Kingston Affordable Housing Working Group





STAN

Slide 2 Our story

Kingston Cares and Kingston Affordable Working Group (which we pronounce cog) are two organizations working together for the community. KC is a WA state registered 501c3 nonprofit. KAHWG is an ad hoc group of community members with an interest in housing. Kingston Cares was initiated in 2013 due to an issue with homeless youth. Our first project was an information kiosk at Billy Johnson Skate Park. The next was to establish a Severe Weather Shelter for unsheltered people. In 2017 members of Kingston Cares joined with a few others to form the Kingston Affordable Housing Working Group. Our purpose was to try to identify the needs and demographics to be served and to advise Kingston Cares of opportunities as they might arise.

Our Mission & Our Vision



Kingston Affordable Housing Working Group (KAHWG) is a citizen's organization with the goal of expanding the opportunities for adequate and safe housing for all residents of North Kitsap County.

Our Mission

Promote the development of a full range of affordable housing in unincorporated North Kitsap County.

Our Vision

All residents of unincorporated North Kitsap County will have access to safe and appropriate housing opportunities.

<u>STAN</u>

Read the slide

What do we mean - "affordable housing"?

No more than 30% of household income

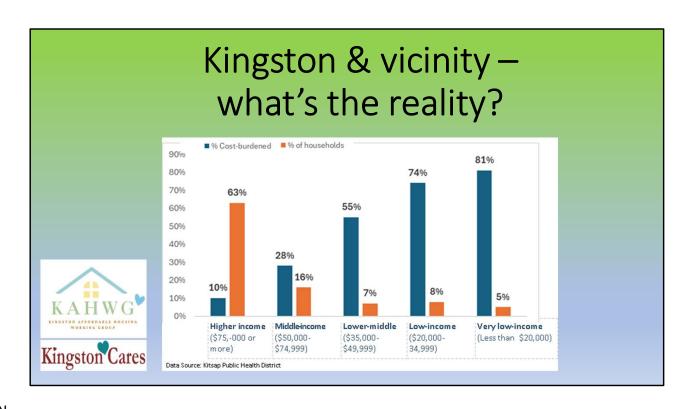
STAN

Affordable housing is typically defined as housing that costs no more than 30% of the household income. For renters this includes rent and utilities, while for homeowners this includes mortgage payments, property taxes, insurance and utilities. The 30% threshold is intended to ensure that households have enough income remaining for other necessities. While North Kitsap is a diverse area, let's look at Kingston as an example.

Kingston average entry - level salaries

grocery retail: \$34,000 mail carrier: \$38,000 teacher: \$65,000 firefighter: \$66,000

In Kingston, the average sales price of a single family home in 2025 is around \$635,000. Unfortunately, the <u>average median income (AMI) per household in Kingston is \$100,000</u>, which means that the average home price in Kingston would be unaffordable to households making \$100k or less. This is significant because many who work in service of our community can't afford to live here as homeowners - and there are very few affordable rental options available.



<u>STAN</u>

Let's look at Kingston and vicinity demographic data. The source is from the Kitsap County Public Health District. (Why does phd collect this kind of information? Because lack of adequate housing is a public health crisis.)

This graph shows household income ranges across the bottom. The blue bars show the per centage of households in each income range who are cost burdened. Remember this is defined as housing cost is more than 30% of household income. The orange bars show the percentage of households in that income range.

Go over the numbers

The bulk of our community households 63% earn over \$75K per year. Only 10% of these households are cost burdened. But in the next income range 50-75K, although smaller in number, we find 28% are cost burdened. Look at the blue bars for the next three income groups exploding upward to 81% cost burdened for those making less than 20K. Now please think about the fact that these numbers represent real families and households and children. They are your neighbors, your friends, sometimes your family members. They are the people you see when you go to the store or local restaurant. They are people serving our community teachers, firefighters, sheriff's deputies, ferry workers.

There is a housing crisis. There is a major shortage of housing of all types. The current inventory of housing is skewed toward the high end. There are many reasons for this, but the structure of our building industry and the regulation of building efforts discourage developers from building housing for mid and low income customers. The shortage drives the housing market and the rental market inflation. Ideally, we would be building housing which would be accessible to everyone who needs housing including Seniors, young families, young singles entering the job market.



STAN

We want housing which is appropriate to the full range of our demographics. The state and local governments recognize we have a housing crisis. But governments alone are not going to solve the crisis. Nonprofit organizations will be required to coordinate with governmental organizations, developers, and individuals to build inventory that is accessible to the full income range of our communities. Examples of local nonprofits working in this field: Kingston Cares, Kitsap Mental Health Services, Peninsula Community Health Services, Kitsap Homes of Compassion....others?

Everyone should have a place that they can go to feel safe and protected, if they choose.

| Studies | Problem | Possible Solutions |
|---|-----------------------|--|
| | Homeless | Tiny Home Villages.Boarding rooms.Create a boarding room house. |
| KAHWG KINGSTON AFFORDABLE ROUSING WORKING GROUP | Seniors | Matching with other seniors, and/or, home share. |
| Kingston Cares | Affordable Housing | Conversion of existing motel. Subsidized apartment. AMI restricted rent. Duplicate Village Green apartments. County wide housing levy. Inclusionary zoning. |
| | | • Inclusionally Zonning. |

<u>DAVE</u>

- 1) Early on, our group identified these problems and some possible solutions to the various housing problems.
 - *homeless tiny home villages, boarding rooms, create a boarding house
 - *seniors matching with other seniors and/or home share
 - *affordable housing conversion of existing motel, subsidized apartment, AMI restricted rent, duplicate Village Green apartments, county-wide housing levy, inclusionary zoning
- 2) Each potential solution had some unique implementation problems.
- 3) Some solutions would take multiple years to implement.
- 4) And, of course money.
- 5) Success has been limited and we will continue to monitor developments on all of these options.

| | | Kingston Affordable F | lousing study as | of 4-10-18 | | | |
|--------------|--|-----------------------------------|-------------------|------------------------------|----------------|--|--------------|
| Problem | # of people | Possible | Estimated | Potential | Other possible | Relative | Time |
| Problem | impacted in | Solutions | cost / unit | Problems | Solution | Difficulty | frame to |
| | and the second section is a fundamental and the form | Solutions | cost/ unit | Problems | | The second secon | |
| | Kingston or N. Kitsap | | | | providers | to implement | implement |
| Homeless | N. Kitsap | Tiny House Villages | 42.500 | Lack of land | > | moderate | > |
| Homeless ? | f | liny House Villages | \$2,500 | | f | moderate | f |
| | | | | Neighbor acceptance | | | |
| | | | | Zoning & utilites | - | _ | |
| | - | Boarding rooms. | s | Coordination. | ? | easier | ? |
| | | | 7 | | | | |
| | | Create a boarding room house | s | Land & zoning | ? | Moderate | 2 to 3 years |
| | | • | | Neighbor acceptance | | | |
| | | | | | | | |
| Seniors | ? | Matching with other seniors, | \$ | Coordination. | ? | easier | ? |
| | and/or home share | | | | - | | |
| Affordable | , | Conversion of existing motel. | 5 | Owner's interest in doing. | , | moderate | , |
| | f | Conversion of existing motel. | > | Owner's insurance situation. | r | moderate | f |
| Housing | | | | Owner's insurance situation. | | | |
| | - | (Subsidized apartment or 1 bdr. | \$ 725 - \$ 1,000 | Owner's interest in doing. | ? | easy | ? |
| | | AMI restricted rent/mo.) 2 bdr. | \$ 850 - \$ 1,500 | Available grant funding. | - | | - |
| | | | | | | | |
| | | Subsidized apartment construction | s | Finding an investor & | SRI | harder | 3 years + |
| | | like Village Green Apartments. | | operator team. | | | |
| | | | | 1,5 | | | |
| | | Countywide housing levy then, | s | Voter approval. | none | harder | 5 years + |
| | | one of the above options. | | | | | |
| | | | | | | | |
| | | Inclusionary zoning. | s | Getting the zoning approved. | none | harder | 5 years + |
| | | | | Higher rent for other units. | | | |
| | | | | | 1 | | |
| Lack of Land | <u> </u> | Land Banking | S | Funding | ? | harder | ? |
| | | | | | | | ? |
| - | | Conversion of existing Public | \$ | County approval & funding | none | harder | |
| | | owned land. | | | | | |

<u>DAVE</u>

Talking points:

- 1) A busy slide that you probably can't read but, the previous slide is a blow up of these yellow columns on this 2018 expanded matrix.
- 2) In addition to the problems and potential solutions, our group did work to identify:

The number of people impacted in Kingston within each group.

Estimated cost per unit.

Potential problems with the solution.

Other possible solution providers.

Relative difficulty to implement. And,

Time to Implementation

3) Difficulty (up to this day) identifying the number of people impacted in Kingston within each group.

Our successes (so far)



Kitsap Homes of Compassion

DAVE

- 1) One success is the Homes of Compassion house on Barrett Road.
- 2) HOC is a non-profit organization in Bremerton that rents a multi-bedroom home at market rate and rents those rooms to 4 or 5 men only or women only and at an affordable rate. HOC is responsible for the rent to the landlord and the management of the tenants and for normal tenant maintenance. This location is for men only.

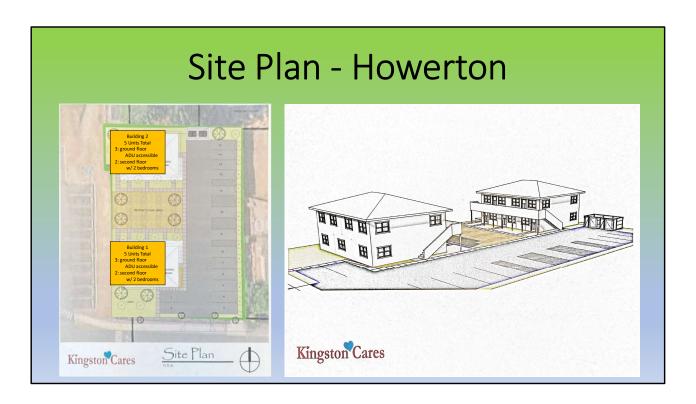
Our successes (so far)



Howerton Place

DAVE

- 1) Another success is the Howerton Place project.
- 2) Through generous donations, Kingston Cares was able to purchase Bud Howerton's home directly from his estate. Bud built it himself in the 1950's.
- 3) Initially, Kingston Cares has a rental arrangement with Homes of Compassion and this project is for women or women with children.



- 1) Ultimately, Kingston Cares wants to convert Bud Howerton's house into 2 multi-family buildings of 5 units each.
- 2) This is a concept drawing and will likely be modified by the developing agency.
- 3) Kingston Cares is currently in talks with various affordable housing agencies.

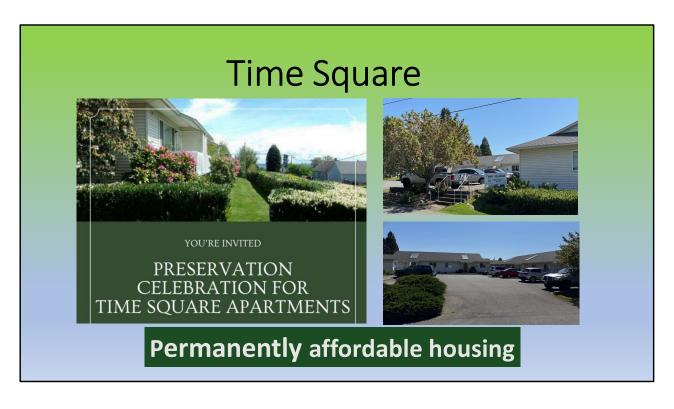


- 1) Two of the design keys to affordability are the footprint size and the simplicity of construction.
- 2) In this concept, each building would have three ADA 1 bedroom (478 SF) units on the ground floor.

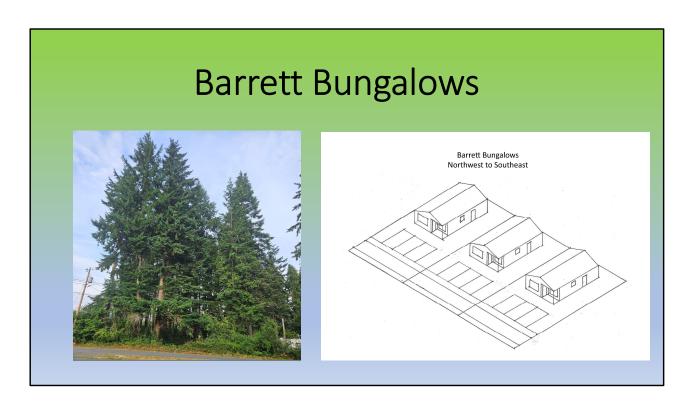


Talking points:

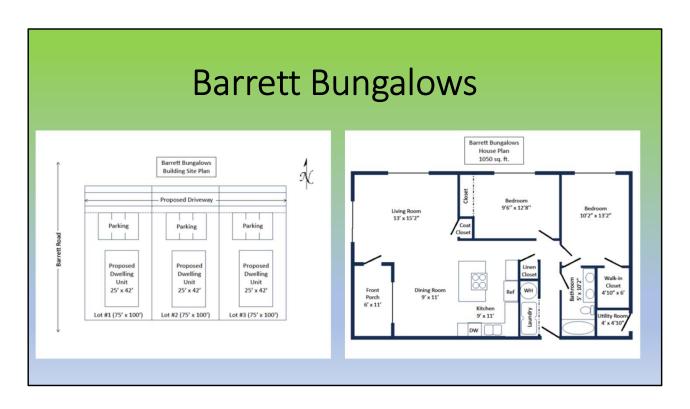
1) And, two 2 bedrooms (832 SF) on the second floor.



- 1) Another positive development is the purchase of the Times Square apartments by Housing Kitsap.
- 2) $\frac{16}{10}$ unit low income affordable senior apartment building located at Illinois Avenue and 2^{nd} street.
- 3) Hetty Hicks a former resident and member of the KAHWG initiated this project
- 4) The owner wanted to sell & the residents were very concerned about their future being affordable.
- 5) The sale closed on 4/15 (Housing Kitsap became the owner). (The purchase and sale agreement were signed much earlier.)
- 6) The acquisition ensures the property's continued affordability for low income and disabled residents.
- 7) A Preservation Celebration was held at the site on 4-28-25.
- 8) Sadly, Hetty did not live to see the success of her efforts. A plaque honoring Hetty's work is now on site.



<u>BILL</u>



BILL

What do you want our community to look like?



KAHWG.COG@gmail.com

BILL