# Welcome to Bellingham, Washington



Nestled between Seattle and Vancouver, Bellingham offers the perfect blend of small-city charm and big outdoor adventure. This waterfront community combines mountain trails, lake recreation, and a thriving local culture.

I'm **Blake Youtsey**, a relocation specialist born and raised in Bellingham. My local expertise will make your move seamless — whether it's your first home or your forever home.

#### **Quick Facts:**

- Population: ~92,000 residents
- Location: 1.5 hours to Seattle, 45 minutes to Vancouver, BC
- Highlights: Lake Whatcom, historic Fairhaven, vibrant brewery and art scene

This guide will help you understand neighborhoods, cost of living, schools, recreation, and navigate the entire moving process with confidence.

If you want more detail on neighborhoods, activities, or my curated vendor list, reach out one of the ways you see on the last page and I will send it over!

# Find Your Perfect Neighborhood



#### Central & Historic

**Fairhaven / South Hill:** Walkable district with historic charm and bay views. Ideal for downsizers or executives seeking character and convenience.

**Lettered Streets / Columbia:** Classic Craftsman homes close to downtown with a creative community vibe.

**Sunnyland:** Artistic neighborhood with somewhat affordable, DIY-friendly bungalows and a maker culture.

#### East & Lake

#### Silver Beach / Alabama Hill / Whatcom Falls:

Quiet residential streets with excellent park access and trail connections.

**Sudden Valley:** Lakeside community offering golf, marina access, and greater value in a natural setting.

#### North & Newer

**Cordata / Meridian / Barkley:** Modern homes and townhomes with convenient shopping and trail access. Popular with first time buyers and professionals.

#### South & Premium

**Edgemoor / Chuckanut:** Private settings with larger lots and a luxury coastal atmosphere. Stunning water views and forest surroundings.



# Understanding Bellingham's Cost of Living

\$650K+

\$450K+

\$350K+

Single-Family Homes

Average starting price for detached homes, with premium neighborhoods reaching well above \$800K

Townhomes

More affordable entry point with modern amenities and less maintenance

Condos

Most budget-friendly option, perfect for singles or downsizers

## Additional Monthly Costs

- Utilities: ~\$200-\$300 (higher in winter for heating)
- Internet: ~\$70-\$100 depending on speed needs
- Trash/Recycling: ~\$50 monthly
- Property Taxes: ~1% of assessed value annually
  - **Budget Tip:** Plan for a higher upfront cost if you need temporary housing during your search. Always include a buffer fund of at least \$5,000 for unexpected moving expenses.

# Schools & Education Options

#### **Public School Options**

Bellingham School District offers multiple wellregarded options:

- Elementary: Parkview, Wade King, Happy
   Valley, and several others
- Middle: Fairhaven, Whatcom, Kulshan
- High Schools: Squalicum, Sehome, and Bellingham High



#### **Alternative Education**

- Bellingham Family Partnership Program (parent-partnership)
- Whatcom Hills Waldorf School
- Bellingham Christian School
- Montessori schools at various levels

#### **Higher Education**

- Western Washington University: Renowned for environmental studies, business, and education programs
- Whatcom Community College: Excellent transfer programs and healthcare training
- Bellingham Technical College: Specialized career training in high-demand fields
  - Pro Tip: School boundaries shift periodically—always verify current zoning directly with the district before making an offer on a home.

# Bellingham Lifestyle & Recreation



#### **Outdoor Paradise**



Access world-class mountain biking at Galbraith Mountain, kayaking in Bellingham Bay, hiking along Chuckanut Ridge, and skiing at nearby Mt. Baker. Lake Whatcom offers year-round water recreation from paddleboarding to swimming.

#### Food & Drink Scene

Explore over 15 craft breweries, multiple farmers markets with local produce, artisan bakeries, and farm-to-table restaurants featuring fresh Puget Sound seafood. The Bellingham Farmers Market runs year-round on Saturdays.



#### Arts & Culture

Enjoy First Friday Art
Walks, the historic Mount
Baker Theatre,
independent bookstores,
and seasonal festivals
like Ski to Sea and the
Bellingham Bay
Marathon. The thriving
music scene features
local and touring acts at
venues throughout town.

## **Everyday Conveniences**

Find everything you need at Barkley Village, Bellis Fair Mall, and various neighborhood shopping districts. Multiple farmers markets, natural food co-ops, and big-box retailers ensure all shopping needs are covered within city limits.

# Moving Logistics: Getting Connected



#### **Essential Utilities**

- Electricity & Gas: Puget Sound Energy (PSE) Set up online or call 1-888-225-5773
- Water & Sewer: City of Bellingham Register at City Hall or online portal
- Trash/Recycling: Sanitary Service Company (SSC) - Schedule pickup at 360-734-3490

## **Internet Options**

- Comcast Xfinity: Widely available with speeds up to 1.2 Gbps
- Ziply Fiber: Available in select areas with fiber speeds up to 5 Gbps
- CenturyLink: DSL option in some neighborhoods

### Important First Week Tasks

- Visit WA Department of Licensing for driver's license (within 30 days)
- Register vehicles and obtain WA plates (within 30 days)
- Set up mail forwarding via USPS (start 2 weeks before move)
- Register pets with the city for licensing
- Update voter registration
- Find local healthcare providers (Peacehealth is the main hospital system)
  - Pro Tip: Start utility transfers and mail forwarding 2–3 weeks before your move.
     I'll provide a detailed timeline and contact list to make this process seamless.

# Bellingham Real Estate Market Overview

## Typical Housing Stock



#### Historic Districts

Charming Craftsman, Victorian, and mid-century homes with character details. Many have been tastefully updated while preserving original features. Expect smaller lot sizes but walkable neighborhoods.



#### New Developments

Modern builds and townhomes in Cordata, Barkley, and north Bellingham. Energyefficient with open floor plans and lowmaintenance yards. Often include community trails and amenities.



## Specialty Properties

Waterfront and forested homes around Lake Whatcom and Sudden Valley. These offer privacy and natural settings with views. Many include unique features like private docks, expansive decks, or wooded acreage.

#### Seasonal Market Trends

- **Spring:** Most competitive season with multiple offers common and quick sales
- Summer/Fall: More balanced market with reasonable time for decision-making
- Winter: Fewer listings but less competition and potentially motivated sellers
  - (i) **Pro Tip:** Have a strong pre-approval letter ready and consider getting fully underwritten (We can talk about this)—clean offers with minimal contingencies stand out in competitive neighborhoods, especially during spring.

# Financing Your Bellingham Home

## Pre-Approval Strategy

Work with local lenders who understand Bellingham's unique market and property types. They can expedite appraisals and offer insight into neighborhood-specific considerations. Ask me for my preferred lender list with proven track records for out-of-town buyers.

# Down Payment Planning

Typical ranges from 3% (FHA and some conventional) to 20%+ depending on property type and price range.
Waterfront properties and condos often require higher down payments. First-time homebuyer programs may reduce initial investment.

### Closing Cost Preparation

Budget 2–4% of purchase price for closing costs. This includes loan origination fees, title insurance, escrow fees, and prepaid items like property taxes and homeowners insurance. Local transfer taxes in Washington add approximately 1.78% to your closing costs.

#### **Insurance Considerations**

- Standard homeowners insurance is required by lenders
- Consider earthquake coverage (Bellingham is in a seismic zone)
- Flood insurance for properties in specific areas near water
- Umbrella policies for waterfront or high-value homes

⚠ Pro Tip: Keep a financial buffer of at least \$5,000-\$10,000 beyond your estimated costs for remote signing fees, last-minute travel for closing, or unexpected inspection findings.

# Your Remote Homebuying Journey

## **Discovery & Planning**

We'll start with an in-depth consultation to define your needs, budget, and timeline. I'll create a personalized relocation guide with neighborhood recommendations tailored to your lifestyle and priorities.

## 2 Virtual Exploration + Targeted Property Search

Through video neighborhood tours and interactive maps, you'll get a feel for different areas. We'll establish your lender relationship and secure a strong preapproval to position you competitively. You'll also receive curated property alerts and detailed video tours of promising homes. I'll provide honest feedback on properties, highlighting both benefits and potential concerns that may not be obvious online.

## **3** Come for a Visit

While I hope to provide you as much information as possible to help you make a decision without having to be here, seeing homes and neighborhoods for yourself in person will be the best way we ensure you find a home and area suited to you.

# 4 Strategic Offer & Closing

When you find "the one," we'll develop a winning offer strategy. I'll coordinate inspections, appraisals, and remote signing. My team handles all the details, from utility transfers to key handoffs.

## 5 Move-In & Beyond

I'll coordinate access for contractors if needed before your arrival. Upon move-in, you'll receive a curated welcome package with local essentials. Our relationship continues with check-ins and ongoing local support.



# Your Bellingham Adventure Begins Here

#### Your Dedicated Relocation Partner

With my deep local knowledge and full-service approach, I make your move to Bellingham seamless from start to finish. As a lifelong resident with extensive real estate expertise, I'm committed to helping you find not just a house, but a community that feels like home.



#### Ready to Begin?

- Book your complimentary 15-minute relocation consultation
- Request the latest "Bellingham Market Pulse" report with current data
- Get my curated vendor list and neighborhood exploration itineraries



#### Get In Touch

#### **Blake Youtsey**

Muljat Group | BAY Co | Real Estate Reimagined

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Email: youtsey.blake@gmail.com

Want a more in depth neighborhood guide, activities guide, or vendor list? Contact me one of the ways above and I will send it your way!