

Nonprofit brings a new kind of affordable housing to Door County

By Winifred Bird

The ancient Greeks had a word for those moments when the whole universe seems to come together to make something happen: *kairos*.

James Honig, pastor at Shepherd of the Bay Lutheran Church in Ellison Bay, thinks this is a “kairotic moment” for affordable housing in Door County.

On December 15, Honig was among a small crowd that gathered in Sturgeon Bay to celebrate the completion of the first house sponsored by a new organization that seeks to create a stock of homes in Door County—including on Washington Island—that working families can afford to buy and that remain affordable no matter how many times they’re bought and sold. The organization is called the Door County Housing Partnership, and Honig is the president of its board.

“This is a moment when the proverbial stars are aligning, making this big work and big dream possible,” Honig wrote in an email. “This issue has reached a critical point and the entire community across the political spectrum realizes that for our community to have a hopeful, thriving future, we’ve got to address the issue of housing for our working people.”

DCHP follows a model that is new to Door County but well established elsewhere in the country, called a community land trust (not to be confused with the type of land trust that preserves farmland and natural areas). In this model, a nonprofit organization owns land and oversees the construction or renovation of houses on it. The houses are sold at an affordable price, usually well below market value, but the land is owned permanently by the

nonprofit. The difference between the cost of building a house and the price the first buyer pays—what Honig calls the “affordability gap”—is filled by donations and grants funneled through the nonprofit. When the owner sells the home, the sale price is determined by a formula that keeps the home affordable for the next buyer while giving the seller a modest profit to put toward their next home (in DCHP’s formula, equity rises by one percent per year).

In other words, the price is only subsidized for the first sale, but the house stays affordable forever. It cannot become a vacation or tourist property.

This year, DCHP broke ground on its first two houses, both in partnership with Door County Habitat for Humanity. Next year, Honig says, the organization hopes to bring five more homes to market, with an “audacious” long-term goal of 30 affordable houses by 2030. Some of them could be on Washington Island.

“We would definitely be interested in doing a home on the Island, but we don’t have any land there. If someone wants to give us some land, then we can do a house,” said DCHP board member Mariah Goode, who is also director of the Door County Land Use Services Department.

Island inspiration

When Goode, Honig, and their fellow board members were creating DCHP, they turned to another island for advice—Washington state’s Orcas Island, home to the large and successful OPAL Community Land Trust. An OPAL staff member consulted on the Door County project.

OPAL offers a picture of how the model could potentially function on Washington Island. Of the more than 250 community land trusts nationwide, at least three are on islands: OPAL, the Mackinac Island Housing Corporation in Michigan, and the Island Housing Trust on Martha’s Vineyard in Massachusetts. While the model can work just as well on the mainland, islands do share some unique challenges when it comes to housing.

“You can’t outsource the problem,” OPAL’s executive director, Lisa Byers, put it bluntly. In mainland resort towns, workers often commute from other, less expensive places. On Orcas Island, an hour-and-fifteen-minute ferry ride to the mainland makes that all but impossible.

That’s just one of many similarities between the so-called “gem of the San Juan Islands” and Washington Island. The picturesque West-Coast community of some 5,000 residents is a magnet for tourists and second-home buy-

ers. That pushes prices beyond what teachers, service workers, and others earning a median income or less can afford. The problem has only worsened with the pandemic-fueled real estate boom.

“We’re the organization that has its finger in the dyke of massive macroeconomic changes,” said Byers. “Without us, this community would be in real trouble. The people who make the community run are really struggling with housing.”

Back in the early 2000s, Ethna Flanagan was one of them. Originally from Australia, she moved to Orcas in 2003 with her husband and five-year-old son but divorced within a year. Her job as a preschool teacher had low pay and no benefits.

“As a single parent, there was no way I could afford a house,” she recalled. “I felt terribly insecure not knowing if I was going to be able to pay rent.”

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PHOTO BY MARIAH GOODE

Pastor James Honig of the Door County Housing Partnership welcomes people to the Dec. 15 dedication ceremony celebrating the completion of DCHP’s first house in Sturgeon Bay. Pictured are buyer Melissa Krueger and her four children, executive director of Door County Habitat for Humanity Lori Allen, Habitat construction site supervisor Chuck Stone, and president of the board of directors of Door County Habitat for Humanity Deanna Umland.



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Washington state’s OPAL Community Land Trust homes on Orcas Island.

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That changed in 2008, when she bought a small home in one of OPAL's eight neighborhood developments, which together house eight percent of the island population on a total of 86 acres. The organization guided her through the process of applying for a loan, and later, when she was laid off, helped her arrange for a moratorium on payments until she found a new job.

"It's given me a sense of ownership and pride in my home," she said.

Flanagan, now 60, said the fact that she leases the land her house stands on from OPAL rather than owning it makes no difference in her everyday life. She has been able to build out-buildings and plant trees. Occasionally, she thinks about how much more she could leave to her son if it weren't for the resale formula that will limit her profits if she sells. Mostly, though, she feels grateful—for her house, and for the OPAL neighbors who share a grove of apple trees and helped her get through breast cancer.

Flanagan's story is one of many that reinforce Byer's faith in the community land trust model.

"In terms of affordable housing, I think this is the best solution you can get," Byers said. "You're recognizing that the real estate market is outpricing wages, so you need to close that gap. If you're going to bring in donations or government funds to that effort, with a community land trust, you're locking that subsidy in and serving successive generations. It's a very fiscally prudent and conservative use of tax dollars."

Envisioning "a true community partnership"

Back when OPAL was first getting started, Byers said, the land trust ran into skepticism from older community members who couldn't understand why working people needed outside help to buy a house. Earlier generations pulled themselves up by their bootstraps—couldn't this generation do the same? Honig said he sometimes hears the same thing in Door County. In his view, it's not a realistic expectation.

"Conditions for working families have changed drastically over the last forty or fifty years," he said. "Maybe there was a time when they could rent a house and save up their money and find a home to buy. They worked hard for it, but our current families are also working hard."

Unfortunately, he said, their wages no longer add up to the cost of a down payment in much of the county.

For now, his fledgling organization is trying to bridge the gap one house at a time. In the future, he said DCHP would love to create whole neighborhoods of affordable houses, like the one Ethna Flanagan lives in on Orcas Island. That, however, would require a broader community effort.

"For something like that to happen, it would have to be a true community partnership where a municipality is partnering with us to provide the land and infrastructure so that those homes would be an investment in the community for generations to come," he said.

Chairman urges community to use 'common sense' in face of outbreak

By Emily Small

As a result of a recent spike in COVID-19 cases on the Island, Town Board chairman Hans Lux reported he has been asked by several community members whether the board will issue any mandates. While Lux commended the school for acting "responsibly and timely" by moving to a virtual school option for a few weeks after students and staff members tested positive, he said the town board will not be issuing any mandates or requiring town meetings to be held virtually.

"We've been in this COVID thing for two years. Take the common-sense approach," said Lux. He went on to state that it is overwhelmingly unvaccinated individuals getting the most severe illness, and "if you're not going to get vaccinated, take proper precautions."

Lux added it would remain up to individual town committee chairs whether to require masks in meetings or hold meetings virtually and that the board is "not in a position to do any mandating. It won't carry weight."

Lux also reported there is a COVID-19 vaccination and booster clinic on the Island Dec. 18.

Parks

The board accepted the resignation of Parks Committee chairman Don Riewe. Riewe said he would act as interim chair at their January meeting until someone else steps into the role. He said he considered the committee to be "viable and going in a direction that required leadership from a new voice."

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