HOUSING

WHAT YOU WILL FIND IN THIS CHAPTER

- Information about the need for housing in the community.
- Policies that seek to protect the quality of Bellevue's neighborhoods.
- Policies that provide the framework for increasing housing supply and diversity while protecting existing neighborhoods.
- Policies that direct the city's efforts to maintain and increase affordable housing.
- Policies that address the needs of members of the community who require housing accommodation or assistance due to disability, health, age, or other circumstance.

HOUSING VISION

BELLEVUE MEETS THE HOUSING NEEDS OF ITS DIVERSE POPULATION, STRENGTHENING NEIGHBORHOODS AND COMMUNITIES.

Bellevue works with its partners to meet the community's housing needs through a range of housing types and affordabilities. Bellevue employs a wide range of strategies to meet its share of the regional housing need. The city has been an effective participant in the region's work that has largely eliminated homelessness.

INTRODUCTION

Bellevue's Housing Element describes the community's vision for the future of Bellevue neighborhoods while meeting the goals and requirements of the state Growth Management Act and the Countywide Planning Policies. The Growth Management Act also states that local Housing Elements must include an inventory and analysis of existing and projected housing needs. Information in the Housing Element is supplemented by the East King County Housing Analysis prepared in partnership by Bellevue and other cities in East King County through A Regional Coalition for Housing (ARCH). The East King County Housing Analysis is available on the City of Bellevue website. It is provided as supplemental information to the Housing Element and covers Bellevue and the broader East King County area.

Through its adopted plans and policies, the city pursues opportunities to:

- Preserve neighborhood quality.
- Expand the overall housing supply.
- Maintain and increase affordable housing.
- Attend to the special housing needs of individuals.
- Prevent discrimination in housing.
- Promote walkable, sustainable neighborhoods.

The Housing Element works in conjunction with land use, transportation, economic development, and other community objectives addressed in this Comprehensive Plan. For instance, locating denser housing in mixed use areas along major transit corridors supports the city's transportation objectives. Increasing the supply of housing available to the city's diverse workforce supports economic development objectives.

WHAT DOES IT MEAN?

- Sixty three percent of Bellevue's households have one or two persons.
- Seniors are a growing proportion of the city's residents. Fourteen percent of Bellevue's population is 65 years or older, with half of the 65+ population over the age of 75.
- Bellevue anticipates growing by 15,800 additional housing units by 2035. The city has capacity for over 23,000 additional housing units, primarily in the Downtown and BelRed mixed use areas.
- Ownership has remained stable at about 60 percent.
- East King County has seen a steady increase in demand for housing from local employment. New office development in Bellevue will create thousands of new jobs and additional demand for housing. Increased demand will add upward pressure on housing costs.
- Moderate and low income households have limited housing options in the city. Only 31 percent of Bellevue's housing stock is affordable to households with moderate incomes (earning less than 80 percent of King County median income) and only 9 percent is affordable to low income households earning less than 50 percent of King County median income.
- Homelessness remains a problem, including among families with children. The five school districts that serve eastside communities report that 788 students are homeless. Nearly 200 of these homeless students attend Bellevue School District schools (2012-2013 School Year).

TODAY'S CONDITIONS AND TOMORROW'S PROJECTIONS

HOUSING TODAY AND TOMORROW

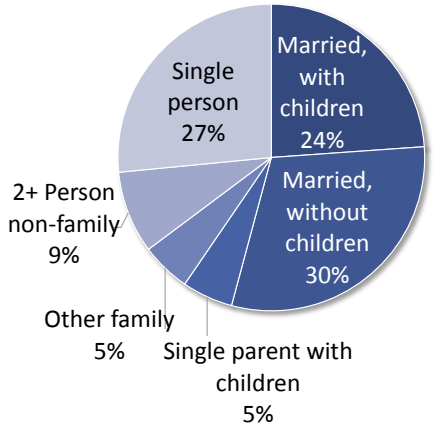
Bellevue's household composition is diverse and so are the types of housing Bellevue residents desire. In 2013, less than 30% of Bellevue's households included children. Bellevue's average household size was 2.4 persons, with 64 percent of households having only one or two people (see Figure HO-1).

Consistent with regional and national trends, the proportion of Bellevue's population over the age of 65 continues to increase. Fourteen percent of Bellevue's population is 65 and older, with half of those seniors over the age of 75.

More than 30 percent of Bellevue households earn less than 80 percent of King County median income, yet these households have limited housing options in Bellevue. A high proportion of these households spend a greater percentage of their income on housing than is typically considered appropriate. Households within this category include workers in education and services and persons on fixed incomes, including many elderly residents. Bellevue's limited range of housing options challenges the availability of a varied workforce and a thriving economy.

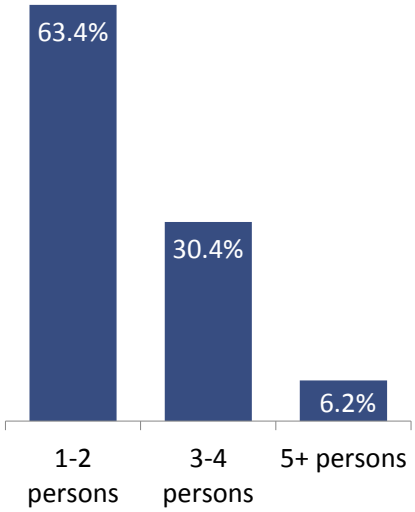
The Growth Management Act (GMA) requires that each county and city plan to accommodate the growth projected over the next 20 years. The state Growth Management Act's housing goal is to: Encourage the availability of affordable housing to all economic segments of the population of this state, promote a variety of residential densities and housing types, and encourage preservation of existing housing stock. Bellevue currently has sufficient land capacity to accommodate the 15,800 units projected to be built by 2035. See details in Figure HO-3.

Figure HO-1. Bellevue Household Composition



Source: U.S. Census Bureau, 2011-2013 American Community Survey

Figure HO-2. Bellevue Household Size



Source: U.S. Census Bureau, 2011-2013 American Community Survey

Over 90 percent of the city's remaining residential capacity is in multifamily and mixed use zoning districts (see Figure HO-4). Most of the single family capacity is in scattered parcels, with many having environmental constraints such as steep slopes and wetlands.

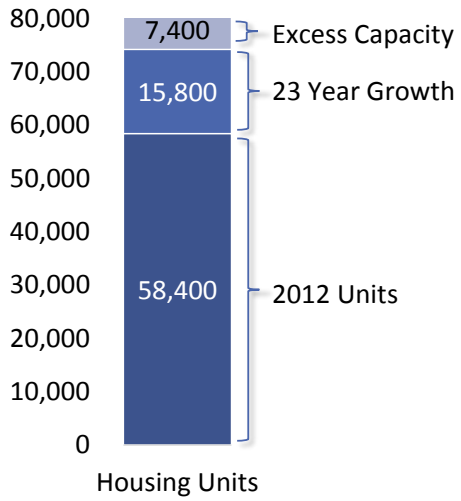
CHALLENGES AND OPPORTUNITIES

As the city's supply of developable land diminishes, the city must explore creative and innovative methods to increase housing opportunities while protecting existing neighborhoods and the environment. Downtown Bellevue is planned to accommodate over 50 percent of the new housing units in the next 20 years. Most additional opportunities for housing will be in multifamily and mixed use areas, primarily BelRed.

Regional cooperation is essential to ensure adequate housing opportunities. Affordable housing is a priority for the community and an issue for businesses concerned about the cost of housing for workers. Bellevue helped found and continues to participate in A Regional Coalition for Housing (ARCH), an intergovernmental agency to assist cities in their efforts to preserve and increase the supply of housing for low and moderate income households. ARCH coordinates a joint Housing Trust Fund, funded by member cities, which provides financial support to private and non-profit groups creating affordable housing for families, seniors, the homeless and for persons with special needs. ARCH also assists members with developing and administering local housing programs and implementing best practices in housing planning.

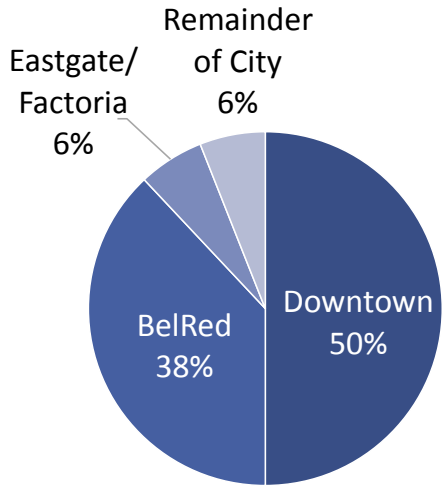
In addition to ARCH, Bellevue actively participates in regional efforts to address housing issues including the Committee to End Homelessness, Puget Sound Regional Council, King County Growth Management Policy Committee, and King County's Joint Recommendation Committee which recommends use of a variety of countywide housing resources.

Figure HO-3. Future Housing Capacity



Source: 2012 King County Buildable Land Report, King County Countywide Planning Policies

Figure HO-4. Location of Future Housing Capacity



Source: 2012 King County Buildable Land Report

BELLEVUE'S HOUSING PLAN

Bellevue's housing ranges from residential estates on large lots to Downtown mid- and high-rise condominiums, with a variety of single family and multifamily housing types in between. Consistent with adopted plans and policies, the city seeks to preserve neighborhood quality, increase the overall housing diversity and supply, create affordable housing, and attend to the special housing needs of individuals.

NEIGHBORHOOD QUALITY

Bellevue is characterized by high quality, vital neighborhoods that vary widely in age, character, and the value and size of housing. Bellevue neighborhoods are predominantly well maintained and have a strong sense of pride. Maintaining and enhancing the quality of all neighborhoods is an important part of Bellevue's livability.

Some level of change in existing neighborhoods is natural and an indication of a healthy, stable neighborhood. Typical neighborhood investments include new additions on existing houses, re-roofing and residing, new or improved landscaping, and improvements for pedestrians such as sidewalks or paths. Natural neighborhood evolution can also include new infill or replacement housing.

The city promotes neighborhood quality by facilitating healthy change while protecting residents from new development that is out of character with the neighborhood. The city also promotes neighborhood quality by restricting activities or uses that are incompatible with a residential area. The city employs development regulations and other city codes to limit the bulk and scale of buildings, to control noise and nuisances, to minimize the impact of non-residential uses, and to restrict other activities that negatively affect neighborhood quality. While neighborhoods are expected to evolve over time, their nature as quality residential environments should be preserved.

Maintaining a quality residential environment is more challenging along the edges of neighborhoods, abrupt edges where different types or intensities of land use may result in undesirable spillover effects such as noise, glare, and parking. The city's Transition Area Design District regulations soften the impacts between higher intensity uses and lower intensity uses. Design features such as landscaping, parking and access locations, lighting shields, non-reflective building materials, and modulation of building bulk can help integrate land uses and achieve an effective transition. The impacts of arterials or fixed transit infrastructure that divide or border neighborhoods can be diminished with special landscape treatment of the right-of-way and, where necessary, noise mitigation.

To improve neighborhood quality, Bellevue encourages and coordinates neighborhood participation in enhancement projects. Neighborhood groups can partner with the city to enhance their area with features such as landscape plantings, signage, and special paving on streets or sidewalks. The city's Home Repair Program helps to maintain the quality of the housing stock, and can help people stay in their homes as they age or face financial difficulties. Forty to fifty Bellevue homes are repaired each year through this program.

HOUSING OPPORTUNITIES

Innovative Housing Types

The Housing Element supports innovative methods to achieve housing goals while maintaining flexibility to fulfill different priorities in different neighborhoods. This section describes some of the innovative housing types in Bellevue and the context in which they work well.

- **Mixed use housing.** Bellevue encourages creative and innovative uses on commercial and mixed use land to increase the housing supply. Mixing housing and commercial uses can enhance the vitality of commercial areas by encouraging foot traffic to support neighborhood shops and provide "eyes on the street." Over time, portions of Downtown and areas in BelRed, Factoria, Crossroads, and Eastgate could become distinct mixed use neighborhoods.
- **Downtown housing.** Mid-rise and high-rise residential and mixed use buildings will provide housing for people who choose to live in urban neighborhoods such as Downtown that have high concentrations of jobs and services and a variety of transportation options. The Downtown Park and the Bellevue Regional Library are becoming new centers for urban residential activities. Innovative housing types such as small studio units may increase the supply of affordable housing in the Downtown area.
- **Accessory dwelling units.** New housing opportunities may also be provided in well-established neighborhoods. A single family property may be designed to include an independent residence within the existing home known as a "mother-in-law apartment" or an "accessory dwelling unit." Accessory dwelling units are subject to strict guidelines to protect the character of the single family neighborhood. Accessory dwelling units may provide affordable housing opportunities and help those with limited income keep their homes.

- **Universal Design and Aging in Place.** Housing opportunities are created when housing design and choice accommodates the ordinary changes that people experience over their lives due to aging and life circumstances. Bellevue encourages housing options, programs, and services that support independence and choices for those who want to remain in their homes or neighborhoods regardless of age or ability.
- **Reduce regulatory barriers.** The city works to identify and eliminate unreasonable regulatory barriers that negatively impact the diversity and affordability of the city's housing supply. Barriers may be removed based on analysis of the regulation's contribution to the public safety, providing necessary infrastructure, community services and amenities, environmental protection, and long-term maintenance costs.
- **Planned Unit Development.** The Planned Unit Development process allows for variations in site design and density from the requirements of the Land Use Code in exchange for public review and design review to ensure compatibility with the setting. Clustering may be encouraged to protect critical areas.
- **Demonstration projects.** The city allows a limited number of housing demonstration projects to vary from certain standards, depending on the size of the project, types of housing to be demonstrated, and compatibility with surrounding development. The city consults with affected neighborhood residents prior to approval.

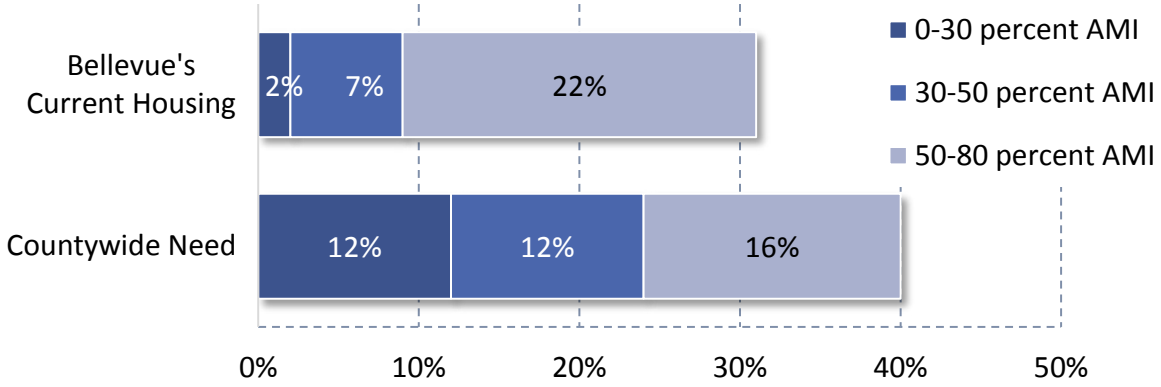
Affordable Housing

A major challenge for Bellevue and other Eastside cities is to provide affordable housing opportunities for all economic segments of the community. Lack of affordable housing regularly ranks very high as a community problem in the city's biennial Human Services Needs surveys. The Growth Management Act's housing goal affirms the city's responsibility to meet this challenge.

Bellevue and King County define moderate income, low income, and very low income households using the current King County household median income as the base. Moderate income households are those with incomes at 50 to 80 percent of King County area median income (AMI); low income households are those with incomes at 30 to 50 percent of AMI; and very low income households are those with incomes at 30 percent or less of AMI.

Bellevue is working to provide housing opportunities that will meet the needs of all economic segments of the community. The countywide need for housing that is affordable to households with moderate, low, and very low incomes is shown in Figure HO-5.

Figure HO-5. Countywide Need for Affordable Housing by Ratio to Area Median Income



Source: CHAS data based on data from the U.S. Census Bureau, 2007-2011 American Community Survey.

Figure HO-6. Bellevue Provision of New Affordable Housing: 1993 - 2012

Income	Direct Assistance	Regulatory Incentives*	Market	Subtotal	Annual Average	Annual Target**
Low Income (<50 percent median)	939	0	8	947	47	110
Moderate Income (51 to 80 percent median)	543	413	1,139	1,999	100	78

** Includes permits for accessory dwelling units, density bonuses, etc.*

***PCD Performance Measure*

Between 1993 and 2012, Bellevue exceeded the target for adding moderate income housing (see Figure HO-6). However, Bellevue is lagging in the creation of low income housing, as are many other Eastside cities. It is also noted that the annual rate of creating affordable units has been less in the last decade than it was in the 1990s. The housing affordability gap, the gap between the need for housing affordable at a particular income level and the number of housing units affordable to those households, is significant. For Bellevue and the Eastside, the most significant shortage of affordable units occurs for very low income households, with 30 percent of AMI or less, and for low income households, between 30 and 50 percent of AMI.

SPECIAL NEEDS HOUSING

Bellevue residents with special needs may require housing accommodation or assistance. In general, special needs populations include people who require some assistance in their day-to-day living due to disability, health, age, or other circumstances. Family living situations, institutional settings, social service programs, and assisted housing all serve a portion of the need. The city offers support and incentives for the development of housing for people with special needs. Housing for people with special needs should be sited to protect residential neighborhoods from adverse impacts, avoid concentrations of such housing, and provide stable family living situations for people with special needs that are compatible with other residential uses in neighborhoods. Bellevue's biennial Human Services Needs Update provides analysis of the special housing needs in the community and describes the facilities and programs available to provide assistance.

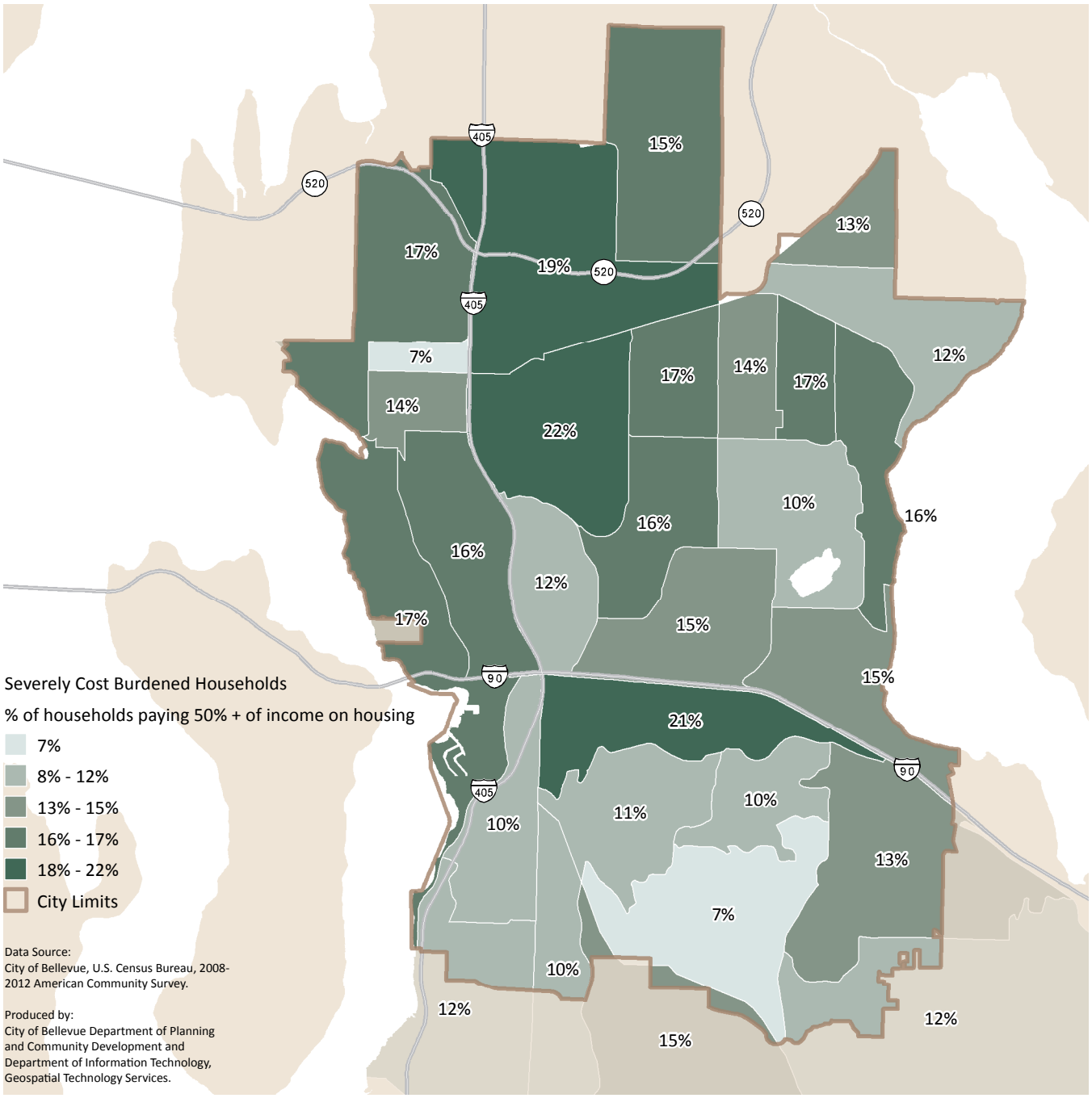
WHAT DOES SUCCESS LOOK LIKE?

Bellevue maintains the vitality of existing neighborhoods and employs an array of housing tools to increase housing opportunities across the city. A broader range of housing choices serve residents at various income levels and help address emerging market demand, including housing for a varied workforce, for young adult workers and students, for seniors aging in place, and for those who desire to live in walkable and transit-supportive neighborhoods. Outcomes of a successful housing strategy are:

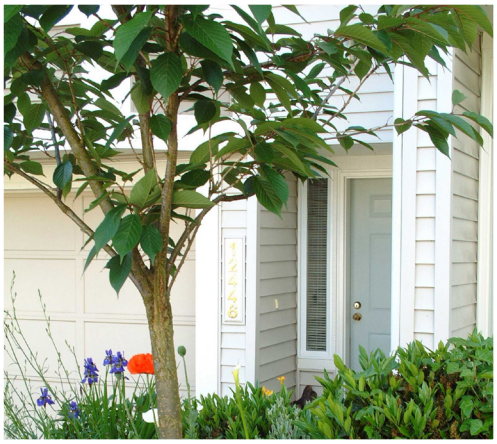
- All residents have fair and equal access to healthy and safe housing choices.
- Housing production is occurring in a manner consistent with housing targets.
- All households have access to affordable and diverse housing options that are equitably and rationally distributed.

Map HO-1. Severely Cost Burdened Households

The map below shows estimates for the percentage of households paying fifty percent of their incomes or more on housing by Census Tract in 2008-2012. This includes households who own and rent their home. Citywide nearly fifteen percent of households were severely cost burdened in 2008-2012 paying 50 percent or more of their incomes on housing.



GOALS & POLICIES



GOAL

To maintain the vitality and stability of single family, multifamily and mixed use neighborhoods, and promote a variety of housing opportunities to meet the needs of all members of the community.

POLICIES

Neighborhood Quality

HO-1. Encourage investment in and revitalization of single family and multifamily neighborhoods where private investment patterns are not accomplishing this objective.

HO-2. Promote quality, community-friendly single family, multifamily and mixed use development, through features such as enhanced open space and pedestrian connectivity.

HO-3. Maintain the character of established single family neighborhoods, through adoption and enforcement of appropriate regulations.

HO-4. Monitor and appropriately regulate room rentals in single family areas.

HO-5. Anticipate the future maintenance and restoration needs of older neighborhoods through a periodic survey of housing conditions. Report results of such surveys to residents.

HO-6. Provide financial assistance to low-income residents for maintaining or repairing the health and safety features of their homes through the Housing Repair Program, or similar program.

HOUSING AMENITIES

Amenities for families with children may include school access, walkable streets, accessible open space, and community facilities.

Housing Opportunities

HO-7. Encourage the development of affordable housing through incentives and other tools consistent with state-enabling legislation.

HO-8. Employ effective strategies that support the Fair Housing Act and affirmatively further fair housing.

HO-9. Encourage development of appropriate amenities for families with children throughout the city through investments, development regulations and incentives.

HO-10. Work with colleges, including Bellevue College, and private developers to support housing for students on-campus and in adjacent transit served mixed use/ commercial areas.

HO-11. Encourage housing opportunities in mixed residential/ commercial settings throughout the city.

HO-12. Provide incentives to encourage residential development for a range of household types and income levels in multifamily and mixed use commercial zones.

HO-13. Ensure that mixed-use development complements and enhances the character of the surrounding residential and commercial areas.

HO-14. Provide opportunity to allow a demonstration project through methods such as an interim ordinance enabling a demonstration project(s) that would serve as a model for housing choices currently not being built in Bellevue.

HO-15. Allow attached accessory dwelling units in single family districts subject to specific development, design, location, and owner occupancy standards. Allow detached accessory dwelling units where expressly allowed by neighborhood subarea plans.

HO-16. Provide opportunities and incentives through the Planned Unit Development (PUD) process for a variety of housing types and site planning techniques that can achieve the maximum housing potential of the site.

HO-17. Evaluate the housing cost and supply implications of proposed regulations and procedures.

HO-18. Promote working partnerships with housing developers to help create a variety of housing types in the community.

HO-19. Support housing options, programs, and services that allow seniors to stay in their homes or neighborhood. Promote awareness of Universal Design improvements that increase housing accessibility.

HO-20. Encourage a range of housing types for seniors affordable at a variety of income levels.

Affordable Housing

HO-21. Address the entire spectrum of housing needs, including the need for housing affordable to very low, low, and moderate income households, through the city's affordable housing programs.

HO-22. Work cooperatively with King County, A Regional Coalition for Housing (ARCH), and other Eastside jurisdictions to assess the need for, and to create, affordable housing.

HO-23. Encourage the development of affordable housing through incentives and other tools consistent with state-enabling legislation.

HO-24. Develop and implement an effective strategy to ensure affordable housing opportunities are available in Downtown and throughout the city at a range of affordability levels. Monitor quantity, types, and affordability of housing achieved for potential unintended consequences and to determine if the need is being met.

HO-25. Provide funding to support housing need, especially for low and very low income households. Assess housing fund guidelines on a regular basis to ensure they are consistent with changing community needs and priorities.

HO-26. Provide incentives and work in partnership with not-for-profit and for-profit developers and agencies to build permanent low- and moderate-income housing.

HO-27. Encourage preservation, maintenance and improvements to existing affordable housing.

HO-28. Explore all available federal, state, and local programs and private options for financing affordable housing.

HO-29. Explore financial incentives to encourage affordable housing, such as partial exemptions from city permit fees, the state property tax exemption program and other state enabled programs.

HO-30. Ensure that all affordable housing created in the city with public funds or by regulation remains affordable for the longest possible term.

HO-31. Participate in relocation assistance to low-income households whose housing may be displaced by condemnation or city-initiated code enforcement.

HO-32. Evaluate surplus city land for use for affordable housing.

Special Needs Housing

HO-33. Recognize that adult family homes and other state regulated special needs housing provide stable, neighborhood housing options for elderly and disabled residents. Work to address needs for services, emergency response and other potential accommodation.

HO-34. Provide reasonable accommodation for housing for people with special needs in all areas, and avoid concentrations of such housing, while protecting residential neighborhoods from adverse impacts.

HO-35. Support regional efforts to prevent homelessness, and make homelessness rare, brief, and one time when it occurs. Provide a range of affordable housing options and support efforts to move homeless persons and families to long-term financial independence.

HO-36. Collaborate with other jurisdictions and social service organizations to assure availability of emergency shelters and day centers that address homelessness.

HO-37. Support and plan for assisted housing using federal or state aid and private resources.

POLICY CONNECTIONS

The Housing Element addresses the provision of housing in Bellevue, with special emphasis on ensuring housing affordability and maintaining a supply of housing for people with special needs. Coordinating housing needs with other community resources and public facilities is the subject of other policies in the Comprehensive Plan.

The **Land Use** Element includes policies that support the development of many types of housing to ensure that people who live and work in Bellevue have housing choices.

The **Human Services** Element addresses the provision of housing and services to populations with special needs, including the homeless.

IMPLEMENTATION

Bellevue implements the Comprehensive Plan through numerous actions, including day-to-day operations, capital investments, strategic partnerships, and review of new development projects. The following list shows some of the relevant plans that implement the Housing Element.

Implementation Program	Type
Housing Strategy Plan A prioritized list of work program items to address the city's need for affordable housing, including for those at very low, low, and moderate income levels.	**Functional Plan:** Work will commence in 2015 or 2016 and will be updated periodically.
Land Use Code Work Program Includes a number of initiatives to update or draft new development regulations, including those that support affordable housing.	**Land Use Code:** updates conducted annually.
ARCH (A Regional Coalition for Housing) Bellevue helps to fund ARCH which works to preserve and increase affordable housing on the Eastside.	**Partnership:** on-going.
Committee to End Homelessness Strategic Plan To further the strategic plan work with local agencies and jurisdictions.	**Partnership:** on-going.

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