## Bellingham Area

**Population:** 114,811

**Area:** 51 miles²

**Households:** 46,710

**Median Family Income:** $57,800

**Low-income Renter Households:** 14,025

**Subsidized Housing Units:** 2,943

### Affordable Housing Gap (for the County)

**Affordable and Available Housing Units for Every 100 Households**

<table>
<thead>
<tr>
<th>Percent of Median Family Income</th>
<th>Units per 100 Households in 2019</th>
<th>Units per 100 Households Forecasted in 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>0% - 30%</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>0% - 50%</td>
<td>21</td>
<td>22</td>
</tr>
</tbody>
</table>

### Housing Market

**How Much of the Median Family Income (MFI) Must a Household Earn to Afford Rent?**

- **4 people / 3 bedrooms**
  - Fair Market Rent: $1,240
  - Required income: $49,600, (85.8% of MFI)

- **1 person / 1 bedroom**
  - Fair Market Rent: $677
  - Required income: $27,080, (66.9% of MFI)

**How Much of the Housing Stock Can the Median Family Income Afford to Buy?**

- **Maximum Affordable Home Value:** $231,858
  - 31.8% % of owner-occupied homes that are affordable

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*Affordable Housing Advisory Board – 2015 Housing Needs Assessment*

www.commerce.wa.gov/housingneeds
## Cost Burden

### Cost-Burdened Renter Households

![Bar chart showing renter households by percent of median family income.]

### Cost-Burdened Homeowner Households

![Bar chart showing homeowner households by percent of median family income.]

## Subsidized Housing Inventory

### Subsidized Housing Units, Including Those That Are Scheduled to Expire by 2017

![Map showing subsidized housing units.]

- **Subsidized unit**
- **25 or fewer units**
- **26-50**
- **51-100**
- **101-150**
- **151 or more units**
- **Expanding Section 8 or Section 515 unit**

### Subsidized Inventory Characteristics

- **Sites:** 58
- **Units:** 2,943
- **Section 8/Section 515 units set to expire by 2017:** 143

### Are There Enough Subsidized Units for Eligible Renter Households at Different Income Thresholds?

<table>
<thead>
<tr>
<th>% of Median Family Income</th>
<th>Renter Households</th>
<th>Subsidized Units for Which They Are Eligible*</th>
<th>Units per 100 Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>0% - 30%</td>
<td>5,900</td>
<td>2,682</td>
<td>45</td>
</tr>
<tr>
<td>30% - 50%</td>
<td>3,395</td>
<td>2,204</td>
<td>65</td>
</tr>
<tr>
<td>50% - 80%</td>
<td>4,730</td>
<td>729</td>
<td>15</td>
</tr>
<tr>
<td>80% - 100%</td>
<td>1,865</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

*Income eligibility was not available for all units in the inventory.