



Assessment of Bremerton's Affordable Housing Policies & Regulations

City of Bremerton

Department of Community Development
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WHAT CAN THE CITY DO TO HELP PROVIDE AFFORDABLE HOUSING?

Purpose of this document

The City has developed this document, *Bremerton's Assessment of Affordable Housing Policies & Regulations*, to assist the City in responding to the housing crisis. This document outlines how the City can help our community address affordable housing. This document identifies the current city efforts and vision for affordable housing and identifies promising strategies that the City can consider to help increase affordable housing within the City.



Focus

Why is the City considering affordable housing?

"I have made it one of my goals to address affordable housing and have given direction to my administration to implement policies and funding strategies that lead to the creation of more housing for all income levels in the City."

~Mayor Greg Wheeler, 2018



City Council Goals for 2019 (portion of):

Provide Quality Affordable Housing in the following avenues:

- Rental Housing Safety Program*
- Continue connection with Bremerton Housing Authority & Kitsap Community Resources*
- Explore opportunities with other stakeholders*
- As a member of the Kitsap Regional Coordinating Council, work collaboratively on County-wide response to Homeless Issues*
- Consider Zoning Code Changes to encourage the development of affordable housing*

Why is providing affordable housing in Bremerton important?

The City should plan for affordable housing for our community because it:

- Fosters inclusive and equitable communities.
- Provides homes for low and moderate wage workers, which ensures a jobs-housing balance thus less people are spending time commuting.
- Supports vulnerable populations such as seniors, and people with disabilities.
- Promotes environmental sustainability.



The document:

- Identifies common terminology for affordable housing, including defining: *Deeply Affordable*, *Workforce*, and *Market Rate Housing*.
- Evaluates the affordable housing provisions of the Comprehensive Plan Housing Element.
- Reports on code development successes that create housing and how the City has been successful to remove regulatory impediments in the Zoning Code.
- Lays out an *Infill Toolkit: Blueprint for Change to Encourage More Infill and Affordable Housing*. This toolkit identifies Comprehensive Plan and Zoning Code amendments that will encourage more affordable housing. This list will help guide the work plan for 2018, 2019 and beyond.

This “Toolkit” contains ideas for code amendments that can contribute to improving the affordable housing issue within our community.

Common Terminology for Affordable Housing in Bremerton

There is no single definition of affordable housing and often there is no common understanding among individuals when the term "affordable" is used. What is considered affordable by a family earning \$100,000 per year will be far out of reach for another family that earns only \$25,000 per year. The City believes that it is important to establish definitions related to affordable housing so that readers will better understand what is meant when the term affordable housing is used. The City is using three terms to describe housing categories in Bremerton: 1) Deeply Affordable, 2) Workforce Housing, and 3) Market Rate Housing. When the term "affordable housing" is utilized by the City, we are referring to the first two categories, Deeply Affordable and Workforce Housing. The discussion that follows further describes how the City defines these terms.

The definition of affordability must be based on Area Median Income (AMI) data that is published annually by the US Department of Housing and Urban Development (HUD), and it is required that the City use the "Bremerton / Silverdale Metropolitan Statistical Area (MSA)" for a lot of information. The unfortunate part about being required to utilize the Bremerton / Silverdale MSA is that it is countywide data. This data incorporates income levels of North Kitsap and Bainbridge Island which both have considerably different demographics than Bremerton. Due to this, we had to determine an appropriate "discount rate" or "Bremerton Factor" to account for the differences in our communities while still utilizing the required data source.

Here's a data comparison from 2018 (the latest data available):

Bremerton/Silverdale AMI:	\$73,026
Bremerton's AMI:	\$48,757

Bremerton % of Bremerton/Silverdale AMI: 66.7%

What the data above indicates is that the City of Bremerton's average household makes approximately 33% less than a County (Bremerton/Silverdale MSA) household. Many State and Federal regulations define low and moderate income households as those that earn as much as 120% of the AMI. In the example above, this could be an annual income as high as \$87,631 (\$73,026 Bremerton/Silverdale AMI multiplied by 120%) which translates into earning more than \$40/hour. When you compare that figure to the City's AMI of \$48,757 it doesn't seem appropriate to use such high percentages for determining housing affordability because the right income groups in Bremerton will not be served. The City must therefore establish the appropriate percentage points to choose the right breakdowns for Bremerton while still utilizing the required Bremerton/Silverdale MSA data.

The following definitions establish the appropriate percentage breakdowns for housing affordability in Bremerton. Please note that the income descriptions are for illustrative purposes only and are based on the available 2018 info previously discussed.

- **Deeply Affordable Housing** shall mean housing for households that have incomes that are at or below 50% of the Bremerton/Silverdale AMI. Based on the data above, this would be an annual income of up to \$36,513 (\$73,026 Bremerton/Silverdale AMI multiplied by 50%), translating to an hourly income of less than \$17/hour. Households falling into this income category are generally residents of below-market rate housing that is often subsidized.
- **Workforce Housing** shall mean housing for households that have incomes that are in the range of greater than 50% to 80% of the Bremerton/Silverdale AMI. Based on the data above, this would be an annual income of up to \$58,420 (\$73,026 Bremerton/Silverdale AMI multiplied by 80%), and this translates to hourly incomes between \$17/hour to \$28/hour. Households falling into this income category would likely seek out very small to moderate apartment units or share housing expenses with other individuals or families.
- **Market Rate Housing** shall mean housing for households that have incomes that are greater than 80% of the Bremerton/Silverdale AMI. Based on the data above, this would be an annual income of more than \$58,420 (\$73,026 Bremerton/Silverdale AMI multiplied by 80%), which translates to more than \$28/hour. Households falling into this income category may seek apartment units, condominiums, and other homeownership housing.

Deeply Affordable Housing = below 50% AMI

Workforce Housing = 51% to 80% AMI

Market Rate Housing = greater than 80% AMI

Established Housing Policies

Has the City established any Policies for housing in the City?

This section includes a summary of the Comprehensive Plan's vision, goals and policies for Affordable Housing

Housing Policies

The Bremerton Comprehensive Plan is the development blueprint for the City. An important chapter of the Comprehensive Plan is the Housing Element which identifies goals and policies that form the foundation of Bremerton's housing strategy for the future. The goals and policies in this chapter encourages the creation of affordable housing within the city and encourages the development of a variety of new housing options and densities to meet the changing needs of Bremerton's current and future residents.

The discussion that follows highlights the Comprehensive Plan Housing Element's vision, goals and policies in relation to affordable housing.

The entire City of Bremerton Comprehensive Plan (2016) document can be viewed at the City website linked [here](#).

- City's Housing Overarching Vision: *To encourage the growth of Bremerton by strategically locating a wide variety of housing types throughout the City in a way that protects the environment and fosters community health.*
- City's Housing Goals:
 - H1. Protect and enhance Bremerton's existing quality housing stock.*
 - H2. Encourage the development of a variety of new housing options and densities to meet the changing needs of Bremerton's residents.*
 - H3. Support access to quality and affordable housing for all Bremerton residents.*
 - H4. Implement and coordinate strategies that promote public and private efforts to facilitate improvements to the housing stock.*

- **City's Housing Policies related to affordable housing:**

H1(A): Promote preservation of structures in good repair, including establishing incentives that encourage private property owner's efforts to preserve homes having historical and or architectural significance.

H1(B): Support replacement of substandard structures, including encouraging rehabilitation and maintenance of existing housing units; or replacing substandard structures which have excessive rehabilitation costs with new structures.

H1(C): Promote, and incentivize, private commitments to improve existing housing stock so that all housing is safe, sanitary, and in good repair.

H1(D): Promote financial assistance for essential repairs to substandard structures that provide housing for low and moderate-income persons.

H1(F): Promote a robust code enforcement program to protect the safety and aesthetic quality of existing neighborhoods.

H2(A): Support the private sector's efforts to provide a full range of housing options to meet the needs of all ages and demographics.

H2(B): Encourage new development to blend with positive characteristics of surrounding neighborhoods.

H2(E): Support efforts to provide for a variety of housing options such as:

- *Emergency group housing, homeless shelters and short term housing to meet the needs of those in the lower income categories.*
- *Promote housing for the special needs of students, particularly in the vicinity of Olympic College. Encourage apartments and dormitories in locations that directly service the college.*
- *Plan for and support episodic surges and reductions in military personnel. Provide opportunities to allow for different housing densities to accommodate the diverse needs of military personnel.*
- *Respond to the special needs of the growing elderly population within the City. Encourage a full range of housing options including retirement housing complexes in all residential zones particularly in areas with direct proximity to services and amenities. Encourage programs which allow elderly to remain in their homes as long as possible.*
- *Provide for integration of special needs housing within the community by allowing for government-assisted housing, housing for low-income families, manufactured housing, group homes, and foster care facilities.*

- *Encourage construction to meet and exceed ADA standards whenever possible.*

H2(G): Partner with Community Development Block Grant and other applicable programs and funding sources to encourage removal or abatement of blighting influences in and around residential areas.

H3(A): Provide opportunities for the production of new housing for all incomes, ages, and family types through infill by stimulating growth of non-traditional housing types such as townhomes, carriage units, accessory dwelling units, and duplexes in locations where they will seamlessly infill into the fabric of the existing neighborhoods.

H3(B): Disperse below market rate, publicly assisted, affordable, and rental housing throughout the City in a way that accommodates Bremerton's fair share of the Countywide need. Disperse such housing throughout the City to avoid concentrations in any particular area and encouraging development close to employment and public transportation.

H3(C): Support increased densities and infill projects and the use of Low Impact Development (LID) techniques and Best Management Practices (BMPs) in order to capitalize on the cost efficiency of utilization of existing utility services. Additionally, encourage maintenance of City services such as sidewalks, bike lanes, parks, and utilities in order to enhance the overall affordability and health of the community.

H3(D): Encourage expanded availability of incentives for development within the City such as the Multifamily Tax Exemption, Community Empowerment Zone, Historically Underutilized Business zone, etc.

H3(E): Eliminate unnecessary regulatory impediments to the development of affordable housing.

The City's current Comprehensive Plan's Housing Element addresses affordable housing in many different ways including providing specifics within the vision, goals, and policies. A summary of this element's direction for affordable housing is: The City wants an increase in quality housing stock for all its current and future citizens, which includes having a variety of housing types. The policies provide further direction on specifics to help us meet this goal.

In 2018, the Mayor and City Council passed a few Comprehensive Plan amendments that support the Comprehensive's housing objectives (via Ordinance 5363). Those amendments included:

- In areas near commercial and mixed-use centers the code was changed to allow more housing types, including allowing duplexes, within the Low Density Residential district. This amendment will help with the transition of residential uses from higher density districts to the low-density residential areas.
- Remove the permissible density within the General Commercial district to promote more housing opportunities.
- Modify the Medium Density Residential district to allow more development with that district. The revisions included increasing the density from 10 dwelling unit per acre to 18 dwelling units per acre and its associated zoning code changes.

Due to the changes in 2018 to the Medium Density Residential district permissible density increase to 18 dwelling units per acre, the Multifamily Residential District maximum density is now be considered for modifications as part of the 2019 Comprehensive Plan amendment docket. The Multifamily Residential District is the City's high-density residential zone and has a maximum density of 20 dwelling units per acre (just two more units per acre than the Medium Density Residential district). As this is only a minor increase in allowable maximum density from the City's medium-density residential district, the Planning Commission is currently considering this item for the 2019 Comprehensive Plan Amendments.



Bay Vista Housing constructed by Bremerton Housing Authority

Past Successes & Accomplishments

In the recent years, the City has seen more construction of residential development. The City has continually made process improvements to encourage more housing within our urban boundaries. The following are initiatives that the City has recently implemented or are in the process of implementing to increase the housing supply:

Streamline Subdivision Process

Amended Code to allow Administrative decision for Formal Plats instead of City Council as allowed by State Law SB 5674 enacted on July 2017. This has expedited the permit process for subdivisions.

Allow Residential ground floor commercial space to be used as housing until demand increases

Amended the District Center Core development standards to allow phased-in mixed-use development. This allows housing to be created on the ground floor, occupying spaces that might otherwise be vacant commercial space.

2016 Comprehensive Plan Update

Remove complicated density calculation for subdivisions which prohibit the creation of infill lots.

Up-zoned residential neighborhoods including Lebo, Perry/Sheridan, Anderson Cove areas which recognizes the built environment and encourage redevelopment and new single-family homes, duplexes and townhomes (reduced nonconformities).

Removed unnecessary regulatory approval for many uses to encourage development, such as changing a "Conditional Use" process to an "outright allowed".

Expedite Permitting by adopting the least-stringent thresholds allowed by Dept. of Ecology

Recognizing that the Department of Ecology approved higher SEPA thresholds, the City adopted the highest levels allowed by State Law. This increase results in expedited permit review process.

Allow more housing in LDR and increase MDR density (passed Dec 2018)

Increasing the density of Medium Density Residential from 10 dwelling units per acre to 18 du/acre.

Allows duplexes in Low Density Residential zones if within 500' of a center or commercial district.

Remove permissible density in the General Commercial zone.

Supports Modular Development

The City supports new types of construction, including modular buildings, and tries to think outside the box while still requiring compliance with Code.

Revise High Density Residential

In progress, as of July 2019, the City is considering options to increase the Multifamily Residential district including increasing the permissible density.

Infill Toolkit: Blueprint for Change to Encourage More Infill and Affordable Housing

This toolkit identifies potential amendments that can be made to the City's Comprehensive Plan and Zoning Code (Bremerton Municipal Code, Title 20) to increase housing supply and increase opportunities to create affordable housing. This toolkit was developed by studying commonly-used housing tools and out-of-the-box suggestions. The City has concluded one thing from the research about affordable housing: there are no magic bullets.

The community must be willing to think creatively and to experiment to see what works and what does not. The City is committed to considering and adopting appropriate recommendations in this toolkit, through the public process: Planning Commission Recommendation (including workshops and public hearing) to the City Council Public Hearing. At the same time, if it becomes apparent that a policy or program is not working to support affordable housing, the City should be prepared to change course quickly by abandoning ineffective strategies and adopting new policy measures appropriate to current circumstance.

This document describes the concepts that the City is considering to increase the housing supply. The City believes that by removing impediments and unnecessary code requirements it will reduce the cost of development. These potential amendments focus on increasing the housing supply for the Workforce Housing and Market Rate Housing within the City of Bremerton. As the laws of supply and demand dictate, to increase the housing supply to match the housing demand, the housing cost should decrease and more people should have opportunity for affordable living. It should be noted that this toolkit was not designed to address Deeply Affordable Housing, which typically requires public funding for subsidy housing. The City is working on proposals to assist in deeply affordable housing that is formalized through a different process outside the changes of the Comprehensive Plan and Zoning Code, see [Mayor Wheeler's Webpage](#) for more information.

To stay involved with the progress, please sign up for the Bremerton's "Department of Community Development's (DCD) eNews" on the city's website and follow the Planning Commission's agenda.

Infill Toolkit

Summary

Summary of Proposed Topics

The following is a list of the potential topics to consider Affordable Housing:

Topic	Status of Potential Amendment
Topic #1: Revise Density for Infill	Adopted by City Council in December 2018 (Ord # 5363 & 5364)
1.1) Revise General Commercial Density	
1.2) Modify Medium Density Res	
1.3) Revise Low Density Res Allowed Uses	
2) Revise Manufactured Homes	Pending
3) Accessory Dwelling Unit	Pending
4) Cottage Housing Code	Pending
5) Re-evaluate Subdivision Code	Pending
6) Smaller Housing Options Consideration	Pending
7) Inclusionary Zoning	Pending
8) General Facility Fee Reduction	Pending



Topic 1: Revise densities to promote infill

Summary:	Status:
<p><i>Topic #1: Infill and Density amendments</i></p>	<p>COMPLETED ✓</p>
<p><i>Amend the Comprehensive Plan and Zoning Code to promote infill development. Including:</i></p> <ul style="list-style-type: none"> <i>Remove maximum density requirement in commercial zones that allow residential (such as General Commercial);</i> <i>Modifying Medium Density Residential density; and</i> <i>Allow more housing types within the R10 zone (in certain areas) including duplexes and townhomes</i> 	<p>Review Status:</p> <p>Pending <input type="checkbox"/></p> <p>In-review <input type="checkbox"/></p> <p>Completed <input checked="" type="checkbox"/></p> <p>Planning Commission:</p> <p>Workshops - May, July, Sept 2018</p> <p>Public Hearing - Oct 2018</p> <p>City Council:</p> <p>Public Hearing December 2018 (Ord Nos 5363 & 5364)</p>

City Council passed amendments related to these amendments in December 2018 via Ordinance Numbers 5363 & 5364. The following information is the original thoughts on why the City should consider the changes. To see additional information on the progression of these amendments, please review the [City Council](#) and [Planning Commission](#) packets.



It is assumed that units of the future may be much smaller than they currently are today. For example, two units in the future may fit into the same square footage that was previously used for one unit, and outward appearance of the two conditions could be identical. The emphasis in the Comprehensive Plan should be setting minimum density expectations and the form/size that the buildings should be.

Infill Toolkit

Topic #1:

Infill & Density

Passed via Ord Nos 5363 & 5364

To revise densities, Comprehensive Plan and Zoning Code amendments are required. The City will consider each zone and appropriate density in the context to affordable housing. There are three possible amendments to the codes (topics 1.a, 1.b and 1.c):

Topic 1.a: Modify Medium Density Residential to change from 10 dwelling units per acre (du/ac) to 18 du/ac making it truly medium density in nature and not the same density as Low Density Residential.

Current Code and consideration for 1.a: Since the major Comprehensive Plan update in late 2004, the majority of the City has been zoned Low Density Residential which allows one single-family home per lot. As a response to the frustration heard from staff from property owners who struggle to do major updates to their nonconforming “World War II” duplexes, a major Comprehensive Plan update in 2016 created a Medium and High Density Residential zones to allow duplexes and townhomes (Medium Density) and multiplexes (High Density) back into the Zoning Code to encourage redevelopment for quality housing and to reduce nonconforming uses. The 2016 update to create Medium Density Residential zones allowed duplexes and townhomes in some residential neighborhoods (Lebo, Sheridan/Perry, and Anderson Cove) to reduce nonconformities and to encourage redevelopment and infill opportunities.

However, as allowing duplexes/townhomes was a substantial change from the 2004 Comprehensive Plan which primarily only allowed single-family homes, the proposal maintained the same Low Density Residential zone density of 5 to 10 dwelling units per acre. The City should consider amendments to the Medium Density Residential neighborhood to allow density (maximum 18 dwelling units per acre) that is consistent with typical medium density development. In addition, this density is consistent with Kitsap County’s medium density residential zone.

Possible Code Amendments for 1.a: Amend the Comprehensive Plan and Bremerton Municipal Code to allow up to 18 dwelling units per acre in the Medium Density Residential zone.

Topic 1.b: Ensure policies within Low Density Residential allows all housing types, including duplexes and townhomes, as long as 10 dwelling units/acre isn’t exceeded.

Current Code for 1.b: In the 2004 major Comprehensive Plan update, a goal in residential neighborhoods was to promote only single family construction. A primary concern of the community was a need to reduce rental properties throughout the City. However the City now has a lack of housing supply due to the last decade’s impacts: the great recession slowdown and now the region’s booming growth in Seattle. As such, the City

Infill
Toolkit

Topic
#1:

Infill &
Density

Passed
via Ord
Nos 5363
& 5364

should consider options to increase the housing supply. This would support the Comprehensive Plan policy to “H3(A): Provide opportunities for the production of new housing for all incomes, ages and family types through infill by stimulating growth of non-traditional housing types such as townhomes, carriage units, accessory dwelling units, and duplexes in locations where they will seamlessly infill into the fabric of the existing neighborhoods.” Additional design criteria may be appropriate to consider with this amendment or allow such uses in neighborhoods that are already developed with multiunit buildings or near the edges of dense districts (like Center or commercial districts) to transition into the Low Density Residential primarily single family neighborhoods.

Possible Code Amendments for 1.b: Amend the Comprehensive Plan and Bremerton Municipal Code to allow duplexes and townhomes within the Low Density Residential zone, provided the underlying density (5 to 10 dwelling units per acre) is met and with additional code provisions to ensure it fits into neighborhood and community vision.

Topic 1.c: Remove maximum density requirements from Commercial and Mixed Use (Centers) land use districts. Use more performance basis (building heights, setbacks, lot coverage, etc.) to regulate building form and size.

Current Code for 1.c: The following are the maximum densities in the Bremerton Municipal Code identified in our Commercial and Center zones:

- General Commercial has a maximum and minimum density of 30 units per acre.
- No maximum density for the following zones: District Center Core (DCC), Neighborhood Business (NB), Employment Center (EC), and Institutional (Inst).

Possible Code Amendments for 1.c: Amend the Comprehensive Plan and the Bremerton Municipal Code’s General Commercial zone to remove the density and review the revised zone to verify that development and design standards are appropriate to minimize impacts to adjacent neighborhoods.

Considerations and other resources: Local governments use infill to promote the development of vacant land, or rehabilitation of existing structures, in already urbanized areas where infrastructure and services are in place. Infill is encouraged by the City because:

- *As the largest city in Kitsap County, Bremerton is a relatively built City especially near the urban centers (Downtown, Charleston, Manette, and Wheaton Way). Infill development can assist built communities to encourage reuse of properties that may have been underutilized or vacant.*

Infill
Toolkit

Topic
#1:

Infill &
Density

Passed
via Ord
Nos 5363
& 5364

- *Infill housing encourages a City atmosphere and represents an effective way to meet a jurisdiction’s affordable housing and/or population growth needs.*
- *Responds to regional policies calling for shift of populations nearer to employment and transportation centers*
- *Supports social equity by providing convenient access to jobs, and reducing the reliance on the automobile.*
- *Makes the best use of urban infrastructure. Located in proximity to existing transit routes or within walking distance of services, parks, and entertainment, infill development can reduce auto use and accompanying congestion and pollution.*
- *Helps conserve Kitsap County’s forest, agricultural and resource lands.*

Infill development is an important smart growth strategy for regional equity. Infill development is not, however, always a developer’s first choice. Challenges associated with infill include small, scattered nature of many infill parcels, complex title issues, outdated infrastructure serving the infill site, and environmental contamination. For these reasons, urban infill is often bypassed by developers for cheap, readily available suburban land that is often referred to as “greenfield development”.

Current State Law Changes: Lastly, infill is not just a topic as the local level, but the Washington State legislators have been working on adopting state law to assist in the housing crisis. Effective July 1, 2019, House Bill 1923 was adopted to “increase urban residential building capacity.” This bill encourages jurisdictions to increase opportunities for more housing including density and infill opportunities (especially in areas close to mass transit). In addition, this State Bill also requires that the City identify the current housing market within our jurisdiction for all income levels and incorporate that into the Comprehensive Plan. The City recently has partnered with Kitsap County Community Block Grant to develop this information for the County and our City.

Infill
Toolkit

Topic
#1:

Infill &
Density

Passed
via Ord
Nos 5363
& 5364

Topic 2: Manufactured Homes

Summary:	Status:
<p><i>Topic #2: Manufactured Homes</i></p> <p><i>Explore options to amend the code to promote new construction of manufactured homes. Including:</i></p> <ul style="list-style-type: none"> <i>Reducing the minimum size a Manufactured Home may be to fit on more lots throughout the City</i> 	<p>Pending/In-review</p> <p>Review Status:</p> <p>Pending <input checked="" type="checkbox"/></p> <p>In-review <input checked="" type="checkbox"/></p> <p>Completed <input type="checkbox"/></p> <p>Planning Commission:</p> <p>Workshops – Mar 2019</p> <p>Public Hearing – Apr 2019</p> <p>City Council:</p> <p>Pending public hearing (not scheduled)</p>

Please note that this topic has been reviewed by Planning Commission in March and April 2019. [Click here](#) to see the Planning Commission packets (March and April 2019 packets) for further discussion on these potential amendments, including further information on the difference from a Manufactured Home, Modular Homes, and Prefabricated Homes.



America’s affordable housing crisis is driven in large part by the simple fact that there aren’t enough homes in America right now to satisfy demand. High construction costs and labor shortages mean builders can’t build fast enough to keep up with household

formation, and Americans who already own homes are reluctant to sell an asset that is appreciating rapidly. Previously referred to as mobile homes, manufactured houses are built in a factory, transported to a site on a truck, and installed on-site. Not to be confused with prefab homes, which have parts made in a factory but are mostly constructed on-site, manufactured homes cost as little as \$45,000, a mere fraction of the median price for a new single-family site-built home of \$323,000. The proposed amendments could promote the construction of more manufactured homes within Bremerton.

Infill Toolkit

Topic #2:

Manufactured Homes

Current Code: BMC 20.46.040 regulates the placement of manufactured homes:

- A manufactured home is regulated like a single-family home with some additional design standards:
 - Must be a new manufactured home as approved by Washington State Department of Labor and Industries and U.S. Department of Housing and Urban Development.
 - One manufactured home is allowed per lot in a residential zone, unless approved from a manufacture home park (which requires a conditional use permit and a minimum of 2-acres to construct said park).
 - Must be set on a permanent foundation and the space between the ground and the unit must be enclosed.
 - Exterior siding is similar in appearance to materials commonly used on single-family homes.
 - Must be constructed of two (2) fully enclosed parallel sections each not less than twelve (12) feet wide by thirty-six feet long.



Existing manufactured homes at Sylvan Pines, Bremerton

State Law: The State of Washington welcomes manufactured housing since it is an inexpensive way for families to obtain affordable housing which would otherwise not exist. While the State has many laws and regulations that govern the installation of manufactured housing, one important law is the prohibition against local governments passing ordinances that would be more restrictive than those applicable to site-built homes. This means that manufactured housing cannot be discriminated against by the passing of any restriction that would place the manufactured home in a difficult situation which a site-built home would not encounter.

To assist in applying the State laws, the State has defined what a manufactured home is, and the requirements for a "designated manufactured home" is provided for in [RCW 35.63.160](#) (which is very similar to the City's current code for regulating manufactured homes). A "designated manufactured home" is a home that includes at least two sections. While the State Code defines a "designated manufactured home," local jurisdictions can

Infill
Toolkit

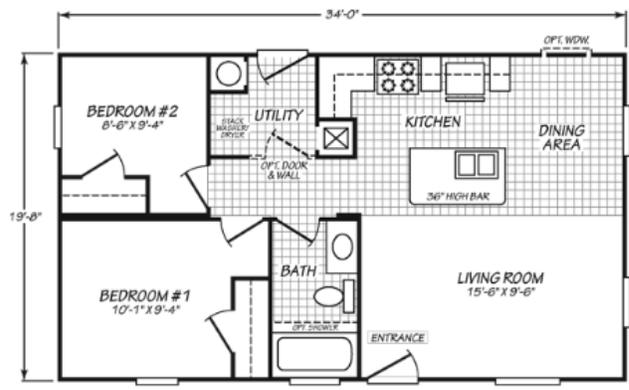
Topic
#2:

Manu-
factured
Homes

regulate "single-wide" manufactured homes through additional code provisions.

Possible Code Amendments: The following are possible Code amendments that the City is considering to promote the construction of manufactured homes:

- (1) Revise the size that the manufactured unit can be to recognize current construction of manufacture homes. The potential proposal could allow two (2) fully enclosed parallel sections each not less than **nine (9) feet** wide by thirty-six feet long.
 - a. A single unit manufactured home would still be prohibited, but this revision would allow a smaller double-wide manufactured home.



Here is an interesting resource about this topic:

- [MRSC's Local Land Use Regulation of Manufactured Housing](#)



Infill
Toolkit

Topic
#2:

Manu-
factured
Homes

- To establish an ADU, minimum of three paved parking spaces shall be onsite to accommodate the two units (principal house requires two spaces and the ADU needs one space).

Possible Code Amendments: Amend the Bremerton Municipal Code regulating ADUs to try to encourage the construction of more ADUs. Staff is recommending considering a range of different options, including considering to either removing the owner occupied requirements or relaxing the design standards.

Considerations and other resources: Accessory dwelling units add variety and housing choice in single family neighborhoods. Units are generally smaller than traditional single family homes or appear subordinate to the primary unit such as a basement apartment. In addition to adding different sizes and forms of housing, ADUs can be a great option for allowing residents to age in place or live with or near family and caregivers, providing a flexible way to address family needs for additional housing.

In expensive single family dominated areas, accessory dwelling units can also provide affordable housing choices. The code requires that an ADU be constructed smaller than the primary home on the property, and the smaller size could reduce the rental price of the unit. Monthly rent of the unit would likely be lower than a mortgage payment for a house in the same neighborhood. Depending on how the ADU is constructed, residents may be able to share utility costs with the primary residence. For example, if the unit is attached to the primary residence, utility costs may be lowered by the simple efficiency of shared walls or sharing water and sewer meters for both units. For homeowners, an ADU can be an additional source of income for property owners, offsetting the cost of home ownership.

Accessory dwelling units are a way to create infill housing and add density to single family neighborhoods without compromising the character or design of a community. ADUs can help jurisdictions achieve housing goals by providing density with an alternative approach to apartment complexes.

Washington cities and towns with populations greater than 20,000 are required to plan for ADUs in single-family zones (RCW 43.63A.215). Many cities in the area that already allow ADUs have been interested in revisiting their ordinances to expand their application. ADUs are particularly helpful in providing new housing options in cities or neighborhoods that are already built out, including Bremerton, or where the character is to remain single family in design but with increases to density.

Accessory dwelling units are excellent tools for adding housing choices in centrally located residential zones. Encouraging units in neighborhoods near transit, shopping and other amenities can provide additional affordability and convenience from reduced transportation costs. ADUs are also effective in

rural areas, providing people who work in agricultural or isolated areas with opportunities to locate nearer to their job, without having to purchase a home or large tract of land.

How many ADUs has the City of Bremerton recently permitted?

In the last 14 years, the City has approved the construction of 33 units. The City averages about two additional ADU units per year. The following are the year and how many ADUs were permitted.

- 2019 = 1 issued
- 2018 = 2, and 2 issued
- 2017 = 1
- 2016 = 4
- 2015 = 2
- 2014 = 3
- 2013 = 2
- 2012 = 0
- 2011 = 1
- 2010 = 2
- 2009 = 1
- 2008 = 5
- 2007 = 4
- 2006 = 1
- 2005 = 2

Can the City regulate how many people live in ADUs?

Staff has had an inquiry about limiting the occupant load of small units to ensure that overcrowding does not happen. The International Property Maintenance Code (2015), which is adopted and enforced by the City, already regulates occupancy limits for residential units (Section 404) for health and safety purposes.

Has the City reduced the cost of hooking to sewer & water for ADUs?

In 2015 the City Council approved a new method for assessing Sewer & Water General Facility Charges that were based on plumbing fixture quantity to water and sewer assessments based on the size of the water meter. This new method has eliminated the Water and Sewer General Facility Charges being applied to ADU for a cost savings to the homeowner in the amount of \$16,500 as long as the homeowner utilize their existing connections from the main house.



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Topic
#3:

ADUs

What other jurisdictions has the owner-occupied requirement?

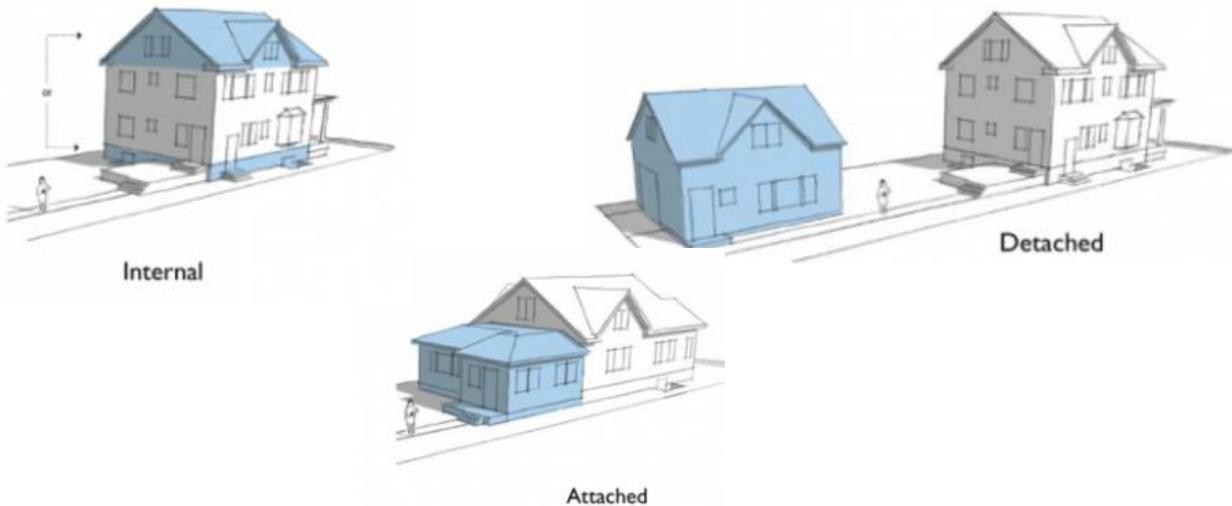
The existing regulations require homeowners with an ADU to reside in either the principal or the accessory unit. Part of this update will be deliberating if the owner occupied requirement should be removed, or revised. This amendment could provide property owners greater flexibility to decide how and whether to rent their units, will remove a potential barrier to ADU construction, and potentially increase the number of quality housing units available. The following is a chart of other jurisdiction's and how they regulate ADU ownership:

Jurisdiction	Required to be Owner Occupied?
Bremerton	Yes
Bainbridge Island	No
Port Orchard	Yes
Poulsbo	Yes – 6 months
Kitsap County	Yes – 6 months
Gig Harbor	Yes
Tacoma	Yes
Everett	Yes
Shoreline	Yes
Olympia	Yes
Seattle	Yes
Lacey	No
Tumwater	No
Thurston County	No
Portland, Oregon	No

Here is an interesting resource about ADUs:

- [*Jumpstarting the Market for Accessory Dwelling Units: Lessons Learned from Portland, Seattle and Vancouver*](#), Karen Chapple, et.al. Urban Land Institute – San Francisco Chapter 2017.

ADUS can take different forms:



Topic 4: Cottage Housing

Summary:	Status:
Topic #4: Cottage Housing	Pending
<p><i>The City should consider adopting a cottage housing code. This would allow multiple units within a smaller building footprint.</i></p>	<p>Review Status:</p> <p>Pending <input checked="" type="checkbox"/></p> <p>In-review <input type="checkbox"/></p> <p>Completed <input type="checkbox"/></p> <p>Planning Commission:</p> <p>Pending</p> <p>City Council:</p> <p>Pending</p>



Cottage housing developments are groupings of small, attached or detached single family dwelling units, often oriented around a common open space area, and developed with a coherent plan for the entire site. Cottage housing is typically built as infill development in established residential zones and can provide increased density, diversity and a slightly more affordable alternative to traditional detached single family housing.

Current Code: City codes is silent about cottage housing, though it could be done with a subdivision process where typically each house is on its own lot, however this can be very cumbersome permit process

Possible Code Amendments: Amend the Bremerton Municipal Code to allow cottage housing that meets the underlying zoning density for infill

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Topic #4:

Cottage Homes

development. Provide protections to neighborhood to mitigate potential impacts, such as parking, consolidated garbage pick-up, and other such impacts.

Considerations and other resources: Cottage Housing, once considered an innovative housing option, has gained popularity in the past decade and can now be found throughout the U.S. and the Puget Sound region; examples of cottage housing ordinances and developments can be found in Redmond, Langley, Shoreline, Edmonds, and Seattle. In these instances, cottage housing is allowed in several zones, so long as sewer and water are available.

Cottage housing is a critical component of a diverse and robust range of housing options, and should be available to current and future residents of Bremerton. It can add to the supply of housing with minimal use of scarce land, as well as increase the diversity of housing types within the City. Cottage housing will serve a segment of the City's population that is increasing – single person households, couples without children, and older people who want smaller homes located near required services. Healthy communities recognize the importance of offering a full range of housing diversity that accommodated all income levels, including its less affluent citizens. Cottages provide a way to trade quantity of space for quality of space.

Pair a new cottage housing ordinance with education and outreach strategies that promote understanding of the program. As cottage housing is generally built by private developers, development interest in Bremerton is essential to this strategy's success. Be sensitive to creating an overly burdensome approval process, which can discourage interest.

Although cottage homes are smaller units, they may not necessarily be less expensive for the developer to construct. Common ownership of open space or single ownership of smaller lots may make the units more affordable in markets with high land values. Combining incentives like density bonuses with this strategy may also be helpful in making the homes affordable to lower income households.

- MRSC – Cottage Housing Overview: <http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Cottage-Housing.aspx>

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Topic
#4:

Cottage
Homes

Current Code: The Bremerton Municipal Code regulates subdivisions pursuant to 20.12. City Subdivisions include Short Plat (9 or fewer lots), Formal Plats (10 or more), and Binding Site Plans (commercial subdivision). In addition to the typical subdivision, the City does allow for Residential Cluster Development (RCDs) pursuant to BMC 20.58.060 which is a subdivision that accommodates urban densities of the underlying zone while allowing the residential development to use up less land (more details below).

Possible Code Amendments: Amend the Bremerton Municipal Code to encourage more subdivision of land as this can assist in adding units to the housing stock. Specific amendments being considered are:

- (1) Residential Cluster Development – consider revising to have a broader applicability than just critical areas.
- (2) Implement “Unit Lot” subdivisions which is currently not permitted within our code.

Considerations and other resources: The current regulatory environment can make building a range of housing types increasingly difficult, if not altogether impossible, in many areas. Subdivisions create new lots that can help support additional housing and encourages homeownership. The following outlines possible code amendments to help facilitate subdivisions.

Residential Cluster Development. Cluster development is a land development design tool that provides a means of both preserving open space and allowing development to be directed away from critical areas. The proposed changes include

considering options to incentivize RCD infill, or broadening the applicability beyond sites encumbered by critical areas.

An example (small scale for explanation) is a

one acre lot in the R10 zone, uses an RCD to subdivide. The R10 zone allows 10 dwelling units per acre, however, the subject parcel has 70% encumbered by a stream and its associated buffers. By using the RCD, the applicant can request the underlying zoning density (the 10 dwelling units for their 1 acre parcel) to be located on the area not encumbered by open spaces (therefore the ten new homes/lots would be located on 0.3 acres, the area not



dedicated to open space). The open space can include natural and historic resources, woodlands, and recreational facilities such as a community garden or private playground. To facilitate a good design and to accommodate the reduction in area for the infill development, the RCD allows modifications from the underlying zoning including for lot width and size, setbacks, and type of development (duplexes and townhomes are allowed even in single-family zones). However, there are also conditions to protect the neighboring lots, such as requiring a perimeter setback where no structures or parking can be located within 10' from exterior boundary of the entire property to be subdivided and requiring the open space to be dedicated in perpetuity.

Unit Lot Subdivisions. Unit lot subdivision allow for the creation of lots for types of housing development, while applying only those site development standards applicable to the parent site as a whole, rather than to individual unit lots (underlying density would still need to be met). This option of subdividing provides buyers with a more affordable option to condominiums, which have become difficult, if not impossible, to build and finance. Allowing unit lot ownership for appropriate developments will improve the likelihood of construction financing for a given project and will incentivize the creation and purchase of new higher-density housing in areas of the City designated for such developments while maintaining the City's building standards and regulatory oversight for these developments.



Currently the City code does not specifically allow Unit Lot Subdivisions, but other jurisdictions have adopted Unit Lot Subdivisions ordinances including: Seattle, Snohomish County, Everett, Redmond, Spokane, Wenatchee, and Edmonds.

Topic 6: Smaller housing options

Summary:	Status:
<p><i>Topic #6: Smaller Housing Options</i></p> <p><i>The City should consider amending the code to recognize different style of development including, Single Room Occupancy, microapartments, and tiny homes.</i></p>	<p>Pending</p> <p>Review Status: Pending <input checked="" type="checkbox"/> In-review <input type="checkbox"/> Completed <input type="checkbox"/></p> <p>Planning Commission: Pending</p> <p>City Council: Pending</p>



With the City is focusing on addressing affordable housing, many out-of-the-box ideas were mentioned to the City including inquiries about how the City regulates housing that is not specifically address in the Zoning Code. This housing includes Single Room Occupancy, microapartments, and tiny homes.

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Topic
#6:

Small
home
options

Current Code: The Bremerton Municipal Code does not specifically identify Single Room Occupancy, microapartments, and tiny homes, however, if a developer asked to do this development it may be allowed by the code, though not specifically stated.

Tiny Homes. Though the Zoning Code does not specifically allow Tiny Homes, Tiny Homes are permitted as the City identifies them as a small residence. Therefore any residential lot in the City may outrightly construct a Tiny Home as their primary residence or an ADU. The reason that Tiny Homes are not being widely constructed throughout Bremerton is because the same standards apply if you are placing a Tiny Home or a 3,000 square foot home. Those standards include: two paved parking spaces per unit (one space if it's an ADU), it must be on a permanent foundation (cannot be on wheels), and in single family zones (Low Density Residential) only one home is permitted onsite unless it is constructed as an ADU.



Please note that though Tiny Homes are allowed by City Code, pursuant to the International Residential Code (IRC), a tiny home less than 260 square feet cannot be a primary residence. Per the IRC, 260 square feet does not permit enough area to provide living, sleeping, and cooking and bathroom facilities. However, early next year, the IRC will be releasing Tiny Home regulations to allow primary residence less than 260 square feet. The City will be following that change through the Federal process for adoption, to the State, and then adopted by the City (anticipated in 2020/21). Therefore, at this time, no jurisdiction can permit a primary residence less than 260 square feet. On a side note, tiny homes regulations are relaxed when establishing the tiny home as an ADU; the ADU tiny home may be less than 260 square feet. Tiny homes could also be incorporated with the “cottage housing” provisions if they are adopted.

Recent State Law changes: Washington State has recently adopted Senate Bill 5383 in 2019 about Tiny Homes. Changes to the State law include adding code to the International Building Code and limitations to local zoning ordinances for the placement of a tiny home community. These revisions will be considered when updating the Code to consider Tiny Homes.

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Topic
#6:

Small
home
options

Single Room Occupancy. Single room occupancy (more commonly abbreviated to SRO) is a form of housing aimed at residents with low or minimal incomes in which, typically, single rooms without amenities such as kitchens, toilets or bathrooms, are rented out as permanent residence to individuals, within a multi-tenant building with shared kitchens, toilets or bathrooms. A college dormitory or boarding house is an example of a single room occupancy. Though the code does not specifically allow "Single Room Occupancy" the code does allow similar uses, just categorized differently:

- Within Low and Medium Density zones, that typically only allow single-family like structures (not apartments or multi-tenant building), "Group Residential Facilities" are allowed which permits a residential home in which a person(s) provide personal care, special care, room and board to more than 1 but not more than 6 children and/or adults who are not related by blood or marriage to the person providing the service (more than 6 people in a home would be classified as a "Group Residential Facility-Class I" and requires a Conditional Use Permit to be established). As it is intended to act and feel like a residential home, this typically comes with a resident getting their own room with shared cooking and/or bathroom facilities.
- Within High Density Residential, Commercial and Center zones, "residential uses of all types" are typically allowed, therefore, a proposal for a multi-family structure that was constructed as a single room occupancy would be allowed. However, with all development, all other requirements need compliance including providing off-street parking, which is described as every two beds requires a parking space to be provided (as some rooms may contain multiple beds ("double occupancy rooms")).

Staff may want to re-evaluate the group residential facility definition to make sure there is compliance with the Fair Housing Act.

Microhousing, also called apodments, typically features small sleeping rooms (usually under 300 square feet) with private bathrooms and units grouped together in arrangements of up to 8, with a shared kitchen or common area. These units are generally less expensive than standard studio or 1-bedroom apartments. This type of housing is targeted at young, single professionals in their 20s and 30s. As stated above for Single Room Occupancy, the Zoning Code allows "Residential Uses of all types" therefore this type of use would be allowed within the code.

Possible Code Amendments: As the City's Code currently allows Tiny Homes, Microhousing and Single Room Occupancy, no substantial amendments are proposed at this time, but Staff should continue to consider/research other housing options to keep the City's Zoning Code up to the changing times. Also, for the next few years, the City should follow the

Tiny Home Code Amendments within the International Residential Code and adopt the amendments when they become available to the City.

Considerations and other resources: Here are additional resources to consider Tiny Homes, Single Room Occupancies, and Microhousing.

- [MRSC's Tiny Homes: Coming to a Neighborhood Near You?](#) (2015)
- [City Lab's article: When America's Basic Housing Unit was a Bed, Not a House](#) (2018)
- [MRSC's Regulating Group Homes in the Twenty First Century: the Limits of Municipal Authority](#) (2013)
- [MRSC's Group Homes Overview](#)
- [MRSC's Is Your Community Ready for Micro-Housing?](#) (2014)



Example of Micro-housing in Seattle



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Topic
#6:

Small
home
options

Topic 7: Inclusionary zoning

Summary:	Status:
Topic #7: Inclusionary Zoning	Pending
<p><i>The City should explore options for inclusionary zoning.</i></p>	<p>Review Status:</p> <p>Pending <input checked="" type="checkbox"/></p> <p>In-review <input type="checkbox"/></p> <p>Completed <input type="checkbox"/></p> <p>Planning Commission:</p> <p>Pending</p> <p>City Council:</p> <p>Pending</p>



Consider inclusionary zoning within the City of Bremerton code. Inclusionary zoning is an affordable housing tool that links the production of affordable housing to the production of market-rate housing.

Current Code: The Bremerton Municipal Code does not specifically identify inclusionary zoning.

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Topic #7:

Inclusionary Zoning

Possible Code Amendments: Amend the Bremerton Municipal Code to utilize inclusionary zoning to incentivize the development of more affordable homes. A possible incentive could be to allow an increase in maximum height within certain zones (including the District Center Core (Wheaton Way Corridor and Charleston) and General Commercial zones) if the development provides affordable residential units.

Considerations and other resources: Some local jurisdictions have adopted inclusionary zoning policies that require or encourage developers to set aside a percentage of the units in housing developments for low- and moderate-income residents. Most inclusionary housing programs offer density bonuses or other incentives to offset the developer's project costs and compensate for providing affordable units, which may otherwise yield reduced profits. This approach enlists private sector help in contributing to the affordable housing supply, and reduces segregation of affordable and market-rate housing.

Here is an example from Municipal Research Services that describes affordable housing options including "Inclusionary Zoning."

- MRSC – Affordable Housing Overview: <http://mrsc.org/Home/Explore-Topics/Planning/Specific-Planning-Subjects,-Plan-Elements/Affordable-Housing-Ordinances-Flexible-Provisions.aspx>

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Topic
#7:

Inclu-
sionary
Zoning

Topic 8: General Facility Charges (GFC) Reduction

Summary:	Status:
<p><i>Topic #7: GFC Evaluation</i></p> <p><i>The City should explore options of reducing General Facility Charges for utility infrastructure when providing affordable housing.</i></p>	<p>Pending</p> <p>Review Status:</p> <p>Pending <input checked="" type="checkbox"/></p> <p>In-review <input type="checkbox"/></p> <p>Completed <input type="checkbox"/></p> <p>Planning Commission:</p> <p>Pending</p> <p>City Council:</p> <p>Pending</p>



Water and sewer connection charges include General Facility Charges (“GFCs”). The GFC is based on a blend of past and planned capital investments in the utility system – the premise is that new customers will pay for growth-related costs the utility has, or will incur to provide system capacity for new customers.

However, GFCs can be waived, reduced, or deferred for affordable housing per [RCW 35.92.380](#). Any waiver, fee reduction, or deferral must be pursuant to an adopted ordinance.

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Topic #8:

General Facility Cost

The City could consider the option to reduce GFCs, as these connection charges can be substantial, a significant cost for any housing project (including multifamily or single family development). As of 2019, if a new single-family home was placed on an undeveloped lot in Bremerton, there is a cost for hooking up to sewer and water of about \$16,500 per unit. Considering reducing some of the GFCs could help reduce the cost of housing.

There are multiple cities who have already adopted codes to reduce such cost and they are:

- Puyallup – [PMC 14.10.020](#)
- Bellingham – [BMC 15.08.230, 15.12.170 and 15.16.040](#)
- Ephrata – [EMC 13.08.050](#)
- Port Townsend – [PTMC 13.03.110](#)



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**Topic
#8:**

**General
Facility
Cost**