HIP

Watershed-Friendly Native Landscaping

Frequently Asked Questions

HIP helps watershed residents protect water quality and take care of the place they love to live.

About HIP

What does the Homeowner Incentive Program (HIP) provide?

HIP provides technical assistance and financial reimbursement for voluntary water quality protection improvements on properties that drain to Lake Whatcom.

What types of projects am I eligible for?

Your property's unique placement in the watershed determines how much phosphorus it contributes to Lake Whatcom. For example, properties adjacent to the Lake contribute phosphorus that cannot be treated by City facilities. These types of properties and others with large, phosphorus-generating lawns or those with a high percentage of impervious surfaces, may be eligible for rain gardens and a variety of other water quality projects.

All watershed properties are eligible for native landscaping projects, including features such as wet gardens, dry creekbeds, and rainwater harvesting systems. Visit www.lakewhatcomHIP.org to see examples of projects that are appropriate for your specific property.

Is my neighbor eligible for the same projects as me?

Not necessarily. Each property has its own potential opportunities to improve water quality in the Lake. If they are interested in HIP, direct your neighbor to www.lakewhatcomHIP.org to determine which projects are appropriate for their specific property.

How do I know if my project will qualify for reimbursement?

In order to qualify for reimbursement, your property improvements must meaningfully reduce phosphorus reaching Lake Whatcom. To meet HIP requirements you must reduce your lawn by at least 25% by replacing it with native landscaping.

What is the reimbursement amount for my project?

Financial reimbursement is based on the square footage of native landscaping installed. Eligible property owners can receive reimbursement of $1.60 per square foot of property improved with no maximum award.

Homeowners may receive reimbursement for native plants, mulch, and other materials specific to native landscaping. Landscaping design fees and installation labor costs may be reimbursed as well, as long as it fits in your budget.

When will I receive reimbursement?

You will receive your reimbursement after your project is complete and is inspected by HIP staff. It will take between 2-4 weeks to receive your check after submitting a reimbursement request form and copies of your receipts.

How is HIP funded?

HIP is jointly funded by the City of Bellingham using the City of Bellingham Lake Whatcom watershed protection fee, paid as a surcharge on water bills.

Am I required to participate in HIP?

No. The program is completely voluntary. The program is a resource for watershed residents who want to help protect Lake Whatcom. Residents who visit the HIP website are often surprised to learn that project options may be similar to improvements they are already considering.

Who can I hire to design and/or install my HIP project?

Any legal business, small or large, can do reimbursable work under HIP. They just need to be licensed in Washington State and registered to work inside City of Bellingham Limits. Before you choose a business to help you, HIP Staff can check to be sure their services will be reimbursable. We can even help non-registered companies complete the necessary paperwork before they start the job.

What's the best time of year to plan and install native landscaping?

Planning can never start too early. Native landscaping projects permitted through HIP may be installed year-round. However, the best time to plant is in the fall when soil temperature and moisture conditions are optimal for plant growth.

Can I schedule a site visit to receive help designing my native landscaping project?

After reviewing program materials, you may schedule a site visit with a designated professional who can help you evaluate landscaping options on your property and provide assistance with your project application.

Acre for acre, a lawn generates 10x more phosphorus than a forest.

Lawns in the watershed

How do lawns impact lake water quality?

The health of any lake is tied directly to the health of the surrounding landscape. When residential development replaces forested areas, natural filtration processes are replaced with surfaces that funnel runoff into our waterways. One hundred years of residential development has decreased the forested areas around Lake Whatcom and degraded water quality.

Healthy soils that support the capture and removal of pollution from runoff are often destroyed or removed during the process of constructing a house, driveway, or lawn. The soil you find below our lawns today cannot absorb and recycle enough nutrients and pollutants, like phosphorus, to protect Lake Whatcom. Data from water sampling and long-term measurements of water quality in Lake Whatcom indicate that our neighborhoods around the lake contribute more than 10 times the amount of phosphorus than the forested area that once stood there.

How do current phosphorus levels threaten the Lake?

Phosphorus is a naturally occurring nutrient found in water and soil. Phosphorus is essential for all living organisms; however, too much phosphorus in the Lake promotes excessive algae growth. One pound of elemental phosphorus can grow 250 pounds or more of algae. Large algal blooms harm water quality. When algae die, they are decomposed by bacteria in the water. In this decomposition process, bacteria deplete the dissolved oxygen in the water that fish and other aquatic life need to survive. Excessive algae also clogs filters used to treat our drinking water, which increases treatment costs and threatens our community's water supply. We know residents care about protecting the Lake. When homeowners update their property with water quality improvements, they do their part to lower phosphorus levels and improve water quality in Lake Whatcom.

I don't see water running off my lawn...

Water falling on a lawn appears to soak in, but really it's just moving within the top 4-8 inches of soil, picking up phosphorus, and pushing it into drains, ditches, and creeks that flow to Lake Whatcom. This process is called interflow and is similar to runoff, just occuring underground and out of sight.

Each property that installs a HIP-approved project helps protect our drinking water source and preserves the quality of life on Lake Whatcom for their family.

What if I don't use fertilizer? My property is not harming the Lake, right?

Phosphorus is not just found in fertilizer— it is contained in almost any organic material such as leaves, grass clippings, pet waste, and cleaners like car- and dish-washing soap. Even an unfertilized lawn contributes excess nutrients, including phosphorus, to the Lake. Lawns, fertilized or not, generate more phosphorus per year than forested or landscaped areas. When those lawns discharge runoff into ditches, pipes, creeks, and shallow groundwater, more phosphorus ends up in the Lake. While grass is a great filter for pollutants like metals and oils, it is both a source and poor filter for nutrients like phosphorus.

Development in the watershed

Why don't the City and County build treatment facilities to fix all of the water quality problems?

The City and County are installing pollution filtration facilities throughout the watershed. You may have noticed several construction projects in the watershed in the last few summers. Most of these were related to installing water quality improvements. There have been 52 projects completed, removing 400 pounds of phosphorus every year, and there are many more planned. A couple of the most noticeable project examples are the underground filters along each side of Northshore Drive and the underground pollution filters paired with the expanded beach and native plantings, which treat pollution at Bloedel Donovan Park.

Even with plans to install these projects in every feasible public location in the watershed, they cannot remove enough pollution to keep the Lake healthy. Additionally, there are shoreline and creek-side properties where runoff cannot be intercepted by public facilities. For these reasons, the future of Lake Whatcom depends, in part, on the collective power of homeowners who care for the lake and want to take action.

Aren't the development regulations imposed on watershed residents enough to help improve water quality?

For newly constructed homes, this is true. Regulations for new development in the Lake Whatcom watershed require stormwater management and pollution controls that capture and remove pollutants from runoff in the same way a forest would. However, for older homes, these regulations don't apply until significant redevelopment occurs. Redevelopment includes activities like remodels and additions, adding or replacing different types of surfaces, or major landscape improvements. Older properites continue to add runoff and pollution in amounts much higher than the forests that once surrounded the Lake.

Is development around the Lake the only cause of water quality decline?

Water quality in lakes has been shown to degrade over long periods of time through naturally-variable conditions; however, the problems in Lake Whatcom are happening much more quickly due to development activity.

Can my property really make a difference?

Yes! It will take the collective effort of individual homeowners, in addition to the large-scale public projects being done by the City and County, to lower the pollution levels in Lake Whatcom enough to keep it healthy. Since 2011, HIP staff have conducted over 250 site visits and installed over 420 individual phosphorus-reducing projects. Phosphorus reduction resulting directly from these HIP projects is estimated at 25 pounds of phosphorus per year, an amount which would cost an estimated $3,500,000 to remove via capital projects designed, built, and maintained by the managing jurisdictions.

How do I participate?

Visit www.lakewhatcomHIP.org to determine if your property is eligible for water quality improvements. If eligible, review program materials and sign up for a site visit online.