



City of Bellevue

Affordable Housing Strategy

Progress report on 2025 Update

Bianca Siegl | Director Office of Housing

Hannah Bahnmitter | Senior Affordable Housing Planner

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Information

AGENDA

1. Overview
2. Project Goals
3. Draft Strategies
4. Analysis
5. Engagement
6. Next Steps



OVERVIEW

Affordable Housing Strategy

- First adopted in 2017
- Near-term strategic plan
- Focused on city actions to increase affordability in Bellevue
- Informs department-level workplans



City of Bellevue Affordable Housing Strategy

Approved by City Council
June 5, 2017



OVERVIEW

2025 Update

- Update launched in November 2024
- Focused on, but not exclusive to, income-restricted affordable housing
- Includes new affordable housing target
- 7-year implementation timeline



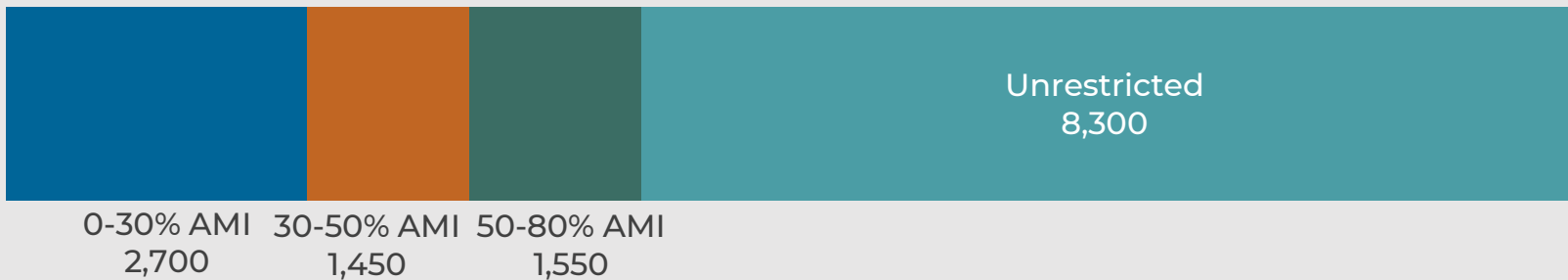
OVERVIEW

Affordable Housing Target

- Based on housing target and need by income
- 10-year timeframe
- Sub-targets for <80% AMI income bands

5,700

affordable units



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Goals & Draft Strategies

GOALS

Strategy Guidance

Strategic
Target
Areas

Council established
focus areas: **High
Quality Built &
Natural Environment
and
Thriving People and
Communities**

Comp
Plan

Policy goals in the
Housing Element:
**Affordable Housing,
Housing Equity,
Housing for Unique
Needs, and Housing
Supply & Diversity**

Affordable
Housing
Target

Council established
target: **Build or
preserve 5,700
affordable <80% AMI
units, including sub-
targets, in ten years**

GOALS

Policy Goals

1. Affordable Housing
2. Housing Equity
3. Housing for Unique Needs
4. Housing Stability
5. Housing Supply & Diversity



DRAFT STRATEGIES

Strategies & Actions

- 27 strategies nested under one of the five policy goals
- Strategies move the needle on goal outcomes
- Actions are specific tasks for implementation



DRAFT STRATEGIES - EXAMPLE

Affordable Housing

Goal: Increase the supply of income-restricted affordable housing.

Strategies

AH.1 Acquire and rehabilitate Naturally Occurring Affordable Housing (NOAH): Provide loans, funding, and proactive tools to acquire, preserve, and redevelop at-risk affordable homes.

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.

AH.3 Assess and shore up existing affordable housing programs: Evaluate operations and maintenance needs of existing affordable housing and promote use of units through organizational partnerships and new policy.

AH.4 Create a permissible land use code for affordable housing: Update land use code to remove barriers, increase flexibility, and streamline the approval of affordable, middle, and homeless housing.

AH.5 Support properties with high potential: Support rental families and assemble properties with high potential for affordability and sustainable development.

AH.6 Support qualifying properties (aka C-1): Provide income development support to nonprofit or mixed-income projects through the existing C-1 program.

AH.7 Explore new local revenue sources and financing tools: Explore new revenue sources through mechanisms like credit programs, partnerships, bonding, levies, and fees to expand affordable housing resources.

AH.8 Reduce costs and timelines for affordable housing: Streamline permitting, waive fees, exempt projects from review, and provide technical support to lower development costs and improve development timelines for affordable projects.

AH.9 Increase capacity to develop and operate within Bellevue: Support wages, training, and career pathways to strengthen the affordable housing and human services workforces.

AH.10 Expand and monitor affordable housing programs: Broaden existing programs into more zones, adopt tax incentives, and evaluate performance to improve program outcomes.

AH.11 Leverage city resources for affordable housing: Prioritize surplus land, property sale funds, and capital projects to advance affordable housing and maintain a strategic 5-year financial plan.

Housing Equity

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

Strategies

HE.1 Community education, information, and resources: Improve communication and educational tools to build understanding, track progress, and increase housing stability across Bellevue.

HE.2 Ensure fair housing outcomes in Bellevue: Assess, update, and enforce fair housing codes and practices to eliminate disparities and reduce exclusionary barriers.

HE.3 Support alternative ownership models: Expand affordable homeownership through funding, insurance reform, incentives, and support for cooperative or community-led models.

HE.4 Develop inclusive policy making structures: Engage those most affected by housing challenges in decision making by reducing barriers to participation.

Housing for Unique Needs

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

Strategies

UN.1 Encourage inclusive design: Promote universal and accessible design standards to make housing more inclusive.

UN.2 Support family sized affordable housing: Prioritize funding and incentives for larger units that meet the needs of families.

Housing Stability

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

Strategies

HS.1 Expand supports for individual stability: Strengthen tenant protections, rental assistance, repair programs, and conflict resolutions to prevent displacement.

HS.2 Increase access to pathways into the affordable housing system: Improve navigation, expand voucher access, streamline applications, and support community-based housing navigation pathways.

HS.3 Strengthen supports for those on limited incomes and at risk of homelessness: Expand funding, rental assistance, vouchers, and relocation programs for extremely low-income residents, seniors, and people with disabilities.

HS.4 Rental registration and/or inspection program: Establish a rental registration system to promote healthy, safe, and fair housing through education and oversight.

Housing Supply and Diversity

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

Strategies

SD.1 Encourage smaller and more homes in low-density residential areas: Revise zoning and streamline lot-splitting to allow more and smaller homes in single-family districts.

SD.2 Reduce costs to build using new models: Encourage innovative construction methods, code changes, and design partnerships to lower housing costs and speed development.

SD.3 Support middle housing in all neighborhoods: Expand access to middle housing by addressing CC&Rs, offering pre-approved plans, and partnering with lenders.

Foundational

Strategies

AHS.1 Increase revenue for affordable housing construction, operations, and services: Expand funding sources to cover both housing creation and ongoing service needs.

AHS.2 Calibrate affordable housing incentives and requirements: Ensure that incentives are performing as anticipated by tracking term, affordability, and on-site performance.

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

DRAFT STRATEGIES - EXAMPLE



Acquisition and preservation strategies

- Aimed at both naturally-occurring and income-restricted units
- Cost-effective and expeditious
- Requires new city processes
- Impact dependent on resources

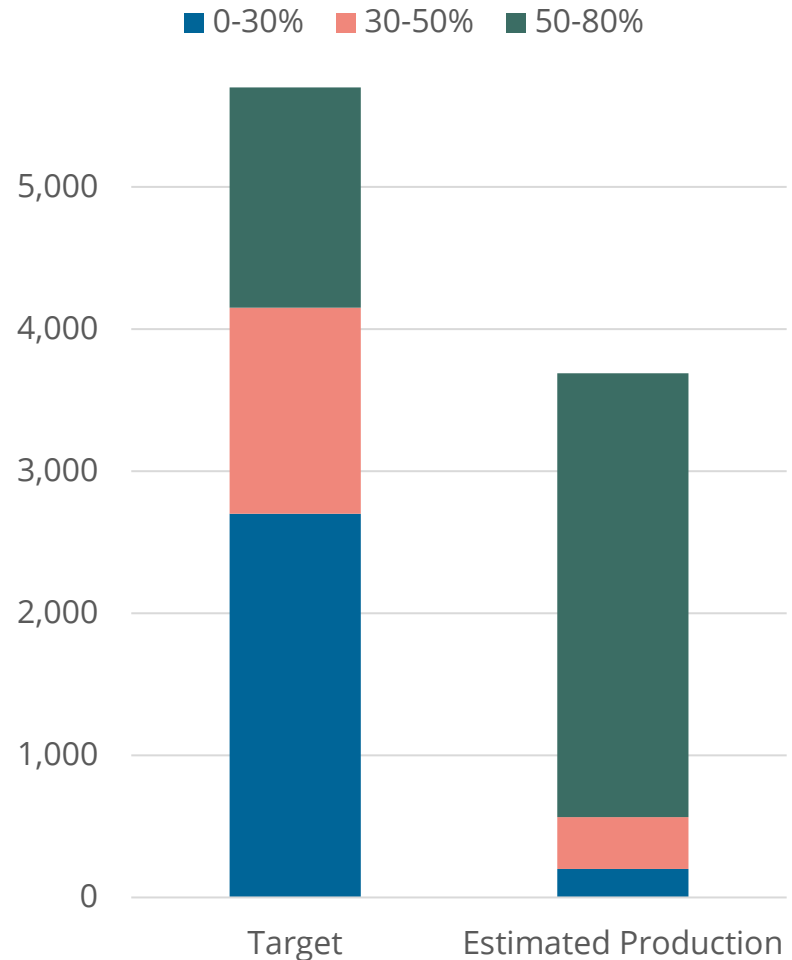


Analysis & Engagement

ANALYSIS

Gap Analysis

- Based on current tools and market
- Illustrates expected gap between current trends and target
 - Expect to achieve 65% of the target
 - Majority (85%) of expected production is above 50% AMI
- Informs prioritization of strategies and actions



ENGAGEMENT

Phase 1 Engagement: Focused on providing information and educational opportunities to engage

- Connected with...
 - Almost 300 people
 - Over 25 organizations
- Focus on non-traditional events and language access



ENGAGEMENT

Phase 2 Engagement: Focused on engaging those closest to housing issues to help assess actions

- Organizational partners survey aimed at understanding tradeoffs and assessment
- Community Facilitator Program to use community member's existing connections to reach those most impacted
 - 9 community facilitators recruited
 - Over 150 community members reached through listening sessions

ENGAGEMENT

Engagement Themes:

- Lack of affordable housing across income levels
- Need to reduce costs to build across income levels
- Belonging and access are key to being at home in a place
- Finding housing supports is difficult and fragmented
- Support for people-centered solutions inclusive design, language access, and redressing past harm

“Nowadays, it’s 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.”



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Next Steps

NEXT STEPS

- Engagement in October and November
 - Public Info Session, Thursday Nov. 6th
- Refine and prioritize strategies and actions
- January Study Session on Draft Affordable Housing Strategy
- Affordable Housing Strategy adoption

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