



City of Bellevue Affordable Housing Action Plan

2026-2032



Contents

- Introduction3**
- Definitions4**
 - Lead Department..... 4
 - Status..... 4
 - Phasing & Duration..... 4
 - Mechanism 4
 - Investment & Type..... 4
 - Category & Impact 5
 - High-Priority Actions..... 5
- Action Plan.....5**
- Affordable Housing.....6**
- Housing Equity17**
- Housing Stability.....21**
- Housing for Unique Needs.....25**
- Housing Supply & Diversity.....27**
- Appendix A: At a Glance - Strategies and High-Priority Actions.....30**
 - Affordable Housing 30
 - Housing Equity 32
 - Housing for Unique Needs 33
 - Housing Stability 33
 - Supply & Diversity..... 33
 - Timeline of High-Priority Implementation 35



Introduction

The Affordable Housing Action Plan is a companion document to the Affordable Housing Strategy. The 2026-2032 Strategy reflects the affordable housing target established by City Council in 2024 and new policies adopted in the Bellevue 2044 Comprehensive Plan, which strengthened commitments to housing affordability, accessibility, and equity. The policies within the Comprehensive Plan shared the goals and high-impact strategies, ensuring that Bellevue's affordability efforts are integrated into the city's long-range growth and land use framework.

While the Strategy sets the overall direction by outlining goals and strategies to increase housing affordability, the Action Plan translates those strategies into specific actions for implementation. The Action Plan provides a table that summarizes each strategy alongside the supporting actions and implementation details, creating a clear framework for how the city will track progress, report outcomes, and adapt as needs change. High-priority actions are identified for priority implementation.

The Action Plan reflects the dual focus of making progress towards the affordable housing target and addressing other city housing priorities. Direct and Catalyst actions directly or indirectly support the production or preservation of affordable housing units to meet Bellevue's affordable housing target. Community actions have the potential to meaningfully address the housing barriers and needs of community members.

Together, these actions will ensure that Bellevue not only creates new affordable units but also creates a supportive, accessible, and stable environment in which Bellevue's current and future community members can thrive.



Definitions

Lead Department

For each action, a Lead Department or Team is identified:

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

Status

- **New:** A new initiative not currently underway or funded
- **Existing:** An existing effort to be sustained to achieve the goals
- **Expanded:** An action designed to scale an existing effort and may require additional resources

Phasing & Duration

Estimated timeframe for implementation and estimated duration of implementation.

- **Ongoing:** Ongoing or on the work plan
- **Short-term:** 1-2 years
- **Mid-term:** 3-5 years
- **Long-term:** More than 5 years

Estimated duration is identified as <12 months, 12-24 months, 24-36 months, or >36 months.

Mechanism

The tool that will be leveraged to implement the action. Mechanisms will be *Advocacy; City Policy, Process, or Strategy; Code Change & Review; Communications & Engagement; Funding Program; Development Incentive; Guidance, Information, and Analysis; Other Program; Partnership; Revenue & Finance.*

Investment & Type

Rough order of magnitude costs to the city to implement the actions over the next seven years, which includes the current budget (2026) and the estimates of potential funding needs for the next three budget biennia.

- **N/A:** No or marginal additional cost on top of already budgeted expenditures
- **\$:** \$1-\$250,000
- **\$\$:** \$250,000-\$1,000,000
- **\$\$\$:** \$1,000,000-\$5,000,000
- **\$\$\$\$:** \$5,000,000+

For actions with an estimated investment, the type is identified as either:

- **One-Time:** A one-time investment into a specific project
- **Ongoing:** An ongoing investment in a program or other initiative

Category & Impact

Estimated impact is assessed by action category. Three categories of actions include:

- **Direct:** These strategies directly support the production or preservation of affordable housing units to meet Bellevue's affordable housing target.
- **Catalyst:** These strategies create the conditions needed to produce or preserve affordable housing and advance progress toward Bellevue's affordable housing target.
- **Community:** These strategies have the potential to meaningfully address the housing barriers and needs of community members.

Direct actions are assessed by potential to build or preserve affordable units towards affordable housing target.

- **Low:** Will result in nominal new or preserved affordable units
- **Medium:** Will increase new or preserved affordable units moderately
- **High:** Will increase new or preserved affordable units substantially

Community and catalyst actions are assessed by additional analysis and established evidence and sources, including information from the City of Bellevue, Puget Sound Regional Council (PSRC), and Municipal Research and Service Center (MRSC).

High-Priority Actions

Select actions are identified for priority implementation across the seven year planning period based on their alignment to the following objectives:

- Creating or preserving under 50 percent AMI units
- Remediating or addressing inequitable outcomes or results
- Improving the effectiveness of existing tools

Action Plan

The Action Plan includes a suite of actions to achieve the goals and strategies of the Affordable Housing Strategy. It builds on existing efforts and identifies new initiatives needed to achieve the City's affordability goals. The Action Plan is focused on actions led by the city, but many of the efforts will require partnership and engagement with community members and other partners to achieve the objectives.

Implementation of the Action Plan as a whole is coordinated by the Office of Housing, but many departments are responsible for leading or supporting implementation of individual actions. Progress will be shared through regular updates to City Council and through ongoing community engagement and communications.



Affordable Housing

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

Outcome Metrics

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

Strategies & Actions

AH.1 Acquire and rehabilitate Naturally Occurring Affordable Housing (NOAH): Provide loans, funding, and proactive tools to acquire, preserve, and rehabilitate at-risk affordable homes.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.1.1 ★ HIGH-PRIORITY ACTION	With ARCH, create a program to provide expedited short-term loans to acquire NOAH properties for affordable housing.	OOH	New	Short-term/ 12-24 months	Funding Program	\$\$\$\$/Ongoing	Direct/ High
AH.1.2	Support NOAH acquisitions for affordable housing by providing funding for rehabilitation.	OOH	New	Mid-term/ 12-24 months	Funding Program	\$\$\$\$/Ongoing	Direct/ High

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.1.3	Increase the city's ability to proactively identify and preserve at-risk NOAH. Enhance access to real-time property data, build strategic relationships with property stakeholders, improve coordination among potential partners, and explore ways to track the sale of properties with affordable rents.	OOH	New	Short-term/ Ongoing	Guidance, Information and Analysis	\$/Ongoing	Catalyst/ Medium

Implementation Metrics:

- NOAH units acquired (#)
- City dollars allocated (\$)

AH.2 Acquire property to bank and develop for affordable housing: Establish processes to identify, purchase and hold properties for affordable housing development.							
Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.2.1	Establish a process to acquire and hold land for development of affordable housing, either through the city or another partner entity.	FAM	New	Short-term/ 24-36 months	City Policy, Process or Strategy	N/A	Catalyst/ Medium
AH.2.2	To identify and evaluate properties suitable for land banking, use property records and monitor market opportunities for acquisitions.	OOH	New	Mid-term/ Ongoing	Guidance, Information and Analysis	\$/Ongoing	Catalyst/ Medium
AH.2.3	Acquire suitable properties to hold in a land bank for affordable housing.	OOH	New	Mid-term/ Ongoing	Funding Program	\$\$\$\$/Ongoing	Direct/ Medium

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.2.4 ★HIGH- PRIORITY ACTION	Acquire properties to develop for affordable housing. Pursue interdepartmental partnerships with other property-owning departments to acquire land for colocation of housing and other city facilities.	OOH	New	Mid-term/ Ongoing	Funding Program	\$\$\$\$/Ongoing	Direct/ Medium

Implementation Metrics:

- Acres acquired (#)
- City dollars allocated (\$)

AH.3 Assess and shore up existing affordable housing portfolio: Evaluate operations and maintenance needs of existing affordable housing and prevent loss of units through organizational partnerships and new policy.							
Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.3.1	With ARCH, assess the state of the existing affordable housing portfolio for operational and maintenance need.	OOH	New	Short-term/ Ongoing	Guidance, Information and Analysis	N/A	Catalyst/ Low
AH.3.2	Create a program to provide funding for maintenance and operations needs of existing affordable housing.	OOH	New	Long-term/ 12-24 months	Funding Program	\$\$\$\$/Ongoing	Direct/ Medium
AH.3.3	Make funding available to rebalance and extend the affordability term of ARCH affordable homeownership homes.	OOH	New	Short-term/ 12-24 months	Funding Program	\$\$\$/1x	Direct/ Medium
AH.3.4	Intervene if ARCH affordable homeownership homes foreclose. Seek to provide funding quickly to acquire homes and prevent loss of affordable homeownership units.	OOH	Expanded	Short-term/ Ongoing	Funding Program	\$\$/Ongoing	Direct/ Low

Implementation Metrics:

- Existing affordable units preserved (#)
- City dollars allocated (\$)

AH.4 Create a permissible land use code for affordable housing: Update land use code to reduce barriers, increase flexibility, and streamline development of affordable, middle, and homeless housing.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.4.1	Establish rules for the Development Services director to consider and grant waivers and exemptions for affordable housing uses.	DS	New	Short-term/ 12-24 months	City Policy, Process or Strategy	N/A	Direct/ Medium
AH.4.2 ★ HIGH-PRIORITY ACTION	Amend the homeless services land use code to identify standards for safe parking programs and to reduce barriers and increase predictability for the development of homeless services uses.	DS	Expanded	Mid-term/ 12-24 months	City Code Change & Review	N/A	Direct/ Medium
AH.4.3	Amend the PUD code to allow for additional flexibility for affordable housing.	DS	Expanded	Ongoing/ 12-24 months	City Code Change & Review	N/A	Direct/ Medium
AH.4.4	Implement state requirements to reduce or eliminate parking minimums for housing.	DS	New	Ongoing/ 12-24 months	City Code Change & Review	N/A	Direct/ Medium

Implementation Metrics:

- Land use code amendments adopted (#)

AH.5 Ensure affordable housing around new light rail stations: Acquire and assemble properties near transit to ensure future affordability and support equitable TOD development.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.5.1 ★ HIGH-PRIORITY ACTION	In TOD areas where increased development capacity is considered, expand affordable housing through land use tools such as inclusionary housing and fee-in-lieu requirements at levels supported by economic analysis.	DS	Expanded	Mid-term/ 12-24 months	Development Incentive	N/A	Direct/ Medium
AH.5.2	Acquire properties near proposed future light rail stations to ensure affordability in future TOD areas.	OOH	Expanded	Long-term/ Ongoing	Funding Program	\$\$\$\$/Ongoing	Direct/ Medium
AH.5.3	Work with Sound Transit to assemble property strategically for future TOD development	CD	Expanded	Long-term/ >36 months	Partnership	\$/Ongoing	Catalyst/ Medium

Implementation Metrics:

- Affordable units in TOD development (#)
- TOD sites acquired (#)

AH.6 Support affordable housing development on property owned by public agencies, faith-based and non-profit housing entities: Provide incentives, funding, and pre-development support to nonprofit, public-agency, and faith communities for projects that create affordable housing.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.6.1	Fund or partner to fund pre-development costs of projects developing affordable housing on “qualifying properties.”	OOH	New	Short-term/ 12-24 months	Funding Program	\$\$/Ongoing	Direct/ Medium

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.6.2 ★HIGH-PRIORITY ACTION	Expand incentives for affordable housing development in low density land use districts for certain properties owned by non-profit housing and public entities and to mixed-income projects that provide a majority of affordable units.	OOH	Expanded	Ongoing/ 24-36 months	City Code Change & Review	N/A	Direct/ Medium

Implementation Metrics:

- Units created (#)
- City dollars allocated (\$)

AH.7 Explore new local revenue sources and financing tools: Explore ways to get new funding through mechanisms like credit programs, partnerships, bonding, levies and state advocacy to expand affordable housing resources.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.7.1	Establish a credit enhancement program to reduce the financing costs for affordable housing or encourage King County to expand its program to ARCH/Bellevue funding sources.	OOH	New	Mid-term/ 24-36 months	Revenue & Finance	\$\$/1x	Direct/High
AH.7.2	Work with employers to fund and develop workforce affordable housing.	OOH	Expanded	Mid-term/ Ongoing	Revenue & Finance	N/A	Direct/ Medium

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.7.3 ★HIGH- PRIORITY ACTION	Explore new local revenue sources for affordable housing such as levies, increment revenue, fees and bonding. Prioritize funding sources that are ongoing, predictable, and commensurate to the need. Considerations should include potential regional coordination and the needs for supportive services.	OOH	New	Short-term/ 24-36 months	Revenue & Finance	\$\$/1x	Direct/High
AH.7.4 ★HIGH- PRIORITY ACTION	Advocate at the state level for new local revenue tools as directed through the legislative agenda.	IGR	Existing	Ongoing/ 12-24 months	Advocacy	N/A	Catalyst/ Medium

Implementation Metrics:

- City dollars generated (\$)
- City dollars leveraged to other investment (ratio)

AH.8 Reduce costs and timelines for affordable housing: Streamline permitting, expand fee waivers, exempt projects from review, and provide technical support to lower development costs and improve development timelines for affordable projects.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.8.1	Expand resources for the affordable housing development review and inspection fee program. Modify eligibility criteria based on implementation experience.	DS	Expanded	Short-term/ 12-24 months	Funding Program	\$\$/Ongoing	Direct/ Medium

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.8.2	Utilize the Buildings and Clean Energy Programs manager to provide technical assistance to affordable housing developers about how to comply with new state energy audit requirements.	CD	Existing	Ongoing/ Ongoing	Guidance, Information and Analysis	N/A	Community/ Low
AH.8.3 ★HIGH-PRIORITY ACTION	Exempt more affordable housing projects from design review.	DS	New	Mid-term/ 12-24 months	City Code Change & Review	N/A	Direct/High
AH.8.4	Continue to implement expedited permitting program and consider expanding eligibility to more affordable housing projects.	DS	Expanded	Short-term/ 12-24 months	Other Program	\$/Ongoing	Direct/ Medium
AH.8.5	Align staffing and departmental relationships to support city goals for housing production and stability.	OOH	New	Ongoing/ 12-24 months	City Policy, Process or Strategy	N/A	Catalyst/ Medium
AH.8.6 ★HIGH-PRIORITY ACTION	Identify an affordable housing liaison to shepherd affordable housing projects through Bellevue's permit and funding systems.	DS	Expanded	Short-term/ 12-24 months	City Policy, Process or Strategy	N/A	Catalyst/ Medium

Implementation Metrics:

- Project receiving expedited permitting (#) (\$)
- Fees waived (\$)

AH.9 Strengthen partnership within the affordable housing system: Support partnerships and supports within and across the affordable housing system through advocacy, coordination, and working with diverse partners to support affordable housing outcomes and the workforce.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.9.1	Advocate for increased wages, benefits, and professional development opportunities for social service providers supporting affordable housing and other basic needs.	IGR	New	Mid-term/ Ongoing	Advocacy	N/A	Community/ Medium
AH.9.2	Partner to create pathways for underrepresented communities to enter and advance in affordable housing development and finance careers.	OOH	New	Mid-term/ 12-24 months	Partnership	N/A	Community/ Medium
AH.9.3	Create a strategic approach to partnerships for the Office of Housing that includes engaging with providers, developers, corporate philanthropy, and the financial sectors.	OOH	Expanded	Short-term/ <12 months	Partnership	N/A	Catalyst/ Medium

Implementation Metrics:

- Creation of strategic approach to partnership document (Y/N)

AH.10 Expand and monitor affordable housing programs: Broaden existing programs into more zones, adopt tax incentives, and evaluate performance to improve program outcomes.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.10.1 ★ HIGH-PRIORITY ACTION	As part of any future upzoning in MDR-1, MDR-2, and future HDR zones, expand affordable housing through land use tools such as inclusionary housing and fee-in-lieu requirements at levels supported by economic analysis.	DS	Expanded	Ongoing/ 12-24 months	Development Incentive	N/A	Direct/ Medium
AH.10.2	Monitor affordable housing programs outcomes including Fee-In-Lieu collections and on-site performance. As needed, identify updates to improve program outcomes.	OOH	Existing	Ongoing; Mid-term/ Ongoing	Guidance, Information and Analysis	N/A	Catalyst/ Low
AH.10.3	Adopt a sales and use tax exemption program for conversion of commercial to residential buildings that provide affordable housing.	OOH	New	Mid-term/ 12-24 months	Development Incentive	N/A	Direct/ Medium
AH.10.4 ★ HIGH-PRIORITY ACTION	Adopt a sales and use tax exemption program for utilization of vacant parking lots for affordable housing.	OOH	New	Ongoing/ 12-24 months	Development Incentive	N/A	Direct/High

Implementation Metrics:

- New or expanded incentive programs adopted (#)
- Affordable units produced from affordable housing incentive programs (#)

AH.11 Leverage city resources for affordable housing: Prioritize surplus land, funds, and capital projects to advance affordable housing and maintain a strategic 5-year financial plan.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
AH.11.1	Establish a framework to prioritize surplus city owned land for affordable housing, especially in proximity to transit hubs, and dispose of it at a free or reduced cost.	FAM	Expanded	Ongoing/ 12-24 months	City Policy, Process or Strategy	N/A	Catalyst/ Medium
AH.11.2	Establish a process to prioritize the co-location of affordable housing when developing new capital facilities.	FAM	New	Ongoing/ 24-36 months	City Policy, Process or Strategy	N/A	Catalyst/ Medium
AH.11.3	Prioritize use of funds collected from the sale of city-owned property for affordable housing.	FAM	New	Mid-term/ 12-24 months	Revenue & Finance	N/A	Direct/ Medium
AH.11.4 ★ HIGH-PRIORITY ACTION	Maintain a 5-year Financial Plan to strategically deploy city housing funds including the Housing Stability Program, Fee-In-Lieu, and Affordable Housing Funds.	OOH	Existing	Ongoing/ Ongoing	City Policy, Process or Strategy	N/A	Catalyst/ Medium
AH.11.5	Create an annual, standardized RFP process for affordable housing separate from the Housing Stability Program with clearly defined priorities and goals.	OOH	Existing	Ongoing/ Ongoing	City Policy, Process or Strategy	N/A	Catalyst/ Medium

Implementation Metrics:

- Surplus city sites used for affordable housing (#)
- Total city funding invested in affordable housing (\$)



Housing Equity

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

Outcome Metrics

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

Strategies & Actions

HE.1.1 Community education, information, and resources: Improve communication and educational tools to build understanding, track progress, and increase housing stability across Bellevue

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HE.1.1	Create an education and communication plan for regular community dialogue on housing needs and the benefits of housing choices.	OOH	New	Mid-term/ 12-24 months	Communications & Engagement	N/A	Community/ Low
HE.1.2	Develop a City of Bellevue housing dashboard that reports on affordable housing performance metrics and implementation.	OOH	New	Ongoing/ 12-24 months	Communications & Engagement	\$\$/Ongoing	Catalyst/Low

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HE.1.3	Create accessible and easy to understand resource guides for homeowners, tenants, and landlords to increase housing stability in the community.	OOH	New	Short-term/ <12 months	Communications & Engagement	\$/1x	Community/ Low
HE.1.4	Create educational materials for residents about restrictive covenants.	OOH	New	Mid-term/ 12-24 months	Communications & Engagement	\$/1x	Community/ Low
HE.1.5	Promote healthy and fair rental housing through education and training for landlords and tenants. Monitor housing health and safety and evaluate additional measures needed to promote healthy rental housing.	OOH	New	Short-term/ <12 months	Communications & Engagement	\$/Ongoing	Community/ Low

Implementation Metrics:

- Outreach and education program(s) created (#)
- Community members and organizational partners reached through outreach (#)

HE.2 Ensure fair housing outcomes in Bellevue: Assess, update, and enforce fair housing codes and practices to eliminate disparities and reduce exclusionary barriers

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HE.2.1	Assess the extent and type of fair housing issues, potentially in partnership with other Eastside cities.	OOH	Expanded	Mid-term/ 12-24 months	Guidance, Information and Analysis	\$/Ongoing	Community/ Low

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HE.2.2	Review plans and codes for fair housing impacts, such as exclusive definitions and ways of separating uses. Identify next steps to eliminate disparities.	DS	New	Mid-term/ 12-24 months	City Code Change & Review	N/A	Community/ Medium
HE.2.3	Review city fair housing code and enforcement procedures and identify ways to improve fair housing outcomes and compliance.	OOH	New	Short-term/ 12-24 months	City Code Change & Review	N/A	Community/ Medium

Implementation Metrics:

- Reduction in instances of failed fair housing testing compared to the 2024 King County Affirmatively Further Fair Housing Report (%)

HE.3 Support alternative ownership models: Expand affordable homeownership through funding, insurance reform, incentives, and support for cooperative or community-led housing models							
Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HE.3.1	Identify funding for affordable homeownership within existing funds. Consider creating a fund for affordable homeownership with new resources.	OOH	Expanded	Short-term/ <12 months	Funding Program	N/A	Direct/ Medium
HE.3.2	Continue to advocate for liability and insurance reforms to support condominium development especially for middle income and affordable homeownership.	IGR	Expanded	Ongoing/ 12-24 months	Advocacy	N/A	Catalyst/ Medium

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HE.3.3 ★ HIGH-PRIORITY ACTION	Consider incentives for affordable homeownership, such as allowing additional density in exchange for on-site affordable homeownership.	DS	Expanded	Mid-term/ 12-24 months	Development Incentive	N/A	Direct/High
HE.3.4	Profile local housing cooperatives and alternative ownership projects to share best practices and lessons learned to increase awareness, support replication, and encourage community-led affordable housing solutions.	OOH	New	Short-term/ 12-24 months	Communications & Engagement	N/A	Catalyst/ Low

Implementation Metrics:

- Affordable homeownership and/or cooperative ownership units created (#)

HE.4 Develop inclusive policy making structures: Engage those most affected by housing challenges in decision making by reducing barriers to participation.							
Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HE.4.1 ★ HIGH-PRIORITY ACTION	Create opportunities for those most impacted by housing issues to inform housing decision making. Lower barriers to participation within existing systems.	CMO	New	Short-term/ 12-24 months	City Policy, Process or Strategy	\$/Ongoing	Community/ Medium

Implementation Metrics:

- Community members and organizational partners reached through outreach (#)



Housing Stability

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

Outcome Metrics

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

Strategies & Actions

HS.1 Expand supports for individual stability: Strengthen tenant protections, rental assistance, repair programs and conflict resolutions to prevent displacement.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HS.1.1	Provide expanded services through the Bellevue Conflict Resolution Center's Housing Accord Program.	CD	Expanded	Short-term/ 12-24 months	Other Program	\$\$/Ongoing	Community/ Medium
HS.1.2	Shore up existing funding for the Home Repair Assistance Program and explore ways to expand services to low and moderate-income homeowners.	PCS	Expanded	Short-term/ 12-24 months	Other Program	\$\$/Ongoing	Community/ Medium
HS.1.3	Consider policies to stabilize rent increases in land use incentive and performance affordable units.	OOH	Expanded	Ongoing/ 12-24 months	City Policy, Process or Strategy	N/A	Community/ Medium

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HS.1.4	Support reasonable state polies to reduce tenant displacement through the legislative agenda.	IGR	New	Short-term/ 12-24 months	Advocacy	N/A	Community/ Medium
HS.1.5	Partner with King County to provide environmental reviews for the home repair program to extend eligibility to condos in buildings with 6+ units.	PCS	Expanded	Mid-term/ 12-24 months	Other Program	N/A	Community/ Medium

Implementation Metrics:

- Households served by city programs addressing housing instability (#)

HS.2 Increase access to pathways into the affordable housing system: Improve navigation, expand voucher access, streamline applications, and support community-based housing navigation pathways							
Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HS.2.1	Provide funding for move-in expenses for those seeking assistance through the Homeless Outreach Team.	OOH	Expanded	Short-term/ 12-24 months	Other Program	\$/Ongoing	Community/ Low
HS.2.2	Collaborate with the King County Regional Homelessness Authority and service providers to advocate for a more equitable, transparent, and accessible Coordinated Entry system. Support efforts to streamline assessments and reduce wait times.	OOH	Expanded	Short-term/ Ongoing	Advocacy	N/A	Community/ Low
HS.2.3	Advocate federally to support expanded funding for key affordable housing programs, including Housing Choice Vouchers.	IGR	Existing	Short-term/ 12-24 months	Advocacy	N/A	Catalyst/ Medium

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HS.2.4 ★ HIGH-PRIORITY ACTION	Work with ARCH to create a centralized, user-friendly hub for affordable housing seekers. Implement improvements like creating a centralized affordable housing search tool; developing a step-by-step housing application guide; improving accessibility; and language access.	OOH	Expanded	Short-term/ 12-24 months	Communications & Engagement	\$\$/Ongoing	Community/ Low
HS.2.5 ★ HIGH-PRIORITY ACTION	Assist those looking for affordable housing by expanding housing navigation services and partnership with community-based organizations focusing on underserved communities.	OOH	New	Short-term/ 12-24 months	Other Program	\$\$/Ongoing	Community/ Medium

Implementation Metrics:

- City dollars allocated to housing navigation (\$)
- Homeless Outreach Team clients moved into housing (#)

HS.3 Strengthen supports for those on limited incomes and at risk of homelessness: Expand funding, rental assistance, vouchers, and relocation programs for extremely low-income residents, seniors, and people with disabilities

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HS.3.1 ★ HIGH-PRIORITY ACTION	Explore ways to expand funding for operational costs of affordable housing serving extremely low-income households.	OOH	Expanded	Mid-term/ Ongoing	Funding Program	\$\$\$ /Ongoing	Direct/ Medium

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
HS.3.2	Create an affordable housing rental assistance program for seniors and people with disabilities on fixed incomes.	PCS	New	Mid-term/ 12-24 months	Other Program	\$\$/Ongoing	Community/ Medium

Implementation Metrics:

- City dollars allocated to operational funding (\$)
- City dollars allocated to rental assistance (\$)



Housing for Unique Needs

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

Outcome Metrics

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

Strategies & Actions

UN.1 Encourage inclusive design: Promote universal and accessible design standards to make housing more inclusive.

Action	Descriptions	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
UN.1.1	Increase inclusively designed housing by requiring, incentivizing, or funding its inclusion.	OOH	New	Mid-term/ 12-24 months	Development Incentive	\$/1x	Community/ Medium
UN.1.2	Review existing city codes and building standards to identify ways to incorporate “visitability standards.”	DS	New	Short-term/ 12-24 months	City Code Change & Review	N/A	Community/ Medium

Action	Descriptions	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
UN.1.3	Encourage inclusive design by creating a guide on best practices. Partner with knowledgeable organizations such as AARP, AIA, etc.	DS	New	Mid-term/ 12-24 months	Guidance, Information and Analysis	\$/1x	Community/ Low

Implementation Metrics:

- Units created with inclusive design features (#)

UN.2 Support family sized affordable housing: Prioritize funding and incentives for larger units that meet the needs of families.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
UN.2.1	Prioritize family sized units when allocating local funding.	OOH	Existing	Ongoing; Short-term/ <12 months	City Policy, Process or Strategy	N/A	Direct/ Medium
UN.2.2	Review incentive programs for ways to encourage the development of family sized units.	DS/OOH	New	Mid-term/ 12-24 months	City Code Change & Review	N/A	Community/ Medium

Implementation Metrics:

- Family sized (2+ bedroom) units created (#)



Housing Supply & Diversity

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

Outcome Metrics

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

Strategies & Actions

SD.1 Encourage smaller and more homes in low-density residential areas: Revise zoning and streamline lot-splitting to allow more and smaller homes in single-family districts.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
SD.1.1 ★ HIGH-PRIORITY ACTION	Decrease minimum lot sizes across low-density land use districts.	DS	New	Long-term/ 12-24 months	City Code Change & Review	N/A	Direct/High
SD.1.2	Advance administrative improvements and/or land use code amendments to streamline lot splitting.	DS	New	Short-term/ 12-24 months	City Code Change & Review	N/A	Direct/ Medium

Implementation Metrics:

- Reduction in average lot size (%)
- Lots split (#)

SD.2 Reduce costs to build using new models: Encourage innovative construction methods, code changes and design partnerships to lower housing costs and speed development.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
SD.2.1	Find ways to streamline inspection requirements for offsite construction methods to support fast and innovative housing construction.	DS	New	Mid-term/ 12-24 months	City Policy, Process or Strategy	\$/1x	Catalyst/ Medium
SD.2.2	Advocate at the state level for amendments to building codes that could enable developers to build single stairwells.	IGR	New	Short-term/ 12-24 months	Advocacy	N/A	Catalyst/ Medium
SD.2.3 ★ HIGH-PRIORITY ACTION	Enable building at heights that maximize wood frame construction and prioritize continuous, regular floorplates as a way to enable the construction of housing.	DS	Expanded	Long-term/ Ongoing	City Code Change & Review	N/A	Direct/ Medium
SD.2.4	Explore partnerships with local universities, funders, or other partners to promote innovative and efficient housing models for rental and ownership.	OOH	New	Mid-term/ 12-24 months	Partnership	N/A	Catalyst/ Low

Implementation Metrics:

- Land use code, building code or permitting changes that encourage and support innovative construction methods (#)

SD.3 Support middle housing in all neighborhoods: Expand access to middle housing by addressing condominium restrictions, offering pre-approved plans, and partnering with lenders.

Action	Description	Lead Dept.	Status	Phasing/ Duration	Mechanism	Investment/ Type	Impact
SD.3.1	Inventory areas where middle housing regulations won't be implemented due to CCNRs.	CD	New	Short-term/ 12-24 months	Guidance, Information and Analysis	\$/1x	Community/ Low
SD.3.2	Develop a program to provide pre-permitted plans for DADUs and cottages and explore partnerships with local banks to provide financing.	DS	New	Ongoing/ 24-36 months	Other Program	N/A	Direct/ Medium

Implementation Metrics:

- Middle housing units created (#)
- Neighborhoods with new middle housing (%)

Appendix A: At a Glance - Strategies and High-Priority Actions

Affordable Housing

- AH.1 Acquire and rehabilitate Naturally Occurring Affordable Housing (NOAH):** Provide loans, funding, and proactive tools to acquire, preserve, and rehabilitate at-risk affordable homes.

High-Priority Actions

- AH.1.1** With ARCH, create a program to provide expedited short-term loans to acquire NOAH properties for affordable housing.
- AH.1.3** Increase the city's ability to proactively identify and preserve at-risk NOAH. Enhance access to real-time property data, build strategic relationships with property stakeholders, improve coordination among potential partners, and explore ways to track the sale of properties with affordable rents.

- AH.2 Acquire property to bank and develop for affordable housing:** Establish processes to identify, purchase and hold properties for affordable housing development.

High-Priority Action

- AH.2.4** Acquire properties to develop for affordable housing. Pursue interdepartmental partnerships with other property-owning departments to acquire land or for collocation of housing and other city facilities.

- AH.3 Assess and shore up existing affordable housing portfolio:** Evaluate operations and maintenance needs of existing affordable housing and prevent loss of units through organizational partnerships and new policy.

- AH.4 Create a permissible land use code for affordable housing:** Update land use code to reduce barriers, increase flexibility, and streamline development of affordable, middle, and homeless housing.

High-Priority Action

- AH.4.2** Amend the homeless services land use code to identify standards for safe parking programs and to reduce barriers and increase predictability for the development of homeless services uses.

AH.5 Ensure affordable housing around new light rail stations: Acquire and assemble properties near transit to ensure future affordability and support equitable TOD development.

High-Priority Action

AH.5.1 In TOD areas where increase development capacity is considered, expand affordable housing through land use tools such as inclusionary housing and fee-in-lieu at levels supported by economic analysis.

AH.6 Support affordable housing development on property owned by public agencies, faith-based and non-profit housing entities: Provide incentives, funding, and pre-development support to nonprofit, public-agency, and faith communities for projects that create affordable housing.

High-Priority Action

AH. 6.2 Expand incentives for affordable housing development in low density land use districts for certain properties owned by non-profit housing and public entities and to mixed-income projects that provide a majority affordable units.

AH.7 Explore new local revenue sources and financing tools: Explore ways to get new funding through mechanisms like credit programs, partnerships, bonding, levies and state advocacy to expand affordable housing resources.

High-Priority Actions

AH.7.3 Explore new local revenue sources for affordable housing such as levies, increment revenue, fees, and bonding. Prioritize funding sources that are ongoing, predictable, and commensurate to the need. Considerations should include potential regional coordination and the needs for supportive services.

AH.7.4 Advocate at the state level for new local revenue as directed through the legislative agenda.

AH.8 Reduce costs and timelines for affordable housing: Streamline permitting, expand fee waivers, exempt projects from review, and provide technical support to lower development costs and improve development timelines for affordable projects.

High-Priority Actions

AH.8.3 Exempt more affordable housing project from design review.

AH.8.6 Identify an affordable housing liaison to shepherd affordable housing projects through Bellevue's permit and funding systems.

AH.9 Strengthen partnership within the affordable housing system: Support partnerships and supports within and across the affordable housing system through advocacy, coordination, and working with diverse partners to support affordable housing outcomes and the workforce.

AH.10 Expand and monitor affordable housing programs: Broaden existing programs into more zones, adopt tax incentives, and evaluate performance to improve program outcomes.

High-Priority Actions

AH.10.1 As part of any future upzoning in MDR-1, MDR-2, and future HDR zones, expand affordable housing through land use tools such as inclusionary housing and fee-in-lieu requirements at levels supported by economic analysis.

AH.10.4 Adopt a sales and use tax exemption program for utilization of vacant parking lots for affordable housing.

AH.11 Leverage city resources for affordable housing: Prioritize surplus land, funds, and capital projects to advance affordable housing and maintain a strategic 5-year financial plan.

High-Priority Action

AH.11.4 Maintain a 5-year Financial Plan to strategically deploy city housing funds including the Housing Stability Program, Fee-In-Lieu, and Affordable Housing Funds.

Housing Equity

HE.1 Community education, information, and resources: Improve communication and educational tools to build understanding, track progress, and increase housing stability across Bellevue.

HE.2 Ensure fair housing outcomes in Bellevue: Assess, update, and enforce fair housing codes and practices to eliminate disparities and reduce exclusionary barriers

HE.3 Support alternative ownership models: Expand affordable homeownership through funding, insurance reform, incentives, and support for cooperative or community-led housing models.

High-Priority Action

HE.3.3 Consider incentives for affordable homeownership, such as allowing additional density in exchange for on-site affordable homeownership.

HE.4 Develop inclusive policy making structures: Engage those most affected by housing challenges in decision making by reducing barriers to participation.

High-Priority Action

HE.4.1 Create opportunities for those most impacted by housing issues to inform housing decision making. Lower barriers to participation within existing systems.

Housing for Unique Needs

- UN.1 Encourage inclusive design:** Promote universal and accessible design standards to make housing more inclusive.
- UN.2 Support family sized affordable housing:** Prioritize funding and incentives for larger units that meet the needs of families.

Housing Stability

- HS.1 Expand supports for individual stability:** Strengthen tenant protections, rental assistance, repair programs and conflict resolutions to prevent displacement.
- HS.2 Increase access to pathways into the affordable housing system:** Improve navigation, expand voucher access, streamline applications, and support community-based housing navigation pathways.

High-Priority Action

HS.2.4 Work with ARCH to create a centralized, user-friendly hub for affordable housing seekers. Implement improvements like create a centralized affordable housing search tool; develop a step-by-step housing application guide; improving accessibility; and language access.

- HS.3 Strengthen supports for those on limited incomes and at risk of homelessness:** Expand funding, rental assistance, vouchers, and relocation programs for extremely low-income residents, seniors, and people with disabilities.

High-Priority Action

HS.3.1 Explore ways to expand funding for operational costs of affordable housing serving extremely low-income households.

Supply & Diversity

- SD.1 Encourage smaller and more homes in low-density residential areas:** Revise zoning and streamline lot-splitting to allow more and smaller homes in single-family districts.

High-Priority Action

SD.1.1 Decrease minimum lot sizes across low-density land use districts

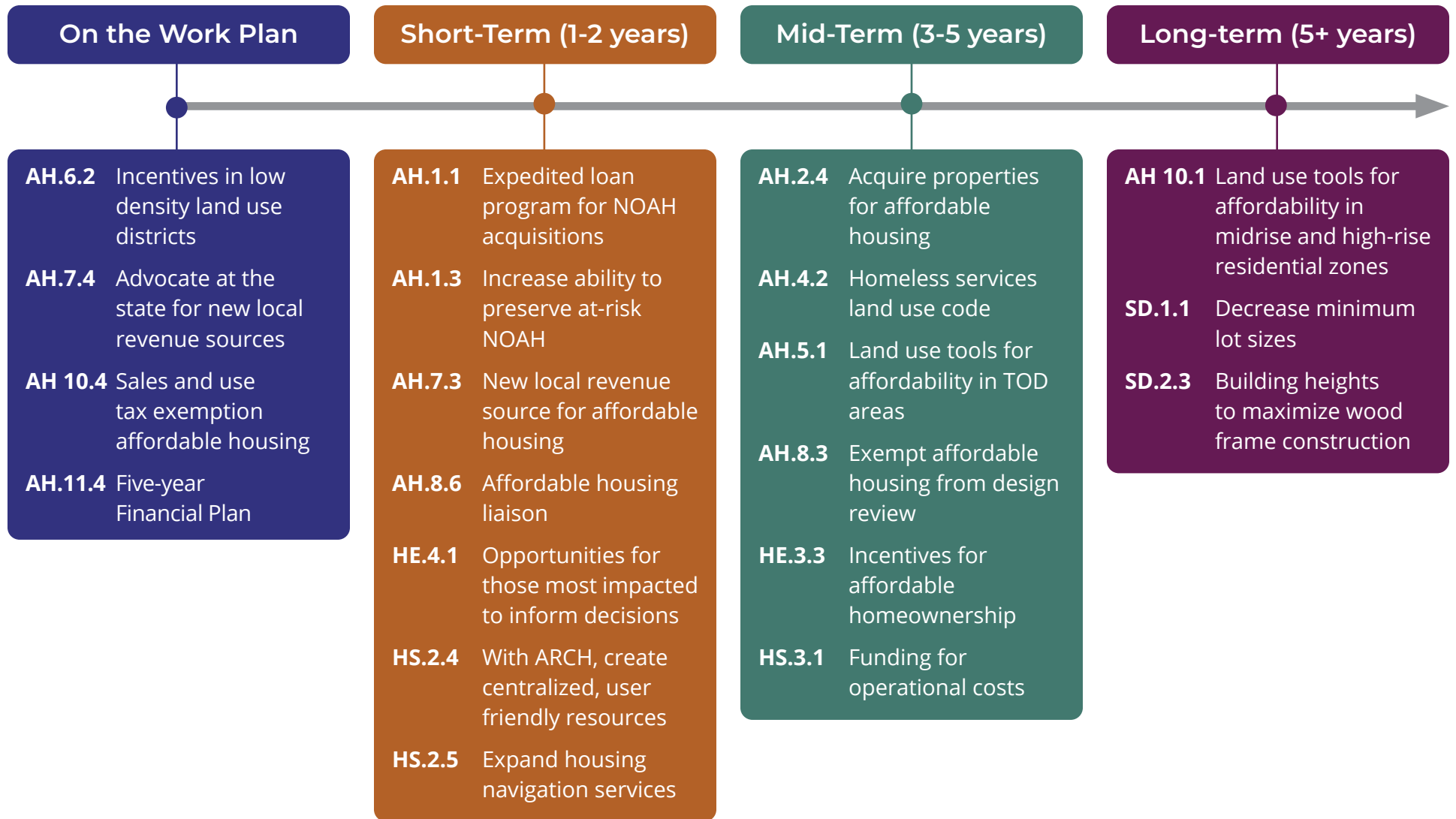
SD.2 Reduce costs to build using new models: Encourage innovative construction methods, code changes and design partnerships to lower housing costs and speed development.

High-Priority Action

SD.2.3 Enable building at heights that maximize wood frame construction and prioritize continuous, regular floorplates as a way to enable the construction of housing.

SD.3 Support middle housing in all neighborhoods: Expand access to middle housing by addressing condominium restrictions, offering pre-approved plans, and partnering with lenders.

Timeline of High-Priority Implementation





CMO-26-72836



For alternate formats, interpreters, or reasonable modification requests please phone at least 48 hours in advance 425-452-6510 (voice) or email hbahnmille@bellevuewa.gov. For complaints regarding modifications, contact the City of Bellevue ADA, Title VI, and Equal Opportunity Officer at ADATitleVI@bellevuewa.gov.