

**PHA Plans**  
Streamlined 5-Year/Annual  
Version

U.S. Department of Housing and  
Urban Development  
Office of Public and Indian Housing

OMB No. 2577-0226  
(exp 05/31/2006)

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# **KITSAP COUNTY CONSOLIDATED HOUSING AUTHORITY**

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**Streamlined 5-Year Plan for Fiscal Years  
2005 - 2009**

**Streamlined Annual Plan for Fiscal Year  
2005**

Wa036v01.doc

**NOTE: This PHA Plan template (HUD-50075-SA) is to be completed in accordance with instructions contained in previous Notices PIH 99-33 (HA), 99-51 (HA), 2000-22 (HA), 2000-36 (HA), 2000-43 (HA), 2001-4 (HA), 2001-26 (HA), 2003-7 (HA), and any related notices HUD may subsequently issue. Full reporting for each component listed in the streamlined Annual Plan submitted with the 5-year plan is required.**

## Streamlined Five-Year PHA Plan Agency Identification

**PHA Name:** Kitsap County Consolidated Housing Authority

**PHA Number:** WA036

**PHA Fiscal Year Beginning:** 07/01/2005

**PHA Programs Administered:**

**Public Housing and Section 8**    
  **Section 8 Only**    
  **Public Housing Only**  
 Number of public housing units: 136    
 Number of S8 units:    
 Number of public housing units:  
 Number of S8 units: 349 (Administered for KCCHA by Bremerton Housing Authority)

**PHA Consortia: (check box if submitting a joint PHA Plan and complete table)**

Participating PHAs	PHA Code	Program(s) Included in the Consortium	Programs Not in the Consortium	# of Units Each Program
Participating PHA 1:				
Participating PHA 2:				
Participating PHA 3:				

### Public Access to Information

Information regarding any activities outlined in this plan can be obtained by contacting:  
 (select all that apply)

- Main administrative office of the PHA
- PHA development management offices
- PHA local offices

### Display Locations For PHA Plans and Supporting Documents

The PHA Plans and attachments (if any) are available for public inspection at: (select all that apply)

- Main administrative office of the PHA
- PHA development management offices
- PHA local offices
- Main administrative office of the local government
- Main administrative office of the County government
- Main administrative office of the State government
- Public library
- PHA website
- Other (list below)

PHA Plan Supporting Documents are available for inspection at: (select all that apply)

- Main business office of the PHA
- PHA development management offices
- Other (list below)

## Streamlined Five-Year PHA Plan

### PHA FISCAL YEARS 2005 – 2009

[24 CFR Part 903.12]

#### **A. Mission**

State the PHA's mission for serving the needs of low-income, very low income, and extremely low-income families in the PHA's jurisdiction. (select one of the choices below)

- The mission of the PHA is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination.
- The PHA's mission is:

#### **KCCHA MISSION**

**Through leadership we build strong communities by creating housing and economic opportunities that promote self-sustaining families.**

#### **B. Goals**

The goals and objectives listed below are derived from HUD's strategic Goals and Objectives and those emphasized in recent legislation. PHAs may select any of these goals and objectives as their own, or identify other goals and/or objectives. Whether selecting the HUD-suggested objectives or their own, **PHAs ARE STRONGLY ENCOURAGED TO IDENTIFY QUANTIFIABLE MEASURES OF SUCCESS IN REACHING THEIR OBJECTIVES OVER THE COURSE OF THE 5 YEARS.** (Quantifiable measures would include targets such as: numbers of families served or PHAS scores achieved.) PHAs should identify these measures in the spaces to the right of or below the stated objectives.

#### **HUD Strategic Goal: Increase the availability of decent, safe, and affordable housing.**

- PHA Goal: Expand the supply of assisted housing  
Objectives:
- Apply for additional rental vouchers:
  - Reduce public housing vacancies:
  - Leverage private or other public funds to create additional housing opportunities:
  - Acquire or build units or developments
  - Other: Preserve existing subsidized projects
- PHA Goal: Improve the quality of assisted housing  
Objectives:
- Improve public housing management: (PHAS score)
  - Improve voucher management: (SEMAP score)
  - Increase customer satisfaction:

- Concentrate on efforts to improve specific management functions:  
(list; e.g., public housing finance; voucher unit inspections)
  - Renovate or modernize public housing units:
  - Demolish or dispose of obsolete public housing:
  - Provide replacement public housing:
  - Provide replacement vouchers:
  - Other: (list below) Maintenance: improve documentation and resident relations

- PHA Goal: Increase assisted housing choices  
Objectives:
  - Provide voucher mobility counseling:
  - Conduct outreach efforts to potential voucher landlords
  - Increase voucher payment standards
  - Implement voucher homeownership program:
  - Implement public housing or other homeownership programs:
  - Implement public housing site-based waiting lists:
  - Convert public housing to vouchers:
  - Other: Encourage homeownership and promote available programs such as:  
RD Mutual Self-Help, Homebuyer Education, Down payment Assistance

**HUD Strategic Goal: Improve community quality of life and economic vitality**

- PHA Goal: Provide an improved living environment  
Objectives:
  - Implement measures to deconcentrate poverty by bringing higher income public housing households into lower income developments:
  - Implement measures to promote income mixing in public housing by assuring access for lower income families into higher income developments:
  - Implement public housing security improvements:
  - Designate developments or buildings for particular resident groups (elderly, persons with disabilities)
  - Other: Build healthy communities by providing programs for youth and families offering educational and positive social experiences

**HUD Strategic Goal: Promote self-sufficiency and asset development of families and individuals**

- PHA Goal: Promote self-sufficiency and asset development of assisted households  
Objectives:
  - Increase the number and percentage of employed persons in assisted families:
  - Provide or attract supportive services to improve assistance recipients' employability:
  - Provide or attract supportive services to increase independence for the elderly or families with disabilities.
  - Other: (list below)

**HUD Strategic Goal: Ensure Equal Opportunity in Housing for all Americans**

- PHA Goal: Ensure equal opportunity and affirmatively further fair housing  
Objectives:
- Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion national origin, sex, familial status, and disability:
  - Undertake affirmative measures to provide a suitable living environment for families living in assisted housing, regardless of race, color, religion national origin, sex, familial status, and disability:
  - Undertake affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of unit size required:
  - Other: (list below)

**Other PHA Goals and Objectives:**

**KCCHA GOALS**

- I. Preserve and expand the supply of good-quality housing units.**
- II. Make existing housing more affordable and more readily available.**
- III. Promote racial and economic diversity in residential neighborhoods.**
- IV. Help households build wealth.**
- V. Strengthen families**
- VI. Link housing with essential supportive services.**
- VII. Promote balanced metropolitan growth.**

## Streamlined Annual PHA Plan PHA Fiscal Year 2005

[24 CFR Part 903.12(b)]

### Table of Contents

Provide the following table of contents for the streamlined Annual Plan submitted with the Five-Year Plan, including all streamlined plan components, and additional requirements, together with the list of supporting documents available for public inspection.

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#### B. SEPARATE HARD COPY SUBMISSIONS TO LOCAL HUD FIELD OFFICE

**Form HUD-50077, PHA Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans;**

**Certification by State or Local Official of PHA Plan Consistency with Consolidated Plan.**

For PHAs APPLYING FOR CAPITAL FUND PROGRAM (CFP) GRANTS:

**Form HUD-50070, Certification for a Drug-Free Workplace;**

**Form HUD-50071, Certification of Payments to Influence Federal Transactions;**

**Form SF-LLL & SF-LLLa, Disclosure of Lobbying Activities.**

**Executive Summary (optional)**

[903.7(r)]. If desired, provide a brief overview of the contents of the streamlined 5-Year/Annual Plan.

**PLEASE SEE MESSAGE FROM THE EXECUTIVE DIRECTOR AND MESSAGE FROM THE DIRECTOR OF COMMUNITY SERVICES UNDER SECTION 9 PHA PROGRESS ON MEETING 5 YEAR GOALS**

**1. Statement of Housing Needs** [24 CFR Part 903.12 (b), 903.7(a)]

**A. Housing Needs of Families on the Public Housing and Section 8 Tenant- Based Assistance Waiting Lists**

State the housing needs of the families on the PHA’s waiting list/s. **Complete one table for each type of PHA-wide waiting list administered by the PHA.** PHAs may provide separate tables for site-based or sub-jurisdictional public housing waiting lists at their option.

<b>Housing Needs of Families on the PHA’s Waiting Lists</b>			
Waiting list type: (select one)			
<input type="checkbox"/> Section 8 tenant-based assistance			
<input checked="" type="checkbox"/> Public Housing (KCCHA)			
<input type="checkbox"/> Combined Section 8 and Public Housing			
<input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional)			
If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	980		
Extremely low income <=30% AMI	Information Not Available	Information Not Available	
Very low income (>30% but <=50% AMI)	Information Not Available	Information Not Available	
Low income (>50% but <80% AMI)	Information Not Available	Information Not Available	
Families with children	786	80.2	
Elderly families	86	8.8	
Families with Disabilities	108	11.0	
White	856	87.3	
Black	43	4.4	
Native Am/Asian/Pac Island	81	8.3	
Latino/Hispanic	28	2.9	
Characteristics by Bedroom Size (Public Housing Only)			For each BR size: %=#unit turned/#units
1BR	465	47.4	13.3%
2 BR	381	38.9	11.8%
3 BR	105	10.7	17.5%
4 BR	28	2.9	21.7%
5 BR	1	0.1	N/A
5+ BR	0	0	N/A

<b>Housing Needs of Families on the PHA's Waiting Lists</b>			
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If yes: How long has it been closed (# of months)? Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			
Waiting list type: (select one) <input checked="" type="checkbox"/> Section 8 tenant-based assistance (KCCHA and BHA) <input type="checkbox"/> Public Housing <input type="checkbox"/> Combined Section 8 and Public Housing <input type="checkbox"/> Public Housing Site-Based or sub-jurisdictional waiting list (optional) If used, identify which development/subjurisdiction:			
	# of families	% of total families	Annual Turnover
Waiting list total	2,649		
Extremely low income <=30% AMI	2,392	90.3	
Very low income (>30% but <=50% AMI)	240	9.1	
Low income (>50% but <80% AMI)	17	0.6	
Families with children	1,302	49.2	
Elderly families	11	0.4	
Families with Disabilities	939	35.4	
White	1,984	74.9	
Black	364	13.7	
Native Am/Asian/Pac Island	309	11.7	
Latino/Hispanic	Not Available	Not Available	
Characteristics by Bedroom Size (Public Housing Only)			
1BR	N/A	N/A	N/A
2 BR	N/A	N/A	N/A
3 BR	N/A	N/A	N/A
4 BR	N/A	N/A	N/A
5 BR	N/A	N/A	N/A
5+ BR	N/A	N/A	N/A
Is the waiting list closed (select one)? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If yes: How long has it been closed (# of months)? Does the PHA expect to reopen the list in the PHA Plan year? <input type="checkbox"/> No <input type="checkbox"/> Yes Does the PHA permit specific categories of families onto the waiting list, even if generally closed? <input type="checkbox"/> No <input type="checkbox"/> Yes			



## B. Strategy for Addressing Needs

### (1) Strategies

*Need: Shortage of affordable housing for all eligible populations*

**Strategy 1. Maximize the number of affordable units available to the PHA within its current resources by:**

- Employ effective maintenance and management policies to minimize the number of public housing units off-line
- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Seek replacement of public housing units lost to the inventory through mixed finance development
- Seek replacement of public housing units lost to the inventory through section 8 replacement housing resources
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction
- Undertake measures to ensure access to affordable housing among families assisted by the PHA, regardless of unit size required
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Maintain or increase section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program
- Participate in the Consolidated Plan development process to ensure coordination with broader community strategies
- Other (list below)

**Strategy 2: Increase the number of affordable housing units by:**

- Apply for additional section 8 units should they become available
- Leverage affordable housing resources in the community through the creation of mixed - finance housing
- Pursue housing resources other than public housing or Section 8 tenant-based assistance.
- Other: (list below)

*Need: Specific Family Types: Families at or below 30% of median*

**Strategy 1: Target available assistance to families at or below 30 % of AMI**

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in public housing

- Exceed HUD federal targeting requirements for families at or below 30% of AMI in tenant-based section 8 assistance
- Employ admissions preferences aimed at families with economic hardships
- Adopt rent policies to support and encourage work
- Other: (list below)

**Need: Specific Family Types: Families at or below 50% of median**

**Strategy 1: Target available assistance to families at or below 50% of AMI**

Select all that apply

- Employ admissions preferences aimed at families who are working
- Adopt rent policies to support and encourage work
- Other: (list below)

**Need: Specific Family Types: The Elderly**

**Strategy 1: Target available assistance to the elderly:**

Select all that apply

- Seek designation of public housing for the elderly
- Apply for special-purpose vouchers targeted to the elderly, should they become available
- Other: (list below)

**Need: Specific Family Types: Families with Disabilities**

**Strategy 1: Target available assistance to Families with Disabilities:**

Select all that apply

- Seek designation of public housing for families with disabilities
- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available
- Affirmatively market to local non-profit agencies that assist families with disabilities
- Other: (list below)

**Need: Specific Family Types: Races or ethnicities with disproportionate housing needs**

**Strategy 1: Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:**

Select if applicable

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs
- Other: (list below)

**Strategy 2: Conduct activities to affirmatively further fair housing**

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units
- Market the section 8 program to owners outside of areas of poverty /minority concentrations
- Other: (list below)

**Other Housing Needs & Strategies: (list needs and strategies below)**

**(2) Reasons for Selecting Strategies**

Of the factors listed below, select all that influenced the PHA's selection of the strategies it will pursue:

- Funding constraints
- Staffing constraints
- Limited availability of sites for assisted housing
- Extent to which particular housing needs are met by other organizations in the community
- Evidence of housing needs as demonstrated in the Consolidated Plan and other information available to the PHA
- Influence of the housing market on PHA programs
- Community priorities regarding housing assistance
- Results of consultation with local or state government
- Results of consultation with residents and the Resident Advisory Board
- Results of consultation with advocacy groups
- Other: (list below)

## 2. Statement of Financial Resources

[24 CFR Part 903.12 (b), 903.7 (c)]

List on the following table the financial resources that are anticipated to be available to the PHA for the support of Federal public housing and tenant based Section 8 assistance programs administered by the PHA during the Plan year. Note: the table assumes that Federal public housing or tenant based Section 8 assistance grant funds are expended on eligible purposes; therefore, uses of these funds need not be stated. For other funds, indicate the use for those funds as one of the following categories: public housing operations, public housing capital improvements, public housing safety/security, public housing supportive services, Section 8 tenant-based assistance, Section 8 supportive services or other.

<b>Financial Resources: Planned Sources and Uses</b>		
<b>Sources</b>	<b>Planned \$</b>	<b>Planned Uses</b>
<b>1. Federal Grants (FY 20__ grants)</b>		
a) Public Housing Operating Fund	380,081	
b) Public Housing Capital Fund	304,444	
c) HOPE VI Revitalization	N/A	
d) HOPE VI Demolition	N/A	
e) Annual Contributions for Section 8 Tenant-Based Assistance	2,250,014	
f) Resident Opportunity and Self-Sufficiency Grants	250,000	
g) Community Development Block Grant	N/A	
h) HOME	N/A	
Other Federal Grants (list below)		
<b>2. Prior Year Federal Grants (unobligated funds only) (list below)</b>		
2001 ROSS Grant 12/31/04 balance	34,551	
<b>3. Public Housing Dwelling Rental Income</b>	296,340	
<b>4. Other income (list below)</b>		
Tenant Charges	32,670	
Non-Dwelling Rent	20,940	
Interest	1,240	
<b>4. Non-federal sources (list below)</b>		
<b>Total resources</b>	<b>3,570,280</b>	

### **3. PHA Policies Governing Eligibility, Selection, and Admissions**

[24 CFR Part 903.12 (b), 903.7 (b)]

#### **A. Public Housing**

Exemptions: PHAs that do not administer public housing are not required to complete subcomponent 3A.

##### **(1) Eligibility**

a. When does the PHA verify eligibility for admission to public housing? (select all that apply)

- When families are within a certain number of being offered a unit: (state number)
- When families are within a certain time of being offered a unit: (state time)
- Other: Combination of the above. Objective is to have at least one family screened and ready to rent when a vacancy occurs, and to have several families in process, but to avoid expiration of the data and verifications before the leasing date.

b. Which non-income (screening) factors does the PHA use to establish eligibility for admission to public housing (select all that apply)?

- Criminal or Drug-related activity
- Rental history
- Housekeeping
- Other (describe) Credit history

c.  Yes  No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?

d.  Yes  No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?

e.  Yes  No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

##### **(2) Waiting List Organization**

a. Which methods does the PHA plan to use to organize its public housing waiting list (select all that apply)

- Community-wide list
- Sub-jurisdictional lists
- Site-based waiting lists
- Other (describe)

b. Where may interested persons apply for admission to public housing?

- PHA main administrative office
- PHA development site management office
- Other (list below)

c. Site-Based Waiting Lists-Previous Year

1. Has the PHA operated one or more site-based waiting lists in the previous year? If yes, complete the following table; if not skip to d.

Site-Based Waiting Lists				
Development Information: (Name, number, location)	Date Initiated	Initial mix of Racial, Ethnic or Disability Demographics	Current mix of Racial, Ethnic or Disability Demographics since Initiation of SBWL	Percent change between initial and current mix of Racial, Ethnic, or Disability demographics

2. What is the number of site based waiting list developments to which families may apply at one time? \_\_\_
3. How many unit offers may an applicant turn down before being removed from the site-based waiting list? \_\_\_
4.  Yes  No: Is the PHA the subject of any pending fair housing complaint by HUD or any court order or settlement agreement? If yes, describe the order, agreement or complaint and describe how use of a site-based waiting list will not violate or be inconsistent with the order, agreement or complaint below:

d. Site-Based Waiting Lists – Coming Year

If the PHA plans to operate one or more site-based waiting lists in the coming year, answer each of the following questions; if not, skip to subsection (3) **Assignment**

1. How many site-based waiting lists will the PHA operate in the coming year? None for Public Housing
2.  Yes  No: Are any or all of the PHA’s site-based waiting lists new for the upcoming year (that is, they are not part of a previously-HUD-approved site based waiting list plan)?  
If yes, how many lists?
3.  Yes  No: May families be on more than one list simultaneously?  
If yes, how many lists?

4. Where can interested persons obtain more information about and sign up to be on the site-based waiting lists (select all that apply)?

- PHA main administrative office
- All PHA development management offices
- Management offices at developments with site-based waiting lists
- At the development to which they would like to apply
- Other (list below)

**(3) Assignment**

a. How many vacant unit choices are applicants ordinarily given before they fall to the bottom of or are removed from the waiting list? (select one)

- One
- Two
- Three or More

b.  Yes  No: Is this policy consistent across all waiting list types?

c. If answer to b is no, list variations for any other than the primary public housing waiting list/s for the PHA:

**(4) Admissions Preferences**

a. Income targeting:

- Yes  No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 40% of all new admissions to public housing to families at or below 30% of median area income?

b. Transfer policies:

In what circumstances will transfers take precedence over new admissions? (list below)

- Emergencies
- Over-housed
- Under-housed
- Medical justification
- Administrative reasons determined by the PHA (e.g., to permit modernization work)
- Resident choice: (state circumstances below)
- Other: (list below)

c. Preferences

1.  Yes  No: Has the PHA established preferences for admission to public housing (other than date and time of application)? (If "no" is selected, skip to subsection **(5) Occupancy**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences:

- Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence
- Substandard housing
- Homelessness
- High rent burden (rent is > 50 percent of income)

Other preferences: (select below)

- Working families and those unable to work because of age or disability
- Veterans and veterans' families
- Residents who live and/or work in the jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)
- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes
- Other preference(s) (list below) Preference in Golden Tides I (15- unit exterior access ground level Elderly project) for both elderly and disabled families

3. If the PHA will employ admissions preferences, please prioritize by placing a "1" in the space that represents your first priority, a "2" in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use "1" more than once, "2" more than once, etc.

- 1 Date and Time

Former Federal preferences:

- Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence
- Substandard housing
- Homelessness
- High rent burden

Other preferences (select all that apply)

- Working families and those unable to work because of age or disability
- Veterans and veterans' families
- Residents who live and/or work in the jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)
- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes



2 Other preference(s) (list below)

4. Relationship of preferences to income targeting requirements:

- The PHA applies preferences within income tiers  
 Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

**(5) Occupancy**

a. What reference materials can applicants and residents use to obtain information about the rules of occupancy of public housing (select all that apply)

- The PHA-resident lease  
 The PHA's Admissions and (Continued) Occupancy policy  
 PHA briefing seminars or written materials  
 Other source (list)

b. How often must residents notify the PHA of changes in family composition? (select all that apply)

- At an annual reexamination and lease renewal  
 Any time family composition changes  
 At family request for revision  
 Other (list)

**(6) Deconcentration and Income Mixing**

a.  Yes  No: Does the PHA have any general occupancy (family) public housing developments covered by the deconcentration rule? If no, this section is complete. If yes, continue to the next question.

b.  Yes  No: Do any of these covered developments have average incomes above or below 85% to 115% of the average incomes of all such developments? If no, this section is complete. If yes, list these developments on the following table:  
 Yes. Coventry is at 82%

<b>Deconcentration Policy for Covered Developments</b>			
<b>Development Name</b>	<b>Number of Units</b>	<b>Explanation (if any) [see step 4 at §903.2(c)(1)(iv)]</b>	<b>Deconcentration policy (if no explanation) [see step 5 at §903.2(c)(1)(v)]</b>
Coventry	15	40% are 4-BR units (highest % of all PHA projects) Units are small single-family houses in a desirable residential area near grade school. 50% of new move-ins were over 30% AMI. Project income average 82% is close to being within 85%-115% range. Any change in family income greatly affects % due to small size of project.	

**B. Section 8 (NOTE: The KCCHA Section 8 program is administered by the Housing Authority of the City of Bremerton (Bremerton Housing Authority))**

Exemptions: PHAs that do not administer section 8 are not required to complete sub-component 3B.

**Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).**

**(1) Eligibility**

a. What is the extent of screening conducted by the PHA? (select all that apply)

- Criminal or drug-related activity only to the extent required by law or regulation  
 Criminal and drug-related activity, more extensively than required by law or regulation  
 More general screening than criminal and drug-related activity (list factors):  
 Other (list below) Applicant's disclosure of criminal and drug related activity

b.  Yes  No: Does the PHA request criminal records from local law enforcement agencies for screening purposes?

c.  Yes  No: Does the PHA request criminal records from State law enforcement agencies for screening purposes?

d.  Yes  No: Does the PHA access FBI criminal records from the FBI for screening purposes? (either directly or through an NCIC-authorized source)

e. Indicate what kinds of information you share with prospective landlords? (select all that apply)

- Criminal or drug-related activity  
 Other (describe below)
- Documentation/information regarding tenant history
  - Rental history with the Housing Authority of the City of Bremerton
  - Eviction history
  - Damages to any rental unit
  - Lease or program violation
  - Documented complaints

**(2) Waiting List Organization**

a. With which of the following program waiting lists is the section 8 tenant-based assistance waiting list merged? (select all that apply)

- None  
 Federal public housing  
 Federal moderate rehabilitation  
 Federal project-based certificate program  
 Other federal or local program (list below)

b. Where may interested persons apply for admission to section 8 tenant-based assistance? (select all that apply)

- PHA main administrative office
- Other (list below)
- Bremerton Housing Authority web site
  - Housing Authority of the City of Bremerton  
110 Russell Rd.  
Bremerton, WA 98312

### **(3) Search Time**

a.  Yes  No: Does the PHA give extensions on standard 60-day period to search for a unit? If yes, state circumstances below: If a family is having a difficult time finding a unit or any reasonable request for accommodation.

### **(4) Admissions Preferences**

a. Income targeting

Yes  No: Does the PHA plan to exceed the federal targeting requirements by targeting more than 75% of all new admissions to the section 8 program to families at or below 30% of median area income?

b. Preferences

1.  Yes  No: Has the PHA established preferences for admission to section 8 tenant-based assistance? (other than date and time of application) (if no, skip to subcomponent **(5) Special purpose section 8 assistance programs**)

2. Which of the following admission preferences does the PHA plan to employ in the coming year? (select all that apply from either former Federal preferences or other preferences)

Former Federal preferences

- Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence
- Substandard housing
- Homelessness
- High rent burden (rent is > 50 percent of income)

Other preferences (select all that apply)

- Working families and those unable to work because of age or disability
- Veterans and veterans' families
- Residents who live and/or work in your jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)

- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes
- Other preference(s) (list below)
  - Graduates of transitional housing programs
  - Involuntarily displaced Public Housing residents of the Westpark Redevelopment Project

3. If the PHA will employ admissions preferences, please prioritize by placing a “1” in the space that represents your first priority, a “2” in the box representing your second priority, and so on. If you give equal weight to one or more of these choices (either through an absolute hierarchy or through a point system), place the same number next to each. That means you can use “1” more than once, “2” more than once, etc.

1 Date and Time

Former Federal preferences:

- Involuntary Displacement (Disaster, Government Action, Action of Housing Owner, Inaccessibility, Property Disposition)
- Victims of domestic violence
- Substandard housing
- Homelessness
- High rent burden

Other preferences (select all that apply)

- Working families and those unable to work because of age or disability
- Veterans and veterans’ families
- Residents who live and/or work in your jurisdiction
- Those enrolled currently in educational, training, or upward mobility programs
- Households that contribute to meeting income goals (broad range of incomes)
- Households that contribute to meeting income requirements (targeting)
- Those previously enrolled in educational, training, or upward mobility programs
- Victims of reprisals or hate crimes
- 2 Other preference(s) (list below)
  - Graduates of transitional housing programs
  - Involuntarily displaced Public Housing residents of the Westpark Redevelopment Project

4. Among applicants on the waiting list with equal preference status, how are applicants selected? (select one)

- Date and time of application
- Drawing (lottery) or other random choice technique

5. If the PHA plans to employ preferences for “residents who live and/or work in the jurisdiction” (select one)

- This preference has previously been reviewed and approved by HUD
- The PHA requests approval for this preference through this PHA Plan

6. Relationship of preferences to income targeting requirements: (select one)

- The PHA applies preferences within income tiers  
 Not applicable: the pool of applicant families ensures that the PHA will meet income targeting requirements

**(5) Special Purpose Section 8 Assistance Programs**

a. In which documents or other reference materials are the policies governing eligibility, selection, and admissions to any special-purpose section 8 program administered by the PHA contained?

(select all that apply)

- The Section 8 Administrative Plan  
 Briefing sessions and written materials  
 Other (list below)

b. How does the PHA announce the availability of any special-purpose section 8 programs to the public?

- Through published notices  
 Other (list below) BHA web-site

**4. PHA Rent Determination Policies**

[24 CFR Part 903.12(b), 903.7(d)]

**A. Public Housing**

Exemptions: PHAs that do not administer public housing are not required to complete sub-component 4A.

**(1) Income Based Rent Policies**

Describe the PHA's income based rent setting policy/ies for public housing using, including discretionary (that is, not required by statute or regulation) income disregards and exclusions, in the appropriate spaces below.

a. Use of discretionary policies: (select one of the following two)

- The PHA will not employ any discretionary rent-setting policies for income-based rent in public housing. Income-based rents are set at the higher of 30% of adjusted monthly income, 10% of unadjusted monthly income, the welfare rent, or minimum rent (less HUD mandatory deductions and exclusions). (If selected, skip to sub-component (2))  
 The PHA employs discretionary policies for determining income-based rent (If selected, continue to question b.)

b. Minimum Rent

1. What amount best reflects the PHA's minimum rent? (select one)

- \$0  
 \$1-\$25  
 \$26-\$50

2.  Yes  No: Has the PHA adopted any discretionary minimum rent hardship exemption policies?

3. If yes to question 2, list these policies below:

c. Rents set at less than 30% of adjusted income

1.  Yes  No: Does the PHA plan to charge rents at a fixed amount or percentage less than 30% of adjusted income?

2. If yes to above, list the amounts or percentages charged and the circumstances under which these will be used below:

d. Which of the discretionary (optional) deductions and/or exclusions policies does the PHA plan to employ (select all that apply)

For the earned income of a previously unemployed household member

For increases in earned income

Fixed amount (other than general rent-setting policy)

If yes, state amount/s and circumstances below:

Fixed percentage (other than general rent-setting policy)

If yes, state percentage/s and circumstances below:

For household heads

For other family members

For transportation expenses

For the non-reimbursed medical expenses of non-disabled or non-elderly families

Other (describe below)

e. Ceiling rents

1. Do you have ceiling rents? (rents set at a level lower than 30% of adjusted income) (select one)

Yes for all developments

Yes but only for some developments

No

2. For which kinds of developments are ceiling rents in place? (select all that apply)

For all developments

For all general occupancy developments (not elderly or disabled or elderly only)

For specified general occupancy developments

For certain parts of developments; e.g., the high-rise portion

For certain size units; e.g., larger bedroom sizes

Other (list below)

3. Select the space or spaces that best describe how you arrive at ceiling rents (select all that apply)

- Market comparability study
- Fair market rents (FMR)
- 95<sup>th</sup> percentile rents
- 75 percent of operating costs
- 100 percent of operating costs for general occupancy (family) developments
- Operating costs plus debt service
- The "rental value" of the unit
- Other (list below) Consider objectives: to encourage residents to remain and to promote income diversity in the project.

f. Rent re-determinations:

1. Between income reexaminations, how often must tenants report changes in income or family composition to the PHA such that the changes result in an adjustment to rent? (select all that apply)

- Never
- At family option
- Any time the family experiences an income increase
- Any time a family experiences an income increase above a threshold amount or percentage: (if selected, specify threshold) \_\_\_\_\_
- Other (list below)

g.  Yes  No: Does the PHA plan to implement individual savings accounts for residents (ISAs) as an alternative to the required 12 month disallowance of earned income and phasing in of rent increases in the next year?

**(2) Flat Rents**

a. In setting the market-based flat rents, what sources of information did the PHA use to establish comparability? (select all that apply.)

- The section 8 rent reasonableness study of comparable housing
- Survey of rents listed in local newspaper
- Survey of similar unassisted units in the neighborhood
- Other (list/describe below) Consider objectives: to encourage tenants to remain and to promote income diversity in the project.

## B. Section 8 Tenant-Based Assistance

Exemptions: PHAs that do not administer Section 8 tenant based assistance are not required to complete sub-component 4B. **Unless otherwise specified, all questions in this section apply only to the tenant-based section 8 assistance program (vouchers, and until completely merged into the voucher program, certificates).**

### (1) Payment Standards

Describe the voucher payment standards and policies.

a. What is the PHA's payment standard? (select the category that best describes your standard)

- At or above 90% but below 100% of FMR
- 100% of FMR
- Above 100% but at or below 110% of FMR
- Above 110% of FMR (if HUD approved; describe circumstances below)

b. If the payment standard is lower than FMR, why has the PHA selected this standard? (select all that apply)

- FMRs are adequate to ensure success among assisted families in the PHA's segment of the FMR area
- The PHA has chosen to serve additional families by lowering the payment standard
- Reflects market or submarket
- Other (list below)

The Housing Authority of the City of Bremerton has approved a lower payment standard of 90% for areas of poverty concentration and increased minority populations.

c. If the payment standard is higher than FMR, why has the PHA chosen this level? (select all that apply)

- FMRs are not adequate to ensure success among assisted families in the PHA's segment of the FMR area
- Reflects market or submarket
- To increase housing options for families
- Other (list below)

d. How often are payment standards reevaluated for adequacy? (select one)

- Annually
- Other (list below)

e. What factors will the PHA consider in its assessment of the adequacy of its payment standard? (select all that apply)

- Success rates of assisted families
- Rent burdens of assisted families
- Other (list below)



## **(2) Minimum Rent**

a. What amount best reflects the PHA's minimum rent? (select one)

- \$0  
 \$1-\$25  
 \$26-\$50

b.  Yes  No: Has the PHA adopted any discretionary minimum rent hardship exemption policies? (if yes, list below)

## **5. Capital Improvement Needs**

[24 CFR Part 903.12(b), 903.7 (g)]

Exemptions from Component 5: Section 8 only PHAs are not required to complete this component and may skip to Component 6.

### **A. Capital Fund Activities**

Exemptions from sub-component 5A: PHAs that will not participate in the Capital Fund Program may skip to component 5B. All other PHAs must complete 5A as instructed.

#### **(1) Capital Fund Program**

- a.  Yes  No Does the PHA plan to participate in the Capital Fund Program in the upcoming year? If yes, complete items 12 and 13 of this template (Capital Fund Program tables). If no, skip to B.
- b.  Yes  No: Does the PHA propose to use any portion of its CFP funds to repay debt incurred to finance capital improvements? If so, the PHA must identify in its annual and 5-year capital plans the development(s) where such improvements will be made and show both how the proceeds of the financing will be used and the amount of the annual payments required to service the debt. (Note that separate HUD approval is required for such financing activities.).

### **B. HOPE VI and Public Housing Development and Replacement Activities (Non-Capital Fund)**

Applicability of sub-component 5B: All PHAs administering public housing. Identify any approved HOPE VI and/or public housing development or replacement activities not described in the Capital Fund Program Annual Statement.

#### **(1) Hope VI Revitalization**

- a.  Yes  No: Has the PHA received a HOPE VI revitalization grant? (if no, skip to next component; if yes, provide responses to questions on chart below for each grant, copying and completing as many times as necessary)

- b. Status of HOPE VI revitalization grant (complete one set of questions for each grant)  
Development name:  
Development (project) number:  
Status of grant: (select the statement that best describes the current status)
- Revitalization Plan under development
  - Revitalization Plan submitted, pending approval
  - Revitalization Plan approved
  - Activities pursuant to an approved Revitalization Plan underway
- c.  Yes  No: Does the PHA plan to apply for a HOPE VI Revitalization grant in the Plan year? If yes, list development name/s below:
- d.  Yes  No: Will the PHA be engaging in any mixed-finance development activities for public housing in the Plan year? If yes, list developments or activities below:
- e.  Yes  No: Will the PHA be conducting any other public housing development or replacement activities not discussed in the Capital Fund Program Annual Statement? If yes, list developments or activities below:

**6. Demolition and Disposition**

[24 CFR Part 903.12(b), 903.7 (h)]

Applicability of component 6: Section 8 only PHAs are not required to complete this section.

- a.  Yes  No: Does the PHA plan to conduct any demolition or disposition activities (pursuant to section 18 or 24 (Hope VI) of the U.S. Housing Act of 1937 (42 U.S.C. 1437p) or Section 202/Section 33 (Mandatory Conversion) in the plan Fiscal Year? (If “No”, skip to component 7; if “yes”, complete one activity description for each development on the following chart.)

<b>Demolition/Disposition Activity Description</b>
1a. Development name:
1b. Development (project) number:
2. Activity type: Demolition <input type="checkbox"/> Disposition <input type="checkbox"/>
3. Application status (select one) Approved <input type="checkbox"/> Submitted, pending approval <input type="checkbox"/> Planned application <input type="checkbox"/>
4. Date application approved, submitted, or planned for submission: (DD/MM/YY)
5. Number of units affected:
6. Coverage of action (select one) <input type="checkbox"/> Part of the development <input type="checkbox"/> Total development
7. Timeline for activity: a. Actual or projected start date of activity: b. Projected end date of activity:

## **7. Section 8 Tenant Based Assistance--Section 8(y) Homeownership Program**

[24 CFR Part 903.12(b), 903.7(k)(1)(i)]

- (1)  Yes  No: Does the PHA plan to administer a Section 8 Homeownership program pursuant to Section 8(y) of the U.S.H.A. of 1937, as implemented by 24 CFR part 982 ? (If "No", skip to the next component; if "yes", complete each program description below (copy and complete questions for each program identified.)

### **(2) Program Description**

a. Size of Program

- Yes  No: Will the PHA limit the number of families participating in the Section 8 homeownership option?

If the answer to the question above was yes, what is the maximum number of participants this fiscal year?\_\_

b. PHA established eligibility criteria

- Yes  No: Will the PHA's program have eligibility criteria for participation in its Section 8 Homeownership Option program in addition to HUD criteria? If yes, list criteria below:

c. What actions will the PHA undertake to implement the program this year (list)?

### **(3) Capacity of the PHA to Administer a Section 8 Homeownership Program**

The PHA has demonstrated its capacity to administer the program by (select all that apply):

- a.  Establishing a minimum homeowner downpayment requirement of at least 3 percent of purchase price and requiring that at least 1 percent of the purchase price comes from the family's resources.
- b.  Requiring that financing for purchase of a home under its Section 8 homeownership will be provided, insured or guaranteed by the state or Federal government; comply with secondary mortgage market underwriting requirements; or comply with generally accepted private sector underwriting standards.
- c.  Partnering with a qualified agency or agencies to administer the program (list name(s) and years of experience below).
- d.  Demonstrating that it has other relevant experience (list experience below).

## **8. Civil Rights Certifications**

[24 CFR Part 903.12 (b), 903.7 (o)]

Civil rights certifications are included in the *PHA Plan Certifications of Compliance with the PHA Plans and Related Regulations: Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans*, which is submitted to the Field Office in hard copy—see Table of Contents.

## **9. Additional Information**

[24 CFR Part 903.12 (b), 903.7 (r)]

### **A. PHA Progress in Meeting the Mission and Goals Described in the 5-Year Plan**

*(Provide a statement of the PHA's progress against the goals and objectives established in the previous 5-Year Plan for the period FY 2000 - 20004.*

The mission, accomplishments, and goals of KCCHA over the past 5 years and in the upcoming 5 years are addressed in the following narratives included herein:

***KITSAP COUNTY CONSOLIDATED HOUSING AUTHORITY  
MISSION -- GOALS—PROGRESS  
A Message from the Executive Director***

***COMMUNITIES PROGRESS AS PEOPLE PROGRESS  
A Message from the Director of Community Services***

***KITSAP COUNTY CONSOLIDATED HOUSING AUTHORITY***  
***MISSION -- GOALS—PROGRESS***  
***A Message from the Executive Director***

The Authority's mission is to build stronger communities where citizens – young and old – have affordable and safe housing, family wage jobs, healthy families, and live in vibrant, thriving neighborhoods.

This means that we have a broader scope than traditional housing authorities, which have typically concentrated solely on operating and building government-funded housing and running government-mandated services to residents. In contrast, we believe that building and operating affordable housing is only part of the solution to creating stronger communities, and our goals have always reflected this.

So when the Brookings Institution Center, the Center on Urban and Metropolitan Policy, and the Urban Institute published an analysis of seven decades of major policy approaches to creating affordable housing and building stronger communities, we took that opportunity to not only evaluate our programs by these standards, but to adopt these standards as goals for our organization.

The goals are as follows:

- ☞ Preserve and expand the supply of good-quality housing units
- ☞ Make existing housing more affordable and more readily available
- ☞ Promote racial and economic diversity in residential neighborhoods
- ☞ Help households build "wealth"
- ☞ Strengthen families
- ☞ Link housing with essential supportive services
- ☞ Promote balanced metropolitan growth

☞ **Goal I – Preserve and Expand the Supply of Good-Quality Housing Units**

External factors Nationwide, over 200,000 units of affordable housing are lost each year. Each year, the need for affordable rentals increases, especially in areas across the country.

In Kitsap County alone 44% of renters don't make enough to be able to rent a modest 2-bedroom apartment. Yet private sector developers have not built any multi-family housing here in the past four years. Instead, they have focused on the single-family home market – this despite the fact that the yearly population growth is at 1.5% per year.

Accomplishments In the last 5 years we expanded the supply of affordable housing rental units in Kitsap County through new construction, acquisition and preservation. We completed construction of : Liberty Bay: 8 units in Port Orchard and 8 units in Bremerton in partnership with Kitsap Mental Health Services for extremely low income persons; Fjord Vista II: 16 units in Poulsbo for low-income families and Port Orchard Vista Apartments: 42 units in Port Orchard for low-income seniors. We purchased and upgraded: 550 Madison

Ave.: 13 units on Bainbridge Island for low to moderate income households; Windsong Apartments: 36 units in Poulsbo for low-income households; Viewmont East: 76 units in Port Orchard for low-income families; and Heritage Apartments: 56 units in Port Orchard for low-income families. Additionally, under contract with HUD, we helped private owners and nonprofits preserve over 1,000 affordable housing units nationwide.

Highlights of 5-Year objectives to meet this goal As part of an effort to transform Westpark, a 60-year old, public housing project, into a mixed income community, we are planning to develop over 1,000 mixed income rental units throughout Kitsap County. Some of this will be replacement housing, and much of it will be subsidized low income and workforce housing. Construction is slated to begin by summer 2005.

On the national front, as part of our contract with HUD, we are planning to preserve more affordable housing throughout the West Coast in 2005. We will also continue to persuade the United States Department of Agriculture - Rural Housing Service (USDA-RHS) officials to use HUD's Office of Housing Preservation to make it easier to preserve and rehabilitate existing USDA-RHS subsidized housing. Also, to make preservation of multi-family units more attractive to private owners, we will continue to work with members of Congress to push through enactment of exit tax legislation.

## ☞ **Goal II – Make Existing Housing More Affordable and More Readily Available**

External factors The average home price in Kitsap County was \$257,000 in 2003 – up over \$100,000 in less than 10 years. Some areas of the county have seen increases of over \$200,000, with the average home price there at over \$517,000. This means that over 50% of county residents – who make less than \$50,000 per year – are effectively priced out of the market. And many seniors – who typically make much less – are struggling to keep their own homes, and cannot afford needed repairs.

Accomplishments To meet these needs our Rehabilitation Program has helped 300 seniors and disabled people make necessary house repairs so they can stay in their own homes. Our down payment assistance program and first time homebuyer classes continue to be extremely successful. In 2004 we created the 502 Direct Housing Program to facilitate the purchase of pre-existing homes to low and very low-income families by providing applicant referral and loan packaging services to local Realtors.

Highlights of 5-Year objectives to meet this goal No matter how many seniors were able to stay in their homes thanks to our Rehab Program there are still many more that need help. We will continue to develop partnerships and look for cost savings to stretch existing dollars, as well as search for alternative revenue sources to help as many citizens as we can.

## ☞ **Goal III – Promote Racial and Economic Diversity in Residential Neighborhoods**

External factors Studies show that old-style public housing projects, which create concentrations of low and very low-income families, usually become crime magnets, contribute to family instability, and reinforce the cycle of poverty. Kids there are at high risk of behavioral problems and are more likely to drop out of school.

*Accomplishments* The completion of Fjord Vista II, 16 units of affordable housing for low income families, marked the final phase in an extremely successful effort to transform a dilapidated neighborhood in Poulsbo into a popular, vibrant, mixed income community. Just 20 years ago the area was a crime magnet, filled with condemned and dilapidated ex-military housing, an abandoned school, and a nursing home badly in need of rehabilitation. The land was prime real estate, but private builders believed developing the area would be too great of a risk. So the Authority created a stable neighborhood, with affordable town-homes and apartments for low-income seniors. We issued bonds to remodel the nursing home, developed a financing plan for the new Marine Science Center, built new apartments, remodeled a 120 unit apartment building, and found a grant to replace failing storm and sanitary sewers. In 1990 private developers followed and built a popular, national, award-winning neighborhood.

Throughout Kitsap County, about 25% of residents in our affordable family housing are racial or ethnic minorities, as are 60% of the kids in our youth programs, which teach life and job skills and help kids succeed in school.

*Highlights of 5-Year objectives to meet this goal* In 2005 we will move from the planning stage to begin the predevelopment phase of our effort to transform Westpark, a 60 year old public housing project in Bremerton, into an attractive mixed-income neighborhood – with both rentals and home ownership opportunities. In addition, we will build and acquire 1,000 units of mixed-income housing scattered throughout the county.

#### ☞ **Goal IV – Help Households Build “Wealth”**

*External factors* Over 22% of Kitsap County residents have incomes lower than \$25,000. A person has to earn \$15.02 per hour – more than twice the minimum wage – to be able to rent a modest two-bedroom home. The only way to break the cycle of poverty is to have family wage jobs nearby, and for people to have the education and training to qualify for them. But at the same time, property and housing prices continue to rise in Kitsap County as buildable lots become scarcer, putting home ownership – and the opportunity to earn home equity – out of the reach of an increasing number of residents.

*Accomplishments* In our role as a Community Renewal Agency we revitalize neighborhoods and attract new jobs. In 2004 alone our renewal efforts in Bremerton have brought several new businesses into town. Meanwhile, through our Family Self Sufficiency Program, we continued to teach low-income adults money management skills, give them job training, and often help them find family wage employment. Through our Mutual Self Help Program we helped families build their own homes and begin to earn equity.

*Highlights of 5-Year objectives to meet this goal* As Bremerton’s official Community Renewal Agency, the Authority is helping to orchestrate \$500 million of public and private investment in the downtown area. We will continue our renewal efforts in Bremerton; completion of the government center will be followed by development of waterfront condominiums in spring of 2005, and we will begin predevelopment of mixed income housing on property we secured in 2004.

In 2005 we will begin KCCHA U, which will feature an expanded adult education curriculum that emphasizes a continuum of classes from credit repair to household budgeting to housing counseling. And, in addition to continuing to help families build their own homes through the USDA-RD funded Mutual Help Program, we will continue to work with members of Congress to expand the program to rural areas as well.

## ☞ Goal V – Strengthen Families

External factors The numbers are sobering: Kitsap County has significantly higher rates of arrest for domestic violence than Washington State overall, while over 25% of kids in some parts of Kitsap County live in poverty.

Accomplishments In response, social service agencies, government, and non-profits have been working together to link programs and stretch resources to get at the heart of these problems. In addition to adult and youth programs, the Authority offered several family-oriented programs in 2004, like our ever-popular Family Camp.

Highlights of 5-Year objectives to meet this goal When families thrive the rate of youth and family problems decline. The Authority will emphasize involving more adult family members with their children's activities by holding family events for each youth program. We will also conduct an intergenerational program at each of our senior citizen complexes over the year. At the same time, we will continue current family programs and our important links to other agencies and non-profits.

## ☞ Goal VI – Link Housing with Essential Supportive Services

External factors The study by the Brookings Institute recommended this goal since some people cannot or will not take advantage of affordable housing opportunities without aid or encouragement. "For example, a household with a physically disabled member might need a housing unit with wheelchair accessibility or on-site staff who can provide occasional assistance. A frail elderly couple might need daily meals and health monitoring. Many homeless individuals and families face multiple barriers to finding and sustaining themselves in permanent housing." And kids alone after school need a safe, healthy place close to home to go for homework help and support.

Accomplishments In 2004 the Authority operated after school and summer programs in neighborhoods where Authority housing is located. We helped seniors stay in their homes through our Rehabilitation Program. And we built transitional housing for victims of domestic abuse and their families, which are operated by a local government agency with referrals from a local non-profit organization.

Highlights of 5-Year objectives to meet this goal We will roll out our new KCCHA U program, which will expand our adult education and self-sufficiency programs, and offer a continuum of services as residents master skills. We will increase the number of people we serve through our home counseling program by 40%. We will continue to operate and expand our after school and summer programs, and begin to look for ways to stretch dollars in our Rehabilitation Program.



## ☞ **Goal VII – Promote Balanced Metropolitan Growth**

External factors “Housing policy fails if it contributes to the decline of older, inner-city neighborhoods or if it does not create housing opportunities near centers of job growth,” according to the Brookings Institution study. But in Kitsap County – as in communities nationwide – affordable housing is often located in distressed neighborhoods, where there are a limited number of healthy activities for kids or good jobs for parents.

Accomplishments As outlined in Goal IV, our renewal efforts in downtown Bremerton – which have been extremely successful so far – were specifically planned to result in healthy, mixed income and mixed use neighborhoods, with family wage jobs nearby. In 2004 the Authority worked with the city of Bremerton to rezone the 60-year old Westpark public housing project to a mixed-use area, which will facilitate creation of a mixed income neighborhood with family wage jobs nearby. Attracting businesses there will also be a lot easier thanks to an award by the US Treasury to the Authority of \$40 million in New Market Tax Credits. The Authority was the only awardee in the Puget Sound area, and one of only two in Washington State.

Highlights of 5-Year objectives to meet this goal Now real work begins, now that the Authority has been awarded the \$40 million in NMTTC. In 2005 we will establish lending criteria and policies, market the program, and place tax credits with investors and financing with projects prior to end of the fiscal year. We will begin pre-development of some of the Westpark replacement housing, and break ground on a senior assisted living facility in Westpark itself.

### ***Successful Teamwork:***

It's also important to note that a key component to meeting these goals – and to providing such a wide scope of programs and services – is our cross-department teamwork. No program or project operates solely within one department. For example, departments involved in our community renewal efforts in Bremerton include:

- ✓ Real Estate (part of the Multifamily Housing Department), which negotiates for land
- ✓ Executive, which works with local officials and media to get support; solicits outside business and investors; and secures, markets, and manages the New Market Tax Credits Program
- ✓ Development (part of the Multifamily Housing Department), which will acquire and develop replacement housing for Westpark
- ✓ Construction services (part of the Single Family Housing Department), which manages construction of replacement housing for Westpark
- ✓ Single Family Housing, which – together with Community Services – provides housing counseling services
- ✓ Finance, which assembled the extremely complicated financing and ownership agreements for the government center, and which will be owned by four separate government entities
- ✓ Information Technology (part of the Finance Department), which makes it easier and more efficient for us to communicate with construction sites, scattered housing, and other remote locations
- ✓ Asset management, which will operate replacement housing for Westpark
- ✓ Urban Development, which plans, coordinates, and carries out the Authority's part of the renewal plan

### ***Conclusion***

Fulfilling our mission – to build stronger communities – is not easy, and it depends on every employee carrying out his or her part of the overall strategy, which requires strong communication skills and a commitment to work as a team. But when we see an entire city turn around, or an at-risk kid graduate from high school with honors and go on to pre-med, it's all worth it.

NORMAN S. MCLOUGHLIN, Executive Director

## COMMUNITIES PROGRESS AS PEOPLE PROGRESS

### *A Message from the Director of Community Services*

**A Community is the reflection of its people. Building vibrant communities means building skills, confidence and positive attitudes in people. Our Community Service programs are designed with the primary focus of moving recipients to work and promoting family responsibility, accountability and self-sufficiency. We will continue to “progress” our residents along first by assisting our youngest residents as they enter the educational system by aiding them with tutorial assistance and positive attitudes about themselves to youth as they enter their secondary education by providing community service projects which can nurture volunteerism, leadership skills, and work ethics to teens as they enter their high school years supporting opportunities to find first- time work experience and finally to adults in helping them gain job skills, education in financial management and Homeownership.**

## PROGRAMS

### Learning Can Be Fun

- **Study Central:**  
***Nollwood Study Central:*** KCCHA staff, oversee the day-to-day operations of the Nollwood after school tutorial center in conjunction with community volunteers, and our partners at Readiness to Learn and Bremerton schools. Serves 35-40 youth  
***Coventry/ Fairview Study Central:*** KCCHA staff oversees the day-to-day operations of the Fairview after school tutorial site in conjunction with community volunteers, and our partners at Kitsap County Prevention services and Central Kitsap schools. Serves 25-30 youth
- **Back To School Fair:**  
This is an annual event sponsored by KCCHA that allows our low-income families to receive school supplies for each school age child in their household. During the fair youth make presentations from Summer Adventures projects and parents fill out resident surveys and evaluations in exchange for their school supplies. This program gives KCCHA staff and community agencies such as the Health District, School principals and teachers a chance to connect and offer needed services to our residents. 90 PH Households participate.
- **Youngwiser Project:** Series of service projects to promote media literacy and the spirit of volunteerism with our youth. Youth Development Specialists and our partners at the Health district present a series on healthy choices surrounding substance abuse, physical fitness, leadership skills and media literacy projects. Serves 30 youth.
- **Leaders-in-Training:** volunteer job opportunities through the Summer Adventures! Program. Youth gain hands as junior staff member assisting an adult leader in small group setting. They learn to lead cooperative learning activities, organize projects and be a peer mentor. Youth gain first aid and CPR training. KCCHA Staff will serve as trainers and job coaches. Serves 15 youth.

- **Summer Adventures! :**  
Summer weekday activities for five-eight weeks annually. Program provides an emphasis on reading, science skills, and life skills. This is a collaborative effort with our partners at Kitsap County Facilities, Parks, and Recreation, Central Kitsap Schools, and the Readiness to Learn Consortium. Serves 80 PH youth over the summer.
- **Teen Challenge Program:**  
This multi-faceted program for teenagers aims to provide a creative environment where they can explore opportunities, develop skills, and enjoy each other's company. It provides a productive option for teens at a time when destructive alternatives are often beckoning. This successful program intertwines with a number of other personal and career development programs as the youth transition to adulthood.

### Entering The Workforce

- **Work Experience and Employment Opportunities:** A variety of job opportunities have been available to our Public Housing youth including:
  - 1.) **The Youth Asset Mapping Project:** A one time project involving seven PH youth interviewing local businesses on employment opportunities for youth. Young people will receive a \$500.00 stipend for their participation in the project. They will gain a greater knowledge of their community and local resources, interviewing skills, and data entry experience. This project will be done in conjunction with our partners at the Kitsap County Commission on Children and Youth.
  - 2.) **Internships for Drivers Education:** Youth wishing to earn the fee for their Drivers Education program are given the opportunity to do so as Leader's in Training at our Summer Adventures! Program.
  - 3.) **Walk to Work Program:** Three youth annually from KCCHA Public Housing communities have the opportunity to gain part-time summer employment. KCCHA staff serve as job couches working with site supervisors with our partners at Kitsap County Facilities, Parks, and Recreation, Fabricare and Kitsap Transit where youth will work.
- **Financial Life Skills Training:** Youth are introduced to the money management concept, learn basic budgeting, savings and financial planning skills presented by our partners at Leapfrog Life Skills Training.

### Financial Skills Workshops

- **Introduction to Money Management: Protecting Your Resources:** Residents are introduced to basic money management involving budgeting household finances and learning to save for the future through our partners at Leapfrog - Life Skills Training.
- **Best Self- Financial Road Map workshops:** For many of our PH families living on a limited budget they often do not have the skills in budgeting and acquire large amount of debts which prevents homeownership. Budgeting, understanding credit reports and credit repair are discussed as the road map in the homeownership process. Education regarding Predatory Lending practices is crucial for our families. In this financial workshop PH residents learn how to identify and avoid predatory lenders and how to prevent the loss of assets presented by KCCHA Housing Counseling staff.

- **SSI Benefits Counseling: Positive Solutions'** benefits planning services are available to counsel residents who have a disability understand their options and make informed choices about returning to work

### **Moving towards Homeownership**

**Pre- Purchase Counseling:** KCCHA became a HUD approved Certified Housing Counseling Agency in 2002. A full time housing counselor is responsible for the promotion of housing counseling services available to all Public Housing residents. Interested residents are enrolled in the housing counseling program and with an assessment of each client's needs and goals will be completed. The Housing Counseling Assistance will provide information and referral to classes and workshops and housing opportunities to these clients and monitor them on a monthly basis.

- **1st Time Homeownership Classes:** These classes focus on the homebuyer process. Topics covered include: Preparing for homeownership, Shopping for a home, Obtaining a mortgage, Closing cost, Life as a Homeowners. Classes are taught by volunteer certified instructors would conduct the classes. The Housing Counselor is responsible for the recruitment of instructor, promotion of classes, materials, flyers and mailings, class registration, evaluation and post counseling follow-up. A total of 6- five-hour classes are scheduled over the 36-month grant period.
- **The Tool Box:** A 6-8 week workshop designed to help residents learn minor home repair and maintenance self helps to focus on saving money and upkeep of a home. These skills can be applied in their current rental situation and will prepare them as future homeowners. An annual workshop is held, serving a minimum of 12 residents. They receive hands on instruction on small home repairs, tools, a tool box, and home maintenance book during the course taught by a certified Housing Inspector through Clearview Inspection.

### **Computer Training**

- **Seniors On-Line:** KCCHA staff teach basic computer and Internet skills to residents at our senior facilities.

## **ACHIEVEMENTS**

Although the real success of a program is in the success of the people it helps, KCCHA has been fortunate to receive recognition for excellence from the esteemed National Association of Housing and Rehabilitation Officials (NAHRO):

**2003 National Award of Merit-Program Innovation-Resident and Client Services**  
Walk to Work

**2002 National Award of Merit-Program Innovation-Resident and Client Services**  
Gifts of the Garden (South Kitsap Garden Tour)

**2002 National Award of Merit-Program Innovation-Resident and Client Services**  
Media Messages-Inside and Out

**2002 National Award of Merit-Program Innovation**  
Homeownership-Dream to Reality

**2001 National Award of Merit-Program Innovation-Resident and Client Services**  
Family Camp

- 2001 Prais Award for Innovative Service - Resident and Client Services**  
Family Camp
- 2000 Award of Merit in Program Innovation- Resident / Client Services**  
Teen Challenge Program
- 1999 National Award of Merit-Program Innovation - Resident and Client Services**  
Homework Club
- 1999 Prais-Pacific Region Award for Innovative Services Award**  
Resident and Client Services- Homework Club

## IDEAS AND GOALS FOR THE NEXT FIVE YEARS

Supporting the objectives strengthening families, and linking housing with essential support services a portfolio project encompassing life skills, financial literacy and job readiness will be created. .

- Building a Power Portfolio and Resume: The first workshop in the series includes resume and portfolio design.
- Selling Your Skills: A series offering job search and interviewing techniques. Participants will be introduced to the Work Source center where they can continue their job search.
- Community College 101: Third in our series is an introduction to Community College and what an associates degree or certificate can do to advance participants in the workforce. Olympic College representatives will offer information on Financial Aid and College enrollment.

In support of the objective in helping families build wealth, strengthening families and linking housing with essential supportive services *KCCHA U*, an adult education curriculum will be created..

- Enhancing your Job Skills with Technology: This KCCHA staff will lead a ten-week class introducing participants to Microsoft Office and basic office procedures.
- Internship: a six-month internship with KCCHA will be available once a year as an administrative assistant. The intern will build work history an enhance office skills.
- Your Own Boss: Through a series of workshops presented by Washington CASH, residents will learn business training and credit for self employment.
- The Positive Way: Representatives from Positive Solutions will offer a series of workshops on self-advocacy, community access, and disability awareness.

In support of the objective in strengthening families we will involve more adult family members with their children's activities through a Kitsap County Family Services grant program, offering case management and direct referrals to community resources.

In support of the objective in strengthening families we will conduct an intergenerational program at each of our senior citizen complexes.

**We look forward to the challenges ahead and hope to continue providing programs that will help people help themselves. People can break the cycle of poverty, and become self-sufficient productive members of a vibrant community.**

DEBORAH HOWARD, Director of Community Services

## **B. Criteria for Substantial Deviations and Significant Amendments**

### **(1) Amendment and Deviation Definitions**

24 CFR Part 903.7(r)

PHAs are required to define and adopt their own standards of substantial deviation from the 5-year Plan and Significant Amendment to the Annual Plan. The definition of significant amendment is important because it defines when the PHA will subject a change to the policies or activities described in the Annual Plan to full public hearing and HUD review before implementation.

- a. Substantial Deviation from the 5-Year Plan
- b. Significant Amendment or Modification to the Annual Plan

### **DEFINITION OF SUBSTANTIAL DEVIATION AND SIGNIFICANT AMENDMENT OR MODIFICATION**

**Substantial deviations or significant amendments or modifications are defined as discretionary changes in the plans or policies of the Housing Authority that fundamentally change the mission, goals, objectives, or plans of the agency and which require approval of the Board of Commissioners.**

## **C. Other Information**

[24 CFR Part 903.13, 903.15]

### **(1) Resident Advisory Board Recommendations**

- a.  Yes  No: Did the PHA receive any comments on the PHA Plan from the Resident Advisory Board/s?

If yes, provide the comments below: Improve maintenance and preventative maintenance; check weatherization of units; increase Resident Advisory Board participation

- b. In what manner did the PHA address those comments? (select all that apply)

- Considered comments, but determined that no changes to the PHA Plan were necessary.
- The PHA changed portions of the PHA Plan in response to comments  
List changes below: Specifically included in HUD goals selected
- Other: (list below): Added this informative statement: The Resident Advisory Board consists of and is open to every Public Housing resident who wishes to participate. Residents are encouraged to take an active role and participate in the Resident Advisory Board.

**(2) Resident Membership on PHA Governing Board**

The governing board of each PHA is required to have at least one member who is directly assisted by the PHA, unless the PHA meets certain exemption criteria. Regulations governing the resident board member are found at 24 CFR Part 964, Subpart E.

a. Does the PHA governing board include at least one member who is directly assisted by the PHA this year?

Yes  No:

If yes, complete the following:

Name of Resident Member of the PHA Governing Board: Troy Erickson

Method of Selection:

- Appointment  
**The term of appointment is (include the date term expires): 3 years (10/19/07)**
- Election by Residents (if checked, complete next section--Description of Resident Election Process)

**Description of Resident Election Process**

Nomination of candidates for place on the ballot: (select all that apply)

- Candidates were nominated by resident and assisted family organizations
- Candidates could be nominated by any adult recipient of PHA assistance
- Self-nomination: Candidates registered with the PHA and requested a place on ballot
- Other: (describe)

Eligible candidates: (select one)

- Any recipient of PHA assistance
- Any head of household receiving PHA assistance
- Any adult recipient of PHA assistance
- Any adult member of a resident or assisted family organization
- Other (list)

Eligible voters: (select all that apply)

- All adult recipients of PHA assistance (public housing and section 8 tenant-based assistance)
- Representatives of all PHA resident and assisted family organizations
- Other (list)

b. If the PHA governing board does not have at least one member who is directly assisted by the PHA, why not?



- The PHA is located in a State that requires the members of a governing board to be salaried and serve on a full time basis
- The PHA has less than 300 public housing units, has provided reasonable notice to the resident advisory board of the opportunity to serve on the governing board, and has not been notified by any resident of their interest to participate in the Board.
- Other (explain):

Date of next term expiration of a governing board member:

Name and title of appointing official(s) for governing board (indicate appointing official for the next available position): Executive Director, Director of Asset Management and Director of Community Services

### **(3) PHA Statement of Consistency with the Consolidated Plan**

[24 CFR Part 903.15]

For each applicable Consolidated Plan, make the following statement (copy questions as many times as necessary).

#### **Consolidated Plan jurisdiction: (Kitsap County, Washington)**

a. The PHA has taken the following steps to ensure consistency of this PHA Plan with the Consolidated Plan for the jurisdiction: (select all that apply):

- The PHA has based its statement of needs of families on its waiting list on the needs expressed in the Consolidated Plan/s.
- The PHA has participated in any consultation process organized and offered by the Consolidated Plan agency in the development of the Consolidated Plan.
- The PHA has consulted with the Consolidated Plan agency during the development of this PHA Plan.
- Activities to be undertaken by the PHA in the coming year are consistent with the initiatives contained in the Consolidated Plan. (list below)
- Other: (list below)

b. The Consolidated Plan of the jurisdiction supports the PHA Plan with the following actions and commitments: (describe below)

**SEE FOLLOWING EXERPTS FROM KITSAP COUNTY CONSOLIDATED PLAN**

# Kitsap County Comprehensive Plan

## Part 1-A, Land Use Plan *Amended June 10, 2002 and December 8, 2003*

### **HOUSING**

*This Housing chapter is divided into the following sections:*

**The Introduction** describes the intent of the Housing chapter and its relationship to Kitsap County's vision of the future and other comprehensive plan chapters.

**The Planning Context** discusses the requirements of the Growth Management Act and the County-wide Planning Policy as they relate to housing policies.

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

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

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

### **INTRODUCTION**

Housing conditions have a direct impact upon the quality of life that Kitsap County citizens enjoy. County residents place a high value on having a safe, comfortable, unique and affordable place to live. These factors

must be taken into consideration in any comprehensive planning process to ensure that Kitsap County's high quality of life is maintained and that all segments of the County's population have access to adequate, affordable housing.

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

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

### **PLANNING CONTEXT**

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

The adopted County-wide Planning Policies also calls for strategies that consider the need for affordable housing and parameters for its distribution. The County-wide Planning Policies requires coordination

between local jurisdictions via the Kitsap Regional Coordinating Council (KRCC) to ensure a reasonable distribution of all housing types throughout the County.

This chapter includes policies that will achieve the goals of the Growth Management Act and the County-wide Planning Policies.

### **HOUSING NEEDS**

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

#### **Population Trends & Household Size**

- Between 1980 and 1995, Central Kitsap experienced the highest growth rate among Kitsap County's three sub-areas.
- Kitsap has a relatively young population, with more than 44% under the age of 30, and only 15% older than 65 years.
- A trend toward declining family size coupled with fewer people living together and Kitsap County's population increases, is contributing to a greater demand for housing. Since 1980, the number of new households (occupied housing units) has exceeded the number of new housing units (new single family homes, apartments, mobile homes, etc.), indicating significant use of existing

housing units and a reduced supply of new housing units.

### **Housing Types**

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

### **Emergency & Transitional Housing**

- As of March 1993, there were 100 emergency shelter beds in Kitsap County facilities for homeless. Based on figures for the number of households and individuals who have to be turned away from Kitsap County shelters, it is estimated that at least 160 additional adult and family shelter beds are needed. This figure does not include the shelter needs of youth, ages 14-18, which is currently estimated at 41 additional beds.
  - A census in Kitsap County schools found 163 "homeless" students in temporary or inappropriate housing.
- Community service agencies have emphasized a need for affordable, one-bedroom and studio units and for assisted housing for special needs populations. Agencies have also noticed an increase in the number of persons they are serving and a decrease in the resources available.
- The largest numbers of homeless families in shelters are single mothers with children who are fleeing domestic violence.

### **Household Income**

- Among the elderly (75 years or older), there are an estimated 2,000 households

whose income is 80% or less of the County's median income of \$39,582. When elderly become frail, outside assistance or supportive housing is needed. Most of the County's available facilities are not affordable to low-income seniors.

- In 1993, there was a gap of \$7,329 between what the median income family of three could afford for home ownership and the median home price; this situation has not changed significantly.
- Home ownership is now out of reach for at least half of the families who live in Kitsap County.
- Low-income families (defined as making 80% or less of the county's median income) could neither afford the median rent nor a median-priced home in recent years.
- One-third of the renters county-wide pay more than 30% of their income for housing while 18% of homeowners pay a more burdensome amount for housing costs.
- A much higher percentage of seniors and lower-income families pay a burdensome amount of their income for housing.

#### HOUSING GOALS AND POLICIES

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

housing needs. This analysis provided the needed information to direct housing goals and policies for Kitsap County. (For a more detailed discussion, see the Housing appendix)

#### A. Affordability

Home prices and rents in Kitsap County have risen rapidly over the past 10 years, making it increasingly difficult for people to find affordable housing. The dwindling supply and high costs of developable land, as well as the rising costs of materials and labor, have contributed significantly to increases in development costs for new housing. In addition, incomes in most areas have not increased sufficiently to overcome the effects of inflation and escalating home prices. Data from a variety of sources indicate that only families above 120% of Kitsap County median income can buy homes in most parts of Kitsap County. Hopeful first-time homebuyers earning moderate incomes (between 81% and 95% of median income) are finding it increasingly difficult to purchase a home without some form of assistance.

Many people in this group have been forced to remain in rental housing with increasing rent making it even more difficult to save for a down payment on a home.

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

Those whose incomes are 50% below the area median income (very low-income group) are particularly at risk because they are now being displaced by higher income groups who are "buying down" into housing that had previously served this group.

Extremely low-income families (earning less than 30% of median income) receiving public assistance support are the least able to afford housing. The vast majorities of these households rent and typically pay over 40% of their incomes in rental payments. For the poor who are not receiving public assistance this figure is even greater -- amounting to 50% of their annual incomes.

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

There are several national and statewide programs aimed at addressing the affordable housing problem, and Kitsap County actively participates in these programs.

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

#### Goals

1. Promote fair and equal access to housing for all persons regardless of race, religion, gender, sexual orientation, age, national origin, family status, income or disability.
2. Increase the availability and affordability of safe, decent rental housing for households earning 80% or less of Kitsap County's median income.

3. Increase the supply of housing units available to homeowners through rehabilitation of substandard units and construction of new units.
4. Use housing rehabilitation programs to assist low-income homeowners currently living in substandard units.
5. Assist first-time homebuyers to become owners.
6. Encourage densities that will support existing or planned public facilities in order to make them more cost-effective, such as higher densities in urban-medium and urban-high areas.
7. Support proposals for affordable housing that are consistent with the use and density provisions of the Kitsap County Comprehensive Plan and subsequent development regulations.

#### Policies

- HS-1** Consider ordinance provisions that would allow or require a percentage of low- or moderate- income housing units in all future housing developments.
- HS-2** Continue to participate in and coordinate with established housing authorities, such as Kitsap County Consolidated Housing Authority and the Bremerton Housing Authority, to promote low- and moderate-income housing. Kitsap County and the housing authorities should cooperate with the private sector to achieve housing needs.

- HS-3** Encourage and support organizations to develop housing for low- and moderate-income households.
- HS-4** Allow and identify incentives for affordable housing construction in subsequent development regulations. Such incentives could be bonus density, lower utility hook-up fees and rates, reduced or waived impact fees, smaller lot sizes, zero lot line design, and priority permit review and approval process. Such incentives will be implemented for special needs households, senior citizens, and low- and moderate-income households.
- HS-5** Encourage low-interest loan programs and “self help” housing through adopted regulatory strategies.

**B. Housing Supply**

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

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

income(above 120%) will account for the largest share of new units with 12,320.

Further, the need for new housing within sub-areas and cities also has been determined:

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

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

**Goals**

- 8. Ensure that all present and future residents of Kitsap County have the opportunity to obtain adequate, safe and sanitary housing.
- 9. Ensure that a broad range of housing types is available.
- 10. Provide housing opportunities and development, which is consistent with the Land Use element of the Comprehensive Plan and subsequent development regulations.
- 11. Maintain an adequate supply of appropriately zoned, developable residential land.
- 12. Evaluate proposals for residential development to assure consistency with all elements of the Kitsap County Comprehensive Plan.

13. Ensure sufficient land for housing including, but not limited to, government-assisted housing, housing for low-income families, manufactured housing, multi-family housing, group homes and foster care facilities through appropriate Kitsap County Comprehensive Plan designations and zoning.
14. Encourage development regulations and design standards, which promote and facilitate a sense of neighborhood and community.
15. Encourage land use practices, development standards and building permit requirements that minimize housing costs.
16. Encourage the maintenance and rehabilitation of existing housing stock through the use of codes and supported by public investment.
17. Identify and implement programs to preserve neighborhoods and areas that are showing signs of deterioration.

**Policies**

- HS-6** Support the development and preservation of mobile, modular and manufactured home parks. Doublewide mobile, modular and manufactured homes shall be considered a single-family dwelling.
- HS-7** Encourage and support greater opportunity for the development of innovative housing types that make efficient use of county land supply, such as residential units in mixed-use and zero-lot line developments and infill opportunities.

- HS-8** Permit and encourage the development of residential accessory units, such as garage apartments and mother-in-law apartments, in areas of existing or planned public facilities.
- HS-9** Accessory Dwelling Units shall be permitted uses in all zones and be subject to applicable development standards including Health District requirements for water and sewage disposal.
- HS-10** Kitsap County shall designate in the Land Use chapter adequate amounts of land to accommodate the projected growth of single-family, multi-family and mobile home units.
- HS-11** Infill development in urban growth areas shall be encouraged.
- HS-12** Greenbelts, open space and play areas, particularly in areas of higher population concentration, shall be encouraged.
- HS-13** Development regulations shall consider minimum standards for on-site outdoor play areas for children, especially in higher densities, as appropriate.
- HS-14** Pedestrian pathways shall be provided which link residential areas with schools, recreational, shopping and employment areas in urban areas.
- HS-15** Pedestrian-scale and cluster residential neighborhoods in urban areas shall be encouraged.
- HS-16** Encourage the development of a variety of dwelling types and

densities in residential neighborhoods.

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

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

### C. Special Needs Housing

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

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

This section establishes goals and policies in recognition of the need to provide affordable

housing, particularly for residents who have special needs and/or are low-income.

### Goals

18. Cooperate with other jurisdictions to develop low- and moderate-income housing.
19. Ensure that all special needs, low- and moderate-income households, (incomes less than 120% of the county-wide median), have the opportunity to obtain affordable housing.
20. Support and assist the efforts of existing programs and agencies which are providing and increasing the supply of low- and moderate-income housing.
21. Support a continuum of housing and related services for homeless people and forestall further homelessness through prevention activities.
22. Promote a continuum of housing and related services for people with special needs, such as frail elderly, mentally and physically disabled persons, people living with AIDS and recovering substance abusers.

### Policies

- HS-19** Participate in and support the Kitsap Regional Coordinating Council in the identification, evaluation and adoption of regional fair share housing goals.
- HS-20** Encourage and allow the Kitsap County Consolidated Housing Authority to identify and prioritize development to meet the needs of low- and moderate-income households where required. Kitsap



County and the Housing Authority should cooperate with the private sector to achieve the housing needs.

- HS-21** Recommend to the Comprehensive Housing Affordability Strategy (CHAS) to develop policies, which reflect priorities for proposed projects and programs.
- HS-22** Support organizations, which provide shelter to the homeless and low- and moderate-income households by providing technical assistance, reduced permit, rates, priority permit review and reduced or waived impact fees.
- HS-23** Pursue the use of federal housing programs to meet the needs of very low, low, and moderate-income households, and the special-needs population that cannot be served by the private sector.

**D. Monitoring**

In order to successfully resolve the issue of housing affordability and availability within Kitsap County, a committee shall be formed within one year of the adoption of the Kitsap County Comprehensive Plan. This committee, in cooperation with building industry personnel and citizen groups, should review and monitor the impact of the housing policies contained within this chapter.

**Goal**

- 23.** Ensure the consistent application and evaluation of the policies within this Housing chapter.

**Policy**

- HS-24** Kitsap County shall review the policies contained within this chapter to address the problem of housing affordability in the County.

**(4) (Reserved)**

Use this section to provide any additional information requested by HUD.

**10. Project-Based Voucher Program**

- a.  Yes  No: Does the PHA plan to “project-base” any tenant-based Section 8 vouchers in the coming year? If yes, answer the following questions. **All project-based capacity is currently allocated.**
- b.  Yes  No: Are there circumstances indicating that the project basing of the units, rather than tenant-basing of the same amount of assistance is an appropriate option?

If yes, check which circumstances apply:

- Low utilization rate for vouchers due to lack of suitable rental units
- Access to neighborhoods outside of high poverty areas
- Other (describe below:)

- c. Indicate the number of units and general location of units (e.g. eligible census tracts or smaller areas within eligible census tracts):

**11. List of Supporting Documents Available for Review for Streamlined Five-Year/ Annual PHA Plans**

PHAs are to indicate which documents are available for public review by placing a mark in the “Applicable & On Display” column in the appropriate rows. All listed documents must be on display if applicable to the program activities conducted by the PHA.

List of Supporting Documents Available for Review		
Applicable & On Display	Supporting Document	Related Plan Component
X	<i>PHA Certifications of Compliance with the PHA Plans and Related Regulations and Board Resolution to Accompany the Standard Annual, Standard Five-Year, and Streamlined Five-Year/Annual Plans.</i>	Standard 5 Year and Annual Plans; streamlined 5 Year Plans
X	State/Local Government Certification of Consistency with the Consolidated Plan.	5 Year Plans
X	Fair Housing Documentation Supporting Fair Housing Certifications: Records reflecting that the PHA has examined its programs or proposed programs, identified any impediments to fair housing choice in those programs, addressed or is addressing those impediments in a reasonable fashion in view of the resources available, and worked or is working with local jurisdictions to implement any of the jurisdictions’ initiatives to affirmatively further fair housing that require the PHA’s involvement.	5 Year and Annual Plans
X	Housing Needs Statement of the Consolidated Plan for the jurisdiction(s) in which the PHA is located and any additional backup data to support statement of housing needs for families on the PHA’s public housing and Section 8 tenant-based waiting lists.	Annual Plan: Housing Needs
X	Most recent board-approved operating budget for the public housing program	Annual Plan:

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Related Plan Component</b>
		Financial Resources
X	Public Housing Admissions and (Continued) Occupancy Policy (A&O/ACOP), which includes the Tenant Selection and Assignment Plan [TSAP] and the Site-Based Waiting List Procedure.	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Any policy governing occupancy of Police Officers and Over-Income Tenants in Public Housing. <input checked="" type="checkbox"/> Check here if included in the public housing A&O Policy.	Annual Plan: Eligibility, Selection, and Admissions Policies
	Section 8 Administrative Plan	Annual Plan: Eligibility, Selection, and Admissions Policies
X	Public housing rent determination policies, including the method for setting public housing flat rents. <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
X	Schedule of flat rents offered at each public housing development. <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Rent Determination
	Section 8 rent determination (payment standard) policies (if included in plan, not necessary as a supporting document) and written analysis of Section 8 payment standard policies. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Rent Determination
X	Public housing management and maintenance policy documents, including policies for the prevention or eradication of pest infestation (including cockroach infestation).	Annual Plan: Operations and Maintenance
	Results of latest Public Housing Assessment System (PHAS) Assessment (or other applicable assessment).	Annual Plan: Management and Operations
	Follow-up Plan to Results of the PHAS Resident Satisfaction Survey (if necessary)	Annual Plan: Operations and Maintenance and Community Service & Self-Sufficiency
	Results of latest Section 8 Management Assessment System (SEMAP)	Annual Plan: Management and Operations
	Any policies governing any Section 8 special housing types <input type="checkbox"/> check here if included in Section 8 Administrative Plan	Annual Plan: Operations and Maintenance
	Consortium agreement(s).	Annual Plan: Agency Identification and Operations/ Management
X	Public housing grievance procedures <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Annual Plan: Grievance Procedures
	Section 8 informal review and hearing procedures. <input checked="" type="checkbox"/> Check here if included in Section 8 Administrative Plan.	Annual Plan: Grievance Procedures
X	The Capital Fund/Comprehensive Grant Program Annual Statement /Performance and Evaluation Report for any active grant year.	Annual Plan: Capital Needs
	Most recent CIAP Budget/Progress Report (HUD 52825) for any active CIAP grants.	Annual Plan: Capital Needs
	Approved HOPE VI applications or, if more recent, approved or submitted HOPE VI Revitalization Plans, or any other approved proposal for development of public housing.	Annual Plan: Capital Needs
	Self-evaluation, Needs Assessment and Transition Plan required by regulations implementing Section 504 of the Rehabilitation Act and the Americans with Disabilities Act. See PIH Notice 99-52 (HA).	Annual Plan: Capital Needs
	Approved or submitted applications for demolition and/or disposition of public housing.	Annual Plan: Demolition and Disposition
	Approved or submitted applications for designation of public housing (Designated Housing Plans).	Annual Plan: Designation of Public Housing
	Approved or submitted assessments of reasonable revitalization of public housing and approved or submitted conversion plans prepared pursuant to section 202 of the	Annual Plan: Conversion of Public Housing

<b>List of Supporting Documents Available for Review</b>		
<b>Applicable &amp; On Display</b>	<b>Supporting Document</b>	<b>Related Plan Component</b>
	1996 HUD Appropriations Act, Section 22 of the US Housing Act of 1937, or Section 33 of the US Housing Act of 1937.	
	Documentation for required Initial Assessment and any additional information required by HUD for Voluntary Conversion.	Annual Plan: Voluntary Conversion of Public Housing
	Approved or submitted public housing homeownership programs/plans.	Annual Plan: Homeownership
	Policies governing any Section 8 Homeownership program (Section _____ of the Section 8 Administrative Plan)	Annual Plan: Homeownership
X	Public Housing Community Service Policy/Programs <input type="checkbox"/> Check here if included in Public Housing A & O Policy	Annual Plan: Community Service & Self-Sufficiency
X	Cooperative agreement between the PHA and the TANF agency and between the PHA and local employment and training service agencies.	Annual Plan: Community Service & Self-Sufficiency
X	FSS Action Plan(s) for public housing and/or Section 8.	Annual Plan: Community Service & Self-Sufficiency
	Section 3 documentation required by 24 CFR Part 135, Subpart E for public housing.	Annual Plan: Community Service & Self-Sufficiency
X	Most recent self-sufficiency (ED/SS, TOP or ROSS or other resident services grant) grant program reports for public housing.	Annual Plan: Community Service & Self-Sufficiency
X	Policy on Ownership of Pets in Public Housing Family Developments (as required by regulation at 24 CFR Part 960, Subpart G). <input checked="" type="checkbox"/> Check here if included in the public housing A & O Policy.	Pet Policy
X	The results of the most recent fiscal year audit of the PHA conducted under the Single Audit Act as implemented by OMB Circular A-133, the results of that audit and the PHA's response to any findings.	Annual Plan: Annual Audit
	Consortium agreement(s), if a consortium administers PHA programs.	Joint PHA Plan for Consortia
	Consortia Joint PHA Plans ONLY: Certification that consortium agreement is in compliance with 24 CFR Part 943 pursuant to an opinion of counsel on file and available for inspection	Joint PHA Plan for Consortia
	Other supporting documents (optional). List individually.	(Specify as needed)

**12. Capital Fund Program and Capital Fund Program Replacement Housing Factor Annual Statement/Performance and Evaluation Report**

Annual Statement/Performance and Evaluation Report					
Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part I: Summary					
PHA Name: <b>Kitsap County Consolidated Housing Authority</b>		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No:			Federal FY of Grant: <b>2005 K</b>
<input checked="" type="checkbox"/> Original Annual Statement <input type="checkbox"/> Reserve for Disasters/ Emergencies <input type="checkbox"/> Revised Annual Statement (revision no: ) <input type="checkbox"/> Performance and Evaluation Report for Period Ending: <input type="checkbox"/> Final Performance and Evaluation Report					
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total non-CFP Funds				
2	1406 Operations	304,444			
3	1408 Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment—Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs				
18	1499 Development Activities				
19	1501 Collateralization or Debt Service				
20	1502 Contingency				
21	Amount of Annual Grant: (sum of lines 2 – 20)				
22	Amount of line 21 Related to LBP Activities				
23	Amount of line 21 Related to Section 504 compliance				
24	Amount of line 21 Related to Security – Soft Costs				
25	Amount of Line 21 Related to Security – Hard Costs				
26	Amount of line 21 Related to Energy Conservation Measures				

**12. Capital Fund Program and Capital Fund Program Replacement Housing Factor Annual Statement/Performance and Evaluation Report**

Annual Statement/Performance and Evaluation Report Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part II: Supporting Pages								
PHA Name: Kitsap County Consolidated Housing Authority		Grant Type and Number Capital Fund Program Grant No: Replacement Housing Factor Grant No:			Federal FY of Grant: 2004			
Development Number Name/HA-Wide Activities	General Description of Major Work Categories	Dev. Acct No.	Quantity	Total Estimated Cost		Total Actual Cost		Status of Work
				Original	Revised	Funds Obligated	Funds Expended	
HA Wide	Operations						315,269	

**13. Capital Fund Program Five-Year Action Plan**

<b>Annual Statement/Performance and Evaluation Report</b> <b>Capital Fund Program and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)</b> <b>Part III: Implementation Schedule</b>							
PHA Name: Kitsap County Consolidated Housing Authority			<b>Grant Type and Number</b> Capital Fund Program No: Replacement Housing Factor No:			<b>Federal FY of Grant:</b>	
Development Number Name/HA-Wide Activities	All Fund Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	
N/A							

### 13. Capital Fund Program Five-Year Action Plan

<b>Capital Fund Program Five-Year Action Plan</b>					
<b>Part I: Summary</b>					
PHA Name Kitsap County Consolidated Housing Authority			<input checked="" type="checkbox"/> <b>Original 5-Year Plan</b> <input type="checkbox"/> <b>Revision No:</b>		
Development Number/Name/HA-Wide	Year 1	Work Statement for Year 2 FFY Grant: PHA FY: 304,444	Work Statement for Year 3 FFY Grant: PHA FY: 304,444	Work Statement for Year 4 FFY Grant: PHA FY: 304,444	Work Statement for Year 5 FFY Grant: PHA FY:
<b>HA-Wide</b>	Annual Statement	304,444	304,444	304,444	304,444
CFP Funds Listed for 5-year planning		304,444	304,444	304,444	304,444
Replacement Housing Factor Funds					



**13. Capital Fund Program Five-Year Action Plan**

<b>Capital Fund Program Five-Year Action Plan</b>						
<b>Part II: Supporting Pages—Work Activities</b>						
Activities for Year 1	Activities for Year : ____ FFY Grant: PHA FY:			Activities for Year: ____ FFY Grant: PHA FY:		
	<b>Development Name/Number</b>	<b>Major Work Categories</b>	<b>Estimated Cost</b>	<b>Development Name/Number</b>	<b>Major Work Categories</b>	<b>Estimated Cost</b>
<b>See</b>						
<b>Annual</b>						
<b>Statement</b>						
<b>Total CFP Estimated Cost</b>			\$			\$

### **13. Capital Fund Program Five-Year Action Plan**

<b>Capital Fund Program Five-Year Action Plan</b>					
<b>Part II: Supporting Pages—Work Activities</b>					
Activities for Year : ____ FFY Grant: PHA FY:			Activities for Year: ____ FFY Grant: PHA FY:		
Development Name/Number	Major Work Categories	Estimated Cost	Development Name/Number	Major Work Categories	Estimated Cost
<b>Total CFP Estimated Cost</b>		\$			\$