



# City of Bellevue Affordable Housing Strategy

2026-2032



# Forward

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# Letter from the Mayor

As Bellevue continues to grow, one of our most important responsibilities is making sure it remains a place where people at all income levels, backgrounds and stages of life can truly feel welcomed and make their home in Bellevue.

Housing affordability isn't just a policy issue - it's about people. It's about whether a teacher can live near their school. Whether a young family can stay in the community they love. Whether the people who help make Bellevue work every day can also build a life here.

That's why this work matters.

The 2026-2032 Affordable Housing Strategy reflects Bellevue's continued commitment to taking meaningful, sustained action to address housing affordability. It builds on our original 2017 strategy and incorporates updated policy direction aligned with the Bellevue 2044 Comprehensive Plan.

A key part of the vision is creating complete neighborhoods - places where people can live closer to jobs, transit, childcare, groceries and the services they rely on. Because when people can live near the things they need, it strengthens not only individual households, but our entire community.

This updated strategy was shaped through extensive engagement across Bellevue's diverse and multilingual communities, which helped guide the direction of the plan update and ensure it reflects the needs and priorities of our community.

Looking ahead, this seven-year strategy outlines clear actions that will support expanded access to housing across our city - for people of all incomes and backgrounds.

These actions include implementing housing policies driven by long-range planning strategies, building or preserving 5,700 affordable homes over the next decade and identifying new tools and resources to help meet our community's growing housing needs.

The strategy also includes 20 priority actions that are high-impact and focused on what we can do right now - preserve existing affordable housing, reduce the time and cost to build new homes and explore new ways to support deeply affordable housing in Bellevue.

This is ambitious work, but it builds on the progress we've already made and provides a roadmap for the years ahead.

Because Bellevue's strength has always come from being a place where people can build opportunity, find community and create a sense of belonging.

Thank you to the many community members, partners and city staff who helped shape this strategy and continue to move this work forward so more people can call Bellevue home.

Sincerely,



Mayor Mo Malakoutian

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# Introduction

Bellevue is a dynamic and desirable city that welcomes the world. Over the years, our community has seen significant population growth.

For decades, across the region housing production has not kept pace with population growth, and Bellevue is no exception. Today, Bellevue community members – residents, workers, students, and caregivers – are experiencing impacts of unaffordability, housing instability, and limited access. As our community and region’s population continues to increase, we need to create housing for everyone across income bands and for all stages of life.

The City Council Vision, supported through strategic target areas and objectives, includes direction to create a wide variety of housing types and affordability that provide people with a safe, sustainable, inclusive, and accessible community. It recognizes housing contributes to a strong economy and workforce by helping people live close to their jobs and providing a variety of housing options allows people to find housing in their neighborhood of choice throughout their lives.

The purpose of the 2026-2032 Affordable Housing Strategy is to build on Bellevue’s vision for growth in the Bellevue 2044 Comprehensive Plan and identify strategies and actions the city can implement over the next seven years to increase housing affordability across the city. This will require proactive implementation and new resources to meet the city’s housing goals.

## WHAT IS AFFORDABLE HOUSING?

For the purposes of this report, affordable housing refers to income-restricted or income-qualified housing for individuals and families earning below 80% of the area median income (AMI) - the midpoint income for an area used as a standard for housing affordability. Housing is defined as unaffordable if its occupant pays more than 30 percent of their income for rent and utilities or for mortgage, taxes, and insurance.

## A Strategy for Bellevue’s Future

The City of Bellevue has been at the forefront of addressing the housing crisis in collaboration with its partners. In 2017, Bellevue adopted its first **Affordable Housing Strategy** to guide city actions to expand housing opportunities and affordability. In 2024, it adopted the Bellevue 2044 Comprehensive Plan (Comprehensive Plan). The Housing Element vision defines the city’s long-term goal:

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

Bellevue is continuing to build on that effort with this updated 2026-2032 Affordable Housing Strategy. The updated Strategy implements recent city policy from the Bellevue 2044 Comprehensive Plan with input from community members, subject-matter experts, and partner organizations, as well as technical analysis to identify new and expanded actions to accelerate the city’s housing progress over the next seven years.

The updated Affordable Housing Strategy is focused on high-impact strategies to put Bellevue on a path towards achieving its affordable housing target and housing policy goals. Bellevue needs more of the right types of housing to meet our growing community's needs.

The **affordable housing target** illustrates need for affordable housing in Bellevue over the next ten years by income level. It complements and supports the broader planning efforts to accommodate housing need allocated to Bellevue within the 2044 Bellevue Comprehensive Plan.

The city's **five housing policy goals** originate from the Housing Element of the Comprehensive Plan and aim to increase the number of deeply affordable homes, decrease housing barriers and instability, and equitably enhance the livability of the city.

The infographic consists of five horizontal bars, each with a distinct color and icon. From top to bottom: 1. Dark blue bar with a white icon of a multi-story building, titled 'Affordable Housing' with the description 'Increase the supply of income-restricted affordable housing in Bellevue.' 2. Purple bar with a white icon of a key and a house, titled 'Housing Equity' with the description 'Eliminate disparate impacts in housing by race, ethnicity, status, sexual orientation, ability and income.' 3. Teal bar with a white icon of a house with a person and a person in a wheelchair, titled 'Housing for Unique Needs' with the description 'Create more available and affordable units for those with unique housing needs like seniors, families with children, and people with disabilities.' 4. Orange-brown bar with a white icon of a house with a heart inside, titled 'Housing Stability' with the description 'Increase the ability of low- and moderate-income households to live stably in their home and neighborhood.' 5. Red bar with a white icon of a house with a flag on a pole, titled 'Housing Supply & Diversity' with the description 'Create more housing in general and more housing types available to meet the needs of people at all stages of life.'

The seven-year Strategy timeframe (2026–2032) enables the city to evaluate early implementation results and adjust to evolving market conditions and housing needs.

# The Planning Framework

This Strategy was developed within a city and regional framework that informs what work the update focused on and what goals it aimed to achieve.

The Strategy is aligned to the City's established housing-related vision, goals, and objectives, and seeks to prioritize and accelerate this work. Key guidance within this planning process are the city's Strategic Target Areas, Bellevue 2044 Comprehensive Plan, and Affordable Housing Target.



The Strategy also aligns with the regional planning framework. The Washington State Growth Management Act sets goals and expectations for housing planning that provides an umbrella for regional and local housing actions. Regional policy guidance is distilled within the Bellevue 2044 Comprehensive Plan.

## Building On a Strong Foundation

The 2026-2032 plan builds on decades of work to increase housing opportunities and partnership to address affordable housing needs.

Bellevue was among the first cities on the Eastside to acknowledge and address housing unaffordability. The city joined A Regional Coalition for Housing (ARCH) as a founding member in 1992, making annual contributions to the regional Housing Trust Fund.

In 2017, the city adopted its first Affordable Housing Strategy (2017 AHS), launching new housing policies, programs, and investments. The city launched a housing workplan update, the “Next Right Work” initiative, in 2022. The combined work of the 2017 AHS and Next Right Work was implemented or underway by end of 2023.



**1992**

Bellevue is founding member of A Regional Coalition for Housing (ARCH)

**1992-Present**

Annual contributions to ARCH Housing Trust Fund

**2017**

Affordable Housing Strategy adopted by City Council

**2022**

Next Right Work workplan developed and adopted

**2017-2023**

Strategy and Next Right Work implementation

**2025**

Affordable Housing Strategy for 2026-2032 developed

## 2017 AHS Implementation

Information below represents a highlight of impact and performance metrics from implementation efforts between 2017-2023. A detailed implementation summary of progress since 2017 is included as Appendix B.

- Produced or preserved over 1,700 affordable homes in-service with an additional 1,000 in the pipeline
- Approved nine projects for Multi-Family Tax Exemptions, including 336 affordable units
- Invested \$27.5 million dollars in affordable housing development and operations
- Attracted over \$540 million in private entity investment in affordable housing
- Bellevue dollars leveraged with private sector investment and other government funders at a rate of 7.5 percent of total development cost
- Reduced development and permitting fees for 367 units of affordable housing
- Permitted 270 new micro-units (homes under 320 square feet)
- Established the city's Housing Stability Program to apply revenue from a one-tenth of one percent

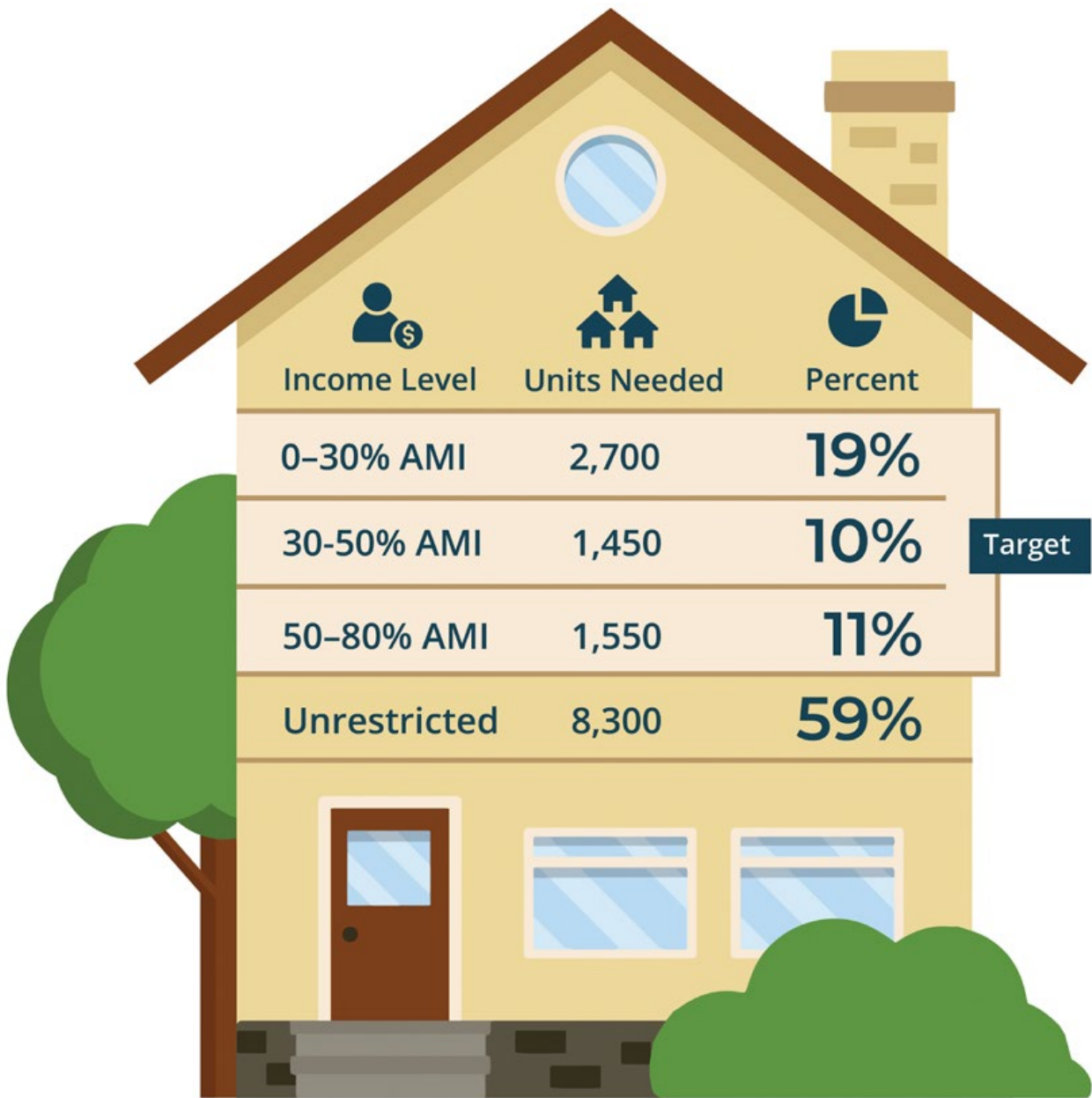
## Meeting the Need

The 2022 Housing Needs Assessment documented Bellevue's housing needs and household trends and characteristics. It identified a current and future need for additional affordable housing homes for below median income households.

As part of the update to the Affordable Housing Strategy, the city evaluated the number of affordable housing units needed at each income level. Need was estimated by taking a 10-year increment of the city's overall housing growth (14,000 housing units between 2026-2032) and distributing the need for that housing to different income bands based on existing income distributions (Figure 1).

The Affordable Housing Strategy focuses on housing for families and individuals earning under 80 percent AMI. This is the threshold used as the basis for the Strategy's **affordable housing target**. The affordable housing target is based on projected need for affordable housing and represents an ambitious goal to preserve and produce affordable housing.

Figure 1: Distribution of Housing Need by Income, Bellevue (2022 HNA)

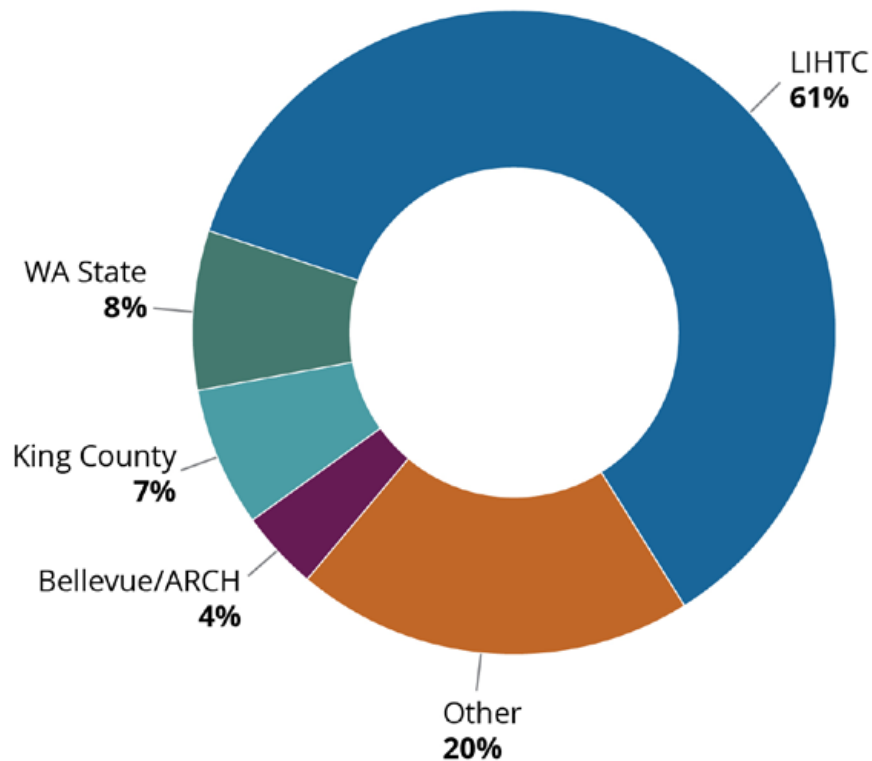


## The City's Role

While the city can encourage the production and preservation of affordable housing through policy and funding, many aspects of development are outside city control. Factors like interest rates, land values, and federal policy and funding impact project feasibility and likelihood to proceed. Local governments are essential to create a supportive environment for housing production, but the realization of that housing depends on market forces and the development community.

Similarly, the city is dependent on other public and private investments to fully fund affordable housing. Affordable housing projects combine competitive federal, state, county and local resources with private investments in order to fully fund projects. Federal sources like the Low-Income Housing Tax Credit program, are able to generate large investments into projects. On average, Bellevue's local contribution represents approximately 5 percent of an affordable housing project's total funding. Therefore, while local funds are an important component, it alone is insufficient to meet the overall need.

**Figure 2: Example of Funding Sources for 50% AMI Project (2024, ARCH)**



## Bridging the Gap

While Bellevue is committed to supporting the creation of housing that is attainable to people at a variety of income levels, it currently has a deficit of homes that are affordable to those making below 80 percent AMI (approximately \$100,000 for a household of two). This need is even greater for those who need deeply affordable housing, under 50 percent AMI.

The level of need for affordable housing in Bellevue currently outpaces the supply pipeline. There are significant barriers to meeting the need, and additional tools and resources will be necessary to accelerate progress towards an adequate supply of housing at all income levels. Specifically, the city will need to:

- **Increase overall production of affordable homes.** Between 2017 and 2023, approximately 250 affordable homes were produced each year in Bellevue. The city has implemented new tools and programs that have helped to increase the current pipeline to an average of 370 affordable units annually. Still, these efforts are not keeping pace with the large need for affordable housing in our region. Meeting the target will require significantly increasing overall level of creation of affordable units.
- **Prioritize deeply affordable homes.** As of 2024, there are approximately 4,300 affordable homes in Bellevue. Only 13 percent are affordable to households earning below 30 percent AMI. Bellevue's current programs are structured to reach a range of AMI levels. To address the need for homes for lower incomes households, additional funding sources are required to accelerate the pipeline of projects serving below 50 percent AMI. Prioritized local funding for deeply affordable projects can be used to leverage and to advocate for deeper levels of affordability during funding processes.
- **Bridge the capital and operating funding gap.** Bellevue does not have sufficient funding sources to address the funding gap for 0-50 percent AMI unit production. For example, the estimated funding for capital and ongoing services to produce 1,000 additional deeply affordable homes is approximately \$70 million dollars. Meeting this need at the portfolio scale would require fully allocating current affordable housing revenues to 0-50 percent AMI households and still increasing overall funding.

While the approaches in this Strategy are designed to address these barriers, it will take many years of purposeful actions and increased development to meet the affordable housing target. With accelerated implementation of priority strategies, the city can achieve an over 4,000 unit increase in affordable housing by 2036.





## Engaging the Community

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. These groups were engaged through a wide range of activities throughout the project phases.

The engagement process was guided by three objectives and builds upon policy guidance within 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, or have other barriers to participation, through the use of a community facilitators pilot program.

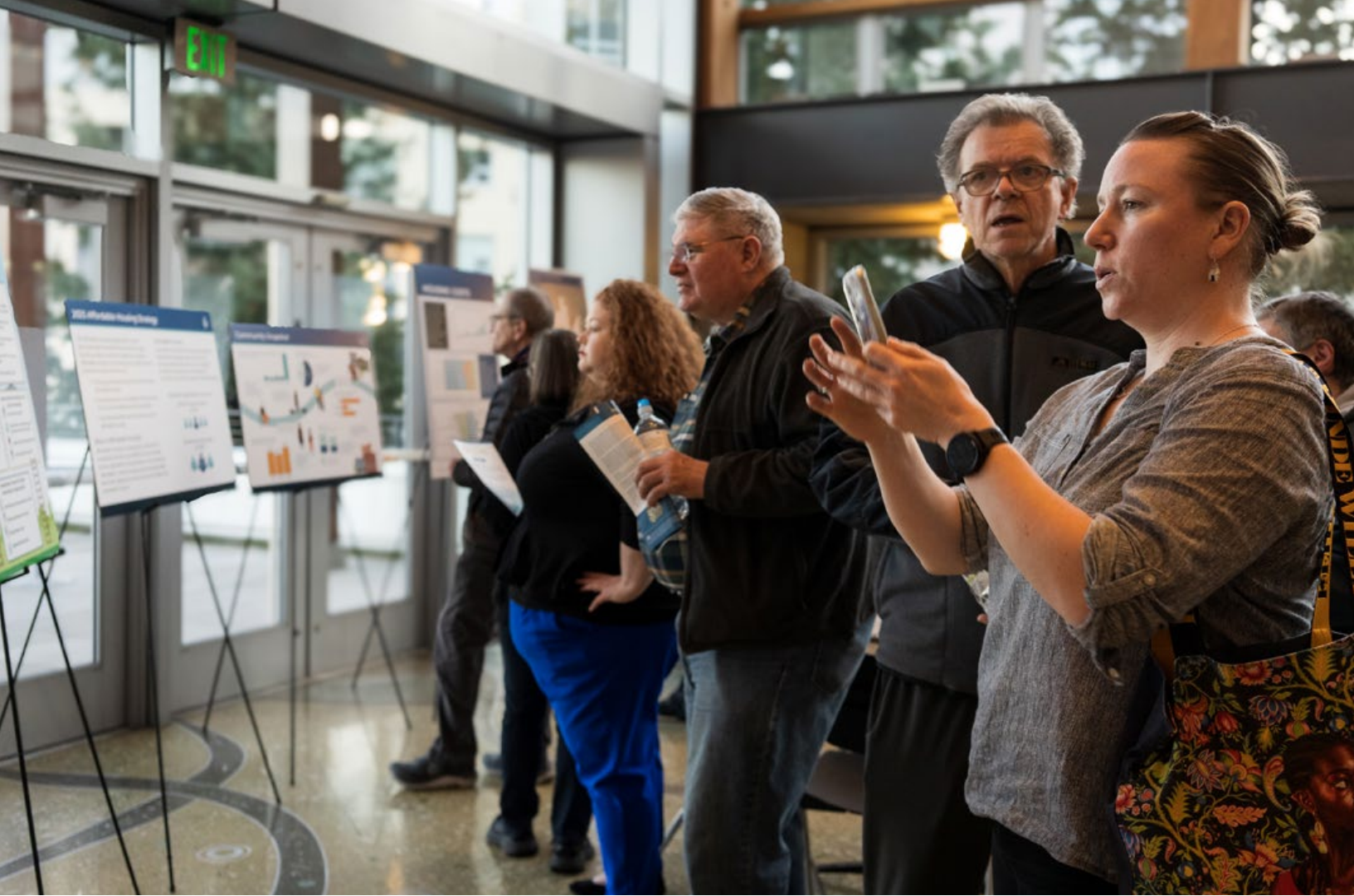
## OVERALL THE CITY ENGAGED

- 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 held by 9 community facilitators
- Over 2,000 visitors to the Affordable Housing Strategy online engagement hub



Community feedback strongly affirmed the lack of affordable housing options across income levels. Frequently heard themes across engagement efforts are summarized below, with detailed findings in Appendix C.

- The city should address housing needs urgently through bold and decisive actions and new funding options.
- 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 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.

# The Context

## What is an Affordable Housing Strategy?

An Affordable Housing Strategy is a strategic plan that helps a city meet the housing needs of people at all income levels and life stages and implements the vision, goals, policies contained in the City's Comprehensive Plan. It connects broad community priorities with practical actions to ensure that Bellevue's efforts align with regional housing needs and support equity and quality of life.

The Affordable Housing Strategy draws on the City's Strategic Target Areas and is closely tied to the Housing Element of the Comprehensive Plan. The Comprehensive Plan provides overall direction for increasing housing choices, maintaining affordability and supporting residents with unique needs. The Strategy builds on this direction by outlining specific steps the city can take to advance its housing goals.

Implementation of the Affordable Housing Strategy is carried out by multiple city departments. Progress is centrally tracked to ensure work responds to short- and long-term needs and actions can be adjusted as needed. Implementation happens in close collaboration with nonprofit organizations, private developers, service providers, employers, and regional partners.

## Why Have a Strategy?

Under the Growth Management Act, Bellevue is required to plan for and accommodate housing affordable to all income levels and reduce barriers to affordable housing. The Comprehensive Plan includes high-level policy direction on ways to meet the housing needs of the entire community including for those requiring subsidized or supportive housing options.

Beyond these requirements, housing is a community and council priority, and the need for more affordable housing is felt locally. The availability of housing that meets their needs and housing that people can afford are some of the top concerns expressed by Bellevue residents and community members.

## WHAT IS A STRATEGIC PLAN?

A strategic plan, also called a functional plan, translates the City's Comprehensive Plan into action. It turns broad policy goals into steps that guide daily decisions, program design and public and private investments. Strategic plans give clear direction for a specific topic. They list actions, timelines and priorities based on the Comprehensive Plan's long-term vision. These plans offer focused, specific and actionable direction to turn that vision into real progress. The Affordable Housing Strategy is one of the City of Bellevue's strategic plans.

## WHAT IS AREA MEDIAN INCOME?

Area Median Income (AMI) is calculated and published annually by the U.S. Department of Housing and Urban Development (HUD) annually and is used as a standard measure of affordability.

Eligibility for housing reserved for extremely low, very low, and low income households is based on household income. (AMI) is the benchmark used to determine what a household earns and what they can afford.

Area Median Income is the midpoint income where half of households make more and half of households make less. It is calculated for different household sizes so, for example, the AMI for a single-person household is less than the AMI for a household with 3 people.

Bellevue's AMI is based on King, Pierce, and Snohomish counties. In 2025, AMI for a household of four is \$157,100. The AMI in this region is high due to the constrained housing market and high-wage earners.

Household Size	30% AMI	50% AMI	80% AMI
1 person	\$33,050	\$55,000	\$84,850
2 person	\$37,750	\$62,850	\$96,950
3 person	\$42,450	\$70,700	\$109,050
4 person	\$47,150	\$78,550	\$121,150

Figure 3: Area Median Income by Household Size, Seattle-Bellevue Metro Area (HUD, 2025)

Implementation of the 2017 Affordable Housing Strategy demonstrated the city's ability to meet a moderate housing target when guided by clear goals and coordinating with many partners. The 2026-2032 Affordable Housing Strategy provides a roadmap that supports community priorities and helps expand access to housing in Bellevue for residents across all income levels.

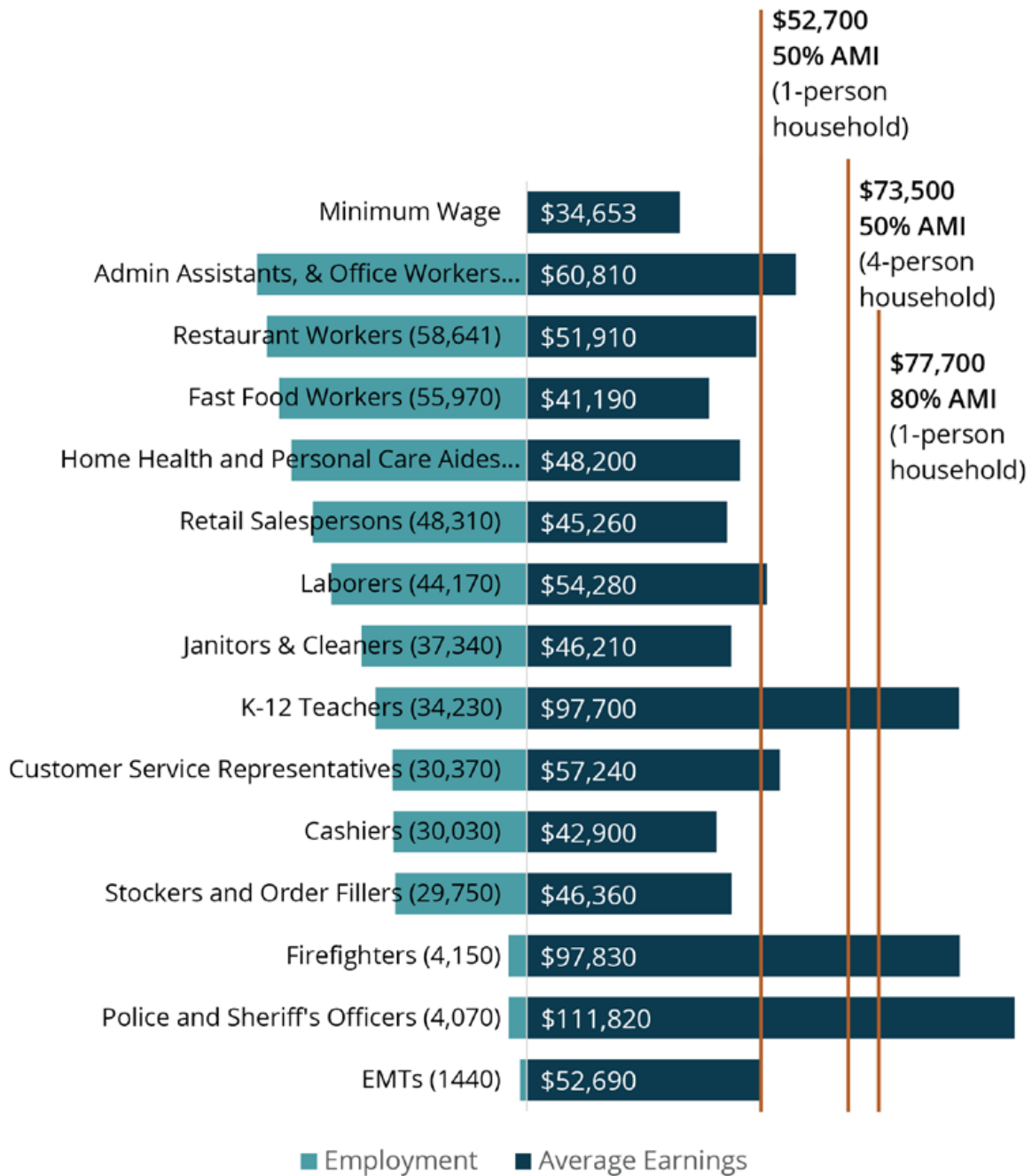
## The Need for Affordable Housing

Bellevue's and the region's growth over the past decades have put pressure on the housing market as supply has not kept up with demand. Housing costs have been increasing much faster than people's incomes, causing more and more people to be overly burdened by the cost of housing.

Because of this, Bellevue community members – residents, workers, students, and caregivers – are experiencing impacts of unaffordability, housing instability, and limited access to housing that meets their needs. Even those who work full time jobs that support the Bellevue community may struggle to afford housing to rent on the private market. For those with limited or fixed incomes or those experiencing hardship, options in Bellevue are few and far between.

Additionally, for a growing proportion of residents, homeownership in Bellevue is out of reach, even for those with moderate incomes. This reinforces persisting inequities of ownership rates, with the lowest homeownership rates for Black or African American and Hispanic or Latino households.

**Figure 4: Occupation Employment and Wages, Seattle-Tacoma-Bellevue (2024, BLS)**





## The Spectrum of Need

There are a spectrum of housing needs that cities plan for and support. While most people rent or own their home through the private real estate market, the affordability crisis is making that increasingly difficult. Cities need to provide more supportive housing options for people who are experiencing crisis or hardship.

The spectrum of support may include a person renting through a non-profit or social housing program that provides additional services and supports. It may also be a household renting a unit reserved for lower incomes in a market-rate building. Or, a household looking to buy a home might participate in an affordable homeownership program that allows them to purchase a home at a lower price point in exchange for a cap on ownership equity to limit the resale price.

Meeting the affordable housing need expands the spectrum of options available to serve those needing different types of housing and supports at various life stages and circumstances.

**Figure 5: Spectrum of Housing**

Type of Housing	Housing Category	Type of Structure	Who it Serves	General Income Levels
<b>NON-MARKET HOUSING</b>	<b>Emergency Shelters</b>	Nightly shelters, extreme weather/warming shelters	People in crisis, people with insufficient housing resources	0-30% AMI
	<b>Transitional Housing</b>	Temporary housing *(under a year) with supportive services	People move out of homelessness	0-30% AMI
	<b>Supportive Housing</b>	Group homes, assisted living, long term housing with supportive services	People needing assistance to live independently	0-80% AMI
	<b>Non-Market Rental Housing</b>	Nonprofit and public rental housing	People who can't afford market rate rents	30-80% AMI
	<b>Non-Market Affordable Homeownership</b>	Nonprofit and public affordable homeownership	People who can't afford homeownership on the market	60-120% AMI
<b>MARKET HOUSING</b>	<b>Rental Housing</b>	Apartment buildings, rented condos, housings, ADUs, etc.	People who prefer renting or can't afford home ownership	80% -120% AMI
	<b>Home Ownership</b>	Condos, single-family homes, duplexes, etc.	People who can afford homeownership on the market	120% AMI and over

# Affordable Housing Strategy

## DOES THE AHS ADDRESS HOMELESSNESS?

The Affordable Housing Strategy is one part of the city's larger effort to prevent homelessness and keep people housed by increasing the supply of deeply affordable housing.

Nationwide, studies have shown that lack of affordable housing is a primary cause of homelessness. While various difficulties can contribute to an individual becoming homeless, the only factors that consistently predict homelessness rates in cities across the United States are the cost of housing and vacancy rates. Without fail, where housing costs more and there are less vacancies, there is more homelessness. This indicates that affordable and accessible housing is the key to addressing homelessness.

While the Affordable Housing Strategy will likely prevent homelessness through permanent housing solutions, it is not intended to be a strategy for comprehensive homelessness response. Some additional actions that the city is taking to prevent and respond to homelessness include:

- Funding for nonprofit organizations serving people experiencing homelessness
- Funding for shelters
- Funding for subsidized housing and related supportive services
- Employing outreach staff to connect people experiencing homelessness to housing and services
- Partnering with neighboring communities and regional agencies
- implements supportive services including a safe parking program
- Piloting initiatives to address emerging issues including safe parking
- Collaborating with the King County Regional Homelessness Authority on cold weather response and other regional homelessness interventions

To update the Affordable Housing Strategy, the city engaged with community members, subject matter experts, and partner organizations; reviewed progress to date and best practices; and updated targets and goals to align with housing needs and new policy direction from the Comprehensive Plan.

The Affordable Housing Strategy Update is focused on **strategies** to put Bellevue on a path towards achieving its housing goals. The Strategy builds on Bellevue's efforts to date and focuses on new and expanded strategies to implement over the next seven years while allowing for flexibility to make adjustments as conditions change. This plan does not include a comprehensive list of every housing initiative across Bellevue.

The strategies are divided into the five goal areas: **Affordable Housing, Housing Equity, Housing for Unique Needs, Housing Stability, and Housing Supply and Diversity.**

Each strategy is supported by one or more specific actions, ranging from code amendments to new or modified city programs, advocacy efforts, and enhanced communication tools. Actions are outlined with the separate **Affordable Housing Action Plan**, the companion document to the Strategy.

All strategies were evaluated to determine the approximate estimated cost and benefit of implementation. **High-priority actions** are identified within the Affordable Housing Action Plan to implement over the seven-year planning period. These are highest impact action that are closely aligned with city goals.

The following chapters outline the strategies and illustrate how implementation over the next seven years can put Bellevue on a path to achieving its goals.





# Affordable Housing

## Goal Statement

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

## What is this goal about?

This goal is about addressing Bellevue's shortage of housing affordable to people earning less than 80 percent AMI by creating and preserving more income-restricted affordable housing. The largest need for affordable housing is for households who make under 50 percent AMI.

As a local government, three important ways in which the city can influence affordable housing production and preservation is through its resources, regulations and affordable housing programs. This strategy focuses on ways to leverage these elements to build more, and more deeply affordable, housing as fast as possible.

Strategies within this goal area include:

- Preserving buildings and acquiring land for affordable housing
- Finding new resources and financing mechanisms affordable housing
- Reducing costs and timelines for affordable housing
- Expanding affordable housing programs, which include affordability requirements, density bonuses, and multi-family tax exemptions.

## Why is this goal important?

Additional tools and resources are needed in order to achieve the city's affordable housing target and meet the local need for affordable housing.

The high cost of housing has wide-ranging impacts on the Bellevue community. As housing instability increases, families may face challenges such as impacts on children's wellbeing and academic performance. Seniors may struggle to remain in the community they have called home for decades. Workers who cannot afford to live near their jobs often face long commutes adding to congestion, while employers face difficulties retaining staff. These are just a few examples of the way that housing unaffordability can impact the well being of a community.

## NATURALLY OCCURRING AFFORDABLE HOUSING

Naturally occurring affordable housing (NOAH) refers to housing that is not income-restricted or subsidized by public programs and that is priced relatively affordably compared to the regional housing market. This housing usually includes older apartment complexes, older single-family homes, and housing in manufactured housing communities, all of which typically have lower rent or purchase prices than newer developments.



Building more quality affordable housing, including both deeply affordable and more supportive options to those targeted toward the workforce, helps more people to be able to contribute to the Bellevue community. It also reduces displacement and supports aging-in-place by providing affordable options for people and households to stay in their community as their needs evolve.

## 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

## **AH.1 Acquire and rehabilitate Naturally Occurring Affordable Housing (NOAH)**

Provide loans, funding, and proactive tools to acquire, preserve, and rehabilitate at-risk homes affordable naturally on the market.

## **AH.2 Acquire property to bank and develop for affordable housing**

Establish processes to identify, purchase and hold properties for affordable housing development.

## **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 policy development.

## **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, supportive, and homeless housing.

## **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.

## **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.

## **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.

## **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.

## **AH.9 Strengthen partnerships within the affordable housing system**

Support partnerships and tenant services 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.

## **AH.11 Leverage city resources for affordable housing**

Prioritize surplus land, funding, and capital projects to advance affordable housing and maintain a strategic 5-year financial plan.



# Housing Equity

## Goal Statement

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

## What is this goal about?

True housing equity means that a person's identity (White, female, disabled, etc.) does not predict housing outcomes, like rates of cost-burden, homeownership or eviction. As a goal, housing equity is about removing systemic barriers that reinforce disparate housing outcomes and discriminatory practices (past or present) that keep people from obtaining housing that is suitable for their needs. Housing equity recognizes that marginalized and underserved communities have systemically excluded from or underserved by local government and community decisions and have faced systemic disadvantages and discrimination due to their identity.

Geographic equity of affordable units is a key factor in promoting housing equity. One's income limits the locations where they can afford housing. Those with lower incomes are often subject to locations with higher environmental hazards such as air and noise pollution or cannot live in their chosen neighborhood in proximity to family, work, linguistic or social groups.

State and regional planning policies require jurisdictions to identify housing policies and regulations that result in racially disparate impacts, displacement, or exclusion and to engage in the work of undoing those impacts. Local governments are obligated to counteract this long history of discrimination and ensure that in the future nobody's race, ethnicity, status, sexual orientation, ability or income determines their access to housing that is both affordable and meets their needs.

Strategies within this goal area include:

- Enhancing community, education, information and resources
- Local fair housing efforts to reduce instances of housing discrimination
- Affordable homeownership and alternative ownership models

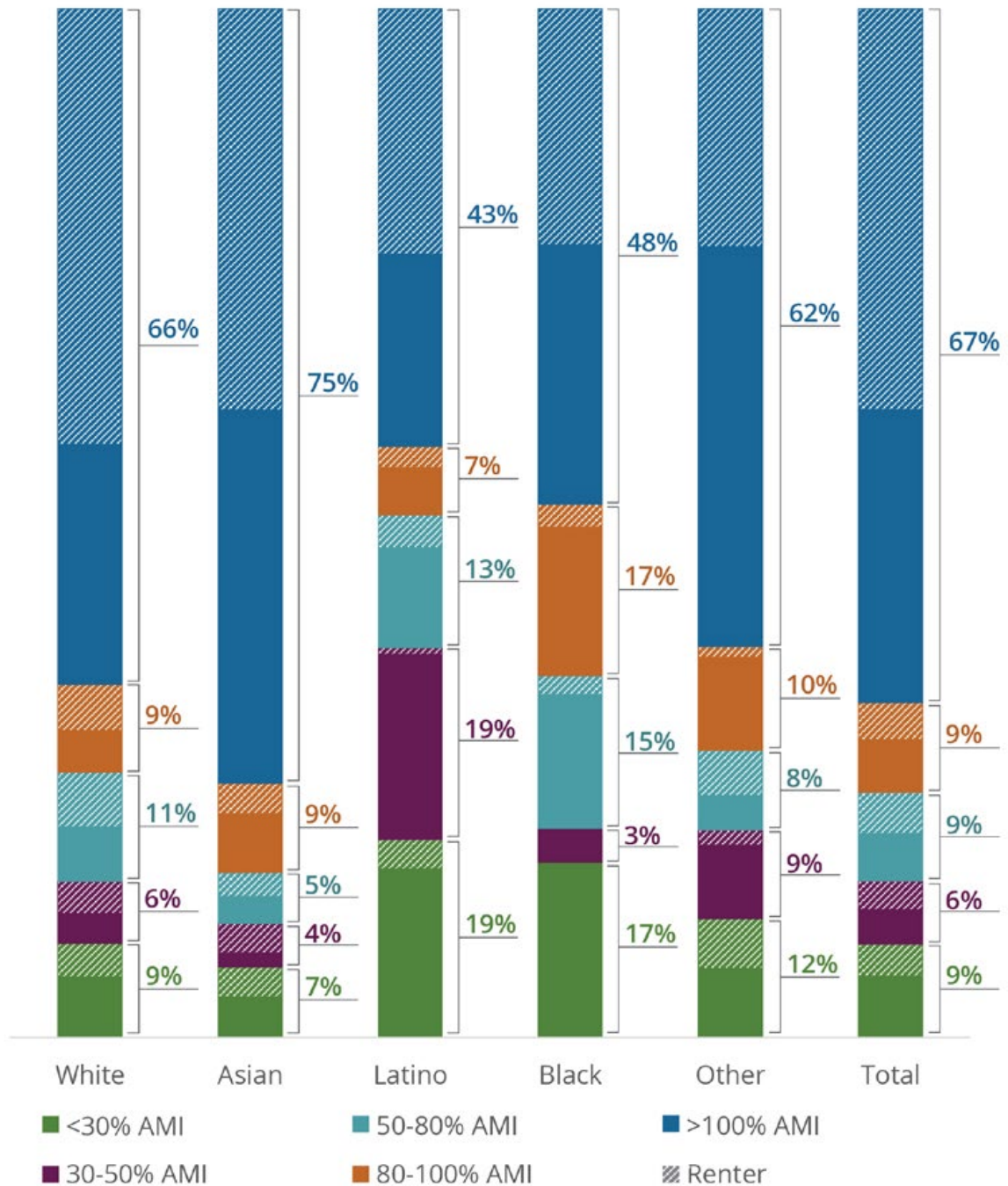
## Why is this goal important?

This work is important because historic patterns of discrimination continue to drive differences in housing outcomes between income, racial and ethnic groups. Bellevue acknowledges past and present housing discrimination, inequity and injustice and works to promote housing equity for all moving forward.

In Bellevue, Black and Hispanic residents have, on average, significantly lower incomes than White and Asian residents. Due to a lack of affordable housing, Bellevue's lower-income Black and Hispanic residents are more likely to face difficulties finding housing, housing insecurity or homelessness and displacement.

Housing insecurity is associated with negative impacts to quality-of-life, including stress and individual health, social, and educational impacts. Black and Hispanic families are also less likely to own their home as compared to their White and Asian neighbors, missing out on a key opportunity to build equity and generational wealth (Figure 6).

**Figure 6: Income by Race & Ethnicity, Bellevue (2017-2021 CHAS)**



In the time-period of the data (2017-2021) people who identified as non-Hispanic black represented 2.7% ( $\pm 0.7\%$ ) of the City of Bellevue's total population. As such, the data represented in that category has a high margin of error.

While formalized discrimination based on factors such as race, ethnicity, religion and gender were outlawed through the National Fair Housing Act, adopted in 1968, less explicit forms of discrimination have continued to occur nationwide 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. Figure 7 illustrates a timeline of racial inequities in Bellevue’s past.

## 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 <10% AMI

## Strategies

### 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.

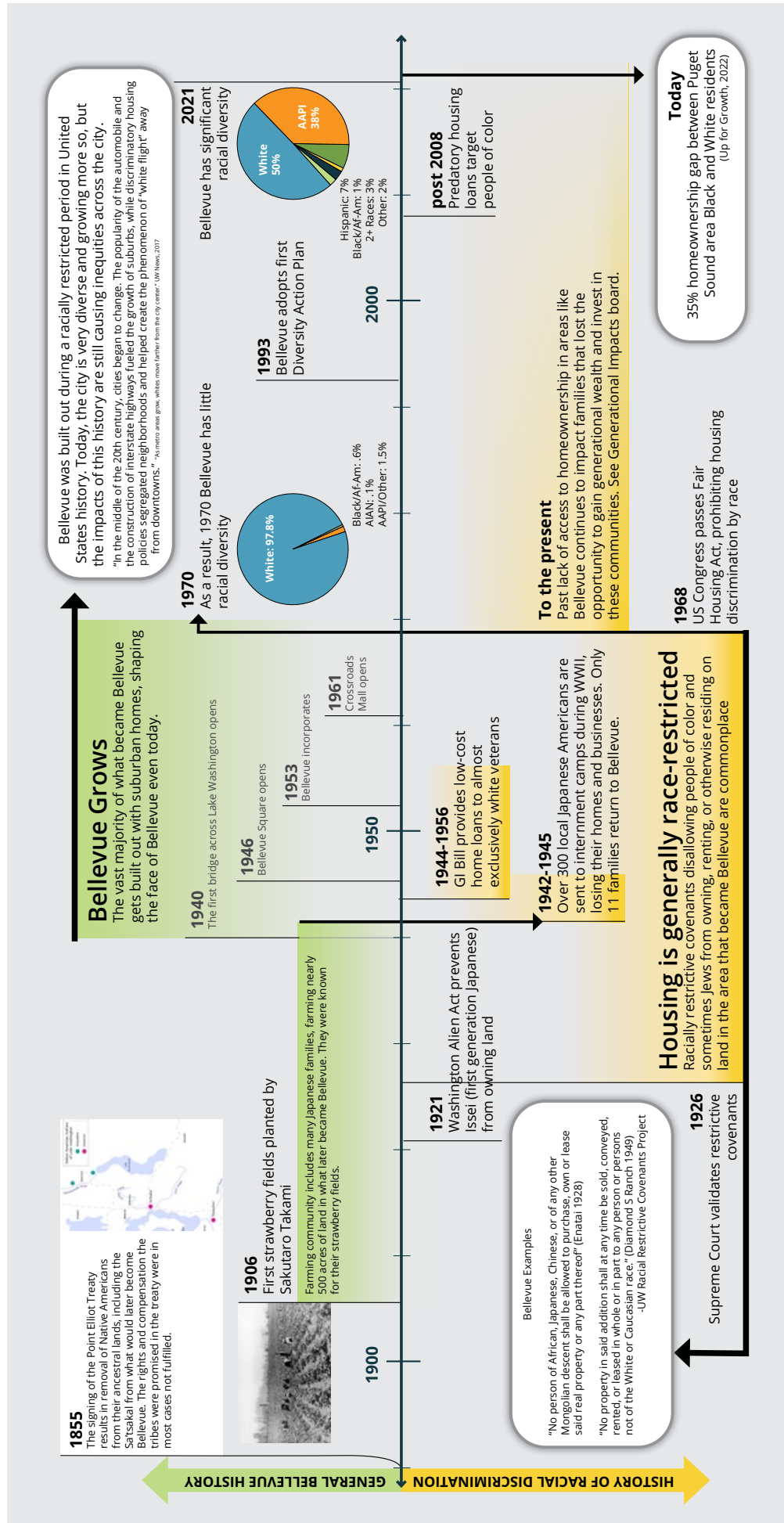
### HE.3 Support alternative ownership models

Expand affordable homeownership through funding, insurance reform, incentives, and support for cooperative or community-led housing models.

### HE.4 Develop inclusive policy making structures

Engage those most affected by housing challenges in decision making by reducing barriers to participation.

**Figure 7 Timeline of racial inequities in Bellevue's past**





# Housing Stability

## Goal Statement

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

## What is this goal about?

Housing stability is about the ability to live stably and safely in their home and neighborhood. This goal is about programs and policies to assist people to remain stably housed and minimize risks of displacement and homelessness.

People may lose their housing for a variety of reasons, such as redevelopment or rent increases beyond their ability to pay. Comparable affordable housing may not be available in Bellevue. Lower-income and fixed-income people, especially seniors, who have owned their homes for a long time but can no longer afford to live there because of increased costs (e.g. maintenance, taxes, utilities) may be unable to find an affordable alternative that allows them to remain in their communities.

Strategies within this goal area include:

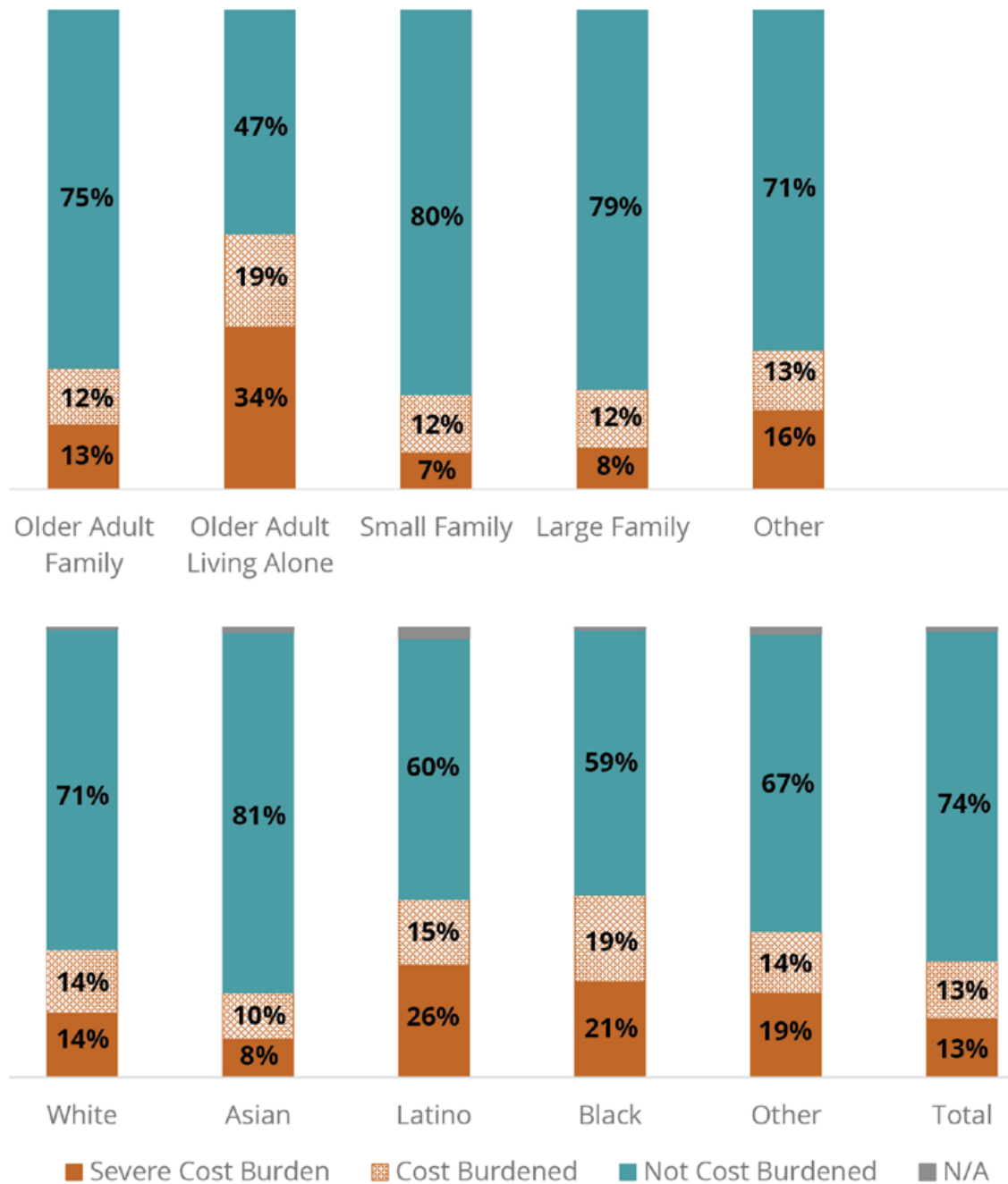
- Policies and programs to support individual stability
- Easing access into the affordable housing system
- Creating and expanding programs to support those on limited incomes like seniors and those experiencing homelessness
- Requirements for landlords to ensure health and safety of rental units

## Why is this goal important?

Housing stability is foundational to personal well-being and economic mobility. In Bellevue, increasing rental prices and the limited supply of affordable units have created significant challenges for low-income residents, particularly families with children, older adults, and disabled individuals.

Housing instability affects nearly every aspect of life – from physical and mental health to employment and family stability. In Bellevue, many people are at risk of housing instability by being cost-burdened, meaning they spend more than 30 percent of their household income on housing costs. This is especially true for those making <50 percent AMI, seniors, renters, and Black and Hispanic households (Figure 8 and 9).

**Figure 8: Cost Burden by Race & Ethnicity, Bellevue; Cost Burden by Household Type (2017-2021 CHAS)**



In the time-period of the data (2017-2021) people who identified as non-Hispanic black represented 2.7% ( $\pm 0.7\%$ ) of the City of Bellevue's total population. As such, the data represented in that category has a high margin of error.



At an individual level, having stable, affordable housing results in better health and quality of life and more household resources for other needs such as groceries, gas, childcare, and school supplies.

At a systems level, stability-focused strategies complement the production and preservation of affordable units by ensuring that existing households can remain securely housed. Housing stability tools reduce strain on social services, promote neighborhood cohesion, and ensure that investments in affordable housing are sustained over time.

## Metrics

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

## Strategies

### 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.

### 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.



# Housing for Unique Needs

## Goal Statement

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

## What is this goal about?

Housing for unique needs refers to housing that meets the needs of populations with specialized requirements such as senior housing or housing for people with disabilities. It also includes housing for unique household types – like families with children or single adults.

As a goal, housing for unique needs is about supporting the development of housing that meets the needs of different households, often through universal design and visitability standards.

- **Universal design** is a system of design that helps ensure that buildings and public spaces are accessible to people with or without disabilities and regardless of age or ability. Examples include step-free entryways and thresholds to ensure that entrances are accessible for wheelchairs, strollers, and mobility devices; wide hallways and doorways which provide circulation space for mobility assistance; and flexible home layouts or designed multi-functional spaces that can adapt over time to different household needs.
- **Visitability** is an element of universal design that focuses on incorporating core accessibility features as a routine construction practice into newly built homes that allow homes to be visited by and/or retrofitted to meet the needs of those with disabilities. The three core visitability features are zero-step entrance, doorways with 32 inches of clear passage space, and at least a half bath on the main floor with adequate maneuvering room.

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. They may also require housing that is affordable to those on limited or fixed

## SUPPORT FOR AGING IN PLACE

Bellevue has a growing and aging community. Housing for older adults was one of the most frequently mentioned community needs in engagement.

Aging in place describes the ability of seniors to be able to remain stable in their home or neighborhood and is reflected throughout the strategies in this document.

Universal design and visitability standards provide long-term benefits by supporting the ability of seniors to find housing options as their mobility, health, or other needs change.

Other strategies address the needs of seniors by creating more affordable housing options, supporting home repair and weatherization efforts, and supporting rental assistance for those on fixed incomes.

incomes. Providing housing types that are affordable, accessible and available to people at any stage of life means that any individual or household can find a home that meet their needs.

Strategies within this goal area include:

- Requirements or incentives for integrating inclusive design standards in new development
- Supporting the construction and preservation of family-sized units to meet community demand
- Promoting accessible design standards

## Why is this goal important?

Housing supporting unique needs advances social inclusion by ensuring that people with disabilities, older adults, and families with children can equally access housing without barriers.

In Bellevue, different populations have unique housing needs. For example, approximately 8 percent of Bellevue’s population is living with a reported disability. Of these, about 40 percent are individuals able to live independently, but who may still require inclusive housing features. Families with children and seniors are fast growing demographics, almost doubling since 1990. While the average household size in Bellevue is smaller than King County, larger families struggle to find housing options, especially affordable to low- and moderate-income households. Seniors living alone is another growing demographic with unique housing needs. These individuals experience high rates of cost burden. Seniors often cannot afford to downsize as there are no comparably priced options that meet their needs in Bellevue.

By designing homes to be inclusive of unique needs, the pool of potential buyers and renters is broadened, making homes more adaptable to a diverse range of household types and life stages.

## 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

### 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 Supply & Diversity

## Goal Statement

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

## What is this goal about?

Bellevue and the Puget Sound Region have an undersupply of housing. An adequate supply of market-rate housing reduces upward pressure on average rents and home prices. This goal is about promoting the development of market-rate housing of various types throughout the city through incentives and regulatory updates. Having a variety of housing types means promoting a spectrum of development that includes accessory dwelling units, cottage housing, townhomes, small-plexes, and apartment buildings of all sizes.

Strategies within this goal area include:

- reducing regulatory and permitting barriers to housing development
- encourage a wide variety of housing types and sizes

## Why is this goal important?

Bellevue needs to accommodate new residents through the supply of additional housing units. The Comprehensive Plan sets a goal of 35,000 additional housing units within the city between 2019 and 2044. These homes will serve households across the income spectrum, from deeply affordable units to market-rate and beyond. Maintaining a housing supply which keeps pace with housing demand can ensure that market rents remain stable.

Public input demonstrates support for diversifying Bellevue’s housing stock to encourage a greater mix of housing types throughout the city. A diversity of housing options allows 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. Allowing individuals and families to age-in-place encourages strong social connections and support systems, promoting both a more robust community and improved life-outcomes.

## Metrics

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

## Strategies

### **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.

### **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.

### **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.



# Conclusion

## Implementation and Monitoring

The strategies included in the Affordable Housing Strategy are span multiple departments, policy areas, and goals. They involve changes to city processes and support the achievement of ambitious goals.

The Affordable Housing Strategy provides a framework for the city to align its efforts across the city and its partners. Implementation of the strategies is a One-City effort – actions will be identified on department level work plans and coordinated by a lead department, identified within the Affordable Housing Action Plan.

Implementing departments and partners for the Affordable Housing Strategy include:

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

Implementation efforts will be prioritized to reflect available resources and current opportunities.

To assess performance and impact of implementation, each goal area includes outcome metrics, which measures overall impact toward the goal, and implementation metrics, which measure progress of activities.

## Prioritizing the Work

Implementation of the Affordable Housing Strategy will prioritize high-impact actions that align 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

These objectives were identified and refined with organizational partners during strategy development and used to identify high-priority actions in the Affordable Housing Action Plan. The action plan provides a clear framework for how the city will prioritize actions, phase implementation and track progress.



## Conclusion

Creating a more affordable Bellevue is not just about more housing units. It is about creating a more livable, equitable, and welcoming community. The Affordable Housing Strategy aims to create a community where everyone has access to opportunities – a Bellevue meets the housing needs of its diverse population, strengthening neighborhoods and communities.

Building that future will take all of us – city staff, our development community, regional partners, and residents. Together and with bold action, a commitment to a more affordable Bellevue is possible.



# Appendix A: Glossary

**Accessory Dwelling Unit:** A subordinate dwelling unit attached or detached to a single-family structure, duplex, triplex, townhome or other housing unit

**Affordable Housing:** Housing that is reserved for a household that earns up to 80 percent of the area median income, adjusted for household size; to be considered “affordable,” the monthly housing costs, including utilities other than telephone, must not exceed thirty percent of the household’s income. See: Extremely Low-Income Housing, Very Low-Income Housing, Low-Income Housing and Moderate-Income Housing.

**Area Median Income:** The annual household income for the Seattle-Bellevue Metropolitan Area as published on an annual basis by the U.S. Department of Housing and Urban Development.

**A Regional Coalition for Housing (ARCH):** A cooperative undertaking pursuant to an interlocal agreement, whose members include Bellevue, King County and other cities in east King County, formed to preserve and increase the supply of housing for extremely low-, very low-, low- and moderate-income households on the Eastside.

**Comprehensive Plan:** The city’s long-range plan prepared following the requirements of the Washington Growth Management Act, containing policies to guide local actions regarding land use, transportation, housing, capital facilities and economic development in ways that will accommodate at least the adopted 2019-2044 targets for housing and employment growth.

**Disability:** Disability, according to the social model, is a condition that arises when the physical, sensory, cognitive or psychological differences of an individual interact with societal structures, norms and environments that are not designed for their inclusion or success. It emphasizes that disability is not solely a consequence of a person’s condition. It is shaped by individuals and systems that place value on people’s bodies and minds based on societally

constructed ideas of normalcy, intelligence and excellence and is also shaped by the extent to which society removes or constructs barriers, promotes or denies inclusion and fosters or denies equal opportunities for those with disabilities

**Disparity:** A situation in which one group is systematically faring worse than another for reasons that are not due to the group’s needs, eligibility or preferences.

**Eastside:** A geographic area that includes the King County communities east of Lake Washington

**Equity:** Equity means that a person’s identity (White, female, disabled, etc.) does not predict personal and social outcomes like income or health. Equitable outcomes are outcomes that are not related to a person’s identity

**Extremely Low-income Housing:** Housing that is affordable to a household that earns less than 30 percent of the area median income, adjusted for household size. (see also “Low-income Housing” and “Very Low-income Housing”).

**Faith-based Organization:** An organization that meets the federally protected practice of a recognized religious assembly, school or institution that owns or controls real property including land and permanent and temporary buildings

**Homelessness:** Broadly speaking, homelessness is the situation of an individual, family or community that lacks stable, safe, permanent, appropriate housing, or the immediate means and ability of acquiring it.

**Housing for Unique Needs:** Housing that meets the needs of populations with specialized requirements such as senior housing or housing for people with disabilities.

**Incentives (Non-Regulatory):** Provisions offered by the city to encourage a private property owner to conduct voluntary improvement projects.

**Incentives (Regulatory):** Regulatory relief or options offered by the city to reduce the adverse economic impact to a property owner from complying with regulations intended to protect the functions and values of critical areas.

**Low-income Housing:** Housing that is affordable to a household that earns between 50 and 80 percent of the area median income, adjusted for household size. (see also “Extremely Low-income Housing” and “Very Low-income Housing”).

**Marginalized Communities:** Communities that have been systemically excluded from local government and community decisions and have faced systemic disadvantages and discrimination due to their identity, including Black, Indigenous and People of Color (BIPOC), LGBTQIA2S+ individuals, immigrants and refugees, individuals with limited English proficiency, households with low incomes and people with disabilities. These communities often experience limited access to resources, opportunities and equitable services, leading to disparities in areas such as housing, education, employment and healthcare.

**Moderate-Income Housing:** Housing that is affordable to a household that earns between 80 percent and 100 percent of the area median income, adjusted for household size.

**Nonprofit Organizations:** Organizations that operate for a public benefit as defined in 26 USC 501

**Qualifying Properties:** Multifamily property that is owned by faith-based or non-profit housing entities; or surplus property owned by public entities; or single-family property that is owned by faith-based entities.

**Supportive and Transitional Housing:** A residential facility intended to house individuals and families experiencing homelessness, or at imminent risk of homelessness and paired with on-site or offsite supportive services designed to maintain long-term or permanent tenancy, or transition the residents to other living arrangements, if appropriate.

**Underserved Communities:** Communities that have been systemically underserved due to their identity, including but not limited to Black, Indigenous and People of Color (BIPOC), LGBTQIA2S+ individuals, immigrants and refugees, individuals with limited English proficiency, households with low incomes and people with disabilities. The lack of service has often resulted in limited access to resources, opportunities and equitable services, leading to disparities in areas such as housing, education, employment and healthcare.

**Universal Design:** A system of design that helps ensure that buildings and public spaces are accessible to people with or without disabilities and regardless of age or ability

**Visitability:** A design approach that incorporates a few core accessibility features as a routine construction practice into newly built homes that allow homes to be visited and/or retrofitted to meet the needs of those with disabilities.

**Very Low-income Housing:** Housing that is affordable to a household that earns between 30 and 50 percent of the area median income, adjusted for household size. (see also “Extremely Low-income Housing” and “Low-income Housing”).



## Appendix B: Implementing the 2017 Strategy



CITY OF BELLEVUE

# Implementing the 2017 Affordable Housing Strategy

2017-2023



## Implementing the 2017 Affordable Housing Strategy

The Bellevue City Council adopted its Affordable Housing Strategy (AHS) in 2017. The 2017 strategy included 5 overarching strategies and 21 actions to expand affordable housing opportunities in Bellevue. In 2022, Council approved the Next Right Work (NRW) to continue the affordable housing work plan. Next Right Work includes 5 actions with various steps and phases.

The 2017 strategy identified both implementation and performance tracking as key components of the monitoring program. Implementation monitoring tracks which of the AHS actions are being implemented and the extent to which city partners – including other public agencies and private sector entities – are participating. Performance monitoring identifies whether AHS actions are achieving the desired results. Performance indicators for each strategy were identified in the 2017 AHS.

This document summarizes implementation and performance of the five overarching strategies. Each strategy include four components:

1. **Overview:** a summary of key implementation actions and challenges
2. **Performance Metrics:** report of metrics identified as performance measures in the 2017 AHS. Note: Full performance metrics tables reported in Appendix.
3. **Implementation Actions:** list of efforts by AHS actions, includes status and where quantifiable, estimated impact.



**Complete**



**Ongoing or  
Continuous**



**No Action**

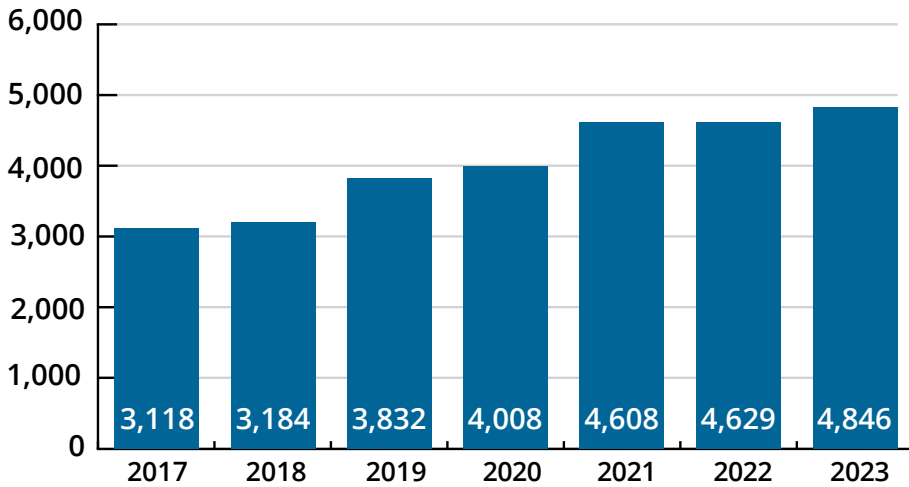
4. **Impact Summary:** cumulative impact of actions reported implementation actions as these can have impact beyond those reported in the performance metrics.

## A. Help People Stay in Affordable Housing

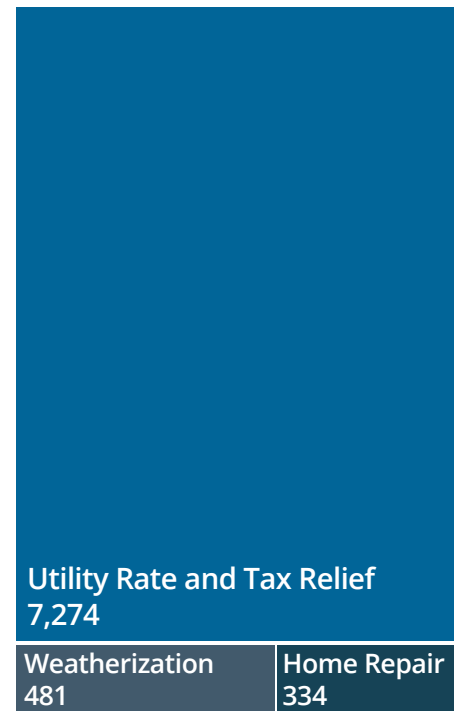
Strategy A addresses issues of housing stability and access with a suite of actions aimed to preserve existing affordable housing and help to stabilize housing costs. The City implements this strategy through a number of actions focused on partnering with nonprofits, preservation and acquisition, and supporting housing stability and improvement programs. Challenges included responding to the COVID-19 pandemic and navigating limited funding availability.

### 2017 Performance Metrics:

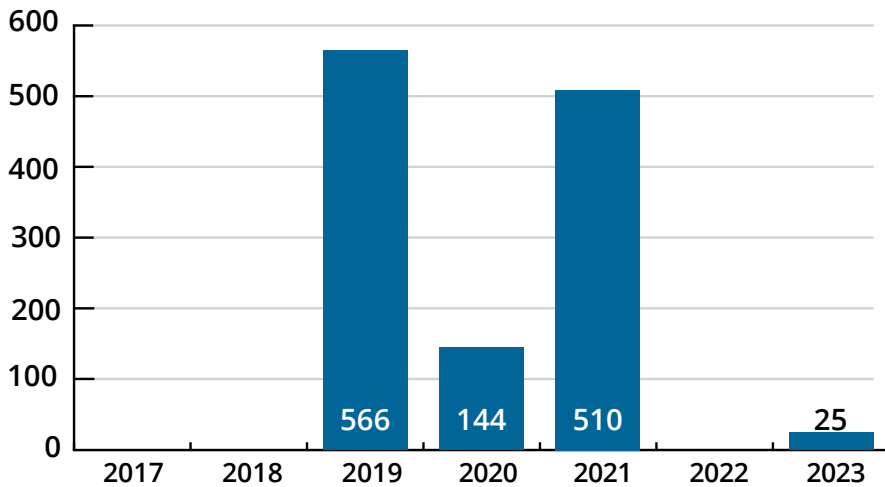
**Total number of affordable housing  
2017-2023**















**Households served  
by program  
2017-2023**







**Number of existing affordable apartments preserved  
2017-2023**



**Implementation Actions:**

A. Help People Stay in Affordable Housing			
Status	Strategy/Action	Year	Impact (If quantified)
	A-1. Partner with non-profit organizations and housing agencies to fund the purchase of existing, affordable multi-family housing to preserve it for the long term		
	<ul style="list-style-type: none"> <li>Partnered with LIHI to acquire Aventine Apartments (66 units)</li> </ul>	2024	66 in-service affordable units
	<ul style="list-style-type: none"> <li>Partnered with KCHA to acquire Illahee Apartments (36 units)</li> </ul>	2021	36 in-service affordable units
	A-2. Advocate for state legislation to extend property tax exemptions to existing multi-family properties that agree to set aside some apartments as affordable		
	<ul style="list-style-type: none"> <li>Supported state legislation to allow conversion projects to be eligible for MFTE; passed by Legislature ESSSB 6175</li> </ul>	2024	
	A-3. Promote programs that provide social and physical support to help seniors and disabled people remain in their homes		
	<ul style="list-style-type: none"> <li>Change to “Human services contract provided to agencies to support services to seniors and disabled people</li> </ul>	2017-2024	
	A-4. Increase funding and expand eligibility for the city’s home repair and weatherization programs		
	<ul style="list-style-type: none"> <li>Funding is determined by HUD. Loan repayments have naturally grown the amount of funding available.</li> </ul>	2017-2024	815 households served
	A-5. Promote energy efficiency in design and construction of affordable units to reduce costs for residents		
	<ul style="list-style-type: none"> <li>Implementing green building requirements and incentives in Wilburton TOD Area as part of Sustainable District Opportunity Assessment</li> </ul>	Ongoing	
	<ul style="list-style-type: none"> <li>Established the Energy Smart Eastside program to provide heat pumps to low- and moderate-income homeowners in Bellevue and across the Eastside. Program includes retrofits of affordable housing units</li> </ul>	2022	100 Bellevue households served

Status	Strategy/Action	Year	Impact (If quantified)
	<ul style="list-style-type: none"> <li>▪ Land Use Code Amendments for                             <ul style="list-style-type: none"> <li>▫ East Main Amenity Incentive for Sustainability Factor (LUC 20.25Q.070)</li> <li>▫ East Main Green and Sustainability Factor (LUC 20.25Q.120)</li> </ul> </li> </ul>	2021	
	<ul style="list-style-type: none"> <li>▪ Land Use Code Amendments                             <ul style="list-style-type: none"> <li>▫ Downtown Amenity Incentive for Sustainability Factor (LUC 20.25A.070)</li> <li>▫ Downtown Green and Sustainability Factor (LUC 20.25A.120)</li> <li>▫ BelRed Amenity Incentive for Sustainability Factor (LUC 20.25D.090)</li> </ul> </li> </ul>	2017	
	A-6. Promote existing utility rate relief, utility tax relief, and property tax relief programs for income-eligible residents		
	<ul style="list-style-type: none"> <li>▪ Review and extension of utility rate relief and utility tax relief programs</li> </ul>	2018	7,274 households served (duplicates included)

### Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:



**102** Affordable Units Preserved under Actions



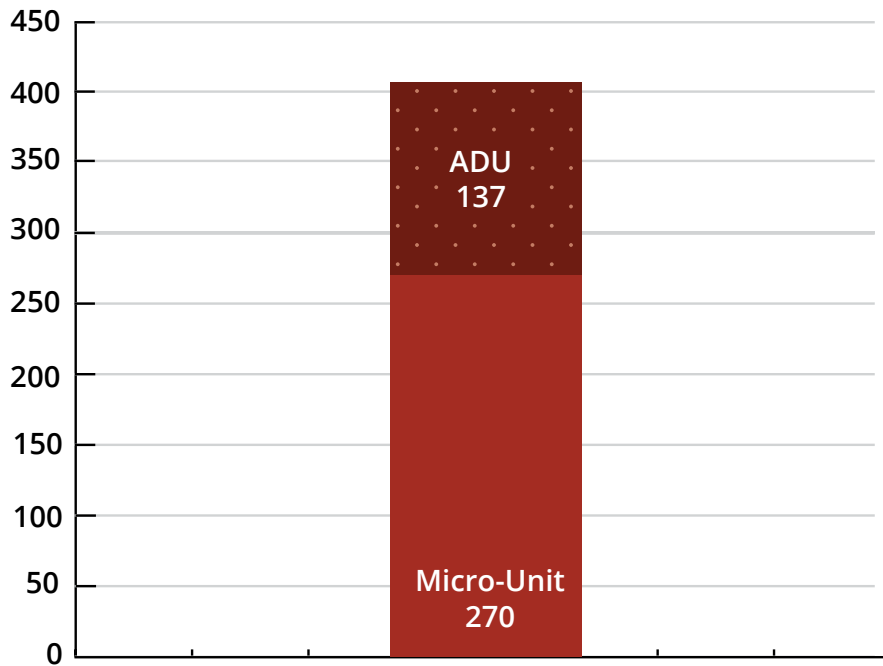
**8,189** Households Served under Actions (may be duplicated)

## B. Create a Variety of Housing Choices

This strategy focuses on providing for diverse individual housing needs at all stages of life, help to ensure new residents are welcomed, and to ensure that long-term residents have the opportunity to remain in Bellevue. The City continues to implement this strategy primarily by advancing code amendments to encourage diverse housing types.

### 2017 Performance Metrics:

Number of middle housing permits issued by type  
2017-2023



### Implementation Actions:

B. Create a Variety of Housing Choices			
Status	Strategy/Action	Year	Impact (If quantified)
✓	B-1. Encourage micro-apartments around light rail stations through actions such as reduced parking requirements		
✓	<ul style="list-style-type: none"> <li>Adopted LUCA to remove barriers to micro-apartments (NRW)</li> </ul>	2023	270 permits
✓	<ul style="list-style-type: none"> <li>Adopted MFTE code provisions for micro-apartments</li> </ul>	2023	

Status	Strategy/Action	Year	Impact (If quantified)
	B-2. Update accessory dwelling unit standards and allow detached units in self-selected neighborhoods		
	<ul style="list-style-type: none"> <li>Advancing LUCA to revise regulations to allow DADUS and up to 2 ADUs per lot</li> </ul>	Ongoing, completion by 6/2025	
	<ul style="list-style-type: none"> <li>Adopted LUCA to reduce barriers for ADUs and allow AADUs to be sold separately (NRW)</li> </ul>	2023	137 permits
	B-3. Promote design in affordable units that ensures accessibility for all ages and abilities (e.g. “universal design”)		
	<ul style="list-style-type: none"> <li>No actions identified</li> </ul>		
	B-4. Consider changes to the down payment assistance program for low-income and first-time homebuyers		
	<ul style="list-style-type: none"> <li>ARCH working with King County and WSHFC on changes to loan terms to increase utilization</li> </ul>	Ongoing	
	<ul style="list-style-type: none"> <li>ARCH conducted analysis on the utilization of the downpayment assistance program but no changes were advanced</li> </ul> <p><i>Note: Program utilization has been low across East King County due to loan terms, limited resources, and high home prices.</i></p>	2020	1 Bellevue household served

### Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:



**1** Household Served Under Actions (may be duplicated)



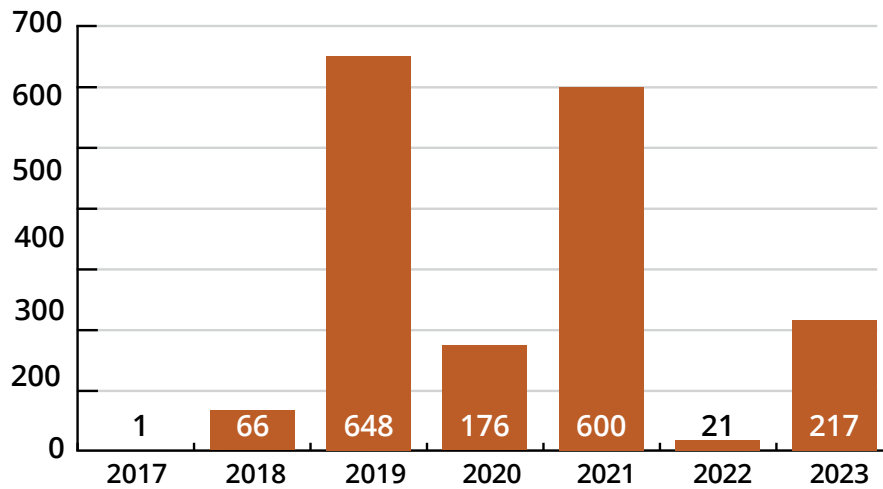
**407** Permits Issued Under Actions

## C. Create More Affordable Housing

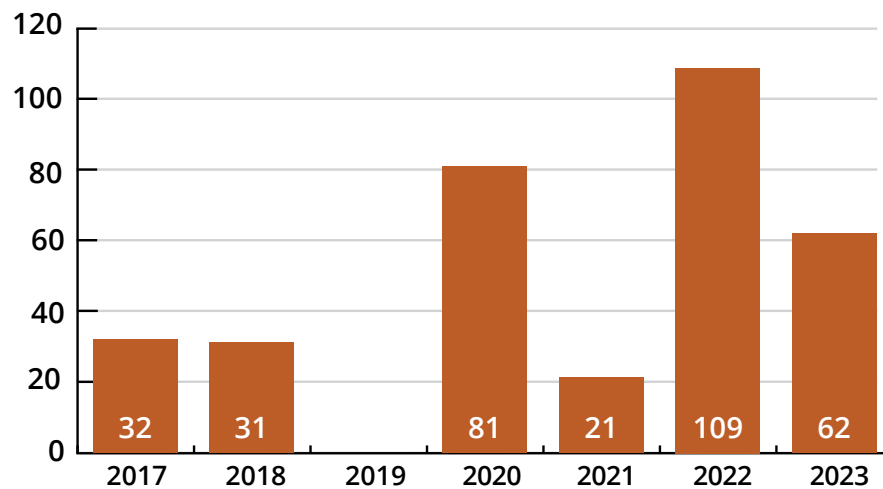
This strategy intends to increase the amount of housing affordable to people at lower and moderate-income levels. The City continues to implement this strategy by leveraging resources for affordable housing development and recalibrating the City's affordable housing incentive programs.

### 2017 Performance Metrics:













Total number of affordable housing units produced/preserved in Bellevue  
2017-2023













Number of affordable apartments created through MFTE  
2017-2023



**Implementation Actions:**

C. Create More Affordable Housing			
Status	Strategy/Action	Year	Impact (If quantified)
	C-1. Increase development potential on suitable land owned by public agencies, faith-based and nonprofit housing entities for affordable housing		
	<ul style="list-style-type: none"> <li>Adopted Phase 2 LUCA for C-1 faith-based properties</li> </ul>	2023	25 pipeline affordable units
	<ul style="list-style-type: none"> <li>Adopted Phase 1 LUCA for C-1 faith-based properties</li> </ul>	2021	7 pipeline affordable units
	<ul style="list-style-type: none"> <li>Provided funding for workforce affordable housing and permanent supportive housing at the Eastgate campus, on what was originally surplus county land</li> </ul>	2019, 2020	452 in-service affordable units
	C-2. Develop affordable housing on suitable surplus public lands in proximity to transit hubs		
	<ul style="list-style-type: none"> <li>Evaluating surplus sites, including the BelRed, Metro, and Lincoln sites, for development potential and exploring development partners</li> </ul>	Ongoing	
	<ul style="list-style-type: none"> <li>Provided funding for Bridge Housing’s project on surplus Sound Transit OMFE site</li> </ul>	2023/2024	234 pipeline affordable units
	<ul style="list-style-type: none"> <li>Evaluated city-owned property for surplus potential and suitability for affordable housing</li> </ul>	2018	
	<ul style="list-style-type: none"> <li>Updating facilities plan to assess municipal operations and opportunities for colocation of housing with capital facilities.</li> </ul>	Ongoing, est. completion by 3/2025	
	C-3. Update existing tax exemption programs for affordable housing to increase participation by developers of new housing		336 in-service and pipeline affordable units
	<ul style="list-style-type: none"> <li>Updated and simplified MFTE program for affordable housing</li> </ul>	2021	
	<ul style="list-style-type: none"> <li>Updated and expanded MFTE program for affordable housing</li> </ul>	2018	

Status	Strategy/Action	Year	Impact (If quantified)
	C-4. Inclusionary zoning: increase zoning as incentive to provide affordable units in new development		
	<ul style="list-style-type: none"> <li>Advancing code amendment to increase residential FAR in targeted mixed-use areas of the City including implementation of a voluntary or mandatory affordable housing program</li> </ul>	Ongoing, est. completion fall 2025	
	<ul style="list-style-type: none"> <li>Adoption of Downtown Interim Official Control to increase production of residential and affordable housing units in Downtown</li> </ul>	2023	~287 pipeline affordable units
	<ul style="list-style-type: none"> <li>East Main LUCA incentives for affordable housing</li> </ul>	2021	
	<ul style="list-style-type: none"> <li>Eastgate LUCA incentives for affordable housing</li> </ul>	2017	
	<ul style="list-style-type: none"> <li>Downtown Livability LUCA including incentives for affordable housing</li> </ul>	2017	44 in-service affordable units
	C-5. Reduce costs of building affordable housing (e.g. code amendments, lower fees, reduced parking, city-funded street improvements)		
	<ul style="list-style-type: none"> <li>Developing an expedited permitting program for affordable housing (NRW)</li> </ul>	Ongoing, est. completion in 2025	
	<ul style="list-style-type: none"> <li>Lowered permit and inspection fees for affordable housing through the Affordable Housing Fee Reduction program (See NRW)</li> </ul>	2023	367 pipeline affordable units
	<ul style="list-style-type: none"> <li>Reduced parking minimum requirements near transit stations</li> </ul>	2021, Ongoing, estimated completion in 2025	

## Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:



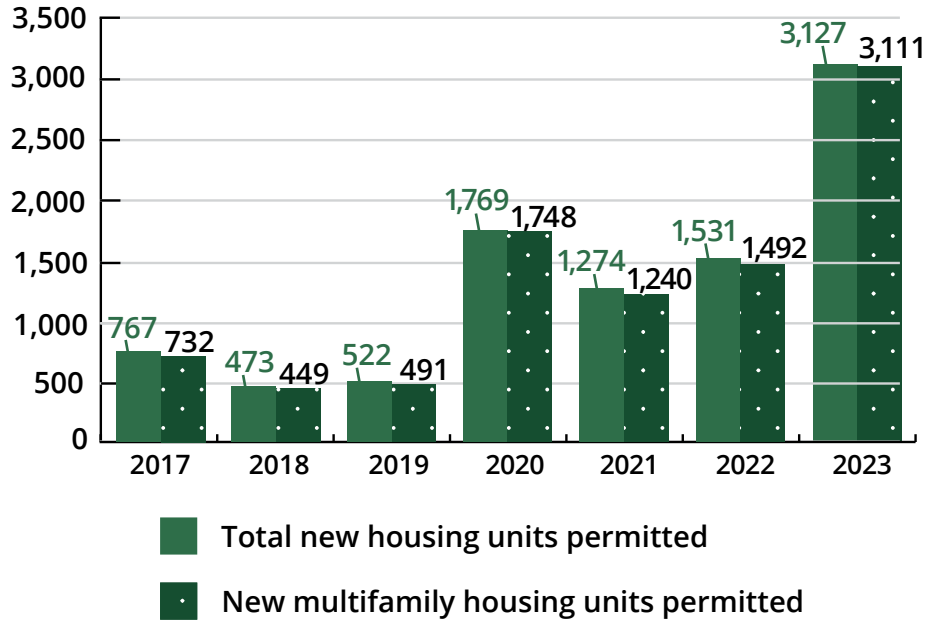
**1,593** Affordable Units Produced Under Actions

## D. Unlock Housing Supply by Making It Easier to Build

This strategy seeks to increase the total amount of housing in Bellevue to better meet market demand and relieve pressure on overall cost of housing. The City continues to implement this strategy through actions that streamline processes and reduce the cost and time to build

### 2017 Performance Metrics:

Number of new housing units permitted  
2017-2023



### Implementation Actions:

#### D. Unlock More Housing Supply by Making It Easier to Build

Status	Strategy/Action	Year	Impact (If quantified)
	D-1. Revise codes to reduce costs and process time for building multi-family housing		
	<ul style="list-style-type: none"> <li>Establishing clear and objective design standards and reducing process time LUCA</li> </ul>	Ongoing, completion by 6/2025	
	<ul style="list-style-type: none"> <li>Reducing regulatory barriers for converting existing commercial buildings to residential, or adding additional density within existing residential buildings LUCA</li> </ul>	Ongoing, est. completion 3/2025	

Status	Strategy/Action	Year	Impact (If quantified)
✓	<ul style="list-style-type: none"> <li>Reduced parking minimums near transit</li> </ul>	2021	
✓	<ul style="list-style-type: none"> <li>LUCA for zero lot line townhome regulations</li> </ul>	2021	
✓	D-2. Advocate for amendments to state condo statutes to rekindle interest in condominium development		
✓	<ul style="list-style-type: none"> <li>Amendments to state condominium statutes to increase condo development passed</li> </ul>	2019	
↔	D-3. Change the city's approach to density calculations in multifamily zones to allow more flexibility in unit size and type		
↔	<ul style="list-style-type: none"> <li>Advancing code amendment to increase residential FAR in targeted mixed-use areas of the City including implementation of a voluntary or mandatory affordable housing program</li> </ul>	Ongoing, est. completion by fall 2025	
✓	<ul style="list-style-type: none"> <li>Adoption of Downtown Interim Official Control to increase production of residential and affordable housing units in Downtown</li> </ul>	2023	~287 pipeline affordable units

### Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:



**287** Affordable Units Produced by Actions

## E. Prioritize State, County and Local Funding for Affordable Housing

This strategy expands the type and amounts of funding available to support affordable housing. The City continues to implement this strategy by authorizing new local funding sources for affordable housing, partnering with local institutions, and through state and federal advocacy.

### 2017 Performance Metrics:



For every \$1 spent from the ARCH Housing Trust Fund, over \$13 were leveraged from other public and private investments.













### Bellevue dollars invested by funding program 2017-2024



### Implementation Actions:

#### E. Prioritize State, County, and Local Funding for Affordable Housing

Status	Strategy/Action	Year	Impact (If quantified)
	E-1. Tap additional local sources to dedicate more funding to affordable housing (e.g. reallocation of general fund and/or REET, increase of property tax and/or business & occupation tax, bonds)		
	<ul style="list-style-type: none"> <li>Contributed \$2 million/year for capital investment contingency funds for affordable housing through 2027</li> </ul>	2022 -2024	
	<ul style="list-style-type: none"> <li>Committed SHB 1406 revenue to the ARCH Housing Trust Fund</li> </ul>	2023-2024	\$1,538,000 dollars invested

Status	Strategy/Action	Year	Impact (If quantified)
	<ul style="list-style-type: none"> <li>Established the Housing Stability Program annual award process using HB 1590 revenue</li> </ul>	2022-2024	\$21,821,579 capital dollars invested
	<ul style="list-style-type: none"> <li>Committed general funds to the ARCH Housing Trust Fund</li> </ul>	2017-2024	\$2,184,000 dollars invested
	E-2. Pursue funding partnerships with employers, financial institutions, foundations, and others		
	<ul style="list-style-type: none"> <li>Amazon partnered with LIHI and City to fund acquisition of Aventine in downtown Bellevue</li> </ul>	2024	66 in-service affordable units
	<ul style="list-style-type: none"> <li>Amazon and Microsoft partnered with KCHA to rehab and extend affordability of KCHA properties</li> </ul>	2019-2021	1,132 in-service affordable units
	<ul style="list-style-type: none"> <li>Microsoft's Urban Housing Ventures fund helped acquire and preserve two properties</li> </ul>	2021	52 in-service affordable units
	<ul style="list-style-type: none"> <li>Microsoft committed investments to Plymouth Crossing and Porchlight</li> </ul>	2021	95 in-service affordable units and 100 in-service shelter beds
	<ul style="list-style-type: none"> <li>Amazon partnered with City and KCHA to acquire and rehabilitate Illahee Apartments</li> </ul>	2020	36 in-service affordable units
	E-3. Advocate for legislative actions that expand state and local funding tools.		
	<ul style="list-style-type: none"> <li>Included locally authorized REET as legislative priority</li> </ul>	2024	
	<ul style="list-style-type: none"> <li>Authorized SHB 1406, allowing the city to collect ~\$650,000/year for 20 years to fund affordable housing for those making &lt;60% AMI</li> </ul>	2020	\$31,618,122 of revenue collected
	<ul style="list-style-type: none"> <li>Authorized HB 1590, allowing the city to collect ~\$11 million/year to fund affordable housing and services for certain populations making &lt;60% AMI</li> </ul>	2020	\$1,931,288 of revenue collected

## Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:



**95** Affordable Units Produced Under Actions










**1,251** Affordable Units Preserved Under Actions








**21,825,301** Dollars Invested Under Actions

## Next Right Work & Other Housing-Related Implementation

Next Right Work was initiated in 2022, following the completion of the majority of the 2017 Affordable Housing Strategy. These actions intend to further increase housing opportunities and diversity. The City has ongoing work on three actions, but anticipate these to be completed in 2025. Other notable housing-related implementation beyond the scope of the Affordable Housing Strategy actions are also noted below

Status	Strategy/Action	Year	Impact (If quantified)
	Next Right Work		
	<ul style="list-style-type: none"> <li>Increased FAR Phase 2: Mixed Use Areas</li> </ul>	Ongoing, est. completion fall 2025	
	<ul style="list-style-type: none"> <li>Encourage Middle Housing Phase 2: Middle Housing</li> </ul> <p><i>Note: included above as "Advancing code amendment to increase residential FAR in targeted mixed-use areas of the City including implementation of a voluntary or mandatory affordable housing program (NRW)"</i></p>	Ongoing, completion by 6/2025	
	<ul style="list-style-type: none"> <li>Internal process improvements to simplify and expedite permitting for affordable housing</li> </ul> <p><i>Note: included above as "Developing an expedited permitting program for affordable housing (NRW)"</i></p>	Ongoing, est. completion in 2025	
	<ul style="list-style-type: none"> <li>Micro apartment LUCA</li> </ul>	2023	270 permits
	<ul style="list-style-type: none"> <li>Increased FAR Phase 1: Downtown;</li> </ul> <p><i>Note: Included above as Adoption of Downtown Interim Official Control to increase production of residential and affordable housing units in Downtown</i></p>	2023	~287 pipeline affordable units
	<ul style="list-style-type: none"> <li>Reduced fees for affordable housing</li> </ul> <p><i>Note: included above as "Lowered permit and inspection fees for affordable housing through the Affordable Housing Fee Reduction program (NRW)"</i></p>	2023	367 pipeline affordable units
	<ul style="list-style-type: none"> <li>Encourage Middle Housing Phase 1: ADU Reform</li> </ul> <p><i>Note: included above as "Adopted LUCA to reduce barriers for ADUs and allow AADUs to be sold separately (NRW)"</i></p>	2023	137 permits
	<ul style="list-style-type: none"> <li>Maximize SEPA categorical exemptions to simplify and expedite permitting for affordable housing</li> </ul>	2023	

Status	Strategy/Action	Year	Impact (If quantified)
	<ul style="list-style-type: none"> <li>Align city code for unit lot subdivisions to simplify and expedite permitting for affordable housing</li> </ul>	2023	
	Other Notable Housing-Related Implementation		
	<ul style="list-style-type: none"> <li>Reestablished Housing ACCORD Program in Bellevue Dispute Resolution Center</li> </ul>	2020, 2023	3,713 households served (duplicates included)
	<ul style="list-style-type: none"> <li>Adopted permanent supportive housing, transitional housing, emergency housing, and emergency shelter land use code amendments to allow these use types in more land use districts</li> </ul>	2022	
	<ul style="list-style-type: none"> <li>Requested and received state earmark for Illahee acquisition</li> </ul>	2022	36 in-service affordable units

### Impact Summary

While not every action has a quantifiable impact, information below highlights some of the impact:



**690** Affordable Units Produced/Preserved Under Actions



**3,713** Household Served Under Actions (may be duplicated)



**407** Permits Issued Under Actions

## Full 2017 Implementation Metrics

Strategy A Metrics	2017	2018	2019	2020	2021	2022	2023	Total
Total number of affordable housing units	3,118	3,184	3,832	4,008	4,608	4,629	4,846	<b>1,728</b>
Number of existing affordable apartments preserved	-	-	566	144	510	-	25	<b>1,245</b>
Number of households served by home repair	32	72	65	37	39	36	53	<b>334</b>
Number of households served by weatherization (single family)	-	3	6	1	1	1	1	<b>13</b>
Number of households served by weatherization (multifamily)	131	337	-	-	-	-	-	<b>468</b>
Number of households served by utility rate and tax relief	1,062	1,004	1,068	1,040	1,003	1,044	1,053	<b>7,274</b>
Number of households served by property tax relief	<i>Note: Data not available; No response received from King County Assessor's Office.</i>							

Strategy B Metrics	2017	2018	2019	2020	2021	2022	2023	Total
Number of micro-apartments permitted	0	0	0	0	0	0	0	<b>0</b> <i>Note: 270 microunits permitted to date in 2024</i>
Number of accessory dwelling units permitted	21	17	15	16	26	30	12	<b>137</b>
Number of Bellevue participants in the ARCH East King County Down Payment Assistance Program	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>1</b>

Strategy C Metrics	2017	2018	2019	2020	2021	2022	2023	Total
Number of new affordable housing units permitted	<i>Note : Data not available as permit software does not identify all affordable housing units; comparable data is available on units put into service, included below.</i>							
Number of new affordable housing units built/preserved	1	66	648	176	600	21	217	<b>1,729</b>
Number of affordable apartments created through MFTE  <i>Notes: Reflects year project received MFTE Summary of Decision; units overlap with line above. 58 units received Summary of Decision in 2024</i>	32	31	-	81	21	109	62	<b>336</b>

Strategy D Metrics	2017	2018	2019	2020	2021	2022	2023	Total
Number of total new housing units permitted	767	473	522	1,769	1,274	1,531	3,127	<b>11,607</b>
Number of new multifamily housing units permitted	732	449	491	1,748	1,240	1,492	3,111	<b>11,407</b>

Strategy E Metrics	2017	2018	2019	2020	2021	2022	2023	Total
Bellevue housing dollars leveraged by state, county, and other affordable housing funders	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>7.52% of total development cost</b>
Total investment by the City of Bellevue	N/A	N/A	N/A	N/A	N/A	N/A	N/A	<b>\$27,461,017</b>
Total investment by private entities for affordable housing in Bellevue	<i>Note: figure reflects 1) estimated capital investments in twelve affordable housing projects by philanthropic corporate entities and 2) LIHTC equity and tax-exempt bond investments through the 4% and 9% LIHTC program.</i>							~\$540 million, including ~\$270 million from philanthropic corporate entities



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# Appendix C: Engagement Report



# 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

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**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

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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

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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

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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.

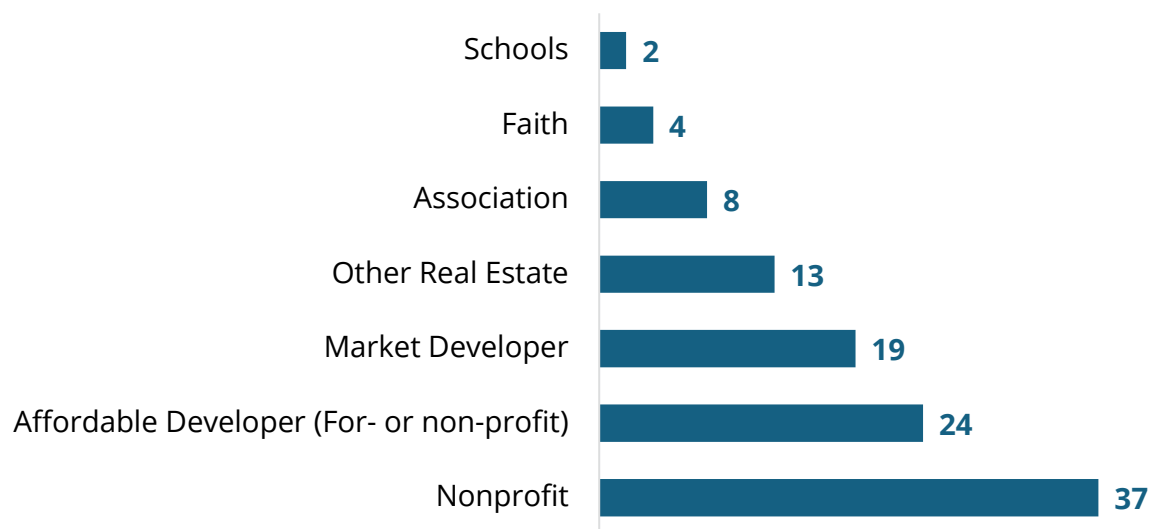
During this process, demographic questions were collected at public events and an online public survey. The online survey was most structured opportunity for collecting demographic data as demographic questions varied across events.



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](http://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.

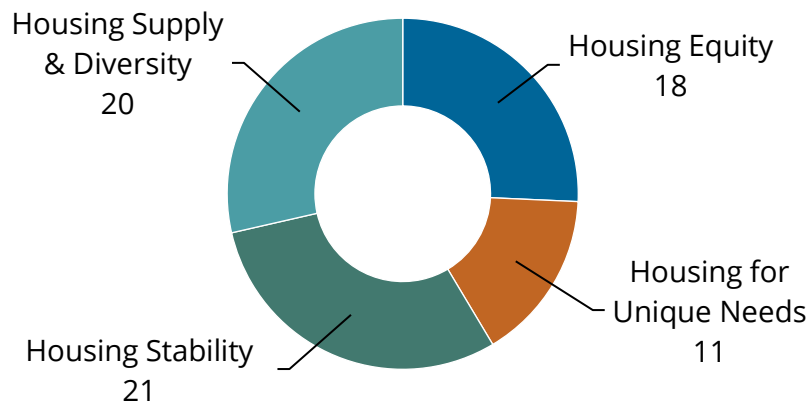
Survey questions similarly asked about preferred goals and outcomes and for feedback on the draft strategies. It also asked about experiences living or searching for housing in Bellevue. Survey responses were disaggregated to further understand unique perspective of different groups - homeowners and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

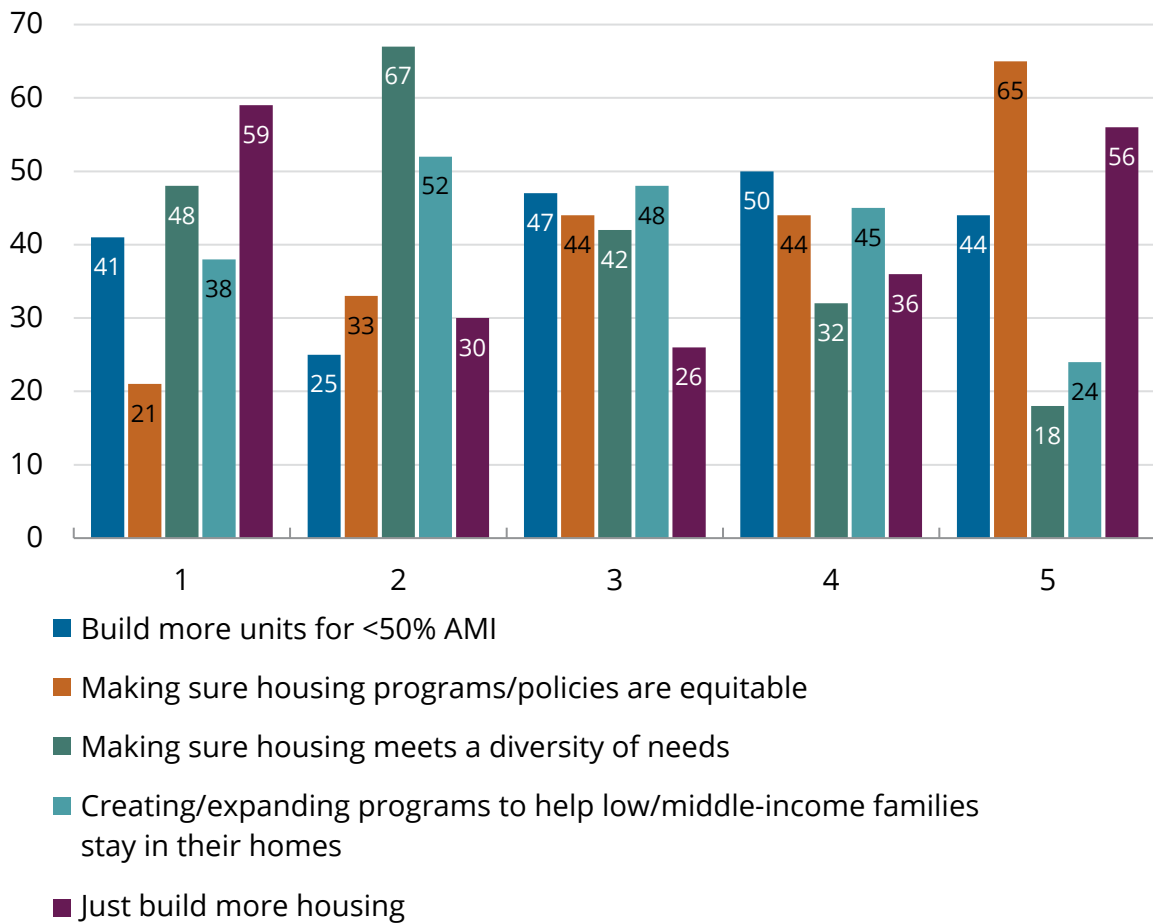
*Partner survey #2 Respondent*

## 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)**



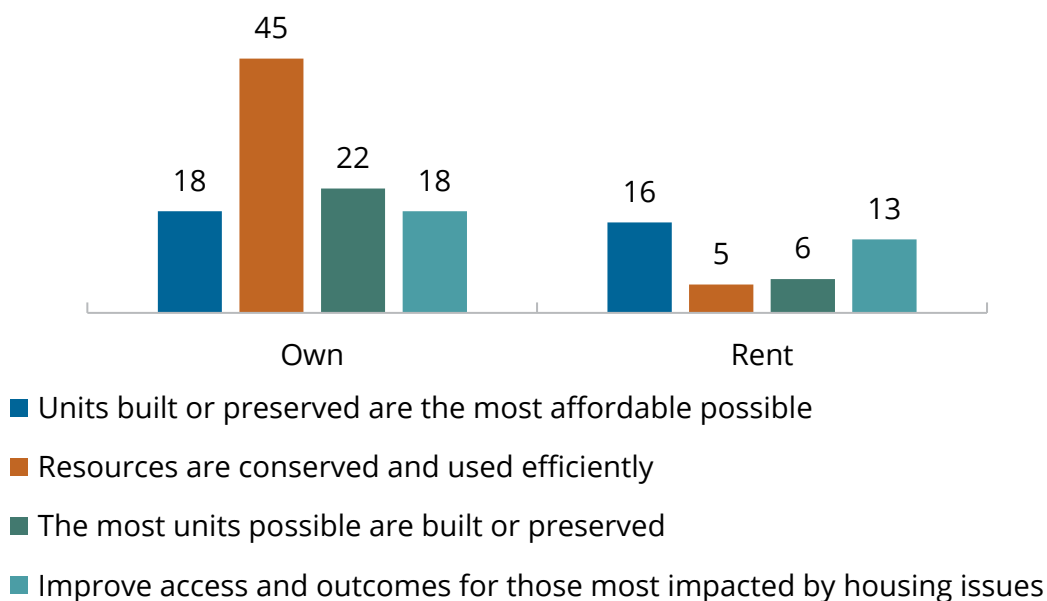
When looking specifically at renters, there is a clear priority for building more units for lower incomes followed by making sure housing meets a diversity of needs. Among homeowners, there is a less clear top priority – building more housing was again ranked either high or low, but there is consistent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

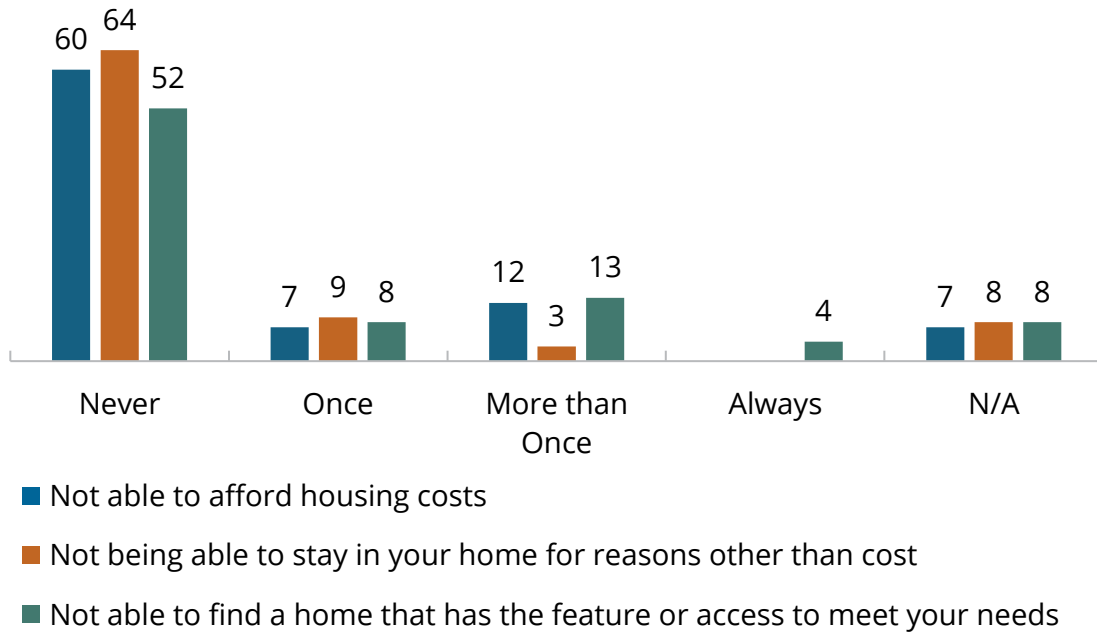
### What outcome of the AHS is most important to you (by tenure)



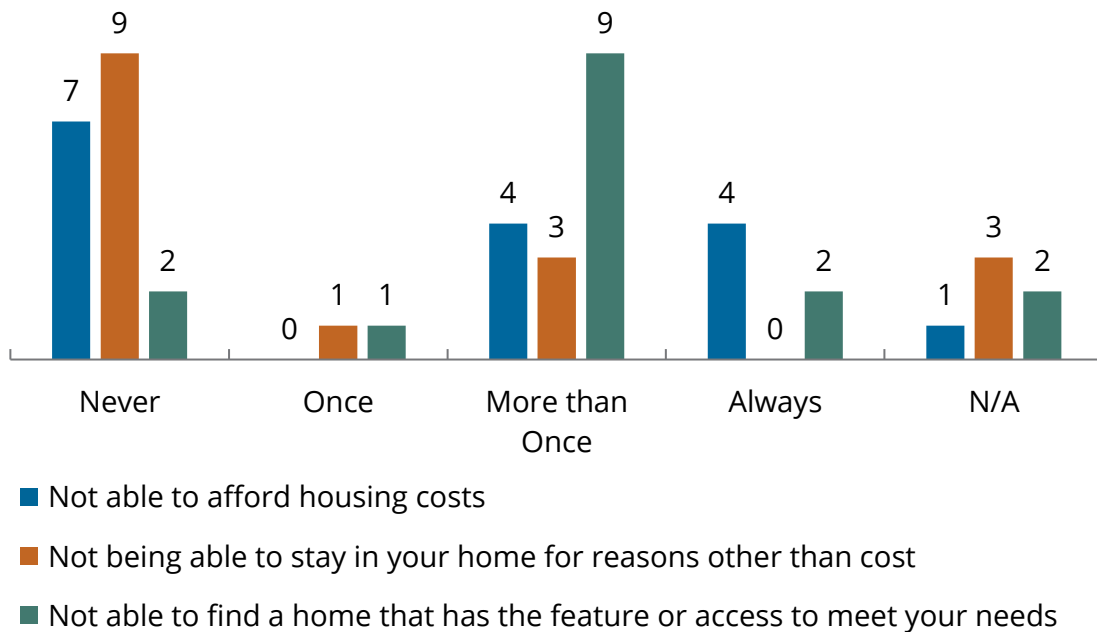
About 70% of respondents reported living in Bellevue. Of those who don't live in Bellevue, 75% reported having searched for housing in the city. Respondents who live in Bellevue or have searched for housing there were asked about experiencing housing issues like not being able to afford housing costs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

# Introduction

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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

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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
<b>NON-MARKET HOUSING</b>	<b>Emergency Shelters</b>	Nightly shelters, extreme weather/warming shelters	People in crisis, people with insufficient housing resources	0 to 30% AMI
	<b>Transitional Housing</b>	Temporary Housing (under a year) with supportive services	People moving from homelessness	0 to 30% AMI
	<b>Supportive Housing</b>	Group homes, assisted living, long term housing with supportive services	People needing assistance to live independently	0 to 80% AMI
	<b>Non-Market Rental Housing</b>	Non-profit and public rental housing	People who can't afford market rate rents	30 to 80% AMI
<b>MARKET HOUSING</b>	<b>Rental Housing</b>	Apartment buildings, rented condos, houses, ADU, etc	People who prefer renting or can't afford home ownership	80 to 120% AMI
	<b>Home Ownership</b>	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



CMO-26-67387



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



# 2025 Affordable Housing Strategy Engagement Appendices

Final Report and Phase 3  
November – December 2025



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# Appendix A: Stories of Home Responses

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Did not see any efforts towards older adults who would love to downsize but can't afford to stay in their neighborhood or Bellevue. Housing costs - rent or buy - have dramatically eclipsed my fixed income, which is currently at 75% AMI.

.....

I hit the jackpot with a well-paying tech job with lucrative stock options. Bought an old house that needed work, did some and paid for other. After a number of years, it was time to move, and the increased equity made it easy to buy a different (albeit smaller) home as prices had increased. After a job loss/ downgrade, we sold that home (easy) and renter while trying to find something affordable (hard). We eventually did find something (even smaller), needed work, did and paid for that, and moved in. Lovely neighborhood, lovely neighbors, but we won't be able to stay there forever. How far away will we need to go next?

.....

I live in Northwest Bellevue. I learned that our neighborhoods who were Japanese American who was a gardener. He wanted to buy the house in Bellevue, but because of their race they were not allowed. He asked his client, who was white, living in Medina to refer him to the real estate agent, and they were able to buy house. I don't know exactly this was because of racial discrimination or title code (white only could buy).

.....

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. What I will likely end up doing is purchasing a townhome across the lake in Seattle, where zoning changes have allowed multiple homes to be built on what was previously a lot zoned for only a SFH. These are affordable homes around \$750,000 - \$800,000 that would still allow me to own a home with a yard, but at a reasonable budget.

.....

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 am especially interested in townhomes, as I currently cannot afford a SFH but I have outgrown apartments/condos. I hope Bellevue moves forward with adjusting zoning laws to allow homes to build 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.

.....

Hi, I moved to Bellevue area for its great community, and I fell in love with it even if I can't afford buying a house, I'm still hoping to find something affordable, and I didn't give up hope.

.....

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, we will just move to a different city when we decide to own which is a shame. Build more, that's the solution full stop.

.....

After five years struggling to have my own place, finally I got a studio apartment I call home. Why it took so long? I didn't know how, where, what kind etc. I have to educate myself and asked my friend who fluent in English to talk to one of the office of affordable housing on behalf of me.

.....

Well, I got one. I don't have parking lot yet. A lot homeless people harboring near certain tenants' homes. Too much to say but I just want to thank God through my experience in affordable housing. Thank you for the people who made housing equality happening.

---

Nowadays, it's 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 there, we would need to have 2 or 3 jobs or share a house with several families, but none of those 2 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.

---

We can't keep living like this. Mayor and councilmen, we need your compassion and commitment to your communities. 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.

---

I am writing to say that the people who rent their properties should be more responsible with maintaining them. The laws should require them to maintain the place every year, because they increase the rent year after year but do not take responsibility for the unit they rent.

---

My landlord made me sign a third agreement that stated that I was responsible for repairing some things at my house. I've been living there for 7 years already. I started paying \$1850, but now, I have to pay \$2700. Some things have been damaged because of daily life use, but she does not want to be responsible for that, even though she pays for her property with my rent money.

---

We, the tenants, are just cautious and worry about leaving that property in a better state than when we moved in. Otherwise, the final charge is higher or they send us to collections. For that reason, I want to ask for better laws that protect the tenants.

---

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 never got approved for any 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.

---

This is my story. I'm a mom of 3 daughters, and what I want the most is to be happy, seeing my daughters grow. It's just that I'm a low-income person, so we haven't had the opportunity to have a place like that. I really want the opportunity to rent a nice place in which I don't feel the pressure to make money for the rent, because it would be really sad if we get thrown out of the house and don't have a place to spend the night. We come from a place like that.

---

I want the opportunity to have a nice place that we could afford. Have a nice day, and may God bless each and every one of you.

---

Living in Bellevue is nice, but it's difficult because the rent is too expensive. I'm a father of 4 children, and it's difficult. Like many other families, we need help. I get really stressed thinking that everything is expensive. I think that Bellevue City can and must provide better help to many of us.

---

Having lived in Bellevue for over 40 years, we have watched our property taxes reach a point to force us out of our forever home. How is your concept on affordable housing?? Force us to pay more to assist this who can't, & if we can't kick us out of our beloved home as we are senior citizens.

---

Due to a lack of low-income housing (under 30% AMI), fleeing domestic violence in 2008, I was forced to move out of Bellevue and move to living in a family member's home in another city. Despite that I have always worked in Bellevue, I have never been able to afford even a small apartment in the city. I rent elsewhere and commute to Bellevue daily due to the high cost of renting and the lack of housing for low-income households.

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In 2003, before the dot come community ignited prices of homes, I invest a 20% downpayment after working hard for 13 years and purchased a small home in Woodridge. My wife and I scrimped and saved and were able to make a lovely home. It is all part of the American Dream. We hope every hard-working neighbor can do the same, but prices have shot way too high. Working class folks need more affordable opportunities to achieve their American Dream. I hope the City of Bellevue focuses on helping developers deliver such opportunities.

---

I live in a building purchased by LIHI (Aventine). Existing tenants were given one letter, stating that the building had been sold. No other communication was provided for several months.

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LIHI will only communicate with tenants by paper (on the door), so often communication is not done at all. Police have been called to the building multiple times, (one time was for a break-in of the storeroom, but tenants are not notified. If there is a discrepancy with the rent, LIHI does not call the tenant, they write an eviction notice and put it on the door, with no explanation. LIHI made a strong effort to push out existing tenants that often felt like it bordered on harassment. Despite qualifying for the low-income program this year, manager regularly suggests I move out if I don't like something. LIHI management is very confrontational; they only respond to inquiries after repeated pressure. I can find any number of neighbors who have not been happy with LIHI management. It feels like a low-income mindset, as though they know many tenants will not speak up for fear of losing their home.

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See previous comments. It's very hard to stay during transition without easy access to access rent assistance or vouchers.

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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. A lot of people have a hard time with stairs. Having houses that people can use fully is important.

---

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. 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

---

I have lived on and off in Bellevue since attending Bellevue College. I'm not one to move often so I take good care when moving to a new place. Unfortunately, every time I've lived in Bellevue, I have to move every three years because landlords or apartment complexes raise rent cost almost every year by numbers that exceed 50% increase from original move in rent cost. Finding a home to buy is out of the question, even condos are priced above AMI.

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I'm not sure I'll be able to buy a home in Bellevue in my lifetime

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meritengineering.com is a local geo-civil engineering firm, which works with cities on many projects. They would love to be involved in the city's affordable housing projects and would like to donate some time too for the city since they are Bellevue citizens and would love to support the city's missions. Thanks for your team work! We are so proud of the city. Let's make it affordable to live for more people. Seattle/Bellevue makes a long name in the nation. Let's show the future and beautiful cities are livable, affordable. Thanks for being the leader!

---

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

---

I am a real estate agent. I am helping a family purchase a condo. They are a family of 2 adults and 3 kids, though based on their loan approval amount they can only buy a 2 bedroom condo. They need to stay in Bellevue because of the special education program one of their children is part of. I wish they would be able to get a three-bedroom home in our areas in their budget

---

As a retired single woman who has grown up and raised children in Bellevue since 1964, I love the safety and growth of Bellevue.

---

I live in a house in Eton(?) that was built in 1951. I am now surrounded by McMansions. Because of my connection to the community. I want to stay in my home for now. I would like to develop the missing middle housing on my own lot. I am looking for a way to fund cottage or duplex living. Then I would rent to teachers, caregivers, or others how have a hard time affording housing near where they work.

---

At present, it is not easy to find cheap housing, least of all in Bellevue, and it is very sad that families are having to go to live in other cities far away and with many problems, for example, Tacoma, Auburn, which also means higher gas expenses. Families fall into depression more, children and young people are afraid to socialize with other young people, and in other cities it is more difficult to find work, really. Finding cheap housing is not possible.

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Today it is very difficult to find a place where you want to live for a long time, whether because of the price of rent, the apartment rules, the limited space of the apartments, the lack of amenities, the lack of security, or the lack of empathy on the part of the managers towards certain communities.

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# Appendix B:

## Better Cities Film Festival Reflection Comments

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### Respondent 1

#### What inspired you in these films?

Little library bike trailer, salsa by the sea. Everyone should watch Segregated by Design. I liked how the design needs of specific future residents were centered in the tiny homes. Too often cities center the aesthetic preference of the neighbors who serve on Design Review Boards - housed neighbors who mainly care about the exterior appearance and not the function of the interior space or the actual needs and preferences of the future residents.

#### Is there anything else you want to share?

In the film about rebuilding the coop, where did people live while the housing was being developed?

### Respondent 2

#### What inspired you in these films?

Fact of life that housing is one of good fundamentals for building future generations. We might not be able to build future for our children, but we can build our children their own future. Start with basic affordable housing.

#### How do these films relate to your housing experiences?

Adult who didn't have [illegible] attitude since they lived in the slum. environment when they were children. WE can see the [illegible], no good hygiene, smoke in the building, full volume TV at midnight, etc.

#### What ideas from the films should be considered as the City updates the AHS?

It's important plan. Start where you are. Unfortunately, people who live in affordable housing won't be able to go to school (college, etc.). Some young may want to go to school (college, etc). Some young moms want to go to school but afraid for homelessness. Think! First think!  
I think too!

#### Is there anything else you want to share?

6% housing price increase every year. One day I won't be able to pay!

### Respondent 3

#### What inspired you in these films?

Resilience and inventiveness of people Community Difference between how people live and what they do to find community and be happy and hopeful.

#### How do these films relate to your housing experiences?

They don't. So few people live in apartments in the US! I grew up in a large apartment building, and it was the best. I always had friends and didn't need parents to ferry us to places - I could walk or take a bus. But I was never way even close homelessness.

#### What ideas from the films should be considered as the City updates the AHS?

It's really scary to grow old in Bellevue - you have to drive everywhere and what happens when it becomes unsafe? You can't walk to groceries, transit is VERY BAD, using walkability devices on Bellevue's sidewalks is sketchy. The city should think ow it does zoning and do it ASAP!

### Is there anything else you want to share?

Bellevue is so expensive, and so few people can afford to live here, especially if they are young and trying to have a family. You need way more houses and they should be mansions. And way more smaller local shops and daycares.

### Respondent 4

#### What inspired you in these films?

Idea of a neighborhood where one can walk, where there is enough density to support local businesses, public transit and have affordable living. Ditching car(s) allows to save a family thousands per month just in direct costs, not county health and environmental benefits.

The problem is city isn't changing zoning fast and wide enough, keeping best places as single family areas, nullifying the idea of walkable, nice, dense communities, and instead prioritizing expensive and inefficient suburban sprawl and car-oriented development which can't solve affordable housing problem. Density is not the problem, its the solution.

#### How do these films relate to your housing experiences?

It's hard to buy house/home even for very well off tech workers (me), because there is not much development of higher density units. I cannot imagine how people with median income or lower can buy ANYTHING in Bellevue. Bellevue is designed as business downtown + malls, rich suburbs, and high speed roads in between (with nothing else). Oversimplification, but that's how I feel :)

#### What ideas from the films should be considered as the City updates the AHS?

Prioritization of walkability, safety, public transit, alternative mobility, and people living on a street, not one who drive through. Fact that Bellevue Mall owner (and other people like him) dictate city policy is a freaking disgrace.

### Is there anything else you want to share?

Thank you for organizing this! I know that change is hard and apologize if some of my notes sound too harsh. I'm grateful that there is an effort to solve these hard problems.

### Respondent 5

#### What inspired you in these films?

Nullifying the idea of walkable, nice, dense communities, and instead prioritizing expensive and inefficient suburban sprawl and car-oriented development which can't solve affordable housing problem. Density is not the problem, its the solution.

#### How do these films relate to your housing experiences?

Oversimplification, but that's how I feel :)

### Respondent 6

#### What inspired you in these films?

Community is needed by everyone, very inspired by the seniors facing difficulties as they age.

#### How do these films relate to your housing experiences?

I love my neighborhood but I do not plan to stay forever.

#### What ideas from the films should be considered as the City updates the AHS?

Don't forget the senior population and their needs. Transportation, if available, is not always easily accessible for seniors with mobility issues.

## Respondent 7

### What inspired you in these films?

Hearing about how different people navigate their homes and cities in different ways. Hearing about community participation process and grassroots efforts to address needs. Learning more about the history of housing discrimination and how that has build on itself over time.

### How do these films relate to your housing experiences?

As a Chinese-American citizen, the struggles that seniors fact in housing stability and independence resonates with my experience with multi-generational living and taking care of parents/ grandparents. Having a zero-entry home and sidewalks would have greatly improvement the wellbeing of my grandparents and their independence.

The Freedom West story remind me of the work I did in Houston to challenge the I-45 expansion project that would have displaces a predominantly black community that had faced the same displacement in the past. Cities can either elevate community voices or create additional challenges.

### What ideas from the films should be considered as the City updates the AHS?

Supportive housing options with onsite services, medical care, and amenities; on-demand shuttles for those with mobility challenges (perhaps tied to dedicated affordable housing projects);

Challenge developers to think about community needs and cultural ties in their process, in design, leasing of commercial space, unit mix, etc. (community participation in charettes) Facilitate ADUU designment (e.g. design requirements, tax credits).

## Respondent 8

### What inspired you in these films?

Some of the films made me think more about the e needs for affordable housing for older people. Also, how to help people ae in place and not have to move as they get older.

### How do these films relate to your housing experiences?

The idea from the last film about how home appreciation build wealth but has also made things unaffordable today resonated with me. We bout our home in Redmond (near the Bellevue City Limits) 20 years ago. At that time, it was affordable to a relatively young family. Now our home is worth 5x as much. That's great for us, but our neighborhood is unaffordable for families just starting out or really anyone who's not already wealthy.

### What ideas from the films should be considered as the City updates the AHS?

Not concentrating low-income housing in one areas (more diversity of income throughout the city). How to help seniors age in place. How to build a sense of community in new developments. Options for people in danger of or coming out of homelessness.

## Respondent 9

### What ideas from the films should be considered as the City updates the AHS?

Community building. Honor community perspectives/values. Implement policy/protocol to reserve wrongs/harms caused by local policy partner with engaged partners (funding, construction, community) to preclude covert motivation in affordable housing proposals. Redefine values of governmental, judicial groups.

## **Respondent 10**

### **What inspired you in these films?**

Many interesting ideas. I'm glad to see people are searching for varied solutions to so many problems.

### **How do these films relate to your housing experiences?**

I'm in a privileged position - although we worked hard over many years to get here! But that is partly generational, and my daughter's generation is not having the same experience. Two well-educated, well paid professionals still can't afford to buy a house.

### **What ideas from the films should be considered as the City updates the AHS?**

Senior transportation for those who can no longer drive ADU possibilities. Building low-income units in walkable areas with a variety of nearby amenities (stores, parks,...) making areas walkable for seniors, disabled = level sidewalks, benches, public bathrooms.

## **Respondent 11**

### **What inspired you in these films?**

Importance of regular community activation at different times of the day and for different audiences (low mobility, etc.) Walkability, especially near and variety types of shops/amenities - sidewalks/ available and reliable transit options nearby; ample seating for folks who need breaks. Flexible zoning is critical for more dense/affordable housing. Work directly with people who will benefit/be impacted - different people with lived experience = different needs and values stability and being able to forecast costs (for example property tax increases); important to develop community relationship and have a sense of place and independence. Leave space for imagination.

### **How do these films relate to your housing experiences?**

Lack of walkability to nearby amenities and reliable transit - must take care to get everywhere; no close by spaces for community building; Bus stops nearby have no seating.

### **What ideas from the films should be considered as the City updates the AHS?**

See inspiration question

### **Is there anything else you want to share?**

Thank you for this film festival. It was helpful to hear other perspectives and see how other cities handle these challenges. I encourage you to continue thinking of creative ways to engage the community. I hope it brings other demographics to the table.

## **Respondent 12**

### **What inspired you in these films?**

The power of community to deal with issues related to aging or racism/social abuse. The abuse of power by those with means to hurt others in the country.

### **How do these films relate to your housing experiences?**

Difficult finding housing but not nearly to the extent of marginalized groups.

## **Respondent 13**

### **What inspired you in these films?**

Aging in place capabilities (Vancouver). Some amazing stories about neighborhoods. Homelessness Helping Info.

### How do these films relate to your housing experiences?

Concerns of community cohesiveness as Bellevue tries to make affordable housing in communities.

### What ideas from the films should be considered as the City updates the AHS?

Do some changes as long as the communities can handle the potential increased density.

## Respondent 14

### What inspired you in these films?

It's important to get to the root cause of homelessness. Building integrated communities is the key. Listening and empathy. It's time to accept the responsibility to fix historical issues.

### How do these films relate to your housing experiences?

I live in a nice condo building but some neighbors are racists. They have deep roots there and proud of their privilege. They are practicing hidden redlining.

### What ideas from the films should be considered as the City updates the AHS?

Equity.

## Respondent 15

### How do these films relate to your housing experiences?

Not sure any of them really do, EXCEPT for showing what great things can happen when folks work together.

### What ideas from the films should be considered as the City updates the AHS?

It's obvious the city needs to do more to insist on Universal design! 65+ population is growing and housing designs are not evolving. Universal design is for everyone. IT gives building options: A universally designed building can house young-->old. "Good design promotes well-being" - Freedom West 2.0 - Bellevue should ask residents to help design something great in areas where space allows - lie Newport Hills Shopping Center! City could be partners in a great space! Bellevue, buy the Newport Hills Shopping Center and work with community to provide needed open space, senior housing, affordable housing, local/neighborhood businesses, etc. We need a community center in that area, and both senior and affordable housing. It would be exciting to work with the City! This would allow our aging population in South Bellevue to stay in their community.

### Is there anything else you want to share?

ADU's in film provided off-street parking. Don't do away with that when writing LUCA for ADU and DADU. Parking issues destroy neighborhoods!! Don't allow codes to reduce or eliminate off-street parking. Care are not going away and by failing to make adequate off street parking, you are causing all sort s of degradation to spiral in our neighborhoods! Too many neighborhoods do not have sidewalks and cramping cars on streets works against vision zero as you are forcing pedestrians in the street. Kids need to walk and bike in neighborhoods, older folks with walker/s/scooters + folks with strollers do NOT deserve to be force into the street to walk.

## Respondent 16

### What inspired you in these films?

Cities in different states have noticed that there are some issues around. However, there's one major issue that the movie didn't mention is too many IT companies have moved into the region of east king county. Those giant IT companies have brought lots of people from either other states or other countries into east side. It has causes heavy traffic, and max out the local resources.

## **Respondent 17**

### **What inspired you in these films?**

The variety of issues which cover all ages of people.

### **How do these films relate to your housing experiences?**

Interesting to see the senior's ideas of what they need/like.

### **What ideas from the films should be considered as the City updates the AHS?**

Freedom West: people taking part in creating their project. Creating something with everyone in mind, like in a family. 1968 Fair Housing Act. Separation impedes our success " accept responsibility to fix it".

## **Respondent 18**

### **What inspired you in these films?**

Neighborhoods shape lives of people, people also shape neighborhoods. Structural inequality, segregation manifest in access to homes, further perpetuating the inequality. Neighborhoods are not just about homes, but also about the landscape, facilities, and communities around it.

### **What ideas from the films should be considered as the City updates the AHS?**

Integration, walkability in consideration of seniors.

### **Is there anything else you want to share?**

I hope to sign longer contracts (at least the choice to), as no contract was longer than 1 year, meaning I have no guarantee that I can afford the rent in the next year, if they raise the rent and push me out.

## **Respondent 19**

### **What inspired you in these films?**

Historical segregation policy.

### **What ideas from the films should be considered as the City updates the AHS?**

Supply of small size homes like victory 2.0.

### **Is there anything else you want to share?**

Renewal contract from renting company - is increase rate of rent year over year reasonable? Limitation on the rate needed? Or to be managed?

## **Respondent 20**

### **What inspired you in these films?**

1. Vancouver = public transportation; US = uber/Lyft
2. Homeless - home is permanence
3. Being involved in community and the decisions making process breaks the cycle of poverty

## **Respondent 21**

### **What inspired you in these films?**

What inspired me is that we are finally talking about making things right for everyone. And that we are willing to talk about making neighborhoods livable for all. Let's get away from monocultures.

### **How do these films relate to your housing experiences?**

Moved to Bellevue partially to have a more walkable neighborhood close to transit.

### What ideas from the films should be considered as the City updates the AHS?

Affordable does not always equal livable. Size, location, neighborhood all matter. Don't make the same mistakes by putting all affordable housing in one (ghetto) area. We should be thinking of integrating it.

### Is there anything else you want to share?

Thank you for getting the conversation started.

### Respondent 22

#### What inspired you in these films?

I am very interested in, and have been active in getting Bellevue to create affordable housing for the last 20 years.

#### How do these films relate to your housing experiences?

It took us 5 years to be able to have affordable housing SOMEPLACE in Bellevue because of a lack of empathy on the city Council of Bellevue where conservative members created an environment that drove a wedge between members of our city. THANK GOD we made it through that time. We MUST make Bellevue more affordable and STOP talking about it.

### What ideas from the films should be considered as the City updates the AHS?

Redressing the wrong from the past. Where's the Bellevue plan?

### Is there anything else you want to share?

As a senior who has lived here since 1991, we are finding that the property taxes and water costs of Bellevue are driving us out of this community. I find this distressing.

### Respondent 23

#### What inspired you in these films?

Create solutions and design strategies to expand access to housing!

#### How do these films relate to your housing experiences?

I have experience housing stress as a renter in a tight housing market.

### What ideas from the films should be considered as the City updates the AHS?

ADU/more micro homes.

### Is there anything else you want to share?

Thank you for organizing this event!

### Respondent 24

#### What inspired you in these films?

The films provided a lot of education to the people people connecting to one another. Event very well organized.

### What ideas from the films should be considered as the City updates the AHS?

Showing these films to commissions, staff, and city council. Also to 50% of white population in Bellevue. Walkability, accessibility

### Is there anything else you want to share?

I wish there had been more about options for middle housing that relates to Bellevue. We need more PLEASANT walkways. Disappointed not more solutions for low income families. Actually only... - the garage apartment. Not an option...mostly depressing.

## **Respondent 25**

### **What inspired you in these films?**

Older folks not being displaced by needing more support or income. Access to transit within one's neighborhood. People developing roots or history in the community for heir families. "make it feasible for people to stay in place." Tthe ability to keep multigeneration together, keeping adults in home through renovations. Seed neighbor. Not making assumptions bout what a person would want, especially if not sharing a similar background. Housing is not the only answer - community is. Safety + dignity. The people most affected have to be involved and heard. long term solution over short term answers.

### **How do these films relate to your housing experiences?**

I or people I know have shared experience of each of the films played.

### **What ideas from the films should be considered as the City updates the AHS?**

Ensure codes, laws, process and future plans are examined to identify equity, access and privilege issues. Prioritize community building/access to meeting all needs inside one's community.

### **Is there anything else you want to share?**

Working together as a community is vital. Thank you for putting together this opportunity.

## **Respondent 26**

### **What inspired you in these films?**

I'd Rather Stay - 48 years in same house and neighborhood. Older people fear losing independence more than death. Seniors need access to transit, facilities. Garden/Garage suites - cost to build cheaper than buying an apartment Empathy in Community First -->Tiny Victories 2.0: 200 sqft micro home - permanent solution for homeless - I want to see more. Betances Residences - safe, affordable + beautiful place to live.

## **Respondent 27**

### **What inspired you in these films?**

Frances - Family tree - what's housing choice voucher. Freedom West: heart of Fulmore/SF; housing cooperative community; fighting gentrification; Fullmore district was considered "blighted" Rev James Anstelt Hall - Freedom West Coop 25 years after founded - what happened? Segregated by Design - St Louis - separated; federal govt segregated neighborhood; de jure segregation - SHOCKING!

## **Respondent 28**

### **What inspired you in these films?**

Help builder developers keep smaller homes instead of all large ones. Access buses are late too; change how neighborhood is laid out - don't make same mistakes - how to rebuild the suburbs? How to make the suburb walkable? Hoping for more ideas from around the world. Affordable # livable for family 4 > 350 sqft

## **Respondent 29**

### **What inspired you in these films?**

I was especially inspired by "Tiny Victories" and the empathetic approach to design. All the films were worthwhile!

### **How do these films relate to your housing experiences?**

I and my husband was able to manage downpayment on our first home 35 years ago, allowing accumulation of equity that benefits our family.

### What ideas from the films should be considered as the City updates the AHS?

Build opportunities to provide redress and remedy to the effects of historical racial inequities.

### Is there anything else you want to share?

Thank you. Please share these films widely within Bellevue. Also, curb/restrict short term (Airbnb) to overtake more than a small % of housing stock. Regulation to prevent housing speculation by non-residents of the state or country.

### Respondent 30

#### What inspired you in these films?

The aging society brings about numerous challenges, one of which is housing. Ensuring adequate housing for people is a very complex and difficult issue.

### Respondent 31

#### What inspired you in these films?

For the elderly, the top priority is a comfortable and quiet living environment, followed by convenient facilities.

### Respondent 32

#### What inspired you in these films?

I hope to see more senior apartments and community activity centers built, along with improved landscaping in the surrounding areas. Rubber flooring should be installed in the central park. There is a shortage of community activity centers for the elderly in the downtown area. The water in the central park's pond is excessively dirty.

### Respondent 33

#### What inspired you in these films?

I hope the community will place greater emphasis on the needs of the elderly. Spaces should not be too small, and the surrounding areas should offer convenient access to transportation, shopping, and medical services. It is this kind of affordable housing that truly meets the needs of the public.

### Respondent 34

#### What inspired you in these films?

The issues mentioned in the video are challenges that the American society has already faced, and in most cases, solutions have been found. However, all Seattle Eastside cities, including Bellevue, are now facing a very serious problem: Too many IT tech companies, such as Amazon, Google, and Meta, have employed a large number of people from other places and require them and their families to move into various Seattle Eastside cities. Since the Eastside cities are originally of a third-tier scale, the sudden rapid population growth has caused problems in transportation, infrastructure, schools, hospitals, housing, and more. Not everyone in the region works in the IT industry, but the high salaries and stock-based compensation of those who do have drastically driven up housing costs, effectively relocating people in non-IT industries from the local housing market where they have lived for years. City governments like City of Bellevue should consider significantly increasing the taxes on major local IT companies and using the revenue to subsidize affordable housing for local residents.

## Respondent 35

### What inspired you in these films?

I'm glad to have watched these videos and to learn that they reflect a range of voices from different communities and perspectives. Only by uncovering the root causes of problems can we truly solve them. After watching the videos, I have a better understanding of the reasons behind the phenomenon of homelessness. The historical exposure of racial segregation presented in the final section was especially shocking. Its harmful effects are still ongoing, and it's something that really needs to be eradicated.

## Respondent 36

### What inspired you in these films?

I want to apply for affordable housing immediately when such housing units come on the market. But in that case, I need information.

- Issue of aging population: Apartments for the elderly must be located near hospitals, pharmacies, and shopping centers. The apartments must be located in a place where everything is nearby. [star drawing that indicates importance]
- Society in which everybody helps each other out. Care and understanding from neighbors are needed.
- Being homeless is a tragedy. Provide everybody with housing [drawing of a house with a plant].

## Respondent 37

### What inspired you in these films?

What is the residential living space that is important for seniors?

The residential living space is not merely the house (building) but is rather the neighborhoods and communities.

My neighbors, whom I have known and who have known me, are as close as my family members and we get to spend our retirement years helping each other out. If I want, I should be able to live in the house in which I have been living along with my neighbors for a long time without having to leave.

# Appendix C:

## Phase 2 Partner Survey – Assessing Actions

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### What areas of affordable housing do you/your organization have direct experience with?

80% AMI

.....  
Advocacy, community engagement (including for comp plans), and efforts to advance equitable development (currently serving as a member of the King County Equitable Development Initiative Community Work Group)

.....  
Affordable housing development and financing including LIHTC and NMTC. Permanent supportive housing development. Public housing RAD conversions.

.....  
All areas of affordable housing. We administer some permanent supportive housing, and as a shelter operator we refer to all areas of affordable housing from 0% income to 80% AMI.

.....  
All of them.

.....  
Architectural design and construction

.....  
Assisting participants in completing King County Housing Authority applications

.....  
Best practice identification of community engagement, siting, and operations of PSH, and affordable housing in general.

.....  
Also, working to increase affordable housing in general. Mostly advocacy and education.

.....  
bond/4% credit new construction deals, hybrid 4%/9% deals and non-LIHTC affordable new construction deals.

.....  
Developer and owner of 7,000 units of affordable rental housing in multiple states, with the largest concentration in Washington.

.....  
Developing, owning, and managing affordable housing, managing Housing Choice Voucher program, providing financing and vouchers to other developers

.....  
Development and Management of Affordable Rental Homes, Down Payment Assistance for first time homeowners, Homeownership Housing Counseling

.....  
Development and Partnerships with Affordable Housing Developers

.....  
Development of MFTE affordable housing.

We, the tenants, are just cautious and worry about leaving that property in a better state than when we moved in. Otherwise, the final charge is higher or they send us to collections. For that reason, I want to ask for better laws that protect the tenants.

.....  
development, multi-family ownership, policy  
.....

Development, Operations, Services, and Financing  
.....

Development, property management, resident services, maintenance, compliance - 10-300 unit multifamily rental housing  
.....

Direct funding of affordable housing projects, housing policy research and advocacy  
.....

Due diligence and entitlements for dozens of affordable housing projects. Housing policy drafting and advocacy.  
.....

Emergency Family Housing  
.....

Emergency housing placement; middle housing development, inclusive housing; inclusive design and development  
.....

Entitling and permitting townhomes  
.....

Experienced developer, project manager, and advocate of affordable housing  
.....

Have provided Affordable housing in our communities when required.  
.....

HDC has extensive experience developing non-tax credit affordable housing ranging all the way from 0% to 120% of area median income. We've developed buildings from 6 units to 396 units. All of our projects are privately financed through an array of both impact and non-impact capital partners.  
.....

Homeownership, affordable housing development  
.....

Community Land Trust  
.....

Housing development, property management, design, supportive services, rental housing, PSH, workforce housing, emergency housing, new construction, preservation.  
.....

I have been developing affordable housing in the Puget Sound for the last 15 years  
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I have built several affordable housing units through ARCH  
.....

I have experience with the development and management of MFTE, Seattle MHA, Section 8 and federal tax credit subsidized housing as well as workforce housing (80%-120% AMI).  
.....

LIHTC, bond financed, inclusionary and voluntary (MFTE).  
.....

Mary's Place works with families experiencing homelessness and housing instability. We provide services that help families exit homelessness and return to housing as well as services that help families with histories of homelessness to remain housed and avoid repeat episodes of homelessness. We provide housing navigation to assist families in accessing affordable units and homelessness prevention funding to support struggling families in maintaining their housing.

Member association

MFTE Programs on the Eastside

MFTE, mandatory affordable, naturally-occurring/older apartment acquisitions and management.

Middle housing (townhomes, duplex/triplex buildings, accessory dwelling units, single-family homes)

middle housing projects

ODMF serves people with intellectual/developmental disabilities and their families practically those from the diverse, underserved communities. We have homelessness assistance, youth and family homelessness prevention programs, and partnership in inclusive & accessible housing development.

permanent rental housing, housing with support services, 30-80% AMI, market-rate, across 22 states, public-private partnerships, many different populations

Permanent supportive housing

Strong interest and commitment to building affordable housing and a larger community center on our property

Subsidized housing for youth and young adults

United Hub does not directly purchase or develop housing; however, we are deeply involved in the community engagement and education side of affordable housing. Our focus lies in bridging the gap between housing programs and historically underserved populations—particularly immigrants, low-income renters, and seniors from Asian and other marginalized communities in East King County.

We build market rate homes. We have plenty of experience on construction costs regardless of whether the home is built at market rate or affordable pricing. Costs do not discriminate based on housing typology.

We create them

We experience the impacts of the lack of affordable housing on enrollment and supporting families experiencing housing insecurity. We also are challenged in recruitment and retention of staff due to high housing costs.

We help residents apply for affordable housing and we provide emergency rent assistance to keep families in their apartment homes.

We represent affordable housing developers, and we also represent market rate developers who build the most amount of housing in Bellevue.

We represent organizations that build all types of affordable housing- multifamily, homeownership, and policy/analysis.

We work directly with builders and developers who produce the majority of market-rate and middle housing in the region. Our organization has hands-on experience navigating zoning, permitting, and development regulations that directly impact housing feasibility and affordability. We also engage in policy advocacy to promote balanced, effective housing strategies that include both market-driven and income-restricted solutions. Our expertise lies in understanding how regulatory frameworks influence the cost, timing, and scale of housing delivery.

We work with many individuals experiencing chronic homelessness and have been operating a transitional housing site for the last 2 years.

## What areas of affordable housing are you/your organization most interested in or passionate about?

39 to 50 AMI

60-80% AMI

Affordable housing accessibility for families exiting homelessness who are often low-income, as well as long-term housing stability for families with histories of homelessness who are often extremely rent burdened.

Affordable senior retirement housing.

All of them really- there is a dearth on the eastside in all categories of affordable housing.

All! Advocating for more affordable housing for families and units with 3 bedrooms.

Appropriate regulations for all housing development, minimization of road blocks to development of all housing, but specifically Multifamily, Increasing total housing supply

Assisting people in getting housed in King County

Cottages and small unit development

Creating affordable housing that is embraced by all sectors of the community. Expanding affordable housing, utilizing data and technology to advance affordable housing.

Creating and owning affordable high quality housing that provides a safe and comfortable living environment for residents.

Decreasing barriers to building housing, increasing housing supply across the region

Demonstrating that increasing the supply of ALL housing, including 100% market rate, makes housing more affordable across the income spectrum.

Dense housing near transit.

Development, Operations, and Services

Dynamic affordable housing policies and investments that help cities get ahead of housing affordability issues before they spiral into mass homelessness issues.

Emergency Family Housing

Emergency housing placement; middle housing development, inclusive housing; inclusive design and development

Encouraging the city to reduce the burdens to build all housing, which makes housing more affordable to build. We need to stop talking about “affordable housing” and instead talk about “housing affordability”-- which requires the city as a true partner to achieve.

Every element of developing and operating affordable housing is critical, and we are passionate about it all. We are also committed to advocating for resources and policies that advance affordable housing and to building community relationships that ensure on-going support for affordable housing policies and great community experiences for our residents.

Every sector of housing needs to be served. Upper/middle and affordable housing. “All sails rise” when every sector is addressed.

funding

Funding and land use

HDC is most passionate about creating transit-oriented affordable housing that maximizes density and sustainability, allowing us to deliver more homes, and less carbon intensive homes, at lower costs near transit. Our focus is on providing the highest access to opportunity for the people who call our buildings home - pioneering development models that challenge conventional approaches to create vibrant, walkable communities where residents can thrive without car dependency. Our focus is on advancing both housing affordability and environmental sustainability through thoughtful, transit-focused design that prioritizes quality of life at a price more people can afford.

Homeownership affordable to those who makes less than 80% AMI

Homeownership opportunities and funding resources

Housing affordability at all levels

I am most passionate about the preservation and development of family-sized affordable housing (2+ bedroom units), particularly workforce housing, in urban areas.

I focus on the development of MFTE affordable housing and market rate apartments.

Inclusionary and voluntary (incentivized).

Lowering all costs for new construction. Including development and permitting costs, streamlining the review process and limiting impact fees and expensive updates to state building codes.

MFTE programs

Middle Housing expansion in Bellevue

Most passionate about increasing supply so that housing is obtainable by all. Housing affordability at all levels

multifamily and homeownership

New construction, preservation, PSH, workforce housing, mixed income housing.

permanent rental housing, housing with support services, 30-80% AMI, market-rate, across 22 states, public-private partnerships, many different populations

permanent supportive housing, homelessness response

Permanent supportive services to low-income persons with disabilities and their families in an affordable rental housing

Homelessness prevention services

Inclusive and accessible housing development for people with disabilities and their families with onsite wrap around programs, services and support

Providing best in class housing with efficient use of public resources.

Public private partnerships

Senior living

Senior retirement independent living

Subsidized or moderate income Housing for young adults

the fees associated with middle housing projects

TOD affordable housing, family-sized housing, partnerships with non-traditional housing developers like school districts, city government, transit agencies, etc.

Townhomes

United Hub is most passionate about equity in access to affordable housing, particularly for immigrants, low-income renters, and non-English-speaking communities who are often left out of traditional housing systems due to language, cultural, and systemic barriers. We are especially interested in: Culturally

responsive outreach and education - We believe that affordable housing programs cannot succeed without inclusive outreach. We are committed to closing information gaps by delivering housing resources in multiple languages and formats that meet communities where they are. Preservation of naturally affordable housing - We care deeply about helping families stay in their homes and neighborhoods—especially seniors and renters at risk of displacement. We support energy efficiency, healthy homes, and rehabilitation efforts that can extend the life and affordability of existing housing stock.

We are most focused on expanding the overall housing supply, particularly through policies that enable more market-rate and middle housing. We believe this is essential to improving affordability system-wide. We are especially passionate about reforming local regulations that make it harder or more expensive to build new homes, and about ensuring that housing policies are grounded in economic feasibility and practical implementation. By supporting a diverse range of housing types and tenures, we aim to create a more attainable housing market for all income levels.

We are most passionate about improving access to affordable housing for people experiencing chronic homelessness and housing instability.

We focus on 50% to 100% AMI projects.

we have about one and a half acres that is undeveloped

We're most interested in the local systemic opportunities to increase affordable housing - especially for 0-80% AMI households - via city policies, and cross-sector investment in sustainable funding strategies. We're also passionate about community involvement in planning, design, leadership, and ownership of affordable housing communities (housing units as well as affordable retail, community spaces, and other amenities that bring more mixed use and mixed income neighborhoods to East King County). This ties in with our "Build for Belonging" initiative to advance equitable development practices to ensure that new developments center communities that have been excluded and disproportionately displaced due to systemic inequities and the lack of affordable housing.

Workforce housing for our staff

Young Families with Students in the Bellevue School District

**Other than capital funding, what do you perceive as the greatest challenge to meet the need for affordable housing over the next decade? Please explain your answer.**

Access to land, infrastructure funding,

Aside from funding, one of the biggest challenges to affordable housing is rigid zoning and regulations that limit density and slow development. Community opposition, labor shortages, and rising construction costs also add pressure. Addressing these issues will require policy reform, public engagement, and innovation in design and construction.

Barriers to housing development, disincentives. The best remedy to help regional housing affordability is to build A LOT of housing. Over supply of housing is much more powerful to reduce regional affordability

than select, targeted affordability programs. Plus, most new development will utilize the MFTE or other incentive programs if properly calibrated. This will ensure 20% or more of all new housing is affordable.

Bellevue is expensive and not a good place for mid to low income people to retire/live with property, real estate prices and cost of living so high. I'm retiring soon and will be moving away from the eastside to a more affordable area of Puget Sound.

Builders are under a lot of pressure to provide housing and the continual added cost of construction and housing production is making infill middle housing projects not economically feasible as well as existing home values being out weighted compared to what a builder can pay for land. Excessively priced affordable housing fees will crush housing production.

Capital is the most critical item, especially in high costs markets like Bellevue. There are not enough government owned sites to provide the desired goal of housing units, so that means developers will have to buy land at market rate prices. It will be hard for developers to buy land speculatively without feeling confident the gap funds will be there to capitalize the project.

A city sponsored acquisition loan program would be helpful in this regard.

In addition to capital, permitting timelines and construction inspection timelines are a concern for Bellevue projects.

Citizen acceptance of the housing itself and the voting electorate looking to support it.

Community support for siting, land availability, and important supports for people with disabilities.

Corporate real estate developers, Individual citizens, Slow pace of zoning

Cost to develop and construct. Ever increasing land use restrictions,

Dealing with the City - it is almost impossible. We have just been through about 18 months of permitting to REPLACE our portable buildings and we have found the city most uncooperative. We are just REPLACING not asking for a totally new project

Education of existing land owners of options related to middle housing in Bellevue. There has been very little educational outreach to Bellevue residents that has communicated the zoning changes that are coming soon.

Escalating cost of land; construction cost

Government trying to keep their hands prints on projects with one time expenditures instead of investing in perpetual benefits as to not just throw good money after bad to a never ending problem

High cost government regulations.

Housing prices continue to rise; shortage of housing stocks; pay difference between professions; zoning and building codes are not reflecting the majority of the housing needs for the population in our region; corporate and public agency partnership to share the housing burden;

Housing produced by the public sector/non-profits costs more to produce than a similar unit of housing produces by the for-profit public sector (due to strings attached to funding sources, prevailing wage requirements, administrative costs, etc.), but sufficient subsidies do not exist for the private sector to be able to produce 50% AMI housing.

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In Bellevue, permitting is extremely challenging, time consuming, and expensive to pursue, even compared with Seattle. We appreciate the efforts to correct this and look forward to more streamlining. Land costs are also prohibitively expensive.

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In the past decade, we have seen rents continue to rise while wages have remained largely stagnant. This means that, even when affordable units are available, Bellevue is not an attractive community for lower income households that are not able to access jobs in the community which allow them to afford the units. We anticipate this to continue to be a challenge in the coming decade. There has also seemed to be some community reluctance to affordable housing projects being sited or located in the Bellevue community. This lack of community buy-in, and in some cases actual hostility, can pose a major challenge to accomplishing the goal of increasing affordable housing.

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Jurisdictional inefficiency, poorly written and applied code, unaligned interests between Bellevue's stated targets (above) and city officials' approach to achieving those targets.

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Lack of competition in the marketplace, lack of supply of available building lots, cost of acquisition of building sites, tariffs on building materials and development related expenses

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Lack of streamlined/automatic entitlement and permitting processes at the city level. Excessive parking requirements citywide/outside of TOD areas. Decreased federal support for operations and rental subsidy.

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Long waiting lists.

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Need for operating and maintenance subsidies for developers that rent to 30% and 50% AMI renters. Parkview Services typical tenant earns about 12% AMI. We charge rent at 30% of the tenants income less a utility allowance no matter how low their income is. We typically lose \$8,000 annually on a 3 bedroom home with no subsidy. Also, public funders provide very little incentive for non-profit housing development. A 10% developer fee provides operating cas for the non-profit provided the budget is managed well but no revenue. The non-profit carries a liability for the entire award for the 50+ year commitment period.

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On going operating costs. Rents for affordable housing is not keeping up with expense increases and the margin for error gets thinner and thinner. It's getting hard to pencil affordable housing developments.

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One of the greatest challenges beyond capital funding is the lack of culturally and linguistically inclusive community engagement—especially among renters, seniors, immigrants, and low-wage workers who are most affected by the housing crisis. Even when new affordable housing is created, many eligible households are not aware of opportunities, struggle to navigate application systems, or lack the trust and language support needed to take advantage of them. This results in underutilization of existing programs, continued housing insecurity, and missed opportunities to create lasting housing stability. In addition, we believe the following barriers are significant: Land availability and zoning constraints - Suitable, well-located land for deeply affordable housing—especially near jobs, transit, and schools—is

increasingly limited. Regulatory barriers and long permitting timelines further constrain what's possible. System fragmentation and complexity - The affordable housing system involves multiple agencies, timelines, and layers of eligibility. For low-income residents, especially those with limited English proficiency, the process is overwhelming. For smaller organizations, it is difficult to navigate or partner on development and service delivery. Displacement pressures and lack of tenant protections - Rising rents and redevelopment often push out long-term, low-income residents before new affordable units are even built. Without stronger protections, preservation efforts, and outreach, we risk deepening inequities even while trying to solve them. In our view, accelerating production must go hand-in-hand with strengthening access, trust, and retention strategies for the people who need housing most.

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One of the greatest challenges is the regulatory environment that restricts housing supply and drives up costs. Zoning limitations, discretionary review processes, complex permitting requirements, and impact fees all add time, risk, and expense to building new homes—particularly in high-demand areas like Bellevue. These barriers reduce the feasibility of both market-rate and income-restricted housing projects. Even with capital funding, affordable housing cannot be delivered at scale if regulations make development too slow, costly, or uncertain. To meet future needs, the City must prioritize streamlining approval processes, reducing unnecessary constraints, and allowing greater density and flexibility in residential zones. Without meaningful regulatory reform, funding alone won't be enough to close the housing gap.

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Operating expense escalation relative to income growth. Expenses, particularly insurance expense, have grown significantly in the last 5 years. Insurance costs have increased anywhere between 50% to 100% over that period even for large, experienced operators. Interest rates have similarly eroded cash flow. When property operations fall out of balance, there's a real risk of 'affordable' properties falling into disrepair.

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Operational funding, land (availability and ability to secure), inflation and rising cost of construction and operations.

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Permitting barriers and delays. Any regulatory requirements that add time or cost to projects.

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Plymouth Housing provides permanent supportive housing, which includes crucial onsite services for residents. While these services are typically funded through various public sources like Housing Choice vouchers and Operations, Maintenance, and Services (OMS) funding, these combined sources often don't fully cover the cost of core services such as case management and property management. Furthermore, enhanced services like onsite nursing or other healthcare are generally ineligible for most existing funding, leaving them unfunded. Administrative costs, including community engagement, are also capped as overhead, requiring Plymouth Housing to cover any expenses beyond that limit. Ultimately, the most significant hurdle for permanent supportive housing is securing flexible, dedicated, and complete long-term funding for its services, operations, and support staff.

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Political will. Working with developers to incentivize building more product and reducing regulation barriers.

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Public transportation so the residents without reliable transportation can get to work, school, etc.

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Regulations that drive up the cost of providing housing.

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Regulatory barriers are the single largest challenge to developing affordable housing. These barriers come in many forms from process (entitlement requirements and timeframe) to substantive requirements that increase the cost of production.

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Regulatory burdens. Bellevue has made it so hard to build and entitle any housing--it is already behind and has to build its way out of a hole. Too many projects require design review. Too many projects require onerous transportation reviews. It is getting worse, not getting better. The average design review project now takes over 900 days to approve. This is not good.

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regulatory obstacles stifling supply

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Residents who are resistant to having affordable housing located in their neighborhood. Keeping the housing affordable once it is built (i.e., Polaris raising rents by up to \$400 and increasing the parking costs after a year).

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Restrictive land use, slow permitting

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Rising development costs, including increased construction costs caused by energy codes, impact and permit fees, put significant stress on development budgets and incur millions in design fees. Permit timelines on the Eastside are usually a minimum of 2 years. It takes 2 years to build a typical midrise apartment. This means it takes a minimum of 4 years to build a housing community. I know the prompt says "other than capital funding", but I can't state the importance of this enough. Without capital funding, there is no development. Rising costs, mandatory affordability, and expensive and long permit timelines severely impact our ability to procure financing.

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Stable, safe operations of units at our below 50%. Not creating a policy environment that puts other residents and the financial stability of the property at risk.

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Supply constraints on market rate housing.

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Sustaining and expanding financial support to fund operations - resident services, steep increases in utility and insurance costs, competitive salaries for site staff, etc. Especially given the threat of federal funding cuts in operating support. Continuing to build the political will within governments, business and neighborhoods to welcome affordable housing. Development of highly competent bureaucracies that efficiently manage the funding, regulating, permitting, etc. of affordable housing. Land use policies that support density in high opportunity neighborhoods.

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The availability of Land. Land that can be developed at an affordable price is difficult to find. Also permitting takes too long. If permitting times could be reduced it would help reduce risk and cost.

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The majority of people that I work with, their only barrier is funding. They are prepared and able to live in independent housing, but are waiting on vouchers or benefits.

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The Permitting process I hear can be long and expensive at times. Community buy-in for affordable housing is a challenge as well.

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The persistent elevation and prioritization of homeowners (specifically, those who own large, single unit lots) over people who own or rent housing in multi-unit developments has dominated regional planning

and the public will - or lack thereof - for affordable housing. As a result, land zoned for “single-family residential” uses, known in Bellevue as “large lot residential,” “low density residential,” and “suburban residential” areas, account for the vast majority of land in the city and do not allow for the density required to meet affordable housing needs in an equitable manner. The preservation of those land uses—through zoning and HOA covenants—forces affordable housing developments to be concentrated into city centers, which perpetuates existing inequities. In addition to the current challenges posed by zoning restrictions and HOA’s, an overall challenge is educating the broader community about the benefits to affordable housing for all and the negative impacts on Bellevue and other cities when there’s not enough affordable housing.

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There is no greater challenge than figuring out how to get the capital needed to produce 2,700 units below 30% AMI and 1,450 units below 50% AMI. Affordable developers will figure out the rest as long as City has enough review staff and prioritizes these project reviews. Around twenty-seven (27) 9% LIHTC awards would be needed to fund 2,700 units at 0-30% AMI when WSHFC awards approximately one to two 9% awards to the Eastside every 1-2 years. Around nine (9) 4% LIHTC awards and \$180 million gap funding (\$20 million per project) would be needed to fund 1,450 units below 50% AMI. That is all assuming the units are not dispersed in market-rate projects. 0-40% AMI households should have access to support services so usually market rate is not operated accordingly to best suite the needs.

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Time and permitting.

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To provide PSH and 30% AMI units we need multiyear OMS funding support.

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We think the greatest challenge, other than capital funding, is the zoning and permitting requirements imposed by municipalities. Strict vehicular parking requirements, for example, impose an impediment to our ability to deliver the most affordable housing possible due to the extreme cost of below-grade parking garages. Separating parking from housing enables us to focus all of our development capacity toward providing homes for people, not homes for cars. While traditionally parking and units were linked, modern last mile connections like e-mobility devices and rider shares have significantly reduced car dependency enabling renters to save money and help our communities reach their climate change goals.

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Zoning and permitting processes can delay or discourage the types of housing most needed for low and moderate income households. Expanding zoning flexibility, streamlining permitting for affordable housing, and identifying publicly owned land that can be prioritized for community benefit. We also need strong collaboration between public agencies, nonprofits, and private developers to ensure land use policy aligns with Bellevue’s equity, sustainability, and livability goals.

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Zoning, i.e. density, building height, setbacks, parking, tree canopy

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## **Other than capital funding, what do you perceive as the greatest challenge to meet the need for affordable housing over the next decade? Please explain your answer.**

A major opportunity is expanding public-private partnerships to unlock resources, streamline approvals, and increase supply. Innovations like modular construction and adaptive reuse of existing buildings also hold great promise. With the right policies and collaboration, these strategies could significantly boost affordable housing over the next decade.

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aligning interests to achieving all housing goals within Bellevue's planning department. minimizing red tape to increase supply of new housing, all types, will work in conjunction with specific affordable mandates to help more efficiently and naturally meet the goals for affordable housing.

At the state level funding has been increasing. Also if more funds were made available low interest loans for non-profit developers like the WSHFC Land Acquisition Program loans we would use it to develop more and faster. Upzoning, relaxing parking requirements, allowing non-owner occupied properties to add ADUs all work to increase affordable housing.

Available land and partnering with churches who have excess land

Bellevue could leverage its credit rating to issue housing bonds to create more affordable financing options for developers. It could also make available city-owned land for affordable housing development - and the City could retain ownership of the land by offering long term ground leases, so the land can serve some future purpose for the community depending on what is needed in 50+ years!

Bellevue has a tremendous opportunity with the Affordable Housing Fund and other resources to support and grow permanent supportive housing in the City. Because the funding is flexible and can be used for enhanced onsite services, this is a unique opportunity for Bellevue to be a leader in the permanent supportive housing space. Other municipalities have elected not to utilize sales tax locally for this purpose and often have funding limitations that prevent them from investing more in permanent supportive housing.

Bellevue's Comp Plan and rezones, MFTE, public private partnerships

Build more high density affordable housing apartments

Build more housing. A heavily increased supply of new housing will both drive down market rents (which are the most demanded unit class in high-income Bellevue), and it will serve to lower AMI rents across existing buildings. What were naturally 80% apartments will become 70% AMI over time as supply and competition increases. Econ 101.

Capital investment in new supply

Converted office buildings/other empty spaces

Density

Eagerness from community to work with government to develop accessible and affordable housing

Educating and advocacy for the entire community to help them understand the need for affordable housing, and the positive impact of it. This will need to be done by identifying best practice for community, engagement, siting, and operating of affordable housing that meets the needs of all stakeholders.

expanded capacity

Finding a way to re-imagine partnerships between market rate and affordable developers/units/ opportunities.

Finding solutions to alternative housing options, including co-housing.

Generally, it seems that allowing more density is more accepted. We will have to build more density in order increase the supply.

Given the AMI in the area, "affordable" housing is often not affordable for those working minimum wage jobs. We work with families who are exiting homelessness, and very few of them can afford units targeted to 30-50% AMI. This results in families having to leave the Bellevue area to find housing. For the families we serve, we perceive the greatest opportunity to be in the development of units targeted to 30% AMI and below, ideally with connections to housing vouchers. We also see opportunity to create access to careers with the potential for economic advancement so that people are able to secure living wage jobs in the Bellevue community which allow them to live and work there. We also know that it is very difficult for large families to find units that they can afford, so there is also opportunity to pay attention to the development of affordable units that can accommodate large families.

Harnessing market rate developers and giving them true incentives to construct housing, and affordable housing. This may be through MFTE or other programs--but rezoning and slapping a mandatory housing requirement on them is not going to work. Utilize actual incentives that people can choose.

Having groups like Amazon and Microsoft participating is a great help. They should be embraced and collaborated with. Unfortunately, I don't think the affordable housing crisis will ever be solved, this is just about doing our best to keep up.

Housing density on the Eastside.

Increase incentives for developers, increase densities in locations that will support greater housing supply (to increase supply in the marketplace)

Local resources that can leverage LIHTC such as State Housing Fund, City of Bellevue, ARCH, King County, progressive revenue sources, housing levies, and dedicated housing funds.

MFTE or other similar tax exemption options that incentivize market-rate developers/builders to produce affordable housing. Mandatory or jurisdictionally funded programs alone aren't capable of producing adequate quantities. Also, market rate developers/builders should not be required to use prevailing wages. Requiring prevailing wages significantly hampers the ability to produce housing affordably.

MFTE programs which offer voluntary participation in exchange for tax abatements are critical to helping new projects succeed. If lower AMI targets are the City's goals, the % of units required should be reduced (i.e. 20% of units at 80% AMI works, 20% at 30% or 50% of AMI will not be financially feasible). Percentage of unit requirements above 20% cause our financing partners (including lenders) concern. Additionally, shortening development timelines and some of the costly hurdles will quicken time to market and thus increase supply, which is truly what keeps rents low.

More housing is needed. Regardless of which type of housing so anytime a jurisdiction is focused on bringing more housing into the system - that is a good thing.

Now's the time. There is clear recognition of the need and synergy across sectors that can and should be leveraged.

Of the things within Bellevue's control, reducing the regulatory impacts, maintaining and improving the MFTE incentive (12-year extension). Finding solutions to enable lower-income housing that do not interfere with market-rate housing production.

open zoning for building more multi-family housing; private and public funding partnership; require private housing builders to set aside numbers of units for low-income household or % of their profit for housing trust fund; invest in non-profit affordable housing developers; bring impacted communities and funders together to create solutions

Partnering with Imagine Housing and the Bellevue School District to build affordable housing on BSD property.

Partnerships with public entities like the City of Bellevue, Sound Transit, UW, the State's community colleges to use surplus public land for affordable housing in high opportunity neighborhoods. Expansion of a tool like the Seattle Housing Levy to a broader region - County-wide or even broader.

Radically increase density in all neighborhoods - this is a necessary foundation for affordable housing, especially for mid-rise zoning that is typically a more affordable construction type. New funding sources - most issues come down to funding and a gap between the rents that can be charged and the max allowable rents. Also, operational issues have required greater funding since the pandemic. Greater flexibility and deviations from the zoning code - these can make affordable housing inefficient cost-wise. Eliminate design review and other processes that don't help create affordable housing. Lining up entitlements and permitting with funding deadlines. Discounted or donated land for affordable housing developments. Ensuring that community-based developers and small developers also have support to navigate funding, code, and permitting.

Reduce bureaucratic roadblocks and costs (local and state) to increase housing supply.

Reduction of regulatory barriers is absolutely key to meeting affordable housing targets. It should go without saying (but apparently must be said) that one cannot improve housing affordability by increasing the cost and risk of production. But that is what we've done with increasingly subjective land use regulations, lengthy and risky permit processes, and requirements to provide public goods (like open space, art, etc.). Removing or at least reducing these barriers is a must.

Streamlined permitting policies. Increased density. A robust MFTE program.

The biggest opportunity is in leveraging cross-sector partnerships alongside land use reform. By aligning city policy with nonprofit and private sector efforts, prioritizing public land for affordable housing, and streamlining permitting, we can significantly increase the supply of affordable homes. Expanding access to affordable homeownership will also create long-term stability and generational impact for working families. Sustained public funding paired with these strategies is essential to scaling solutions that meet the region's growing needs.

The citizens of Puget Sound have a strong realization of the crisis we are in and we think Bellevue should use this opportunity to initiate legislation and ballot initiatives to secure the capital needed to create affordable housing.

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The greatest opportunity is that you've identified the need to act quickly while there are still sites left to secure for affordable housing.

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The greatest opportunity lies in deepening partnerships between local governments and trusted community-based organizations to expand access, awareness, and long-term stability in affordable housing—especially for underserved populations. While capital investment is essential, Bellevue has the opportunity to lead in pairing housing development with equity-driven outreach, tenant engagement, and culturally tailored services that ensure new and existing affordable units reach those most in need. Specifically, we see strong opportunities in: Cross-sector collaboration - Bringing together city staff, housing developers, service providers, and community navigators to co-design inclusive, holistic housing strategies—from outreach to move-in to retention. Integrating affordable housing with climate and health goals - Initiatives like home electrification, green retrofits, and weatherization programs not only reduce long-term costs but also create healthier, more resilient housing for low-income families. Bellevue can integrate these goals to maximize impact. Utilizing publicly owned land and underused parcels - Strategic use of public or nonprofit-owned land, especially for deeply affordable and transitional housing, can bypass major cost and permitting barriers. Empowering communities to lead - There is a growing ecosystem of trusted organizations—like United Hub—that have access to marginalized communities and the capacity to deliver culturally competent services. Leveraging these networks can dramatically improve equity and effectiveness.

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The greatest opportunity lies in unlocking private sector capacity through zoning reform and process streamlining. By allowing more housing types—such as townhomes, cottage clusters, and small apartments—in more areas, Bellevue can enable the market to deliver a broader range of price points that naturally support affordability. Coupled with faster, more predictable permitting, these changes would reduce development costs, encourage innovation, and attract more private investment into housing. When the private sector is empowered to build more homes efficiently, it reduces pressure on limited public subsidies and expands housing choice for all income levels. In short, aligning land use policy with housing demand is the most effective and scalable solution to address long-term affordability.

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The greatest opportunity to meet the need for affordable housing will be the expansion of the availability of Housing Choice Vouchers and benefits.

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the leverage of public private partnerships to make the financial resources go further and then turning projects over to non-profits to operate

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There is a huge opportunity for existing property owners to lead the charge of redeveloping land they currently own if Lenders are educated and offer programs to owners of existing property to redevelop and take advantage of middle housing options.

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There is a real opportunity to add more housing, but there are so many road blocks. existing home values, existing CC&R's, cost of the projects, high land prices, and much more. When you stack these all up, there are limited opportunities and there seems to be a constant mantra to add more costs to the builder which in turn will make projects harder to pencil. There is a huge opportunity to add more homes to the housing stock, it just needs to make sense.

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There is land opportunity in Bellevue. Between C1, BSD, and City owned land, we could scale a lot more production.

There will be many who will need this. Converting high vacancy office buildings and high rise towers to residential use. More 55+ communities.

Through House Bill 1110, the City of Bellevue can boldly allow more housing units per lot, and move towards the creation of mixed-income neighborhoods that have easier access to daily needs. Allowing income-based housing units (often referred to as “affordable housing”) into neighborhoods that have historically been reserved for households with higher incomes will reduce the concentration of low-income housing units in urban centers and increase opportunities for people with lower incomes to select housing based on location, rather than price alone.

TOD, middle housing, ADU reform and streamlining the city’s permitting to bring homes to market sooner and more affordably while increasing supply and promoting infill development in a predominately single-family neighborhood city.

Truly incentivize the private sector to produce lower AMI housing, remove barriers to producing housing of all types (long and costly permitting processes, zoning requirements to pay for density in the form of “amenity bonuses” because base FARs are extremely low), adopt State-mandated code changes now rather than waiting until the outside deadlines, use upzones to incentivize housing rather than add costs disguised as “public benefits” (the benefit is housing).

We believe the greatest opportunity to address the affordable housing shortage is by exploring alternative financing models and structures to LIHTC and project based vouchers to build more equitable housing, more quickly, and at a lower cost. HDC has successfully participated in nonprofit, corporate, and public-private partnerships that have enabled the development of hundreds of units of deeply affordable housing without relying on tax credits and the issues in using them. These partnerships open doors to collaboration with municipalities—such as Bellevue—to speed up permitting, or to reduce former barriers to housing abundance like 1:1 parking requirements, or to help secure financing incentives (e.g., grants or below-market debt) in exchange for long-term affordability commitments.

We need to move the urban growth boundary.

Please select three principles or priorities that are most important to you/your organization in affordable housing policymaking and action-setting.

Please select three principles or priorities that are most important to you/ your organization in affordable housing policymaking and action-setting.

Answer Choices	Percentage of Responses	Number of Responses
Seniors	15.09%	9
Youth	5.66%	3
People with disabilities	11.32%	7
Serving <30% AMI	20.75%	12
Serving 30-50% AMI	24.53%	13
Serving 50-80% AMI	28.30%	15
Homeownership	28.30%	15
Anti-displacement	13.21%	7
Reducing costs to build	52.83%	28
Transit-oriented development	28.30%	15
Families with children	41.51%	22
Other (please specify)	18.87%	10

**Other (please specify)**

Development within already high density area

.....  
 incorporating equitable development practices into policies, RFP's, planning, and the implementation of new developments (this includes hyperlocal, inclusive community engagement and opportunities for community leadership and ownership  
 .....

Expanding overall housing supply

.....  
 Incentivizing the preservation of existing family-sized units.  
 .....

Permit Process Reform to Make It Simpler

.....  
 Reducing barriers to build  
 .....

Reducing bureaucracy.

.....  
 Reducing regulatory burden for ALL HOUSING affordability levies  
 .....

school teachers and first responders who work in Bellevue

.....  
 All affordable housing is anti-displacement, so I'm not sure if I would call that a priority, but it is a value. We want to be able to serve all of these populations, and there are needs in all of them. We prioritize

building where we can get access to low cost land in high-opportunity neighborhoods (transit is part of that); where we can operate at scale (150+ units); and where we find great community partners and support.

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## What tradeoffs might be necessary in policymaking and action-setting? How might the City of Bellevue balance these tradeoffs and create compromise?

Accept that you can get a good building with less review– there are too many zoning code requirements and many requirements are complicated and hard to understand (ex: different zoning code for each neighborhood) Find a balance to create stability and protection for community members while encouraging the robust creation and preservation of affordable homes. Lower density and height do not equate automatically with “livability” or “character.” The loudest voices on land use and housing issues often don’t represent housing need in the community or even the preference of many residents and workers.

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A few thoughts about the tension between getting what and how much of what you want and your community needs and the reality of what can be supported with available funding: Be careful about putting a lot of pressure on meeting unit count goals. Instead focus on what kinds of homes your community needs. In Seattle, we had pressure from funders to keep costs low and unit count high, which resulted in lots of small studio units - now we have a glut of those in the market and not enough family units. This has also been a significant financial challenge for many Seattle providers who have lots of units that are competing with market-rate developments, and affordable housing loses that competition. You will find tension in pushing developers to keep costs (i.e. asks for public money) as low as possible and not pushing developers to create unsustainable financing structures. There have been a lot of these in Seattle’s portfolio. Having highly competent staff who are managing capital allocations and can independently assess the reasonableness of financing models and organizational financial health is critical. Extremely low income households frequently come with high needs. And with tenant based section 8 vouchers (which, god willing, will continue to exist long into the future), those ELI households live in every single one of our unit types, regardless of the target household income. This means that we need some level of resident services in all of our buildings. Financial models must accommodate the cost of these resident services.

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A tradeoff that may be necessary is shifting funding to better meet the needs of Bellevue residents experiencing housing instability.

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Accept the fact that trees should not prevent new housing development. Tree codes should be amended to allow a site to remove any trees necessary to maximize development of the site for middle housing

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Allow more density and reduce permitting time frames. Don’t let the goal of perfection get in the way of good things.

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An accelerated pathway in to entitlement by voluntarily participating in programs is helpful. The Downtown Bellevue program seems to work well with 20% of units at 80% AMI, wherein the affordable requirement expires at the end of the abatement period (this is essential to feasibility). One of our buildings participates in this program, and we anticipate another will join. Allowing an extension would also be helpful.

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As mentioned above, reduced parking ratio for transit oriented development would be extremely helpful in exchange for allowing more units to be built that cater to low income renters who live in smaller units. These are renters who disproportionately use public transportation, car shares, e-mobility devices, and more. What most of these renters prefer is a lower monthly chunk rent which is what we can deliver with lower amount of required parking.

Aside from any tradeoffs related to successfully funding/financing affordable housing developments, the majority of tradeoffs that tend to be spoken of are often unsubstantiated by actual data (i.e., decreased property values, increased traffic, increased crime). We'd like to see Bellevue focus on evidence-based strategies and effectively communicating the benefits of affordable housing in messaging and communications about its housing plans. Entertaining false narratives is a distraction and will not help Bellevue achieve its stated goals. For example, some of the people opposed to increasing affordable housing will share concerns about the loss of "neighborhood character," or decreased safety. Lower density and height requirements do not automatically equate with "livability" or "character." The City of Bellevue should recognize that those types of terms are code for maintaining neighborhoods of high income homeowners who don't represent the housing needs of the City's many communities, or the preferences of people who work in the city but live elsewhere. The City of Bellevue should be less concerned with creating compromises, and more focused on creating equitable policies to allow for increased affordable housing developments throughout the entire city.

Bellevue will need to give up some control in the entitlement process in order to unlock quicker delivery of affordable housing, which is similar to actions taken in Seattle. This could help speed up production.

#### Collaboration

Compromise and navigating the politics requires engaging with the community we serve.

creative approach to land use: revisiting current requirements for tree preservation and critical area buffers, reviewing lot coverage requirements and height restrictions for buildings, permitting offsite mitigation or fee in lieu for sensitive areas, allowing buffer averaging, review of existing state energy code requirements, reviewing open space requirements, review of mitigation fees and offsite improvement requirements.

Current residents may be resistant to changes in their neighborhood, in the form of density or new residents or seeing different types of housing. The City could look to "YIMBY" (Yes In My Backyard) groups for ideas on how to promote change as a positive.

Deeper subsidies needed to serve extremely low income and/or homeless households.

Demand more land to allow for more housing.

Developing affordable housing often requires balancing competing priorities. For example, increasing housing density can help lower costs but may raise concerns about neighborhood character, traffic, or public services. Similarly, requiring affordability in new developments can affect a project's financial feasibility. The City of Bellevue can navigate these tradeoffs by engaging with the community early and often, offering flexible zoning and incentives to support mixed-income development, and phasing in changes to allow infrastructure and services to keep pace. These strategies help ensure growth is both inclusive and sustainable while addressing the region's housing needs.

Do not put in place mandatory housing requirements that decrease affordability for all. Instead, utilize incentive programs and figure out what makes people actually build housing. MFTE for example.

.....  
don't make tradeoffs  
.....

Emphasize housing supply. Expending disproportionate resources on a narrow band of supply is not a productive strategy.

.....  
Everyone below 80% AMI does not need a hand out. Relocation to more affordable areas in Washington is a viable solution. Its ridiculous to think that just because someone claims to be a citizen of Bellevue that they should be afforded housing in the highest housing pried market in the state. The working people who pay taxes and contribute to society commute for this very reason.  
.....

governments need to think about housing as holistic systems with different parts serving different segments, and that when one segment is neglected it has a systemic impact on the others  
.....

Housing policy requires balancing growth with concerns like neighborhood character, infrastructure, and environmental goals. Tradeoffs may include allowing more density, streamlining permitting, or adjusting design standards to reduce costs. Bellevue can create compromise by grounding decisions in data and feasibility, engaging all stakeholders, and focusing on shared goals. Flexibility and clear success metrics will help ensure policies deliver real results.  
.....

I think the city should encourage and enable any type of affordable housing creation. Policies shouldn't be so rigid and they should welcome developers of all kinds to help me the goal. All housing creation is a step in the right direction of making housing more affordable.  
.....

incentivize builders with some give and take. If you want to add affordable housing fees to build up the budgets to be used on affordable projects, can permit fees or impact fees be reduced to spread out the load of the additional costs added?  
.....

It does not appear as if the city is willing to cooperate fully with the likes of ourselves. We investigated the possibilities but finally abandoned it  
.....

Lower as much on the barriers side of the equation as possible(code), lower building permit fees and process all permits much faster.  
.....

lower parking requirements near transit options for all AMIs; provide full impact fee waivers for 80% AMI and below; provide easier MFTE program that goes 20 years  
.....

Make policy that is not bright line rigid. Always include a means to petition for waivers. I find policy is often made with the assumption that rental developments will be large multi-family tax credit projects. Policy that makes sense for those projects often presents barriers to developers who develop scatter site single family housing projects.  
.....

more people, change in neighborhood character - acceptable tradeoffs to support our city's housing needs and make sure everyone who works here has the ability to live here too.  
.....

Offering retail development in part of housing development  
.....

One of the most significant tradeoffs in affordable housing policymaking is between urgency and consensus—the need to act quickly to address a growing housing crisis versus the desire to fully align with the preferences of all stakeholders, including neighborhoods that may resist density or low-income housing. How Bellevue can create balance: Build inclusive policymaking structures—such as advisory councils with renters, BIPOC residents, and community organizations. Invest in trusted community navigators to ensure policies don't just exist on paper, but are truly accessible. Pilot programs with room for iteration—allowing bold steps forward while learning what works best in Bellevue's unique context.

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Plymouth Housing urges the City to prioritize the long-term sustainability of affordable housing alongside the development of new units. A crucial aspect of this sustainability involves investing in human services directly tied to housing. For permanent supportive housing, this means reliable funding for onsite and support staff who are essential for resident success. Given that permanent supportive housing operates for many decades, consistent funding for these services is absolutely vital. We encourage Bellevue to follow the example of other municipalities that invest in operations, maintenance, and services in addition to creating new housing units. Another key area for balance lies between rehabilitation and new construction. As permanent supportive housing buildings age, they require funding for ongoing maintenance, including routine tasks like "room turns," and sometimes more extensive rehabilitation. We request that Bellevue allocate funding for both types of maintenance as buildings age, while still balancing these needs with investments in new construction and acquisitions.

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Policies should target a variety of affordable development types, even if the income target is consistent, at say 50% AMI. It should support a high cost non-profit deal, a larger bond deal with lower costs and more efficiency, on-site performance of affordable units at a market rate building. I think the tradeoff is that affordable housing cannot solve all the worlds problems. We need to target some of the priorities on some of the deals, and attract a diversity in doing so, where the out come hits a variety of priorities while serving the same population.

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Reduce regulations to lower cost of construction and development. Zoning changes allowing residential in non residential zones. Requiring mid and low income residential in new high rise office buildings.

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Reduced code and siting requirements may be needed to get housing built faster. Ways to lower the cost of housing per unit may be needed.

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Tax exemptions.

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The City may have to give up some of its current review practices, where several rounds of corrections are received and there is not an acknowledgement of the City's role in delivering housing. It may be the case that projects do not go through design review and/or SEPA, and that's just tough. Public comment on other peoples' housing projects may not occur.

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The City should continue to pushback against neighborhoods who claim they should be exempt from development of affordable housing.

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The tradeoff is the City giving up some level of control over the design and construction of housing and reducing conditions aimed at providing other public goods in exchange for housing: that's the public good.

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The tradeoff is to view the housing creators (developers, property owners, affordable developers, etc.) as allies in the city's affordability goals. Recognize that every regulation, added cost, etc. works against the primary goal of building housing. In general, affordability programs tend to prioritize a few units (e.g. 50% AMI) for the sake of all units. The programs purport to help increase housing at certain AMI bands, but they actually work to decrease housing supply due to regulation and cost. It is a common economic and sociological fallacy to only view what "is" and not what "could have been." Stated different, an aggressive 50% AMI policy will likely produce a few 50% units, but at the cost of preventing many times more housing units from ever being constructed. All programs should be evaluated thru this lens. What are we potentially losing out on by enacting this policy, even if it superficially looks like we are getting a bit of what was intended?

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To accomplish the goal to increase housing opportunities for people who are low and very low income, housing policies need to be changed accordingly to support and advance the strategies. This will create oppositions from those who disagree with the policy changes. The City needs to communicate its strategies widely and engage with communities to gain political support. There is no solution that will satisfy impacted people. To me, one of the government's main responsibilities is to protect the most vulnerable people and ensure their basic needs met. The policy makers need to make difficult decision by prioritizing the needs of the community and be willing to face oppositions and criticisms.

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Tradeoff most other costs added in the regulatory process to prioritize housing production. Do not add cost to market rate projects to subsidize affordable housing. We need more housing at every level.

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Tradeoffs are inevitable when addressing affordable housing, especially around land use, zoning, and neighborhood change. Habitat for Humanity encourages the City of Bellevue to continue listening closely to stakeholders like the Eastside Housing Roundtable (EHR), the Eastside Affordable Housing Coalition (EAHC), and individuals with lived experience. Transparent, data informed decision making combined with ongoing community input can help balance competing priorities.

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We are past the point of trying to load the public burden of housing affordability onto private development. It simply doesn't work mathematically (other than MFTE). Solutions for lower AMI affordable housing need to come from the government without burdening private-sector development.

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We have seen other communities have success when they have been able to break things down into manageable chunks and demonstrate success rather than trying to meet all needs at once. For example, in Milwaukee, they, as a community, made a decision to work towards addressing family homelessness. It did not mean that there were not other populations that needed support or that they only provided support to families, but they wanted a dedicated focus that the community could rally around and they wanted to start with a group where they felt they could make a meaningful impact, demonstrate success and build trust with the broader community in their ability to address crisis. They have effectively ended family homelessness and are now able to apply their strategies and learnings to other populations in their community. Families were a great place for them to start for a few reasons. The impacts of homelessness and housing instability on kids are significant and lifelong and result in generational cycles of homelessness and housing insecurity. Communities feel a commitment to children and ensuring kids have healthy places to grow up was an easy sell for folks. The problem felt manageable enough that there was confidence that they could make a significant impact with the resources available. These strategies and reasons might be good things for the city to consider when thinking about necessary tradeoffs and compromise.

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What incomes and populations the city can serve. The deeper into affordability any developer tries to reach the more public dollars that are required. There needs to be more public/private partnerships between city, non-profit, for-profit, and other entities.

With input from stakeholders, prepare projections of the economic impact to the City of competing investments. While not the only factor in setting priorities - it will invariably be a question.

## What do you think is the most important outcome of the City's Affordable Housing Strategy?

A city that has residents from all income groups

A plan that would address the need for significantly more upfront capital. The city could bond against the .1% sales tax revenue, look at progressive tax revenue like Seattle's JumpStart.

Allowing more buildable land.

Allowing more density and reducing time frames. Also allowing residential uses in more zones.

An increase in the number of available units.

Balanced strategies to affect all income categories from 0 to 80% AMI proportionally

Build all levels of affordable housing and market rate housing at a faster rate to meet the needs. Incentivize building all kinds of affordable housing. Innovative thinking to use city lands, faith community lands, other options to build.

build fast enough to meet the need

Build houses for a variety of incomes, and create complete neighborhoods

Cooperation and help with financing

create development zones that can support greater density and thereby increase supply (which will increase competition and lower housing costs for all)

Creating a simple framework and development friendly processes to allow all developer types to quickly produce housing and not be bogged down by years of studies and permit review

Foster a healthy and inclusive social ecosystem that embraces diversity and promotes equity.

Incentivizing developing affordable housing.

inclusive, affordable and accessible housing for community

increased home ownership opportunities across the city at more attainable price points

Increased number of affordable housing units through supporting large housing complex development

The housing units are designed for very low-income households

People with disabilities will have accessible housing and permanent supportive housing

Increased number of units targeted to households under 30% AMI which are accessible to large families and paired with housing vouchers when possible.

Increasing accessible, affordable housing for marginalized populations, especially people with disabilities.

Increasing affordable housing

Increasing the number of affordable housing units

Increasing the supply of housing and strategic acquisitions of existing buildings for conversion to affordable housing.

long lasting perpetual results

make it economically feasible. ARCH's report left out a lot of costs, for example they didn't account for lending costs, excise tax, title fees, broker fees, and more. That leaves their formula skewed

More attainable housing.

More gap funding opportunities

More housing at all affordability levels. Expanded funding opportunities, besides market-rate housing projects. Reduce barriers to housing production.

More housing of all types, not just affordable.

More of the population in safe, permanent housing

Not penalizing market rate housing producers to shift resources to inefficient affordable housing 'providers.'

Plymouth's mission is to eliminate homelessness and we believe the most important outcome in the affordable housing strategy is to end homelessness by creating affordable, accessible, and dignified housing for all.

Prevent homelessness by keeping residents in their apartment homes.

Producing affordable housing.

Production of housing.

Production of sufficient units to stabilize if not bring down housing costs.

Reaching the city's overall housing goal as quickly as possible.

Reducing homelessness in Bellevue.

Rezone properties to accommodate more of this housing. Do not put the onus on land owners and market rate builders to bring this more to the forefront. Get public opinion on board so rezoning and possible tax levy can be approved to help subsidize this.

Safe, stable, affordable housing for people who cannot access market-rate housing. Keys to that: Avoid competing with the market (i.e. creating a bunch of 60% studios). Spend enough money on developments that they are the kind of housing that will families will choose to in who have the option of driving an hour to get the housing type they value. Ensure housing created with City resources and the organizations that will develop and own them are financially sustainable.

Seeing affordable housing on the ground. Expanded funding opportunities. Greatly reduced barriers to housing creation; when the market and funding opportunities can finally support robust development again, we want to see big moves.

Solid plan to build more affordable housing, especially for seniors.

The City should prioritize a VOLUNTARY Affordable Housing Strategy that does not decimate new housing supply.

The creation of more affordable and market rate housing. We need to create more housing types, and the strategy should be reflective of that need.

The most important outcome is the creation of more housing at all income levels, especially middle and workforce housing that the market struggles to deliver. The strategy should result in real, measurable increases in housing production—not just plans or policies, but actual homes that people can afford.

The most important outcome of the City of Bellevue’s Affordable Housing Strategy should be to ensure that every resident—regardless of income, language, race, age, or immigration status—has access to safe, stable, and affordable housing in a community they can call home. This means more than just increasing the number of income-restricted units. It means building a housing system that is equitable, accessible, and rooted in the lived experiences of those most impacted by the housing crisis—particularly low-income families, seniors, immigrants, and communities of color.

The most important outcome of the City’s Affordable Housing Strategy is creating lasting, equitable access to safe and affordable homes for all Bellevue residents. To achieve this, it’s essential that the Office of Housing is supported not only with clear goals but also with the funding and resources necessary to turn those goals into real progress. Without dedicated funding opportunities, targets risk becoming just numbers rather than meaningful change. By coupling ambitious goals with sustained investments and strong partnerships, we can ensure the strategy advances affordable, stable housing options that truly serve the community.

To meet the City’s goals of producing 5,700 units of affordable housing.

To result in more housing supply in general. The only hope of achieving any “affordable” housing is if housing development is feasible at all.

We believe that the most important outcome for Bellevue's Affordable Housing Strategy is to create affordable housing that feels high quality and doesn't come with the stigma typically associated with it. In order to make projects go, some developers will use cheaper building materials often made to last only 5-10 years. Projects shouldn't just be a temporary solution but rather fixtures of the Bellevue housing market for decades to come, and should be built accordingly.

**We know that meeting the affordable housing target requires more local investment. In your opinion, what is the most effective way to bridge the revenue gap?**

Active the free market economy! For-profit developers/builders have massive potential to address this need if Bellevue can offer incentives that are valuable enough to active them. These incentives can be tax exemptions, density or height bonuses, etc.

An Eastside Housing Levy would go a long way. Also looking at the idea of an Eastside Housing Development Association to help with it.

broad based funding like a housing levy, i.e. Seattle

Change tax code to be less regressive.

Countywide revenue

Create enough incentives that the return on investment is sufficiently high to attract the capital needed to develop and sustain a housing supply that broadly meets community needs.

Educating and incentivizing lender to lend on middle housing programs and offer direct lending programs to existing landowners to redevelop their property

For 80% and above, reduce barriers to market rate development, and use the MFTE program to incentive 20% on-site affordability. For units below 80%, partner with affordable developers and potentially implement a city wide levy to pay for the lowest AMI housing.

For the COB, encourage investment through tax incentives, continue showing direct investment through COB funding

Implement new funding tools that are already available. Enable new tools through the state. Real estate excise tax, regional levy authority, restructured tax code, etc. Cut out unnecessary spending and costs for development. Continue and expand regional funding priorities through general fund allocations

In a city like Bellevue, perhaps corporate sponsorships

In my opinion, the most effective approach is a property tax exemption combined with zoning and permitting incentives that reduce development costs and risks. Expanding tools like the Multifamily Tax Exemption (MFTE), streamlining permitting timelines, and offering density bonuses, floorplate maximum exemptions, or parking reductions in exchange for deeper affordability can attract more private participation. These approaches maintain housing momentum while reducing the per-unit subsidy the city needs to provide.

Incentivize developers to build through tax breaks, FAR ratio incentives, etc. (I am not an expert on this:)  
Work to unlock investment from the private sector.

Increased public capital available by legislation and ballot initiatives. It's not a housing levy. And if you are going to rely on the private market to subsidize (like MHA in Seattle) then you'd better be sure that those market rate developers are building like crazy--which is not happening for many reasons right now.

Large corporates and very high-income households residing in the City of Bellevue needs can share the housing burdens by paying more taxes. For profit housing development builders should set aside profit to support affordable housing development.

Leveraging dedicated revenue sources such as housing levies, real estate excise taxes, or impact fees can provide steady, predictable funding. At the same time, public-private partnerships and philanthropic support can amplify resources and unlock new opportunities. Importantly, any new revenue tools should be designed with community input to ensure fairness and broad support, enabling Bellevue to invest confidently and effectively in long-term housing solutions.

Levies, Major corporations

Lower costs all ways possible that the city controls and process applications/permits at a higher rate of turnaround.

lower other costs to make the affordable housing fees a net wash rather than another added cost.

Make development easier and faster

MandatoryFSR

MFTE, housing levy, reduce unnecessary cost for development.

Minimize entitlement and permitting timelines and unreasonable applications/interpretations of codes by planners.

offer City's bonding capacity

One of the most effective ways, given the number of highly profitable companies in Bellevue is to enact a 5% payroll tax on companies that pay salaries of more than \$1 million per year. This would be one of the tools possible through the State (including a real estate excise tax and a regional levy authority).

Perhaps a housing levy.

Perhaps this is obvious, but a regional tax - or if that is not possible - a Bellevue-specific tax/fee. I do not know what kind of tax - property, income, sales, REET, etc. - would be most politically palatable, but it should be one that is as reliable as possible. In Seattle, the MHA fees that were a significant contributor to affordable housing just a few years ago, have all but disappeared because development has slowed significantly. The levy has to be approved by voters, but it provides long-term reliability. A levy that incorporates Seattle gets you those voters who have never met a tax they wouldn't vote for. If that is not enough to pass a levy, then you have build the political will within the local governing body (Bellevue

City Council) and get requisite state authority, if its not in place, for a councilmanic tax. Maybe you were hoping for a non-tax idea? These all help, and might make the difference for meeting any unmet demand for smaller, higher income targeted units (e.g. 60% studios) but won't be sufficient for most of what we do: make public land available for free; waive development fees; reduce parking requirements; reduce off-site/infrastructure improvement requirements; allow high density in high opportunity neighborhoods.

.....  
permanent affordability that depends on a one-time public investment that is not paid off and not recapitalized  
.....

Plymouth encourages Bellevue to consider new progressive revenue opportunities. Examples of successful progressive revenue include the JumpStart revenue source in Seattle and the Seattle Housing Levy. At the state level we've seen revenue tools include things like the Document Recording Fee, but that revenue declines during periods of economic slowdown.

.....  
Private / Public partnership  
.....

property owner levy  
.....

public private partnerships in collaboration with non-profit operators. multifamily housing, not single family housing. Land costs are too high to effectively produce the units needed  
.....

Reallocating funds to reflect the community needs.  
.....

Reduce costs and obstacles to providing adequate market rate housing supply. Yesterday's new market rate community is tomorrow's work force housing community - except not enough was built yesterday.  
.....

Reduce the regulatory cost of housing.  
.....

Prioritize the needs of children over selfish NIMBYs.  
.....

Retail collaboration  
.....

See answers above in 12.  
.....

Soft subordinate financing from a single source, like ARCH, that administers funds centrally, but serves a variety of sponsors and targets.  
.....

Subsidies and incentives (carrots not sticks) for the private sector to produce affordable housing because they can do it more cost-effectively. For new projects, purchasing existing buildings is also less expensive than building new ones.  
.....

Taxes on condo rentals and high-end rental properties.  
.....

the city stepping in and soliciting funds from other non-profits  
.....

The most effective way is to provide low interest subordinate loans or grants. Projects are often very close to being able to pencil but fall just short. Some additional form of subsidy in the form of a low interest loan or grant would allow many projects to go when they may not have before. That subsidy can be in exchange for covenanting units at certain levels of affordability.  
.....

Streamlining and reducing permitting costs is another area that would help bridge this gap. We model millions of dollars into our proformas that could be saved if these fees/timelines could be reduced.

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The most effective way to bridge the revenue gap is to leverage private investment by reducing regulatory costs and increasing development capacity. Streamlining permitting, allowing more units on each site, and lowering barriers to construction can stretch limited public dollars further. Public funds should be targeted where they're most needed, while enabling the private sector to deliver more housing efficiently. This approach maximizes impact without relying solely on new taxes or fees.

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To bridge the revenue gap and meet Bellevue's ambitious affordable housing targets—especially for units below 50% AMI—the most effective approach is to implement a multi-pronged local funding strategy that combines predictable public revenue with innovative, community-driven solutions.

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To bridge the revenue gap for affordable housing, the city can expand public-private partnerships that combine city resources with private investment. These partnerships can stretch public dollars further by leveraging land, financing, and expertise from multiple sectors. Another key strategy is using surplus public land, especially near transit, to reduce development costs and promote equitable access. The city could also explore local funding tools like housing levies or bond measures to create a steady stream of revenue dedicated to affordable housing. Finally, layering funding sources—including federal tax credits, state grants, philanthropic contributions, and local funds—can make projects financially viable even in a high-cost market. Coordinating these efforts with broader city goals, like sustainability and transit access, ensures that housing investments support long-term community priorities.

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To stimulate private-sector investment, the city needs to focus on reducing the regulatory burdens on housing development, making the permitting process more efficient and predictable, and maintaining/improving the MFTE incentive.

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Waive all mitigation fees for affordable units and fast-track permit review times

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With all of the uncertainty at the federal level these days, this is a difficult question to answer. We are all struggling to secure adequate funding, so it seems that no one really has the answer to this question figured out just yet.

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## **What is the most important action or model that you would want to the city to implement and why?**

A voucher program independent of the KCHA would be one of the most effective ways to improve access to affordable housing in Bellevue.

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Continue leveraging your surplus public land! And develop a regional or Bellevue-specific source to support capital.

---

continue to be engaged and involved in helping property owners work with other property owners on mutually beneficial zoning changes

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Control planners and inspectors. Force accountability and process predictability.

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Demand to expansion of the Urban Growth area. More land creates more opportunity.

FAR

Fix your zoning and code to facilitate housing production.

flexibility so we can work around all other constraints on infill lots. Trees, setbacks, height, infrastructure improvements, dedications, parking, turn and backing distances, etc.

Get all permits issued within 6 months.

Given the lifelong negative impacts of homelessness and housing insecurity on children, we believe that it is important for the city to implement family focused strategies and actions. We'd love to see resources that help families to remain in their homes, preventing episodes of homelessness for Bellevue residents as well as resources that allow families to exit homelessness and access housing/jobs in the Bellevue community. We also believe that homelessness and housing are regional challenges and that it is important that we work regionally. We would encourage the city to focus on regional models and efforts and consider the role they can play as a part of a broader regional response.

HELP and a hand holding through the complex regulations and requirements

I really love the way you are engaging the community with this strategy and working to build buy-in, support, and ownership. Building housing is the important step, which means that there needs to be a significant investment in these strategies from the city and council.

Incentives for developers to build.

Inclusionary zoning / affordable housing requirements

Eliminate or streamline sections of zoning code

Unlocking innovative construction techniques (Cross-laminated timber, offsite/modular construction, etc.)

Increase density to allow more housing

Major affordable housing density bonuses

Middle housing and access for families of crisis survivors and seniors

middle housing reform and ADU

Multi Family Tax Exemption (MFTE) offered up to 85% AMI. Density and height bonuses. These activate the private sector which is the biggest "engine" capable of addressing this challenge.

One of the most helpful things Bellevue can do is use city-owned land to build affordable housing, especially near bus or train stations and job centers. Land is expensive, so if the city provides it, builders can spend less and build more. This also gives the city more say in how the homes are designed and who they serve.

If Bellevue also makes the building process faster and combines money from different sources—like private companies, state and federal programs, and nonprofits—it can make the most of every dollar and get more homes built sooner.

.....  
permanently affordable homeownership  
.....

Plymouth encourages the City to invest additional funding and resources into permanent supportive housing, especially operations, maintenance, and services. That type of housing serves our most vulnerable neighbors, but also involves significant investment and has historically been underinvested.

.....  
Progressive revenue sources including payroll expense tax (PET)  
.....

Reduce barriers to development across the board. Every level of regulation. Zoning code, building code, energy code, permitting, inspections, street grid, ROW, mandatory affordability, etc. Do not make the mistake of assuming very low AMI housing will be solved by private development. It won't. Subsidy, levy, and direct government sponsored housing is the only answer for that goal.

.....  
Reduce regulation barriers  
.....

Reduce the complexity of the zoning code so it is easier for people to build. That will increase supply. Also encourage incentives for affordable housing such as property tax credits sales tax credits and other financial incentives.

.....  
Remove parking minimums for middle housing. This would actually make it feasible for soon to be implemented density increases to be utilized  
.....

.....  
results oriented model with accountability  
.....

.....  
rezoning for this housing need and support/propose public tax levies to help subsidize it.  
.....

.....  
Robust MFTE program, streamline zoning and permitting process, and allow flexibility in projects.  
.....

Similar to the above answer, some sort of grant program towards affordable housing projects would be extremely helpful. The program is open to anyone producing housing at or below 120% AMI with an emphasis on 30-120% AMI. The biggest thing in these programs would be a mechanism to guarantee certainty of funds. We've found that developers often find themselves spending lots of time chasing various funding pools that have low probability of coming through. This wastes valuable time that could otherwise be spent helping projects move forward.

.....  
Parking and/or other zoning exceptions are the other actions that would be helpful to get these projects going. Unique sites often present challenges when conforming to code and knowing that certain exceptions exist for affordable projects would make them more desirable to attempt to develop.  
.....

.....  
Speed, we have to start this work now as it will take time to scale any policy or actions we take. We need to not be afraid of getting things wrong and just start going.  
.....

.....  
The city could be a leader in innovative programs - construction sales tax abatement, impact fee waivers, expedited permits, minimal design review, 24 hour construction inspections, property tax abatement support, pilot programs, voucher support  
.....

The City's planning staff can co-design zoning policies and land use code amendments with community based organizations (CBOs) to ensure the new policies are equitable and easy to understand. CBOs can be contracted to present with city staff to the planning commission and city council. In alignment with equitable development practices, we would also encourage the City to create an equity matrix to use for RFPs, both in the procurement language and in the RFP evaluation process, to ensure that "market forces" are not dominating future land/property acquisitions and developments.

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The Community Round Table, a group of community nonprofit leaders, had recommendations for the Regional Housing Advisory Board in 2024. Their recommendations reflected the needs and solutions from the people and community whose lives are impacted by the housing crisis.

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The Land Use Code needs to be meaningfully revised to reduce production costs and timeframe for all housing development. This will include single family, middle housing, ADU/DADU and multi-family development.

---

The most impactful action the city could take is to implement a predictable and expedited permitting process for projects that include housing—especially those with an affordable component. Permitting delays increase costs, discourage innovation, and ultimately reduce housing supply. The City has created an enticing MFTE program that works so far, and perhaps you could open up the lower AMI thresholds to existing buildings that want to opt into the MFTE program.

---

The most important action Bellevue can take is to upzone residential areas to allow more middle housing types, such as duplexes, triplexes, cottage clusters, and townhomes. This model increases housing choices in high-opportunity neighborhoods without requiring heavy public subsidy. It supports gentle density, aligns with market demand, and helps address affordability by enabling more supply in areas with access to jobs, schools, and transit.

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The most important action we would like to see the City implement is the creation of a long-term, community-led housing access and outreach program, embedded within Bellevue's affordable housing infrastructure. While producing more affordable units is critical, ensuring those units actually reach the people who need them most—especially immigrants, seniors, and low-income renters—requires sustained, culturally competent outreach and navigation. Why this matters: Many eligible residents—particularly those with limited English proficiency or unfamiliarity with government systems—struggle to apply for or even hear about affordable housing opportunities. One-time outreach or online listings are not enough. We need trusted messengers, language access, and ongoing support to help families stay housed and connected to resources.

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there is not one most important; we need all the actions--I don't know of any other place in WA that still has as much need/demand nor has as deep an affordability crisis as the Eastside

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To actively discuss the funding gap and the amount of capital needed to meet the City's goal of creating more affordable housing and implement a plan to provide this public capital.

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To state that housing everyone in this community is a priority of the city- one that will require every neighborhood to do its part.

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Unsurprisingly, more affordable housing initiatives

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Waive or lower fees and charges for affordable housing developments.

Zoning reform to incentive housing without the need for bonuses, streamline the permitting process, make design review required only for code departures/variances (and make affordable housing exempt from design review), invest in infrastructure (roads, utilities, etc.) to reduce the burden on individual projects.

## How can the city be a partner or best support your organization in this work?

Be flexible.

Being based in Bellevue and a very active developer across King County we are happy to provide any information to you on the pro forma model and funding needs required to create affordable housing.

By not imposing affordable housing fees on the backs of land owners and builders on market rate housing. This is the wrong path to take as other cities are taking this path.

Communicate out regularly and far in advance of what you need, what you want and how we can help. Try leveraging HDC tax credit affinity group as a place to communicate information. The recent RFPs for example, felt too tight a timeline. Others probably knew they were coming, I didn't and couldn't add into my workflow once they were announced in detail.

communicate tradeoffs but don't let the NIMBYs derail the smart growth policies our city desperately needs

continue to advocate for individual projects as well as the greater good when drafting codes

Continue to have collaborative conversations with developers to keep apprised of progress. Out of these conversations, help to brainstorm creative solutions to get affordable projects going. Different projects have different needs so it's sometimes hard to have a comprehensive solution without direct engagement. We welcome the opportunity to partner with Bellevue on efforts to create workable solutions.

Continue to make permitting easier and allowing more housing. Please don't tax market rate housing. That will reduce supply and increase housing costs for all.

Continuing to solicit (and apply) developer feedback is very much appreciated.

Engage collaboratively with the development community during legislative work. Continue to use the BDC process to collect feedback and make improvements.

Engage us and invite us to the decision-making process.

Flexibly code

Funding to prevent homelessness.

Further education of residents and landowners of the opportunity to densify their existing single family properties

Get out of our way.

Help us stay in Bellevue! Space for emergency family shelter.

I appreciate that you are in learning mode. I don't know if I am answering the questions you thought you were asking. I would be very happy to engage in conversation. Continue to include developer/operators in the development of your plans.

I appreciate the willingness to collaborate. This effort should be a partnership between government and business. I look forward to continuing to help with that.

Improve the efficiency of policymaking and adopt a more flexible permitting process for mixed-use developments that include affordable housing. Our current project is stalled due to delays related to the HOMA LUCA code amendment, creating additional inefficiencies in the entitlement process. This uncertainty—and the extra time and resources it requires—puts the project at risk of becoming financially unfeasible, despite our intent to deliver more affordable units in the DN-MU zone.

Include us in the planning

Keep up the good work. We're heading in the right direction

Look inward and acknowledge the role that the city plays in increasing housing costs. This is particularly so in the land use and transportation departments. Pedestrian scaled lighting is nice to have, but is it necessary to build housing?

Loosen the regulations and requirements. improve density of properties i.e. more units per acre

Make room for all providers at the table. There is a perception that one homeownership provider is "the" provider on the east side of the county. To achieve your goals you'll need more than one

Meet with HDC and the Eastside Affordable Housing Coalition and come with specific technical or policy questions that we can collaborate with you on. The more specific, the better for us to provide input.

Collaborate and proactively engage early and often on specific projects working through entitlements and review and be flexible to get the housing created.

Find good ways to elevate issues that affordable housing developers and operators share with the City to get helpful changes implemented quickly.

Not sure, as Kin On does not provide affordable housing

offer bonding capacity, provide more funding, lower parking requirements, expedite permit reviews/ approvals, ensure fee waivers, ensure easy MFTE, support 60% AMI and below, offer operations support and/or Project Based Vouchers

Our organization would like to work with Bellevue to integrate equitable development practices so that the focus isn't solely on increasing the number of affordable housing units, but on building inclusive communities accessible - and reflective of - all people who choose to make Bellevue their home. We would also encourage Bellevue to meet with the Eastside Affordable Housing Coalition on a regular basis

to build relationships with CBO representatives, help CBOs understand the best ways to stay involved with these processes at the city, and receive guidance from the CBOs on cultural considerations overall and development priorities within mixed use neighborhoods. We'd like to see ongoing relationship-building and opportunities for collaboration between the City and CBOs, not just one-time, project based engagement.

Please LISTEN to what the development community is saying works and what doesn't! A win for a developer is to build housing. A win for the city and regional affordability is to have housing built. These are aligned. Fighting for the same goal.

Provide incentives for builders to bring forward projects that can produce higher density projects that allow builders to make a margin with a built in end user to operate.

Provide low-cost access to pre-development funds

Providing information about the current state of affordable housing in Bellevue, providing funding for our housing program so that we can continue to provide resources to people experiencing housing instability and work to expand access to affordable housing.

Reach out directly to stakeholders and developers to find what incentives they would support to create affordable housing units

Regularly convene affordable housing developers to inform policy.

see previous answers. Align staff goals with city's stated goals. Create predictability with reduced timelines and consistent reviews and applications of code, eliminate inept planners and inspectors from the process.

Since we are a for-profit developer, we really just need workable zoning code, reduced permitting times, non-subjective design review, and implementation of State mandates such as reduced parking minimums.

Streamline the process and reduce the costs and friction to providing market rate housing.

The city can best support our work by providing predictable funding, prioritizing affordable housing in land use decisions, and streamlining permitting for nonprofit developers. Continued partnership through spaces like the Eastside Housing Roundtable and collaboration on policy design ensures community driven solutions. Most importantly, we ask the city to treat affordable homeownership as a core part of its strategy allocating land, resources, and attention to ensure working families have a path to stability and opportunity.

The City can support us by being a predictable, solutions-focused partner—streamlining permitting, adopting flexible zoning, and working collaboratively to remove barriers to housing production.

The City does a pretty good job of that currently. I'm not aware of anything they could do to improve.

The city has always been a strong partner for Mary's Place. We appreciate the opportunity to continue to be thought partners. Mary's Place brings significant expertise in serving vulnerable families and we hope the city will continue to seek out our expertise to ensure that families are considered in city policy and actions.

The City needs to be open-minded, non-ideological, focused singularly on the goal of housing production and be unconcerned with the \*possibility\* that the development community will be profitable (perhaps very profitable) as the goal must be to produce housing. For nearly 25 years, I've advocated for affordable housing. The single biggest obstacle that I've encountered to viable policies the philosophical opposition that many government officials and employees have to the idea that developers will make money. This mindset has to be abandoned--we want development to be profitable so that it happens.

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The City of Bellevue can be a powerful partner to United Hub by investing in community-based, equity-driven partnerships that ensure affordable housing efforts truly reach and serve marginalized communities. While the City leads on policy, land use, and funding, organizations like ours can bridge the cultural, linguistic, and trust gaps that often prevent underserved residents from accessing these resources. Here's how Bellevue can best support our work: Fund Community Outreach & Navigation Programs - Provide consistent funding for multilingual, culturally responsive outreach that connects residents to affordable housing programs, rental assistance, and city resources. This includes printed materials, one-on-one navigation, workshops, and tabling at local events. Co-design Inclusive Policy and Program Tools - Involve organizations like United Hub early in program design and feedback loops—particularly when creating tenant protections, eligibility criteria, or displacement mitigation efforts. Support Capacity-Building for Grassroots Organizations - Offer technical assistance, shared data, and small-capacity grants to help local nonprofits grow their ability to contribute to housing stability (e.g., digital access, grant writing, housing resource navigation). Partner on Preservation and Home Upgrades. Collaborate with us on programs that prevent displacement through home weatherization, electrification, and healthy housing upgrades—especially in East Bellevue neighborhoods with aging housing stock. Share Early Information on Development and Funding Opportunities. Giving trusted partners early insight into housing plans, available parcels, and upcoming funding rounds allows us to activate community networks and prepare families before it's too late.

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The City of Bellevue has been a terrific partner to Plymouth Housing. We look forward to continuing to work with the City and hopefully find more opportunities for additional permanent supportive housing sites for formerly homeless individuals.

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The city of Bellevue should strongly consider any incentives in their tool kit to enable 100% AMI and below housing. Bellevue is one of the most expensive cities on the West Coast - if not the country. Additionally, if there is a ground floor commercial component, that should not automatically disqualify a developer from those tools. Development is very hard and very risky. Developers will want to work more with cities that support the work they do rather than impede it. In my opinion, anyone creating a majority of below market rate housing, should be given premium attention and support for that work.

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This survey is a good step. Seek input from the private sector. Assume good intentions. Consider offering land use flexibility (height, density, expedited permitting, etc.) to small and midscale development projects that offer some manner of affordability - even if it's at 85% AMI. This needs to be offered for both rental and for-sale housing. Addressing the 80-100% AMI segment of the spectrum will also assist those lower on the housing ladder (60-80% AMI), and so forth.

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Transparency into the city's plans for the future. Along with coordination with the development community and other jurisdictions.

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We are trying to stay connected to opportunities to advance this work. I am interested in exploring ways that developers could advance this work as we have several on our board.

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## Do you have any questions for us?

Have you objectively evaluated how Redmond has delivered thousands of homes while Bellevue has delivered a small fraction of that, and mostly luxury high-rises, over the same timeframe? Do you really want to increase the housing stock in Bellevue, or is this an exercise?

How can myself and others share detailed feedback on the biggest obstacles to building housing in the city?

How can we engage as this process continues? We have a lot of stakeholders who build and operate affordable housing in Bellevue, hence the multiple answer in some cases.

How significant is the relationship between long commute times and the lack of affordable homeownership options near Bellevue's major job centers?

To what extent is the lack of affordable homeownership in Bellevue impacting employee recruitment and retention for major employers?" If Bellevue's workers can't afford to live here, how sustainable is your economic growth?

How will Bellevue ensure that new policies remain financially feasible for private builders and developers?

It would be very helpful for the city to actually have a coordinated effort--so far much of what the city is doing in the housing space is very uncoordinated--that's not a question, just a comment. Thanks.

We're interested in learning more about the upcoming changes to the MFTE program and the expected timeline for implementation.

What do you see is needed to advance this plan, and what are the barriers to this? I did hear identifying funding sources for this is a challenge. I assume that is a significant barrier. Other barriers?

What is the next step in the process?

What's your next step? Will you share with us of your survey findings?

When can we get started?

Yes- why is it that the members of Bellevue city council live in a neighborhood and the rest of us all live in sprawl?

Yes, thank you. We'd appreciate more insight into how the city plans to prioritize affordable homeownership within its overall housing strategy. Are there upcoming funding opportunities, land disposition plans, or policy updates specifically aimed at supporting ownership models? We're also curious how the city envisions strengthening collaboration with nonprofit developers to ensure long term affordability and community stability.

Yes—thank you for the opportunity to be part of this important conversation. As community partners, we're committed to transparency, equity, and collaboration. A few questions we'd love to ask: How will the City ensure that community voices—especially from immigrant and low-income populations—are reflected in the final strategy and tracked over time? Participation is powerful when it leads to

accountability and measurable outcomes. Will there be ongoing opportunities for organizations like ours to co-create outreach, policy, or implementation tools as the strategy evolves? We would love to continue participating not just during planning, but in the rollout of tangible solutions. How can the City make the funding and policy process more accessible to smaller, grassroots organizations? Streamlining applications, sharing technical assistance, and offering smaller project grants would go a long way toward leveling the playing field. What does success look like for Bellevue—not just in unit count, but in terms of fairness, belonging, and stability? We believe success should be measured not just by how many homes are built, but who gets to live in them—and for how long. We look forward to being part of a transparent, participatory, and community-rooted approach to housing justice in Bellevue. Thank you again for your leadership.

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# Appendix D: Phase 3 Partner Survey – Refining Actions

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What two goals do you believe to be most important to supporting housing affordability in Bellevue?

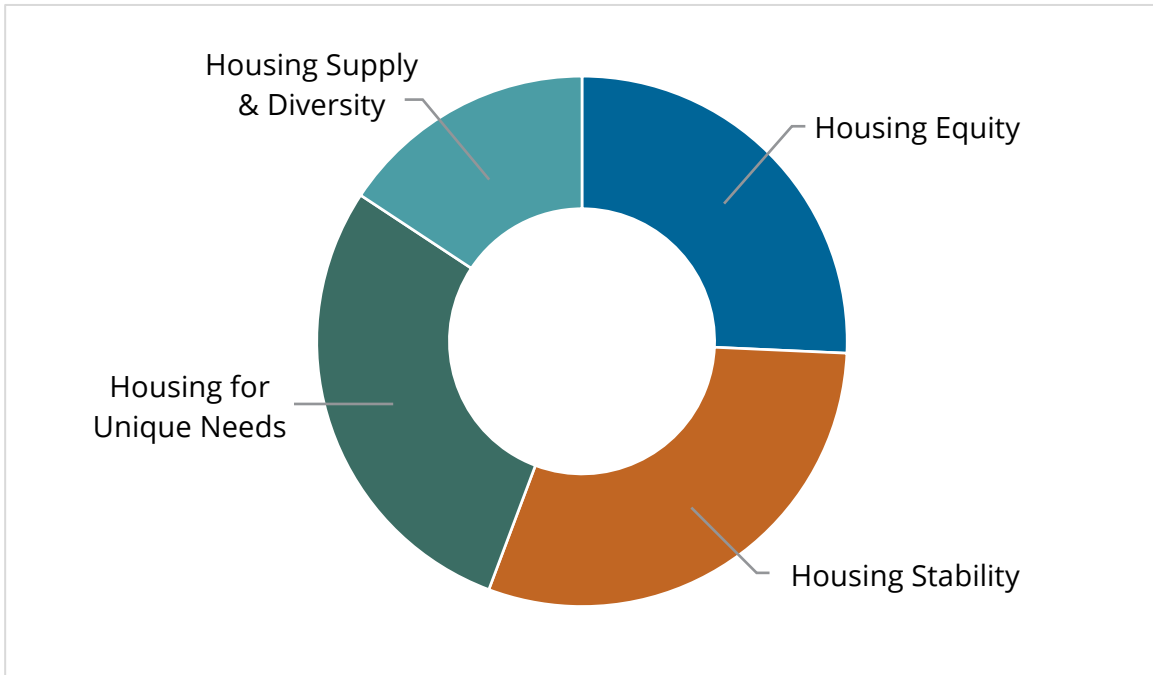


Figure 1: Most Important Goals, Org Partner Survey Nov 2025

## Why do you believe those two goals are most important?

These are non-negotiables; people should be able to stay in place and housing equity is mandatory to be fair.

Equity

These two principles ensure everyone in Bellevue regardless of income or background has access to a range of affordable, inclusive, and stable housing options.

Inclusion of all sorts of and condition of those who are unhoused.

Because they have been ignored for far too long.

To ensure people have access for affordable housing and prevent displacement from low- and middle-income families

Because I do not own my own home

There is a demonstrated need for more housing of all types for residents of all family sizes and all incomes in the City of Bellevue. Start there.

Meeting our housing goals requires more supply in multiple price points to ensure housing is accessible for a diversity of income levels.

Highest relevant impact

A thriving Bellevue comes from diversity including ethnic and socioeconomic, creating programs that can keep that diversity here and meet financial needs is a win for all

Preservation of housing is a very efficient way of providing affordability now. Ensuring that people with higher AMIs have enough housing at their affordability levels also reduces downrenting which is a significant problem in our region.

Increasing the supply and diversity of housing helps ensure more options and price points, making communities more inclusive and affordable.

Members of our program have expressed feeling like they are being pushed out of Bellevue due to the lack of affordable housing opportunities. Members of our community have also lost housing that met unique needs in Bellevue due to the properties being sold. The housing that they transitioned into is not comparable to the previous housing that better met their needs.

supply, supply, supply. Build more supply and rents drop across all price levels.

Because they both address the most vulnerable tenants

addressing historic and ongoing harms

These needs are critical for people who can't afford to buy in the Bellevue market.

Supply and variety are what will solve the housing affordability crisis in Bellevue. The term to be talking more about is housing attainability.

This was a tough choice. I believe 100% in #1 but I also know we need to allow individuals to stay housed, so they don't experience homelessness (prevention). I also believe we need housing at all levels so that our front-line workers, educators, hospitality workers, nurses, etc. can live in the community where they work.

I believe Housing Stability is essential because it helps ensure that existing residents, especially low- and moderate-income families can remain in their homes and communities as costs rise. Stable housing supports community continuity, mental well-being, and economic security. I also value Housing Supply and Diversity because there is no single solution that meets all needs. Bellevue needs a variety of housing options at different price points and for different life stages. Expanding and diversifying the housing makes the city more inclusive and livable for people of all backgrounds and incomes.

We want to foster a diverse equitable city for everyone to be able to live in and thrive. We need more housing and building at all levels will create more opportunity.

Bellevue has become less affordable/accessible for families from low to middle income and is essentially not only causing families to struggle and make hard financial choices for their families but is also making families leave and change and restart the lives of their children in unfamiliar areas.

Your race, religion and beliefs should not matter as to Fair Housing. People have different needs, that is equally important when it comes to housing. A one box fits all will not work.

First, I believe all of these are important, but housing equity is already protected through landlord-tenant laws; therefore, I prioritize stability and diversity in housing. Housing stability allows residents to focus on work, education, and contributing to the local economy instead of worrying about displacement. Additionally, diversity ensures that all community members have the opportunity to live where they work.

Equity - housing is housing and should be equally accessible and fair for people regardless of income, ability, or background. Unique needs - permanent supportive housing is a critical dimension of the housing continuum and one that is not possible to scale without public investment and support; adequate supply of permanent supportive housing ensures people who can live independently but need supportive services to manage chronic complex needs have a permanent and stable home.

We need a higher supply of housing that make housing available for people of different backgrounds

Housing at all levels is important to minimize the pressure on housing for those at the lowest levels of income.

Equity is a part of these goals. However, we need to keep people housed and create affordable options in the city in the short-mid-term while building out the supply over the long-term to solve the affordability crisis and escalating prices.

Focusing on Housing Supply and Diversity will help address the other goals.

Because they both prioritize the most vulnerable people

People should be able to live where they do and not be forced out by changes in affordability. Understanding systemic causes of housing inequity is necessary to establish, preserve, and promote housing equity. Note that the equity statement does not include people with disabilities.

## **What are the strengths and weaknesses of the Deeply Affordable prioritization approach?**

Strength- housing for people who need it the most. Weakness- making sure the space is adequate for everyone.

Gives specific percentages, hard to track over time.

Strengths include that you are meeting your target population where they are at. Weaknesses include that you only have a limited amount of funding and lower AMI units are more expensive to fund and operate.

30 to 50% is best option.

Having housing for these income levels is essential, otherwise many who work in Bellevue cannot afford to live here. You might even consider going to 30% AMI, to support those who don't have the ability to progress/increase their wages.

Very crucial

Strength: fills a profound need that has been unmet in the city for decades. Weakness: requires significant public funding which is competitive. You can't make up for 30 years of not building deeply affordable housing on any kind of accelerated timeline. Set reasonable goals leveraging the funds available, and enact a local housing levy to support more deeply affordable housing.

Strength: This stratum of housing needs dedicated services to support it. Nonprofit housing providers excel at this work. Purchasing existing housing stock is the most efficient approach here. Weakness: below 60 AMI ensuring that housing meets specific individual social service or medical needs is a real challenge. At those AMI's specific social health resources are required.

Strength: it meets the greatest need. Weakness: it is expensive and will take a long time to create more of these units, and these types of units need wraparound services. Do not make the mistakes that Seattle has.

I need more information. This seems to partially address the needs of the community. However, lower AMI is financially challenging, as deeply affordable units generate limited revenue and require substantial subsidy to pencil. There would need to be a substantial reduction in the percentage of units required, or this method will not be utilized.

A strength of this approach is that it would theoretically increase access to the population most in need. A weakness of this approach, however, is all of the time and expenses that go into building new housing. When resources are caught up in development, services may suffer. A better approach could be to make the existing housing in Bellevue more accessible to low-income households.

increases supply at lowest price points. funding sources are the key. needs to be publicly subsidized not pushed onto market rate projects.

this question is too open-ended to be considered an evaluation

Do not like this approach. No strengths. Just weaknesses. This is a "social" engineering approach to the issue. Focus should be placed more on overall supply which will ultimately help every price point in the market. Inclusive of deeply affordable.

Strengths: this approach is valuable as it directly addresses the greatest housing need helping the lowest-income households find stable, affordable homes. This may help reduce homelessness and create opportunities for those who are most impacted by housing costs. On the other hand, since this approach relies heavily on limited public resources and focuses only on housing costs, it may not be sustainable without coordinated efforts to address other high living expenses, such as utilities, groceries, and other essential services that also affect residents' overall affordability and stability. I have also seen that people facing language barriers or technical challenges often struggle to access and benefit from the resources available to them.

Building deeply affordable housing is complex, more expensive often, and takes more time. The strength is that we can create more housing for a growing sector in the community.

Strengths - Help most vulnerable, equity approach, reduces homelessness and housing security and hopefully allowing government and non-profits to help beyond basic needs to stability for families  
Weaknesses - While the impact is small to me, I know this does affect mixed-income housing as well as may need more \$ to ensure sustainability. I think the strengths overshadow the weaknesses in this case

This will be a different approach than mixing -50% AMI with market rate. The models will not work. Less than 70% AMI is a different financial model.

Strength - deeply affordable housing is the most difficult to produce and site, and market forces (strong or weak) will not deliver the deeply affordable housing supply needed; this is a unique responsibility of government and other public funders. Weakness - lack of popular support in Bellevue for siting and expanding deeply affordable housing, would require political leadership and commitment to support the needs of marginalized constituencies and endure likely opposition, fewer resources to other types of housing development.

Focusing on deeply affordable housing directly aligns with the greatest need, 73% of the demand is from households under 50% AMI, and delivers the highest impact on stability, displacement prevention, and long-term community equity for families the market will never serve on its own. However, these units require more subsidy and take longer to produce, which may result in fewer total units overall, and this approach alone does not address the moderate-income workforce housing needs.

Meets the deepest need, however typically the greatest cost per unit required.

Strength: this is the area of greatest need, which is no coincidence because housing around this income level needs the most intervention and support. It covers a diverse range of community needs from individuals to families, and those that need support and those that don't. Weaknesses are that this approach requires higher utilization of resources and there is an inherent tradeoff where we produce less overall units in exchange for reaching the deeper affordability.

The strength of this approach is that it most impactfully addresses affordability for people who are least served.

Weakness: housing market will not address this level of affordability; it needs to be a separate subsidy strategy

Strength: It focuses funds on housing historically marginalized people. Weakness: It is unlikely to be successful unless there is operating subsidy. My organization focuses on housing 30% AMI people with intellectual and developmental disabilities. Without subsidy we lose upwards of \$2,600 per unit annually.

## What are the strengths and weaknesses of the Resource Efficient prioritization approach?

Strength- saving money who aren't affected by housing. Weakness- it'll not contribute to a complete neighborhood. It'll be at the expense of putting people in housing.

No cost to implement.

Strengths are that you are increasing your overall stock of affordable housing which helps those across all income levels as the more collective housing, the lower rents get all around. Weaknesses is that it may take longer for your lower income populations to benefit from this strategy.

Close collaboration at every level is imperative for best value with strong stewardship of each city.

Agreed. Costs have been out of control lately. We're in the process of remodeling and expanding a three BR one BA home to six BR two BA, and the cost is \$1.5M. This is with standard finishes for "affordable housing."

Very important because of language access

Not sure why this Approach is listed here. If it takes few resources to implement, why hasn't it been done already?

The strength is expediency in purchasing existing housing stock serving more residents. Weakness: does require tenant relocation assistance.

Strength: it is less expensive. Weakness: I feel like this approach doesn't have enough detail to know whether these work? IF this is something like rent subsidies then I think that's an excellent way of ensuring the "creation" of affordable units without actually having to build them.

I need more information. I'm not quite understanding this approach, but if you are suggesting extensions to existing MFTE programs then this seems like a very quick and easy place to start.

I would need more information about how this approach would be enacted to give an opinion.

incentivize more housing overall. find ways to let the market build, then the existing housing supply will naturally become more affordable.

same as before

Better. Focusing on costs and reducing impacts to the investment is a much better approach than forcing it through "social" engineering approaches.

Strengths: more cost effective and more efficient. Weaknesses: may restrict innovation and long-term solutions.

This sounds good on the surface, but I suspect lots of these have been implemented. We need to avoid thinking we can make a dent in our housing crisis without investing significantly more money to address it.

Strengths - This approach is faster, scalable and has flexible as well it can also be low-cost in terms of finishings and final product Weaknesses = No innovation, superficial response only - Sadly the need is NOW, so faster is better though quality materials, products etc. should be used to ensure dignity of renters as well as durability/maintenance of property

I am not sure what you are targeting with this question.

Strengths - easiest to implement, least resistance, politically feasible. Weaknesses - doesn't address highest levels of need, is a passive strategy to addressing housing needs.

Strengths of a resource-efficient approach include stretching limited public dollars further, moving faster on implementation, and leveraging existing tools and policies that can scale impact without major new funding, allowing Bellevue to show meaningful progress sooner and support a broader range of units across income levels. The weaknesses are that these strategies often do not reach the lowest income households who have the greatest need, rely more heavily on market forces and partnerships to deliver the intended affordability outcomes, and may not be sufficient on their own to meaningfully move the needle on deeply affordable production or long-term affordability without additional targeted investment.

Lowest cost and leverages existing resources, but may not meet the deepest needs which may require intensive services

This is a good strategy that should necessarily be a part of any broader strategy, but resource efficiency alone will not solve the housing crisis when we have escalating hard and soft costs that cannot be easily changed by the City. In other words, there are fixed costs that will not be overcome with this strategy. The strength is that the city can do a whole lot of this and find ways to complement other efforts.

Weakness: it's not clear what this means or how it will move the needle, but the strength could be that it does not add additional cost to housing production (which should be the goal)

Strength: It will maximize number of units. Weakness: It won't create housing for 50% AMI.

## What are the strengths and weaknesses of the High-Impact prioritization approach?

Strength- capture the most levels of income variables. Weakness- this is not the reason for affordable housing. Building housing for the lowest income levels and allowing all income groups to live in well-built units would be more desirable. Tiered systems of housing do not prioritize housing for all.

Less affordable but quick turnaround

Similar to approach two, you are creating more housing which will benefit those across all income levels. This approach makes sense to me as long as you have resources built into the buildings and have subsidy to support those services.

Permitting and leveraging density, how FAR moves this deeper.

Agreed. Timeliness is essential, as are maximizing the number of units that come online. I don't see a downside, unless bringing them on fast and cheap results in a short life span for the units.

Strength: Maximizing housing deliveries does increase the overall supply, which Bellevue desperately needs. Weakness: It does not accelerate delivery of more deeply affordable housing which Bellevue needs more than any other type of housing.

Strength: Again, purchasing existing stock is an efficient and immediate strategy. Weakness: Requires tenant location and potential light renovation prior to occupancy.

strength: using 80% AMI strategies can include the market rate development sector. As we've seen in Wilburton it is the most efficient producer of units. Weakness: even with the quickness of the market, it still takes a long time to actually build units!!!

I need more information. This is a great goal and if you can reduce permitting timelines for multifamily housing, that would greatly expand the number of units in the MFTE pool. Projects of scale take at least 2 years to build. It takes at least 2 years to get design review approval and a permit in Bellevue. Whatever you can do to cut down time to delivery would help.

The main weakness of this approach is that it doesn't increase access for the people in the most need of affordable housing.

create a true incentive. off-set 80% units in market rate projects with real financial off-sets, e.g. MFTE

quality over quantity

Do not like this approach. At the end of the day - builders need to be incentivized to build this type of housing. And I am not seeing any incentive here based on this approach.

Strengths: visible progress in the short term. Weaknesses: as previously noted, it may not be as effective as intended

Building more housing faster will hopefully have a positive impact on all levels of housing. This should be a priority.

Strengths - Provide housing options for families with low to moderate incomes and avoids their displacement, Weaknesses - Doesn't solve for most vulnerable populations

This is similar to question 1. Less than 80% AMI is tough to model. People won't deploy this strategy with market rate housing. Code requirements, cost, fees and implementation will take its toll on the underwriting.

Strengths - ostensibly faster housing production, opportunity to support/incentivize existing developers. Weaknesses - "as fast as possible" is easier said than done (all external factors considered) and may lead to unmet goals and disappointment among constituents, doesn't address the highest level of need.

This approach is strong because accelerating production at scale is essential to meaningfully address the regional housing shortage and improve affordability across the entire income spectrum. Increasing total supply quickly can help relieve pressure on rents, expand options, and allow Bellevue to keep up with projected growth. It also enables faster delivery of affordable units overall and demonstrates visible progress to the community in the near-term.

Positive for missing middle housing. May not meet the deepest needs of affordability and service

Weakness is that this misses the deepest and most pervasive housing need in the community. If the programs target 80% AMI, you are using vast public attention and resources to just create housing affordable to an individual making ~\$85k. We can also use permitting reform and incentives to get to these units. We can walk and chew gum at the same time and not focus the entire AHS update on higher AMIs when the market can play a partial role here.

Strength: additional supply at all affordability levels (including above 80% AMI) will help the overall housing ecosystem

Strength: It creates much needed housing which has been shown to reduce homelessness regardless of affordability. Weakness: It neglects affordable housing options for low and extremely low-income households.

## What are the strengths and weaknesses of the Equity First prioritization approach?

Strength- anti displacement. Weakness- it will be at the cost of future use of the space and won't house everyone in the area who needs it- non innovative and not inclusive. Housing innovation is needed.

Needs that are now versus future needs

Strengths are that you are serving populations that have been historically underserved, which is very important. Weaknesses are that the City is limited in resources. By increasing overall number of units and ensuring community is engaged utilizing an equity-first lens, it feels a few of these strategies can be combined to increase housing units while leveraging City of Bellevue's funds and serving underserved populations with both housing and resident services.

Go for maximum with supportive services. Close review of sustainability.

Yes. This approach can make up for the redlining that boosted white family wealth and held others down in the past. That wealth has grown and been passed on to younger white generations, and this could make up for some of that. More is needed, however. Perhaps connect to WA state's Black Home Initiative

Listening and understanding needs

Strengths: Allows Bellevue to focus efforts on providing deeply affordable housing. The lowest income earners in Bellevue are the people most impacted by Bellevue's zoning policies which have restricted housing growth in the city over time.

Weakness: programs are difficult to tailor to meet those in the most need. Strengths: geographic and economic qualifiers seem to work best here.

Strength: unclear, except social justice people will like it? weakness: have no idea how it will actually solve the problem.

I need more information. If the goal is volume of units at a lower AMI level, this approach does not seem like the fastest way to get there.

The strength of this approach is that it would likely have the most significant impact on the people in the most need. A weakness of this approach would be coordinating the necessary components to make this approach effective.

.....  
increase housing supply of all types, rental, home ownership, etc. across the city and this will increase housing opportunities for all.

.....  
what

.....  
Only weaknesses here. Again, this would be a “social” engineering approach. That is not the answer. The focus needs to be on supply AND zoning. If up zoning needs to occur or modifications to zoning in order to deliver to this segment of the market - than council/staff should look at that approach rather than inequities.

.....  
I like this approach because it supports the most impacted communities; however, it may reduce the supply of new affordable units in the short term. I suggest limiting resources to balance impact and resource allocation.

.....  
The challenge is that systems that have led to these inequities are complex and entrenched. It will take time to start to dismantle them. We need to focus here but need to find ways to build housing as well.

.....  
Strength - Intent to actually tackle policy inequities and level the playing field which is great but Weakness - long-term and we need housing units now and to do this concurrently

.....  
This is a grist approach. But will not be deployed by market rate developers.

.....  
Strengths - could be implemented as homelessness prevention, could be opportunity to address historic inequities and injustices in Bellevue (e.g. impacts of Japanese internment), opportunity to articulate Bellevue’s vision of housing equity including diversity in type, income, and background. Weaknesses - could limit creation of new housing if not implemented with overall housing goals in mind, “those most impacted by housing issues” is vague and could be interpreted in such a way to prevent progress toward production goals (e.g. low density residential preservation).

.....  
This approach is powerful because it centers the communities most impacted by displacement, exclusion, and rising housing costs, strengthening community resilience and improving equitable access to opportunity. However, if these strategies are not paired with actual production funding and resources, they risk not delivering the scale of new affordable homes needed; equity commitments alone are not enough without meaningful investment that translates into units on the ground.

.....  
Has impact for future growth within the sector, but take a lot of time and effort and cost to achieve.

.....  
Equity should be a part of any strategy that the city pursues. Separating it doesn’t make sense because, for example, there is disproportionate impacts baked into racial income demographic data. This means that going for lower affordability levels will naturally have some element of equity. Equity can, however, be more than the other efforts. It’s also about HOW the city includes groups historically excluded from discussions and decision-making. Include groups early, evaluate RFPs with equity criteria (in addition to other criteria, of course), work with and pay CBOs, and center culturally responsive designs where

possible. These are all strategies that live WITHIN the city's processes and practices that can be paired with other strategies to directly build affordable housing at every income level.

Weakness: "displacement" is often used to limit density, when a higher density can actually preserve existing stock because additional density allows more units to be produced on a smaller footprint

Strength: It demonstrates an understanding that housing inequality stems from intended systemic policies. This approach would prop up Bellevue as a moral agent working on behalf of its residents.

Weakness: It creates fewer homes.

## How can Bellevue address challenges or balance tradeoffs when prioritizing actions?

Overall, building housing at a mass scale- the city should not build housing and ask for feedback from CBOs. Community groups need to help co create these spaces to help prioritize needs and balance the tradeoffs as required in context specific housing

Not sure except look at future layoffs

Housing production and ensuring it happens quickly and safely should be a key goal for the City of Bellevue. If we have more units created, we can house more people.

Trust the foundation set by the Technical Advisory Group and the work on Wilburton.

Update zoning and permitting to reduce costs and allow more mixed use. Ensure transit systems remain affordable and are near new developments.

Look at grassroots organizations who cannot afford to buy their own homes

Find ways to generate income to subsidize construction costs and rental assistance for deeply affordable housing. At the same time, streamline entitlement processes to move more housing projects forward more efficiently.

Bellevue should prioritize producing more housing of all types and measure results of its existing policies and programs. Don't be afraid to try and fail. Pursue multiple strategies simultaneously.

You need multiple actions, not just one. Otherwise, your approach to AH will fail. You can do many things, I believe in Bellevue!

I would recommend reducing impact fees (at a minimum for income restricted units), reducing permitting timelines or limiting ADR review cycles, relaxing affordable unit locations within a building, and offering different AMI levels and percentages that make sense.

I believe that working closely with organizations that know a lot of the stakeholders in making housing more affordable in Bellevue would be able to inform the tradeoffs that may need to be made.

Create true incentives that make it MORE likely that housing is built. Many “incentives” do not work or are counterintuitive. Real incentives are quantifiable and can be easily reflected in the economics of a project.

.....  
use an equity matrix  
.....

Bellevue needs to create a culture and environment that overall stimulates supply. No matter what the proposed housing may be - it has to be better than taking 5 yrs to deliver units based on permitting timelines and the amount of permits needed. This HAS to change.

.....  
Bellevue can address challenges and balance tradeoffs by engaging with communities to understand their most significant issues and making decisions based on their input.  
.....

You are doing a great job of listening, gathering feedback, and next you need to be courageous and make sure to boldly invest in strategies that will move the needle on this crisis.

.....  
Include the voices of the most vulnerable and actually respond to their needs or provide feedback when you can't  
.....

Be mindful one shoe does not fit all.  
.....

Establish clear values and goals - how many units, what types, and why that's important for a thriving and equitable community. Keep focus on long term, acknowledging growing pains with new development is normal and subside over time, considering how the Bellevue City Council in 50 years would think of the city's actions and if they were courageous or expedient.  
.....

Bellevue can balance these tradeoffs by pursuing a blended strategy; accelerating production where possible, while also securing new and predictable sources of funding, like a future housing levy, to ensure the City can invest in deeply affordable homes at the scale needed.  
.....

Providing some solutions at all levels of affordability is better than providing only solutions at certain levels.  
.....

If the city of Bellevue is truly interested in meeting its 5,700 affordable housing goal or its Countywide Planning Policies residential housing targets at all income levels, it will need to consider bold solutions outside what it has typically considered. This may take a lot of community conversation, but tough public challenges require tough responses from cities. The city can also minimize tradeoffs by removing permitting and review barriers from ALL projects, not just affordable projects. The city can use its stated values to be welcoming and innovative to expand opportunities to those most in need.  
.....

Whatever policies are adopted write them in such a way that allow for exceptions when they would achieve intended outcomes. For example, most public funders want to maximize the number of housing units produced. Ergo, funding applications and implementation policies are biased toward large multifamily tax credit projects. Those policies present challenges for developers of scattered site housing which is a real housing need for people with intellectual and developmental disabilities. The Department of Commerce has done a good job with their housing handbook they built in the ability for developers to petition the project manager for exceptions when they make sense. Continue to include stakeholders including industry practitioners, those with lived experience, and those who serve them.  
.....

## Which strategies should be prioritized immediately, and why?

AH4- current land use, zoning and permit regulations obstruct or hinder the development of affordable housing. There need to be updates to the code to incentivize and prioritize affordable housing. There need to be more units to house people at the lowest income levels and give everyone the ability to live in well designed, innovative housing typologies

Take into account cost of living

All of these strategies are well thought through and viable. Community engagement and education should be done soon and that is something that is able to be done in the short term. It may be easiest to implement the policies relating to zoning and code changes (AH.4 and AH.8, UN.1, UN.2, SD.1, SD.3 etc.) most quickly as these are policy changes. Exploring alternative revenue sources will also help plug affordable housing gaps for developers, as well as leveraging the City's land to reduce land basis on projects. Workforce engagement and training is also a key goal here but there is also the concern that this might be too much for one City to take on. These are lofty (but awesome) goals!

C1 best path and identified by the TAG. Non functioning faith communities' property.

Fund nonprofits to purchase existing stock because it is the most efficient and immediate path.

FYI this is a really bad way to do this because I have to toggle back and forth. The one that should be prioritized is the vouchers one. It is the best one to "create" low-income AH without having to build.

AH.4 & AH.8 - the quicker we can get units on the market, the faster we can help solve this critical issue. PLEASE NOTE: All multifamily housing in Bellevue is affordable housing. With a median home price approaching \$1.9M, translates to an \$11,165/month mortgage payment. This is completely unattainable for a huge portion of the population. Inventory is sparse on the Eastside, so most people who move here HAVE to rent. Even market rate housing is affordable housing. AH.10 - extending MFTE helps ensure existing residents in the program aren't displaced from their homes. UN.2 - Would support a reduced number of MFTE units for an increased percentage of 2-bedroom units provided in the program.

AH.6 because increasing affordable housing access also needs the buy-in of organizations that can help support people in maintaining their housing.

increase supply. expand real incentives. expand 80% MFTE and supercharger options.

seriously

I recommend AH 3 and 10 because they can be implemented immediately and are likely to deliver impactful results.

Affordable Housing - the greatest need, affordable for all levels of income, abilities etc.

#3. Using 80% AMI. Berk undervalued the true benefit of the MFTE Program

AH.8, AH.11, HS.3 - AH.8 & AH.11 are within the city's current control and are intended to maximize the city's existing resources to boost production, and HS.3 represents investments in preventing homelessness before it happens.

Housing Supply & Diversity strategies should be prioritized immediately because increasing the overall supply of homes is the fastest way to begin relieving pressure on rents and creating more options across income levels. As Bellevue continues to grow, moving quickly on production-oriented strategies will help ensure we keep pace with demand, support affordability in the near-term, and create a foundation that enables deeper affordability and equity-focused investments to succeed over time.

---

SD.3 missing middle: to expand opportunities. AHS.1 Increase revenue: to meet the funding challenges of all housing

---

Affordable Housing Requirement in HOMA and BelRed - the city can't go back and implement this strategy later if it gets further behind in its affordable housing goals (legally speaking). This also includes affordable housing in mixed-income communities which doesn't concentrate modest-wage housing in certain areas-- that's unfair and inequitable. The City should also consider new revenue tools to increase funding for both ARCH and operations of its new Office of Housing. The city can continue looking at code-based policies and permitting/efficiency-based solutions, but these have a limit. Ultimately, more funding is needed.

---

AH.4 Create a permissible land use code for affordable housing; AHS.2 Calibrate affordable housing incentives and requirements.

---

## Are there any strategies you think would be difficult to implement or might face significant challenges?

The challenges will appear when affordable housing is built but does not take into account the needs of the people. Co creating these spaces with residents' needs will need to be a priority. People want to live in place, have dignity in housing, live close to transit and work opportunities. Creating such housing will be challenging- but co creating these spaces will give the city a better needs assessment and details before actual plans are put in place.

---

No, but thank you!

---

AH.9 may be better implemented by a third-party with Bellevue offering subsidy support for trainings. Some policies about increased revenue or Bellevue acquiring land for affordable housing will be more difficult from a legislative perspective.

---

Rental registration and inspection programs create costs and are inefficient. Problem buildings should be addressed directly through investigation.

---

You should absolutely not do the rental inspection department. This has only created more bureaucracy in Seattle. Why on earth would you implement that strategy????? All it does is make housing more expensive for people.

---

We already have strong renter protections in Washington. If the goal is to get more affordable housing, we should focus on implementing strategies to increase supply rather than adding more regulation to existing supply (which does nothing to grow the number of housing units).

---

HS.2 would be incredibly important to implement, but there would be challenges. There is currently no voucher access at all in King County.

---

80% or lower units required in market projects will lower overall supply. Some projects may get built, but it will prevent many others from being feasible.

.....  
omg

.....  
AH 7, if its implementation requires a tax increase.

.....  
All of them - finances are tight and zoning rights are restrictive and incentives are low

.....  
AH.4 is a long, contentious process that may delay or incumber new production more than it eventually boosts it. AH.10 - affordable housing is already subject to oversight and other performance requirements by existing funders, implementing additional oversight could be redundant and requires additional resources from both providers and the city.

.....  
Yes. strategies tied to Housing Stability are likely to face the greatest challenges, particularly because they require sustained and reliable funding streams to be effective. Without new dedicated resources, it will be difficult to scale eviction prevention, rental assistance, and community stabilization strategies at the level needed. These approaches deliver critical outcomes, but they are especially vulnerable to budget limitations, unpredictable funding cycles, and competing priorities, which may make implementation and long-term durability more difficult.

.....  
AH.7 local revenue is always a challenge in tight times. AH.9 increase capacity also increases costs for housing

.....  
new revenue would face significant hurdles, but I'd argue it's worth it. Look at the success of Seattle's housing levy, which supports tens of thousands of families. I'd also say that equity is easy to support at a high level, but it's unpopular at the implementation level when status quo power and entitlement cause political resistance (ex: going further than HB 1110 on middle housing was quite difficult, despite the resounding feedback from the private and nonprofit housing community that the state baseline was insufficient in most ways if the city wanted to see actual development)

.....  
**Do you see any important strategies missing from the list?**

Anti displacement.

.....  
Ensure regular reporting on housing goals and results of policy and programs. Consider a housing levy as a way leverage public dollars in supporting this priority.

.....  
disincentive profiteering by taxing vacant homes and undeveloped buildable lots

.....  
I don't see any mention of utilizing market rate developers to assist in providing housing at all levels. Any AH strategy must address ALL levels of housing otherwise it won't work. This is an ecosystem.

.....  
There is nothing related to the actual barriers to producing more housing - higher construction costs in Bellevue compared to Seattle, long permit timelines (Seattle recently waived design review in some areas), high impact fees, etc. If we can reduce costs, we can get more projects financed. We source institutional capital, which means our projects are competing with financing for projects in markets all

over the country, some with 6 month permit timelines. Bellevue is a great place to live and work; there are ways to improve the entitlement process to expedite and incentivize housing.

analysis of removing all reasonable barriers to housing development, e.g. permitting, zoning requirements, energy code, fire code, etc. anything that adds time or cost reduces supply. remove all barriers, ramp up unrestricted housing production, and allow existing housing stock to fall in rent level.

One strategy that seems to be missing is fostering partnerships with other cities and counties to address affordable housing. Collaborating regionally can help share resources, coordinate policies, and create a larger impact in increasing affordable housing options across the area.

I believe the value of the MFTE Program is undervalued in the study.

Articulating the values and vision of Bellevue's affordable housing strategy, particularly around the community importance of deeply affordable housing and housing services for marginalized groups

One important strategy that could be strengthened or added is establishing a dedicated local funding source for affordable housing production and preservation. Without predictable, ongoing revenue; such as a housing levy or similar tool. Bellevue may not be able to resource these strategies at the scale needed. Reliable funding is foundational to ensuring that the goals across all five areas can actually be implemented and sustained over time.

## Do you have any concerns, questions, or feedback on the proposed strategies?

It's important to create affordable housing without disincentivizing investment in market rate housing. The more diffuse the source of revenue for affordable housing or cost burden the better.

Seems apparent whomever wrote the survey and the policies does not account for the open market to address housing needs. No discussion of simplifying Bellevue state-worst entitlement and permit process. Fixing Bellevue's expensive code interpretations, etc. The takings associated with market financed development that continually drive the cost of producing housing up.

I am extremely concerned about the rental registration policy. This is a terrible idea.

See my note about addressing the entitlement procedures. Additionally, I am concerned the City will get bogged down in certain strategies that don't prioritize supply, which is the stated goal. A rental registration office is going to bog down the system and make things more complicated than they need to be.

Narrowing down the strategies to prioritize resources going into the most effective paths forward will be more likely to deliver results sooner.

concerned about any policies that rely on less than 80% units in market rate projects. Very hard to find a true "incentive" for less than 80%.

My concern is that efforts to improve affordable housing should avoid raising living costs for existing residents and ensure safe living conditions.

Many strategies are too broad to meaningfully comment on - while they may represent a good general disposition, it's unclear if the blue sky strategy will translate to action. Strategies should be specific, actionable, accountable, and understandable to a casual, low-information audience (e.g. someone who just moved to Bellevue and knows little about housing policy/jargon or the state of housing affordability in Bellevue).

Yes. I would recommend explicitly including homeownership within the Housing Supply & Diversity section. Homeownership is a critical pathway for long-term stability, wealth building, and closing racial equity gaps. I also suggest establishing clear production targets for ownership units so the City can measure progress, hold itself accountable, and ensure the strategies translate into actual units delivered over time.

All options should be reviewed. There are no singular solutions to a complex problem.

**Do you have any other thoughts to share regarding the Affordable Housing Strategy (its goals, priority alternative scenarios, strategies, or otherwise)?**

It would be great to evaluate these strategies against other City's affordable housing strategies to compare what has and has not been successful. It is always great to look at numbers and data.

Read carefully the transmittal letter of the TAB to the City Council.

Affordability mandates should be avoided to encourage production of all housing types.

The prompts in this survey are a bit difficult to respond to without more information.

build, build, build!!!

Thank you to staff and partners for the work and thoughtfulness in updating this strategy and engaging the community throughout this process. This is complex work, and the continued collaboration, transparency, and engagement with stakeholders will be essential to make sure Bellevue can successfully implement these strategies and deliver the housing outcomes our community needs.

Please continue to involve HDC and our Eastside Affordable Housing Coalition members. We care deeply about being a good partner to the City of Bellevue and helping to find a realistic, but meaningful, policy balance. Thank you for your work on this important topic, especially as the proposals become more concrete.

# Appendix E: Information Session Feedback

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## What stands out to you in terms of community needs?

It appears there is a focus on locating properties on transit-oriented areas. That helps lower income renters more easily access jobs and community services. Still, there are areas, not immediately adjacent transportation (public) that could be allocated towards affordable housing as well. See South of Surry Downs adjacent to office complexes, which are close enough, but not utilized effectively to address our city's shortfall of affordable housing units.

---

One of the things that stood out to me was how many different income levels are affected by affordable housing issues in Bellevue. I work with extremely low-income individuals so seeing the impact on the other end of the spectrum was very informative.

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Bellevue is not totally unique but has more high paying jobs than available housing and is a desirable place to live. Market forces have driven housing prices much higher than incomes and prevent many people with average or lower incomes from being able to live here. The City of Bellevue is considering intervening to increase housing density and limit is pricing and availability for those with below median incomes.

---

Responsible development should include income incentives for community such as workforce local hire/workforce development. Prevailing wages paid to the workers so they can build/work/live in the community maybe even at one of these affordable units. Responsibly built, making sure the incentives offered to developers return the value to the taxpayer, local economy and workers.

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The need for voucher programs and similar ones that keep people housed. Need to strengthen stability by holding landlords accountable.

---

Variety that matches household type, cultural, accessibility, age, and other needs. Housing costs that don't overburden residents. A way for people to live in Bellevue that also work in Bellevue to help with it being easier to get to work (lower commutes (transit costs)). Middle and large multifamily housing. Locality to public transit. Locality to parks, stores, and resources. More in downtown where a lot of our jobs are.

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The complete and total lack of housing for those below median income.

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Bellevue has 30% seniors. The affordable housing has very little units for the seniors. I hope to see more communities for seniors and affordable housing.

---

While there are many affordable housing units spread out throughout King County, the number of units is still very small compared to the need. Many areas especially the single home zoning areas have very little to none affordable housing opportunities. While the AMI is quite high in Bellevue, there are many people below the AMI line which can't afford homes because developers are only building or units for people with deep pockets and million plus budgets.

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The cost burden on Bellevue residents - how can people find stable housing.

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The locations are very good, close-by to the shopping areas and transportation. Hopefully we could have them ready soon since so many young people got laid off from jobs. Can't afford the high rents, would need help. Thanks for the city's projects!

---

The need for better communication and accessibility of housing information for residents across all income levels and life stages. Many residents, especially service members and their families face frequent relocations, income adjustments, and transitional housing challenges. That information about affordable housing programs, eligibility, and support services is easily accessible and updates regularly can help these families remain stable and connected to the Bellevue community.

---

Many of the lower-paid employees in Bellevue can't afford to live here, which contributes to the big traffic problem! Helping people cut down their commutes increases quality of life and reduce es environmental impacts while also benefiting the local economy.

---

We need funding for these programs now. We must start immediately to fund and worry about making it available to more people as we go. I really like the idea of the condo/coop at u-lex. I believe the information and data collected are great. In my option you should begin with services workers earning \$30-60k a year.

---

Everything is important and [Crossed out] gives me great pleasure today to participate here, since it is important to continue working on housing for everyone, but I keep thinking: how will they achieve the goal of no longer increasing the rent, and [Crossed out] that wages rise to the same level, as do utilities, gasoline, and food? For now, I am very skeptical about how—and how soon—you will get this balanced. Hopefully, rents will be regulated soon, and single young people and single adults will also be included in this.

---

The high percentage of low-income families, where even if families have two or even three jobs, they lose time that cannot be regained (I mean that they either work to pay the rent and survive, sacrificing time with their children and loved ones, because if you don't work to pay the rent, where will you live? You either work or spend time with your loved ones). The lack of support for single student individuals, regardless of age.

---

## Which of the five goals do you hope Bellevue focuses on most over the next seven years? (1 is most important)

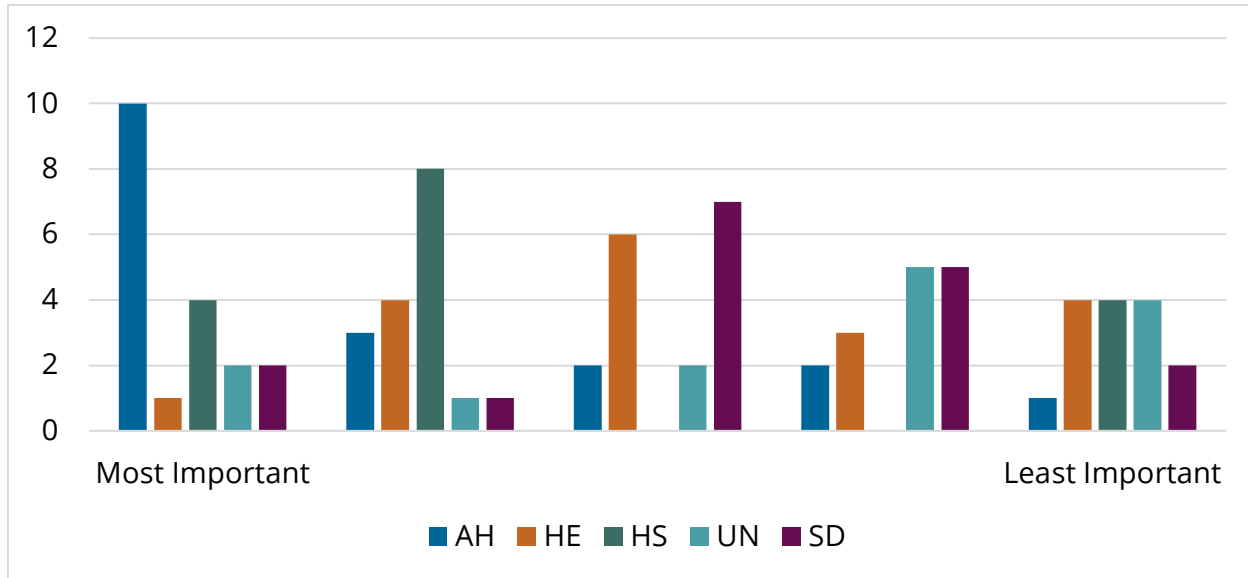


Figure 2: Most Important Goal, Open House Responses Nov 2025

### Why do you hope Bellevue focuses on that goal?

The need is great for all income levels 30% - 120% and persons from all communities. Do not just focus on homelessness. All levels need attention.

In my experience, housing stability needs to be the primary focus in order to help keep the most Bellevue resident. With the HCV waitlist closed, the most vulnerable Bellevue residents are facing the greatest hardship.

Housing supply being created injects money into the local economy and sustains other businesses. Broad sweeping development - specific needs seems to address all issues why prioritizing larger group needs first

Housing stability is extremely important. I moved to Bellevue on a Section 8 voucher and became unemployed about 3 years later. Its been very difficult to secure rent assistance as I navigate the stages of my job search

Aging community and low availability for people who need additional accommodations

If we have adopted more universal design, we can help to meet more unique needs without putting this as a priority

AH: not enough units are pushing people out of the city due to high rent prices and fast increases

Housing equity: offer more opportunities like ARCH housing and rental options that help lower income individuals buy homes

HS: landlords feel the market is under their control so they test rent and house prices as many units get offered over asking price or multiple offers.

UN: Older people often retire away from Bellevue due to the high cost of living an expensive cost to own a home.

SD: Provide different housing opportunities like HOMA for young professionals and single low income individuals

0-30% for affordable housing

Housing for unique needs is important but I think the others are necessary , especially affordable housing and housing stability before we get there. Unique needs are part of "diversity"

Housing on the whole has become unaffordable for so many! On Equity - I heard African immigrants tell how much they are being overcharged, not fair to treat immigrants differently!

Should connect with local construction exerts and they make like to donate some time and expertise

Bellevue's housing future should make space for those who serve the nation and community. Including service members family in affordable housing discussions ensures policies are comprehensive, equitable and sustainable

AH: we have a lot of commuter and hidden homeless; HS: keeping people housed is cheaper and better for them then ending up on the street; SD: retirees, young families, and single people all have very different needs

## Do you have any concerns, questions or feedback on the proposed strategies?

Foundational - Dollars truly need to be released to encourage local affordable housing developer, those that know the business of predevelopment, construction, management, and sustainability from living this business every day for decades. These operators know all of the idiosyncrasies of affordable housing from every aspect and can be most helpful. Outside conglomerates that don't have a true local interest are more focused on development fees and annual distributions, in my option

I think the majority of the proposed strategies would have an impact on the housing crisis in the greater Seattle area. My greatest concern is that some of these strategies aim to assist sub populations that still have more resources than others. I believe strategies that benefit individuals below 50% AMI should be prioritized

It can be difficult to predict their impact, but shifts in technology employment due to AI and other issues have led to many layoff of well paid employees of major companies in our area in the last few years. This could reduce prices and demand if the trend continues.

In my experience, a lot of the contractors that build affordable housing are interested in making the most money possible even if that means exploiting people that actually build the project --> substandard wages, no breaks, no obeying overtime laws, and sick leave laws. Focusing more on production than safety, etc. Please ensure those projects have labor standards, apprentice utilization requirements, and

priority hire zip code requirements. The people building these projects should be treated with dignity and should be able to afford to live in the community they build. Thank you!

There needs to be focus on keeping people low income or in transition housed. As well as support to those living in vehicles as they want more housing in our city

Housing for unique need - make sure resources like grocery and other shops are near by for seniors or people with disabilities

I appreciate the effort in engagement. I'm delighted to see the alternative ownership idea is being entertained. I hope the city builds more affordable and useable communities for seniors, large enough so that the seniors may be "aging in(the) place" and has some room for caregiver and life changes/mobility changes. I hope to see more efforts in promoting the universal design to accommodate more people with different needs. The 80% AMI is probably not applicable to me, but the high utility bills especially the storm water, water hurts seniors.

Interested to see what kind of incentives can be offered to developers in order to accept more low housing units as Bellevue increases housing density to include residents from all financial backgrounds. Also work done with more community facilitators to make sure these low housing opportunities are going to the right people/families rather than people "who are in the know."

Investment in the 0-30% AMI level

Than you for checking with the people in affordable (subsidized) housing for their input. They know more of the nitty gritty of the system and the housing than others. Providers have a bias and wat to persuade us to fund them. You need to hear from the users!

a key concern is ensuring that the proposed strategies include flexible criteria for those whose income levels or housing stability fluctuate due to military service or deployments. Service members sometimes fall just above traditional AMI thresholds, disqualifying them from certain assistance despite facing housing instability. Bellevue should consider creating "transitional affordability tiers" that support moderate income earners particularly those serving in essential and public safety roles. Additionally, partnerships with federal and state veteran housing programs could strengthen the city's capacity to meet its housing goals efficiently

The language that was used was not understandable to me, [Crossed out: especially] it is very technical, since I do not know how to share it with others in my own words.

Use more digestible language, not so technical, to better understand the message.

## Any other questions or feedback?

Office of Housing should consult with organizations, community, labor, etc. to have a more comprehensive approach/discussion to the development being built with public monies, grants, and exemptions

Snacks were great, thank you very much! It's always a treat seeing Mr. Zimmerman - JK!

While my pretax income was only \$25k last year, the building chooses which tier my apartment is, so my rent is much higher than the rate my income qualifies for.

I don't feel like the City of Bellevue cares much about what's going on in these buildings.

It is great to see the progress and next steps. Bellevue is so unique I wonder if there is a need for it to establish its own Housing Authority.

This AHS is a lot of work and includes a lot of moving parts and out of the box forward thinking. I appreciate the work so the city of Bellevue and their officials are doing to provide affordable and equitable housing in this beautiful city

Thank you!

We wish city can support local biz and engineering firms. We pay taxes for city. Vote for city leaders. Please think of ways to connect more with local building/construction businesses. Thanks!

# Appendix F: Public Survey

## What do you hope Bellevue focuses on most over the next seven years?

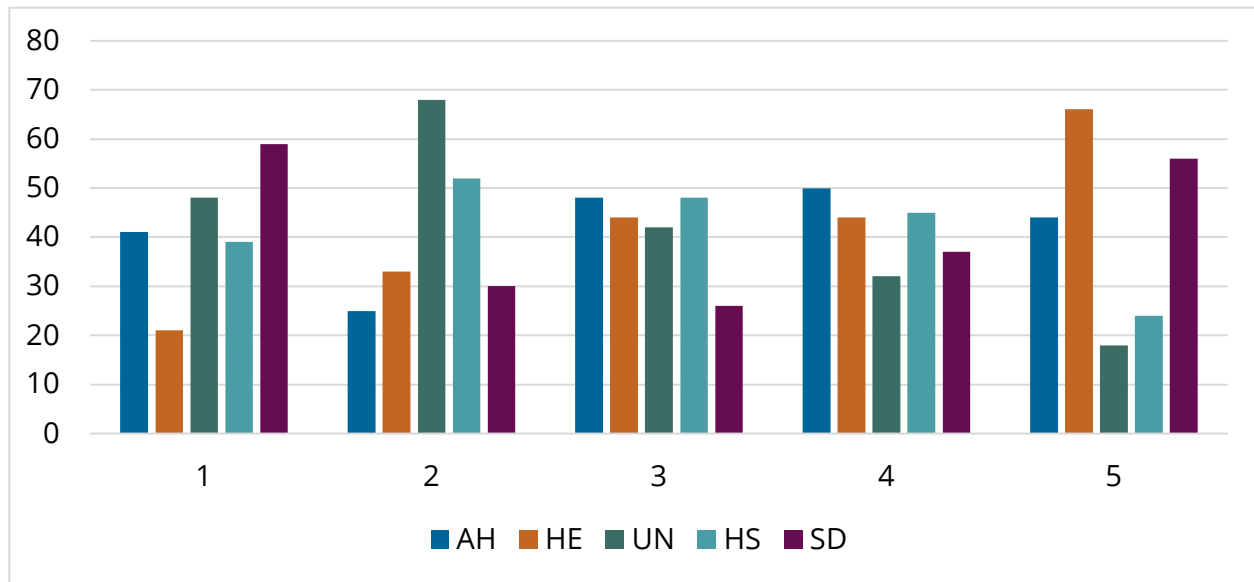


Figure 3: Top Focus Area, Public Survey Responses Dec. 2025

## Is there anything else you think we should focus on when it comes to housing in Bellevue?

Hi I'm now homeless after 10 years in my apartment. I left believing I had another place lined up. But after I put my deposit down, had my section 8 paperwork I was denied because of my credit report. A year and half ago I broke my back and finances was tied to a strict line. I also have SSDI from other medical problems a few years back. I worked for 35 years, solid before that as a Bartender in some of our nicer houses. Anyway, I got a hold of ARCH and Housing Connector only to find the 2 places that are available to me are not suitable for me. Have you seen these places. I'm trying so hard to find a nice place for me to live. Thanksgiving is coming up and my kids (adults now) are asking about what we should do. I always make dinner at my place. They have their own lives and sometimes I can stay with them in their respective homes but they are short on space as well. My question is, if I have the funds for a decent place why can't I get an apartment that's suitable. My credit cards haven't been paid but my rent has never been late nor has my power or any living condition bill. Only credit cards because as soon as I recover I'll work on those but till then I'm homeless. Oh yeah, right when I had to move out the transmission in my car went out in the car I'm still making car payments on.

Yes -- NOT EVERYONE WHO WANTS TO LIVE IN BELLEVUE IS ABLE TO LIVE IN BELLEVUE!!!! Stop with the fallacy of "everyone at any income level should be able to afford to live in Bellevue." This is NOT POSSIBLE. I am retired. I have not yet applied for social security, although I will be 68 mid-November. My income each month comes from selling assets in my portfolio. I chose money over passion for my career, I worked hard, and I saved a lot. I bought my house in Eastgate almost 32 years ago. Could I have afforded to purchase in Somerset and have a fabulous view? NO!!! At that time, I'm sure that Eastgate was a relatively affordable neighborhood in Bellevue. Could I buy my house today? NO!! Could I buy anything in Bellevue today? NO! I have NEVER thought that I should be able to live anywhere I wanted to. That's a ridiculous way to think. Face it, Bellevue has become bougie. I think Bellevue should work to

keep its current residents who want to continue living in their homes, to not be forced to move because they cannot afford e.g. the crazy expensive property taxes, or home insurance, or rising utility costs (PSE and CoB).

.....  
Maintaining the character of existing Bellevue neighborhoods

.....  
Middle income housing for older adults who are no longer working and are on fixed incomes. Helping older adults who want to downsize and free up housing that would be available for families with children to find suitable housing while still staying in Bellevue.

.....  
Sufficient outreach so that possible tenants will be able to find this housing. Focus outreach on financially vulnerable or homeless community members

.....  
Low-income housing, or housing assistance for low-income people would be my highest goal. 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.

.....  
The goal should be to increase affordability for people who want to buy houses, not just rent. Buying a house is what allows people to change their perspectives and build wealth. All I see is an increase of expensive buildings that are only for rental. This increases the wealth of owners (I'm one of them) but does nothing for the people who want an opportunity to buy a home.

.....  
Maintain character of existing single-family neighborhoods. Implement design controls and oversight, especially where higher density is proposed.

.....  
When expanding affordable housing, ensure that there is infrastructure to support more density in the neighborhoods being impacted.

.....  
Show virtually how this type of housing can be obtained by demonstrating the steps to follow from start to end.

.....  
I'm concerned that policies targeting specific genders or races may inadvertently create reverse discrimination against groups not included in those protections. For instance, what happens when a lower-income individual from an excluded group is passed over in favor of a higher-income person from a protected category? This could undermine the program's credibility and foster resentment within communities that feel overlooked.

.....  
We need more housing for all kinds of families creating mixed neighborhoods. We should avoid creating neighborhoods for just one kind of economic class. Avoid situations where the wealthy live in neighborhood A, while the working classes live in neighborhood B with segregated schools. I would like to see neighborhoods created with more density and more walkability and homes of all value types. Density would also make public transit more feasible. Transit is hard to plan and afford in an area that is too sparsely populated or unwalkable. However, people will always need cars, as transit may get you to work but not necessarily to your store or your pediatrician. So, even though it's expensive, parking needs to be part of, and required together with, denser housing. Affordable housing might need to be subsidized until such time that we have made up the backlog of housing units for the population. Market rates are always too high when there is scarcity.

Reduce or remove regulations that prevent building housing and lower cost housing.

Senior housing may be an area to get emphasized. Noticing Bellevue has growing number of young families, and house prices soar. I have met seniors who consider selling their properties but also want to continue living in the familiar area. Also, I see grandparents wish to live close to their children but hard to afford housing in Bellevue.

Include more apartments with 3 bedrooms. Most apartments are studio, 1 or 2 bedrooms. 3 Bedrooms are more family friendly and can accommodate extended generation families as well as people who share apartments such as young adults, part time workers and college students.

A higher percent of low income brings crime, the apartments, Polaris, and lower income areas of Bellevue are a drain on Bellevue resources and BPD. Bellevue has become a smaller version of Seattle. Policies have ignored what's important to our city.

Remove government hurdles to maintaining and developing housing. Including taxes, building restrictions, tenant "protection" policies and lengthy government plan reviews

Helping older adults stay in their homes, by allowing them to Age-in-Place. Older adults, through their work, paying taxes, raising children, volunteer positions, etc., have helped mold Bellevue into a City people want to live in. However, it seems the City doesn't care about older adults and just wants them to give up their SFH. There is no allegiance, appreciation, or recognition that older adults built Bellevue!!!!!!!!!!!!

Identifying barriers that inhibit the development of affordable housing (e.g. land use policies, burdensome permitting process, requirements that drive up the cost of construction, etc.)

No

Limited affordable housing should first go to American citizens, then to permanent residents and then to temporary legal immigrants. None should go to people with criminal records and illegal immigrants.

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Bellevue is the best city in great Seattle area. We don’t want to see big changes which may deteriorate its image.  
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Dear Councilmembers,

We commend the City of Bellevue for its leadership in addressing housing affordability and equity. As you advance efforts to build and preserve 5,700 affordable housing units over the next decade, we urge the Council to pair these investments with strong workforce standards that benefit both residents and the local economy.

#### Why Apprenticeship Utilization Matters

**Pathways to Family-Wage Careers:** Requiring apprenticeship participation ensures that construction projects create opportunities for Bellevue residents to enter skilled trades and earn sustainable wages.

**Workforce Development:** Apprenticeships build a pipeline of qualified workers, supporting long-term housing goals and reducing future labor shortages.

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1) I strongly support incentivizing home ownership at a variety of income levels, as this encourages people to feel invested in their communities.

2) While I support the idea of people living near their work, it is also important to realize there are many other factors at play. Jobs change, couples make decisions based on both jobs, some people are happy commute 45+ minutes for that bigger but more affordable ‘trophy house’, etc.

.....

Don't spread homeless population into neighborhoods.

Rather than spending money building affordable housing, a more fruitful approach would be for the city of Bellevue to get out of the way by liberalizing zoning. Affordable housing is solving a problem caused by Bellevue's restrictive zoning and the last election demonstrated that voters want better property rights.

How about safety of the neighborhood?

My hope is that you take care of the Seniors and veterans and low-income families with children who are already living here to get the help they need. Secondly, take care of Bellevue residents, and their concerns. I don't agree with adding additional homeless people with drug addictions and serious mental health problems here. They have different needs with comprehensive services and will need extensive, expensive support. They are frequently those with serious, mental health problems and higher risk for violent behaviors and committing crimes. I disagree with the social engineering of surveys, using the 2044 Strategy Team, Complete Streets, Eastside for All, Futurewise, King County Housing Consortium, the PLUSH Committee, FUSE WA, Eastside Progress Alliance, Eastside Urbanism--affordable housing organizations and Progressive groups to push their agenda over Bellevue residents.

Make parking for personal cars a necessary part of any housing development. Even near buses and transit stations. Cars are an economic necessity for the majority of people living in Bellevue. Stop destroying single family zones with multifamily homes. Concentration of new homes should get into growth areas of Bellevue. Stop the creation of housing in single family zones.

Follow the work of the TAG and the Affordable Housing chapter of the Wilburton CAC.

Making sure you respect the existing residents' needs while integrating more affordable housing options.

The new efforts with Plymouth Crossing and Porchlight have resulted in more crime and a lowered stand or living for neighboring communities.

Please do NOT continue down this slope!

Make it affordable!

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Set up programs to buy small (900 sq ft) houses and offer them to people to buy. I am sick of mega mansions. Programs like this have existed in other cities. Low, low interest rates, city cover the down payment and recoup it when they sell. Use parking lots and areas around schools and parks to build low-income housing. Make the Bellevue school district sell land to multi-tenant developers with a variety of housing. Start thinking outside the box instead of building stupid parks over the freeway.  
.....

Volume, volume, volume. The more housing you can put into the market, the more competition there will be which will bring pricing down. The faster you can get units to market, the quicker we can start solving the problem. Southern markets like Kent have entitlement/permitting timelines of 12 months or less. Imagine how much capital would flock to Bellevue if the entitlement/permitting timeframes weren't 30 months or more.  
.....

Encouraging the production of all types of housing. Lack of housing availability is the single largest driver of the current housing affordability crisis. More housing will lower housing costs, allowing more people to live in opportunity-rich places. Reducing the barriers to housing development is critical (zoning restrictions, permitting hurdles, bureaucratic timelines, etc.).  
.....

I think you should try to keep apartments and multi-family houses very close to mass transit, and/or immediately adjacent to areas that already have such multi-family housing, rather than spreading them out into single family residential areas, which already have too much traffic and not enough safe parking -- parking which does not block fire trucks, ambulances, and other emergency vehicles. I don't want to die because help cannot get through to my house!

.....  
public transportation options near homes  
.....

Stop spending tax money in the private sector. How about just getting out of the way  
.....

I am unable to select my 1-5 priorities.  
.....

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.....  
Building more housing for minimum wage and near minimum wage workers (20-30% AMI)  
.....

Spread them throughout the city, currently affordable housing is concentrated in east Bellevue near crossroads with multiple sites right next to each other. It would be good to spread them throughout, especially in west and south Bellevue

.....  
To make sure NOT creating affordable area and expensive/luxury area separate. For now, inside Bellevue dividing with wealthy area (downtown) and not (Factoria, Eastgate) is obviously designed by the city, that's not good.  
.....

More worker housing - not low income. With more mass transit, living here is a privilege not a right.

.....  
Every highly impacted section 8 complex brings endless crime. Get people opportunity but not handouts.  
.....

Bellevue does not need affordable housing. There is plenty of affordable housing in neighboring communities. Stop with the social engineering!!!

.....  
Don't confuse "housing" for "services" that have the effect — whether intentional or not— of importing Seattle's problems to Bellevue. Those are negative opportunity costs. Stop shoving negative-impact services like that Plymouth Crossing low-barrier mess into South Bellevue. The actual apartment building near it — housing with amenities — seems excellent for working families.  
.....

Start deregulating. Allow developers to start having the ability to make new complexes so they can drastically increase supply. That will naturally lower the demand once they start getting filled therefore will lower prices. If we just keep making buildings based on income we trap people from ever wanting to make more money and get out of the lower income brackets. It doesn't entice people to pursue higher careers.  
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Avoid outcomes based on race or gender rather focus on equal opportunity. We do not need to make race or gender-based decisions that bias one group or another. Equality of outcomes is a terrible idea. Equality of opportunity should be the guiding principle.

.....

Must be sustainable

.....

Denser housing belongs near transit. Cramming new housing into neighborhoods that do not and cannot have access to frequent, reliable mass transit will wreck those neighborhoods.

.....

Keeping density in the Multiuse zones near transit

.....

Focus on adding homes relative to the % the population we have now

.....

Focus on helping communities understand their desires and needs

.....

Ensure affordability for people that currently live in Bellevue, especially those being forced out of their homes due to increasing utility and tax costs.

.....

.....

See that the citizens of Bellevue are not taxed to subsidize these endeavors.

.....

Just because you want to live in Bellevue does not mean you can. I own a house in Bellevue for over 30 years, when we bought, we had worked, worked, worked and saved after collage so that we could. It took all our money to pay mortgage and raise kids, few vacations or luxuries. Why cant other people? Maybe they cant live in Bellevue.

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If you can, try to let the market do the work, using policies stir the market. Direct policies and programs are not sustainable and usually have unintended side effects.

More, more, more housing! Large family units. Long term affordability

#### SAFETY

I would prefer quantitative scores to these factors, as they're all important and the degrees of separation are incredibly small. If I could score the above, I would say more specifically affordable units is 100, more market rate units is 99.5, making more types of housing is 99, no different outcomes is 98.5, keeping people in neighborhoods is 98. We need to be doing anything and everything all at once, second best time is now etc.

Making sure land use policies do not inadvertently discourage or limit housing production.

Most of the city has a very car-dependent design, and owning a car is getting very expensive (insurance, fuel, maintenance, parking, tabs, etc.). We need more flexible (mixed-use) zoning, bus lanes, protected bike lanes, and pedestrian-first design instead of car-first design. Housing cannot be affordable if it requires an unaffordable mode of transportation.

Make sure existing housing is not left empty or used for short-term rentals.

Some consideration for real estate taxes when people no longer have income.

Make sure senior citizens can stay in their homes by reducing taxes on their homes. Taxes on homeowners are getting way too expensive. Bellevue should care that senior citizens can afford to stay in their homes. The recent increase of 1% taxation on homeowners in Bellevue is not appropriate if you want seniors to stay in their homes. Stop taxing us and start making reductions of staff, programs and unnecessary expenses.

Deem historic restrictions on title racist and therefore inapplicable.

Get away from transitional or preservation housing.

Making accessible housing in regard to DADU's and ADU's with permitting processes being easier to understand and more convenient.

Leave neighborhoods alone. Do NOT allow lock-off rentals. And do not allow lots to be cut up into multiple residential units. Even though you passed these uses, you will ruin Bellevue's livability with overcrowded streets from renter cars and lack of community unity with random renters in large houses. BY the way - the ranking I put for question above is WRONG. Your survey won't let me change the order. SLOW DOWN the growth!!!

It should be near transit centers. It should be multifamily to the extent possible

Urban density and urban sprawl lower the quality of life for families and retired people. Avoid urban density policies which will degrade neighborhoods and turn Bellevue into a smaller version of Seattle.

Having the Planning Department speed up its processes. We have just replaced two modulares (both smaller than the original modulares), and it took 25 months for them to finally be put in place. For that reason, even though we have 1.6 acres in Bellevue that is vacant, I refuse to even begin to think about affordable housing. (our site is prime)

Don't build homeless men's shelters near it. Porchlight and Plymouth Crossing in Factoria a prime example of what not to bring to the neighborhood. We are hoping that all of the bad activities that are happening continuously will be shut down and moved to a different location. These facilities make the community unsafe and unpredictable.

Ensuring the voices of those who are actual residents of Bellevue (i.e., taxpayers) are heard.

No more homeless shelters and remove existing homeless shelters near schools or other housing units

Property taxes should have some kind of maximum instead of raising 400% in 5years. Allow days and senior pods on housing lots

Encourage developers to build more 3-bedroom apartments.

I'd be thrilled if I got as many surveys on funding our schools, shutting down Plymouth, cleaning up all the graffiti as I did on affordable housing. Seniors should be protected from all these crazy taxes because they have fixed incomes and while reasonably priced housing is important, it's not the silver bullet politicians make it out to be. Expand your solutions for the problems at hand in Bellevue please.

Try to preserve some of the older homes,

Make it affordable for single people not working in hi-tech, elderly people, families. Not everyone works at Microsoft!!!

I think politicians are overly focused on affordable housing as some magic bullet solution. How about some surveys on appropriately funding schools, cleaning up graffiti, stopping drag racing on lake hills connector, adding a sobriety component to Plymouth, etc. Seniors should be protected from all these crazy taxes because they're on a fixed income. Owning a home doesn't make you wealthy but that's the first place that's taxed - very unfair.

Housing should be compatible and harmonious with the existing neighborhood.

Build more of everything! That is the most efficient way to lower housing costs for all

This is hard and important work. Thank you for doing it. I feel we should remove parking requirements for businesses within a mile of a light rail spot and fill those parking lots with things including different kinds of housing.

I do not think city should build low-income housing using our taxes. People who cannot afford to live in Bellevue should move to areas where they can afford.

I think this is excellent as a plan. I worked as a shelter advocate for Mary's place shelters for 4.5 years and I strongly believe everyone has a right to have a home that is affordable. Inflation and property

managers' greed in rising rental costs has made it basically led to no middle class just low to high and it's not working out well for parents or single parent households. Disabled or people retired.

Housing of all types and levels of affordability

Target audiences - if families, then proximity to schools.

Bellevue School District does not provide yellow school buses for high school age kids and they have to take transit.

You're really not taking the 60-80% people into account at all, that's going to be people like nurses etc. who then still can only afford a micro studio. I'd like some focus on that too

Parking minimums greatly increase the cost of housing development. The cost of subsidizing parking is easier to amortize with a luxury building. Kevin Wallace was able to make a "workforce housing" building pencil out downtown only because he got a required parking variance. We built a train. We have a few half-hearted attempts at bike infrastructure. Don't assume that everyone needs a car.

Making sure to keep neighborhoods as they are and not force them to extend high rises in right next to homes.

supplementing landlords that provide housing below mean average. so give them a check to lower rents.

Lower impact fees (no impact fees for affordable housing)

Increase density

Cut red tape for approval times

Reduce / re-work tree preservation code to provide more developable area and increase density

Please focus on promoting mixed use developments. Affordable housing doesn't mean very much if all your other expenses are still unaffordable. Mixed use provides nearby alternatives which save time and money.

Funding should not come from higher taxes or cost to the citizens of Bellevue.

Just because people want to live in Bellevue does not mean they can, I may want to live in downtown Manhattan but can't afford to.

When we bought our house in Bellevue over 30 years ago we worked, worked, worked and saved after collage to afford a down payment. Even then, we struggled to make payments raising our kids. No real vacations, or eating out we had worn out furniture and used any extra money for house improvements with sweat equity. Just because you want something does not mean you can have it.

High quality homes or apartments that are not just cheap. High energy bills are bad for people with limited resources. Unhealthy housing is bad for anyone.

Make public transit accessible and streets safe for pedestrians and bikes near residents

Despite what the internet viral people say, I think Porchlight and Plymouth Crossing in Eastgate are great ideas and need something more in different parts of Bellevue to ensure that these people aren't just in the streets, especially those who are disabled.

.....  
Accessibility. Especially for low-income families & individuals, disabled, senior housing. Walkability, access to public transportation, parks & playgrounds that are well appointed and maintained, 3rd spaces for community (i.e.: community center, on-site community rooms, libraries with meeting rooms & events), and amenities (grocery stores, childcare, urgent care/medical clinics, pharmacies).

.....  
traffic density.

.....  
#5 is the only effective solution to relative housing affordability. Get rid of your onerous regulations and allow builders to build with minimal fees.

.....  
Lower the Utilities costs, water and sewer especially, which seem much higher than surrounding cities. Lobby the state to expand programs for solar, wind and geothermal in neighborhoods.

.....  
It seems like the city (and WA state) overcomplicate this issue. It's supply and demand. We just need to build more housing, period. There really isn't any reason to shoehorn houses one at a time into existing neighborhoods (though I think that's fine). To really make a dent we need to create conditions for developers to build high rises with hundreds of units. It seems crazy to me that the city puts so much emphasis on oneseey twoseey DADUs and ADUs when hundreds of units can be added at a time through creating conditions favorable to high rises.

.....  
Bellevue needs to build more housing, especially for low-income seniors, people with disabilities. During our working years in the 1960, 1970 and 1980 most of us worked long hours and were paid very low wages. We earned barely enough to make ends meet. So now we seniors receiving Social Security cannot keep up with the high cost of just to keep a roof over our heads. It is so sad and heartbreaking!

.....  
Removing people hanging out and not going to work, addicted, mentally ill with shopping carts, criminal and/or unhoused people from our Library, streets, in front of stores, inside our stores and businesses, sidewalks, parks, etc. at all times. I would like to enjoy our city/neighborhood without all of the above through prevention rather than reaction. I would like to see a program that helps these people get well and back in their feet to be able to contribute to themselves and our community with a limit and alternative community service program.

.....  
Greater Property tax reduction for seniors

.....  
Yeah get rid of the drug dens in Eastgate and Overlake

.....  
As a case manager for housing, I find it very difficult for single individuals to find affordable housing. They typically don't qualify for most housing programs and don't meet the requirements of making 3x the rent to rent from an apartment complex even if the monthly rent is affordable

.....  
None of the above! What a joke! We don't have infrastructure! Growth needs to go elsewhere!

.....  
All developers should be required to build a percentage of permanently affordable housing

With the current political situation, immigrants are more at risk of being taken advantage of and are not reporting unjust practices.

What policies do you have in place regarding landlord reporting practices to ICE? Unfortunately, American citizens who fit a profile are being caught up in the fray.

Affordable housing should be built near services like transit, schools, shops, and workplaces. For example, location of Polaris in Eastgate is very bad. It should be downtown!

Just because a household needs and qualifies for lower-than-market-rate housing shouldn't mean that they have to settle for living in a rented apartment in a multi-family block. The dichotomy of either massive single-family owned mansions or rented multi-household blocks seems to be expanding at a breath-taking and alarming speed. What once was a last hold-out of affordable single-family homes, Eastgate is quickly catching up with other rich neighborhoods. It is almost as though there is a plan to gentrify Bellevue--outside of the apartment districts. This is a hollowing-out of the middle class. That's what we are seeing. We understand it is perfectly legal. It is just disheartening. We have been following this city planning process for several years. It seems that the city can only make it easier to get permits to try for "alternatives." We're not seeing those actually being built. Not that I would wish to see an apartment block go up next door to my home in this single-family neighborhood! Thanks for trying to encourage alternatives....

I am tired of seeing so many small homes torn down and mega-mansions built in their place. And then we hear that there are no starter homes available. When is this going to stop?

Bold collaboration as a model of attainable housing. Read the Transmittal Letter of the TAG to Council.

Allowing homeowners to build on their properties like DADUs. Adding more affordable housing in city hubs while also considering traffic impact

중간소득 가구에 대한 대책을 세워주셨으면 합니다.

Build housing that is geared for people who do important work, such as teaching, nursing, and garbage collection, but aren't paid particularly well.

The City should not be involved in support programs that make people dependent on the program. These programs often trap people into keeping their income and future back to maintain qualification of lower income.

Please base your policies on basic economic principles rather than market manipulation/coercion/subsidization. If you want to lower costs, you must increase supply or reduce demand. To lower the cost of housing in Bellevue you must either increase the supply of housing or lower demand. More units is the solution plain and simple. Your other priorities ("different household types", "programs" to help, "units specifically available for households", "not have different outcomes") are all market manipulation/coercion/subsidization ideas that are not based on supply and demand. You will ruin our city's economy if you try to manipulate/coerce/subsidize housing. My priority is encouraging development by reducing red tape, lowering fees and removing restrictions. It sounds like you are headed in the opposite direction which will lead to your doom. Allow builders to build to meet demand. Increase density especially near mass transit (train). Allow developers to build up (more floors).

## If you live or have searched for housing in Bellevue, have you experienced the following housing issues in Bellevue?

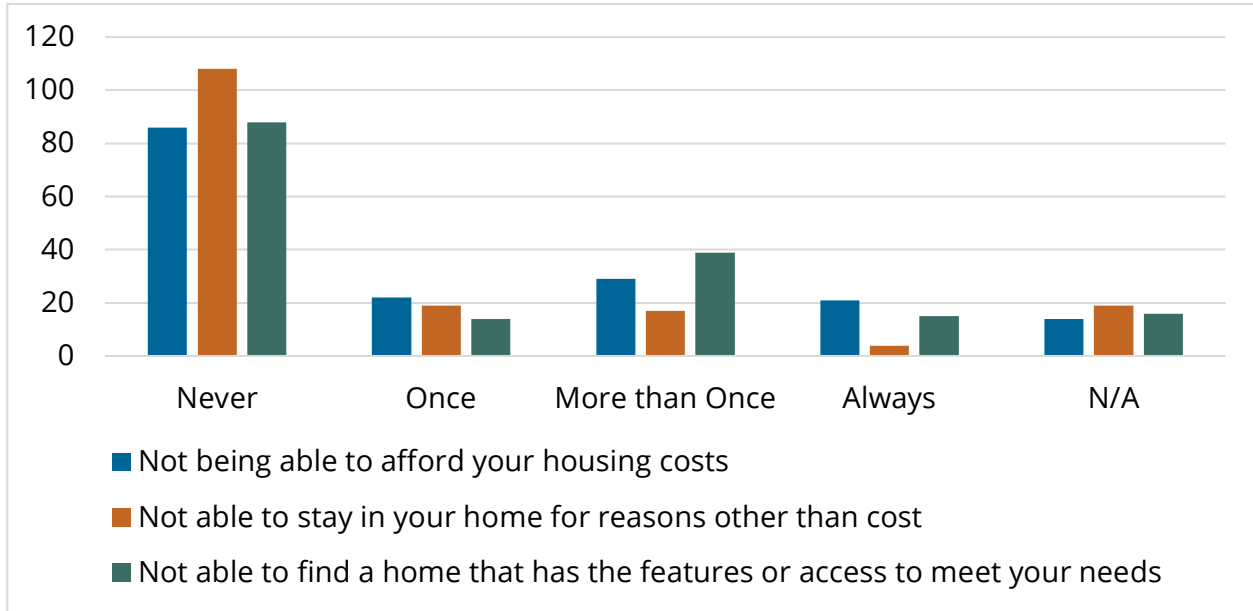


Figure 4: Experiences of Housing Issues, Public Survey Responses Dec 2025

## What outcome of the AHS is most important to you?

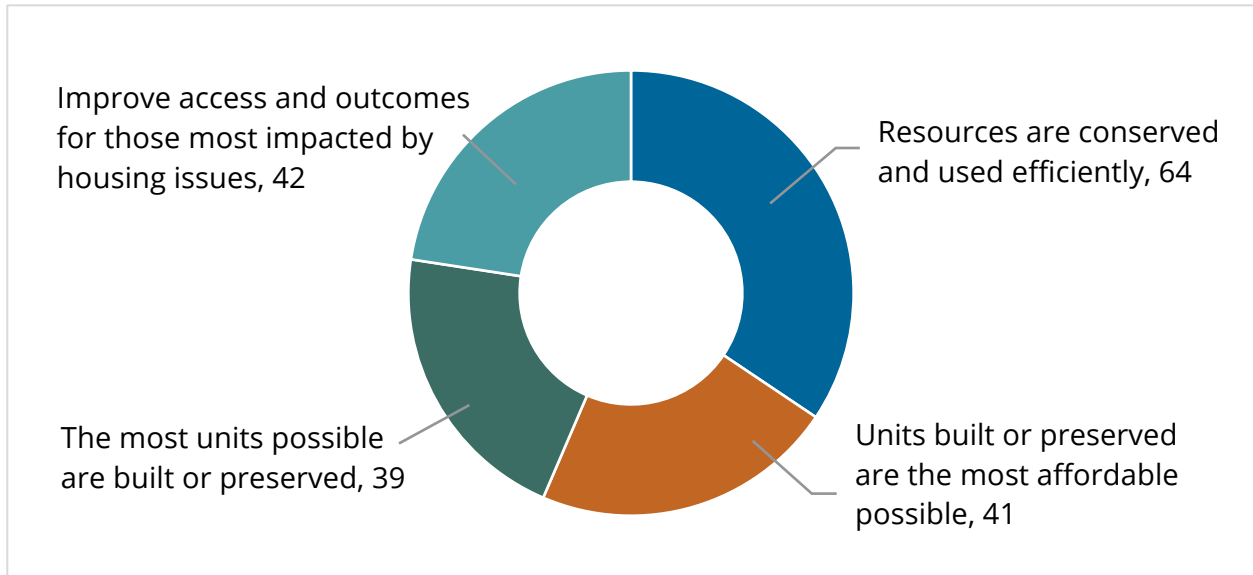


Figure 5: Most Important Strategy Outcome, Public Survey Responses Dec. 2025

## After reading the strategies, do you have any concerns, questions, or feedback on the proposed strategies?

Have a nonprofit place that can look at individual person's needs and help them get into a respectable place. Not just a place you shove everyone with homelessness into one place.

27 strategies?!!? In this and in other initiatives/projects, I feel that Bellevue is trying, in its policies, to be everything to everyone. Well, you can't achieve this. So why are we always trying to do this? How would anyone who reads the AHS Draft Strategies List know what the city REALLY wants to do? You cannot do 27 things at once. EVER. Choose ONE or TWO key areas to focus on in affordable housing and figure out how to get those done. Oh, and make sure that you choose your key areas that are actually able to be realized! Oh, and don't come up with so many giveaways (excuse me, these are called "flexibility") that we lose even more beloved old trees, that developments will NEVER have adequate on-site parking spaces (of course lower income folks have cars and need a convenient place to park THEM), etc. I could go on and on.

There are too many potential strategies for me to provide a concern or feedback in this survey. Personally, just to stay in our home and pay the ever increasing bills (property taxes, insurance, energy, water, gasoline at the pump, etc.) we have to continually make choices and put off what we would like to do to stay in our home. We cannot afford to move, unless we move out of state, so the various strategies need to keep in mind the strain on current residents and to not add to our burden.

HE.2 Seems like a crucial step in ensuring that these resources go to those who would benefit the most. I was especially impressed by the AH section's efficiency in protecting and bolstering existing housing.

The strategy has to aim at creating affordable units that people can buy and not just rent.

SD1 to SD3. Many residents live and want to live in lower density subdivisions that have been in Bellevue for decades. This strategy wants to take that away by introducing higher density everywhere, without controls on design, CC&R's, parking, etc. If higher density is allowed in an area, the City needs to administer and control it, especially architecturally, so that it does not detract from the neighborhood. I think that this is one of the primary reasons that many residents are very wary and unsupportive of the Middle Housing Strategies.

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. 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. AHS.3 Strengthen partnership within the affordable housing system: Build strategic partnerships with providers, developers, philanthropy, and financial institutions to expand housing solutions. Bizdiversity, LLC would like to collaborate with your department on the above strategies

Regarding SD1, I recommend the following addition if you have the opportunity to refine the policy. Actionable Idea: Launch a pilot program that incentivizes homeowners to contribute their lots for multi-unit or stacked-flat housing development. In exchange for their land, participating homeowners would receive guaranteed tenancy or ownership of a unit within the new complex, especially when at least one unit is designated for low-income households.

Additionally, you'll need measurable benchmarks to assess whether these goals are being successfully achieved.

Those are lots of good strategies, but perhaps too many. Sometimes it could be easier to focus on fewer and get those done than have too many that go nowhere. I endorse the UN2 strategy of support for more family sized affordable housing. You could build more "closets" and say your ratio of affordable housing has increased, but only a single person can live there. We need homes for hard-working families. Housing stability stands out to me as another big strategy to prioritize. We likely need more subsidies for people to afford to live here or to stay in their homes when they have hit a rough patch, at least until such time that we have created more affordable units that are within their reach.

Housing is expensive because it is hard or expensive to build so removing the government created obstacles should be job number one.

I wish to see more details.

Try to preserve or build single family residences that are affordable for families. Discourage the building of mega homes.

Any strategy that makes participants dependent on the government for their housing will be a failure. Including strategies that provide benefits based on income. Bureaucracy, fraud and policy will siphon off resources making the programs ineffective and irrelevant. City planners often feel they can make a difference, but most often make things worse. Strategies that encourage development of housing by reducing government interference should be part of this program. I don't need to read the document to know that strategy isn't being submitted for comments.

We know the need is greatest for those at the lowest income levels. Unless something drastically changes, we will not be able to help produce the number of housing units needed -- particularly at the lowest levels of affordability. I would like to see clear communication about the expected outcomes and if we have any kind of strategy to increase production of housing for those that are the most vulnerable in our community.

Keep government from trying to control outcomes. It's not a good idea and has not worked.

Dear Councilmembers,

We commend the City of Bellevue for its leadership in addressing housing affordability and equity. As you advance efforts to build and preserve 5,700 affordable housing units over the next decade, we urge the Council to pair these investments with strong workforce standards that benefit both residents and the local economy.

Why Apprenticeship Utilization Matters

Pathways to Family-Wage Careers: Requiring apprenticeship participation ensures that construction projects create opportunities for Bellevue residents to enter skilled trades and earn sustainable wages.

Workforce Development: Apprenticeships build a pipeline of qualified workers, supporting long-term housing goals and reducing future labor shortages.

Equity in Employment: Structured apprenticeship programs promote diversity and inclusion, opening doors for women, veterans, and underrepresented communities.

Labor Standards for Quality and Accountability

Prevailing Wage Requirements: Guarantee fair compensation for workers, preventing wage suppression and ensuring high-quality construction.

Safety and Training: Enforce robust safety standards and training requirements to protect workers and maintain project integrity.

Local Hiring Incentives: Encourage contractors to prioritize local workers, keeping economic benefits within Bellevue.

Aligning Housing and Workforce Goals

Affordable housing should not only provide shelter—it should also strengthen the community. By requiring apprenticeship utilization and labor standards on publicly funded or incentivized projects, Bellevue can:

- Deliver housing that is affordable, durable, and built to high standards.
- Create economic mobility for residents through skilled career pathways.
- Ensure public investments generate long-term community benefits.

We respectfully request the Council’s support in adopting policies that make apprenticeship utilization and labor standards a core component of Bellevue’s affordable housing strategy. Together, we can build housing that is not only affordable but also equitable and economically empowering.

Sincerely,

[redacted]

Western States Regional Council of Carpenters

.....  
I’m assuming breaking rental monopoly-promoting products is out of scope.  
.....

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Sincerely,

[redacted]

Western States Regional Council of Carpenters

.....  
I am concerned about this: Encourage smaller and more homes in low-density residential areas. This will destroy the mature communities. Don't do it!  
.....

.....  
Mostly the wrong direction. Don't fix zoning for affordable housing. Fix zoning for everything! When cities build affordable housing, it tends to be more expensive to build than market-rate housing. Better to get out of the way to liberalize zoning. Austin rents have gone down 19 straight months (17% total) despite their population increasing far faster than Bellevue's because their state won't let them have zoning. Why spend money when you can simply get out of the way? <https://www.texastribune.org/2025/01/22/austin-texas-rents-falling/>  
.....

.....  
Yes. This strategy will cost taxpayers a lot of money and will require additional costs. King County has squandered literally billions for nearly a decade while supporting programs that have worsened the quality of life for the general public. These types of housing are competing with those people who are retired--Seniors, veterans, the unemployed--normal people.  
.....

.....  
I do NOT support a rental housing registration program or making it harder for landlords to evict tenants that do not pay their rent. The onus of supporting tenants should NOT fall on landlords. Landlords, particularly ones that might only own one or two rentals, do not have the capacity to financially support tenants. And they should not be penalized for trying to keep their rental a viable business for them.  
.....

.....  
I do not agree with this approach. I bought in Bellevue 30 years ago thinking it was an upper middle class community. I am dismayed at what has happened to it and am considering moving to a place that has similar values.  
.....

.....  
Don't force low-income housing down residents' throats like has happened with the shelter in Eastgate or the rapid destruction of the city's tree canopy to developers who tear down lower priced homes, rape the landscape leaving no greenery behind and then build a \$4M home that is built out to the maximum footprint allowed. Who will live in these monstrosities once they are no longer desirable or necessary?  
.....

.....  
YES. I want density in the RICH neighborhoods and not JUST near light rail. Somerset, Enetai, Bridle Trails etc. should bear at LEAST 25% more density. Buy their nice houses and put up a 6 plex. Make a 5,000 sq

ft home a 4 plex. You can add buses and transportation, but I am sick of the rich getting big houses and jamming density into Lake Hills, while Bridle Trails has horse farms and trees.

.....

AH.4/AH.5/AH.6/AH.8: These policies seem to address the volume issue. Getting units on the market quicker will help alleviate housing pricing stress. The laws of supply and demand show that if there is more supply, pricing will naturally decrease. And if you can streamline permitting and reduce permitting and other superfluous costs (like outrageous inspection and traffic control expenses), then more developers will be able to finance projects. Currently capital doesn't like the long permitting timelines in Bellevue. And please remember that in Bellevue, market rate housing IS affordable housing when you're talking about a median single family home price of \$1.9 million... AH.10: I am not sure why monitoring affordable housing units is relevant to the goal of getting more units on the market. This seems like cumbersome oversight. Professional management companies will not let their unit maintenance be deferred and do not treat affordable units differently. So, this seems like not the best use of resources. Housing Equity: Similar to my response on AH.10, how does this "strategy" increase the goal to increase the number of units? Are there really that many bad apples that warrant this kind of oversight? It seems like resources could be better used to help expedite permits. Housing for Unique needs: UN.1 Developers already meet fair housing. Developers have tried to offer more affordable/ARCH ADA units and ARCH will not let them make all the ADA units affordable. UN.2: I would support reducing the number of affordable units required if more family sized units are provided (i.e. a disproportionate unit mix that leans more towards 2 bedroom and 3 bedroom units, in exchange for few affordable units) Housing Stability: if this is a goal, you should offer an MFTE extension so these renters are not displaced from existing MFTE units.

.....

I do not support the following strategies, which I view as "stealing" quality neighborhoods from existing homeowners -- who have paid to live in quality neighborhoods -- in order to line the pockets of real estate developers, who want to build condos and apartments in neighborhoods which have always been zoned and "promised" to be single family residential. These "strategies" rip off existing homeowners for the benefit of real estate developers: AH.2, AH.4, AH.8, AH.10, AH.11, SD.1.

.....

The outline strategies seem very comprehensive. To Foster engagement in the affordable housing programs being offered by the city of Bellevue, I recommend implementing an outreach program that works with local low wage/entry level businesses (e.g. food service, retail, etc.) to collect data about affordability issues and share information about support programs with people who work in Bellevue but cannot afford to live in Bellevue.

.....

I also recommend conducting surveys related to commuting, collect data about how far workers are traveling, what modes of transport are they using, what percentage of workers work in the city but do not live here, and what percentage of those people are doing so purely for affordability reasons (as opposed to personal preferences).

.....

Spread them throughout the city, currently affordable housing is concentrated in east Bellevue neat crossroads with multiple sites right next to each other. It would be good to spread them throughout, especially in west and south Bellevue

.....

To make sure NOT separating affordable area and wealthy area. Inside Bellevue dividing luxury area (downtown) and not (Factoria, Eastgate) is getting obvious because the city put every affordability-related plan on south Bellevue. This is not a good solution for diverse community. If there's necessity for affordable housing, it should be well mixed over the city to balance.

.....

Stop with this nonsense. Bellevue does not need more housing, affordable or otherwise. It's already too crowded. Enough with this.

---

Creating affordable housing based on income is a losing strategy because they will be trapped or incentivized to keep that affordable housing because increasing their income will never afford them anything better than what they receive by getting into the system. It will be abused. It is better to create more affordable options by incentivizing more and multiple housing options. This may include building higher, allowing different kinds of housing despite the potential "change" to neighborhoods.

---

AH.2 What are the costs here?

AH.4 What are you willing to sacrifice for this? Be transparent.

AH.5 How will you ensure that housing near TOD does not increase traffic (in other words, ensure desired outcome of TOD).

AH.7 How will new funding sources prevent additional cost burdens of those living in Bellevue? What happens if actions here force people to leave Bellevue due to new financial burdens?

AH.8 Analyze what these policies/permits were originally intended to do. Will we have the same outcomes with increased expediency?

AH.10 Measure the # of affordable units. Do not simply use amount of new housing (irrespective of cost) as this is not indicative of affordable housing.

HE.2 What are the current inequities we need to address? Be specific and specify areas.

HE.4 Define "most affected." Is this based on those most unlikely to acquire housing? Or those that have the most challenge to acquiring housing (even if they are ultimately successful)? Or something else?

UN.2 Do families need larger units? How large? What is the rationale here? Are you specifically prioritizing larger units vs. housing more families in smaller units (given limited resources)?

HS.1 How tenants impacted now? What is the landlord action or situation that causes eviction?

HS.4 What problem exists now? Why is oversight needed? How is housing unhealthy, unsafe, and unfair now? Present data.

SD.1 Are you going above state mandated density requirements?

SD.2 Are you willing to compromise health or safety to accomplish this?

SD.3 What is the problem with CC&Rs that you are trying to address?

AHS.1 Is it OK to displace existing Bellevue residents to increase revenue for affordable housing if the net number of new housing (or residents) increase?

---

I have concerns on HS 4. I think the city should encourage more rentals and rental varieties so the abundance of supply will help to regulate the price of demands. Emphasizing regulation and oversight even for right reasons can prevent people making extra resources available for other people.

---

Subsidy, subsidy, subsidy. We need public dollars for public goods and affordable housing is a public good. Nobody in Bellevue is talking about business taxes or high earner income taxes, and we need to be

talking about them. Companies have brought a lot of prosperity but also a lot of growing pains and they should pay their fair share.

---

AH.9 - How would that be implemented? The other strategies seem within the scope of what the City can deliver on, except for AH.9.

HS.1 - Make sure that the policies do not create conditions that make owning and operating affordable housing more challenging. For example, many landlords are selling their portfolios in Seattle, and that in turn, will hurt renters.

HS.4 - How would the City actually administer this program? Seems like it would be a resource intensive endeavor that does not yield clear KPIs.

---

To me, the most important section is “Housing Supply and Diversity” because that’s the only pathway to lower prices for the vast majority of people (income-restricted will account for at-most 10% of units, so it doesn’t help 90% of people). I feel like this area just needs more emphasis and more specific plans. How are we going to generate more large multi-family projects? We need to use both carrots and sticks. We need to reduce restrictions (FAR, height, parking ratio), reduce requirements (such as street development), increase incentives (MFTE or other tax breaks), and use something like a unused-land-value tax or surface-parking tax to actively push development in under-utilized spaces, particularly near transit. SD.1, SD.2, and SD.3 are fine strategies, but I think we need SD.4, 5, 6, 7, 8, 9, and 10!

---

AH.1 Should be “acquire and maintain”. Newly acquired properties shouldn’t jump to the front of the line for renovation if there are existing properties in the portfolio that need renovation more. We should try to keep families in these acquisitions as they change ownership. AH.3 Sometimes policy means we don’t upzone land (e.g., the parcels just west of Crossroads) that have been contributing to the community by providing affordable housing up until now. If creating affordable housing means your parcel is permanently worth less for redevelopment, is there an incentive to provide it? AH.5 TOD incentives should be available to frequent transit users. If a potential resident is not a transit user, it doesn’t matter whether the affordable housing is located in a TOD area or not. Would like units near transit to be a bit larger than they might be otherwise and include avoided transportation costs in the housing budget. AH.8 mentions exempting projects from review - does that mean there’s more risk of things going wrong with the project, or that it will be built to a lower standard for these residents? If there are reviews that don’t matter, why not remove them for market rate projects too? AH.10 strongly agree with monitoring performance so the community can know how good a job we are doing at housing people in need. Missing: There are programs to improve the environmental performance of these multifamily buildings (Energize, by the King County Executive Climate Office), in ways that should improve comfort and reduce utility bills. Can we measure the performance of existing buildings in Bellevue in an apples-to-apples way that would allow us to prioritize upgrades like this for the residents who may particularly need them? Missing: Ensure that affordable housing units are used for housing people promptly and not left empty.

---

UN section: Ensure that there is a substance-free housing option for residents who want that, and there should be a \$/sq ft standard so you can’t just make tons of tiny units and say we’ve solved all our issues. AH.1 Should be “acquire and maintain”. Newly acquired properties shouldn’t jump to the front of the line for renovation if there are existing properties in the portfolio that need renovation more. We should try to keep families in these acquisitions as they change ownership. AH.3 Sometimes policy means we don’t upzone land (e.g., the parcels just west of Crossroads) that have been contributing to the community

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.....

All these strategies sound interesting. What is the funding for these? They surely differ in the amount they cost, so that must also be a factor. Is there a budget for these?

.....

The survey was skewed so that it will reflect desire for low income, density housing. Can't get a good result with the wrong questions.

.....

HS.1 mentioned strengthening tenant protections. This need to be balanced with the responsibilities of landlords to manage their properties in a safe and secure manner.

.....

After reviewing these strategies, it is clear to me that Bellevue is on a downward trajectory towards a vastly lower quality of life for residents as a result of urban density policies which will degrade neighborhoods for families.

.....

Say no to men's homeless shelters in Bellevue, WA

.....

Looks like good strategies. One concern: Young people often need to share housing with others who can't afford to rent on their own and need to share a house or apartment. Please encourage Landlords to be flexible and accepting of these shared type of households. I needed to share a 4-bedroom flat with 3 other students in order to have housing while working a part time job and going to college. We were responsible and always paid our rent and utilities on time.

.....

For families many times new build only have 1 bathroom. There needs to be a minimum of 1.5 -2 baths for families.

First, link should open in a new tab rather than clobbering the survey tab. In Edge on Windows 11 it used the survey tab. AH.5: Light rail has helped to transform Redmond's downtown. The city has a busy, attractive, pedestrian-oriented shopping strip near the light rail station with lots of new housing and lots of small businesses that help make a community. Bellevue has built a couple three apartment buildings near 130th and the Spring District isn't quite dead yet. Redmond's growth rate, from OFM data, was 2.9%, surpassing even Seattle. Bellevue's was under 2%. What is Redmond doing right that Bellevue is not? How was Redmond able to create a community where Bellevue was only able to put up signs declaring an "Arts District"?

Affordability necessarily comes with tradeoffs. It's more important to me that there are a large variety of options so I can make those tradeoffs myself. AH.5: Proximity to transit should not be a concern for affordability. Prioritize mixed use near transit instead. UN: Please include cohousing. SD: Instead of prescribing a form factor, I think it would be better to allow a large variety of form factors for developers to choose from. SD: Mixed use. Mixed use.

Subsidized housing in any form is like it says, someone else is putting in money. I don't think it should come from the people of Bellevue.

I am 100% with AH.4 and AH.5, let's take advantage of the light rails when we spent the time and money to build them. HE.1 recurring quarterly and be available on YouTube for on-demand viewing would be great. For UN.1, some of the new proposals along Main St. near East Main street should follow this given the steep hill it is on. HS.3 if there are opportunities where Bellevue residents like me and my wife could help volunteer, would love to hear more through HE.1.

This is a bogus Bias survey! What a joke! Listen to residents that have lived here!

To receive a permit in Bellevue a developer should prove that 20% of units built in Bellevue are permanently affordable. All affordable units must be built net zero.

We must keep in mind that access to parking is a key factor. Not everyone can access public transportation to get to and from work. There seems to be an assumption that access to parking close to home is not a priority, at least for some of our new affordable housing complexes. Language/ communication is a challenge for many families with translation services unavailable. Many families will nod as if they understand but really don't. Being more intentional in providing help before things get out of hand is important. Fear (and pride) can play a factor and with language and cultural barriers that become worse. Safety net programs that are more easily accessible could play a role to address this issue.

These are great! Will be difficult to prioritize them.

Just get to it. 30 to 50%.

All I can say that you make sure that, for every affordable unit that is built, at least one secure, free parking space is provided.

I have concerns about the City drawing an artificial line on what housing and individuals get support from the City (fundamental strategy). HS-1 sounds good, except that in practice these policies weaken that housing eco system driving out mid-level housing providers, reducing B or C class housing stock and limiting private investment. These strategies in general seem to be written by staff that have no real understanding of human nature or basic economics. HS-4 would be a huge expansion of city services, and can you imagine the amount of bureaucracy and policy work involved? City funds would be largely wasted with little real positive results.

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I have significant problems with about 90% of the Affordable Housing Strategy document's statements and goals. As presented, this plan, for the most part, does not take basic economic principles into account. That is, it attempts to manipulate the housing market through subsidization and coercion. This is a fool's errand. Any plan must take into account the basic economic principles of supply and demand. This strategy document attempts to operate against those principles. It will fail. One example: AH.2 Acquire property to bank for affordable housing: Establish a land banking process to identify, purchase and hold properties for future affordable housing development. Pulling land out of the open market and artificially suppressing its cost (and thus value), will simply drive prices up elsewhere. This has been tried in other municipalities, and the result is near-term benefit to those who are lucky to be in those types of properties, but higher costs for those who are not. You are reducing supply! This will drive up costs! It is a huge mistake for the city to get into the business of residential real estate investment, ESPECIALLY in a way that attempts to manipulate the market. Remember, supply and demand! Another example: Housing Equity Goal: Eliminate disparate impacts in housing by race, ethnicity, status, sexual orientation, ability and income. This is the myth of equity as being just when in fact it is unjust and further unconstitutional. We will always have disparate impacts in housing across race, ethnicity, status, sexual orientation, ability and income. ESPECIALLY income. Again, you are attempting to manipulate the market through subsidization and coercion to force outcomes that you see as proper. If someone can afford housing in Bellevue, by all means, they should not be hindered by any of those attributes. This is equality. But they also should not be artificially advantaged by the city government putting its thumb on the scale. This is equity. You are using coercion to force the outcome. This is the kind of manipulation that led to the subprime meltdown of 2008. Government forced lenders to lend to people based on factors other than their financial resources and ability to pay for the housing they were purchasing. It was really no surprise when they were not able to pay! You are headed down a similar path. Those are just a couple of specific examples of the problems I have with this strategy document. I have more, and would like to discuss this further in person. My name is [redacted]. My phone number is [redacted]. My email is [redacted]. I would like information on who I can speak to about this proposal. I would like to participate in the process of forming a housing plan for our wonderful city of Bellevue that is based in economic reality.

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Great. +1 to more affordable housing and more types of middle housing and especially TOD. I believe that if families have trouble paying rent that they shouldn't be punished with having to maintain a car, too.

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The plan does not adequately address the unique needs of older adults, a large and growing demographic in Bellevue. Goal: Create more available and affordable housing for those with unique housing needs like seniors, families with children, and people with disabilities.-----The strategies accompanying this goal do not sufficiently address older adults' distinct needs, including mobility and safety challenges, health limitations, social isolation risks, and fixed-income affordability issues. Inclusive design is helpful but not enough. Older Adults need a more tailored approach to affordable living--they are not always low income, but are on a fixed income, they want to downsize comfortably,

maintain independence, and live in communities that support their physical and social needs. It requires thoughtful planning that takes into account their unique needs, such as financial stability on fixed incomes, downsizing, aging in place, and community integration. Goal: Increase the ability of low- and moderate-income households to live stably in their home and neighborhood. These strategies focus almost entirely on renters and overlook older adults—many of whom are homeowners. The plan lacks age-friendly approaches such as accessibility modifications, aging-in-place supports, help with rising property taxes and maintenance costs, and housing options integrated with health needs. Stability for older adults requires more than displacement protection; it requires affordability (older adults may not require subsidies because of assets or pensions but need affordable options because they are often priced out of the market due to high taxes or property prices), accessibility, health integration, navigation support for those who struggle with digital platforms, and safety measures tailored to aging.

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I like that middle and low income is going to be in all neighborhoods

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Why are you tearing down the wonderful affordable housing that was home to so many working class individuals/families to build the pinnacle project? For so many of the folks who work at QFC/ Bellevue Square/etc. that was a wonderful home. The costs they incurred to move were unbelievable and unnecessary. Maintaining and improving that existing development would have been an asset to Bellevue. It is/was a livable area community.

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Strategies do not mean much unless they are plans in place to implement them. I would like to see that.

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#### Why Apprenticeship Utilization Matters

Pathways to Family-Wage Careers: Requiring apprenticeship participation ensures that construction projects create opportunities for Bellevue residents to enter skilled trades and earn sustainable wages.

Workforce Development: Apprenticeships build a pipeline of qualified workers, supporting long-term housing goals and reducing future labor shortages.

Equity in Employment: Structured apprenticeship programs promote diversity and inclusion, opening doors for women, veterans, and underrepresented communities.

#### Labor Standards for Quality and Accountability

Prevailing Wage Requirements: Guarantee fair compensation for workers, preventing wage suppression and ensuring high-quality construction.

Safety and Training: Enforce robust safety standards and training requirements to protect workers and maintain project integrity.

Local Hiring Incentives: Encourage contractors to prioritize local workers, keeping economic benefits within Bellevue.

#### Aligning Housing and Workforce Goals

Affordable housing should not only provide shelter—it should also strengthen the community. By requiring apprenticeship utilization and labor standards on publicly funded or incentivized projects, Bellevue can:

- Deliver housing that is affordable, durable, and built to high standards.
- Create economic mobility for residents through skilled career pathways.
- Ensure public investments generate long-term community benefits.

We respectfully request the Council's support in adopting policies that make apprenticeship utilization and labor standards a core component of Bellevue's affordable housing strategy. Together, we can build housing that is not only affordable but also equitable and economically empowering.

Sincerely,

[redacted]

Western States Regional Council of Carpenters

.....  
Use contractors just have apprentice utilization and putting local tradesman to work.  
.....

Private properties, cars, bank savings and other investments should be considered as well as income when City provides housing to qualified families. More private properties and savings, the lower ranking of receiving housing. And City should limit the housing to current and former Bellevue residents. City should publish the selection process and policies of families who receive housing.  
.....

The strategies seem well thought out. I have a concern with how they are presented. There is a tendency to use acronyms with the assumption they are understood by all readers. I have no clue what these acronyms are: TOD in AH.5, C1 in AH.6, CC&Rs in SD.3. They should be clarified!  
.....

Surrey downs zoning should be increased, recently tons of very large SFMs when the neighborhood should be more like split level apartment, condo, etc.  
.....

So many of these strategies call for funding and incentives, but I haven't heard any proposed sources for where it will come from. Cities have limited options, and Bellevue seems very hesitant to raise any new revenue. Other approaches are valuable and have their role to play, but the vast majority of our effort should go into increasing supply. We have to make it possible to build units that are affordable. Part of that is simplifying regulations to bring costs down and make more types of housing legal. Even then, I don't think the private market will build all of the housing we need. Government should develop housing to fill that need, separate from the profit motives and minimum returns that private developers seek. (public housing probably isn't something Bellevue will do by itself, but it should push for it)  
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I've concerns with the amount of funding that's gonna go to monitoring and education that doesn't actually get down to the people who need it.  
.....


They all seem like admirable goals and workable strategies.  
.....

You do not need to obtain new revenue unless it comes from grants. The people of this city are burdened enough.  
.....

Too many strategies means there's no clear strategy, too many things to spread the resource available  
.....



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