

# THE FRONT PORCH

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- \$80,000 price drop at Wintergreen Townhomes
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## Average price at Wintergreen now \$274,000

HRB was awarded a competitive \$2.5 million grant from the Washington State Department of Commerce Housing Trust Fund to further subsidize its affordable homes at Wintergreen Townhomes for first-time buyers.

The exorbitant cost of land and construction makes it impossible to build a home that is affordable to low-income buyers. The job of HRB, as a nonprofit affordable housing provider, is to leverage government funding to bridge that gap.

The first phase Wintergreen Townhomes have a base price of \$369,000. HRB had already secured \$15,000 per home from the Department of Housing and Urban Development, bringing the price down to \$354,000. With the \$2.5 million from the Housing Trust Fund, HRB anticipates lowering homes, on average, by an additional \$80,000, so that the final cost to buyers is \$274,000.



Construction at Wintergreen Townhomes

HRB PREMIER SPONSOR

**Via Rosa 11**  
ITALIAN MARKET & KITCHEN

# THE FRONTPORCH

HOUSING RESOURCES BAINBRIDGE

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## With a resounding “Yes!” Finch Green LLC and HRB move forward with affordable housing on land donated by Bethany Lutheran Church



Rendering of Finch Green  
Courtesy of Davis Studio Architecture + Design

On February 4, 2024, at the Bethany Lutheran Church annual meeting, congregants voted to donate a portion of the church’s 8-acre property to the HRB community land trust for the development of affordable housing. The unanimous voice vote was “overwhelming,” recalled David Swartling, president of Finch Green LLC, the nonprofit formed by the church for this purpose. “There was not a ‘no’ vote to be heard.”

The decision to donate was the next step in a partnership established earlier this year in which HRB will develop, in collaboration with Finch Green LLC, a community of 22-24 small single-family homes on the land. HRB will keep these homes permanently affordable for households earning at or below 80% area median income. The project, also named Finch Green, has no religious affiliation.

“The cost of land on Bainbridge Island can be the deciding factor in whether a project gets built,” said HRB Executive

Director Phedra Elliott. “I am incredibly moved by the church’s decision to donate the land, when no doubt, like congregations across the country, it could benefit from selling. This is a testament to their commitment to our community.”

Bethany Lutheran Church has long envisioned building affordable housing on its land. As far back as the 1990s, the congregation recognized a crisis in the making as the high price of housing on Bainbridge Island deterred young families, displaced longtime residents, and excluded people who power the local economy and contribute to community self-sufficiency. The church convened a series of task forces to study the issue and assess the development capacity of its land. It also sought the advice of HRB, and in

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Dear Neighbor,

HRB and Bethany Lutheran Church have been talking about community and affordable housing since the 1990s when our current crisis was in its infancy. With this kind of deep and longstanding affinity, we could not be happier to announce our partnership with Finch Green LLC, the nonprofit formed by the church to explore housing development. Together we will build a neighborhood of small single-family homes on land donated by the church. HRB will steward these homes, ensuring that they are in good repair and remain permanently affordable to income-eligible families.

What seemed back then to be a small club of dogged and devoted affordable housing advocates has grown to include virtually our entire community—people who’ve seen the high cost of housing force friends from the island and dash their dreams of having children close-by; business owners struggling to retain staff who commute long distances because they cannot afford to live on Bainbridge; and people who understand that affordable housing is both critical infrastructure and a powerful commitment to building a more equitable and inclusive community.

But for timely progress to be made, the will of the community requires the backing of government. And we have it. The state has issued a mandate that requires cities and towns to identify and address barriers to creating housing affordable to households across the income spectrum and in sufficient supply to meet population projections. And the city of Bainbridge Island has undertaken updates to the Comprehensive Plan and Winslow Subarea Plan so that this growth happens in the right ways and places.

If we don’t want to lose people like Sam Christy, featured in this issue of The Front Porch, who provides the supportive services and relationships older residents need to stay in the homes and community they love, then we need homes affordable to those in her profession. And if we’re going to create those homes, we need effective and visionary urban planning, robust community participation in the public process, and creative approaches to partnership and housing production. I am happy to report that we have all three.

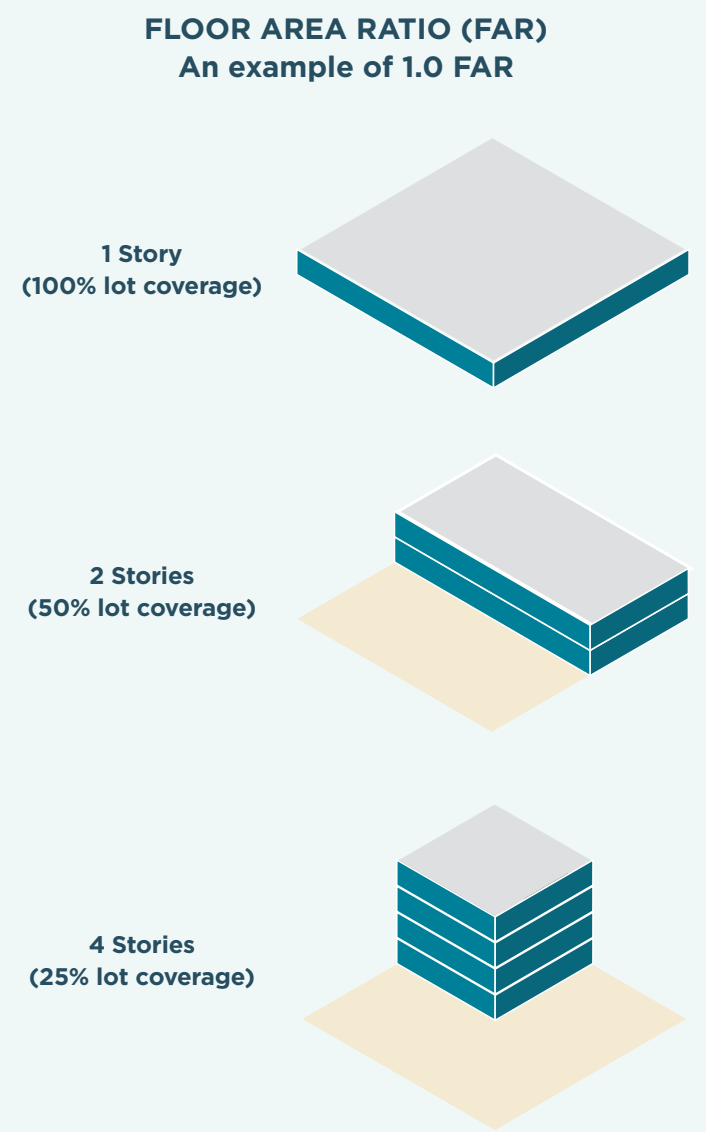
With gratitude,  
*Phedra Elliott*  
Phedra Elliott  
Executive Director



Phedra Elliott

## Understanding density as a tool for controlling growth

The city of Bainbridge Island is updating the Winslow Subarea Plan to meet its housing, transportation, and environmental goals. The conversation centers on two alternatives: Should Bainbridge grow up or out? Both scenarios depend on the strategic allocation of density. To track this conversation, it helps to understand FAR, or floor area ratio. In the context of housing, FAR is a more flexible measure of density than units per acre, as it allows a developer to create a greater number of smaller units within a given building envelope and in this way make maximum use of available land to meet community need.



## The struggle to stay

Sam Christy, owner of Elevated Elder Care, is a geriatric care manager, certified nursing assistant, and medication technician serving Bainbridge Island. She arranges care for some clients during episodes of heightened need, perhaps following surgery, and works with others to develop a long-term plan that makes it possible to age in place. She supports them in activities of daily living and with more technical tasks, such as wound care and medication administration, provides enrichment activities, and attends their doctor’s appointments, writing down diagnoses and instructions and sharing observations that could only come from such close relationships.

If you are contending with the medical and social complexities of aging, whether you are alone or surrounded by family, you would do well to find such a companion, nurse, social service and medical advocate, surrogate family member, and protectress.

But Sam is struggling to stay on Bainbridge Island, where almost all her clients live and where there are few housing options for someone in her profession. She’s rented a few ADUs and a couple of rooms in a kind of modern-day boarding house, she’s lived alone and with roommates, and for the last year, she has been housesitting. After moving 40 times in 45 weeks, she now finds herself with relative housing stability—a two-month stint in a friend’s house.

Sam is on the waitlist at Wintergreen Townhomes, where HRB is acquiring 31 affordable homes for its community land trust. An affordable home with HRB, with monthly payments less than market-rate rent on the island, would be the housing security she has long sought and a base from which to continue to provide invaluable services to older islanders who want to remain in their homes and community.



Sam Christy taking her clients on an outing  
Courtesy of Elevated Elder Care

Sam’s housing struggles are not unique. Laura Ter Louw, human resources director at Bainbridge Senior Living, reports that of the roughly 40 caregivers working at their four island facilities, only two live on Bainbridge. The commute is hard on the employee, but the inevitable missed shifts and late arrivals caused by extreme weather and traffic are hard on businesses too.

According to a survey by AARP, 90% of adults over the age of 65 wish to “age in place,” that is, to remain in their home and community safely, independently, and comfortably. If people must leave their homes, the preference is to move to an assisted living facility close by and be near family. About 75% of residents at Bainbridge Senior Living had already lived on Bainbridge, and almost all have family on the island.

Sam can relate. She doesn’t want to leave Bainbridge Island, either. Right now, her application for a home at Wintergreen is underway. If everything goes according to plan, she’ll move in this spring. Welcome news for Sam—and her clients.

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more recent years, consulted with the architect Jonathan Davis to bring its vision into focus.

In 2019, Washington passed a state law that makes it easier for religious organizations to build affordable housing on their land. And in 2022, the city of Bainbridge Island passed an ordinance in accordance with this law, allowing a maximum of 24 homes on the parcel and helping to turn the Bethany Lutheran vision into reality.

“We’re a group of well-intentioned community members with a diverse skill set and a willingness to volunteer,” said Swartling. “That’s what got us to where we were the day the ordinance passed. But we always knew that we did not

have the expertise to get the homes built. We know and trust HRB. They’ve been at our side throughout this journey. HRB will bring development expertise, a successful track record in public funding, and deep knowledge of regulatory compliance.”

Davis Studio Architecture + Design is the architect. The sustainably designed homes will range in size from 800 to 1,400 square feet to suit a range of households, from families with children to elders living alone. They will be clustered just south of the church and its preschool, conserving generous shared greenspaces and creating an intimate, village-like community.