

# **Financial Assistance**



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## Overview

With Bellevue's high cost of living, many residents face financial hardship despite being employed. Unexpected expenses, medical bills, job loss, or reduced work hours can quickly overwhelm household budgets. Financial assistance services help bridge these gaps through emergency cash aid, utility support, rental assistance, and other short-term interventions. In Bellevue, this support is particularly critical for families on the brink of displacement, new immigrants navigating complex systems, and individuals working multiple jobs without benefits. Ensuring financial aid is accessible, equitable, and responsive can prevent deeper crises and support upward mobility.

## Key Findings and General Trends

Rising living costs from 2020 to 2023 have outpaced benefit increases.

- **TANF benefits remain far below the cost of living**, especially in Bellevue (max \$795/month for a family of three).
- Low and moderate-income households comprise **23.8% of Bellevue's 59,800 households**.
- Bellevue responded by investing over **\$1 million** in emergency financial assistance programs through nonprofit partners in 2023, providing thousands of residents with critical support.
- Typical rent in Bellevue for a two-bedroom apartment is **\$3,079/month** (Apartment.com, September 2025).



- Sharp increases in rent, transportation, and childcare in Bellevue.
  - **8.3% of Bellevue residents** live below the Federal poverty level.
- Service use and needs:
  - Residents use services to maintain housing, cover utilities, and meet urgent needs.
  - Financial stress is especially notable among immigrant households, single-parent families, and those with limited English proficiency.
  - Providers report increasing demand for rental assistance, emergency aid, and support for paycheck-to-paycheck families.

Local governments, school districts, and community organizations will continue to bear the brunt of addressing persistent poverty and economic instability without shifts in policy and funding at the state level.

## Community Voice & Lived Experiences

Many residents seeking help are not chronically unhoused or deeply disconnected from the labor force. Rather, they are often working individuals or families struggling to cover shortfalls in increasingly unaffordable essentials.

Rent, utility bills, car repairs, medical costs, and home maintenance were cited as urgent and ongoing financial pressures. Participants emphasized that support, when it exists, often comes with lengthy delays, partial payments, or administrative hurdles that deter people from even applying.



“Some just need financial assistance to make it through the month—help with utilities, food, or gas cards...” – SME

“There are supports, but knowing about them is hard. And then qualifying is even harder.” – Focus Group Participant

“There should be a quicker way to get [funds] into the hands of people who actually need help.” – Focus Group Participant



Ultimately, the community input points to a need for more responsive, flexible, and inclusive financial support systems—ones that recognize the real costs of living in Bellevue and ensure that resources reach those in crisis before the damage is done.

## Community Survey Results on Financial Assistance

- Only **47.1%** received prompt help.
- Only **55.6%** said their language needs were met.
- Only **44.9%** reported adequate support for disability accommodations.

## City-Funded Initiatives & Impact

To help Bellevue residents stay housed, meet basic needs, and avoid crisis, the City funds several financial assistance programs delivered through trusted community partners. These programs provide emergency supports such as rent, utilities, healthcare, and other critical resources, ensuring that families and individuals can maintain housing stability and prevent displacement.

Among these partners, **4 Tomorrow** offers rental, move-in, mortgage, and eviction prevention assistance designed to help families avoid homelessness. **Bellevue LifeSpring** provides emergency rental assistance for families with children living in the Bellevue school district at risk of eviction, while **Cancer Lifeline** supports low-income cancer patients by providing financial aid to cover basic needs during treatment. **Catholic Community Services** offers emergency help with rent and utility bills,





helping individuals remain stably housed.

**Hopelink** combines financial assistance with resource navigation so families can build long term stability while addressing urgent needs. For survivors of domestic violence, **LifeWire** provides flexible housing-related financial support tailored to their unique circumstances. **MAPS-MCRC** offers emergency rental assistance to families facing eviction, while **Mary's Place Seattle** provides direct financial assistance along with shelter services for families experiencing homelessness. Lastly, **Solid Ground WA** supports residents at risk of eviction by offering short-term rental assistance and comprehensive housing support services.

### *Utility Bill Assistance*

Recognizing that utility costs can burden households disproportionately, Bellevue Utilities provides the four following assistance programs on water, sewer and stormwater services:

**Utility Bill Assistance Discount and Rebate** provides a 70 percent

