



Photo by Linda Smolek

# Blight's All Right

INDIE LOVES TO BUILD WHERE OTHERS AVOID

If your passion is building houses for a living, as it is for Indie Capital's Erica Cunningham, there are easier ways to do it. Cunningham, who got into the business after buying and rehabbing her own rundown house in Oak Park and selling it for a profit, formed Indie Capital with her husband, Nate, about 15 years ago.

Now, with about 50 aesthetically noteworthy residential projects to its credit, all in the center of Sacramento,

Indie follows the road less traveled for a successful homebuilder.

Instead of replicating what sold last, Cunningham scours the city for empty lots no one wants. She and her team put up homes that stand out for their sleek aesthetics and attention to detail. The couple and their two daughters have lived in several, moving after making a sale, putting profits back into the company and searching for the next opportunity.

"I don't like tearing down structures," she says at her white, rooftop-terraced duplex on I Street that is part residence, part office. "If there's a structure that has value, I don't like to waste things. I would leave that for someone else to rehab."

Indie does not seem to mind if the land is surrounded by blight. It thrives on the challenge. It will buy the property, work with customers, build and sell the home. The couple keeps in close touch with owners to guarantee

the craftsmanship and learn what works and what does not.

"I have been very open to absorbing anything I may learn along the way and hearing what people say, how they react, how they feel," Cunningham says. "Since we warranty the homes for 10 years, that is a very long relationship to have with someone. We take it very seriously."

If there are neighbors, Indie routinely meets resistance to its plans for building something different. Yet it is on these unloved parcels where Indie established its reputation for excellence.

"I've seen it many times," Cunningham says. "We can have a lot of resistance on building a new house or a new duplex or anything, and I will have the same people come up to me a year or two after it's built and say, 'You know what? This is the best thing for the neighborhood. I love the people that moved in. It created a spark of energy. Everyone started fixing up their houses.'"

Indie's formula, which includes standards the company calls "exhaustingly high," appears to be working. There aren't many local homebuilders whose properties receive glowing reviews in *Architectural Record*, as Indie's Broadway Housing Project did in 2019.

"We want to shed light on places that are a little bit on the fringe, that need some energy," Cunningham told the magazine.

For Indie's latest effort, head to Ninth Street and Broadway, where 17 duplexes are underway. Designed by the company's go-to firm, Milwaukee's Johnsen Schmalig Architects, the 34 units feature Indie's trademark flexibility that allows for "an evolution in lifestyle (and) an opportunity for varied living functions within one space."

Buildings are oriented toward an inner courtyard, with eight units in the first phase on track to be completed in March for \$879,000.

Photos by Justin Lopez



"It's probably an area that most people would not consider living five, six, 10 years ago," Cunningham says. "But the site was big enough where we could really create a new community and provide that comfort of being within a community in an area where people wouldn't have considered it as such."

Cunningham's love for diverse housing types dates from her Sacramento childhood. "Diversity within neighborhoods is great," she says. "It gives people an opportunity to experience other people and experience other lifestyles and help each other."

"Growing up, we were the people who needed help in the neighborhood. We were always struggling. My dad worked at a print shop. He was constantly being laid off or on strike. We relied on our community and that's what did it."

She and her husband have different visions for Indie's future. He wants to build an investment portfolio with more

rentals. Cunningham prefers finding challenging plots to transform and broaden her clientele.

"Our buyers have typically been young professionals, people moving from the Bay Area or L.A., but also a lot of local business owners. People in the health care field," she says. "Going forward, we want to make our product more accessible to as many people as possible. That includes people who live in the suburbs now and work Downtown."

The houses are not cheap. The dense, urban lifestyle is not for everyone. But Indie has undoubtedly given a growing group of people new reasons to consider the central city.

Gary Delsohn can be reached at [gdelsohn@gmail.com](mailto:gdelsohn@gmail.com). Previous columns can be found and shared at [InsideSacramento.com](http://InsideSacramento.com). Follow us on Facebook, Twitter and Instagram: @insidesacramento.



Your One Stop  
for Perfect Moulding, Trim and Custom Doors!

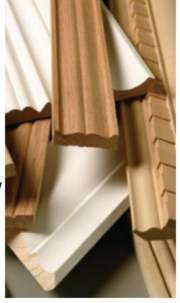


Mouldings - Custom Interior/Exterior Doors - Hardware

Mr. Moulding  
Mouldings & Doors  
916.381.0210

10% OFF  
Moulding

Valid for moulding only. Cannot be combined with any other discount. Must mention this ad. Expires 4/30/2021



Over 50 Doors on Display  
Over 2500 Moulding Profiles/  
Species Options Available



6015 Power Inn Road  
Come See our 3,000 sq. ft. Door and Moulding Showroom  
Monday-Friday 7-5 | Saturday 9-1



By Gary Delsohn  
Building Our Future