

Housing Stability



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Overview

Housing stability is foundational to personal well-being and economic mobility. In Bellevue, increasing rental prices and the limited supply of affordable units have created significant challenges for low-income residents, particularly families with children, older adults, and disabled individuals. Service providers frequently assist clients with eviction prevention, tenant rights education, housing navigation, and access to housing subsidies. These efforts help people remain safely and securely housed, recognizing that stable housing is a critical step toward long-term stability and community integration.

Key Findings & General Trends

Housing stability in Bellevue exists within the context of a broader statewide housing shortage. Despite over **\$4 billion** invested in housing and homelessness programs since 2021, Washington State remains well below the production levels needed to meet demand. Experts estimate **55,000 new housing units** must be built each year to keep pace with population growth, replace aging stock, and stabilize the market; in 2023, production fell short by **18,000 units** due to rising construction costs, labor shortages, and regulatory delays (Washington State Standard, 2024).

The Washington Department of Commerce has outlined a five-year plan to build **1.1 million housing units** and **90,000 emergency shelter beds** by



2044, strengthen the homeless services workforce, and improve interagency coordination (Cascade Public Broadcasting, 2024).

Bellevue has similar affordability challenges

- **Housing Affordability & Cost Burden:**

- **31.8%** of Bellevue households are cost-burdened (spending over 30% of income on housing), with **12%** severely cost-burdened (over 50%).
- Cost burden is highest among lower-income households: **74%** of those earning 0–50% AMI and **63%** of those earning 51–80% AMI.
- Over **45% of renters** are cost-burdened.

- **Housing Supply Shortages:**

- Bellevue lacks approximately **5,000 affordable housing units**.
- King County estimates a need for **17,000 additional affordable homes** for extremely low-income households (King County Regional Affordable Housing Task Force, 2023).
- Typical rent in Bellevue for a one-bedroom apartment is **\$2,442**. (Apartment.com, September 2025)

- **Racial & Economic Disparities:**

- Median household income: **\$149,551**.
- Black households: **\$83,309** median income; Hispanic/Latinx households: **\$90,897**.
- Homeownership: **52%** citywide vs. 21% for Black households and **26%** for Hispanic/Latinx households.

- **Evictions & Housing Instability:**

- Between Nov 2022–Oct 2023, there were **2.3 eviction filings per**



1,000 renter households (67 filings, 42 evictions).

These conditions illustrate a growing gap between housing costs and residents' ability to pay, disproportionately impacting renters, low-income households, and communities of color. They also underscore the urgency of Bellevue's housing stabilization programs, affordable housing investments, and partnerships aimed at preventing displacement and homelessness.

Community Voice & Lived Experiences

These voices highlight the interconnected nature of financial stressors: housing costs cannot be separated from other essentials like childcare. Providers and residents alike emphasized that housing instability leads to educational disruption, health decline, and community disengagement.

"We have everyday families call us about the housing, about the shelters." – SME

"The main thing here that we can see is that we don't have enough affordable housing." – SME



“Most people are needing affordable housing, childcare, preschool that is free.” – SME

“A community that has ample housing for all income levels, for example, where there’s not food insecurity—those are all part of what makes a community safe and healthy.” – SME

“We make too much money to get food stamps. But we don’t make enough money to qualify for housing.”
– Focus Group Participant

Community Survey Results on Access to Housing Support

- Only **44.9%** of those seeking affordable housing services were able to find them.
- **65.3%** could reach services in a reasonable time, leaving nearly one-third facing transportation barriers.
- Only **48.6%** received help without long waits.

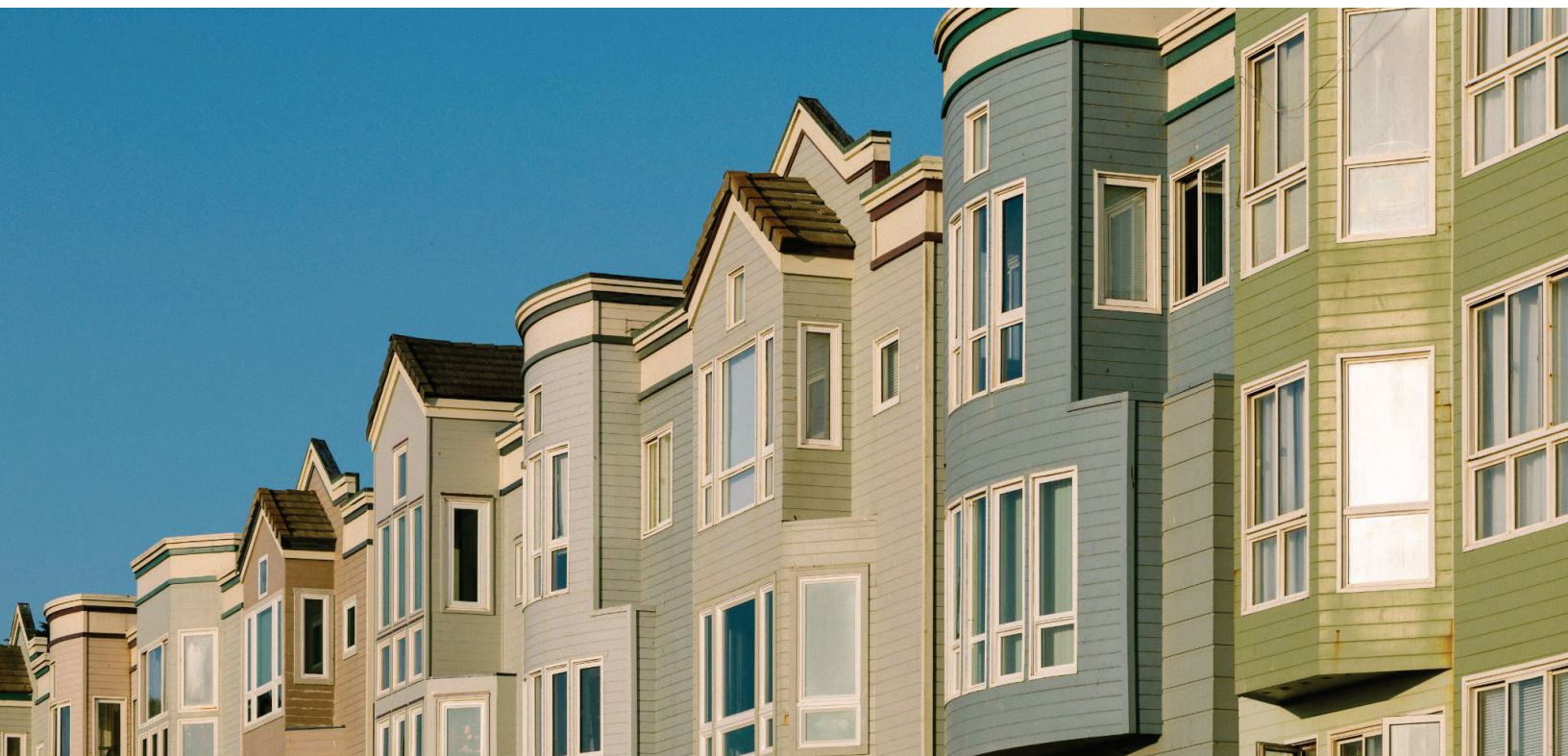


- Only **53.6%** felt their language needs were met
- Only **43.2%** expressed satisfaction with housing support.
- Only **44.9%** said appropriate accommodations were provided for their disability.

Focus group participants, ranging from working families to seniors, disabled residents, and those on fixed incomes, identified affordable, accessible housing as one of Bellevue's most urgent unmet needs.

Recurring themes included:

- Affordable units are too few and often unsuitable (inaccessible, unsafe, or isolating).
- Older adults and disabled residents need housing with universal design and aging-in-place support.
- Eligibility thresholds often exclude working families just above income cutoffs.
- Motel renters remain locked out of permanent housing due to credit checks and strict criteria.



- Application processes are complex, with a lack of centralized information and trusted navigators.

Residents called for:

- **Expanding deeply affordable housing inventory**
- **Streamlining access** to rental and eviction prevention programs
- **Providing culturally responsive navigation support**
- **Improving follow-up services** for long-term stability
- **City-led coordination** with community-based organizations

The consensus from both experts and residents was clear: Housing stability is not a luxury—it is the foundation for all other forms of well-being, and our region must shift from reactive crisis response to proactive, inclusive investment.

City-Funded Initiatives & Impact

Housing Stability is a key factor in allowing residents to both stabilize and reach their full potential. Bellevue continues to prioritize efforts to support housing stability through funding, policy changes, and supporting a range of nonprofit agencies across Bellevue and the Eastside provide vital services.

Bellevue's Affordable Housing Strategy

Bellevue is updating its existing 2017 Affordable Housing Strategy to implement new policy direction, reflect changing market conditions, and support the development and preservation of additional affordable



housing units. The strategy is a short-term action plan that identifies and sequences steps the city can take to continue to address the need for affordable housing in Bellevue. Updating the strategy will identify the next set of near- and mid- term actions to help the city achieve a new affordable housing target and meet other affordable housing priorities. Council launched the update to the Affordable Housing Strategy in November 2024. Planning and engagement will occur over the course of a year.

Housing Stability Program (HSP)

Funded by sales tax revenue under RCW 82.14.530 (HB 1590), the HSP invests funding into affordable and supportive housing developments in Bellevue that serve the city's most marginalized residents and funds services critical for stable living. Recent allocations include:

- \$6.5 million for the Bridge Housing Corporation Spring District 120th Station TOD project, providing 235 affordable units, including 40 units for individuals with intellectual and developmental disabilities.
- \$1.6 million for Congolese Integration Network's Amani Home, for acquisition of a five-bedroom single family home complete with an onsite case manager who is well versed in providing culturally and linguistically specific services.
- \$13.5 million for the Low Income Housing Institute's Aventine Apartments, offering 66 units with services for veterans and individuals exiting homelessness, including the conversion of two units for onsite supportive services.
- \$221,579 for Catholic Housing's Maurice Elbert House, supporting an existing senior housing building by adding another affordable unit for



seniors.

- \$3.6 million for the Eastgate Men's Shelter, supporting a 100-bed year-round facility.
- \$600,000 for Plymouth Housing Group's Eastgate Permanent Supportive Housing project, creating 92 units.

Behavioral Health and Housing Related Services (BHHRs)

A portion of the HSP funds can be used for operation, delivery and evaluation of community-based services that provide behavioral health and housing related services. Permanent housing and long-term support are critical components of housing stability.

Hopelink offers permanent Housing units for families exiting homelessness, combined with wraparound services that promote long-term success. **PorchLight** also supports men transitioning from homelessness through its Permanent Housing program.

Imagine Housing provides Resident Services that help low-income families and seniors maintain stable housing through onsite support, eviction



prevention, and access to basic needs and community resources. **HERO House**, Bellevue's Supportive Housing program provides both supportive and transitional housing services that assist adults with mental illness to obtain and maintain affordable housing. **Community Home's** *Housing and Case Management for Individuals Experiencing Intellectual and Developmental Disabilities Program* provides case management to those experiencing I/DD for the long term to obtain and maintain housing, benefits, and employment. **Housing Connector's** Housing Stability Support Services provide access to long-term housing and stability supports for families experiencing housing instability.

Eastside Housing Campus

In partnership with regional collaborators like ARCH and the King County Regional Homelessness Authority (KCRHA), the City of Bellevue is advancing a comprehensive continuum of care to support residents facing housing instability and homelessness. The Eastgate Housing Campus is a cornerstone of this work, bringing together three key developments: *Plymouth Crossing*, the Eastside's first permanent supportive housing with 92 units; *PorchLight*, a 100-bed men's shelter and day center; and *Polaris at Eastgate*, a 353-unit affordable housing community. Collectively, these investments expand access to housing, reduce chronic homelessness, and foster long-term stability for vulnerable populations across the region.

Affordable Housing Incentives

Bellevue offers inspection and permit fee waivers for affordable housing developments with units priced at or below 80% of the area median



income. This initiative aims to reduce financial barriers and encourage the development of affordable housing.

Affordable Housing Projects on City-Owned Land

Bellevue is in the process of awarding two city-owned properties for affordable housing development. Following a competitive RFP process, the city has selected two developers to build approximately 300 affordable apartments on the identified parcels. This initiative represents a direct public-sector commitment to increase affordable housing supply by leveraging municipal assets, accelerating development timelines, and ensuring that new housing serves the community's most pressing needs.

Home Rehabilitation and Preservation

The City of Bellevue Home Repair Program serves low- and moderate-income Bellevue homeowners by providing critical health and safety repairs and rehabilitation to owner occupied homes in Bellevue. In partnership with **King County Housing Authority**, Bellevue provides zero interest deferred loans and grants to enable homeowners to remain safely in their homes. This program enables homeowners to age in place while maintaining integrity and preserving the home creating long term sustainability.

Bellevue Funded Program Outcomes for 2024

- **3,545** hours of Case Management supporting household to maintain stable housing
- **39** households with safe and stable home repair

