MAKING THE MOST OF UNEXPECTED OPPORTUNITIES

January 2011 was expected to be relatively quiet around OPAL: a month to write reports, keep processing paperwork to purchase the Lavender Hollow apartments, and prepare for the annual audit. But two new opportunities called upon staff and trustees to “seize the day.”

Gift of a House from Philip Rife

The first opportunity arose last year when Philip Rife, an 11-year Orcas resident, walked into the OPAL office and said to Lisa Byers, “You don’t know me, but I hope you’ll be happy to meet me.” He planned to move to a retirement community on the mainland and wanted to give OPAL his home in Eastsound. Mr. Rife, who walked his dog, Shelby, past both Opal Commons and Wild Rose Meadow every day, said he didn’t need the income from the sale of the house and “wanted to give something back.”

OPAL’s staff, trustees and building committee toured the house and examined the costs for remodeling. After this analysis, OPAL’s trustees gratefully accepted Mr. Rife’s generous offer. In January he telephoned to say that his retirement home was ready, and on February 1, he donated his home to OPAL. The house will be ready for a new OPAL homeowner later this year.

Another House Gift, This Time from the Baker Family

In late December OPAL received another remarkable offer. The sons and daughters-in-law of Bruce and Toy Baker offered their 1,064-square-foot vacation house on North Beach to OPAL if it could be moved by the end of February. They planned to build a new house and wanted to recycle the small house rather than tear it down. They also graciously offered to contribute toward the cost of the move.

But where would the house be located? How much would it cost to move? What shape was it in? Was it suitable for someone on OPAL’s waiting list?
Continued from page 1

OPAL's building committee and staff determined that the western part of the Oberon Wood plat would be a suitable location with some minor modifications. The next piece of the puzzle fell into place when Adam Greve of Nickel Bros., the only house movers in the area, estimated a feasible cost to move the house. The building committee determined that the house was well built and suitable for an OPAL family. By the end of January, everything looked good. So we said “YES, THANK YOU!” to the Bakers, and moved the house early in the morning of February 26. Once re-platting is approved, OPAL will build a new foundation and complete renovations, before the house is offered for sale.

**Lavender Hollow Apartments: Ownership and Renovation**

By the time you read this, we hope the sale will have finally gone through! Wally Gudgell, managing partner of the investor group that built Lavender Hollow in 1990, first approached OPAL with the opportunity to purchase these 22 apartments in 2007. After extended discussion, OPAL’s trustees agreed, and OPAL successfully competed for a state grant to cover the purchase price plus needed renovations. The apartments were financed, in part, by USDA, a federal agency that must approve the transfer of ownership. USDA’s process has taken almost three years. Upon completion of the sale, planned repairs and energy and accessibility upgrades will take place through the summer and fall.
In 2010 OPAL completed construction of its largest neighborhood, Wild Rose Meadow. Once again, I want to celebrate our general contractor, Terra Firma, NW. Under the leadership of Justin Paulsen and Shon Geer, the crew working and sub-contracting on this job inspired us with their teamwork, efficiency and craftsmanship.

Over the past two years, 32 households have moved into their newly purchased homes on this seven-acre property near Orcas Center, and they are currently settling into governing their neighborhood affairs. After providing initial guidance, OPAL’s staff has now stepped back, offering support from the sidelines, when requested.

Last year OPAL’s staff also facilitated the resale of four existing OPAL homes. We send our best wishes to the sellers as they move to new stages of their lives, and welcome new homeowners to the OPAL family: Samara Shaw, Don and Teri Murray, Erica Ekram and James Ferraris, and Tracy Allison.

While providing homeownership opportunities is OPAL’s primary mission, our activities extend to helping people to afford their housing. In 2010 our staff:

- Taught homebuyer education classes to 42 people;
- Provided financial counseling to four households, helping them to stay in their homes;
- Rented apartments to 5 new tenants, after reviewing 39 applications (and helping many of these folks find alternative housing);
- Facilitated the delivery of rental assistance to 26 households; and
- Facilitated energy assistance payments for 67 households.

In addition, OPAL staff began moving our records into a new database called HomeTracker. Developed in collaboration with the Northwest CLT Coalition, under the leadership of OPAL’s Julie Brunner, it is the basis for a new product that will be available nationwide.

Past OPAL board president Allen Smith and I stepped into leadership roles with San Juan County’s Housing Solutions Plan. In 2010 we worked with 25 islanders from Lopez, San Juan and Orcas to develop a presentation to community groups in 2011 with the goal of building broad support for affordable housing solutions.

At the end of December, we said farewell to Carol Ely, who retired after 8-1/2 years as OPAL’s office manager. We wish Carol all the best and thank her again for her dedication and diligence.

I end this brief look back at 2010 with a big “THANK YOU!” for supporting OPAL’s work.

Executive Director

Lisa Byars
Thank you for helping to make our work possible. The following foundations, organizations, businesses and individuals are the people whom we know supported OPAL Community Land Trust in 2010. If we have inadvertently omitted you, please let us know.

**FOUNDATIONS AND ORGANIZATIONS**

Catholic Campaign for Human Development, Community Frameworks, FEMA, Foundation Source, Housing Assistance Council, Institute for Community Economics, Microsoft Matching Gifts Program, Morningside Foundation, Opportunity Council, Orcas Island Foundation (Indralaya), Orcas Island Community Foundation, Tom and Peggy Phillips, San Juan County Housing Bank, Seattle Foundation, United Way of King County, Washington State Housing Trust Fund, Windermere Foundation, WWW Foundation

**BUSINESSES**

Susan Aspinall, Bilbos Restaurant, Everett Brooks and Tracy Leahy, Chimayo - Bill Patterson, Country Corners, Jill Curtiss, Anna Marie De Freitas, Michele de Long, Doe Bay Cafe, Steve Duthie and Monica Oberg, Eclipse Charters, Dr. John Fabianek, Island Market, Islanders Bank - Michelle Morton, Kenmore Air, Lahari, Lower Tavern, North Shore Charters, Outer Island Expeditions, Justin Paulsen - Terra Firma, NW, Portofino Pizza, San Juan Propane, Ken and Karen Speck, Uzbek and Stephanie Susol, Suzie's Barber Shop, Trader Joe's Bellingham, Vanderyacht Propane, Erik and Sheila Veldman, Dr. Chris White

**INDIVIDUALS**


B Dr. Steven and Rita Bailey, John Bailey, Elizabeth Baker, Michael and Rocky Baker, Nancy Bang, Wally and Claire Barrow, Lin Bauer, Christopher and Cynthia Bayley, Robin and Jack Becker, Barbara Bedell, Carol Bee, Helen Bee, Phoebe Bee, Eros Belliveau, William and Rita Bender, Patrick Bennett and Jenny Hovelman, Holly Berman, Diane Berrith and David Kobrin, Nicholas Binkley, Mary Blackstone and Roger Collier, Libby Blackwell, Robert and Enid Blanc, Karen and Gil Blinn, Stephanie Davies Boesch, Anna Bratney, Jim and Anne Bredouw, Chris and Vicki Brems, Michael Brennan, Frank and Elizabeth Bret, Catherine Brewer, Barbara Brown, Julie Brunner and Joseph Gaydos, Jonathan and Carol Buchter, Gail Bullset, Sandra Burt, Merry Bush and Paul Losleben

C Robert and Terry Cairns, Mary F. Lee Campbell, Craig Canine and Molly Coxe, Dan and Margaret Carper, Rosalind Casad, Pamela Charlesworth and Douglas Emerick, Mathew Chasannoff, John and Vicki Clancy, Michelle and Charlie Clark, Becky Clemens and Kevan Rayne, Sarah and John Coffelt, Vern and Sidney Coffelt, Bruce and Marty Coffey, Jollefern Cole, Jefri Coleman and Michael Rivkin, Sam and Cynthia Coleman, Irmgard Conley, Dr. James Connell and Dr. Christine Chandler, Skyeer Cookston and Tirzah Fiorito, Betty Corbett, Michael Coughlin and Sarah Scribner-Coughlin, Bruce and Kathy Culver

D Madeline Danielson and Thomas Rubottom, Sarah Davis, Carl de Boor, Deke and Ann Dekay, Jana and Ron DeVore, Julian and Alice Dewell, Robin DiGeorgio, Jeffrey Dickson, Kim and Ed Doheny, Chris Dolan, Velma and Dick Doty, Ina Drosu

E Brian Ehrmantraut and Moana Kutsche, Erica Ekrem and James Ferraris, Douglas and Catherine Ellis, Linda Ellsworth, Dale and Carol Ely, Carol Jo Enge, Virginia Erhardt and Judith Dormar, Rolf Eriksen, Tasha Essen, Barbara and David Evans, Christopher W. Evans and Rusty Diggs, Lance Evans and Janet Brownell, Pam Evans, Syd Exton

F Martha Farish and Joseph Cohen, Vincent and Gillian Fernandes, David and Irene Fisher, Peter Fisher, Ethna Flanagan, Eugene and Judith Flath, Bill and Susan Fletcher, John and Joan Fletcher, Joe Floren and Anne Hay, Agnes Forbes, Michael Forman and Maria Doyle, Jody Fox, Christa Frazier, Kyle and Kim Freeman, Robin Freeman and Kurt Thorson, Michael and Elaine Fresco, Aloysia Friedmann and Jon Kimura Parker, Matilda Friedrich

G Laurie Gallo and Lisa Byers, Bob Gamble and Winnie Adams, Gloria Gamble, Audrey and George Garrels, Steve Garrison and Pat Diviney, Randy and Marny Gaylord, Kate Geddes, Lobi Geddes, Patricia Gehlen, Doreen George, Tony P. Ghazel, Scott Gianola, Didier Gincig and Kathryn Kier, William and Monique Gincig, Julie and John Gottman, Eric and Barbara Gourley, David and Deborah Grant, Alex, Gared and Kailley Grantham, Bryan and Tammy Grantham, Pamela Gross and Charles Anderson
H Thomas Haensly, Jan Hall, Kyle Hall and Carol Vincent-Hall, Reed and Melissa Halwax, Matthew John Hamilton, Sukima Hampton, Max and Jessica Hanson, Jens and Ellen Harboe, Jocelyne and Tyler Harding, James Hardman, Bob and Megan Harris, Kamala and Kiko Harrison, Neal and Jenny Hartlerode, Theresa Haynie and Kathryn Wehle, Jack and Jan Helsell, Andrea Hendrick, Bob and Phyllis Henigson, Linda Henry and Pam Loew, Phoebe and Nick Hershenson, Arthur F. and Gertrude O. Hetherington, III, David and Mary Higgins, Nayika Hirschman, Anita Leigh Holladay, Dyan Holmes, Leticia Hopper, Susan Hubbard

I-J Christopher and Mindy Idleman, Bernard Jalbert and Carole Jones, Gail Johannes, Michael Johnson, Patty Johnson, Sara Jane Johnson, Afton Jones, Scott and Bronwen Jones

K Artha Kass, Kirk Kaynor and Sunny Sue Farmer Kaynor, Ed and Majorie Kirschbaum, Janet Knowles and John Finlay, Fritz and Midge Kraetzer, Mike and Susan Krieger, Jens and Susan Kruse, Robin Kucklick and Lyn Perry, Rosie Kuhn

L Alex Lambourne and Marina Perepletchikova, Art Lange, Angela Lausch and Paul Christiansen, Zackarya Leck, Geoffrey Lemon and Liz Clark, Frances LeQuiere, Carl and Marianne Lewis, Bev and Larry Leyman, James Libby, Jr, Laurencia Liebmann, Cheryl and Richard Little, Jr., Bob and Pat Littlewood, David Livingston, Dixon Long, Kevin and Nancy Loomis, Beth Lorenzen, Jan and Frank Loudin, Robyn Lowe, Jeffrey and Laura Ludwig, Martin Lund, Robert Lundeen, Herlwyn and Barbara Lutz

M River Malcolm and Chris Downing, Derek Mann, Elizabeth Marcum, Deborah Martyn, Joe and Meg Massey, Gil and Mary Masters, Robert and Nancy Maynard, James and Ruth McBride, Peter and Babs McCorison, Frank and Paige McCormick, Mary McCulloch, Kathy Dickinson and Ron McDowell, Rinda McGarry, Cynthia McGrady, Chanda McKeaver, Jim McKeon, Don McLean, Morgan Leaf Meadows, James and Joan Mehli, Stewart and Barbara Mehman, Sami Messinger, Laurie Michael, Wendy Michay, Lou and Mary Lou Middleton, Patricia Miller and Ramon Chavez, Scott and Rosie Miller, Margaret Mills, Jami Mitchell and Fabrice Van Putten, Stan and Jo Ellen Moldoff, Patricia and Vincent Monaco, Indira Monk, Annie Moss Moore, Kathy Morris, Don and Terri Murray, Grace Muse, Ron and Jo Myers

N-O Mary Nash, Ruth O. Newman, Mandy Nigretto, Theresa Nigretto, Coleen O’Brien, Irene O’Neill, Jeannie and Terry O’Sullivan, Denise O’Toole, Gabriel and Jeanne Olmsted, Bruce and Christina Orchid, Dorothy and Phill Osborn

P-Q Donald Padelford and Sue Livingston, Luann Pamatan, Dave and Katie Parish, Issa Parker, Marilyn Parman, Amber and Justin Paulsen, Douglas and Joyce Pearson, Joan Pedrick, Anne Pekuri, Ellen Peterson and Lucas Limbach, Clayton Philbrick, Tom and Peggy Phillips, Dave and Bev Polis, Jennifer and Sebastian Posada, Lovel and Boyd Pratt, Robert Pregulman and Randall Hale, Erin Quies, Jeff and Mary Quinn

R Leslie Rae, Miranda Randolph, Scott and Katherine Renschler, Winifred Rhodes, Chase and Mary Riveland, Elizabeth Roberts, Molly Roberts, Stacy Rae Romillah, Alan Roochvarg and Lynn Weber/Roochvarg, Tina Rose, Barbara Rosenkotter and Arthur Tyson


T-V Clyde and Barbara Teague, Anna Tejada, Sandy Thompson, Lisl Thomsen, Molly and Robin Thornber, Matt and Sharon Toma, Paula Towne, Tricia and Steve Trainer, William and Dorothy Trogdon, Rosalyn Truett, Barbara Urschel, Ian and Kari Van Gelder, Bert and Becky Vinson, John and Sherry Vinson, Robert Volk

W Ruth Walter, Marsha and Bob Waun, Phil Weatherspoon, Michael and Cassandra Whellams, Jonathan White and Donna Laslo, Charles Whitehead and Karen Plunkett, Judy and Scott Whiting, Fred Whitridge, Andy Wickstrand and Jodi Broughton, Janice and Alan Wiemeyer, Bari and Andrew Willard, David and Anna Williams, Ravin Williams, Arthur and Judy Winer, Bruce and Lee Wiscomb

X-Z Michael Yeaman and Debra Nichols, Kristen and Jeffrey Zbornik, Ting Zimmerman, Susan Zox, James and Helen Zakin
The full financial audit prepared by Sanders and Sanders CPAs, PSC, is on file at the OPAL office.
A MONTH IN THE LIFE OF OPAL’S BUSY OFFICE

With a full-time director and five part-time staff members (total paid hours equal 3.9 full-time equivalents), OPAL runs its amazingly complex day-to-day operations with admirable efficiency. What does a typical month look like? In addition to all the activities described on page 1, here’s a recap of business as usual for the month of January 2011:

Support for Neighborhoods, Homeowners, Renters and Applicants

- After four years of effort, homeowners of Wild Rose Meadow approved their neighborhood CC&Rs and voted on bylaws and incorporation of their new Homeowners’ Association. Guiding the process were Julie Brunner, OPAL housing manager, and Jeanne Beck, OPAL project manager, who were quick to say how well the group faced some difficult issues.
- Each month, in addition to fielding inquiries, there are houses to sell, buyers to qualify and financing to arrange. Julie managed seven sales in progress. She also counseled owners and applicants on their finances.
- OPAL neighborhoods require ongoing support. Lety Hopper, housing services coordinator, drafted this year’s agreements for use of the Reddick community garden. Executive director Lisa Byers monitored the Bonnie Brae neighborhood’s process to develop a forestry management plan.

Outreach to Members And the Community

- OPAL outreach manager Judy Whiting started work on this year’s contacts with major donors, the spring newsletter and annual report, the spring letter to members, membership renewals, a series of press releases and a flyer advertising the resale of a home. (She was also on vacation half the month!)
- OPAL administers government-funded assistance. Lety arranged rental assistance for 10 island households and energy assistance for 18.
- Lisa made plans for the screening of Finding Our Way, a film by part-time resident and OPAL supporter Leonie Sandercock, on February 26. It was co-sponsored by OPAL, the OI Council of Churches and the Oddfellows.

The Business of Running OPAL Itself

- Lisa researched Orcas housing trends. (e.g. In 2010, OPAL’s lowest-priced home was $42,615 less than the lowest-priced market home, and our average price of $150,190 was $55,730 less than the average price of the 10 lowest-priced market sales.)
- Following the interview process, Lisa hired and began training Beth Holmes, OPAL’s new office manager.

Regional and National Leadership

- Lisa and Julie made plans for a Northwest CLT Coalition meeting at Camp Orkila, May 4 to 6.
- Lisa is chairman of the curriculum committee of the national CLT Academy and also sits on a National CLT Network task force addressing conflict of interest. Julie is on a national task force that is writing guidelines so CLTs can access FHA financing.
- Lisa is also chairman of the countywide San Juan Housing Solutions Work Group, which is addressing the need for affordable housing.

Day-to-Day Operations and A New Database System

- Everyone pitched in to handle phones, mail, bookkeeping, banking, bill paying and payroll until Beth was hired.
- Work also began on a new database system to better track housing and membership.
April 30: Please join us!

Mark your calendar now for a joyful OPAL annual gathering

Begin with an early afternoon self-guided tour at the Wild Rose Meadow neighborhood, the Rife house on Terri Lane, and a stop at Oberon Meadow to see the Baker house. Start any time after 2 p.m., planning ahead so you can be at the Orcas Senior Center on Henry Road by 4 p.m.

We'll celebrate the completion of Wild Rose Meadow beginning at 4 p.m. When the festivities are complete, we'll move into OPAL’s annual meeting, awarding *The Peter Fisher Award for dedication to the cause of fair housing on Orcas Island*, as well as *The Sky Award for volunteer service that builds and sustains community*. Light refreshments will be served.

**We’ll vote on proposed amendments to OPAL’s bylaws.** Please review the proposed amendments at [www.opalclt.org](http://www.opalclt.org) before the meeting.