

OPAL Newsletter

SPRING 2019

Housing Touches Us All

ost Orcas Islanders have heard of the "Orcas Shuffle," the near yearly need of island renters to move from one long-term rental to the next. The house is being sold, or becomes a vacation rental in the summer, or the owners of the house are moving to the island. The need for more affordable rentals on Orcas is an issue that affects renters, home owners, employers and the community as a whole. a local resident and her two school-aged children.

The owners installed RV hook-ups in an area of their property removed from the house so they could come up to the island for the summer and vacations and stay on their land, while not disturbing their tenant. They decided to move to Orcas full-time in 2018.

"We were both finally retired and wanted to live on Orcas full-time. Our tenant qualified for an OPAL home and was put on the wait list in February [of 2018]. She needed more space for her two growing kids, so we put her on a month-to-month lease until she could find an interim rental," explained Bethany.

Bethany and Vicki did move up to the island full-time, but they lived in their trailer on the property. "There was no way we were asking our tenant and her kids to leave without having something lined up," exclaimed Bethany. "She works so hard and has been saving to own her own home. She has been such a phenomenal tenant and friend. We have been so lucky to have her in our house."

So, while living in their trailer, Bethany began helping to look for suitable, affordable housing for her tenant. She went Continued on page 2



New islanders Bethany and Vicki came to understand the complexities of the housing crisis on Orcas first hand.

In 2016 Bethany Ryals and her partner, Vicki O'Keefe, were able to purchase their own slice of Orcas – a place that Vicki had long enjoyed coming to visit. At the time, they were both still working and so rented their new home right away to

April's Grove Heads Toward Construction





Last fall, construction costs to build the 45 rental townhomes at April's Grove on North Beach Road in Eastsound jumped by more than 30 percent over estimates from one year ago. OPAL had already started working on the site when the revised costs came in. The increased costs were daunting.

"It was like someone moved the finish line when we were fifty yards out from the end of a marathon race," said Lisa Byers, OPAL's executive director.

Demoralized, but determined, the OPAL team, led by Project Manager Jeanne Beck, worked with the general contractor and architect to find cost savings. As part of the process, OPAL put the project out for a second round of bidding. The result was that project costs decreased, but are still about 20 percent higher than the sources of funds that OPAL had secured. The April's Grove project is not alone. Contractors report that construction costs throughout the Pacific Northwest are high.

Facing the reality of higher costs, the OPAL team looked for new sources of funding. The new Real Estate Excise Tax passed by San Juan County voters could help in the long run, but the timing didn't work. Bankers for the April's Grove project needed a firm commitment for the money by this

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to all the real estate offices, the Orcas Community Resource Center, the Senior Center, and OPAL, just in case. She asked locals at the grocery store and the hardware store to keep an eye out. There just wasn't anything available, or those places that were, rented in mere hours. Bethany finally found a rental for her tenant through word of mouth at the end of September.

"She's [our tenant's] not alone on the island. Everywhere you look – Facebook, the bulletin boards – folks are looking for housing. Especially affordable, decent rentals, and they're just not available." The experience of trying to be a responsible landlord and friend to her tenant clarified Bethany's understanding of the housing crisis on Orcas. "All the houses available are 30-year-old double-wides, and it would take the average worker every dime they have and every dime they make just to keep it. It just isn't worth it to spend everything you have."

Housing touches us all. With your invaluable support, OPAL is in the process of increasing the number of affordable rentals on the island. The 45 units of April's Grove are a start to answering the need here on Orcas.

spring in order for OPAL to move ahead with construction. The County couldn't make such a commitment until at least December.

OPAL's team developed a plan to seek conditional pledges to bridge the time until the county funds could be awarded, thereby allowing construction to begin this spring. The Washington State Housing Finance Commission may be able to serve in that role. With the certainty of county funds, the Commission may make a short-term loan. The financing team is reviewing details as this newsletter goes to press. April's Grove still needs donations to be fully funded, but thanks to county voters, this much-needed rental housing will be under construction soon.

"I want to help OPAL help people like me."

Four years ago, sitting in her home following the death of her spouse, Virginia Erhardt was stunned to realize that she could not afford to stay in the home they had shared. Even worse, she did not think she could find a decent home on Orcas that she could afford to buy. Being on a fixed income, Virginia was aware that the number of affordable homes in her price range were few and far between.

To Virginia's delight, she learned that she qualified to purchase an OPAL home. She now lives in the Oberon Meadow neighborhood. She feels such tremendous gratitude for her home and wanted to be able to pass that gratitude on to others. "I wanted to help other people like me purchase OPAL homes, but I couldn't make a large gift to OPAL," said Virginia.

I realized that there was a way I could help. I could make OPAL the beneficiary of the sale of my home after I am gone."



Virginia Erhardt

While in the OPAL office, Virginia saw a brochure about OPAL's Legacy Circle. The brochure explained that anyone can make a gift to OPAL in their will. There are many ways to leave a legacy to OPAL to preserve the health and diversity of Orcas Island. "I realized that there was a way I could help. I could make OPAL the beneficiary of the sale of my home after I am gone."

Virginia talked to her lawyer, who drew up a simple will that includes Virginia's gift. After Virginia is gone, her executor will work with OPAL to sell Virginia's home to another qualified buyer and the net proceeds from the sale will go to benefit OPAL. "It made me feel so wonderful to realize that I could help people like me who need affordable housing. It's paying it forward."



Make a Lasting Gift Through OPAL's Legacy Circle

You can protect the character, vibrancy and diversity of Orcas Island through a legacy gift. When you make a legacy gift to OPAL, you help ensure that affordable housing continues to be available after you are gone. A legacy gift can take many forms. It is a gift made at death through your estate plan.

The simplest legacy gift is a bequest in your will. A bequest can be made for a specific dollar amount, or for a percentage, a fraction, or the balance of your residuary estate. You may give cash, personal property, real estate, securities, insurance policies, or retirement plan assets. Large or small, your gift to OPAL helps ensure that the Orcas Island community you love is protected after you are gone.

For more information about OPAL's Legacy Circle, please contact the OPAL office at (360) 376-3191 or opalclt@ opalclt.org



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Come to the Annual Meeting

Wednesday, April 24 Episcopal Church Parish Hall, 5:00 – 6:30 p.m.

June 29: A Day of Fun in Support of April's Grove

This year on June 29, OPAL is trying something new and we hope you'll join us! We are kicking off our joint fundraising campaign with the Orcas Island Community Foundation in support of April's Grove with a day of games and festivities.

The fun will begin at noon and go nonstop until 4:00 p.m. with a Field Day of games for both kids and adults, food and live music on the north lawn of the Orcas Center. Admission is by donation, so come on over, get your face painted, enjoy a hot dog and some lemonade and show your support for April's Grove.

The evening festivities will begin at 5:30 p.m. with OPAL's Annual Gala in the Madrona Room at the Orcas Center. A delicious dinner by Chef Mary Russell, a paddle raise and the dessert dash you know and love will round off the evening in support of April's Grove. Tickets for the Gala are \$125.

The Field Day and Gala are kickoff events for a Give Orcas fundraising campaign for April's Grove in partnership with OICF. Keep a look out for more events to participate in through July 8. Dress up and walk in the Fourth of July parade with OPAL or dance the night away at



the Oddfellows Hall on July 7. Your continued support of April's Grove has allowed OPAL to move toward construction of these much-needed rental townhomes. Together we can bring more affordable housing to Orcas Island!