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Sales & Leasing

Property & Project Management

Permitting

Development

Land Use

April 4, 2016

Kitsap County
Department of Community Development
614 Division St. MS-36
Port Orchard, Washington 98366

Attn: Dave Greetham & Darren Gurnee

Re: Comprehensive Plan
Use Table

Dave & Darren,

I would like to request an addition to the proposed use tables in the 2016 Comprehensive Plan update for Kitsap County. In all commercial zones inside an Urban Growth Boundary I would like to make sure that detached single family residences is a permitted use. Existing detached single family residences are already a permitted use in all commercial zones except Neighborhood Commercial.

Reasons why they are not currently permitted.

I believe that the reason why detached single family residences are not permitted at all is because the fear is that a residential use would reduce the amount of land available for commercial development. This makes a lot of sense knowing how valuable commercial property can be plus not wanting commercial uses spreading outside Urban Growth Areas. What doesn't make sense is that **DETACHED** single family is allowed in all commercial zones except Neighborhood Commercial.

HISTORY.

In Silverdale primarily in the Old Town area, Silverdale Way north of Byron Street, Lowell, Munson & Anderson Hill Roads & Bucklin Hill Road the majority of Commercial development was created from single family detached homes. Many of the businesses still exist in the converted homes.

EXAMPLES.

- 9069 Washington is zoned Neighborhood Commercial and currently a nail & hair salon. If this tenant moved out and I wanted to convert to a living unit, it would not be allowed.
- 9263 Bay Shore Dr. is a vacant property that would be better suited for a single family detached use rather than a commercial use. Currently zoned Regional Commercial and a commercial use would require a shoreline permit & public hearing plus all other normal commercial development requirements. Residential use should be exempt from a shoreline permit.
- 3540 Anderson Hill Road is currently a detached single family residence and is zoned Regional Commercial. The building needs to be demolished and the best use may or may not be a commercial use. It is probably best suited for a detached single family home because it is located walking distance to the Central Kitsap Junior & Senior High Schools.

FINANCING.

When obtaining financing for projects, single family or commercial, many challenges exist. In the above mentioned properties a single family detached home would qualify for a 30-year term, \$0 to 20% for a down payment and an interest rate of 3.5%. A commercial loan on the same project for a commercial use would typically be 25% for a down payment, a five-year payoff and an interest rate of 5.5%. In order to qualify for single family financing, detached single family zoning must be an allowable use. A lender will not loan on a non-conforming use.

MARKET DRIVEN.

I don't believe that there will be an onslaught of consumers chasing down properties like my examples. The larger properties will not be attractive because there will be too much value as straight commercial development. The three properties in my example are located on three separate tax parcels that the total size is slightly over ½ acre.

CONCLUSION.

Detached single family residential uses should be allowed in all commercial zones.

Thanks for all of your help and your efforts on the Comprehensive Plan update.



Jeff Coombe