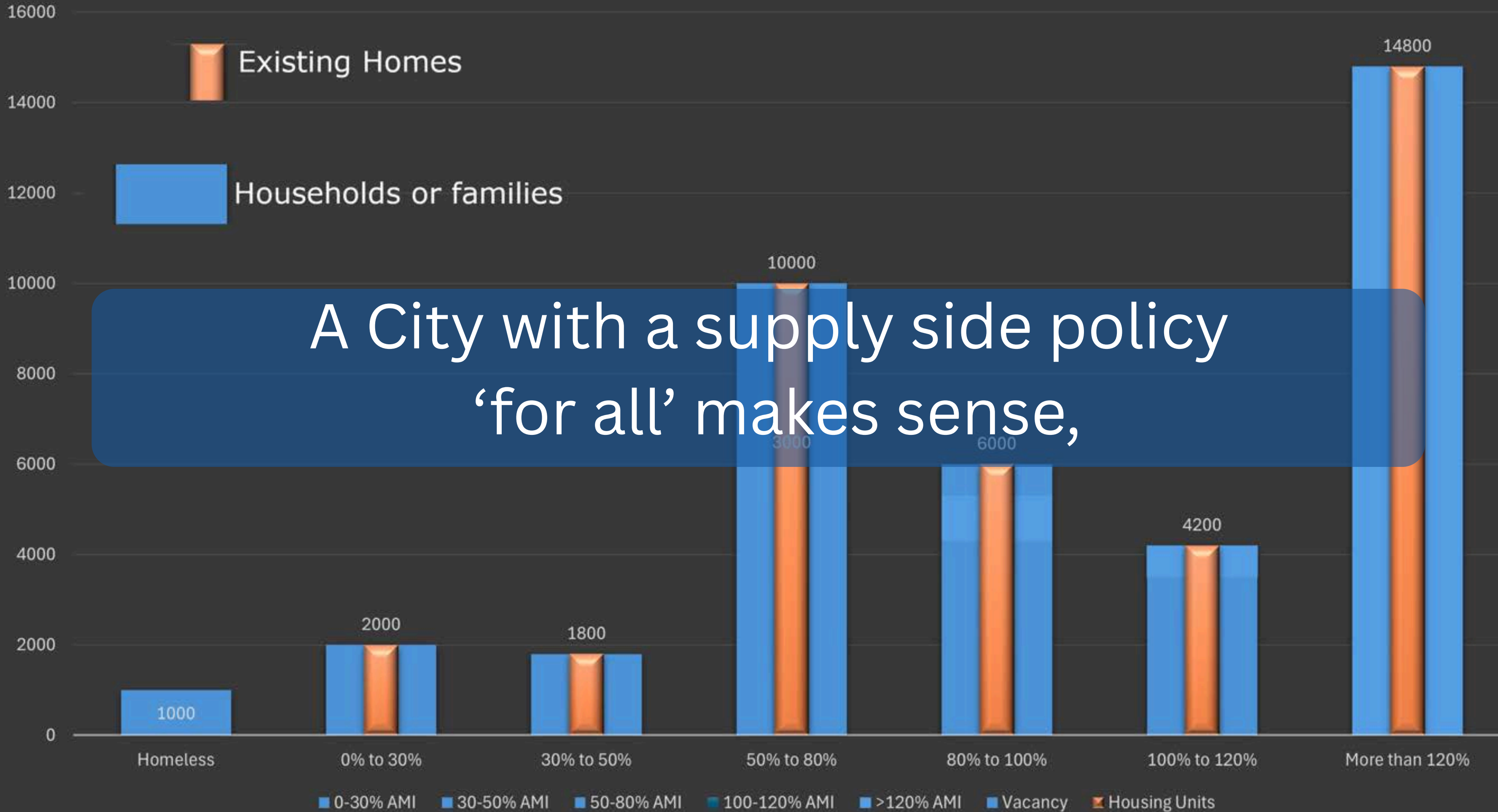
# Bellingham Homes and Households

..When families can't find a home they can afford, they are forced to choose between living in housing that is too expensive for them, leaving town or becoming homeless. This situation leaves higher-income families with fewer housing options in their own category.





# Bellingham Homes and Households



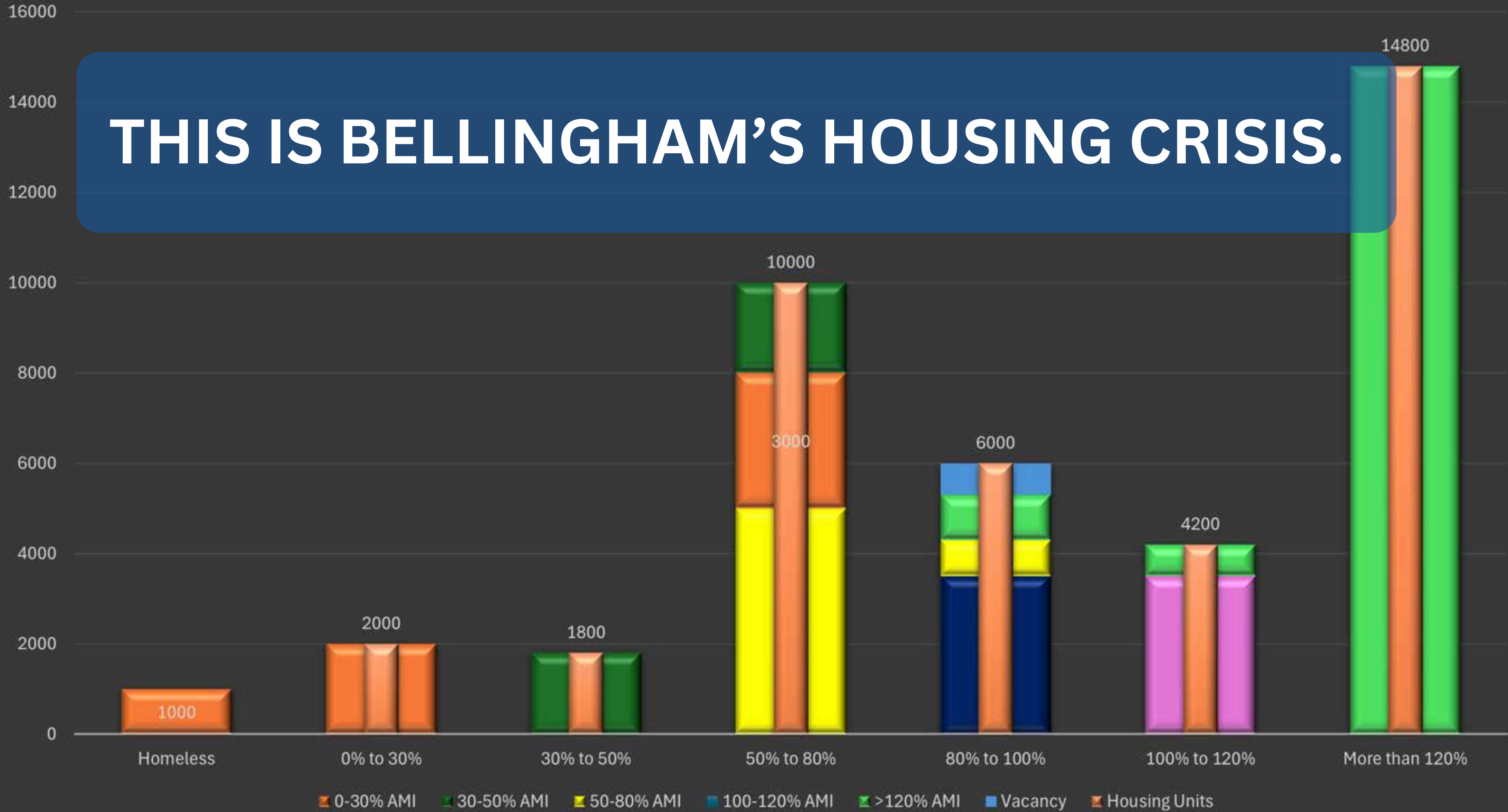
# Bellingham Homes and Households

until you look at the details.

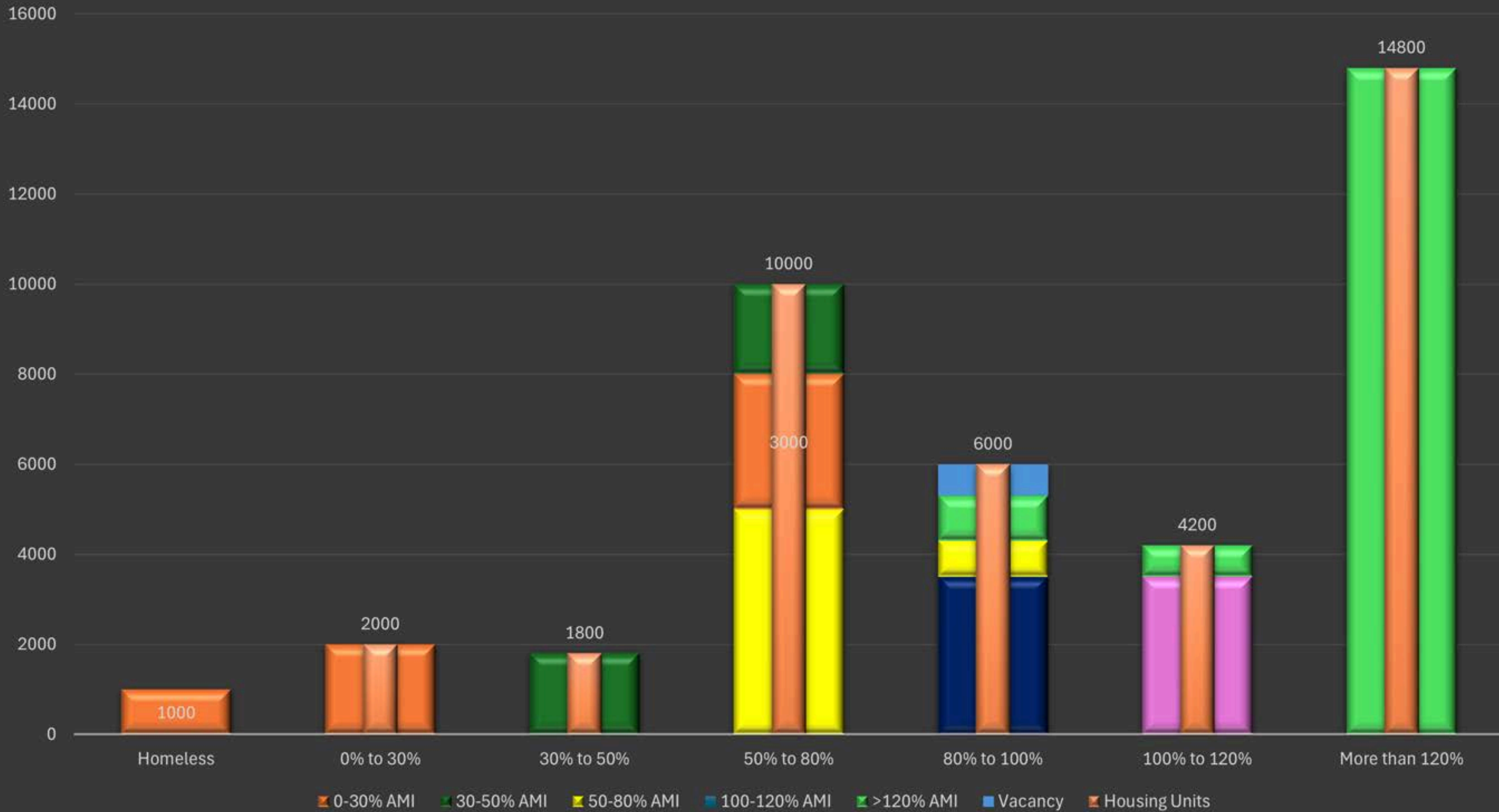


# Bellingham Homes and Households

**THIS IS BELLINGHAM'S HOUSING CRISIS.**



# Bellingham Homes and Households

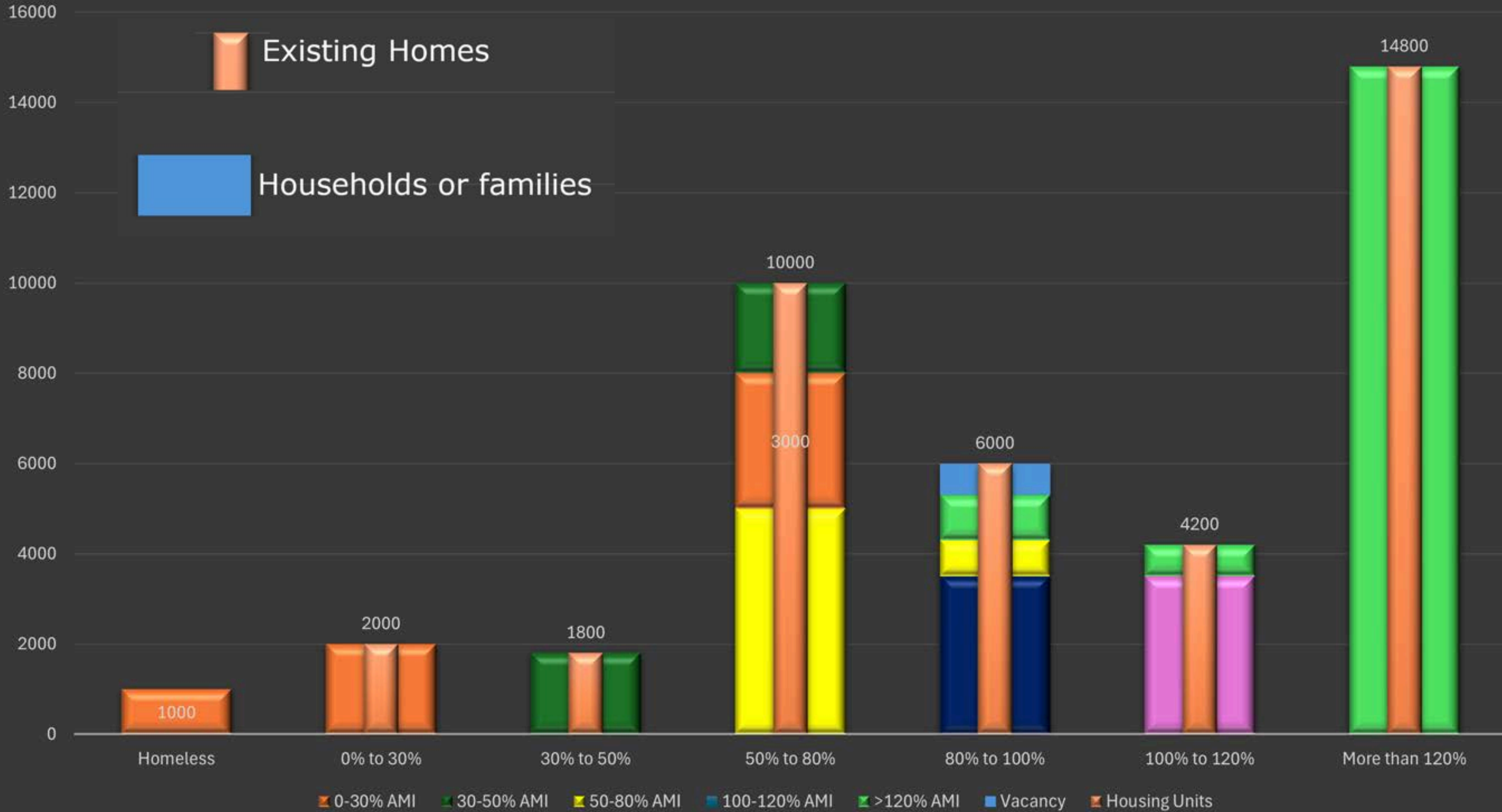


What if everyone lived where they  
could afford to?

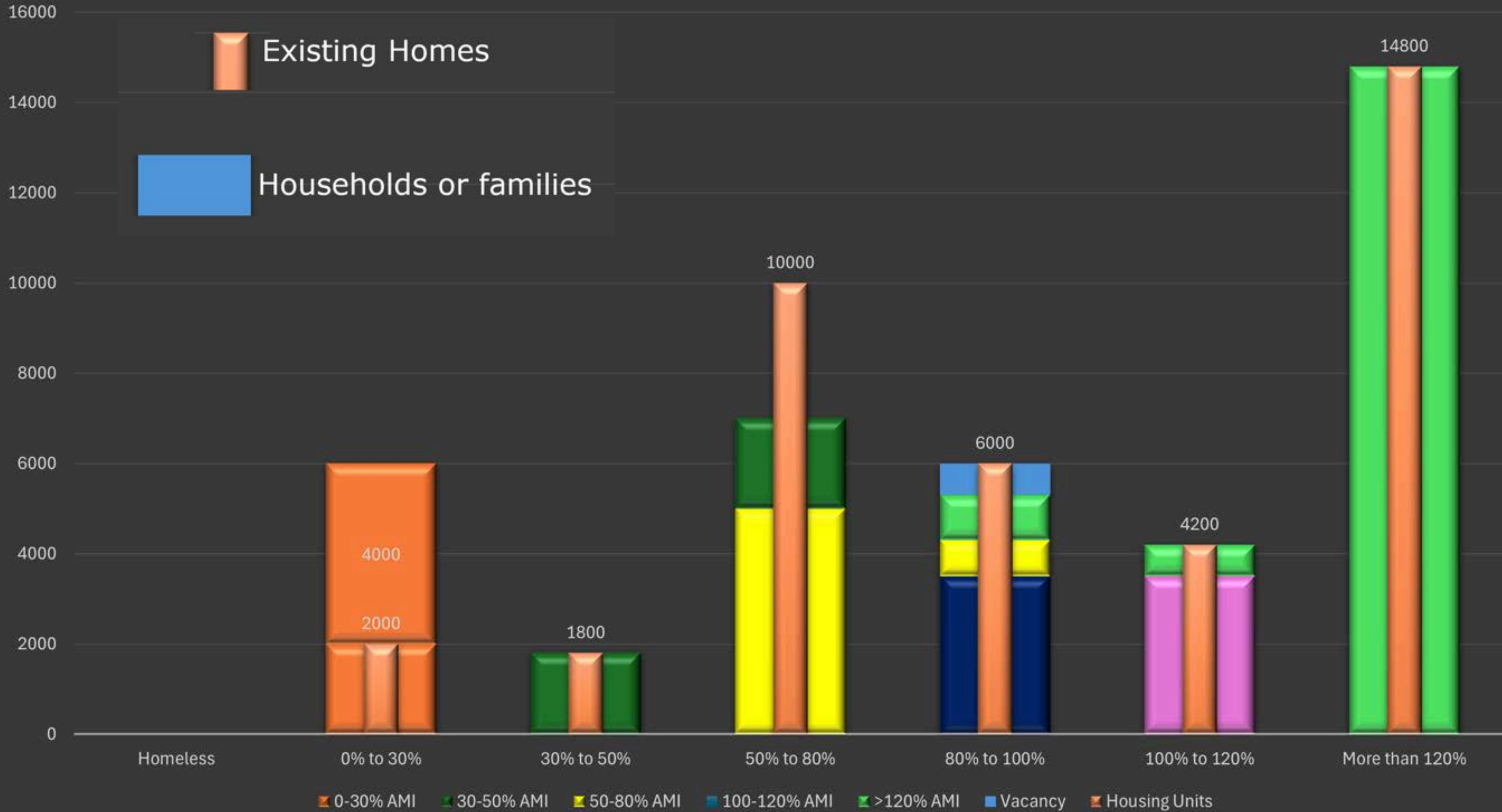
What if everyone lived where they  
could afford to?

AND we built housing  
to allow for supply for ALL.

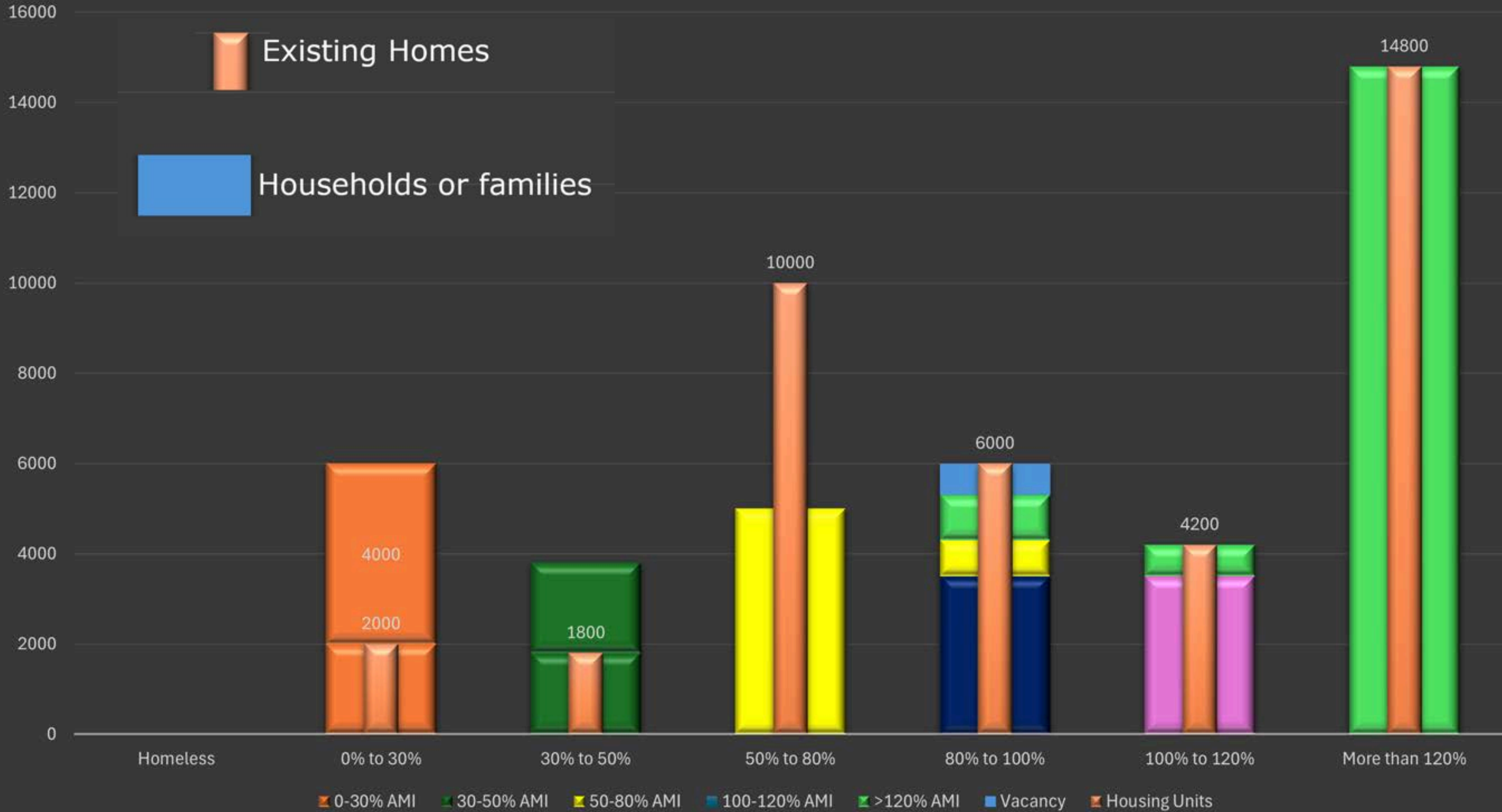
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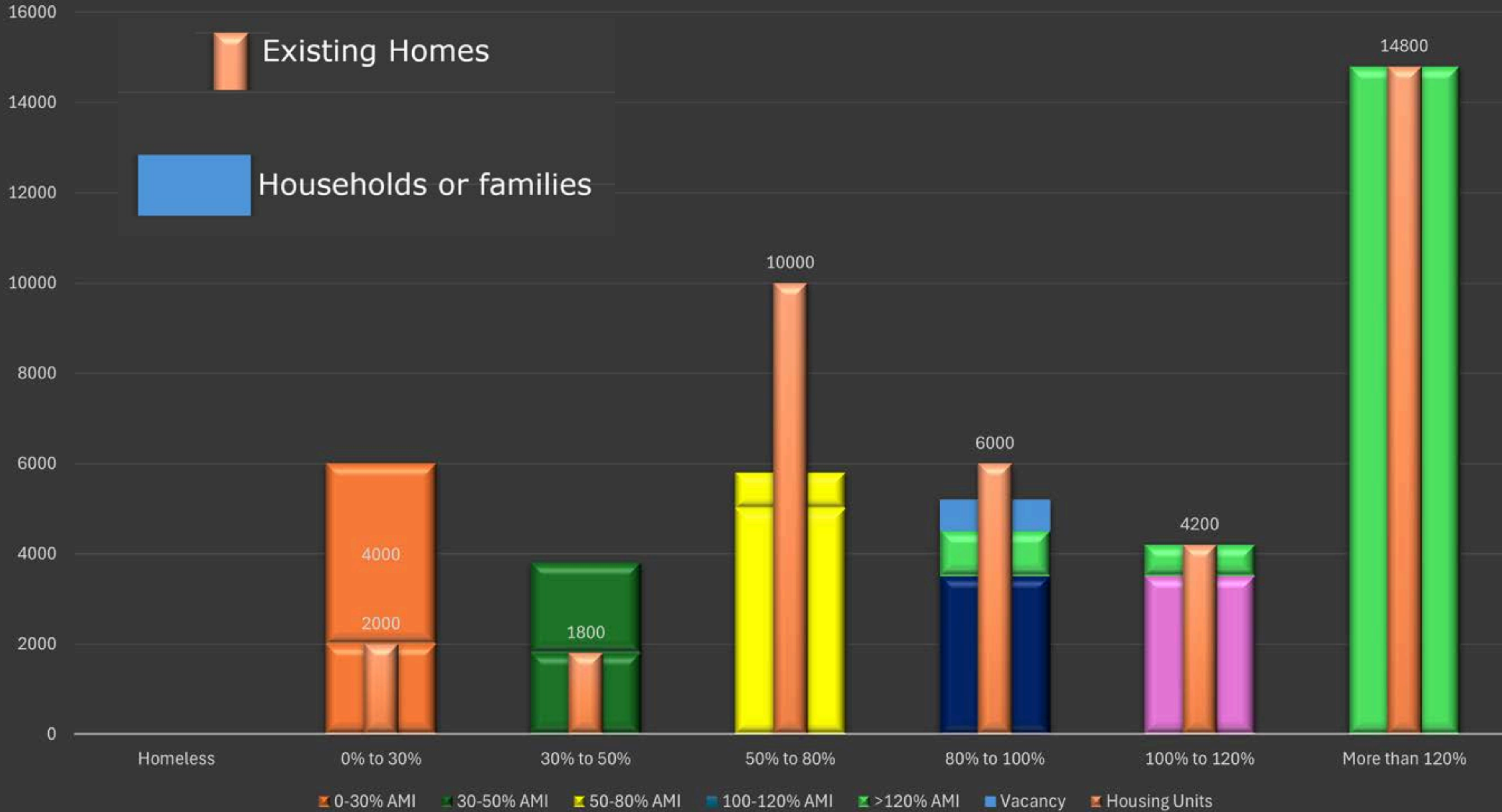
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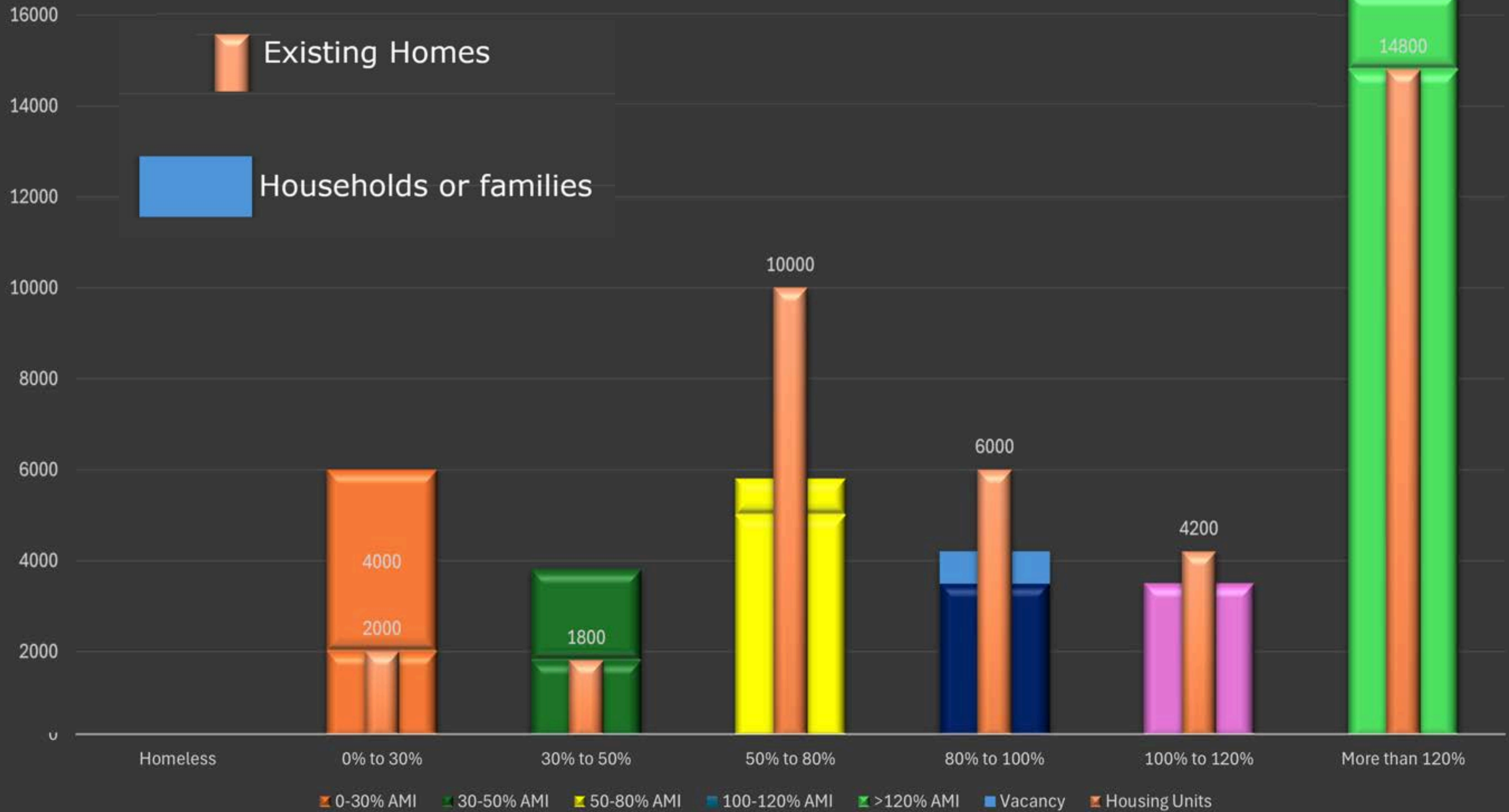
# Bellingham Homes and Households



# Bellingham Homes and Households



# Bellingham Homes and Households



EVERY housing category no longer  
needs NEW supply.



# Bellingham Homes and Households

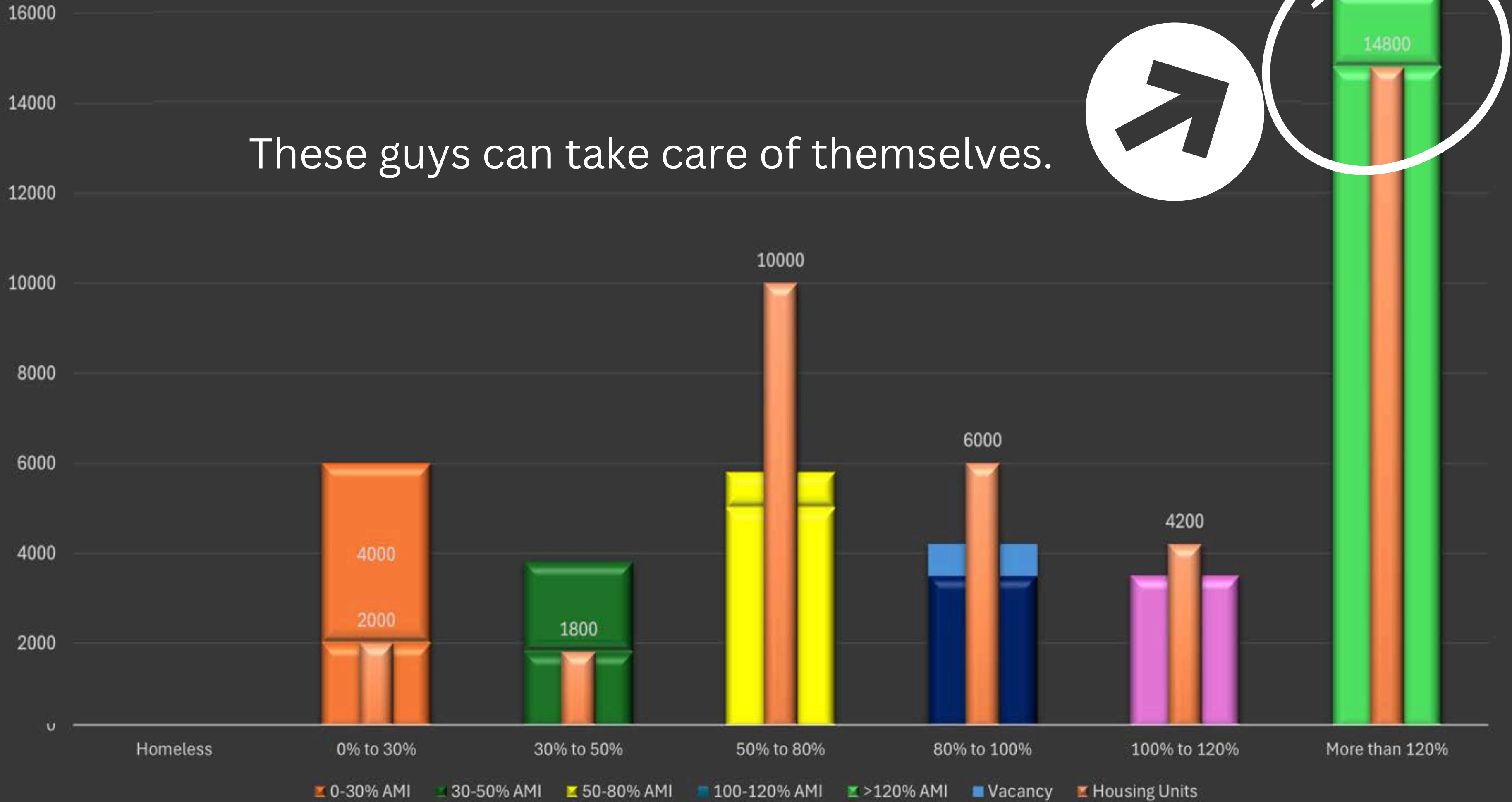


# Bellingham Homes and Households



Too little supply

# Bellingham Homes and Households



An aerial photograph of a residential neighborhood. The houses are arranged in a grid pattern, with streets and parking spaces visible. The roofs are mostly brown and red. The text is overlaid on the center of the image.

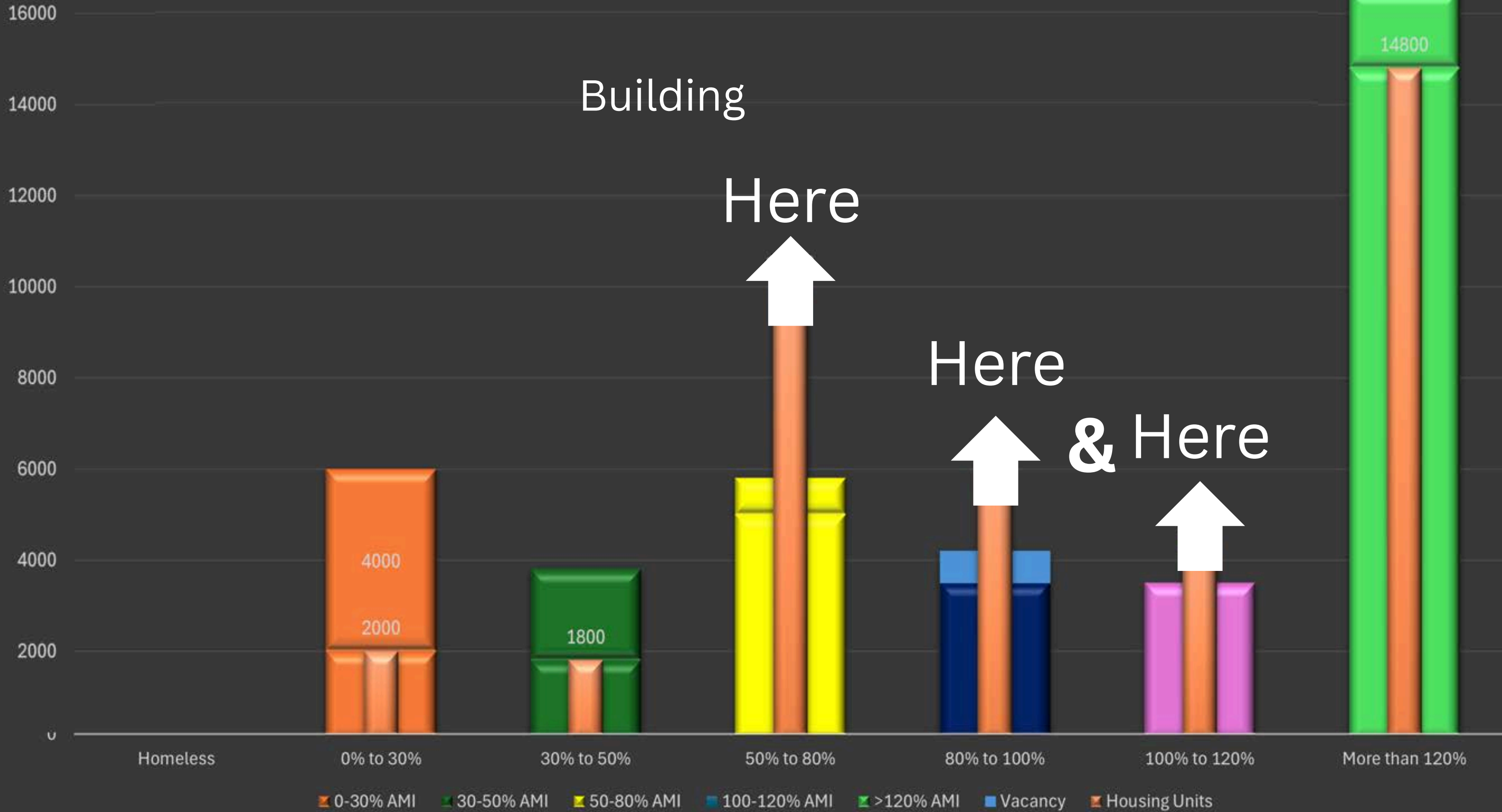
Solution?

ECONOMICS 101

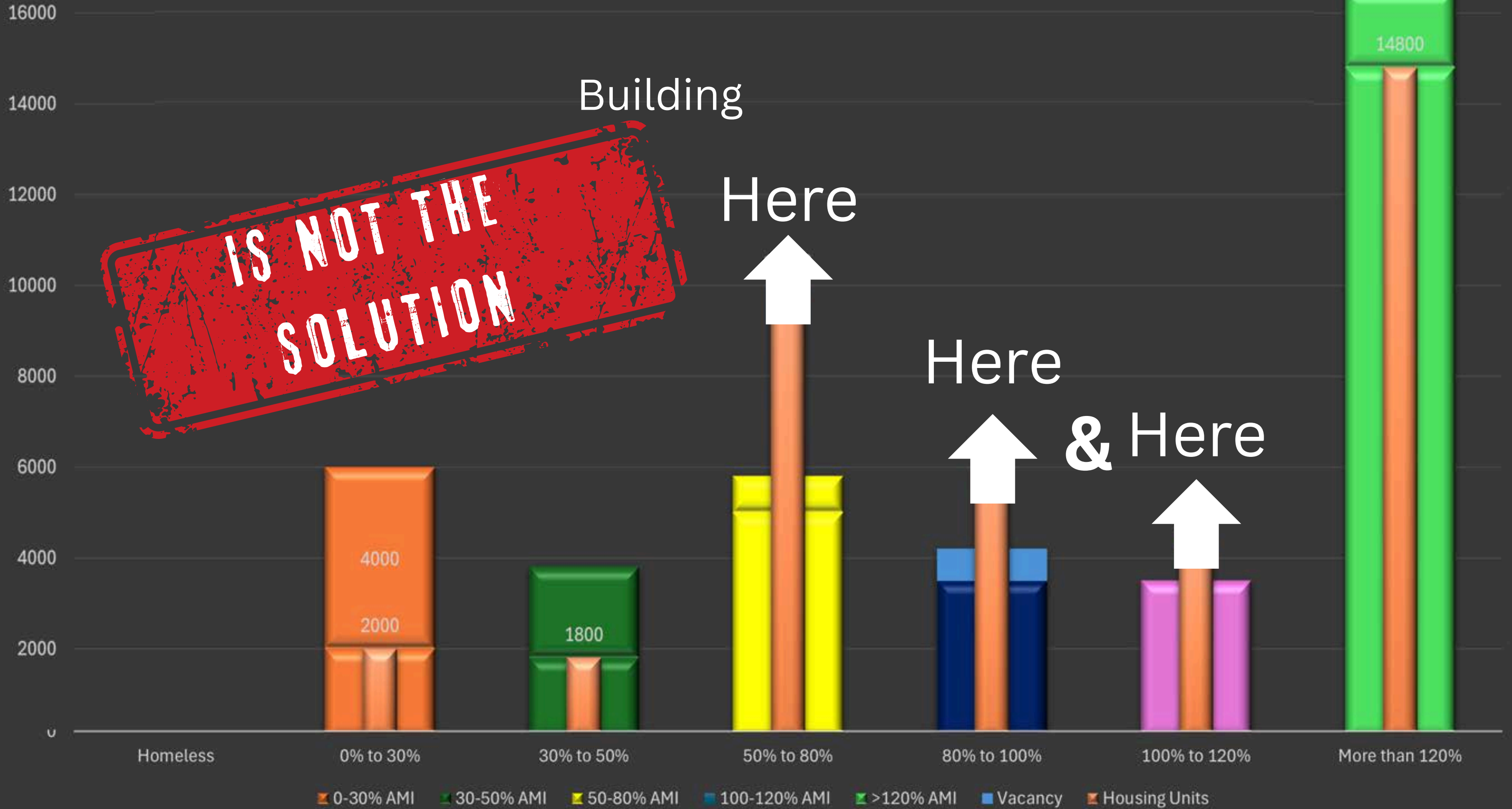
**Build supply where the demand is,  
AND where we can afford it.**

•

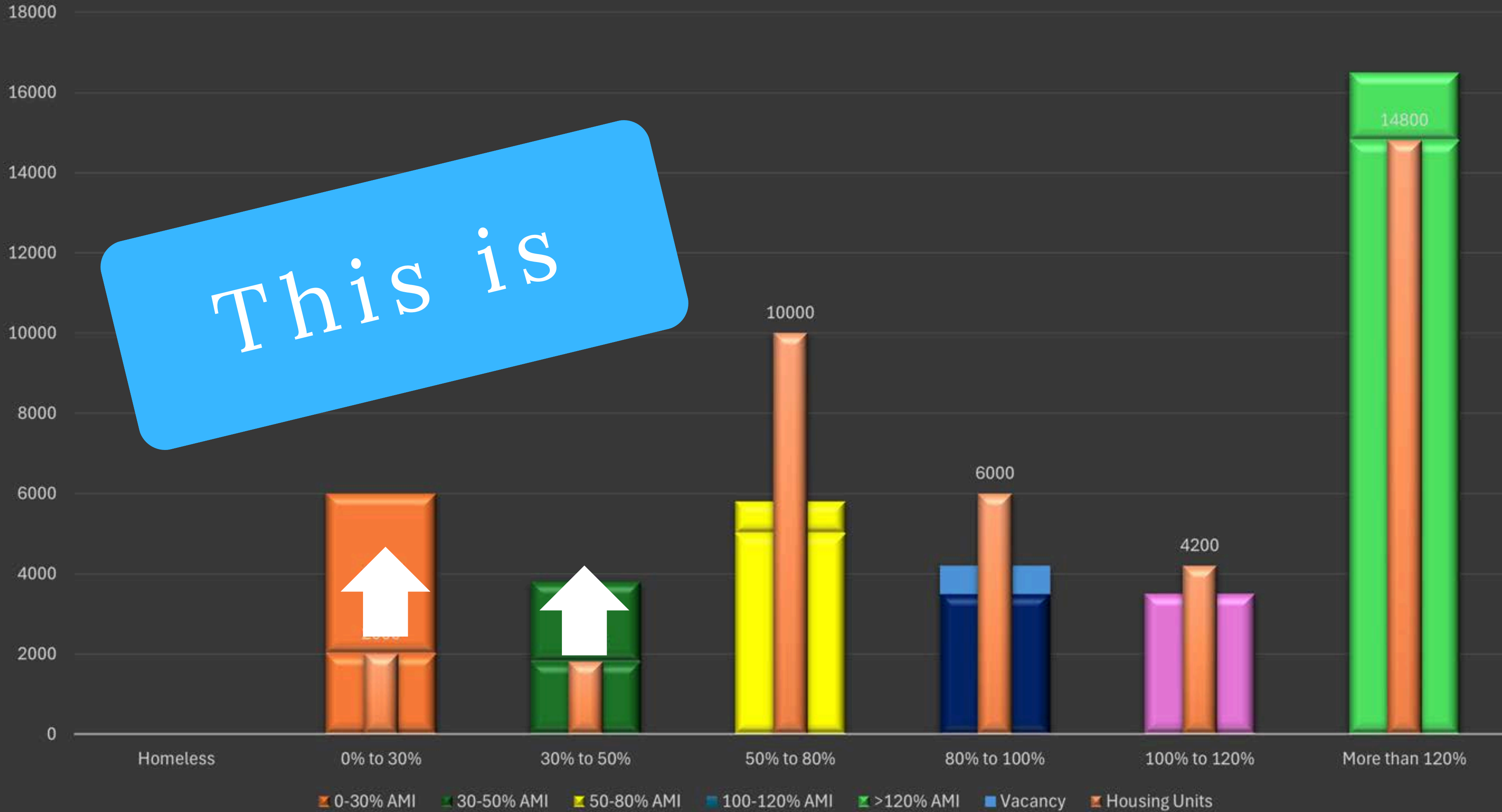
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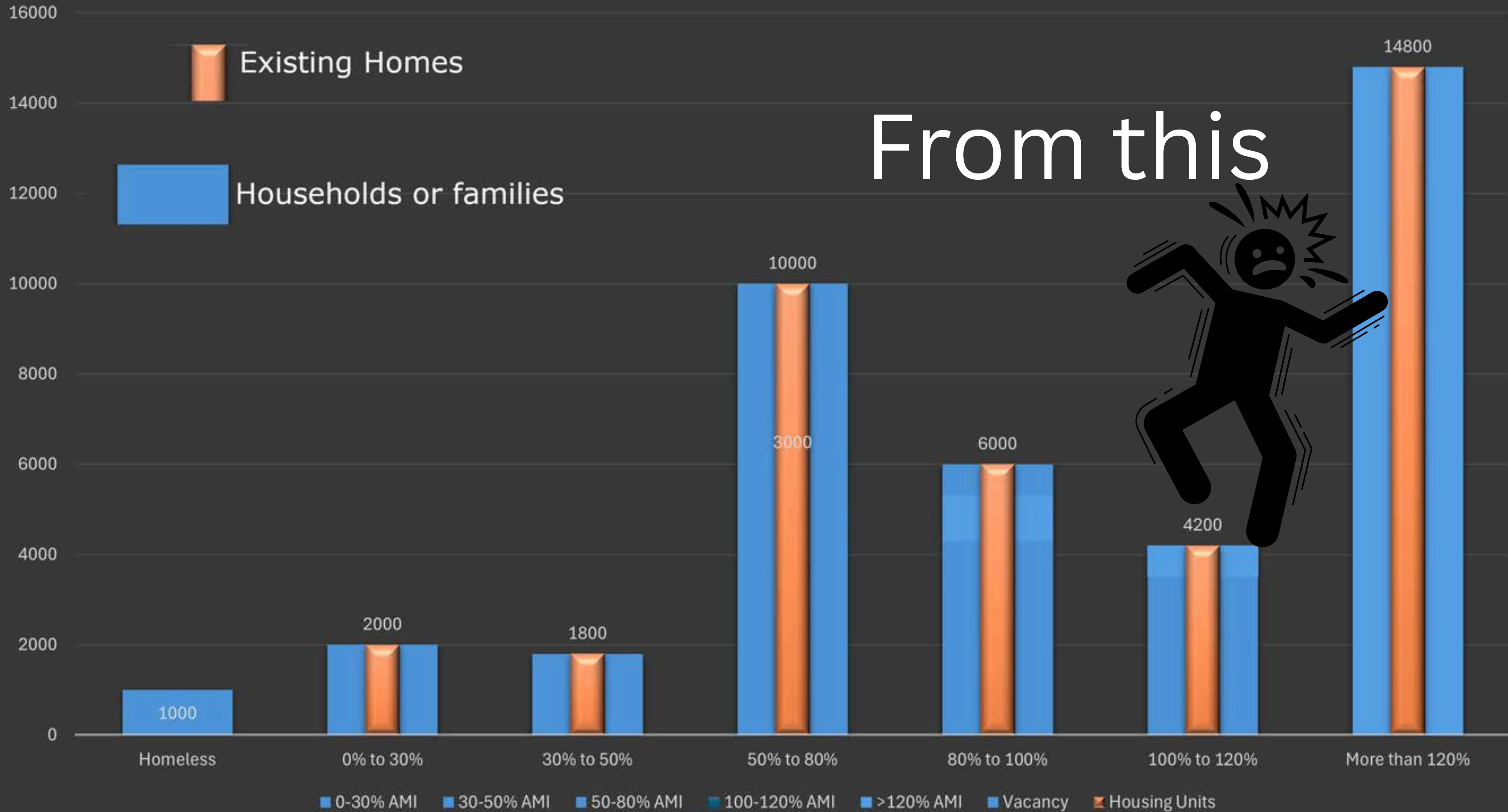
# Bellingham Homes and Households



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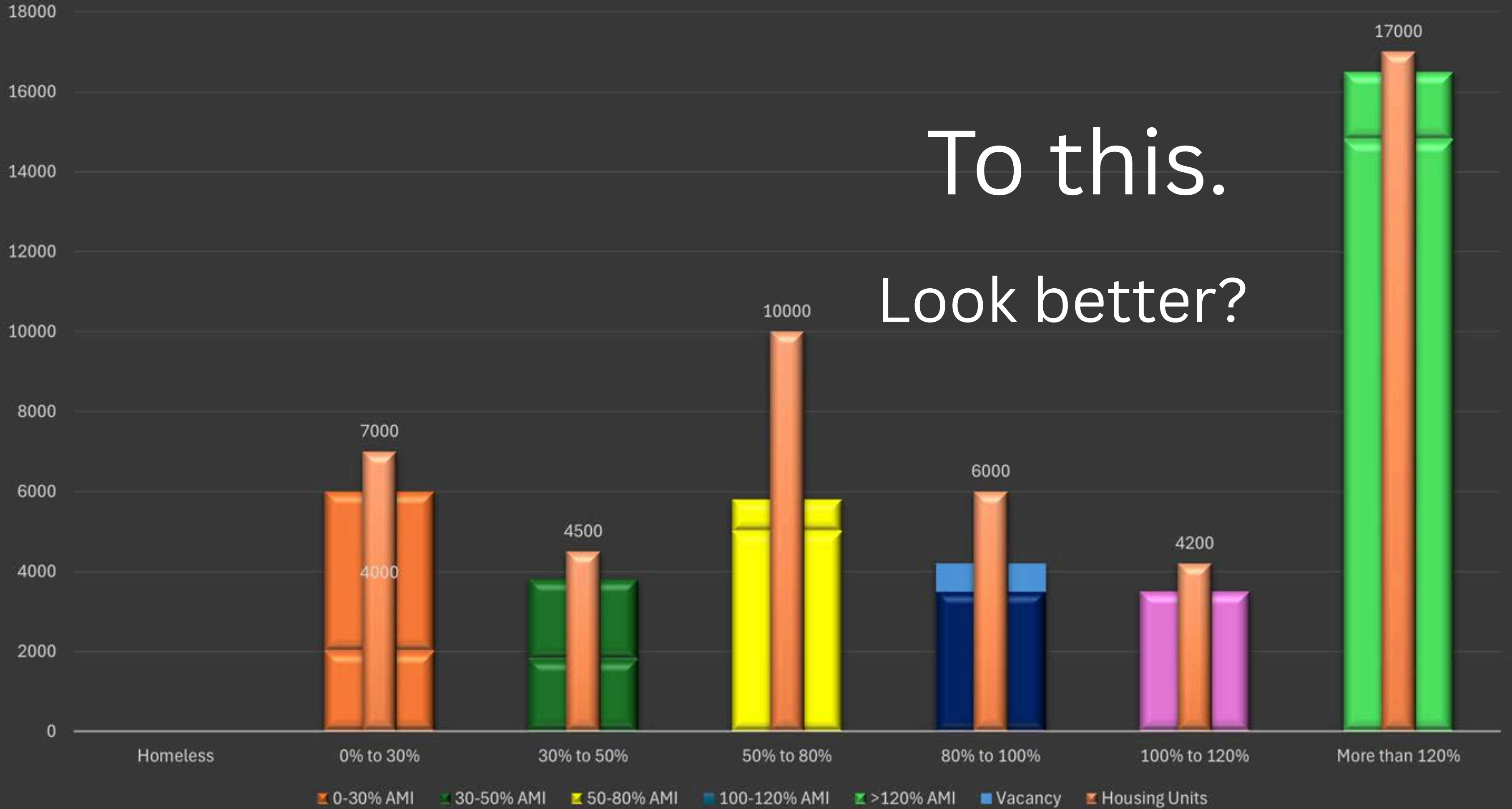
# Bellingham Homes and Households



From this



# Bellingham Homes and Households



To this.  
Look better?

Time

2

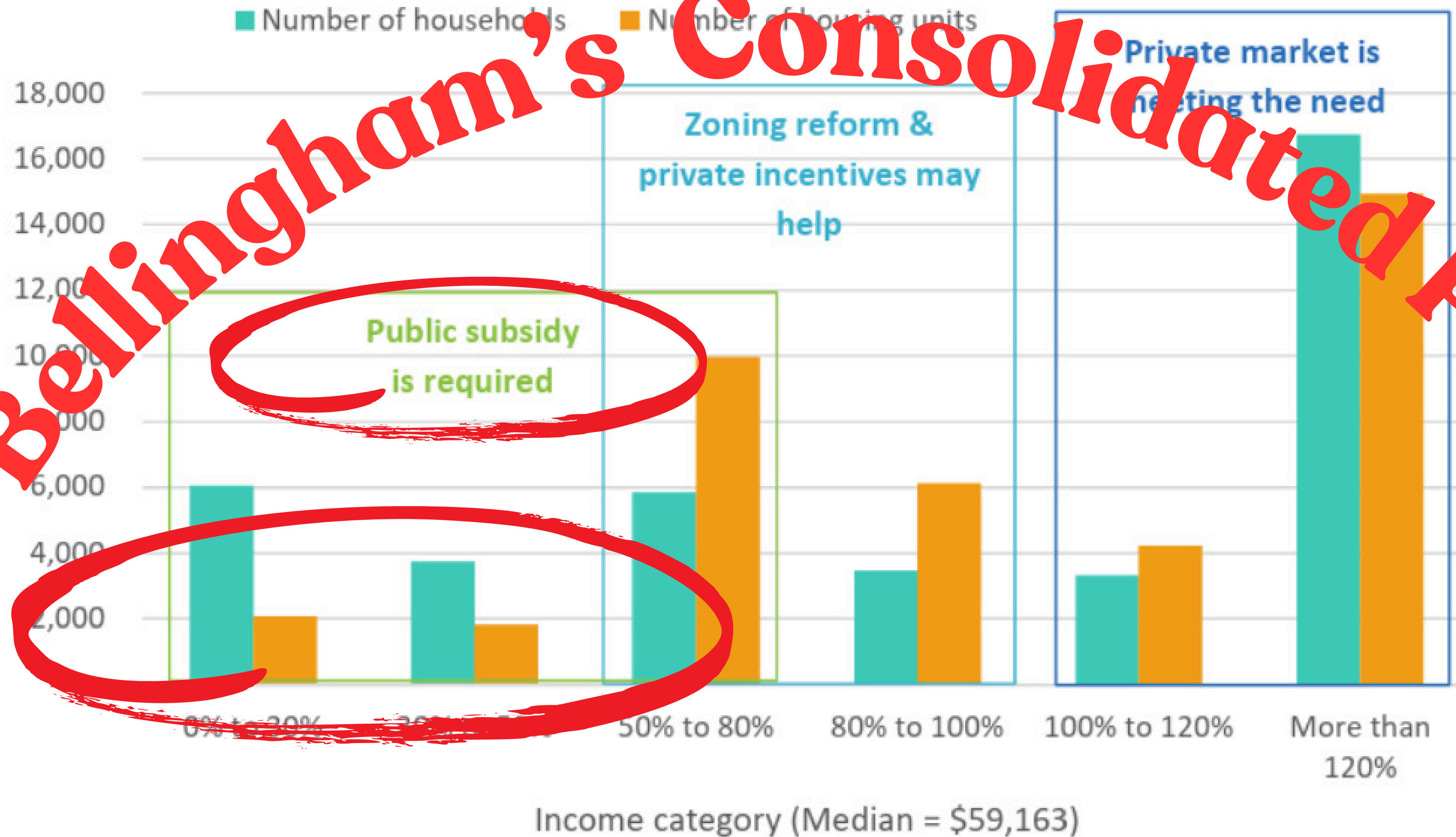
party?



Not so fast...



# Households vs. Housing Units Affordable by Income range



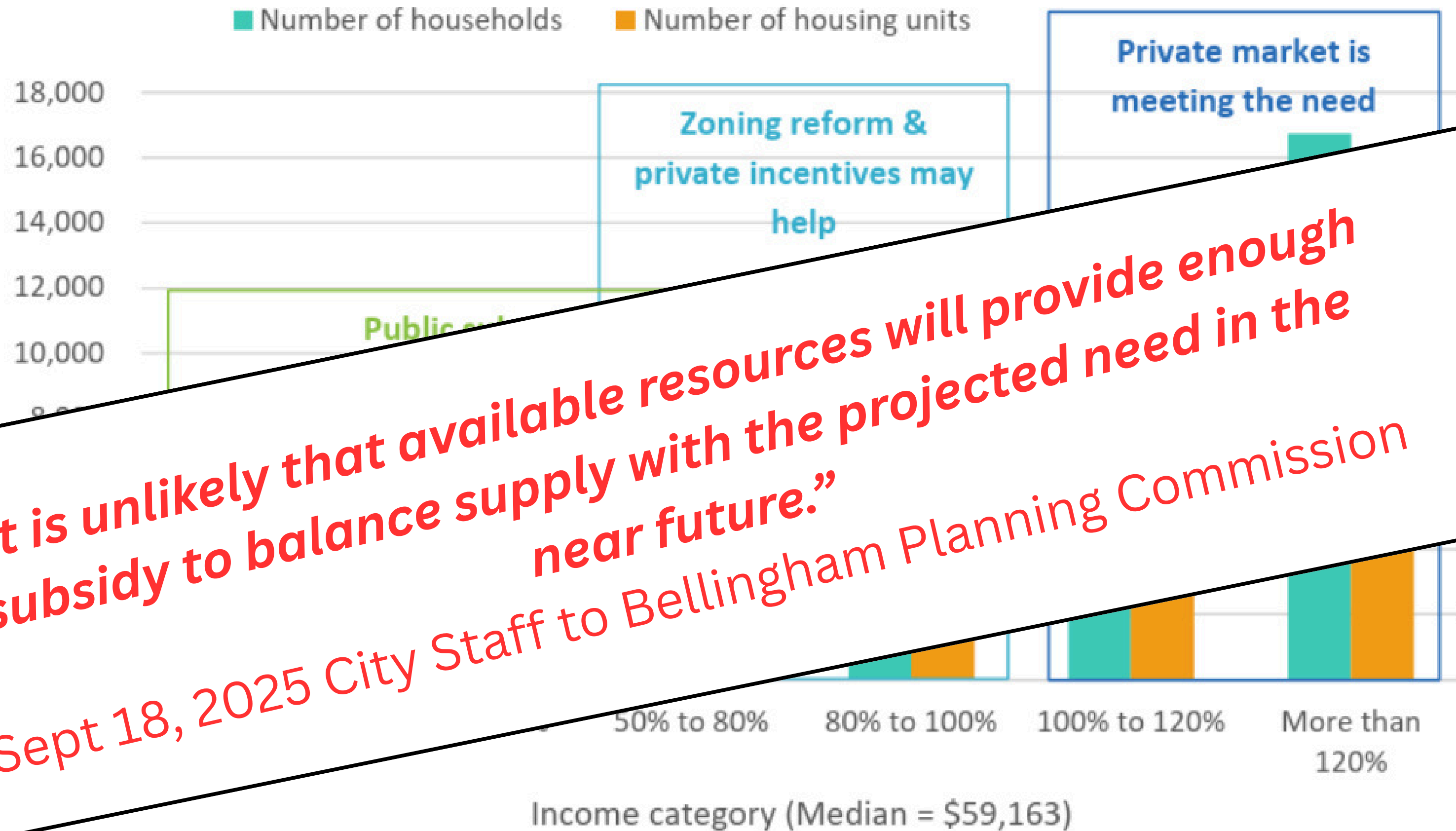
**Bellingham's Consolidated Plan**

Public subsidy is required

Zoning reform & private incentives may help

Private market is meeting the need

# Households vs. Housing Units Affordable by Income range



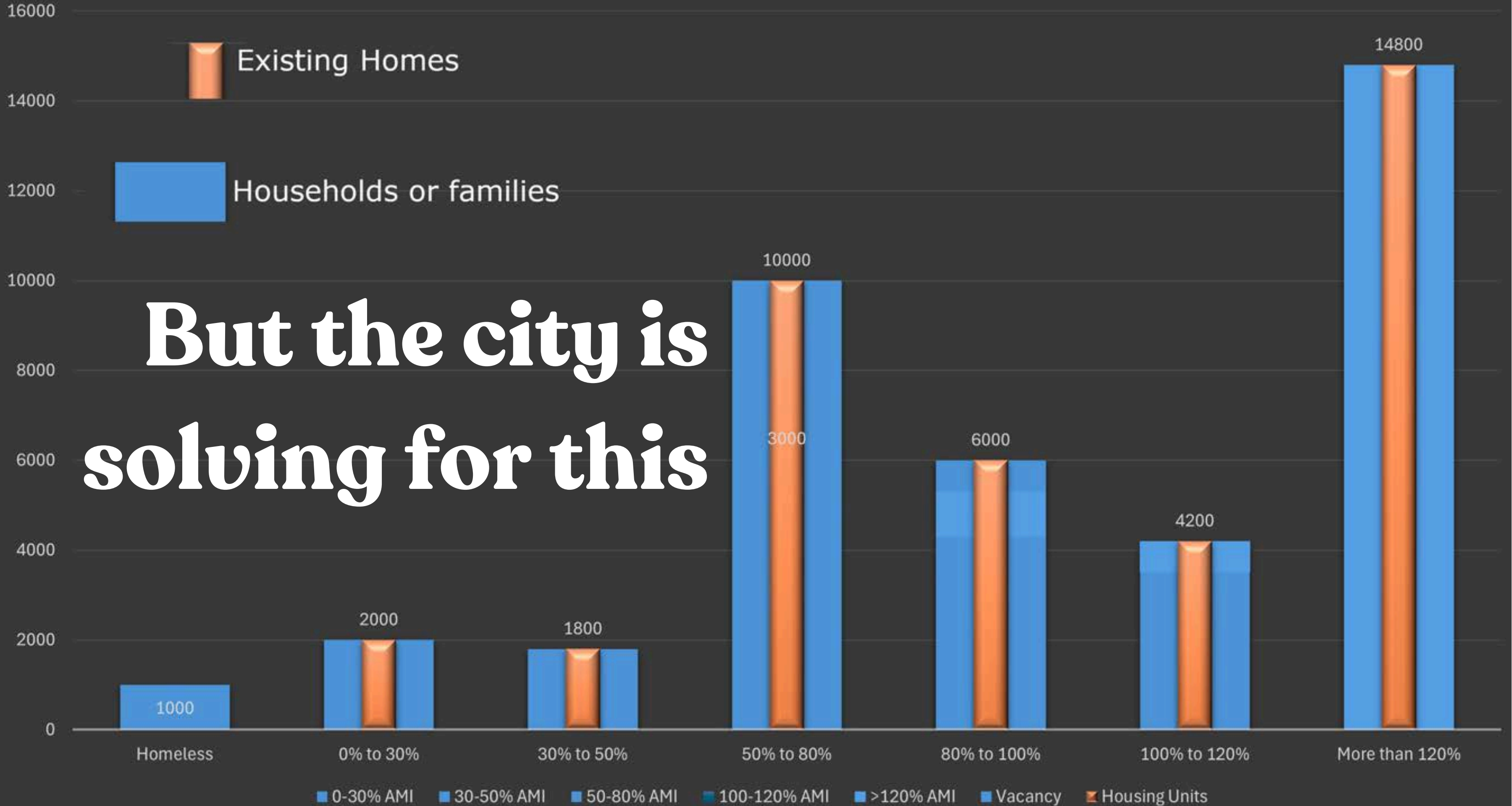
**“it is unlikely that available resources will provide enough subsidy to balance supply with the projected need in the near future.”**  
Sept 18, 2025 City Staff to Bellingham Planning Commission



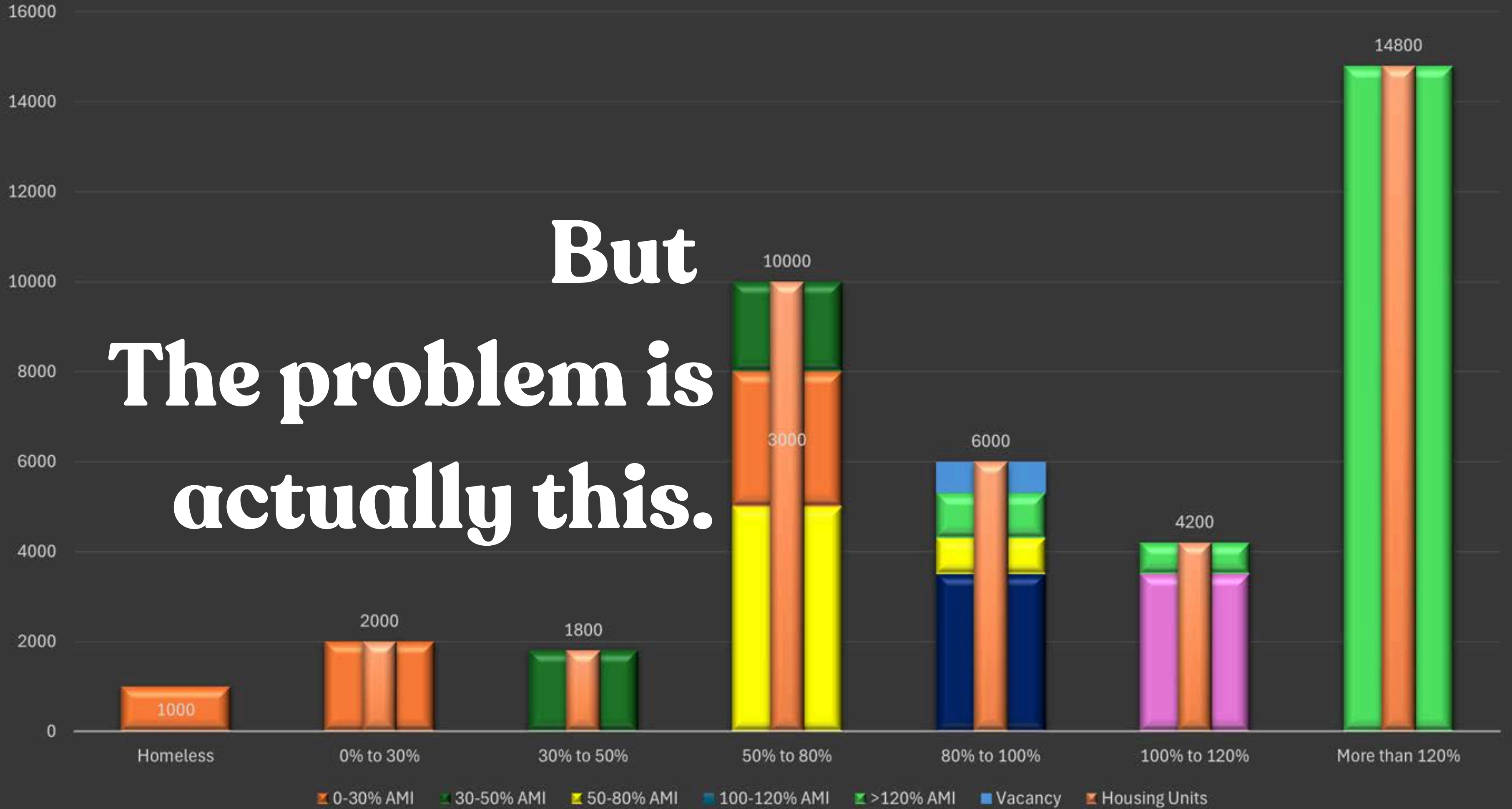
**The City of Bellingham City Council  
and Mayor Lund**

**have the power to understand this analysis,  
and make true change.**

# Bellingham Homes and Households



# Bellingham Homes and Households



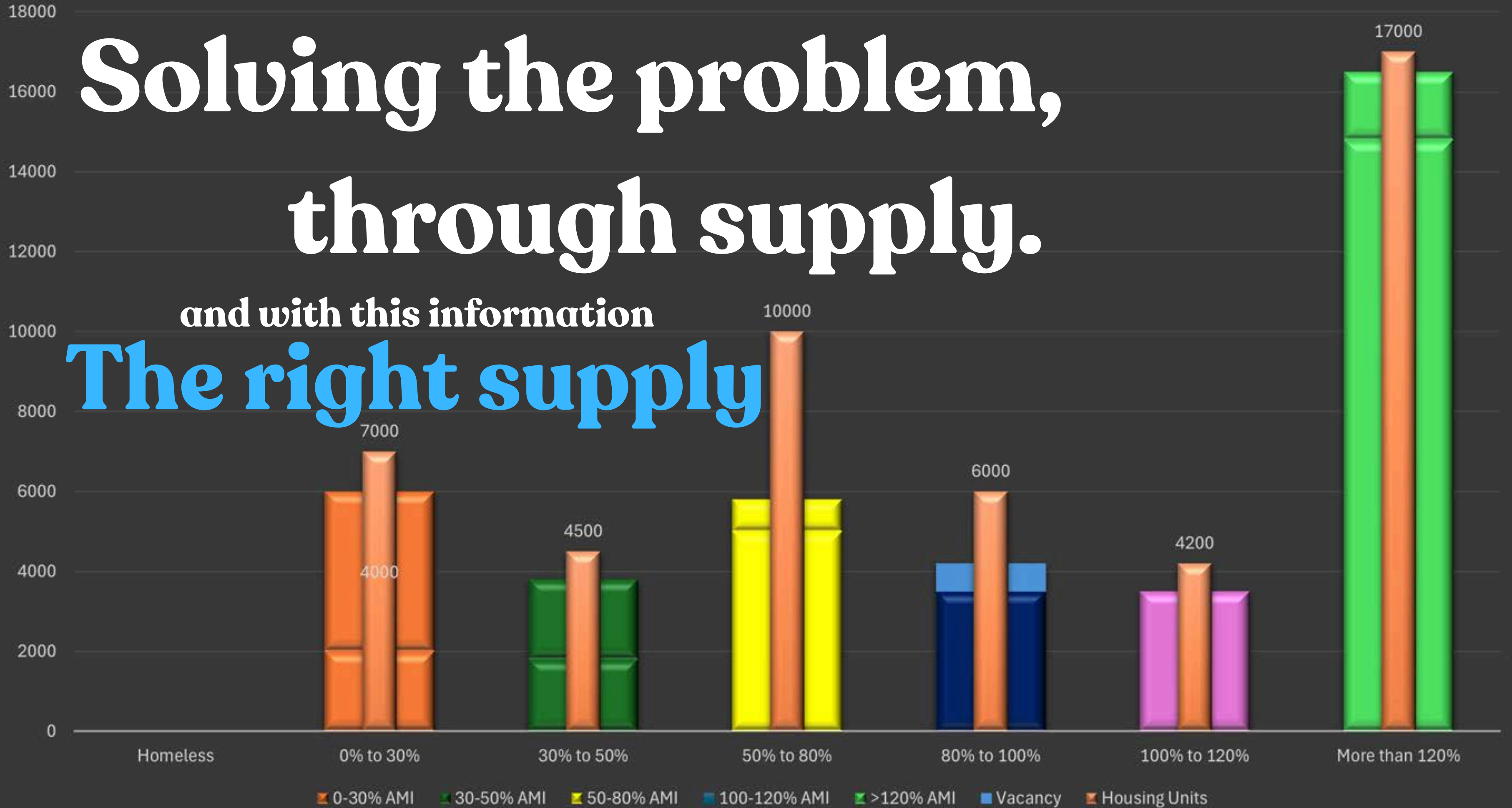
*AND A  
TRUE  
SOLUTION  
IS*

# Bellingham Homes and Households

# Solving the problem, through supply.

and with this information

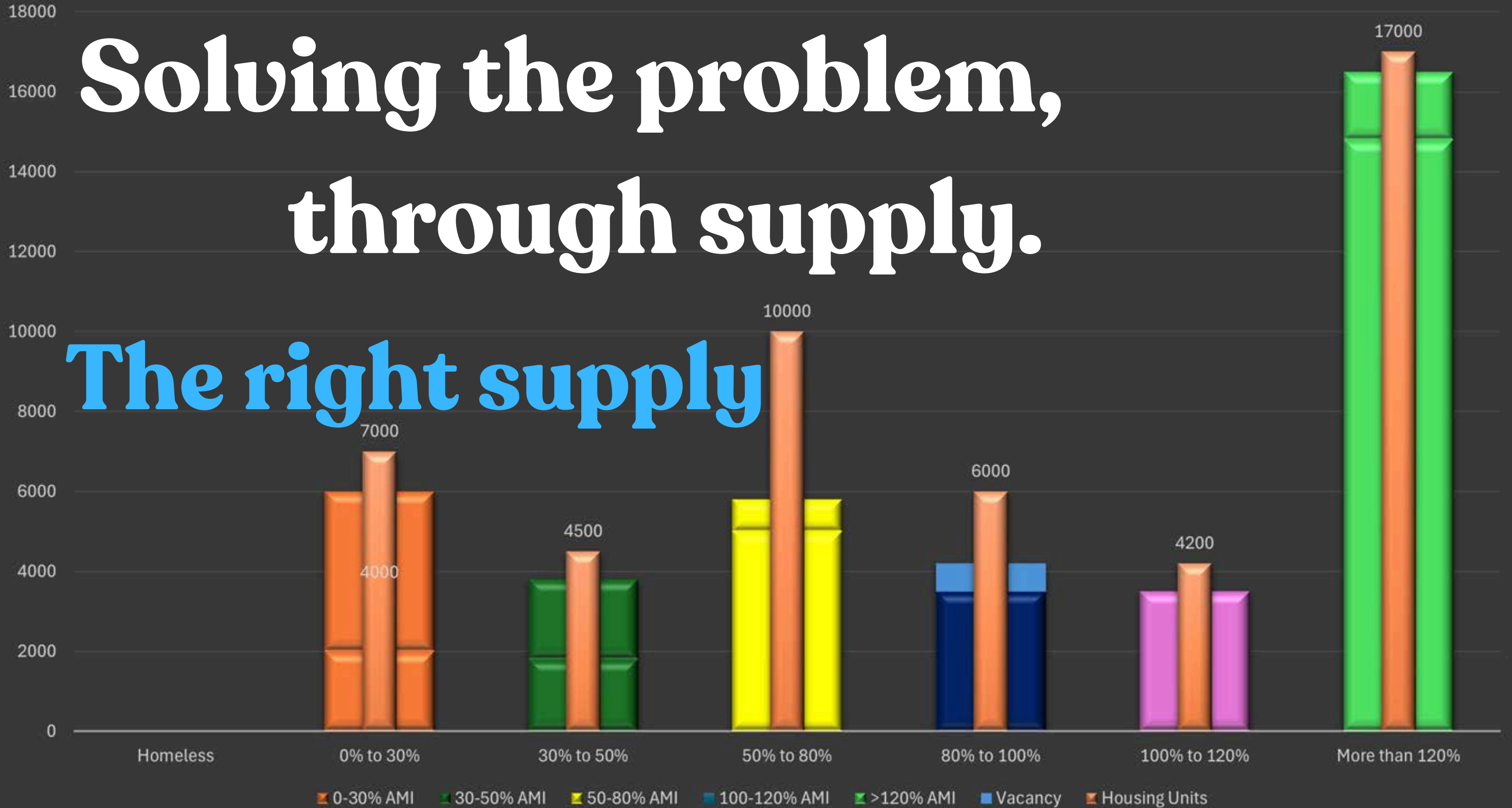
# The right supply



# Bellingham Homes and Households

# Solving the problem, through supply.

## The right supply



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