

AFFORDABLE HOUSING
SUMMARY OF COMMUNITY INPUT TO DATE

The information presented in this summary reflects the comments and questions received through the various stakeholder and community engagement events held to date. Each section summarizes the themes heard and lists the questions and comments submitted.

SURVEY RESPONSES & COMMENTS

A survey was distributed at the community education forum and in follow-up community listening posts at Crossroads and Factoria malls and meetings with a few neighborhood leaders held during the last two weeks in June. Additional stakeholder meetings are being scheduled with developers, business community, human service providers and Bellevue Network on Aging, to name a few. In addition, there will be an online version of the survey available in the next two weeks.

It is important to note this is not a statistical sample of Bellevue residents or voters. The objectives of the survey are to:

- 1) Learn about who is participating in the discussion on affordable housing;
- 2) Gain a better understanding of how people are experiencing the issue to inform the community dialogue; and
- 3) Gauge reaction to some different examples of possible strategies.

There have been fewer than 30 surveys returned to date, mostly from the community forum, so the information should be considered in the context of helping to frame the discussion going forward and identifying which voices are not yet participating in the dialogue. In addition to asking how participants felt about different types of approaches to providing affordable housing, there was space on the survey to provide general comments and respond to two open-ended questions. The additional questions were, “Describe what you consider to be “affordable housing,” and “Explain why you think housing is expensive in Bellevue.” A summary of the responses and the comments are listed below.

Questionnaire Responses

The majority of survey participants so far tend to:

- Be over 50 years of age (75%);
- Have household incomes at either end of the range (33% under \$30,000; 22% over \$100,000);
- Live in Bellevue (78%; 22% also work in Bellevue);
- Own their residence (48% single family, 4% condo); and
- Have had difficulty or know someone who has had difficulty finding an affordable place to live in Bellevue in the past 5 years (85%).

In response to the question about how much they pay in rent or mortgage each month, 41% indicated they pay more than \$1,700; another 19% pay between \$1,000 and \$1,700 and another 19% pay less than \$600. Although the people responding so far tend to be the older segment of

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the population, the survey results reflect a high percentage of Bellevue residents with an interest in the issues of affordable housing. Overall, there is a mix of incomes, renters and owners and household sizes.

The survey listed examples of regulatory and funding tools used in other jurisdictions to gauge reactions to the types of actions being considered at this initial phase of the project. The questions asked for a level of support (i.e. “strongly favor,” “somewhat favor,” “not sure,” “somewhat oppose,” “strongly oppose”) in response to each of the following regulatory examples:

- Require private developers to include affordable units with certain multi-family development.
- Grant private developers additional density in exchange for providing affordable units with certain multi-family development.
- Allow greater flexibility in requirements for private development (e.g. permit fees, building codes, parking standards, density transfers) in exchange for providing affordable units.
- Allow additional types of smaller-scale housing like cottages, duplexes, and accessory dwelling units in single family areas but only if approved as part of a neighborhood plan.

Similarly, the survey asked for a level of support for each of seven potential funding approaches:

- Use surplus public land (e.g. city, county, state) to build affordable housing.
- Invest in city infrastructure (e.g. parks, streets, utility upgrades) that reduces costs for affordable housing developments.
- Increase city funding to acquire and preserve existing affordable housing.
- Develop housing options and services that enable seniors to stay in their homes or neighborhoods.
- Increase city funding to other agencies that provide affordable housing.
- Increase local rental/operating subsidies that help people with low incomes to stay in their homes.
- Pursue changes in state law that will give cities more tools to support affordable housing.

In response to the questions gauging level of support for different types of regulatory and financial approaches the city might consider, over 60% of responses “somewhat favor” or “strongly favor” each of the options listed. Again, this is not a statistically valid survey and is not a representative sample of Bellevue residents or voters. One thing it may indicate, however, is given the high percentage of participants (85%) that have first- or second-hand experience trying to find affordable housing in Bellevue, the responses may reflect a desire for action to address the issue.

About 60% of the surveys also included written comments in response to the questions about their definition of affordable housing or their opinion about why housing is expensive in Bellevue. Most also provided ideas for things that could be done to address the issue, shared

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their individual stories, asked questions or made more general comments. Almost all of the comments reflect an acknowledgement that affordable housing is an important and challenging issue. There is consensus on what affordable means – most identified 30% of income and some used 25% of new income as their definition. There is a broad range of ideas for addressing the issue, though no consensus on any particular approach. The following is a list of the comments received to date.

General Comments

- Not enough facilities for people with mental health issues.
- Use school district properties for new teacher housing.
- I don't know what solutions are best. I am here to learn about the issues and hope to hear about what has worked elsewhere. Perhaps a software simulator is needed to run the above scenarios and see which one is best.
- If we pay for transit there is more affordability outside of downtown and people can use transit.
- I am a single parent. My income is decent at \$92,000. My rent was affordable at \$1,215/month and I had it locked into my rental agreement that rent would not go up, only utilities. My landlord found out how much rents are and told me I must move, then said she will rent my apartment for \$2,700/month! That's nearly my whole month's income! So I have to move – out of Bellevue, 5 miles from where I work to most likely Everett, as it appears to be the only place I might be able to afford!
- Insure human services for those in affordable housing.
- I suggest exempting real estate tax to the rental property in exchange for percentage of units in affordable housing. City of Seattle has similar program. City should provide land zoned for affordable housing development.
- Why can't the City of Bellevue/King County administration determine a method similar to New York City's Rent Control to keep prices table for a given period of time? These controls allow the renters the ability to estimate/plan for the future and know that the rent will not grow excessively in a particular amount of time. A positive aspect of this would be not force people to live elsewhere and commute into Bellevue for employment, medical appointments, etc.
- I favor giving developers incentives but oppose loosening of permits, standards, or requirements. I encourage the development of additional "mother-in-law" options or "board house" development (like the old style buildings) for the growing proportion of mature single women and men.
- Please have a table with affordable housing at Highland Village apartments.
- We live in a two storied single family home in Bellevue. My wife and I are retired. Last year my wife had an accident (fell down the stairs) and had serious medical issues. We are now trying to downsize and move to a rambler. We want to stay in Bellevue but can't afford a rambler without spending big bucks for renovation.

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- Shared housing, duplex, multi-units – community type. Thank you for doing this, this is an emerging issue.
- Bellevue should also consider actions that would improve overall “housing affordability; increasing the region’s overall housing supply is imperative to having a macro effect on housing costs; reducing the regulatory costs (both direct and indirect) will also provide measurably lower costs. The “market factor” used to determine the adequacy of our buildable land supply, needs to be adjusted upward (e.g. from 4 to 7 or 8).
- A reasonable program for senior in rental units would be a means test for rent increase exemption. For example, a rent is increased by \$50 the senior is barely able to pay the rent on a fixed income. A form is given to the senior (with help from a social worker) enters the information to determine if in fact the senior, based on income and other factors, would be eligible for the rent increase exemption. The landlord would be given a similar decrease in taxes to offset this accommodation. Yes, the city would lose some revenue, however, homeless senior receiving social services would increase expenditures for the city. It’s a win/win/win in the best way.
- Suggest for developers work with them to maximize site potential with increased density, not just a formula to meet and not TDR’s. Strongly favor allowing ADU and cottages but often your rules make this unfeasible. Suggest city look at taking on (bonding?) Bel-Red infrastructure upgrades to encourage and lessen the cost to both public and private. Suggest for state (or city) changes to funding for mental health. For many if support for them came sooner, the result of “de-railment” may not occur.

Definition of “affordable housing”

- Affordable housing would be at a cost that doesn’t require a person to work for more than 40 hours per week to afford and doesn’t impact budget for food, clothing, transportation, education, and other basic needs.
- I envision affordable housing to mean residents can afford to pay rent for their home within the scope of their earned income.
- Affordable = no more than 25% of net income.
- 30% of income.
- Affordable housing to me means not paying more than 30% of your income for housing.
- Affordable housing = 25% of a person’s net income (or less).
- \$1,000 for 1 person monthly rent.
- \$1,200 for 2 low income family members.

Why housing is expensive in Bellevue

- Simply due to demand! It’s a great place to live.
- I assume we don’t have enough affordable housing because developers make more money building expensive housing.
- Housing is expensive in Bellevue because of skyrocketing increase in rents! This is the main reason that the number of families are homeless has increased over the years –

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impacting the school age children who have to struggle with hunger since their parents cannot afford to pay for food expenses.

- Foreign buyers; new residents; building and bringing in businesses without comprehensive plan.
- Population increase, scarcity of land, rapid “high end” development.
- The city already knows – the high incomes of tech industry workers (some) and growing stock portfolios of many creates more affluence for some and a growing gap within the population.
- A lot of rich people are living here and affecting the poor.
- The shortage of buildable land due to an overly restrictive urban growth boundary, coupled with excessive environmental regulations, have radically limited our historic ability to develop new housing units in a timely manner in the region. Bellevue is impacted by these GMA driven restrictions. The city’s responsible government policies, with low tax rates, quality schools, safe single family neighborhoods, etc., help make it more desirable.

COMMUNITY EDUCATION FORUM

About 75 community members attended the event at City Hall on June 23rd. The program included a welcome from Councilmember Robinson, a summary of need by city staff, and presentations by panelists from Bellevue School District, Sophia Way, Imagine Housing, Redfin, King County Housing Authority, and Security Properties. The presentations were followed by a moderated panel discussion using questions from the audience. Seven human service providers staffed tables in the Concourse for attendees to obtain resource information and a video booth was set up to capture stories and thoughts about affordable housing in Bellevue.

Following is the list of questions submitted to the panel at the event. Due to the length of the presentations there was not time to respond to more than a few questions. The list is provided to share the thoughts and questions on the minds of people at the event. Staff is working on preparing responses and posting the questions and responses on the project website.

List of Questions

- How is the City of Bellevue responding to the Highland Village Issues?
- How will it support the families displaced?
- How is the City of Bellevue responding to gentrification?
- Do we have affordable housing projects in each subarea?
- Would our tax money go to funding the projects?
- Affordable housing senior and older adult specific.
- Of the affordable housing that you are developing, how much includes units that are accessible?
- Given the significant role of employers driving demand for housing and need for affordability, what should be their role in supporting, creating or contributing toward affordable housing?

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- What can we do to stabilize rents?
- Restate “attached & unattached dwellings” is this approved?
- Use schools during un-used times for services and shelters?
- Teacher housing on Bellevue School District property?
- Which types of alternative housing do you believe would help the most? Examples: mobile homes, auxiliary housing units; tiny homes; boarding houses; co-housing; small cottages clustered around a central common facility with showers, communal kitchen, etc.
- What can cities do to help people remain in their housing without having to move (before evictions-not at the crisis point)
- Why are Sophia Way clients not getting free medical care at Harborview instead of paying high insurance premiums? They should qualify.
- What happens if incomes fluctuate – when people have temporary or free-lance work?
- Why is rent control considered such a taboo subject? Why is our value system so skewed that maximizing return on investment is more important than people not having to look for new places to live?
- As the City of Bellevue grows and connects to light rail, how will the city plan to capture a public benefit from growth? Specifically how is the city planning to reach the housing affordability goals in King County wide planning policies?
- What is the estimated need for affordable housing in next 10 years for low income? Very low income? 50-60% of AMI?
- Why is only the gross income being looked at? Nearly 50% of my income goes toward taxes and other deductions. Just going by my gross salary, these graphs say I should be able to afford \$2300 rent. I cannot afford this. That is $\frac{3}{4}$ of my income. If this is how “affordability” is being calculated, it’s not true.
- Are the incentives the city has created for developers working? Are developers taking advantage of the incentives and building affordable housing?
- Is it true that developers in Bel-Red can pay a fee to avoid or in lieu of building affordable housing? Was this just passed by the City Council?
- Rent protection for seniors (fixed income) – landlords have no restrictions on rent increases?
- Mass transit’s role in people working in Bellevue and living elsewhere.
- What is being done to provide “affordable housing” for those who aren’t low income?
- It sounds like there is some sort of legislation in place or surfacing for developments. What about private owners? Will there be any legislation to prevent private owners from raising rent so high one must move out of the area?