



Appendix B: Public Opinion

Housing Advisory Committee

The Poulsbo Planning & Economic Development Department conducted an emailed written survey with 10 questions of the 15 individuals participating in the Housing Advisory Committee that included the Mayor, City Council members, Planning Commission members, Director of Housing, Health & Human Services, Fishline Food Bank, and Poulsbo Fish Park Steering Committee. Following are some of the principal comments provided by members of the Committee.

What is working in the present Poulsbo housing market and for whom – young family starters, middle families, single-headed households, individuals, special populations, etc.?

- Overall, the city has a good mix of housing. I would like to see some more developments like Poulsbo Place with smaller footprints.
- The present-day Poulsbo housing market works for individuals with a household income around \$75,000. My guess is that it works for two income households and white-collar workers.
- I don't believe that it is necessarily "working" for the general population due to housing costs across the board being high, and not in line with income in Kitsap. The percentage of a single income required to pay a mortgage or rent in this community today is high, and affording a home in Poulsbo today, almost requires commuting to Seattle, or another major city, or a dual income- thus incurring various other (major) expenses— Poulsbo is definitely not alone in this.
- The market is working well for professional families and retirees able to afford our rents and asking prices (and/or those who have lived here for years). Costs in Poulsbo are high compared to other parts of the County, but more affordable than Seattle or Bainbridge.
- The market is popular with higher earners, families, empty nesters and, retirees.
- Middle- and upper-income families seem able to rent and buy properties
- It appears to me that things are working as best as can be expected. With this current pandemic still in place, I imagine housing prices will decrease a little making them more affordable. It will be important to ensure that there is enough affordable housing in Poulsbo for everyone.
- The increase in single-family homes near schools has really opened up the options for young families, although a lot of the home prices are on the higher end. The remodel and addition to the apartment complex by Poulsbo Middle School provides more options for school age families.
- It appears that we must be doing something right; all facets of the market seem to be in demand. I own a single-family home in a desirable neighborhood, and it appears affordable, compared to the rest of the nation. I believe we could encourage more apartment complexes. And I am willing to entertain review of "mini-housing".
- Our housing market is working only for affluent families: seniors, singles, small families, younger working families are not represented well for many socio-economic factors.
- Middle families.
- There appears to be a couple of developers who are addressing affordable housing projects. A Good thing. However, when developers are involved in major developments, perhaps 10% of the development could be devoted toward affordable housing, perhaps in a separate section or simply incorporated among what is developed. After all, almost anywhere there are houses, expensive and lesser expensive homes are co-mingled.
- Assistance programs for deposit, first/last, move in costs. Case management programs to help with skills developing.

What is not working in the present Poulsbo housing market and what groups are most seriously affected?

- I do think we need more senior housing. I think that the Hostmark Apartments are a good example of a smaller complex that doesn't dominate a neighborhood. One area that I think we need to work on is ADUs/guesthouses. They're sold to the public as being a way to give us more affordable housing but at least in the downtown area are used for short-term rentals.
- Lack of affordable housing.
- There are not enough affordable housing options for individuals living on a fixed income or working a minimum wage or low-income job. The median wage in Poulsbo is \$61,500 as of 2017, making homeownership unaffordable. Subsidized and low-income housing wait lists are 3 to 5 years long or closed. RVs and trailers are an affordable housing option but with no place to park them, it really isn't an option. What groups are most seriously affected?



- Seniors on a fixed income
 - Disabled individuals
 - Individuals with poor credit
 - Individuals with a criminal background
 - Single parent households
 - Immigrants
 - Indigent families
 - Individuals who work in the service industry
 - College students
 - Young families
- Single earner families, single parents, middle and low income, and members of the community are in “crisis”.
 - We have a small and ever-shrinking number of affordable units and units for very low-income individuals. This shortage makes it very difficult for some middle class/working class people to live in Poulsbo, and nearly impossible to house people struggling with poverty, behavioral health issues, and chronic health conditions. We are also losing, or at risk of losing, our ability to house fixed income seniors.
 - Inventory is low in pretty much all price ranges. I believe that the low inventory and desirability of the area make it difficult for young families and singles.
 - Scarcity of housing for low-income families and senior citizens. The waiting list for the memory care unit at Martha & Mary is currently one year to 18 months. I believe there's also a shortage of housing for disabled people.
 - Offering a more diverse housing portfolio that includes condos and townhomes. With the recent changes in State Law regarding liability for developers that build condos and townhomes, it would be beneficial to have this segment of the housing market available in more quantity.
 - Not a lot of developments in the 55+ community housing. A lot of other cities I've lived in have multiple 55+ communities. With an aging population, more 55+ geared housing would be a benefit to that age range. Also, affordable housing within walking distance of the schools would benefit our low-income families.
 - I hear the demand for more “affordable housing”, but I feel the need to compare to other locations nationally. I'm retired and I remember how hard it was for me (back in the Midwest) to eventually be able to afford to purchase my first house. It required renting in modest accommodations first, and sacrificing for a significant time, prior to purchasing my first very modest home. I think all groups are affected by the price of housing.
 - Young family starters, single young people, low-income families.
 - There are few if any housing projects that are specific to affordable housing. Perhaps a particular location in the city, other than taking a park, could be devoted as an incentive for developers to construct exclusively affordable housing in the \$150-250K price range. Not unlike a mobile home community, but rather with stick-built houses on permanent foundations. A community of its own.
 - No affordable low-income housing. People on a fixed income and homeless are affected. Families, elderly, and disabled are affected.
 - Low-income individuals and households cannot afford the outrageous rents in the area. There is also push back from some landlords when it comes to individuals receiving financial assistance or case management, basically told not to bother applying.

What issues and ideas do you have and want the housing action plan to evaluate? Have those issues and ideas changed due to the Covid-19 pandemic? If so, how?

- It seems like all of the new apartment buildings seem to max out on the height limitation which may need to be rethought given COVID and the fact that elevators won't be very popular for a while. That said, I think the market will be able to address this issue without changes in code or zoning. We should probably look to see if there are any other areas in the city that might lend them self to multi-family housing.
- Incentives to build apartments and townhouses that offer low-income housing, even if it is only a certain percentage of the units that are low income, have these units remain low income even with new ownership.
- Reduce or wave permitting costs for ADU construction for homeowners that plan to rent the unit as a low income or subsidized rental.
- Incentives for landlords to not raise their rents or policies that prevent rental increases, landlord incentives like reducing property taxes and/or utility costs.
- Capping rental amounts.
- When a moratorium is placed to prevent evictions, have policies that state landlords cannot raise the rent after the moratorium is lifted.



- Create RV parks for low-income, disabled, and seniors.
- Work with S'Klallam Re-entry program to help find housing for individuals with criminal backgrounds.
- Expand Kitsap Transit routes and frequency.
- Provide tenant and landlord support services in Poulsbo, currently in Port Orchard.
- Have a local homeless shelter.
- I would be interested in DATA on the need and demand for affordable housing in Poulsbo, as well as the need and demand for a temporary crisis/long term shelter. It would be wise to evaluate any current low cost housing that may be at risk for re-development in the near future. In terms of the CV-19 pandemic many more individuals and families are likely at imminent risk of displacement and homelessness-making temporary/crisis shelter/rent/mortgage assistance more important in the immediate future.
- My preference would be for a housing action plan that considers the importance of market priced housing, affordable housing, workforce housing, and subsidized, supportive housing for low-income individuals. I'd also like to see an inventory of affordable/very affordable units that exist along with longevity projections. COVID has shown me the importance of providing sanitation and safe sleeping areas for our small homeless and transient population.
- Housing should offer mixed neighborhoods with some recreation, retail, trails, and community amenities. Post-pandemic there will likely be increased flexibility to do work from home which means that we should have good broadband. We also are in a good location to attract companies and new employers here since we are a crossroad for connection to King, Snohomish, and the Olympic Peninsula.
- How many affordable housing units are needed? How can we make progress within current budget constraints? If budget can be expanded, what should our priority be? How can we partner more effectively with the private sector to expand affordable housing and housing for seniors & disabled? COVID hasn't changed many of the systemic issues, but its impact on the economy and government revenues will be profound for at least the next few years. Early budget projections for the City of Poulsbo, for instance, show we will have a shortfall of at least \$1 million. County, state & federal revenues will also suffer.
- Evaluate the pricing for all housing asset types to see if they accurately reflect the location and community amenities for Poulsbo. Housing prices should correlate with location and close proximately to community amenities such as public transit, retail, and schools.
- Evaluate the growth around the schools and future neighborhoods. Can our schools accommodate a population influx with new developments? How will adding more residential homes affect our education system?
- I'd like lots of general information. What percent of income is spent by different groups? How does this compare historically? Poulsbo has a history of cheap housing – as in the projects up Jensen. Would we be willing to do something like that again? Is it even feasible – given current government constraints? I consider Covid-19 as a temporary issue, and do not want to make long-term plans based on that. And I presume we are working on long-range plans.
- 1.) Provide homes for our young people, lower cost, SMALLER, places (apartments, condo's, ADU's), 2.) Same for our fixed income seniors, 3.) These issues have been exacerbated by the virus but were already present.
- How to maintain existing low-income housing, how to provide affordable housing for young starter families, how to allow housing for elderly and disabled. Covid-19 has only exasperated these needs.
- Covid-19 is serious no doubt. However, it also requires common sense. As people abide by the simple rules of face masking and distancing it will greatly help to improve the situation. If one can't be out in fresh air, not much else matters. Having voiced my opinion, we should continue moving forward by creating reasonable immediate shelter housing for those with that need, knowing they must agree to Covid-19 rules when being placed.
- I think there needs to be more affordable housing in the area. Everyone with low incomes is being pushed out. This hasn't changed much since COVID-19. If anything, it has gotten worse.
- Community resources to assist homeless individuals. The day shelters were amazing during in phase 1, but in phase 2 most everything is still closed and now there is no day shelter to visit and get out of the sun.

What makes the Poulsbo housing market different than our neighboring communities? From the greater Seattle market? How is the Poulsbo housing market the same or linked to our neighboring communities and greater Seattle market?

- I think Poulsbo is a great place to live. If you're looking to commute to Seattle, it's a much more pleasant commute than sitting in traffic on the other side of the water. I would like to see Kitsap Transit expand their bus routes within the city so that people can commute without driving to a park and ride facility.
- Poulsbo is a small city. People coming from the Seattle area are pushing our home prices up.



- North Kitsap is more rural than Silverdale and Bremerton. Home and rental prices are higher in Poulsbo than Bremerton, similar to Silverdale, and slightly less than Bainbridge. There are less apartment complexes in Poulsbo than Silverdale.
- Words I would use to describe the Poulsbo housing market (Generalized)- Upper middle class, retired, proximity to services, ferry commuters, dense area, high cost, in high demand, ex-Bainbridge, priced out.
- My sense is that Poulsbo is no longer as affordable as neighboring areas like Silverdale, Indianola, or Bremerton, but is more affordable than Bainbridge or Seattle. We experience regional market fluctuations, but (perhaps) are a more stable market because of limited geography, strong community appeal, and many amenities.
- Vibrant downtown (I hope that it returns to vibrancy quickly), walkability, “Little Norway” theme, natural beauty, view property, Liberty Bay/boating, neighborhoods with nice older homes. Good transportation connections to other parts of Kitsap as well as to Kingston, Bainbridge for ferries to Snohomish and King counties and the Hood Canal bridge to the OP. Compared to Seattle: for many people our housing market offers better value in QOL for the price point. Compared to BI: lower prices and better connection to the rest of Kitsap. Compared with other Kitsap communities: Poulsbo has more amenities, walkability, and connectedness.
- Differences: Our small geographic size is a challenge. Shortage of good paying full-time jobs is another. Our lack of ethnic diversity. Similarities: High cost of housing as a percentage of income. Challenging climate and geography for building – water runoff, shoreline, and critical habitat protections, etc.
- Comparing this housing market to Seattle is not a fair assessment. I would make sure that the housing assessment includes a review of the workforce that is available in Poulsbo for companies. Seattle housing processes are high because of the high-tech employment in that area. In addition, amenities such as entertainment and public amenities (stadiums, light rail, and other amenities) affect the pricing of housing. The housing prices should reflect the type of employment that is offered in the area. There is a lot of military-related employment in this area.
- As some say, Poulsbo is the affordable Bainbridge Island. A lot of people commute from Poulsbo through Bainbridge because of the more affordable housing market. The Silverdale area has a lot less “commutability” compared to what Poulsbo can offer. In addition, a lot of shipyard workers are south of Poulsbo.
- I believe the north end of the county is less affected by military and Seattle. We are more rural and self-sufficient. We appear to be more family-oriented and have a closer appreciation of our history. We are becoming more affected by Seattle, good or bad. The fast ferry will exacerbate this effect. Poulsbo and our surrounding area is feeling the brunt of GMA, while watching Seattle continue to expand without infra-structure, as in sewer issues, etc.
- It is not really different from the Seattle market: we are just about 30 years behind Seattle. The lack of development land is increasing prices so only the affluent can live here.
- Less expensive at this stage, and more desirable than Seattle market. Increasingly more expensive however, and rents are out of reach even in Poulsbo for low-income, singles, students needing housing
- It's the community itself that cares what goes on here. It must remain a clean city to survive. Seattle is the state cultural center, but who the heck wants to go there under present conditions. The dirt, filth, litter, and unsupervised homeless conditions. A friend just visited and said you can't believe the graffiti. BI remains the highest because the most convenient bedroom community to Seattle. Poulsbo's market continues to move upward because it is a clean and interacting community. It still remains small making it desirable for citizens to go about and recognize people they know.
- I think Poulsbo is a tight knit community that wants to help people. It's different from Seattle because we are not as populated. Poulsbo is getting really expensive like Seattle.
- Not sure.

What are unique assets or resources that the Poulsbo housing market has? Do you have any ideas on how we can turn Poulsbo's assets/resources into improved housing opportunities?

- It is quiet place to live.
- Rural land that could be used for more RV/mobile home parks, providing more low-income housing options.
- These assets make Poulsbo very desirable for many people. We need to grow housing inventory while protecting and enhancing our assets. We cannot let the parks, roads/streets, sidewalks, trails, waterfront, and downtown decay.
- We have terrific views of water, mountains, and green space. This attracts people with high incomes; find new ways to charge them more, so we can fund affordable housing. We are connected to a growing transit system that



offers opportunities to group housing around transit centers for access to good jobs in Seattle and elsewhere. We have a vibrant and attractive downtown that people want to live in or near we can further capitalize on.

- The availability of higher education and military installations in our area is unique and offers opportunities to offer diverse housing options.
- The ability to commute to Seattle, as well as the great school and sports programs. Putting an emphasis on your school infrastructure and playing surfaces, as well as the PERC will be a draw for young families to Poulsbo. Also, the Noll Road corridor and Roundabout will help expand Poulsbo towards Bainbridge, which could accommodate more commuter type housing. The College Market Place will see a boom with the hotel development and the PERC. If those colleges can reach their potential, there are a lot of options for housing/apartments in that area to support college age students, as well as young families.
- Poulsbo has the advantage of the waterfront and a major artery – SR-3. Both of these may have already been exploited to their limits. SR-305 and SR-307 are beyond capacity already. It appears the future may be with less commuting with WFH. We have had relatively decent planning for a number of years. Under current constraints, we may be able to increase density by going up in height, which will significantly decrease the Poulsbo charm.
- We have capacity but it is miss zoned. We have too much commercial property and not enough residential. Our code restricts new types of development by parking standards, street standards, and makes it incredibly difficult to do anything innovative to address affordability problems.
- Friendly small-town atmosphere, great school systems from grade school to college in Poulsbo. Beautiful location. Need to protect the existing lower income housing especially the trailer park; need more lower income housing and student housing and rentals.
- Keep Poulsbo humble! It's a friendly place. As it grows and becomes more congested, there needs to be more attractions and open spaces for the old and new settlers to enjoy. Amenities! Keep them coming just like new residents will keep coming.

What obstacles does the Poulsbo housing market face? What disadvantages do we have?

- The lack of buildable areas due to wetlands and setbacks is a challenge.
- Area to grow.
- New construction for housing is not focused on providing affordable housing and has made the market more competitive. Kitsap County tends to have lower wage incomes compared to the Seattle area, without the transportation services to allow those without cars to access the higher wage jobs.
- Demand and small size coupled with Poulsbo being a desirable place to live will likely always mean higher cost-builders know there are people willing and able to pay top dollar.
- Limited space to grow. Difficult to maintain the unique character and grow. Lack of diversity in local employment. Need to find revenue necessary to maintain and improve amenities.
- Lack of geographic space, lack of good-paying jobs in the community; many people have to travel to Bremerton, Seattle, etc. for work. Biases against poor people and people of color -- not in my backyard mentality among some. Resistance to change.
- Growth challenges. Residents not wanting to have more housing built which brings more people to the area causing increased traffic. Assessing the demographics of the city to better evaluate what housing assets are most important to each age group.
- The ability to commute to Seattle is a blessing, but also a curse in that the housing market is a lot higher due to the higher paying jobs on that side of the water. This can price out those who work local. In addition, land. Poulsbo is not that big of an area, so getting all of these housing developments in with the services to support will be a challenge.
- A perception of unaffordable housing. We are constrained by GMA. Government regulations limit options.
- Not enough land. The need to keep strict environmental standards (which I agree with but are expensive.) We must protect Liberty Bay, but the protection is expensive which puts us at a disadvantage trying to keep housing stocks affordable.
- Potential gentrification, new developments with expensive homes out of reach for starter families, and lower income folks. Need more rental opportunities for these economic strata.
- Rising housing prices and rent. However, that comes with progress. A community shouldn't discredit property owners and landlords for having high prices. Instead, be thankful. If the community thinks we have high prices, just look at Seattle for a close example. All desirable communities face similar dilemmas.



- I think that a lot of people are moving here from Seattle. It makes it harder for the low-income/no income households who are already from the area.
- Not much low-income housing. Poor public transportation when housing is spread out wide.

What could we do today that is not being done?

- I'd really like to see Olhava built out and the Albertson's mall area redeveloped.
- City Council needs to look at how they are going to handle the growth.
- Incentives for new development; Faster permitting turnaround ADUs; Tax incentives for current landlords; Waving permitting fees for ADUs that will be offering affordable or subsidized housing; Rent control or moratorium
- Survey a representative group of City Residents re: affordability, housing market, etc. It may also be interesting/helpful to hear from the heads of some real estate brokerages on their views about what Poulsbo needs, and what their clients are asking for.
- Work is being done but one problem that looms in my view, especially if there is an extended economic downturn, is commercial property vacancy. There has been good rebound on Viking Way but there is risk there and Poulsbo Place badly needs stable business tenants.
- Making sure that there is a diverse housing portfolio available with a variety of price levels. In addition, for the older apartment complexes in Poulsbo, making sure that those property owners are investing in their assets to make sure that they are safe and that the prices that they are charging reflect the amenities offered at those properties. For example, a 40-year-old apartment building should not be charging the same rent as a newly constructed apartment building.
- Provide more public awareness of growth areas and how it will support our school systems. Where do we expect to grow given the commuter bubble to Seattle? How will we incorporate low-income housing near our schools? With growth comes traffic. Do we foresee any issues with our growth and road sizes?
- Convert commercial to residential.
- Change land zoning to reduce commercial and increase residential. Reduce street widths. Require less parking in our residential areas. Allow multiple ADU's in single family residential. Allow greater height limits for apartments, condos in certain areas of town.
- Provide more rentals for singles, senior citizens, self-help housing for starter families, zoning changes to allow manufactured homes, protection for trailer park residents, research into mechanisms being done nationally to allow resident owned corporations for trailer park residents to convert to ownership.
- A solution would be to create an area where all the houses don't necessarily look exactly the same but are constructed in such a way that they are relatively close in their affordable pricing structure. Take all the provided data and build so that the new houses are in that lower data range.
- Build more affordable housing, have more landlords that are willing to work with people
- Work to remove the stigma of homelessness/low income so those in the north end are not afraid of that type of housing in the area. Create a system similar to Father Joe's Village w/SVDP in San Diego.

Do you have any other comments or suggestions at this time?

- I think we should look at the requirements for recreational amenities. It seems like some types of amenities are rarely used and just add to the expense of a project. Don't get me wrong I love open space and trails, but I don't know that the metal picnic areas are worthwhile.
- This Committee is a great starting point for discussions to begin solving the housing inequity problem. Fishline is looking forward to working with City officials on these issues.
- Great questions. Looking forward to reading responses from everyone from their unique backgrounds and experiences.
- My focus and interest are low-income and supportive housing. I may be most useful to you during discussions about these topics.
- I mentioned concern about decay of parks, trails, sidewalks, streets, etc. I'd like to explore ways that we could increase revenues for those needs.
- I think the Poulsbo Village area is ripe for redevelopment. Let's work to shore up what retail we can, work with the owners to repurpose areas that cannot be filled. For instance, in many cities developers are building apartment buildings in the unused parking lots of underused shopping centers. They're also repurposing empty retail space into offices, health care facilities, and other commercial activity that provides jobs. Let's be sure we're looking not



just at housing, but the linkages between jobs, health care, childcare, and housing. Often one or more support the other.

- Because of the length of time, it takes for residential construction to occur, this plan must look 50 years out. What should Poulsbo be in 50 years? A place where only rich people live or a place that has a diverse, thriving, vibrant population? We must build capacity and resilience for diversity. And this means we need build all types of housing, not just single-family residential.
- Act now before it's too late especially in protection of trailer park and subsidized housing that still exists in Poulsbo.

Resident Household Outreach Survey

The Poulsbo Planning & Economic Development Department conducted an on-line survey of all residential households concerning housing needs, trends, policy and project proposals, and financing options. The survey was publicized by a postcard mailing using the US Postal Service's (USPS) Every Door Direct Mail (EDDM) to every mailing address that most closely correspond to city limits.

321 respondents or 7.6% of all households completed the survey. The survey is accurate within +/-7% of the opinions of the households who choose to respond or participate and are not necessarily typical of the population at large but based on experience would likely participate in a voter referendum.

SURVEY RESPONDENT CHARACTERISTICS

Respondents were asked **how many years they have lived in Poulsbo or elsewhere in Kitsap County**.

	0-1	2-5	6-10	11-15	16-20	21+
Poulsbo	10%	29%	19%	10%	7%	24%
Kitsap County	40%	15%	11%	7%	7%	20%

Resident respondents were asked **where they worked**.

Retired	36%	Silverdale	7%	Seattle	5%
In-home	14%	Bremerton	9%	Other area	3%
Poulsbo	17%	Other Kitsap	8%		

Resident respondents were asked **their occupation**.

Manager	Professional	Technical	Office	Navy	Student	Other
13%	36%	11%	5%	7%	0%	27%

Resident respondents were asked **how they get to work**.

Walk	Bike	Car	Car pool	Transit
13%	3%	71%	6%	6%

Resident respondents were asked **their education level**.

Grade school	High school	Technical school	Some college	Bachelor degree	Graduate degree
1%	3%	4%	18%	44%	30%

Resident respondents were asked **what age group they were in**.

19-24	25-34	35-44	45-54	55-64	65+
1%	7%	20%	18%	21%	33%

Resident respondents were asked **their marital status**.

Single	Co-habitat	Married
26%	6%	68%



Resident respondents were asked **the number of adults over age 18 and children under age 18 in their household.**

	0	1	2	3	4	5+
Adults	5%	23%	53%	11%	6%	2%
Children	65%	14%	16%	4%	1%	0%

Resident respondents were asked **their gender.**

Male	Female	Other
47%	52%	0%

Resident respondents were asked **their annual income range (in thousands).**

<\$20	\$21-30	\$31-40	\$41-50	\$51-75	\$76-100	\$100+
5%	7%	4%	5%	17%	21%	41%

Resident respondents were asked **if they owned a home whether they rented it out for short term (under 6 months), seasonal, or Airbnb income.**

	No	Occasionally	Frequently	Continuously
Short term	98%	1%	0%	0%
Seasonal	100%	0%	0%	0%
Airbnb	100%	0%	0%	0%

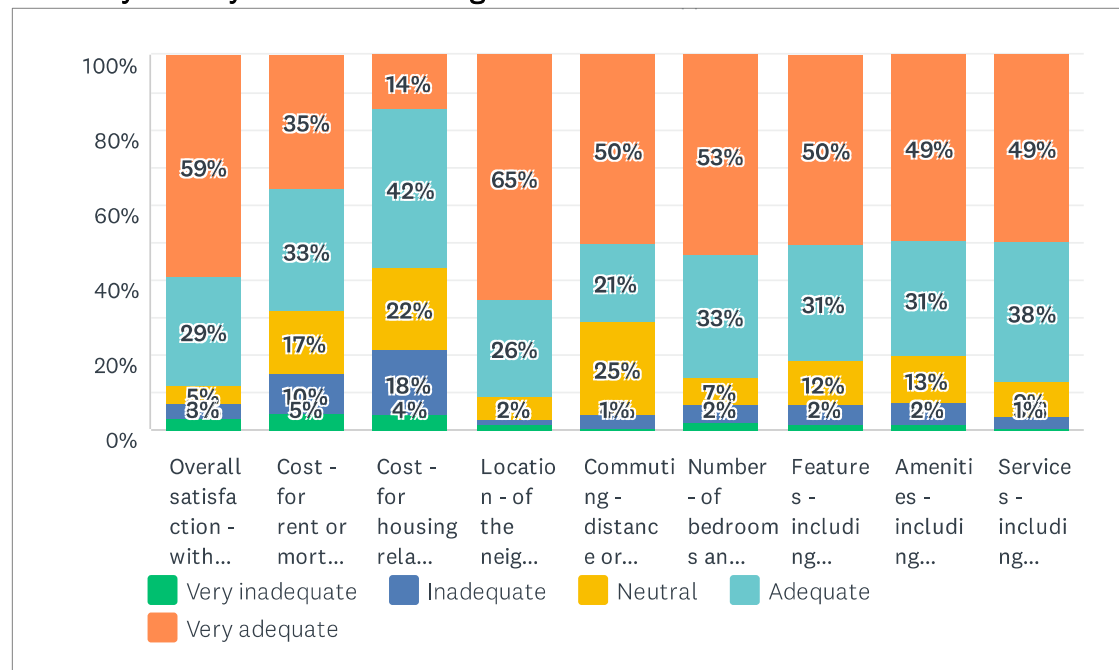
Survey respondent characteristics generalized: Resident respondents were self-selected rather than randomly recruited and were generally new and longtime residents, retired or worked in-home or Poulsbo, of professional or other occupations, commuted by car, with college degrees, married, with 2 adults and no children households, female, of upper income ranges, and owners not renting out their house.

HOUSING CHARACTERISTICS

Resident respondents were asked **their current residence.**

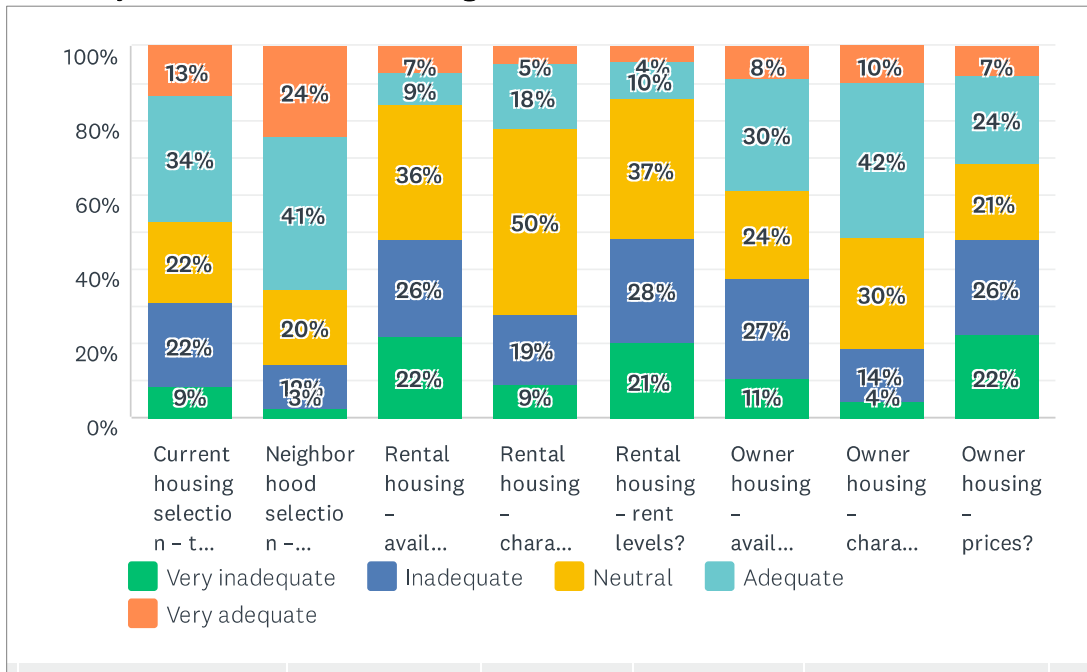
Own	Rent					
Mobile	House	Townhouse	Condo	House	Apt	Room
5%	76%	2%	2%	5%	11%	0%

How do you rate your current housing situation?

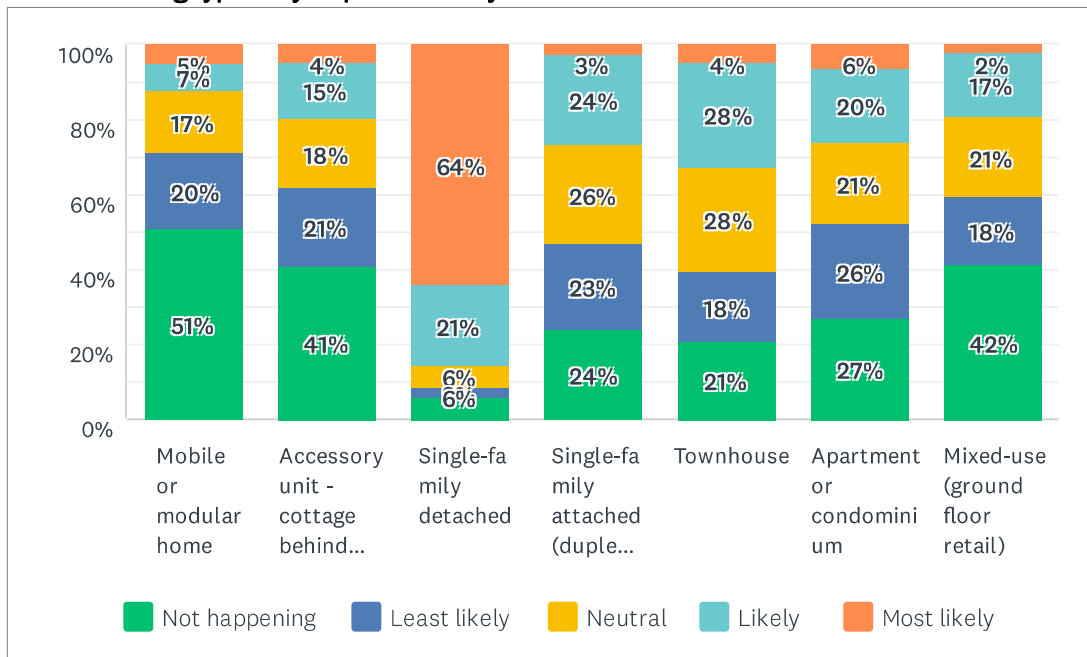




How do you rate the Poulsbo housing market?

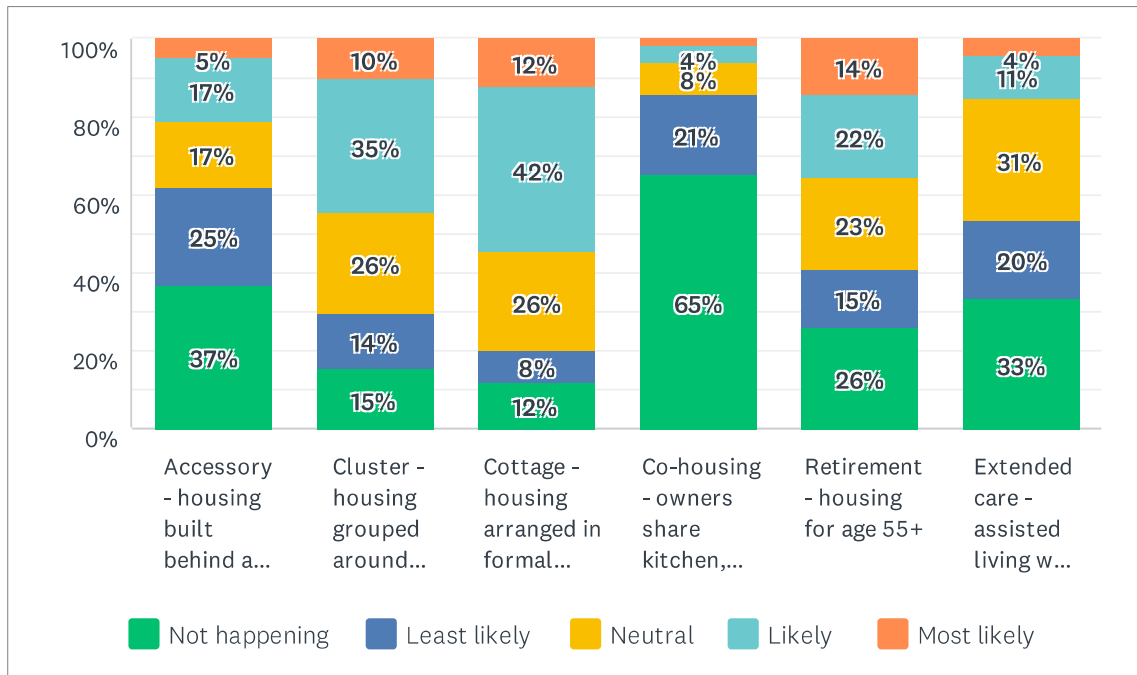


What housing type do you prefer to buy or rent?





What development type do you prefer to buy or rent?



Resident respondents were asked **how much they pay for rent or mortgage each month.**

\$0	\$1-499	\$500-999	\$1,000-1,499	\$1,500-1,999	\$2,000-2,499	\$2,500+
24%	2%	9%	19%	25%	15%	5%

Note: \$0 – own home.

Resident respondents were asked **what percent of their household's gross monthly income they pay for rent or mortgage.**

0%	10%	15%	20%	25%	30%	35%	40%	45%	50%+
23%	7%	8%	13%	13%	13%	6%	6%	5%	6%

Note: HUD guidelines are households should not pay more than 30% of gross income per month for all housing costs.

Resident respondents were asked **what percent of their household's gross monthly income they pay for sewer, water, power, natural or propane gas, and other utilities.**

1%	2%	3%	4%	5%	6%	7%	8%	9%	10%+
7%	7%	6%	11%	20%	5%	9%	9%	3%	25%

Note: HUD guidelines are households should not pay more than 30% of gross income per month for all housing costs.

Resident respondents were asked **what percent of their household's gross monthly income they pay for transportation including gas, transit, or ferry costs.**

1%	2%	3%	4%	5%	6%	7%	8%	9%	10%+
15%	11%	8%	7%	19%	6%	6%	6%	5%	17%

Resident respondents were asked **whether they would like to own or rent.**

Rent	Own
7%	93%

Generalized findings – survey respondents included owners and renters, a plurality paying between \$500 and \$1,499 a month for housing. Of the respondents, 16% had no mortgage, 28% were paying more than 40% of their gross income for rent or mortgage, 41% were paying more than 10% for utilities, 26% paying more than 10% of income for transportation, 81% of all of the respondents would prefer to own housing.



HOUSING PREFERENCES

Resident respondents were asked **how they rated their current housing situation on a scale of lowest to highest (1 to 5) satisfaction**. Following is the rank order response where the scores were totaled and divided by the number of responses.

	Weight
Location in the neighborhood or community	4.51
Overall satisfaction with housing choice	4.36
Services - school, fire, police, transit	4.32
Number of bedrooms, bathrooms	4.30
Features - kitchen, family room, fireplace, etc.	4.23
Amenities - parks, playgrounds	4.20
Commuting distance to work or school	4.16
Cost of rent/mortgage payments	3.84
Cost of utilities, property taxes	3.45

Note – Weight is average where the lowest is given a 1 score and highest is given a 5 score and the numbers in each rating are divided by the total number of respondents.

Resident respondents were asked **how they rated the existing housing market in Poulsbo**.

	Weight
Neighborhood selection – quality and location	3.72
Owner housing characteristics	3.38
Current housing type and design	3.20
Owner housing availability	2.99
Rental housing characteristics	2.89
Owner housing prices	2.66
Rental housing availability	2.53
Rental rent cost	2.49

Resident respondents were asked **what type of housing they would be willing to own or rent given the following possible choices that meet cost, location, floor plan, bedrooms, bathrooms, parking requirements**.

	Weight
Own single-family house	76%
Rent apartment	11%
Own mobile or modular home	5%
Rent single-family detached/attached	5%
Own townhouse	2%
Own condominium	2%
Rent room	0%

Resident respondents were asked **what type of housing they would be willing to own or rent given the following possible choices that meet cost, location, floor plan, bedrooms, bathrooms, parking requirements**.

	Weight
Single-family detached	4.35
Townhouse	2.76
Single-family attached	2.58
Apartment or condominium	2.53
Accessory unit – cottage behind the main house	2.21
Mixed-use – ground floor retail	2.20
Mobile or modular housing	1.95

Resident respondents were asked **what type of housing development they would be willing to own or rent given the following possible choices that meet cost, location, floor plan, bedrooms, bathrooms, parking requirements**.



	Weight
Cottage – arranged in formal style focused on a town square	3.34
Cluster – grouped around commonly-owned open space	3.10
Retirement – for age 55+	2.82
Extended care – assisting living with meals, health services	2.32
Accessory – built behind a main house or over a garage	2.26
Co-housing – owners share kitchen, meeting facility	1.56

Resident respondents were asked **what amenities they would like in their housing development whether in a single-family neighborhood or a mixed-use structure.**

	No	Nice	Required
Ground floor retail	43%	53%	4%
Rooftop garden, activity	33%	61%	6%
Playground, sport court, BBQ	21%	63%	15%
Ground floor plaza	33%	61%	6%
Party or conference room	40%	57%	3%
Hospitality suite for visitors	39%	59%	3%
Exercise, conditioning facility	24%	67%	9%
Mixed-income development	31%	54%	16%
Mixed households composition	25%	62%	13%

Mixed household includes occupants that are single, couples, family with children, and empty nesters.

Resident respondents were asked to **assume they could not afford all of their preferences, what priority they would place on the following housing characteristics.**

	Weight
Laundry within unit	4.25
Type housing unit – single-family, townhouse, condo, mixed-use	4.08
Parking type – on-street, lot, garage	3.79
Number bedrooms	3.70
Number of parking spaces	3.57
Number bathrooms	3.56
Type development – accessory, cluster, cottage, co-housing, retirement, extended care	3.41
House floor plan – number of floors	3.13
Access to transit stop	2.71
Laundry in a communal facility	1.96
Number of bike spaces	1.96

Generalized findings – survey respondents were generally:

- Satisfied with their housing situation but decidedly dissatisfied with the cost of the existing housing market in Poulsbo.
- Preferred single-family detached housing.
- Preferred cottage housing developments somewhat, receptive of cluster and cottage housing but decidedly not of co-housing, accessory, or extended for their housing development.
- Preferred development amenities include playgrounds, sports courts, BBQs, exercise and conditioning facilities, and mixed-housing composition.
- Would give up number of bike parking spaces, laundry in a communal facility, and transit access but not readily much else if they could not afford all of their preferences.



HOUSING TRENDS

Resident respondents were asked to what extent they disagreed (lowest) or agreed (highest) with the following statements concerning housing conditions in Poulsbo.

	Weight
<u>Young adults</u> – are increasingly unable to rent or buy an affordable living unit that is manageable with local entry level job incomes.	4.07
<u>Single-headed families, especially female</u> – are unable to rent or buy affordable living units and pay for daycare, health costs, and other family expenses.	4.01
<u>Elderly adults, including single individuals</u> – are increasingly unable to find affordable housing that fits their changing lifestyle needs and as a consequence continue to live in and keep older lower priced housing units out of the market.	3.78
<u>Service workers</u> – in manufacturing, retail, health, and other services cannot afford rising housing costs and are not accepting jobs affecting Poulsbo's economic development.	3.63
<u>In-migrant households</u> – move to Poulsbo from higher priced housing markets and with more cash from higher market housing sales buy available houses at high prices driving up the price of houses that remain for local residents.	3.60
<u>Special populations including the mentally ill, victims of domestic abuse, and the temporary homeless</u> – are unable to be economically housed to the extent current sponsors are unable to develop and operate necessary housing.	3.54
<u>Public workers</u> – teachers, police officers, firefighters, and other critical public service workers cannot pay rising housing costs and are not accepting local job offers affecting Poulsbo's economic development.	3.45
<u>Investors</u> – buy available houses to rent for short term, seasonal, or airbnb income keeping available and affordable housing off the market that remains for local residents on a permanent or interim basis.	3.05
<u>Older or retired adults</u> – move in to live full-time and buy available houses at high prices driving up the price of houses that remain for local residents.	3.18
<u>My available housing choices</u> – as a result of the above as well as other market factors, is not what I really need or want.	2.79

Generalized findings – survey respondents were:

- Very strongly in agreement that young adults and single-headed female households, and in agreement that elderly, service workers, and public workers are unable to afford housing in Poulsbo.
- Very strongly in agreement that in-migrant households and investors and retired adults to some extent were driving up the cost of housing in the local market.
- Don't generally agree that the above factors have affected their ability to get the housing they need or want.

Resident respondents were asked what priority they would place on the following possible policies as a means of creating affordable housing in Poulsbo.

	Weight
<u>Adopt low impact, smart, and green development guidelines</u> – for solar energy, passive heating, increased insulation, energy efficient appliances, stormwater treatment, pervious pavement, recycled materials, and other innovations that may increase initial construction costs but reduce long-term operating and utility costs.	3.54
<u>Establish an affordable housing coalition</u> – of public, nonprofit, and for-profit representatives to monitor housing conditions in Poulsbo and advise public officials on actions that can be taken over time to resolve quality and affordability concerns.	3.31
<u>Encourage innovative housing products</u> – possibly including single room occupancy (SRO) units, small efficiency dwelling units (SEDU), cottage housing, cluster housing, live/work, and mixed-use structures in appropriate areas of Poulsbo all with universal design (UD) features.	3.23
<u>Initiate a housing renovation loan program</u> – where the eligible house is rehabilitated and the loan is deferred for payment until the house is sold.	3.18
<u>Allow innovative land ownership options</u> – including land trust where a nonprofit organization owns and leases the land at a low lease rate to a qualified affordable household who buys the house and agrees that when they eventually sell the house it will be at a reduced cost increase to allow purchase by another qualified affordable household.	3.12
<u>Adopt cash-offset housing incentives</u> – possibly including reduced building permit fees, utility connection charges, parks and traffic impact fees for housing projects that provide a minimum number of affordable	2.95



housing units.	
<u>Exempt property taxes</u> – for multifamily projects that include affordable housing components within designated areas of Poulsbo for up to 12 years in accordance with Washington State affordable housing policies and legislation.	2.76
<u>Encourage innovative housing construction methods</u> – possibly including pre-manufactured, modular, and container methods.	2.69
<u>Increase housing density allowances</u> – possibly including townhouse, condominiums, and mixed-use structures up to 5-stories in appropriate areas of Poulsbo.	2.67
<u>Adopt non-cash housing incentives</u> – possibly allowing additional height, reduced parking ratios, or increased lot coverage for housing projects that provide a minimum number of affordable housing units.	2.49
<u>Voter-approve a 7-year special property tax levy</u> – to provide funds to finance the development of a mixed-use, mixed-income demonstration project for innovative housing products and methods in Poulsbo.	2.46

Policy implications – survey respondents gave:

- Highest priority to adopting low impact, smart, and green development guidelines and establishing an affordable housing coalition, and allowing innovative land ownership options.
- Average enthusiasm for encouraging innovative housing products, initiating a housing renovation loan program, and allowing innovative land ownership options.
- Moderate but not negative enthusiasm to adopting cash-offset housing incentives, exempting property taxes, encouraging innovative housing construction methods, increasing housing density allowances, adopting non-cash housing incentives, and approving a 7-year special property tax levy to provide funds for affordable housing programs.

Detailed comments were given by 131 or 41% of respondents