



## City of Bellevue

Office of the Planning Department

### City of Bellevue Affordable Housing Report

**June 2021**

**City of Bellevue Planning Department**

**Tammi Palm, Planning Manager**

The purpose of this report is to fulfill the reporting requirements of LB 866, which adopted the Municipal Density and Missing Middle Housing Act.

Per Nebraska Revised Statute §19-5504:

**(a) An overview of the city's current residential zoning requirements:**

RE Residential Estates

The Residential Estates District is established for the purpose of allowing low density residential uses on larger parcels of land that are compatible with adjacent urban growth. The RE classification is used only for suburban single family homes. The RE zoning district requires a minimum lot size of one acre.

RS-120 Single-Family Residential

This district is intended to permit single family residential developments and other compatible uses on relatively ample sized lots. The minimum lot size of the RS-120 zoning district is 12,000 square feet.

RS-84 Single-Family Residential

This district is intended to permit single family residential developments and other compatible uses on medium sized lots. RS-84 requires a minimum lot size of 8,400 square feet.

RS-72 Single-Family Residential

This district is intended to permit single family residential developments and other compatible uses on medium sized lots. The minimum lot area is 7,200 square feet.

### RD-60 Duplex Residential

This district is intended to permit single-family and two-family residential developments and other compatible uses on smaller sized lots. RD-60 requires a minimum lot area of 6,000 square feet. For a two-family dwelling unit 12,000 square feet of lot area is required.

### RG-50 General Residential

This district is intended to permit single-family and two-family residential developments and other compatible uses on smaller sized lots. This zoning district will allow residential buildings with not more than 4 dwelling units. 5,000 square feet of lot area per dwelling unit is required.

### RG-28 General Residential

This district is intended to permit low rise, medium density development that will be compatible when located near and among lower density types of housing, including single-family and two-family on small lots. The RG-28 district allows multi family dwellings, at a rate of 2,800 square feet of lot area per unit. Single family dwellings are allowed with a minimum 5,000 square feet of lot area. Two family dwellings are permitted with 10,000 square feet of lot area.

### RG-20 General Residential

This district is intended to permit moderately high density development and uses that are typical and compatible in the operation of apartment houses. This zoning designation requires 2,000 square feet of lot area per multi family dwelling. Single family and two family dwellings are allowed with a minimum of 5,000 square feet of lot area per unit.

### RG-8 General Residential

This district is intended to permit very high density development, multi-story apartment development and other uses that are typical and compatible in the operation of apartment houses. Multi family dwellings are allowed at a rate of 800 square feet of lot area per unit, while single family and two family dwellings are permitted at 5,000 square feet of lot area per unit.

### **(b) The percentage of areas in the city zoned for residential use which permit the construction of multifamily housing and middle housing:**

Attached as Exhibit "A" is a map showing the various residential zoning designations within the city limits which allow for multifamily housing and middle housing as a permitted use. Using Sarpy County GIS data, 20.3% of Bellevue's city limits has current zoning which allows for multifamily and middle housing as a permitted use.

### **(c) A breakdown of new residential construction in the city over the previous five years, including the percentage of such units that were single-family housing, multifamily housing, and middle housing:**

The city currently utilizes BluePrince software for permitting purposes, which is the source of this data.

From 2016-2020, the following permit data was collected:

- 936 single family residential permits
- 4 duplex permits
- 4 three- and four-family building permits
- 37 multifamily building (five or more units) permits
  - 702 units were constructed in these multifamily buildings

Based on 981 building permits issued for single family housing, multifamily housing, and middle housing, the breakdown is as follows: 95% single family housing, 1% middle housing, and 4% multifamily housing.

**(d) A breakdown of residential units annexed by the city over the previous five years, including the percentage of such units that were single-family housing, multifamily housing, and middle housing:**

Attached as Exhibit “B” is a breakdown of the Sanitary and Improvement Districts (SIDs) and unincorporated lots the city has annexed over the past five years.

During this time, 3,661 units have been annexed. Single family units accounted for 2,758 or 75% of the units, while 696 multifamily units and 207 middle housing units were annexed. Multifamily and middle housing units were 24.7% of those annexed.

**(e) An estimate of the per-unit cost of housing in the city:**

Per the American Community Survey (ACS) 2019 census data, the median value of owner-occupied housing in Bellevue is \$148,900. This is approximately 90% of the amount in the Omaha-Council Bluffs, NE-IA metro area which is \$171,000. Gross monthly rent is as follows: a) median = \$944, b) one bedroom - \$746, c) two bedroom - \$927, d) three bedroom - \$1,259, e) four bedroom - \$1,458, and f) five or more bedrooms - \$1,593.

**(f) Whether such zoning codes, ordinances, and regulations provide for the density bonuses, or other concessions or incentive which encourage residential density, and the frequency with which such bonuses, concessions, or incentives are utilized:**

The City of Bellevue’s Zoning Ordinance allows for a Planned Subdivision (-PS) overlay district. This overlay is frequently utilized with most of our multifamily zoning districts and districts which permit the construction of middle housing. It is regularly appended to our RD-60, RG-50, RG-20, RG-28, and RG-8 zoning districts. The intent of the -PS district is to encourage the creative design of new living areas, as distinguished from standard subdivisions. The -PS district is designed to be specifically appended to residential districts so as to provide for modifications in the platting of lots and the siting of buildings.

The -PS overlay allows developers flexibility in items such as setbacks, landscaping, and parking requirements so as to maximize the use of the property. The “absolute” minimum space limits are as follows: minimum front yard – 20 feet, minimum side yard – 0 feet, and minimum rear yard – 15 feet. This compares to a typical front yard requirement of 35 feet, rear yard 25 feet, and side yard requirement of 5 feet. The Planned Subdivision District allows for multiple buildings on one lot, allowing further flexibility in density.

**(g) Whether such zoning codes, ordinances, and regulations allow the construction of accessory dwelling units:**

While our current zoning ordinance does not specifically define accessory dwelling units, guest houses not rented or otherwise conducted as a business, are allowed in our agricultural and residential zoning districts as permitted accessory uses. These zoning districts include: AG Agricultural District, RA Residential Agricultural District, RE Residential Estates, RS-120 Single Family Residential, RS-84 Single Family Residential, RS-72 Single Family Residential, RD-60 Duplex Residential, RG-50 General Residential, RG-28 General Residential, RG-20 General Residential, and RG-8 General Residential.

The language permitting guest houses as an accessory use in our agricultural and residential zoning districts dates back to our original Zoning Ordinance approved May 3, 1965.

**(h) What incentives the city applies to encourage the development of affordable housing, including both direct incentive and regulatory relief:**

The city has been very supportive of the community development law as it pertains to blighted and substandard designations, as well as Tax Increment Financing (TIF). When feasible to do so under statutory requirements, the city has approved these requests/applications.

The city has also waived its permitting fees in certain situations when requested by nonprofit organizations which are building affordable housing (i.e., Habitat for Humanity).

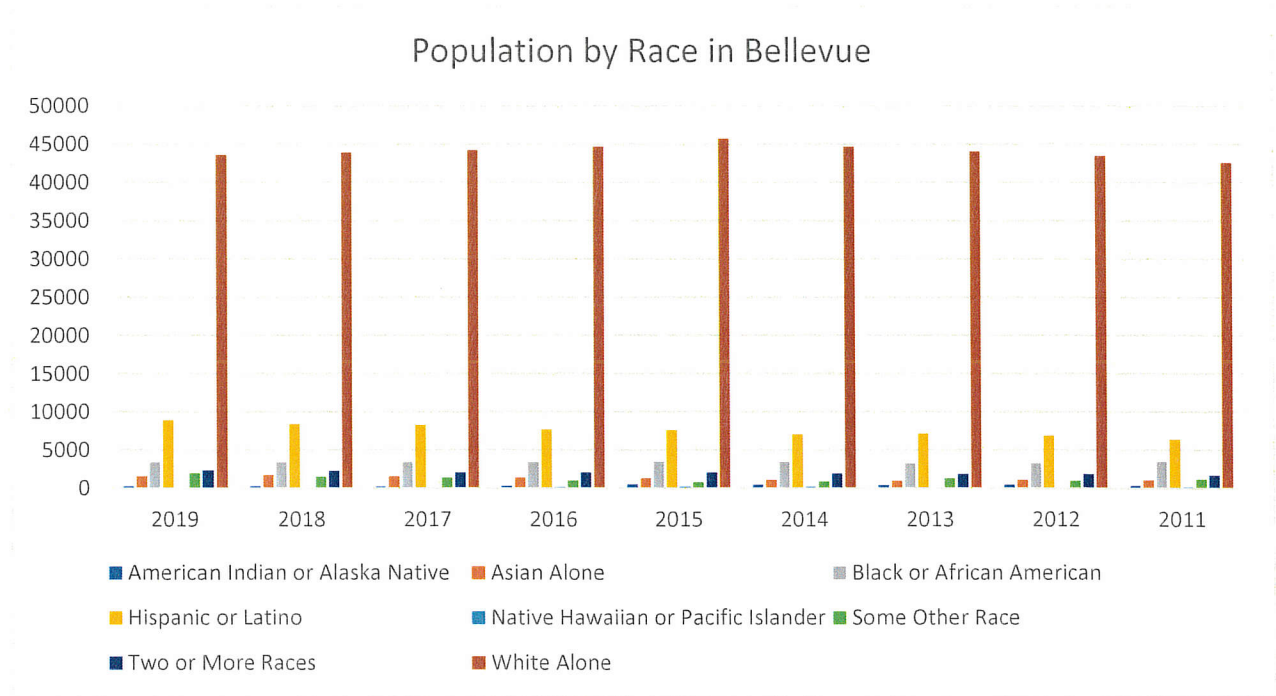
The City of Bellevue has written letters on behalf of developers seeking Nebraska Investment Finance Authority (NIFA) support.

**(i) A demographic analysis of the city with trends and estimates of the housing need classified by housing type and price range:**

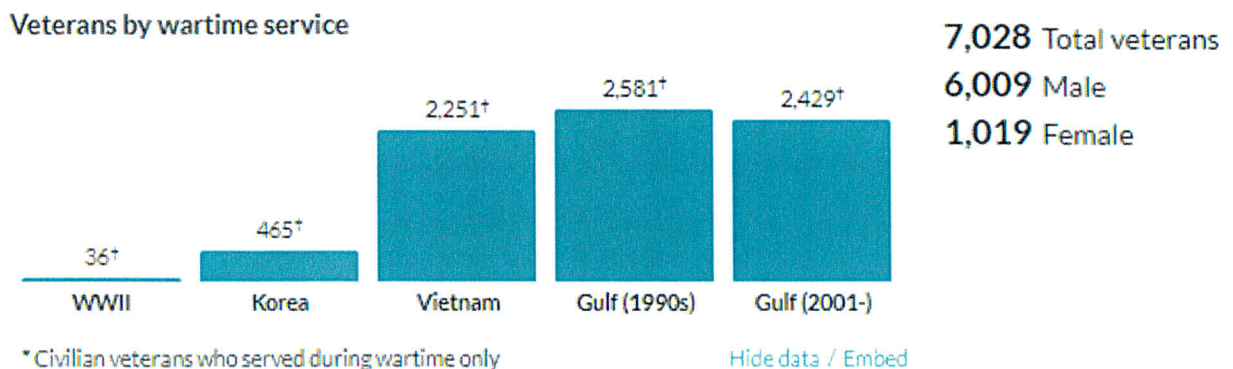
Unless noted otherwise, information for this section was taken from the American Community Survey (ACS) 2019 census data. This is the most current data available for this report.

Bellevue’s population is 53,324, with 51% of these residents being male and 49% female. The median age is 33.8. This number is a little less than the median age of 35.7 for the Omaha-Council Bluffs, NE-IA metro area.

The breakdown of race and ethnicity for the population of Bellevue is 70% white, 17% Hispanic origin, 6% black, 3% Asian, and 3% Two+. Sixteen percent of Bellevue’s residents reported speaking another language other than English at home.



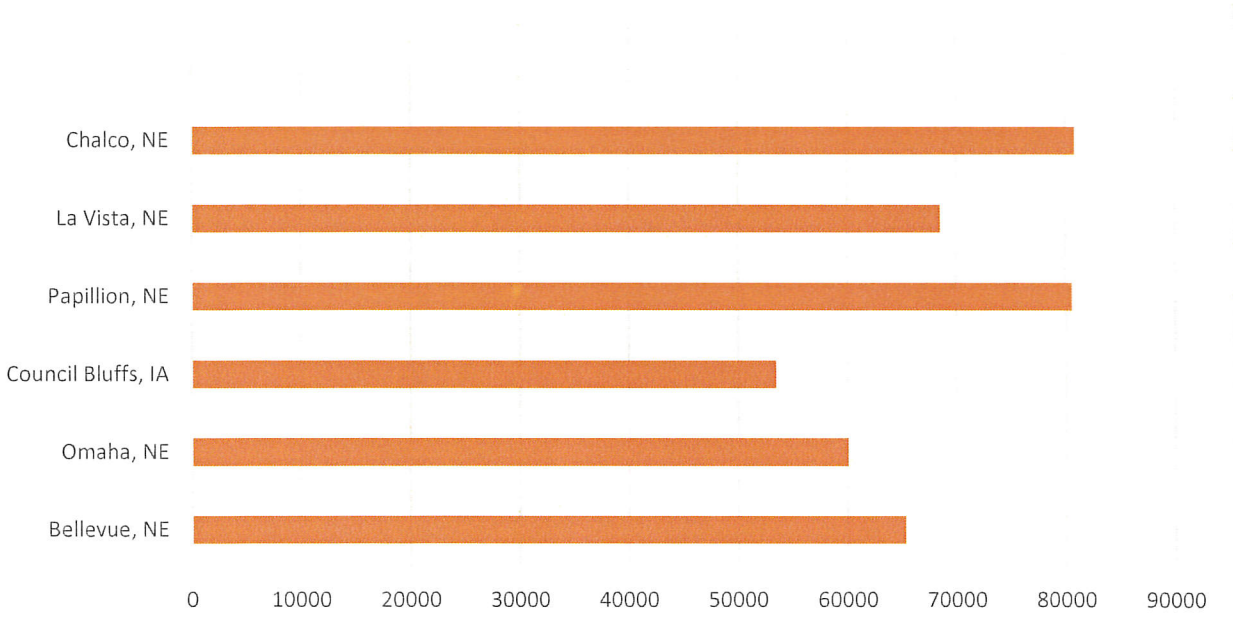
Approximately 17.9% of the city’s population has veteran status. This is about double the rate of the Omaha-Council Bluffs, NE-IA metro area in which 9% of the population has veteran status.





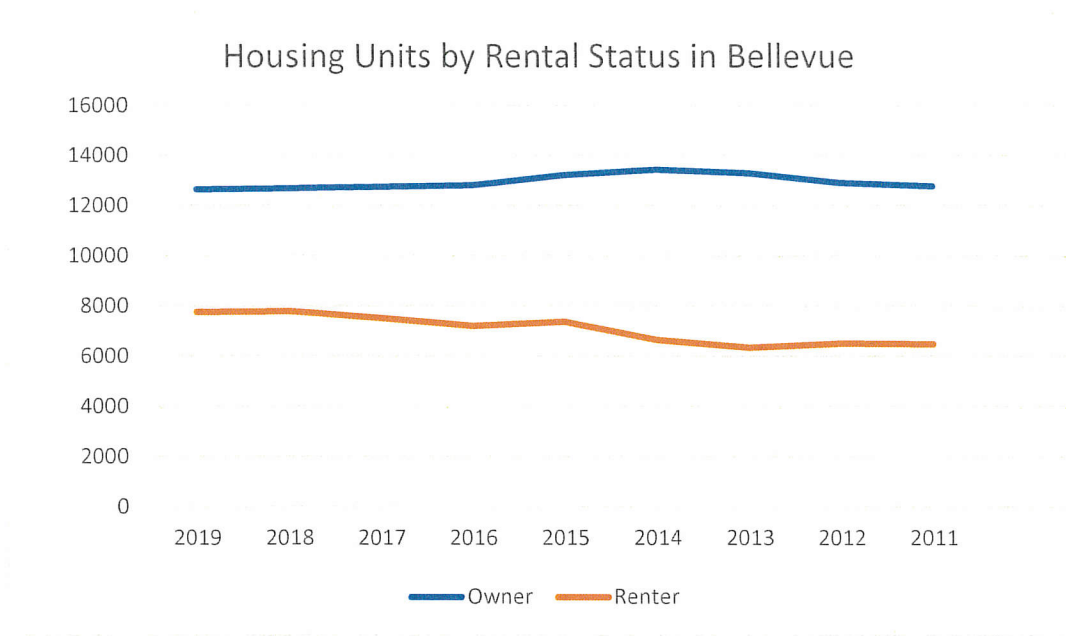
The median household income for the city is \$65,308, compared to a \$67,885 average for the Omaha-Council Bluffs, NE-IA metro area. In Bellevue, 10.5% of the population is below the poverty line, with 14% of children under 18 below the poverty line, and 6% of seniors (65 and over) below the poverty line.

Median Household Income: cities near Bellevue (2019)

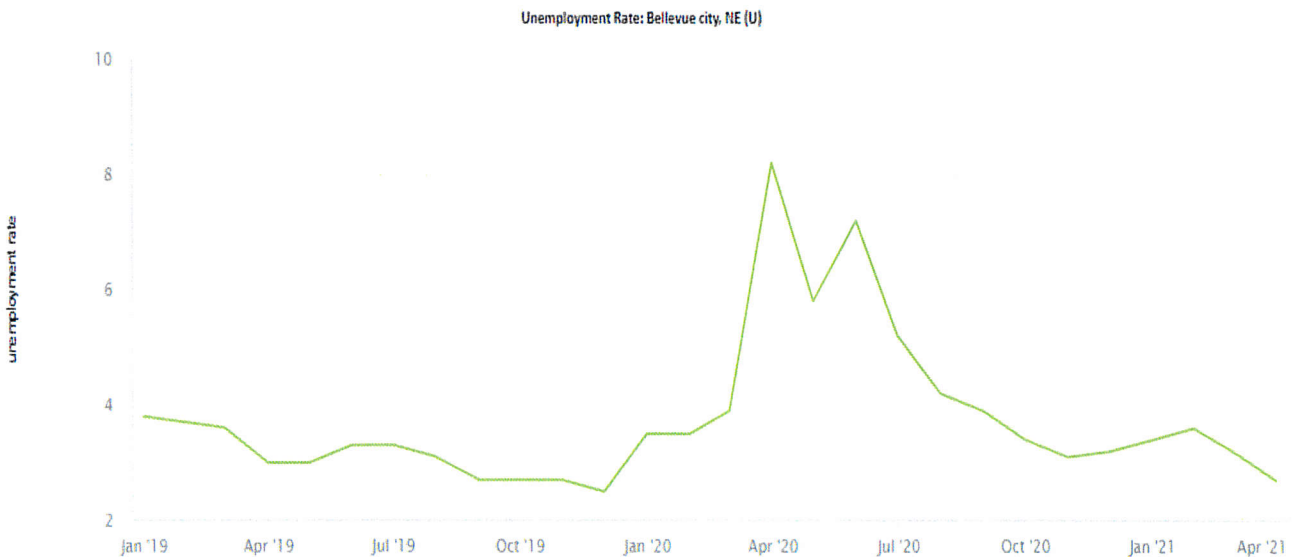


There are 2.6 persons per household. Approximately 92.5% of the city's population are high school graduates, with 28.5% having a bachelor's degree or higher. Approximately 11.9% of the city's population have a disability.

Bellevue has 21,523 housing units. Approximately 62% are owner occupied while 38% are renter occupied. The median value of owner-occupied housing is \$148,900. This is approximately 90% of the amount in the Omaha-Council Bluffs, NE-IA metro area which is \$171,000. Gross monthly rent is as follows: a) median = \$944, b) one bedroom - \$746, c) two bedroom - \$927, d) three bedroom - \$1,259, e) four bedroom - \$1,458, and f) five or more bedrooms - \$1,593.



The most recent unemployment data from the United States Bureau of Labor Statistics is 2.7% for the city.



### ***Estimates of Housing Need***

In 2019, the Housing Foundation for Sarpy County initiated a task force to look at affordability of housing. Hanna:Keelan Associates, P.C, with guidance and direction from the Sarpy County-

Wide Housing Steering Committee, completed the study for the Housing Foundation for Sarpy County in April 2020. This study provides valuable information for the City of Bellevue regarding affordable housing and the needs that are there.

Table 4.1 is taken directly from Hanna:Keelan’s Sarpy County & Communities, Nebraska County-Wide Housing Study With Strategies for Housing Affordability study, and Bellevue’s estimated housing target demand for 2025 is highlighted. The study suggests Sarpy County communities should also focus on housing rehabilitation, to include purchasing, rehabilitating, and reselling or re-renting existing housing units.

**Table 4.1  
Estimated Housing Target Demand  
Sarpy County & Communities, Nebraska  
2025**

|                      | <u>Owner</u>         | <u>Rental</u>      | <u>Total<br/>Housing Unit<br/>Target<br/>Demand*</u> | <u>Est. Required<br/>Housing Unit<br/>Target Budget</u> |
|----------------------|----------------------|--------------------|--|---|
| <b>Sarpy County:</b> | <b>3,618 (1,003)</b> | <b>1,961 (254)</b> | <b>5,579 (1,587)</b>                                 | <b>\$1.41B</b>  |
| <b>Bellevue:</b>     | <b>860 (169)</b>     | <b>496 (64)</b>    | <b>1,356 (233)</b>                                   | <b>\$343.1M</b>   |
| Gretna:              | 125 (133)            | 100 (53)           | <b>225 (186)</b>                                     | \$56.9M   |
| La Vista:            | 183 (130)            | 350 (81)           | <b>533 (211)</b>                                     | \$134.9M  |
| Papillion:           | 360 (412)            | 274 (201)          | <b>634 (613)</b>                                     | \$160.4M  |
| Springfield:         | 30 (3)               | 15 (1)             | <b>45 (4)</b>  | \$11.4M   |
| Balance of County:   | 2,060 (127)          | 726 (76)           | <b>2,786 (203)</b>                                   | \$705.0M  |

\*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock, including housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and **calculation for local housing development capacity.**

NOTE 1: (#) = Current Estimated Vacant Housing Units.

NOTE 2: Target Demand in each Community can include New Construction and Purchase-Rehab-Resale/Re-Rent.

Source: Hanna:Keelan Associates, P.C., 2020.



Table 4.5A from Hanna:Keelan’s Sarpy County & Communities, Nebraska County-Wide Housing Study With Strategies for Housing Affordability study shows housing target demand potential for target populations and price points (products) for the City of Bellevue:

**Table 4.5A  
Housing Demand Potential - Target Populations  
Bellevue, Nebraska  
2025**

| <b>OWNER<br/>UNITS</b>                     | <b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b> |                |                |                 |              | <b>Totals</b> | <b>Workforce<br/>Sector</b> |
|--|---|----------------|----------------|-----------------|--------------|---------------|-----------------------------|
|  | <b>0%-30%</b>                             | <b>31%-60%</b> | <b>61%-80%</b> | <b>81%-125%</b> | <b>126%+</b> |               |                             |
| <b>Elderly (55+)</b>                       | 12  | 16             | 20             | 72              | 104          | <b>224</b>    | <b>52</b>                   |
| <b>Family</b>                              | 18  | 48             | 103            | 185             | 260          | <b>614</b>    | <b>368</b>                  |
| <b>Special<br/>Populations<sup>1</sup></b> | <u>6</u>                                  | <u>8</u>       | <u>6</u>       | <u>2</u>        | <u>0</u>     | <u>22</u>     | <u>4</u>                    |
| <b>Subtotals</b>                           | <b>36</b>                                 | <b>72</b>      | <b>129</b>     | <b>259</b>      | <b>364</b>   | <b>860</b>    | <b>424</b>                  |
| <b>RENTAL</b>                              |   |                |                |                 |              |               |                             |
| <b>UNITS*</b>                              |   |                |                |                 |              |               |                             |
| <b>Elderly (55+)</b>                       | 14  | 24             | 24             | 54              | 38           | <b>154</b>    | <b>34</b>                   |
| <b>Family</b>                              | 20  | 58             | 89             | 114             | 37           | <b>318</b>    | <b>228</b>                  |
| <b>Special<br/>Populations<sup>1</sup></b> | <u>8</u>                                  | <u>8</u>       | <u>6</u>       | <u>2</u>        | <u>0</u>     | <u>24</u>     | <u>8</u>                    |
| <b>Subtotals</b>                           | <b>42</b>                                 | <b>90</b>      | <b>119</b>     | <b>170</b>      | <b>75</b>    | <b>496</b>    | <b>270</b>                  |
| <b>Totals</b>                              | <b>78</b>                                 | <b>162</b>     | <b>248</b>     | <b>429</b>      | <b>439</b>   | <b>1,356</b>  | <b>694</b>                  |

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\* Includes lease- or credit-to-own units.

<sup>1</sup> Any person with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2020.

Table 4.5B from Hanna:Keelan’s Sarpy County & Communities, Nebraska County-Wide Housing Study With Strategies for Housing Affordability study shows specific types of housing demand by price point:

| <b>Table 4.5B</b>  |                 |                    |                     |                     |                   |            |                     |
|--|-----------------|--------------------|---------------------|---------------------|-------------------|------------|---------------------|
| <b>Housing Demand – Specific Types <u>By</u> Price Point (Product) Range</b> |                 |                    |                     |                     |                   |            |                     |
| <b>Bellevue, Nebraska</b>  |                 |                    |                     |                     |                   |            |                     |
| <b>2025</b>  |                 |                    |                     |                     |                   |            |                     |
| <b><u>PRICE – PURCHASE COST RANGE (Area Median Income)</u></b>               |                 |                    |                     |                     |                   |            |                     |
|  | (0%-30%)        | (31%-60%)          | (61%-80%)           | (81%-125%)          | (126%+)           | Totals     | Workforce           |
| <b>OWNER</b>   | <b>\$0 to</b>   | <b>\$90,355 to</b> | <b>\$177,790 to</b> | <b>\$237,970 to</b> |                   |            | <b>\$153,805 to</b> |
| <b>UNITS*</b>  | <b>\$87,520</b> | <b>\$174,885</b>   | <b>\$233,165</b>    | <b>\$367,230</b>    | <b>\$367,235+</b> |            | <b>\$230,775</b>    |
| 1 Bedroom  | 0               | 0                  | 10                  | 12                  | 0                 | 22         | 0                   |
| 2 Bedroom  | 14              | 20                 | 33                  | 80                  | 82                | 229        | 32                  |
| 3+ Bedroom   | 22              | 52                 | 86                  | 167                 | 282               | 609        | 392                 |
| <b>Totals</b>  | <b>36</b>       | <b>72</b>          | <b>129</b>          | <b>259</b>          | <b>364</b>        | <b>860</b> | <b>424</b>          |
| <b><u>PRICE – RENT COST RANGE (Area Median Income)</u></b>                   |                 |                    |                     |                     |                   |            |                     |
|  | (0%-30%)        | (31%-60%)          | (61%-80%)           | (81%-125%)          | (126%+)           | Totals     | Workforce           |
| <b>RENTAL</b>  | <b>\$0 to</b>   | <b>\$390 to</b>    | <b>\$770 to</b>     | <b>\$1,025 to</b>   |                   |            | <b>\$745 to</b>     |
| <b>UNITS**</b>   | <b>\$380</b>    | <b>\$760</b>       | <b>\$1,015</b>      | <b>\$1,585</b>      | <b>\$1,590+</b>   |            | <b>\$1,115</b>      |
| 1 Bedroom  | 10              | 12                 | 12                  | 30                  | 15                | 79         | 26                  |
| 2 Bedroom  | 20              | 40                 | 62                  | 84                  | 40                | 246        | 150                 |
| 3+ Bedroom   | 12              | 38                 | 45                  | 56                  | 20                | 171        | 94                  |
| <b>Totals</b>  | <b>42</b>       | <b>90</b>          | <b>119</b>          | <b>170</b>          | <b>75</b>         | <b>496</b> | <b>270</b>          |

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\*Average Affordable Purchase Price Range, 3.0 PPHH (30% Income/80% Debt Coverage).

\*\*Average Affordable Monthly Rent Range, 2.5 PPHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2020.

**(j) Efforts to adopt an affordable housing action plan as required under section 19-5505.**

With the information from the Sarpy County & Communities, Nebraska County-Wide Housing Study With Strategies for Housing Affordability study, the city has a good foundation to begin its affordable housing action plan. We are aware of the requirement under section 19-5505 and will meet the statutory deadline.





## Exhibit "B"

| SID #              | SID NAME               | Single Family Units | Multifamily Units | Middle Housing |             |
|--------------------|------------------------|---------------------|-------------------|----------------|-------------|
| 147                | Blackhawk              | 151                 |                   |                |             |
| 171                | Tregaron               | 237                 | 206               |                |             |
| 177                | Fox Ridge              | 53                  |                   |                |             |
| 180                | Lakewood Villages      | 600                 |                   | 113            |             |
| 183                | Pilgrim's Landing      | 219                 |                   | 15             |             |
| 186                | Oakhurst/Oakridge East | 307                 |                   |                |             |
| 197                | Heartland Hills        | 135                 |                   |                |             |
| 208                | Sunrise II             | 235                 |                   |                |             |
| 215                | Piper's Glen           | 348                 | 130               | 54             |             |
| 265                | Williamsburg           | 190                 |                   |                |             |
| 269                | Orchard Valley         | 37                  |                   |                |             |
| 279                | Spring Creek           | 87                  |                   |                |             |
| 280                | Kennedy Town Center    | 28                  | 60                | 24             |             |
| 289                | Colonial Pointe        |                     | 300               |                |             |
|                    | Unincorporated Areas   | 131                 |                   | 1              |             |
| <b>Totals</b>      |                        | <b>2758</b>         | <b>696</b>        | <b>207</b>     | <b>3661</b> |
| <b>Percentages</b> |                        | <b>75.3%</b>        | <b>19.0%</b>      | <b>5.7%</b>    |             |