

# Executive Summary

Creating housing that meets the needs of people at all stages of life regardless of income is a priority for the Bellevue City Council, community members, organizational partners and others. In line with that priority, the 2025 Affordable Housing Strategy (AHS) seeks to build or preserve 5,700 housing units over the next ten years.

As the AHS was developed, the voices of the community were critical to ensure the work effectively addresses the needs of our growing community. This report provides an overview of Affordable Housing Strategy engagement process – outreach activities, input received, and how that feedback was used.

The Strategy incorporates technical expertise, community feedback and input from people with lived experience of needing or utilizing housing services and supports. These groups were engaged through a wide range of activities throughout the project phases. Feedback provided throughout the project gave context for the strategy and contributed to the development and prioritization of strategies and actions.

Community input strongly emphasized the lack of affordable housing options across income levels and support for further city action. Most people who participated in the process desire more affordable rental and ownership options in Bellevue, but other priorities also emerged via community dialogues – a desire for accessible, livable communities; a sense of

Overall, the project team connected with:

- 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 led by 9 community facilitators
- Over 2,000 visitors to the Affordable Housing Strategy online engagement hub

belonging; and an approach to expanding housing options that is effective and tailored towards community.

The following key themes from the community engagement process have strong support from a broad range of interests and perspectives:

- 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 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.

During this process, people did more than fill out a comment card or take a survey. They shared their stories about how safe, accessible, and affordable housing

contributes to personal and community well-being. Throughout this report we share some highlights. All stories can be found in Appendix A, B, C.

## Housing Stories

**Essential Workers with Multiple Jobs** “Nowadays, [housing is] a challenge and a privilege that only a few can afford. We, the ones making minimum wage, can’t live there anymore, and that’s really sad. We are being displaced from our homes and especially our community. To live [in Bellevue], we would need to have two or three jobs or share a house with several families, but none of those two options is a life worth living or a dignified life for both parents and children. The challenges we face today are really sad, not only because of the high prices of food and utility bills, but also because of the high housing prices. ...Do not only think about the people who come to work at Amazon, Microsoft, or any offices, but also about the people who clean, wash, cook, and do essential work. Please, we need more affordable apartments with empathetic staff who understand that we are tired already and with big parking lots that have enough spaces to avoid tension between neighbors.” [Housing story submitted at Affordable Housing 101]

**Teachers under Financial Strain** “Finding affordable housing in Bellevue has been a challenge for our family. My wife teaches in the Bellevue School District and while we value being part of this vibrant and diverse community, the high cost of living makes it increasingly difficult to stay close to where we work. We want to remain near the schools and neighborhoods she serves, but limited affordable housing options and rising rental costs create financial strain” [Housing story submitted at Public Information Session]

**Stability for those in Transition** "Housing stability is extremely important. I moved to Bellevue on a Section 8 voucher and became unemployed about 3 years later. It's been very difficult to secure rent assistance as I navigate the stages of my job search. There needs to be a focus on keeping people low-income or in-transition housed. As well as support to those living in vehicles as they want housing in our city." [Housing story submitted to Public Information Session]

**Limited Options to Downsize** "I own a single-family home and will be downsizing soon, but the choices are very limited for me and my husband. We are not qualified for low-income or even 80% AMI [housing]. We feel we probably need to move out of Bellevue area where I work and live for decades. I hope more senior communities like the Silver Glenn model may be built by the city, and we can afford to continue to stay in this city we love." Housing story submitted to Public Information Session]

**Bellevue Worker Can't Live in Community** "I have lived in Renton since 2004. I've tried to find a place here in Bellevue, but it has always been difficult because I have never got approved for any [housing assistance] program. Nowadays, it's even more difficult because the rents are higher. Now, I can't rent or buy. To buy a property, I would have to go far away to the south or the north, but I have everything here: my church, my friends, my doctors, and my job. That's why I came [to the event] to find any information and hoping that I can find some place affordable to live in because everything gets more expensive every day." [Housing story submitted at Affordable Housing 101]

**Lovely and Unaffordable** “My partner and I make nearly \$300K and have all but given up on owning a home ever in Bellevue. We love it here but will at best be forever renters, most likely will just move to a different city when we decide to own which is a shame. Build more, that’s the solution full stop.” [Housing story submitted to EngagingBellevue]

**High Earners, No Ownership Prospects** “I was born and raised in Bellevue. I loved the parks, safe neighborhoods, and excellent schools. Now I am an adult looking for a place to settle down to start a family, and Bellevue is definitely at the top of my list. I would love to give my future children the same experience in Bellevue as I had growing up. The obvious issue is that there are no homes affordable homes available. There are simply no homes within my budget of \$1 million. ...I still consider Bellevue my home and would love to move back, but this would only be possible if additional homes were allowed to be built. ...I hope Bellevue moves forward with adjusting zoning laws to allow homes to be built at a wide range of price points. This would allow more young families to move to Bellevue and bring more youthful energy to the city.” [Housing story submitted to EngagingBellevue]

**Supporter of Affordable and Accessible Bellevue** “I’m lucky. We can afford to live in Bellevue and own our home. We love Bellevue, and it is our forever home. But a lot of people don’t have the opportunity. They work and come here, and want to live here, but it’s too expensive. Or where they can live in Bellevue, it is not close to public transit or by necessity shopping. Furthermore, there isn’t a lot for the aging community. Most single-family homes are multi-level, and a lot of people have a hard time with stairs. Having houses that people can use fully is important.” Housing story submitted at Public Information Session]

# Affordable Housing Strategy Engagement Report

## Introduction

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. An overview of the project and key issues in affordable housing are included as Attachment A.

The engagement process was guided by three objectives and builds upon the community engagement and policy guidance of 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, who have other barriers to participation, through the use of a community facilitators pilot program.

## Approach

Engagement for the Strategy began in January 2025 and went through December. The approach sought to get input from three overarching groups:

- **Organizational partners** who have technical expertise related to housing and services, including
- affordable housing and market-rate housing developers and social service providers, were consulted for feedback on priorities, analysis, and actions.
- **Those needing or utilizing affordable housing** who have lived experience, including residents of affordable housing and households seeking affordable housing, were consulted on priorities, barriers, and actions.
- **General public**, including Bellevue residents and workforce, were informed and invited to attend educational events, received informational updates and were asked to weigh in on priorities.

A full list of partners engaged is included as Attachment B. Engagement and outreach focused on several key elements:

### ***Education-Based Outreach for the General Public***

There is general awareness about the need for affordable housing amongst the public. Engagement during Comprehensive Plan identified housing affordability as the top community concern. Still, there is varied knowledge and preconceptions regarding many facets of affordable housing. Public education and information about the affordable housing system, who benefits from it, and the potential solutions and impacts help provide a factual basis for the public to engage in further conversations on affordable housing.

### ***Focused Engagement with Organizational Partners***

Focused engagement with organizational partners is a useful way to gather in-depth insights from technical experts on a specific topic or concept. Focused engagements included focus groups, presentations, and specific surveys and meetings.

### ***Community Conversation Model***

The Community Conversations approach enables community representatives to gather information for the Affordable Housing Strategy through culturally sensitive, semi-structured conversations with community members. At the core of the model is the recruitment of trusted community members who are well placed to function as community-facilitators as they live in the community and understand the community's dynamics and needs.

Using a Community Conversation model to train community representatives to host conversations enables the Affordable Housing Strategy to engage in conversations with communities it may not otherwise reach.

### ***City Boards and Commissions***

City boards, commissions and committees also play an important role in housing planning as providers of guidance and recommenders. Notable overlap was identified in the work and interests of the Planning Commission, Human Services Commission, Bellevue Development Committee, Bellevue Network on Aging, YouthLink, and Bellevue Diversity Advantage Network. While these groups are not part of the formal recommendation process, the staff team will engage the forums with informational briefs at the project start and conclusion to keep them informed and aware as planning efforts advance.

## **Participation**

Housing is a basic need that affects many people. When making housing decisions, it's important to focus on who is most affected and whose voices are heard. People with connections, resources, and knowledge of how the city works usually don't need much help to get involved. But people who often aren't heard or face barriers need extra support to participate.

Guidance on how to plan for housing supports including a wide range of voices, especially from marginalized and underserved groups—those who have been left out of decisions and face disadvantages because of who they are. Based on previous analyses and review of current demographics the planning team identified factors that affect housing outcomes, including income, race and ethnicity, age, neighborhood, ability, citizenship, language skills, and tribal affiliation.

To reach these groups, the planning team used a variety of approaches including talking with community-based organizations and service providers. The team developed a Community Facilitators Program that recruited individuals with connections to historically underrepresented groups and who spoke a language other than English.

This unique and innovative approach resulted in hearing from over 150 individuals who shared deeply personal stories and experiences about their struggles to find housing.

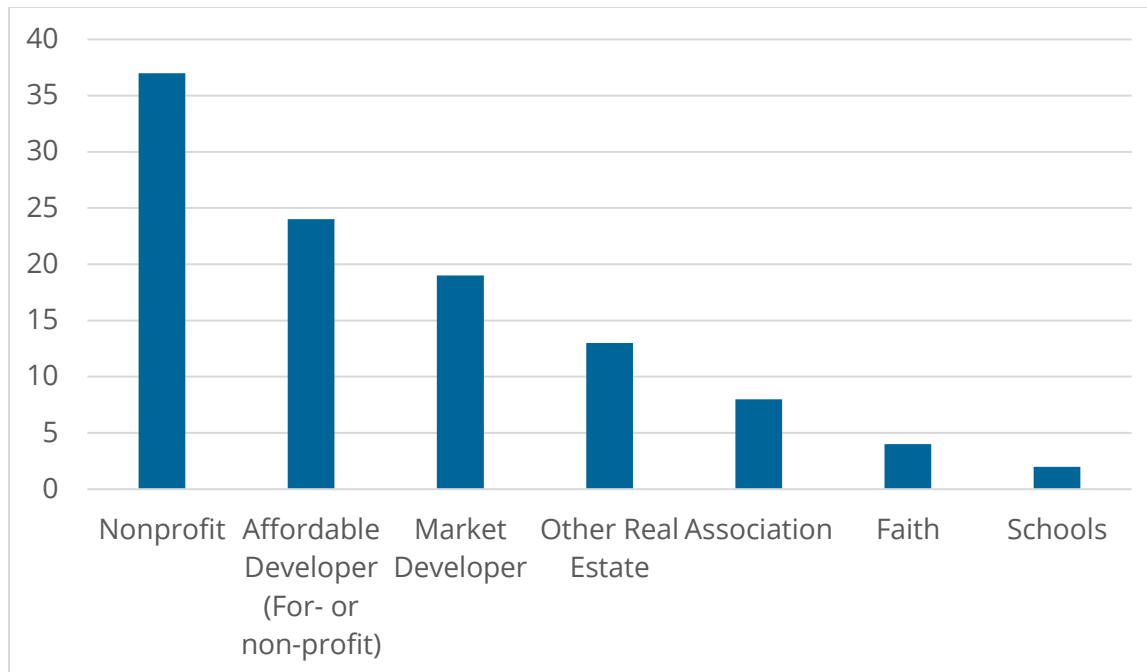
### ***Demographics***

Reporting on demographic information of participants can be challenging. Demographic questions are always optional, and some people decline to share personal details. Additionally, there are some events, like a drop-in event, where the format doesn't allow for easy data collection.

During this process, demographic questions were collected at public events and an online public survey. The online survey was most structured opportunity for collecting demographic data as demographic questions varied across events.

Different engagement opportunities solicited participation from different populations. People who rent and people of color were most likely to participate in the Housing 101 event and open house event. Overall, participants tend to be less representative of those living in multi-family housing.

Respondents to the two organizational partner surveys included a variety of organization types, including affordable housing and market-rate developers, property managers, service providers, and advocacy and community-based organizations. Distribution of responses by organization types is depicted below and contains duplicates to represent the total distribution of feedback received. Thirty-one organizations completed both surveys.



## How feedback was used

Feedback was used to help the city identify challenges and opportunities and informed the refinement of strategies and actions in the Affordable Housing Strategy. Feedback provided throughout the project gave context for the strategy and contributed to the development and prioritization of strategies and actions. Identification of high-priority considered these priorities given resources and policy guidance. The recommended Strategy was developed reflective of both city policy guidance and community feedback.

# Overview by Phase

Full summaries of Phase 1 and Phase 2 engagement are available on [bellevuewa.gov/affordable-housing-strategy](https://bellevuewa.gov/affordable-housing-strategy). Highlights are provided within this document as well as a full summary of Phase 3 activities and input.

## Phase 1: Launch

Phase 1 kicked off in January and went into April 2025. Engagement was focused on building awareness about the 2025 Strategy in the community and creating educational opportunities to provide a foundation of information for future conversations.

Public engagement included

- 3 public events – a hybrid project kick-off, Better Cities Film Festival, and affordable housing 101 and resource fair event.
- 2 organizational partner information sessions
- Youth engagement at Youthlink and Youth Involvement Conference
- 3 external partner presentations and 1 tabling event
- Presentations to city boards and commissions – Planning Commission, Human Services Commission, Bellevue Network on Aging, Bellevue Network on Aging

Comments, reflections, and stories collected during this project phase were used, along with policy guidance and the City's vision and values, to inform the development of proposed strategies and actions, which were refined through additional technical analysis.

Some key values and themes that emerged during this phase include:

- **Equity** – a person's identities should not predict housing outcomes.
- **Fairness and Opportunity** – Everyone should be able to find an affordable place to live, no matter their income..
- **Wellbeing** – stable and affordable housing is fundamental to economic opportunity, education, and health.
- **Ecosystems** - residential buildings alone are not enough – people need reliable access to supports and services.

- **Belonging** – people need community and value living in places where they feel safe and welcome.
- **Dignity and Livability** – High-quality neighborhoods, places, and built environments promote individual dignity and overall livability.
- **Stability** – Housing is closely tied to personal and financial stability; people want to feel they can stay in one place, feel connected to their community, and plan their futures.
- **Integrity** – the city cannot go it alone and needs to work closely with partners on policymaking, and implementation efforts.

## Phase 2: Assess

The Assess phase of the 2025 AHS began in May 2025 and went into September.

Engagement was focused on understanding priorities and assessing tradeoffs. This phase was targeted towards reaching organizational partners and those with lived experience. As those most closely connected to housing issues.

Two engagement methods were utilized during this phase of engagement:

- Questionnaire: Organizational partners were consulted through an open-ended questionnaire to help the project team better address challenges, opportunities, and tradeoffs within the 2025 AHS.
- Community Facilitator Program: Community facilitators were recruited to gather information through culturally relevant and welcoming conversation with community members with lived experience who might not otherwise participate.

Feedback provided during the Assess phase gave context for the Affordable Housing Strategy and contributed to the refinement of policies. Proposed strategies and actions were developed to be reflective of both policy guidance and community and stakeholder feedback.

Organizational partners emphasized the greatest challenges to meeting Bellevue's affordable housing needs, beyond capital funding, are regulatory barriers, including restrictive zoning, complex permitting, and costly development requirements. They see the City's strongest opportunities in reforming these systems, leveraging public-private and community partnerships, and expanding access to land and financial

tools. Reducing the cost to build emerged as the top priority, alongside advancing equity, supporting families, and promoting transit-oriented development.

“Even with capital funding, affordable housing cannot be delivered at scale if regulations make development too slow, costly, or uncertain...Without meaningful regulatory reform, funding alone won’t be enough to close the housing gap.”

Partner survey #1 Respondent

Questionnaire respondents called for decisive, values-driven action that balances urgency with consensus, emphasizing that true success will be measured by housing units being built, not just policies or plans. They urged Bellevue to adopt multi-pronged, predictable funding strategies, dedicate public land to

affordable housing, and streamline processes to accelerate production. Across all feedback, participants stressed that Bellevue must be a transparent, collaborative, and equity- focused partner that acts with accountability, fosters community trust, and ensures every neighborhood contributes to a more inclusive and affordable city.

Community listening sessions as part of the community facilitator program emphasized barriers and challenges to finding affordable and accessible housing including affordability and supply, access to information, issues with housing providers, culture and community in Bellevue.

For the community facilitator programs, community facilitators were intentionally recruited to reach those who have struggled with housing access and affordability. All of the facilitators had connection to historically underrepresented groups in Bellevue and seven of the nine spoke a language other than English. Participants in the listening sessions were not asked to provide demographics intentionally in order to ensure privacy and create a trusted space.

Participants also highlight existing resources and support available. They found value and emphasized support for connecting with people with similar backgrounds, community gathering spaces, and access to resources for low-income residents and support of community organizations.

Facilitators provided recommendations that came from the listening sessions. Actions that the city can implement include:

- Improving availability and accessibility of resources
- Improving tenant support and property owner accountability
- Additional support with navigating the search for long-term housing
- Fostering community connections
- Youth engagement
- Diversify housing sites

### **Phase 3: Refine (Full Report)**

The Refine Phase of the 2025 AHS went through October and November. Engagement was focused on developing a prioritization approach and refining proposed strategies. Goals included prioritizing actions for implementations and drafting the Strategy document.

Engagement activities were targeted towards organizational partners and the general public. Organizational partners were engaged to understand prioritization and successful implementation of proposed strategies and actions. The general public was engaged to inform them of the draft strategies and solicit comments and questions about the work.

Activities in this phase included:

- For organizational partners
  - o Survey
  - o Presentation to stakeholder groups
  - o Virtual feedback event
- For the general public
  - o Survey
  - o Info session open house

#### ***Phase 3 Summary of Outreach Activities***

##### **Organizational Partner Engagement**

Engagement activities emphasized collaboration with technical stakeholders to ensure the successful implementation of AHS strategies.

Several engagement methods were utilized, including a questionnaire sent to technical stakeholders, and presentations with housing and public policy groups. Meetings and presentations included:

- Bellevue Development Committee
- Eastside Affordable Housing Coalition
- Bellevue Chamber of Commerce's Permitting, Land Use, Sustainability and Housing Committee (PLUS) Committee
- Virtual Feedback Session; invitations sent to all stakeholder groups

The survey was distributed to individuals and organizations in attendance and included in the city's stakeholder contact list. Thirty-seven responses were received, 22 identified their organization.

Survey and discussion questions asked about how to prioritize amongst different goals and tradeoffs by presenting different approaches to prioritization. Partners were also asked to review and provide feedback on the list of proposed strategies and actions.

### **Public Engagement**

Members of the public were invited to participate in the Refine Phase of engagement via an open house style Information Session, and an online public survey.

The purpose of the Information Session was to ensure members of the public had an additional opportunity to review the draft strategies prior to finalizing the draft Affordable Housing Strategy for Council review. Similarly, the survey was an opportunity for those unable to attend the information session to review the proposed strategies and provide feedback.

The event survey was shared via multiple city communication channels and through targeted communications to organizational partners and community leaders. Thirty-four people signed in at the event and over 200 survey responses were received.

Event attendees were asked to complete a feedback worksheet inquiring about priorities amongst project goals and feedback on the draft strategies. Attendees were also invited to share their story of finding a home in Bellevue.

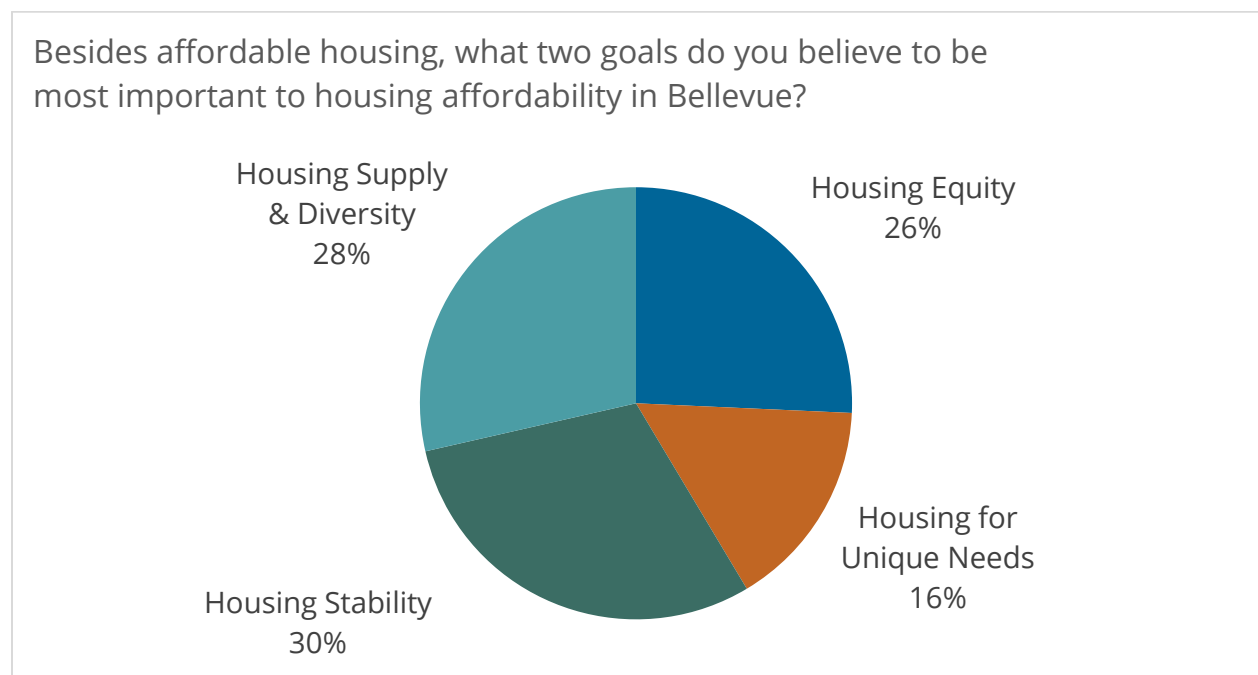
Survey questions similarly asked about preferred goals and outcomes and for feedback on the draft strategies. It also asked about experiences living or searching for housing in Bellevue. Survey responses were disaggregated to further understand unique perspective of different groups - homeowners and renters, and those who reported experiencing a housing issue and those who did not.

### ***Phase 3 Summary of Input***

#### **Organizational Partner Engagement**

Input solicited from partners centered on how the city can prioritize different actions, mitigate tradeoffs, and implement successfully.

When asked what two goals besides affordable housing the city should focus on, partner responses illustrate a split between supply and stability, followed closely by equity.



Major themes identified throughout organizational partner engagement are highlighted below:

**The city can't do everything** – an undercurrent of this engagement is the affirmation that the city will have to prioritize resources among strategies and actions under consideration in the AHS. Stakeholders acknowledged that the City needs to use its resources where they will be most effective, relying on

partnerships and the market. Because needs outweigh resources, the city will need to optimize resource use by examining the cost-benefits of strategies. Many stakeholders emphasized that deeper affordability has a deeper benefit, despite costing more.

**Serving the deepest need** - Stakeholders reiterated the value of the city focusing its efforts on those who are least served by the market. Partners believe that the city can rely on the market and existing tools to address moderate and average-income needs (noted as housing that is above the 60% AMI threshold). This allows the city to focus its efforts and resources on the lower AMI and other target groups. Many stakeholders also voiced the belief that serving the deepest needs will ultimately benefit everyone in the community.

The city is a crucial partner to provide housing options for those households and acts as a bridge to connect developers with funding or providing gap funding. Stakeholders emphasize continuing to play this role for the deepest needs and optimizing these processes for predictability and efficiency.

**Housing is about more than income levels** – Along with the urgent need to serve the lowest income level, several partners emphasized that deeply affordable

Focusing on deeply affordable alone won't fix the housing crisis even if it's the most urgent. Housing is more than AMI, it's also about the processes, design, and how housing meets the needs of different communities.

Partner survey #2 Respondent

housing cannot be based solely on cutting costs. True affordability depends on the stability, access, and cultural relevance of housing. Solutions that look at affordability, livability, and equity together ensure that housing solutions make people feel like they belong, a key aspect to thriving.

Community partners underscored the importance of culturally responsive engagement and meeting communities where they are. Working with trusted local organizations and ensuring property outreach reflects the City's commitment to diversity and equity. They noted that meaningful engagement requires consistent follow through that allows communities to see results from their input. Many shared past experiences of being consulted without visible outcomes and urged the

city to demonstrate accountability and ongoing collaboration. Building trust through action beyond discussions was identified as essential to advancing equitable housing outcomes

**Measuring equity** – Throughout engagement with technical partners and stakeholders, equity in housing policy remained a consistent priority. However, many experts in affordable housing and real estate note the challenge in providing clear quantitative measurement of equity outcomes. This is an ongoing challenge at the nexus of equity initiatives across the nation. Implementing the Affordable Housing Strategy provides an opportunity to strengthen accountability, define measurable equity indicators, and ensure that equitable outcomes are reflected in both policy design and implementation.

### **Creating win-win opportunities for market and affordable housing developers**

Participants discussed the importance of aligning strategies for both market-rate and affordable housing production, emphasizing that progress on one can support progress on the other. Developers and advocates alike noted that policies such as permitting and zoning reform benefit all housing types by reducing costs, delays, and uncertainty. A more efficient and predictable development process can help unlock private market capacity while ensuring affordable housing goals are met.

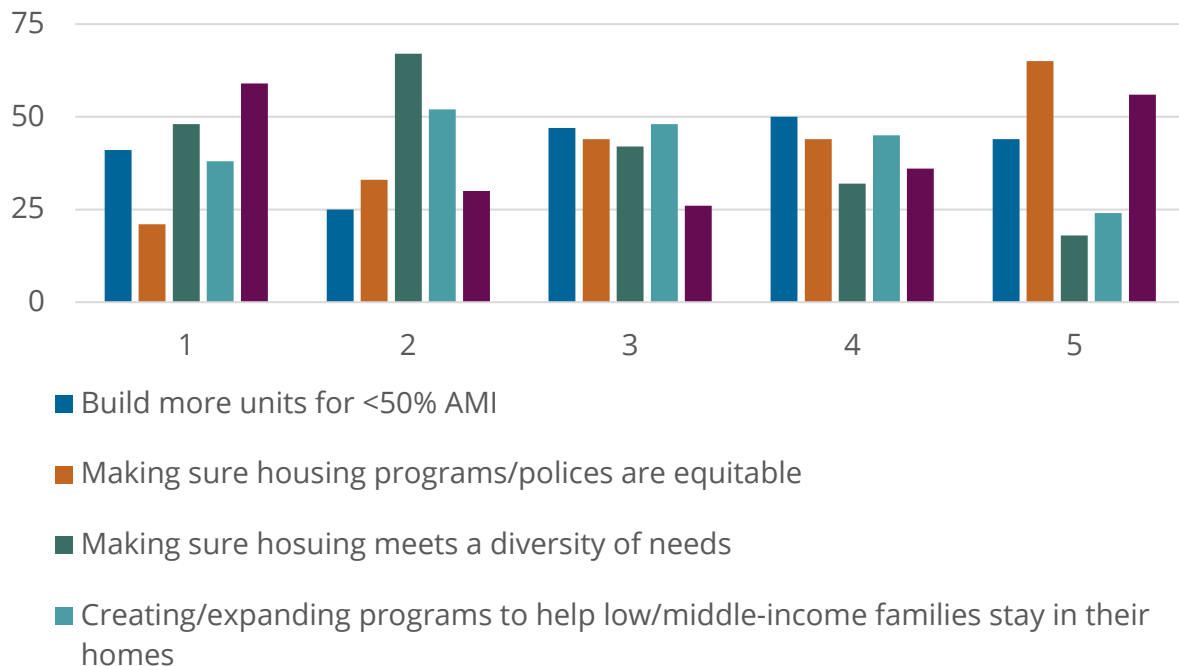
Participants encouraged the city to seek “win-win” approaches that balance predictable inclusionary requirements and fee structures with the need to make projects financially viable, recognizing that a healthy overall housing market supports affordability at every level.

### **Public Engagement**

Both the survey and event feedback asked about priority goals and outcomes for the project. Amongst event attendees affordable housing was the clear top priority, with housing stability second.

For the public survey, there was a more even distribution of priorities. A preference to “just build more housing” was either strong or weak.

Rank the following approaches you hope Bellevue focuses on most over the next seven years in terms of housing? (1 is highest)

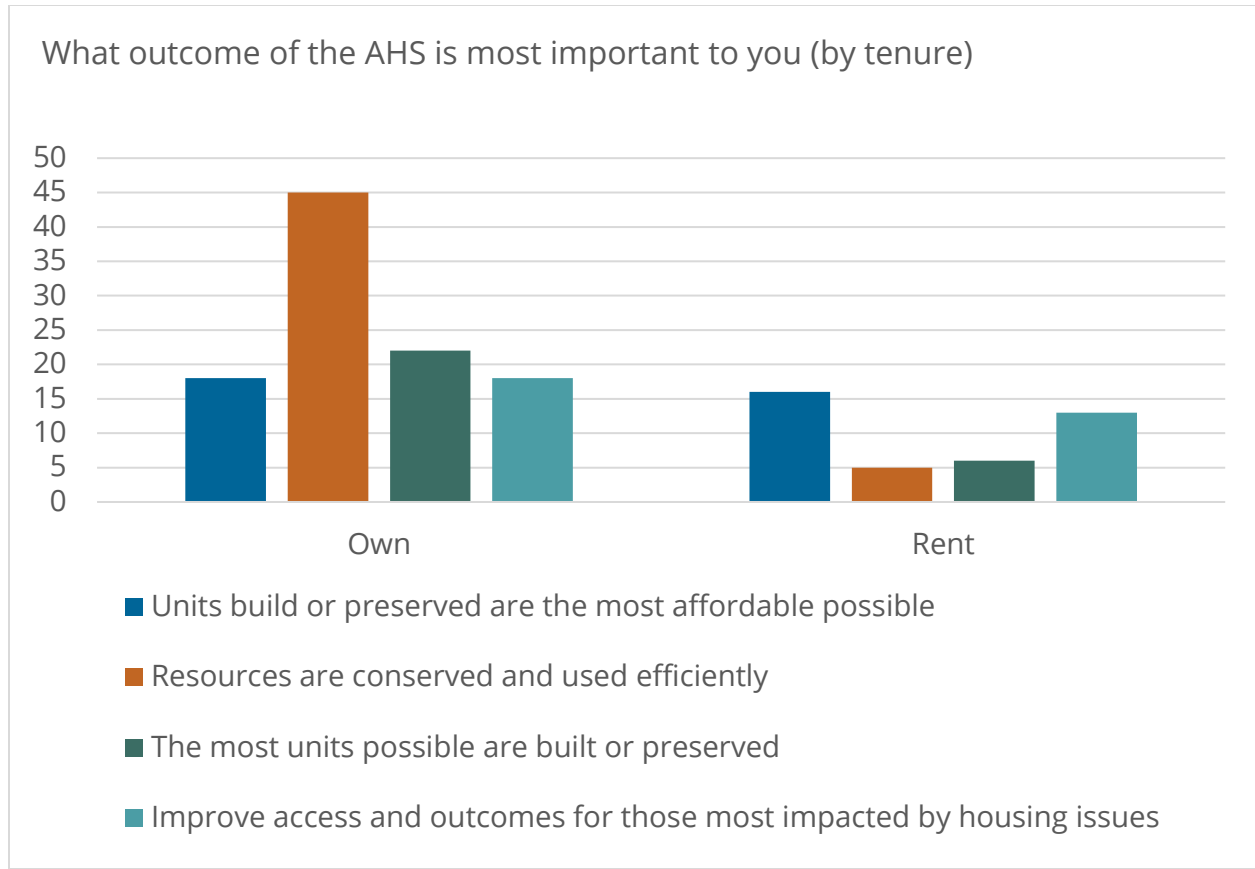


When looking specifically at renters, there is a clear priority for building more units for lower incomes followed by making sure housing meets a diversity of needs. Among homeowners, there is a less clear top priority – building more housing was again ranked either high or low, but there is consistent support for focusing on housing that meets a diversity of needs.

Similarly, when asking about outcomes on the survey, the overall responses were fairly distributed with resources conserved and used efficiently most identified. When breaking down the data, this is clearly a top priority amongst homeowners, while renters – who represented a small portion of survey respondents – reported more evenly supported outcomes for building units as affordable as possible and improving outcomes for those impacted by housing issues.

As a part time retail worker, I don't think there's a single place in Bellevue that I could afford to live on my own, even if I spent my entire paycheck on it. As it is now, independent living is completely unattainable for me.

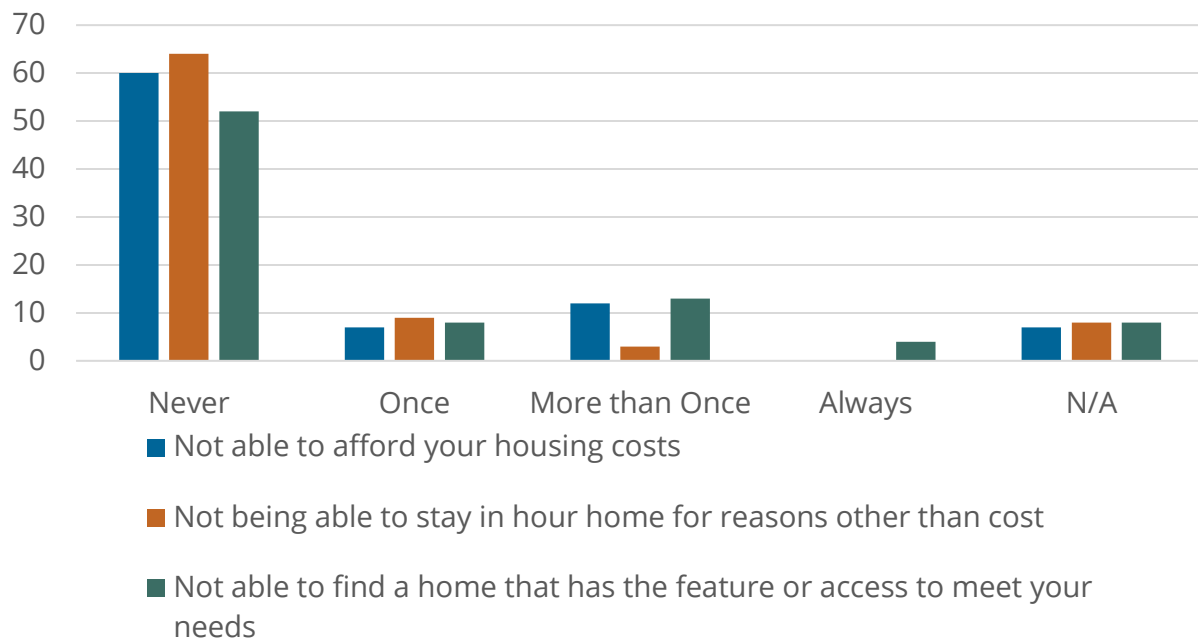
Nov Public Survey Respondent



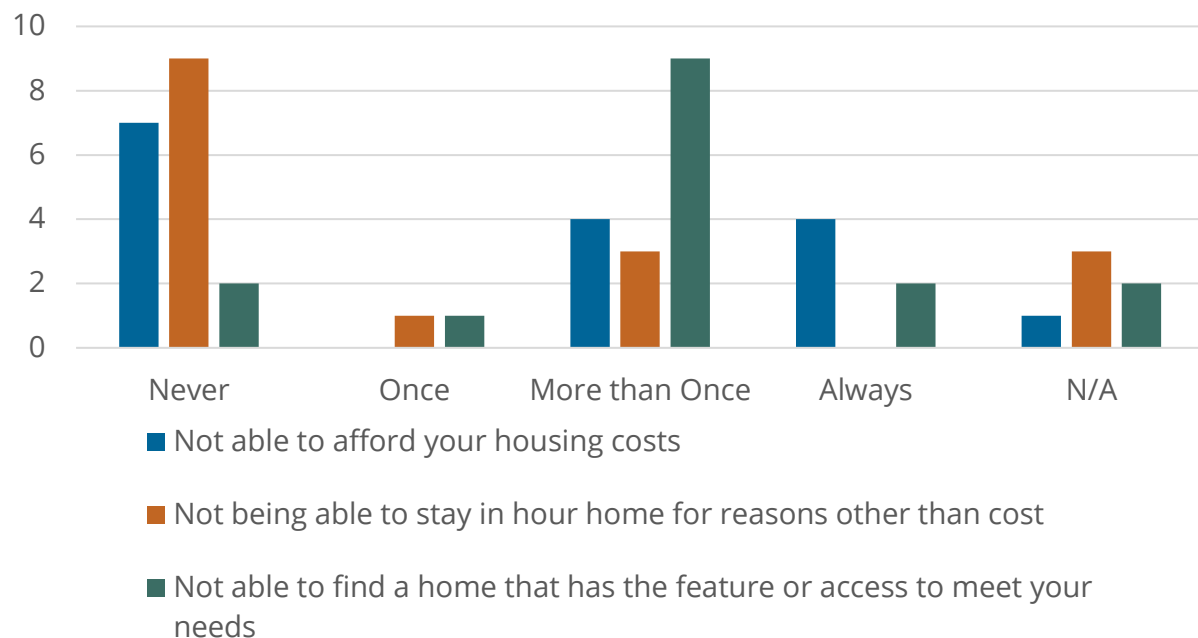
About 70% of respondents reported living in Bellevue. Of those who don't live in Bellevue, 75% reported having searched for housing in the city. Respondents who live in Bellevue or have searched for housing there were asked about experiencing housing issues like not being able to afford housing costs and not being able to find or stay in a home.

The majority of participants reported not having experienced any housing issues, but when looking at tenure, responses show that renters are twice as likely to report experiencing housing issues over homeowners.

Have you ever experienced the following housing issues (homeowners)?



Have you ever experienced the following housing issues (renters)?



Additional comments were received from the public in this final phase focused on the draft strategies presented for review. Major themes are presented below.

**Homeownership:** Respondents to the city's survey submitted comments and feedback related to increasing opportunities for homeownership in addition to supporting homeowners who want to stay in their homes. Some ideas brought forward by survey respondents included down payment assistance and support navigating available programs for those interested in affordable homeownership options. Others highlighted utility, insurance, and property tax assistance as supports critical for older adults who wish to age in place.

**Increasing Housing Supply:** Many comments supported scaled and thoughtful increases in density where appropriate, while few noted discomfort with the potential for increased development in their neighborhoods.

Respondents mentioned the need to identify existing regulatory barriers to affordable housing and adjust accordingly to support more development. Some comments indicated that the city should streamline permitting timelines for all development (both market-rate and affordable) to increase the supply and availability of all housing, not just affordable housing. On the other hand, some comments also expressed a need to ensure that any increases in density in areas be supported by thoughtful planning, research, and focused community engagement.

A related common interest among respondents is housing connected to or near transit options. Respondents also mentioned here that housing near transit does not mean that adequate parking options are still not needed.

**Housing for Unique Needs:** Several responses expressed that the strategies should focus more on older adults hoping to age in place and the need for housing that supports those on fixed incomes. Along with this, some comments specifically highlighted the need to ensure that older adults aging in their homes have the appropriate supports – whether structural or financial – to remain. Some comments noted the need for more permanent supportive housing to provide mental health or substance abuse support.

**Bellevue Workforce:** Overall, respondents expressed a desire to see affordable options for those who commute to Bellevue but want to live in the same city where they work. There is a sense that someone who works in the city should be able to afford housing within a reasonable distance to their workplace.

**Housing Stability:** Respondents highlighted the importance of support programs like rental assistance and housing systems navigation assistance in helping people stay in and/or more readily access affordable housing options and resources. Some specifically noted the importance of language access to resources and support as well.

**Variety of Housing Types:** Comments noted the need for family-sized units to support larger families but also to provide alternatives to those interested in sharing rent with roommates. Many comments also spoke about a desire to see alternative construction types for affordable housing whether for rental or homeownership, meaning a mix of apartments, townhouses, and other varied structures.

***How Phase 3 Input was Used***

Feedback provided during the Refine phase provided input on final revisions to draft strategies and actions and informed the actions identified for priority implementation within the action plan.

## Attachment A: Project and Issue Overview

## Attachment B: Organizations Engaged

- Africans on the Eastside
- Alliance Residential
- Amazon
- Ashworth Homes
- Bellevue Chamber of Commerce
- Bellevue Church
- Bellevue LifeSpring
- Bellevue Network on Aging
- Bellevue School District
- Bellwether Housing
- BRIDGE Housing
- Disability Empowerment Center
- DR Horton
- Eastside Affordable Housing Coalition
- Eastside Christian School
- Eastside For All
- Eastside Foundation
- Eastside Legal Assistance Program
- Friends of Youth
- Futurewise
- GGLO
- Gillis Real Estate
- GMD Development
- Habitat for Humanity Seattle-King & Kittitas Counties
- HERO House Bellevue
- Hopelink
- Housing Development Consortium
- Housing Diversity Corporation
- Imagine Housing
- Indian American Community Services (IACS)
- Jubilee REACH
- Kin On
- King County Housing Authority (KCHA)
- Low Income Housing Institute (LIHI)
- Mary's Place
- Master Builders Association (MBAKS)
- Mill Creek Residential
- MJS Investors
- Muslim Community Resource Center (MCRC)
- Murray Franklyn Homes
- NAIOPWA
- Neighborhood Church
- Open Doors for Multicultural Families
- Parkview Services
- Plymouth Housing
- PorchLight (formerly Congregations for the Homeless)
- Redding Architects
- Shelter Resources, Inc.
- Soundbuilt Homes
- SRM Development
- St. Peter's Church
- Steve Burnstead Construction
- Su Development
- Taylor Morrison
- TWG Development
- United Hub
- Urban Renaissance Group
- Vulcan Real Estate
- Wallace Properties
- YWCA

# **Appendices**

### ***Appendix A: Stories of Home Responses***

Having lived in Bellevue for over 40 years, we have watched our property taxes reach a point to force us out of our forever home. How is your concept on affordable housing?? Force us to pay more to assist this who can't, & if we can't kick us out of our beloved home as we are senior citizens.

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Due to a lack of low-income housing (under 30% AMI), fleeing domestic violence in 2008, I was forced to move out of Bellevue and move to living in a family member's home in another city. Despite that I have always worked in Bellevue, I have never been able to afford even a small apartment in the city. I rent elsewhere and commute to Bellevue daily due to the high cost of renting and the lack of housing for low-income households.

--

In 2003, before the dot com community ignited prices of homes, I invest a 20% downpayment after working hard for 13 years and purchased a small home in Woodridge. My wife and I scrimped and saved and were able to make a lovely home. It is all part of the American Dream. We hope every hard-working neighbor can do the same, but prices have shot way too high. Working class folks need more affordable opportunities to achieve their American Dream. I hope the City of Bellevue focuses on helping developers deliver such opportunities.

--

I live in a building purchased by LIHI (Aventine). Existing tenants were given one letter, stating that the building had been sold. No other communication was provided for several months.

LIHI will only communicate with tenants by paper (on the door), so often communication is not done at all. Police have been called to the building multiple times, (one time was for a break-in of the storeroom, but tenants are not notified. If there is a discrepancy with the rent, LIHI does not call the tenant, they write an eviction notice and put it on the door, with no explanation. LIHI made a strong effort to push out existing tenants that often felt like it bordered on harassment. Despite qualifying for the low-income program this year, manager regularly suggests I move out if I don't like something. LIHI management is very confrontational; they only respond to inquiries after repeated pressure. I can find any number of neighbors who have not been happy with LIHI management. It feels like a low-income mindset, as though they know many tenants will not speak up for fear of losing their home.

--

See previous comments. It's very hard to stay during transition without easy access to access rent assistance or vouchers.

--

I'm lucky. We can afford to live in Bellevue and own our home. We love Bellevue, and it is our forever home. But a lot of people don't have the opportunity. They work and come here, and want to live here, but it's too expensive. Or where they can live in Bellevue it is not close to public transit or by necessity shopping. Furthermore, there isn't a lot for the aging community. Most single-family homes are multi-level. A lot of people have a hard time with stairs. Having houses that people can use fully is important.

==

I own a single-family home and will be downsizing soon, but the choices are very limited for me and my husband. We are not qualified for low income or even 80% AMI. We feel we probably need to move out of Bellevue area where I work and live for decades. I hope more senior communities like the Silver Glenn model may be built by the city and we can afford to continue to stay in this city we love

--

I have lived on and off in Bellevue since attending Bellevue College. I'm not one to move often so I take good care when moving to a new place. Unfortunately, every time I've lived in Bellevue, I have to move every three years because landlords or apartment complexes raise rent cost almost every year by numbers that exceed 50% increase from original move in rent cost. Finding a home to buy is out of the question, even condos are priced above AMI.

--

I'm not sure I'll be able to buy a home in Bellevue in my lifetime

--

meritengineering.com is a local geo-civil engineering firm, which works with cities on many projects. They would love to be involved in the city's affordable housing projects and would like to donate some time too for the city since they are Bellevue citizens and would love to support the city's missions. Thanks for your team work! We are so proud of the city. Let's make it affordable to live for more people. Seattle/Bellevue makes a long name in the nation. Let's show the future and beautiful cities are livable, affordable. Thanks for being the leader!

--

Finding affordable housing in Bellevue has been a challenge for our family. My wife teaches in the Bellevue School District and while we value being part of this vibrant and diverse community, the high cost of living makes it increasingly difficult to stay close to where we work. We want to remain near the schools and neighborhoods she serves, but limited affordable housing options and rising rental costs create financial strain

--

I am a real estate agent. I am helping a family purchase a condo. They are a family of 2 adults and 3 kids, though based on their loan approval amount they can only buy a 2 bedroom condo. They need to stay in Bellevue because of the special education program one of their children is part of. I wish they would be able to get a three-bedroom home in our areas in their budget

--

As a retired single woman who has grown up and raised children in Bellevue since 1964, I love the safety and growth of Bellevue.

I live in a house in Eton(?) that was built in 1951. I am now surrounded by McMansions. Because of my connection to the community. I want to stay in my home for now. I would like to develop the missing middle housing on my own lot. I am looking for a way to fund cottage or duplex living. Then I would rent to teachers, caregivers, or others how have a hard time affording housing near where they work.

--

At present, it is not easy to find cheap housing, least of all in Bellevue, and it is very sad that families are having to go to live in other cities far away and with many problems, for example, Tacoma, Auburn, which also means higher gas expenses. Families fall into depression more, children and young people are afraid to socialize with other young people, and in other cities it is more difficult to find work, really. Finding cheap housing is not possible.

--

Today it is very difficult to find a place where you want to live for a long time, whether because of the price of rent, the apartment rules, the limited space of the apartments, the lack of amenities, the lack of security, or the lack of empathy on the part of the managers towards certain communities.



***Appendix B: Better Cities Film Festival Reflection Comments***

## ***Appendix C: Phase 2 Partner Survey – Assessing Actions***

### Appendix D: Phase 3 Partner Survey – Refining Actions

**What two goals do you believe to be most important to supporting housing affordability in Bellevue?**

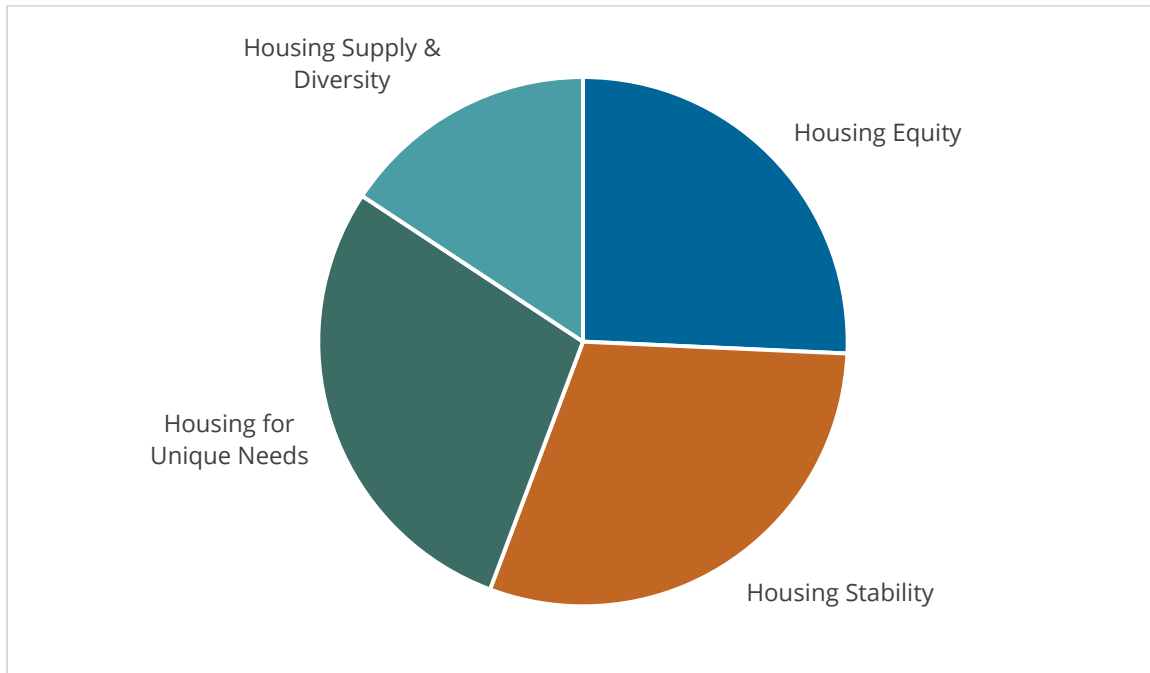


Figure 1: Most Important Goals, Org Partner Survey Nov 2025

**Why do you believe those two goals are most important?**

|                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| These are non-negotiables; people should be able to stay in place and housing equity is mandatory to be fair.                                                   |
| Equity                                                                                                                                                          |
| These two principles ensure everyone in Bellevue regardless of income or background has access to a range of affordable, inclusive, and stable housing options. |
| Inclusion of all sorts of and condition of those who are unhoused.                                                                                              |
| Because they have been ignored for far too long.                                                                                                                |
| To ensure people have access for affordable housing and prevent displacement from low- and middle-income families                                               |

|                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Because I do not own my own home                                                                                                                                                                                                                                                                                                                                                 |
| There is a demonstrated need for more housing of all types for residents of all family sizes and all incomes in the City of Bellevue. Start there.                                                                                                                                                                                                                               |
| Meeting our housing goals requires more supply in multiple price points to ensure housing is accessible for a diversity of income levels.                                                                                                                                                                                                                                        |
| Highest relevant impact                                                                                                                                                                                                                                                                                                                                                          |
| A thriving Bellevue comes from diversity including ethnic and socioeconomic, creating programs that can keep that diversity here and meet financial needs is a win for all                                                                                                                                                                                                       |
| Preservation of housing is a very efficient way of providing affordability now. Ensuring that people with higher AMIs have enough housing at their affordability levels also reduces downrenting which is a significant problem in our region.                                                                                                                                   |
| Increasing the supply and diversity of housing helps ensure more options and price points, making communities more inclusive and affordable.                                                                                                                                                                                                                                     |
| Members of our program have expressed feeling like they are being pushed out of Bellevue due to the lack of affordable housing opportunities. Members of our community have also lost housing that met unique needs in Bellevue due to the properties being sold. The housing that they transitioned into is not comparable to the previous housing that better met their needs. |
| supply, supply, supply. Build more supply and rents drop across all price levels.                                                                                                                                                                                                                                                                                                |
| Because they both address the most vulnerable tenants                                                                                                                                                                                                                                                                                                                            |
| addressing historic and ongoing harms                                                                                                                                                                                                                                                                                                                                            |
| These needs are critical for people who can't afford to buy in the Bellevue market.                                                                                                                                                                                                                                                                                              |
| Supply and variety are what will solve the housing affordability crisis in Bellevue. The term to be talking more about is housing attainability.                                                                                                                                                                                                                                 |

This was a tough choice. I believe 100% in #1 but I also know we need to allow individuals to stay housed, so they don't experience homelessness (prevention). I also believe we need housing at all levels so that our front-line workers, educators, hospitality workers, nurses, etc. can live in the community where they work.

I believe Housing Stability is essential because it helps ensure that existing residents, especially low- and moderate-income families can remain in their homes and communities as costs rise. Stable housing supports community continuity, mental well-being, and economic security. I also value Housing Supply and Diversity because there is no single solution that meets all needs. Bellevue needs a variety of housing options at different price points and for different life stages. Expanding and diversifying the housing makes the city more inclusive and livable for people of all backgrounds and incomes.

We want to foster a diverse equitable city for everyone to be able to live in and thrive. We need more housing and building at all levels will create more opportunity.

Bellevue has become less affordable/accessible for families from low to middle income and is essentially not only causing families to struggle and make hard financial choices for their families but is also making families leave and change and restart the lives of their children in unfamiliar areas.

Your race, religion and beliefs should not matter as to Fair Housing. People have different needs, that is equally important when it comes to housing. A one box fits all will not work.

First, I believe all of these are important, but housing equity is already protected through landlord-tenant laws; therefore, I prioritize stability and diversity in housing. Housing stability allows residents to focus on work, education, and contributing to the local economy instead of worrying about displacement. Additionally, diversity ensures that all community members have the opportunity to live where they work.

Equity - housing is housing and should be equally accessible and fair for people regardless of income, ability, or background. Unique needs - permanent supportive housing is a critical dimension of the housing continuum and one that is not possible to scale without public investment and support; adequate supply

|                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| of permanent supportive housing ensures people who can live independently but need supportive services to manage chronic complex needs have a permanent and stable home.                                                                                                                    |
| We need a higher supply of housing that make housing available for people of different backgrounds                                                                                                                                                                                          |
| Housing at all levels is important to minimize the pressure on housing for those at the lowest levels of income.                                                                                                                                                                            |
| Equity is a part of these goals. However, we need to keep people housed and create affordable options in the city in the short-mid-term while building out the supply over the long-term to solve the affordability crisis and escalating prices.                                           |
| Focusing on Housing Supply and Diversity will help address the other goals.                                                                                                                                                                                                                 |
| Because they both prioritize the most vulnerable people                                                                                                                                                                                                                                     |
| People should be able to live where they do and not be forced out by changes in affordability. Understanding systemic causes of housing inequity is necessary to establish, preserve, and promote housing equity. Note that the equity statement does not include people with disabilities. |

**What are the strengths and weaknesses of the Deeply Affordable prioritization approach?**

|                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Strength- housing for people who need it the most. Weakness- making sure the space is adequate for everyone.                                                                                                   |
| Gives specific percentages, hard to track over time.                                                                                                                                                           |
| Strengths include that you are meeting your target population where they are at. Weaknesses include that you only have a limited amount of funding and lower AMI units are more expensive to fund and operate. |
| 30 to 50% is best option.                                                                                                                                                                                      |

Having housing for these income levels is essential, otherwise many who work in Bellevue cannot afford to live here. You might even consider going to 30% AMI, to support those who don't have the ability to progress/increase their wages.

Very crucial

Strength: fills a profound need that has been unmet in the city for decades. Weakness: requires significant public funding which is competitive. You can't make up for 30 years of not building deeply affordable housing on any kind of accelerated timeline. Set reasonable goals leveraging the funds available, and enact a local housing levy to support more deeply affordable housing.

Strength: This stratum of housing needs dedicated services to support it. Nonprofit housing providers excel at this work. Purchasing existing housing stock is the most efficient approach here. Weakness: below 60 AMI ensuring that housing meets specific individual social service or medical needs is a real challenge. At those AMI's specific social health resources are required.

Strength: it meets the greatest need. Weakness: it is expensive and will take a long time to create more of these units, and these types of units need wraparound services. Do not make the mistakes that Seattle has.

I need more information. This seems to partially address the needs of the community. However, lower AMI is financially challenging, as deeply affordable units generate limited revenue and require substantial subsidy to pencil. There would need to be a substantial reduction in the percentage of units required, or this method will not be utilized.

A strength of this approach is that it would theoretically increase access to the population most in need. A weakness of this approach, however, is all of the time and expenses that go into building new housing. When resources are caught up in development, services may suffer. A better approach could be to make the existing housing in Bellevue more accessible to low-income households.

increases supply at lowest price points. funding sources are the key. needs to be publicly subsidized not pushed onto market rate projects.

this question is too open-ended to be considered an evaluation

Do not like this approach. No strengths. Just weaknesses. This is a "social" engineering approach to the issue. Focus should be placed more on overall supply which will ultimately help every price point in the market. Inclusive of deeply affordable.

Strengths: this approach is valuable as it directly addresses the greatest housing need helping the lowest-income households find stable, affordable homes. This may help reduce homelessness and create opportunities for those who are most impacted by housing costs. On the other hand, since this approach relies heavily on limited public resources and focuses only on housing costs, it may not be sustainable without coordinated efforts to address other high living expenses, such as utilities, groceries, and other essential services that also affect residents' overall affordability and stability. I have also seen that people facing language barriers or technical challenges often struggle to access and benefit from the resources available to them.

Building deeply affordable housing is complex, more expensive often, and takes more time. The strength is that we can create more housing for a growing sector in the community.

Strengths - Help most vulnerable, equity approach, reduces homelessness and housing security and hopefully allowing government and non-profits to help beyond basic needs to stability for families Weaknesses - While the impact is small to me, I know this does affect mixed-income housing as well as may need more \$ to ensure sustainability. I think the strengths overshadow the weaknesses in this case

This will be a different approach than mixing -50% AMI with market rate. The models will not work. Less than 70% AMI is a different financial model.

Strength - deeply affordable housing is the most difficult to produce and site, and market forces (strong or weak) will not deliver the deeply affordable housing supply needed; this is a unique responsibility of government and other public funders. Weakness - lack of popular support in Bellevue for siting and expanding deeply affordable housing, would require political leadership and commitment to support the needs of marginalized constituencies and endure likely opposition, fewer resources to other types of housing development.

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Focusing on deeply affordable housing directly aligns with the greatest need, 73% of the demand is from households under 50% AMI, and delivers the highest impact on stability, displacement prevention, and long-term community equity for families the market will never serve on its own. However, these units require more subsidy and take longer to produce, which may result in fewer total units overall, and this approach alone does not address the moderate-income workforce housing needs.</p> |
| <p>Meets the deepest need, however typically the greatest cost per unit required.</p>                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <p>Strength: this is the area of greatest need, which is no coincidence because housing around this income level needs the most intervention and support. It covers a diverse range of community needs from individuals to families, and those that need support and those that don't. Weaknesses are that this approach requires higher utilization of resources and there is an inherent tradeoff where we produce less overall units in exchange for reaching the deeper affordability.</p>                 |
| <p>The strength of this approach is that it most impactfully addresses affordability for people who are least served.</p>                                                                                                                                                                                                                                                                                                                                                                                      |
| <p>Weakness: housing market will not address this level of affordability; it needs to be a separate subsidy strategy</p>                                                                                                                                                                                                                                                                                                                                                                                       |
| <p>Strength: It focuses funds on housing historically marginalized people. Weakness: It is unlikely to be successful unless there is operating subsidy. My organization focuses on housing 30% AMI people with intellectual and developmental disabilities. Without subsidy we lose upwards of \$2,600 per unit annually.</p>                                                                                                                                                                                  |

**What are the strengths and weaknesses of the Resource Efficient prioritization approach?**

|                                                                                                                                                                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Strength- saving money who aren't affected by housing. Weakness- it'll not contribute to a complete neighborhood. It'll be at the expense of putting people in housing.</p> |
| <p>No cost to implement.</p>                                                                                                                                                   |

|                                                                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Strengths are that you are increasing your overall stock of affordable housing which helps those across all income levels as the more collective housing, the lower rents get all around. Weaknesses is that it may take longer for your lower income populations to benefit from this strategy. |
| Close collaboration at every level is imperative for best value with strong stewardship of each city.                                                                                                                                                                                            |
| Agreed. Costs have been out of control lately. We're in the process of remodeling and expanding a three BR one BA home to six BR two BA, and the cost is \$1.5M. This is with standard finishes for "affordable housing."                                                                        |
| Very important because of language access                                                                                                                                                                                                                                                        |
| Not sure why this Approach is listed here. If it takes few resources to implement, why hasn't it been done already?                                                                                                                                                                              |
| The strength is expediency in purchasing existing housing stock serving more residents. Weakness: does require tenant relocation assistance.                                                                                                                                                     |
| Strength: it is less expensive. Weakness: I feel like this approach doesn't have enough detail to know whether these work? IF this is something like rent subsidies then I think that's an excellent way of ensuring the "creation" of affordable units without actually having to build them.   |
| I need more information. I'm not quite understanding this approach, but if you are suggesting extensions to existing MFTE programs then this seems like a very quick and easy place to start.                                                                                                    |
| I would need more information about how this approach would be enacted to give an opinion.                                                                                                                                                                                                       |
| incentivize more housing overall. find ways to let the market build, then the existing housing supply will naturally become more affordable.                                                                                                                                                     |
| same as before                                                                                                                                                                                                                                                                                   |
| Better. Focusing on costs and reducing impacts to the investment is a much better approach than forcing it through "social" engineering approaches.                                                                                                                                              |

Strengths: more cost effective and more efficient. Weaknesses: may restrict innovation and long-term solutions.

This sounds good on the surface, but I suspect lots of these have been implemented. We need to avoid thinking we can make a dent in our housing crisis without investing significantly more money to address it.

Strengths - This approach is faster, scalable and has flexible as well it can also be low-cost in terms of finishings and final product Weaknesses = No innovation, superficial response only - Sadly the need is NOW, so faster is better though quality materials, products etc. should be used to ensure dignity of renters as well as durability/maintenance of property

I am not sure what you are targeting with this question.

Strengths - easiest to implement, least resistance, politically feasible. Weaknesses - doesn't address highest levels of need, is a passive strategy to addressing housing needs.

Strengths of a resource-efficient approach include stretching limited public dollars further, moving faster on implementation, and leveraging existing tools and policies that can scale impact without major new funding, allowing Bellevue to show meaningful progress sooner and support a broader range of units across income levels. The weaknesses are that these strategies often do not reach the lowest income households who have the greatest need, rely more heavily on market forces and partnerships to deliver the intended affordability outcomes, and may not be sufficient on their own to meaningfully move the needle on deeply affordable production or long-term affordability without additional targeted investment.

Lowest cost and leverages existing resources, but may not meet the deepest needs which may require intensive services

This is a good strategy that should necessarily be a part of any broader strategy, but resource efficiency alone will not solve the housing crisis when we have escalating hard and soft costs that cannot be easily changed by the City. In other words, there are fixed costs that will not be overcome with this strategy. The strength is that the city can do a whole lot of this and find ways to complement other efforts.

Weakness: it's not clear what this means or how it will move the needle, but the strength could be that it does not add additional cost to housing production (which should be the goal)

Strength: It will maximize number of units. Weakness: It won't create housing for 50% AMI.

### **What are the strengths and weaknesses of the High-Impact prioritization approach?**

Strength- capture the most levels of income variables. Weakness- this is not the reason for affordable housing. Building housing for the lowest income levels and allowing all income groups to live in well-built units would be more desirable. Tiered systems of housing do not prioritize housing for all.

Less affordable but quick turnaround

Similar to approach two, you are creating more housing which will benefit those across all income levels. This approach makes sense to me as long as you have resources built into the buildings and have subsidy to support those services.

Permitting and leveraging density, how FAR moves this deeper.

Agreed. Timeliness is essential, as are maximizing the number of units that come online. I don't see a downside, unless bringing them on fast and cheap results in a short life span for the units.

Strength: Maximizing housing deliveries does increase the overall supply, which Bellevue desperately needs. Weakness: It does not accelerate delivery of more deeply affordable housing which Bellevue needs more than any other type of housing.

Strength: Again, purchasing existing stock is an efficient and immediate strategy. Weakness: Requires tenant location and potential light renovation prior to occupancy.

|                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>strength: using 80% AMI strategies can include the market rate development sector. As we've seen in Wilburton it is the most efficient producer of units. Weakness: even with the quickness of the market, it still takes a long time to actually build units!!!</p>                                                                                                                   |
| <p>I need more information. This is a great goal and if you can reduce permitting timelines for multifamily housing, that would greatly expand the number of units in the MFTE pool. Projects of scale take at least 2 years to build. It takes at least 2 years to get design review approval and a permit in Bellevue. Whatever you can do to cut down time to delivery would help.</p> |
| <p>The main weakness of this approach is that it doesn't increase access for the people in the most need of affordable housing.</p>                                                                                                                                                                                                                                                       |
| <p>create a true incentive. off-set 80% units in market rate projects with real financial off-sets, e.g. MFTE</p>                                                                                                                                                                                                                                                                         |
| <p>quality over quantity</p>                                                                                                                                                                                                                                                                                                                                                              |
| <p>Do not like this approach. At the end of the day - builders need to be incentivized to build this type of housing. And I am not seeing any incentive here based on this approach.</p>                                                                                                                                                                                                  |
| <p>Strengths: visible progress in the short term. Weaknesses: as previously noted, it may not be as effective as intended</p>                                                                                                                                                                                                                                                             |
| <p>Building more housing faster will hopefully have a positive impact on all levels of housing. This should be a priority.</p>                                                                                                                                                                                                                                                            |
| <p>Strengths - Provide housing options for families with low to moderate incomes and avoids their displacement, Weaknesses - Doesn't solve for most vulnerable populations</p>                                                                                                                                                                                                            |
| <p>This is similar to question 1. Less than 80% AMI is tough to model. People won't deploy this strategy with market rate housing. Code requirements, cost, fees and implementation will take its toll on the underwriting.</p>                                                                                                                                                           |
| <p>Strengths - ostensibly faster housing production, opportunity to support/incentivize existing developers. Weaknesses - "as fast as possible" is</p>                                                                                                                                                                                                                                    |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| easier said than done (all external factors considered) and may lead to unmet goals and disappointment among constituents, doesn't address the highest level of need.                                                                                                                                                                                                                                                                                                      |
| This approach is strong because accelerating production at scale is essential to meaningfully address the regional housing shortage and improve affordability across the entire income spectrum. Increasing total supply quickly can help relieve pressure on rents, expand options, and allow Bellevue to keep up with projected growth. It also enables faster delivery of affordable units overall and demonstrates visible progress to the community in the near-term. |
| Positive for missing middle housing. May not meet the deepest needs of affordability and service                                                                                                                                                                                                                                                                                                                                                                           |
| Weakness is that this misses the deepest and most pervasive housing need in the community. If the programs target 80% AMI, you are using vast public attention and resources to just create housing affordable to an individual making ~\$85k. We can also use permitting reform and incentives to get to these units. We can walk and chew gum at the same time and not focus the entire AHS update on higher AMIs when the market can play a partial role here.          |
| Strength: additional supply at all affordability levels (including above 80% AMI) will help the overall housing ecosystem                                                                                                                                                                                                                                                                                                                                                  |
| Strength: It creates much needed housing which has been shown to reduce homelessness regardless of affordability. Weakness: It neglects affordable housing options for low and extremely low-income households.                                                                                                                                                                                                                                                            |

**What are the strengths and weaknesses of the Equity First prioritization approach?**

|                                                                                                                                                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Strength- anti displacement. Weakness- it will be at the cost of future use of the space and won't house everyone in the area who needs it- non innovative and not inclusive. Housing innovation is needed. |
| Needs that are now versus future needs                                                                                                                                                                      |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Strengths are that you are serving populations that have been historically underserved, which is very important. Weaknesses are that the City is limited in resources. By increasing overall number of units and ensuring community is engaged utilizing an equity-first lens, it feels a few of these strategies can be combined to increase housing units while leveraging City of Bellevue's funds and serving underserved populations with both housing and resident services. |
| Go for maximum with supportive services. Close review of sustainability.                                                                                                                                                                                                                                                                                                                                                                                                           |
| Yes. This approach can make up for the redlining that boosted white family wealth and held others down in the past. That wealth has grown and been passed on to younger white generations, and this could make up for some of that. More is needed, however. Perhaps connect to WA state's Black Home Initiative                                                                                                                                                                   |
| Listening and understanding needs                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Strengths: Allows Bellevue to focus efforts on providing deeply affordable housing. The lowest income earners in Bellevue are the people most impacted by Bellevue's zoning policies which have restricted housing growth in the city over time.                                                                                                                                                                                                                                   |
| Weakness: programs are difficult to tailor to meet those in the most need.<br>Strengths: geographic and economic qualifiers seem to work best here.                                                                                                                                                                                                                                                                                                                                |
| Strength: unclear, except social justice people will like it? weakness: have no idea how it will actually solve the problem.                                                                                                                                                                                                                                                                                                                                                       |
| I need more information. If the goal is volume of units at a lower AMI level, this approach does not seem like the fastest way to get there.                                                                                                                                                                                                                                                                                                                                       |
| The strength of this approach is that it would likely have the most significant impact on the people in the most need. A weakness of this approach would be coordinating the necessary components to make this approach effective.                                                                                                                                                                                                                                                 |
| increase housing supply of all types, rental, home ownership, etc. across the city and this will increase housing opportunities for all.                                                                                                                                                                                                                                                                                                                                           |
| what                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

Only weaknesses here. Again, this would be a "social" engineering approach. That is not the answer. The focus needs to be on supply AND zoning. If up zoning needs to occur or modifications to zoning in order to deliver to this segment of the market - then council/staff should look at that approach rather than inequities.

I like this approach because it supports the most impacted communities; however, it may reduce the supply of new affordable units in the short term. I suggest limiting resources to balance impact and resource allocation.

The challenge is that systems that have led to these inequities are complex and entrenched. It will take time to start to dismantle them. We need to focus here but need to find ways to build housing as well.

Strength - Intent to actually tackle policy inequities and level the playing field which is great but Weakness - long-term and we need housing units now and to do this concurrently

This is a grist approach. But will not be deployed by market rate developers.

Strengths - could be implemented as homelessness prevention, could be opportunity to address historic inequities and injustices in Bellevue (e.g. impacts of Japanese internment), opportunity to articulate Bellevue's vision of housing equity including diversity in type, income, and background. Weaknesses - could limit creation of new housing if not implemented with overall housing goals in mind, "those most impacted by housing issues" is vague and could be interpreted in such a way to prevent progress toward production goals (e.g. low density residential preservation).

This approach is powerful because it centers the communities most impacted by displacement, exclusion, and rising housing costs, strengthening community resilience and improving equitable access to opportunity. However, if these strategies are not paired with actual production funding and resources, they risk not delivering the scale of new affordable homes needed; equity commitments alone are not enough without meaningful investment that translates into units on the ground.

Has impact for future growth within the sector, but take a lot of time and effort and cost to achieve.

Equity should be a part of any strategy that the city pursues. Separating it doesn't make sense because, for example, there is disproportionate impacts baked into racial income demographic data. This means that going for lower affordability levels will naturally have some element of equity. Equity can, however, be more than the other efforts. It's also about HOW the city includes groups historically excluded from discussions and decision-making. Include groups early, evaluate RFPs with equity criteria (in addition to other criteria, of course), work with and pay CBOs, and center culturally responsive designs where possible. These are all strategies that live WITHIN the city's processes and practices that can be paired with other strategies to directly build affordable housing at every income level.

Weakness: "displacement" is often used to limit density, when a higher density can actually preserve existing stock because additional density allows more units to be produced on a smaller footprint

Strength: It demonstrates an understanding that housing inequality stems from intended systemic policies. This approach would prop up Bellevue as a moral agent working on behalf of its residents. Weakness: It creates fewer homes.

### **How can Bellevue address challenges or balance tradeoffs when prioritizing actions?**

Overall, building housing at a mass scale- the city should not build housing and ask for feedback from CBOs. Community groups need to help co create these spaces to help prioritize needs and balance the tradeoffs as required in context specific housing

Not sure except look at future layoffs

Housing production and ensuring it happens quickly and safely should be a key goal for the City of Bellevue. If we have more units created, we can house more people.

Trust the foundation set by the Technical Advisory Group and the work on Wilburton.

Update zoning and permitting to reduce costs and allow more mixed use. Ensure transit systems remain affordable and are near new developments.

|                                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Look at grassroots organizations who cannot afford to buy their own homes                                                                                                                                                                                                  |
| Find ways to generate income to subsidize construction costs and rental assistance for deeply affordable housing. At the same time, streamline entitlement processes to move more housing projects forward more efficiently.                                               |
| Bellevue should prioritize producing more housing of all types and measure results of its existing policies and programs. Don't be afraid to try and fail. Pursue multiple strategies simultaneously.                                                                      |
| You need multiple actions, not just one. Otherwise, your approach to AH will fail. You can do many things, I believe in Bellevue!                                                                                                                                          |
| I would recommend reducing impact fees (at a minimum for income restricted units), reducing permitting timelines or limiting ADR review cycles, relaxing affordable unit locations within a building, and offering different AMI levels and percentages that make sense.   |
| I believe that working closely with organizations that know a lot of the stakeholders in making housing more affordable in Bellevue would be able to inform the tradeoffs that may need to be made.                                                                        |
| Create true incentives that make it MORE likely that housing is built. Many "incentives" do not work or are counterintuitive. Real incentives are quantifiable and can be easily reflected in the economics of a project.                                                  |
| use an equity matrix                                                                                                                                                                                                                                                       |
| Bellevue needs to create a culture and environment that overall stimulates supply. No matter what the proposed housing may be - it has to be better than taking 5 yrs to deliver units based on permitting timelines and the amount of permits needed. This HAS to change. |
| Bellevue can address challenges and balance tradeoffs by engaging with communities to understand their most significant issues and making decisions based on their input.                                                                                                  |

You are doing a great job of listening, gathering feedback, and next you need to be courageous and make sure to boldly invest in strategies that will move the needle on this crisis.

Include the voices of the most vulnerable and actually respond to their needs or provide feedback when you can't

Be mindful one shoe does not fit all.

Establish clear values and goals - how many units, what types, and why that's important for a thriving and equitable community. Keep focus on long term, acknowledging growing pains with new development is normal and subside over time, considering how the Bellevue City Council in 50 years would think of the city's actions and if they were courageous or expedient.

Bellevue can balance these tradeoffs by pursuing a blended strategy; accelerating production where possible, while also securing new and predictable sources of funding, like a future housing levy, to ensure the City can invest in deeply affordable homes at the scale needed.

Providing some solutions at all levels of affordability is better than providing only solutions at certain levels.

If the city of Bellevue is truly interested in meeting its 5,700 affordable housing goal or its Countywide Planning Policies residential housing targets at all income levels, it will need to consider bold solutions outside what it has typically considered. This may take a lot of community conversation, but tough public challenges require tough responses from cities. The city can also minimize tradeoffs by removing permitting and review barriers from ALL projects, not just affordable projects. The city can use its stated values to be welcoming and innovative to expand opportunities to those most in need.

Whatever policies are adopted write them in such a way that allow for exceptions when they would achieve intended outcomes. For example, most public funders want to maximize the number of housing units produced. Ergo, funding applications and implementation policies are biased toward large multifamily tax credit projects. Those policies present challenges for developers of scattered site housing which is a real housing need for people with intellectual and developmental disabilities. The Department of Commerce has done a good job

with their housing handbook they built in the ability for developers to petition the project manager for exceptions when they make sense. Continue to include stakeholders including industry practitioners, those with lived experience, and those who serve them.

**Which strategies should be prioritized immediately, and why?**

AH4- current land use, zoning and permit regulations obstruct or hinder the development of affordable housing. There need to be updates to the code to incentivize and prioritize affordable housing. There need to be more units to house people at the lowest income levels and give everyone the ability to live in well designed, innovative housing typologies

Take into account cost of living

All of these strategies are well thought through and viable. Community engagement and education should be done soon and that is something that is able to be done in the short term. It may be easiest to implement the policies relating to zoning and code changes (AH.4 and AH.8, UN.1, UN.2, SD.1, SD.3 etc.) most quickly as these are policy changes. Exploring alternative revenue sources will also help plug affordable housing gaps for developers, as well as leveraging the City's land to reduce land basis on projects. Workforce engagement and training is also a key goal here but there is also the concern that this might be too much for one City to take on. These are lofty (but awesome) goals!

C1 best path and identified by the TAG. Non functioning faith communities' property.

Fund nonprofits to purchase existing stock because it is the most efficient and immediate path.

FYI this is a really bad way to do this because I have to toggle back and forth. The one that should be prioritized is the vouchers one. It is the best one to "create" low-income AH without having to build.

AH.4 & AH.8 - the quicker we can get units on the market, the faster we can help solve this critical issue. PLEASE NOTE: All multifamily housing in Bellevue is affordable housing. With a median home price approaching \$1.9M, translates to an \$11,165/month mortgage payment. This is completely unattainable for a huge portion of the population. Inventory is sparse on the Eastside, so most people who move here HAVE to rent. Even market rate housing is affordable housing. AH.10 - extending MFTE helps ensure existing residents in the program aren't displaced from their homes. UN.2 - Would support a reduced number of MFTE units for an increased percentage of 2-bedroom units provided in the program.

AH.6 because increasing affordable housing access also needs the buy-in of organizations that can help support people in maintaining their housing.

increase supply. expand real incentives. expand 80% MFTE and supercharger options.

seriously

I recommend AH 3 and 10 because they can be implemented immediately and are likely to deliver impactful results.

Affordable Housing - the greatest need, affordable for all levels of income, abilities etc.

#3. Using 80% AMI. Berk undervalued the true benefit of the MFTE Program

AH.8, AH.11, HS.3 - AH.8 & AH.11 are within the city's current control and are intended to maximize the city's existing resources to boost production, and HS.3 represents investments in preventing homelessness before it happens.

Housing Supply & Diversity strategies should be prioritized immediately because increasing the overall supply of homes is the fastest way to begin relieving pressure on rents and creating more options across income levels. As Bellevue continues to grow, moving quickly on production-oriented strategies will help ensure we keep pace with demand, support affordability in the near-term, and create a foundation that enables deeper affordability and equity-focused investments to succeed over time.

SD.3 missing middle: to expand opportunities. AHS.1 Increase revenue: to meet the funding challenges of all housing

Affordable Housing Requirement in HOMA and BelRed - the city can't go back and implement this strategy later if it gets further behind in its affordable housing goals (legally speaking). This also includes affordable housing in mixed-income communities which doesn't concentrate modest-wage housing in certain areas--that's unfair and inequitable. The City should also consider new revenue tools to increase funding for both ARCH and operations of its new Office of Housing. The city can continue looking at code-based policies and permitting/efficiency-based solutions, but these have a limit. Ultimately, more funding is needed.

AH.4 Create a permissible land use code for affordable housing; AHS.2 Calibrate affordable housing incentives and requirements.

Are there any strategies you think would be difficult to implement or might face significant challenges?

The challenges will appear when affordable housing is built but does not take into account the needs of the people. Co creating these spaces with residents' needs will need to be a priority. People want to live in place, have dignity in housing, live close to transit and work opportunities. Creating such housing will be challenging- but co creating these spaces will give the city a better needs assessment and details before actual plans are put in place.

No, but thank you!

AH.9 may be better implemented by a third-party with Bellevue offering subsidy support for trainings. Some policies about increased revenue or Bellevue acquiring land for affordable housing will be more difficult from a legislative perspective.

Rental registration and inspection programs create costs and are inefficient. Problem buildings should be addressed directly through investigation.

You should absolutely not do the rental inspection department. This has only created more bureaucracy in Seattle. Why on earth would you implement that strategy????? All it does is make housing more expensive for people.

We already have strong renter protections in Washington. If the goal is to get more affordable housing, we should focus on implementing strategies to increase supply rather than adding more regulation to existing supply (which does nothing to grow the number of housing units).

HS.2 would be incredibly important to implement, but there would be challenges. There is currently no voucher access at all in King County.

80% or lower units required in market projects will lower overall supply. Some projects may get built, but it will prevent many others from being feasible.

omg

AH 7, if its implementation requires a tax increase.

All of them - finances are tight and zoning rights are restrictive and incentives are low

AH.4 is a long, contentious process that may delay or incumber new production more than it eventually boosts it. AH.10 - affordable housing is already subject to oversight and other performance requirements by existing funders, implementing additional oversight could be redundant and requires additional resources from both providers and the city.

Yes. strategies tied to Housing Stability are likely to face the greatest challenges, particularly because they require sustained and reliable funding streams to be effective. Without new dedicated resources, it will be difficult to scale eviction prevention, rental assistance, and community stabilization strategies at the level needed. These approaches deliver critical outcomes, but they are especially vulnerable to budget limitations, unpredictable funding cycles, and competing priorities, which may make implementation and long-term durability more difficult.

AH.7 local revenue is always a challenge in tight times. AH.9 increase capacity also increases costs for housing

new revenue would face significant hurdles, but I'd argue it's worth it. Look at the success of Seattle's housing levy, which supports tens of thousands of families. I'd also say that equity is easy to support at a high level, but it's unpopular at the

implementation level when status quo power and entitlement cause political resistance (ex: going further than HB 1110 on middle housing was quite difficult, despite the resounding feedback from the private and nonprofit housing community that the state baseline was insufficient in most ways if the city wanted to see actual development)

Do you see any important strategies missing from the list?

Anti displacement.

Ensure regular reporting on housing goals and results of policy and programs. Consider a housing levy as a way leverage public dollars in supporting this priority.

disincentive profiteering by taxing vacant homes and undeveloped buildable lots

I don't see any mention of utilizing market rate developers to assist in providing housing at all levels. Any AH strategy must address ALL levels of housing otherwise it won't work. This is an ecosystem.

There is nothing related to the actual barriers to producing more housing - higher construction costs in Bellevue compared to Seattle, long permit timelines (Seattle recently waived design review in some areas), high impact fees, etc. If we can reduce costs, we can get more projects financed. We source institutional capital, which means our projects are competing with financing for projects in markets all over the country, some with 6 month permit timelines. Bellevue is a great place to live and work; there are ways to improve the entitlement process to expedite and incentivize housing.

analysis of removing all reasonable barriers to housing development, e.g. permitting, zoning requirements, energy code, fire code, etc. anything that adds time or cost reduces supply. remove all barriers, ramp up unrestricted housing production, and allow existing housing stock to fall in rent level.

One strategy that seems to be missing is fostering partnerships with other cities and counties to address affordable housing. Collaborating regionally can help share resources, coordinate policies, and create a larger impact in increasing affordable housing options across the area.

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I believe the value of the MFTE Program is undervalued in the study.                                                                                                                                                                                                                                                                                                                                                                                            |
| Articulating the values and vision of Bellevue's affordable housing strategy, particularly around the community importance of deeply affordable housing and housing services for marginalized groups                                                                                                                                                                                                                                                            |
| One important strategy that could be strengthened or added is establishing a dedicated local funding source for affordable housing production and preservation. Without predictable, ongoing revenue; such as a housing levy or similar tool. Bellevue may not be able to resource these strategies at the scale needed. Reliable funding is foundational to ensuring that the goals across all five areas can actually be implemented and sustained over time. |

Do you have any concerns, questions, or feedback on the proposed strategies?

|                                                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| It's important to create affordable housing without disincentivizing investment in market rate housing. The more diffuse the source of revenue for affordable housing or cost burden the better.                                                                                                                                                                                   |
| Seems apparent whomever wrote the survey and the policies does not account for the open market to address housing needs. No discussion of simplifying Bellevue state-worst entitlement and permit process. Fixing Bellevue's expensive code interpretations, etc. The takings associated with market financed development that continually drive the cost of producing housing up. |
| I am extremely concerned about the rental registration policy. This is a terrible idea.                                                                                                                                                                                                                                                                                            |
| See my note about addressing the entitlement procedures. Additionally, I am concerned the City will get bogged down in certain strategies that don't prioritize supply, which is the stated goal. A rental registration office is going to bog down the system and make things more complicated than they need to be.                                                              |
| Narrowing down the strategies to prioritize resources going into the most effective paths forward will be more likely to deliver results sooner.                                                                                                                                                                                                                                   |
| concerned about any policies that rely on less than 80% units in market rate projects. Very hard to find a true "incentive" for less than 80%.                                                                                                                                                                                                                                     |

My concern is that efforts to improve affordable housing should avoid raising living costs for existing residents and ensure safe living conditions.

Many strategies are too broad to meaningfully comment on - while they may represent a good general disposition, it's unclear if the blue sky strategy will translate to action. Strategies should be specific, actionable, accountable, and understandable to a casual, low-information audience (e.g. someone who just moved to Bellevue and knows little about housing policy/jargon or the state of housing affordability in Bellevue).

Yes. I would recommend explicitly including homeownership within the Housing Supply & Diversity section. Homeownership is a critical pathway for long-term stability, wealth building, and closing racial equity gaps. I also suggest establishing clear production targets for ownership units so the City can measure progress, hold itself accountable, and ensure the strategies translate into actual units delivered over time.

All options should be reviewed. There are no singular solutions to a complex problem.

Do you have any other thoughts to share regarding the Affordable Housing Strategy (its goals, priority alternative scenarios, strategies, or otherwise)?

|                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| It would be great to evaluate these strategies against other City's affordable housing strategies to compare what has and has not been successful. It is always great to look at numbers and data.                                                                                                                                                                                            |
| Read carefully the transmittal letter of the TAB to the City Council.                                                                                                                                                                                                                                                                                                                         |
| Affordability mandates should be avoided to encourage production of all housing types.                                                                                                                                                                                                                                                                                                        |
| The prompts in this survey are a bit difficult to respond to without more information.                                                                                                                                                                                                                                                                                                        |
| build, build, build!!!                                                                                                                                                                                                                                                                                                                                                                        |
| Thank you to staff and partners for the work and thoughtfulness in updating this strategy and engaging the community throughout this process. This is complex work, and the continued collaboration, transparency, and engagement with stakeholders will be essential to make sure Bellevue can successfully implement these strategies and deliver the housing outcomes our community needs. |
| Please continue to involve HDC and our Eastside Affordable Housing Coalition members. We care deeply about being a good partner to the City of Bellevue and helping to find a realistic, but meaningful, policy balance. Thank you for your work on this important topic, especially as the proposals become more concrete.                                                                   |

### ***Appendix E: Information Session Feedback***

#### **What stands out to you in terms of community needs?**

It appears there is a focus on locating properties on transit-oriented areas. That helps lower income renters more easily access jobs and community services. Still, there are areas, not immediately adjacent transportation (public) that could be allocated towards affordable housing as well. See South of Surry Downs adjacent to office complexes, which are close enough, but not utilized effectively to address our city's shortfall of affordable housing units.

--

One of the things that stood out to me was how many different income levels are affected by affordable housing issues in Bellevue. I work with extremely low-income

individuals so seeing the impact on the other end of the spectrum was very informative.

--

Bellevue is not totally unique but has more high paying jobs than available housing and is a desirable place to live. Market forces have driven housing prices much higher than incomes and prevent many people with average or lower incomes from being able to live here. The City of Bellevue is considering intervening to increase housing intervening to increase housing density and limit is pricing and availability for those with below median incomes.

--

Responsible development should income incentives for community such as workforce local hire/ workforce development. Prevailing wages paid to the workers so they can build/work/live in the community maybe even at one of these affordable units. Responsibly built, making sure the incentives offered to developers return the value to the taxpayer, local economy and workers.

--

The need for voucher programs and similar ones that keep people house. Need to strengthen stability by holding landlords accountable.

--

Variety that matches household type, cultural, accessibility, age, and other needs. Housing costs that don't overburden residents. A way for people to live in Bellevue that also work in Bellevue to help with it being easier to get to work (lower commutes (transit costs)). Middle and large multifamily housing. Locality to public transit. Locality to parks, stores, and resources. More in downtown where a lot of our jobs are.

--

The complete and total lack of housing for those below median income.

--

Bellevue has 30% seniors. The affordable housing has very little units for the seniors. I hope to see more communities for seniors and affordable housing.

--

While there are many affordable housing units spread out throughout King County, the number of units is still very small compared to the need. Many areas especially the single home zoning areas have very little to none affordable housing opportunities. While the AMI is quite high in Bellevue, there are many people below the AMI line which can't afford homes because developers are only building or units for people with deep pockets and million plus budgets.

--

The cost burden on Bellevue residents - how can people find stable housing.

--

The locations are very good, close-by to the shopping areas and transportation. Hopefully we could have them ready soon since so many young people got laid off from jobs. Can't afford the high rents, would need help. Thanks for the city's projects!

--

The need for better communication and accessibility of housing information for residents across all income levels and life stages. Many residents, especially service members and their families face frequent relocations, income adjustments, and transitional housing challenges. That information about affordable housing programs, eligibility, and support services is easily accessible and updates regularly can help these families remain stable and connected to the Bellevue community.

--

Many of the lower-paid employees in Bellevue can't afford to live here, which contributes to the big traffic problem! Helping people cut down their commutes increases quality of life and reduces environmental impacts while also benefiting the local economy.

--

We need funding for these programs now. We must start immediately to fund and worry about making it available to more people as we go. I really like the idea of the condo/coop at u-lex. I believe the information and data collected are great. In my opinion you should begin with services workers earning \$30-60k a year.

--

Everything is important and [Crossed out] gives me great pleasure today to participate here, since it is important to continue working on housing for everyone,

but I keep thinking: how will they achieve the goal of no longer increasing the rent, and [Crossed out] that wages rise to the same level, as do utilities, gasoline, and food? For now, I am very skeptical about how—and how soon—you will get this balanced. Hopefully, rents will be regulated soon, and single young people and single adults will also be included in this.

--

The high percentage of low-income families, where even if families have two or even three jobs, they lose time that cannot be regained (I mean that they either work to pay the rent and survive, sacrificing time with their children and loved ones, because if you don't work to pay the rent, where will you live? You either work or spend time with your loved ones). The lack of support for single student individuals, regardless of age.

### Which of the five goals do you hope Bellevue focuses on most over the next seven years? (1 is most important)

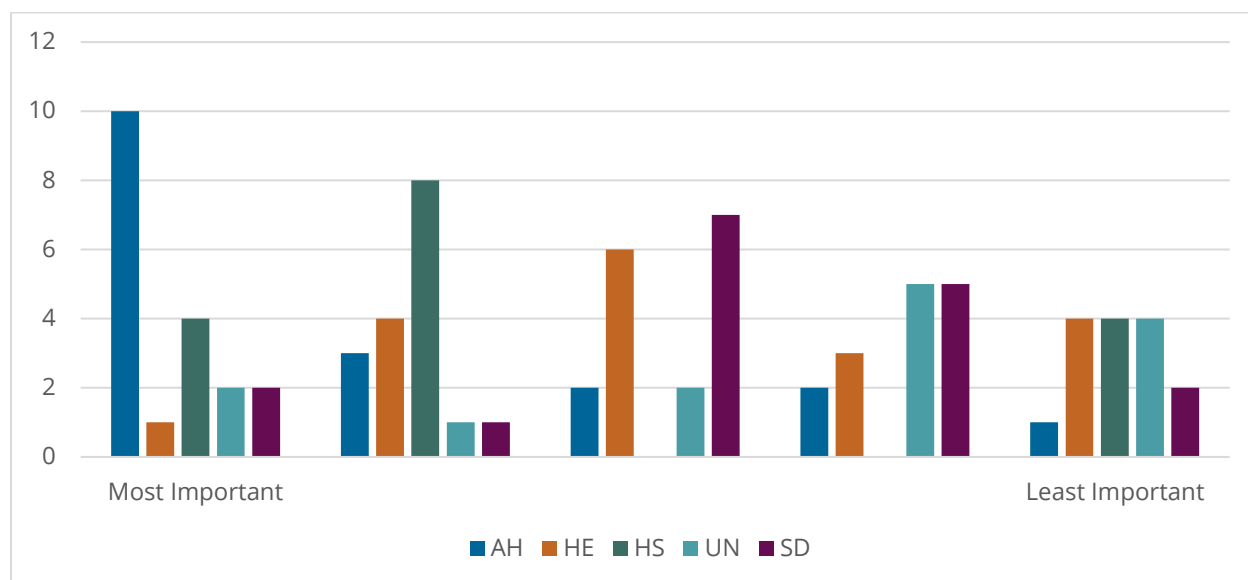


Figure 2: Most Important Goal, Open House Responses Nov 2025

### Why do you hope Bellevue focuses on that goal?

The need is great for all income levels 30% - 120% and persons from all communities. Do not just focus on homelessness. All levels need attention.

--

In my experience, housing stability needs to be the primary focus in order to help keep the most Bellevue resident. With the HCV waitlist closed, the most vulnerable Bellevue residents are facing the greatest hardship.

--

Housing supply being created injects money into the local economy and sustains other businesses. Broad sweeping development - specific needs seems to address all issues why prioritizing larger group needs first

--

Housing stability is extremely important. I moved to Bellevue on a Section 8 voucher and became unemployed about 3 years later. Its been very difficult to secure rent assistance as I navigate the stages of my job search

--

Aging community and low availability for people who need additional accommodations

--

If we have adopted more universal design, we can help to meet more unique needs without putting this as a priority

--

AH: not enough units are pushing people out of the city due to high rent prices and fast increases

Housing equity: offer more opportunities like ARCH housing and rental options that help lower income individuals buy homes

HS: landlords feel the market is under their control so they test rent and house prices as many units get offered over asking price or multiple offers.

UN: Older people often retire away from Bellevue due to the high cost of living an expensive cost to own a home.

SD: Provide different housing opportunities like HOMA for young professionals and single low income individuals

--

0-30% for affordable housing

--

Housing for unique needs is important but I think the others are necessary , especially affordable housing and housing stability before we get there. Unique needs are part of "diversity"

Housing on the whole has become unaffordable for so many! On Equity - I heard African immigrants tell how much they are being overcharged, not fair to treat immigrants differently!

--

Should connect with local construction experts and they make like to donate some time and expertise

--

Bellevue's housing future should make space for those who serve the nation and community. Including service members family in affordable housing discussions ensures policies are comprehensive, equitable and sustainable

--

AH: we have a lot of commuter and hidden homeless; HS: keeping people housed is cheaper and better for them then ending up on the street; SD: retirees, young families, and single people all have very different needs

**Do you have any concerns, questions or feedback on the proposed strategies?**

Foundational - Dollars truly need to be released to encourage local affordable housing developer, those that know the business of predevelopment, construction, management, and sustainability from living this business every day for decades. These operators know all of the idiosyncrasies of affordable housing from every aspect and can be most helpful. Outside conglomerates that don't have a true local interest are more focused on development fees and annual distributions, in my opinion

--

I think the majority of the proposed strategies would have an impact on the housing crisis in the greater Seattle area. My greatest concern is that some of these strategies aim to assist sub populations that still have more resources than others. I believe strategies that benefit individuals below 50% AMI should be prioritized

--

It can be difficult to predict their impact, but shifts in technology employment due to AI and other issues have led to many layoff of well paid employees of major companies in our area in the last few years. This could reduce prices and demand if the trend continues.

--

In my experience, a lot of the contractors that build affordable housing are interested in making the most money possible even if that means exploiting people that actually build the project --> substandard wages, no breaks, no obeying overtime laws, and sick leave laws. Focusing more on production than safety, etc. Please ensure those projects have labor standards, apprentice utilization requirements, and priority hire zip code requirements. The people building these projects should be treated with dignity and should be able to afford to live in the community they build. Thank you!

--

There needs to be focus on keeping people low income or in transition housed. As well as support to those living in vehicles as they want more housing in our city

--

Housing for unique need - make sure resources like grocery and other shops are near by for seniors or people with disabilities

--

I appreciate the effort in engagement. I'm delighted to see the alternative ownership idea is being entertained. I hope the city builds more affordable and useable communities for seniors, large enough so that the seniors may be "aging in(the) place" and has some room for caregiver and life changes/mobility changes. I hope to see more efforts in promoting the universal design to accommodate more people with different needs. The 80% AMI is probably not applicable to me, but the high utility bills especially the storm water, water hurts seniors.

--

Interested to see what kind of incentives can be offered to developers in order to accept more low housing units as Bellevue increases housing density to include residents from all financial backgrounds. Also work done with more community facilitators to make sure these low housing opportunities are going to the right people/families rather than people "who are in the know."

--

Investment in the 0-30% AMI level

--

Thank you for checking with the people in affordable (subsidized) housing for their input. They know more of the nitty gritty of the system and the housing than

others. Providers have a bias and want to persuade us to fund them. You need to hear from the users!

--

a key concern is ensuring that the proposed strategies include flexible criteria for those whose income levels or housing stability fluctuate due to military service or deployments. Service members sometimes fall just above traditional AMI thresholds, disqualifying them from certain assistance despite facing housing instability. Bellevue should consider creating "transitional affordability tiers" that support moderate income earners particularly those serving in essential and public safety roles. Additionally, partnerships with federal and state veteran housing programs could strengthen the city's capacity to meet its housing goals efficiently

--

The language that was used was not understandable to me, [Crossed out: especially] it is very technical, since I do not know how to share it with others in my own words.

--

Use more digestible language, not so technical, to better understand the message.

### **Any other questions or feedback?**

Office of Housing should consult with organizations, community, labor, etc. to have a more comprehensive approach/discussion to the development being built with public monies, grants, and exemptions

--

Snacks were great, thank you very much! It's always a treat seeing Mr. Zimmerman - JK!

--

While my pretax income was only \$25k last year, the building chooses which tier my apartment is, so my rent is much higher than the rate my income qualifies for.

--

I don't feel like the City of Bellevue cares much about what's going on in these buildings.

--

It is great to see the progress and next steps. Bellevue is so unique I wonder if there is a need for it to establish its own Housing Authority.

--

This AHS is a lot of work and includes a lot of moving parts and out of the box forward thinking. I appreciate the work so the city of Bellevue and their officials are doing to provide affordable and equitable housing in this beautiful city

--

Thank you!

--

We wish city can support local biz and engineering firms. We pay taxes for city. Vote for city leaders. Please think of ways to connect more with local building/construction businesses. Thanks!

## Appendix F: Public Survey

### What do you hope Bellevue focuses on most over the next seven years?

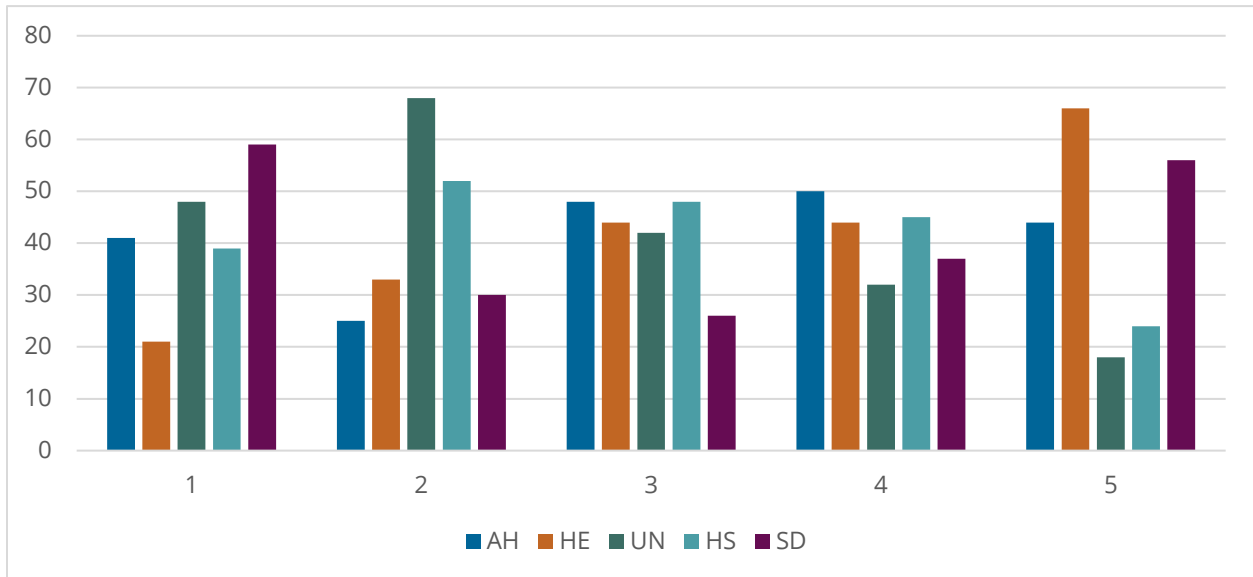


Figure 3: Top Focus Area, Public Survey Responses Dec. 2025

### Is there anything else you think we should focus on when it comes to housing in Bellevue?

Hi I'm now homeless after 10 years in my apartment. I left believing I had another place lined up. But after I put my deposit down, had my section 8 paperwork I was denied because of my credit report. A year and half ago I broke my back and finances was tied to a strict line. I also have SSDI from other medical problems a few years back. I worked for 35 years, solid before that as a Bartender in some of our nicer houses. Anyway, I got a hold of ARCH and Housing Connector only to find the 2 places that are available to me are not suitable for me. Have you seen these places. I'm trying so hard to find a nice place for me to live. Thanksgiving is coming up and my kids (adults now) are asking about what we should do. I always make dinner at my place. They have their own lives and sometimes I can stay with them in their respective homes but they are short on space as well. My question is, if I have the funds for a decent place why can't I get an apartment that's suitable. My credit cards haven't been paid but my rent has never been late nor has my power or any living condition bill. Only credit cards because as soon as I recover I'll work on those but till then I'm homeless. Oh yeah, right when I had to move out the transmission in my car went out in the car I'm still making car payments on.

Yes -- NOT EVERYONE WHO WANTS TO LIVE IN BELLEVUE IS ABLE TO LIVE IN BELLEVUE!!!! Stop with the fallacy of "everyone at any income level should be able to afford to live in Bellevue." This is NOT POSSIBLE. I am retired. I have not yet applied for social security, although I will be 68 mid-November. My income each month comes from selling assets in my portfolio. I chose money over passion for my career, I worked hard, and I saved a lot. I bought my house in Eastgate almost 32 years ago. Could I have afforded to purchase in Somerset and have a fabulous view? NO!!! At that time, I'm sure that Eastgate was a relatively affordable neighborhood in Bellevue. Could I buy my house today? NO!! Could I buy anything in Bellevue today? NO! I have NEVER thought that I should be able to live anywhere I wanted to. That's a ridiculous way to think. Face it, Bellevue has become bougie. I think Bellevue should work to keep its current residents who want to continue living in their homes, to not be forced to move because they cannot afford e.g. the crazy expensive property taxes, or home insurance, or rising utility costs (PSE and CoB).

Maintaining the character of existing Bellevue neighborhoods

Middle income housing for older adults who are no longer working and are on fixed incomes. Helping older adults who want to downsize and free up housing that would be available for families with children to find suitable housing while still staying in Bellevue.

Sufficient outreach so that possible tenants will be able to find this housing. Fucus outreach on financially vulnerable or homeless community members

Low-income housing, or housing assistance for low-income people would be my highest goal. As a part time retail worker, I don't think there's a single place in Bellevue that I could afford to live on my own, even if I spent my entire paycheck on it. As it is now, independent living is completely unattainable for me.

The goal should be to increase affordability for people who want to buy houses, not just rent. Buying a house is what allows people to change their perspectives and build wealth. All I see is an increase of expensive buildings that are only for rental. This increases the wealth of owners (I'm one of them) but does nothing for the people who want an opportunity to buy a home.

Maintain character of existing single-family neighborhoods. Implement design controls and oversight, especially where higher density is proposed.

When expanding affordable housing, ensure that there is infrastructure to support more density in the neighborhoods being impacted.

Show virtually how this type of housing can be obtained by demonstrating the steps to follow from start to end.

I'm concerned that policies targeting specific genders or races may inadvertently create reverse discrimination against groups not included in those protections. For instance, what happens when a lower-income individual from an excluded group is passed over in favor of a higher-income person from a protected category? This could undermine the program's credibility and foster resentment within communities that feel overlooked.

We need more housing for all kinds of families creating mixed neighborhoods. We should avoid creating neighborhoods for just one kind of economic class. Avoid situations where the wealthy live in neighborhood A, while the working classes live in neighborhood B with segregated schools. I would like to see neighborhoods created with more density and more walkability and homes of all value types. Density would also make public transit more feasible. Transit is hard to plan and afford in an area that is too sparsely populated or unwalkable. However, people will always need cars, as transit may get you to work but not necessarily to your store or your pediatrician. So, even though it's expensive, parking needs to be part of, and required together with, denser housing. Affordable housing might need to be subsidized until such time that we have made up the backlog of housing units for the population. Market rates are always too high when there is scarcity.

Reduce or remove regulations that prevent building housing and lower cost housing.

Senior housing may be an area to get emphasized. Noticing Bellevue has growing number of young families, and house prices soar. I have met seniors who consider selling their properties but also want to continue living in the familiar area. Also, I see grandparents wish to live close to their children but hard to afford housing in Bellevue.

Include more apartments with 3 bedrooms. Most apartments are studio, 1 or 2 bedrooms. 3 Bedrooms are more family friendly and can accommodate extended

generation families as well as people who share apartments such as young adults, part time workers and college students.

A higher percent of low income brings crime, the apartments, Polaris, and lower income areas of Bellevue are a drain on Bellevue resources and BPD. Bellevue has become a smaller version of Seattle. Policies have ignored what's important to our city.

Remove government hurdles to maintaining and developing housing. Including taxes, building restrictions, tenant "protection" policies and lengthy government plan reviews

Helping older adults stay in their homes, by allowing them to Age-in-Place. Older adults, through their work, paying taxes, raising children, volunteer positions, etc., have helped mold Bellevue into a City people want to live in. However, it seems the City doesn't care about older adults and just wants them to give up their SFH. There is no allegiance, appreciation, or recognition that older adults built Bellevue!!!!!!!!!!!!

Identifying barriers that inhibit the development of affordable housing (e.g. land use policies, burdensome permitting process, requirements that drive up the cost of construction, etc.)

No

Limited affordable housing should first go to American citizens, then to permanent residents and then to temporary legal immigrants. None should go to people with criminal records and illegal immigrants.

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Bellevue is the best city in great Seattle area. We don't want to see big changes which may deteriorate its image.

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1) I strongly support incentivizing home ownership at a variety of income levels, as this encourages people to feel invested in their communities.

2) While I support the idea of people living near their work, it is also important to realize there are many other factors at play. Jobs change, couples make decisions based on both jobs, some people are happy commute 45+ minutes for that bigger but more affordable 'trophy house', etc.

Don't spread homeless population into neighborhoods.

Rather than spending money building affordable housing, a more fruitful approach would be for the city of Bellevue to get out of the way by liberalizing zoning. Affordable housing is solving a problem caused by Bellevue's restrictive zoning and the last election demonstrated that voters want better property rights.

How about safety of the neighborhood?

My hope is that you take care of the Seniors and veterans and low-income families with children who are already living here to get the help they need.

Secondly, take care of Bellevue residents, and their concerns.

I don't agree with adding additional homeless people with drug addictions and serious mental health problems here. They have different needs with comprehensive services and will need extensive, expensive support. They are frequently those with serious, mental health problems and higher risk for violent behaviors and committing crimes.

I disagree with the social engineering of surveys, using the 2044 Strategy Team, Complete Streets, Eastside for All, Futurewise, King County Housing Consortium, the PLUSH Committee, FUSE WA, Eastside Progress Alliance, Eastside Urbanism--affordable housing organizations and Progressive groups to push their agenda over Bellevue residents.

Make parking for personal cars a necessary part of any housing development. Even near buses and transit stations. Cars are an economic necessity for the majority of people living in Bellevue. Stop destroying single family zones with multifamily homes. Concentration of new homes should get into growth areas of Bellevue. Stop the creation of housing in single family zones.

Follow the work of the TAG and the Affordable Housing chapter of the Wilburton CAC.

Making sure you respect the existing residents' needs while integrating more affordable housing options.

The new efforts with Plymouth Crossing and Porchlight have resulted in more crime and a lowered standard of living for neighboring communities.

Please do NOT continue down this slope!

Make it affordable!

Dear Councilmembers,

We commend the City of Bellevue for its leadership in addressing housing affordability and equity. As you advance efforts to build and preserve 5,700 affordable housing units over the next decade, we urge the Council to pair these investments with strong workforce standards that benefit both residents and the local economy.

#### Why Apprenticeship Utilization Matters

Pathways to Family-Wage Careers: Requiring apprenticeship participation ensures that construction projects create opportunities for Bellevue residents to enter skilled trades and earn sustainable wages.

Workforce Development: Apprenticeships build a pipeline of qualified workers, supporting long-term housing goals and reducing future labor shortages.

Equity in Employment: Structured apprenticeship programs promote diversity and inclusion, opening doors for women, veterans, and underrepresented communities.

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Prevailing Wage Requirements: Guarantee fair compensation for workers, preventing wage suppression and ensuring high-quality construction.

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#### Aligning Housing and Workforce Goals

Affordable housing should not only provide shelter—it should also strengthen the community. By requiring apprenticeship utilization and labor standards on publicly funded or incentivized projects, Bellevue can:

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Sincerely,  
[redacted]

Western States Regional Council of Carpenters

Set up programs to buy small (900 sq ft) houses and offer them to people to buy. I am sick of mega mansions. Programs like this have existed in other cities. Low, low interest rates, city cover the down payment and recoup it when they sell. Use parking lots and areas around schools and parks to build low-income housing. Make the Bellevue school district sell land to multi-tenant developers with a variety of housing. Start thinking outside the box instead of building stupid parks over the freeway.

Volume, volume, volume. The more housing you can put into the market, the more competition there will be which will bring pricing down. The faster you can get units to market, the quicker we can start solving the problem. Southern markets like Kent have entitlement/permitting timelines of 12 months or less. Imagine how much capital would flock to Bellevue if the entitlement/permitting timeframes weren't 30 months or more.

Encouraging the production of all types of housing. Lack of housing availability is the single largest driver of the current housing affordability crisis. More housing will lower housing costs, allowing more people to live in opportunity-rich places. Reducing the barriers to housing development is critical (zoning restrictions, permitting hurdles, bureaucratic timelines, etc.).

I think you should try to keep apartments and multi-family houses very close to mass transit, and/or immediately adjacent to areas that already have such multi-family housing, rather than spreading them out into single family residential areas, which already have too much traffic and not enough safe parking -- parking which does not block fire trucks, ambulances, and other emergency vehicles. I don't want to die because help cannot get through to my house!

public transportation options near homes

Stop spending tax money in the private sector. How about just getting out of the way

I am unable to select my 1-5 priorities.

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Building more housing for minimum wage and near minimum wage workers (20-30% AMI)

Spread them throughout the city, currently affordable housing is concentrated in east Bellevue neat crossroads with multiple sites right next to each other. It would be good to spread them throughout, especially in west and south Bellevue

To make sure NOT creating affordable area and expensive/luxury area separate. For now, inside Bellevue dividing with wealthy area (downtown) and not (Factoria, Eastgate) is obviously designed by the city, that's not good.

More worker housing - not low income. With more mass transit, living here is a privilege not a right.

Every highly impacted section 8 complex brings endless crime. Get people opportunity but not handouts.

Bellevue does not need affordable housing. There is plenty of affordable housing in neighboring communities. Stop with the social engineering!!!

Don't confuse "housing" for "services" that have the effect — whether intentional or not— of importing Seattle's problems to Bellevue. Those are negative opportunity costs. Stop shoving negative-impact services like that Plymouth Crossing low-barrier mess into South Bellevue. The actual apartment building near it — housing with amenities — seems excellent for working families.

Start deregulating. Allow developers to start having the ability to make new complexes so they can drastically increase supply. That will naturally lower the demand once they start getting filled therefore will lower prices. If we just keep making buildings based on income we trap people from ever wanting to make more money and get out of the lower income brackets. It doesn't entice people to pursue higher careers.

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Avoid outcomes based on race or gender rather focus on equal opportunity. We do not need to make race or gender-based decisions that bias one group or

another. Equality of outcomes is a terrible idea. Equality of opportunity should be the guiding principle.

Must be sustainable

Denser housing belongs near transit. Cramming new housing into neighborhoods that do not and cannot have access to frequent, reliable mass transit will wreck those neighborhoods.

Keeping density in the Multiuse zones near transit  
Focus on adding homes relative to the % the population we have now  
Focus on helping communities understand their desires and needs

Ensure affordability for people that currently live in Bellevue, especially those being forced out of their homes due to increasing utility and tax costs.

See that the citizens of Bellevue are not taxed to subsidize these endeavors. Just because you want to live in Bellevue does not mean you can. I own a house in Bellevue for over 30 years, when we bought, we had worked, worked, worked and saved after collage so that we could. It took all our money to pay mortgage and raise kids, few vacations or luxuries. Why cant other people? Maybe they cant live in Bellevue.

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If you can, try to let the market do the work, using policies stir the market. Direct policies and programs are not sustainable and usually have unintended side effects.

More, more, more housing! Large family units. Long term affordability

SAFETY

I would prefer quantitative scores to these factors, as they're all important and the degrees of separation are incredibly small. If I could score the above, I would say more specifically affordable units is 100, more market rate units is 99.5, making more types of housing is 99, no different outcomes is 98.5, keeping people in neighborhoods is 98. We need to be doing anything and everything all at once, second best time is now etc.

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Making sure land use policies do not inadvertently discourage or limit housing production.                                                                                                                                                                                                                                                                                                                                                                                  |
| Most of the city has a very car-dependent design, and owning a car is getting very expensive (insurance, fuel, maintenance, parking, tabs, etc.). We need more flexible (mixed-use) zoning, bus lanes, protected bike lanes, and pedestrian-first design instead of car-first design. Housing cannot be affordable if it requires an unaffordable mode of transportation.                                                                                                   |
| Make sure existing housing is not left empty or used for short-term rentals.                                                                                                                                                                                                                                                                                                                                                                                                |
| Some consideration for real estate taxes when people no longer have income.                                                                                                                                                                                                                                                                                                                                                                                                 |
| Make sure senior citizens can stay in their homes by reducing taxes on their homes. Taxes on homeowners are getting way too expensive. Bellevue should care that senior citizens can afford to stay in their homes. The recent increase of 1% taxation on homeowners in Bellevue is not appropriate if you want seniors to stay in their homes. Stop taxing us and start making reductions of staff, programs and unnecessary expenses.                                     |
| Deem historic restrictions on title racist and therefore inapplicable.                                                                                                                                                                                                                                                                                                                                                                                                      |
| Get away from transitional or preservation housing.                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Making accessible housing in regard to DADU's and ADU's with permitting processes being easier to understand and more convenient.                                                                                                                                                                                                                                                                                                                                           |
| <p>Leave neighborhoods alone.</p> <p>Do NOT allow lock-off rentals. And do not allow lots to be cut up into multiple residential units.</p> <p>Even though you passed these uses, you will ruin Bellevue's livability with over-crowded streets from renter cars and lack of community unity with random renters in large houses.</p> <p>BY the way - the ranking I put for question above is WRONG. Your survey won't let me change the order. SLOW DOWN the growth!!!</p> |
| <p>It should be near transit centers</p> <p>It should be multifamily to the extent possible</p>                                                                                                                                                                                                                                                                                                                                                                             |

|                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Urban density and urban sprawl lower the quality of life for families and retired people. Avoid urban density policies which will degrade neighborhoods and turn Bellevue into a smaller version of Seattle.                                                                                                                                                                                                                |
| <p>Having the Planning Department speed up its processes.</p> <p>We have just replaced two modulares (both smaller than the original modulares), and it took 25 months for them to finally be put in place. For that reason, even though we have 1.6 acres in Bellevue that is vacant, I refuse to even begin to think about affordable housing. (our site is prime)</p>                                                    |
| Don't build homeless men's shelters near it. Porchlight and Plymouth Crossing in Factoria a prime example of what not to bring to the neighborhood. We are hoping that all of the bad activities that are happening continuously will be shut down and moved to a different location. These facilities make the community unsafe and unpredictable.                                                                         |
| Ensuring the voices of those who are actual residents of Bellevue (i.e., taxpayers) are heard.                                                                                                                                                                                                                                                                                                                              |
| No more homeless shelters and remove existing homeless shelters near schools or other housing units                                                                                                                                                                                                                                                                                                                         |
| <p>Property taxes should have some kind of maximum instead of raising 400% in 5years.</p> <p>Allow days and senior pods on housing lots</p>                                                                                                                                                                                                                                                                                 |
| Encourage developers to build more 3-bedroom apartments.                                                                                                                                                                                                                                                                                                                                                                    |
| I'd be thrilled if I got as many surveys on funding our schools, shutting down Plymouth, cleaning up all the graffiti as I did on affordable housing. Seniors should be protected from all these crazy taxes because they have fixed incomes and while reasonably priced housing is important, it's not the silver bullet politicians make it out to be. Expand your solutions for the problems at hand in Bellevue please. |
| Try to preserve some of the older homes,                                                                                                                                                                                                                                                                                                                                                                                    |

Make it affordable for single people not working in hi-tech, elderly people, families. Not everyone works at Microsoft!!!

I think politicians are overly focused on affordable housing as some magic bullet solution. How about some surveys on appropriately funding schools, cleaning up graffiti, stopping drag racing on lake hills connector, adding a sobriety component to Plymouth, etc. Seniors should be protected from all these crazy taxes because they're on a fixed income. Owning a home doesn't make you wealthy but that's the first place that's taxed - very unfair.

Housing should be compatible and harmonious with the existing neighborhood.

Build more of everything! That is the most efficient way to lower housing costs for all

This is hard and important work. Thank you for doing it. I feel we should remove parking requirements for businesses within a mile of a light rail spot and fill those parking lots with things including different kinds of housing.

I do not think city should build low-income housing using our taxes. People who cannot afford to live in Bellevue should move to areas where they can afford.

I think this is excellent as a plan. I worked as a shelter advocate for Mary's place shelters for 4.5 years and I strongly believe everyone has a right to have a home that is affordable. Inflation and property managers' greed in rising rental costs has made it basically led to no middle class just low to high and it's not working out well for parents or single parent households. Disabled or people retired.

Housing of all types and levels of affordability

Target audiences - if families, then proximity to schools.  
Bellevue School District does not provide yellow school buses for high school age kids and they have to take transit.

You're really not taking the 60-80% people into account at all, that's going to be people like nurses etc. who then still can only afford a micro studio. I'd like some focus on that too

Parking minimums greatly increase the cost of housing development. The cost of subsidizing parking is easier to amortize with a luxury building. Kevin Wallace was able to make a "workforce housing" building pencil out downtown only because he got a required parking variance. We built a train. We have a few half-hearted attempts at bike infrastructure. Don't assume that everyone needs a car.

Making sure to keep neighborhoods as they are and not force them to extend high rises in right next to homes.

supplementing landlords that provide housing below mean average. so give them a check to lower rents.

Lower impact fees (no impact fees for affordable housing)  
Increase density  
Cut red tape for approval times  
Reduce / re-work tree preservation code to provide more developable area and increase density

Please focus on promoting mixed use developments. Affordable housing doesn't mean very much if all your other expenses are still unaffordable. Mixed use provides nearby alternatives which save time and money.

Funding should not come from higher taxes or cost to the citizens of Bellevue. Just because people want to live in Bellevue does not mean they can, I may want to live in downtown Manhattan but can't afford to.  
When we bought our house in Bellevue over 30 years ago we worked, worked, worked and saved after collage to afford a down payment. Even then, we struggled to make payments raising our kids. No real vacations, or eating out we had worn out furniture and used any extra money for house improvements with sweat equity. Just because you want something does not mean you can have it.

High quality homes or apartments that are not just cheap. High energy bills are bad for people with limited resources. Unhealthy housing is bad for anyone.

Make public transit accessible and streets safe for pedestrians and bikes near residents

Despite what the internet viral people say, I think Porchlight and Plymouth Crossing in Eastgate are great ideas and need something more in different parts

of Bellevue to ensure that these people aren't just in the streets, especially those who are disabled.

Accessibility. Especially for low-income families & individuals, disabled, senior housing. Walkability, access to public transportation, parks & playgrounds that are well appointed and maintained, 3rd spaces for community (i.e.: community center, on-site community rooms, libraries with meeting rooms & events), and amenities (grocery stores, childcare, urgent care/medical clinics, pharmacies).

traffic density.

#5 is the only effective solution to relative housing affordability. Get rid of your onerous regulations and allow builders to build with minimal fees.

Lower the Utilities costs, water and sewer especially, which seem much higher than surrounding cities. Lobby the state to expand programs for solar, wind and geothermal in neighborhoods.

It seems like the city (and WA state) overcomplicate this issue. It's supply and demand. We just need to build more housing, period. There really isn't any reason to shoehorn houses one at a time into existing neighborhoods (though I think that's fine). To really make a dent we need to create conditions for developers to build high rises with hundreds of units. It seems crazy to me that the city puts so much emphasis on onesy twosey DADUs and ADUs when hundreds of units can be added at a time through creating conditions favorable to high rises.

Bellevue needs to build more housing, especially for low-income seniors, people with disabilities. During our working years in the 1960, 1970 and 1980 most of us worked long hours and were paid very low wages. We earned barely enough to make ends meet. So now we seniors receiving Social Security cannot keep up with the high cost of just to keep a roof over our heads. It is so sad and heartbreaking!

Removing people hanging out and not going to work, addicted, mentally ill with shopping carts, criminal and/or unhoused people from our Library, streets, in front of stores, inside our stores and businesses, sidewalks, parks, etc. at all times. I would like to enjoy our city/neighborhood without all of the above through prevention rather than reaction. I would like to see a program that helps

these people get well and back in their feet to be able to contribute to themselves and our community with a limit and alternative community service program.

Greater Property tax reduction for seniors

Yeah get rid of the drug dens in Eastgate and Overlake

As a case manager for housing, I find it very difficult for single individuals to find affordable housing. They typically don't qualify for most housing programs and don't meet the requirements of making 3x the rent to rent from an apartment complex even if the monthly rent is affordable

None of the above! What a joke! We don't have infrastructure! Growth needs to go elsewhere!

All developers should be required to build a percentage of permanently affordable housing

With the current political situation, immigrants are more at risk of being taken advantage of and are not reporting unjust practices.  
What policies do you have in place regarding landlord reporting practices to ICE? Unfortunately, American citizens who fit a profile are being caught up in the fray.

Affordable housing should be built near services like transit, schools, shops, and workplaces. For example, location of Polaris in Eastgate is very bad. It should be downtown!

Just because a household needs and qualifies for lower-than-market-rate housing shouldn't mean that they have to settle for living in a rented apartment in a multi-family block. The dichotomy of either massive single-family owned mansions or rented multi-household blocks seems to be expanding at a breath-taking and alarming speed. What once was a last hold-out of affordable single-family homes, Eastgate is quickly catching up with other rich neighborhoods. It is almost as though there is a plan to gentrify Bellevue--outside of the apartment districts. This is a hollowing-out of the middle class. That's what we are seeing. We understand it is perfectly legal. It is just disheartening. We have been following this city planning process for several years. It seems that the city can only make it easier to get permits to try for "alternatives." We're not seeing those actually being built. Not that I would wish to see an apartment block go up next door to

my home in this single-family neighborhood! Thanks for trying to encourage alternatives....

I am tired of seeing so many small homes torn down and mega-mansions built in their place. And then we hear that there are no starter homes available. When is this going to stop?

Bold collaboration as a model of attainable housing.

Read the Transmittal Letter of the TAG to Council.

Allowing homeowners to build on their properties like DADUs. Adding more affordable housing in city hubs while also considering traffic impact

중간소득 가구에 대한 대책을 세워주셨으면 합니다.

Build housing that is geared for people who do important work, such as teaching, nursing, and garbage collection, but aren't paid particularly well.

The City should not be involved in support programs that make people dependent on the program. These programs often trap people into keeping their income and future back to maintain qualification of lower income.

Please base your policies on basic economic principles rather than market manipulation/coercion/subsidization. If you want to lower costs, you must increase supply or reduce demand. To lower the cost of housing in Bellevue you must either increase the supply of housing or lower demand. More units is the solution plain and simple. Your other priorities ("different household types", "programs" to help, "units specifically available for households", "not have different outcomes") are all market manipulation/coercion/subsidization ideas that are not based on supply and demand. You will ruin our city's economy if you try to manipulate/coerce/subsidize housing.

My priority is encouraging development by reducing red tape, lowering feeds and removing restrictions. It sounds like you are headed in the opposite direction which will lead to your doom. Allow builders to build to meet demand. Increase density especially near mass transit (train). Allow developers to build up (more floors).

**If you live or have searched for housing in Bellevue, have you experienced the following housing issues in Bellevue?**

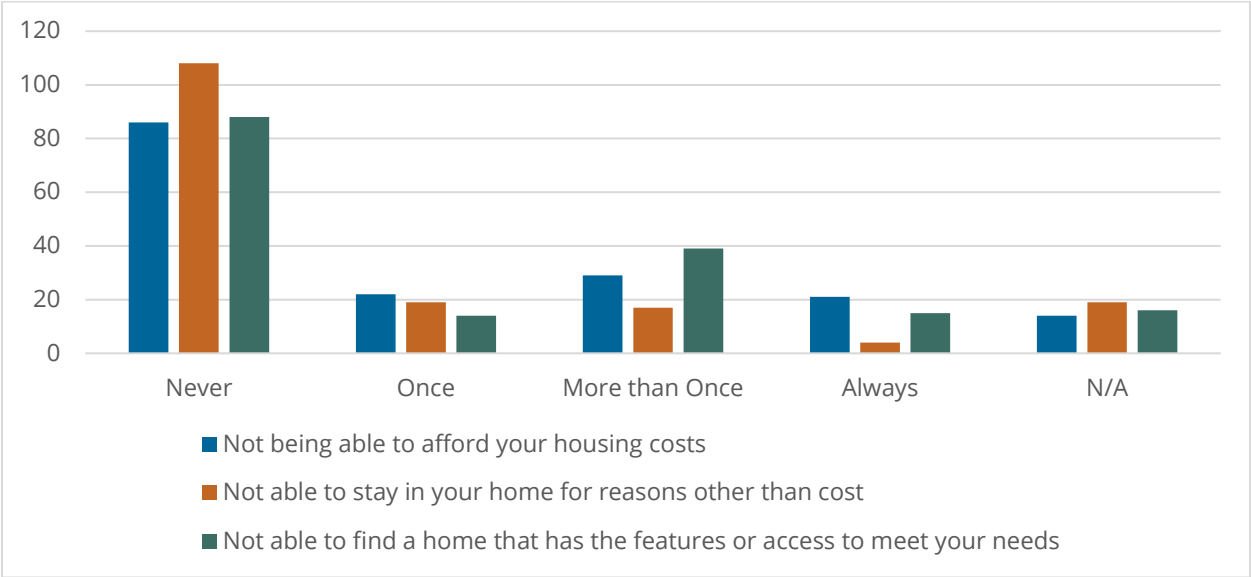


Figure 4: Experiences of Housing Issues, Public Survey Responses Dec 2025

**What outcome of the AHS is most important to you?**

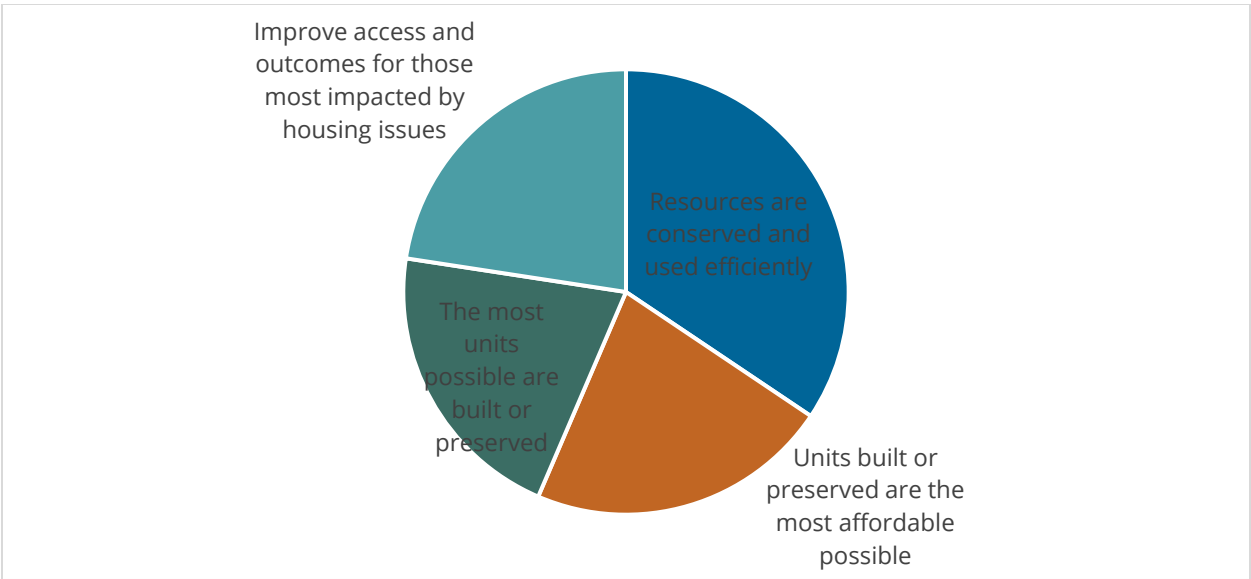


Figure 5: Most Important Strategy Outcome, Public Survey Responses Dec. 2025

**After reading the strategies, do you have any concerns, questions, or feedback on the proposed strategies?**

Have a nonprofit place that can look at individual person's needs and help them get into a respectable place. Not just a place you shove everyone with homelessness into one place.

27 strategies??!!? In this and in other initiatives/projects, I feel that Bellevue is trying, in its policies, to be everything to everyone. Well, you can't achieve this. So why are we always trying to do this? How would anyone who reads the AHS Draft Strategies List know what the city REALLY wants to do? You cannot do 27 things at once. EVER. Choose ONE or TWO key areas to focus on in affordable housing and figure out how to get those done. Oh, and make sure that you choose your key areas that are actually able to be realized! Oh, and don't come up with so many giveaways (excuse me, these are called "flexibility") that we lose even more beloved old trees, that developments will NEVER have adequate on-site parking spaces (of course lower income folks have cars and need a convenient place to park THEM), etc. I could go on and on.

There are too many potential strategies for me to provide a concern or feedback in this survey. Personally, just to stay in our home and pay the ever increasing bills (property taxes, insurance, energy, water, gasoline at the pump, etc.) we have to continually make choices and put off what we would like to do to stay in our home. We cannot afford to move, unless we move out of state, so the various strategies need to keep in mind the strain on current residents and to not add to our burden.

HE.2 Seems like a crucial step in ensuring that these resources go to those who would benefit the most. I was especially impressed by the AH section's efficiency in protecting and bolstering existing housing.

The strategy has to aim at creating affordable units that people can buy and not just rent.

SD1 to SD3. Many residents live and want to live in lower density subdivisions that have been in Bellevue for decades. This strategy wants to take that away by introducing higher density everywhere, without controls on design, CC&R's, parking, etc. If higher density is allowed in an area, the City needs to administer and control it, especially architecturally, so that it does not detract from the neighborhood. I think that this is one of the primary reasons that many residents are very wary and unsupportive of the Middle Housing Strategies.

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.

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.

AHS.3 Strengthen partnership within the affordable housing system: Build strategic partnerships with providers, developers, philanthropy, and financial institutions to expand housing solutions.

Bizdiversity, LLC would like to collaborate with your department on the above strategies

Regarding SD1, I recommend the following addition if you have the opportunity to refine the policy. Actionable Idea: Launch a pilot program that incentivizes homeowners to contribute their lots for multi-unit or stacked-flat housing development. In exchange for their land, participating homeowners would receive guaranteed tenancy or ownership of a unit within the new complex, especially when at least one unit is designated for low-income households. Additionally, you'll need measurable benchmarks to assess whether these goals are being successfully achieved.

Those are lots of good strategies, but perhaps too many. Sometimes it could be easier to focus on fewer and get those done than have too many that go nowhere. I endorse the UN2 strategy of support for more family sized affordable housing. You could build more "closets" and say your ratio of affordable housing has increased, but only a single person can live there. We need homes for hard-working families. Housing stability stands out to me as another big strategy to prioritize. We likely need more subsidies for people to afford to live here or to stay in their homes when they have hit a rough patch, at least until such time that we have created more affordable units that are within their reach.

Housing is expensive because it is hard or expensive to build so removing the government created obstacles should be job number one.

I wish to see more details.

Try to preserve or build single family residences that are affordable for families. Discourage the building of mega homes.

Any strategy that makes participants dependent on the government for their housing will be a failure. Including strategies that provide benefits based on income. Bureaucracy, fraud and policy will siphon off resources making the programs ineffective and irrelevant. City planners often feel they can make a difference, but most often make things worse.

Strategies that encourage development of housing by reducing government interference should be part of this program. I don't need to read the document to know that strategy isn't being submitted for comments.

We know the need is greatest for those at the lowest income levels. Unless something drastically changes, we will not be able to help produce the number of housing units needed -- particularly at the lowest levels of affordability. I would like to see clear communication about the expected outcomes and if we have any kind of strategy to increase production of housing for those that are the most vulnerable in our community.

Keep government from trying to control outcomes. It's not a good idea and has not worked.

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#### Aligning Housing and Workforce Goals

Affordable housing should not only provide shelter—it should also strengthen the community. By requiring apprenticeship utilization and labor standards on publicly funded or incentivized projects, Bellevue can:

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We respectfully request the Council's support in adopting policies that make apprenticeship utilization and labor standards a core component of Bellevue's affordable housing strategy. Together, we can build housing that is not only affordable but also equitable and economically empowering.

Sincerely,

[redacted]

Western States Regional Council of Carpenters

I'm assuming breaking rental monopoly-promoting products is out of scope.

Dear Councilmembers,

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#### Why Apprenticeship Utilization Matters

Pathways to Family-Wage Careers: Requiring apprenticeship participation ensures that construction projects create opportunities for Bellevue residents to enter skilled trades and earn sustainable wages.

Workforce Development: Apprenticeships build a pipeline of qualified workers, supporting long-term housing goals and reducing future labor shortages.

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I am concerned about this: Encourage smaller and more homes in low-density residential areas. This will destroy the mature communities. Don't do it!

Mostly the wrong direction. Don't fix zoning for affordable housing. Fix zoning for everything! When cities build affordable housing, it tends to be more expensive to build than market-rate housing. Better to get out of the way to liberalize zoning. Austin rents have gone down 19 straight months (17% total) despite their population increasing far faster than Bellevue's because their state won't let them have zoning. Why spend money when you can simply get out of the way?  
<https://www.texastribune.org/2025/01/22/austin-texas-rents-falling/>

Yes. This strategy will cost taxpayers a lot of money and will require additional costs. King County has squandered literally billions for nearly a decade while supporting programs that have worsened the quality of life for the general public.

These types of housing are competing with those people who are retired-- Seniors, veterans, the unemployed--normal people.

I do NOT support a rental housing registration program or making it harder for landlords to evict tenants that do not pay their rent. The onus of supporting tenants should NOT fall on landlords. Landlords, particularly ones that might only own one or two rentals, do not have the capacity to financially support tenants. And they should not be penalized for trying to keep their rental a viable business for them.

I do not agree with this approach. I bought in Bellevue 30 years ago thinking it was an upper middle class community. I am dismayed at what has happened to it and am considering moving to a place that has similar values.

Don't force low-income housing down residents' throats like has happened with the shelter in Eastgate or the rapid destruction of the city's tree canopy to developers who tear down lower priced homes, rape the landscape leaving no greenery behind and then build a \$4M home that is built out to the maximum footprint allowed. Who will live in these monstrosities once they are no longer desirable or necessary?

YES. I want density in the RICH neighborhoods and not JUST near light rail. Somerset, Enetai, Bridle Trails etc. should bear at LEAST 25% more density. Buy their nice houses and put up a 6 plex. Make a 5,000 sq ft home a 4 plex. You can add buses and transportation, but I am sick of the rich getting big houses and jamming density into Lake Hills, while Bridle Trails has horse farms and trees.

AH.4/AH.5/AH.6/AH.8: These policies seem to address the volume issue. Getting units on the market quicker will help alleviate housing pricing stress. The laws of supply and demand show that if there is more supply, pricing will naturally decrease. And if you can streamline permitting and reduce permitting and other superfluous costs (like outrageous inspection and traffic control expenses), then more developers will be able to finance projects. Currently capital doesn't like the long permitting timelines in Bellevue. And please remember that in Bellevue, market rate housing IS affordable housing when you're talking about a median single family home price of \$1.9 million...

AH.10: I am not sure why monitoring affordable housing units is relevant to the goal of getting more units on the market. This seems like cumbersome oversight. Professional management companies will not let their unit maintenance be

deferred and do not treat affordable units differently. So, this seems like not the best use of resources.

Housing Equity: Similar to my response on AH.10, how does this "strategy" increase the goal to increase the number of units? Are there really that many bad apples that warrant this kind of oversight? It seems like resources could be better used to help expedite permits.

Housing for Unique needs: UN.1 Developers already meet fair housing.

Developers have tried to offer more affordable/ARCH ADA units and ARCH will not let them make all the ADA units affordable. UN.2: I would support reducing the number of affordable units required if more family sized units are provided (i.e. a disproportionate unit mix that leans more towards 2 bedroom and 3 bedroom units, in exchange for few affordable units)

Housing Stability: if this is a goal, you should offer an MFTE extension so these renters are not displaced from existing MFTE units.

I do not support the following strategies, which I view as "stealing" quality neighborhoods from existing homeowners -- who have paid to live in quality neighborhoods -- in order to line the pockets of real estate developers, who want to build condos and apartments in neighborhoods which have always been zoned and "promised" to be single family residential. These "strategies" rip off existing homeowners for the benefit of real estate developers: AH.2, AH.4, AH.8, AH.10, AH.11, SD.1.

The outline strategies seem very comprehensive. To Foster engagement in the affordable housing programs being offered by the city of Bellevue, I recommend implementing an outreach program that works with local low wage/entry level businesses (e.g. food service, retail, etc.) to collect data about affordability issues and share information about support programs with people who work in Bellevue but cannot afford to live in Bellevue.

I also recommend conducting surveys related to commuting, collect data about how far workers are traveling, what modes of transport are they using, what percentage of workers work in the city but do not live here, and what percentage of those people are doing so purely for affordability reasons (as opposed to personal preferences).

Spread them throughout the city, currently affordable housing is concentrated in east Bellevue neat crossroads with multiple sites right next to each other. It would be good to spread them throughout, especially in west and south Bellevue

To make sure NOT separating affordable area and wealthy area. Inside Bellevue dividing luxury area (downtown) and not (Factoria, Eastgate) is getting obvious because the city put every affordability-related plan on south Bellevue. This is not a good solution for diverse community. If there's necessity for affordable housing, it should be well mixed over the city to balance.

Stop with this nonsense. Bellevue does not need more housing, affordable or otherwise. It's already too crowded. Enough with this.

Creating affordable housing based on income is a losing strategy because they will be trapped or incentivized to keep that affordable housing because increasing their income will never afford them anything better than what they receive by getting into the system. It will be abused. It is better to create more affordable options by incentivizing more and multiple housing options. This may include building higher, allowing different kinds of housing despite the potential "change" to neighborhoods.

AH.2 What are the costs here?

AH.4 What are you willing to sacrifice for this? Be transparent.

AH.5 How will you ensure that housing near TOD does not increase traffic (in other words, ensure desired outcome of TOD).

AH.7 How will new funding sources prevent additional cost burdens of those living in Bellevue? What happens if actions here force people to leave Bellevue due to new financial burdens?

AH.8 Analyze what these policies/permits were originally intended to do. Will we have the same outcomes with increased expediency?

AH.10 Measure the # of affordable units. Do not simply use amount of new housing (irrespective of cost) as this is not indicative of affordable housing.

HE.2 What are the current inequities we need to address? Be specific and specify areas.

HE.4 Define "most affected." Is this based on those most unlikely to acquire housing? Or those that have the most challenge to acquiring housing (even if they are ultimately successful)? Or something else?

UN.2 Do families need larger units? How large? What is the rationale here? Are you specifically prioritizing larger units vs. housing more families in smaller units (given limited resources)?

HS.1 How tenants impacted now? What is the landlord action or situation that causes eviction?

HS.4 What problem exists now? Why is oversight needed? How is housing unhealthy, unsafe, and unfair now? Present data.  
SD.1 Are you going above state mandated density requirements?  
SD.2 Are you willing to compromise health or safety to accomplish this?  
SD.3 What is the problem with CC&Rs that you are trying to address?  
AHS.1 Is it OK to displace existing Bellevue residents to increase revenue for affordable housing if the net number of new housing (or residents) increase?

I have concerns on HS 4. I think the city should encourage more rentals and rental varieties so the abundance of supply will help to regulate the price of demands. Emphasizing regulation and oversight even for right reasons can prevent people making extra resources available for other people.

Subsidy, subsidy, subsidy. We need public dollars for public goods and affordable housing is a public good. Nobody in Bellevue is talking about business taxes or high earner income taxes, and we need to be talking about them. Companies have brought a lot of prosperity but also a lot of growing pains and they should pay their fair share.

AH.9 - How would that be implemented? The other strategies seem within the scope of what the City can deliver on, except for AH.9.  
HS.1 - Make sure that the policies do not create conditions that make owning and operating affordable housing more challenging. For example, many landlords are selling their portfolios in Seattle, and that in turn, will hurt renters.  
HS.4 - How would the City actually administer this program? Seems like it would be a resource intensive endeavor that does not yield clear KPIs.

To me, the most important section is "Housing Supply and Diversity" because that's the only pathway to lower prices for the vast majority of people (income-restricted will account for at-most 10% of units, so it doesn't help 90% of people). I feel like this area just needs more emphasis and more specific plans.

How are we going to generate more large multi-family projects? We need to use both carrots and sticks. We need to reduce restrictions (FAR, height, parking ratio), reduce requirements (such as street development), increase incentives (MFTE or other tax breaks), and use something like a unused-land-value tax or surface-parking tax to actively push development in under-utilized spaces, particularly near transit.

SD.1, SD.2, and SD.3 are fine strategies, but I think we need SD.4, 5, 6, 7, 8, 9, and 10!

AH.1 Should be "acquire and maintain". Newly acquired properties shouldn't jump to the front of the line for renovation if there are existing properties in the portfolio that need renovation more. We should try to keep families in these acquisitions as they change ownership.

AH.3 Sometimes policy means we don't upzone land (e.g., the parcels just west of Crossroads) that have been contributing to the community by providing affordable housing up until now. If creating affordable housing means your parcel is permanently worth less for redevelopment, is there an incentive to provide it?

AH.5 TOD incentives should be available to frequent transit users. If a potential resident is not a transit user, it doesn't matter whether the affordable housing is located in a TOD area or not. Would like units near transit to be a bit larger than they might be otherwise and include avoided transportation costs in the housing budget.

AH.8 mentions exempting projects from review - does that mean there's more risk of things going wrong with the project, or that it will be built to a lower standard for these residents? If there are reviews that don't matter, why not remove them for market rate projects too?

AH.10 strongly agree with monitoring performance so the community can know how good a job we are doing at housing people in need.

Missing: There are programs to improve the environmental performance of these multifamily buildings (Energize, by the King County Executive Climate Office), in ways that should improve comfort and reduce utility bills. Can we measure the performance of existing buildings in Bellevue in an apples-to-apples way that would allow us to prioritize upgrades like this for the residents who may particularly need them?

Missing: Ensure that affordable housing units are used for housing people promptly and not left empty.

UN section: Ensure that there is a substance-free housing option for residents who want that, and there should be a \$/sq ft standard so you can't just make tons of tiny units and say we've solved all our issues.

HS.2 Would go beyond this to create a regional office in charge of determining eligibility rather than leaving it up to the building operator, but maybe this already exists in the regional coordinated entry system used by Hopelink.

HS.3 We will have some gaps from lost federal funding - I hope they are being identified so we can help people with local resources.

HS.4 This feels really sketchy - I was so excited about it when I first heard about Seattle's program, but I feel like it was an instrumental policy in encouraging small landlords to get out of the business. Many houses in Bellevue are individually owned rentals now. We should do an annual review of landlord-tenant policies and only update once a year as a city, in order to make it easier for people to keep track of changes and stay in compliance.

SD.1 Streamlining lot splitting is not be necessary with the recent upzones, since affordable units do not have to pay the fee-in-lieu for additional middle housing units.

All these strategies sound interesting. What is the funding for these? They surely differ in the amount they cost, so that must also be a factor. Is there a budget for these?

The survey was skewed so that it will reflect desire for low income, density housing. Can't get a good result with the wrong questions.

HS.1 mentioned strengthening tenant protections. This need to be balanced with the responsibilities of landlords to manage their properties in a safe and secure manner.

After reviewing these strategies, it is clear to me that Bellevue is on a downward trajectory towards a vastly lower quality of life for residents as a result of urban density policies which will degrade neighborhoods for families.

Say no to men's homeless shelters in Bellevue, WA

Looks like good strategies. One concern: Young people often need to share housing with others who can't afford to rent on their own and need to share a house or apartment. Please encourage Landlords to be flexible and accepting of these shared type of households. I needed to share a 4-bedroom flat with 3 other students in order to have housing while working a part time job and going to college. We were responsible and always paid our rent and utilities on time.

For families many times new build only have 1 bathroom. There needs to be a minimum of 1.5 -2 baths for families.

First, link should open in a new tab rather than clobbering the survey tab. In Edge on Windows 11 it used the survey tab.

AH.5: Light rail has helped to transform Redmond's downtown. The city has a busy, attractive, pedestrian-oriented shopping strip near the light rail station with lots of new housing and lots of small businesses that help make a community. Bellevue has built a couple three apartment buildings near 130th and the Spring District isn't quite dead yet. Redmond's growth rate, from OFM data, was 2.9%, surpassing even Seattle. Bellevue's was under 2%. What is Redmond doing right that Bellevue is not? How was Redmond able to create a community where Bellevue was only able to put up signs declaring an "Arts District"?

Affordability necessarily comes with tradeoffs. It's more important to me that there are a large variety of options so I can make those tradeoffs myself.

AH.5: Proximity to transit should not be a concern for affordability. Prioritize mixed use near transit instead.

UN: Please include cohousing.

SD: Instead of prescribing a form factor, I think it would be better to allow a large variety of form factors for developers to choose from.

SD: Mixed use. Mixed use.

Subsidized housing in any form is like it says, someone else is putting in money. I don't think it should come from the people of Bellevue.

I am 100% with AH.4 and AH.5, let's take advantage of the light rails when we spent the time and money to build them. HE.1 recurring quarterly and be available on YouTube for on-demand viewing would be great. For UN.1, some of the new proposals along Main St. near East Main street should follow this given

the steep hill it is on. HS.3 if there are opportunities where Bellevue residents like me and my wife could help volunteer, would love to hear more through HE.1.

This is a bogus Bias survey! What a joke! Listen to residents that have lived here!

To receive a permit in Bellevue a developer should prove that 20% of units built in Bellevue are permanently affordable. All affordable units must be built net zero.

We must keep in mind that access to parking is a key factor. Not everyone can access public transportation to get to and from work. There seems to be an assumption that access to parking close to home is not a priority, at least for some of our new affordable housing complexes.

Language/communication is a challenge for many families with translation services unavailable. Many families will nod as if they understand but really don't. Being more intentional in providing help before things get out of hand is important. Fear (and pride) can play a factor and with language and cultural barriers that become worse. Safety net programs that are more easily accessible could play a role to address this issue.

These are great! Will be difficult to prioritize them.

Just get to it. 30 to 50%.

All I can say that you make sure that, for every affordable unit that is built, at least one secure, free parking space is provided.

I have concerns about the City drawing an artificial line on what housing and individuals get support from the City (fundamental strategy). HS-1 sounds good, except that in practice these policies weaken that housing eco system driving out mid-level housing providers, reducing B or C class housing stock and limiting private investment. These strategies in general seem to be written by staff that have no real understanding of human nature or basic economics. HS-4 would be a huge expansion of city services, and can you imagine the amount of bureaucracy and policy work involved? City funds would be largely wasted with little real positive results.

I have significant problems with about 90% of the Affordable Housing Strategy document's statements and goals. As presented, this plan, for the most part,

does not take basic economic principles into account. That is, it attempts to manipulate the housing market through subsidization and coercion. This is a fool's errand. Any plan must take into account the basic economic principles of supply and demand. This strategy document attempts to operate against those principles. It will fail.

One example: AH.2 Acquire property to bank for affordable housing: Establish a land banking process to identify, purchase and hold properties for future affordable housing development. Pulling land out of the open market and artificially suppressing its cost (and thus value), will simply drive prices up elsewhere. This has been tried in other municipalities, and the result is near-term benefit to those who are lucky to be in those types of properties, but higher costs for those who are not. You are reducing supply! This will drive up costs! It is a huge mistake for the city to get into the business of residential real estate investment, ESPECIALLY in a way that attempts to manipulate the market. Remember, supply and demand!

Another example: Housing Equity Goal: Eliminate disparate impacts in housing by race, ethnicity, status, sexual orientation, ability and income. This is the myth of equity as being just when in fact it is unjust and further unconstitutional. We will always have disparate impacts in housing across race, ethnicity, status, sexual orientation, ability and income. ESPECIALLY income. Again, you are attempting to manipulate the market through subsidization and coercion to force outcomes that you see as proper. If someone can afford housing in Bellevue, by all means, they should not be hindered by any of those attributes. This is equality. But they also should not be artificially advantaged by the city government putting its thumb on the scale. This is equity. You are using coercion to force the outcome. This is the kind of manipulation that led to the subprime meltdown of 2008. Government forced lenders to lend to people based on factors other than their financial resources and ability to pay for the housing they were purchasing. It was really no surprise when they were not able to pay! You are headed down a similar path.

Those are just a couple of specific examples of the problems I have with this strategy document. I have more, and would like to discuss this further in person. My name is [redacted]. My phone number is [redacted]. My email is [redacted]. I would like information on who I can speak to about this proposal. I would like to

participate in the process of forming a housing plan for our wonderful city of Bellevue that is based in economic reality.

Great. +1 to more affordable housing and more types of middle housing and especially TOD. I believe that if families have trouble paying rent that they shouldn't be punished with having to maintain a car, too.

The plan does not adequately address the unique needs of older adults, a large and growing demographic in Bellevue.

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

---The strategies accompanying this goal do not sufficiently address older adults' distinct needs, including mobility and safety challenges, health limitations, social isolation risks, and fixed-income affordability issues. Inclusive design is helpful but not enough. Older Adults need a more tailored approach to affordable living--they are not always low income, but are on a fixed income, they want to downsize comfortably, maintain independence, and live in communities that support their physical and social needs. It requires thoughtful planning that takes into account their unique needs, such as financial stability on fixed incomes, downsizing, aging in place, and community integration.

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

These strategies focus almost entirely on renters and overlook older adults—many of whom are homeowners. The plan lacks age-friendly approaches such as accessibility modifications, aging-in-place supports, help with rising property taxes and maintenance costs, and housing options integrated with health needs. Stability for older adults requires more than displacement protection; it requires affordability (older adults may not require subsidies because of assets or pensions but need affordable options because they are often priced out of the market due to high taxes or property prices), accessibility, health integration, navigation support for those who struggle with digital platforms, and safety measures tailored to aging.

I like that middle and low income is going to be in all neighborhoods

Why are you tearing down the wonderful affordable housing that was home to so many working class individuals/families to build the pinnacle project? For so many of the folks who work at QFC/Bellevue Square/etc. that was a wonderful home. The costs they incurred to move were unbelievable and unnecessary.

Maintaining and improving that existing development would have been an asset to Bellevue. It is/was a livable area community.

Strategies do not mean much unless they are plans in place to implement them. I would like to see that.

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[redacted]

Western States Regional Council of Carpenters

Use contractors just have apprentice utilization and putting local tradesman to work.

Private properties, cars, bank savings and other investments should be considered as well as income when City provides housing to qualified families. More private properties and savings, the lower ranking of receiving housing. And City should limit the housing to current and former Bellevue residents. City should publish the selection process and policies of families who receive housing.

The strategies seem well thought out. I have a concern with how they are presented. There is a tendency to use acronyms with the assumption they are understood by all readers. I have no clue what these acronyms are:

TOD in AH.5

C1 in AH.6

CC&Rs in SD.3

They should be clarified!

Surrey downs zoning should be increased, recently tons of very large SFMs when the neighborhood should be more like split level apartment, condo, etc.

So many of these strategies call for funding and incentives, but I haven't heard any proposed sources for where it will come from. Cities have limited options, and Bellevue seems very hesitant to raise any new revenue.

Other approaches are valuable and have their role to play, but the vast majority of our effort should go into increasing supply. We have to make it possible to build units that are affordable. Part of that is simplifying regulations to bring costs down and make more types of housing legal. Even then, I don't think the private market will build all of the housing we need. Government should develop housing to fill that need, separate from the profit motives and minimum returns that private developers seek. (public housing probably isn't something Bellevue will do by itself, but it should push for it)

I've concerns with the amount of funding that's gonna go to monitoring and education that doesn't actually get down to the people who need it.

They all seem like admirable goals and workable strategies.

You do not need to obtain new revenue unless it comes from grants. The people of this city are burdened enough.

Too many strategies means there's no clear strategy, too many things to spread the resource available