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NEWS

Housing shortage reaches critical mass

By [Kelley Balcomb-Bartok](#) • January 31, 2023 1:30 am



Kelley Balcomb-Bartok\ Staff photo San Juan Community Home Trust - Sunrise 2 Neighborhood.

A home ensures stability, diversity and safety for community members. In San Juan County, affordable homes are becoming increasingly difficult to find.

In 1948, the United States signed the Universal Declaration of Human Rights, recognizing adequate housing as a component of the human right to an adequate standard of living. However, housing once considered a human right is now more often treated as a commodity, slowly fraying the very fabric of communities across the nation.

According to multiple local housing experts, much like the rest of the country, there's a critical housing emergency unfolding in the San Juan Islands, and it's only getting worse.

“Housing insecurity is more prevalent here than the vast majority of communities in the United States,” said San Juan Community Home Trust Executive Director Amanda Eichelberger. “It’s hitting working families the hardest, and their situations are growing increasingly dire.”

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Eichelberger continued, “there’s a huge misconception (on these islands). There are a lot of people who care but don’t realize that the problem here is to the degree that it is, and don’t realize that it’s growing.”

“I think if we want to have an economically diverse community, and not just have this be a vacation spot for the ultra-wealthy, then we need to address this problem,” states Eichelberger. “We’ve been in a housing crisis for decades now, but we’re hitting critical mass. We’re at a point where our infrastructure is deeply challenged and unstable.”

“Whether you’re looking at caregiving for our aging population here on the island, or our schools who don’t have enough teachers or our hospitals and clinics who don’t have doctors, our county can’t keep positions staffed because they don’t have housing for folks. These are all things that continue to make the cycle worse and worse and worse,” adds Eichelberger.

“We are hitting a point where our infrastructure is weak and our ability to have a thriving island is growing weaker and weaker,” says Eichelberger. “It’s becoming incredibly important for our islands to survive to have this housing issue addressed.”

According to Lisa Byers, Executive Director of OPAL on Orcas Island, “Ever since I came to San Juan County in the early 90s there has been a serious lack of available and affordable housing. This is about larger macroeconomic trends. When people from around the country or even the globe can afford to buy property in a beautiful place and occupy it for a short period of time they’re going to change the market.”

“And that’s what we were seeing in the 80s and 90s,” continues Byers, “that the real estate prices were being driven by the purchasing power of people who didn’t live and work here. So that dynamic existed then but wasn’t sort of generally accepted or understood.”

“What I’ve seen incrementally over five-year increments, but then much more exponentially in the last five years is the gap between the working person’s wages here and real estate prices just keeps getting wider. The level of understanding has become broader.”

“More individuals are being personally impacted because they can’t find people to work on their house, or to fix this or that, or the restaurants are closing, or the bank has to close for different hours because they can’t hire people,” adds Byers. “I would argue that the problem has existed for a long time, but it is now more. It is deeper, it is broader, and it is impacting the whole community much more pervasively.”

Ryan Page, Housing Program Coordinator for San Juan County, agrees that the county is in a housing crisis and “we need to muster every sort of resource that we can possibly get our hands on.”

“Housing uncertainty is incredibly stressful,” says Page, and it’s affecting more than the islands’ low-income families. “It’s incredibly stressful in a way that I always try to carry that with me. I’m lucky enough now to be in a house that I own but I had that experience of being on Orcas and being in a rental house and having the landlord—who was a great guy, a great

landlord—and he made the decision one day like ‘Yeah, I think I’m gonna sell this house, I just need to do that.’ And it’s like the floor is pulled out from under your feet. You’re just kind of walking around in a daze like, what does this mean? I really carry that with me and keep that in the back of my mind because that is the emotional stress that people are going through all the time.”

“It’s this combination of being in a desirable area and a small rural community,” says Eichelberger. “When you combine those two things with a finite supply of housing, and that housing is so desirable, it ultimately ends up going to the highest bidder. Over time housing instability becomes more and more intense and the people who get pushed to the fringes are working people.”

“We’re at a point now where even somebody that makes 120, 130, 140, even 150% of Area Median Income cannot afford anything on the island” adds Eichelberger. “A lot of the public funding that we use requires us to serve lower than 80% of AMI, which is great. But something unique we’re seeing here is that there is a lot of moderate income need too. Unless we address both, we’re not going to be able to address the issue because what few units there are, moderate-income people need just as badly. It creates even more demand.”

Currently, 80% of Area Median Income (AMI) in San Juan County is:

A single-person household: \$48,850

Two-person household: \$55,800

Three-person household: \$62,800

Four-person household: \$69,750

Five-person household: \$75,350

According to San Juan County Council Chair Cindy Wolf, that critical number is even higher. “You have professionals with up to 200% of AMI who are still so cost-burdened by living here, that as people in that niche retire out we are having the devil’s own time replacing them. Skilled workers. We’re talking about managers. We’re talking about small tradespeople. We’re talking about engineers, project managers and planners. For the county as an employer, it’s a crisis.”

For Wolf, the housing situation is at the forefront of her mind and a primary focus since taking office two years ago. One of her first major efforts as a newly elected council person was working closely with her fellow council members and county staff to implement a cap on vacation rentals.

“You could see this gradually building situation where more and more people started to use the (limited) housing stock. We already have a situation in this county where 40% of the housing stock is seasonal,” states Wolf, “and more and more of the housing stock was becoming a speculative investment, being used as vacation rentals. People were being squeezed out.”

“In my mind, if you have market conditions that encourage speculative investment, you are going to drive the real estate prices up, especially in an environment where you cannot build your way out of it. My thinking was, first you stanch the bleeding,” states Wolf. “Which is why I spent my first 17 months negotiating vacation rental caps with my colleagues.”

Effective June 1, 2022, San Juan County limited the number of vacation rentals county-wide to 693 total units, broken out as follows: San Juan Island, 337 units; Orcas Island, 211 units; Lopez Island, 135 units; and outer islands, 10 units. The most recent US Census Bureau data published in 2021 shows that San Juan County has an estimated 13,739 total housing units throughout the county. Of that number, an estimated 8,378 units are occupied, while approximately 5,361 units are vacant much of the year.

According to Page the U.S. Census data also shows somewhere around 30-35% of housing units in most counties across Washington State are rental units, but in San Juan County are closer to 15%. “That alone shows you the sort of uphill battle we have just based on our housing.”

Housing Solutions

“The solution to me,” says Eichelberger, “is we have a really unique community here. We have immense resources and immense goodwill, and an incredibly benevolent community that cares. They just may not necessarily have all the nuances of the issue, but have the wherewithal to solve it and the means to do so.”

“I’m extremely optimistic about what the community can do to solve the problem just by getting better organized and working together,” adds Eichelberger. “And I think that’s slowly happening. I think it’s been happening for a long time. I’m building on the work that other people have done before me, where I can strengthen those relationships between other housing partners, the county, and the community at large.”

“Lots of people that made their money on this island made it because they were super smart or super innovative or super entrepreneurial, or did something really unique to get here right,” says Eichelberger. “We have all this talent and all this skill and all these amazing brains on this islands — and even working people, let’s be real, to be able to stay here as a working person.”

“You’ve got to be smart, nimble, scrappy,” adds Eichelberger. “I mean, inherently this is an amazing, amazing community that we live in and I fully have faith in our ability to solve our problem. I feel lucky to be in the center of getting to do it, honestly.”

“We have resources on this island. We can build things and we can create our own sort of guidelines around how we do that. Frequently I think about ways to organize those who are interested in helping solve the problem and seeing what we can get creative with here locally. Because I find that local solutions are frequently the best and the fastest.”

Wolf agrees, adding “thinking in those terms, involving the private sector and private philanthropy, there are things that they can do that we can’t touch as a government.”

“For the private (sector), if you want a thriving economy, if you want services, let’s look at some housing models that you can fund and how that can be capitalized,” says Wolf. “Because I think what’s going to have to happen is private philanthropies, frankly, are going to have to front load and capitalize something that looks like cooperative housing. And there’s going to have to be conversations with that class of people or economic sector people for what kind of a hit they’re willing to take in order to live out here.”

“I think probably what we’ll see is employers very quickly, people who’ve got access to capital, like Roche Harbor or in the public sector such as the Port, or us, trying to very quickly get some houses on the ground for employees,” says Wolf. “Hopefully while the other ideas are being kicked around for how that ‘missing middle’ can be addressed. That, coupled with the caps on vacation rental housing, would start to take some of the pressure off and loosen up at least some rentals, hopefully.”

“That’s where we’re at now,” Wolf adds. “We’ve had this money that we can put towards subsidized housing and we’ve done a lot and we’re still doing a lot. We’ve got one new project on each of the major islands.”

Currently, there are four affordable housing projects underway that the County’s Home Fund, a Real Estate Excise Tax-funded program approved by voters in 2018 projected to generate \$15.2 million over a 12-year tax period, is supporting: OPAL’s ‘Kidder Way’ project awarded \$1,702,215 in 2022; Lopez Community Land Trust ‘Fisherman Bay Curve’ project awarded \$1,107,000 in 2022; Housing Lopez’s ‘Lopez Village North’ project awarded \$616,252 in 2022; and the San Juan Community Home Trust ‘Holliwalk Neighborhood’ awarded \$1,688,823 in 2022.

Next on the horizon is a large-scale affordable housing project specifically to create rental units in Friday Harbor that is in the early stages of development, in collaboration between the County and the Town of Friday Harbor.

According to Page, there is a parcel at the corner of Malcolm and Argyle that the County has owned for nearly 30 years.

“In the mid-2000s The Land Bank and the county council came to this conclusion ‘Hey, this piece of land is just sitting here and it’s kind of prime real estate.’” says Page. “People had approached the council before about wanting to build something on here. Because it was owned by the Land Bank there were Land Bank restrictions on it. The county essentially had to buy the property from itself.”

“The Council decided to purchase the property over three years,” adds Page. “Where they (the County) paid \$250,000 a year for three years, so \$750,000 that went to the Land Bank out of the County’s general fund to essentially have that property free and clear with no restrictions on it.”

The Council wanted to set that aside for housing, Page continued, “given the level of investment that the County has put into that project, we are not selling that piece of land. We’re not giving it away. We’re going to have someone build affordable housing on it. But the county will maintain ownership of the underlying land.”

“We are well into that process right now,” states Page. “We had a request for qualifications put out to find a developer to partner with us. We received three responses to that and we’re currently going through our internal process on selecting who we’re going to move forward with.”

When asked about a timeline for the project, Page responded, “it’s pretty wide open, because these things can be unpredictable. At the very least we’re hoping to make a selection and announcement on the successful developer that we’ve chosen by the end of February, early March.”

He added, “We are looking at this as a real showpiece sort of project,” says Page. “Between us, whoever the developer is, and the Town of Friday Harbor as a partner in this because it’s going to be in the town. We’re not trying to rush things. We’re trying to really take our time and be deliberate and have something that the residents of the town of Friday Harbor are going to be like, ‘Man, that’s great! We’re super happy with that.’”

Affordable Housing in San Juan County

Currently, the San Juan Community Home Trust (founded in 2001) has 41 permanently affordable homes in their portfolio on San Juan Island, with eight additional homes under construction and expected to be completed later this year. However, those eight units are already spoken for, with a waiting list of over 55 families. “We had to close it months ago and we still get calls daily and have to explain that it’s closed,” says Eichelberger.

OPAL (founded in 1989) on Orcas island currently has 109 single-family permanently affordable homes in their portfolio, along with 82 rental apartments, 3,600 square feet of rental office space, and five community gardens.

The Lopez Community Land Trust (also founded in 1989) has six housing cooperatives with 47 permanently affordable homes, with six additional rentals, providing homes to over 110 Lopez residents. In addition to housing, the LCLT also leases 68 acres of farmland to local farmers.

Housing Lopez (founded in 2018) is the newest affordable housing organization in San Juan County located on Lopez Island, and recently completed their first affordable housing project in 2021, providing six rental homes to Lopez residents.

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February 8, 2023 1:30 am

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