

If the Walls of a Reddick Apartment Could Speak

Greetings! My name is Charlie Reddick II, also known as Apt. C-2, a Reddick Apartment next to the OPAL office. I want to share with you my experience of two families I was fortunate to shelter. While they lived here, my walls echoed their joy. They are a couple, Julio and Ana Maria Matal, and a single mom, Mandy Troxel, and her two daughters.



Julio and Ana Maria Matal

I began sheltering Julio and Ana Maria in 2010 and felt so wonderful having them within my walls. Originally from El Salvador, this delightful couple moved to Orcas in 2009. They enjoy working

together and are both now employed by the WorldMark by Wyndham Resort in Deer Harbor; they also beautify the grounds and keep the interiors spotless at the OPAL offices. In August 2012, they moved into the OPAL home they had admired for months after it was moved to Oberon Meadow. More recently, their daughter and son-in-law, Raul and Flor, have bought an OPAL home on Hemlock Street.

With Julio and Ana Maria just having moved into their OPAL home, I was available to shelter Mandy and her daughters, Molly and Lucy, when they had to move for the sixth time in their 13 years on Orcas. Mandy felt fortunate to find an affordable apartment, while I in turn felt favored to house another lovely family within my walls. It was very convenient that Mandy's business, Bossy's Feltworks, is in the OPAL office building right next door. In addition to her beautiful work at Bossy's Feltworks, Mandy is a singer/songwriter, and through the Chamber Music Festival, she provides music education to the preschoolers and toddlers in all our island preschools.



Mandy Troxel and her daughters, Molly and Lucy

Living so close to town, Molly began riding her bike to school. Mandy, ever the

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Island Loan Fund

First Loan Makes Home Renovation Possible

OPAL's new Island Loan Fund made its first loan to a local family, a single father who works as a contractor. The borrower had purchased land with a small building that he wanted to renovate and expand in order to make a home for himself and his daughter.

The 600-square-foot building needed to be gutted and the borrower had prequalified for a construction-to-permanent-mortgage loan through a local lender, but before the bank would approve the loan, he had to make the building habitable and have permits in place for the addition.



In order to renovate the building so that he and his daughter could move into the existing structure while they worked on the addition, OPAL made a loan from the Island Loan Fund.

The borrower's loan will cover the costs of renovation, including paying him for his time so he can complete the work. When renovation is complete and the permit for the addition is in place, a local bank will make a mortgage loan, which will repay funds to the Island Loan Fund.

Funds for loans made through the Island Loan Fund came from local investors seeking a social impact investment. **To find out more about borrowing or investing, contact Lisa Byers, OPAL executive director, at 360-376-3191 or opalclt@opalclt.org.**

April's Grove

Donations Still Needed, Moving Forward

Funding from state and federal agencies for April's Grove, the 45-townhome rental project located on North Beach Road, required that OPAL sign funder agreements in 2018 and commence construction in 2019. Although the \$12.6-million project still needs nearly \$1.5 million in donations or grants, OPAL was able to secure a bridge loan from Impact Capital that will enable construction to begin.

Work on the site will start this fall by removing selected trees, grading and storm water mitigation. OPAL has worked with arborist and forestry consultant Carson Sprenger of Rain Shadow Consulting to identify the large trees with the greatest chance of living for decades to come. The site plan was designed around as many of those trees as possible. Whole areas of the property have been designated as "preserve and protect zones" that will be fenced off during construction.

Architects from the firm Environmental Works collaborated with Jeanne Beck of OPAL and Gregg Bronn of Hart Pacific Engineering to submit building permit applications to the county in mid-August. The general contractor for the project, Dawson Construction, selected through a competitive process in 2016, will solicit bids from subcontractors in October with the goal of finalizing contracts in November and starting construction in January. The total construction timeline is estimated to be about 16 months, which puts initial occupancy in late spring/early summer of 2020.

Orcas Islanders – through generous donations to the April's Grove project – have enabled this momentous step. OPAL continues to invite individuals and granting agencies to make financial contributions through 2020. **To donate please visit our website at www.opalclt.org or call the office at (360) 376-3191.**

“I won’t live forever, but I can help sustain what OPAL has accomplished.”

– Mary Blackstone, former OPAL trustee

When Mary Blackstone and Roger Collier moved to Orcas 21 years ago, OPAL was a young organization having built just two of the now eight neighborhoods of permanently affordable housing: Opal Commons and Bonnie Brae. Following her arrival on Orcas, Mary met Lisa Byers, who explained the OPAL structure. “I loved the OPAL concept, I thought it was just marvelous,” said Mary. So, Lisa asked, “Should we talk?” Two months later Mary was an OPAL board member.

Over the years Mary held many OPAL roles, serving as a board member, board president, fundraising chair and volunteer. During that time, she helped guide OPAL through a number of projects, but the acquisition of the Lavender Hollow apartments was the project that underscored for Mary that OPAL’s building of affordable housing for homeownership is only part of the solution.

The buildings at Lavender Hollow needed maintenance and refurbishment and were in danger of being converted into condominiums after their tax subsidies expired. If that happened, the condominiums would be beyond the financial means of the people who lived there. The need for long-term stewardship to preserve this important source of affordable rentals was great.

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caring mom, ran upstairs every time Molly left for school, where she and I could observe her daughter through one of my windows, riding a good part of the way.

After nearly four years of living with me, in February 2016, Mandy was able to buy an OPAL home in Opal Commons. Mandy confided, “I feel like I’ve become



Mary Blackstone

This realization was the catalyst that drove Mary, with the OPAL staff and other board members, to create the OPAL Legacy Circle to enable donors and friends to make legacy gifts to OPAL in their wills. As Mary says, “I want to help OPAL even after I am gone.” Mary became an early Legacy Circle member and created a bequest to OPAL in her estate plan. Someday, her gift will enter OPAL’s stewardship fund where it will help pay for the work that OPAL does to assist residents and maintain properties now and into the future.

Mary and Roger have since moved to Bellingham, but they still love to visit Orcas and their commitment to OPAL and its mission remains strong. “We are glad that this gift will help OPAL thrive and continue to provide decent housing for island families.”

more me by expressing myself through my own home.” The kids enjoy the neighborhood with friends close by, especially the yard and an excellent climbing tree.

Both these families found their first stable home with me, C-2. They have since been able to plant roots, purchase homes, raise families and continue contributing and flourishing in our Orcas Island community.



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Housing Touches Everyone

Consider a year end gift to April's Grove
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OPAL Adds Scattered Site Home in Rosario Area

OPAL's primary focus in recent years has been developing new rental housing, yet the demand from islanders seeking affordable homeownership has also continued to increase. In response, OPAL secured grant funding from the Washington State Housing Trust Fund to purchase four more scattered site houses.

The first property purchased this summer was on Lydia Lane in the Rosario area. The house was built through the Homes for Islanders program in 2010. The property was developed using San Juan County's Rural Residential Cluster provision in the land use code that allows a property owner to build more units on a parcel of land in exchange for restricting the sale of the



Minor Lile and Leonie Van Gelder

homes to households with incomes below 95% of the median for the county. This restriction, while not as clear or durable as OPAL's resale price restriction, nevertheless reduces the market value of the property.

The new owners, Minor Lile and Leonie Van Gelder, worked for a total of 19 years as the managers for Camp Indralaya and wanted to keep living on Orcas when they left their positions. OPAL was the best way to make that possible.

"Owning our own home on Orcas - where we have lived for almost 20 years - has been a dream. Now our dream has come true thanks to OPAL. We are pleased to be part of the OPAL family and feel so grateful," said Leonie.

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