

### Is There Enough Affordable Housing in Seattle?

It should be possible for working people to afford housing and still have enough money for the basics like groceries, transportation, healthcare, and childcare. Unfortunately, for many individuals and families living in Seattle, Washington, this is not a reality.

### How Much Can Seattle Residents Afford to Pay for Housing?

Housing is considered **affordable** if its occupants pay no more than 30% of their income on rent and utilities or for mortgage, taxes and insurance.



The U.S. Department of Housing and Urban Development (HUD) uses **Area Median Income (AMI)** as a benchmark to determine affordability. Households earning below 80% AMI are considered **Low-Income**. Those earning below 50% AMI are **Very Low-Income**, and households earning below 30% AMI are **Extremely Low-Income**.

# How Much Rental Housing is Affordable and Available in Seattle?

41% of Seattle's renter households have incomes at or below 50% AMI, but only one to two-thirds of rentals in Seattle are affordable and available to them. One reason for this disparity is that a significant portion of the homes affordable to lower-income renters are actually occupied by renters who can afford to pay higher rent.



Lower-Income Renter Households vs Affordable and Available Units

### Renter Households Affordable and Available Units

#### Can Seattle Workers Afford To Live in Seattle?



A person earning \$23.05/hour makes about \$46,831 annually, putting them between 65% and 70% AMI. The average market rent for a newly built 1-bedroom apartment in Seattle is \$1,696, affordable to renters earning 104% AMI.

#### How Many People Are Without Shelter in Seattle?



On January 25, 2013 at least 1,989 men, women, and children were without shelter in Seattle. This number **does not include** the many more homeless individuals and families staying in emergency shelters, with friends and family, or in other non-permanent housing.

## How Many Seattle Households Are At Risk of Homelessness?

According to the U.S. Department of Housing & Urban Development (HUD), households who pay more than **30%** of their income for housing are considered **cost-burdened**. Households who pay more than **50%** of their income for housing are considered severely cost-burdened.

21% of Seattle renter households are severely cost-burdened, and therefore at significant risk of becoming homeless.



#### How Does Homelessness Affect Children?

Homelessness has a devastating impact on education and health. Children experiencing homelessness are nine times more likely to repeat a grade, and four times more likely to drop out of school than children who are stably housed.

In the 2011-2012 school year, students experiencing homelessness accounted for 3.8% of total enrollment in Seattle Public Schools.

### Is There Enough Affordable Housing in Seattle?

No. Many Seattle residents who earn low and moderate incomes are forced to pay more than they can afford in order to live near their jobs. This housing cost burden puts individuals and families at risk of homelessness. As the region's population and employment opportunities grow, policies that encourage affordable housing should be at the forefront. Increasing the number of affordable homes in Seattle will help foster diverse, inclusive, and vibrant communities for people of all incomes.

This infographic was produced by Housing Development Consortium Seattle-King County in September 2013, with input from Seattle Office of Housing. To see more infographics like this one, visit www.housingconsortium.org

#### Sources:

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For links to the sources listed above, please visit www.housingconsortium.org/sources-is-there-enough-affordable-housing-in-seattle