



City of Bellevue
Planning Department
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City of Bellevue Affordable Housing Report

June 2025

**City of Bellevue Planning Department
Tammi Palm, Planning Director**

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 small 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 multifamily dwellings, at a rate of 2,800 square feet of lot area per unit. Single family dwellings are allowed with a minimum of 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 multifamily dwelling unit. 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. Multifamily 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.

BGM Metropolitan General Business

This zoning district is unique to the Mission Avenue Corridor and the city's Olde Towne District. This district allows both commercial and residential uses. Residential uses are allowed at a minimum density of 600 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, 19% 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 and City Reporter software for permitting purposes, which is the source of this data.

From 2020-2024, the following permit data was collected:

- 825 single family residential permits
- 18 duplex permits
- 7 three- and four-family building permits
- 38 multifamily residential buildings (five or more units) permits
 - 619 units were constructed in these multifamily residential buildings.

These numbers compare to the following from 2018-2022:

- 1,045 single family residential permits
- 1 duplex permit
- 17 three- and four-family building permits
- 45 multifamily residential building (five or more units) permits
 - 823 units were constructed in these multifamily residential buildings.

(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, 345 units have been annexed. Single family units accounted for 210 or 60.9% of the units, while 134 multifamily units and 1 middle housing unit were annexed. Multifamily and middle housing units were 39.1% of those annexed.

These numbers compare to a breakdown of 74.1% of single family residential, and 25.9% multifamily and middle housing units previously annexed between the years of 2016-2020.

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

Per the City of Bellevue Affordable Housing Action Plan adopted in December 2022, the city maintains an estimated median owner-occupied housing value of \$169,200, representing an increase of 2% from the 2020 estimated median value of \$165,900, and a 22.7% increase from the 2010 estimated median value of \$137,800. The estimated median gross rent for Bellevue is \$1,045. This represents an increase of 3.4% from the 2020 median rent of \$1,010 and a 38% increase from the 2010 estimated median rent of \$757.

(f) Whether such zoning codes, ordinances, and regulations provide for the density bonuses, or other concession or incentives 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 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 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 of 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 to our original Zoning Ordinance approved May 3, 1965.

The city updated our Comprehensive Plan in 2024, which has precipitated the need for text amendments to our residential regulations to allow for additional density. The Planning Department has requested funds in our 2025-2026 fiscal year budget to do so.

(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 supports a Housing Development Coordinator through the Bellevue Housing Authority/Housing Foundation for Sarpy County. This recently created role is consistent with the recommendation of our Affordable Housing Action Plan.

The City of Bellevue regularly writes 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 from this section was taken from the 2022 Bellevue, Nebraska Affordable Housing Action Plan – 2027/2032, and the American Community Survey (ACS) 2024 data. This is the most current data available for this report.

Bellevue’s population is 64,777, with a median age of 36.1 years. This represents an increase from the 2022 median age of 34.8 years. The 10-19, 20-29, and 30-39 age cohorts were the largest population cohorts in Bellevue.

TABLE 3.1 POPULATION TRENDS AND PROJECTIONS CITY OF BELLEVUE, NEBRASKA 2000-2027/2032				
	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Total Percent</u>
	2000	44,382	--	--
	2010	50,137	+5,755	+12.9%
	2020	64,176	+14,039	+28.0%
	2022	66,918	+2,742	+4.3%
Low	2027	71,610	+4,692	+7.0%
Medium	2027	73,275	+6,357	+9.5%
High	2027	74,613	+7,695	+11.5%
Low	2032	74,948	+8,030	+12.0%
Medium	2032	78,963	+12,045	+18.0%
High	2032	81,640	+14,722	+22.0%

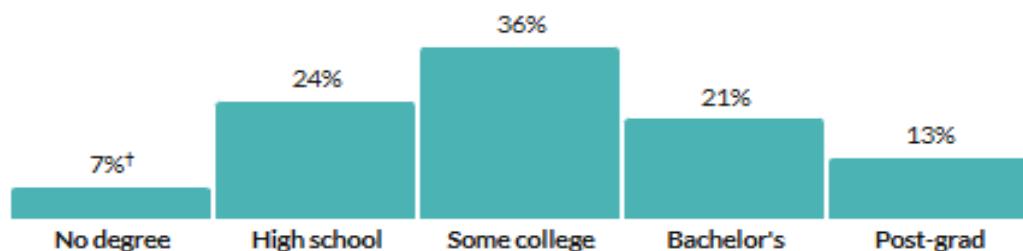
TABLE 3.2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
CITY OF BELLEVUE, NEBRASKA
2000-2027/2032

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u>2032</u>	2022-2027
							<u>Change</u>
19 and Under	13,382	14,572	17,288	17,497	18,976	20,170	+1,479
20-34	9,836	10,615	14,870	15,142	16,467	17,615	+1,325
35-54	12,905	13,762	15,435	16,342	18,175	19,809	+1,833
55-64	4,011	5,419	7,829	8,610	9,208	9,825	+598
65-74	2,683	3,428	4,874	5,096	5,602	6,112	+506
75-84	1,254	1,841	2,631	2,872	3,251	3,589	+379
85+	<u>311</u>	<u>500</u>	<u>1,249</u>	<u>1,359</u>	<u>1,596</u>	<u>1,843</u>	<u>+237</u>
Totals	44,382	50,137	64,176	66,918	73,275	78,963	+6,357
Median Age	33.5	34.8	34.9	35.2	35.6	36.2	+0.4

According to the American Community Survey (ACS) 2024 census data, the breakdown of race and ethnicity is 74.2% white, 18% Hispanic or Latino, 5.7% Black or African American, 3% Asian, and 10% Two or More Races.

There are 2.55 persons per household. Approximately 93.2% of the city's population are high school graduates, with 33.4% having a bachelor's degree or higher.

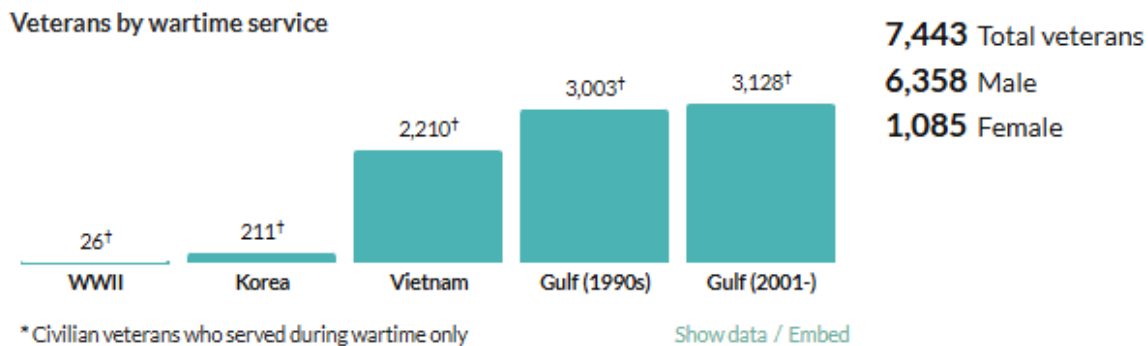
Population by highest level of education



* Universe: Population 25 years and over

[Show data / Embed](#)

Approximately 15.9% 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 8.1% of the population has veteran status.



The median income for all households in Bellevue was estimated to be \$87,343 in 2024. For renter households, the median income in 2022 was estimated to be \$49,575.

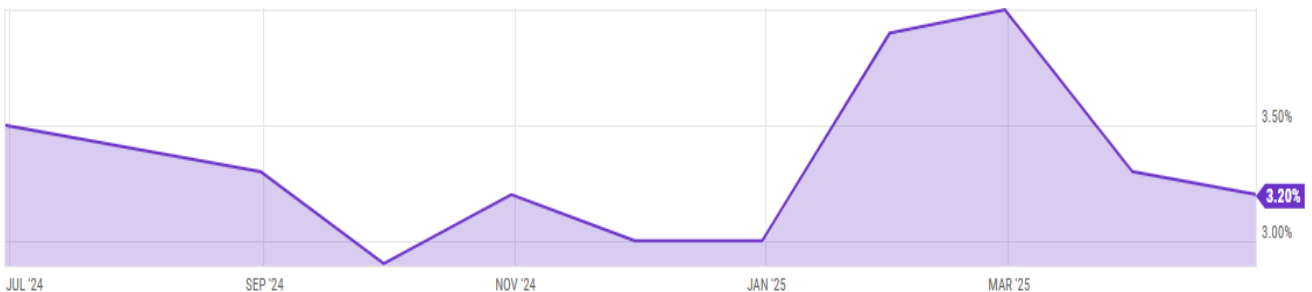
TABLE 3.3
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
CITY OF BELLEVUE, NEBRASKA
2022-2032

<u>Income Group</u>	<u>2022</u>	<u>2027</u>	<u>2032</u>	<u>% Change</u> <u>2022-2027</u>
<u>All Households</u>				
Less than \$10,000	1,012	1,063	1,063	+5.0%
\$10,000-\$19,999	1,469	1,501	1,501	+2.2%
\$20,000-\$34,999	2,975	2,990	2,990	+0.5%
\$35,000-\$49,999	3,036	3,050	3,166	+0.5%
\$50,000-\$74,999	4,538	4,711	4,896	+3.8%
\$75,000-\$99,999	4,366	4,782	5,128	+9.5%
\$100,000-\$149,999	5,437	5,823	6,726	+7.1%
<u>\$150,000 or More</u>	<u>3,202</u>	<u>4,804</u>	<u>5,966</u>	<u>+50.0%</u>
Totals	26,035	28,724	31,436	+10.3%
Median Income	\$78,393	\$84,129	\$86,596	+7.3%
<u>Renter Households</u>				
Less than \$10,000	330	290	290	-12.1%
\$10,000-\$19,999	616	578	578	-6.2%
\$20,000-\$34,999	1,492	1,456	1,456	-2.4%
\$35,000-\$49,999	1,508	1,522	1,638	+0.9%
\$50,000-\$74,999	1,926	2,124	2,257	+10.3%
\$75,000-\$99,999	1,339	1,692	1,930	+26.4%
<u>\$100,000 or More</u>	<u>1,172</u>	<u>1,473</u>	<u>1,722</u>	<u>+25.7%</u>
Totals	8,383	9,135	9,871	+9.0%
Median Income	\$49,575	\$54,028	\$55,993	+9.0%

Bellevue, Nebraska Affordable Housing Action Plan – 2027/2032.

In 2022, an estimated 77,947 persons work in Sarpy County in a non-farm place of employment. The largest concentration of workers is employed in the Retail Trade, Transportation and Warehousing and Construction sectors, with an estimated 34.8% or 27,168 total employees maintaining employment in these three sectors.

April 2025 unemployment data from the United States Bureau of Labor Statistics is 3.20% for the city:



Estimates of Housing Need:

In 2022, Hanna:Keelan Associates, P.C. was hired by the city to complete an Affordable Housing Action Plan. With guidance from city staff and a steering committee, Hanna:Keelan completed the study in December 2022. This study provides valuable information for the City of Bellevue regarding affordable housing and the need that is there.

Currently, an estimated 26,035 households reside in Bellevue, consisting of an estimated 17,652 owner and 8,383 renter households. Bellevue has experienced a steady increase in the percentage of owner households in the community since the 2000 Census.

In 2022, the city contained an estimated 26,976 housing units, consisting of approximately 18,234 owner and 8,742 rental units. Of these, approximately 941 were vacant, resulting in an overall estimated housing vacancy rate of 3.5%.

A number of households throughout the City of Bellevue are considered to be “cost burdened” and/or have various “housing problems,” as defined by the Department of Housing and Urban Development. In 2022, an estimated 2,292 owner households in Bellevue, or 13% of all owner households, were cost burdened or have housing problems.

TABLE 4.5A HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI (MEDIUM POPULATION PROJECTION) BELLEVUE, NEBRASKA 2027							
OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	8	14	27	114	219	382	103
Family	10	34	43	267	344	698	524
Special Populations ¹	<u>4</u>	<u>4</u>	<u>4</u>	<u>6</u>	<u>0</u>	<u>18</u>	<u>9</u>
Subtotals	22	52	74	387	563	1,098	636
RENTAL UNITS*							
Elderly (55+)	20	30	54	98	68	270	56
Family	20	48	92	202	142	504	493
Special Populations ¹	<u>8</u>	<u>10</u>	<u>10</u>	<u>12</u>	<u>0</u>	<u>40</u>	<u>10</u>
Subtotals	48	88	156	312	210	814	559
Totals	70	140	230	699	773	1,912	1,195
Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.							
* Includes lease- or credit-to-own units.							
¹ Any person with a special housing need due to a cognitive and/or mobility disability.							

TABLE 4.6A
HOUSING UNIT "TARGET" DEMAND - SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI (MEDIUM POPULATION PROJECTION)
BELLEVUE, NEBRASKA
2027

PRICE - PURCHASE COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
OWNER	\$0 to	\$117,800 to	\$197,145 to	\$300,100 to			
UNITS*	\$114,100*	\$193,200*	\$281,700*	\$398,800	\$403,700**	Totals	Workforce
1 Bedroom	0	0	15	35	8	58	12
2 Bedroom	8	14	24	88	110	244	73
3+ Bedroom	14	38	35	264	445	796	551
Totals	22	52	74	387	563	1,098	636

PRICE - RENT COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
RENTAL	\$0 to	\$475 to	\$890 to	\$952 to			
UNITS**	\$468**	\$870**	\$940**	\$1,470**	\$1,480**+	Totals	Workforce
1 Bedroom	10	16	28	54	38	146	45
2 Bedroom	20	35	54	100	70	279	177
3+ Bedroom	18	37	74	158	102	389	337
Totals	48	88	156	312	210	814	559

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

**TABLE 4.8A
HOUSING UNIT “TARGET” DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BELLEVUE, NEBRASKA
2027**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	554 / 58*	160
	Town Home Unit	110 / 86	32
	Duplex/Triplex Unit	40 / 120	20
	Apartment - 4+ Units***	12 / 280	24
Totals		716 / 544	236^
55+ Years	Single Family Unit	210 / 16	59
	Patio Home Unit	38 / 10	10
	Town Home Unit	86 / 32	19
	Duplex/Triplex Unit	28 / 104	16
	Apartment - 4+ Units***	20 / 108	11
Totals		382 / 270	115^
TOTAL UNITS / ACRES		1,098 / 814	351^
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		768 / 692	281^ / 843^ ^^
TOTAL WORKFORCE UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.		508 / 425	195^ / 585^ ^^
TOTAL AFFORDABLE^^^ UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.		118 / 248	53^ / 159 ^ ^^
*Includes Credit-To-Own Units. **Includes Housing for Families, Students and Persons with a Disability. ***Includes Housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x Total Acres. ^^^Affordable Housing Units = <80% Household AML.			

The total estimated housing unit “target” demand for Bellevue, from 2022 to 2027 includes 1,912 housing units, to include 1,098 owner and 814 rental units, at an estimated development cost of \$529.6, Million. From 2022 to 2032, a total of 3,248 housing units, including 1,800 owner and 1,448 rental units, at an estimated development cost of \$986 million should be constructed in Bellevue.

An estimated 15 to 20 percent of the total housing unit target demand, for both 2027 and 2032, should focus on purchase-rehab-resale and/or re-rent housing activities. This involves local entities purchasing existing housing that is in a deteriorating or dilapidated condition, utilizing local resources to rehabilitate the housing unit up to local development standards and codes and, finally, placing the rehabilitated unit on the market to be purchased or rented. Aggressive housing rehabilitation efforts in Bellevue could create housing opportunities at a more affordable cost, with minimal risk to both developers and prospective property owners.

Of the 2027 housing demand of 1,912 total housing units, an estimated 82 units (32 owner, 50 rental) should be targeted in downtown Bellevue to support the creation of housing near the

Bellevue Central Business District and community services. By 2032, an estimated 58 owner and 92 rental housing units should be developed in the downtown, a total of 150 housing units.

A total of 1,195 housing units (636 owner, 559 rental) should be part of a local workforce housing initiative in Bellevue by 2027. By 2032, the workforce housing unit demand includes 2,054 housing units (1,044 owner, 1,010 rental).

TABLE 4.1
HOUSING UNIT “TARGET” DEMAND
(MEDIUM POPULATION PROJECTIONS)
CITY OF BELLEVUE & EXTRA-TERRITORIAL JURISDICTION, NEBRASKA
2027/2032

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit “Target” Demand*</u>	<u>Est. Required Housing Unit “Target” Demand Budget (Millions)</u>
2027:	1,098 / 630	814 / -	1,912 / 630	\$529.6 / \$248.8
2032:	1,800 / 1,068	1,448 / -	3,248 / 1,068	\$986.1 / \$443.2

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- Off-Campus Student Housing Demand.
- Off-Base Housing Demand.
- “Pent Up” Housing Demand.
- Seasonal/Vacation Housing Demand.
- Five- & 10-Year Housing Development Capacity.

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 15% to 20% of the Total Housing Demand).

****Estimated Bellevue Downtown Housing Unit Demand (2027/2032):**
82 / 150 Total Units (32 / 58 Owner, 50 / 92 Rental).

****Estimated Bellevue Workforce Housing Unit Demand (2027/2032):**
1,195 / 2,054 Total Units (636 / 1,044 Owner, 559 / 1,010 Rental).

(j) Efforts to adopt an affordable housing action plan as required under section 5 of this act:

Hanna:Keelan Associates, P.C worked with the city in 2022 to complete our Affordable Housing Action Plan. The Plan was adopted in December 2022.

Exhibit A

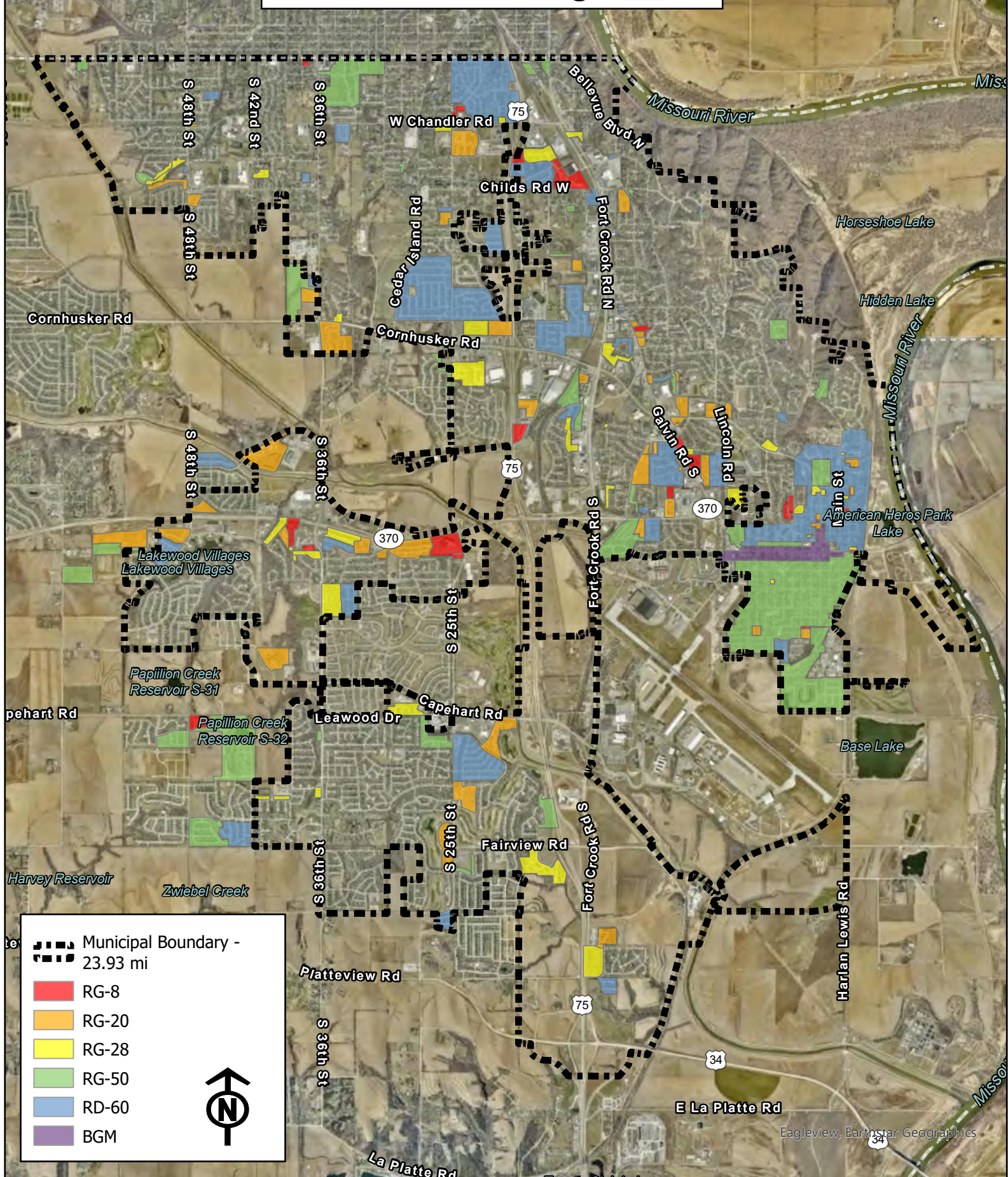


Exhibit "B"

SID #	SID NAME	Single Family Units	Multifamily Units	Middle Housing	
67	Normandy Hills	202	96	38	
	Unincorporated Areas	8		1	
Totals		210	96	39	345
Percentages		60.9%	27.8%	11.3%	