



SUMMER 2006

OPAL NEWSLETTER

HOUSING ISLAND PEOPLE, MAINTAINING ISLAND CHARACTER

MT. BAKER DESIGN UPDATE



The architects are hard at work this summer drafting site and building plans that integrate ideas generated by participants in the three-day design charrette held in April. The next drafts of the design will be available for public comment in August, and we'd like to give you a sneak preview of the process.

The Mt. Baker Road neighborhood will be a clustered development that might be described as “rural high density.” That translates to a scale of houses that “have a rural flavor and an urban efficiency,” explained OPAL’s construction manager, Gabriel Olmsted. The results of a soils survey and groundwater management plan will determine how many buildings the land can support—most likely between 28 and 34 homes that will be arranged in smaller groups of six to eight buildings. The houses may range in size from about 600 sq. ft. to 1400 sq. ft. depending on the needs of the purchasers.



The site offers many gifts and challenges. “The greatest challenge from a design standpoint,” offered Craig Webster, principal architect in charge of the project, “is to develop a site plan that takes advantage of the county’s allowed zoning density, and meets OPAL’s programming goals, without the visual perception of density. We intend to use lessons found in the designs of historic rural structures such as farms and utility buildings where, mostly as a result of necessity, the building mass is broken up with a variety of roof shapes, exterior materials, and detail. The result will be a neighborhood that is energetic and efficient in design while being varied and rural in character. Many of the Orcas community’s comments and concerns expressed during the charrette influenced this strategy and have become critical elements in how we will measure success.”

From top: Permaculture expert Sam Bullock samples the soil during the design charrette; Lisa Byers discusses the site with trustee Joan Pedrick and Eric Youngren of Rainshadow Solar.

One of the many gifts of the land itself is its location within easy walking distance of the village. The neighborhood will include paths connecting the clusters of homes to each other and to the village. We are exploring the possibility that these paths, and the roads, could be made of pervious materials so that groundwater will percolate down to recharge the aquifer. The design will also include rain gardens and thickly vegetated bioswales that will serve as wildlife corridors and screening, and be less expensive than the traditional system of underground pipes, culverts, and detention tanks. A related commitment is to provide each home with a private garden, and the entire neighborhood with shared common spaces.

—continued on page two

NEWS FROM OPAL

MADRONA STREET UPDATE

The two homes on Madrona Street are nearing completion. New homeowners will move in this summer. Because these homes were developed without public subsidies—a first for OPAL—they present an opportunity to serve a new income bracket: households earning up to 120% of area median income (AMI). While OPAL remains committed to serving lower-income households, these homes are priced for households that earn between \$48,000 and \$72,000. Serving this new income bracket also presents a new affordability challenge (see “From the Director” on the next page for an explanation).

ANNUAL MEETING AND OPAL ANNUAL AWARDS

OPAL’s 17th Annual Meeting was held on Saturday, April 29th and was well attended. The architects for the Mt. Baker Road project presented their initial findings from the design charrette and public meetings and then invited further community discussion. Everyone wished a fond farewell to resigning board members Carol Bee, Bob Gamble and Barbara Rosenkotter. The membership unanimously elected two new trustees, Helen Bee and Allen Smith.

The Peter Fisher Award for Dedication to the Cause of Fair Housing was awarded to Laurie Drake for her tremendous volunteer service to OPAL. **The Michael and Penny Sky Award for Volunteer Service that Builds and Sustains Community** was awarded to Monique and Bill Gincig for their commitment to community service on Orcas.

MT. BAKER UPDATE CONTINUED FROM PAGE ONE

“The site is gorgeous! There will be light filling each home and sun providing passive solar—and potentially active-solar heating.” —Sage K. Saskill

Project architect Sage K. Saskill is leading the effort to take OPAL’s green building standards to a “deeper green” level. All homes will be positioned to take maximum advantage of passive solar gain. Material choices will be based on affordability, long-term cost-effectiveness (may cost more to build, but be less expensive to operate) and availability. For example, Gabriel would like to use Forestry Stewardship Council–certified lumber (grown in a sustainable manner), wheat or strawboard cabinetry, and bamboo flooring. Other investments in healthy, green materials include Energy Star appliances, low-VOC (volatile organic compounds) paints, low-flow fixtures, and energy efficient lighting. “Energy efficiency and indoor air quality are top priorities,” Gabriel emphasized.

Stay tuned as we move forward on the Mt. Baker Road project. Your continued participation in the design process and your continued financial support of the project are both critical to its success.



Construction crew at the Madrona Street project.



Design team leaders: Craig Webster, Gabriel Olmstead and Sage K. Saskill

FROM THE EXECUTIVE DIRECTOR: LISA BYERS



The affordable housing climate on Orcas Island is changing, and we at OPAL are doing our best to keep up with those changes. Since 1993, when the first families moved into Opal Commons, the gap between the price of a home that was affordable for an average-income family and the price of a modest home on a small lot on the open market was around \$45,000. Today that gap is \$270,000.

The result of these escalating home prices is that people higher up the income ladder are not able to purchase a home here without a helping hand. A year ago the OPAL board decided to stretch up the income ladder a bit—extending our service to “moderate”-income households. The two OPAL houses soon to be completed on Madrona Street in Eastsound are our first attempt to serve people in this income group, and it has presented a new challenge.

The challenge of serving moderate- and middle-income households is that we don’t have access to many of the government-funded programs that help us serve low- and very-low-income households. Those government programs draw a bright line at the low-income level (about \$43,000 for a family of three). A variety of public funding sources are available on one side of that bright line, and zero on the other side. Historically, about 64% of our funding has come from these government sources.

Let me give an example: Two families apply to OPAL for housing. One of them earns \$42,000 per year and the other, \$44,000—just a \$2,000 difference. Yet the family with the \$42,000 income is eligible for a range of government programs that can reduce the cost of their mortgage by as much as \$80,000. The other family is not eligible for any of this support.

The only way we know to reach up to that moderate-income level is to use private funds—donations and loans at below-market rates. The Madrona Street homes are a terrific example of what is possible. The lot was donated to OPAL, and with some additional private donations, we’ve been able to deliver each home at a price about \$150,000 below market rate (the small house will sell for \$165,000 and the larger house for \$195,000).

The OPAL board is committed to serving these higher income households, but only if we can continue to serve the lower income households at our historic rates. That means OPAL will be doing more than it has in the past, and that in turn means we will be seeking more support from individuals and private foundations.

The next opportunity to serve households with moderate or middle incomes will be on the Mt. Baker Road property, which OPAL purchased with private funds—a critical first step. We’ll need more private funding in order to set the home prices at levels to serve moderate- and middle-income households. Our goal is a mixed-income neighborhood for families with incomes as low as \$20,000 (a full-time wage at \$10 per hour) to a high of around \$73,000. Help us spread the word to people who need a stable and affordable home—they may not realize they could purchase an OPAL home, because they may think they earn too much money. And stay tuned as we seek funding and financing to make it work.

GET INVOLVED

OPAL LAUNCHES ONLINE GIVING PROGRAM

OPAL is launching an online giving program in partnership with Network for Good. Network for Good is a nonprofit 501(c)(3) organization and service provider that allows individuals to make an online donation to their favorite charity on a one-time or monthly basis. The Network for Good website is safe and secure and meets the BBB Wise Giving Alliance standards for charity accountability. Please see our website for more information and consider renewing your membership or making a monthly donation online today. Simply go to www.opalclt.org and click on the “DONATE NOW” button located at the bottom of our home page.

SISTER CLT NEWS

Spearheading an effort by citizens interested in renewable energy solutions, Lopez Community Land Trust has formed **The San Juan County Renewable Energy Producers Cooperative**. Its mission is “to provide economic and environmental benefits to islanders by exploring, developing and maintaining renewable energy resources through establishing a producers cooperative owned by producers/investors of renewable energy systems.” For more information, contact Sandy Bishop at LCLT@rockisland.com.

Come see us at the **San Juan County Fair** August 16-19 in Friday Harbor. The Community Land Trust Alliance of the San Juan Islands is hosting a booth in partnership with the San Juan County Renewable Energy Producers Co-op, Homes for Islanders, and the San Juan County Housing Bank on the theme of affordable housing. Local contractor Matthew Maher of Green Horizon Builders, Inc., is building a green, sustainable dollhouse to be raffled off at the fair. Raffle tickets will be available at the affordable housing booth.

VOLUNTEERS NEEDED

OPAL depends on the generosity of volunteers to get things done. If you can help with any of the following volunteer jobs, please call Carolyn or Carol at 376-3191.

Mailings—Volunteers are needed on an occasional basis to help stuff and label envelopes. Time commitment is usually an hour.

Auction—Many volunteers are needed on Saturday, September 30th, to help with event setup, cleanup, serving, decorations, and auction logistics. Time commitment can range from a couple of hours to the whole fun evening.

Fair and Pie Booths—This is a great way to support OPAL while having lots of fun. Volunteers are needed to help staff the County Fair booth in Friday Harbor from August 16th to 19th (two-hour shifts) and the Pie Booth on the Village Green (two-hour shifts) on Saturday, August 12th.

WISH LIST:

The following items are needed to complete auction packages and gift baskets and to be used for decoration and display purposes. If you can donate any of these items, please contact Rinda McGarry, Auction Coordinator, at 376-5877.

- Air transportation to Bellingham or Seattle
- Air miles
- Mariners, Seahawks tickets
- Orcas Chamber Music Festival tickets for the 2007 season
- Services—such as mowing, handyperson labor, gardening, painting, weeding. . .
- Dollhouse furniture and people—preferably wood, felt, natural
- Screw-pull wine opener
- Books about wine
- Wine gift bags, boxes
- Wine glasses—especially vintage
- Natural cleaning products (new and unused)
- Vases—large
- Vintage picture frames (5x7 or larger)
- Wooden wine boxes
- Paint—acrylic or latex in shades of brown, green and black
- Burlap or hemp fabric, raw silk, sheer fabric, potato sacks
- Floral foam
- Large baskets
- Handheld steam presser
- Dress form
- Stemmed cake plates
- Large serving trays and bowls—especially vintage
- Unusual or vintage pie plates

MEET THE MEMBERS

PETER FISHER: FOUNDING MEMBER

Peter Fisher has been an OPAL supporter since before OPAL was a gleam in the eye of the Island. Beginning in 1984, Peter worked tirelessly to build interest in the idea of a community land trust after learning about the model in an issue of *In Context* (now *Yes!*) magazine.



Will and Peter Fisher in front of their new home on Mt. Baker Road.

“I believe that poverty occurs in America for two reasons: low pay and limited access to assets. By denying access to homeownership, you create and maintain a poverty class. OPAL truly serves the underserved need for homeownership on Orcas Island.”

From 1990 to 1992, Peter served as president of the OPAL board, shepherding the organization through a rocky period. In 1992, OPAL hired its first executive director, Jeanne Beck, and Peter moved into the role of member. As a member, Peter feels a tremendous responsibility to see that OPAL continues to exist. “The idea that OPAL homes are permanently affordable depends on the sustainability of the organization. It’s one thing to raise money when a new project is on the horizon, but it’s critically important to keep the regular and ongoing operations of the organization viable into the future.”

Now, on the Mt. Baker Road project, Peter is playing another vital role. In purchasing the house and property that is contiguous with the acreage where OPAL will build at least 28 new permanently affordable homes, Peter not only helped to close the deal with the sellers, but also became the closest neighbor of the new development. In fact, he’s not just a close neighbor: his home will be in the center of it all. And he is an ideal partner. His vision for this project is to create a place of beauty through good design and collaboration. “I always expected to be in an OPAL home—and now I’ll be an integral part of the new neighborhood.”

So, how is OPAL doing, more than twenty years after Peter first championed the idea? “I am flabbergasted at how successful OPAL is, humbled by the quality of the staff and their ability to fundraise—and to keep rising to the ever increasing difficulty of meeting the mission.” Peter is also impressed with OPAL’s green building practices and its willingness to listen to and genuinely involve the community in the development and design process.

What keeps Peter engaged and inspired as a member? “As a member, I feel like an owner of the land, along with the community. Anyone can join OPAL and become a stakeholder in the land. Also, one of the chief benefits I get as a supporter is that my family of friends can continue to live here. I can see that most of my friends would be gone without OPAL.”

PLEASE JOIN OR RENEW YOUR MEMBERSHIP TODAY!

Gifts of all sizes are greatly appreciated and will be put to good use. A reply envelope is included for your convenience, or go to www.opalct.org and just click on the “DONATE NOW” button to give online. Thank you for your support!

OPAL ADMINISTERS COMMUNITY ASSISTANCE PROGRAMS

OPAL administers two independently funded programs to help Orcas Islanders who need a little boost to get them through a difficult time: the Low Income Home Energy Assistance Program (LIHEAP) of Bellingham's Opportunity Council and a Rental Assistance Program funded by several agencies. OPAL also serves as a contact point between income-qualified households and the Council's Weatherization and Conservation Education programs.

LIHEAP, using state and federal dollars delivered through the Opportunity Council, provides income-eligible households with help covering their heating costs during the cold season: November through May. Eligible households can apply for a one-time award that is distributed directly to the energy provider (electric, propane, or wood). During the 2005-06 season, OPAL helped 61 households receive energy assistance under this program.

Through its Weatherization and Conservation Education programs, the Opportunity Council can send a technician to do a thorough assessment of the home's energy efficiency and can help with improved insulation, refrigerator replacement, and other weatherization measures. The goal of the weatherization program is to benefit low-income households with increased health and safety, durability, comfort, and energy savings in their homes.

Rental assistance is available to Orcas households who need one-time help with a month's rent when circumstances such as illness, domestic violence, or a death in the family cause them to fall behind. This critical program aims to prevent homelessness due to eviction or displacement. In an effort to build and maintain a healthy community, the Rental Assistance Program gives families with children the highest priority. OPAL serves up to eight households each year with rental assistance, depending on the funding available from three sponsoring organizations: United Way, the Federal Emergency Management Agency (FEMA), and the Opportunity Council. Applicants must demonstrate that a one-time boost will put them back on track, as well as show proof of need and income verification.

Carolyn Moulton, OPAL's part-time Housing Assistant, spends half of her time administering these programs. "The Energy Assistance Program reaches people who need our help the most—and it's been rewarding to connect people with this great resource. It makes sense for OPAL to administer these programs—we see the need and have the organizational structure in place to address it," she explains. OPAL applies for grant funds to administer the programs each year, conducts outreach to let islanders know about these critical resources, and walks households in need through the application process.

For more information on these programs, please contact Carolyn Moulton at 376-3191.



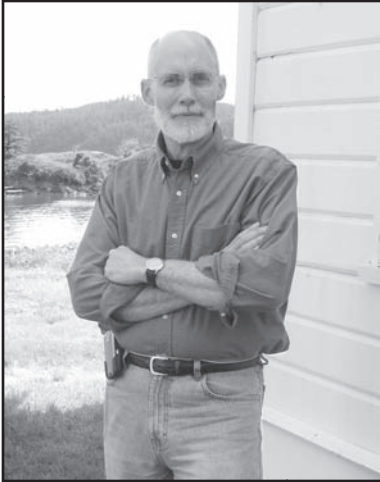
Aaimee Johnson, Office Manager of Orcas Family Health Center (pictured with her children, Evan, Liam and Ariaahna) learned about OPAL's rental assistance program through Kaleidoscope Daycare. "We were thrilled to get a little help this winter."

MEET THE TRUSTEES

MICHAEL WHELLAMS, OPAL BOARD PRESIDENT

By Bev Leyman

The incoming president of OPAL Community Land Trust is a familiar face in the community. Affable and generous, Michael Whellams is manager of Windermere Real Estate on Orcas Island. In his previous life, he was a high school principal who joined many of his students and their parents during school vacations to help build houses in poverty-stricken areas of Mexico.



Having a house of one's own is a personal issue for Michael. He, his mom, dad, and grandmother lived in a sixteen-foot travel trailer until he was nine years old. When the family could afford something bigger, they bought a 30-foot trailer and this one had a bathroom and a refrigerator. For these Canadian immigrants, the American dream of owning a home was their dream.

In his job here he sees lots of hard-working folks who would like to have a place of their own but real estate is so expensive they can't afford one. In his quest for ways to "give back to the community" he chose to become a member of OPAL Community Land Trust. As its new president, he has two major goals: careful development of the Mt. Baker Road property and increasing membership in the organization.

"The Mt. Baker Road project will give hope to at least 28 more families for affordable housing and the stability that home ownership could bring into their lives," says Michael. "I want Orcas Island to be a community for all, with no (economic) 'drawbridge' pulled up."

He thinks that everybody on Orcas Island should become a member of OPAL even if it's only with a five-dollar contribution. He also applauds major-donor participation that significantly supports OPAL's mission and the sustainability of the island.

When asked about the challenges of working with OPAL, he talked about the consensus decision-making model in which a unanimous decision by the board of trustees is required. He says it is a "patient, gentle, and thought-provoking process. Each member contributes a piece to problem-solving and the model is designed to have respect for all."

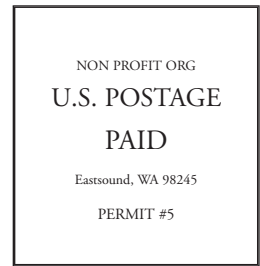
When asked about his other passions, Michael puts family first (his wife, four children and five grandchildren), then boating and, of course, building his own house.

MISSION

The mission of OPAL Community Land Trust is to acquire and own land so that islanders in need may have access to permanently affordable homes and workplaces. OPAL collaborates with others, develops improvements, and stewards the land in a manner that is cooperative, stable, environmentally sensitive, and socially responsible.



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IN THIS ISSUE

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SAVE THE DATES!

SATURDAY, AUGUST 12TH
PIE BOOTH AT THE LIBRARY FAIR
HOMEMADE PIE AND ICE CREAM TO BENEFIT OPAL
EASTSOUND VILLAGE GREEN
10:00 AM – 4:00 PM

SATURDAY, SEPTEMBER 30TH
11TH ANNUAL BENEFIT DINNER AND LIVE AUCTION
A “SUSTAINABLE SOIREE”
CELEBRATING OPAL’S GREEN BUILDING PRACTICES
ORCAS CENTER
5:30 – 9:30 PM
TICKETS (\$60) AND TABLES OF SIX AVAILABLE NOW
FOR MORE INFORMATION, PLEASE CALL 376-3191



OPAL’s members gave a fond farewell to outgoing trustees Barbara Rosenkotter, Bob Gamble and Carol Bee at the annual meeting in April.