



Strong Growing

Thanks to you and others who believe in OPAL, Maya has deep roots on Orcas, as well as a stable life.

Maya has grown up in the Lahari Ridge neighborhood. She is ready to take on the world.



Maya and her friends conquer the Lahari Ridge rock in 2005.

A Conversation with the Community

“What OPAL does for Orcas is essential”

At the end of 2012, to help OPAL Community Land Trust refine its strategic planning, the board of trustees asked an independent, off-island consultant to sit down with 19 members of the Orcas Island community to talk about their perceptions of OPAL, the need for affordable housing, the value of OPAL's services to the community, and their thoughts for the future. The participants represented a variety of perspectives and interests: builders association, real estate agents, public safety, medical providers, faith community, public schools, large employers, tourism industry, family resources, and agricultural workers. Each confidential conversation took about an hour. **In the next few pages, we will share with you some of what the consultant heard.**



While not everyone who was interviewed knew OPAL directly, there was broad agreement that “the community holds OPAL in high regard.” The organization has earned respect among islanders through “hard work,” “building partnerships,” and “doing quality work.”

There was also strong agreement that what OPAL does for Orcas is “essential” to the community’s well-being. In addition, most thought that OPAL’s approach is an appropriate model for Orcas.

Many cited stories of people who have had to leave the island because of lack of employment, the cost of housing, or a combination of the two. Others talked about people who are able to remain because of housing opportunities made available through OPAL.



For example, here are a few of the comments that were made:

“ OPAL gives people a fair shake at living, working, and thriving on the island.”

“ Without OPAL the number of working people living here would be significantly lower.”

“ We’ve seen about 60 people have to leave the island over the past two years.”

“ I don’t know how we would hang on to our workers without OPAL.”

“ Everyone OPAL helps contributes something to the lifeblood of the community. OPAL makes the fabric richer.”

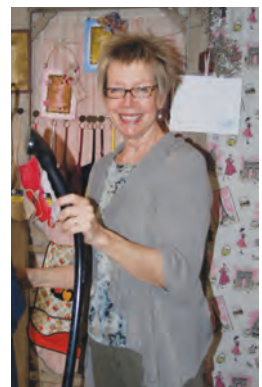
“ OPAL is like the movie It’s a Wonderful Life. If you think about the implications of OPAL not being here, doing what it does, it’s not good.”

At the same time, people recognize that retaining working-class and middle-class islanders involves a complex series of issues that extends beyond affordable housing. As one person said, “OPAL is only a solution for some people.”

There was a common understanding that by helping young families, OPAL helps to reduce “social costs” in the community. Stable housing gives children a sense of security and place, and it enables parents to devote more energy to being better parents.

Retaining the island’s diversity was also extremely important. One islander summed it up this way:

“It’s important to me that anyone can live here, even if you don’t make or have a lot of money. It wouldn’t be the same without us average people – the people who do the work and provide the services.”



“OPAL isn’t just an idea or a theoretical cause — it actually directly helps real people.”

A Conversation with the Community

“Stay the course”

Asked about priorities for the future, community members encouraged OPAL to “stick with your mission” and “stay the course.” And given the current economic environment, it was not surprising to hear some words of caution: “Stay solvent and sustainable.” “Continue to earn and maintain trust.”

In 2012, OPAL continued to be nimble and creative in adding new houses. The work was supported by a synergistic combination of private cash donations, several gifts of suitable houses and land by island families, and state and federal funding.

Three donated houses, moved to create the new Oberon Meadow neighborhood, were renovated and two have been sold to qualified buyers.

With help from a Housing Trust Fund grant, OPAL was able to purchase a **three-bedroom house on Hemlock Street** in Eastsound, which was in foreclosure. This house, OPAL’s eighth scattered-site property, will be renovated and sold to a qualified island family in 2013.

By year-end 2012 the details of acquiring **two more donated houses** were finalized. One of these houses will be moved from its current location to become the fourth and final house in Oberon Meadow. Thanks to a timely (and unanticipated) **donation of land**, the other house will be moved to a newly donated lot on Mountain View Street in Eastsound, becoming OPAL’s ninth scattered-site house.

In addition, renovations and upgrades to the **8 buildings and 22 apartments** of Lavender Hollow were completed. Tenants are benefiting from cleaner, brighter surroundings, lower heating costs, and improved ADA accessibility. And because of the life-cycle upgrades to the 23-year-old complex, the Orcas community will have access to apartments with affordable rents for years to come. (In fact, a need for more year-round rental housing was something we heard from several of those who participated in our community conversations.)



The six-month, \$900,000 renovation of the Lavender Hollow apartments included new siding, roofing, windows, ventilation, and landscaping. The project was funded by a grant from the Washington State Housing Trust Fund.

As part of 2012’s ongoing stewardship responsibilities, the OPAL staff facilitated the sale of **five existing homes** in OPAL neighborhoods. More than **50 island households** were helped with energy and rental assistance, and these two programs were successfully transferred to Orcas Family Connections. OPAL processed **16 homebuyer applications**, provided homebuyer education to **48 households**, counseled **27 homeowners**, and provided training and support to OPAL’s **six neighborhoods**.

“Work yourself out of a waiting list.”

Current Need for Housing:

OPAL APPLICANT POOL	17
QUALIFIED BUYERS ON OPAL WAIT LIST	13
TOTAL HOUSEHOLDS IN NEED OF HOUSING	30

Current 3-1-13



Families have purchased and moved into two of the three “recycled” houses in Oberon Meadow. The neighborhood will be completed in 2013 when a fourth donated house will be moved onto the site.

When members of the Orcas community were asked, “How much housing is enough?” they answered, “As much as is needed.” “Work yourself out of a waiting list.” “Whatever the right number is, we need it. People will leave without it because there aren’t good options otherwise.”

And so to answer our island’s ongoing need for affordable housing, our work continues.

Mark Your Calendar: Our 2013 gala dinner will be on **September 21**.

A Conversation with the Community

“Everyone needs a place to live”

In 2013 OPAL's efforts will continue to be driven by need and opportunity. And once again, the work will be made possible by strategically combining funds from several sources: private donations from OPAL members, funding from the Washington State Housing Trust Fund, and suitable in-kind gifts.

Last year OPAL applied for and was awarded a \$255,000 grant from the Housing Trust Fund to subsidize the acquisition of three to five suitable properties scattered around the island. Realistically, this amount of money is not enough to do the job. But with additional donations from the community to augment the state funds, OPAL can offer more Orcas families – at a very efficient cost – the opportunity to buy a permanently affordable house.

While prices are depressed, it also makes sense to acquire land for future scattered-site and small-cluster development. (Several community members echoed this thought – that now is a good time for OPAL to look for land while prices are low.)



With your help in 2013, OPAL will:

- **Move, renovate, and sell two more donated and “recycled” houses.** One will complete the Oberon Meadow neighborhood. The other will be moved to a newly donated lot in Eastsound.
- **Acquire, renovate, and sell three to five more scattered-site houses,** with the bulk of the funding coming from the Housing Trust Fund. (In talking with the community, there was overwhelming support for a mix of both scattered and clustered housing.)
- **Anticipate the need for land while prices are favorable.** Single lots are needed for additional donated houses. Small parcels of land would allow for small clusters of houses.

- **Facilitate the resale of an estimated six existing OPAL homes.** Staff members work with both sellers and buyers, guiding the process and helping new owners secure financing.
- **Provide homebuyer education and homeowner counseling to an estimated 50 households.**
- **Oversee the management of OPAL's 29 low-rent apartments.**
- **Provide support to the homeowner associations in OPAL's six neighborhoods.**

Will you support OPAL's work?



Fresh paint and new flooring are attractive to prospective buyers of the 200 Hemlock Street house.

This year's goal is to raise \$325,000. This amount will allow OPAL to augment funding from the Housing Trust Fund, anticipate the need for land at an opportune time, and continue to steward a vital community asset and resource.

In addition to helping more families directly, your investment in affordable housing will create jobs, support local businesses, and enhance the overall health and vibrancy of the Orcas community. And because of OPAL's "permanently affordable" model and the fact that land is "community owned" and held in trust, your support today will benefit the people of Orcas – and our island community – for generations.

Two other important ways to benefit OPAL and the Orcas community:

1. Make an endowment gift

Help OPAL fulfill its long-term mission by contributing to either or both of two endowment funds: one, a stewardship fund to support ongoing stewardship and development responsibilities; the other, a land acquisition fund to allow OPAL to respond to opportunities as they arise.

2. Make a legacy gift

A growing number of supporters have expressed their intent to leave a legacy gift to OPAL. Your bequest can be directed toward either of OPAL's two endowment funds, or it can be an unrestricted gift to be used however the board of trustees determines is best.

Note: The IRA Charitable Rollover provision has been extended to 2013. Please ask for more information.

San Juan County remains the least affordable county in Washington State in terms of the ability of a median-income family to buy a median-priced house. First-time homebuyers in SJC have only 68.4 percent of the income needed. *Source: Affordability Index (Washington State University), 2nd quarter 2012*

WHO ARE OPAL HOMEOWNERS?

Preschool teachers/aides	5	Grocery store employees	5	Social services	2
Teachers/aides	6	Nurses/healthcare providers	10	Tutors/childcare/coaches	3
Small business owners	25	People in building trades	12	Retired seniors/disabled	19
Office/managerial staff	12	Home/garden services	8	Multi-generation islanders	9
Restaurant employees	9	Public utility employees	2	Artists/actors/musicians/ photographers	14

OPAL FAMILIES ARE ACTIVE IN OUR COMMUNITY



COMMUNITY ASSETS UNDER OPAL STEWARDSHIP

6 neighborhoods • 96 permanently affordable homes • 29 low-income apartments
123 island households • 50 acres of land



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**OPAL COMMUNITY LAND TRUST: BONNIE BRAE • LAHARI RIDGE • LAVENDER HOLLOW APARTMENTS
MADRONA STREET • OBERON MEADOW • OBERON WOOD • OPAL COMMONS • REDDICK FARMHOUSE
AND APARTMENTS • SCATTERED-SITE HOMES • WILD ROSE MEADOW
ORCAS VILLAGE**