



photo by Stanton J Stephens

# Housing

## VISION

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

Bellevue works with its partners to meet the community's housing needs through a range of housing types and affordabilities. Bellevue employs a wide range of strategies to meet its share of the regional housing need. The city has been an effective participant in the region's work that has largely eliminated homelessness.

### HOUSING ELEMENT SCOPE

The Housing element is about how the City makes sure housing is available and affordable to meet the needs of all sizes and types of households.

## INTRODUCTION

Bellevue’s Housing element describes the community’s vision for the future of housing in Bellevue while meeting the goals and requirements of the state Growth Management Act and the King County Countywide Planning Policies. Information in the Housing element is supplemented by the 2022 City of Bellevue Housing Needs Assessment, which can be found on the City of Bellevue website. The Housing Needs Assessment identifies existing and future housing needs based on socioeconomic characteristics of current and future Bellevue residents and workers and serves as a foundation for policy recommendations. Additionally, the 2017 City of Bellevue Affordable Housing Strategy, 2023 Racially Disparate Impacts Analysis, public input, Bellevue City Council priorities and Puget Sound Regional Council’s Vision 2050 guide contribute to Bellevue’s housing actions.

Through its adopted plans and policies, the city pursues opportunities to:

- Promote housing equity
- Provide additional housing supply and a diversity of housing types
- Meet the affordable housing need
- Attend to the special housing needs of individuals and families
- Prevent displacement of individuals and families from their homes and neighborhoods
- Prevent homelessness

The Housing element works in conjunction with Land Use, Transportation, Human Services, Economic Development and other community objectives addressed in this Comprehensive Plan. For instance, locating denser housing in mixed use areas supports the city’s land use objectives. Increasing the supply of housing available to the city’s diverse workforce supports economic development objectives.



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## TODAY’S CONDITIONS AND TOMORROW’S PROJECTIONS

### Housing Today and Tomorrow: Trends and Key Findings

The City of Bellevue Housing Needs Assessment highlights key trends and findings. Below are select findings from the 2022 Housing Needs Assessment.

- Bellevue’s demographic trends highlight that the community needs a range of housing types to accommodate its population. Housing is needed for young adults (20-44 years), which are Bellevue’s most prevalent age group, as well as families with children and seniors—both of which have almost doubled since 1990.



- Bellevue’s commuting trends suggest that many of the city’s workers either may not be able to afford suitable housing inside the community or the available housing may not meet their needs or preferences. Bellevue has high rates of commuting both to and from the city and the city’s workforce largely lives outside of Bellevue (89%).
- Bellevue’s current housing stock is not aligned well with its population in terms of unit size. 53% of the housing units have three or more bedrooms, yet nearly 61% of the households have only one or two members. This may indicate that some larger housing units are underoccupied by small households who prefer a larger home or some larger households may be constrained by affordability to live in smaller units.
- Rising regional prices have increased housing costs in Bellevue, resulting in high levels of household cost burden.<sup>1</sup> Housing cost burden disproportionately affects lower income and renter households. About 27% of all of Bellevue’s households are cost burdened. Those most cost-burdened are moderate to low-income renters, seniors living alone and Black and Hispanic households.
- Bellevue has a deficit in the number of units affordable to households earning less than 50% of the area median income (AMI).
- Homeownership is out of reach for a growing proportion of residents, with the lowest homeownership rates for Black or African American and Hispanic or Latino households. Single-parent and nonfamily households are also less likely to own their home.
- Over the past two decades, Bellevue has almost exclusively produced multifamily housing and, therefore, mostly rental housing. More than 80% of multifamily occupied housing units are renter-occupied, versus 19% of single family occupied housing units. This may limit housing choices for current and future Bellevue residents.

## HOUSING NEEDS ASSESSMENT

An inventory of existing and projected housing need across Bellevue.

### Planning for Future Housing Needs

The state Growth Management Act (GMA) requires that each county and city plans to accommodate the growth projected over the next 20 years. The GMA also requires that the city plans for and accommodates housing that is affordable to all economic segments of the population. Permanent housing needs in Figure HO-1 include both permanent supportive housing (PSH) and non-permanent supportive housing (non-PSH).

Bellevue is planning for sufficient capacity to accommodate the 35,000 units projected to be built by 2044. This includes capacity for housing in all income groups and for emergency housing and emergency shelter housing. See details in Figures HO-2 and HO-3.

**Figure HO-1. King County Allocation of Future Housing Need**

Affordability Level		Number of Units
0-30% AMI*	Non-PSH	11,925
	PSH	6,270
30-50% AMI		8,780
50-80% AMI		2,671
80-100% AMI		703
100-120% AMI		798
>120% AMI		3,853
<b>Total Permanent Housing Need</b>		<b>35,000</b>
Emergency Housing Need		6,688

\*The Area Median Income (AMI) for the Seattle-Bellevue Metropolitan Area as published on an annual basis by the U.S. Department of Housing and Urban Development

**Figure HO-2. Residential Capacity by Income Served**

Income Served	Zone Category	Capacity (Units)
Above 120% AMI	Low Density Residential	0
80 to 120% AMI	Moderate Density Residential	32,039
0 to 80% AMI	Low-Rise Mixed Use	6,401
0 to 80% AMI	Mid-Rise Mixed Use	33,605
Above 120% AMI	High-Rise Mixed Use	21,660
Affordable Housing Capacity (0 to 80% AMI)		40,006
Total Residential Capacity		93,705

**Figure HO-3. Emergency Housing and Emergency Shelter Capacity**

Use Type	Regulated As	Land Capacity (Units/Beds)
Emergency Housing – Nontransient	Supportive Housing	44,394
Emergency Housing – Transient and Overnight Shelter	Homeless Services Uses	2,358
Total Emergency Shelter & Emergency Housing Capacity <sup>2</sup>		46,752

Details on the calculations to estimate capacity in Figure HO-2 and Figure HO-3 can be found in the FEIS.







## HOUSING POLICY SUMMARY

Bellevue's housing ranges from low-density detached homes on large lots to high-rise apartments and condominiums, with a variety of housing types in between. Consistent with the vision of this chapter, the city seeks to promote housing equity, increase the overall housing diversity and supply, create affordable housing, attend to the unique housing needs of individuals and prevent displacement and homelessness.

### Housing Equity

Bellevue acknowledges past and present housing discrimination, inequity and injustice and works to promote housing equity for all moving forward. The land that is now Bellevue is the traditional lands of the Coast Salish peoples, who ceded the land amidst significant power imbalances and poor translation of the treaties granting the land to the U.S. Government. Through the treaties many native people were displaced from the Bellevue area to reservations elsewhere in the region. Beginning in the late-1800s, the State of Washington adopted an "Alien Land Law" preventing immigrants, mainly Chinese and Japanese, from owning and then subsequently leasing land. The targeting of Japanese Americans continued through World War II, at which time approximately 300 families were forcibly removed from their homes in Bellevue and detained in internment camps. Racial covenants were also

## Challenges and Opportunities

According to King County's allocation of housing need, the City of Bellevue must plan for more than half of its future housing need (more than 18,000 units) to be affordable for extremely low-income households—those earning at or below 30% AMI. One-third of the future need is allocated to low- or very low-income households—those earning between 30% and 80% AMI. Meeting these targets would represent a major increase in production of below-market-rate units in Bellevue and would require significant public subsidy and other tools and incentives to realize.

Barriers to meeting affordable housing needs at low- and extremely low-incomes households include development regulations, process obstacles, limited land availability and funding gaps. Documentation of the existing barriers to affordable housing can be found in Appendix L of the FEIS for the 2024 Comprehensive Plan Periodic Update. The City of Bellevue is working to implement strategies to address these barriers through the implementation of this element and the city's functional plans.

## AFFORDABLE HOUSING STRATEGY

Bellevue's Affordable Housing Strategy (AHS) is intended to substantially increase the city's affordable housing stock over the next ten years. The primary purpose of the AHS is to improve affordable housing opportunities throughout the city consistent with City Council Priorities, Comprehensive Plan guidance and Economic Development Plan Strategies.

common in Bellevue prior to the practice being struck down by the U.S. Supreme Court in 1945, with at least 624 parcels subject to restrictions on occupancy and ownership based on race, ethnicity, or religion.

While formalized discrimination based on factors such as race, ethnicity, religion and gender were outlawed through the Fair Housing Act, adopted in 1968, less explicit forms of discrimination have continued to occur 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. Examples of land use laws that often have discriminatory impacts, on the basis of class or race, are:

- Requirements for large lots, which increase housing prices
- Only allowing for the siting of multifamily units along major roadways, which subjects residents to environmental hazards.

The policies in this element work not only to create a Bellevue which provides housing opportunities for all current and future residents, but also to undo harms of the past.

### **Housing Supply and Diversity**

As Bellevue and the Puget Sound Region continue to grow, and as Bellevue continues to be a desirable community to live in, the city will need to accommodate new residents through the supply of additional housing units. This Comprehensive Plan sets a goal of 35,000 additional housing units within the city by 2044. An analysis of housing capacity by income is in Appendices Q and R of the FEIS for the 2024 Comprehensive Plan Periodic Update.

The Land Use element describes the manner in which the city will grow and identifies locations proposed for growth. This element builds upon the Land Use element by adopting policies to promote the provision of additional housing in Bellevue. Generally, the policies encourage housing supply by streamlining development

## **HOUSING EQUITY**

Housing equity is when an individual's race, ethnicity, immigration status, sexual orientation, ability or income does not impact their ability to access housing in the neighborhood of their choice.

## **RACIALLY DISPARATE IMPACT ANALYSIS**

A report on policies and regulations may be having disparate impacts on particular racial or economic groups.

regulations, incentivizing development and allowing for additional housing density within the city.

Public input has shown support for diversifying Bellevue's housing stock to allow for a greater mix of housing types throughout the city. A diversity of housing options, including accessory dwelling units, cottage housing, townhomes and multi-unit buildings, allow 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. Additionally, updates to Washington State law, notably House Bill 1110, require that the city allow for additional middle-scale housing types and units on the majority of residential lots. The policies contained in this element work to encourage a diverse housing stock, especially encouraging middle-scale housing typologies.

### **Affordable Housing**

Housing affordability remains a challenge in Bellevue. According to the City of Bellevue Housing Needs Assessment, 27% of all households are cost-burdened, spending more than 30% of their

income on housing. Lower income households are significantly more likely to be cost-burdened, with 74% of households earning at or below 50% of area median income and spending more than 30% of their income on housing. As estimated by the King County allocation of affordable housing needs, Bellevue will have to add approximately 29,000 housing units affordable to those earning 80% or less of the area median income by 2044. The policies in this element aim to meet this need by providing funding, working with regional and statewide partners, providing incentives and creating regulations that encourage or require the creation of affordable housing.

Coupled with lack of affordability is a risk of displacement, especially for low-income populations. Displacement risk increases as housing costs rise and as naturally-occurring affordable housing is lost through redevelopment or change of ownership. Action or inaction from the city can exacerbate displacement risk. Land use code changes that increase property values or allow for new uses can encourage redevelopment of properties, leading to the loss of affordable housing as well as the social connections of residents. Policies in this chapter aim at preserving existing affordable housing, increasing affordable housing, providing assistance to persons to minimize risks of displacement and assisting those who have been displaced.

### Housing for Unique Needs

Bellevue residents with differing needs may require housing accommodation or assistance. 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. Family living situations, residential programs, human services programs and assisted housing all serve a portion of the need. The city offers support and incentives for the development of housing for people in need of targeted housing.



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### Preventing Homelessness

Based on the 2022 King County Point-in-Time Count, a count of individuals experiencing homelessness on a single night, there are approximately 13,300 individuals experiencing homelessness on any given night in King County. The King County Regional Homelessness Authority also estimates that just under 41,000 people experienced homelessness at some point in 2020. In collaboration with regional partners, Bellevue strives, in collaboration with regional partners, to prevent homelessness and ensure appropriate, secure and affordable housing. This element recognizes that individuals experiencing homelessness may need additional assistance in the form of transitional housing, permanent supportive housing, job services, healthcare and provision of basic needs, among others. This subsection is closely tied with the subsection on affordable housing and the Human Services element.



# GOAL & POLICIES

## Goal

To meet the housing needs of the entire community by promoting housing equity, increasing the overall housing diversity and supply, creating affordable housing, attending to individuals' unique housing needs, and preventing displacement and homelessness.

## Policies

### Housing Equity

- HO-1.** Encourage investment in areas with historically lower investment and where private investment patterns are not accomplishing this objective to encourage housing affordability and stability while providing amenities for the community.
- HO-2.** Ensure that current and proposed regulations, policies and procedures do not lead to disproportionate impact on, or displacement of, marginalized populations.
- HO-3.** To ensure progress toward reducing housing disparities, collaborate with those disproportionately impacted by housing cost in creating and implementing city housing policies, practices and regulations.
- HO-4.** Lower barriers and encourage homeownership opportunities at all income levels, especially for populations that have historically been denied access to property ownership.
- HO-5.** Acknowledge and document Bellevue's role in historical events and actions that have led to housing disparities and discrimination and ensure equitable outcomes in housing in all city processes, procedures and regulations while working to undo past harms.
- HO-6.** Minimize residents' exposure to both natural and manmade environmental hazards and ensure that the city's housing policies and regulations do not perpetuate historical patterns of environmental racism.
- HO-7.** Employ effective strategies that support and enforce the Fair Housing Act and affirmatively further fair housing.
- HO-8.** Enact policies which proactively prevent displacement of marginalized populations due to economic factors or large-scale planning or capital improvement projects.
- HO-9.** Provide additional support to historically underserved communities and marginalized communities to connect them to housing and home ownership opportunities.
- HO-10.** Work to identify and eliminate current city policies, practices and regulations that perpetuate housing disparities and discrimination.
- HO-11.** Ensure a diverse housing stock, including affordable housing, throughout the city to meet the needs of all individuals and families of differing incomes, sizes, arrangements and cultural backgrounds.



## Housing Supply and Diversity

- HO-12.** Collaborate with diverse partners on the provision of resources and programs to meet the city's housing need.
- HO-13.** Provide incentives to encourage residential development for a wide range of household types and income levels in mixed use areas throughout the city.
- HO-14.** Ensure there are zoning ordinances and building policies in place that allow and encourage an increase in the housing supply attainable to households along the full range of income levels.
- HO-15.** Streamline permitting processes and create objective development regulations that encourage housing development throughout the city.
- HO-16.** Evaluate the housing cost and supply implications of proposed regulations, policies and procedures and ensure that new regulations, policies and procedures promote affordability and housing diversity within the city.
- HO-17.** Allow attached and detached accessory dwelling units in residential and mixed-use areas with the ability to be rented or sold individually.
- HO-18.** Promote housing density, choice and affordability in areas served by the frequent transit network, businesses serving the community's day-to-day needs and significant nodes of employment.
- HO-19.** Ensure that policies and regulations allow for middle scale housing, such as duplexes, triplexes, fourplexes, townhomes, small apartment buildings, cottage housing and courtyard apartments.
- HO-20.** Encourage units of sizes and types that accommodate multi-generational households and families with children in a variety of areas across the city, including both denser mixed use areas and low-density residential areas.
- HO-21.** Monitor and assess the housing production in the city to track the city's progress toward meeting the projected jurisdictional housing needs across the entire income spectrum, consistent with state law and Countywide Planning Policies and take additional steps if needed.
- HO-22.** Allow innovative housing types and demonstration projects that could serve as a model for new housing choices currently not being built in Bellevue.
- HO-23.** Evaluate the impact of short-term rentals on the cost and supply of housing.
- HO-24.** Use the Planned Unit Development (PUD) process to allow site planning strategies that can provide a variety of housing types and maximize the amount of buildable housing on development sites.
- HO-25.** Promote climate-friendly housing that minimizes energy and resource use throughout the construction and life of the structure, and that is adaptable to a changing climate, including heat, flooding, air pollution and wildfire events.
- HO-26.** Partner with non-profit and for-profit housing developers to help create a variety of housing types in the community.

- HO-27.** Allow properties in residential designated areas on the Comprehensive Land Use Plan map to reclassify to higher density residential designations when they meet all the following criteria:
1. one hundred percent of the housing being developed will be permanently affordable housing; and
  2. the property is owned or controlled by a religious organization; and
  3. the property is located near high capacity transportation infrastructure and services; and
  4. the property is located near other multifamily residential or commercial use districts.
- HO-28.** Encourage development of appropriate amenities for families with children throughout the city through investments, development regulations and incentives.
- HO-29.** Work cooperatively with the Washington State Department of Commerce, Puget Sound Regional Council, King County, subregional collaborations and other entities that provide technical assistance to local jurisdictions to support the development, implementation and monitoring of strategies that achieve the goals of the city.

## Affordable Housing

- HO-30.** Substantially expand funding sources for affordable housing.
- HO-31.** Work with educational institutions, including Bellevue College, and private developers to provide attainable housing.
- HO-32.** Develop strategies to minimize displacement of marginalized populations, such as rental, eviction and foreclosure assistance programs.
- HO-33.** Address the need for housing affordable to extremely low-, very low-, low- and moderate-income households, through funding, regulations, policies, procedures and other mechanisms.
- HO-34.** Explore the creation of a funding mechanism to assist extremely low-, very low- and low-income households with property tax payments to prevent displacement.
- HO-35.** Create opportunities to require or incentivize affordable housing when increases to development capacity are made.
- HO-36.** Involve state and regional housing partners, developers and housing providers in the development of affordable housing incentives or requirements.
- HO-37.** Ensure continuity of housing and minimize displacement of people with lower incomes by preserving existing affordable housing and encouraging its maintenance and improvement.
- HO-38.** Monitor the city's stock of both subsidized and naturally occurring affordable housing and work to preserve it as permanent income-restricted housing.



- HO-39.** Create a funding mechanism to purchase affordable housing units which become available or are likely to not remain affordable to both preserve affordable housing stock and prevent displacement.
- HO-40.** Anticipate the future maintenance and restoration needs of older and more affordable neighborhoods through a periodic survey of housing conditions. Report results of such surveys to residents.
- HO-41.** Provide financial assistance to households with extremely low-, very low-, low- and moderate incomes for maintaining or repairing the health and safety features of their homes.
- HO-42.** Provide assistance to households with extremely low-, very low-, low- and moderate incomes to weatherize and increase the energy efficiency of their homes to reduce housing costs.
- HO-43.** Recognize the connection between housing cost burden and mobility cost, and work to provide affordable housing in areas served by the frequent transit network.
- HO-44.** Ensure affordable housing opportunities are available throughout the city at a range of affordability levels.
- HO-45.** Ensure that all affordable housing created in the city with public funds or by regulation remains affordable for the longest possible term.
- HO-46.** Create financial incentives to encourage affordable housing. Explore opportunities to utilize multiple programs simultaneously to attain deeper affordability or otherwise meet unique needs.
- HO-47.** Encourage and prioritize the development of affordable housing through incentives, regulations, funding, policies, procedures and other tools.
- HO-48.** Implement the bonuses and incentives for qualifying properties to encourage affordability and housing diversity and to prevent displacement of marginalized populations.
- HO-49.** Provide incentives and work with diverse partners, including philanthropic organizations, to build permanent affordable housing and meet housing need, especially in areas of highest need.
- HO-50.** Ensure that regulations and standards support the effectiveness of bonuses and incentives to increase permanently affordable housing on any qualifying property owned by faith-based or non-profit housing entities, or on surplus property owned by public entities.
- HO-51.** Inform and educate religious organizations about the opportunity to develop affordable housing.
- HO-52.** Prioritize suitable surplus city land for development of affordable housing, including affordable homeownership.

- HO-53.** Explore co-locating affordable housing in the development of new city-owned capital facilities.
- HO-54.** Explore the creation of a land bank to acquire land for future affordable housing needs as opportunities arise.
- HO-55.** Explore shared equity homeownership models to create permanently affordable homeownership throughout the city.
- HO-56.** Analyze major cost and regulatory barriers to the construction of affordable housing and minimize these barriers where they exist.
- HO-57.** Provide funding to ensure housing needs are met, especially for special needs housing, extremely low-, very low- and low-income households. Assess housing fund guidelines on a regular basis to ensure they are consistent with changing community needs.
- HO-58.** Pursue available federal, state and local programs and private options for financing the creation and preservation of affordable housing in the city.
- HO-59.** Participate in relocation assistance to ensure a stable transition for lower income households facing displacement.
- HO-60.** Work cooperatively with King County, A Regional Coalition for Housing (ARCH) and other regional and statewide organizations and other jurisdictions to assess the need for, and to create, affordable housing.
- HO-61.** Support programs and adopt policies that promote housing stability for renters.
- HO-62.** Implement bonuses and incentives for qualifying properties to encourage affordability and housing diversity and to prevent displacement of vulnerable populations.

## Housing for Unique Needs

- HO-63.** Encourage a range of housing types for older adults affordable at a variety of income levels to minimize displacement and ensure older adults can reside in the area of their choosing as their needs change over time.
- HO-64.** Encourage and support the creation of housing to support those with unique needs throughout the city, including youth, persons with disabilities or in need of mental and physical health assistance, victims of domestic violence and refugees.
- HO-65.** Promote the use of Universal Design methods that increase housing accessibility.
- HO-66.** Support the development of housing options and related services for older adults and people living with disabilities, such as adult family homes and other housing for unique needs throughout the city.
- HO-67.** Support and plan for assisted housing using federal or state aid and private resources.



## Preventing Homelessness

- HO-68.** Support the development of housing for people exiting homelessness in all areas of the city.
- HO-69.** Work to co-locate services and housing to prevent occurrences of homelessness and to support residents' transition into stable and permanent housing.
- HO-70.** Collaborate with other jurisdictions and human service organizations to assure availability of emergency shelters and day centers that support those at-risk of or experiencing homelessness.
- HO-71.** Perform outreach to populations at risk of losing their housing as well as those who are currently or have recently experienced homelessness to inform them of available services and assist them in utilizing those services.
- HO-72.** Provide opportunities for community education regarding homelessness in order to foster meaningful dialogue.
- HO-73.** Work to prevent homelessness and make homelessness rare, brief and one time when it occurs.
- HO-74.** Provide a range of emergency and affordable housing options and collaborate on housing and human services efforts to support persons and families experiencing homelessness in moving towards housing stability.
- HO-75.** Support the provision of transitional and supportive housing to prevent homelessness.
- HO-76.** Encourage the provision of human services to support the development and operations of emergency and supportive housing and shelters.
- HO-77.** Support efforts to ensure the safety and well-being of people experiencing homelessness.

See also Human Services policies related to homelessness, [HS-23](#) and [HS-24](#).

## Citations

- 1 Cost burdened households are those that spend more than 30% of their income on housing expenses, including taxes and utilities, according to the U.S. Department of Housing and Urban Development (HUD). This leaves limited funds for other essential needs such as food, healthcare, education and transportation.
- 2 Combined capacity for all emergency housing types exceeds the allocated need. Specifically, the City has surplus capacity for Emergency Housing – Non-transient, which is regulated as Supportive Housing, without any changes to current regulations. However, the City’s combined capacity for Emergency Housing – Transient, which is regulated as a Homeless Services Use, is less than the King County identified need for this type of housing based on current regulations.