

Events

Chamber Cafés with guest speakers and panelists are on the 1st and 3rd Fridays monthly starting at 10:00 a.m. on Zoom. No membership is required to attend these free events. Advance registration is necessary to obtain Zoom access.



Chamber Café

Friday, June 3, 2022

Entrepreneurship, Financing and Education

Learn about non-traditional funding resources and classes free for the taking to help you with start-up and early growth when turning a fabulous idea into a career!

It is easy to go down an incorrect path at start-up and lose both opportunity and your cash reserves. We'll have representatives from Craft 3, SCORE and LION as resources and QA for this free Café

Chamber Café

Friday, June 17th

Jefferson County Department of Emergency Management Planning Ahead for Disasters

As a business owner or manager, do you know what steps to take to protect your business from emergencies? If there is an earthquake? Tsunami? Blizzard? If the power grid goes down? If an area floods? Rockslide? Mudslide? Wide temperature swings? A pandemic? There are so many variables - do you know how to plan for them and how to train your team? Disasters take many forms and the financial cost of rebuilding after a disaster can be overwhelming.

If you are prepared for emergencies; you'll be in a better position to recover and continue operations should a disaster strike as well as assisting others in rebuilding our community.



The **Chamber**
OF JEFFERSON COUNTY

Business Insider

Serving the Businesses and Citizens of Jefferson County

MEMBER UPDATE

Bayside Housing & Services

A Home by Any Other Name

Article by Heather Dudley-Nollette, Director of Development; photos by Bayside Housing & Services

Recently, my husband and I had the privilege of hosting some longtime friends in our home for dinner. After many months (now years) of isolation from loved ones, it felt especially sweet as we spent the evening catching up on all things great and small. As the night went on, the conversation eventually wound its way to "Housing," a topic that seems to have earned a capital H these days.

As conversations with engaged people tend to go, there were moments of consensus peppered with some heat as we found ourselves grappling with meaning. We were reminded that "Housing" has become such a complex issue in our lives that we sometimes spin our wheels just trying to find common ground about the problem, let alone working together to create solutions.

For the last six years, my colleagues at Bayside Housing & Services have served nearly 200 people who were previously experiencing homelessness, and have helped more than 120 of those people transition into permanent homes.

- Our numbers change daily, but as of this writing in April we're serving 56 individual clients overall, at Bayside Tower at the Old Alcohol Plant and in our two tiny shelter villages in Port Hadlock and Port Townsend.
- That included 15 children within eight



families, seven veterans, one transition-age youth, 11 seniors and two transgender individuals.

- To date, Bayside has provided more than 50,000 bed-nights and counting! We've served more than 22,000 meals to those living within and outside our housing programs.
- And we've provided more than 500 rides for clients, to access schools, medical appointments, pharmacies, grocery

stores, banks and errands.

What we're doing here at Bayside is called "Transitional Supportive Housing" among housing professionals. And with the help of our donors and other funding, we're working to develop our first "Permanent Supportive Housing" pilot program. The "supportive" part of these programs includes trauma-informed services, provided by trained case managers who work with our housing clients to connect them with the skills and tools they need to find and keep permanent housing, employment and community support.

At Bayside we understand that this is only a small contribution to the overall housing crisis in our community and beyond, which includes challenges to providing enough housing of all kinds. Whether we call it "transitional,"

► *Bayside Housing continued on pg. 2*



Tiny shelter village



DIRECTOR'S UPDATE



Arlene Alen

May was an exciting Month at the Chamber. We assisted the Northwest School of Wooden Boatbuilding and The Resort at Port Ludlow in launching their new Pump-Out Boat, the Clean Bay which was locally designed, engineered, built and operated, will providing free services. The community turned out to christen this boat and participate in a ribbon cutting ceremony to kick off the start of service to the maritime community and to launch boat season 2022

From this exciting project to the 2022 Jefferson County Community Leadership Awards held May 21st at the Resort at Port Ludlow

with a packed house to celebrate

the accomplishments of all our nominees and awardees. The Finalists and Awardees attended and were able to observe the new Chamber leadership video featuring past awardees, Ben Bauermeister, Melanie Bozak, Betsy Davis, Taylor Webster, Will O'Donnell, Amanda Milholland and Carol Hasse speaking about their experiences as awardees and community leaders. A fascinating bit of videography that served as our keynote address. The beverage and food service for the event was outstanding as was the music however, stealing the show was the view of the marina, lights glistening on the water and the gentle sound of the bay. After two years of producing this event on Zoom, all of us were excited to be together again, enjoying each other's company and catching up. All

awardees were humble about their service in their acceptance speeches and all so deserving of the honors they shared with their teams, organizations, and businesses. This event is always well attended, and this year was no exception although attendance was limited to provide a covid-healthy environment. The "fishbowl" choose your gift basket was a great success with a great deal of consideration by our guests to which of the fabulous experiential baskets they wanted to win. There is no doubt we'll be doing this again! We are looking forward to being able to expand capacity for next year and add a few more surprises to the event.



We are not certain how you missed them, however almost six thousand sailors from the USS Nimitz joined us for a few days of port call the week of the May 7th and had a great time exploring the community. We served as the "bus depot" for the Navy and met so many of these sailors in the Visitors Center. That ship is due to be decommissioned in a few years and we hope they'll come back to PT before then.

June promises to be as exciting with more events going live weekly. Please don't forget to add your events into our online calendar, not limited to members and if you are looking for a Reader Board sign, we are filling up fast. Please reach out to the Chamber as soon as you have your date and reserve your space. Drop in at the Chamber and get reacquainted!

► Bayside Housing continued from pg. 1

"permanent," "workforce," "affordable," "market-rate" or "purple," what we're really talking about are homes. Our executive director, and my long-time mentor, Gary Keister calls it "putting heads in beds."

We hope you'll join us to celebrate this work, and the interdependence that creates healthy communities, at our Music on the Lawn event at The Old Alcohol Plant on Sunday, July 3. You can find more information about the event on our Facebook page and our website—and of course, you'll find links to contribute to our mission there, along with current job openings.

After the recent meal, we finished the evening feeling closer to our dear friends for

having shared deeply felt opinions, while reaffirming what a privilege it is to have a home where we feel safe and sustainably housed, and where our children can develop the skills they need to grow up and contribute their own unique brilliance to the world. Whatever we call it, let's choose together to bring more people home.



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The content of this publication is prepared by the Chamber of Jefferson County. If you would like to be included in this publication, please contact director@jeffcounty.chamber.org.

COMMUNITY UPDATE

City of Port Townsend

The City's Role and Actions for Housing Solutions

Article by John Mauro, Port Townsend City Manager; photo by Chamber

Housing in Port Townsend is a crisis situation. While many factors are national in scale and out of our direct control, coordinated and sustained local action can deliver short- and long-term progress. In our small and somewhat isolated community, many organizations and moving parts need to come together to make things work, and the City is one of those. What is the City's role and what are we doing?

The City's direct role in housing

The City often plays a direct role in housing. Examples include providing infrastructure, incentives and grant support, as well as allowing a variety of housing types and densities and removing barriers. Recently, the City permitted the 43-unit 7th Haven affordable housing project now under construction, as well as a diversity of housing types, from Pat's Place tiny shelter village to the 167-unit, market-rate Madrona Ridge development. The City also provides direct resources and customer assistance on a number of housing fronts on a daily basis. The City also advocated for and received \$3.1 million in state funding to purchase the 14-acre Evans Vista property and provide needed utilities for workforce housing development, a project being envisioned now in partnership with housing providers. Finally, the City's fee waiver and deferral programs help reduce the cost barrier for affordable housing development by subsidizing permit fees and system development charges.

The City's partnership-convening and granting role

Through a partnership between the City of Port Townsend and Jefferson County, an Affordable Housing and Homeless Housing Task Force was created in 2018 to develop a five-year plan to address short-term and long-term housing. Representatives from related service providers, people who are or were homeless, elected officials and other stakeholders helped develop the plan. A newly configured Housing Fund Board, with representatives from City Council, the County Commission and residents, makes grant funding decisions on housing projects proposed by housing and homeless providers. Many housing providers are dedicated to providing services, resources and housing solutions to our community. Most of these worked with the City and Jefferson County to develop a housing strategy to help create permanent entry-level housing from a new funding source (0.1% sales and use tax) allowed under House Bill



1590 – just one of the funding streams this group coordinates and disperses.

The City's policy and advocacy role

As keeper of the local zoning code and development regulations, the City undertakes a number of functions in implementing existing policy, such as regulations around short-term rentals and code compliance to balance short-term needs with the use of ADUs for longer-term housing. The City can also make strategic modifications to influence the form and function of our community and region. Concentrating housing in the existing urban area, and even doing so on individual lots, will help minimize the march of

sprawling development into agricultural and forest lands – as well as help put people where services and amenities are, reduce personal costs related to travel times and distances, reduce community costs related to infrastructure and services, and ensure a vibrant and connected community. The code, however, is complex and takes time to modify, so it's important to know which changes will yield the most impactful and lasting benefits. Beyond local changes, the City also needs to work alongside a number of other agencies and organizations, advocating for changes at the state and federal levels to make meaningful progress. This is something the City Manager and City Council do, through the City's legislative agenda, involvement with partner agencies, and frequent dialogue with state and federal leaders.

The City's education and engagement role

What's challenging for any community is that action inevitably means change, and change can often be perceived as a threat. Helping people envision and understand the benefits of change (and consequences of the status quo) decreases misinformation, misunderstanding, and increases the potential for win-win solutions with community support. Moreover, we all benefit from ensuring we have affordable, available and quality housing – housing that matches our community's values, history and unique identity, and makes our community more inclusive, healthy and connected.



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NEW MEMBER

Papas' Small Engine Repair

Rising through challenges

Article and photo by Papas' Small Engine Repair

What began as a dream spanning many decades for Jody, Papas' Small Engine Repair became a reality when Jody (father) and Chauncey (son) got together in the summer of 2019 and decided to bring a small-engine repair shop to Port Townsend, "We had kicked the idea around for a while, and the timing in both our lives just seemed right," Chauncey says. So they got to work, and a business was born.

Starting a small business is a labor of love at any time; little did they know their early days would be impacted by a once-in-a-century pandemic. Despite this challenge, they have grown steadily by finding a location, pitching to investors, building relationships with vendors, setting up a shop and stocking the shelves. And they've watched the community respond with enthusiasm, "It's truly wild how quickly it has ramped up," Chauncey adds. "We knew there was an opening, but it surpassed both our expectations."

The father/son duo brings unique and deep backgrounds in business, engineering, shop management, leadership and community-building. After graduating from PTHS, Chauncey started The ReCyclery. He saw it as an impactful way to better serve the needs of Port Townsend, similar to his motivation in starting Papas': "While generators and chainsaws are a far cry from bicycles, the experience and skills I gained in starting and running that organization have transferred well to this new venture," he explains. "And the fundamentals are the same: reducing waste, creating community and providing a needed service here in Jefferson County."

Jody has more than 35 years of business experience, both locally and beyond, and has his roots in mechanical engineering and military service. He brings a lifetime



of coaching and leadership, and most importantly, he brings the papa to Papas'. "Watching Chauncey bring his son into the shop makes me recall the time we spent working together on cars and equipment in Chauncey's childhood," Jody says. "That mirrors my own childhood with my father. It's the generational legacy of self-sufficiency, curiosity and helping others that I'm really proud of."

Part of Papas' vision is the twofold goal of reducing waste and encouraging a culture of repair, while also providing much-needed locally based options for residents and businesses alike. "We see how dominated the market is by pitch rather than fix, and we work really hard to offer our customers an easy path to keeping what they have," Jody says, "or at the very least the opportunity to buy a used or new machine that's built for longevity."

Papas' repairs just about anything that uses a small engine—electric or combustible—and operates on land. In addition to residential customers, they cater to a diverse group of small and large businesses that rely on power equipment. They sell refurbished equipment as well as new and used accessories/parts, offer pickup/delivery service, and accept donations of equipment. Papas' is open Tuesday through

Saturday, 10 a.m. to 7 p.m., and can be found online as well as on Facebook. They look forward to you stopping by!



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COMMUNITY UPDATE

Olympic Community Action Program

Taking a Multi-pronged Approach

Article and photo by OlyCAP

Olympic Community Action Programs (OlyCAP) is taking a multi-pronged approach to mitigate the current housing crisis in Jefferson County. First, the agency is currently building a 43-unit housing facility in Port Townsend on Castle Hill. This \$15.5 million project, known as 7th Haven, is made possible through Washington state's Housing Trust Fund, in addition to other funders and loans taken on by OlyCAP. The project broke ground in November 2021, and is expected to be completed in spring 2023. The project is on schedule, and Clark Construction is doing an amazing job.

Second, OlyCAP entered into a professional services agreement with Jefferson County to manage moving people who were staying at the Jefferson County Fairgrounds through the pandemic. People were moved to an open-air emergency shelter located off Mill Road. There are currently 21 adults and one child at that site. The goal is to get infrastructure in place to have 50 at the site, per the emergency

homeless encampment ordinance. OlyCAP provides on-site 24/7 monitoring, and works with local partners to provide necessary services such as behavioral health and substance abuse counseling.

Third, OlyCAP has been providing rental assistance in the county—since March 2020, the agency has provided close to \$2 million in rental assistance for county residents. The agency continues to have rental assistance dollars available for residents of Jefferson County, so landlords and tenants are encouraged to apply for assistance at our website. There are also specialized rental assistance programs available for targeted populations.

Fourth, OlyCAP owns and manages rental properties. OlyCAP and partners provide services to keep people housed successfully in our community; many of these residents work low-income jobs or are on fixed incomes.

OlyCAP continued on pg. 5

MEMBER UPDATE

Article by Jefferson Land Trust
Photo by Caitlin Battersby

Since 2003, Jefferson Land Trust has been working with local farm families to keep farmland affordable and in production in Jefferson County. But strong local farms require more than just affordable farmland to thrive. Like all business owners, farmers also need access to affordable housing—for interns, workers and sometimes for themselves.

While Jefferson Land Trust's mission does not include housing development and management, the tools we use to protect and conserve land, plus our expertise in real estate transactions, can open up opportunities for partnerships with housing advocates—collaborations that can bring about multiple benefits and advance shared goals.

In 2013, the Land Trust worked on just such a project: a 16-acre property in Chimacum on which we hoped to partner with an affordable-housing-focused group.

We had an ambitious threefold vision for the property we call Chimacum Commons: 1) to purchase and protect 16 acres of valuable farmland in the heart of Chimacum Valley's agricultural corridor; 2) to conserve and restore the 625 feet of Chimacum Creek salmon habitat running along the property's western border; and 3) to find a partner willing to build and manage affordable, clustered, ecologically sound housing for the local workforce on the portion of the land best suited for development.

The farmland was protected in 2014, and the salmon habitat has been improved along Chimacum Creek, but finding a partner willing to develop and manage the much-needed workforce housing we envisioned for the community has proved to be more challenging.

Over the years we've remained hopeful that—with the land protected and in our



Protected in 2014, the Chimacum Commons property is 16 acres of farmland in the heart of Chimacum.

care—eventually the right partner would be able to make the vision for affordable workforce housing a reality.

In that time we've continued to improve the property's creek frontage for salmon and other wildlife, and leased the land to a local farmer to keep it productive. More recently, the Land Trust's board of directors formed a task force to explore housing options for the Chimacum Commons property.

In February, the task force reached out to several strategic partners to explore their interest in partnering with us to achieve the final, workforce housing phase of the project, and proposals are now in development—an exciting step forward.

We know the lack of local affordable housing threatens the legacy of our working lands, as well as our community's future security and vitality. This problem

also prevents nonprofits like the Land Trust, local businesses and other organizations—including our community's first responders—from attracting and retaining talented employees.

Issues as complex as affordable housing take partnership, vision, planning and hope. Community is at the heart of the Land Trust's work, and partnerships are key to our success. We believe this project is just the first of many where land conservation tools and affordable housing solutions can connect for the common good.



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► OlyCAP continued from pg. 4

Fifth, OlyCAP provides energy assistance to keep residents from losing utility services, which could jeopardize their housing and harm the existing housing stock. The low-income emergency assistance program helps with electric, propane and wood, and is now able to help with water as well. Energy assistance is available year-round. If someone is behind on energy bills, is facing shut-off or has non-operational heating or cooling, they should check to see if they qualify for help.

Everything OlyCAP does is to help move people toward self-sufficiency. If self-sufficiency is not feasible, the agency works on self-sustainability. The housing crisis runs deeper than just the lack of housing stock, and helping with the housing crisis involves all the programs the agency offers: housing development, shelter operations, rental assistance, emergency services, energy assistance, meal delivery, weatherization and repair services. OlyCAP is providing a holistic approach to housing success. The agency also appreciates all the housing partners that help with housing, as no agency can tackle this issue alone.



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MEMBER UPDATE

East Jefferson Habitat for Humanity Giving In-Kind

Article by Erica Bauermeister; photo by Habitat for Humanity

Every house Habitat builds is a marvel of connections. Not just wood and nails, but the vast array of people involved. There are the individuals who donate money or land, and the volunteers who come and swing a hammer or paint walls. National companies like Whirlpool, which donates a stove and refrigerator to every Habitat House, and Levelor, which supplies window blinds for every bedroom and bathroom.

But a crucial and often lesser-known part of any build comes from the local professionals who offer their services for free or at a discount; this is what makes a Habitat house possible. As the costs of building rise, in-kind donations become even more essential, affecting every part of the



building process from the ground up.

As an example, take Swift Plumbing. Working with Habitat is a tradition started by Ty Swift's parents and passed down to him when he took over the business. His take: "Habitat makes affordable housing possible—and we like that the new homeowners also have skin in the game." Swift puts in the plumbing for all Habitat EJC's homes, usually four to six a year. The company supplies materials at cost, and the labor is done for no charge by plumbers who are transitioning out of Swift's apprenticeship program—a win-win for all.

Then there's Terrapin Architecture. Richard Berg and Amy Dahlberg began by taking plans supplied by the national Habitat organization and making sure they met local codes. Over the years, their work with Habitat has evolved, including designing duplexes and doing feasibility studies for new multi-house projects. As Richard Berg says, "It feels good to know we're contributing. And as these larger projects have come up, it feels good to participate in

developing what East Jefferson County will be like as time goes on."

Terrapin offers their services to Habitat at a 25% discount, but they provide something even more important right now, when contractors and services are in demand: an ongoing spot at the top of their list, which allows projects to be built in a timely

fashion.

Many other companies contribute as well. Sitewise Design is doing the civil engineering for the two new parcels on Landes Street. Carl's Building Supply manages major donations of building materials, including insulation from Dow. Shold Excavating prioritizes Habitat projects; for a recent septic-field repair

they convinced Infiltrator to donate the septic tanks, making the project financially possible. Olympic Wetlands Research, Hope Roofing, Henery Hardware, Peninsula Cabinets, the Port Townsend Garden Center and Shold Landscaping all offer discounts to Habitat. Even the Elks get in the game, reducing fees at their campground for the RV Care-A-Vanners who come to volunteer their time.

Put all these companies and people together, and you can build affordable housing that changes individual lives. But what in-kind giving shows us is that communities, as well, are made better when we all have skin in the game.

Erica Bauermeister is a globally published author living in Port Townsend who has donated her time and talent to Habitat by writing this article and others.



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COMMUNITY UPDATE

Port of Port Townsend Port of PT Innovates to Help Marine Trades Find Housing Afloat

Article and photo by the Port of PT

More than 400 Jefferson County residents work on boats at or around the Port of Port Townsend. Affordable housing for these workers is a key issue, and the Port has an innovative solution for some: living aboard their boats.

Like every other significant employer in Jefferson County, the Port of Port Townsend and its tenant marine trades businesses are being affected by the shortage of affordable housing in the area. "It's tough for the Port to attract

employees from outside to work here," said Executive Director Eron Berg. "All of our most recent hires already live here." The Port employs almost 40 people. According to a 2017 employment impact study, there were more than 1,100 direct jobs from marine trades activities, including more than 400 jobs in boat repair, maintenance and construction.

The Port's primary statutory assignment is economic development and job creation; it doesn't play a direct role in affordable housing policies. However, the Port Commission has approved a plan to set aside some moorage slips for marine trades workers who can live aboard vessels. "We're setting aside a half-dozen of the guest moorage slips for employed marine trades workers so they can live here while they find other housing," says Harbormaster Kristian Ferrero. "We have a few lined up—some who are already doing

guest moorage at Point Hudson—and we're adding slips at Boat Haven." The live-aboard workers still pay full guest moorage rates, but slip assignments for them have a high priority, Ferrero says.



The live-aboard vessels at Point Hudson marina will be shifted to the Boat Haven during the winter months if the Point Hudson jetty rebuilding proceeds on schedule. Executive Director Berg said he knows some marine trades businesses are desperate to find housing for new employees.

He acknowledges that affordable housing in Jefferson County is a huge problem with no easy solution. "The challenges are so great," he says. "It may not be something we can build our way out of." Berg has participated with other local government agencies in an inter-governmental body that includes Jefferson County and the City of Port Townsend, which are directly involved in affordable housing issues.

Another idea is that loft space above some of the Port's marine trades tenants could possibly be made available, Berg reports. That step would require both policy and zoning changes, but he says it might be worth pursuing.



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Housing Solutions Network Creating Solutions in a Hot Housing Market

Article by Justine Gonzalez-Berg

Housing is a hot topic, and it's only getting hotter. Over the past year homes in Jefferson County have been flying off the market in just nine days (on average), and the median sale price is over half a million dollars – \$549,201, to be exact. That's more than twice the amount a household living on the local median income can afford.

As the housing market heats up, so do concerns about the housing crisis. Talk to almost any employer, and they have a story about how housing is impacting their workers, potential workers or business. Talk to almost any employee, and they'll have either a personal story of housing strife or know someone whose housing is insecure. Talk to almost any local leader, and housing is a top priority.

Meanwhile, the affordable workforce housing solutions conversation has been at a steady simmer, but we need to turn up the heat, which is what Housing Solutions Network has been doing for the past three years. We've been helping educate the community about different routes to housing solutions, including the various roles of local nonprofit housing providers, the policies and programs our local government can enact to help create workforce housing, and the ways individuals can create much-needed short- and near-term solutions.

In January we launched the Share Our Spaces campaign to provide resources and inspiration to individual home- and landowners, to create various types of immediate and near-term housing opportunities. The ripples of this campaign are evident in the interest we've received about these resources, and the new conversations about housing that have been sparked. Share Our Spaces is guided by the knowledge that in a community as small as ours, creating a home for even one individual or family can have a big impact.

Additionally, we've recently released a report in partnership with the EDC highlighting the experiences of local employers under the dual stressors of the pandemic and the housing crisis. The collective words of these employers offer a powerful testament to the fact that plentiful, affordable housing is the foundation of a healthy, vibrant community.

Housing Solutions Network extends an open invitation to any community member who wants to get involved in workforce housing solutions. The Share Our Spaces campaign provides resources for creating units. Our volunteer Housing Action Teams are taking various approaches to attainable solutions and welcome new members. Our staff can help connect you with others who have similar interests. Visit our website to learn more about our work, read our report, and find our list of facts and sources.



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Local Investing Opportunities Network (LION) Local Investors Contribute to Affordable Housing

Article by Earll Murman LION member, HSN volunteer, photo by LION

Jefferson County has a strong culture of local investment in businesses. Now that culture may become a valuable community resource for creating more affordable housing units for our workforce. Members of LION, the Local Investing Opportunities Network, founded in 2008, have invested greater than \$10 million in 100+ local businesses and nonprofits. When the Housing Solutions Network (HSN) started, LION members began exploring ways they could contribute to affordable housing. Although this effort is still in the exploratory stage, a couple examples illustrate some near-term possibilities.

Creating ADUs as affordable rentals for our workforce can be done with less capital, less neighborhood disruption and less stress on the community infrastructure than bigger projects involving apartment buildings or major developments. ADUs enhance property values, contribute property taxes and generate income for the homeowner, and can provide future opportunities for live-in caregivers or downsizing without moving. However, some homeowners might not have the capacity to finance building an ADU. This is an opportunity well matched to the capacity of local investors, who could more aptly be called local lenders.

One example illustrating this potential is the recent creation of a 574-square-foot ADU with a full kitchen/living/dining area, bathroom, laundry, bedroom and sleeping loft. The homeowners had enough equity in their residence to cover about 1/3 of the construction costs. Three local lenders stepped forward and provided the bulk of the remaining financing, on terms that allowed

the ADU to be rented at the affordable rate of \$900 per month. The unit completed at the end of 2021, is now the home for a young couple with two children who had been living in a trailer. The homeowners have neighbors

they enjoy, and they're repaying the lenders.

For another example, local lenders were able to provide short-term financing for a couple to buy a four-bedroom home to use for home-sharing. They rent out rooms at affordable rates to minimum-wage earners. Home-sharing is a proven model that pencils out financially and provides not only

shelter, but also a family atmosphere for the homeowners and renters. The couple qualified for the mortgage, but needed to make an all-cash offer in this heated market. The short-term loan allowed them to secure the property, and they will repay the local lenders after refinancing with a conventional mortgage.

Local lenders can provide financing that complements and connects with conventional sources of capital. Many of the businesses that have benefited from LION financing could not qualify for bank loans. LION members are willing to accept greater risk, knowing their investments have community benefits as well as personal returns. As local investors have explored how to contribute to affordable housing, they've learned that providing short-term loans enables homeowners to "get started" and eventually seek longer-term conventional financing to repay the local lenders, who can then recycle their resources into a new round of financing.



<https://www.jeffersonlion.net>
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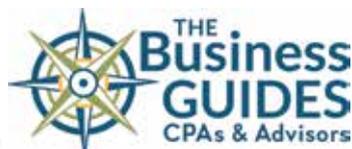
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City of **Port Townsend**

Community Visionaries



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Share your Interests – Volunteer with the Chamber as a Community Concierge

Are you a foodie? An adventure seeker? A trail hiker? A local wine connoisseur? The Chamber of Jefferson County is looking for passionate volunteers who would be willing to spend a few minutes answering emails or having brief phone conversations with visitors interested in the exciting experiences our community has to offer. If you love your hobby and want to share it with others, please reach out to the Chamber to discuss this fantastic Community Concierge opportunity. Invest a small amount of time, or spend a few hours at the Chamber once the state allows it. To volunteer or get more information, contact: director@jeffcountychamber.org.



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