



SILVERDALE, WA

CHAPTER 4

Housing

Chapter 4 / **Housing Element**

VISION

The County encourages and supports a diverse and integrated mix of housing that includes housing for all ages, family types, abilities and limitations, household sizes, backgrounds, cultures, and incomes. This approach helps to build strong community connections and promotes a healthy lifestyle where residents are able to walk, bike, or roll to community destinations and comfortably and safely shop, work, and interact with neighbors and friends. Residential communities are attractive, affordable, diverse, and livable, supported by appropriate urban or rural services. A variety of housing choices are available, meeting a full range of resident income levels and preferences.

INTENT

The County recognizes that housing is a fundamental need. The County is responsible for providing policy direction that facilitates housing for residents in all economic segments. The goals and policies of this element set the stage for development regulations that allow for and encourage different types of housing affordable to all population segments, avoid concentrating housing in environmentally sensitive areas, and guide intergovernmental coordination that makes the most efficient use of resources to provide housing, while reducing or eliminating housing barriers.

GROWTH MANAGEMENT ACT AND REGIONAL COORDINATION

The Washington State Growth Management Act is the framework for all land use planning in the state and lays out the requirements for comprehensive plans and development regulations that implement the plans. Housing is a required element and must include:

- Inventory of housing needs;
- Provisions for the preservation, improvement, and development of housing, including moderate density housing forms in Urban Growth Areas;
- Capacity of land available for housing;
- Provisions for housing of all economic segments;
- Documentation of actions needed to achieve housing availability;
- Consideration of housing located near employment;
- Consideration of accessory dwelling units;
- Identification of racially disparate impacts, displacement, and exclusion from housing and policies to address and undo the same;
- Consideration of buildable lands report and reasonable measures.



As with the Comprehensive Plan as a whole, Housing goals and policies must reflect the requirements of the Growth Management Act as outlined above, be consistent with Puget Sound Regional Council's (PSRC) VISION 2050 plan and its Multicounty Planning Policies (MPPs), and conform to the Countywide Planning Policies (CPPs) adopted by the Kitsap Regional Coordinating Council (KRCC). This includes all the Kitsap County jurisdictions adopting the allocation of housing units as prescribed by the Washington State Department of Commerce.

RELATIONSHIP TO OTHER ELEMENTS

Housing goals and policies in this Comprehensive Plan form an integral basis for the other comprehensive plan elements including Economic Development, Environment, Housing, Transportation, Parks, Recreation, and Open Space, Capital Facilities and Utilities, and Climate Change. Specifically impacted are locations of housing relative to employment, recreation, education, and transit.

The Housing Element is tied to the county's land capacity evaluation. Residential land uses are analyzed to ensure there is sufficient land at a variety of densities to accommodate housing needs at all income levels, including special needs housing and permanent supportive housing.

The Housing Element and the Silverdale Regional Center subarea plan are especially intertwined. The Silverdale Regional Center is anticipated to accommodate a significant proportion of the county's population and employment growth. At the same time, it is already home to a large proportion of existing urban-density housing in the unincorporated county. Silverdale is also anticipated to incorporate as a city later in the planning period. Accordingly, the subarea plan for the regional center builds on the Housing Element with additional policies and strategies to emphasize the built environment, including housing, needed to accommodate the employment and housing growth expected in Silverdale.

BACKGROUND

Kitsap County has had stable population growth over the past two decades. Much of the growth is driven by the County's location in the Central Puget Sound and its relative proximity to jobs in King, Pierce, and Snohomish Counties, as well as Naval Base Kitsap. This said, Kitsap County has also increased its job base over the past two decades as well.

Figure 22. Map of Kitsap County in relation to neighboring counties and cities

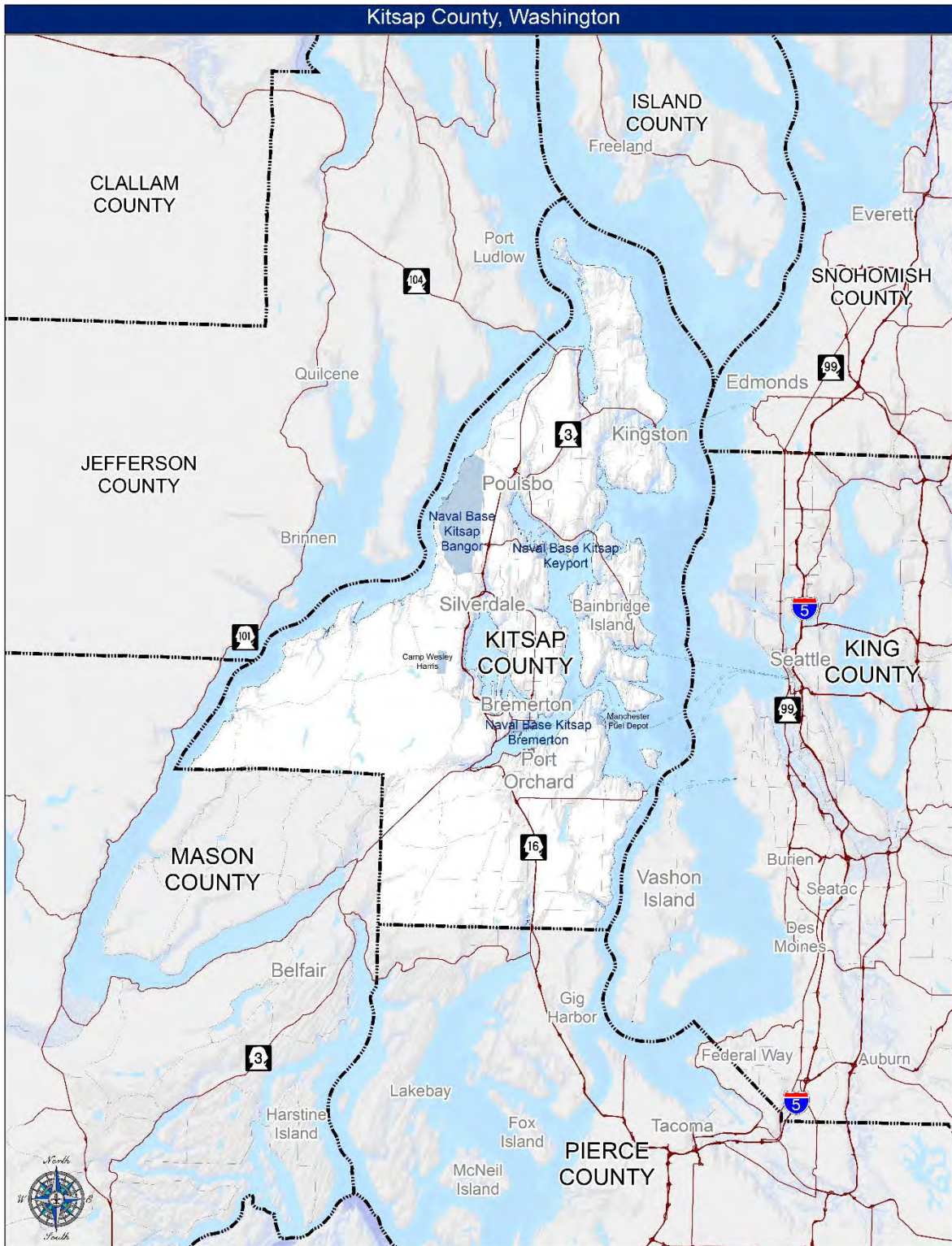
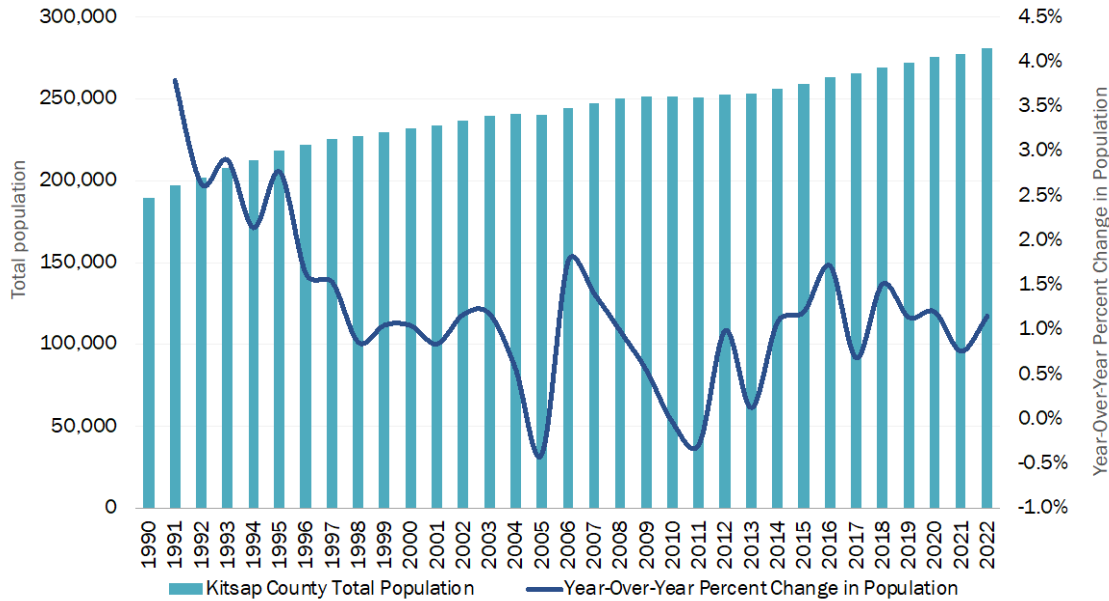


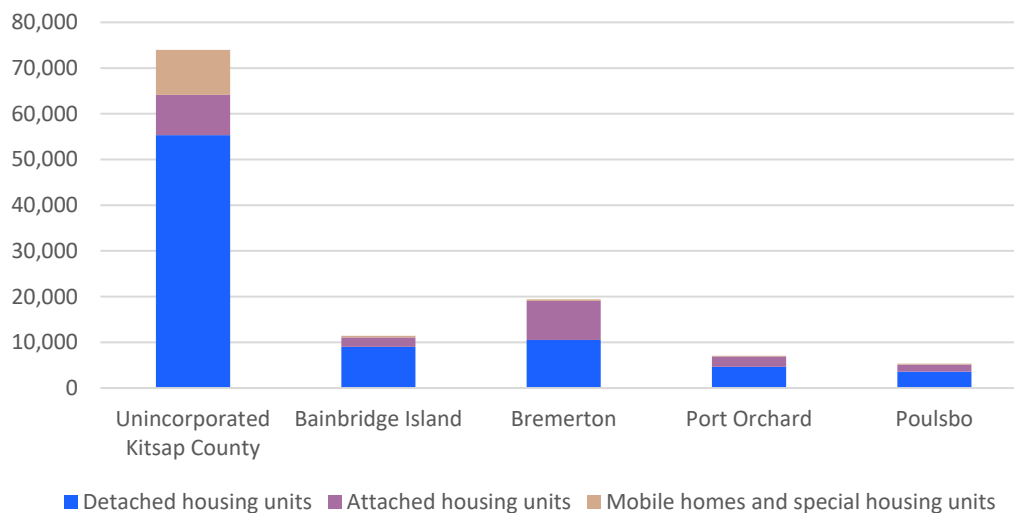
Figure 23. Year-over-year percent change in population, 1990-2022



Source: U.S. Census Bureau and Washington State Office of Financial Management, analysis by ECO Northwest

Kitsap County’s housing stock continues to be primarily single-family detached housing with concentrations of multi-family housing in Bremerton, Port Orchard, and unincorporated urban growth areas, especially Silverdale.

Figure 24. Housing units in cities and the unincorporated county, 2023



Source: Office of Financial Management (OFM) postcensal estimates of housing units, 2021-2023

Kitsap County is projected to gain an additional 70,747 residents between 2020 and 2044, for a total estimated population of approximately 346,358 persons. This implies a need for approximately 32,950

new housing units by 2044 across all jurisdictions (inclusive of cities, unincorporated areas, and rural areas). The County must align with new Washington State requirements through amendments to the GMA and Puget Sound Regional Council’s (PSRC) VISION 2050 regarding housing choices and affordability to ensure homes are available for all income levels.

Specifically, the GMA was amended to require that fully planning counties and cities “plan for and accommodate” housing that is affordable to all economic segments of the population. They must also provide an inventory and analysis of existing and projected housing needs that identifies the number of housing units needed to accommodate projected growth, including units for moderate (81-120% AMI), low (51-80% AMI), and very low/extremely low-income (0-50% AMI) households as well as special housing types like emergency housing, emergency shelters, and permanent supportive housing. The Department of Commerce developed guidance and draft methodology for calculating how much housing in each income bracket a community must plan for and how it can demonstrate capacity for these allocations. Kitsap County adopted into its Countywide Planning Policies a set of housing allocations through 2044 to meet these new state requirements. Table 9, below, shows the permanent and emergency housing needs by jurisdiction within Kitsap County by 2044. Kitsap County must plan for and accommodate 14,498 permanent housing units from 2020 through 2044, plus 612 emergency housing beds for persons experiencing homelessness.

Table 9. Housing Allocations through 2044

			Permanent Housing Needs by Income Level (% of Area Median Income)							Emergency Housing** Needs (Temporary)
			0 – 30%		>30-50%	>50-80%	>80-100%	>100-120%	>120%	
		Total	Non-PSH*	PSH						
Unincorporated Kitsap County	Estimated Housing Supply (2020)	69,987	1,802	8	7,335	21,046	13,531	7,815	18,450	153
	Allocation (2020-2044)	14,498	2,768	1,214	2,376	1,996	1,028	1,012	4,103	612



			Permanent Housing Needs by Income Level (% of Area Median Income)							Emergency Housing** Needs (Temporary)
			0 – 30%		>30-50%	>50-80%	>80-100%	>100-120%	>120%	
		Total	Non-PSH*	PSH						
Bainbridge Island city	Estimated Housing Supply (2020)	11,251	331	0	331	788	1,150	2,073	6,578	0
	Allocation (2020-2044)	1,977	377	166	324	272	140	138	560	83
Bremerton city	Estimated Housing Supply (2020)	18,351	1,346	106	3,030	8,960	2,496	879	1,534	316
	Allocation (2020-2044)	9,556	1,824	800	1,566	1,316	678	667	2,705	403
Port Orchard city	Estimated Housing Supply (2020)	6,209	288	0	619	2,051	1,246	717	1,288	11
	Allocation (2020-2044)	4,943	944	414	810	680	351	345	1,399	209
Poulsbo city	Estimated Housing Supply (2020)	5,116	356	0	422	1,062	915	594	1,767	1

			Permanent Housing Needs by Income Level (% of Area Median Income)							Emergency Housing** Needs (Temporary)
			0 – 30%		>30-50%	>50-80%	>80-100%	>100-120%	>120%	
		Total	Non-PSH*	PSH						
	Allocation (2020-2044)	1,977	377	166	324	272	140	138	560	83

Source: HAPT Tool, Washington State Department of Commerce

Table 10, below, shows the permanent and emergency housing capacity by income range and housing type, based on zoning code, within Kitsap County by 2044. Kitsap County’s housing capacity in the Preferred Alternative for income range of 0-80% AMI is 7,175 housing units (8,354 housing units needed), for income range of 81%-120% AMI is 1,874 housing units (2,040 housing units needed), and for income range greater than 120% AMI is 4,179 housing units (8,179 housing units needed). The emergency housing beds capacity is sufficient to meet the need of 612 housing beds for persons experiencing homelessness based on Kitsap County Code parcels that are vacant or underutilized with a permitted “Group Living” use. See Appendix A for methodology and calculation details.



Table 10. Capacity versus housing allocation by income bracket, unincorporated Kitsap County

Income Range	Housing Need 2044	Housing Type Accommodating	Zones Focused	Alt 1 Capacity	Alt 2 Capacity	Alt 3 Capacity	Preferred Alternative Capacity
0-30%	2,768	Multi-Family	RC, C, UVC, NC, UH, UM				
0-30% PSH	1,214	Multi-Family	RC, C, UVC, NC, UH, UM				
31%-50%	2,376	Multi-Family	RC, C, UVC, NC, UH, UM				
51%-80%	1,996	Multi-Family, Single-Family - Attached, Cottage Housing	RC, C, UVC, NC, UH, UM, UCR, UL, UR, GB				
Sub-Total	8,354						
81%-100%	1,028	Single Family - Detached	UCR, UL, UR, GB				
101%-120%	1,012	Single Family - Detached	UCR, UL, UR, GB				
Sub-Total	2,040						
>120%	4,103	Single Family - Detached	UCR, UL, UR, GB				
Sub-Total	4,103						
Total	14,497			9,592	15,210	12,677	13,228
Emergency Housing	612	Facility	RC, C, UVC, NC, I				Sufficient Capacity

Source: Land Capacity Analysis, Kitsap County

Kitsap County has completed a technical analysis of housing gaps compared to income-based housing allocations in unincorporated Kitsap County.

The Preferred Alternative provides somewhat less housing than Alternative 2 due to fewer UGA expansions and the incorporation of the revisions to the Critical Areas Ordinance and tree canopy requirements, but significantly more than current conditions (Alternative 1) and relatively close to the housing need by zoning category. Table 11 below shows the performance of the Preferred Alternative relative to housing needs. For more details, see Appendix A: Housing Element Technical Analysis.

Table 11. Preferred Alternative Capacity Relative to Projected Housing Need

Income Level (% AMI)	Projected Housing Need	Zone Categories Serving These Needs	Aggregated Housing Needs ¹	Total Capacity	Capacity Surplus (Deficit)
0-30% PSH	1,214	Low-Rise Multifamily, Mid-Rise Multifamily, ADUs	7,747 (non-pipeline) + 607 (pipeline) = 8,354	6,187 (non-pipeline) + 607 (pipeline) + 381 ADU = 7,175	(1,179)
0-30% Non-PSH	2,768				
31-50%	2,376				
51-80%	1,996				
81-100%	1,028	Moderate Density	2,040	1,874	(166)
101-120%	1,012				
>120%	4,103	Low Density	2,342 (non-pipeline) + 1,761 (pipeline) = 4,103	2,418 (non-pipeline) + 1,761 (pipeline) = 4,179	76
Total	14,497		12,129 (non-pipeline) + 2,368 (pipeline) = 14,497	13,228 (including 2,368 pipeline units and 381 ADUs)	(1,269)

Source: Facet 2024, incorporated into this plan as Appendix A

Statistics from the U.S. Census Bureau and other sources comparing household characteristics and housing stock between 2000 and 2020 show that a majority of Kitsap County residents are homeowners, although the proportion that rent their unit has grown slowly from 33 percent to 37 percent. The price of owning a home has risen much faster than household incomes, leading to cost burden and a lack of suitable housing for many households. Acknowledging that residents have a wide range of housing needs, with size, transit access, price, and other factors playing a role, housing for first time homebuyers is declining in Kitsap County. The county has a large percentage of renters and

¹ Pipeline projects added in separately based on unit type.



homeowners earning less than the county median and paying more than 30 percent of their income for housing, meeting the definition of cost-burdened households.

Table 12. Median household income 2000-2020, various jurisdictions

Median Household Income (2020 Dollars)	2000	2010	2020	Percent Change, 2000–2020
Kingston	\$61,028	\$62,579	\$77,008	26.2%
Silverdale	\$71,362	\$72,044	\$81,458	14.1%
Kitsap County	\$70,399	\$70,679	\$78,969	12.2%
Washington	\$68,800	\$67,943	\$77,006	11.9%

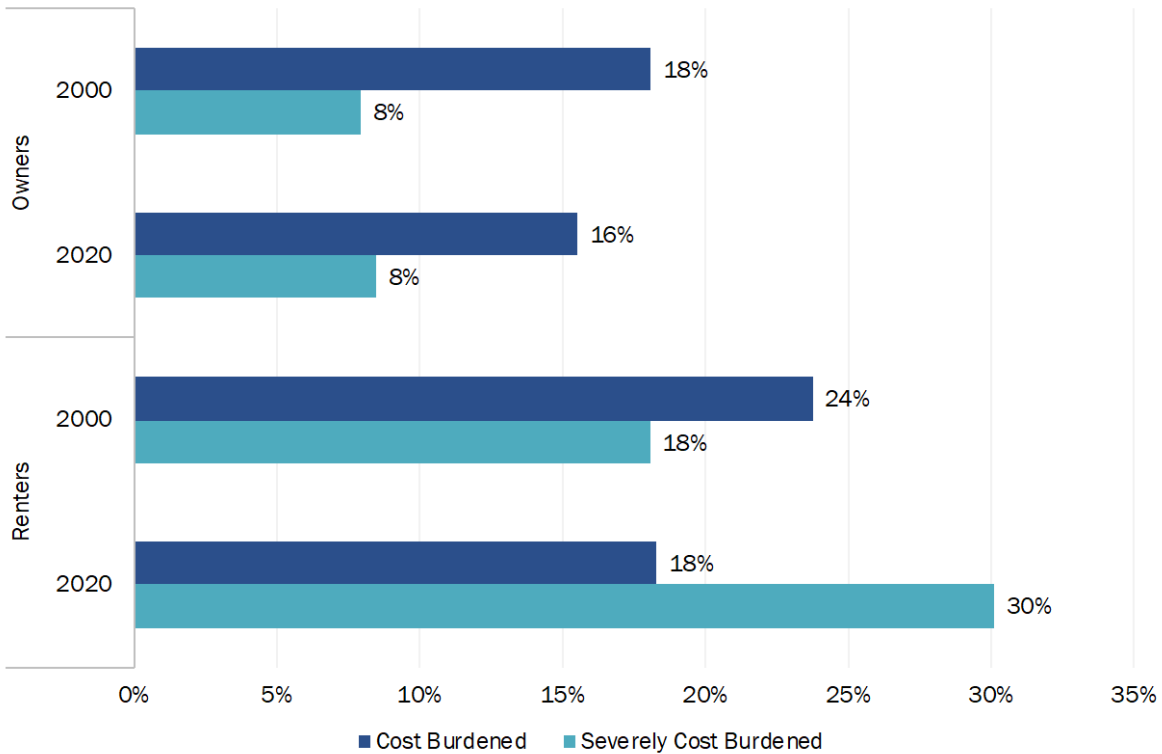
Source: U.S. Census Bureau, 2000 Decennial Census (Summary File 3 – Table HCT012) and ACS 5-year data, 2006-10 and 2016-20. Dollar amounts for 2000 and 2010 adjusted for inflation using Bureau of Labor Statistics’ Consumer Price Index for All Urban Consumers and All Items (annual, not seasonally adjusted). Analysis by ECO Northwest.

Figure 25. Household Tenure in Occupied Units, Kitsap County, 2000-2020



Source: U.S. Census Bureau, 2000 Decennial Census (Summary File 2 – Table DP1) and ACS 5-year data, 2006-10 and 2016-20 estimates (Table DP04). Analysis by ECO Northwest.

Figure 26. Share of cost burden by tenure in occupied units, Kitsap County, 2000 to 2020



Source: U.S. Census Bureau, 2000 Decennial Census (Summary File X – Tables H069 and H090) and ACS 5-year data, 2006-10 and 2016-20 estimates (Tables B25070 and B25091)

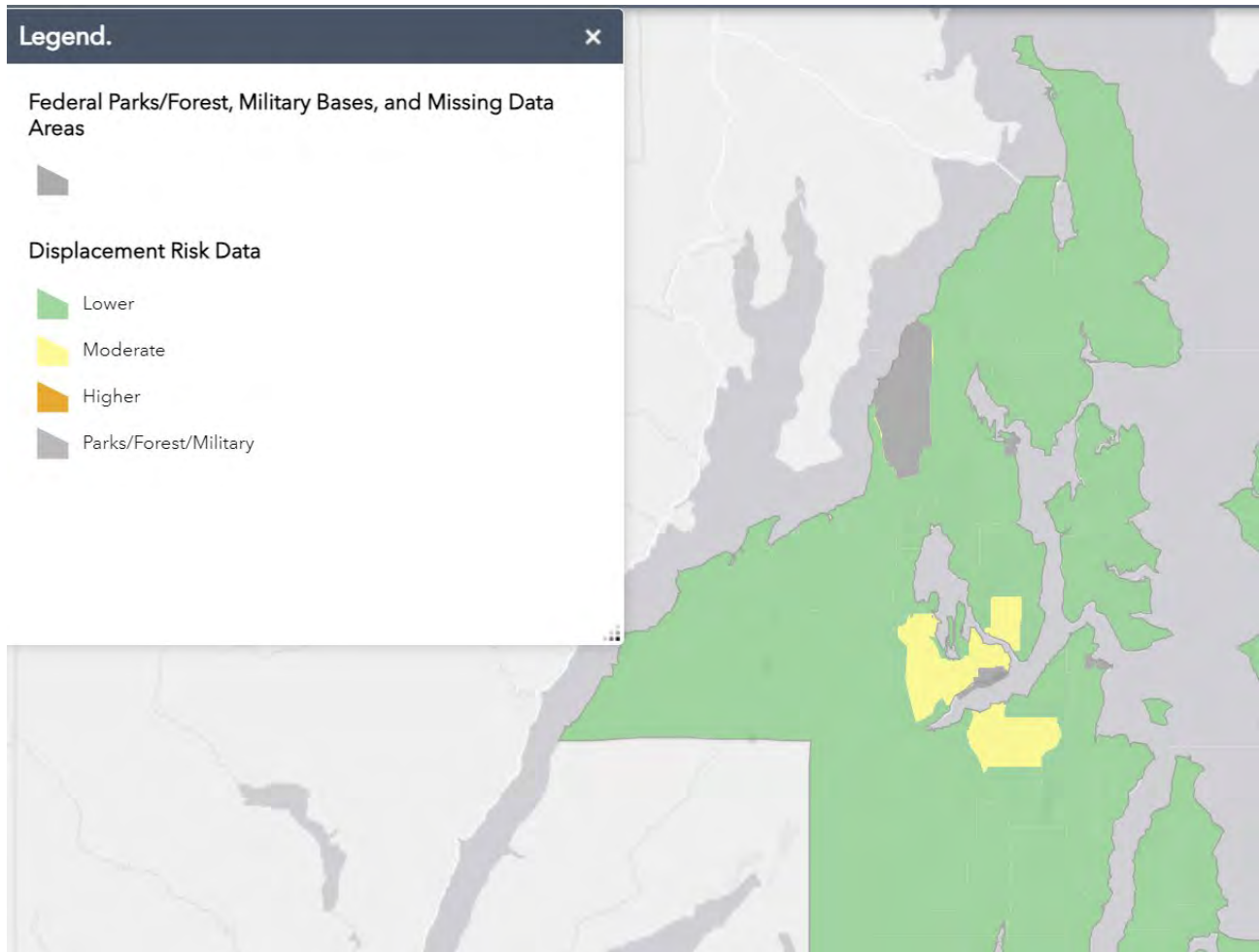
Housing instability and homelessness affect many people in Kitsap County. This has a detrimental effect on families, individuals, and the community as a whole. While market forces will provide a mix of housing types and styles that meet the housing needs of a portion of the population and the market will encourage the redevelopment of some housing under the current regulatory environment, housing across the spectrum of ownership, type, and affordability is needed throughout the county.

Many Kitsap County residents encounter housing access and affordability challenges, which have a negative impact on their ability to gain or establish wealth. These issues have grown since the Great Recession and accelerated by the COVID pandemic. They have a disproportionate impact on lower-income renters, communities of color, and other vulnerable groups. Additionally, data show that younger and middle-aged households in Kitsap County are struggling to obtain homeownership at the same rates as more senior households.

Figure 27, below, identifies displacement risk in Kitsap County. The areas around Bremerton and Port Orchard are categorized by PSRC’s displacement risk index as having moderate risk of displacement, while the rest of the county has a lower risk.



Figure 27. PSRC Displacement Risk Map for Kitsap County



Source: PSRC

Renters, and renters of color in particular, are at greater risk of displacement. As Kitsap County's population grows and its UGAs become denser and more urban, policies to prevent displacement are required to give residents in communities facing displacement the option to remain and thrive in their communities and avail themselves of new amenities and services.

More recently, the COVID-19 pandemic and its effect on the economy, including a brief but deep recession and subsequent inflation and other housing market distortions, compounded the housing crisis. Governmental social support programs assisted renters through financial assistance services and eviction moratoria in the initial years of the pandemic. With the subsequent end to these programs, low-income renters may be challenged to meet escalating housing costs. Reducing housing cost burden disparities that affect renters so disproportionately could involve reforms to tenant-landlord relationships as well as code and program reforms that aim to increase the number of specific types of units available.

AFFORDABLE HOUSING PROGRAMS

Kitsap County partners with a variety of developers and housing providers (e.g. Bremerton Housing Authority, Housing Kitsap, non-profits) to build and operate below market rate housing that serves households below 80 percent of area median income. Kitsap County is served by two housing authorities (Housing Kitsap and the Bremerton Housing Authority) and several other non-profit organizations that own and operate rental housing, offer homeownership programs, and/or provide supportive housing and shelters.

The County has several funding streams used to address affordable housing and homelessness, including:

- Federal Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) funds from the US Dept. of Housing and Urban Development. Funds are guided by priorities in the 5-year Consolidated Plan. The County receives approximately \$1,000,000 in CDBG funds annually and approximately \$750,000 in HOME funds annually. The City of Bremerton also receives an annual CDBG allocation from HUD directly.
- Homeless Housing Grant Program (HHGP) funds, Affordable Housing Grant Program (AHGP) and Consolidated Homeless Grant (CHG) funds. These funds are generated by document recording fees as required by RCW 36.22.250, currently set at \$183 per eligible recorded document. The Kitsap Crisis Response and Housing Plan guides the priorities for these funds.
- Community Investments in Affordable Housing (CIAH) funds. These funds are generated by a sales and use tax credit against the state's share of the sales and use tax. This funding is provided by the state legislature through RCW 82.14.540 and RCW 82.14.530. The County receives a combined sales and use tax credit of 0.1146 percent on all items and services subject to the sales and use tax within unincorporated Kitsap County and all municipalities that do not levy this tax. The county generates approximately \$5,500,000 annually in CIAH funds. Municipalities that do levy this tax but do not have a qualifying local tax receive a credit of 0.0073 percent. Poulsbo and Bainbridge Island are the two municipalities in Kitsap County that levy both sales and use taxes.

According to the City of Bremerton and Kitsap County Affordable Housing Recommendations Report (ECO Northwest, March 2020), additional revenue sources the County could consider to fund affordable housing and homelessness include:

- Revolving Loan Fund. A revolving loan fund is a pool of money from which loans are issued to eligible recipients for specific uses. In the case of affordable housing revolving loan funds, the funds have lower interest rates and more generous terms compared to market loans. When the loans are repaid, new loans can be issued. A revolving loan fund can be used to fill funding gaps in a development deal for affordable housing. Funds are generally short term (1-2 years for predevelopment loans, 3-5 years for construction loans). The sources of the funds include public funders, philanthropic funders, banks, and other institutions. The



fundholders understand they will have lower rates of return compared to other investment funds in exchange for positive social impact.

- Real Estate Investment Trust. A REIT is a financing vehicle that are stand-alone companies or investment entities that own and usually operate income-producing real estate. They generate stable, moderately low-risk real estate investments for private equity. REITs have a dual focus on generating competitive (albeit below market rate) quarterly returns and preserving moderately affordable housing. REITs cannot invest in properties offering units affordable to low- and very-low-income households (below 50 percent), because the properties must be able to generate income.

Those who access affordable housing assistance often need access to other types of services. The County strives to provide essential human services accessible to all who need them. These services address individual and community needs, preserve the rights and dignity of the recipients of those services, promote the health and well-being of all residents, and prevent marginalization and homelessness. Services are provided directly by the County Department of Human Services, contractors to the County, and a network of programs throughout the area. They assist many of the community's most vulnerable populations including low-income seniors, persons with disabilities, Veterans, people with substance use disorder, underserved youth, and people with behavioral health issues. This holistic approach helps provide better long-term outcomes for people in need. Human Services is reflected in the Housing Element as a sub-section addressing these issues.

For more information and analysis, please see Appendix B: Housing Availability and Affordability Analysis.

KEY TERMS

Accessory Dwelling Units - a dwelling unit located on the same lot as a single-family housing unit, duplex, triplex, townhome, or other housing unit.

Area median income (AMI) - the midpoint of a specific area's income distribution and is calculated on an annual basis by the U.S. Department of Housing and Urban Development (HUD). HUD uses the term median family income (MFI) based on different household sizes in setting affordability limits for vouchers and subsidies.

Cottage housing - residential units on a lot with a common open space that either is owned in common, or has units owned as condominium units with property in common and a minimum of 20 percent of the lot size as open space.

Courtyard apartments - up to four attached dwelling units arranged on two or three sides of a yard or court.

Duplex - a multifamily home that sits on a single plot of land with two units separated by a wall or floor. This means duplex units can be either side by side or stacked.

Emergency housing - temporary indoor accommodations for individuals or families who are unhoused or at imminent risk of becoming unhoused that is intended to address the basic health, food, clothing, and personal hygiene needs of individuals or families. Emergency housing may or may not require occupants to enter into a lease or an occupancy agreement.

Emergency shelter - a facility that provides a temporary shelter for individuals or families who are currently unhoused. Emergency shelter may not require occupants to enter into a lease or occupancy agreement. Emergency shelter facilities may include day and warming shelters that do not provide overnight accommodations.

Extremely low-income household - a single person, family, or unrelated persons living together whose adjusted income is at or below thirty percent of the median household income adjusted for household size, for the county where the household is located, as reported by HUD.

Low-income household - a single person, family, or unrelated persons living together whose adjusted income is at or below eighty percent of the median household income adjusted for household size, for the county where the household is located, as reported by HUD.

Low-rise residential or apartments - buildings that are three stories or less. They are commonly served by stair access. They are also frequently referred to as walk-up apartments or garden apartments.

Median Family Income (MFI) - the point that divides an income distribution (in this case incomes for family households) in half, with half the values in the sample or population above the median and the other half above the median. The median is based on the income distributions of all households, including those with no income.



Middle housing - buildings that are compatible in scale, form, and character with single-family houses and contain two or more attached, stacked, or clustered homes duplexes, triplexes, fourplexes, fiveplexes, sixplexes, townhouses, stacked flats, courtyard apartments, and cottage housing.

Mid-rise residential or apartments - are buildings that are between four to eight stories and served by elevator access. They generally feature some form of structured parking (above and/or below grade).

Moderate-income household - means a single person, family, or unrelated persons living together whose adjusted income is at or below 120 percent of the median household income adjusted for household size, for the county where the household is located, as reported by HUD.

Multi-Family Housing - Any housing that contains two or more units attached.

Permanent Supportive Housing (PSH) - means subsidized, leased housing with no limit on length of stay that prioritizes people who need comprehensive support services to retain tenancy and utilizes admissions practices designed to use lower barriers to entry than would be typical for other subsidized or unsubsidized rental housing, especially related to rental history, criminal history, and personal behaviors. Permanent supportive housing is paired with on-site or off-site voluntary services designed to support a person living with a complex and disabling behavioral health or physical health condition who was experiencing homelessness or was at imminent risk of homelessness prior to moving into housing to retain their housing and be a successful tenant in a housing arrangement, improve the resident's health status, and connect the resident of the housing with a community-based health care, treatment, or employment services.

Townhouses (townhomes) - means buildings that contain three or more attached single-family dwelling units that extend from foundation to roof and that have a yard or public way on not less than two sides.

U.S. Department of Housing and Urban Development (HUD) - means the cabinet-level governmental agency in the federal government responsible for, among other things, community development block grant funds and housing vouchers and subsidies.

Very low-income household - means a single person, family, or unrelated persons living together whose adjusted income is at or below fifty percent of the median household income adjusted for household size, for the county where the household is located, as reported by HUD.

Zero lot line subdivision - also referred to as townhome subdivision or unit lot subdivision. This refers to a land segregation whereby the lot can be as small as the unit itself, but unlike a condominium, the owner of the zero lot line unit owns the land as well as the improvements. Zero lot line refers to the fact that the lot line separating two attached units runs down a wall separating them, making the side setback from the lot line zero feet.

HOUSING GOALS, POLICIES, AND STRATEGIES

Housing Goal 1. Accessible and resilient housing

Promote the preservation, rehabilitation, and development of housing that contributes to healthy and accessible built environments.

Housing Policy 1.1. Promote housing preservation and development in areas that are already near jobs and well-served by utilities, schools, public transportation and multi-modal options, green spaces, commercial facilities, and have adequate infrastructure to support alternative modes of transportation.



Housing Policy 1.2. Support programs and regulations that encourage the rehabilitation of housing deemed inadequate due to conditions posing a risk to human health and safety.

Housing Policy 1.3. Ensure sufficient capacity of land is available to accommodate new construction and redevelopment for housing growth targets as established in this Comprehensive Plan.

Housing Policy 1.4. Coordinate with Tribes, cities, agencies, and community organizations, especially cultural groups, on strategies to mitigate the impacts of displacement in the preservation, rehabilitation, and development process. This includes displacement of residents, or displacement of commercial uses vital to low-income households.

Housing Policy 1.5. Support programs and resources that reduce energy use and increase climate resiliency in housing preservation, rehabilitation, and development, especially for communities historically marginalized and underserved.

Housing Strategy 1.a. Support community-based organizations in their efforts to fund weatherization and improvements to substandard housing units.

Housing Strategy 1.b. Ensure that newly planned housing is served by public services and utilities that meet level of service standards by promoting upgrades when necessary.

Housing Strategy 1.c. Coordinate with Kitsap Transit to expand transit service aligned with housing diversity goals.

Housing Strategy 1.d. Explore the development of a rental inspection program or expand building code enforcement to find and correct substandard living conditions.

Housing Strategy 1.e. Explore the adoption of a historic preservation ordinance and become a Certified Local Government in order to provide access to tax benefits for rehabilitated historic residential properties.



Housing Strategy 1.f. Adopt a requirement that applicants for development that dislocates or displaces existing residents or vital low-income community resources must create relocation plans to mitigate displacement.

Housing Strategy 1.g. Coordinate with municipalities and providers of subsidized and/or income-restricted housing to develop consistent programs that offer displaced residents rights of first refusal for available units affordable to those residents across the county when redevelopment displaces affordable units.

Housing Goal 2. Economically available housing

Ensure that a broad range of housing types are available across all economic segments of the community and demographic groups from both private and public development.

Housing Policy 2.1. Support regulatory updates to allow a wide range of housing types in urban areas.

Housing Policy 2.2. Coordinate the review and evaluation of regulations, programs, and community resources with Tribes, agencies, and jurisdictions to offer a variety of housing types across income levels.

Housing Policy 2.3. Evaluate that available housing types align with the needs of residents across income levels and demographic groups.

Housing Strategy 2.a. Review and revise as necessary dimensional standards, use standards, and design standards to allow for a wide variety of housing types.

Housing Strategy 2.b. Develop incentive programs to increase housing in the 30-80% AMI range, such as voluntary inclusionary zoning, Multi-Family Tax Exemption, or expedited permit review.

Housing Strategy 2.c. Evaluate support of a program to match homeowners with roommate-renters.

Housing Strategy 2.d. Evaluate existing development regulations and consider modifications to allow for boarding houses, Single Room Occupancy buildings, and micro-units. This would include definitions, modifications to use tables, and dimensional regulations. Additionally, examine how applications of the relevant building codes may affect the viability of these housing types.

Housing Strategy 2.e. Use the Land Capacity Analysis to ensure zoned capacity is available for middle housing types in unincorporated urban growth areas where housing growth is anticipated. Specific tools may include lifting density minimums or maximums or establishing density bonuses when middle housing types are proposed.

Housing Goal 3. Affordable housing

Increase the supply of affordable housing units through both private and public development.

Housing Policy 3.1. Develop regulatory strategies to incentivize and provide flexibility for the development of affordable and supportive housing, especially housing that is affordable to households making less than 80 percent of the Area Median Income.

Housing Policy 3.2. Pursue new and existing funding opportunities and sources to support the development of additional affordable housing.

Housing Policy 3.3. Mitigate documented displacement impacts occurring as part of the affordable housing development process.

Housing Strategy 3.a. Explore available or surplus County properties for affordable housing wherever possible and appropriate.

Housing Strategy 3.b. Pursue tools to improve and streamline permit review processes, including efforts to reduce permitting timelines, bolster staff capacity for permit and application review, and other improvements to processes related to regulatory predictability.



Housing Goal 4. Preservation of affordable housing inventory

Preserve the existing stock of affordable housing units in the County.

Housing Policy 4.1. Support the preservation of existing subsidized housing units with expiring or expired affordability restrictions that are at risk of being converted to market-rate housing to limit displacement.

Housing Policy 4.2. Coordinate the creation and maintenance of funding opportunities for repairs and upgrades to existing subsidized housing units, especially in areas where subsidized housing units are occupied by historically marginalized populations.

Housing Strategy 4.a. Evaluate adopting an ordinance that would require owners of manufactured home parks to offer the property for sale to the residents as a cooperative prior to being offered for sale on the open market.

Housing Strategy 4.b. In projects requiring an affordable housing component as a condition of approval, longer term for affordability should be promoted e.g., 30 years or more.

Housing Strategy 4.c. Support the establishment of a housing-focused community land trust.



Housing Goal 5. Integrated planning of affordable housing

Integrate affordable housing planning with transportation, workforce development, emergency management, and economic development efforts.

Housing Policy 5.1. Improve consistency between Kitsap County policies and other planning efforts and documents, including the Consolidated Plan, the Kitsap Homeless Housing Plan, Comprehensive Emergency Management Plan, the Area Plan on Aging, and others.

Housing Policy 5.2. Cooperate with other jurisdictions and entities to support their efforts to plan for and develop housing, limiting and mitigating displacement in the process.

Housing Strategy 5.a. Conduct regular review and evaluation of County policies, code, and strategic plans to ensure coordination and consistency between planning efforts.

Housing Strategy 5.b. Coordinate with housing authorities and other city and nonprofit agencies to ensure land and services are available countywide for planned affordable housing development.

Housing Strategy 5.c. Track affordable housing development as part of the 5-year review for the Comprehensive Plan to ensure that workforce and economic development efforts and transportation investments are appropriately serving affordable housing developments.

Housing Goal 6. Equitable access to housing

Ensure equitable access to housing, prioritizing efforts to remove disparities in housing access for historically marginalized communities and households that experience disproportionate access barriers.

Housing Policy 6.1. Promote fair housing to ensure that all residents of Kitsap County have an equal and fair opportunity to obtain safe and healthy housing suitable to their needs and financial resources, regardless of race, religion, gender, sexual orientation, age, national origin, family status, income, disability, or other protected class.

Housing Policy 6.2. Coordinate with Tribes, jurisdictions, agencies, and community partners to identify and remove local regulatory barriers that limit the provision of a diverse supply of housing units affordable to low-, very low-, and extremely low-income households, especially for populations historically affected by systematic inequities.

Housing Policy 6.3. Encourage affordable housing opportunities to be distributed throughout the County, prioritizing opportunities in historically marginalized communities and areas with a concentration of households making less than 80 percent of the Area Median Income.

Housing Policy 6.4. Increase public awareness of affordable housing opportunities throughout the county, especially for communities facing disproportionate barriers in obtaining information on such opportunities.

Housing Strategy 6.a. Work with Kitsap Transit to ensure that affordable and supported housing is developed with transit access.

Housing Strategy 6.b. Partner with local Tribes, agencies, departments, community organizations, and educational institutions to:

- share and promote public resources for affordable housing opportunities throughout the county.
- produce a report identifying how systematic inequities created, and have maintained, barriers to housing for historically marginalized communities in Kitsap County.
- review and propose amendments to County policies and programs that have maintained barriers to housing for historically marginalized communities in Kitsap County

Housing Strategy 6.c. Update the Fair Housing Plan to improve housing accessibility.

Housing Goal 7. Mitigation of risk of displacement

Ensure equitable treatment for residents currently housed by mitigating harmful practices that may put households at risk of displacement.

Housing Policy 7.1. Collaborate with community organizations and agencies to review and assess the development of tenant protections for residents, especially for those with an increased risk of displacement.

Housing Policy 7.2. Review land surplus and disposal policies, especially for scenarios impacting historically marginalized households.

Housing Strategy 7.a. Coordinate with Tribes, local agencies, organizations representing historically marginalized communities, developers, landlords, and additional partners in the review process of anti-displacement policies to ensure policies limit displacement from the area.

Housing Strategy 7.b Monitor known areas of displacement risk using Puget Sound Regional Council's Displacement Risk Map and integrate into housing planning.



HUMAN SERVICES GOALS, POLICIES, AND STRATEGIES

Housing Goal 8. Homelessness

Make homelessness rare, brief, and one-time in Kitsap County

Housing Policy 8.1. Increase opportunities for expanded housing options and supportive services for people in foster care, group homes, emergency housing or shelters, or experiencing homelessness.

Housing Policy 8.2. Identify and remove regulatory barriers to alternative housing models for people experiencing housing insecurity or homelessness.

Housing Policy 8.3. Coordinate Housing Authorities, nonprofit builders, and social services providers to create additional permanent supportive housing units in an effort to meet projected need from the HAPT/Commerce tool and expand service options for Kitsap residents who have significant barriers to independent, stable housing.

Housing Policy 8.4. Support programs and resources for individuals with identities and/or lived experiences that place them at higher risk of experiencing homelessness.

Housing Policy 8.5. Review and update as necessary coordinated planning in partnership with Tribes, jurisdictions, agencies, and community organizations, ensuring communities disproportionately at-risk of or experiencing homelessness are accounted for in the plan.

Housing Policy 8.6. Evaluate and mitigate the impacts of climate change and natural disasters on the county's response to addressing homelessness, including factors like heat events and flooding.

Housing Policy 8.7. Coordinate with Tribes, jurisdictions, agencies, and community organizations the provision of emergency housing and shelters where needed, understanding that emergency needs will vary depending on the impacted individual/s and the situation.

What is Housing First?

Housing First (Housing Strategy 8.a) is a homeless assistance approach that prioritizes providing permanent supportive housing and other housing services to people experiencing homelessness, thus ending their homelessness and serving as a platform from which they can pursue personal goals and improve their quality of life.

It is referred to as "Housing First" because of the principle that housing people who are currently experiencing homelessness can stabilize them and provide a safe environment. Housing is seen as a prerequisite to addressing other needs.

Housing Strategy 8.a. Support a Housing First model for chronically unsheltered individuals.

Housing Strategy 8.b. Coordinate with local schools, colleges, and community organizations to identify and house youth experiencing homelessness, especially youth from historically marginalized communities.

Housing Strategy 8.c. Regularly review and update the Kitsap Homeless Housing Plan to continuously improve and update the County’s approach to homelessness.

Housing Strategy 8.d. Maintain an updated inventory and analysis of emergency housing and emergency shelter capacity and needs in the county, taking into consideration the additional temporary impact of various emergency scenarios.

Housing Strategy 8.e. Support and fund the Coordinated Entry program and service provider and maintenance of the Homelessness Management Information System to ensure equitable access to new and existing housing options for people experiencing homelessness, imminently losing housing, or at risk of homelessness.

Housing Goal 9. Support services

Increase support, referral, and connections to social services

Housing Policy 9.1. Support existing and develop new programs as needed that link human services with housing, especially to limit or mitigate displacement impacts.

Housing Policy 9.2. Ensure all residents have an equal and fair opportunity to access human services, especially services mitigating displacement impacts, regardless of identity or lived experience and ensure services are accessible via reliable public transportation.

Housing Policy 9.3. Collaborate with partner agencies and organizations in providing support to programs that assist low-income seniors, area veterans, students, and residents with disabilities.

Housing Policy 9.4. Coordinate with partner agencies and community organizations to ensure social services for displacement impacts are accessible and readily available for individuals at-risk or experiencing displacement.

Housing Policy 9.5. Support services for the Kitsap area’s underserved youth with job training and placement.

Strategy 9.a. Engage with economic development and workforce organizations to ensure job training and placement programs have the most up-to-date data and are targeted at communities identified as underserved or at risk of displacement.

Strategy 9.b. Incorporate a geographic analysis of underserved communities when making capital program decisions about where human services investments are made.



Strategy 9.c. Ensure that when multimodal level of service decisions are made in the context of transportation planning, human and social services are accessible by all forms of transportation available to residents of Kitsap County.

REFERENCES

- [Establishing Housing Targets \(July 2023\)](#)
- [Kitsap-Bremerton Affordable Housing Study \(March 2020\)](#)
- [Kitsap Count CDBG \(kitsapgov.com\)](#)
- [Coordinated Grant Application Process \(kitsap.gov\)](#)
- [Displacement Risk Mapping | Puget Sound Regional Council \(psrc.org\)](#)
- [Housing First - National Alliance to End Homelessness](#)
- [HH-Homeless-Crisis-Response-and-Housing-Plan \(kitsap.gov\)](#)