

THE FRONT PORCH

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BUILT from Experience

A Housing Resources Bainbridge Fundraiser
Keynote by Jamie Madden

Thursday, October 1, 2026
5:00 - 7:00 pm
IslandWood

We'll hear from Jamie Madden, author of *Bittersweet Lane: Creating Home(s) in the American Affordable Housing Crisis*. Madden, who grew up in affordable housing in Massachusetts, is now an affordable housing developer in Seattle, building homes "for the next kid." He'll share how personal experience influences his professional work, what it takes to get homes built in our broken system, and what we can do to fix it.



Register for free tickets at
housingresourcesbi.org/events



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Via Rosa 11
ITALIAN MARKET & KITCHEN

THE FRONTPORCH

HOUSING RESOURCES BAINBRIDGE

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Evergreen and ever true, Finch Green is on the way

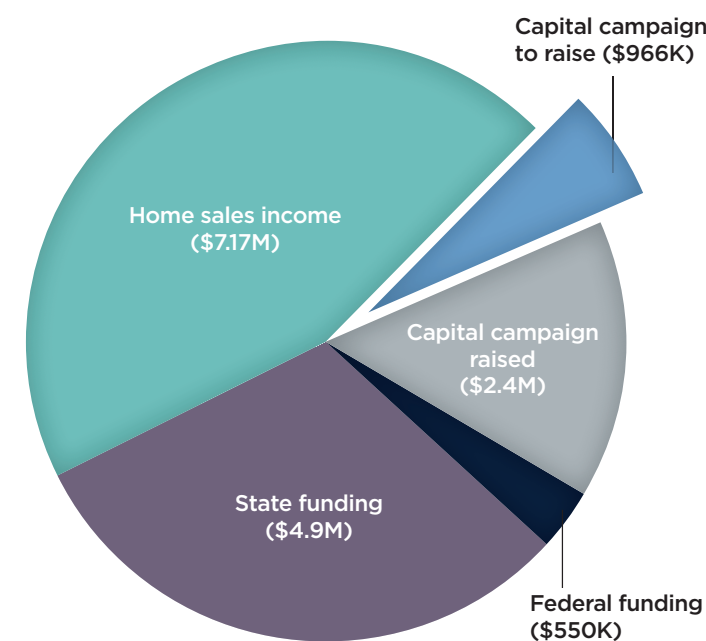
Housing Resources Bainbridge (HRB) will build Finch Green—22 permanently affordable single-family homes for purchase on land donated by Bethany Lutheran Church. Within walking distance of public schools and with 2-4 bedrooms, the homes are ideal for families. Seven will be accessible, and all 22 will have zero-step entries and ground-floor baths so that people of all ages and abilities can visit. The homes will sell for \$270,000–\$340,000, creating a permanent place in our community for the people who power vital businesses, nonprofits, schools, and services but cannot afford the local market. When the median home sale price on Bainbridge Island is \$1.2 million, a permanently affordable and inclusive neighborhood never gets old.



Groundbreaking at Finch Green is expected fall 2026.

Make it happen!

We're fundraising to bring homeownership within reach of low-income families.



Give to Finch Green

[www.housingresourcesbi.org/
give-now/finch-green-capital-campaign](https://www.housingresourcesbi.org/give-now/finch-green-capital-campaign)

Meet an HRB homeowner

"I was raised on Bainbridge Island, and I have a lot of love for this place. It is an ideal community to raise a family in terms of safety and schools. But renting on Bainbridge Island is pretty expensive, and affordable homes for purchase are few and far between. HRB gave us an opportunity for homeownership we wouldn't have had otherwise. Owning our own home has changed our lives."

— Jack Bonnington
HRB homeowner at Wintergreen Townhomes



FROM THE DIRECTOR

Dear Neighbor,

Just a drop in the bucket. I hear that said often about efforts to tackle our housing crisis. The state requirement that Bainbridge Island plan for 1,139 new affordable homes will be no small feat. But recognizing the enormity of the task does not diminish my appreciation for progress, however small in comparison. For me, a drop in the bucket is not a dismissal but a call for action, a reminder that we need to both celebrate our contributions and push to do more.

In July we completed the 100% permanently affordable Ericksen Community with 18 new affordable rental homes for Bainbridge Island—homes that were not here last year. Yes, that’s a drop in the bucket when one considers 1,139. But we’re not talking about rainwater; we’re talking about people’s lives. Eighteen individuals and families will have housing stability. Instead of worrying about where they will sleep next month, they will daydream about their children starting the school year in a familiar place with familiar faces, they will plan outings with friends and family, sign up for sport teams, stick with their jobs, and take up volunteering. We’re also talking about our community. When our basic needs are met, we are better able to fulfill our potential as community members who both care for and depend on one another, regardless of income and housing status.

This fall we will break ground at Finch Green, a neighborhood of 22 single-family homes on land donated by Bethany Lutheran Church. We’ve received the maximum awards from government funders and meaningful gifts from a cadre of dedicated affordable housing supporters, but a gap remains. We now seek the support of the broader community. Please read this issue of The Front Porch to learn about the project, and reach out. I am happy to meet so that you might make a gift to Finch Green with full understanding of its power and importance in strengthening our community.

Please add your drop to our bucket. It matters deeply.

With gratitude,

Phedra Elliott

Phedra Elliott
Executive Director



Phedra Elliott

Who can live at Finch Green

(continued from page 1)

HOUSEHOLDS AT 80% AREA MEDIAN INCOME AND BELOW

\$83,000 (2 people)	\$103,700 (4 people)
\$93,350 (3 people)	\$112,000 (5 people)

WHAT DOES THAT LOOK LIKE?



One adult working as a ferry operator (\$57,000) and another working as a floral designer (\$43,000) with two children.



A teacher early in their career (\$80,000) with one child.



One adult working as a veterinary assistant (\$57,700) and the other working as a special education paraeducator (\$34,500) with one child.



An architect (\$110,000) with a stay-at-home partner and three children.

Salaries are based on median wages from the U.S. Bureau of Labor Statistics for the Bremerton-Silverdale metropolitan area, the Washington State Office of Financial Management, and the Bainbridge Island School District.

Finch Green is reserved for first-time buyers, per state funder requirements. This category includes people who have not owned a home during the previous three years, only owned one with a former spouse, or only owned a principal residence not permanently affixed to a foundation.

Small footprint. Big Impact.

“Every decision—from the siting of the buildings to the use of healthy materials—is made with the environment in mind. The homes at Finch Green will be clustered close together so that they cover less than 20% of the 8-acre site. Parking will be consolidated on the existing church lot, eliminating the need for driveways and reducing stormwater runoff. This judicious land use will allow us to preserve undeveloped land for community greenspace and rain gardens and optimize stormwater infiltration to replenish the aquifers.”

— Architect Jonathan Davis
Davis Studio Architecture + Design

A look inside the Ericksen Community

With the July completion of the Ericksen Community, Bainbridge Island has 18 new affordable homes, bringing the total number of income-restricted affordable rental homes to 305. The Ericksen homes are permanently affordable. There will be no unexpected sale, no new landlord, and no expiring affordability requirement.

After a full year of construction, you likely know what Ericksen looks like from the outside. So here’s a peek inside these airy, elegant homes (staging by Kitsap Staging).



Design and craftsmanship

“We are always looking for a way to bring a piece of nature inside our designs and reinforce our daily connection to the natural environment,” said Ericksen architect Charlie Wenzlau. Large windows were a starting point, but Wenzlau went further, working with BARN volunteers who donated 300 hours to transform alders harvested from the site into 18 slender panels that adorn one side of the shallow alcoves at the entry to each home and two wider panels for the bench in the lobby. The panels have one live edge, preserving the natural undulations of the log.



Photo courtesy of BARN



VITAL STATS

- 100% permanently affordable
- 12 one-bed/one-bath homes, 6 three-bed/two-bath homes
- 1 elevator
- Reserved for 50% area median income and below (e.g., \$45,400 for a 1-person household, \$64,800 for a 4-person household)
- 7 project-based vouchers (Families and individuals living in homes with vouchers pay 30% of their income toward rent, no matter how little, and the federal government pays the remainder. These vouchers allow HRB to serve the lowest-earning households.)