

Independent Living client and Bainbridge photographer, Joel Sackett, has no plans to leave



Michiko Sackett and her mother, Hamako Okazaki. Photograph by Joel Sackett.

Joel Sackett, a longtime island resident and beloved chronicler of its history and people, recounts his experience with Independent Living. This HRB program performs health and safety home modifications so that older adults like Joel and his wife Michiko and people with disabilities can continue to live in their homes and community. Earlier this year, Program Manager Misty Eberspecher worked with the Sackett family to address immediate health needs and anticipate those to come. The program, available free of charge to households earning at or below 80% area median income, has been in operation for over 20 years. It is now available, for a fee, to anyone who owns or rents on Bainbridge Island.

“We moved to Bainbridge Island from Japan, where I lived from 1980 to 1990 and met my wife, Michiko. A year before the actual move we bought the least expensive house on the island, a 1984 double-wide mobile home. I thought at the time that we might upgrade as we got to know the island neighborhoods better, but that never happened. My income as a self-employed photographer is uncertain, and so my mantra has always been ‘low overhead.’ Besides, we fell in love with this house and to this day, feel blessed to live in it. We’ve slowly made improvements over the years with limited resources and building skills.

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THE FRONT PORCH

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2023 HRB Fundraiser
Thursday, September 14, 2023

Keynote by Deborah Finck, founder of Building OHANA and advocate of intentional neighboring.



RSVP by Thursday, August 31, 2023
at housingresourcesbi.org/events

HRB’s Ferncliff Village
Photograph by Keith Brofsky

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Dear Neighbor,

It's often said that Americans don't like to talk about money. Perhaps they are embarrassed by their abundance or ashamed of their lack. At HRB we talk about it all the time: what one needs to afford a market-rate home and how much one can earn to be eligible for an affordable home in our community land trust or for free health and safety home modifications from our Independent Living program. This kind of talk—coupled with abundant documentation to verify employment, assets, and debt—is called income qualification and is required by our government funders. It's a tricky process, as our homeownership team will attest. Make too much and you're ineligible. Make too little and you can't pay the mortgage. Same goes for our rentals. Unlike many other housing providers, however, we also require an income minimum so that we don't place renters in a situation where they forgo basics such as healthcare or food in order to make rent.

These conversations can be delicate and deeply personal. After all, people's financial records—their student loan debt, disability income, and alimony payments—express their aspirations, challenges, and family relationships. HRB staff do this work from a place of support, one free of judgement and infused with empathy. There are few things more frustrating than turning away someone who demonstrates need but is over income. We chafe within the confines created by our government funders, which as you'll read in this newsletter, do not always reflect the reality of the Bainbridge housing market, and because we want to help everyone who comes to us.

In this light, we are happy to announce the expansion of Independent Living. We will continue to offer services free of charge, thanks to government funding, for those who meet income requirements, but we will also offer them, for a fee, to those who do not.

So yes, we talk about money at HRB because when we talk about money, we talk about people.

With gratitude,

Phedra Elliott

Phedra Elliott
Executive Director



Phedra Elliott

“Now, in our early 70s and facing some health constraints, I reached out to HRB for help. I wasn't looking for financial support as much as the names of trustworthy contractors who would be willing to work on an older mobile home and on a modest budget. Most contractors I've spoken with are looking for projects that are bigger and more lucrative. HRB had those connections plus funding to help get things done. Michiko has some health issues that make home improvements more urgent than optional. She has a chronic respiratory condition that requires a warm and dry home. We had concerns about the purity of the water as well. HRB was able to help with some of those problems, such as a new hot water heater and water filtration, freeing up our own funds for other health-related improvements.

“Making an action plan with Misty was a pleasure. She was always here when the work got underway. After the larger issues were addressed, she noticed a detail that turned out to be a small but significant upgrade. Our bathtub didn't have a safe bar to hold onto. So, she brought over a bar that clamped onto the side of the tub and installed it in a minute. We use it every day, and it makes that step in and out more secure.

“My mother-in-law, Hamako, who is 95 and lives in Japan, spends four to five months every year with us. She is in good health, but naturally all the improvements we have made with the assistance of HRB benefit her too, keeping us an intergenerational family.

“We're forever grateful to be here on Bainbridge Island, in this house, our home, and have no plans of going anywhere.”

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Independent Living services include:

- Home safety assessment
- Fall prevention education
- Grab bar and handrail installation
- Exterior walkway improvements
- Kitchen and bathroom modifications to enhance accessibility
- Lighting improvements
- Smoke detector updates
- Other eligible home repairs to maintain health and safety
- Complete project oversight
- Fee dependent on household income

For more information, contact Misty Eberspecher at misty@housingresourcesbi.org or 206.842.1909, ext. 18.

Lives and livelihoods of HRB home seekers

People seeking an affordable home through HRB must earn enough to pay rent or a mortgage but not so much that they exceed the income limits set by our government funders, typically 80% of area median income adjusted for household size for homeownership and often less for rental homes.

HUD calculates area median income based on the county as a whole, but here on Bainbridge Island, rent is over one-third higher than elsewhere in Kitsap, and median home sale prices are almost triple. “Someone earning 80% area median income is at an even greater disadvantage on Bainbridge,” notes HRB Executive Director Phedra Elliott, “which means permanently affordable housing is that much more important if we want to create a place in our community for people who work vital but lower-paying jobs or who get by on a fixed retirement income.”

It's the work of our rental property manager and homeownership team to collect the paperwork, run the numbers, and determine income qualification. But there's more to this work than math. Our rental property manager talks to 10-15 callers a week, not only explaining HRB waitlist protocols, but also helping them navigate the broader affordable housing landscape, understand their options, and access social services. Homeownership Program staff work closely with applicants for months, even years, before an actual purchase. “People's lives are complex and shifting,” says Program Manager Jackie Brasefield. “Families are growing, income fluctuates, and financial hardships present themselves. Many people come to us with debt or credit scores that make them ineligible for a mortgage. We advise them on steps they can take to become mortgage ready and stick with them throughout the process.”



A homeowner at HRB's Ferncliff Village and her family greet a visitor. Photograph by Keith Brofsky.

The jobs behind the income

HRB is acquiring 31 units in the mixed-income, 73-unit Wintergreen Townhomes development for our community land trust. We will keep these new homes permanently affordable for income-qualified households. Here are just some of the people in the applicant pool:

- 9 Bainbridge Island School District (BISD) employees
- 6 nonprofit workers
- 7 healthcare providers
- 9 restaurant workers
- 1 artist
- 12 retired people
- 3 Parks & Recreation District employees
- 3 government employees
- 3 childcare providers
- 3 grocery employees.
- 2 senior caregivers

What does an income-qualified household look like?

Households often include more than one earner, and income limits rise with household size. Here are some hypothetical households which might qualify for an HRB home at Wintergreen Townhomes or an HRB rental home designated for 80% area median income:

- BISD bus driver (\$34,000) and daycare provider (\$38,000) with one child.
- 1st-year BISD teacher (\$61,900) with stay-at-home spouse and one child.
- Single Parks & Recreation District employee (\$49,000).
- Part-time restaurant worker (\$27,200) whose partner is a barber (\$35,000).