



Whatcom County Housing Advisory Committee Meeting Minutes

Meeting Date/Time/Location: October 11, 2018, 8:30AM to 10:00AM – Whatcom County Health Department, 509 Girard Street, Bellingham

WCHAC Members Present: Samya Lutz, Jennifer Moon, Paul Schissler, Regina Delahunt, Debbie Paton, Emily O'Connor; Karen Burke

WCHAC Members Absent: Ed Moran, Kyle Christensen, Bob Libolt

Whatcom Co. Health Dept. Staff/Guests: Barbara Johnson-Vinna, Human Services Housing Specialist; Chris D'Onofrio, Human Services Housing Specialist; Samantha Murdoch, Coordinator; Anne Deacon, Human Services Manager; Michael Parker, Whatcom Homeless Service Center Director; Brien Thane, Bellingham Housing Authority; Nancy Larsen, Whatcom-Skagit Housing

Agenda Item	Discussion	Action/Who
1. Call to order, introductions	Introductions commenced and quorum present.	Emily O'Connor
2. Agenda Review	No changes requested	Emily
3. Public Comment	No public comments	Emily
4. New Business		
<i>A. June Minutes Approval</i>	Regina moved that the minutes from June meeting be approved as presented. Paul Schissler seconded the motion. The committee voted and the motion passed.	Ayes: 7 Abstain:0 Motion Passed
<i>B. County Staffing Positions</i>	We have approved another position in housing. Compared to other counties Barbara was over tasked. Chris has taken on a new position of Human Services Housing Specialist and we are in the process of hiring a new supervisor in Human Services who will help with housing and should have an offer before the end of this week.	Anne Deacon
<i>C. Membership Positions and Bylaws</i>	There are inconsistencies in the bylaws regarding the board list, member terms. There are certain positions that have been referred to as "designated" previously, but the meaning was unclear. Chris spoke with the executive's office and was advised to amend the bylaws and reassess some of those positions. On page 2 of the bylaws there is a list of positions where "required" positions are noted and are the only positions the executive could corroborate with the county code that created this board.	Chris D'Onofrio, et al



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	<p>We need to discuss positions within bylaws as defined on page 2. We can decide if the finance position should be designated or required. By adopting this we will complement the code and be more specific. Also adds designee for Health Dept. director if she/he is unable to attend.</p> <ul style="list-style-type: none"> • Requirement is confusing because we do not have the authority to require a person from the Housing Authority to attend if they do not have time to come. <ul style="list-style-type: none"> ○ The “requirement” should be to make an effort to fill the position as quickly as possible, and if the Housing Authority, for instance, is unable to fulfill this requirement with their executive director, then we have an alternate. ○ Need to determine appointment process for required positions • Importance of “Finance” position considered, with committee leaning towards keeping it • “Requirement” can be that there is a position for that role represented, but does not require they attend all these meetings. <ul style="list-style-type: none"> ○ Clarity needed on “requirement” designation. <ul style="list-style-type: none"> ▪ Board is in favor of adding Bellingham Whatcom County Housing Authority to the list. <ul style="list-style-type: none"> • Housing Authority is local government, so the commissioners are appointed by the county executive. • We need to complete the official appointment process for HA rep. • Homeless Service Center could be represented for a position – will discuss this at our next meeting. • It is unclear who represents each position currently. The reason we did this in the first place is that we had a state law initiated under house bill 2060 in 2005 that stated the committee is necessary to spend the funds. It listed some of the positions to be a part of that. We could provide both the law and the government agreement and the county code to give more definition to better inform. • It makes sense to look at which positions make a stronger board. <ul style="list-style-type: none"> ○ Variety within the list is a great idea, but there is some flexibility in number of positions per area. Also being aware of who is being funded by this. <ul style="list-style-type: none"> ▪ Be sure the documents for these changes to be sent out in time for the next meeting and bring to that meeting. • The language is unclear on limits for the chair. Adding clarity to term and limits for the position. <ul style="list-style-type: none"> ○ We have had 2 year as a limit and 1 year as a term. Partial does not count. • As a suggestion, we should elect new officers for the following year in the last quarter of the year prior to the year they will start their term rather than electing them in the first quarter of the year they would start their term. <ul style="list-style-type: none"> ○ The last meeting of this year we will elect a Chair and Vice Chair for 2019. 	



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<p>D. <i>Whatcom - Skagit Housing Report</i></p>	<ul style="list-style-type: none"> • After looking at the state statute it would be good to re-address the committee role. • We will send the final change out 30 days prior to the next meeting to be sure we are compliant. Plan on this for the December meeting. <p>Whatcom-Skagit Housing started in Whatcom in 1976 and in 2003 we were asked include Skagit. We are a 501(c)(3) nonprofit and we operate on 2 year 523 HUD grants. Our current grant required building 32 homes and we have completed 25 with 20 more under construction. This is one of five goals (of which we have to meet three). We are not going to hit our housing requirement. Another goal we have to hit for this grant is to serve 40% low income and we have done 50%. We have helped over 630 families become homeowners. There are 7 agencies in WA state, 125 agencies throughout the US. Our operations contribute 2 million dollars to local economy.</p> <p>Families that qualify are at 80% or below median income. Must have acceptable credit. Repayment program is acceptable. Have to be on regular payments and on time last 12 months. Family must work 35 hours per week building homes over 10 to 12 months. Families must contribute 65% of the labor hours (they can get help from others for 17.5 hours). No previous experience in construction is required. Families must qualify for a one-step construction loan through USDA:</p> <ul style="list-style-type: none"> • 33 year loan, fixed rate- if low income can be 38 years. • 3.75% interest • Subsidized interest by USDA, the family pays at least 1% • Has to be paid back when they sell or refinance • USDA communicates yearly to see if income changed, if increased suggestion for local bank. • Rural areas are acceptable. Constant challenge. About 2 years out on lots. • Reviewing applications and putting together building groups is a 3 month process. • Oversee closing of the loan. • Each group has construction supervisor. • Manager to purchase materials and manage subcontractors. • Families pick out of information compiled. • We get draws on the loan and pay out to the construction bills. • Have to agree to work setting. Progress homes at same speed. Better deal from subcontractors when you can do a group of homes at once so progress on homes at same speed. • Agree to work on all houses, including for volunteers. • Saturday morning meetings allow them to work through problems. 	<p>Nancy Larson</p>



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	<ul style="list-style-type: none"> • Agree to use the WSH's proven building method. • Families cleanup for the subcontractors, especially trade workers (i.e. plumbing) to save cost. <p>We are currently building a subdivision in Blaine. This was purchased from a bank as foreclosed. Drayton Reach. 20 houses, all done in the next 12 months.</p> <ul style="list-style-type: none"> • What is the average square footage of the homes? <ul style="list-style-type: none"> ○ Average home is 3 bedrooms around 1200 sq. ft., 4 bedrooms about 1400 sq. ft. <p>It was difficult to get people to build in Blaine because we were in Ferndale so long. Roseberry Heights – Ferndale, 20 homes.</p> <ul style="list-style-type: none"> • Do people choose their own design? <ul style="list-style-type: none"> ○ The construction manager will put a house on a lot and the 3 bedroom people will draw from one basket, the 4 bedroom will draw from another basket. We do this because we don't want five houses on a lot that all look the same. It is a lottery deal. They can trade the night of the drawing but after that they are set with their design. <p>The homes have hardy plank siding, gas heat, appliances. Fully landscaped with sod and trees, shrubs. 2 car garages. Energy efficient. Currently budget on a 3 bedroom with house cost, land and closing is \$210k. Blaine appraised for \$285k. Going to increase budget to \$240k due to materials.</p> <p>The homeowners see themselves in more positive light, fosters pride. Learn skills to maintain and improve the home. Learn skills for higher paying jobs. Provides more stable environment for children. Become more acquainted with neighbors. Current house payments are about half of what they would pay for rent.</p> <ul style="list-style-type: none"> • Is there any allowance for physically disabled? <ul style="list-style-type: none"> ○ Nancy: If someone is totally handicap they can have someone else make the commitment of the 35 hours per week. We have made building accommodations to adapt to handicap needs. • The median income numbers were different than what HUD uses. <ul style="list-style-type: none"> ○ We go by USDA two tier incomes. HUD has graduated eight layers. The thing about the two layers is that we have had such an increase of single individuals in our program since we went to the two tiers. The other layers seem to block them out. Of the last twenty being built, nine single people and eleven couples. I advised HUD on this. The layered is just prejudice against single people. ○ We received money from HUD grant, SHOP (self-help opportunity program). Conflicting to accept the grant if they will require to use the layers. • Goals? <ul style="list-style-type: none"> ○ Operate by their goals 	



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5. <i>Presentation to Health Board</i>	<ul style="list-style-type: none"> ○ Meet house building goals ○ Issues getting Blaine completed, liens and such ● Have you ever built multifamily homes? <ul style="list-style-type: none"> ○ We have not built them ourselves, but we took over a few when we took over Skagit. <p>Anne and Barbara gave a presentation to the County Health Board in July that provided an overview of the housing and homelessness response system operated by the health department that covered best practices and the health department's strategies that focus on providing and supporting clients to obtain permanent housing.</p> <ul style="list-style-type: none"> ● The presentation included information to highlight the unique challenges of our local context of housing affordability shortage as well as the success we've had and how the situation would likely be different without the current intervention 	Anne
6. <i>Local Plan Update</i>	<p>A new draft from Department of Commerce lays out guidelines for the requirements of the local plan update</p> <ul style="list-style-type: none"> ● More information about this will be provided in December 	Barbara
7. <i>RFP Awards</i>	<p>RFPs were awarded for emergency shelters, transitional housing facilities, and master leasing services</p> <ul style="list-style-type: none"> ● This opportunity was used to request new performance measures from providers ● Document recording fee growth has been slow, so the increase in funding is minimal 	Chris
8. <i>City of Bellingham Update</i>	<p>Housing Week events will take place from 10-21 – 10-25, mostly at Eleanor Apartments, but elsewhere too.</p> <p>City Council is working on ordinances relating to temporary homeless shelters and encampments as well as permanent shelter facilities.</p> <ul style="list-style-type: none"> ● Pushback expected around single family zoned neighborhoods ● Updates to follow 	Samya
9. ADJOURN		
NEXT MEETING	<p>Next regular meeting December 13, 8:30 – 10:00 a.m. Whatcom County Health Department - Admin. Conference Room</p>	