



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

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

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.

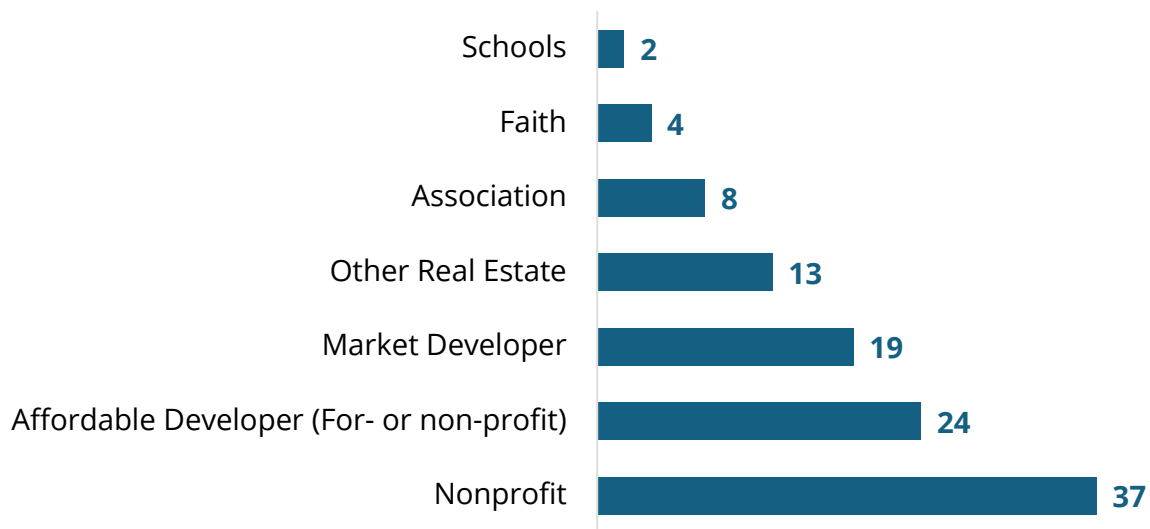
During this process, demographic questions were collected at public events and an online public survey. The online survey was most structured opportunity for collecting demographic data as demographic questions varied across events.



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. 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.

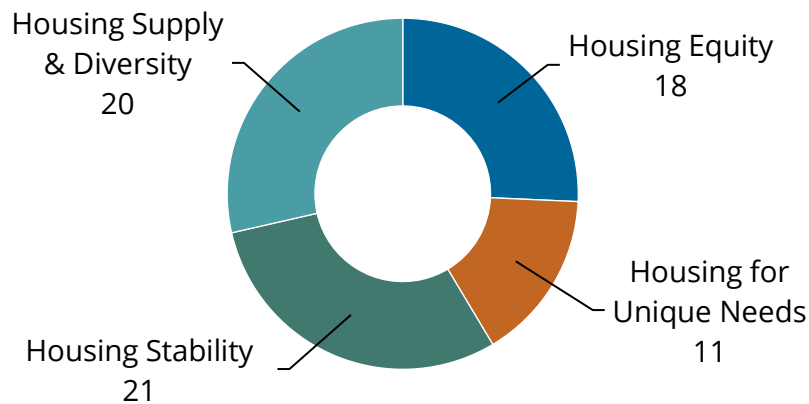
Survey questions similarly asked about preferred goals and outcomes and for feedback on the draft strategies. It also asked about experiences living or searching for housing in Bellevue. Survey responses were disaggregated to further understand unique perspective of different groups - homeowners and 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.

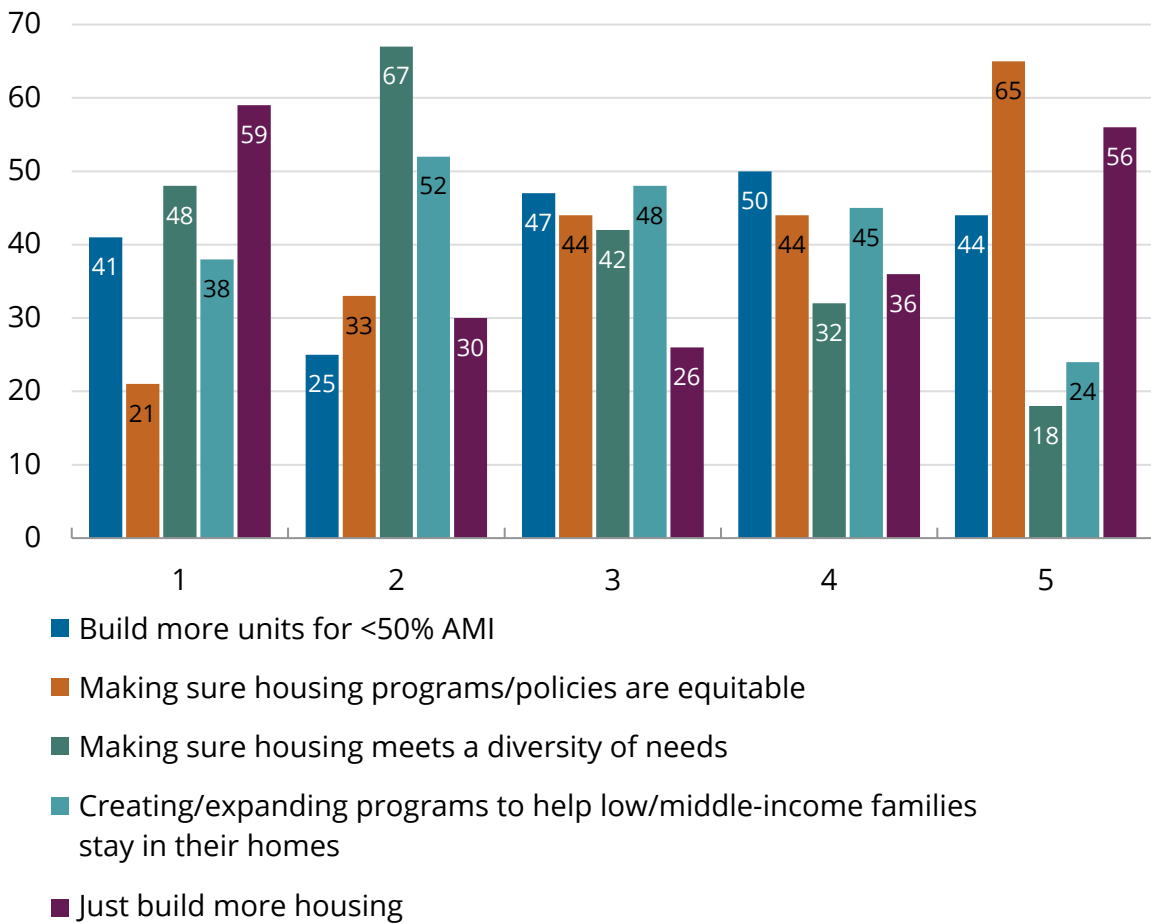
Partner survey #2 Respondent

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)



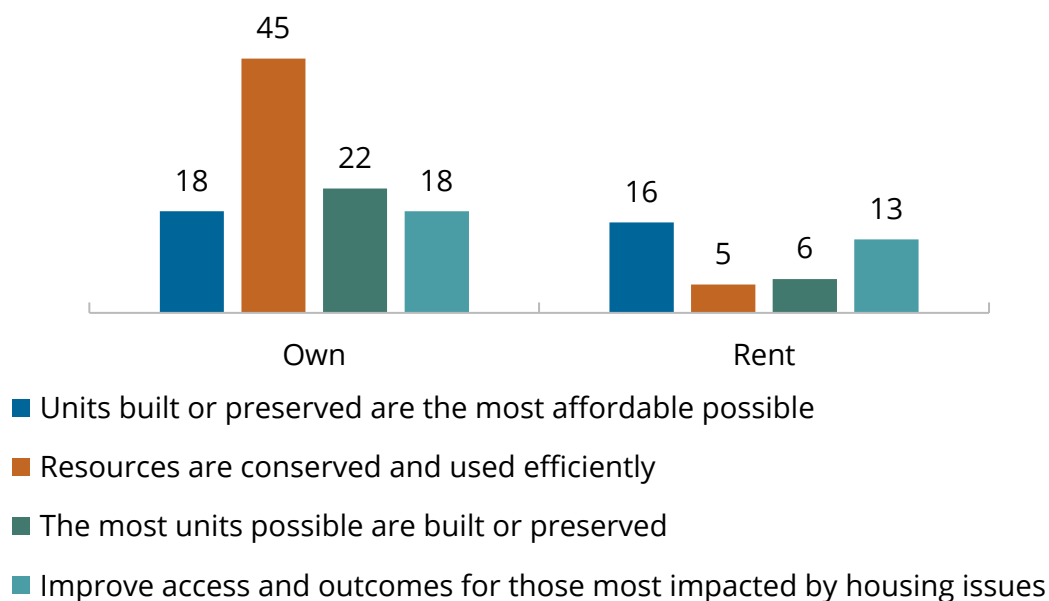
When looking specifically at renters, there is a clear priority for building more units for lower incomes followed by making sure housing meets a diversity of needs. Among homeowners, there is a less clear top priority – building more housing was again ranked either high or low, but there is consistent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

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

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.

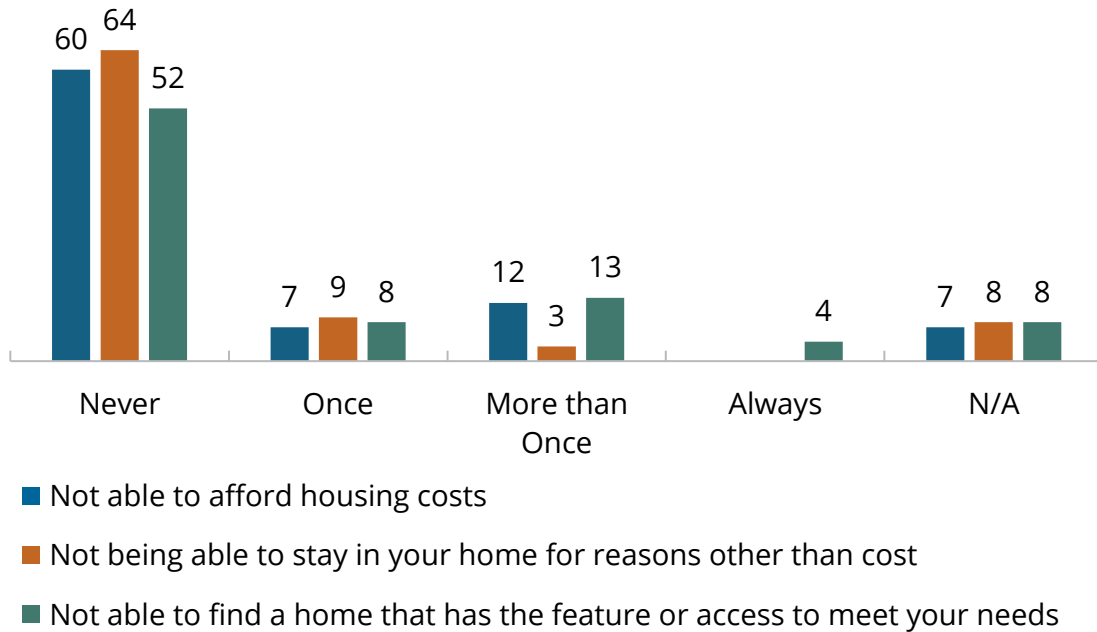
What outcome of the AHS is most important to you (by tenure)



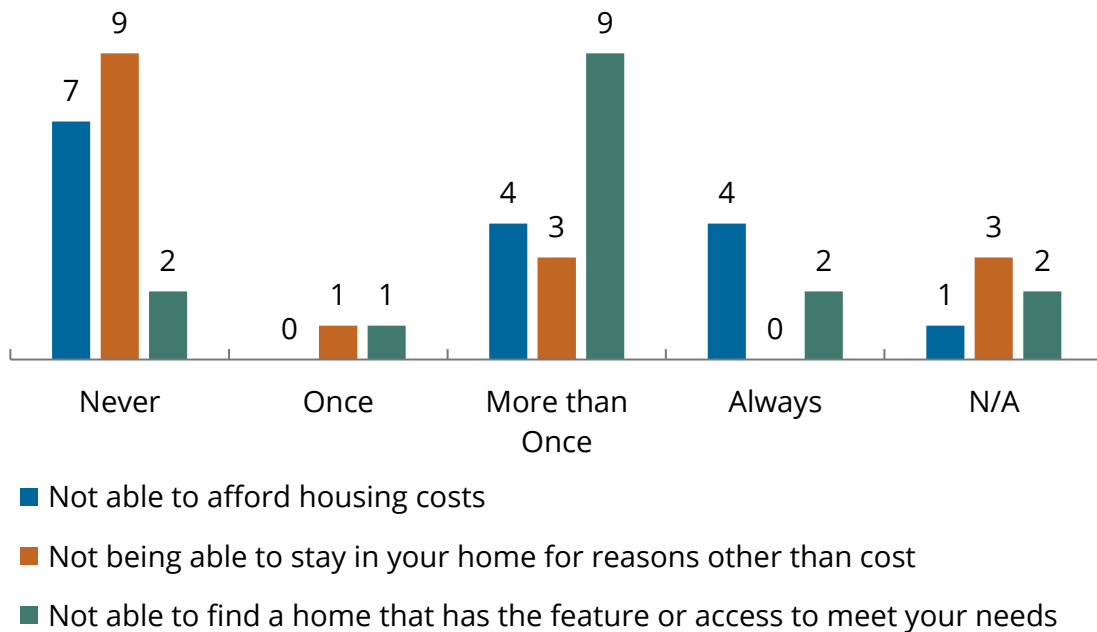
About 70% of respondents reported living in Bellevue. Of those who don't live in Bellevue, 75% reported having searched for housing in the city. Respondents who live in Bellevue or have searched for housing there were asked about experiencing housing issues like not being able to afford housing costs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

Attachment A: Project and Issue Overview

Introduction

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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