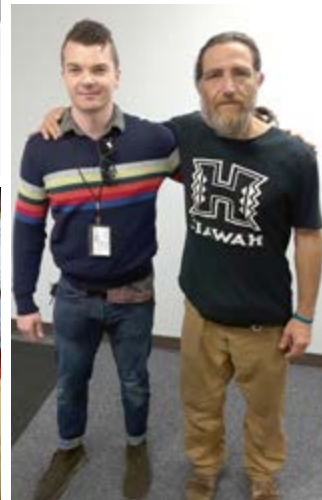
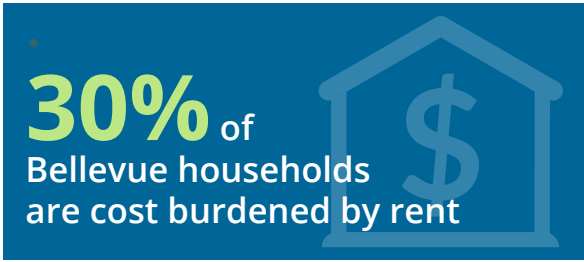
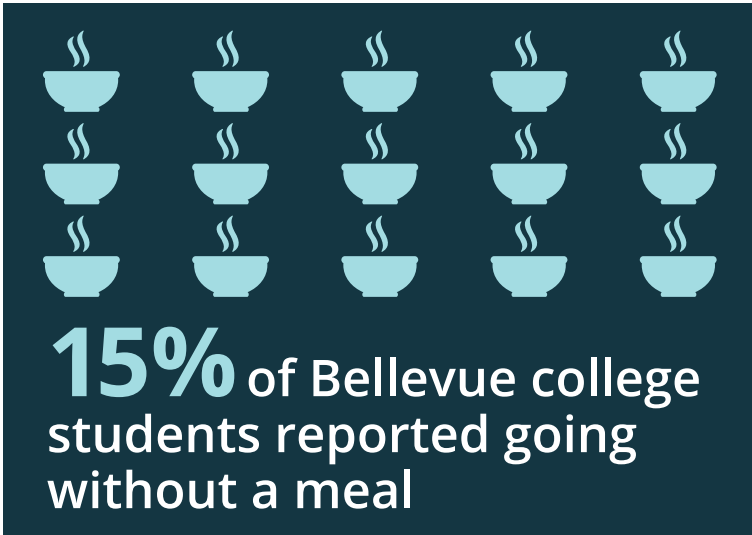
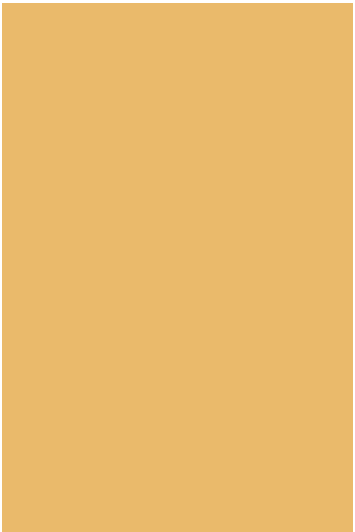
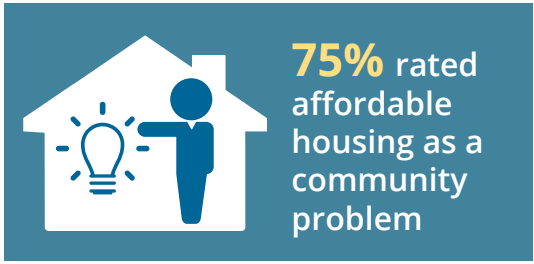


# Goal Areas



# Food to Eat and Roof Overhead



# Goal #1:

## Food to Eat and Roof Overhead

This chapter includes data about:

- Food security and hunger
- Emergency financial assistance
- Affordable housing
- Housing choice (Section 8) availability

This chapter discusses these topics as they pertain to the broader community. For more information about how this goal area relates to specific populations (Older Adults, Refugees and Immigrants, People with Disabilities, School-Aged Children and Youth, and Veterans) within our community, please see their respective chapters

### Key Findings

- The high cost of living is repeatedly identified by Bellevue residents and community conversations as a top issue. This is true across many socioeconomic segments of the population.
- The lack of affordable housing continues to be reported by residents as the top community problem, and this is a substantial problem for moderate-income and low-income households, many of whom are cost burdened. Little relief is found in the rental market as rental rates are also continuing to increase.
- The community rated hunger as a major or moderate problem, which has remained statistically flat since 2011 showing a consistent need. Non-profit providers also report that providing food assistance allows households with limited income to use those funds for housing and other basic needs.

### Food Security and Hunger

Food insecurity is the limited or uncertain availability of nutritionally adequate and safe foods, as well as the limited or uncertain ability to acquire acceptable foods in a socially acceptable way.<sup>1</sup> Food insecurity can have a devastating effect on a person's health and wellbeing; it can result in lower diet quality and less variety, both of which can contribute to being overweight, and unpredictable availability of food can lead to overeating.<sup>2</sup>

#### Community Voice

In the 2019 community and phone survey, 23% of respondents rated hunger as a major or moderate problem in Bellevue. This figure has remained statistically flat since at least 2011<sup>3</sup>, showing a consistent need for food security resources.

#### Prevalence

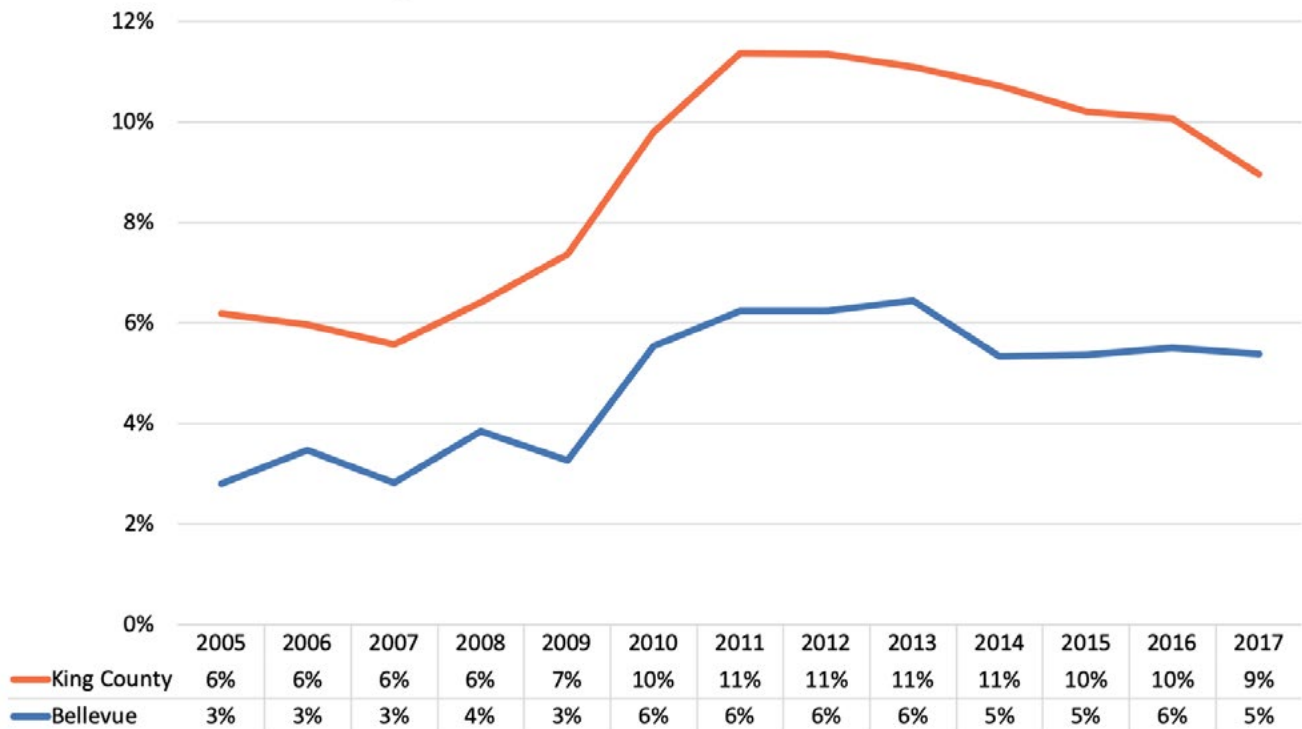
- According to the U.S. Department of Agriculture, about one in ten people (10.8%) in Washington State is considered food insecure.<sup>4</sup>
- In 2017, 7% of Bellevue residents reported running out of food and money for a period of time in the past year.<sup>5</sup>

- In 2018, approximately 15% of Bellevue College students reported going without a meal occasionally, fairly often, or frequently in the past 6 months.<sup>6</sup>
- For information about children and food security and hunger, please see the section School-Aged Children & Youth.

## Service Trends

- Basic Food includes the federal Supplemental Nutrition Assistance Program (SNAP), previously known as “food stamps,” and the state-funded Food Assistance Program (FAP) for legal immigrants. FAP is for individuals who are legal immigrants and meet all the eligibility requirements for SNAP except citizenship or alien status.<sup>7</sup>

**Figure 1. Percent of Households on Basic Food**



Source: Washington State Department of Social and Health Services<sup>8</sup>

- The number of Washington residents receiving food stamps has decreased by 13% since 2014. That year, 1.5 million people received food assistance, compared to 1.3 million in 2017.<sup>9</sup> Over that same time period, the number of Bellevue residents participating in Basic Food decreased from 10,072 to 8,310, a reduction of approximately 17 percent.<sup>10</sup>
- In 2018, King County food banks had a total of 250,203 clients and over 2.2 million visits, serving more than 1 in 9 King County residents.<sup>11</sup>
- Hopelink’s food assistance programs provide emergency and supplemental food to help end food insecurity for thousands in our community. In 2018, Hopelink provided a total of 2,230,884 meals, with 13,998 clients receiving food assistance. In total, the average number of food bank visits for all clients is about 11 per year.<sup>12</sup>
- By mid-2019, Renewal Food Bank provided nearly 20,000 bags of groceries to approximately 3,500 Bellevue residents.<sup>13</sup>

## Emergency Financial Assistance

Emergency Financial Assistance programs help keep families from falling through the cracks into perpetual homelessness. Assistance can include things like utility supports, which keep the home habitable, or eviction prevention assistance, which protects a family's rental history, keeps them from incurring the costs of eviction and, most importantly, ensures the stability of knowing they have a place to live.

### Community Voice

- Forty-six percent of providers report clients need emergency financial assistance but cannot find financial assistance resources in the community.<sup>14</sup>
- Staff from the Bellevue School District's Family Connection Center stated that families often have a difficult time navigating the system to access emergency financial assistance. Many programs require the household to have a 3-Day Notice to Vacate to access the funds, but often families want to avoid getting a 3-Day Notice because they have a good rental history.<sup>15</sup>

### Service Trends

- In 2018, the City's Utility Discount Program provided utility discounts and rebates for 994 low-income seniors and disabled residents who receive water, sewer and drainage services from the City of Bellevue. In 2018, the Utility Tax Rebate Program provided refunds of utility taxes to 1,037 low-income residents.<sup>16</sup> This represents about a 10% decrease in the numbers served in these programs in 2016.
- In 2018, Hopelink helped 1,881 clients through emergency financial assistance and \$499,265 was distributed to mitigate crisis and prevent eviction.<sup>17</sup>
- Using funds from the federal Low-Income Home Energy Assistance Program (LIHEAP) and the Puget Sound Energy (PSE) HELP Program, funded by Puget Sound Energy, Hopelink helped 10,637 clients and distributed \$3,367,432 in heating assistance in 2018. The average energy assistance provided per household was \$710.<sup>18</sup>
- In 2017 and 2018, Solid Ground's King County Housing Stability Project served 66 Bellevue households in need of move-in or eviction prevention assistance.<sup>19</sup>

## Affordable Housing

Housing is defined as affordable if its occupants pay no more than 30% of their income for rent and utilities or for mortgage, taxes, and insurance. According to the U.S. Department of Housing & Urban Development (HUD), households paying more than 30% of their income for housing are considered cost-burdened. Households paying more than 50% of their income for housing are considered severely cost burdened and may have trouble affording basic necessities such as food, clothing, transportation, and medical care.

"I live in a little rambler, but many of the other homes in my neighborhood have been torn down and large houses have been built. The property taxes keep increasing and are becoming unaffordable."

~ Participant, Eastside Neighbors Network Community Conversation

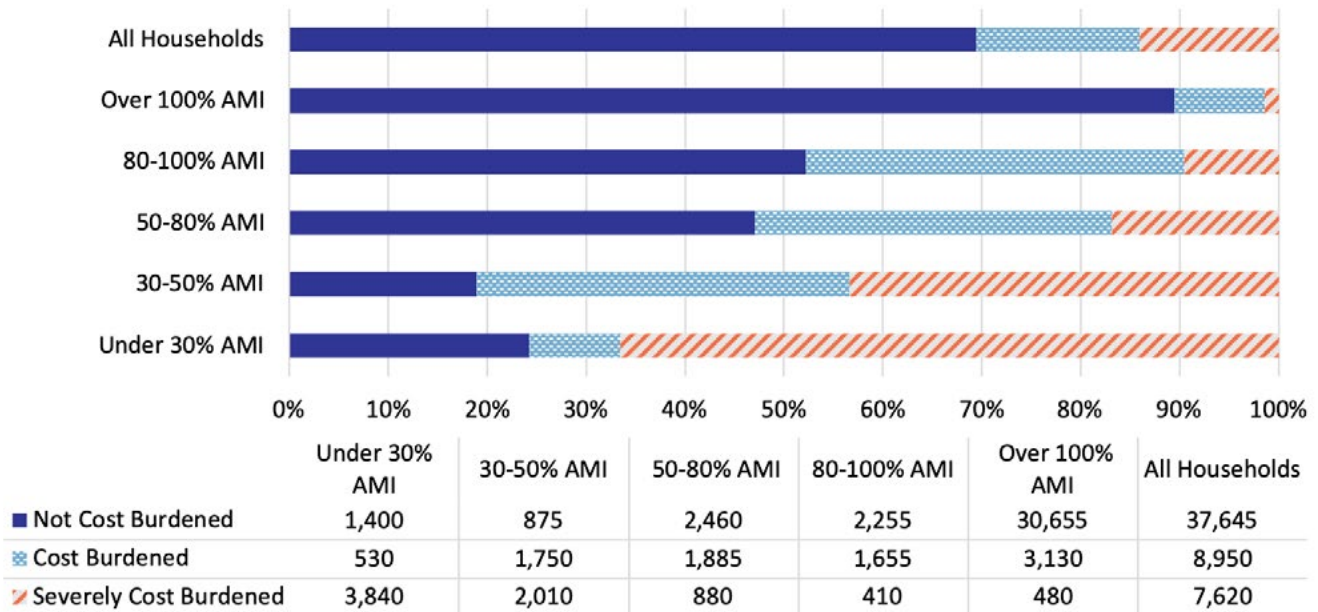
## Community Voice

- This was the eleventh consecutive phone/online survey in which lack of affordable housing (as a community problem) received the greatest percentage of major and combined major/moderate ratings, at 75%. The percentage of respondents rating homelessness as a major or moderate problem changed from 35% in 2017 to 42% in 2019, a statistically significant increase.<sup>20</sup>
- Concerns about the cost of living in Bellevue was the most prominent theme across all Community Conversations, with many feeling that people cannot reasonably afford to live here anymore.
- Regarding Bellevue residents' ratings of major or moderate problems in their households, 15% of respondents reported not having enough money to pay for housing, 7% reported living in housing with unaffordable major repairs, and 5% struggled to pay utility bills.<sup>21</sup>

## Prevalence

- As Figure 2 shows, between 2011 and 2015 (the most recent data available) almost one-third (30%) of Bellevue households were cost burdened, meaning they spent more than 30% of their income on housing. This included 14% of households that spend more than 50% of their income on housing (severely cost burdened). For households whose income is below half of the area median income, 42% are severely cost burdened. Renters are more likely to suffer some sort of cost burden than owners.<sup>22</sup>

**Figure 2. Bellevue Residents' Cost Burden by Income**



Source: U.S. Department of Housing and Urban Development/Comprehensive Housing Affordability Strategy<sup>23</sup>

- In June 2019, the median Bellevue rent was \$2,835, an increase over 2018 of almost 4%.<sup>24</sup>
- In East King County, 2018 home prices fell 3.1 percent from a year before, the first time prices declined on a year-over-year basis since 2012.<sup>25</sup> However, the median sale price for homes in Bellevue in February 2019 was \$860,000, an increase of 38% compared to the same month in 2015.<sup>26</sup>

- Job growth continues to outpace housing growth in Bellevue. Between 2000 and 2018, the number of jobs increased by 22,700, while housing units increased by only 9,800. With about 1.4 jobs being generated per household, Bellevue would have needed 16,800 new units to house those new workers, resulting in a deficit of nearly 7,000 housing units. When job growth outpaces housing growth demand for housing exceeds supply resulting in higher housing values and less affordability.<sup>27</sup>

“One thing I want to mention is that housing is too costly here. Everyone has to work extra to afford to live in this area.”

~Consumer Survey

## Service Trends

- In 2017, Bellevue helped create or preserve about 285 low income units and 103 homeless beds. All of these units received Bellevue direct assistance through the ARCH Housing Trust Fund, including Imagine Housing Esterra Park Block 6B in Redmond, Congregations For the Homeless Men’s Home, Catholic Community Services Women and Family Shelter in Kirkland, and King County Housing Authority Trailhead in Issaquah. This compares to 2016 when 105 low income units and 61 moderate income units were created. As shown in Figure 3 Bellevue has helped create or preserve a total of 3,025 units between 1996 and 2018.<sup>28</sup> No projects were recommended for funding in 2018.

**Figure 3. Affordable Housing Units Created in Bellevue, 1996-2018**

Target Population	Direct Assistance	Regulatory Incentives	Market	Total
Low-income (50% of median)	866 units	—	8 units	874 units
Moderate-income (80% median)	512 units	371 units	1,239 units	2,122 units
Total Units	1,378 units	371 units	1,247 units	1,996 units

Source: A Regional Coalition for Housing<sup>29</sup>

- In 2017, each Bellevue housing fund dollar leveraged approximately \$60 in other funds. Bellevue’s investment in 2017 affordable projects was \$1,570,000 which leveraged approximately \$22.3 million in other local, state, and federal funding in addition to \$37.6 in Low Income Housing Tax Credit equity.<sup>30</sup> No projects were recommended for funding in the 2018 Trust Fund Round.

## Housing Choice (Section 8)

Section 8 vouchers help people with low incomes rent homes on the private market. With a voucher, people pay at least 28%, but not more than 40% (in the first year), of their household income for rent and utilities. King County Housing Authority (KCHA) pays the difference between their portion of the rent and the amount their landlord requests. Tenant-based vouchers are portable and a program participant can take the voucher to any rental property to try and use it, assuming the rent of the unit is affordable. Project-based Housing Choice Vouchers are used in KCHA units and nonprofit-owned housing sites.

“Even with a full-time job making \$15 an hour, I cannot find anything I can afford to rent. Affordable housing wait lists are 3 to 5 years.”

~Participant, Sophia Way  
Community Conversation

### Prevalence

- KCHA's Section 8 program is not accepting applications, and they last held a lottery for vouchers in May 2017.<sup>31</sup>
- KCHA administers approximately 340 units of subsidized housing in Bellevue.<sup>32</sup>

### Service Trends

- As of June 2019, KCHA had approximately 827 households utilizing tenant-based vouchers to pay a portion of their rent. 43% of these households have at least one elderly member. Of the remaining households, 26% have a member with a disability and the remainder are families, the majority of them with children. In total, these households include 448 children. The annual rental subsidy associated with these vouchers is over \$11.2 million and supports very low-income households – the average income of tenant-based households in Bellevue was \$16,397 in 2018.<sup>33</sup>
- KCHA has 101 project-based vouchers at eight different non-profit-owned housing sites.<sup>34</sup>



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