



# BELLEVUE 2044

COMPREHENSIVE PLAN

Building A Livable City for All



## City of Bellevue Planning for Housing

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# BACKGROUND

Housing that meets the needs of people at all stages of life is a key component of a thriving city. Housing contributes to a strong economy and workforce by helping people live close to their jobs. Putting housing near transit helps maximize those investments and reduce overall carbon emissions. Providing a variety of housing options allows people to find housing in their neighborhood of choice throughout their lives. A young family might be looking for a starter home in a neighborhood with a school they like, while an older couple might be looking to downsize and find a more walkable neighborhood with nearby amenities.

That's why the City Council's Vision includes direction to create a wide variety of housing types and affordability that provide people with a safe, sustainable, inclusive, and accessible community.



We need to create housing for everyone, across the income bands and for all stages of life. In planning for housing, we need to consider the following questions:



# HOW CITIES PLAN FOR HOUSING



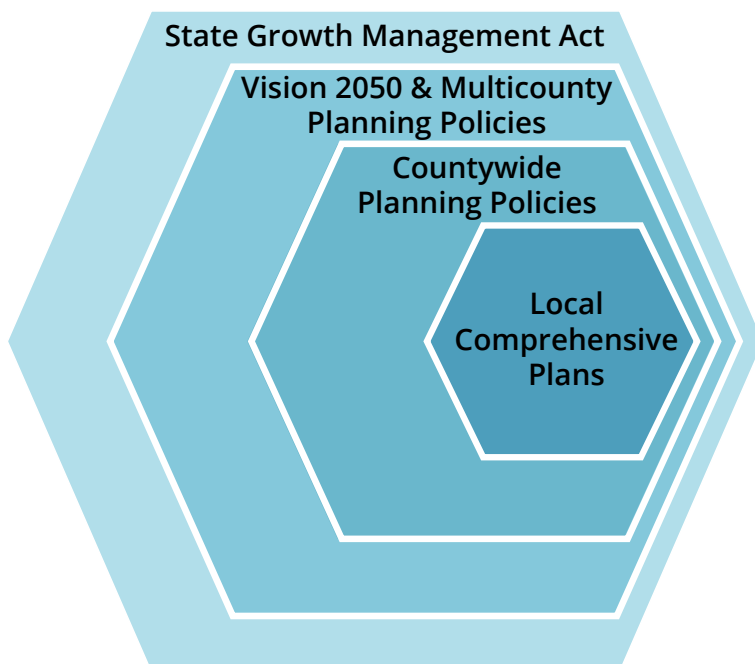
**Ensuring people have access to housing is one of the most important parts of the comprehensive planning process. Cities consider a variety of factors including:**

- What land is available for development or redevelopment
- The needs of low- and middle-income residents
- How the housing can support opportunities for, employment, education, and recreation
- How historic discrimination may have impacted the ability of people to find housing At the start of this planning process.

## GROWTH MANAGEMENT

In 1990 the Washington State Legislature passed the Growth Management Act which aimed to coordinate planning across cities and counties. The Growth Management Act has several goals, including:

- **Concentrate Growth in Urban Areas** where there are jobs, infrastructure and services.
- **Reduce Sprawl** to protect farmland, natural areas, and wildlife habitat.
- **Encourage Efficient Transportation Systems** that are coordinated regionally.
- **Plan for Housing** that provides a range of housing types and that is affordable to a range of income levels.
- **Support Economic Development** that promotes economic opportunity for all.
- **Protect Open Space** to conserve fish and wildlife habitat and provide opportunity for outdoor recreation.
- **Protect the Environment** to ensure the availability of clean air, water and a high quality of life.
- **Support Public Participation** to encourage the involvement of community members in the planning process.



Bellevue worked with other cities, King County, and state and regional bodies to identify these important housing goals:

- Create more housing options such as duplexes, townhomes, and other modest scale housing.
- Create options that are affordable at all income levels, especially for households that have low incomes.
- Ensure housing has access to jobs and transit.
- Address impacts from historic discrimination in land use and housing

# CATEGORIES OF HOUSING

Cities need to provide a wide range of housing options to people. Most people either rent or own their home, but cities also need to provide more supportive housing options for people who are experiencing homelessness or in crisis.

A renter might be able to afford something at the market rates or need financial support or rent through a non-profit or social housing program. People looking to buy a home might also be able to purchase something at market rates or participate in a program that helps them with a down payment or mortgage.

TYPE OF HOUSING	HOUSING CATEGORY	TYPE OF STRUCTURE	WHO IT SERVES	GENERAL INCOME LEVELS
NON-MARKET HOUSING	EMERGENCY SHELTERS	Nightly shelters, extreme weather/warming shelters	People in crisis, people with insufficient housing resources	0 to 30% AMI
	TRANSITIONAL HOUSING	Temporary Housing (under a year) with supportive services	People moving from homelessness	0 to 30% AMI
	SUPPORTIVE HOUSING	Group homes, assisted living, long term housing with supportive services	People needing assistance to live independently	0 to 80% AMI
	NON-MARKET RENTAL HOUSING	Non-profit and public rental housing	People who can't afford market rate rents	30 to 80% AMI
MARKET HOUSING	RENTAL HOUSING	Apartment buildings, rented condos, houses, ADU, etc	People who prefer renting or can't afford home ownership	80 to 120% AMI
	HOME OWNERSHIP	Condos, single family homes, duplexes, etc.	People who can afford home ownership	120% AMI and over

# UNDERSTANDING AFFORDABILITY

Eligibility for affordability is based on household income. Area Median Income (AMI) is the benchmark used to determine what a household earns and what they can afford.

## Area Median Income (AMI)

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

### Area Median Incomes for Seattle-Bellevue Metro Region <sup>1</sup>

AMI for one-person household

**\$91,000**



AMI for four-person household

**\$136,000**



Any household that earns 80% or less of AMI qualifies for affordable housing.

Bellevue supports the construction of units affordable to low income households through a variety of methods now.

- **Tax Credits:** Developers can get an exemption from taxes if they reserve units for low income households
- **Density Bonuses:** Developers can increase number of units they build if they are reserved for low-income households. Available in Downtown, BelRed, and on faith-owned properties
- **Investments:** The city can contribute funds to projects developed by nonprofit developers for affordable housing, behavioral health services, and housing-related services.

In addition to these programs, Bellevue could implement one or more additional strategies to increase the number of units reserved for low income households:

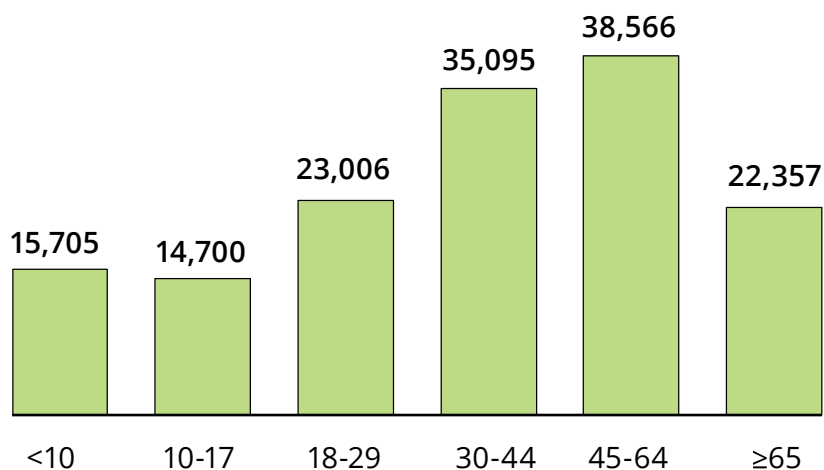
- **Expand Inclusionary Housing Incentives:** Expand the incentives available in Downtown and BelRed to other areas of the city.
- **Mandatory Inclusionary Housing:** Require developers of housing with a certain number of units to reserve some units for low income households.
- **Commercial Linkage Fee:** Require developers of commercial development to pay a fee that would go into a fund to support the development of affordable housing.



# BELLEVUE PLANS FOR PEOPLE

People are at the heart of planning. The Comprehensive Plan helps guide future growth and development and ensures the city meets the needs of people for things like housing, transportation options, economic opportunity, access to parks, human services, and more. So, let's take a moment to better understand the people who make up Bellevue.

## POPULATION BY AGE GROUP <sup>2</sup>



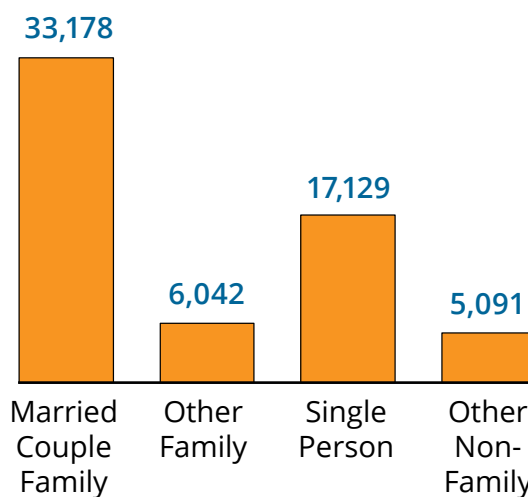
A little more than a quarter of households (28 percent) include at least one child under 18.<sup>6</sup>

The total population in Bellevue was 153,900 in 2022.<sup>7</sup>

The average household size is 2.4 people.<sup>8</sup>

The average commute is 22 minutes for residents and 8 percent of households do not have a car.<sup>9</sup>

## POPULATION BY HOUSEHOLD TYPE <sup>3</sup>



## TOP 5 LANGUAGES SPOKEN IN BELLEVUE <sup>4</sup>

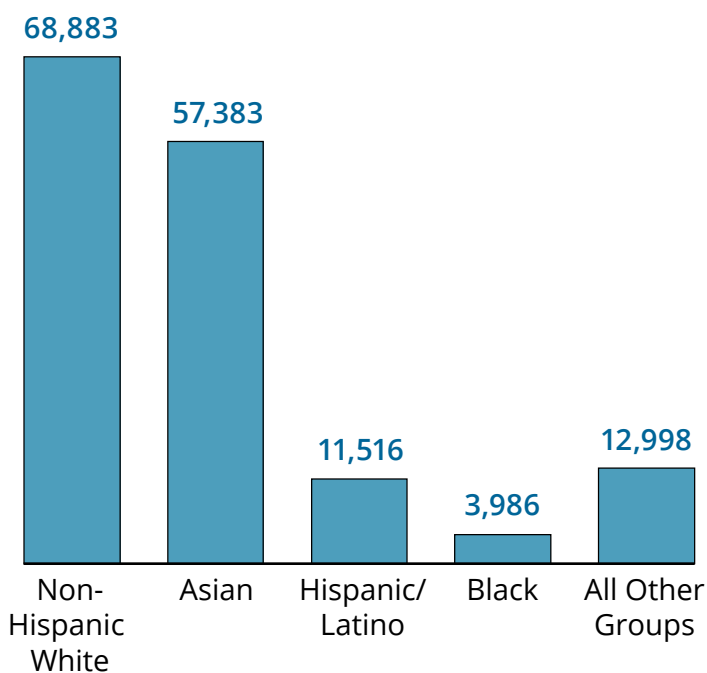
- 1 Chinese
- 2 Spanish
- 3 Korean
- 4 Russian
- 5 Japanese

About 38 percent of the population lives near a frequent bus stop or light rail stop. <sup>10</sup>



42 percent of Bellevue's population was born outside of the US. About half of those born outside of the US are between 25 and 44 years old. <sup>11</sup>

## POPULATION BY RACE/ETHNICITY <sup>5</sup>



60 percent of Bellevue residents are people of color. While it is common for adults in Bellevue to identify with a single race, About 12 percent of people under 18 identify as 2 or more races indicating that many households in Bellevue are multiracial. <sup>12</sup>



# BELLEVUE'S HOUSING PROFILES

One of the goals of this planning process is to support the creation of housing that is attainable to people at a variety of income levels. That includes housing that is subsidized for people with very low incomes and market rate housing that people with middle-incomes can rent or buy. The following profiles are examples of the kinds of housing experiences people have. As you look at the housing approaches the city is considering, keep in mind how each one might serve one of these people.



## **GEORGE, 52 | LOOKING FOR HOUSING**

**On Disability Insurance | \$18,500 Annual Income | Less than 30% AMI**

George is a disabled man who grew up in Bellevue. He is living with his brother as he looks for housing. He is worried that he won't find anything and will have to move farther away from his family, which might leave him isolated.



## **SHANAE, 43 | RENTER**

**Home healthcare aide | \$33,000 Annual Income | 30% - 50% AMI**

Shanae is a single parent. She rents a one-bedroom apartment in Bellevue where she lives with her six-year-old daughter who is enrolled in the Bellevue School District. Shanae has a degree; however, her salary barely covers her housing and other living costs.

*"I would love to be able to live in a home where my daughter can have her own room... I cannot find any apartments in the Bellevue or anywhere in the area with two bedrooms in my ability to pay range. I am scared I will be homeless this time next year. I just want something that I can afford. I don't want a handout...If I were to have to move, I would not have any money for the move in costs. I already live paycheck to paycheck."*



## **HASAN & MEENA | OWNERS**

**Recently Retired | \$73,300 Combined Annual Income | 50% - 80% AMI**

Hasan and Meena bought their home in Bellevue in the early 2000s. Their son Asif recently finished grad school and is living with his parents while looking for a job. Now, that they are retired, they worry about paying for increasing property taxes on their fixed incomes. They love their home, where they can walk to parks and many services such as a grocery store and restaurants.

*"We love living in Bellevue, but we could not afford to buy the home we are living in if we had to buy it today. Each year our property valuation increases and last year the valuation increased by over \$500,000. I am really concerned that as we retire and live on a fixed income that we won't be able to afford to continue to live here."*



## SAMANTHA & JEREMY | OWNERS OUTSIDE OF BELLEVUE

**Teachers | \$82,700 Combined Annual Income | 50% - 80% AMI**

Samantha is a pre-school teacher and has recently married her partner Jeremy, a high school math teacher. Both currently work in Bellevue and had hoped to buy a home close to their place of work or at least in the city. The closest housing market they could afford is Lake Stevens. Their commute is usually an hour one way which makes it tough help students after school or be an advisor for a club.

*"I was sad to learn that because these fabulous educators investing their time in our kids lives are unable to participate in our community."*



## MEI | RENTER

**Nurse | \$78,000 Annual Income | 80% - 120%AMI**

Mei grew up in Bellevue and recently moved back from North Carolina to be closer to their family. Mei is single and works as a nurse at the Overlake Medical Center in Bellevue. While their income allowed them to live comfortably in North Carolina, they're struggling to stretch their budget here and find a place to live in that suits their lifestyle.

*"I moved back in December to be near family, who have lived here before prices escalated. I am single and a nurse, and in North Carolina, I could live comfortably in a new home...I tried applying to rent in this area where I got my new job here (in Bellevue) and would sometimes be 18th in line with a credit score over 700 and no debt..."*

*I finally found a place to rent, but at almost \$3000/month, old, dated... and taking almost half of my take-home pay, I am greatly disheartened that I cannot ever get ahead trying to live in the city I work in."*



## CHRIS AND LAURA | OWNER

**Software Engineer | \$179,200 Combined Annual Income | 120% + AMI**

Chris and his wife Laura recently bought a home in Bellevue. Chris is a software developer and Laura has recently started a new job as a human resources specialist after staying at home for a while to raise their daughter. They feel very lucky to have been able to buy a home in Bellevue after many years of renting downtown.

*"After many years of renting downtown, my wife and I had a daughter, and we began searching for a more permanent place to live. After running into many, many multiple-offer situations (30+) we finally got close on a townhouse, but still did not "win." Fortunately, the lead offer caused a lot of friction with the seller, and the deal subsequently fell through. The seller then chose us, and we proceeded with the purchase. Very grateful this worked out, but we can definitely sympathize with folks who did not have such a fortunate experience trying to secure a home here."*

*These quotes are taken from the housing stories people have shared with the city on [engagingbellevue.com/bellevue-2044](https://engagingbellevue.com/bellevue-2044)*

# HOUSING CHOICES

The availability of housing that meets their needs and housing that people can afford are some of the top concerns expressed by Bellevue residents in this planning process. Bellevue's, and the region's, growth over the past decades has put pressure on the housing market as supply has not kept up with demand. The impacts of that underproduction can be seen in rising rents and housing costs, greater need for housing that is affordable for low- and middle-income households.

This page shows some of the results of the 2022 Housing Needs Assessment and sheds light on the challenges facing the city.

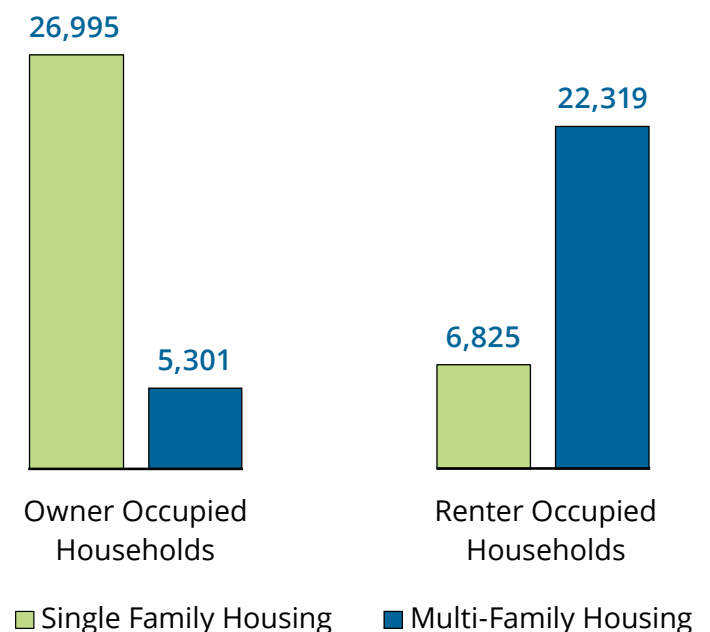
## PERCENTAGE OF BELLEVUE HOUSEHOLDS THAT QUALIFY FOR AFFORDABLE HOUSING BY RACE

<b>29%</b>	White
<b>29%</b>	Asian
<b>51%</b>	Hispanic or Latino
<b>47%</b>	Black or African-American
<b>25%</b>	All Races

27% of Bellevue households pay more than 30% of their income on housing and are considered cost-burdened. <sup>16</sup>

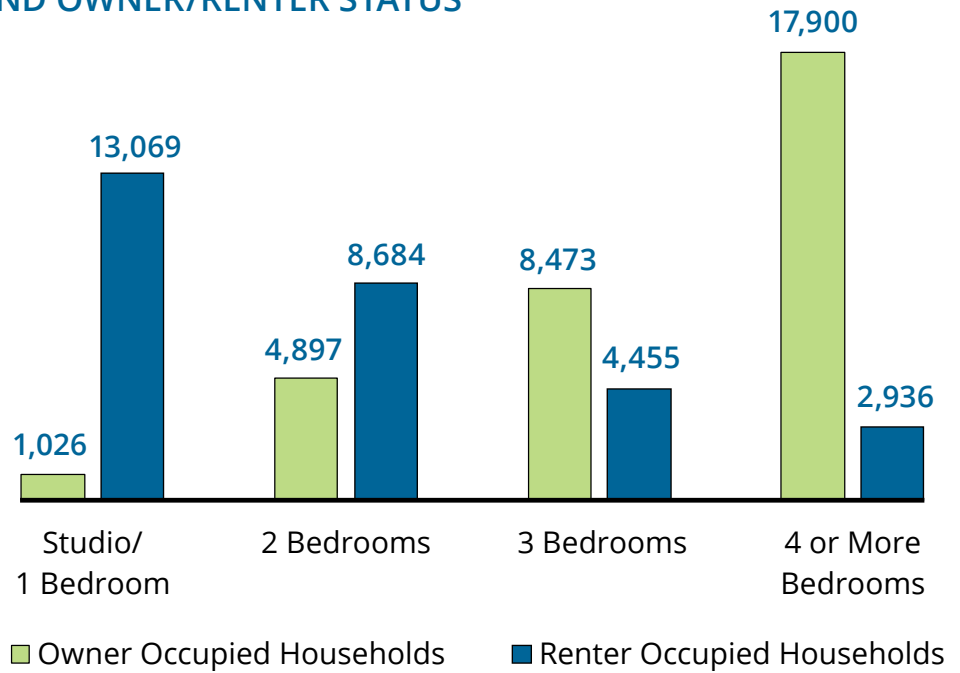
24% of Black households and 34% of Hispanic or Latino households own their home compared to 59% of White and 50% of Asian households. <sup>17</sup>

## HOUSEHOLD BY UNIT TYPE AND OWNER/RENTER STATUS <sup>13</sup>



## HOUSEHOLDS BY TOTAL BEDROOMS AND OWNER/RENTER STATUS <sup>14</sup>

53% of Bellevue households own their home, while 47% rent. <sup>18</sup>



50% of older adults living alone are cost burdened. <sup>19</sup>

Bellevue has a shortage of 5000 units available to households making 50% AMI or less. <sup>20</sup>

## HOUSEHOLDS BY INCOME AS A PERCENTAGE OF AMI AND OWNER/RENTAL STATUS <sup>15</sup>

Total Units



Owner



Renter



■ 30% AMI or less    ■ 50-80% AMI    ■ Above 100%  
■ 30-50% AMI    ■ 80-100% AMI

8% of affordable housing units in Bellevue are for people experiencing homelessness, needing transitional or special needs housing. <sup>21</sup>

# WHAT WE'VE HEARD FROM THE COMMUNITY

One of the goals of the planning process is to encourage the participation of community members. Supporting public participation in planning is part of the city's core values and leads to more transparent, accessible, and responsive government.

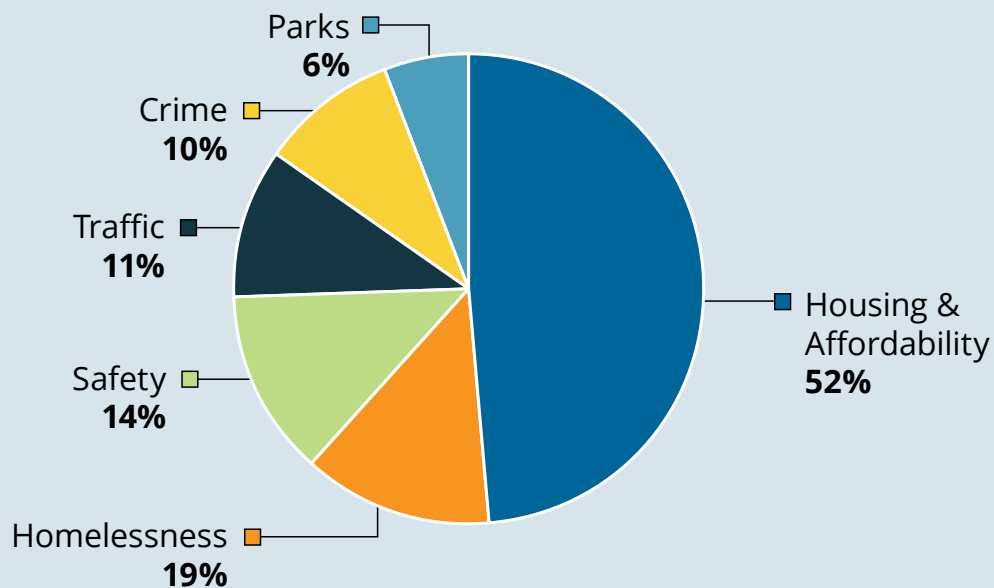
Through mailed questionnaires, in-person events, online platforms – community members have had many opportunities to provide input.

The Bellevue 2044 Vision Questionnaire, which was sent to all residential households, invited people to share open ended feedback on what they love about the city and what their chief concerns are. They were also invited to rate the city's performance on achieving the City Council's adopted vision.

More than half of respondents (56%) reported Bellevue's progress towards achieving its goal of providing a range of housing types that is affordable to all income levels as below average to very poor.

Housing and affordability were the issues raised most frequently in the open-ended questions. More than half of the responses (52%) for this question touched on this issue.

**What is the most important challenge Bellevue should address to make sure future generations can thrive? <sup>22</sup>**



**The city also worked with an outside research firm to conduct a statistically valid survey of Bellevue residents to better understand:**

- How residents prioritize planning goals.
- What features people value in neighborhood.
- Openness to adding new housing types throughout Bellevue and in their neighborhood.

**Survey results show that the top five development priorities for Bellevue residents are:**

1. Homeownership opportunities for people with different incomes.
2. Preserve and enhance the tree canopy.
3. Residents can walk to a meeting place like a coffee shop or library.
4. More small businesses that are accessible to local neighborhoods.
5. Unique places to visit and things to do in the city.

### **68% of Bellevue residents support new housing development throughout Bellevue.**

There are significant differences between some demographic groups. Renters, younger residents, and residents in existing high-rise and mid-rise neighborhoods are nearly twice as likely to support new housing development in Bellevue, whereas homeowners, older residents and residents in primarily residential areas are more likely to oppose new development throughout Bellevue.

#### **Support for New Housing Development throughout Bellevue <sup>23</sup>**



### **54% of Bellevue residents support new housing development in their neighborhood.**

There are significant differences between some demographic groups. Renters, younger residents, and residents in existing high-rise and mid-rise neighborhoods are nearly twice as likely to support new housing development in their neighborhood, whereas homeowners, older residents and residents in primarily residential areas are more likely to oppose new development in their neighborhood.

#### **Support for New Housing Development in your Neighborhood <sup>24</sup>**



Survey results show that the type of housing available is the most important criteria to residents when considering what makes their “ideal neighborhood.” Though “one house per lot” received the largest single share of support (38%), overall residents have a preference for neighborhoods that have a mix of housing types (62%) from lower to higher scale densities.



# HOUSING APPROACHES

Bellevue is considering several approaches to housing in order to reach our target of 35,000 new housing units by 2044.. These approaches take into account state and regional requirements, City Council direction and input the planning team received during community engagement.

## **Approach 1: Urban Cores**

**Capacity: 59,100**

Maximize our transit investments to support vibrant urban centers.

## **Approach 2: Mixed Use Hubs**

**Capacity: 76,300**

Enhance mixed use areas and transit nodes throughout the city.

## **Approach 3: Walkable Centers**

**Capacity: 94,500**

Support complete communities with walkable neighborhood centers.

## **Approach 0: Current Strategy**

**Capacity: 40,500**

Continue with the current growth strategy.

### **A few things to note:**

- Approaches 1, 2, and 3 also allow for new low-scale housing types like duplexes, cottage homes, and triplexes in neighborhoods throughout the city.
- Approaches 1, 2 and 3 build off of each other to add capacity and flexibility in achieving our housing target.

### **Why is capacity larger than our housing target?**

Bellevue is planning for an additional 35,000 housing units by 2044. Having more capacity gives developers (both non-profit and for-profit) more flexibility to respond to the needs of future residents. This means developers can build a greater variety of housing types and provide more choice in more neighborhoods.



# INTRODUCTION TO THE APPROACHES

In looking at the approaches it's helpful to think about these different areas of the city. Each approach combines these areas in different ways to achieve our goals.



## URBAN CORE

### **Downtown, BelRed, Wilburton, East Main**

- Larger high-rise, towers (10+ stories)
- Mid-rise apartments ( 5-10 stories in BelRed/ East Main, parts of Wilburton)
- Mostly 1-bedrooms and Studios
- Residents can easily walk to retail/services -
- Largest Variety of services/amenities, more larger chains.
- More nightlife, arts, restaurants



## MIXED USE

### **Crossroads, Eastgate, Factoria**

- Mid-rise apartments (5-10 stories)
- some smaller apartments (3-5 stories)
- Townhomes
- Residents have walkable access to retail/ services
- Medium variety of services/amenities



## TRANSIT NODES

### **Select Arterials**

- Mid-rise apartments (5-10 stories)
- some smaller apartments (3-5 stories)
- Townhomes
- Residents have walkable access to retail/ services on ground floor
- Smaller variety of services/amenities



## NEIGHBORHOOD CENTERS

### **Around existing shopping centers - Lake Hills, Kelsey Creek, Newport**

- Smaller apartments (3-5 stories)
- Townhomes
- Sixplexes, fourplexes, triplexes and duplexes
- Residents in or very close to Neighborhood Center can easily walk to retail/services
- Smaller variety of services/amenities, but more opportunity for small, locally owned businesses.



## NEIGHBORHOOD RESIDENTIAL

- Mostly a mix of single-family homes, duplexes & triplexes, cottage homes and townhomes
- Not close to retail or transit, residents must drive to access services/amenities.

# HOUSING APPROACH UNDER ALTERNATIVE 1: URBAN CORES

Maximizing our Transit Investments to support vibrant urban centers.

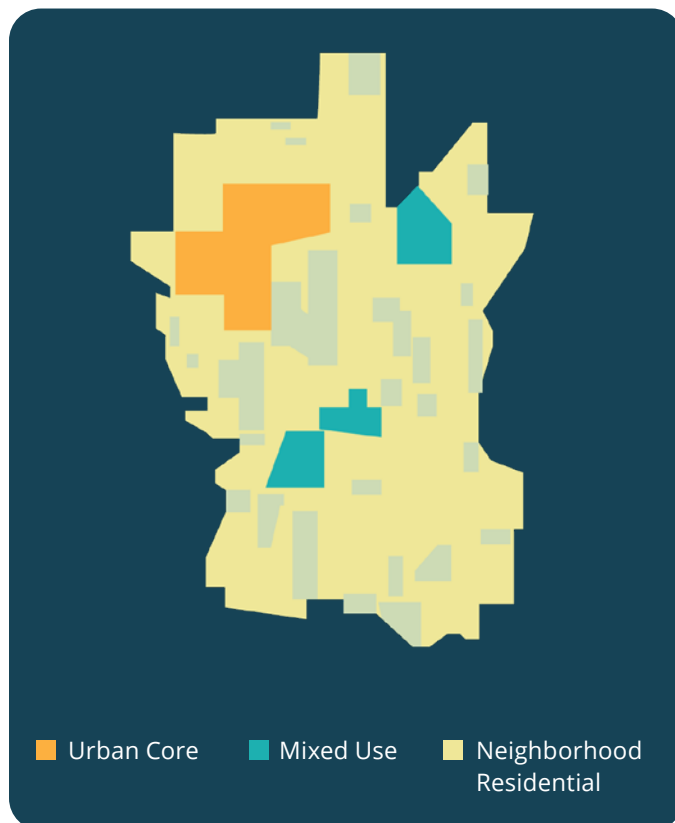
This approach would focus most of the new housing growth in Downtown, BelRed, Wilburton, and East Main and add additional density in mixed-use areas of Crossroads, Factoria, and Eastgate.

New development in the urban core areas would be larger high-rise apartments that are 10 or more stories and mid-rise apartments that are 5-10 stories. The majority of housing units in those buildings would most likely be 1-bedroom and studio apartments.

Additional low-scale housing options like duplexes, townhomes, or cottage homes would be allowed in neighborhoods throughout the city.

Residents in the urban core areas would have good access to a wide variety of retail, services, and amenities, including arts and cultural opportunities, that they could walk or bike to.

This option maximizes the current transit network and emphasizes housing near light rail.



## Housing Costs

SOME mix of subsidized and market rate housing.



## Mobility

SOME housing near jobs and transit. SOME support for biking/walking/transit options.



## Variety

Minimal variety in housing types.

What do you like about this option?

What concerns do you have about this option?

## HOUSING APPROACH UNDER ALTERNATIVE 2: MIXED USE HUBS

Supporting transit focused hubs and corridors by enhancing mixed use areas and neighborhood centers throughout the city.

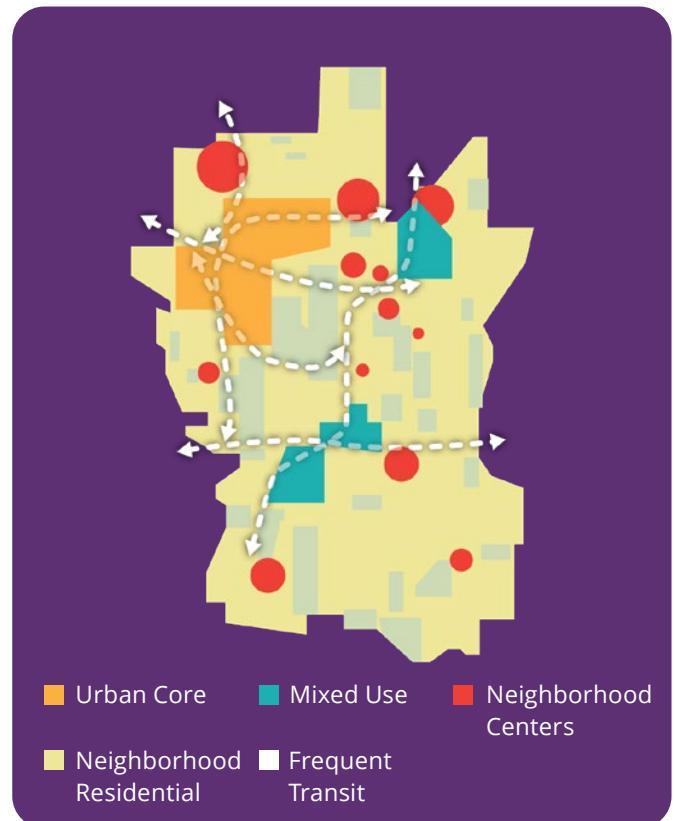
This approach builds off Approach 1 by adding new development around areas that have frequent bus service and allow both residential and commercial uses in the neighborhood shopping centers.

New housing development in these areas would include mid-rise apartments, smaller apartments that are 3-5 stories, and townhomes. In neighborhood centers housing could be mixed in with retail.

Like the previous approach, additional low-scale housing options would be allowed in neighborhoods throughout the city.

Residents in these mixed-use hubs and neighborhood centers would have good access to retail and services.

This approach would also support a more widespread network of transportation options, particularly for bus service along the frequent bus network.



### Housing Costs

GOOD mix of subsidized and market rate housing.



### Mobility

GOOD housing near jobs and transit. GOOD support for biking/walking/transit options.



### Variety

SOME variety in housing types.

What do you like about this option?

What concerns do you have about this option?

## HOUSING APPROACH UNDER ALTERNATIVE 3: WALKABLE CENTER

Supporting complete communities with walkable neighborhood centers.

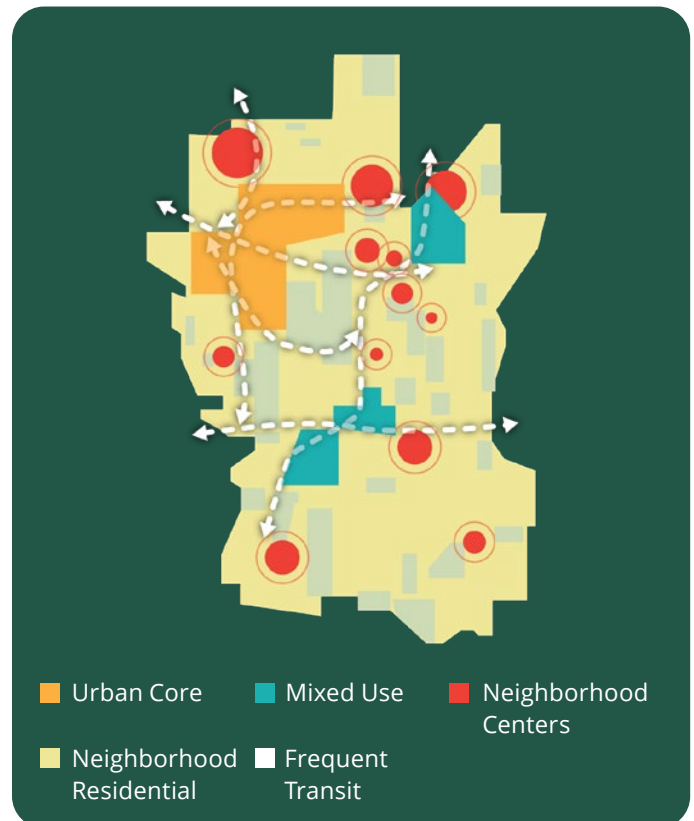
This approach builds off both Approach 1 & 2 by adding new housing development around neighborhood centers within ½ of mile of the smaller neighborhood centers that exist today.

New housing development in these areas would include small apartments between 3-5 stories, town homes, four-, tri-, and duplexes.

Like the previous approaches, additional low-scale housing options would be allowed in neighborhoods throughout the city.

More residents would have walkable access to neighborhood retail and there would be more support for smaller, locally, owned businesses.

This approach would do the most to support walking and biking around neighborhood centers and make it possible to expand the transit network into more areas.



### Housing Costs

GREATEST mix of subsidized and market rate housing.



### Mobility

MOST housing near jobs and transit. MOST support for biking/walking/transit options.



### Variety

MOST variety in housing types.

What do you like about this option?

What concerns do you have about this option?

## HOUSING APPROACH UNDER ALTERNATIVE 0: CURRENT STRATEGY

Under this approach there are no changes in land use or policies. Currently almost all of the capacity for housing is in Downtown and BelRed neighborhoods. The housing developed in those locations under the current policies would be primarily mid- and high-rise buildings. Most buildings of this type have smaller units, mostly studio and one-bedrooms with some two-bedroom units.

The new housing developed under this approach would be close to light rail and have access to jobs and community resources. Existing housing would have similar access to transportation options such as bus, walking, and biking. New housing outside of Downtown and BelRed would primarily be the rebuilding of single family homes into larger single-family homes.



### Housing Costs

LEAST mix of subsidized and market rate housing.



### Mobility

LEAST housing near jobs and transit. LEAST support for biking/walking/transit options.



### Variety

LEAST variety in housing types.

What do you like about this option?

What concerns do you have about this option?

# CONSIDERING THE APPROACHES

At this point in the planning process, we are not asking people to choose a “favorite” approach. There is still work to be done before the city’s growth strategy is determined. The city will complete an Environmental Impact Statement (EIS), that provides further analysis on the potential environmental impacts of the different alternatives. The Planning Commission will review the alternatives and may ultimately recommend a growth strategy that combines different parts of each of the approaches. Your feedback will be shared with the Planning Commission and inform their recommendations.

In your discussion, focus on what you like about each approach and what concerns you have. Make sure to explore the why behind your likes and concerns. Remember the goal of dialogue is not to arrive at consensus or reach a specific conclusion, but to explore shared values and common understanding. When disagreement surfaces use it as an opportunity to clarify perspectives rather than an opportunity for debate. Be respectful and listen for understanding.



Below are some questions to consider. You may not get to all of them, so select the ones that the group most wants to discuss.

- 1.** How has the issue of housing affected you, your family, or community?
- 2.** When you think about the issue of housing what values and goals are most important to you?
- 3.** Choose one of the lenses listed below and discuss what you like and what worries you about each approach.
  - Housing affordability and the impacts for homeownership and for people with very low incomes.
  - Housing choice and the range of housing options that meet needs of people at different stages of life.
  - Transportation and the impacts on driving, transit, walking, cycling, and people with mobility challenges.
  - Access to local retail, services and amenities.
- 4.** Do you see any gray areas?
- 5.** How might people with different life experiences view these options?



# SOURCES

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19. **Fact:** Housing Needs Assessment
20. **Fact:** Housing Needs Assessment
21. **Fact:** Housing Needs Assessment
22. **What is the most important challenge Bellevue should address to make sure future generations can thrive?:** City of Bellevue. 2022. Vision Survey
23. **Support for New Housing Development throughout Bellevue:** City of Bellevue. 2022. Random Sample Survey
24. **Support for New Housing Development in your Neighborhood:** City of Bellevue. 2022. Random Sample Survey



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**BELLEVUE** 2044  
COMPREHENSIVE PLAN

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Building A Livable City for All

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For alternate formats, interpreters, or reasonable accommodation requests please phone at least 48 hours in advance 425-452-6930 (voice) or email [bbrod@bellevuewa.gov](mailto:bbrod@bellevuewa.gov). For complaints regarding accommodations, contact City of Bellevue ADA/Title VI Administrator at 425-452-6168 (voice) or email [ADATitleVI@bellevuewa.gov](mailto:ADATitleVI@bellevuewa.gov). If you are deaf or hard of hearing dial 711. All meetings are wheelchair accessible.