

# Goal Areas



# Food to Eat and Roof Overhead



**74%** rated affordable housing as a community problem.

Bellevue Food banks provided nearly **3 million** meals in 2020.



**50,000** King County households are at risk of eviction without rental assistance resources.

The City supported **29,486** bed nights in 2020 for people experiencing homelessness.



**20%** of Bellevue households are cost burdened by rent.

# Goal #1

## Food to Eat and Roof Overhead

This chapter includes data about:

- Food security and hunger
- Emergency financial assistance
- Affordable housing
- Homelessness

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.

In addition, we recognize that disparate outcomes based on race exist regarding prevalence of and responses to the issues covered in this chapter. As part of the City's ongoing efforts to continue growing as a culturally competent and racially equitable organization and city, we have, when possible, highlighted racial disparities throughout this report, denoted by the phrase **"Racial (In)Equity Data Point."**

While gender is a spectrum that includes transgender people and those who identify as neither male nor female, the sources referenced in this chapter reported data by male and female and did not report data encompassing the entire gender spectrum.

### 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.
- Homelessness has been a top community problem since 2015, rising from 30% of respondents naming it as a major or moderate concern in that year to 46% of respondents in 2021.
- The community rated hunger as a major or moderate problem, which has remained statistically flat since 2011.

### 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 2021 community phone and online survey, 25% of respondents rated hunger as a major or moderate problem in Bellevue.<sup>3</sup>
- In the consumer survey, 7% (n=8) of respondents said they could only rarely or never have enough income to pay for food. Among those making less than \$50,000, 18% (n=7) said the same.

## Prevalence

- According to the U.S. Department of Agriculture, 13.4% of households in Washington State were food insecure prior to the COVID-19 pandemic.<sup>4</sup>
- A more recent study focusing specifically on COVID-19's impacts found that 30% of Washington households were experiencing food insecurity. Of those households, more than half (59%) had children.<sup>5</sup> **Racial (In)Equity Data Point:** In this study, respondents of color were more than 1.5 times as likely to be food insecure as white respondents.<sup>6</sup>
- Crisis Connections 211 is a one-stop approach for information about health and human services that streamlines access to social service agencies and resources in King County. Food-related calls accounted for 19% of all Bellevue calls to Crisis Connections 211.<sup>7</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). FAP is for immigrants who meet all the eligibility requirements for SNAP except citizenship or alien status.<sup>8</sup>
- The Washington State Food Security Survey (WAFOOD) found that use of any food assistance (SNAP, WIC, school meals, food banks, etc.) rose from 29% statewide before COVID-19 to 42% in January 2021. WAFOOD also found that of all forms of food assistance, food banks have seen the largest increase in demand statewide; 13% of survey respondents statewide reported using food banks pre-COVID-19 compared to 20% in January 2021.<sup>9</sup>
- According to King County's COVID-19 data dashboard, 3,755 households across Bellevue (zip codes 98004, 98005, 98006, 98007, 98008) received Basic Food assistance in June 2021, approximately 6 percent of all households. Households within the 98007 zip code accounted for more than a third (1,361) of Bellevue households on Basic Food.<sup>10</sup> **Racial (In)Equity Data Point:** Zip code 98007 is also the most racially diverse Bellevue zip code, as more than half (52.1%) of all residents identify as Black, Asian, American Indian/Alaska Native and/or Hispanic/Latino.<sup>11</sup>

"We have seen an increase in food insecurity across all populations from older adults to young children. We've also seen a need for diapers and formula. There was a demand for food delivery during COVID. Bellevue Fire CARES has been delivering to Bellevue households both involved in services through Bellevue Fire CARES and referrals from the foodbank, but it is not sustainable."

~Participant, Bellevue Fire CARES  
Community Conversation

- Hopelink’s food assistance programs provide emergency and supplemental food to help end food insecurity. In all of 2020, Hopelink provided a total of 2,931,180 meals.<sup>12</sup> Between just March 2020 (the onset of the COVID-19 pandemic) and January 2021, Hopelink provided nearly 2.2 million meals to 15,346 clients.<sup>13</sup> In comparison, Hopelink provided 2,359,458 meals in all of 2019.<sup>14</sup>
- In 2020, Renewal Food Bank provided more than 25,000 bags of groceries to Bellevue residents.<sup>15</sup> In contrast, the organization provided nearly 40,000 bags in 2019. The agency attributes the drop to service interruptions due to COVID-19.<sup>16</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

- Twenty-six percent (n=5) of providers report clients need emergency financial assistance but cannot find it in the community.
- In the 2021 community phone and online survey, 6% of household respondents reported struggling to pay utility bills.<sup>17</sup>

### Prevalence

- Washington State enacted an eviction moratorium “bridge” between June 30, 2021 (when the eviction moratorium expired) and October 31, 2021, at which point federal, state, and local housing stability programs should be operational.<sup>18</sup> Even still, most experts still predict a “tsunami” of evictions.
- In an average year, there are 17,000 evictions filed in the state. According to the King County Bar Association’s Housing Justice Project, even a few thousand additional evictions could overwhelm the court system.
- The Northwest Justice Project estimates that, as of January 2021, roughly 60,000 to 140,000 people in Washington State were in danger of eviction or mortgage default.<sup>19</sup> According to the U.S. Census Bureau’s Household Pulse Survey, 27% of all respondents in Washington (n=148,687) report it is very likely (n=10,462) or somewhat likely (n=29,176) they will have to leave their home due to eviction.<sup>20</sup>
- These same data suggest that across the Seattle-Tacoma-Bellevue Metro Area, an estimated 89,144 households are currently behind on rent. **Racial (In)Equity Data Point:** When compared with their overall population percentage, Black and Hispanic respondents disproportionately reported likelihood of eviction.
- King County estimates that nearly 50,000 households are at risk of eviction without rental assistance resources. In 2020, more than 25,000 households expressed a need for rental assistance from the King County Eviction Prevention and Rental Assistance Program (EPRAP). Bellevue residents represented only 4% (n=401) of all applicant households eligible for the individual tenant lottery, and only 3% (n=169) of those selected.<sup>21</sup>

## Race/Ethnicity of Seattle Metro Area Population VS Reported Likelihood of Eviction

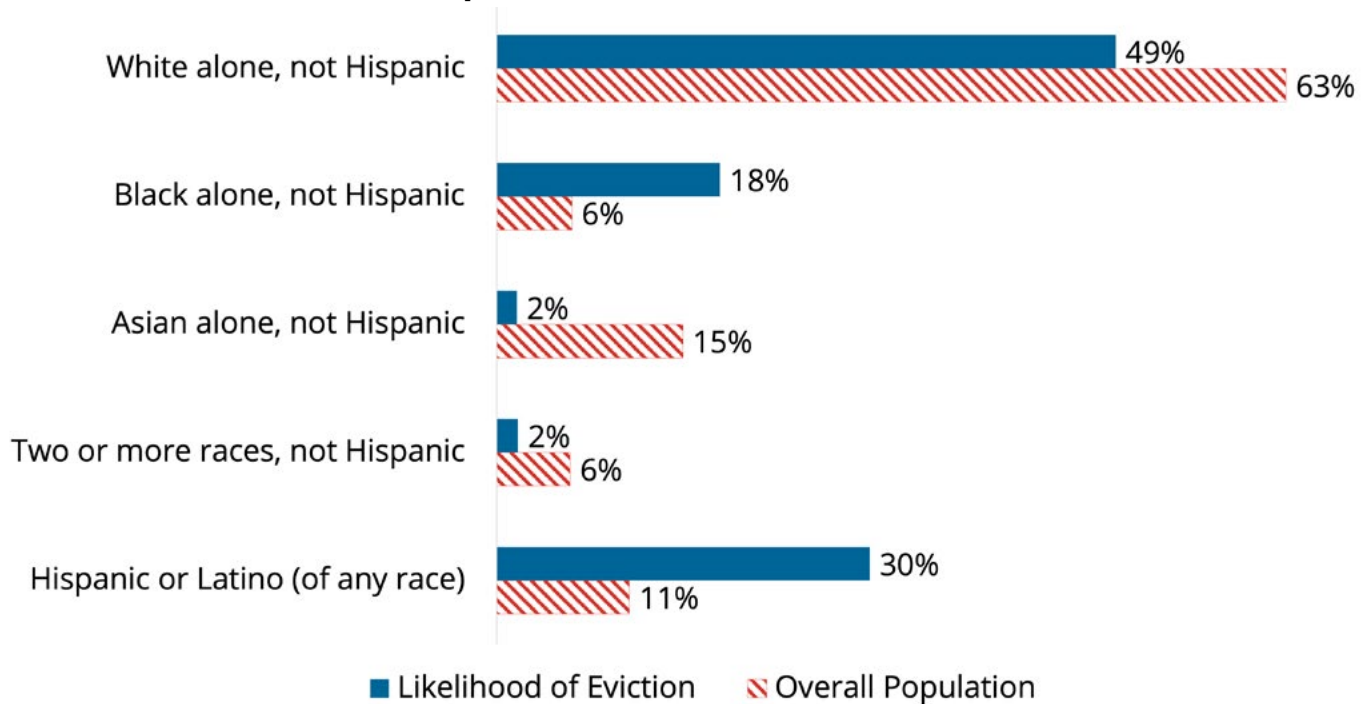


Figure 1 | U.S. Census Bureau's Household Pulse Survey: Week 34, July 21-August 2

### Service Trends

- In 2020, Hopelink helped 3,098 clients through emergency financial assistance and \$1,469,746 was distributed to mitigate crisis and prevent eviction.<sup>22</sup>
- Using funds from the federal Low-Income Home Energy Assistance Program (LIHEAP) and the Puget Sound Energy (PSE) Home Energy Lifeline Program (HELP), Hopelink helped 9,284 clients and distributed \$3,762,560 in energy assistance in 2020, an increase of nearly 30% over the previous year.<sup>23</sup>
- In 2020, Solid Ground's King County Housing Stability Project served 49 Bellevue households in need of move-in or eviction prevention assistance.<sup>24</sup>
- In 2020, the City's Utility Discount Program provided utility discounts and rebates for 1,016 low-income seniors and disabled residents who receive water, sewer and drainage services from the City of Bellevue. That same year, the Utility Tax Rebate Program provided refunds of utility taxes to 1,042 low-income residents. These numbers represent respective increases of 4% and 5% over 2019 service numbers.<sup>25</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.

## Community Voice

- This was the twelfth consecutive phone/online survey in which lack of affordable housing received the greatest percentage of major and combined major/moderate ratings, at 74%.<sup>26</sup> 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>27</sup>
- Concerns about the cost of living in Bellevue were the most prominent theme across all Community Conversations, with many expressing that people cannot reasonably afford to live here anymore.
- Regarding Bellevue residents' ratings of major or moderate problems in their households, 8% of respondents reported not having enough money to pay for housing and 13% reported living in housing with unaffordable major repairs.<sup>28</sup>
- In the consumer survey, 29% (n=32) of respondents said they could only rarely or never find affordable housing. Among those making less than \$50,000, 54% (n=17) said the same.

## Prevalence

- As Figure 2 shows, between 2013 and 2017 (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 13% 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, 40% are severely cost burdened. Renters are more likely to suffer some sort of cost burden than owners.<sup>29</sup>

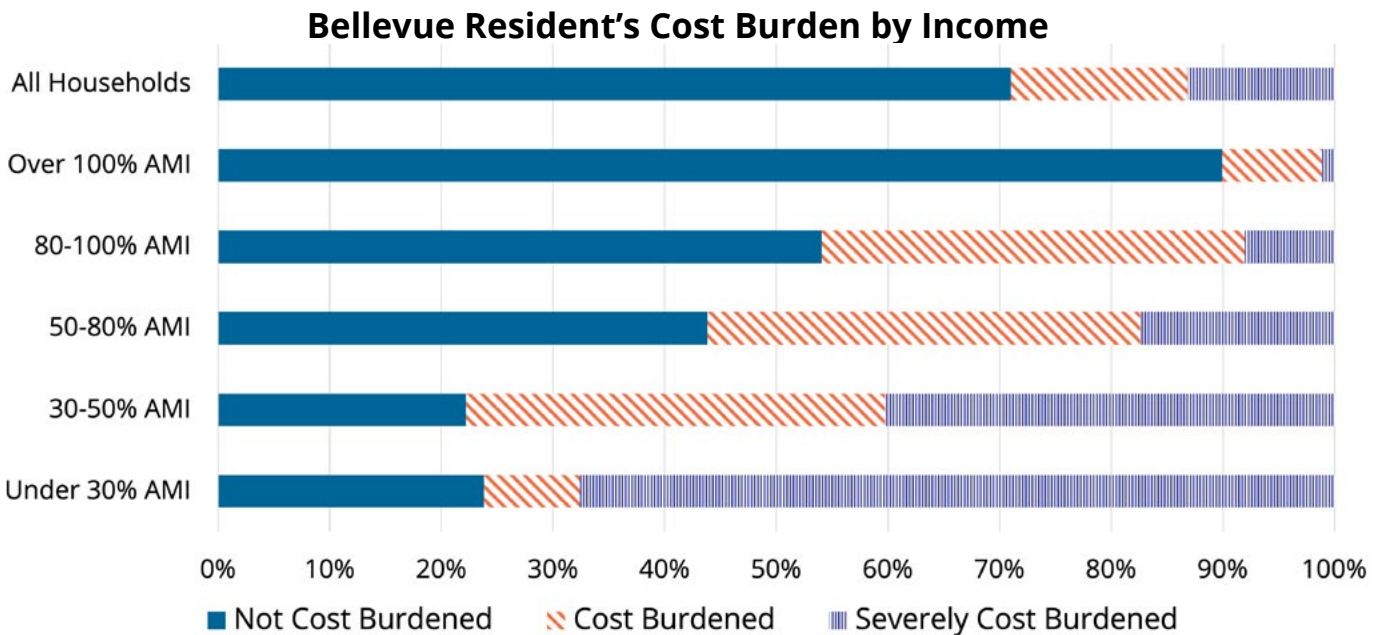


Figure 2 | Source: U.S. Department of Housing and Urban Development/Comprehensive Housing Affordability Strategy<sup>30</sup>

- In Bellevue, the fair market rent estimate for a one-bedroom rental property in ZIP code 98004 decreased from \$2,610 in fiscal year 2020 to \$2,400 in fiscal year 2021. Across all Bellevue zip codes, the average drop was 8%, and zip code 98007 had the largest drop at 10%.<sup>31</sup>
- While rents have marginally fallen over the past year, home prices have seen astronomical increases. The median single-family home in King County last month sold for \$869,975,

a 29.5% increase from the same time last year. On the Eastside, the median home price increased 37.4% - from \$945,250 to \$1,298,475 – between May 2020 and May 2021.<sup>32</sup>

- 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 charges. Tenant-based vouchers are portable and a program participant can take the voucher to any rental property to try and use it, assuming the tenant can afford their portion of the rent. Project-based Housing Choice Vouchers are used in KCHA units and nonprofit-owned housing sites. *KCHA's Section 8 program is not accepting applications, and they last held a lottery for vouchers in March 2020.*<sup>33</sup>
- KCHA administers approximately 400 units of subsidized housing in Bellevue.<sup>34</sup>
- Crisis Connections 211 is a one-stop approach for information about health and human services that streamlines access to social service agencies and resources in King County. The top needs in 2020 were rental assistance (637), emergency shelter/motel vouchers with (363), and move-in assistance (78). Calls for rent assistance in 2020 represented 29% of the calls from Bellevue. All housing-related calls including rental assistance accounted for 71% of Bellevue calls.<sup>35</sup>

## Service Trends

- Bellevue recently approved funding through the 2019-20 ARCH Housing Trust Fund rounds for several projects, including:
  - Together Center Redevelopment in Redmond (280 units)
  - Community Homes Shared Living and Adult Family Home in Newcastle and Bothell (8 beds)
  - Samma Senior Apartments in Bothell (87 units)
  - Horizon at Totem Lake in Kirkland (300 units)
  - Eastgate Supportive Housing in Bellevue (95 units)
- In 2021, Bellevue also approved supplemental funding for the Eastside Men's Shelter project, and funding for a King County Housing Authority acquisition of the Illahee Apartments, which will be converted to public housing over time. Another 360 affordable units got under construction in Bellevue in 2021. ARCH funds were previously approved for this project, but funds were returned after the project was able to secure a larger award from King County.
- In addition to affordable housing and shelter investments, covenants were executed for a total of 51 affordable units created through land use and incentive programs in 2019-20.<sup>36</sup>
- The largest production of affordable units through regulatory incentives occurred in 1992 when Bellevue had a mandatory inclusionary zoning program, however some of these have lost affordability over time because of changes in the affordability covenants that the City directed at that time. The City and ARCH expects production of units affordable at 80% AMI to increase in the coming years now that the City has made changes to its Multifamily Tax Exemption program.



## Affordable Housing Units Created in Bellevue, 1996-2018

Target Population	Direct Assistance - Total	Direct Assistance New Construction	Direct Assistance-Preservation	Regulatory Incentives	Total Affordable Units/Beds
0-50 AMI	1,161 units	547 units	614 units		1,161 units
51 – 80 AMI	455 units	129 units	326 units	299 units	754 units
81-100 AMI				8 units	8 units
101-120 AMI				22 units	22 units
Total Units	1,616 units	676 units	940 units	429 units	1,945 units

Figure 3 | Source: A Regional Coalition for Housing<sup>37</sup>

- In addition to City and ARCH programs, King County Housing Authority has recently acquired six properties with roughly 1,100 units that they will preserve as workforce housing, with rents at approximately 80% AMI.
- As of September 2021, KCHA had approximately 946 households utilizing tenant-based vouchers to pay a portion of their rent. 41% of these households have at least one elderly member. Of the remaining households, 28% have a member with a disability and the remainder are families, the majority of them with children. In total, these households include 554 children. The annual rental subsidy associated with these vouchers is over \$16.4 million and supports very low-income households – the average income of tenant-based households in Bellevue was \$17,112 in 2020.<sup>38</sup>

“We need to start to the conversation by discussing how Section 8 should be an entitlement program. In our safe parking program, our current clients are stuck living in their cars. They are not able to get into affordable housing programs due to the long waiting lists and limited options, so Section 8 is needed for them to move into affordable housing.”

~Participant, Eastside Homelessness Advisory Committee

## Homelessness

Broadly speaking, homelessness is the situation of an individual, family, or community that lacks stable, safe, permanent, appropriate housing, or the immediate means and ability of acquiring it. Housing is crucial to helping people improve their health and well-being, find and keep jobs, and moving from poverty to self-sufficiency.<sup>39</sup>

## Community Voice

Forty-six percent of respondents identify homelessness as a major or moderate problem in the community.<sup>40</sup>

## Prevalence

- Since 1980, Seattle and King County has held a point in time count in January of people experiencing homelessness to provide a snapshot of the problem and track trends over time.

- The count conducted in January 2019 found a total of 11,199 individuals in King County. As shown in Figure 1, 47% (5,228) were sleeping unsheltered on the street, in cars or RVs, in tents or in abandoned buildings and 53% (5,971) were sheltered in emergency shelters and transitional housing. There was an 8% decrease in the number of individuals experiencing homelessness in Seattle/King County compared to 2018.<sup>41</sup>
- **Racial (In)Equity Data Point:** As shown in Figure 4, compared to the overall population of Seattle/King County, homelessness disproportionately impacts people of color.

### Individuals Experiencing Homelessness, Total Count Population by Race and Ethnicity

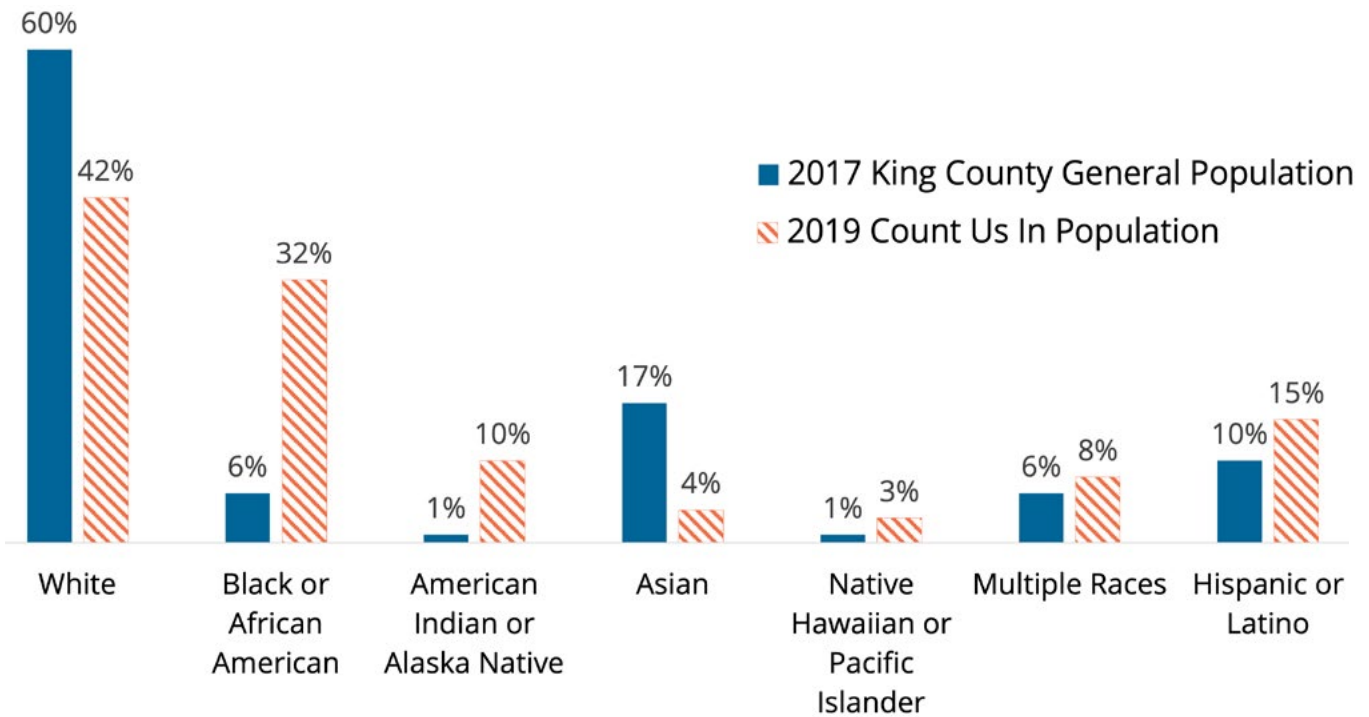


Figure 4 | 2020 Count Us In Comprehensive Report

- In 2020, Count Us In found 446 unsheltered individuals in urban East King County (including portions of Bellevue, Kirkland and Redmond). This represents a 32% increase from the 2019 count.<sup>42</sup> According to King County Regional Homelessness Authority CEO Marc Dones, the One Night Count routinely undercounts people experiencing homelessness, indicating that there are likely far more than 446 unsheltered individuals.<sup>43</sup>

### Individuals Experiencing Unsheltered Homelessness, By Region

REGION	Unsheltered					
	2018		2019		2020	
	%	n	%	n	%	n
East County	6%	393	6%	337	8%	446
North County	4%	251	2%	85	1%	56
Northeast County	2%	137	2%	99	3%	167
Seattle	71%	4,488	68%	3,558	67%	3,738

REGION	Unsheltered					
	2018		2019		2020	
	%	n	%	n	%	n
Southwest County	15%	974	21%	1,084	1%	56
Southeast County	1%	77	1%	65	20%	1,115
TOTAL	100%	6,320	100%	5,228	100%	5,578

Figure 5 | Source: 2020 Seattle/King County Count Us In Report

- For the 2020-2021 school year, Bellevue School District reported that 333 students were experiencing homelessness, an 86% increase from the 2011-2012 school year (182 students). Two hundred and sixty youth were doubled up (i.e., some type of shared living arrangement such as staying with friends) due to economic or similar reasons, 41 were living in an emergency/transitional shelter, 12 were unsheltered at some point, 19 used a hotel/motel as a primary form of residence, and 68 were unaccompanied youth living on their own without a legal parent/guardian.<sup>44</sup>

## Service Trends

- Congregations for the Homeless (CFH) operates a no-barriers, year-round emergency overnight shelter as well as a rotating emergency shelter. In 2020, CFH provided 18,159 bed nights with City of Bellevue funds, serving as many as 215 individuals from Bellevue.<sup>45</sup>
- The Sophia Way operates a no-barriers, year-round emergency overnight shelter that rotates between different congregations as well as a six-month intensive shelter program. In 2020, the agency provided 2,852 bed nights with City of Bellevue funds, serving as many as 30 individuals from Bellevue.<sup>46</sup> In August of 2020, The Sophia Way opened an additional site in Kirkland called Helen's Place.<sup>47</sup>
- Catholic Community Services (CCS) operates a no-barriers, year-round emergency overnight shelter that rotates between different congregations as well as an extended shelter. In 2020, CCS provided 2,932 bed nights with City of Bellevue funds, serving as many as 82 individuals from Bellevue.<sup>48</sup>
- LifeWire operates a confidential shelter for individuals and families experiencing domestic violence. In 2020, they provided 3,920 bed nights with City of Bellevue funds, serving as many as 73 individuals from Bellevue.<sup>49</sup>
- Friends of Youth operates shelters for youth ranging in age from 11 to 24. In 2020, the agency provided 1,623 bed nights with City of Bellevue funds, serving as many as 16 individuals from Bellevue.<sup>50</sup>
- In Fall 2019, Bellevue added a Homelessness Outreach Coordinator position as part of Bellevue's strategic effort to help the city advance a proactive and comprehensive response to the challenging issue of homelessness. In addition to providing direct assistance to those experiencing homelessness, this staff person coordinates efforts across city departments, external partners, and regional service providers. This staff person also responds to related community issues and develops performance metrics for Bellevue's work to reduce homelessness.<sup>51</sup>

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## Endnotes

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