

2026-2032 Affordable Housing Strategy At a Glance: Strategies and High-Priority Actions



Affordable Housing

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

High-Priority Actions

AH.1.1 With ARCH, create a program to provide expedited short-term loans to acquire NOAH properties for affordable housing.

AH.1.3 Increase the city's ability to proactively identify and preserve at-risk NOAH. Enhance access to real-time property data, build strategic relationships with property stakeholders, improve coordination among potential partners, and explore ways to track the sale of properties with affordable rents.

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

High-Priority Action

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

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

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

High-Priority Action

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

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

High-Priority Action

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

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

High-Priority Action

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

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

High-Priority Actions

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

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

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

High-Priority Actions

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

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

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

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

High-Priority Actions

- AH.10.1** As part of any future upzoning in MDR-1, MDR-2, and future HDR zones, expand affordable housing through land use tools such as inclusionary housing and fee-in-lieu requirements at levels supported by economic analysis.
- AH.10.4** Adopt a sales and use tax exemption program for utilization of vacant parking lots for affordable housing.

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

High-Priority Action

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

Housing Equity

- HE.1 Community education, information, and resources:** Improve communication and educational tools to build understanding, track progress, and increase housing stability across Bellevue.
- HE.2 Ensure fair housing outcomes in Bellevue:** Assess, update, and enforce fair housing codes and practices to eliminate disparities and reduce exclusionary barriers
- HE.3 Support alternative ownership models:** Expand affordable homeownership through funding, insurance reform, incentives, and support for cooperative or community-led housing models.

High-Priority Action

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

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

High-Priority Action

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

Housing for Unique Needs

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

Housing Stability

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

High-Priority Action

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

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

High-Priority Action

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

Supply & Diversity

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

High-Priority Action


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

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

High-Priority Action

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

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

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