

# THE FRONT PORCH

## IN THIS ISSUE

- Construction begins at Ericksen
- Welcome Wintergreen!
- Welcome HRB at the Oliver!
- Independent Living
- Affordable Housing 101

## Arc of Justice

The power of community-owned land from the Civil Rights Era to today

Tuesday, May 20, 2025 at 7:00 pm  
Bainbridge Island Museum of Art

The first community land trust was born in Georgia in 1969 to provide economic security to tenant farmers and sharecroppers who were being forced off the land when they registered to vote. Learn about the origins of this community development model in the short film *Arc of Justice* and hear from the nascent Aya Community Land Trust in Tacoma about its work to build affordable housing in a demonstration of community power and cultural conservation.

KITSAP REGIONAL  
**Library**

**B I**  
**M A** BAINBRIDGE ISLAND  
MUSEUM OF ART



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*Via Rosa 11*  
ITALIAN MARKET & KITCHEN



*Charles Sherrod (right), field secretary for the SNCC, and activist Randy Battle visit a family in Georgia, 1962. Photo by Danny Lyon.*

# THE FRONTPORCH

HOUSING RESOURCES BAINBRIDGE



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## Construction begins at Ericksen

In June, HRB will break ground on the Ericksen Community, a 100% affordable, 18-unit rental residence at the corner of Ericksen Avenue and Knechtel Way. The building, designed by Wenzlau Architects, will provide a mix of 1- and 3-bedroom homes to target community need. There are over 300 households on the HRB waitlist, about two-thirds of which seek a 1-bedroom, and there are only eight 3-bedroom regulated affordable rentals on Bainbridge Island, all of which are owned by HRB.

The project had an auspicious start in 2019 when a founding board member sold the site, one of the last remaining undeveloped parcels in Winslow, to HRB at half its value. In the ensuing years, the community contributed almost \$3 million to its construction, and HRB was awarded over \$5 million in grants from the state and county. “This is a community that wants to be more inclusive and understands



*The future Ericksen Community*

the role of housing in bringing that vision to life. We are grateful for its support and for the trust that government agencies have placed in HRB to efficiently produce dignified affordable housing,” said HRB Executive Director Phedra Elliott. “We know that Ericksen, both the building design and its future residents, will quickly become an integral part of the neighborhood.”

## Welcome Wintergreen!

Kayla and Tim Furnanz and their two boys are settling into their new Wintergreen home. Tim, who’s skilled at carpentry, has customized the home to meet the needs of their family, building loft beds in the kids’ bedroom to clear floorspace for books and toys, finishing the third floor to create a cozy reading nook graced with a beanbag chair and bird’s-eye views of the neighborhood, and adding extra storage capacity to the second bedroom. Tim works as a paraeducator at Eagle Harbor High School, part of the Bainbridge Island School District, and is pursuing a master’s degree in education. Kayla works as the life enrichment director at a senior living community on the island and is returning to school this fall for a master’s in counseling psychology. The opportunity for affordable homeownership at Wintergreen came at just the right time for a family that values education at all stages in life.

“It was important for us to live on the island because we wanted our kids to grow up here and go to these highly rated



*Photo by Lindsay Nolan*

public schools,” said Kayla. “The Wintergreen Townhomes are also walkable for our children’s schools (which is really important to us with juggling work and school!). I will be able to commute to my graduate program via ferry, which is wonderful and only a mile walk from our townhome to the ferry.”

HRB homebuyers have closed on all 17 affordable homes in phase 1 of Wintergreen Townhomes, a 73-unit, mixed-income neighborhood off High School Road. HRB expects to

*(continued on page 3)*

Dear Neighbor,

Washington State House Bill 1220 requires Bainbridge Island to prepare for its share of the region’s projected growth by planning for 1,977 new homes, the majority of which must be affordable. Doing so is an act of imagination: What might a more inclusive Bainbridge look and feel like? An expanded Winslow with residents running errands on foot; sweet little cottages and other compact, less expensive housing types that make efficient use of land; more families with children attending island schools; and a local workforce to strengthen Bainbridge businesses, public services, and nonprofits.

Such planning is also an act of discipline. There are many supplemental methods for creating affordable housing, but we must stay focused on the single most powerful means at our disposal—revisions to our development code to enable increased density, because without density, we simply cannot build affordably or at scale.

Last fall community members answered the city’s call for public comment on its Draft Environmental Impact Statement, which analyzed two means of distributing this growth and their effects on our community and natural environment. When staff compiled feedback into a single document, it came in at a whopping 1,800 pages—1,800 pages of letters, email, and survey responses expressing a range of viewpoints and priorities but all inspired by concern and love for our community.

We’re going to need that broad swath of engagement if we are to realize our housing goals, but not only from community members. Just as it engaged the community, the city must engage a diversity of actors—from government, industry, and the nonprofit sector—to collaborate in the creation of housing. At this very moment, the city and its citizens may be activated by state mandates. But many in our community and in positions of leadership have been long inspired by the vision of a more equitable and vibrant community that can only come when there is housing affordable to all.

With gratitude,

*Phedra Elliott*  
Phedra Elliott  
Executive Director



Phedra Elliott

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acquire 14 more in the second phase of construction from the developer, Central Highland Homes (CHI). Like the first 17, these homes will be added to the HRB community land trust where they will be kept permanently affordable and restricted to income-eligible buyers.

Even though CHI sold the homes to HRB at below market prices, more subsidy was needed to make them affordable to our buyers. HRB secured a competitive \$2.5 million grant from the Washington State Housing Trust Fund, which it used to reduce the sale price for first-time buyers by an average of \$80,000. Additionally, HRB secured \$15,000 per home from the Department of Housing and Urban Development through its Self-Help Homeownership Opportunity Program. In exchange, buyers perform 60 hours of sweat equity in the final stages of home building.

## Welcome HRB at the Oliver!



Photo by Erik Hammer

HRB closed on 13 units at Oliver Bainbridge, a new 80-unit, mixed-income rental development at Wyatt Way and Madison Avenue. A portion of the site was once home to a Housing Kitsap property with 13 affordable homes, which was sold in 2019. HRB and the buyer, Blue North Property Development, united in their desire to preserve the affordable housing, entered a partnership in which Blue North would sell 13 homes to HRB at cost to build to replace the ones that would be lost in redevelopment. The homes have been added to the HRB community land trust, where they will be kept permanently affordable to income-eligible residents. The first income-certified applicants from our waitlist began moving in in February.

## Independent Living helps islanders thrive in place

HRB’s Independent Living performs health and safety home modifications so that older adults and people with disabilities can live safely and confidently at home. “For many it’s the most desirable option,” says Program Director Misty Eberspecher. “For some it can also be the least expensive.” But the home we bought in our 40s when we may have thought nothing of running up a flight of stairs with a laundry basket or leaning over a deep tub to bathe a child might no longer meet our needs. Do those stairs have a handrail and are they well lit at night? Does that tub need to be replaced by a walk-in shower with grab bars?

Eberspecher meets with prospective clients to understand their vulnerabilities and assesses the home through a lens polished by extensive training and experience. Certainly, high-risk areas such as stairs and bathrooms get their due, but Eberspecher also attends to easily overlooked but life-enhancing details, such as replacing doorknobs with levers which require less hand strength and rearranging kitchen cabinets to ensure frequently used items are readily accessible. “These projects are not one-offs. They are part of supportive relationships, which often last long after the final contractor leaves. So much of aging in place, or ‘thriving in place’ as I like to say, is about good habits and knowledge. I provide education around subjects such as fall prevention



Photo by Jessica Uhler

and dementia and help clients access the social services, healthcare, and financial and cultural resources that make for a full, connected—and safe—life.” Ultimately, the clients are not the only beneficiaries. “Our homes should be welcoming and safe spaces for people of all ages. No one is immune to a fall, and we all can appreciate comfort and good design.”

Services are offered free of charge to income-eligible households and for a fee to all others. For more information, visit [www.housingresourcesbi.org](http://www.housingresourcesbi.org).



### Affordable Housing 101

#### What do we mean when we say “affordable”?

According to the Department of Housing and Urban Development (HUD), a home is affordable when rent or mortgage payments plus utilities are less than 30% of gross household income. The rationale is that there will be enough left over to cover basic needs, such as food and healthcare. The reality is more complex. Paying 30% of a \$200,000 salary leaves plenty for these expenses. Paying 30% of a \$30,000 salary, however, will likely mean a struggle to make ends meet. Moreover, this rule of thumb does not consider the number of dependents or factors such as chronic health conditions or extreme commutes which increase the cost of living. HRB is more flexible when determining income eligibility for rentals, placing utmost importance on being housed. For homeownership, where the expectation is that as income rises, mortgage payments will become increasingly affordable, we use 35%.

#### Who qualifies for HRB housing?

HRB uses income limits set by HUD and based on area median income (AMI) to determine eligibility. HUD calculates the AMI for a family of four in a specific region (in our case, all of Kitsap County) and then adjusts this income according to family size. Every home has its own income limits depending on the requirements of the government program which funded its construction. For example, rental homes at the future Ericksen Community will be reserved for households earning 50% AMI and below. The homes for sale at Wintergreen Townhomes are reserved for households earning 80% and below.

Applicants go through a process that is similar to applying for a home or auto loan. In addition to funder-required paperwork, applicants must submit 60 days’ worth of income and asset verification, including paystubs and social security and bank statements.