

2026-2032  
Affordable Housing  
Strategy

# Forward

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# Introduction

Bellevue is a dynamic and desirable city that welcomes the world. Over the years, our community has seen significant population growth.

For decades, across the region housing production has not kept pace with population growth, and Bellevue is no exception. Today, Bellevue community members – residents, workers, students, and caregivers – are experiencing impacts of unaffordability, housing instability, and limited access. As our community and region’s population continues to increase, we need to create housing for everyone across income bands and for all stages of life.

The City Council Vision, supported through strategic target areas and objectives, includes direction to create a wide variety of housing types and affordability that provide people with a safe, sustainable, inclusive, and accessible community. It recognizes housing contributes to a strong economy and workforce by helping people live close to their jobs and providing a variety of housing options allows people to find housing in their neighborhood of choice throughout their lives.

The purpose of the 2026-2032 Affordable Housing Strategy is to build on Bellevue’s vision for growth in the Bellevue 2044 Comprehensive Plan and identify strategies and actions the city can implement over the next seven years to increase housing affordability across the city. This will require proactive implementation and new resources to meet the city’s housing goals.

## WHAT IS AFFORDABLE HOUSING?

For the purposes of this report, affordable housing refers to income-restricted or income-qualified housing for individuals and families earning below 80% of the area median income (AMI) – the midpoint income for an area used as a standard for housing affordability. Housing is defined as unaffordable if its occupant pays more than 30 percent of their income for rent and utilities or for mortgage, taxes, and insurance.

# A Strategy for Bellevue's Future

The City of Bellevue has been at the forefront of addressing the housing crisis in collaboration with its partners. In 2017, Bellevue adopted its first **Affordable Housing Strategy** to guide city actions to expand housing opportunities and affordability. In 2024, it adopted the Bellevue 2044 Comprehensive Plan (Comprehensive Plan). The Housing Element vision defines the city's long-term goal:

**“Bellevue meets the housing needs of its diverse population, strengthening neighborhoods and communities.”**

Bellevue is continuing to build on that effort with this updated 2026-2032 Affordable Housing Strategy. The updated Strategy implements recent city policy from the Bellevue 2044 Comprehensive Plan with input from community members, subject-matter experts, and partner organizations, as well as technical analysis to identify new and expanded actions to accelerate the city's housing progress over the next seven years.

The updated Affordable Housing Strategy is focused on high-impact strategies to put Bellevue on a path towards achieving its affordable housing target and housing policy goals. Bellevue needs more of the right types of housing to meet our growing community's needs.

The **affordable housing target** illustrates need for affordable housing in Bellevue over the next ten years by income level. It complements and supports the broader planning efforts to accommodate housing need allocated to Bellevue within the 2044 Bellevue Comprehensive Plan.

The city's **five housing policy goals** originate from the Housing Element of the Comprehensive Plan and aim to increase the number of deeply affordable homes, decrease housing barriers and instability, and equitably enhance the livability of the city.



## Affordable Housing

Increase the supply of income-restricted affordable housing in Bellevue.



## Housing Equity

Eliminate disparate impacts in housing by race, ethnicity, status, sexual orientation, ability and income.



## Housing for Unique Needs

Create more available and affordable units for those with unique housing needs like seniors, families with children, and people with disabilities.



## Housing Stability

Increase the ability of low- and moderate-income households to live stably in their home and neighborhood.



## Housing Supply & Diversity

Create more housing in general and more housing types available to meet the needs of people at all stages of life.

The seven-year Strategy timeframe (2026–2032) enables the city to evaluate early implementation results and adjust to evolving market conditions and housing needs.

## The Planning Framework

This Strategy was developed within a city and regional framework that informs what work the update focused on and what goals it aimed to achieve.

The Strategy is aligned to the City's established housing-related vision, goals, and objectives, and seeks to prioritize and accelerate this work. Key guidance within this planning process are the city's Strategic Target Areas, Bellevue 2044 Comprehensive Plan, and Affordable Housing Target.



The Strategy also aligns with the regional planning framework. The Washington State Growth Management Act sets goals and expectations for housing planning that provides an umbrella for regional and local housing actions. Regional policy guidance is distilled within the Bellevue 2044 Comprehensive Plan.

## Building On a Strong Foundation

The 2026-2032 plan builds on decades of work to increase housing opportunities and partnership to address affordable housing needs.

Bellevue was among the first cities on the Eastside to acknowledge and address housing unaffordability. The city joined A Regional Coalition for Housing (ARCH) as a founding member in 1992, making annual contributions to the regional Housing Trust Fund.

In 2017, the city adopted its first Affordable Housing Strategy (2017 AHS), launching new housing policies, programs, and investments. The city launched a housing

workplan update, the “Next Right Work” initiative, in 2022. The combined work of the 2017 AHS and Next Right Work was implemented or underway by end of 2023.



### ***2017 AHS Implementation***

Information below represents a highlight of impact and performance metrics from implementation efforts between 2017-2023. A detailed implementation summary of progress since 2017 is included as Appendix B.

- Produced or preserved over 1,700 affordable homes in-service with an additional 1,000 in the pipeline
- Approved nine projects for Multi-Family Tax Exemptions, including 336 affordable units

- Invested \$27.5 million dollars in affordable housing development and operations
- Attracted over \$540 million in private entity investment in affordable housing
- Bellevue dollars leveraged with private sector investment and other government funders at a rate of 7.5 percent of total development cost
- Reduced development and permitting fees for 367 units of affordable housing
- Permitted 270 new micro-units (homes under 320 square feet)
- Established the city's Housing Stability Program to apply revenue from a one-tenth of one percent

## Meeting the Need

The 2022 Housing Needs Assessment documented Bellevue's housing needs and household trends and characteristics. It identified a current and future need for additional affordable housing homes for below median income households.

As part of the update to the Affordable Housing Strategy, the city evaluated the number of affordable housing units needed at each income level. Need was estimated by taking a 10-year increment of the city's overall housing growth (14,000 housing units between 2026-2032 and distributing the need for that housing to different income bands based on existing income distributions (Figure 1).

The Affordable Housing Strategy focuses on housing for families and individuals earning under 80 percent AMI. This is the threshold used as the basis for the Strategy's **affordable housing target**. The affordable housing target is based on projected need for affordable housing and represents an ambitious goal to preserve and produce affordable housing.

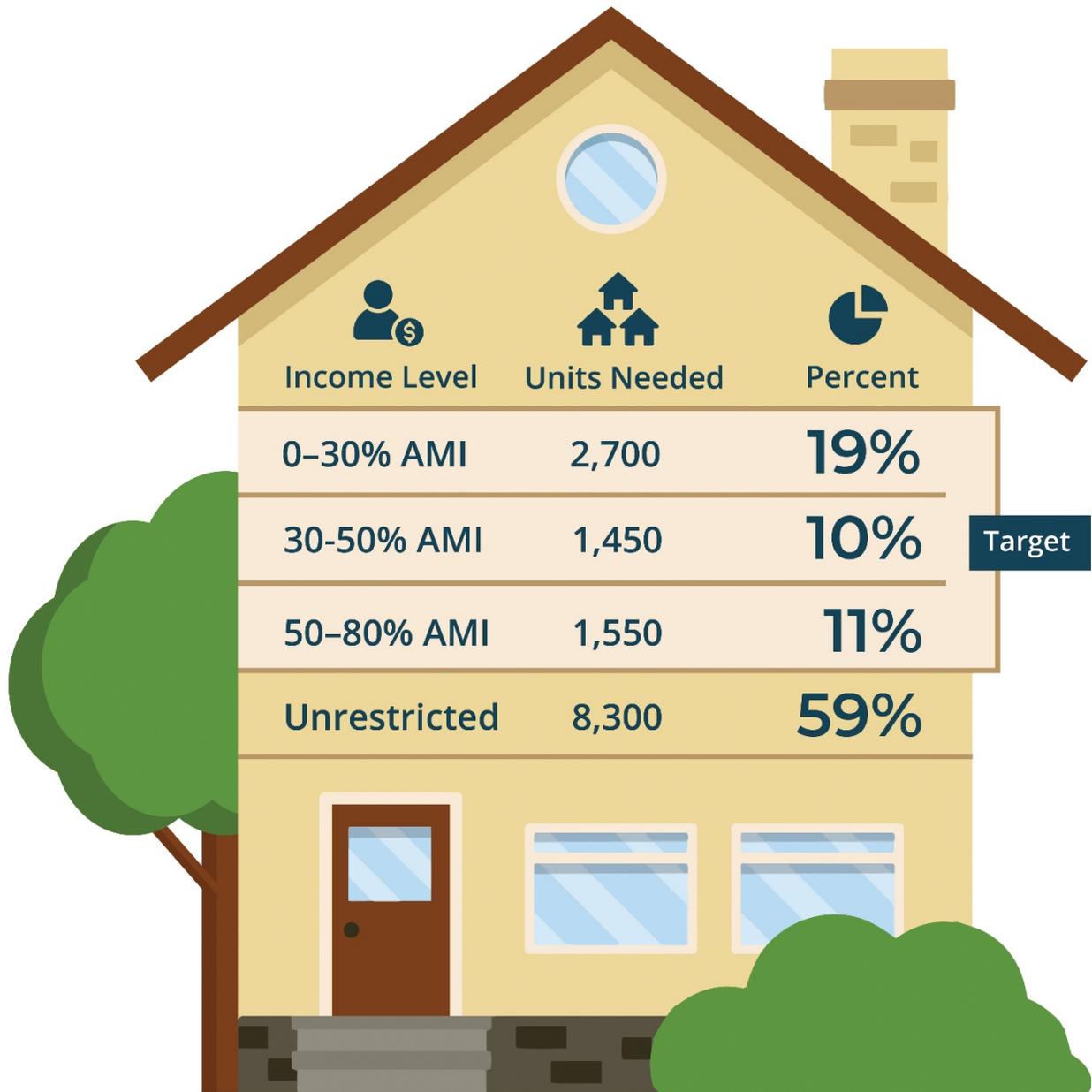


Figure 1: Distribution of Housing Need by Income, Bellevue (2022 HNA)

### The City's Role

While the city can encourage the production and preservation of affordable housing through policy and funding, many aspects of development are outside city control. Factors like interest rates, land values, and federal policy and funding impact project feasibility and likelihood to proceed. Local governments are essential to create a supportive environment for housing production, but the

realization of that housing depends on market forces and the development community.

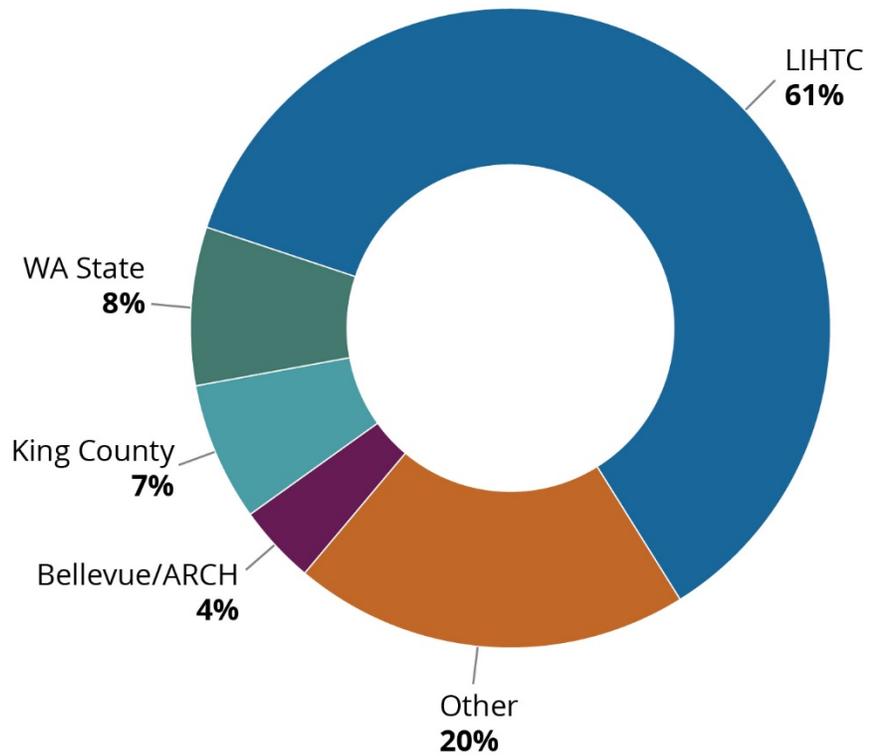
Similarly, the city is dependent on other public and private investments to fully fund affordable housing. Affordable housing projects combine competitive federal, state, county and local resources with private investments in order to fully fund projects.

Federal sources like the Low-Income Housing Tax Credit program, are able to generate large investments into projects. On average, Bellevue’s local contribution represents approximately 5 percent of an affordable housing project’s total funding. Therefore, while local funds are an important component, it alone is insufficient to meet the overall need.

### ***Bridging the Gap***

While Bellevue is committed to supporting the creation of housing that is attainable to people at a variety of income levels, it currently has a deficit of homes that are affordable to those making below 80 percent AMI (approximately \$100,000 for a household of two). This need is even greater for those who need deeply affordable housing, under 50 percent AMI.

The level of need for affordable housing in Bellevue currently outpaces the supply pipeline. There are significant barriers to meeting the need, and additional tools



*Figure 2: Example of Funding Sources for 50% AMI Project (2024, ARCH)*

and resources will be necessary to accelerate progress towards an adequate supply of housing at all income levels. Specifically, the city will need to:

- **Increase overall production of affordable homes.** Between 2017 and 2023, approximately 250 affordable homes were produced each year in Bellevue. The city has implemented new tools and programs that have helped to increase the current pipeline to an average of 370 affordable units annually. Still, these efforts are not keeping pace with the large need for affordable housing in our region. Meeting the target will require significantly increasing overall level of creation of affordable units.
- **Prioritize deeply affordable homes.** As of 2024, there are approximately 4,300 affordable homes in Bellevue. Only 13 percent are affordable to households earning below 30 percent AMI. Bellevue's current programs are structured to reach a range of AMI levels. To address the need for homes for lower incomes households, additional funding sources are required to accelerate the pipeline of projects serving below 50 percent AMI. Prioritized local funding for deeply affordable projects can be used to leverage and to advocate for deeper levels of affordability during funding processes.
- **Bridge the capital and operating funding gap.** Bellevue does not have sufficient funding sources to address the funding gap for 0-50 percent AMI unit production. For example, the estimated funding for capital and ongoing services to produce 1,000 additional deeply affordable homes is approximately \$70 million dollars. Meeting this need at the portfolio scale would require fully allocating current affordable housing revenues to 0-50 percent AMI households and still increasing overall funding.

While the approaches in this Strategy are designed to address these barriers, it will take many years of purposeful actions and increased development to meet the affordable housing target. With accelerated implementation of priority strategies, the city can achieve an over 4,000 unit increase in affordable housing by 2036.

## Engaging the Community

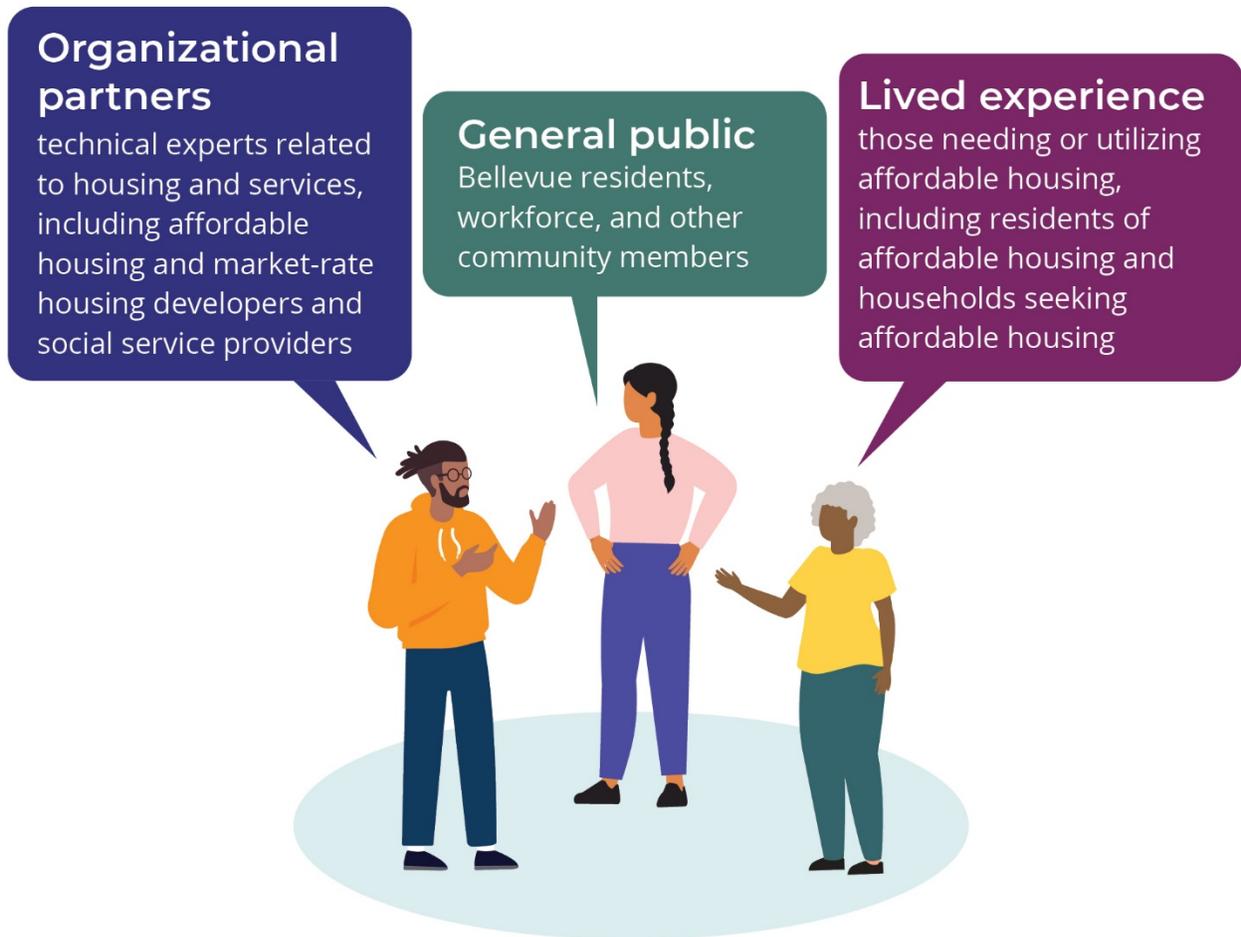
Building an affordable city takes everyone. The voices of our community are critical to ensure this work effectively addresses the needs of our growing community. Throughout the planning process, the Affordable Housing Strategy team sought to listen and engage community members and partners across the spectrum to understand their needs and priorities. These groups were engaged through a wide range of activities throughout the project phases.

The engagement process was guided by three objectives and builds upon policy guidance within the Bellevue 2044 Comprehensive Plan.

- **Provide information on affordable housing.** Everyone comes to the subject of affordable housing with their own knowledge and experience. The project team worked to provide a foundation of information for interested community members to engage through activities like a short-story film festival and affordable housing 101 event and video series.
- **Invite community members to inform the Strategy.** The project created opportunities for a broad array of voices to be heard at different stages in the process through activities like public information sessions and a public survey.
- **Elevate diverse and representative voices in the process.** The process aimed to elevate the voices of those with lived experience of housing insecurity, limited resources, or have other barriers to participation, through the use of a community facilitators pilot program.

### OVERALL, THE CITY ENGAGED...

- 325 community members at 4 public events
- 60 organizational partners through workshops and presentations
- 209 public survey respondents
- 96 organization survey respondents across two surveys
- 150 people with lived experience through over 30 listening sessions held by 9 community facilitators
- Over 2,000 visitors to the Affordable Housing Strategy online engagement hub



Community feedback strongly affirmed the lack of affordable housing options across income levels. Frequently heard themes across engagement efforts are summarized below, with detailed findings in Appendix C.

- The city should address housing needs urgently through bold and decisive actions and new funding options.
- The city should focus efforts on those who are least served by the private market (<50 percent AMI).
- The ability to stay in one place – either the same home or neighborhood – through one’s life helps people feel like they belong and that they can contribute to their community.
- Housing solutions need to be paired with access to supports, services and neighborhood amenities.

- A variety of affordable housing types are needed to address the needs of different populations, including seniors, families, and those with disabilities.
- Affordable housing needs to be sited, designed and operated with the residents in mind and to enhance the surrounding neighborhood.
- Navigating the process of finding affordable housing is complex and even more challenging for those in crisis or do not speak English as a first language.
- The city needs to simplify codes and regulations to help developers and providers to focus on meeting affordable housing needs.
- The city should actively seek out public-private partnerships to scale up the production of affordable housing.
- The city has an opportunity to build community-wide support for more housing through education and information

The feedback and stories provided were used to give context for the Strategy, identify challenges and opportunities, and refine and prioritize actions. The themes are reflected and incorporated throughout the Strategy.

# The Context

## What is an Affordable Housing Strategy?

An Affordable Housing Strategy is a strategic plan that helps a city meet the housing needs of people at all income levels and life stages and implements the vision, goals, policies contained in the City's Comprehensive Plan. It connects broad community priorities with practical actions to ensure that Bellevue's efforts align with regional housing needs and support equity and quality of life.

The Affordable Housing Strategy draws on the City's Strategic Target Areas and is closely tied to the Housing Element of the Comprehensive Plan. The Comprehensive Plan provides overall direction for increasing housing choices, maintaining affordability and supporting residents with unique needs. The Strategy builds on this direction by outlining specific steps the city can take to advance its housing goals.

Implementation of the Affordable Housing Strategy is carried out by multiple city departments. Progress is centrally tracked to ensure work responds to short- and long-term needs and actions can be adjusted as needed. Implementation happens in close collaboration with nonprofit organizations, private developers, service providers, employers, and regional partners.

## Why Have a Strategy?

Under the Growth Management Act, Bellevue is required to plan for and accommodate housing

## WHAT IS A STRATEGIC PLAN?

A strategic plan, also called a functional plan, translates the City's Comprehensive Plan into action. It turns broad policy goals into steps that guide daily decisions, program design and public and private investments.

Strategic plans give clear direction for a specific topic. They list actions, timelines and priorities based on the Comprehensive Plan's long-term vision. These plans offer focused, specific and actionable direction to turn that vision into real progress. The Affordable Housing Strategy is one of the City of Bellevue's strategic plans.

affordable to all income levels and reduce barriers to affordable housing. The Comprehensive Plan includes high-level policy direction on ways to meet the housing needs of the entire community including for those requiring subsidized or supportive housing options.

Beyond these requirements, housing is a community and council priority, and the need for more affordable housing is felt locally. The availability of housing that meets

### WHAT IS AREA MEDIAN INCOME?

Area Median Income (AMI) is calculated and published annually by the U.S. Department of Housing and Urban Development (HUD) annually and is used as a standard measure of affordability.

Eligibility for housing reserved for extremely low, very low, and low income households is based on household income. (AMI) is the benchmark used to determine what a household earns and what they can afford.

Area Median Income is the midpoint income where half of households make more and half of households make less. It is calculated for different household sizes so, for example, the AMI for a single-person household is less than the AMI for a household with 3 people.

Bellevue’s AMI is based on King, Pierce, and Snohomish counties. In 2025, AMI for a household of four is \$157,100. The AMI in this region is high due to the constrained housing market and high-wage earners.

*Figure 3: Area Median Income by Household Size, Seattle-Bellevue Metro Area (HUD, 2025)*

Household Size	30% AMI	50% AMI	\$80% AMI
<b>1 person</b>	\$33,050	\$55,000	\$84,850
<b>2 people</b>	\$37,750	\$62,850	\$96,950
<b>3 people</b>	\$42,450	\$70,700	\$109,050
<b>4 people</b>	\$47,150	\$78,550	\$121,150

their needs and housing that people can afford are some of the top concerns expressed by Bellevue residents and community members.

Implementation of the 2017 Affordable Housing Strategy demonstrated the city's ability to meet a moderate housing target when guided by clear goals and coordinating with many partners. The 2026-2032 Affordable Housing Strategy provides a roadmap that supports community priorities and helps expand access to housing in Bellevue for residents across all income levels.

## **The Need for Affordable Housing**

Bellevue's and the region's growth over the past decades have put pressure on the housing market as supply has not kept up with demand. Housing costs have been increasing much faster than people's incomes, causing more and more people to be overly burdened by the cost of housing.

Because of this, Bellevue community members – residents, workers, students, and caregivers – are experiencing impacts of unaffordability, housing instability, and limited access to housing that meets their needs. Even those who work full time jobs that support the Bellevue community may struggle to afford housing to rent on the private market. For those with limited or fixed incomes or those experiencing hardship, options in Bellevue are few and far between.

## **AFFORDABLE HOUSING FOR THE WORKFOCE**

Workforce housing is typically defined as housing affordable to 80-100 percent AMI, but many workers in Bellevue earn incomes below 50 percent AMI (Figure 4). This includes dental assistants, hotel workers, and baristas. The majority of Bellevue households under 50 percent AMI spend more half of their income on housing costs. This may mean difficult choices must be made between housing and other essentials, such as food, transportation or medical care.

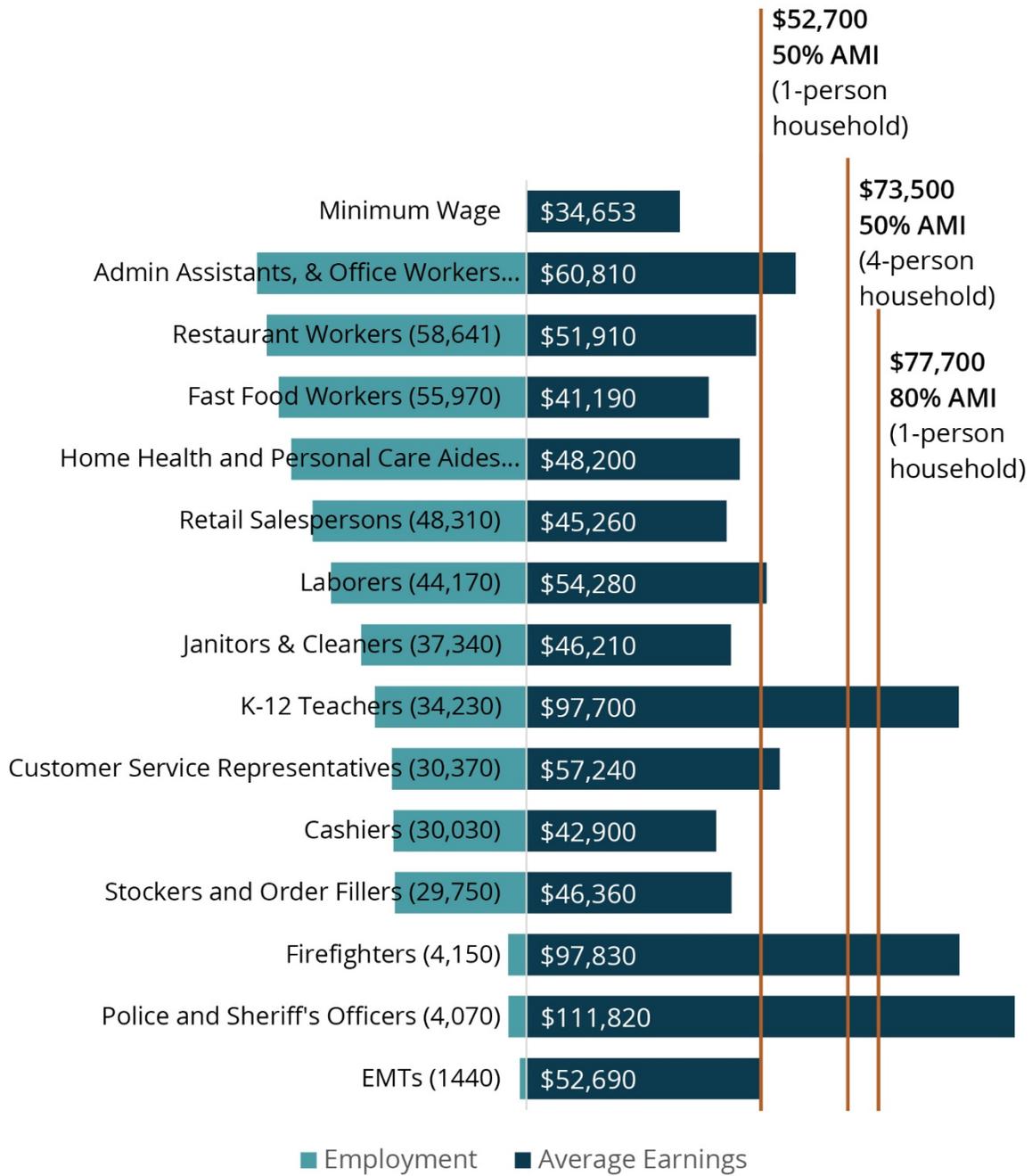


Figure 4: Occupation Employment and Wages, Seattle-Tacoma-Bellevue (2024, BLS)

Additionally, for a growing proportion of residents, homeownership in Bellevue is out of reach, even for those with moderate incomes. This reinforces persisting inequities of ownership rates, with the lowest homeownership rates for Black or African American and Hispanic or Latino households.

### ***The Spectrum of Need***

There are a spectrum of housing needs that cities plan for and support. While most people rent or own their home through the private real estate market, the affordability crisis is making that increasingly difficult. Cities need to provide more supportive housing options for people who are experiencing crisis or hardship.

The spectrum of support may include a person renting through a non-profit or social housing program that provides additional services and supports. It may also be a household renting a unit reserved for lower incomes in a market-rate building. Or, a household looking to buy a home might participate in an affordable homeownership program that allows them to purchase a home at a lower price point in exchange for a cap on ownership equity to limit the resale price.

Meeting the affordable housing need expands the spectrum of options available to serve those needing different types of housing and supports at various life stages and circumstances.

Type of Housing	Housing Category	Type of Structure	Who it Serves	General Income Levels
<b>NON-MARKET HOUSING</b>	<b>Emergency Shelters</b>	Nightly shelters, extreme weather/warming shelters	People in crisis, people with insufficient housing resources	0-30% AMI
	<b>Transitional Housing</b>	Temporary housing *(under a year) with supportive services	People move out of homelessness	0-30% AMI
	<b>Supportive Housing</b>	Group homes, assisted living, long term housing with supportive services	People needing assistance to live independently	0-80% AMI
	<b>Non-Market Rental Housing</b>	Nonprofit and public rental housing	People who can't afford market rate rents	30-80% AMI
	<b>Non-Market Affordable Homeownership</b>	Nonprofit and public affordable homeownership	People who can't afford homeownership on the market	60-120% AMI
<b>MARKET HOUSING</b>	<b>Rental Housing</b>	Apartment buildings, rented condos, housings, ADUs, etc.	People who prefer renting or can't afford home ownership	80% -120% AMI
	<b>Home Ownership</b>	Condos, single-family homes, duplexes, etc.	People who can afford homeownership on the market	120% AMI and over

Figure 5: Spectrum of Housing

# Affordable Housing Strategy

## DOES THE AHS ADDRESS HOMELESSNESS?

The Affordable Housing Strategy is one part of the city's larger effort to prevent homelessness and keep people housed by increasing the supply of deeply affordable housing.

Nationwide, studies have shown that lack of affordable housing is a primary cause of homelessness. While various difficulties can contribute to an individual becoming homeless, the only factors that consistently predict homelessness rates in cities across the United States are the cost of housing and vacancy rates. Without fail, where housing costs more and there are less vacancies, there is more homelessness. This indicates that affordable and accessible housing is the key to addressing homelessness.

While the Affordable Housing Strategy will likely prevent homelessness through permanent housing solutions, it is not intended to be a strategy for comprehensive homelessness response. Some additional actions that the city is taking to prevent and respond to homelessness include:

- Funding for nonprofit organizations serving people experiencing homelessness
- Funding for shelters
- Funding for subsidized housing and related supportive services
- Employing outreach staff to connect people experiencing homelessness to housing and services
- Partnering with neighboring communities and regional agencies
- implements supportive services including a safe parking program
- Piloting initiatives to address emerging issues including safe parking
- Collaborating with the King County Regional Homelessness Authority on cold weather response and other regional homelessness interventions

To update the Affordable Housing Strategy, the city engaged with community members, subject matter experts, and partner organizations; reviewed progress to date and best practices; and updated targets and goals to align with housing needs and new policy direction from the Comprehensive Plan.

The Affordable Housing Strategy Update is focused on **strategies** to put Bellevue on a path towards achieving its housing goals. The Strategy builds on Bellevue’s efforts to date and focuses on new and expanded strategies to implement over the next seven years while allowing for flexibility to make adjustments as conditions change. This plan does not include a comprehensive list of every housing initiative across Bellevue.

The strategies are divided into the five goal areas: **Affordable Housing, Housing Equity, Housing for Unique Needs, Housing Stability,** and **Housing Supply and Diversity.**

Each strategy is supported by one or more specific actions, ranging from code amendments to new or modified city programs, advocacy efforts, and enhanced communication tools. Actions are outlined with the separate **Affordable Housing Action Plan**, the companion document to the Strategy.

All strategies were evaluated to determine the approximate estimated cost and benefit of implementation. **High-priority actions** are identified within the Affordable Housing Action Plan to implement over the seven-year planning period. These are highest impact action that are closely aligned with city goals.

The following chapters outline the strategies and illustrate how implementation over the next seven years can put Bellevue on a path to achieving its goals.





# Affordable Housing

## Goal Statement

Increase the supply of income-restricted affordable housing in Bellevue.

## What is this goal about?

This goal is about addressing Bellevue's shortage of housing affordable to people earning less than 80 percent AMI by creating and preserving more income-restricted affordable housing. The largest need for affordable housing is for households who make under 50 percent AMI.

As a local government, three important ways in which the city can influence affordable housing production and preservation is through its resources, regulations and affordable housing programs. This strategy focuses on ways to leverage these elements to build more, and more deeply affordable, housing as fast as possible.

Strategies within this goal area include:

- Preserving buildings and acquiring land for affordable housing
- Finding new resources and financing mechanisms affordable housing
- Reducing costs and timelines for affordable housing
- Expanding affordable housing programs, which include affordability requirements, density bonuses, and multi-family tax exemptions.

## NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)

Naturally occurring affordable housing (NOAH) refers to housing that is not income-restricted or subsidized by public programs and that is priced relatively affordably compared to the regional housing market. This housing usually includes older apartment complexes, older single-family homes, and housing in manufactured housing communities, all of which typically have lower rent or purchase prices than newer developments.

## Why is this goal important?

Additional tools and resources are needed in order to achieve the city's affordable housing target and meet the local need for affordable housing.

The high cost of housing has wide-ranging impacts on the Bellevue community. As housing instability increases, families may face challenges such as impacts on children's wellbeing and academic performance. Seniors may struggle to remain in the community they have called home for decades. Workers who cannot afford to live near their jobs often face long commutes adding to congestion, while employers face difficulties retaining staff. These are just a few examples of the way that housing unaffordability can impact the well being of a community.

Building more quality affordable housing, including both deeply affordable and more supportive options to those targeted toward the workforce, helps more people to be able to contribute to the Bellevue community. It also reduces displacement and supports aging-in-place by providing affordable options for people and households to stay in their community as their needs evolve.

## Metrics

Outcome	Metric	Target
Increase housing affordable for extremely low-income households	Build or preserve units affordable under 30% AMI	2,700 affordable units between 0-30% AMI (2026-2036)
Increase housing affordable to very low-income households	Build or preserve units affordable at 30-50% AMI	1,450 affordable units between 30-50% AMI (2026-2036)
Increase housing affordable to low-income households	Build or preserve units affordable at 50-80% AMI	1,550 affordable units between 50-80% AMI (2026-2036)

## Strategies

### AH.1 Acquire and rehabilitate Naturally Occurring Affordable Housing (NOAH)

Provide loans, funding, and proactive tools to acquire, preserve, and rehabilitate at-risk homes affordable naturally on the market.

## **AH.2 Acquire property to bank and develop for affordable housing**

Establish processes to identify, purchase and hold properties for affordable housing development.

## **AH.3 Assess and shore up existing affordable housing portfolio**

Evaluate operations and maintenance needs of existing affordable housing and prevent loss of units through organizational partnerships and policy development.

## **AH.4 Create a permissible land use code for affordable housing**

Update land use code to reduce barriers, increase flexibility, and streamline development of affordable, middle, supportive, and homeless housing.

## **AH.5 Ensure affordable housing around new light rail stations**

Acquire and assemble properties near transit to ensure future affordability and support equitable TOD development.

## **AH.6 Support affordable housing development on property owned by public agencies, faith-based, and non-profit housing entities**

Provide incentives, funding, and pre-development support to nonprofit, public agency, and faith communities for projects that create affordable housing.

## **AH.7 Explore new local revenue sources and financing tools**

Explore ways to get new funding through mechanisms like credit programs, partnerships, bonding, levies and state advocacy to expand affordable housing resources.

### **AH.8 Reduce costs and timelines for affordable housing**

Streamline permitting, expand fee waivers, exempt projects from review, and provide technical support to lower development costs and improve development timelines for affordable projects.

### **AH.9 Strengthen partnerships within the affordable housing system**

Support partnerships and tenant services within and across the affordable housing system through advocacy, coordination, and working with diverse partners to support affordable housing outcomes and the workforce.

### **AH.10 Expand and monitor affordable housing programs**

Broaden existing programs into more zones, adopt tax incentives, and evaluate performance to improve program outcomes.

### **AH.11 Leverage city resources for affordable housing**

Prioritize surplus land, funding, and capital projects to advance affordable housing and maintain a strategic 5-year financial plan.



## Goal Statement

Eliminate disparate impacts in housing by race, ethnicity, status, sexual orientation, ability and income.

## What is this goal about?

True housing equity means that a person's identity (White, female, disabled, etc.) does not predict housing outcomes, like rates of cost-burden, homeownership or eviction. As a goal, housing equity is about removing systemic barriers that reinforce disparate housing outcomes and discriminatory practices (past or present) that keep people from obtaining housing that is suitable for their needs. Housing equity recognizes that marginalized and underserved communities have systemically excluded from or underserved by local government and community decisions and have faced systemic disadvantages and discrimination due to their identity.

Geographic equity of affordable units is a key factor in promoting housing equity. One's income limits the locations where they can afford housing. Those with lower incomes are often subject to locations with higher environmental hazards such as air and noise pollution or cannot live in their chosen neighborhood in proximity to family, work, linguistic or social groups.

State and regional planning policies require jurisdictions to identify housing policies and regulations that result in racially disparate impacts, displacement, or exclusion and to engage in the work of undoing those impacts. Local governments are obligated to counteract this long history of discrimination and ensure that in the future nobody's race, ethnicity, status, sexual orientation, ability or income determines their access to housing that is both affordable and meets their needs.

Strategies within this goal area include:

- Enhancing community, education, information and resources

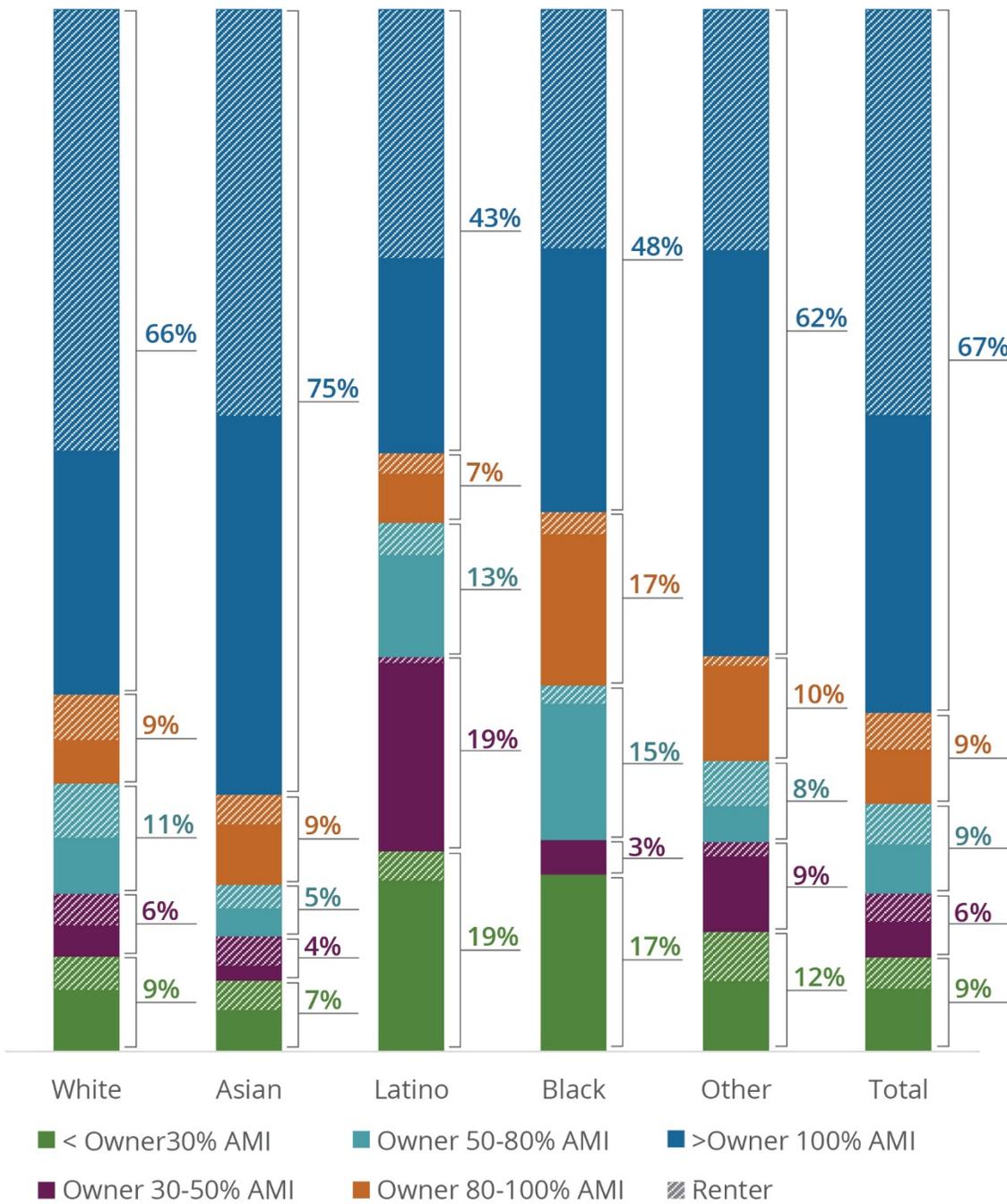
- Local fair housing efforts to reduce instances of housing discrimination
- Affordable homeownership and alternative ownership models

## **Why is this goal important?**

This work is important because historic patterns of discrimination continue to drive differences in housing outcomes between income, racial and ethnic groups. Bellevue acknowledges past and present housing discrimination, inequity and injustice and works to promote housing equity for all moving forward.

In Bellevue, Black and Hispanic residents have, on average, significantly lower incomes than White and Asian residents. Due to a lack of affordable housing, Bellevue's lower-income Black and Hispanic residents are more likely to face difficulties finding housing, housing insecurity or homelessness and displacement.

Housing insecurity is associated with negative impacts to quality-of-life, including stress and individual health, social, and educational impacts. Black and Hispanic families are also less likely to own their home as compared to their White and Asian neighbors, missing out on a key opportunity to build equity and generational wealth (Figure 6).



In the time-period of the data (2017-2021) people who identified as non-Hispanic black represented 2.7% ( $\pm 0.7\%$ ) of the City of Bellevue's total population. As such, the data represented in that category has a high margin of error.

Figure 6: Income by Race & Ethnicity, Bellevue (2017-2021 CHAS)

While formalized discrimination based on factors such as race, ethnicity, religion and gender were outlawed through the National Fair Housing Act, adopted in 1968, less explicit forms of discrimination have continued to occur nationwide to the present day. Many of these more subtle forms of discrimination can be found in housing practices, whether that is through realtors steering prospective buyers away from specific neighborhoods or through land use laws. Figure 7 illustrates a timeline of racial inequities in Bellevue's past.

# AN INEQUITABLE PAST

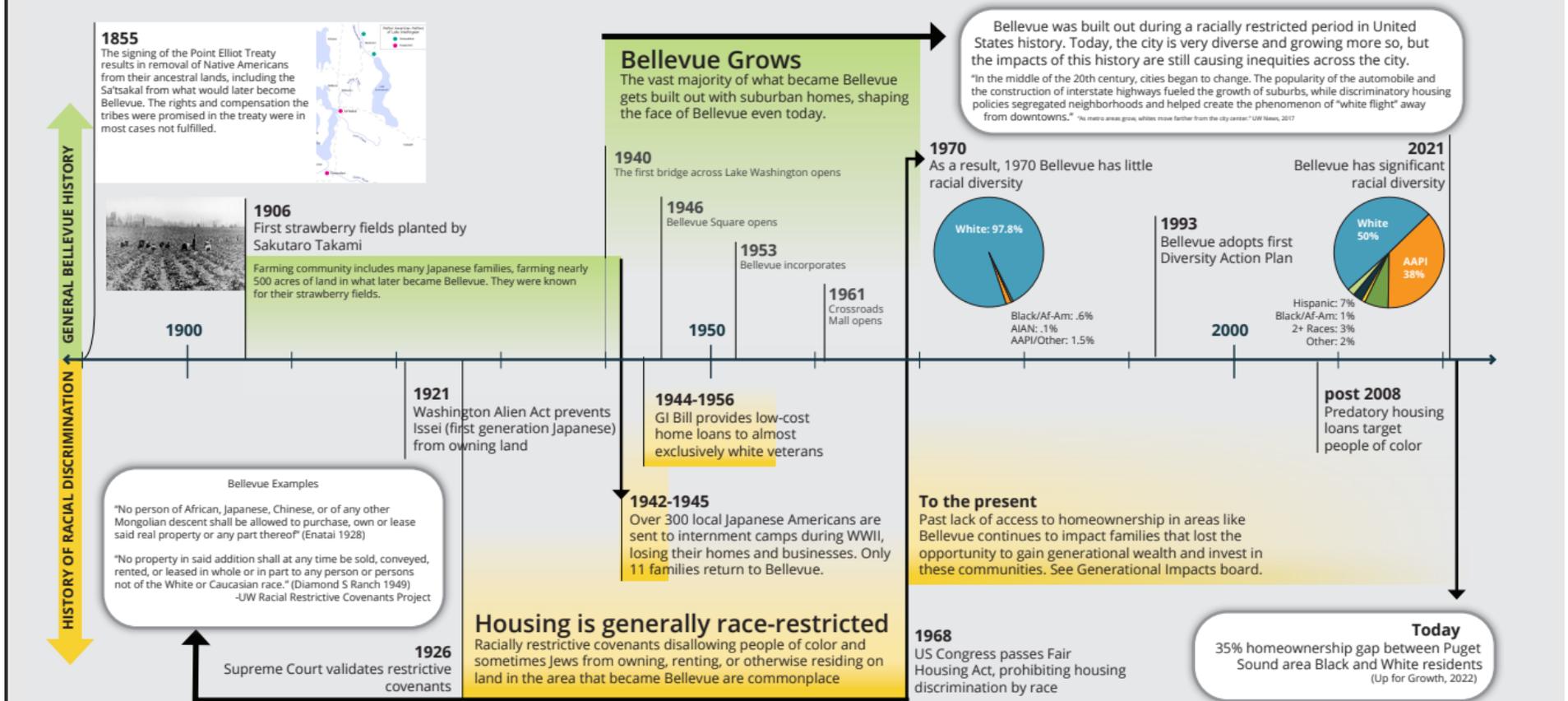


Figure 7

# Metrics

Outcome	Metric	Target
Increase affordable homeownership opportunities	Build or preserve affordable homeownership units	75 affordable homeownership units (2026-2032)
Ensure affordable housing is available in every neighborhood	Each of Bellevue’s 16 neighborhoods have housing units affordable to those making <80% AMI	At least 10% affordable to those making <80% AMI

# Strategies

## HE.1 Community education, information, and resources

Improve communication and educational tools to build understanding, track progress, and increase housing stability across Bellevue

## HE.2 Ensure fair housing outcomes in Bellevue

Assess, update, and enforce fair housing codes and practices to eliminate disparities and reduce exclusionary barriers.

## HE.3 Support alternative ownership models

Expand affordable homeownership through funding, insurance reform, incentives, and support for cooperative or community-led housing models.

## HE.4 Develop inclusive policy making structures

Engage those most affected by housing challenges in decision making by reducing barriers to participation.



# Housing Stability

## Goal Statement

Increase the ability of low- and moderate-income households to live stably in their home and neighborhood.

## What is this goal about?

Housing stability is about the ability to live stably and safely in their home and neighborhood. This goal is about programs and policies to assist people to remain stably housed and minimize risks of displacement and homelessness.

People may lose their housing for a variety of reasons, such as redevelopment or rent increases beyond their ability to pay. Comparable affordable housing may not be available in Bellevue. Lower-income and fixed-income people, especially seniors, who have owned their homes for a long time but can no longer afford to live there because of increased costs (e.g. maintenance, taxes, utilities) may be unable to find an affordable alternative that allows them to remain in their communities.

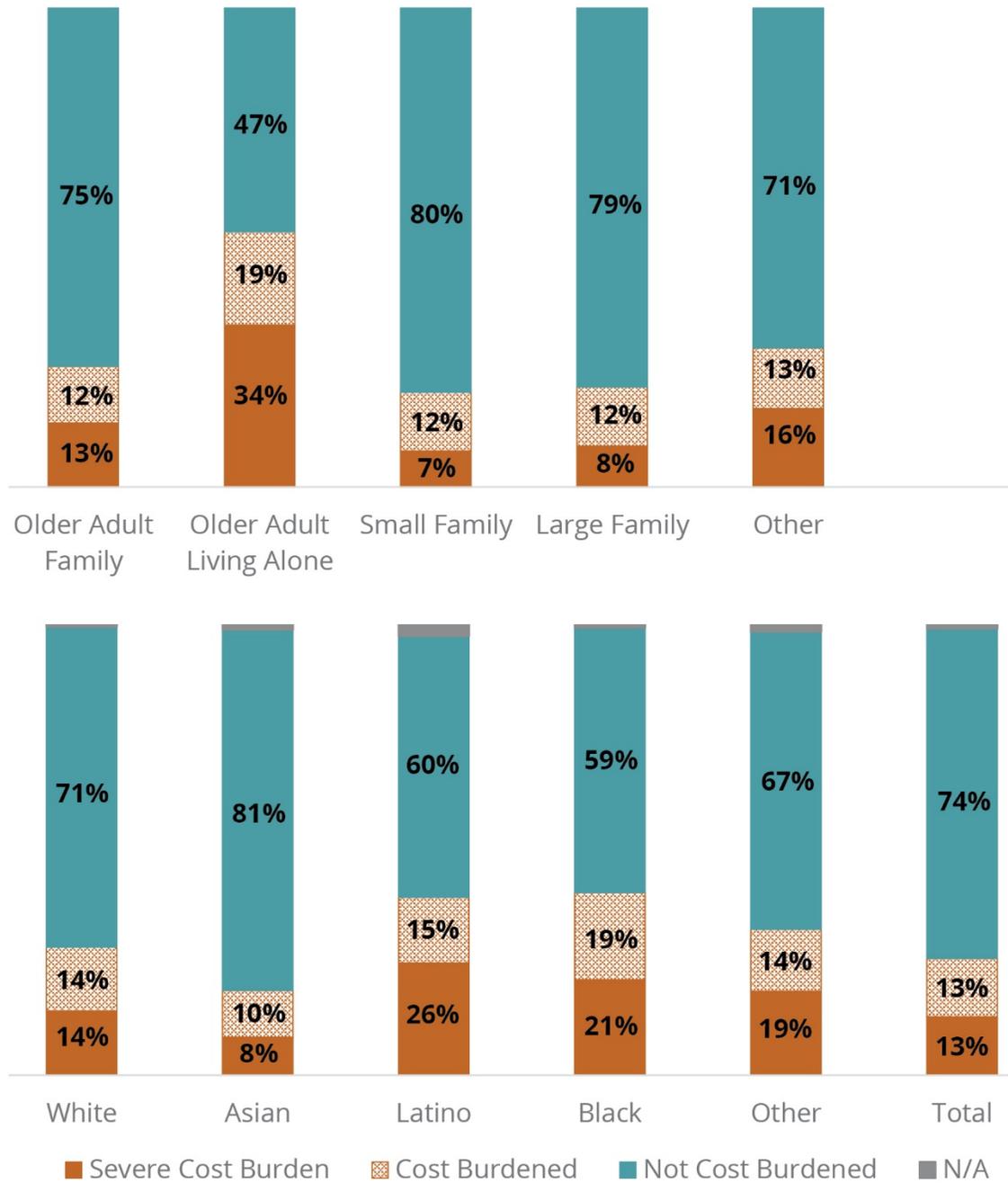
Strategies within this goal area include:

- Policies and programs to support individual stability
- Easing access into the affordable housing system
- Creating and expanding programs to support those on limited incomes like seniors and those experiencing homelessness
- Requirements for landlords to ensure health and safety of rental units

## Why is this goal important?

Housing stability is foundational to personal well-being and economic mobility. In Bellevue, increasing rental prices and the limited supply of affordable units have created significant challenges for low-income residents, particularly families with children, older adults, and disabled individuals.

Housing instability affects nearly every aspect of life – from physical and mental health to employment and family stability. In Bellevue, many people are at risk of housing instability by being cost-burdened, meaning they spend more than 30 percent of their household income on housing costs. This is especially true for those making <50 percent AMI, seniors, renters, and Black and Hispanic households (Figure 8 and 9).



In the time-period of the data (2017-2021) people who identified as non-Hispanic black represented 2.7% ( $\pm 0.7\%$ ) of the City of Bellevue's total population. As such, the data represented in that category has a high margin of error.

Figure 8: Cost Burden by Race & Ethnicity, Bellevue; Cost Burden by Household Type (2017-2021 CHAS)

At an individual level, having stable, affordable housing results in better health and quality of life and more household resources for other needs such as groceries, gas, childcare, and school supplies.

At a systems level, stability-focused strategies complement the production and preservation of affordable units by ensuring that existing households can remain securely housed. Housing stability tools reduce strain on social services, promote neighborhood cohesion, and ensure that investments in affordable housing are sustained over time.

## Metrics

Outcome	Metric	Target
Decrease cost burden for lowest income households	Reduce the number of below 50 percent AMI households experiencing severe cost burden	At least 2% decrease (2026-2032)

## Strategies

### HS.1 Expand supports for individual stability

Strengthen tenant protections, rental assistance, repair programs, and conflict resolutions to prevent displacement.

### HS.2 Increase access to pathways into the affordable housing system

Improve navigation, expand voucher access, streamline applications, and support community-based housing navigation pathways.

### HS.3 Strengthen supports for those on limited incomes and at risk of homelessness

Expand funding, rental assistance, vouchers, and relocation programs for extremely low-income residents, seniors, and people with disabilities.

#### **HS.4 Rental registration and/or inspection program**

Establish a rental registration system to promote healthy, safe, and fair housing through education and oversight.



# Housing for Unique Needs

## Goal Statement

Create more housing available and affordable to those with unique housing needs like seniors, families with children, and people with disabilities.

## What is this goal about?

Housing for unique needs refers to housing that meets the needs of populations with specialized requirements such as senior housing or housing for people with disabilities. It also includes housing for unique household types – like families with children or single adults.

As a goal, housing for unique needs is about supporting the development of housing that meets the needs of different households, often through universal design and visitability standards.

- **Universal design** is a system of design that helps ensure that buildings and public spaces are accessible to people with or without disabilities and regardless of age or ability. Examples include step-free entryways

## SUPPORT FOR AGING IN PLACE

Bellevue has a growing and aging community. Housing for older adults was one of the most frequently mentioned community needs in engagement.

Aging in place describes the ability of seniors to be able to remain stable in their home or neighborhood and is reflected throughout the strategies in this document.

Universal design and visitability standards provide long-term benefits by supporting the ability of seniors to find housing options as their mobility, health, or other needs change.

Other strategies address the needs of seniors by creating more affordable housing options, supporting home repair and weatherization efforts, and supporting rental assistance for those on fixed incomes.

and thresholds to ensure that entrances are accessible for wheelchairs, strollers, and mobility devices; wide hallways and doorways which provide circulation space for mobility assistance; and flexible home layouts or designed multi-functional spaces that can adapt over time to different household needs.

- **Visitability** is an element of universal design that focuses on incorporating core accessibility features as a routine construction practice into newly built homes that allow homes to be visited by and/or retrofitted to meet the needs of those with disabilities. The three core visitability features are zero-step entrance, doorways with 32 inches of clear passage space, and at least a half bath on the main floor with adequate maneuvering room.

In general, populations in need of these housing types are those who require some assistance in their day-to-day living due to disability, health, age or other circumstances. They may also require housing that is affordable to those on limited or fixed incomes. Providing housing types that are affordable, accessible and available to people at any stage of life means that any individual or household can find a home that meet their needs.

Strategies within this goal area include:

- Requirements or incentives for integrating inclusive design standards in new development
- Supporting the construction and preservation of family-sized units to meet community demand
- Promoting accessible design standards

## **Why is this goal important?**

Housing supporting unique needs advances social inclusion by ensuring that people with disabilities, older adults, and families with children can equally access housing without barriers.

In Bellevue, different populations have unique housing needs. For example, approximately 8 percent of Bellevue's population is living with a reported disability. Of these, about 40 percent are individuals able to live independently, but who may

still require inclusive housing features. Families with children and seniors are fast growing demographics, almost doubling since 1990. While the average household size in Bellevue is smaller than King County, larger families struggle to find housing options, especially affordable to low- and moderate-income households. Seniors living alone is another growing demographic with unique housing needs. These individuals experience high rates of cost burden. Seniors often cannot afford to downsize as there are no comparably priced options that meet their needs in Bellevue.

By designing homes to be inclusive of unique needs, the pool of potential buyers and renters is broadened, making homes more adaptable to a diverse range of household types and life stages.

## Metrics

Outcome	Metric	Target
Increase housing opportunities for those with disabilities	Build or preserve units for those with Intellectual and Developmental Disabilities (IDD)	130 affordable IDD units (2026-2032)
Increase housing opportunities for families and large households	Build or preserve affordable family-sized units	800 affordable units with 2 or more bedrooms (8.7% of target) (2026-2032)

## Strategies

### UN.1 Encourage inclusive design

Promote universal and accessible design standards to make housing more inclusive.

### UN.2 Support family sized affordable housing

Prioritize funding and incentives for larger units that meet the needs of families.



# Housing Supply & Diversity

## Goal Statement

Create more housing in general and more housing types available to meet the needs of people at all stages of life.

## What is this goal about?

Bellevue and the Puget Sound Region have an undersupply of housing. An adequate supply of market-rate housing reduces upward pressure on average rents and home prices. This goal is about promoting the development of market-rate housing of various types throughout the city through incentives and regulatory updates. Having a variety of housing types means promoting a spectrum of development that includes accessory dwelling units, cottage housing, townhomes, small-plexes, and apartment buildings of all sizes.

Strategies within this goal area include:

- reducing regulatory and permitting barriers to housing development
- encourage a wide variety of housing types and sizes

## Why is this goal important?

Bellevue needs to accommodate new residents through the supply of additional housing units. The Comprehensive Plan sets a goal of 35,000 additional housing units within the city between 2019 and 2044. These homes will serve households across the income spectrum, from deeply affordable units to market-rate and beyond. Maintaining a housing supply which keeps pace with housing demand can ensure that market rents remain stable.

Public input demonstrates support for diversifying Bellevue's housing stock to encourage a greater mix of housing types throughout the city. A diversity of housing options allows individuals and families to choose the housing that best suits their needs. Housing diversity also allows for various housing arrangements to

meet social and cultural needs, such as multi-generational households, as well as aging-in-place as individuals’ needs change over time. Allowing individuals and families to age-in-place encourages strong social connections and support systems, promoting both a more robust community and improved life-outcomes.

## Metrics

Outcome	Metric	Target
Increase the supply of market rate housing	Build market-rate units	8,300 units (2026-2036)

## Strategies

### SD.1 Encourage smaller and more homes in low-density residential areas

Revise zoning and streamline lot-splitting to allow more and smaller homes in single-family districts.

### SD.2 Reduce costs to build using new models

Encourage innovative construction methods, code changes, and design partnerships to lower housing costs and speed development.

### SD.3 Support middle housing in all neighborhoods

Expand access to middle housing by addressing condominium restrictions, offering pre-approved plans, and partnering with lenders.

# Conclusion

## Implementation and Monitoring

The strategies included in the Affordable Housing Strategy are span multiple departments, policy areas, and goals. They involve changes to city processes and support the achievement of ambitious goals.

The Affordable Housing Strategy provides a framework for the city to align its efforts across the city and its partners. Implementation of the strategies is a One-City effort – actions will be identified on department level work plans and coordinated by a lead department, identified within the Affordable Housing Action Plan.

Implementing departments and partners for the Affordable Housing Strategy include:

- A Regional Coalition for Housing (ARCH)
- Community Development (CD)
- Development Services (DSD)
- Finance and Asset Management (FAM)
- Office of Housing (OOH)
- Parks and Community Services (PCS)
- City Manager's Office (CMO)

Implementation efforts will be prioritized to reflect available resources and current opportunities.

To assess performance and impact of implementation, each goal area includes outcome metrics, which measures overall impact toward the goal, and implementation metrics, which measure progress of activities.

### ***Prioritizing the Work***

Implementation of the Affordable Housing Strategy will prioritize high-impact actions that align to the following objectives:

- Creating or preserving under 50 percent AMI units
- Remediating or addressing inequitable outcomes or results

- Improving the effectiveness of existing tools

These objectives were identified and refined with organizational partners during strategy development and used to identify high-priority actions in the Affordable Housing Action Plan. The action plan provides a clear framework for how the city will prioritize actions, phase implementation and track progress.

## **Conclusion**

Creating a more affordable Bellevue is not just about more housing units. It is about creating a more livable, equitable, and welcoming community. The Affordable Housing Strategy aims to create a community where everyone has access to opportunities – a Bellevue meets the housing needs of its diverse population, strengthening neighborhoods and communities.

Building that future will take all of us – city staff, our development community, regional partners, and residents. Together and with bold action, a commitment to a more affordable Bellevue is possible.

# Appendices

## Appendix A: Glossary

**Accessory Dwelling Unit:** A subordinate dwelling unit attached or detached to a single-family structure, duplex, triplex, townhome or other housing unit

**Affordable Housing:** Housing that is reserved for a household that earns up to 80 percent of the area median income, adjusted for household size; to be considered “affordable,” the monthly housing costs, including utilities other than telephone, must not exceed thirty percent of the household’s income. See: Extremely Low-Income Housing, Very Low-Income Housing, Low-Income Housing and Moderate-Income Housing.

**Area Median Income:** The annual household income for the Seattle-Bellevue Metropolitan Area as published on an annual basis by the U.S. Department of Housing and Urban Development.

**A Regional Coalition for Housing (ARCH):** A cooperative undertaking pursuant to an interlocal agreement, whose members include Bellevue, King County and other cities in east King County, formed to preserve and increase the supply of housing for extremely low-, very low-, low- and

moderate-income households on the Eastside.

**Comprehensive Plan:** The city’s long-range plan prepared following the requirements of the Washington Growth Management Act, containing policies to guide local actions regarding land use, transportation, housing, capital facilities and economic development in ways that will accommodate at least the adopted 2019-2044 targets for housing and employment growth.

**Disability:** Disability, according to the social model, is a condition that arises when the physical, sensory, cognitive or psychological differences of an individual interact with societal structures, norms and environments that are not designed for their inclusion or success. It emphasizes that disability is not solely a consequence of a person’s condition. It is shaped by individuals and systems that place value on people’s bodies and minds based on societally constructed ideas of normalcy, intelligence and excellence and is also shaped by the extent to which society removes or constructs barriers, promotes or denies inclusion and fosters or denies

equal opportunities for those with disabilities

**Disparity:** A situation in which one group is systematically faring worse than another for reasons that are not due to the group’s needs, eligibility or preferences.

**Eastside:** A geographic area that includes the King County communities east of Lake Washington

**Equity:** Equity means that a person’s identity (White, female, disabled, etc.) does not predict personal and social outcomes like income or health. Equitable outcomes are outcomes that are not related to a person’s identity

**Extremely Low-income Housing:** Housing that is affordable to a household that earns less than 30 percent of the area median income, adjusted for household size. (see also “Low-income Housing” and “Very Low-income Housing”).

**Faith-based Organization:** An organization that meets the federally protected practice of a recognized religious assembly, school or institution that owns or controls real property including land and permanent and temporary buildings

**Homelessness:** Broadly speaking, homelessness is the situation of an individual, family or community that lacks stable, safe, permanent, appropriate housing, or the immediate means and ability of acquiring it.

**Housing for Unique Needs:** Housing that meets the needs of populations with specialized requirements such as senior housing or housing for people with disabilities.

**Incentives (Non-Regulatory):** Provisions offered by the city to encourage a private property owner to conduct voluntary improvement projects.

**Incentives (Regulatory):** Regulatory relief or options offered by the city to reduce the adverse economic impact to a property owner from complying with regulations intended to protect the functions and values of critical areas.

**Low-income Housing:** Housing that is affordable to a household that earns between 50 and 80 percent of the area median income, adjusted for household size. (see also “Extremely Low-income Housing” and “Very Low-income Housing”).

**Marginalized Communities:** Communities that have been

systemically excluded from local government and community decisions and have faced systemic disadvantages and discrimination due to their identity, including Black, Indigenous and People of Color (BIPOC), LGBTQIA2S+ individuals, immigrants and refugees, individuals with limited English proficiency, households with low incomes and people with disabilities. These communities often experience limited access to resources, opportunities and equitable services, leading to disparities in areas such as housing, education, employment and healthcare.

**Moderate-Income Housing:** Housing that is affordable to a household that earns between 80 percent and 100 percent of the area median income, adjusted for household size.

**Nonprofit Organizations:** Organizations that operate for a public benefit as defined in 26 USC 501

**Qualifying Properties:** Multifamily property that is owned by faith-based or non-profit housing entities; or surplus property owned by public entities; or single-family property that is owned by faith-based entities.

**Supportive and Transitional Housing:** A residential facility intended to house individuals and families experiencing homelessness, or at imminent risk of homelessness and paired with on-site or offsite supportive services designed to maintain long-term or permanent tenancy, or transition the residents to other living arrangements, if appropriate.

**Underserved Communities:** Communities that have been systemically underserved due to their identity, including but not limited to Black, Indigenous and People of Color (BIPOC), LGBTQIA2S+ individuals, immigrants and refugees, individuals with limited English proficiency, households with low incomes and people with disabilities. The lack of service has often resulted in limited access to resources, opportunities and equitable services, leading to disparities in areas such as housing, education, employment and healthcare.

**Universal Design:** A system of design that helps ensure that buildings and public spaces are accessible to people with or without disabilities and regardless of age or ability

**Visitability:** A design approach that incorporates a few core accessibility features as a routine construction practice into newly built homes that allow homes to be visited and/or retrofitted to meet the needs of those with disabilities.

**Very Low-income Housing:** Housing that is affordable to a household that earns between 30 and 50 percent of the area median income, adjusted for household size. (see also “Extremely Low-income Housing” and “Low-income Housing”).

## **Appendix B: Implementing the 2017 Strategy**

## Appendix C: Engagement Report