

Neighborhood Forum
Affordable Housing: Planning Today for Tomorrow
9/23/2021

Meeting Minutes

The Neighborhood Forum, “Affordable Housing: Planning Today for Tomorrow” was held as a virtual ZOOM meeting on September 23, 2021. The Neighborhood Forum had over 105 participants and featured a presentation by Mac Cummins, Community Development Director and Emil King, Assistant Director (Planning) and Thara Johnson, Comprehensive Planning Manager. Mayor Robinson provided opening remarks. The presentation covered affordability in Bellevue, updates on major planning initiatives that address housing affordability (1590, C1-strategy and Multi-Family Tax Exemption) and recently funded affordable housing projects. There was also opportunity for participants to share their priorities regarding affordable housing and Q&A with the presenters.

Affordable Housing is a priority for Bellevue’s City Council and our entire community. Mac Cummins, Community Development Director, share the current context of affordable housing in Bellevue:

- In 2021, Bellevue has 153,000 jobs and 64,000 housing units
- By 2044, Bellevue is planning for 70,000 new jobs and 35,000 new housing units
- The current cost of a single family home in Bellevue is over 1.2M, with rents ranging from \$2,000/month for a studio to over \$3,700 for a single family home.
- Bellevue’s housing costs are currently 137% higher than the national average.

What does “affordable” mean for Bellevue?

Affordable housing is linked to the area median income (AMI) and is calculated every year by region by HUD (Department of Housing and Urban Development). AMI is the gross-income, meaning what is earned before taxes and other deductions (healthcare, social security). For Bellevue, the AMI for a one-person household is \$80,990 and for a household of four \$115,700. There are also different levels of affordability that are based on what percentage of AMI (Area Median Income) households make.



Ranges of Affordability

- 51% - 80% of AMI is considered **low-income**
- 31% - 50% of AMI is considered **very low-income**
- 30% or less of AMI is **extremely low-income**

Household Size	30% AMI	50% AMI	80% AMI
 1 Person	\$24,300	\$40,500	\$64,800
 2 Person	\$27,780	\$46,300	\$74,080
 4 Person	\$34,710	\$57,850	\$92,560

The presentation also provided an update on [Bellevue's Affordable Housing Strategy](#), adopted by Council in 2017. The goal of the Affordable Housing Strategy was to create 2,500 more affordable homes within 10 years. Currently, there have been 1,349 housing units created so far, more than half of target.

The presentation also went into detail regarding planning initiatives that advance the city's affordable housing strategy:

- **C1-Strategy:** Incentive for public, non-profit housing, and faith-owned properties to build affordable housing.
- **HB 1590:** One tenth of 1% sales tax authorized by state legislature and enacted by Bellevue City Council which funds affordable housing, housing-related services, and behavioral health services.
- **Multifamily Tax Exemption (MFTE) Program Update:** 12-year property tax exemption to provide affordable housing in market-rate multifamily projects.
- **Capital Investment Partnerships:** City capital investment for affordable housing through partnerships.

The Neighborhood Forum also provided an opportunity for participants to share their priorities regarding affordable housing and ask their questions of city staff. A complete list of priorities shared is attached.

Neighborhood Forum

Affordable Housing: Planning Today for Tomorrow

What are your priorities regarding affordable housing?

Participant comments

September 23, 2021

- making sure there is a diverse set of affordable housing options (including permanently affordable homeownership) that families have access to - 0-30AMI, 30-60AMI, 60-80AMI and 80-120 AMI (though that last one does not need so much govt investment.)
- Having my 20- something kids be able to afford to live in the area.
- allowing duplexes in neighborhoods
- A variety of home structures that are integrated into neighborhoods with concern not to make the neighborhood too dense for positive interactions
- Loosen ADU code and restrictions to make them easier to build.
- I'd love if the city can put the Jainism on MN Construction gobbling up the older more affordable homes, and replacing with ginormous McMansions. MN is rampaging Eastgate!!!
- Stability in housing with a diversity of socio-economic, generational, racial/ethnic and other demographic accessible to work, schools, recreation and more...
- Affordable housing and mental support service for the unhoused.
- Don't allow HOA to rise every year
- Encourage diverse housing options citywide
- To ensure that Bellevue is a diverse community where essential workers, retirees, and our children can afford to live here. Longtime residents should not be pushed out by cost.
- Affordable single-family homes (zoning changes to stop creating mega homes out of ramblers) planning must ensure when turning single-family into multiple units includes parking space
- Accessibility. Mixed use and income neighborhoods. Higher density.
- Safe, good schools, yard, enough room that I don't have to also keep half my belongings in a storage unit.
- "ADU/DADU are ""low hanging fruit. We can't get there that way. We need bang-for-the-buck which really is multi-family."
- Make it easier to build more densely for affordable housing.
- Diversity in neighborhoods and schools
- "Senior housing/active senior communities."
- Livable wage and able to live here and work here. Enable ADU policy and building codes. Ensure affordable homes are net neutral for GHG emissions. Units are easy access to transit centers. Mixed within mixed neighborhoods.
- Transit oriented development
- "United for families
- Units for emergency services"
- Aging in place. Being able to preserve affordable housing in existing neighborhoods and not only in high density. Able to have easily built DADUs
- "Affordable housing for seniors so they can age in place -- where can seniors move to in Bellevue if they own a home but want to downsize?"
- So that teachers can live closer to schools

- Allow backyard cottages (ADUs)
- First - I don't believe we can speak about affordable housing independently of the character of existing communities. I am very supportive of affordable housing but equally important is protecting, respecting the character of existing neighborhoods.
- "Help seniors age in place.
- Tax breaks so seniors can afford home/condo they have lived in for yrs. . SS doesn't keep up with rising living costs"
- I am interested in knowing if developers are actually required to provide within their projects or if they can just provide funds for affordable housing in other areas. I feel affordable housing should be provided in all new housing complexes
- Simple single family homes in neighborhoods!
- Affordable Housing is very important for working family
- "Workforce housing 30-50 % AMI
- Affordable housing in all neighborhoods
- Affordable housing on arterials and close to transit options"
- Disability accessible senior rental apartments for independent living
- Housing particularly for 30% and 50-80% AMI.
- That it doesn't negatively affect the qualitative profile of Bellevue.
- to be able to afford the house we currently rent that's near work. Each year the rent goes up 2 or \$300 per month but the income doesn't match
- We need more entry-level , owner-occupied housing opportunities and this means greater densities and building heights, but in urban land use districts.
- Ensure that shopping, bus routes, easy access is available to affordable housing folks so that traffic isn't a bigger problem, if they have to drive to resources.
- All of the options I'm seeing float by on the screen.
- Developer code around DADU's to protect neighborhood character
- allowing detached accessory dwelling units so that people can age in place
- "Make housing actually affordable.
- Change how properties value are accessed, that is the cause of prices of houses to go up."
- ... that affordable housing doesn't destroy existing residential values
- Rezoning
- Aging in place. Safety in neighborhoods. Maintaining tree canopies.
- Housing that allows low median income people to BUY and grow equity. Not dump "affordable housing" in triplex and duplexes in NE Bellevue and Crossroads and Lake Hills. WE DO NOT WANT ALL THE GROWTH NEAR TRANSIT. If you can't --stop jobs
- Change zoning to allow for multi-family housing.
- Permanent supportive housing, permanent supportive housing, permanent supportive housing
- Encourage more housing choices
- Transition zone between more and less dense areas
- Bellevue's own website lists "affordable housing" as 45% -80% AMI. This is incorrect. Affordable housing includes 0-30% AMI, 30-40% AMI, 40-50% AMI, 50-60% AMI, which allows unemployed workers, teachers, single parents, to live here.
- Finding solutions for the "gap" ... e.g. pre-development funds, workforce, etc.

- Preserve existing affordable housing in our neighborhood by preventing building of outsized multi-million dollars homes.
- allowing duplexes/triplexes/quads/rowhouses/etc in areas where they are not allowed currently (like single family and low density zones)
- Help seniors age in place. Do not keep taxing property owners and causing more challenges for seniors to stay in their homes.
- McMansions being built by big developers in the neighborhoods.
- Rezoning to allow more ADUs and multi family in single family zoning. Even if it's duplexes or triplexes.
- Transition to form-based code
- More opportunities for secondary dwellings on single family lots.
- In Addition, Close enough to my job that I don't have to spend 2+ Hours in the car
- Stop allowing developers to get off the hook by paying \$\$ to the city. That just builds pressure to meet quotas elsewhere, like in single family neighborhoods. Hold their feet to the fire and make them build in Affordable Housing.
- Make a streamlined, administrative path to get more density for affordable housing.
- Allowing tiny houses in people's yards
- There is no arts community in Bellevue. Would be good to develop an area to bring some soul to the city
- Housing for all
- Don't let taxes force people out
- Need affordable senior living communities -- the new 'premier' communities are for the 1%
- Making aesthetic choices available and to connect them with fabulous transportation and surround them with green recreational spaces
- Help people who want to age in place
- Allow ADU both attached and detached
- affordable modifications to home for aging in place without increased tax obligations such as property tax reassessment prior to sale
- Consider ability to add SROs, apartments.
- Have unintended consequences been considered?
- More affordable homes built
- Don't force R-20/R-30 development in single-family neighborhoods, however, and instead, encourage infill through DADU's and understand that frequent transit service does not exist everywhere, so many people will still need to travel by auto.
- Opportunity for older folks to downsize ... too many mega houses taking place of single story homes forcing us to move out or into townhomes/condos that are good for aging in place
- Show proof that ADU's offer affordability!
- deconcentration of poverty and encouraging of mixed income projects
- It looks like the strategies adopted are not working. Money is poured in but rent went up by 18%?.
- Definitely allowing for 10,000 sq ft lot to subdivide!
- Prioritize teachers, nurses and medical staff, police who work in Bellevue .
- I feel the people who bought houses years in advance are being taken advantage of by city hall. You allowed the job growth. Maybe we did not want it. Job growth is not good for all of us.

- Allow zone changing.
- Stop outlawing housing types in certain neighborhoods, i.e. telling a private property owner they can't build affordable, multi-family housing on their property is ridiculous
- Focus on TOD areas, preserving SF neighborhoods, if they so choose
- Prevent my neighbors from building multi-family housing
- Be intentional about locations for affordable and homeless housing taking into consideration the needs of neighborhoods.. safer, locations of schools, etc
- Help younger generations afford their first home in the neighborhoods they grew up in. \$1 million+ for a first home is not easily achievable.
- Eliminate single family zoning
- Support for aging residents to stay in their homes.
- There is a gap in this plan. My household makes too much for most of what I've seen so far and the income requirements on the Arch website but not enough to purchase a home within an hour of my job.
- Emphasize building apartment houses and other dense multi-family units to solve this problem. ADUs and duplexes are inefficient. Since 2017, only 3% of all new affordable housing units were ADUs. You can't get there that way.
- Make it easier to get an upzone to get affordable housing.
- Allow backyard cottages
- Can see that developers have an oversize influence on the city and council in this plan
- Making sure that East Main, BelRed and Wilburton rezones include affordable housing
- Allow neighborhoods to keep quality of life
- Keep smaller less expensive houses instead of allowing huge expensive houses to replace the smaller houses
- Explore duplex and triplex
- reducing property setback limitations for house expansion
- Making it easier to add ADUs in neighborhoods.
- Regarding faith owned properties: is it your vision to put more traffic-causing monstrosities such as Luxe, on the former Lutheran church property? Vuecrest is Bellevue's historic jewel. What you allowing to happen around it is killing it.
- my housemate works @ a school doing IT but cannot afford to stay near work
- Finally, the market is not likley to generate <60% AMI units, without serious incentives. C-! could be helpful, but don't create a backlash from neighborhods by allowing density out of character with existing neighborhoods.
- Encourage sub plating for 2 smaller single families homes
- senior exemptions for property taxes. the increase year over year is very tough for seniors on fixed incomes.
- The neighborhoods should select the housing options that can be included in each neighborhood. This should happen I. Every neighborhood
- Discourage foreign investors from purchasing homes and let them sit vacant.
- Form based code instead of FAR
- Allow all single family lots to subdivide.
- Transitional housing for those that end up homeless with supporting services to enable re-entry.
- Workforce housing

- Support Jobs in the same block
- Provide help to people trying to find housing. It's so confusing and depressing to try and try and try to find housing.
- Use vacant houses for unhoused as transitional housing
- Incentives to create more ADUs
- As anyone on the police force will tell you, increased density = increased crime. What are your proactive preventive plans for that?
- stop allowing 4000 sq ft new homes where modest 1950 rancher's exist. It undermines the existing community . At minimum they should be made to contribute the same amt of \$ to affordable homes. Esp International developers
- ADU's must have owner on property and have set street or designated parking
- the code for ADUs require parking spots, which makes it difficult for homeowners to develop. we need reevaluate code requirements and remove barriers.
- I don't want full spectrum housing at my expense. It took me a long time to earn enough to buy a house and I make lots of sacrifices to do it. Find a way to do it that is not completely at the expense of lower income single family home owners
- Change the zone in your area so we can build multi-family housing
- Housing for homeless is a different topic than affordable housing and should be discussed and managed separately.
- Disallow multi-family housing in neighborhoods
- "Will Bellevue still have SF neighborhoods? Yes?, no, maybe ?"
- I want housing banks so my kids can get a loan and live here. I want housing that allows them to buy. I don't want a bunch of condos or apartments clogging everything with no parks or open space.
- Be able to build multi-family housing in our lot.
- Tax properties that sit empty for a long time, so their owners are encouraged to bring these properties back into the housing inventory
- Focus affordable housing in walkable / bicycleable areas.
- The Council needs to revisit the parking and car issues in each neighborhood. Streets should not become parking lots. The adherence to multi modal transportation options does not work in every setting.
- Allow duplexes and triplexes in all single family zones
- Target of 2400 units is way to low. 24000 new employees coming from amazon alone. Good for property owners but terrible for those trying to get into housing
- Lease rather than sale or give away land to allow for future needs changes
- Allow single family homes to be converted to duplexes.
- Inclusionary zoning requirements since incentives have not worked well
- No DADU's
- allow backyard cottages on lots less than 15,000 sq ft
- I am not a NIMBY. I rented my home to a section 8 family and I support a related by paying part of her rent. She earns less than \$20K a year. I looked for low income housing for her. There is a 4 year wait in Bellevue, even though she is a senior
- No "projects"! Incorporate affordable housing into market rate developments so we can be an inclusive community.

- Mitigate impacts of higher densities on existing neighborhoods
- Glad to see a major focus in transit areas.
- Allow non-owner occupied ADU's DADUs. Not everybody wants to be a landlord. Some people are good at it.
- Make mfta a requirement for developers
- Allow for smaller single family homes in new development
- "Unlocking" makes me VERY worried. I don't see a hotel in Bridle Trails or Somerset being opened for drug addicts.
- Land use code changes are only one component of the solution. Are there any provisions/requirements for social services, especially in the 0-30% AMI bracket?
- Disallow back yard cottages
- Will there be deliberate and ongoing communication with Redmond. We in NE Bellevue are continually impacted by actions in Redmond areas with little proactive discussion and planning across the cities.
- Expand the "growth corridor" to align with the half-mile walkshed from light rail.
- Make development in the identified growth corridor GHG net zero. Good for health of residents
- Up zones on Wilburton and Factoria
- Are Kirkland, Issaquah, Mercer Island, Redmond and Sammamish creating low income housing as much as Bellevue? If not, I fear that we will be the new location for all low income people. It affects the schools etc. We need it spread around.
- Let neighborhoods self select the solutions they want to implement. Not everyone wants (D)ADUs or turn their street into a parking lot
- Why are all these programs in perpetuity!
- Need to build up the cities environmental plan and action to address climate impacts of development
- BelRed lookback
- I worked at a low wage job so I know we need the housing but I really want it to be bold and creative.
- How do we avoid this in 12 years? <https://www.opb.org/article/2021/06/15/tigard-oregon-poised-to-lose-one-fifth-of-its-affordable-housing/>
- Increased density should be distributed city wide.
- Team with King County to purchase underused motels and upgrade for transitional housing and/or affordable housing.
- Do not put housing for drug addicts near schools
- Make sure duplexes are in ALL neighborhoods and the burden is in ALL areas.
- More density MORE PARKS
- Build housing over shopping malls
- What is wrong with doing nothing? Housing prices go up. Good for us! You should have thought about this before you had Amazon bring 17,000 jobs here. They could have gone to Sammamish!
- How about tax exemptions for 1000 sq foot and smaller houses? AFFORDABLE IS NOT THE ONLY ISSUE. BUILDING EQUITY IS KEY.
- Require housing in commercial development every time.
- Get rid of the Bellevue golf course and build housing there.

- LGBTQI housing was created buy surplus land from Sound Transit in Seattle. Land discounted. Can you do it?
- Density requirement for housing with commercial development
- I do not want all the duplexes triplexes and ADUs in Lake Hills, Lochmor etc. How you going to get them in the expensive areas or do I need to move out?
- We want notification before supportive housing is opened near schools
- What percent of Bellevue city employees live in Bellevue?
- Use MFTE to allow people to BUY their apartments
- MFTE \$1400 is too much. Why not do 30% of person's income. That would help my sister, a senior cit who earns \$14,000 a year pension.
- Single women teachers really need to own in order to build equity.
- Why not require 50% low income not 20%
- Mercer Island has not participated in homeless support. I want each community to help out and not just us. The Silver Cloud Inn is more in Bellevue than Redmond.
- Amazon should be required to build a lot of housing for people making \$15 an hour. How many houses could that space trip pay for?
- Senior housing and aging in place are not the same. How can you reduce the gigantic increases in taxation yearly for seniors on fixed income!?
- "Can you limit the Mega mansion issue by a change in how much of a land area could have a house in it. Reducing the size of hose to land area could stop the problem"
- We are concerned with tree canopy. How is the preserved both for neighborhood character and reduction of climate change issues?
- What steps are in place particularly in C1 to ensure people get the help they need and are not just houses?