

HOUSING AND RESIDENTIAL PATTERNS

This chapter describes trends and patterns relating to housing development, housing costs and values, and the dynamic mobility patterns of Bellevue residents. While the Population chapter and the Household and Age chapter described trends relating to the composition of the population itself, this chapter focuses more on the composition of the city's housing stock—although there is also discussion of mobility patterns, and affordability. Volume 1 of this report highlighted several broad trends relating to housing, such as changes in the city's housing stock between 1990 and 2000, trends in the types of housing units in the city, and changes in the place of departure for those moving to Bellevue in the 1990s. Examining these patterns by neighborhood is useful for better understanding mobility trends within the community and for helping to shape affordable housing and other programs.

Residential Patterns

The Census Bureau asks residents whether or not they own their place of residence, how long they have lived in their current residence, and if and from where they have relocated to the community. The following topics from Census 2000 are mapped in this section to examine the city's residential patterns by neighborhood:

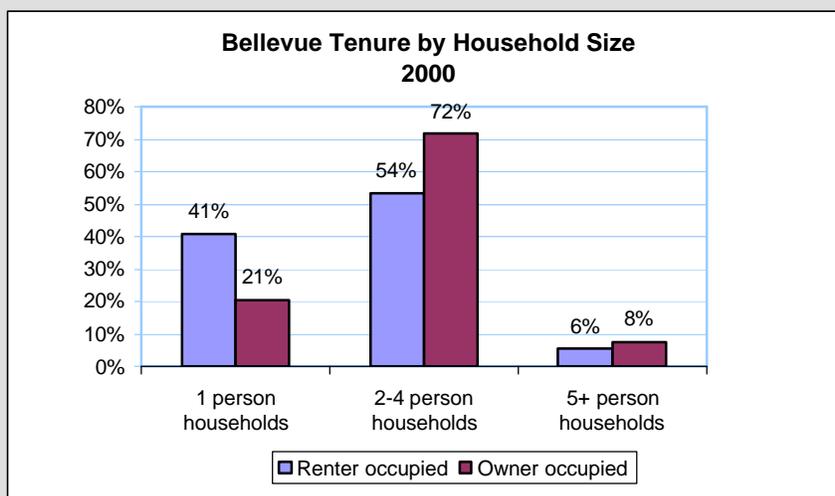
- Percentage of housing units that are owner-occupied
- Percentage of householders who moved into their year 2000 residence before 1995

Information in this section regarding whether occupied housing units were rented or owned, called "tenure" in the Census, comes from the short form.¹ Data on residential mobility is from the long form.

HIGHLIGHTS FROM VOLUME 1: CITYWIDE & REGIONAL TRENDS

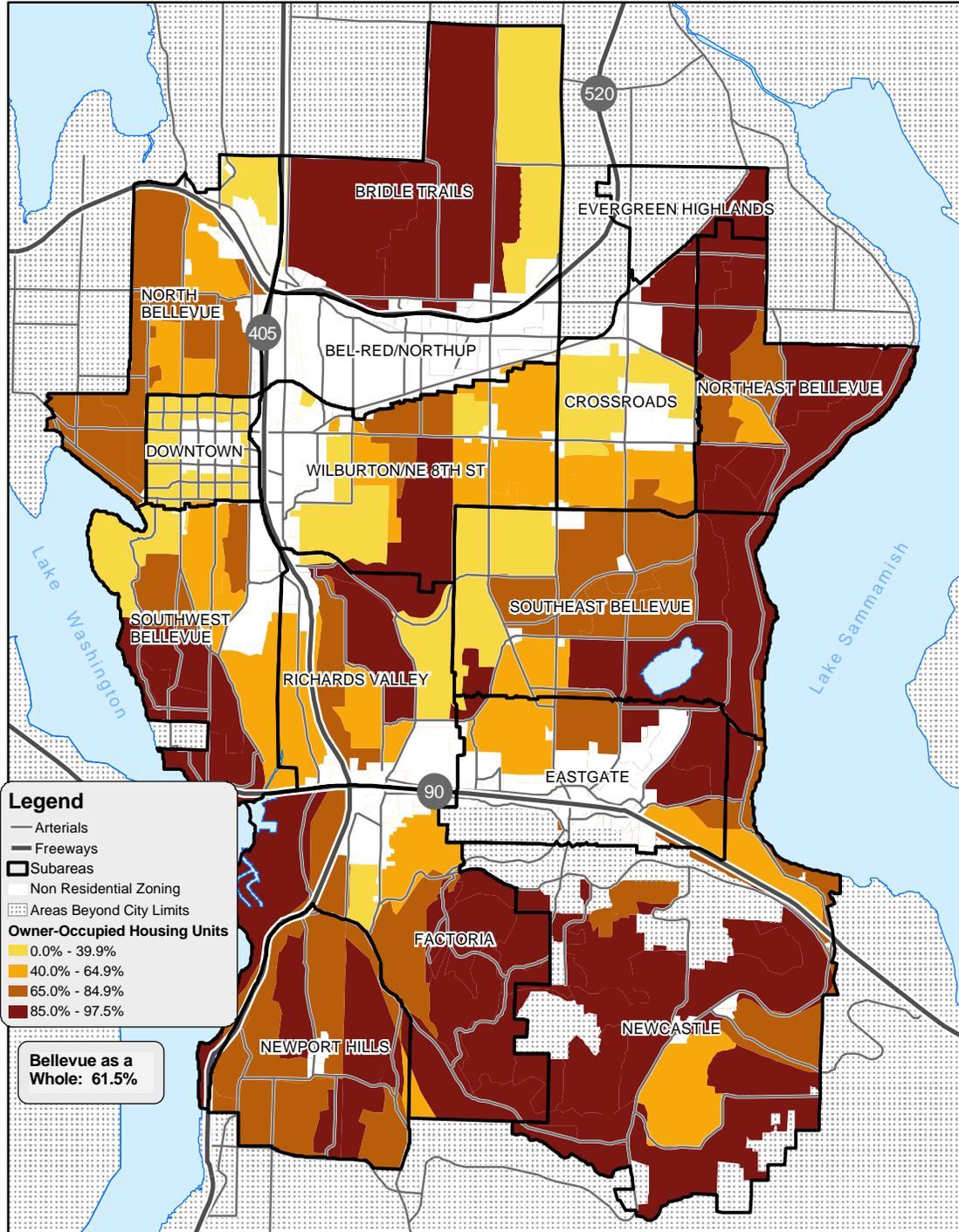
Residential Patterns

- Approximately 61 percent of all occupied Bellevue housing units in 2000 were owner-occupied (28,189 out of 45,836 total). Older residents (age 45 and over) and householders in households with 2 persons or more were more likely to own their home than were householders in other types of households.
- Less than half (46.9 percent) of Bellevue residents in 2000 lived in the same residence as they did in 1995.



¹ While the data reported in this section on tenure are from the "100-percent" questions on the short form, tenure was also asked in the sample questions in the long form to allow cross-tabulation with other housing topics, such as the type of housing structure, covered in the long form.

Percentage of Housing Units* That Are Owner-Occupied Bellevue by Census Block Group: 2000



*Percentages in map and in text refer to the percentage of *occupied* housing units (rather than total housing units) that are owner-occupied.

Owner-Occupied Housing Units

Bellevue as a Whole – 2000

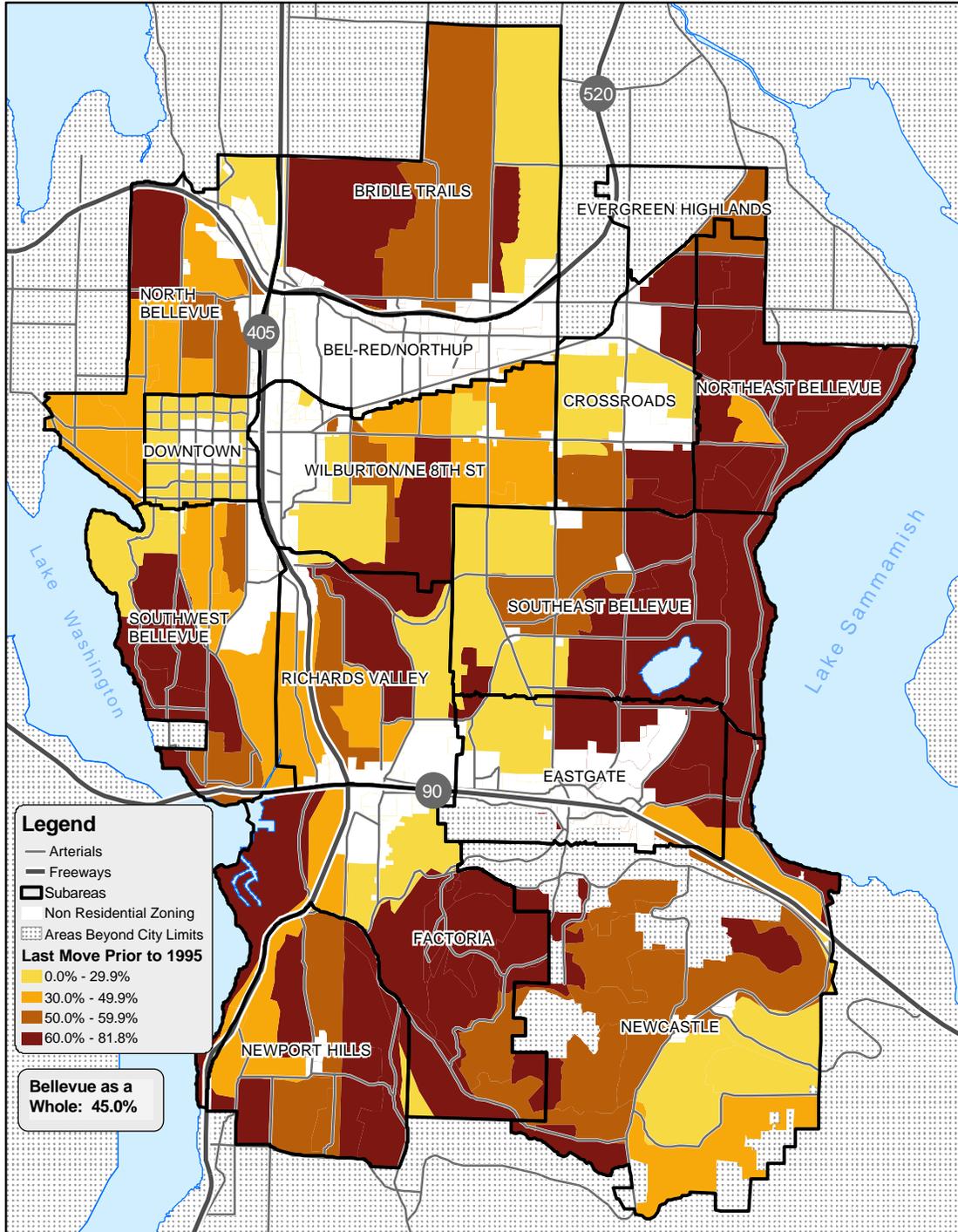
- Of the 45,836 occupied housing units² in Bellevue in 2000, 61.5 percent or 28,189 were owner-occupied. This was an increase from 1990, when 58.2 percent of housing units were owner-occupied. Contributing to this trend is the fact that over half of all multifamily units added in Bellevue in the 1990s were owner-occupied. Also, most of Bellevue's annexations in the 1990s involved existing and developing single family areas south of I-90, which were overwhelmingly owner-occupied.
- Bellevue's rate of owner-occupancy was roughly on a par with the county's 59.8 percent rate. In the balance of King County's Eastside, a higher proportion (69.7 percent) of housing units were owner-occupied.
- Within Bellevue as a whole, owner-occupancy rates were related to several factors, including the type of housing and the age of the householder. For example, approximately 87.5 percent of single-family detached housing was owner-occupied. Owner-occupied housing units were also more likely than renter-occupied units to have householders in older age groups (this is particularly true for persons aged 45–75) and were more likely to contain households with two or more persons.

Bellevue by Neighborhood – 2000

- As the adjacent map shows, there is wide variation within Bellevue neighborhoods on owner-occupancy rates. While the owner-occupancy rate for Bellevue as a whole was 61.5 percent, there were many parts of the city with rates lower than 40 percent, and several others with rates of 85 percent or more.
- Housing ownership rates are very heavily influenced by the type of housing in neighborhoods. Areas zoned for multifamily housing (such as parts of Crossroads, Southwest Bellevue, and the eastern edge of Bridle Trails) generally had lower owner-occupancy rates. It should be noted that not all multifamily housing in Bellevue is or was renter-occupied. Approximately 18 percent of all multifamily housing in the city in the year 2000 was owner-occupied. For example, virtually all of the housing in Downtown Bellevue was multifamily, but 26.5 percent of the housing there (22.8 percent in the north part of Downtown and 30.6 percent in the south part) was owner-occupied.
- Not surprisingly, owner-occupancy rates also correlate with other factors, such as the percentage of overall households made up of families (neighborhoods with higher percentages of family households also generally had higher percentages of owner-occupied housing). This is particularly true, for example, of neighborhoods south of I-90 and portions of the Bridle Trails and Northeast Bellevue subareas (see Households and Age chapter). Owner-occupancy rates also tended to be higher in areas with higher household incomes (see Economics chapter). There is additional information on the relationship between income and housing costs later in this chapter (in the Housing Values and Cost section).

² Percentages refer to occupied housing units (that is, they exclude vacant housing units from the denominator).

Percentage of Householders Who Moved Into Their Year 2000 Residence Before 1995 Bellevue by Census Block Group: 2000



Residential Mobility

Bellevue as a Whole – 2000

The decennial Census collects data on mobility both at the householder³ level and the population (i.e., resident) level. Volume 1 described mobility at the population level. However, population-based mobility data are not available at the block group level. Thus, while some city-wide information on mobility from the first volume is repeated below, it is *householder-based* information that is mapped in the adjacent page and described in the neighborhood narrative that follows the discussion pertaining to Bellevue as a whole.

- Less than half (45.0 percent) of Bellevue householders lived in the same residence in 1995 as they did in 2000.
- Not surprisingly, the 45.0 percent figure measured on a householder level is similar to the 46.9 percent of Bellevue *residents* (5 years of age and older) who lived in the same residence in 1995 as they did in 2000. (This is because household members generally, though not always, change residences at the same time.) Less than half (46.9 percent) of Bellevue residents in 2000 lived in the same residence as they did in 1995. An additional 12.6 percent had moved within that time span from another residence *within* Bellevue. Of the remaining year 2000 residents who moved to Bellevue between 1995 and 2000 from outside the city, most had moved from outside of King County. *Of those who came from outside of King County* (26,264 in all), approximately 50 percent came from a different state, 33 percent came from outside of the United States, and 17 percent came from elsewhere in Washington State.
- Bellevue's mobility rate was generally consistent with countywide and regional patterns. Some cities, such as Kent and Redmond, had an even lower percentage of residents in the same house in 1995 as in 2000 (in Kent it was only 32 percent). Nationally, the rate was 53 percent, indicating that there was greater mobility in Bellevue and the Puget Sound region generally than in the country generally.

Bellevue by Neighborhood – 2000

- The adjacent map shows the percentage of householders who moved to their year 2000 residence prior to 1995 (i.e., the percentage who had lived in their current home for more than five years). Areas in the lowest category contained the lowest percentage of householders who had lived in Bellevue for a long period of time, and hence the greatest mobility. There are several neighborhoods throughout the city that had a majority of householders who did not live in the same residence in 1995 as they did in 2000.
- In some cases, residential mobility was largely related to housing development trends. This was particularly true in the Downtown subarea and in the southeastern portion of the Newcastle subarea. Many of the householders new to these areas moved into new housing units, given that most of the housing units in these parts of the city were constructed in the 1990s, and in the case of Downtown—in the mid 1990s or later.

³ As noted in the Household and Age Characteristics chapter, a “householder” is defined by the Census Bureau as “the person, or one of the people, in whose name the home is owned, being bought, or rented.”

- As was true for many other demographic trends throughout the community, residential mobility rates correlated highly with type of housing stock. Areas zoned for multifamily housing tended to have fewer long-term householders. Another factor that very strongly influenced this trend was immigration from outside of the United States, since so much of Bellevue's population growth in the 1990s was fueled by immigration (see Race, Ethnicity, and Nationality chapter). Areas that had high growth rates in the foreign-born population between 1990 and 2000 (these areas include the Crossroads subarea, the northwestern portion of the Southeast Bellevue subarea, the eastern portion of the Bridle Trails subarea, and the northern portions of the Wilburton/N.E. 8th Street subarea) had low proportions of householders who had been in their homes longer than 5 years.

Structural Characteristics

This section of the report deals with characteristics relating to Bellevue's housing stock. The city has a variety of types of housing, with a fair amount of housing having been built during the 1990s, while other neighborhoods are more distinguished by having older housing stock. Maps in this section describe at a more detailed neighborhood level what occurred with regard to housing development and housing composition in the last several years. The housing characteristics mapped and discussed in this section were derived from the Census long form questionnaire.

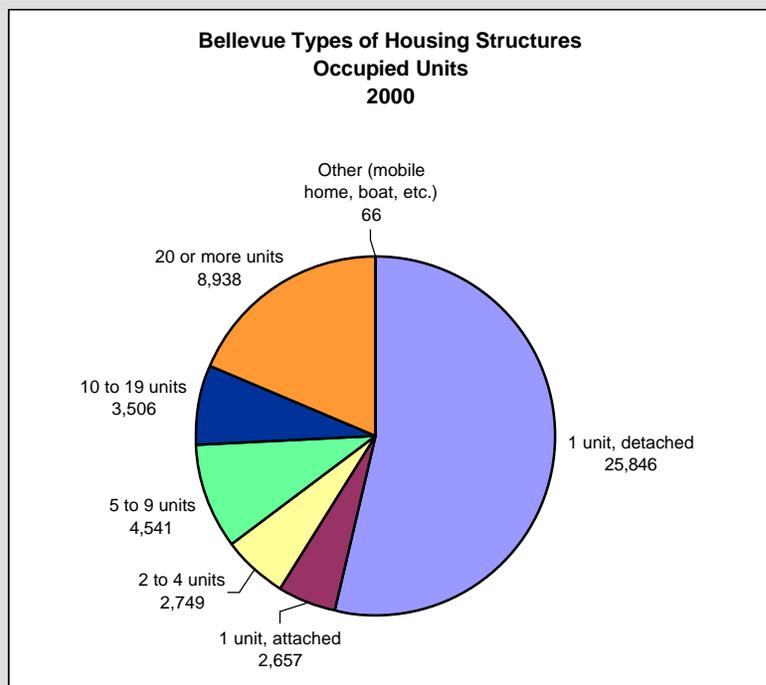
The following topics from the 2000 Census are mapped in this volume of the report:

- Percentage of housing units that are single-family detached homes
- Change in the percentage of all housing units that are either single-family attached homes or units in multifamily structures (1990 to 2000)
- Pair of Maps:
 - ◆ Percentage of housing units that were built prior to 1970
 - ◆ Percentage of housing units that were built between 1990 and 2000

HIGHLIGHTS FROM VOLUME 1: CITYWIDE & REGIONAL TRENDS

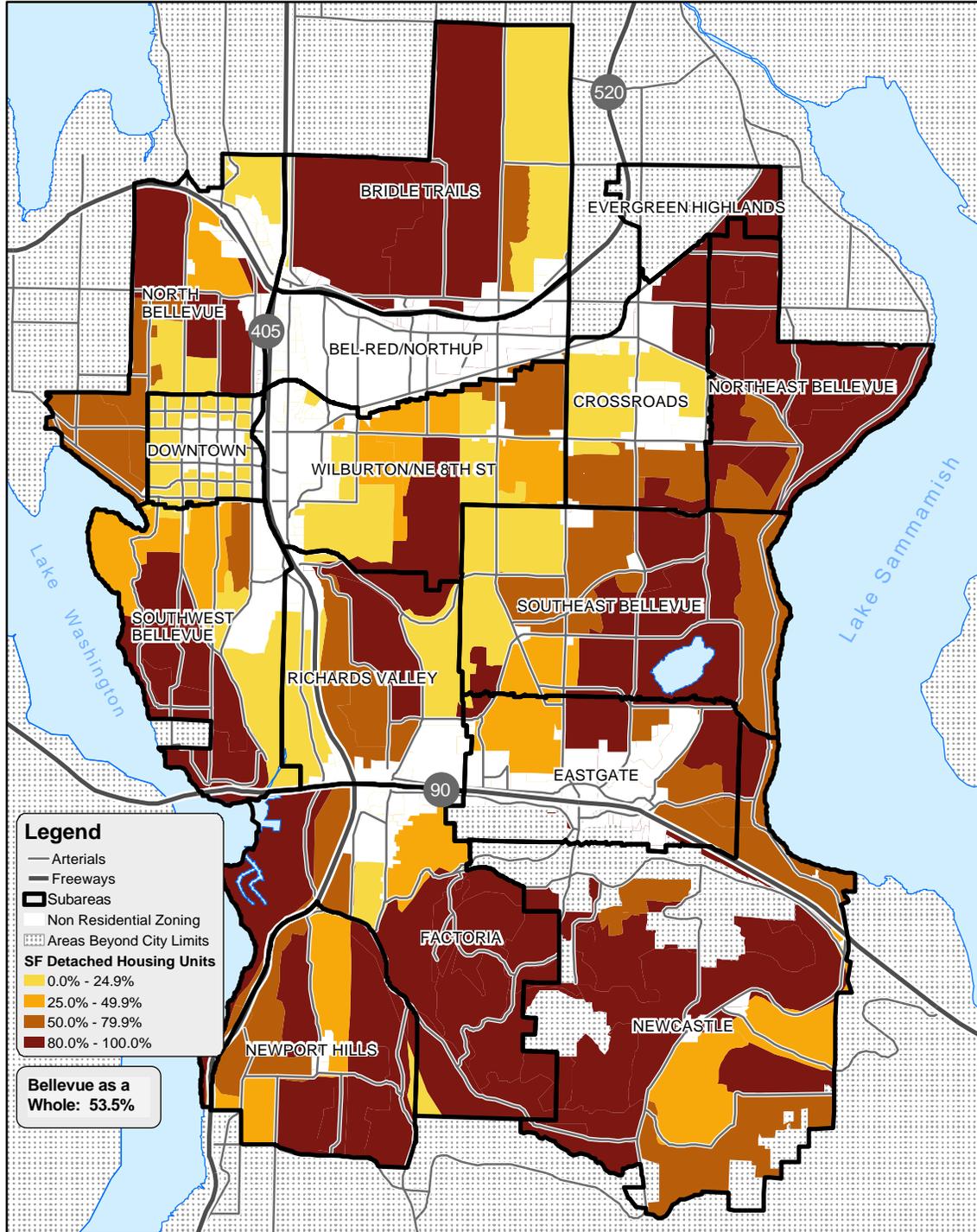
Structural Characteristics

- The total number of housing units in Bellevue counted via the Census 2000 long form questionnaire was 48,303,⁴ a 29 percent increase from 1990, when there were 37,430 units. Similar to the growth in population (see Population chapter), many of these "new" units were annexed into the community, as opposed to being new construction.
- Between 1990 and 2000, single-family attached (townhouse) dwellings and units in large structures (with 50 or more units) grew at the fastest rates.
- Housing units became smaller overall with the median number of rooms per unit decreasing between 1990 and 2000. This trend was influenced partly by the high growth rate for studio units in the 1990s; during these years the number of studios grew by 172 percent, from 650 in 1990 to 1,771 in 2000.



⁴ This number refers to all units including both vacant and occupied units. The figure of 48,303 yielded from the long form (sample) questionnaire differed slightly from the figure of 48,396 yielded from the short form (100-percent) questionnaire.

Percentage of Housing Units That Are Single-Family Detached Bellevue by Census Block Group: 2000



*Percentages in the map and in text refer to the percentage of total housing units (including vacant as well as occupied units) that are single-family detached units.

Percentage of Housing Units That Are Single-Family Detached

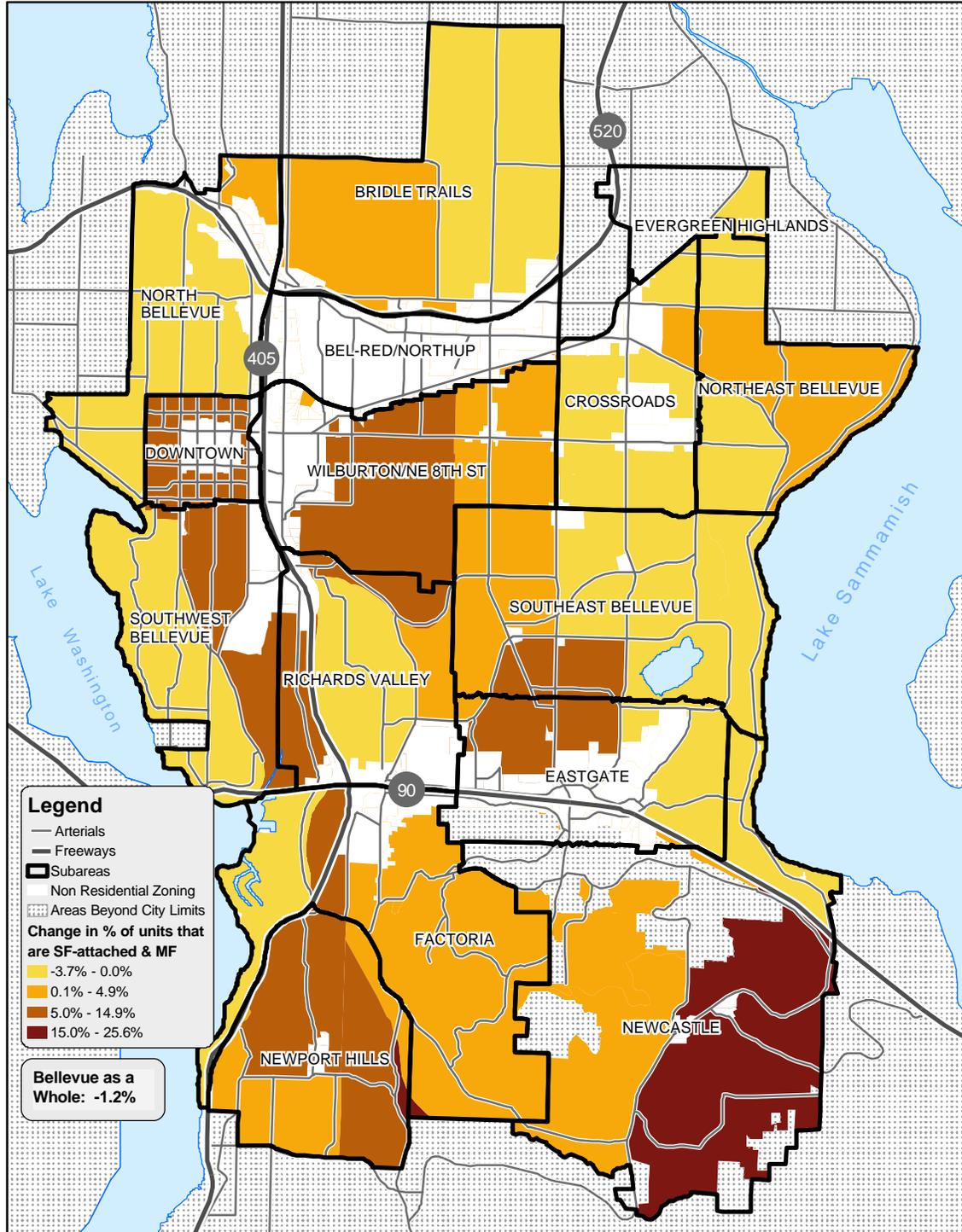
Bellevue as a Whole – 2000

- In the year 2000, 25,846 of Bellevue's more than 48,000 total housing units (or 53.5 percent) were single-family detached homes. While this represented a net growth of 5,357 single-family units between 1990 and 2000, the relative percentage overall of single-family units in Bellevue declined during this period. Approximately half of the single-family units added to the city in the 1990s were annexed into the city.
- Bellevue's 53.5 percent proportion for single-family detached dwellings was slightly lower than the countywide figure of 57 percent. Seattle and most inner-ring cities such as Bellevue, Kirkland, and Redmond had a lower percentage of their housing stock in single-family detached housing than did the county as a whole; in fact, Redmond's and Kirkland's percentages were lower than Seattle's 50 percent. In the balance of the Eastside as a whole, 64 percent of the housing stock was single-family detached.

Bellevue by Neighborhood – 2000

- The percentages of housing units within neighborhoods that are single-family detached housing are shown on the adjacent map. As would be expected, the distribution of housing closely follows the city's land use and zoning maps; areas zoned for single-family housing are largely (and in some cases exclusively) made up of this housing type. Areas with larger percentages of multifamily housing are areas zoned for this type of housing. Within Downtown Bellevue, only one percent of housing units were single-family detached.

Change in Percentage of Housing Units That Are Either Single-Family Attached or Multifamily Units Bellevue by Census Tract: 1990-2000



*Data in this map refer to the *change in the percentage of total housing units* that were either single-family attached units or units in multifamily structures. These change values are expressed as a percentage point increase or decrease in that proportion.

Changes in Housing Types

Bellevue as a Whole – Change from 1990 to 2000

- Between 1990 and 2000, housing composition changed to some extent in Bellevue. In the year 2000, 53.5 percent of housing units in Bellevue were single-family detached, as previously noted. This was down slightly from 1990 when 54.7 percent of housing units in the city were single-family detached. Of the approximately 4,000 units that were annexed to the city during the 1990s, the majority were single family-detached. However, of the approximately 7,000 units built during the 1990s that were within the boundaries of Bellevue in place in 1990, approximately one-half were multifamily units.
- The types of housing with the biggest percentage increases between 1990 and 2000 were single-family *attached* (townhouse) units, the number of which increased by 73 percent, and units in structures with 50 or more units, which increased by 168 percent. These rates are significantly higher than the 29 percent growth rate for units overall. However, it is noteworthy that of the more than 48,000 housing units in Bellevue in 2000, just 2,657 were townhouses and 5,298 were units in large multifamily structures.⁵

Bellevue by Neighborhood – Change from 1990 to 2000

The adjacent map shows how the combined number of single-family attached units and units in multifamily structures increased or decreased during the 1990s as a percentage of all housing units in each tract.⁶

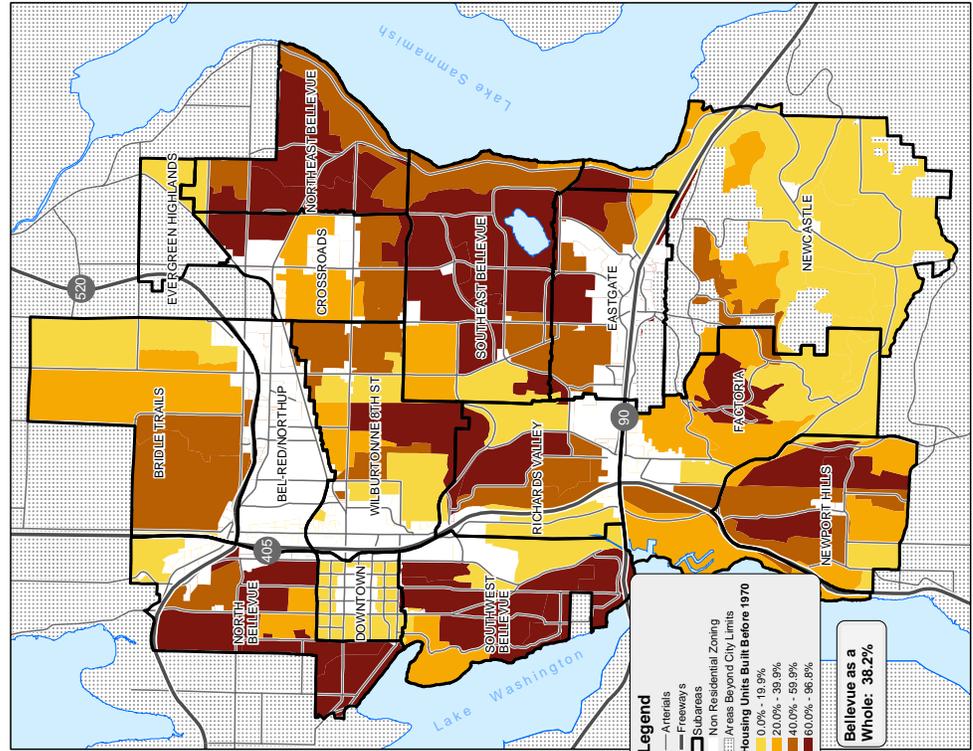
- In some areas, such as Crossroads, while the absolute number of single-family attached plus multifamily units increased, the percentage of townhouses and multifamily units as a *percentage* of all housing units in the area declined. These areas are shown in yellow, the lightest color. In the tract corresponding to the Crossroads area south of Northup Way, the number of townhouses and multifamily units increased in absolute numbers from 3,353 in 1990 to 3,548 in 2000 while the share of all housing units in that tract composed of townhouses and multifamily units decreased by one percentage point.
- It is interesting to note that some of the tracts with decreases in the townhouse plus multifamily proportion of housing units included substantial portions of land zoned multifamily. This was true in most of Crossroads, parts of Southwest Bellevue, and the eastern portion of Bridle Trails, for example. Census tracts, which are fairly large, often include a mixture of areas zoned single-family and multifamily. The aggregation of data in the map at the tract level therefore makes it difficult to discern how change was distributed based on zoning.
- The greatest increases between 1990 and 2000 in the percentage contribution of townhouses and multifamily units to housing stocks tended to occur in Census tracts where newer units (built since 1990) comprised a relatively high percentage of overall housing stock. This map is shown later in this section. This is particularly true for the Downtown subarea, the southeastern portion of the Newcastle subarea, and portions of the Richards Valley, Wilburton/N.E. 8th Street, Eastgate, and Southeast Bellevue subareas. Downtown had the highest absolute growth with 1,600 townhouses and multifamily units constructed in this area during the 1990s.

⁵ During the 1990s units with one and two bedrooms also grew more common in Bellevue. The number of studio units grew by 172 percent and the number of one-bedroom units grew by 34 percent. In contrast, units with 4 or more bedrooms grew by only 22 percent during the decade. (There were 1,771 studios and 7,761 one-bedroom units in Bellevue in the year 2000.)

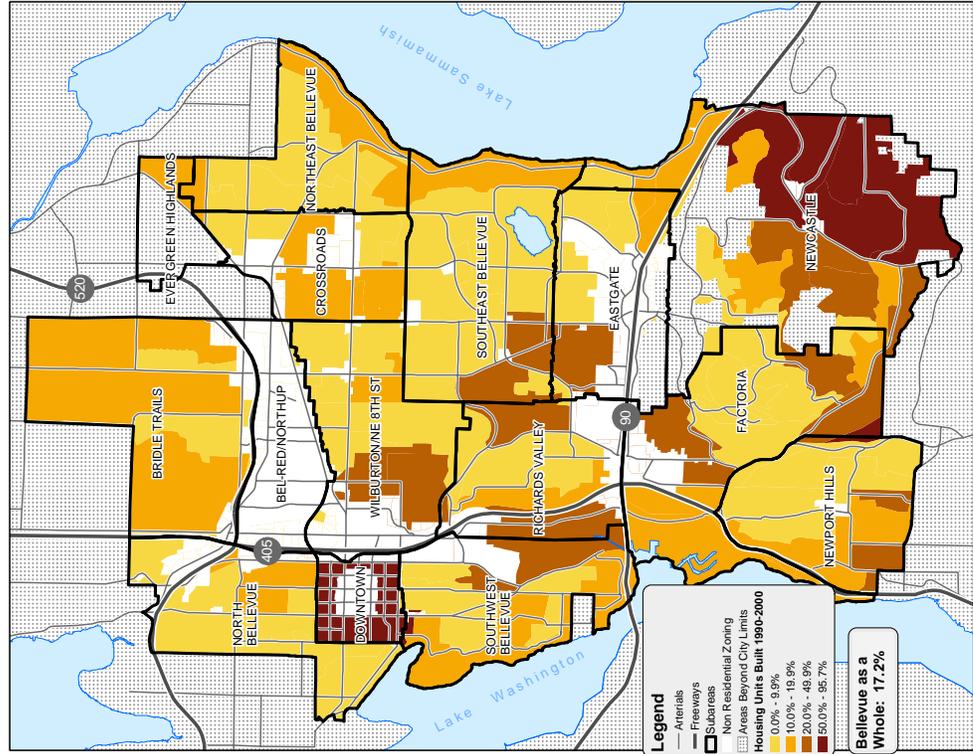
⁶ To see how each Census tract grew in terms of *absolute* population growth during the 1990s, see the Population chapter.

Age of Housing Stock Bellevue by Census Block Group: 2000

Percentage of Housing Units That Were Built Prior to 1970



Percentage of Housing Units Built 1990-2000



Age of Housing Stock

Bellevue as a Whole – 2000

- Of the 48,000-plus housing units that were part of Bellevue's housing stock in 2000, 38.2 percent were constructed before 1970. This is higher than in adjoining Eastside cities; in Kirkland about 29 percent of the housing stock was built prior to 1970, and in Redmond only about 15 percent was. Conversely, in Seattle just over 71 percent of the total housing stock was built prior to 1970. In King County as a whole, about half (49 percent) of the housing stock was constructed prior to 1970.
- With regard to newer housing, 17.2 percent of Bellevue's overall housing stock was constructed between 1990 and 2000.⁷ This was lower than the regional figure of 20 percent—and lower than in the surrounding cities of Kirkland and Redmond, where the percentages were 23 and 29 percent, respectively. In Seattle only about 10 percent of total housing stock was constructed during the 1990s.

Bellevue by Neighborhood – 2000

- The maps on the adjacent page show both concentrations of older housing (constructed before 1970) and newer housing in the community (constructed since 1990). As would be expected, the maps show contrary (but related) trends with regard to housing development and age of housing.
- In some Bellevue neighborhoods there has been virtually no new housing built for several decades. In portions of Northeast Bellevue and Southeast Bellevue subareas, for example, in some census blocks more than 90 percent of the housing stock was constructed prior to 1970. In some neighborhoods in the western part of the city (such as Surrey Downs or Killarney Circle, located in the Southwest Bellevue subarea) more than 80 percent of the housing stock was constructed prior to 1970. In most neighborhoods with high (60 percent and over) percentages of their housing constructed prior to 1970, the housing stock was also predominantly single-family residential.
- With regard to newer housing stock, the neighborhoods with by far the highest percentages of new housing were Downtown and Newcastle. In Downtown, approximately 70 percent of the housing stock was built in the 1990s. In the Lakemont neighborhood (within the Newcastle subarea), more than 85 percent of the housing was constructed in the 1990s. Most subareas, however, appear to have a lower percentage of new housing than the citywide figure of 17 percent, indicating that housing development in the 1990s was concentrated in a few areas of the city.

⁷ More specifically, 17.2 percent is the proportion of units built from 1990 through March 2000, corresponding with the way figures were tabulated in the 2000 Census.

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Housing Values and Costs

The cost and affordability of housing are some of the most important issues in the entire Puget Sound region. These issues are particularly important on the Eastside, which has some of the most expensive housing in the region. While the previous sections of this chapter focused more on the housing stock itself, this section focuses on the value and cost of housing, and the amount Bellevue residents paid for housing related to their incomes. The data in this section of the report come from the Census long form questionnaire.

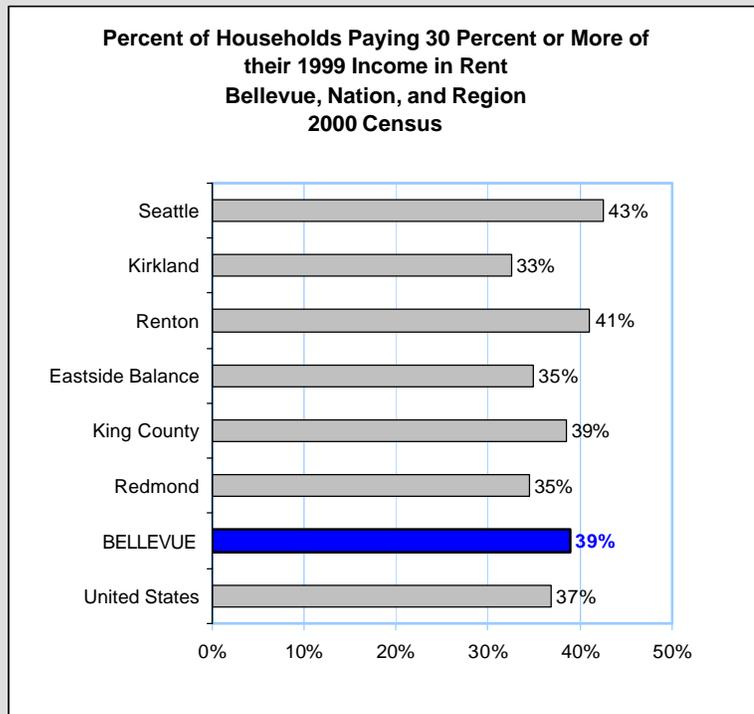
The following maps appear in this section:

- Median value for all owner-occupied housing units
- Median gross rent
- Pair of maps:
 - ◆ Proportion of owner-occupied units for which housing costs are 30 percent or more of 1999 household income
 - ◆ Proportion of renter-occupied units for which housing costs are 30 percent or more of 1999 household income

HIGHLIGHTS FROM VOLUME 1: CITYWIDE & REGIONAL TRENDS

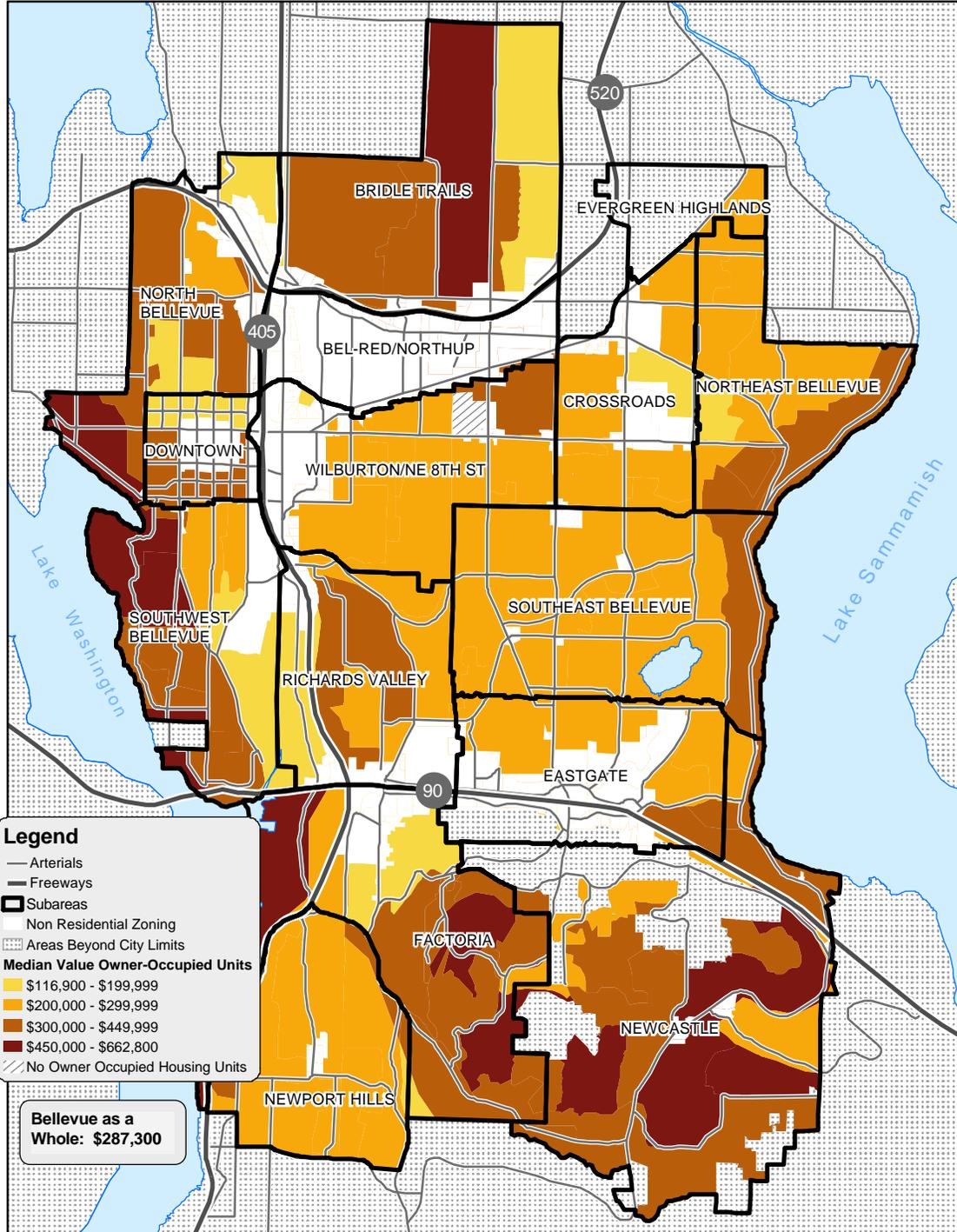
Housing Values and Costs

- The median price for an owner-occupied unit in Bellevue in 2000 was \$299,400. This was well above the median in King County, which was \$236,000.⁸
- Median gross rent in Bellevue in 2000 was \$916 per month, also above the county median of \$758.
- Housing prices for both owners (based on both owner costs and housing values) and renters in Bellevue rose at a higher rate than inflation between 1990 and 2000. However, Bellevue housing values rose at a lower rate than in the county as a whole during that same time period.
- Approximately 39 percent of Bellevue renters (see chart to right) and 25 percent of Bellevue homeowners paid 30 percent or more of their household income for housing in 1999.



⁸ These numbers apply to “specified” owner-occupied units, which do not include condominiums.

Median Housing Value For All Owner-Occupied Units Bellevue by Census Block Group: 2000



Median Housing Value for Owner-Occupied Housing

Bellevue as a Whole – 2000

- In 2000 the median value for “all owner-occupied housing units” in Bellevue was \$287,300. This compares to the median value for *specified*⁹ housing units (which did not include condominiums), which was \$299,400. 1990 values are not available for *all* owner-occupied housing; the 1990 median value for *specified* housing was \$192,000. There was a 54 percent increase in the median value of specified owner-occupied housing values over this time period.
- Bellevue's median value of \$299,400 for specified owner-occupied housing units was about 26 percent higher than the countywide median value of \$236,000 for specified owner-occupied housing units. Bellevue's median value for *all* owner-occupied housing was also about the same percentage above King County's median value of \$226,400 for *all* owner-occupied housing. Median values for owner-occupied housing varied throughout the county and Puget Sound region, with cities on the Eastside tending to have the most expensive housing in the county. Housing values in King County were typically higher than elsewhere in the Puget Sound region or Washington State. The information presented in this report is based on data from Census 2000 which was collected in April, 2000. More up-to-date information is available on housing values in the Puget Sound region.¹⁰

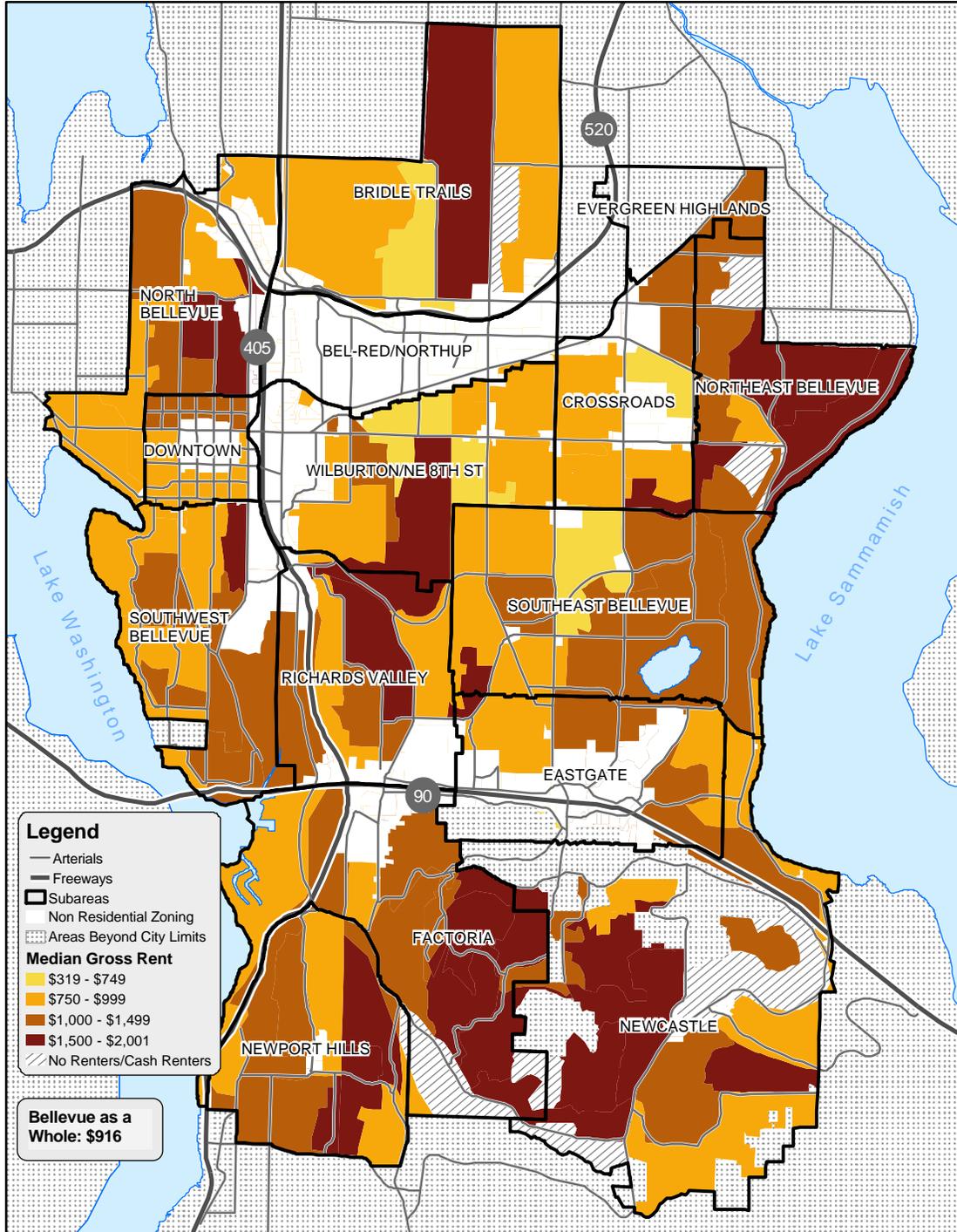
Bellevue by Neighborhood – 2000

- The adjacent map shows patterns for *all* owner-occupied housing in Bellevue, not specified units. This was selected so that condominiums would be included (condominiums make up virtually all of the owner-occupied housing in Downtown Bellevue).
- There was a wide variation in the year 2000 for values of owner-occupied housing, with some areas having median values of less than \$200,000 and others with median values of \$450,000 and over. Areas with median values of less than \$200,000 included the eastern portion of Bridle Trails, the northern part of Downtown up into parts of North Bellevue, parts of Crossroads and Northeast Bellevue around 164th Avenue N.E., part of Richards Valley, and the north part of Factoria. Areas with median values in this lowest category include substantial portions of land zoned multifamily. These relatively low values likely reflect the tendency of condominiums to have lower values than detached single-family homes.
- Areas with median values of \$450,000 or more are found in portions of Bridle Trails, Lakemont and other portions of Newcastle, part of Factoria, and neighborhoods abutting Lake Washington.
- Not surprisingly, median housing value information correlated very strongly with median household income patterns (see Economics chapter). While areas with a higher percentage of condominiums and other multifamily units generally had lower median housing values, this was not true uniformly. For example, areas in the southern part of Downtown and neighborhoods just south of Downtown had higher-than-average median housing values while having a high percentage of multifamily housing.

⁹ Specified owner-occupied housing includes one-family houses on less than 10 acres without a business or office on the property. It does not include mobile homes or housing units in multi-unit buildings. Information on all owner-occupied housing is not as readily available from the Census Bureau as is data on specified owner-occupied units.

¹⁰ The Washington Center for Real Estate publishes the twice-yearly *The Central Puget Sound Real Estate Research Report* which includes housing values in King County. The report can be accessed at regional libraries and through <http://www.cbe.wsu.edu/~wcrer/>. See also King County's *Annual Growth Report* <http://www.metrokc.gov/budget/>.

Median Gross Rent (Renter-Occupied Housing) Bellevue by Census Block Group: 2000



Median Gross Rent

Bellevue as a Whole – 2000

- In 2000, the median gross rent in Bellevue was \$916. This represented a 50 percent increase from 1990, when median gross rent was \$610. Gross rent measures rent plus utilities (if utilities were paid separately from rent).
- In the year 2000 Bellevue's median gross rent was higher than King County's median gross rent of \$758. Median rents varied throughout the county, with Eastside cities adjacent to Bellevue (Kirkland, Redmond, and Sammamish) all having higher median rents than Bellevue, while cities in South King County and Seattle had lower median rents.
- While the information in this report focuses on data from the Census, there are other, more up-to-date sources of information on rents in Bellevue and the greater Puget Sound region.¹¹

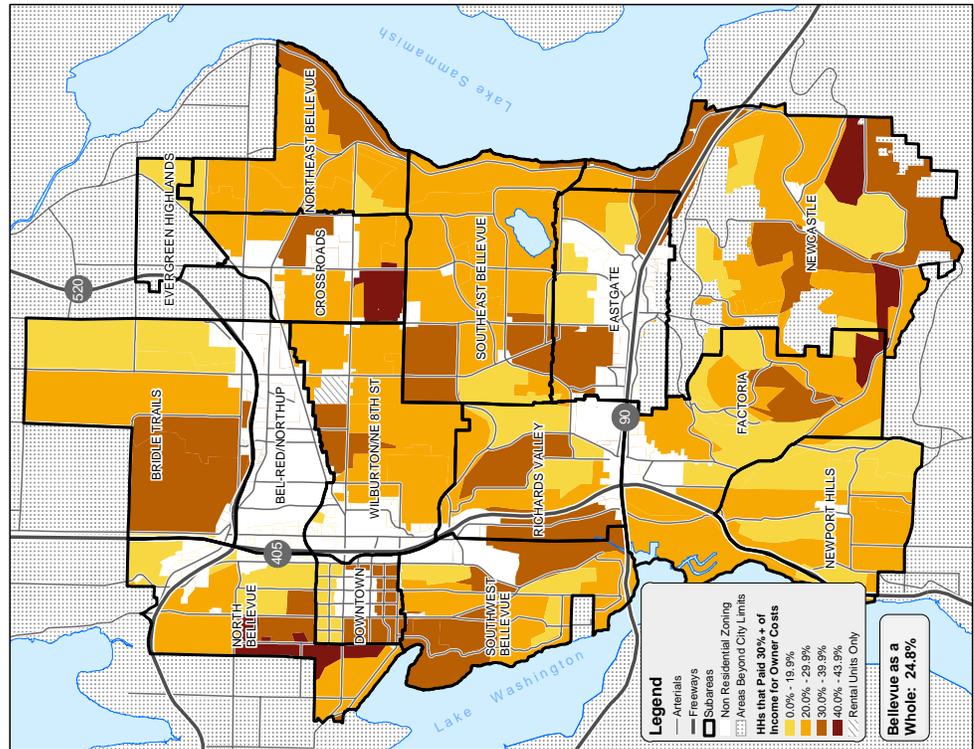
Bellevue by Neighborhood – 2000

- There was a wide variation in 2000 relating to median rents. A few areas in the city had median rents that were below \$750 per month, while other areas had median rents that were \$1,500 per month or more. Surprisingly, the area with the lowest median rent in the city, at \$319 per month, was in a portion of the Bridle Trails subarea; this was based on a somewhat limited number of 45 renter-occupied units in this particular census block group.
- Patterns with regard to median rents to some extent followed patterns for median value of owner-occupied units as shown on the previous page. Neighborhoods south of I-90, portions of Bridle Trails, and areas along Lake Sammamish tended to have higher rents than other parts of the city. Also, rents in portions of the city with high percentages of single-family detached housing also tended to have higher median rents, suggesting that higher rents in these areas may be the result of single-family residences being rented. Almost 11 percent of the city's single-family detached units (2,666 out of 25,269 units in all) were renter-occupied in 2000.
- As is the case for median values of owner-occupied residences, median rent patterns are related to median household income patterns (see Economics chapter for map showing median household incomes by neighborhood). This relationship is explored in more detail in the following section.

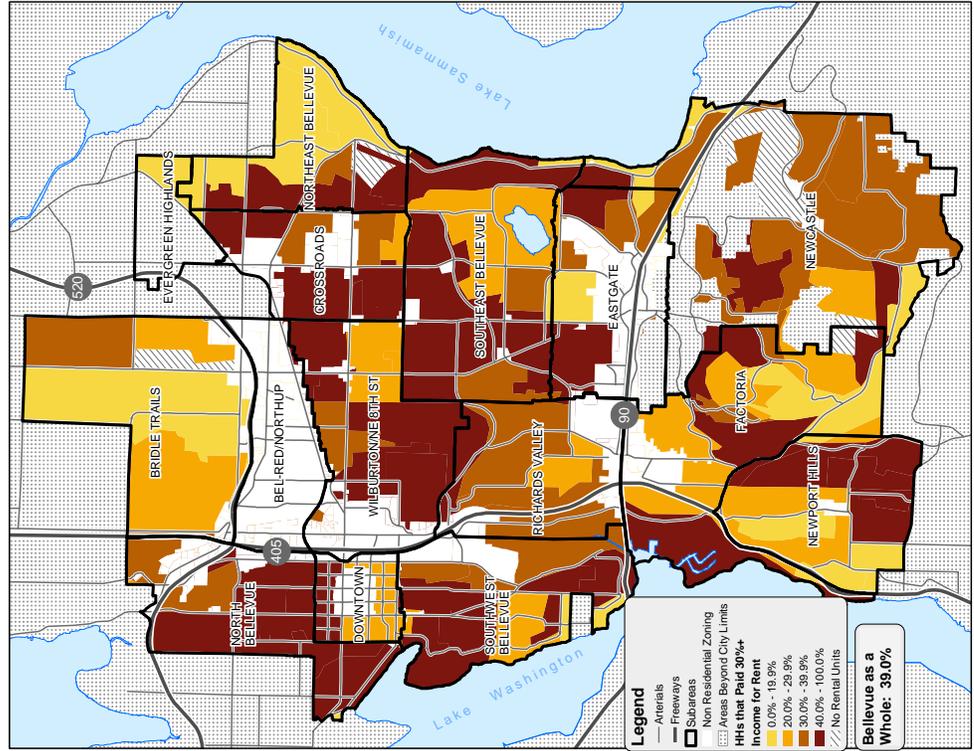
¹¹ For more information, see Dupre + Scott Apartment Advisors, Inc.'s rent and vacancy data at http://www.dsaa.com/news/rent_vacy_data.htm.

Proportion of Households That Paid 30 Percent or More of Their 1999 Income for Housing Bellevue by Census Block Group: 2000 Census (Based on 1999 Income)

Owner Households*



Renter Households



*For owner-occupied housing, the Census provides housing cost to income information only for specified units.

Ratio of Housing Costs to Income

One of the most effective ways of gauging housing affordability is to look at the ratio of housing costs to household income. Paying 30 percent or less of income for housing is generally considered desirable.¹² The income information used to calculate cost-to-income ratios is based on 1999 income data because the 2000 Census asked people to provide income data for the year prior.¹³

Bellevue as a Whole – 2000 Census (Based on 1999 Income)

- Overall, about 29 percent of all Bellevue households paid 30 percent or more of their 1999 monthly income for monthly housing costs. Renters as a group were more likely to do so, with 39.0 percent of renters paying 30 percent or more of their income for housing; whereas 24.8 percent of those who resided in owner-occupied housing paid 30 percent or more of their income for housing.
- While the percentage of renters in Bellevue who paid 30 percent or more of their income in rent was fairly high, it was high throughout King County; in fact, countywide 39 percent (the same percentage as in Bellevue) of renters fell into this category. This was lower than in some parts of the county, such as Seattle, where 43 percent of renters paid 30 percent or more of their income for housing. Interestingly, in the balance of the Eastside the figure was lower (35 percent).
- For Bellevue as a whole, renter households with lower incomes more commonly paid 30 percent or more of income for housing costs than did renters with higher incomes. The same was true of owner households; however, *at higher income levels, higher proportions of owners than renters* paid 30 percent or more of their income.

Bellevue by Neighborhood – 2000 Census (Based on 1999 Income)

- The adjacent maps show proportions of owners and renters who paid 30 percent or more of their monthly household income for monthly housing costs. There are many more parts of the city where a high percentage of renters paid 30 percent or more of their income for housing than where a high percentage of homeowners did so. Patterns for renters' housing cost to income ratios did not always correspond to median gross rent patterns (see previous section): areas with relatively low as well as high rents had high percentages paying 30 percent or more of their income for rent. This suggests that renters in many parts of the city stretched their dollars to find housing across different income and rent categories.
- While 25 percent of owner-occupied households in Bellevue as a whole paid 30 percent or more of their income for housing, there are several areas in the city where 30 percent or more of homeowners did so. These include areas that had both relatively high incomes and high median home values, such as parts of the Factoria, Newcastle, Bridle Trails, Northeast Bellevue and Southwest Bellevue subareas. This again suggests that residents across income categories may have stretched their income to pay for housing. The high proportions of owners holding mortgages seemed to be at play in Newcastle neighborhoods south of I-90 where large percentages of households had high housing cost in relation to their incomes. In those neighborhoods, 86 percent or more of homeowners had a mortgage, compared to 74 percent of homeowners in the city as a whole.

¹² Owner costs discussed in this section include mortgage and other property loans payments, property taxes, and homeowner's insurance. Owner-housing data is aggregated for units without as well as with a mortgage. Rent information is based on gross rent, which includes utilities.

¹³ See *Out of Reach 2003* by The National Low Income Housing Coalition: <http://www.nlihc.org/oor2003/>.

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