



Seattle
Office of Housing

2025

Community
Report



Our Vision

Everyone has a healthy and affordable home.

Our Mission

We partner to create affordable housing by equitably investing to prevent displacement and increase opportunities for people to live in Seattle.

Our Values

- People-centered
- Anti-racist
- Accountable
- Collaborative
- Stewardship

Our vision is clear: Every person in Seattle should have a healthy and affordable home.

A home is a roof over your head, but it is also the foundation for stability, a place where people and families can grow, and an essential part of a strong community. In 2025, we worked to make this vision a reality for thousands of our neighbors. This report tells the story of that work, focusing on the people who we serve.

Many people in our city face challenges when trying to find an affordable home. In 2025, we created new opportunities for people to live in homes within their reach. We marked the opening of 721 new affordable rental homes, with 288 of those being Permanent Supportive Housing (PSH), providing homes with support services that help residents do well.

Homeownership is a powerful tool to prevent displacement and help families build generational wealth. In 2025, 52 people and families moved into homes that they purchased, giving them the chance to stay rooted, build community, and secure their financial futures.

To make existing homes healthier, we weatherized 140 single-family and 1,036 multifamily homes, funded 263 clean heat and air quality upgrades, and provided 88 home repair loans and grants. These efforts helped residents save on bills, breathe easier, and stay comfortably in their homes.

Each story in this report stands for a person, a family, and a stronger community. Each new home, repair, and improvement represents partnership and progress. As you read this report, you will see how we are working to build a Seattle where everyone has a healthy and affordable place to live.

2025

by the numbers

721

affordable rental
homes opened

288

of Permanent Supportive
Housing opened

149

affordable rental
homes rehabilitated

47

permanently affordable
homes for-sale created

140

single family
homes weatherized

1036

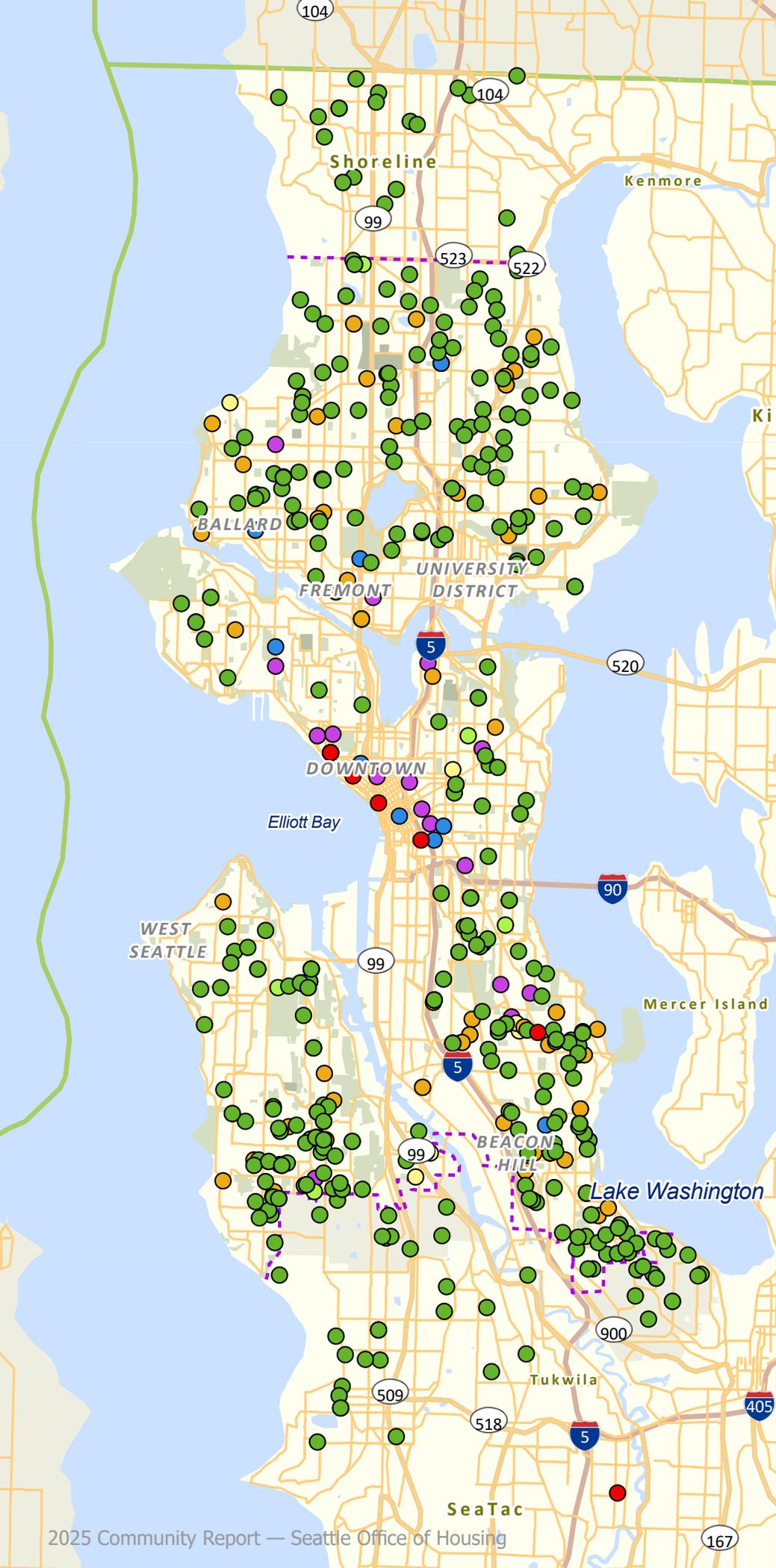
multifamily homes
weatherized

263

Clean Heat and air
quality improvements

88

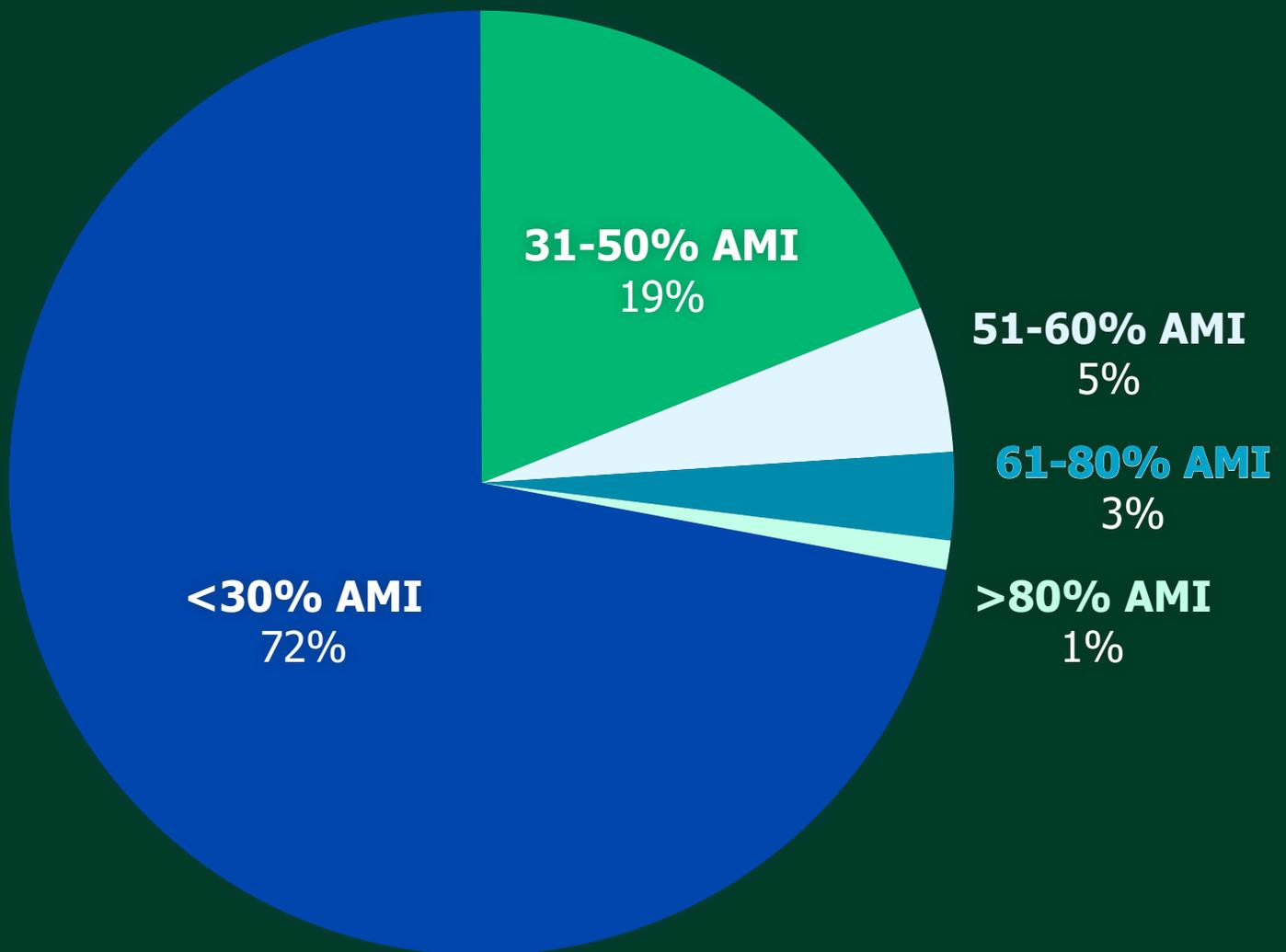
home repair
loans and grants



- Downpayment Assistance
- Homeownership Development
- City-funded Affordable Rental Housing
- Incentive: MFTE, MHA, and IZ
- Home Repair
- Multifamily Weatherization
- Single Family Weatherization, Clean Heat, and Air Quality Improvements

Serving those most in need

The investments we make provide housing for households with the lowest incomes, who are most burdened by rent.*



*Percentages based on information reported in 2024 from over 18,000 households served in each Area Median Income (AMI) % in households with low incomes.

Permanent Supportive Housing

Permanent Supportive Housing (PSH) is a long-term housing option for people facing chronic challenges like medical or behavioral health conditions. It's often offered to individuals who have experienced long-term homelessness. Residents sign leases and are protected under tenancy laws, just like in other types of housing. These homes include on-site services to help people stay stable and independent, ensuring both support and affordability.



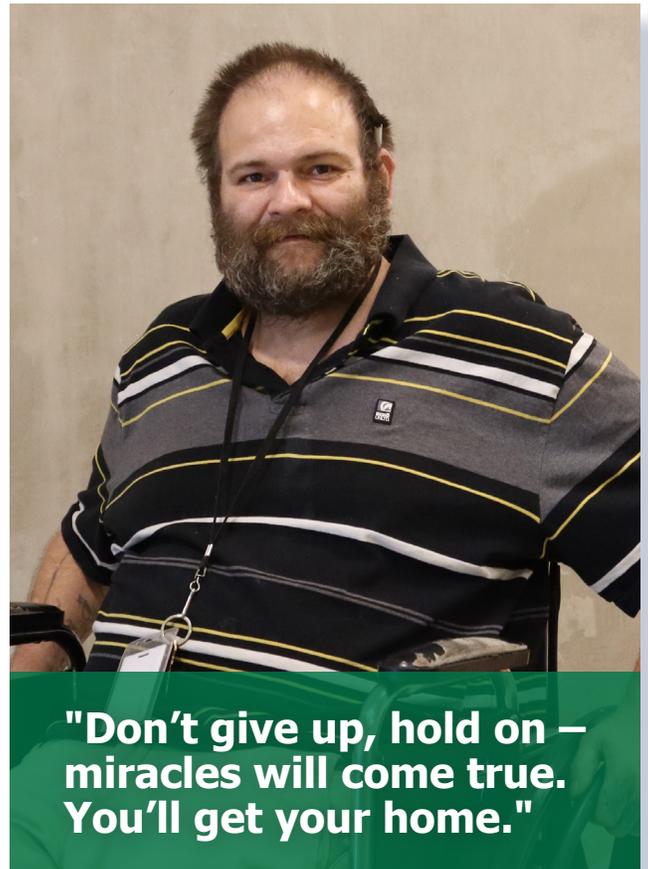
"Getting the keys in my hand was the moment I knew this was real. It was a sense of comfort, safety, and finally feeling that weight lifted."

Cassie, a member of the Hopi tribe, moved to Seattle from Arizona in 2022 to escape a harmful relationship and start anew. Her journey has been filled with challenges, including homelessness, but also moments of resilience and growth. After living on the streets and struggling to maintain hope, Cassie found support through Chief Seattle Club, which provided her with resources, encouragement, and a sense of community. With their help, she transitioned from a tiny house at Raven Village to permanent supportive housing, where she now lives with her emotional support puppy, Peanut.

Cassie credits the supportive environment and cultural connection at Chief Seattle Club for helping her rebuild her life. She has regained her spirituality, earned a carpentry certificate, and is now focused on finding work and giving back to the community. Cassie emphasizes the importance of programs like Chief Seattle Club in providing not just housing but also a sense of belonging, accountability, and hope for a better future.

For **Jeremy**, having his own home has been life-changing. After years of shared living and uncertainty, he now enjoys the peace, stability, and freedom that come with having a space to call his own. His first night in his new home was quiet and calming, and waking up there each day brings a sense of security and hope for the future. Jeremy no longer worries about his safety or his belongings, which has allowed him to focus on moving forward and exploring new opportunities.

Jeremy credits his strength and patience for helping him through tough times, and he is proud of the resilience he has shown throughout his journey. With a stable home, he feels grounded and optimistic about what lies ahead. Jeremy’s message to others in similar situations is one of hope: to hold on, trust the process, and believe that change is possible.



"Affordable housing gave me stability. I've controlled my substance use, improved my life, and found hope again."



Nebyu, originally from Ethiopia, has lived in Seattle since 2008 after arriving in the U.S. as a refugee. After years of homelessness, he found stability through an affordable housing program, moving into his current apartment in 2018. Following a year-long renovation, Nebyu returned to a beautifully updated unit in 2025, which he describes as feeling like a luxury hotel. The renovations included a larger kitchen, updated bathroom, and improved overall design, which have made a significant difference in his daily life.

Living in affordable housing has brought Nebyu stability, improved his mental health, and helped him reduce his substance use. He credits the program and his case manager for providing him with the support he needed to rebuild his life. Nebyu emphasizes the importance of communication with case managers and encourages others to stay persistent when seeking housing. While he is grateful for his home, he hopes for more access to services like job placement, mental health support, and other resources to further improve his quality of life.

Affordable Rental Housing

Affordable Housing helps those who may not be able to pay for typical market-rate rental homes. The main goal is to make sure people can afford safe and stable places to live without spending too much of their income on rent. City-funded housing helps lower these costs, supporting seniors, people with disabilities, and families with lower incomes, so they can live securely in their communities.

"Affordable housing has made all the difference. I don't have to worry about where I'll eat or sleep, and I can focus on living a full life."



Michael, originally from Miami, has lived in Seattle since 1996. After experiencing financial challenges and years of couch surfing, Michael found stability in affordable housing. He has lived in his current apartment for 15 years, which underwent a complete renovation, including new appliances, plumbing, and seismic reinforcements. The updates have significantly improved the building's security, comfort, and functionality, providing Michael and other residents with a safe and welcoming home.

Affordable housing has been life-changing for Michael, allowing him to focus on his health, community involvement, and personal interests. He participates in local programs like Path with Art and enjoys volunteering and writing. Michael emphasizes the importance of affordable housing programs and the need for better outreach and support for those who may not know about these opportunities. He is deeply grateful for the stability and quality of life his home provides and encourages others to explore similar programs.

Incentive Programs

Incentive Programs, through development incentives like Multifamily Tax Exemption (MFTE), provide rental homes in market-rate buildings at a lower cost.

"Affordable housing is probably the most impactful thing in my life this past 12 months. It's almost impossible to describe how important it is to have an apartment that truly feels like home."



Brady (they/them) grew up in Kitsap County and moved to Seattle four years ago for college. After living in various parts of the city, they found a true sense of community and belonging in Green Lake, where they now live in an affordable housing unit through the Multi-Family Tax Exemption (MFTE) program. Brady works in property management, which gave them a unique perspective on the application process and the importance of affordable housing.

For Brady, affordable housing has been life-changing. It has provided them with stability, peace of mind, and the ability to save money while living in a neighborhood they love. They emphasize the importance of programs like MFTE in creating opportunities for people from all walks of life to remain in Seattle, a city that continues to grow and face affordability challenges. Brady is passionate about the sense of belonging their home provides and appreciates the thoughtful design of the program, which ensures fairness and accessibility.

Workforce Stabilization

The Workforce Stabilization Fund, through the Seattle Housing Levy, supports workers in Permanent Supportive Housing (PSH) buildings by providing funds for non-profits to improve staff pay and support, like providing professional development opportunities.

Jesse grew up in White Center and has dedicated his career to social services, working tirelessly in both a shelter and a permanent supportive housing program. To better serve his team and community, Jesse completed the Case Management Certificate Program offered through Catholic Community Services in its partnership with Highline College. The program not only provided him with valuable tools and resources but also helped him build confidence in his abilities and contributions in his work at Mary's Place.

Throughout the program, Jesse found a strong sense of community and support, especially during a challenging time when he was laid off. His peers and teachers rallied around him, offering encouragement, job opportunities, and references. The program has inspired Jesse to see himself as a lifelong learner and consider furthering his education. For Jesse, the program represents more than just professional growth; it's a testament to the power of community and the importance of supporting one another in the field of social services.

"This program gave me the tools, confidence, and support to see myself as a student again and to keep moving forward."



"Helping people makes me feel better. It's what I'm here to do, and ASSET gave me the confidence to do it."

Sam moved to Seattle a year ago to reconnect with his brother and build a better future for himself. After experiencing homelessness in Las Vegas, Sam found stability and purpose through the Aspiring Social Services Employee Training (ASSET) program that provides employment preparation for direct service careers in housing and homelessness. The Catholic Community Services workforce development program not only helped Sam gain valuable skills but also gave him the confidence to pursue a career helping others.

Sam credits the program's supportive environment and his peers and teachers for helping him grow both personally and professionally. Through ASSET, he completed an internship at St. Martin de Porres Shelter, which led to a job offer. Sam is now focused on building his career in case management and fulfilling his passion for helping others. He encourages anyone considering service work to enroll in ASSET, emphasizing the unique tools and opportunities it provides to grow and make a difference.

Homeownership

The Office of Housing helps make owning a home possible for households with lower incomes. We work with local non-profit groups to build homes that remain affordable for a long time. We also partner with lenders to provide help with downpayments for buyers earning 80% or less of the Area Median Income (AMI).



Jes and Tristan, originally from Texas, moved to the Seattle area in 2021 and recently became first-time homeowners through Habitat for Humanity. Owning a home has been a lifelong dream for them, one they never thought possible as people from a working-class, low-income background. After years of renting and feeling the financial strain of rising rents, they took a first-time homebuyer course, which gave them the tools and hope to pursue homeownership. Their journey was not without challenges, including delays and a challenging application process, but they persevered and moved into their new home in late October.

For Jes, owning a home represents stability and a stark contrast to her childhood of frequently moving. For Tristan, it brings contentment and a sense of purpose, allowing them to build roots and create a space that feels truly their own. The couple is grateful for the affordability of their mortgage compared to renting and the ability to separate work and personal life in their new space. They are passionate about housing justice and advocate for more accessible and affordable housing options for others. Jes and Tristan hope their story inspires others to explore programs like Habitat for Humanity and believe in the possibility of homeownership.

Tiruwork and Daniel moved to Seattle from Kansas City in 2006, seeking better opportunities for their family. After years of renting a small two-bedroom apartment, they achieved their dream of homeownership through Habitat for Humanity. The process was a long journey, filled with patience and persistence, but it has brought them stability, hope, and a brighter future for their children and grandchildren.

Their new home has transformed their lives, providing space for their family to gather, host guests, and create lasting memories. Daniel, a former teacher and now a railroad contractor, and Tiruwork, a hardworking mother and wife, are proud to own a home that will serve as a generational asset for their daughters and grandchildren. They emphasize the importance of hard work, patience, and living within one's means to achieve long-term goals. For Daniel, homeownership represents psychological stability, hope, and the assurance that his family will never face homelessness.



HomeWise Weatherization and Home Repair

The HomeWise Program is dedicated to supporting safe, comfortable, and secure housing for homeowners with low incomes. Through the Home Repair Loan and Grant Program and the Weatherization Program, the Office of Housing offers essential assistance for critical repairs and energy-saving upgrades. By addressing urgent structural issues and improving insulation to lower utility costs, these resources are designed to reduce expenses and enhance living environments. Priority is given to older adults, people with disabilities, and households experiencing vulnerability to ensure access to healthy, sustainable homes within their communities.

Jose, a lifelong Seattle resident, has owned his home for 30 years. When his sister told him about the City's Home Repair program, he applied right away to address his aging roof, peeling siding, and outdated oil heating system. Through the program, Jose was able to replace his oil furnace with an electric heating and cooling system, install new siding, and update his roof. The repairs, which cost around \$41,000, were made affordable through a no-interest loan with manageable monthly payments.

Jose's experience with the program was overwhelmingly positive. The team was professional, timely, and supportive throughout the process. The updates have given Jose peace of mind, improved his home's functionality, and even provided air conditioning for the first time. He's grateful for the program and encourages others to take advantage of it, emphasizing how much it has improved his home and quality of life.

"If I had known about this program 20 years ago, I would have done it. It's made a big difference in my home and peace of mind."





"The program was life-saving for us. It gave us comfort and affordability we couldn't have achieved on our own."

Renata and Norman have lived in their Seattle home for 21 years, a house Norman grew up in since 1953. Facing rising oil costs and the challenges of maintaining an older home, they applied for the Weatherization and Oil-to-Electric Conversion Program. The program replaced their outdated oil furnace with an electric heat pump, significantly improving their home's comfort and eliminating the noise and smell of oil heating. The conversion, which would have cost over \$20,000 out of pocket, was provided at no cost to them.

The couple is deeply grateful for the program and the new system has made their home consistently warm and more energy-efficient, while also reducing their heating expenses. Renata and Norman were impressed by the professionalism and dedication of the workers, who navigated the unique challenges of their home with care and innovation. They encourage others to explore similar programs and emphasize the importance of asking for support when needed.

More Information

For more information, contact the City of Seattle Office of Housing or visit seattle.gov/housing.

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