

# **2026-2032 Affordable Housing Strategy**

# Forward

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# Introduction

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

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

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

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

## WHAT IS AFFORDABLE HOUSING?

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

# A Strategy for Bellevue's Future

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

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

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

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

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

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



## Affordable Housing

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



## Housing Equity

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



## Housing for Unique Needs

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



## Housing Stability

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



## Housing Supply & Diversity

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

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

## The Planning Framework

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

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



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

## Building On a Strong Foundation

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

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

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

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



### *2017 AHS Implementation*

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

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

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

## Meeting the Need

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

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

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

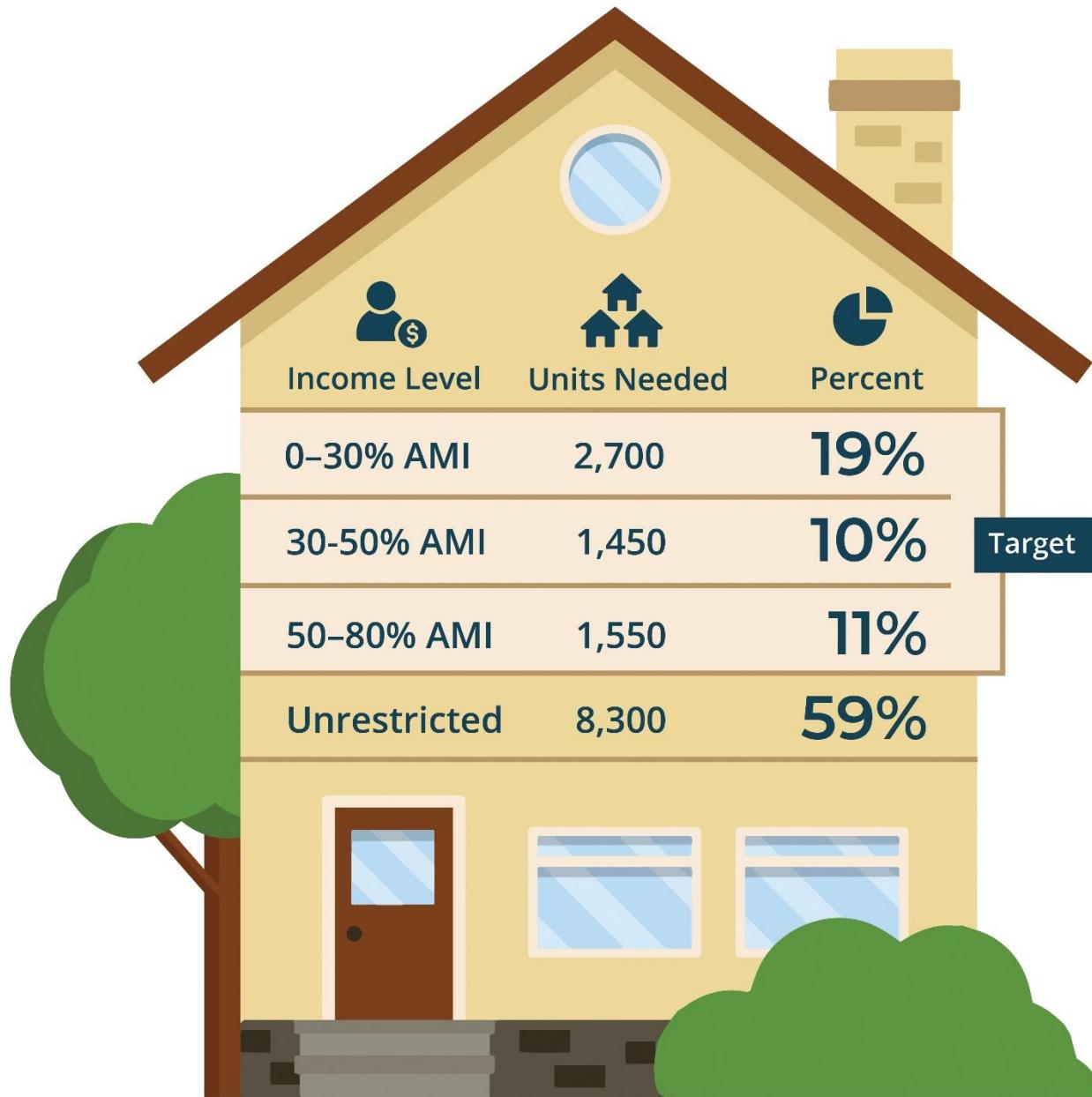


Figure 1: Distribution of Housing Need by Income, Bellevue (2022 HNA)

### *The City's Role*

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

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

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

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

### *Bridging the Gap*

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

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

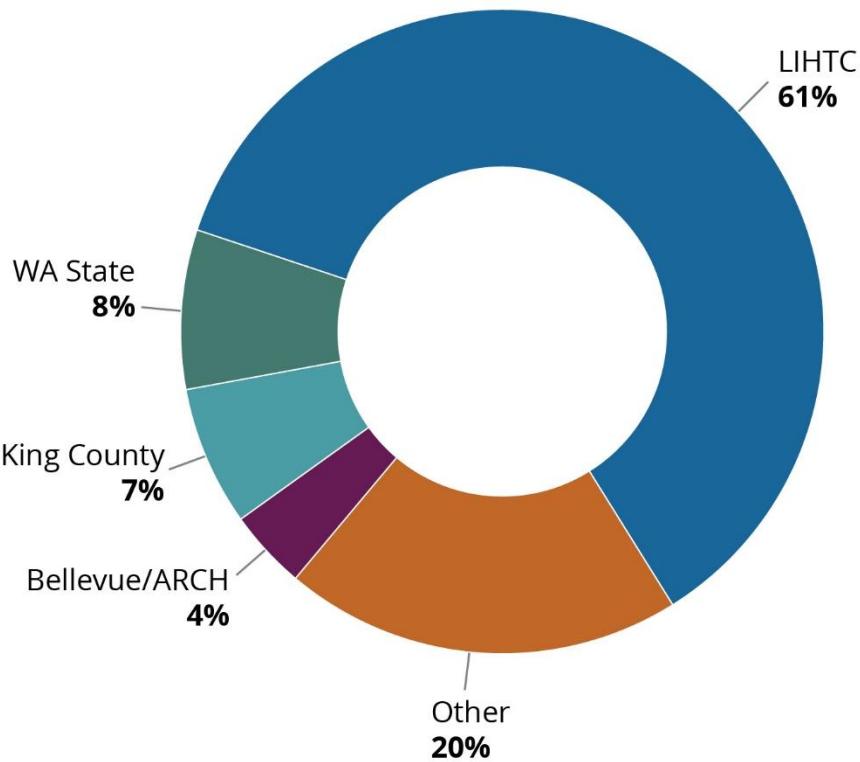


Figure 2: Example of Funding Sources for 50% AMI Project (2024, ARCH)

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

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

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

# Engaging the Community

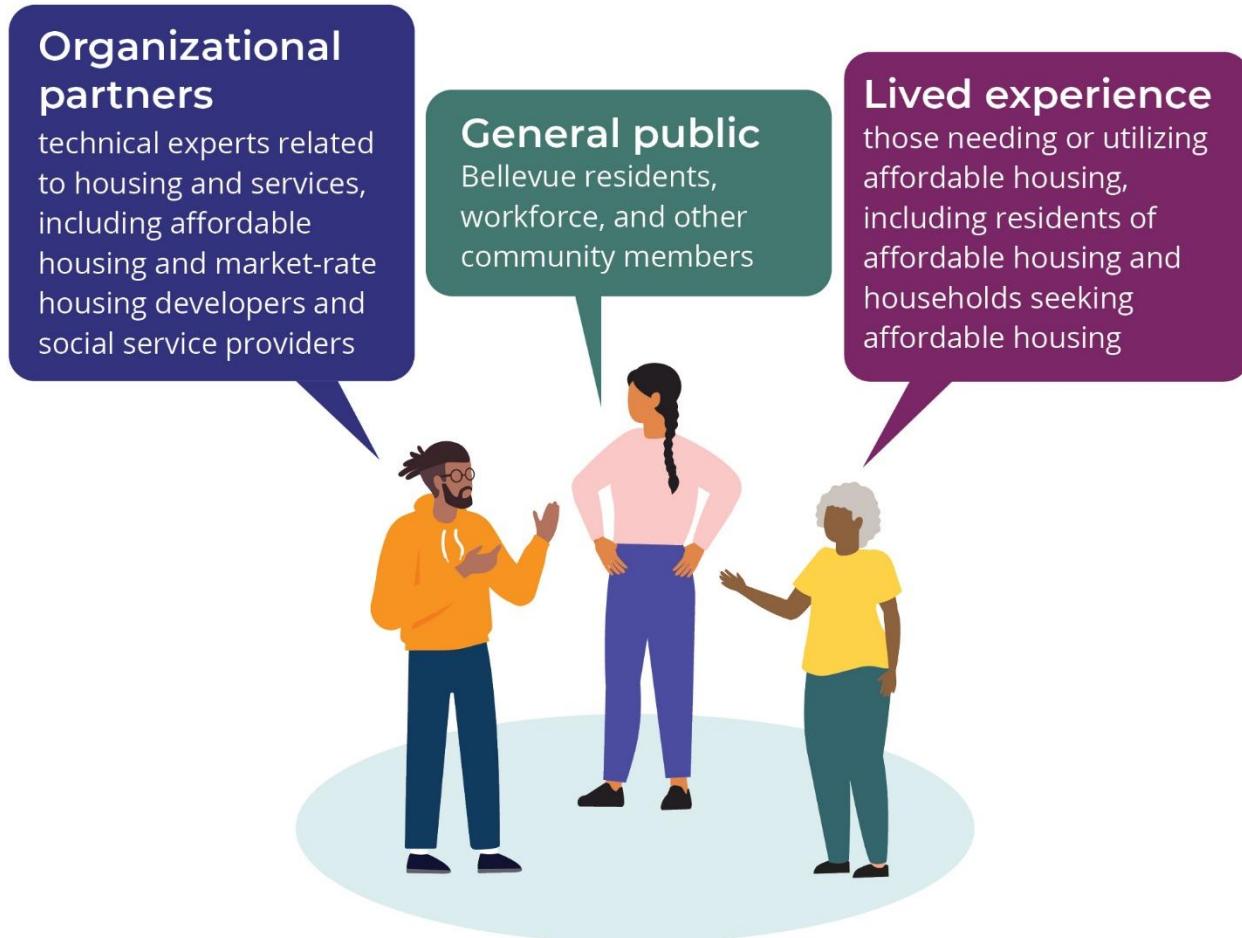
Building an affordable city takes everyone. The voices of our community are critical to ensure this work effectively addresses the needs of our growing community. Throughout the planning process, the Affordable Housing Strategy team sought to listen and engage community members and partners across the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

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

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

## OVERALL, THE CITY ENGAGED...

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



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

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

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

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

# The Context

## What is an Affordable Housing Strategy?

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

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

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

## Why Have a Strategy?

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

### WHAT IS A STRATEGIC PLAN?

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

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

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

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

### WHAT IS AREA MEDIAN INCOME?

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

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

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

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

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

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

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

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

## The Need for Affordable Housing

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

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

## AFFORDABLE HOUSING FOR THE WORKFOCE

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

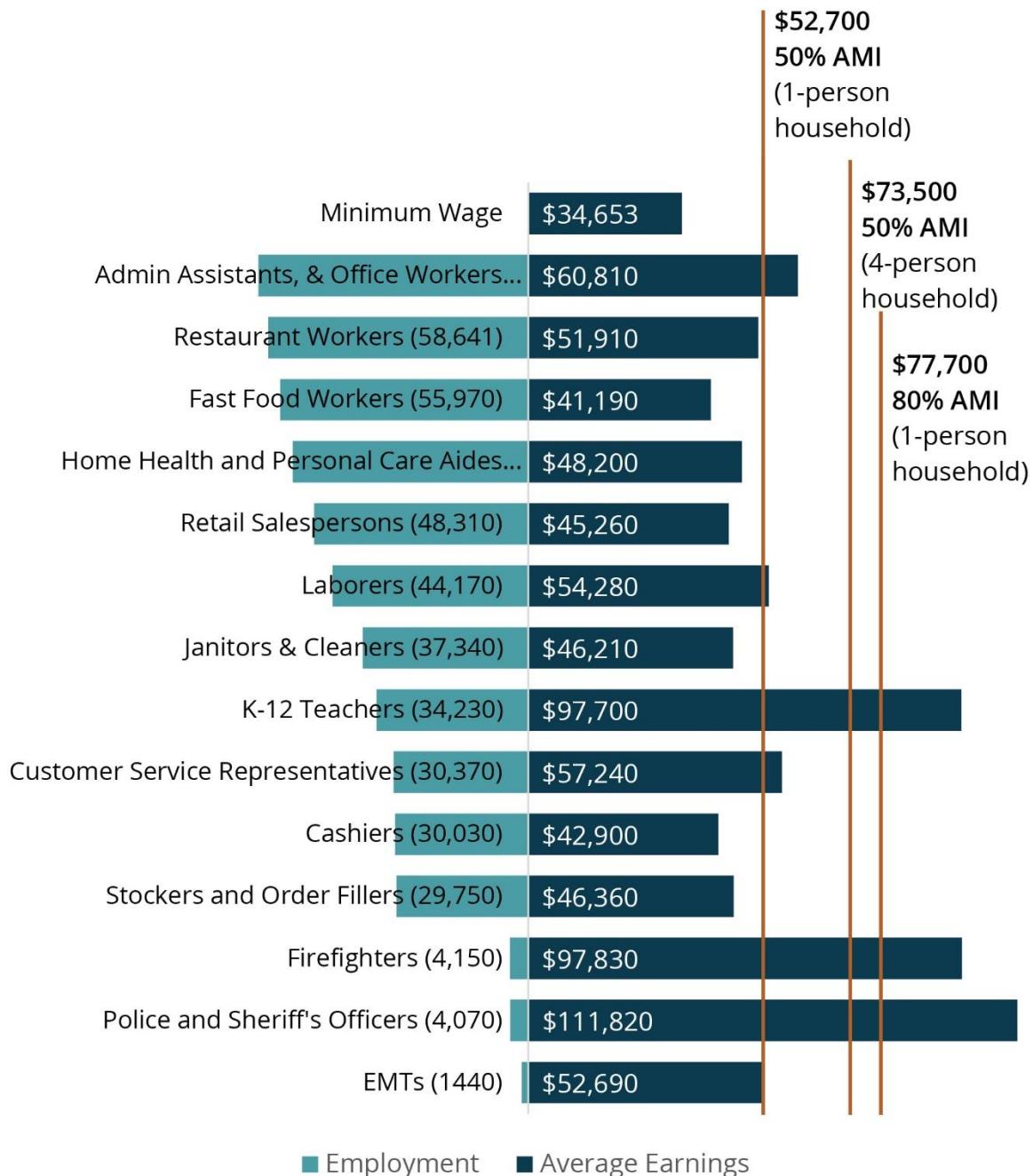


Figure 4: Occupation Employment and Wages, Seattle-Tacoma-Bellevue (2024, BLS)

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

### *The Spectrum of Need*

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

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

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

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

Figure 5: Spectrum of Housing

# Affordable Housing Strategy

## DOES THE AHS ADDRESS HOMELESSNESS?

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

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

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

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

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

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

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

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

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

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





# Affordable Housing

## Goal Statement

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

### What is this goal about?

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

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

Strategies within this goal area include:

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

### NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)

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

## Why is this goal important?

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

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

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

## Metrics

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

## Strategies

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## Goal Statement

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

### What is this goal about?

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

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

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

Strategies within this goal area include:

- Enhancing community, education, information and resources

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

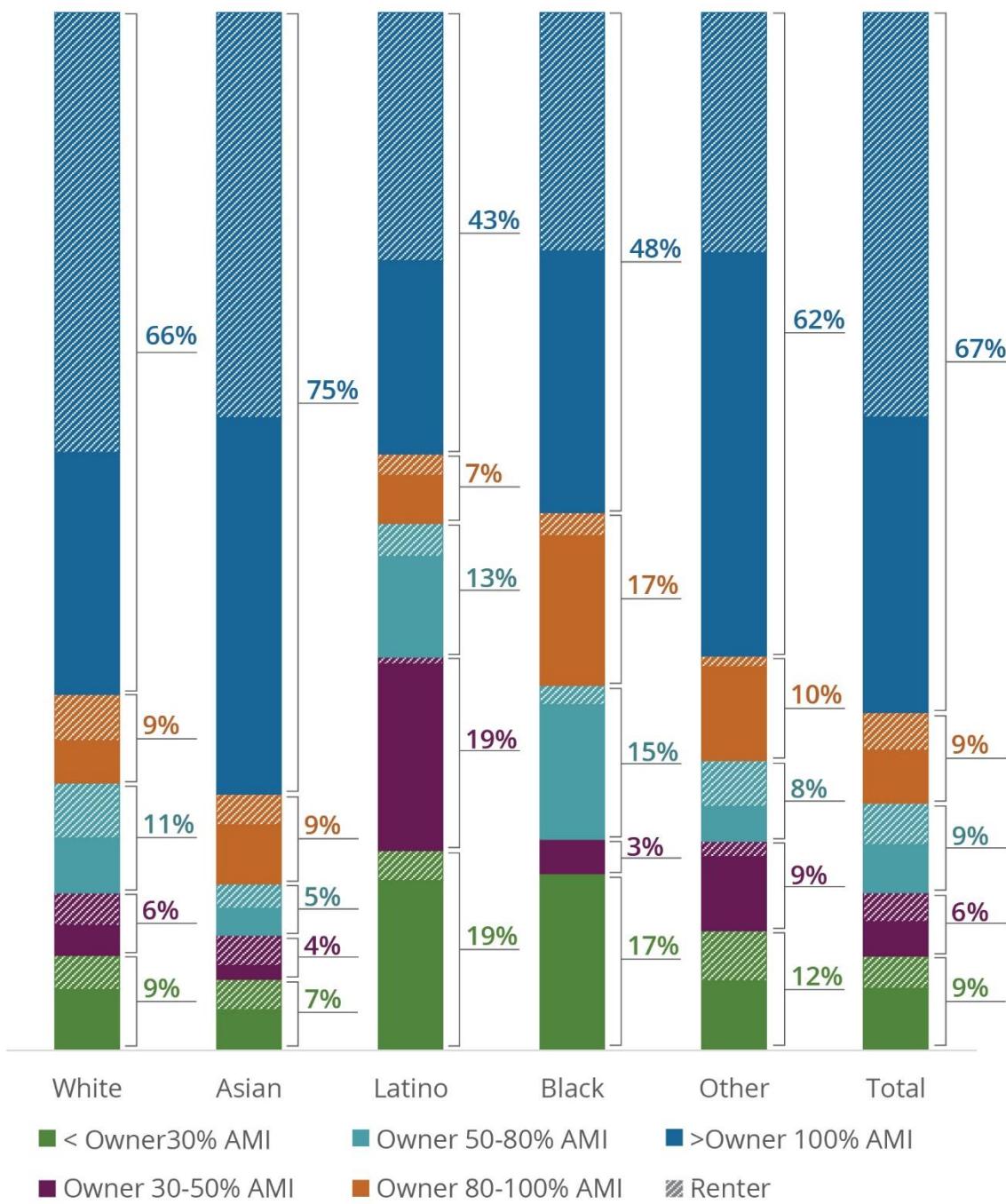
## Why is this goal important?

This work is important because historic patterns of discrimination continue to drive differences in housing outcomes between income, racial and ethnic groups.

Bellevue acknowledges past and present housing discrimination, inequity and injustice and works to promote housing equity for all moving forward.

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

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



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

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

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

# AN INEQUITABLE PAST

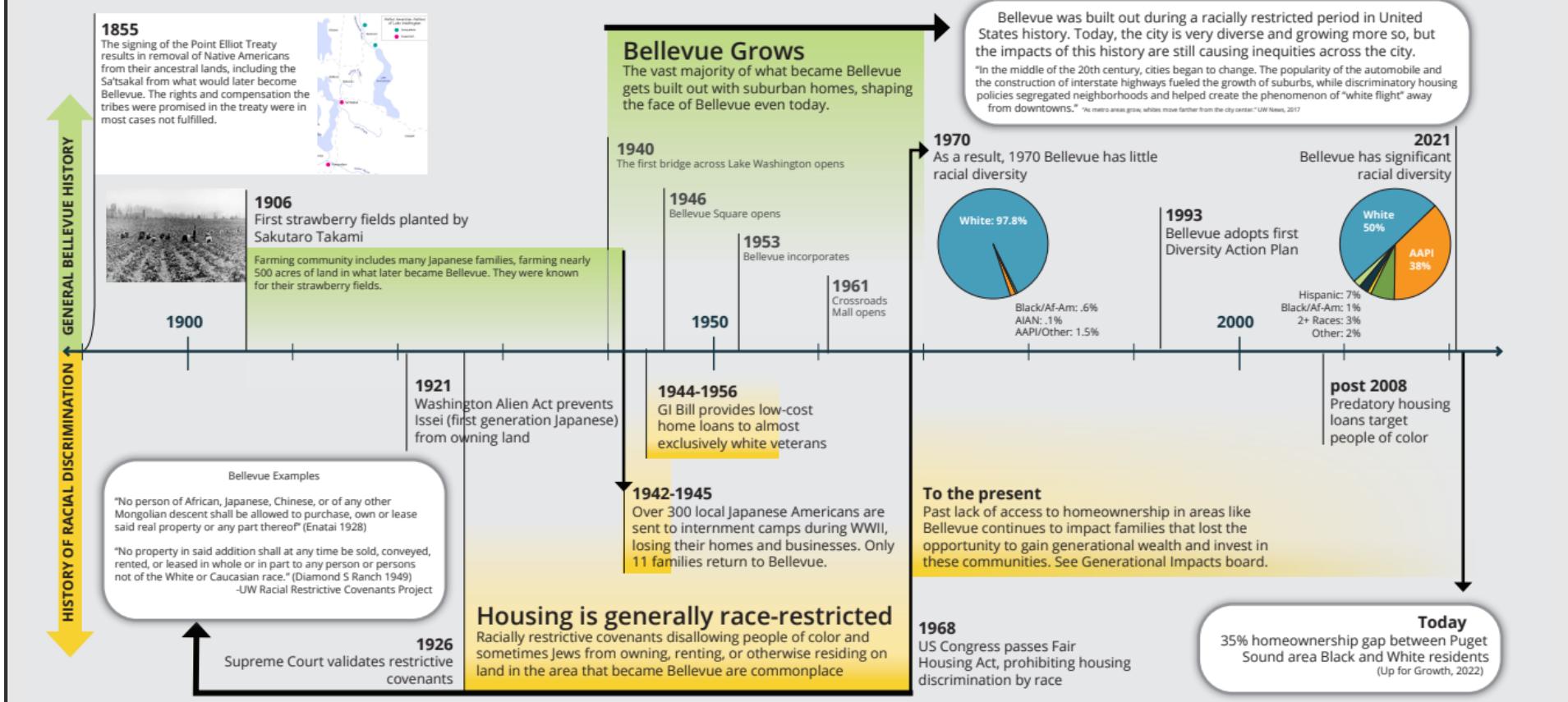


Figure 7

## Metrics

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

## Strategies

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

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

### **HE.2 Ensure fair housing outcomes in Bellevue**

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

### **HE.3 Support alternative ownership models**

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

### **HE.4 Develop inclusive policy making structures**

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



# Housing Stability

## Goal Statement

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

### What is this goal about?

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

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

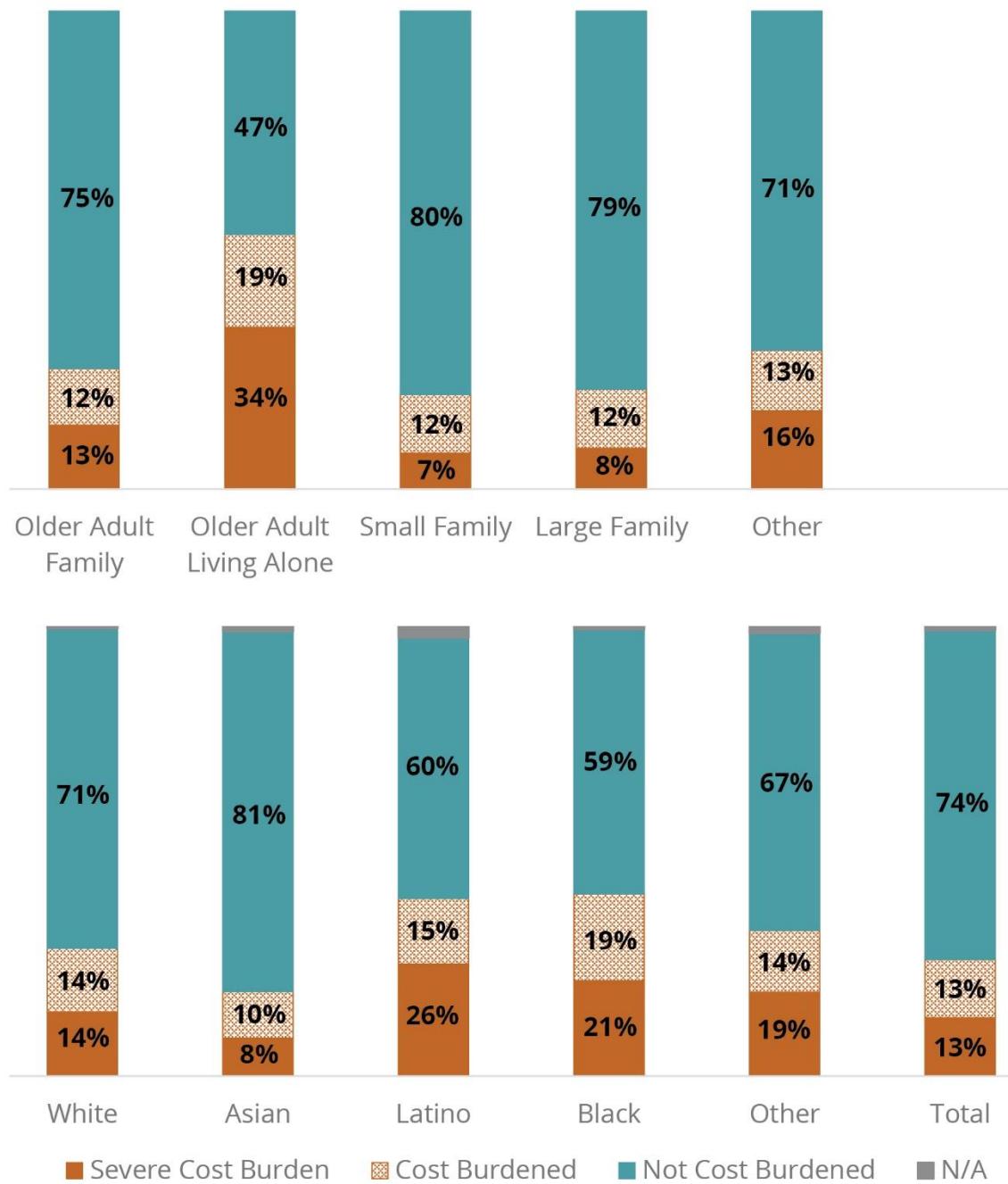
Strategies within this goal area include:

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

### Why is this goal important?

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

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



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

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

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

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

## Metrics

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

## Strategies

### **HS.1 Expand supports for individual stability**

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

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

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

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

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

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

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



# Housing for Unique Needs

## Goal Statement

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

## What is this goal about?

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

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

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

## SUPPORT FOR AGING IN PLACE

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

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

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

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

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

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

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

Strategies within this goal area include:

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

## Why is this goal important?

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

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

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

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

## Metrics

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

## Strategies

### **UN.1 Encourage inclusive design**

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

### **UN.2 Support family sized affordable housing**

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



# Housing Supply & Diversity

## Goal Statement

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

## What is this goal about?

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

Strategies within this goal area include:

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

## Why is this goal important?

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

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

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

## Metrics

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

## Strategies

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

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

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

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

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

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

# Conclusion

## Implementation and Monitoring

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

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

Implementing departments and partners for the Affordable Housing Strategy include:

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

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

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

### *Prioritizing the Work*

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

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

- Improving the effectiveness of existing tools

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

## Conclusion

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

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

# **Appendices**

## Appendix A: Glossary

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

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

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

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

moderate-income households on the Eastside.

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

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

equal opportunities for those with disabilities

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

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

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

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

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

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

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

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

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

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

**Marginalized Communities:** Communities that have been

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

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

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

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

## **Supportive and Transitional**

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

## **Underserved Communities:**

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

## **Universal Design:** A system of design

that helps ensure that buildings and public spaces are accessible to people with or without disabilities and regardless of age or ability

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

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

## Appendix B: Implementing the 2017 Strategy



CITY OF BELLEVUE

# Implementing the 2017 Affordable Housing Strategy

2017-2023



## Implementing the 2017 Affordable Housing Strategy

The Bellevue City Council adopted its Affordable Housing Strategy (AHS) in 2017. The 2017 strategy included 5 overarching strategies and 21 actions to expand affordable housing opportunities in Bellevue. In 2022, Council approved the Next Right Work (NRW) to continue the affordable housing work plan. Next Right Work includes 5 actions with various steps and phases.

The 2017 strategy identified both implementation and performance tracking as key components of the monitoring program. Implementation monitoring tracks which of the AHS actions are being implemented and the extent to which city partners – including other public agencies and private sector entities – are participating. Performance monitoring identifies whether AHS actions are achieving the desired results. Performance indicators for each strategy were identified in the 2017 AHS.

This document summarizes implementation and performance of the five overarching strategies. Each strategy include four components:

1. **Overview:** a summary of key implementation actions and challenges
2. **Performance Metrics:** report of metrics identified as performance measures in the 2017 AHS. Note: Full performance metrics tables reported in Appendix.
3. **Implementation Actions:** list of efforts by AHS actions, includes status and where quantifiable, estimated impact.



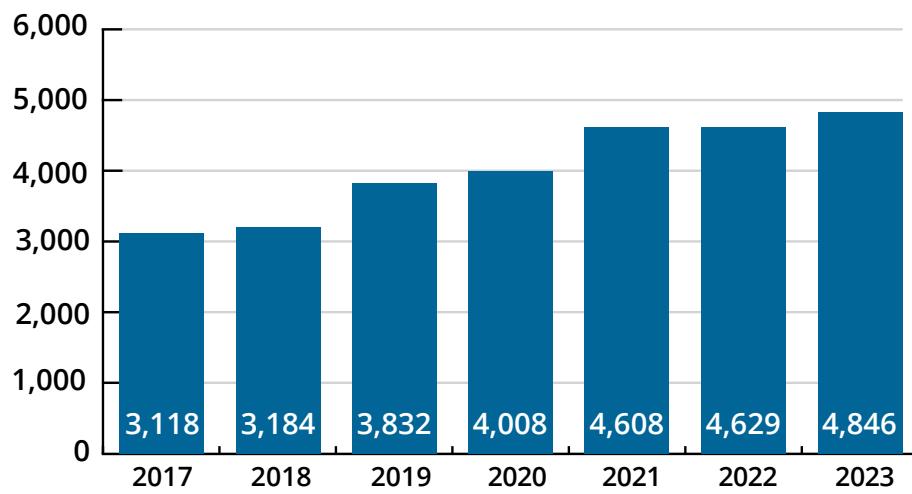
4. **Impact Summary:** cumulative impact of actions reported implementation actions as these can have impact beyond those reported in the performance metrics.

## A. Help People Stay in Affordable Housing

Strategy A addresses issues of housing stability and access with a suite of actions aimed to preserve existing affordable housing and help to stabilize housing costs. The City implements this strategy through a number of actions focused on partnering with nonprofits, preservation and acquisition, and supporting housing stability and improvement programs. Challenges included responding to the COVID-19 pandemic and navigating limited funding availability.

### 2017 Performance Metrics:

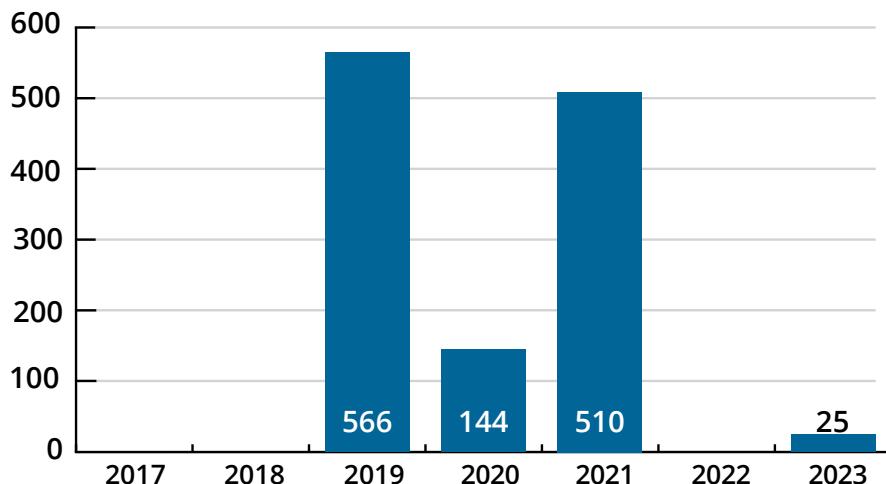
Total number of affordable housing  
2017-2023



Households served  
by program  
2017-2023



Number of existing affordable apartments preserved  
2017-2023



## Implementation Actions:

### A. Help People Stay in Affordable Housing

Status	Strategy/Action	Year	Impact (If quantified)
	A-1. Partner with non-profit organizations and housing agencies to fund the purchase of existing, affordable multi-family housing to preserve it for the long term		
	<ul style="list-style-type: none"> <li>Partnered with LIHI to acquire Aventine Apartments (66 units)</li> </ul>	2024	66 in-service affordable units
	<ul style="list-style-type: none"> <li>Partnered with KCHA to acquire Illahee Apartments (36 units)</li> </ul>	2021	36 in-service affordable units
	A-2. Advocate for state legislation to extend property tax exemptions to existing multi-family properties that agree to set aside some apartments as affordable		
	<ul style="list-style-type: none"> <li>Supported state legislation to allow conversion projects to be eligible for MFTE; passed by Legislature ESSB 6175</li> </ul>	2024	
	A-3. Promote programs that provide social and physical support to help seniors and disabled people remain in their homes		
	<ul style="list-style-type: none"> <li>Change to "Human services contract provided to agencies to support services to seniors and disabled people</li> </ul>	2017-2024	
	A-4. Increase funding and expand eligibility for the city's home repair and weatherization programs		
	<ul style="list-style-type: none"> <li>Funding is determined by HUD. Loan repayments have naturally grown the amount of funding available.</li> </ul>	2017-2024	815 households served
	A-5. Promote energy efficiency in design and construction of affordable units to reduce costs for residents		
	<ul style="list-style-type: none"> <li>Implementing green building requirements and incentives in Wilburton TOD Area as part of Sustainable District Opportunity Assessment</li> </ul>	Ongoing	
	<ul style="list-style-type: none"> <li>Established the Energy Smart Eastside program to provide heat pumps to low- and moderate-income homeowners in Bellevue and across the Eastside. Program includes retrofits of affordable housing units</li> </ul>	2022	100 Bellevue households served

Status	Strategy/Action	Year	Impact (If quantified)
	<ul style="list-style-type: none"> <li>▪ Land Use Code Amendments for           <ul style="list-style-type: none"> <li>▫ East Main Amenity Incentive for Sustainability Factor (LUC 20.25Q.070)</li> <li>▫ East Main Green and Sustainability Factor (LUC 20.25Q.120)</li> </ul> </li> </ul>	2021	
	<ul style="list-style-type: none"> <li>▪ Land Use Code Amendments           <ul style="list-style-type: none"> <li>▫ Downtown Amenity Incentive for Sustainability Factor (LUC 20.25A.070)</li> <li>▫ Downtown Green and Sustainability Factor (LUC 20.25A.120)</li> <li>▫ BelRed Amenity Incentive for Sustainability Factor (LUC 20.25D.090)</li> </ul> </li> </ul>	2017	
	A-6. Promote existing utility rate relief, utility tax relief, and property tax relief programs for income-eligible residents		
	<ul style="list-style-type: none"> <li>▪ Review and extension of utility rate relief and utility tax relief programs</li> </ul>	2018	7,274 households served (duplicates included)

## Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:



**102** Affordable Units Preserved under Actions



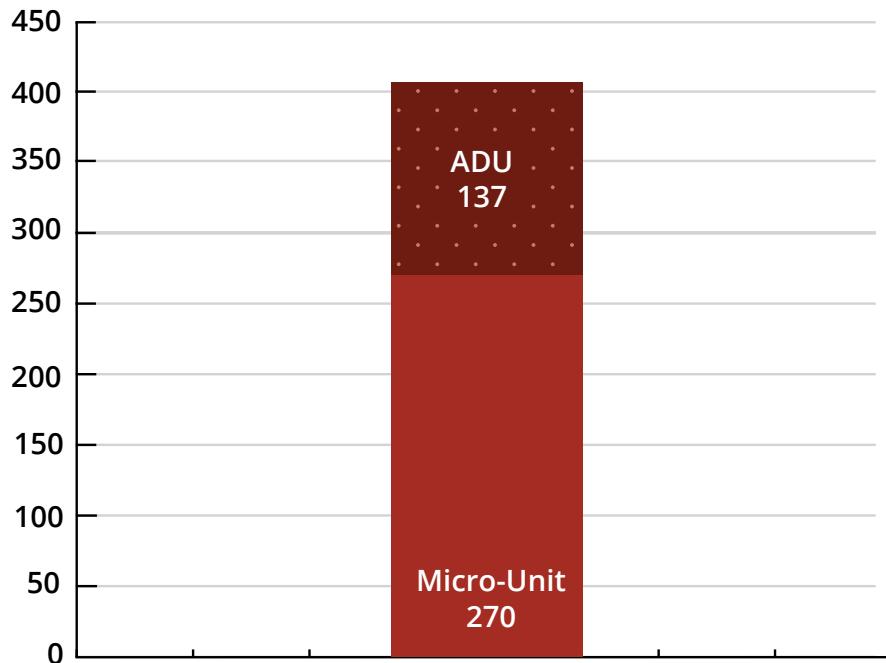
**8,189** Households Served under Actions (may be duplicated)

## B. Create a Variety of Housing Choices

This strategy focuses on providing for diverse individual housing needs at all stages of life, help to ensure new residents are welcomed, and to ensure that long-term residents have the opportunity to remain in Bellevue. The City continues to implement this strategy primarily by advancing code amendments to encourage diverse housing types.

### 2017 Performance Metrics:

Number of middle housing permits issued by type  
2017-2023



### Implementation Actions:

B. Create a Variety of Housing Choices			
Status	Strategy/Action	Year	Impact (If quantified)
✓	B-1. Encourage micro-apartments around light rail stations through actions such as reduced parking requirements		
✓	<ul style="list-style-type: none"> <li>Adopted LUCA to remove barriers to micro-apartments (NRW)</li> </ul>	2023	270 permits
✓	<ul style="list-style-type: none"> <li>Adopted MFTE code provisions for micro-apartments</li> </ul>	2023	

Status	Strategy/Action	Year	Impact (if quantified)
↔	B-2. Update accessory dwelling unit standards and allow detached units in self-selected neighborhoods		
↔	<ul style="list-style-type: none"> <li>▪ Advancing LUCA to revise regulations to allow DADUS and up to 2 ADUs per lot</li> </ul>	Ongoing, completion by 6/2025	
✓	<ul style="list-style-type: none"> <li>▪ Adopted LUCA to reduce barriers for ADUs and allow AADUs to be sold separately (NRW)</li> </ul>	2023	137 permits
✗	B-3. Promote design in affordable units that ensures accessibility for all ages and abilities (e.g. "universal design")		
✗	<ul style="list-style-type: none"> <li>▪ No actions identified</li> </ul>		
↔	B-4. Consider changes to the down payment assistance program for low-income and first-time homebuyers		
↔	<ul style="list-style-type: none"> <li>▪ ARCH working with King County and WSHFC on changes to loan terms to increase utilization</li> </ul>	Ongoing	
✓	<ul style="list-style-type: none"> <li>▪ ARCH conducted analysis on the utilization of the downpayment assistance program but no changes were advanced</li> </ul> <p><i>Note: Program utilization has been low across East King County due to loan terms, limited resources, and high home prices.</i></p>	2020	1 Bellevue household served

## Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:



**1 Household Served Under Actions (may be duplicated)**



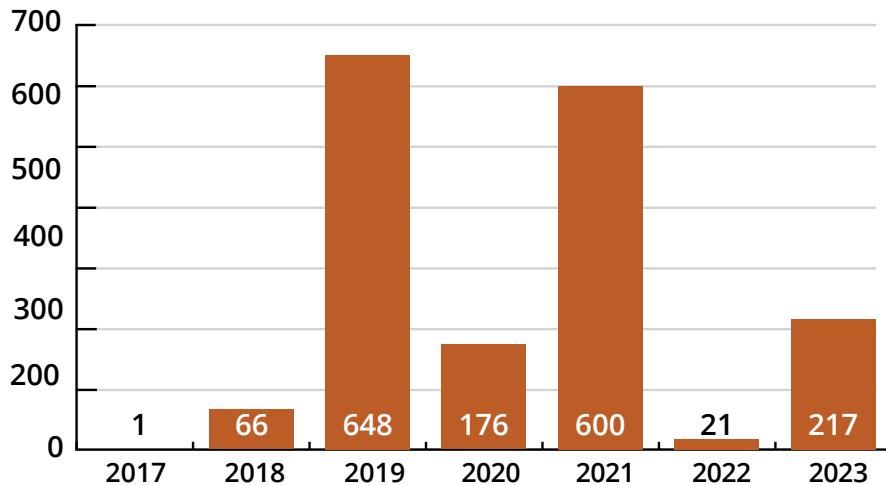
**407 Permits Issued Under Actions**

## C. Create More Affordable Housing

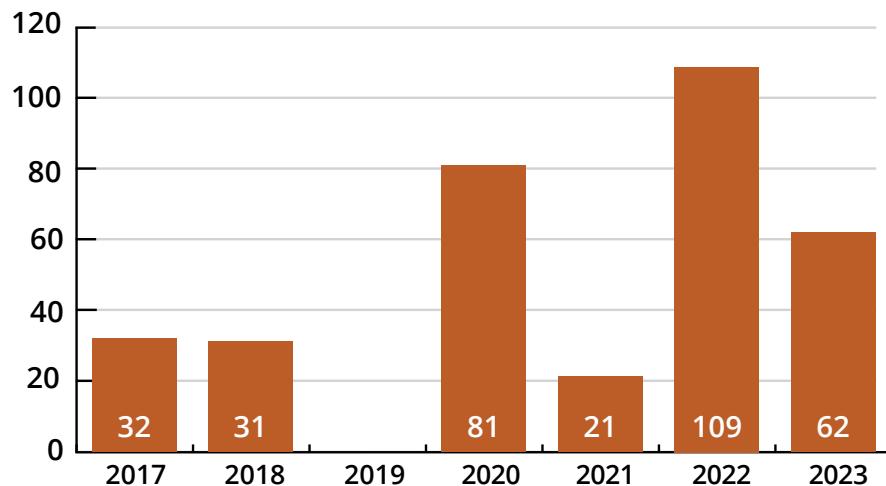
This strategy intends to increase the amount of housing affordable to people at lower and moderate-income levels. The City continues to implement this strategy by leveraging resources for affordable housing development and recalibrating the City's affordable housing incentive programs.

### 2017 Performance Metrics:

**Total number of affordable housing units produced/preserved in Bellevue  
2017-2023**



**Number of affordable apartments created through MFTE  
2017-2023**



**Implementation Actions:**

C. Create More Affordable Housing			
Status	Strategy/Action	Year	Impact (If quantified)
	C-1. Increase development potential on suitable land owned by public agencies, faith-based and nonprofit housing entities for affordable housing		
	▪ Adopted Phase 2 LUCA for C-1 faith-based properties	2023	25 pipeline affordable units
	▪ Adopted Phase 1 LUCA for C-1 faith-based properties	2021	7 pipeline affordable units
	▪ Provided funding for workforce affordable housing and permanent supportive housing at the Eastgate campus, on what was originally surplus county land	2019, 2020	452 in-service affordable units
	C-2. Develop affordable housing on suitable surplus public lands in proximity to transit hubs		
	▪ Evaluating surplus sites, including the BelRed, Metro, and Lincoln sites, for development potential and exploring development partners	Ongoing	
	▪ Provided funding for Bridge Housing's project on surplus Sound Transit OMFE site	2023/2024	234 pipeline affordable units
	▪ Evaluated city-owned property for surplus potential and suitability for affordable housing	2018	
	▪ Updating facilities plan to assess municipal operations and opportunities for colocation of housing with capital facilities.	Ongoing, est. completion by 3/2025	
	C-3. Update existing tax exemption programs for affordable housing to increase participation by developers of new housing		336 in-service and pipeline affordable units
	▪ Updated and simplified MFTE program for affordable housing	2021	
	▪ Updated and expanded MFTE program for affordable housing	2018	

Status	Strategy/Action	Year	Impact (If quantified)
	C-4. Inclusionary zoning: increase zoning as incentive to provide affordable units in new development		
	<ul style="list-style-type: none"> <li>▪ Advancing code amendment to increase residential FAR in targeted mixed-use areas of the City including implementation of a voluntary or mandatory affordable housing program</li> </ul>	Ongoing, est. completion fall 2025	
	<ul style="list-style-type: none"> <li>▪ Adoption of Downtown Interim Official Control to increase production of residential and affordable housing units in Downtown</li> </ul>	2023	~287 pipeline affordable units
	<ul style="list-style-type: none"> <li>▪ East Main LUCA incentives for affordable housing</li> </ul>	2021	
	<ul style="list-style-type: none"> <li>▪ Eastgate LUCA incentives for affordable housing</li> </ul>	2017	
	<ul style="list-style-type: none"> <li>▪ Downtown Livability LUCA including incentives for affordable housing</li> </ul>	2017	44 in-service affordable units
	C-5. Reduce costs of building affordable housing (e.g. code amendments, lower fees, reduced parking, city-funded street improvements)		
	<ul style="list-style-type: none"> <li>▪ Developing an expedited permitting program for affordable housing (NRW)</li> </ul>	Ongoing, est. completion in 2025	
	<ul style="list-style-type: none"> <li>▪ Lowered permit and inspection fees for affordable housing through the Affordable Housing Fee Reduction program (See NRW)</li> </ul>	2023	367 pipeline affordable units
	<ul style="list-style-type: none"> <li>▪ Reduced parking minimum requirements near transit stations</li> </ul>	2021, Ongoing, estimated completion in 2025	

## Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:



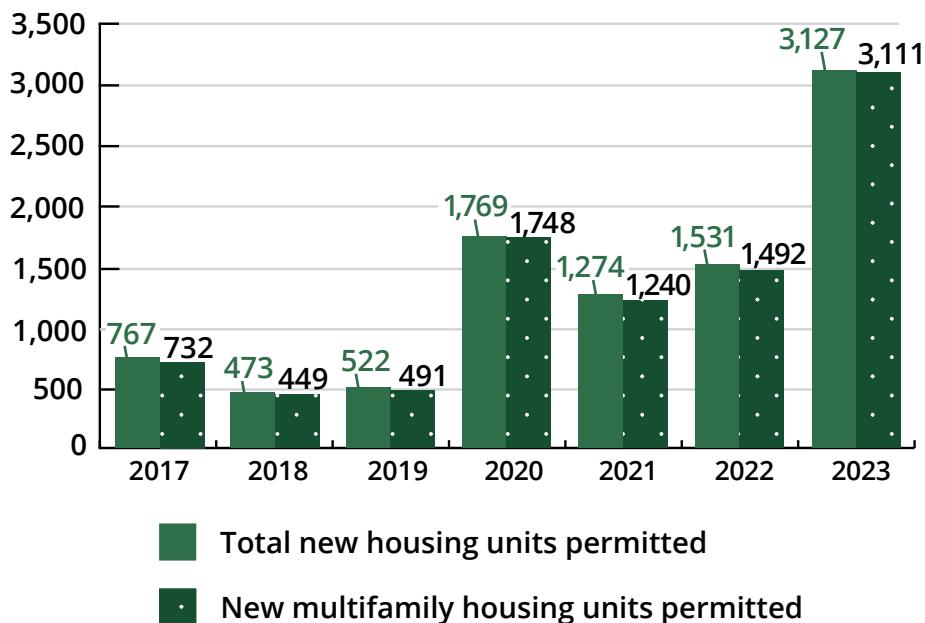
**1,593** Affordable Units Produced Under Actions

## D. Unlock Housing Supply by Making It Easier to Build

This strategy seeks to increase the total amount of housing in Bellevue to better meet market demand and relieve pressure on overall cost of housing. The City continues to implement this strategy through actions that streamline processes and reduce the cost and time to build

### 2017 Performance Metrics:

Number of new housing units permitted  
2017-2023



### Implementation Actions:

D. Unlock More Housing Supply by Making It Easier to Build			
Status	Strategy/Action	Year	Impact (If quantified)
↔	D-1. Revise codes to reduce costs and process time for building multi-family housing		
↔	<ul style="list-style-type: none"> <li>Establishing clear and objective design standards and reducing process time LUCA</li> </ul>	Ongoing, completion by 6/2025	
↔	<ul style="list-style-type: none"> <li>Reducing regulatory barriers for converting existing commercial buildings to residential, or adding additional density within existing residential buildings LUCA</li> </ul>	Ongoing, est. completion 3/2025	

Status	Strategy/Action	Year	Impact (If quantified)
✓	▪ Reduced parking minimums near transit	2021	
✓	▪ LUCA for zero lot line townhome regulations	2021	
✓	D-2. Advocate for amendments to state condo statutes to rekindle interest in condominium development		
✓	▪ Amendments to state condominium statutes to increase condo development passed	2019	
↔	D-3. Change the city's approach to density calculations in multifamily zones to allow more flexibility in unit size and type		
↔	▪ Advancing code amendment to increase residential FAR in targeted mixed-use areas of the City including implementation of a voluntary or mandatory affordable housing program	Ongoing, est. completion by fall 2025	
✓	▪ Adoption of Downtown Interim Official Control to increase production of residential and affordable housing units in Downtown	2023	~287 pipeline affordable units

## Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:

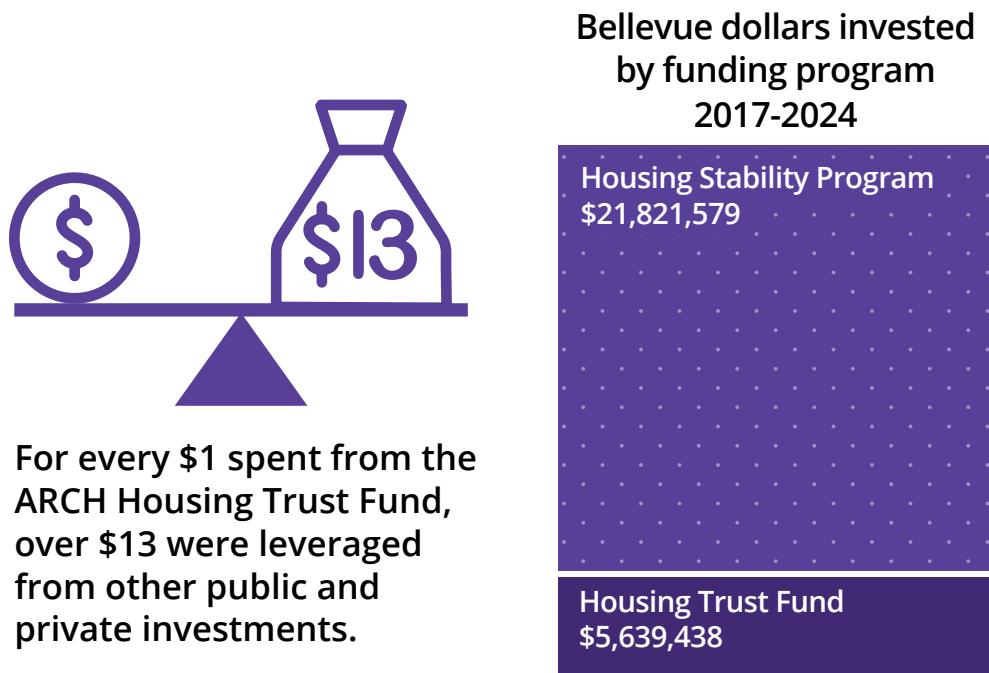


**287** Affordable Units Produced by Actions

## E. Prioritize State, County and Local Funding for Affordable Housing

This strategy expands the type and amounts of funding available to support affordable housing. The City continues to implement this strategy by authorizing new local funding sources for affordable housing, partnering with local institutions, and through state and federal advocacy.

### 2017 Performance Metrics:



### Implementation Actions:

#### E. Prioritize State, County, and Local Funding for Affordable Housing

Status	Strategy/Action	Year	Impact (If quantified)
↔	E-1. Tap additional local sources to dedicate more funding to affordable housing (e.g. reallocation of general fund and/or REET, increase of property tax and/or business & occupation tax, bonds)		
✓	<ul style="list-style-type: none"> <li>Contributed \$2 million/year for capital investment contingency funds for affordable housing through 2027</li> </ul>	2022 -2024	
✓	<ul style="list-style-type: none"> <li>Committed SHB 1406 revenue to the ARCH Housing Trust Fund</li> </ul>	2023-2024	\$1,538,000 dollars invested

Status	Strategy/Action	Year	Impact (if quantified)
	<ul style="list-style-type: none"> <li>Established the Housing Stability Program annual award process using HB 1590 revenue</li> </ul>	2022-2024	\$21,821,579 capital dollars invested
	<ul style="list-style-type: none"> <li>Committed general funds to the ARCH Housing Trust Fund</li> </ul>	2017-2024	\$2,184,000 dollars invested
	E-2. Pursue funding partnerships with employers, financial institutions, foundations, and others		
	<ul style="list-style-type: none"> <li>Amazon partnered with LIHI and City to fund acquisition of Aventine in downtown Bellevue</li> </ul>	2024	66 in-service affordable units
	<ul style="list-style-type: none"> <li>Amazon and Microsoft partnered with KCHA to rehab and extend affordability of KCHA properties</li> </ul>	2019-2021	1,132 in-service affordable units
	<ul style="list-style-type: none"> <li>Microsoft's Urban Housing Ventures fund helped acquire and preserve two properties</li> </ul>	2021	52 in-service affordable units
	<ul style="list-style-type: none"> <li>Microsoft committed investments to Plymouth Crossing and Porchlight</li> </ul>	2021	95 in-service affordable units and 100 in-service shelter beds
	<ul style="list-style-type: none"> <li>Amazon partnered with City and KCHA to acquire and rehabilitate Illahee Apartments</li> </ul>	2020	36 in-service affordable units
	E-3. Advocate for legislative actions that expand state and local funding tools.		
	<ul style="list-style-type: none"> <li>Included locally authorized REET as legislative priority</li> </ul>	2024	
	<ul style="list-style-type: none"> <li>Authorized SHB 1406, allowing the city to collect ~\$650,000/year for 20 years to fund affordable housing for those making &lt;60% AMI</li> </ul>	2020	\$31,618,122 of revenue collected
	<ul style="list-style-type: none"> <li>Authorized HB 1590, allowing the city to collect ~\$11 million/year to fund affordable housing and services for certain populations making &lt;60% AMI</li> </ul>	2020	\$1,931,288 of revenue collected

## Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:



**95** Affordable Units Produced Under Actions

**1,251** Affordable Units Preserved Under Actions



**21,825,301** Dollars Invested Under Actions

## Next Right Work & Other Housing-Related Implementation

Next Right Work was initiated in 2022, following the completion of the majority of the 2017 Affordable Housing Strategy. These actions intend to further increase housing opportunities and diversity. The City has ongoing work on three actions, but anticipate these to be completed in 2025. Other notable housing-related implementation beyond the scope of the Affordable Housing Strategy actions are also noted below

Status	Strategy/Action	Year	Impact (If quantified)
	Next Right Work		
	<ul style="list-style-type: none"> <li>Increased FAR Phase 2: Mixed Use Areas</li> </ul>	Ongoing, est. completion fall 2025	
	<ul style="list-style-type: none"> <li>Encourage Middle Housing Phase 2: Middle Housing</li> </ul> <p><i>Note: included above as "Advancing code amendment to increase residential FAR in targeted mixed-use areas of the City including implementation of a voluntary or mandatory affordable housing program (NRW)"</i></p>	Ongoing, completion by 6/2025	
	<ul style="list-style-type: none"> <li>Internal process improvements to simplify and expedite permitting for affordable housing</li> </ul> <p><i>Note: included above as "Developing an expedited permitting program for affordable housing (NRW)"</i></p>	Ongoing, est. completion in 2025	
	<ul style="list-style-type: none"> <li>Micro apartment LUCA</li> </ul>	2023	270 permits
	<ul style="list-style-type: none"> <li>Increased FAR Phase 1: Downtown;</li> </ul> <p><i>Note: Included above as Adoption of Downtown Interim Official Control to increase production of residential and affordable housing units in Downtown</i></p>	2023	~287 pipeline affordable units
	<ul style="list-style-type: none"> <li>Reduced fees for affordable housing</li> </ul> <p><i>Note: included above as "Lowered permit and inspection fees for affordable housing through the Affordable Housing Fee Reduction program (NRW)"</i></p>	2023	367 pipeline affordable units
	<ul style="list-style-type: none"> <li>Encourage Middle Housing Phase 1: ADU Reform</li> </ul> <p><i>Note: included above as "Adopted LUCA to reduce barriers for ADUs and allow AADUs to be sold separately (NRW)"</i></p>	2023	137 permits
	<ul style="list-style-type: none"> <li>Maximize SEPA categorial exemptions to simplify and expedite permitting for affordable housing</li> </ul>	2023	

Status	Strategy/Action	Year	Impact (If quantified)
✓	▪ Align city code for unit lot subdivisions to simplify and expedite permitting for affordable housing	2023	
↔	Other Notable Housing-Related Implementation		
✓	▪ Reestablished Housing ACCORD Program in Bellevue Dispute Resolution Center	2020, 2023	3,713 households served (duplicates included)
✓	▪ Adopted permanent supportive housing, transitional housing, emergency housing, and emergency shelter land use code amendments to allow these use types in more land use districts	2022	
✓	▪ Requested and received state earmark for Illahee acquisition	2022	36 in-service affordable units

## Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:



**690** Affordable Units Produced/Preserved Under Actions



**3,713** Household Served Under Actions (may be duplicated)



**407** Permits Issued Under Actions

## Full 2017 Implementation Metrics

Strategy A Metrics	2017	2018	2019	2020	2021	2022	2023	Total
Total number of affordable housing units	3,118	3,184	3,832	4,008	4,608	4,629	4,846	<b>1,728</b>
Number of existing affordable apartments preserved	-	-	566	144	510	-	25	<b>1,245</b>
Number of households served by home repair	32	72	65	37	39	36	53	<b>334</b>
Number of households served by weatherization (single family)	-	3	6	1	1	1	1	<b>13</b>
Number of households served by weatherization (multifamily)	131	337	-	-	-	-	-	<b>468</b>
Number of households served by utility rate and tax relief	1,062	1,004	1,068	1,040	1,003	1,044	1,053	<b>7,274</b>
Number of households served by property tax relief	<i>Note: Data not available; No response received from King County Assessor's Office.</i>							

Strategy B Metrics	2017	2018	2019	2020	2021	2022	2023	Total
Number of micro-apartments permitted	0	0	0	0	0	0	0	<b>0</b>
								<i>Note: 270 microunits permitted to date in 2024</i>
Number of accessory dwelling units permitted	21	17	15	16	26	30	12	<b>137</b>
Number of Bellevue participants in the ARCH East King County Down Payment Assistance Program	N/A	<b>1</b>						

Strategy C Metrics	2017	2018	2019	2020	2021	2022	2023	Total
Number of new affordable housing units permitted	<i>Note : Data not available as permit software does not identify all affordable housing units; comparable data is available on units put into service, included below.</i>							
Number of new affordable housing units built/preserved	1	66	648	176	600	21	217	<b>1,729</b>
Number of affordable apartments created through MFTE								
<i>Notes: Reflects year project received MFTE Summary of Decision; units overlap with line above. 58 units received Summary of Decision in 2024</i>	32	31	-	81	21	109	62	<b>336</b>

Strategy D Metrics	2017	2018	2019	2020	2021	2022	2023	Total
Number of total new housing units permitted	767	473	522	1,769	1,274	1,531	3,127	<b>11,607</b>
Number of new multifamily housing units permitted	732	449	491	1,748	1,240	1,492	3,111	<b>11,407</b>

Strategy E Metrics	2017	2018	2019	2020	2021	2022	2023	Total
Bellevue housing dollars leveraged by state, county, and other affordable housing funders	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>7.52% of total development cost</b>
Total investment by the City of Bellevue	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>\$27,461,017</b>
Total investment by private entities for affordable housing in Bellevue	<i>Note: figure reflects 1) estimated capital investments in twelve affordable housing projects by philanthropic corporate entities and 2) LIHTC equity and tax-exempt bond investments through the 4% and 9% LIHTC program.</i>							~\$540 million, including ~\$270 million from philanthropic corporate entities



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## Appendix C: Engagement Report



# 2025 Affordable Housing Strategy Engagement Report

Final Report and Phase 3  
November – December 2025





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# 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 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.

## 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

**2,000** visitors to the Affordable Housing Strategy online engagement hub



- 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]*



# Introduction

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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

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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



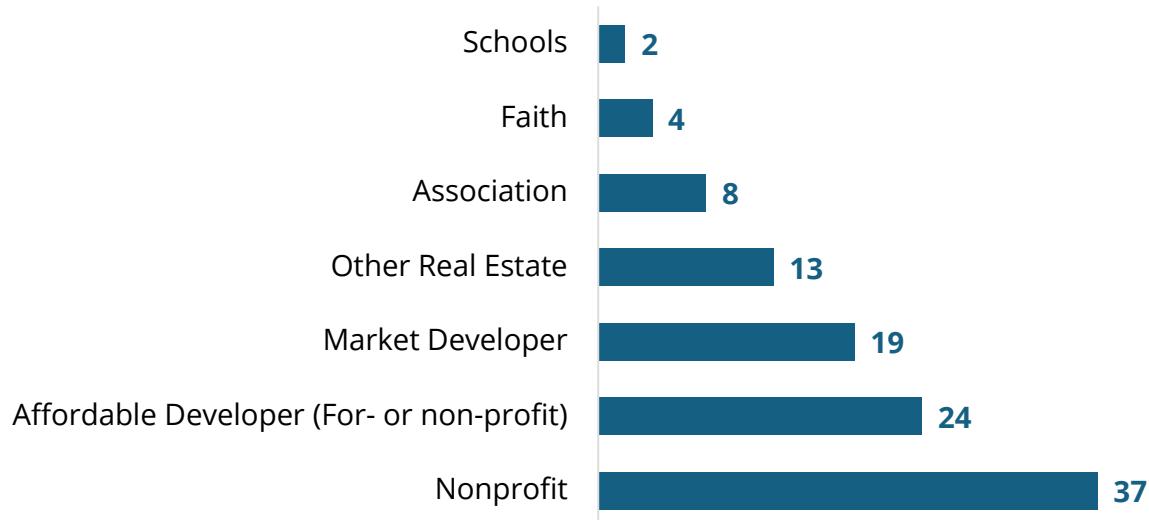
Reporting on demographic information of participants can be challenging. Demographic questions are always optional, and some people decline to share personal details. Additionally, there are some events, like a drop-in event, where the format doesn't allow for easy data collection.

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.

### Responses to partner surveys by organization type



## 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](http://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.

## During this phase, outreach activities included...

- **2** Organizational Partner Information Sessions
- **1** Public Kick-off Event
- **2** Educational Events
- **3** External Partner Presentations
- **5** Presentations to boards and commissions
- **1** Tabling Event

## The project team connected with...

- **291** People through our public events
- **42** People through our organizational partner info sessions
- **773** Visitors to our online engagement hub

- **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

### During this phase, outreach activities included...

- 1 Survey for Organizational Partners
- 1 Community facilitator training
- 35 Listening sessions
- 1 Community facilitator debrief

### The project team connected with...

- 59 Organizational partner survey
- 159 People through our community facilitator listening session
- 740 Visitors to our online engagement hub

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.

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

"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*

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**

- Survey
- Presentation to stakeholder groups
- Virtual feedback event

#### **For the general public**

- Survey
- 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 (PLUSH) 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.

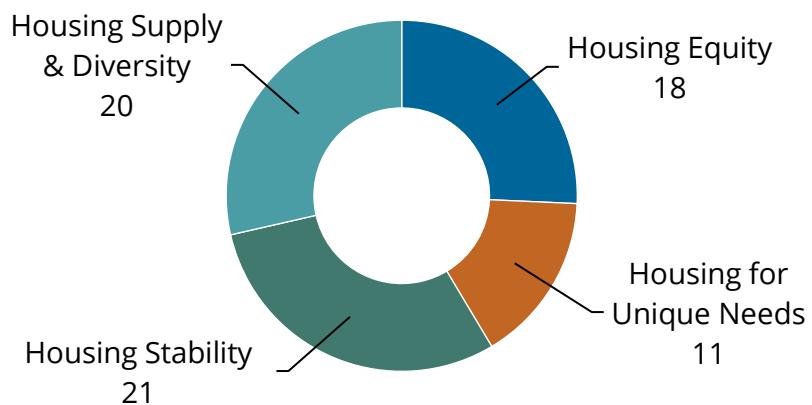
Survey questions similarly asked about preferred goals and outcomes and for feedback on the draft strategies. It also asked about experiences living or searching for housing in Bellevue. Survey responses were disaggregated to further understand unique perspective of different groups - homeowners and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

## PHASE 3 SUMMARY OF INPUT

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.

### Besides affordable housing, what two goals do you believe to be most important to housing affordability in Bellevue?



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 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.



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.

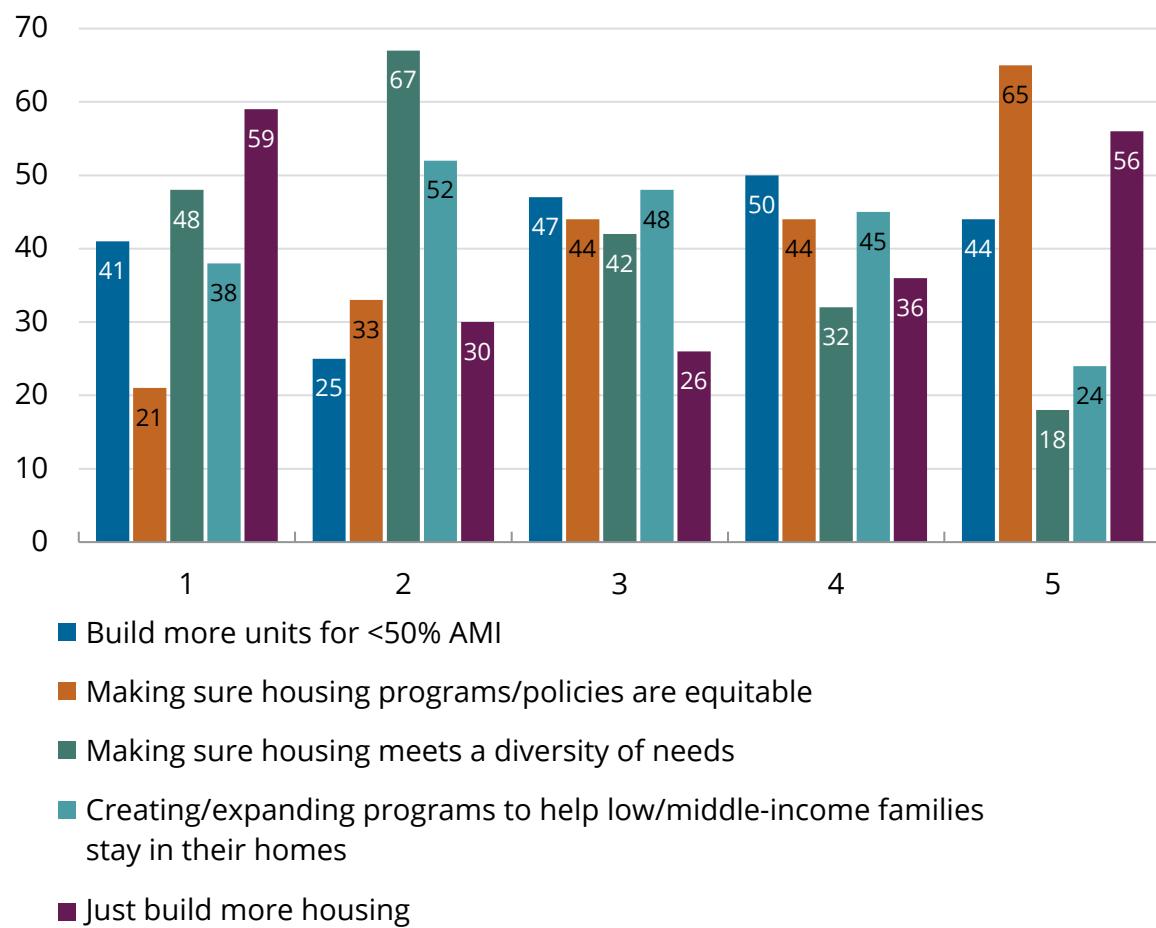
*Partner survey #2 Respondent*

## 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 of the next seven years in terms of housing (1 is highest)



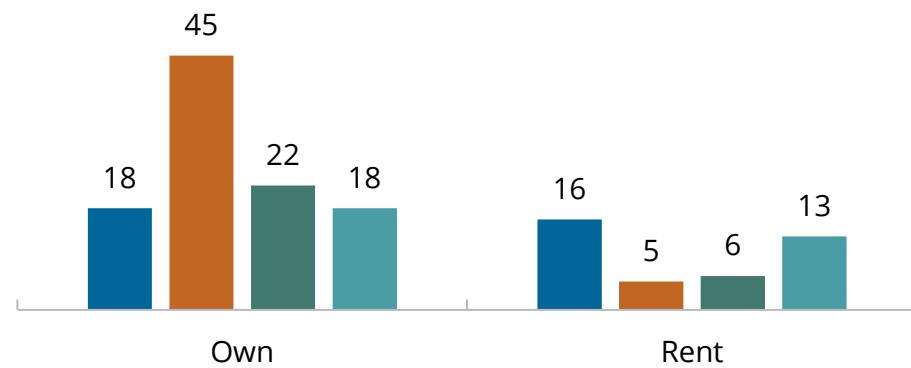
When looking specifically at renters, there is a clear priority for building more units for lower incomes followed by making sure housing meets a diversity of needs. Among homeowners, there is a less clear top priority – building more housing was again ranked either high or low, but there is consistent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

### What outcome of the AHS is most important to you (by tenure)

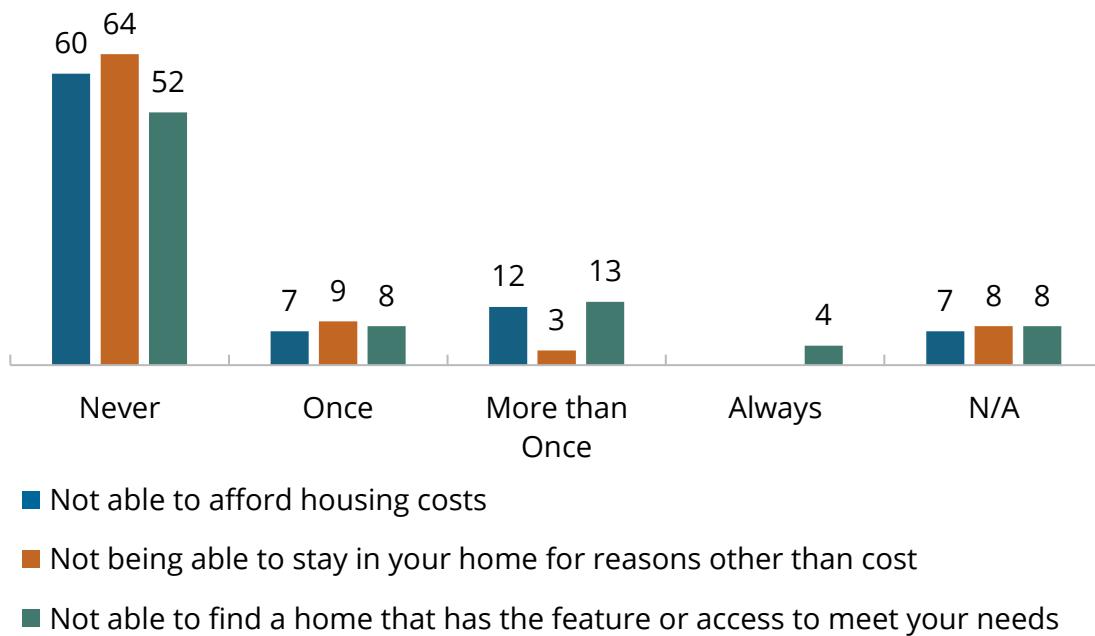


- Units built or preserved are the most affordable possible
- Resources are conserved and used efficiently
- The most units possible are built or preserved
- Improve access and outcomes for those most impacted by housing issues

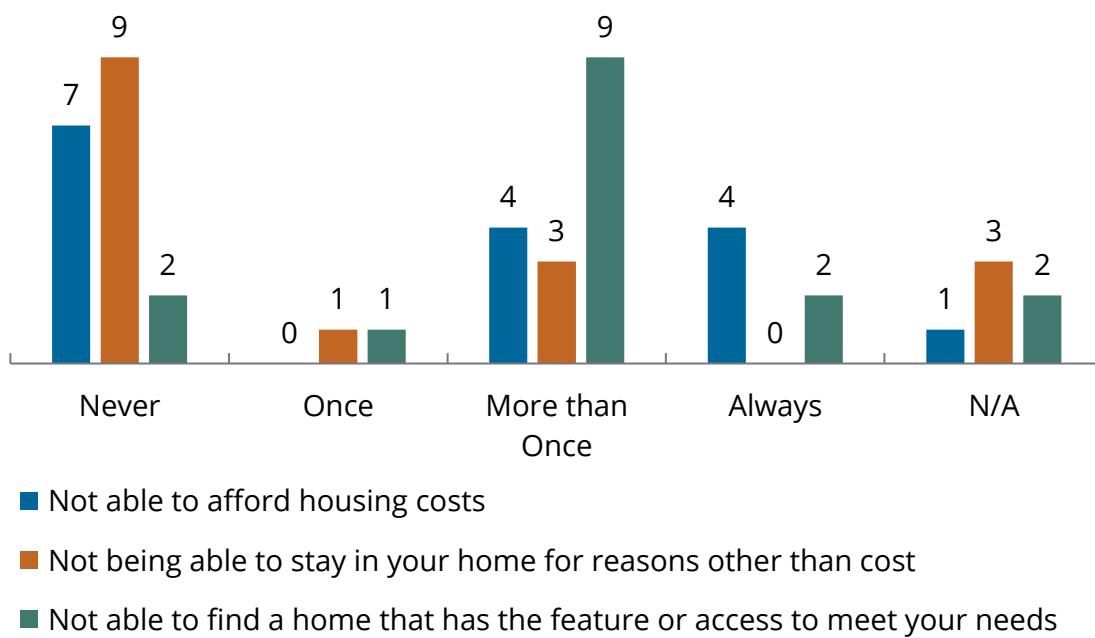
About 70% of respondents reported living in Bellevue. Of those who don't live in Bellevue, 75% reported having searched for housing in the city. Respondents who live in Bellevue or have searched for housing there were asked about experiencing housing issues like not being able to afford housing costs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

# Attachments

# Introduction

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Bellevue adopted its first Affordable Housing Strategy (Strategy or AHS) in 2017 which set a goal of building or preserving 2,500 units of affordable housing in ten years. By 2024, the city completed nearly all of the work on the 2017 Strategy's actions and met its affordable housing target.

Bellevue recognizes the continued need for affordable housing. In November 2024, the City Council established a new goal to build or preserve 5,700 affordable units in the next ten years and directed staff to update the Affordable Housing Strategy to reach that goal.

The 2025 Affordable Housing Strategy will result in a plan that identifies actions to help the city achieve the new affordable housing target and meet other affordable housing priorities. Actions will be prioritized into a work plan that will be implemented over the next seven years.

The 2025 Strategy update will:

- **Build on Past Successes:** Documenting and building on the city's past and current housing efforts to ensure success.
- **Foster Informed Community Members:** Providing clear, accessible information to increase community capacity to participate in conversation on affordable housing.
- **Implement New Policy Guidance:** Looking at policies that were adopted in the recent update to the Comprehensive Plan and setting out a plan to implement them.
- **Develop Actions to Implement:** Identifying actions to implement over the next seven years to help the city achieve its affordable housing goals.



# Issue Overview

Ensuring people have access to housing is one of the most important parts of planning for housing growth. It is also top of mind for residents - the top concern raised during the 2023 Comprehensive Plan survey was affordable and available housing. People expressed a desire for more housing options, housing that's affordable to a variety of income levels, and housing that meets the needs of people at all stages of life.

Cities need to provide a wide range of housing options to people of all backgrounds. While most people either rent or own a home on the private market, cities also need to plan for the provision of affordable housing – housing that is restricted to those making below a certain income – so that there is housing for everyone, across income bands and all stages of life.

Eligibility for affordable housing is based on household income. Income eligibility is most often expressed as a percentage of Area Median Income (AMI). Area median income refers to the midpoint of all household incomes for a specific area. It's used as a relative benchmark to classify households into income groups.

Bellevue's Area Median Income for a four-person household in 2024 was \$147,400. Households' incomes at each of these percentages are different; and different sized households also have adjusted incomes at each level.

Bellevue supports the construction of units affordable to low-income households using different tools. The city provides funding directly to affordable housing projects. It also provides incentives – like tax and density benefits – to encourage market-rate projects to include affordable units. The 2025 Affordable Housing Strategy will identify what additional tools the city can implement to further address housing affordability.

## Common Terms

**Affordable Housing:** Income-restricted or income-qualified housing for households making lower incomes.

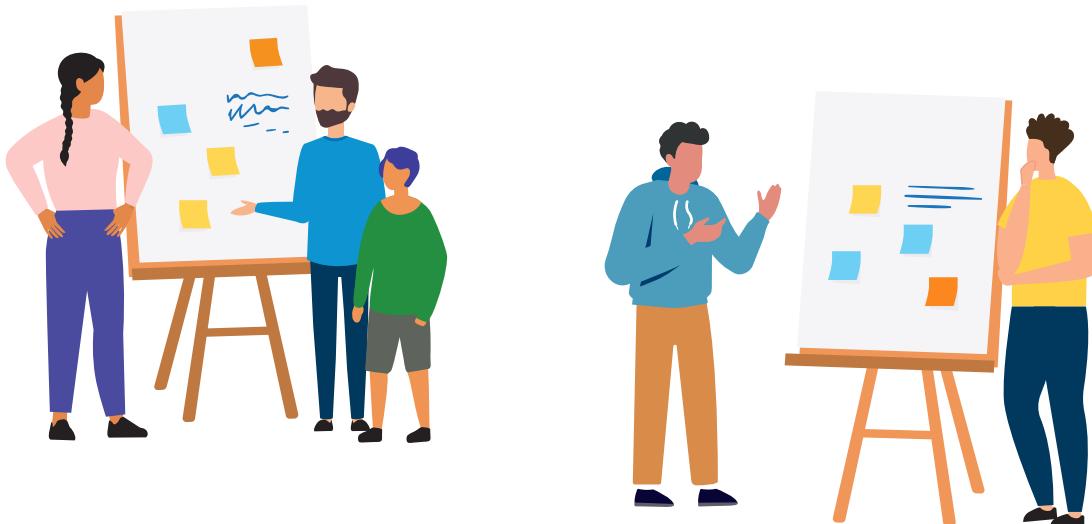
**Housing Affordability:** The ability of a household to pay for housing based on individual housing costs and income.

**Market-Rate Housing:** Housing that is priced based on what is available in the private market.

**Area Median Income:** The midpoint of a specific area's income distribution and used as a benchmark for housing support.

**Housing Cost Burden:** When a household spends more than 30% of its income on housing expenses.

Type of Housing	Housing Category	Type of Structure	Who It Serves	General Income Levels
NON-MARKET HOUSING	Emergency Shelters	Nightly shelters, extreme weather/warming shelters	People in crisis, people with insufficient housing resources	0 to 30% AMI
	Transitional Housing	Temporary Housing (under a year) with supportive services	People moving from homelessness	0 to 30% AMI
	Supportive Housing	Group homes, assisted living, long term housing with supportive services	People needing assistance to live independently	0 to 80% AMI
	Non-Market Rental Housing	Non-profit and public rental housing	People who can't afford market rate rents	30 to 80% AMI
MARKET HOUSING	Rental Housing	Apartment buildings, rented condos, houses, ADU, etc	People who prefer renting or can't afford home ownership	80 to 120% AMI
	Home Ownership	Condos, single family homes, duplexes, etc.	People who can afford home ownership	120% AMI and over



## 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





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