

Housing Chapter

This Housing Chapter is divided into the following sections:

The Introduction describes the intent of the Housing Chapter and its relationship to Kitsap County's vision of the future and other Comprehensive Plan chapters.

The Planning Context discusses the requirements of the Growth Management Act and the Countywide Planning Policy as they relate to housing policies.

The Housing Needs section defines the housing needs that Kitsap County faces over the 20-year planning period.

The Housing Goals and Policies are divided into the following areas:

- A. Affordability** addresses issues to assist Kitsap County meet current and future demand for affordable housing.
- B. Housing Supply** recognizes the need to provide safe, adequate and sanitary housing.
- C. Special Needs Housing** focuses on providing affordable housing for residents with special needs and/or are low-income.
- D. Monitoring** addresses the need to ensure consistent application and evaluation of housing policies.

Introduction

Housing conditions have a direct impact upon the quality of life that Kitsap County citizens enjoy. County residents place a high value on having a safe, comfortable, unique and affordable place to live. These factors must be taken into consideration in any comprehensive planning process to ensure that Kitsap County's high quality of life is maintained and that all segments of the county's population have access to adequate, affordable housing.

During the lifetime of this comprehensive plan, there will be an increasing demand for affordable housing units throughout Kitsap County. In order to meet the demands of the future housing market, the plan encourages single-family residences on smaller lots and multi-family projects in specific locations. Furthermore, this section notes that it will be necessary for regulatory agencies and private developers to "team up" to encourage and support organizations dedicated to promoting the construction of a variety of affordable housing types throughout the county.

This chapter includes goals and policies that will work to ensure all present and future residents of Kitsap County have the opportunity to obtain adequate housing. Other chapters in this document tie in with the Housing Chapter to help achieve the overall goal of improving the quality of life in Kitsap County.

Planning Context

The Growth Management Act requires cities and counties to encourage the availability of affordable housing for all income levels at a variety of housing densities. Local jurisdictions are also encouraged to preserve existing housing resources in their communities.

The adopted Kitsap County Countywide Planning Policy also calls for strategies that consider the need for affordable housing and parameters for its distribution. The Countywide Planning Policy requires coordination between local jurisdictions via the Kitsap Regional Planning Council (now called the Kitsap Regional Council) to ensure a reasonable distribution of all housing types throughout the county.

This chapter includes policies that will achieve the goals of the Growth Management Act and the Kitsap County Countywide Planning Policy.

Housing Needs

Adequate housing is a basic need of Kitsap County residents and an issue of countywide concern. As Kitsap County's population grew 49.9% between 1980 and 1995, so did the need for affordable housing as increased demand led to a rise in housing prices. Thus, to adequately plan for Kitsap County's housing needs requires an understanding of demographic and economic trends as well as an inventory and analysis of existing and projected housing needs. The following are highlights of key factors affecting the county's future housing needs.

Population trends & household size

- Between 1980 and 1995, Central Kitsap experienced the highest growth rate among the county's three subareas.
- Kitsap has a relatively young population, with more than 44% under the age of 30, and only 15% older than 65 years. Residents within this younger age bracket traditionally attempt to purchase their first home or rent apartments and typically are very mobile.
- A trend toward declining family size coupled with fewer people living together and Kitsap County's population increases, is contributing to a greater demand for housing. Since 1980, the number of new households (occupied housing units) has exceeded the number of new housing units (new single family homes, apartments, mobile homes, etc.), indicating significant use of existing housing units and a reduced supply of new housing units.

Housing Types

- The percentage of rental housing is increasing. In 1980, 33% of all single-family housing was renter-occupied. In 1990, that rose to 36% countywide, and more than 50% in some areas, such as Port Orchard (51%), Poulsbo (54%) and Bremerton (61%).

Emergency & transitional housing

- As of March 1993, there were 100 emergency shelter beds in Kitsap County facilities for homeless. Based on figures for the number of households and individuals who have to be turned away from Kitsap shelters, it is estimated that at least 160 adult and family shelter beds are needed. This figure does not include the shelter needs of youth, ages 14-18, which is

currently estimated at 41 additional beds.

- A census in Kitsap schools found 163 “homeless” students in temporary or inappropriate housing.
- Community service agencies have emphasized a need for affordable, one-bedroom and studio units and for assisted housing for special needs populations. Agencies have also noticed an increase in the number of persons they are serving and a decrease in the resources available.
- The largest number of homeless families in shelters are single mothers with children who are fleeing domestic violence.

Household income

- Among the elderly 75 years or older, there are an estimated 2,000 households whose income is 80% or less of the county’s median income of \$39,582. When elderly become frail, outside assistance or supportive housing is needed. Most of the county’s available facilities are not affordable to low-income seniors.
- In 1993, there was a gap of \$7,329 between what the median income family of three could afford for home ownership and the median home price; this situation has not changed significantly.
- Home ownership is now out of reach for at least half of the families who live in Kitsap County.
- Low-income families (defined as making 80% or less of the county’s median income) could neither afford the median rent nor a median-priced home in recent years.
- One-third of the renters countywide pay more than 30% of their income for housing

while 18% of homeowners pay a more burdensome amount for housing costs.

- A much higher percentage of seniors and lower-income families pay a burdensome amount of their income for housing.

Goals and Policies

The goals and policies found in this chapter are based upon an analysis and inventory conducted in 1993 by the Kitsap County Consolidated Housing Authority (KCCHA) and the Phoenix Group. KCCHA includes the Cities of Bainbridge Island, Port Orchard, Poulsbo and unincorporated Kitsap County. The result of this study and analyses, the Housing Needs Assessment and Affordability Plan, provided a comprehensive analysis of housing trends, costs and conditions, current housing affordability, and current and projected housing needs. This analysis provided the needed information to direct housing goals and policies for Kitsap County. (For a more detailed discussion, see the Housing Appendix)

A. Affordability

Home prices and rents in Kitsap County have risen rapidly over the past 10 years, making it increasingly difficult for people to find affordable housing. The dwindling supply and high costs of developable land, as well as the rising costs of materials and labor, have contributed significantly to increases in development costs for new housing. In addition, incomes in most areas have not increased sufficiently to overcome the effects of inflation and escalating home prices.

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Data from a variety of sources indicate that only families above 120% of the county median income can buy homes in most parts of the county. Hopeful first-time home buyers earning moderate incomes (between 81% and 95% of median income) are finding it increasingly difficult to purchase a home without some form of assistance. Many people in this group have been forced to remain in rental housing with increasing rent making it even more difficult to save for a down payment on a home.

Similarly, rents are consuming unreasonable proportions of income for at least one third of the renters in the county. Such housing cost burdens mean that families have less income to spend on other needs.

Those whose incomes are 50% below the area median income (very low-income group) are particularly at risk because they are now being displaced by higher income groups who are "buying down" into housing that had previously served this group. Extremely low income families (earning less than 30% of median income) receiving public assistance support are the least able to afford housing. The vast majority of these households rent and typically pay over 40% of their incomes in rental payments. For the poor who are not receiving public assistance this figure is even greater -- amounting to 50% of their annual incomes.

While many of the factors that influence housing prices are largely out of the realm of control of local governments, local governments do affect housing costs through building regulations and zoning requirements. Some barriers to affordable housing include financing, zoning, building codes, property taxes and permit fees and charges. These items can contribute to the increase in costs of housing units.

There are several national and statewide programs aimed at addressing the affordable

housing problem, and Kitsap County actively participates in these programs.

The following goals and policies are intended to assist Kitsap County in meeting its current and future demand for affordable housing. The goals are further discussed in the 1996-2000 HOME Consortium Consolidated Plan, a copy of which is available at the County Department of Community Development.

Goals

1. To promote fair and equal access to housing for all persons regardless of race, religion, gender, sexual orientation, age, national origin, family status, income or disability.
2. To increase the availability and affordability of safe, decent rental housing for households earning 80% or less of the county's median income.
3. To increase the supply of housing units available to homeowners through rehabilitation of substandard units and construction of new units.
4. To use housing rehabilitation programs to assist low-income homeowners currently living in substandard units.
5. To assist first-time home buyers to become owners.
6. To encourage densities that will support existing or planned public facilities in order to make them more cost-effective, such as higher densities in urban-medium and urban-high areas. (For explanation of land use designations, see Land Use chapter)
7. To support proposals for affordable housing that are consistent with the use and density provisions of the

Comprehensive Plan and subsequent development regulations.

Policies

- HS-1 Consider ordinance provisions that would allow or require a percentage of low- or moderate- income housing units in all future housing developments.**
- HS-2 Continue to participate in and coordinate with established housing authorities, such as Kitsap County Consolidated Housing Authority and the Bremerton Housing Authority, to promote low- and moderate-income housing. The county and the housing authorities should cooperate with the private sector to achieve housing needs.**
- HS-3 Encourage and support organizations to develop housing for low- and moderate-income households.**
- HS-4 Allow and identify incentives for affordable housing construction in subsequent development regulations. Such incentives could be bonus density, lower utility hook-up fees and rates, reduced or waived impact fees, smaller lot sizes, zero lot line design, and priority permit review and approval process. Such incentives will be implemented for special needs households, senior citizens, and low- and moderate-income households.**
- HS-5 Encourage low-interest loan programs and “self help” housing through adopted regulatory strategies.**

B. Housing Supply

It is estimated that approximately 28,650 new housing units will be needed by the year 2012. (See Housing Appendix for more detail.) Of this amount, approximately 18,336 units will need to be owner-occupied, and approximately 10,314 units will be renter-occupied. Single-family residences are expected to comprise the bulk of the new units, with a need for 20,055 new homes. Next, 5,157 multi-family units will be needed, followed by 3,438 mobile home units.

Approximately 9,740 units of the 28,650 new units will be needed to accommodate low-income households (i.e. 80% or less of the county median income). Moderate-income households (120% of median income or below) are expected to account for 6,590 new households, and high-income (above 120%) will account for the largest share of new units with 12,320.

Further, the need for new housing within subareas and cities also has been determined:

- North Kitsap: 8,022
- Central Kitsap: 3,725
- South Kitsap: 6,876
- Bainbridge Island: 2,292
- Bremerton: 6,303
- Port Orchard: 573
- Poulsbo: 859

(Note: The preceding numbers were derived assuming the distribution of households in each city and subarea remain the same as they were in the 1990 Census and the population grows at the projected rate. For more detail, see Appendix.)

This section establishes goals and policies in recognition of the need to provide adequate, safe and sanitary housing, consistent with the Land Use Chapter of the Comprehensive Plan.

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Goals

8. To ensure that all present and future residents of Kitsap County have the opportunity to obtain adequate, safe and sanitary housing.
9. To ensure that a broad range of housing types is available.
10. To provide housing opportunities and development which is consistent with the Land Use Element, the Comprehensive Plan and subsequent development regulations.
11. To maintain an adequate supply of appropriately zoned, developable residential land.
12. To evaluate proposals for residential development to assure consistency with all elements of the Comprehensive Plan.
13. To ensure sufficient land for housing including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multi-family housing, and group homes and foster care facilities through appropriate Comprehensive Plan designations and zoning.
14. To encourage development regulations and design standards which promote and facilitate a sense of neighborhood and community.
15. To encourage land use practices, development standards and building permit requirements that minimize housing costs.
16. To encourage the maintenance and rehabilitation of existing housing stock through the use of codes and support by public investment.
17. To identify and implement programs to preserve neighborhoods and areas that are showing signs of deterioration.

Policies

- HS-6 Support the development and preservation of mobile, modular and manufactured home parks. Double-wide mobile, modular and manufactured homes shall be considered in the definition of a single-family dwelling.**
- HS-7 Encourage and support greater opportunity for the development of innovative housing types that make efficient use of county land supply, such as residential units in mixed-use and zero-lot line developments and infill opportunities.**
- HS-8 Permit and encourage the development of residential accessory units, such as garage apartments and mother-in-law apartments, in areas of existing or planned public facilities.**
- HS-9 Accessory Dwelling Units shall be permitted uses in all zones and be subject to applicable development standards including Health Department requirements for water and sewage disposal.**
- HS-10 Kitsap County shall designate in the Land Use Chapter adequate amounts of land to accommodate the projected growth of single-family, multi-family and mobile home units.**
- HS-11 Infill development in urban growth areas shall be encouraged.**
- HS-12 Greenbelts, open space and play areas, particularly in areas of higher**

population concentration, shall be encouraged.

HS-13 Development regulations shall consider minimum standards for on-site outdoor play areas for children, especially in higher densities, as appropriate.

HS-14 Pedestrian pathways shall be provided which link residential areas and schools, recreational, shopping and employment areas in urban areas.

HS-15 Pedestrian-scale and cluster residential neighborhoods in urban areas shall be encouraged.

HS-16 Encourage the development of a variety of dwelling types and densities in residential neighborhoods.

HS-17 Allow provisions for reduced minimum lot sizes, which shall be permitted subject to all applicable development standards and Health District requirements of water and sewage disposal.

HS-18 Continue to strive to shorten the time for development proposal processing while maintaining housing and development standards.

C. Special Needs Housing

It is a goal of the Growth Management Act and a planning policy in Kitsap County to distribute low income housing units countywide. In the past, the market has directed housing units affordable to low-income households into incorporated cities. While this is appropriate because of the accessibility of public services, it tends to concentrate these housing units into small geographic areas. (For example: In 1990, 49%

of the City of Bremerton's housing units were occupied by households earning less than 80% of the county's median income.)

If future low-income housing units are added in proportion to where low-income families currently live, most would be located in Bremerton, Port Orchard and Poulsbo. However, if these units were shared equally at the current countywide proportion of low income families (34% everywhere), most of the units would go into the unincorporated areas of the county and on Bainbridge Island. These two scenarios have different results because unincorporated Kitsap and Bainbridge Island have lower proportions of low-income households than the county as a whole.

This section establishes goals and policies in recognition of the need to provide affordable housing, particularly for residents who have special needs and/or are low-income.

Goals

18. To cooperate with other jurisdictions to develop low- and moderate-income housing.
19. To ensure that all special needs, low- and moderate-income households, (incomes less than 120% of the countywide median), have the opportunity to obtain affordable housing.
20. To support and assist the efforts of existing programs and agencies which are providing and increasing the supply of low- and moderate-income housing.
21. To support a continuum of housing and related services for homeless people and forestall further homelessness through prevention activities.
22. To promote a continuum of housing and related services for people with special needs, such as frail elderly, mentally and

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physically disabled persons, people living with AIDS and recovering substance abusers.

Policies

HS-19 Participate in and support the Kitsap Regional Council in the identification, evaluation and adoption of regional fair share housing goals.

HS-20 Encourage and allow Kitsap County Consolidated Housing Authority to identify and prioritize development to meet the needs of low- and moderate-income households where required. The County and Authority should cooperate with the private sector to achieve the housing needs.

HS-21 Recommend to the Comprehensive Housing Affordability Strategy (CHAS) to develop policies which reflect priorities for proposed projects and programs.

HS-22 Support organizations which provide shelter to the homeless and low- and moderate-income households by providing technical assistance, reduced permit rates, priority permit review and reduced or waived impact fees.

HS-23 Pursue the use of federal housing programs to meet the needs of very low-, low- and moderate-income households, and the special needs population that cannot be served by the private sector.

D. Monitoring

In order to successfully resolve the issue of housing affordability and availability within Kitsap County, a committee shall be formed within one year of the adoption of the

comprehensive plan. This committee, in cooperation with building industry personnel and citizen groups, should review and monitor the impact of the housing policies contained within this chapter.

Goal

23. To ensure the consistent application and evaluation of the policies within this Housing Chapter.

Policy

HS-24 A committee shall be formed within one year of the adoption of the comprehensive plan to review and monitor the policies contained in this Housing Chapter. The committee will include representatives of building industry personnel and citizen groups in order to successfully resolve the problem of housing affordability in our county.