

THE FRONT PORCH

IN THIS ISSUE

- 10 things to know about housing
- Settling in at the Oliver
- Affordable housing candidate forum
- Work at Island Home and Ericksen Community

HOUSE WORK

A Housing Resources Bainbridge Fundraiser
Keynote by WA Rep. Alex Ramel

Thursday, September 18, 2025
5:00 - 7:00 pm
IslandWood

Join us for our biggest fundraiser of the year. We'll hear from Rep. Alex Ramel, a former community land trust homeowner, who'll talk about what he is doing for affordable housing in his role as majority whip in the Washington State House of Representatives and what affordable housing has done for him, as a single father, devoted community member, and advocate for housing and the environment.



Register for free tickets at
housingresourcesbi.org/events



WA Rep. Alex Ramel

HRB PREMIER SPONSOR

Via Rosa 11
ITALIAN MARKET & KITCHEN

THE FRONTPORCH

HOUSING RESOURCES BAINBRIDGE



VOL 53, FALL 2025

Ten things I want to tell you about housing



HRB Executive Director Phedra Elliott

I meet with people outside the world of affordable housing all the time—business owners, non-profit colleagues, elected officials, city staff, developers, architects, builders, people in parking lots and at parties, and many, many community members who feel the impacts of our housing crisis firsthand, feel for those that do, or fear for what will become of our community if the issue is not addressed. Most see the housing crisis through their personal lens, which does provide some insight. However, it can be hard to appreciate the full extent of our housing crisis if one isn't doing this work daily.

Our system is dysfunctional, and I often have to stop myself from waxing on about it. I am not the biggest expert on this subject, but doing this work for 15 years has shown me some things. I want to share some of them here and while I'm at it, bust a few of the myths I often hear.

1 The housing crisis is long in the making, and the solutions are complex, numerous, and interconnected. Across the country and over decades, many very smart people and many very determined communities are still struggling to “solve” it. Bainbridge must approach the problem with optimism but given this context, humility as well. It won't be the flash of a niche idea but rather, this culmination of expertise and effort that produces the results we want to see. However, in spite of this complexity and the diversity of our communities, there is something we do know: building more housing of all kinds will inevitably be part of the solution.

2 The housing system is broken, not the people. Generally, people struggle with housing not because they've done something wrong, but because there are so many other systems tied to the ability to purchase or rent a home (e.g., education, criminal justice, fair wages, health, etc.) whose shortcomings and inequities stand in their way. The vast majority (99.9%) of people who contact HRB needing help with housing are like the rest of us—hardworking people who need housing they can afford on what they make at their job. They aren't lazy or looking for a free ride. They just happen to live or work in a place that doesn't have enough housing at reasonable prices.

(continued on page 2)

Settling in at the Oliver

Jane Schupay, who moved into HRB at the Oliver earlier this year, affectionately calls the new home her “own little palace.” The roughly 500-square-foot layout is clever. There's not an inch of wasted space, and high ceilings convey an airiness that belies its true size. Floor-to-ceiling windows in the bedroom, with its tiny studio at the foot of the bed, let in the light she needs to create her clay sculpture. And a short hall leading to the bedroom easily accommodates a secretary desk, where Jane has begun documenting her 82 years of life, with its many moves up the East Coast, across the country, and back and forth between California and Washington, landing at last and for good on Bainbridge Island, close to her daughter and grandchildren.

(continued on page 3)



(Ten things...continued from page 1)

3 We treat housing like a commodity. The less there is, the more precious the commodity. Speculation escalates prices. And corporations compete with people. For many, their home is their single-most valuable asset, and they will go to great lengths to protect it, impeding the policies that would lead to greater production, like higher density in their neighborhood or allowing housing types other than single-family homes.

4 Funding is scarce and isn't keeping up with the actual cost to build. While HRB has been successful, there are no magical grants out there just waiting to be found. We and other affordable housing providers are well aware of the resources, and the competition is stiff.

5 The regulatory system has helped make it incredibly difficult and costly to bring projects to completion. Each funder has its own rules and standards, and recipients must jump through many hoops to actually receive the award. Funder requirements often contradict one another or place an undue burden on the housing provider by requiring overly rigorous reporting and compliance. For example, nonprofits must often pay up front for services and then get reimbursed, which complicates cash flow and requires an exceptionally strong balance sheet. I recommend the first three chapters of *Abundance* by Ezra Klein and Derek Thompson. It sums this point up better than I can.

6 Concerns about water are not an excuse to halt housing development. The city has not finished its groundwater study, but preliminary results indicate sufficient capacity to support projected population growth. Let's shift the focus instead to conservation technology (fixtures and plumbing are efficient, and we continue to improve here and

elsewhere) and reducing waste (it's happening on golf courses, on lawns, and in private homes). People will continue to move to Bainbridge Island and build homes that use water, so let's work to get the kind of homes we need.

7 Building affordable housing isn't less expensive. It costs the same, and sometimes more, as market housing. See #5.

8 Affordable housing isn't cheaply built. Our homes aren't ugly and full of particle board and hollow core doors. HRB and other developers use quality, durable materials and produce housing that would please most of us, regardless of income.

9 All new construction in Washington is green, including affordable housing. The code requires it. Most affordable housing grants have their own requirements for sustainable building, such as the Evergreen Sustainable Development Standard. This standard is so technical and the compliance protocols so rigorous that most nonprofit developers hire a consultant. Once again, see #5.

10 Fixing the affordable housing problem is about more than building affordable housing. We need to build market housing too, along with supportive housing and shelters. And we need to make the policy reforms to make it happen faster. Whether we like it or not, housing is a commodity (see #3), and that won't change anytime soon (even if we want it to). Under these conditions, greater housing supply will lower prices—not by tomorrow but in the long run. We have to think in terms of generations.

Want to talk more? I can be reached at phedra@housingresourcesbi.org.

We've been busy!

HRB broke ground at the Ericksen Community last June. Work on the 18-unit affordable rental building designed by the local firm Wenzlau Architects is expected to finish fall 2026. The project is made possible by community contributions totaling almost \$3 million and over \$5 million in grants from the state and county.

Just around the corner, Island Home, our oldest property, received a top-to-bottom rehab last spring. Thanks to a competitive \$829,819 grant from the Washington State Housing Trust Fund Housing Preservation Program, as well as a community grant from Rotary Club of Bainbridge Island, we re-terraced the land, replaced roofs and stairs, and renovated unit interiors



Pictured above Island Home. A detention vault at the Ericksen Community (left) will control stormwater.

and laundry rooms. As this project attests, the responsibility to our tenants and neighbors well exceeds the initial construction. We keep our homes in good repair so that they are not only affordable but functional and gracious as well.

(Settling in...continued from page 1)

Jane may be comfortably settled, but she still gets around. "The transportation for older people here on Bainbridge is unheard of, except maybe in Europe," she says, rattling off BI Ride, Kitsap Transit ACCESS, and a bus run by the Senior Center. The downtown location helps too. Heart and Soul, where she uses the ceramics studio and teaches handbuilding, is just three blocks away. Some days, she hops on an ebike. She is a defensive rider with a keen awareness of her surroundings, a holdover from earlier days as a "crazy bicyclist" in California where she had both on- and off-road bikes and tackled single-track courses down mountains.

Jane retired at 69 after an almost 50-year career as a nurse practitioner, primarily in



Ceramics by Jane Schupay

maternal-child health but concluding in homecare, tending to those with diabetes or requiring wound and post-surgical care. The work was deeply satisfying. "I would see people on Bainbridge Island, this largely wealthy, beautiful island, who were in dire straits, who were lonely. It was very eye-opening."

In December 2024, HRB purchased 13 apartments in the new 80-unit Oliver Bainbridge, including the one that would become Jane's. (The developer, Blue North Property Development, sold them at its cost to build.) In the months since, the Oliver has settled into the neighborhood. The 4,000 plants, among them geranium, nootka rose, and ornamental grasses, in a landscape design by the local firm Fischer Bouma Partnership, have sent roots deep into the soil. The pots of nasturtium and coral bells, however, belong to Jane.

IN RESIDENCE

Conversations
on the social, economic,
and environmental
meaning of housing

curated by
Housing Resources
Bainbridge

GET READY FOR CITY COUNCIL ELECTIONS

HRB is hosting a candidate forum focused on affordable housing with the six candidates running in the November general election. Join us for a conversation moderated by HRB's Public Policy Director Maggie Rich and hear how the candidates propose to address our affordable housing shortage. With updates to the comprehensive plan underway and housing mandates set by the state, the opportunity for effective and visionary action is now.

As a 501(c)(3), we can't endorse a candidate, but we can provide education so that you can select candidates who possess the understanding and commitment to improve housing affordability on Bainbridge Island.

Monday, October 20, 2025
7:00 – 8:00 pm
Bainbridge Public Library

This event is offered in partnership with the Bainbridge Island branch of the Kitsap Regional Library as part of the In Residence speaker series.



Register for free tickets at housingresourcesbi.org/events