

## HOUSING ELEMENT



*This Element suggests creative and incremental strategies to serve the existing population, combined with necessary redevelopment opportunities to help bring new growth and a healthier residential mix to the City of Bremerton.*

### Housing Vision

*Bremerton ensures quality homes and cohesive neighborhoods that empower its citizens. Coordinated city services and programs emphasize quality homes, home ownership, residential safety, and appropriate property maintenance. The City fosters the creation and enhancement of cohesive neighborhoods through infill and rehabilitation projects designed with a community orientation. New development, located at strategic locations that capture local amenities and complement rising land values, support diverse lifestyles and a broader, more innovative choice of housing types. Empowered citizens work with the city to protect neighborhood stability, residential compatibility, and an increased sense of community identity and pride.*

**Goals and Policies developed by the community to implement this vision are the core of the Housing Element. The Housing Element Goals and Policies are found on page HS 11.**

HOUSING ELEMENT  
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## *Introduction*



Bremerton has developed over the past century as a durable and convenient community, providing a cherished setting for residents. Originally founded in conjunction with its major employer, the Puget Sound Naval Shipyard, the quality of life in Bremerton is admired throughout the wider region, especially by commuters to downtown Seattle.

Bremerton's distinctive neighborhoods have survived various growth cycles. They showcase the city's unique scenery, with extensive waterfront and mountain vistas, walkability, and convenience to regional employers, shopping, and recreation. The Housing Element supports such residential qualities and opportunities within the City of Bremerton. It also addresses recent challenges to the quality and viability of Bremerton's housing stock and residential areas. Responding to the urgency of the challenges, citizens developed the Housing Vision, Goals, and Policies to reverse the loss of value within urban neighborhoods. In doing so, they charted a housing plan that supports the ongoing rediscovery of Bremerton as a great place to live.

The Housing Element focuses on the most basic function of community living – shelter – for the local population. It is pragmatic by acknowledging deterioration of housing conditions. It is responsive by advocating for better-protected, cohesive neighborhoods with identifiable features that encourage higher homeownership rates. The element also recognizes the need for housing assistance in the community, with a majority of current residents in the City considered low income and unable to qualify for mortgages or fully maintain homeownership costs. The Element suggests creative and incremental strategies to serve the existing population, combined with necessary redevelopment opportunities to help bring new growth and a healthier residential mix to the City of Bremerton.

Housing conditions and aspirations are a basic starting point for citizens to be engaged in improving the community. Beyond the need for sound shelter, a person's home also provides a base reference for daily activities, a sense of association with neighbors, and a vested interest in the wider community. Thus, the Housing Element Goals and Policies provide a direct connection to citizens, either as an expression of their personal needs or of their desire for community identity. This Element asserts this focus in comprehensive planning, challenging transportation and City services, for example, to support cohesive neighborhoods.

Challenged further by the overarching goal of a healthier community with a wide range of housing options, the Housing Element corresponds well with the Comprehensive Plan. Coordination with the Land Use Element is

particularly important as it prescribes types of uses, densities, and development provisions. In fact, a basic goal of the Land Use Element is to protect quality single-family areas while encouraging new growth in strategic locations for new, more intense and vibrant urban settings.



The Housing Element also responds to the numerous mandates articulated in federal funding protocols, Washington's Growth Management Act, County-wide Planning Policies, and the Consolidated Plan of Kitsap County (a County-wide housing report required for federal funding). Housing policies, especially those providing for an equitable distribution of below-market subsidized housing, require inter-jurisdictional coordination and cooperation in meeting needs and in attracting new housing development. Therefore, housing strategies are also recognized from other plans and other legislation for integration with this Element.

Ultimately, the Housing Element will succeed by empowering individuals, associations, and communities to improve their living environment, especially with its framework for future more specific planning processes, goals, and policies.

### ***Format of the Housing Element***

Following this introduction, the Housing Element is organized into four main sections. They are:

- 1) an examination of current housing conditions,
- 2) a projection of expected future housing needs,
- 3) the community's goal and policy direction for responding to the those conditions and needs, and
- 4) an overview of implementation strategies set forth by the goals and policies.

Much of the first two sections is data-intensive, such as an inventory of the existing housing stock, and has been fully captured in the Housing Appendix at the end of the document.

The heart of the Housing Element is its goals and policies. They provide for strategic implementation of funds, facilities, services and policies to support homeownership, diverse housing choices, cohesive neighborhoods, low income services, special needs in the City's population, a broad range of affordable homes, and economic development.

Addressing housing needs requires a broad set of considerations, especially in realizing that the overall quality of life is largely shaped by regional opportunities and trends. A key component for success, then, is inter-jurisdictional coordination regarding the regional economy, demographic changes, and legislative challenges.

To that end, this Element incorporates much of the data in the Consolidated Plan, especially its assessment of county-wide housing needs. It also incorporates the Consolidated Plan's already adopted goals and policies for common challenges in emergency, transitional, and public

housing. Kitsap County and the City of Bremerton both participated fully in the development and approval of the Consolidated Plan, chiefly as recipients of Federal HOME funding, but also as partners in addressing the housing needs of the region. While assessing the existing housing conditions peculiar to Bremerton, especially in the Housing Appendix, the Housing Element brings a focus to the aspirations of Bremerton citizens, clearly represented in the Housing Goals and Policies for Bremerton through 2023.

The existing housing stock of Bremerton is summarized below (detailed in the Housing Appendix), relying heavily on data provided through the United States Census Bureau, illustrating conditions over the past 20-year period. Housing throughout Kitsap County provides comparison and, more importantly, context for housing dynamics in the City of Bremerton. National and regional trends, including shifts in the Puget Sound housing market (i.e., Fremont artist lofts below), are prominent in the subsequent section on projecting housing needs for the next 20-year planning horizon.



## *Current Conditions*

Recent trends, local demographics, and characteristics of the housing stock threaten Bremerton's legacy as a great place to reside. Current conditions in the local housing market are detailed below and in the Housing Appendix. Unfortunately, they result largely from a deteriorating local economy and a gradual weakening quality of the quality of the city's ageing neighborhoods. However, the data also portrays the current opportunity to capitalize on Bremerton's well-established neighborhoods, its unique position in the greater Puget Sound economy, and, lastly, regional and national housing trends.

The City of Bremerton's population has essentially stagnated for the past 30 years. The decennial census reports from 1970 to 2000 show a negligible increase of less than 2,000 people. Over the time span, this is an insignificant increase (less than 1/5 of 1% annual growth), and easily dismissed amid Bremerton's regular fluctuations in the military population of two to three thousand people. In fact, population estimates conducted by the State of Washington, in coordination with the U.S. Navy, adjusted the City's population down to its 1970 level as recently as February, 2002. Furthermore, the most recent U.S. Census report (April, 2000) stands out from previous Census counts by actually showing a decrease in the City's population (883 people) since the 1990 Census. The only other decrease on record was reported between census years 1950 and 1960, continuing a downswing from an all-time high associated with World War II activity at the Puget Sound Naval Shipyard. At the height of World War II, Bremerton's housing stock came under severe stress, when a population of 72,500 required immediate shelter among a housing stock in place for a 1940 population of around

15,000 people. That housing crisis still influences the type, size, cost, and quality of Bremerton's current housing stock.

While it is not unheard of for a well-established city to have a stable or slightly decreasing population over time, Bremerton's lack of growth in the past 30 years, despite land use capacity, eludes both past and current growth forecasts. More glaring, the surrounding county and region have witnessed unprecedented growth. The whole of Kitsap County, for example, went from a population of 147,152 in 1980 to a population of 231,969 in 2000, an increase of nearly 60%. Given this dynamic, Bremerton's proportion of the county's total population and regional growth decreased dramatically, beginning in 1970. (See Table G-1 in the Appendix of this Plan.)

Evidently, the housing and development market in Bremerton has proven uncompetitive with surrounding areas. There are numerous causes for this, both on the supply and demand side of the housing market. Supply-side factors include the higher cost to redevelop existing city lots, verses the undeveloped parcels and new development opportunities in the county, including Urban Growth Areas. Bremerton's somewhat outdated housing stock, dating back to the previous growth periods of 1940's and 1960's, often fails to address contemporary market demands or today's diverse market demand for housing. Current market demands partially reflect demographic changes, discussed throughout the document, in areas such as household type, size, income level, and special needs populations. Overarching demographic dynamics, such as substantial growth in senior citizens, singles (non-married, no children), and single-parent households, indicate a need for greater diversity in housing types.

### *Existing Housing Stock*



Characteristics of the existing housing stock include type, occupancy, age, condition, and affordability, as fully detailed in the Housing Appendix of the Plan. Comparing the housing stock of the City and the wider Kitsap community, the characteristics of Bremerton's existing housing stock, and its current position in the development and housing market emerges. This position can then be advanced and improved upon.

Census 2000 reports a total of 16,631 housing units in the City of Bremerton. This is actually a 6% increase (938 new units) since the 15,693 dwelling units reported in 1990. This increase in reported dwelling units, however, did not yield a corresponding population increase. As shown in Table G-1 of the Appendix, Bremerton's population actually decreased by 883 people between 1990 and 2000. The discrepancy between an increasing housing stock and a lower population count can be partially explained by an increased vacancy rate in the 2000 census, to just over a 9% (1546 units), verses a 6% vacancy rate in 1990 (897 units.)

Vacancy rates in the Bremerton area are strongly influenced by the arrival and departure of Navy ships and their crews at the Puget Sound Naval Shipyard (PSNS).

Variance in the vacancy rate is more acute due to Bremerton's relatively small housing stock and its proximity to PSNS. For example, vacancy rates in 1994 went from 13.9% in the Spring to 3.0% in the Fall, due to the return of Navy personnel. A market equilibrium vacancy rate is commonly estimated to be 5%, which is closer to the 2000 Census vacancy rate reported for the county at 6.7%.

Bremerton's unique housing demands require built-in flexibility in its housing stock, as well as higher quantities of units than communities with more stable population numbers. Another unique characteristic of the local housing stock is the accompanying high turn-over rates associated with a more transient population, producing further stresses on the housing stock, as shown in the housing condition analysis, summarized below.

Though largely attributed to military deployments in Bremerton, a generally lower number of people-per-household is another consideration of housing needs for current residents. This is all the more relevant as the percentage of smaller households is growing in long-term national trend analyses. Household size is an especially important factor in projecting housing needs and ensuring a housing market that will be better attuned to changing national and regional demographics. It is further addressed in Future Housing Needs of the Housing Appendix, which also looks at Bremerton's demographics to better understand local needs for housing types.

Despite Bremerton's lower number of persons-per-household and a lower percentage of family households (defined as homes where children are present) versus the wider county, there are more "overcrowded" housing incidents counted in Bremerton than Kitsap County or its other cities. In the 2000 Census, 5.5% of Bremerton's housing was reported to have more than 1 person per room, compared with 3.5% in Kitsap County as a whole. This is a sign that cost and choice of housing are problematic for much of the existing population. This data suggests that a significant number of residents are currently sharing units or having to live in units that are smaller than enjoyed by the average American or Kitsap County family.

The smaller size of existing units, detailed in the first subsection of the Housing Appendix titled, "Type", is an obvious factor underlying Bremerton's smaller household size and its overcrowding rates. The City's relatively lower income levels and higher poverty status, detailed under "Affordability", are also related, complicating the challenge of meeting housing needs and providing healthy residential settings.



More recent quantifiable changes in the Bremerton's housing stock are identifiable in local building permit records and Washington State Office of Financial Management estimates which track demolitions and group quarters units. Between the Census date of April 1, 2000, through April 1, 2003, state estimates show a net decrease of 27 units - largely due to the reported loss of 72 units to demolition. This demolition activity is largely due to physical improvements pursued by the City in a "gateway project" to advance the quality of life in Bremerton and to potentially entice new residential investments. The majority of the new residential units reported since April, 2000, however, are manufactured homes, not the more expensive frame construction units that can indicate an increase in land values. Despite the even smaller horizon of time, the time period of April, 2002, to April, 2003, shows an increase in number of residential units that favor new frame construction units, perhaps showing new investment interest in Bremerton's housing market. Market conditions, especially historic low mortgage rates making real estate investments more affordable in 2003, also partially explain this promising upgrade in the supply of new, more durable housing in Bremerton.

### ***Housing Resources***

Meeting the needs and vision for housing in the City of Bremerton is predicated by a shared understanding and commitment between all interested parties, including residents, public officials, non-profit organizations, and private developers. Housing resources, from tax credits for new, affordable high density projects to federal housing vouchers administered locally, require

continual coordination and education. While endorsing the Countywide Consolidated Plan and its objectives regarding shared public housing strategies, this Element works to elevate the local housing issues and opportunities among federal, state, and county resources. In some areas, housing resources are too focused on Bremerton, while in other areas, resources are too limited or diversified.

As detailed in the Housing Appendix, Bremerton is particularly burdened with more than its "fair share" of subsidized units (an amount agreed upon in the county-wide Consolidated Plan.) Bremerton Housing Authority and the Kitsap Consolidated Housing Authority, who administer and provide subsidized housing, must continue the work to break up concentrations of public housing and to diversify housing options in Bremerton. The nearly 3,800 households currently on waiting lists for housing assistance speaks to this need. Innovative options such as workforce-housing and co-housing developments can meet such needs.

Another need clearly demonstrated by the examination of existing housing resources (see Housing Appendix), is for transitional housing in Bremerton. The high percentage of renters in the City, at 63% in the 2000 Census, would benefit from transitional housing options, with related services, that ultimately lead to self-sufficiency and home ownership.

Additionally, for those facing an acute housing crisis, there are only 12 existing family units for homeless families in Bremerton, only 17 beds for women and children fleeing domestic violence, and, currently, no homeless shelters for men.

## *Future Housing Projections*



Evaluating local housing needs requires multiple levels of analysis from numerous perspectives. It is meant to be an on-going charge to the City and to housing organizations; it can not be fully accomplished in one snapshot in time or in a rigid housing plan.

Demographics, studied over time from the local to the national level, is a conventional approach to an examination of the housing market. National trends, for example, suggest continued and significant growth in the number of single households (non-married without children), seniors (65 years and older households) and single-parent-headed households. The particular housing needs and characteristics of these demographics, including a smaller household size, challenge the predominance of suburban-style single-family detached housing units in the current housing market. While household size nationwide continues to decrease, a significant subset of the nation's minority population shows consistently higher household sizes with different housing expectations.

Demographic data taken from the U.S. Census, described in Current Conditions above and referenced in

setting the city-wide projections found in the Plan's "Introduction, Setting the Planning Framework" and within the Plan Appendices, help profile the City of Bremerton, Kitsap County, and the State of Washington. Population and household size are key factors used to estimate the number of new housing units which will be needed during the next 20-year period. Income and age information, described in occupancy and affordability section above, help identify the types of housing and physical improvements which will be in demand.



The focus of this Comprehensive Plan is on enticing new growth which capitalizes on Bremerton's unique location and access in the region, as well as its metropolitan characteristic, unique in Kitsap County. Existing demographics, household sizes, and incomes are instructive for gauging the existing market, but, as detailed above, current data highlight imminent changes in the market. This Plan endeavors not only to address long-standing issues regarding housing, but to attract new kinds of housing and opportunities. The Centers Concept, central to this Comprehensive Plan, forms the basis for this approach. It is fully described in the Land Use Element but partially repeated below, as it provides for the growth described in the Housing Element's goals and policies.

**Calculation of Future Housing Needs**  
(Summary from Housing Appendix)

Future housing needs are arrived at primarily by projecting expected population increases and expected future household sizes, and calculating the resultant number of units needed. The Appendix for this Housing Element illustrates those calculations.

To arrive at a reasonable forecast of housing needs, two areas of investigation are necessary. First a projection of the number and types of housing needed to accommodate expected new residents is made (new housing units). Secondly, an estimation of the number of units that will be lost to obsolescence – and therefore need replacement – must be added to the previous total.

The Housing Appendix section provides the first calculation. A total of 4603-5716 new residential units will be required to accommodate the expected population increase of 13,000 people over the next 20 years (2003-2023). The land use model upon which this plan is based assumes that between 2674-3359 of the new housing units will be located in the designated “Centers”, identified in the Land Use Element. Somewhere between 1429 and 1607 units will be Single Family homes located in more traditional neighborhood settings, while 500-750 units will remain in multi-family areas outside of Centers.

As reported in the Housing Appendix, 700 units will be lost to obsolescence over the same 20 year period. For planning purposes, it will be assumed that these units will be replaced in a similar distribution of types as expected above. The following table summarizes the resultant housing need calculation:

<u>Location</u>	<u>Units</u>	<u>% of total</u>
Single Family Residential	1429-1607	25-27
NonCenters Multifamily	500-750	9-12
Centers	2174-2609	41-42
Downtown	500-750	9-12
Replacement	700	11-13
<b>TOTAL</b>	<b>5303-6416</b>	

## Housing Goals and Policies

The goals and policies presented in this section were developed by community members as well as public officials as a response to the challenges identified in the Housing Element and the Housing Appendix to this comprehensive plan.

The Bremerton Goals for Housing are organized into 5 main areas:

- HOUSING QUALITY
- NEW HOUSING DEVELOPMENT
- AFFORDABLE HOUSING
- COHESIVE NEIGHBORHOODS
- HOUSING PLANNING AND COORDINATION

### *Housing Quality*

*Discussion:* Part of Bremerton's charm is its older housing stock, half of which was built before 1950. Many of these units are well maintained and in good condition, and give character and a sense of stability to the city. However, large numbers of these units have and will reach the end of their useful lives if not rehabilitated soon. While the City's Housing Rehabilitation Program has made good strides in helping lower income people upgrade their houses, it is not likely to have the financial capability to assist all homeowners who need help. Deteriorating commercial structures compound the problem, blighting surrounding areas, discouraging redevelopment, and holding down the City's tax base. New strategies will be needed to turn the tide of housing deterioration into opportunities for revitalization of Bremerton.



### **H1 Preserve and enhance Bremerton's quality housing stock**

**H1A** Promote private and public efforts to preserve the existing quality housing stock by maintaining sound units, rehabilitating substandard units, and replacing severely deteriorated units.

- Promote maintenance of housing that is now in standard condition to prevent its deterioration to substandard condition
- Promote the rehabilitation of substandard structures when the cost of rehabilitation is less than the cost of replacement housing. This cost factor does not apply to housing designated as having historical/architectural significance
- Promote replacement of substandard structures which have excessive rehabilitation costs with new structures

**H1B** Promote private and public efforts to provide adequate capital for private and public rehabilitation housing projects at competitive or favorable costs.

- Facilitate rehabilitation of rental housing properties to improve the condition of the rental housing stock
- Facilitate rehabilitation of owner-occupied housing based on the credit-worthiness of the dwelling rather than the credit-worthiness of the homeowner

**H1C** Promote rehabilitation and maintenance of existing multifamily rental housing in appropriate zoning districts.

**H1D** Promote efforts to identify, rehabilitate and preserve homes having historical/architectural significance.

- Give priority to such homes in City rehabilitation programs.



*Large homes can provide for multiple, attractive, and affordable units, for rent or as innovative condominiums.*



**H2** All housing will be safe, sanitary, and in good repair

**H2A** Work towards residential conditions which comply with building codes, with a special focus on weatherization.

- Require housing units to be maintained in a safe condition
- Require removal of unsafe housing and restoration or redevelopment of the site to a safe condition for quality housing

**H2B** Promote private commitments to improvement of the housing stock by using public resources to remove or abate blighting influences within or near residential areas.

- Demolish and/or redevelop deteriorated commercial structures. Give priority to those which contribute to the blight of residential areas
- Provide effective operation and maintenance of public services and facilities
- Promote financial assistance for essential repairs to substandard structures that provide housing for low and moderate income persons. Support private sector low-interest loan programs for such repairs, combined with public resources when available

***New Housing Development***

*Discussion:* Most of Bremerton's housing stock was developed to meet the needs of households in days gone by. Today's housing needs are often very different. Encouraging the development of new housing within already developed areas presents a special challenge that requires strategic policies.



**H3 Provide a variety of housing types and densities to meet changing needs of Bremerton residents**

**H3A** Promote private and public efforts to provide adequate capital for private and public new housing projects at competitive or favorable costs.

- Support a Letter of Credit program to expedite housing project start-ups

**H3B** Support the private sector's efforts to meet changing housing demands and special housing needs.

**H3C** Stimulate the production of new housing for all incomes, ages, and family types.

**H3D** Encourage the provision of adequate housing to meet the needs of

short-term residents, particularly for those in the lower income categories.

**H3E** Promote housing opportunities that respond to the special needs of students, the military, households headed by females, the elderly, and the handicapped.



*Workforce or temporary housing should be designed to blend with a neighborhood's established character and provide attractive opportunity to live and work locally.*

**H3F** Encourage the development of a full range of housing options for seniors in proximity to services and amenities.

- Consider allowing retirement housing complexes in all residential zones subject to development standards ensuring compatibility with surrounding neighborhoods
- Encourage programs which allow seniors to remain in their homes as long as possible (e.g. home maintenance and repair, home health care, reverse mortgage programs, meal programs)

*Consistent with RCW 36.70A.410 and related laws against discrimination in the area of housing, the City will not enact any ordinance, law, or regulation that treats housing for handicapped residents, or group care facilities for children, differently than a similar structure occupied by a family or other unrelated individuals.*

**H3G** Provide for integration of special needs housing within the community.

- Allow residential care facilities, including foster care facilities, in all residential zones, provided that such facilities must comply with development standards that will assure compatibility with the surrounding neighborhood

**H3H** Accommodate creative housing options, such as artist’s lofts, especially in mixed use areas and rehabilitated structures.



*Co-housing projects allow for individual ownership of with shared common facilities and services, such as child care and common meals.*

**H3I** Support efforts to provide emergency and group housing.



**H4** Provide housing in mixed-use centers for a variety of incomes, age groups, and household types

*Discussion:* Mixed use centers provide a unique opportunity to reach many of the housing goals and policies of the community in an efficient, well designed, and integrated manner. By locating significant amounts of future housing in centers, the City is: providing a variety of housing types to meet changing needs, addressing housing needs of seniors, singles, students, and the handicapped, creating walkable housing areas, placing “gathering places” in neighborhoods, placing housing and employment in proximity, and increasing housing density to encourage more efficient use of public facilities and transit.

**H4A** Target the use of affordable housing tax credits to Centers.

*Affordable Housing*

*Discussion:* Bremerton provides a significantly higher share of publicly subsidized rental housing than most of the rest of Kitsap County. This unequal distribution creates a disproportionate burden on the City of Bremerton, which must finance City services with a weaker tax base. At the same time, the City recognizes that low income families need housing with access to City services and facilities. Further, the City recognizes subsidized housing and other creative housing programs can empower residents with housing choices and assist in the role of community maintenance and enhancement.



**H5 Promote access to quality, affordable homes for all Bremerton residents, regardless of their economic capabilities or special needs**

**H5A** Provide opportunities within existing neighborhoods for below market rate and affordable housing without negatively impacting the existing neighborhood character.

- Allow accessory units (as seen below) associated with, and subordinate to, existing or new single family dwellings in all residential zones when appropriate



- Promote residential infill development of vacant or underdeveloped parcels at somewhat higher densities than surrounding properties, with assurances that neighborhood compatibility will be maintained through appropriate zoning and related techniques (e.g. development standards and architectural controls).
- When providing for below market-rate housing, give priority to households with children, elderly, or special needs present within privately owned developments containing a mix of market-rate and below market rate units; or, if entirely public-subsidized housing, priority will go to projects with single family scale buildings
- Stimulate the production of new housing for all incomes, ages, and family types, including mid and upper incomes

**H5B** Provide the City's fair share<sup>1</sup> of the county-wide need for below-market, public-assisted, rental housing.

- Promote the conversion or transitional use of below market rate rental housing units to support below market rate homeownership opportunities

<sup>1</sup> “Fair share” as defined and determined by cross-jurisdiction coordination of the Kitsap Regional Coordinating Council. See County-wide Planning Policies for further detail on this process.

**H5C** Disperse below-market housing throughout the city to avoid concentrations in any particular area.

**H5D** Locate publicly assisted housing in areas that will provide eligible households with wider geographical choices.

**H5E** Maintain quality public housing stock in good condition.

**H5F** Increase the cost efficiency of providing utilities and services to residential areas through increased densities.

- Reduce costs for housing developments and enable easier maintenance of prescribed levels of service through appropriate densities
- Promote increased housing densities to provide a broader customer base for public services, including utilities



***Cohesive Neighborhoods***

*Discussion:* Cohesive neighborhoods provide the desired setting for quality homes, not merely shelter for City residents. Bremerton's low proportion of owner-occupants (only 39%) tends to result in a minority of residents having a stake in maintaining the housing stock and upgrading the neighborhoods. A high proportion of renters also results in a higher turnover of residents, which can undermine neighborhood stability and discourage homeownership interest. On the other hand, social interaction and neighborhood identity, partially a result of a neighborhood's design and planning process encourages desired stability for increased homeownership levels.



**H6** Build strong, cohesive neighborhoods with a majority of Bremerton households owning their own homes

**H6A** Increase opportunities for home ownership within the City of Bremerton

- Promote expanded home ownership opportunities for low and moderate income households
- Encourage housing intensity which is close to employment and public transportation
- Regularly investigate City policies, including taxation and incentives for multifamily units, to ensure that the City is not encouraging rental units

**H6B** Encourage affordable residential developments in places where development has been overlooked.



**H7** Promote safe, attractive, livable neighborhoods that will attract homeowners

**H7A** Upgrade and maintain levels of public services.

**H7B** Implement the Parks and Recreation Comprehensive Plan, realizing neighborhood recreation needs.

**H7C** Maintain a leadership attitude which delivers responsive public actions in ensuring personal security, code enforcement, and other public services

- Maintain a strong code enforcement program
- Establish programs to protect personal security
- Maintain effective crisis response
- Improve neighborhood/policy relations
- Develop effective neighborhood crime defense mechanisms
- Design and implement improved police response systems for "less than crisis" situations

**H7D** Improve the visual quality of residential areas where needed.

- Accent viewsheds in the design of residential areas
- Identify and establish view corridors along residential streets
- Advocate for the undergrounding of utilities



**H8** Promote social interaction as well as neighborhood identity and initiatives

**H8A** Authorize a city-wide and neighborhood process to propose design review mechanisms, such as a design review board, architectural guidelines, or design standards for uses within residential sub-areas.

**H8B** Advance the concept of "the third place" within neighborhoods, providing for gathering places and convenient services where neighbors can interact.

**H8C** Encourage walk-ability within neighborhoods.

**H8D** Use neighborhood plans to outline public and private projects for each neighborhood.

**H8E** Incorporate neighborhood plan implementation projects in the City's Capital Facilities Plan.

### *Housing Planning and Coordination*

*Discussion:* It is critical to maximize the effectiveness of scarce public resources in improving housing opportunities in Bremerton and throughout the county.



**H9** **Ensure coordinated, effective planning and management of housing programs and development issues**

**H9A** Eliminate unnecessary regulatory impediments to the development of affordable and special needs housing, consistent with the public health, safety and welfare.

**H9B** Improve certainty in development regulations to the extent they are consistent with the public health, safety, and welfare.

**H9C** Provide an expedited permit process.

**H9D** Promote intergovernmental cooperation to achieve City Housing goals.

- Seek to enter into an inter-governmental agreement with Kitsap County to foster implementation of affordable housing goals
- Seek cooperative relationships with other agencies to encourage the development of affordable housing within the communities

**H9E** Maintain funding streams for housing programs and strategies.

**H9F** Reduce the cost per resident in housing developments by meeting prescribed levels of public services

- Promote increased housing density to provide a broader customer base for more affordable public services including utilities

**H10** **Increase citizen education and involvement in housing issues**

## *Consistency of the Housing Element*

While the goals and policies form the foundation for this community's housing plans, it must also fit within broader parameters.

First, the Housing Element must also address an important state-wide and regional challenge – the provision of affordable housing. Statewide and regional priorities are established in the Growth Management Act itself, and in the Kitsap County County-wide Planning Policies.

The Growth Management Act housing goal describes a fundamental requirement for Housing Elements. The GMA housing goal states:

**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.**

*Discussion:* Affordable housing in Bremerton is abundant, but it primarily serves low and moderate income populations. The City must work towards diversifying its affordable housing choices for a healthier combination of economic segments of the population. A variety of housing densities and types, developed with a community orientation and cohesiveness, will assist with this Growth Management charge.

In addition to the call in the GMA for affordable housing strategies within Comprehensive Plans, jurisdictions within Kitsap County have also agreed to cooperatively address the issue of fair and equitable distribution of affordable units. The County-wide Planning Policies present the following charges to all jurisdictions within Kitsap County:

*A. The County and the Cities shall inventory the existing housing stock consistent with the Growth Management Act following each decennial census review, and correlate with current population and economic conditions, past trends, and ten year population and employment forecasts, to determine short and long range housing needs, including rental and home ownership.*

*B. Recognizing the percentage share of the existing and forecasted countywide population and the distribution of existing below market rate housing, the County and the Cities shall develop strategies to equitably disperse projected countywide below market rate housing needs throughout Kitsap County in the Urban Growth Areas and, where they are specifically found to be appropriate in consideration of existing development patterns and densities, in designated Rural Communities.*

*C. Local housing inventories, projections, and equitable distribution strategies shall be compiled and updated under the coordination of the Kitsap Regional Coordinating Council to identify countywide conditions and projected needs.*

*D. The County and the Cities shall each identify specific policies and implementation strategies in their Comprehensive Plans and shall enact implementing regulations to provide a mix of housing types and costs to achieve identified goals for both market rate and below market rate housing.*

Recognizing that the marketplace makes adequate provision for those in the upper economic brackets, some combination of appropriately zoned land, regulatory incentives, financial subsidies, and innovative planning techniques will be necessary to make adequate provisions for the needs of middle and lower income persons. (WAC 365.195-070.6) The following policies, also from the County-wide Planning Policies, relate to the provision of below market rate housing, county-wide:

*A. Local comprehensive plan policies and development regulations shall encourage and not exclude below market rate housing.*

*B. Below market rate housing strategies should include:*

- *preservation, rehabilitation and redevelopment of existing neighborhoods as appropriate, including programs to rehabilitate substandard housing;*
- *provision for a range of housing types such as multi-family, single family, accessory dwelling units, cooperative housing, and manufactured housing on individual lots and in manufactured housing parks;*
- *housing design and citing compatible with surrounding neighborhoods;*
- *mechanisms to help people purchase their own housing, such as low interest loan programs, "self-help" housing, and consumer education.*

*C. Each jurisdiction shall promote the development of below market rate housing in a dispersed pattern so as not to concentrate or geographically isolate low income housing in a specific area or community.*

*D. Below market rate housing should be located throughout Kitsap County in a manner to provide easy access to transportation, employment, and other services. Designated Centers should include below market rate housing. Rural self-help housing programs should be encouraged either in or outside of designated Rural Communities.*

*E. Housing policies and programs shall address the provision of diverse housing opportunities to accommodate the homeless, the elderly, physically or mentally challenged, and other segments of the population that have special needs.*

*F. Innovative regulatory strategies shall be developed and implemented to provide incentives for the development of below market rate housing within Designated Centers. Jurisdictions shall develop strategies which provide a wide range of opportunities for promoting the production of below market rate housing through means such as: reducing housing cost by subsidizing utility hook-up fees and rates, impact fees, and permit processing fees; density incentives; smaller lot sizes; zero lot line designs; inclusionary zoning techniques, such as requiring below-market rate housing in new residential developments; transfers of development rights and/or a priority permit*

*approval process.*

*G. Policies and regulations shall encourage the production of below market rate housing. The County and the Cities shall incorporate a regular review of public health and safety regulations pertaining to housing implementation strategies to assure that protection of the public health and safety remains the primary purpose for housing standards.*

*H. The County and the Cities shall participate with housing authorities established to facilitate the production of below market rate housing. The County and the Cities shall also recognize and support other public and private not-for-profit housing agencies. Supporting housing agencies is encouraged through public land donations, guarantees, suitable design standards, tax incentives, fee waivers, providing access to funding sources and support for funding applications, or other provisions as appropriate.*

In addition to the challenge of addressing state and regional requirements for confronting affordability issues, the Housing Element's goals and policies must also support the larger strategy embodied in the Comprehensive Plan for Bremerton's future. In other words, housing strategies must fit with the land use design and transportation systems envisioned elsewhere in this Plan. In point of fact, the ways that housing issues are addressed is key to the successful implementation of the Centers strategy – the primary “future design” put forth by this Comprehensive Plan.

## **GLOSSARY FOR TERMS USED IN ELEMENT AND APPENDIX**

The following definitions have been derived from state law and coordinated countywide policy planning:

A. Below Market Rate Housing shall mean housing intended for low to middle income households. Below Market Rate Housing is a result of a concerted effort to provide housing for people who can not afford market rates. It is often achieved through public strategies and subsidies. Qualifying income levels are further defined as follows (WAC 365.195):

- Extremely low-income shall mean those households that have incomes that are at or below 30% of the countywide median.
- Very low-income shall mean those households that have incomes that are within the range of 31 - 50% of the countywide median.
- Low-income shall mean those households that have incomes that are within the range of 51 - 80% of the countywide median.
- Moderate-income shall mean those households that have incomes that are within the range 81-95% of the countywide median.
- Middle-income shall mean those households that have incomes that are within the range of 96-120% of the countywide median.

B. Market Rate Housing shall mean housing intended for households with incomes that are greater than 120% of the countywide median.

C. Affordable Housing shall include both below-market and market rate housing. It represents a diverse spectrum of housing choices that supports a diverse population. Affordable housing choices represent housing costs that are 30% or less of all the various household income levels, throughout the city.

D. Manufactured Housing - A "Manufactured Home" means a single family dwelling built in accordance with the Department of Housing and Urban Development Manufactured Home Construction Safety Standards Act, which is a national preemptive building code. They are also built on a permanent chassis, and designed to be used as a dwelling with or without a permanent foundation, when connected to the required utilities. A "Modular Home" is a special type of manufactured housing with a different code authority. It must be certified as meeting state building code standards (receiving a "gold seal"). Any factory built housing bearing the proper state insignia is deemed to comply with any local construction standards.

F. Mobile Housing - A "Mobile Home" is a factory built dwelling built prior to June 15, 1976, to standards other than the HUD code, and acceptable under applicable state codes in effect at the time of construction or introduction of the home into the state. Mobile homes have not been built since introduction of the HUD Manufactured Homes Construction and Safety Standards Act.