

Household Income and Housing Need by Cost Burden

ARCH Land Use and MFTE Income and Rent Guidelines 2019*

King County Area Median Income (AMI) 4-person household: \$108,600

	Studio (1 Person)	1-Bedroom (2 People)	2-Bedroom (3 People)	3-Bedroom (4 People)
30% AMI [VERY LOW INCOME]				
Household Income	\$22,806	\$26,064	\$29,322	\$32,580
Max. Affordable Rent**	\$570	\$611	\$733	\$847
50% AMI [LOW INCOME]				
Household Income	\$38,010	\$43,440	\$48,870	\$54,300
Max. Affordable Rent**	\$950	\$1,018	\$1,222	\$1,412
80% AMI [MODERATE INCOME]				
Household Income	\$60,816	\$69,504	\$78,192	\$86,880
Max. Affordable Rent**	\$1,520	\$1,629	\$1,955	\$2,259
100% AMI [MEDIAN INCOME]				
Household Income	\$76,020	\$86,880	\$97,740	\$108,600
Max. Affordable Rent**	\$1,901	\$2,036	\$2,444	\$2,824

* Rent guidelines have not increased since 2019 because of Covid-19 policies.

** Rental estimate includes utilities allowance including electricity/gas, water/sewer, garbage.

Affordability Levels by Household Income in ARCH cities

The chart below aligns affordability levels with those units that are regulated within ARCH cities. ARCH data shows the average household income for residents of regulated rental housing within ARCH cities. This clearly displays how higher AMI units tend to be rented to households of lower income brackets. This is particularly true in the highest brackets. In 80% AMI regulated units in ARCH cities, the average household income is only 57% of the median, much lower than the 80% maximum permitted.

Average Household within ARCH Units (2016-2019)**		
Affordability Level	Household Income	Approximate Household AMI
50% AMI	\$32,968	38% AMI
60% AMI	\$39,232	46% AMI
70% AMI	\$43,165	50% AMI
80% AMI	\$48,798	57% AMI
85% AMI	\$39,775	46% AMI
90% AMI	\$46,557	54% AMI
100% AMI	\$76,579	89% AMI
105% AMI	\$50,941	59% AMI
120% AMI	\$59,664	69% AMI

** Average for ARCH rental units, not Bellevue alone

Source: ARCH Housing Data Records, 2019.

Household Incomes and rental units in Bellevue

The chart below shows the distribution of household incomes and available units across Bellevue in 2016. Most of these units are not regulated units. At the lowest AMI levels (0-50% AMI), more households fall within that category than there are units available at that category. This explains the trends in the chart below, where households occupying 50% AMI and higher units tend to be of lower income levels.

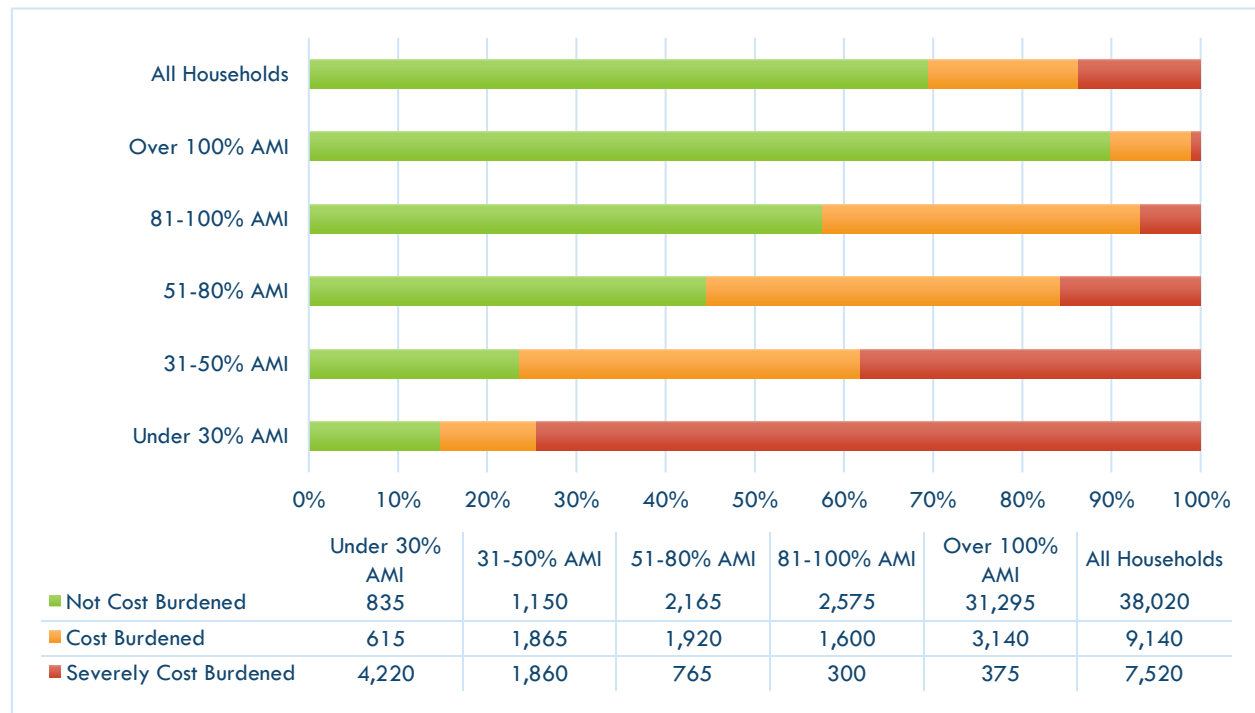
	Bellevue Housing Data: Existing Households (2017)		Bellevue Housing Data: Existing Units (2016)		Regulated Units: Bellevue (2020)*
Unit Range	# of Households	% of Households	# of Units	% of Units	# of Units (Rental)
0-30% AMI	5670	10%	1735	3%	335
31-50% AMI	4875	9%	3035	6%	971
51-80% AMI	4850	9%	8070	15%	1670
>80% AMI	39285	72%	41295	76%	991

* Average across ARCH rental units, not Bellevue-specific

Source: U.S. Census Bureau, 2012-2016 American Community Survey customized for the Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy. *Assumes that only renter housing is affordable below 30% of AMI

Bellevue Residents' Cost Burden by Income

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 14% of households that spent more than 50% of their income on housing (severely cost burdened). For households whose income is below half of the area median income (AMI), 58% are severely cost burdened. Renters are more likely to suffer some sort of cost burden than owners.



Source: U.S. Department of Housing and Urban Development (2013-2017)/ Comprehensive Housing Affordability Strategy (CHAS) Data.