



A TALE OF TWO FAMILIES AND THEIR DREAMS OF HOME



The Ludwig Family

In August of 2009, **Laura and Jeff Ludwig** were within a month of expecting their first child when their landlord made changes that necessitated a move. After overhearing a conversation at The Exchange, where Jeff worked, they met with OPAL to see what was possible.

“We never thought we’d be able to own a home on Orcas,” said Laura. “But the minute we stepped into the neighborhood circle at Lahari Ridge, that was it! And OPAL made it easy.”

Fast forward to 2014: Their son, Cole, is now five years old – and it’s clear that they will need more space as he grows. Jeff, who now serves the community as the facilities manager at Orcas Center, is a salvage artist and needs room to work and store materials. Laura’s gardening efforts on the beautiful rock of Lahari are doing more to enrich the soil down the hill than to grow the food they eat. They begin to talk about the possibility of a bigger place.

“Our experience with OPAL gave us a more sophisticated understanding of financial matters – mortgages and budgeting,” said Laura. “It gave us the confidence to start looking around.”

Realtor **Kristin Slabaugh**, a former OPAL homeowner herself, showed them the property that would become their next home: seven acres with a huge workshop and fixer-upper house, with plenty of water for Laura’s dream garden.

“We made just enough on the sale of our OPAL home to afford it,” they explained. “The buyers of our OPAL home are friends who, like us, didn’t think they’d ever own on Orcas. But OPAL’s attitude is: How can we make this work? It changes the way you see yourself.”



The Rodriguez Family

Rich and Michele Rodriguez both arrived on Orcas in 2000 and met through connections to Bullock’s Permaculture projects. Caring for a family member drew them away for a few years; their daughter, Yssa, was born and Rich completed an apprenticeship as an electrician. Returning to Orcas was their dream.

When they learned Laura and Jeff would be moving, they quickly began to explore homeownership through OPAL. It was cold and wet when they drove their moving truck up to Lahari, but there were kids playing outside and a neighbor came out to help them move their bed into the house.

“We both grew up in real neighborhoods,” said Rich. “We wanted this for our family.”

After renting for five months, they were able to purchase the home.

“When I saw this beautiful house, I thought ‘no way’ will we be able to own it,” said Michele. “Now I can’t imagine ever leaving. The stability and security have been great for our young daughter.”

Michele and Rich have rolled up their sleeves and taken leadership roles in the neighborhood, collaborating with neighbors to take good care of their shared assets. They are also building a community chicken coop.

Sharing responsibilities and offering opportunity is what community is all about – and how OPAL – thanks to your support – helps islanders create their dream of home.

THE END OF THE BEGINNING: OPAL AT 25 YEARS

For humans, age 25 is defined as a young adult. Young adults are still influenced by their childhood, yet are also generally independent from their parents. Young adults in today's America ("Millennials") expect to live for a long time, to change careers multiple times, and appear to be generally optimistic about the future – despite the fact that they are more financially burdened than prior generations.



Lisa Byers

I believe that OPAL, as an organization, is at about the same stage of development and has a lot in common with today's generation of young adults. **OPAL's 25th anniversary** marks the end of the beginning of what will be a very long life. Because OPAL's mission is to steward affordable access to land and homes in perpetuity, we know we have to plan for the future. To help sustain our core responsibilities with a baseline of income, we will strive by the year 2020 to have a \$3 million Stewardship Endowment.

At the same time, we know that to continue to foster economic diversity and a healthy community on Orcas Island, we have to adapt to changing needs and changing times. And so we are leading a collaborative effort to establish a **community loan fund** that will provide access to financing for mortgages and small businesses for people who are a good risk, but who are not able to get loans from a bank. The loan fund will provide an opportunity for islanders to make loans to islanders.

And similar to our young adult peers, we at OPAL are optimistic about the future, even though funding and financing are more challenging than in the past.

We are optimistic, because you, our supporters, homeowners and rental tenants continue to inspire us with your generosity and your ideas, and to challenge us to do the best we can. We will keep striving to make you proud of your investment.



Lisa Byers
Executive Director



Virginia Erhardt: "My ties to Orcas go way back."

Virginia Erhardt fell in love with Orcas 23 years ago, when she first came to explore the island with her long-time partner. Five years ago, after many visits, they moved from Atlanta, where they had made their home

“We’re committed to this community and very thankful for the opportunity to own a home.” – Sean Moriarty

Kelley Diamond and Matt Sommer moved into their home in Bonnie Brae just two months before their daughter, Laurel, was born. East Coast transplants, the young married couple had been living in Bellingham before a teaching position at Salmonberry School lured them to Orcas. Kelley taught at Salmonberry for three years before having her baby a year ago. Matt is a gardener and does property maintenance on the island. After living in three rentals (“inadequate, but all we could afford”), they are thrilled how everything worked out. “*We want to be rooted,*” said Kelley. “*This is a great place to raise Laurel,*” added Matt.

SOME OF OPAL'S NEW HOMEOWNERS SHARE THEIR STORIES

for 30 years. Then in 2012 her partner unexpectedly died. *“Being able to buy an OPAL house means I can stay,”* said Virginia, who is a retired psychologist, mother of two sons and grandmother of four. Virginia lives in Oberon Meadow in one of four “recycled” houses that were given to OPAL by island families, then moved and renovated with help from OPAL supporters. Virginia has taught classes at the library on self-hypnosis (her specialty), enjoys volunteering at Orcas Center and the Grange, knits beautiful prayer shawls for friends (knitting prayers for the person into the shawl as she works), and looks forward to finding more ways to contribute to community life.



Sean and Vanessa Moriarty outside the gate and fence he built at their home in Oberon Meadow.

Vanessa and Sean Moriarty just celebrated their first wedding anniversary. Sean grew up on Orcas and Vanessa has been here 10 years. Both have family on the island. And they couldn't be happier about being able to buy an OPAL house in Oberon Meadow. *“Every house I've lived in on Orcas has been put up for sale,”* explained Vanessa. *“It's very stressful knowing you have to move.”* Sean has worked full-time on the island since high school – in construction, doing maintenance at Rosario Resort, and soon for a local landscaping company. Vanessa works in the produce department at Island Market; before that she was employed at The Lower Tavern. Her college degree is in biology so she is also a substitute teacher at the high school. They like the idea of living in a “recycled” house from Olga. *“It's easy to feel like this place is home,”* said Sean.

“We're committed to this community and very thankful for the opportunity to own a home.” – Sean Moriarty



Matt, Laurel and Kelley at their home in Bonnie Brae.

“What OPAL offers is an amazing opportunity for working people on the island who wouldn't be able to own a home otherwise.”

Carrie and Ryan Miller's home in Wild Rose Meadow is the first house they have ever owned. Married 16 years, they have four children: Zoë, age 11; Rhema, age 9; Day, age 5; and Sammy, who is 3. Plus four chickens, two bunnies, three cats, five fish



The Millers at home in Wild Rose Meadow: Rhema, Ryan, Sammy, Carrie, Day and Zoë.

and a dog. *“Our first summer on Orcas, we fell in love with the island,”* said Carrie. *“Our first winter, we fell in love with the people.”* Ryan is a carpenter for a local construction company. His work brought the Millers to Orcas from Colorado Springs several years ago. A raise in rent, expensive heating bills and distance from town prompted them to contact OPAL about the possibility of buying. Now the kids can walk and bike to school, and they use the neighborhood's playground almost every day. *“I feel like God put us on this island,”* explained Carrie. *“It was perfect timing and the perfect place for us.”* *“We love the small-town feeling,”* added Ryan. *“And we're excited to have such a nice house.”*



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Oh! Those Bee sisters! At the 2014 Gala, Carol Bee (in the house) and Helen Bee (the "barge in charge") floated past all diners while Lisa Byers gave a recap of OPAL's first 25 years. Carla Stanley made the clever, colorful props.



A picture, especially in black and white as the printed newsletter ran, does not do justice to the spectacular creations honoring OPAL's first 100 houses.



What a Gala: Celebrating 25 Years, 100 Houses, 25 Artists

Helen Bee asked, and John Fletcher built 100 houses and painted them white. Penny Sharp Sky asked her artist friends to decorate the houses, and OPAL Gala attendees were each invited to take one home — an "OPAL house" to remind them of the importance of OPAL homeowners in the Orcas community, as well as the fun they had at the very successful fundraising event. Thank you to artists Akarya Ahimsa, B.J. Arnold, Sandi Burt, Andrea Cohen, John Fletcher, Frank Loudin, Mary McCulloch, JoEllen Moldoff, Laurie O'Keefe, Issa Parker, Anne Pedersen, Michelle Reed, Penny Sharp Sky, Amanda Sparks, Deborah Sparks, Marcia Spees, Carla Stanley, Lucy Troxel, Mandy Troxel, Molly Troxel, Kari Van Gelder, Kathy Youngren and Zane Youngren. **If you missed seeing them, a small assortment of the houses are on display at the OPAL office. Stop by when you're in the neighborhood.**