



# **Lake Whatcom Homeowner Incentive Program**

## **WHATCOM COUNTY PROGRAM HANDBOOK**

**Version 1 – March 2021**

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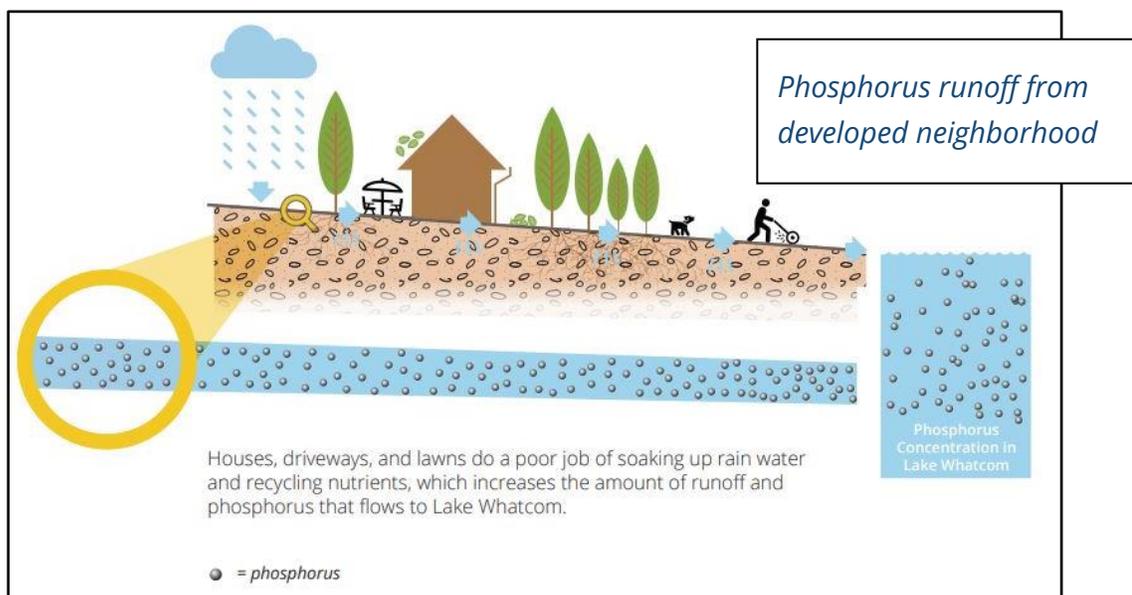
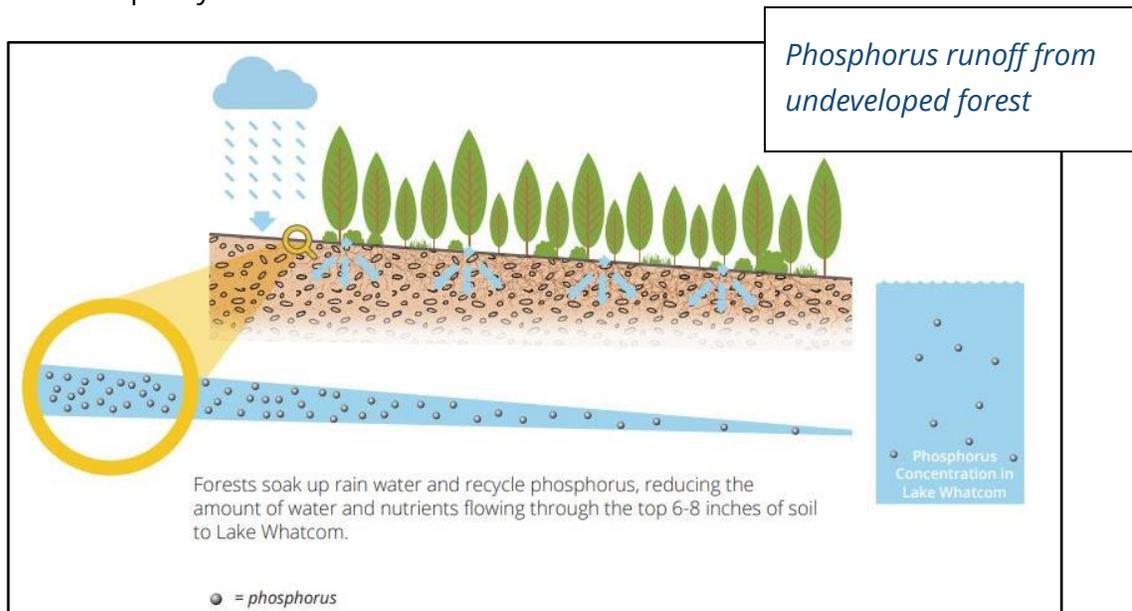
## Additional Resources

These additional documents and resources are available on the HIP website to help you complete your HIP project. Visit: <https://www.lakewhatcomhip.org/resources-county>.

<i>Document</i>	<i>Description</i>
Homeowner Acknowledgement Form	HIP staff will ask that you read and sign this form as part of your initial site visit. It functions as a checklist to make sure homeowners know what to expect when participating in HIP.
Landscaping with Native Plants	A supplemental handbook with essential information to help you plan, install, and maintain your native landscaping project.
King County Sample Landscape Plans	Sample native landscaping planting plans for different light and soil moisture conditions. Use these as an easy starting place to develop your own planting plan.
HIP Native Plant List	HIP-approved native plants organized by light and soil conditions with helpful information on mature size. Use this list to help you select the right plants for your project.
HIP Native Landscaping Planting Worksheet	A downloadable Excel spreadsheet to help you plan your native landscaping project and an important part of the application packet.
Native Landscaping Materials Purchasing Guide	Read this guide before buying materials for your native landscaping project.
Approved Mulch List	Be sure to use this list when ordering your low-phosphorus mulch for your HIP project. Only mulches on this list are reimbursable through HIP. This list is also part of the Materials Purchasing Guide.
Measuring Areas for your HIP Project	This handout provides detailed guidance about how to measure distances and areas using pacing, measuring devices, and online resources.
Hiring Help Guide	Want to hire help installing your HIP project? Use this guide to help you find a qualified professional.
HIP Reimbursable Expenses Guide	A detailed list of project expenses that qualify for reimbursement through HIP.
HIP Maintenance Agreement	The standard HIP project maintenance agreement with information on standard maintenance needs for each type of HIP project.

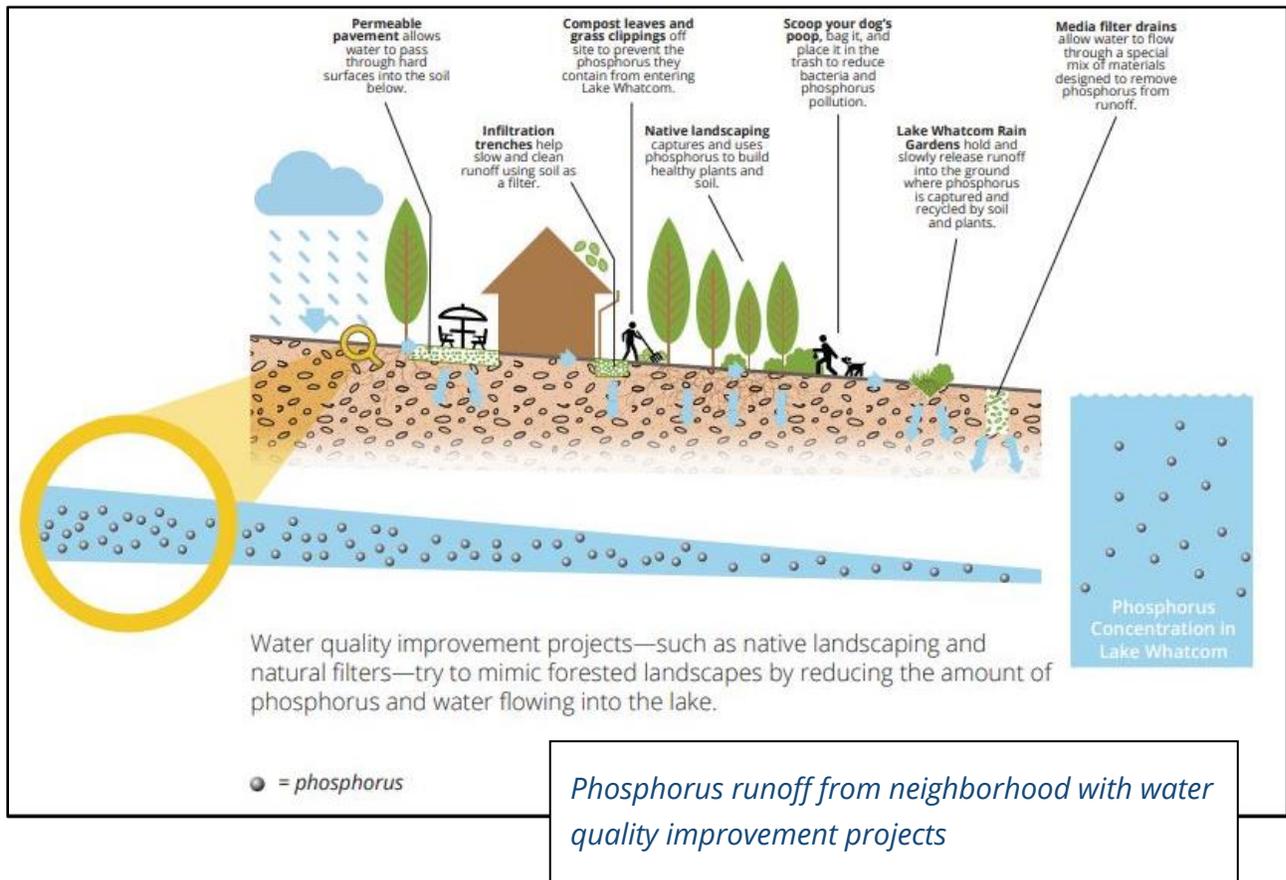
## Introduction

Lake Whatcom, the drinking water source for more than 100,000 Whatcom County residents, has seen a marked decline in water quality over the past 50 years. Excess nutrients, particularly phosphorus, generated by residential properties and conveyed to the lake through drainage systems cause summer algal blooms and decreases dissolved oxygen levels in the lake. In April 2016, the Environmental Protection Agency (EPA) finalized the Lake Whatcom Total Maximum Daily Load (TMDL) study, which sets in motion a 30- to 50-year cleanup effort focused on reducing phosphorus inputs to Lake Whatcom to improve water quality.



In order to address this water quality issue, the City of Bellingham and Whatcom County use public funds to manage runoff and clean up stormwater through large-scale stormwater treatment facilities within public rights-of-way. However, additional action beyond what can be accomplished with these engineered facilities is necessary to clean up Lake Whatcom. The Homeowner Incentive Program (HIP) was developed to help homeowners make landscape improvements that reduce the amount of polluted runoff leaving their property and flowing downstream to the lake. HIP improvements compliment water quality protection achieved through public stormwater treatment facilities and are an important part of the overall lake clean-up effort.

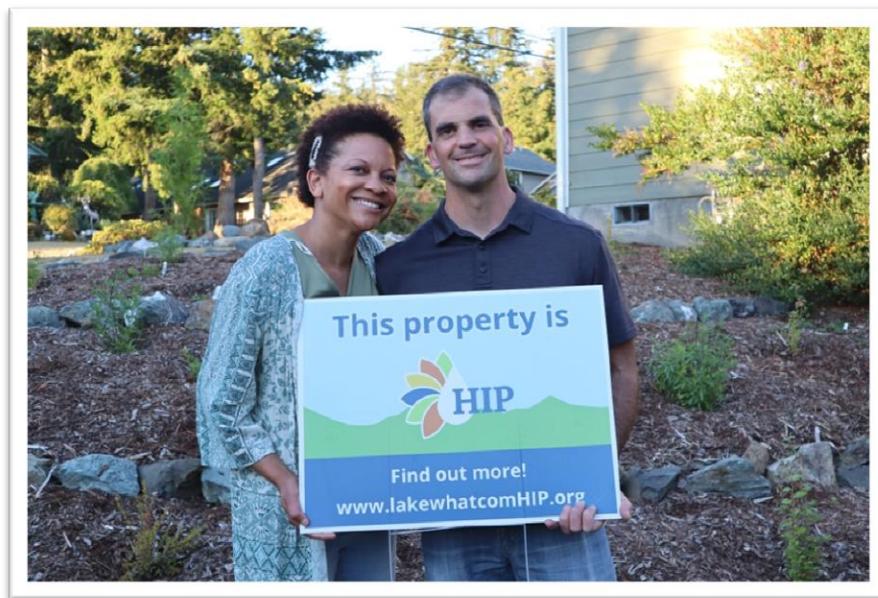
For more information on Lake Whatcom water quality and other lake management programs visit [www.lakewhatcom.whatcomcounty.org](http://www.lakewhatcom.whatcomcounty.org).



## Homeowner Incentive Program (HIP) Overview

The Lake Whatcom Homeowner Incentive Program (HIP) is a coordinated City of Bellingham (City) and Whatcom County (County) non-regulatory program that provides technical assistance and cost share incentives for homeowners who voluntarily elect to install stormwater best management practices (BMPs) that reduce phosphorus runoff into Lake Whatcom. The Whatcom Conservation District works with Whatcom County to provide assistance to HIP homeowners.

All homeowners with property in the Lake Whatcom watershed that does not meet current stormwater management standards may participate in HIP. Current county code standards were approved in August 2013. Staff will confirm eligibility with each interested homeowner. Other property types (e.g., schools, condos, mobile home parks) may also participate in HIP. All property types follow the same program rules.



*HIP ambassadors Sherae and Anthony Quattrocchi in front of their new native landscaping.*

## HIP Best Management Practices (BMPs)

With HIP, a best management practice, or BMP, is a type of landscaping project that manages stormwater runoff to slow it down, soak it in, and filter pollutants out to protect water quality.

### Native Landscaping

The primary HIP BMP is native landscaping. Native landscaping works on all types of properties. Converting lawn or traditional residential landscaping to landscaping with native plants and low-phosphorous, woody mulch is a simple and cost effective method to reduce phosphorus pollution and protect water quality. Native landscaping recreates the natural soil chemistry and biology found in forested areas. Plants and mulch capture and recycle phosphorus. In addition, rainfall is captured by plants prior to reaching the ground, resulting in less runoff. Less runoff means less pollution flowing downstream into the lake.

HIP native landscaping areas have a thick mulch layer and a minimum density of plants common to forests of the Pacific Northwest. Native plants are generally defined as those found west of the Cascade Range prior to the arrival of European settlers. However, HIP allows flexibility allowing for reimbursement of all plants native to Washington State and their cultivars (plant variety produced in cultivation by selective breeding).



*A newly installed native landscaping project with two different types of low-phosphorus mulch. Stepping stones add a nice touch to new landscaping but are not reimbursable through HIP.*

## Native Landscaping Additional Features

In addition to basic native landscaping, you may decide to add additional features to your project.

### *Wet Gardens*

A wet garden is a good solution for areas of your yard where wet soil and mud cause a maintenance problem. Low-lying areas where runoff may pool from time to time can be landscaped without the need for extensive digging or drainage features. Simply follow the native landscaping planting requirement and select plants that will thrive in wet conditions. Ask for recommendations of water-loving native plants during a site visit.

### *Dry Creekbeds*

You can use HIP-approved rock to create pleasing dry creekbed features within your native landscaping area. HIP allows these features for visual appeal with the Native Landscaping Program. They are not intended to manage drainage or to be walkways. If you are interested in installed hardscape like patios or walkways you will need to complete that project separately from your HIP project. Creating new or replacing hard surfaces in the Lake Whatcom watershed may trigger special regulations and permit requirements.



*Dry creekbed example.*

Dry creekbeds should be no more than two-feet wide. Think of them as ribbons of rock mulch running through your native landscaping. The rock areas do not need to be planted,

but their area must be included as part of the HIP planting plan. Plants not installed in the dry creek bed area must be installed elsewhere on site to maintain compliance with HIP rules for minimum planting density.

Simply define the area for your creekbed feature, cover with cardboard, install edging as necessary, and place at least 4" of approved rock from the *HIP Native Landscaping Material Purchasing Guide*. No weed cloth please! It will create long-term maintenance problems. Weeds are easy to pull by hand or try a propane torch to scorch them away.

**Dry creekbeds are not allowed within 100 feet of Lake Whatcom or near streams or wetlands.**

### **Native Landscaping Project Extras**

If you still have reimbursement budget remaining after purchasing the materials for your native landscaping project (i.e., plants and mulch), you can apply your remaining reimbursement funds to cover material costs for the following project extras.

#### *Temporary Wildlife Protection*

Deer and other wildlife can hamper the growth and establishment of new native plants. Typically, plants will recover from minor wildlife damage and grow large enough to outpace deer browsing. Plants need to be well established to recover. If you need to take action to protect your new native plants from deer or other wildlife, materials for temporary fencing or cages are eligible for reimbursement through HIP. Because these protections are intended to be temporary, you will be required to eventually remove the fencing or netting as part of your project's long-term maintenance plan.

The Washington State Department of Fish and Wildlife has a website with information and species fact sheets with suggestions and ideas on how to avoid conflicts with wildlife:

<https://wdfw.wa.gov/species-habitats/living>.

#### *Edging Materials*

Edging materials may be used to keep your mulch in place and separate your native landscaping area from lawn or other landscaped areas. Edging materials are reimbursable through HIP and can be any type of material about 6-8" tall (something that extends high enough to be above the level of your mulch) that functions to hold mulch in place. There are many types of manufactured edging materials available for purchase at home improvement stores or get creative and repurpose logs, boards, or bricks.

Please note retaining walls are not reimbursable through HIP. To keep mulch in place on steep slopes, simply stake edging materials across the slope to help hold the mulch in place.



*Half logs staked across a steep slope to hold new mulch in place.*



*Decking boards used as edging with temporary deer fence.*

### *Rainwater Harvesting & Irrigation*

Your new plants will need to be watered for one to three years until their roots become established and deep enough to withstand our dry summers. If you install a rain barrel or cistern and connect it to an irrigation system dedicated to your new native landscaping, your materials are reimbursable through HIP. Resources are available to help you install a rainwater harvesting system at

<https://www.cob.org/services/environment/conservation/Pages/rainwater-harvesting.aspx>.

HIP can also reimburse for some basic irrigation supplies like hoses, sprinklers, and timers. For a complete list of HIP-eligible expenses, please read the *HIP Reimbursable Expenses Guide*.



*Rainwater harvesting system installed to water new native plants.*

### **Other HIP BMPs**

HIP offers options to include other BMPs if they are feasible to install on your property. If you are interested in other BMPs in addition to or instead of native landscaping, HIP staff can provide recommendations specific for your property.

## Dispersion

Dispersion projects utilize new or existing landscaping, along with drainage upgrades to carry and spread out runoff to capitalize on the natural filtering capacity of plants, mulch, and healthy soil.

## Infiltration

Beneath a winding gravel footpath or landscape feature, a property with well-draining soil can create a natural filter for runoff that is hidden from view and improves site drainage.

## Rain Garden

Like infiltration, rain gardens require well-draining soil. Lake Whatcom rain gardens for HIP have design requirements that ensure they don't export phosphorus downstream. Whether hidden within landscaping, or placed front-and-center for increased curb appeal, rain gardens create an interesting look that attracts wildlife and improves site drainage.

## Underground Filters

If the soil on your site is poor, you can protect water quality by filtering runoff through special sand and rock mixes. These are called media filter drains. Pipes collect the clean water leaving the media filter drain and carry it safely downstream.

## Program Assistance

Staff are available help you plan and complete a HIP project. Assistance offered through HIP includes:

- **Understanding HIP**—Staff will answer your questions and direct you to online resources (or paper if you prefer) to learn more about the program.
- **Site Visit(s)**—Staff will visit your property, discuss conceptual design options with you, and answer your questions following COVID-safe protocols.
- **Application Assistance**—Staff will provide recommendations on BMP location and layout, plant selections, make maps, and help you complete your application.
- **Installation Assistance**—Have questions about how to get the work done? Staff is available to answer questions via phone or email and can help you find professionals to help.
- **Project Close Out and Reimbursement Assistance**—Staff will complete a final inspection, review your receipts, and help you with your reimbursement request.

## Reimbursement

HIP provides a reimbursement budget of **\$1.30/square foot of area improved up to a maximum of \$8,000 per parcel**. Additional reimbursement is available for larger shoreline projects. You are responsible for paying costs upfront, saving your receipts, and submitting a reimbursement request after your project is complete.

Only approved expenses on purchases made after you receive your permit are reimbursable. Eligible expenses include: native plants, low phosphorus mulch, edging materials, irrigation supplies, labor, permit fees, and more. For a complete list of HIP-eligible expenses, please read the *HIP Reimbursable Expenses Guide*.

### Reimbursement Budget Example

Front yard native landscaping	1,200 ft <sup>2</sup>
Back yard native landscaping	1,700 ft <sup>2</sup>
Right-of-Way native landscaping	500 ft <sup>2</sup>
Total Area Improved	3,400 ft <sup>2</sup>
Total Reimbursement Budget	3,400 x \$1.30 = \$4,420

To help manage your out-of-pocket expenses, you can work with HIP staff to develop a project phasing plan and get reimbursed after each phase is completed. A signed maintenance agreement obligating you to complete the project is required to receive your first reimbursement. You can read the *HIP Maintenance Agreement* on our website.

## Out-of-Pocket Expenses

HIP is a cost share program. That means costs are shared between the homeowner and local government. As a HIP homeowner, your decisions determine the final project cost and your out-of-pocket contribution. For example, if you choose to buy small (less expensive) native plants and install a native landscaping project yourself, your reimbursement budget should easily cover all of your expenses and your contribution to the project is your labor. If you choose to buy larger (more expensive plants) and/or hire a professional to install your project, your contribution will be paying for additional costs above your reimbursement budget.

## Project Requirements

- **Minimum Area Treated**—Your completed project must improve a minimum of 1,000 square feet or 25% of the improvable area on your property, whichever is smaller. For most properties the minimum improvement area is 1,000 square feet.
- **HIP BMP Design Standards**—Each HIP BMP must be installed according to the design standards specified in your permit application.
- **Maintenance Agreement**—Homeowners must sign a notarized maintenance agreement providing assurances that the native landscaping areas installed through HIP will be preserved and maintained.

## The HIP Process - What to Expect

1. **Sign Up and Learn More**—Now that you have confirmed that your property qualifies for HIP via [www.lakewhatcomhip.org](http://www.lakewhatcomhip.org), HIP staff will provide additional information, answer your questions, and direct you to online resources to learn more about the program. Please review these materials to make sure HIP is a good fit for you and your property.
2. **Schedule a Site Visit**—After you have reviewed the online resources, your next step is to schedule a site visit with HIP staff. Staff will follow COVID-19 safety protocols, answer your questions, discuss project options suitable for your property and provide recommendations, and review the homeowner acknowledgement form with you. Additional follow up may occur via phone or email after your site visit.
3. **Submit Your Application**—HIP staff will work with you to finalize a project proposal and complete the application paperwork. Applications are submitted electronically to Whatcom County Planning and Development Services. It takes about four weeks for the application review process.
4. **Install Your Project**—After you have received your project approval letter you can purchase materials and start working on your project. HIP staff is available to answer questions along the way. Follow all instructions given by staff on how to install your project and any conditions listed in the approval letter. Develop a project phasing plan with staff as needed.
5. **Final Inspection and Reimbursement**—After you have completed your project (or an approved phase), schedule an inspection with HIP staff. Be sure to have all of

your receipts organized for your reimbursement request. HIP staff will complete an inspection to make sure your project meets the minimum requirements and help you with your reimbursement request. Reimbursement requests are emailed to Whatcom County Public Works. Please allow about four weeks for your check to arrive in the mail.

6. **Maintain Your Project**—All HIP BMPs require some maintenance. Your maintenance agreement will include a maintenance schedule. HIP staff is available to help you troubleshoot and answer maintenance questions. You will be asked to complete a simple self-inspection and maintenance report form once a year.

## Planning Your Native Landscaping Project

Read *Landscaping with Native Plants* and watch the videos on our website for additional information to help you plan your native landscaping project. Follow the general steps outlined below and ask for help as needed from HIP staff.

1. **Identify Planting Areas** - Use the *Landscaping with Native Plants* handbook for guidance on evaluating your property and identifying areas where native landscaping will work well. Look for areas of lawn you aren't using or existing landscaping where you can add native plants and mulch. The base of slopes, where water flows off your property, is another location to consider for native landscaping. Once you've identified areas to convert to HIP native landscaping, group planting areas with the same sun exposure and desired vegetation layer combination. For example, you may have one shady planting area for trees, shrubs, and groundcovers and another sunny planting area for shrubs and groundcovers.
  - a. **Identify Road Right-of-Way Planting Areas** - For most properties, an area of the yard is located in the road right-of-way. Rights-of-way usually extend beyond the visible edge of the road into the area landscaped with the front or side yards. Including the right-of-way area as part of your HIP plan is allowed and reimbursable if you already satisfy the minimum planting area size requirements on your property. No trees are planted in the right-of-way. Select vegetation layer option D Shrub and Groundcover Only. Shrubs need to be planted away from buried utilities. Staff will help you identify setbacks and customize your ROW planting plan. Please fill out a separate planting worksheet for landscaping in the right-of-way area.

2. **Measure Planting Areas** - Use the guidance provided in *Measuring Areas for Your HIP Project* to measure each planting area. HIP staff will provide base maps and help you measure your planting areas as needed.
3. **Select a Vegetation Layer Option** – You have three vegetation layer options to choose from for each planting area:
  - a. Option A: trees, shrubs, and groundcovers
  - b. Option B: trees and shrubs
  - c. Option C: trees and groundcovers
  - d. Option D: shrubs and groundcovers
4. **Use the Spreadsheet** - Use the *HIP Native Landscaping Planting Worksheet* to calculate the minimum number of plants needed for your project. Remember, all existing plants count, even non-natives. You are encouraged to plant more than the minimum plants if you'd, like especially groundcovers and perennials. Extra native plants are reimbursable. You will need to submit a separate planting worksheet for each vegetation layer option you choose and for the right-of-way if applicable.
5. **Select Your Plants** – Use these resources available on the HIP website to help you select plants for your project. HIP staff will help as needed and provide recommendations.
  - a. Native Plant Slide Shows
  - b. *King County Sample Landscape Plans*
  - c. *HIP Native Plant List* – You can take this list and visit local nurseries and demonstration sites listed in the HIP Native Landscaping Materials Purchasing Guide to see what the plants look like.

## Plant selection tips:

- Select plants that will provide a variety of heights, shapes, and bloom time and that match the soil conditions and sun exposure for that planting area.
- Select groups of plants with similar water needs to avoid over or under watering.
- Be sure to include evergreen plants for year-round color and soil protection.
- Consider the mature plant size to ensure your new plant has the room it needs to grow.

## Application and Permits

A Whatcom County Natural Resource Notification of Activity (NOA) form and additional HIP application materials are required for every HIP project. HIP staff will provide all required forms, help you make a map showing your proposed planting areas, and provide assistance filling out the application paperwork.

## Submitting Your Application

HIP staff will confirm that your application packet is complete and ready to submit to Whatcom County Planning and Development Services. Permit applications are now submitted via email. Visit: <https://www.whatcomcounty.us/721/Natural-Resources> for the most current instructions. Allow about one month for the entire permit review process. You will receive an email with your approval letter, called “conditional approval of a notification of activity permit,” letting you know your HIP project has been approved.

## Planting in the Right-of-Way

Proposals to plant in the county road right-of-way (ROW) will be reviewed with your application. Most right-of-way planting requests are granted with these conditions:

- No trees, only shrubs and groundcovers
- Call 811 to locate utilities before planting
- Plant shrubs at least 10 feet away from all utilities in the ROW

**Wait to buy any materials or do any work until AFTER you have received your approval email.**

## Purchasing Materials

Reference the *HIP Native Landscaping Purchasing Guide* before buying materials for your project. Be sure to keep all of your receipts. Make sure all receipts clearly describe the item purchased. For example, receipts should show the type of mulch purchased and plant names that correlate to one of the approved native plant lists. Purchase HIP project materials in a separate transaction from other non-HIP related items. If this is not possible, please cross off non-HIP eligible materials from the receipt and calculate new totals and sales tax paid for HIP items.

## Hiring Help

You can choose to do the work yourself or hire someone to help you install your HIP project. If you decide to hire help, here are some tips.

- The *Hiring Help Guide*, available on the HIP website, offers advice on how to find a reputable professional to help you.
- Only services from a licensed professional are reimbursable. Read the *HIP Reimbursable Expenses Guide* for more details.
- You are responsible for providing instructions to anyone you hire to assist you with your HIP project to comply with HIP requirements and permit conditions.
- Often the level of help needed to install a HIP project (i.e., spread mulch and dig holes) can be provided by a teenage neighbor or young adult in need of a part time job. This type of assistance is not reimbursable through HIP.

# Installing Your Native Landscaping Project

## Phasing

You can install your HIP project in phases to make installation easier. Homeowners may also request reimbursement in phases as long as a signed maintenance agreement is provided with the phase one reimbursement request. A typical phasing plan is to install the mulch in the summer as phase one then plant during the fall or spring planting windows as phase two. You could also divide your total planting area into two sections and complete one section at a time. Please notify your HIP staff contact if you would like to phase your project and confirm your phasing plan.

## Installation Steps

1. More detailed instructions are provided in *Landscaping with Native Plants*.
2. Locate your utilities to ensure you do not place large plants where their roots will damage water/sewer/gas lines, etc. Call 811 or visit <https://call811.com/811-In-Your-State/Map/State/Washington> for a free utility locate. Make sure you know where the utility lines run on your property. Plant trees and shrubs 10 feet away from utilities in public rights-of-way and five feet from utilities on private property.
3. Mark the boundaries or define the shape of your planting area.
4. Mow the grass as low as you can. Place cardboard over all flat areas, leaving existing lawn in place. **Removing lawn disturbs the soil, is not a HIP permitted activity**, and may trigger special Lake Whatcom watershed regulations. Cardboard and/or a thick layer of mulch will smother the grass without disturbing the soil. Cardboard is not required, but it will be especially helpful if the site is very weedy. Cardboard is not recommended on slopes. Remove tape from cardboard boxes before using. See tips below on where to find cardboard for your planting project.
5. Install mulch over cardboard or directly over lawn to a depth of 4 inches on flat areas and a depth of 6 inches on sloped areas. Thicker, coarser mulch will last longer and do a better job of smothering weeds.
6. Install plants by clearing away mulch and cutting through the cardboard to the native soil. Dig a hole as deep as the roots and twice as wide. Try to keep the mulch out of the planting hole. Planting techniques will vary depending on the type of plant (potted, bare root, plug). See *Landscaping with Native Plants* for more detailed instructions on planting different types of nursery plants. Plants will do well in

native soil. Adding soil amendments is not recommended or reimbursable. Please contact HIP staff for advice if you discover challenging soil conditions (e.g., clay) when planting.

7. Replace mulch to within 4-6 inches of plant stems and trunks.
8. Install irrigation system (optional).
9. Install temporary wildlife fencing (optional).
10. Sweep all dirt and mulch off impervious surfaces like driveways, streets, or walkways.

### **Sources of Cardboard**

HIP does not provide a list of cardboard vendors or sources, but here are some tips on how find cardboard for your planting project.

- Ask businesses that sell products that come in large boxes if you can have cardboard from their recycle bin. Bike stores or appliance stores are two good places to ask.
- Use the search term “paper supplies Bellingham” or “packing supplies Bellingham” online to find local businesses that may sell bulk large boxes or rolls of cardboard.

### **Final Inspection & Reimbursement**

Homeowners are responsible for purchasing HIP eligible materials for their project, keeping copies of their receipts, and submitting a reimbursement request form along with a notarized copy of the maintenance agreement after their final inspection.

#### **Final Inspection**

A final inspection (or phase one completion inspection) is required for reimbursement. During final inspection, HIP staff will verify that your native landscaping project was installed according to the approved plans provided in your permit application and meets the minimum HIP requirements.

As part of the inspection process:

- Compile and organize all of your receipts and send to HIP staff.
- HIP staff will provide a copy of the maintenance agreement ready for signatures and notarization.

Schedule your final inspection with your HIP staff contact at the Whatcom Conservation District.

## Reimbursement

After the final inspection, HIP staff will review your receipts and provide the reimbursement request form with instructions on how to complete your request and submit it along with the signed original maintenance agreement to Whatcom County. Allow about 3-4 weeks for the reimbursement process.

Email reimbursement requests electronically to: [iensched@co.whatcom.wa.us](mailto:iensched@co.whatcom.wa.us)

Mail the original, hard copy signed and notarized maintenance agreement to:

Whatcom County Public Works  
Attn: Ingrid Enschede  
322 N. Commercial Street, Suite 110  
Bellingham, WA 98225

## Maintenance

Native landscaping is very easy to maintain; however, some maintenance is required in order to ensure that your new plants survive and your native landscaping area continues to provide a water quality benefit. New plants will require watering and weeding. Mulch will need to be replenished approximately every five years to maintain a 4 inch depth. For more detail on how to care for your new native landscaping areas, see Landscaping with Native Plants and your HIP Maintenance Agreement.

## **Noxious Weeds**

In some instances, noxious weeds like blackberry or English ivy may invade your new native planting area. It is important to remove these weeds to protect your native landscape. For more information on noxious weeds, visit the Whatcom County Noxious Weed Program website at <http://whatcomcounty.us/914/Weeds>. Browse fact sheets and resources available on the website for assistance identifying and controlling noxious weeds on your property or contact weed program staff with questions.

## **Reporting and Inspection**

As part of the maintenance agreement, staff from the Whatcom Conservation District or Whatcom County may ask you to submit a self-inspection report with current photos of your HIP project. This information is simply to document that your HIP improvements remain intact and are being maintained. The self-inspection report is also an opportunity for you to ask for help from HIP staff if you have questions about maintaining your project.