

2021: An Extra-ordinary Year in Un-ordinary Times

By Lisa Byers, Executive Director

From the outset of the pandemic, OPAL was able to channel your donations to help keep islanders from losing their homes. By late spring 2021, federal and state dollars started being available through the Opportunity Council to help pay rents and mortgages for people who had lost work. At that point, OPAL stepped away from that service to focus on other community needs.



Two young tenants of the Mt. Baker Apartments are excited to be able to remain in their home.

OPAL continued, however, to be part of another collaboration that was born out of the pandemic. In 2021, islanders formed the Coalition On Homelessness on Orcas (COHO) “to provide people who experience chronic homelessness on Orcas Island with access to safe shelter, basic necessities, and the

resources needed to transition to stable housing and self-sufficiency.” The COHO steering committee is examining options for how best to meet islanders’ needs.

The most extraordinary event of the year occurred in May when islanders donated the funds necessary for OPAL to purchase and subsequently renovate seven apartments on Mt. Baker Road. Without those donations, the property would likely have been converted to a use that could have been unaffordable to the tenants.

The more traditional work of OPAL also continued. Your donations enabled:

- **1** first-time homebuyer to purchase a house that OPAL had moved and renovated.
- **1** family to purchase a house with a loan from the Island Loan Fund.
- **3** families to purchase existing OPAL homes through resale.
- **12** residents who may be able to remain in their homes as OPAL is under contract to purchase the Northern Heights apartments across the street from the library.
- **197** individuals or families to receive financial assistance or housing counseling due to the pandemic or another need.

What does it mean to stand behind our promise of providing “permanently” affordable housing? Among other things, it means leveraging our strong relationships with contractors to help homeowners maintain their homes. In 2021, OPAL staff coordinated work that was paid for by homeowners,

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Many Thanks to Our Generous Supporters

Thank you for helping to make our work possible. The following foundations, organizations, businesses and individuals are the people who we know supported OPAL Community Land Trust in 2021. If we have inadvertently omitted you, please let us know.

Businesses, Organizations and Foundations

Amazon Smile, Banner Bank, Bossy's Feltworks, Doe Bay Resort & Retreat, Doe Bay Wine Company, Gibson's North Beach Inn, Island Market, Key Bank, Liberte' Beauty Orcas, Orcas Auto Tech, Orcas Community Resource Center, Orcas Island Community Foundation, Rainshadow Solar, San Juan Insurance Services, Sequel, Streamside Renewables, Tres Fabu!, Washington Federal.

Government Partners

HUD-Community Development Block Grant (Skagit County), HUD-SHOP (Community Frameworks), HUD-Section 4 Capacity Building (Rural LISC), San Juan County, WA State Housing Finance Commission, USDA Rural Development, WA State Housing Trust Fund.

In 2021, four families joined OPAL as homeowners. Two of these families have children and two are individuals. They work in art, hospitality, landscaping, county services and retail sales.

Individuals

A Bryan Abell and Lynn Spohn, Cynthia and Craig Abolin, Sue Albrecht, Janet Alderton, Nikki Ames and Gene Nery, Creed Anderson, Tara Anderson, Ed Andrews and Marcela Barrientos, Henry and Marilyn Andrews, Mollie and Glenn Anthony, Marguerite Aono, Linnea Arntson, Nancy and Tony Ayer,

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2021: An Extra-ordinary Year

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to paint 35 houses and put metal roofs on nine houses.

An important part of being able to do a job well is to have the right tools. In that spirit, OPAL's trustees adopted a new long-range plan to guide OPAL's work toward the year 2030, and also agreed to transition to a new accounting

system capable of tracking the organization's growing complexity.

We live in a beautiful place during extraordinary times. The pandemic has emphasized that how we care for our shared island home and for one another is up to us. **Through your donations and volunteering, you are keeping islanders housed, and making our community stronger. Thank you.**

Staff Changes

Crystal Mossman left us to work for Lum Farm as the head cheesemaker. We welcomed Alysha Sherburne as our new Community Engagement Manager. Alysha is also working with homebuyer applicants and will become certified as a housing counselor. We welcomed Tara Anderson to the new position of Finance Director. Tara is implementing a new accounting system and will help navigate OPAL's growing complexity.

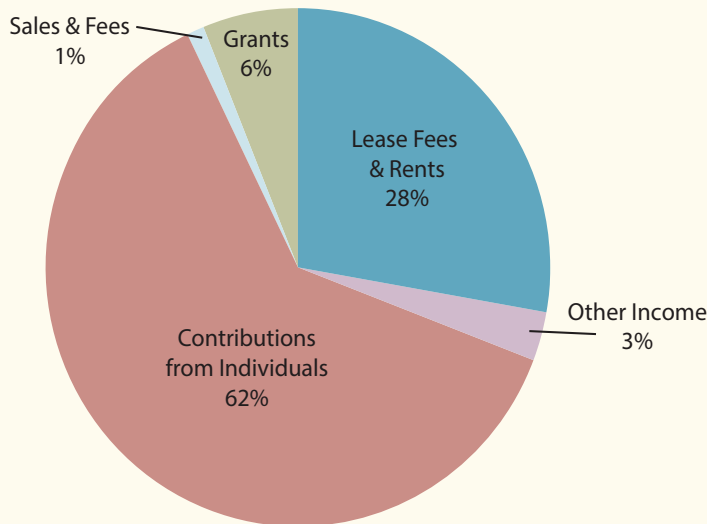
2021 Abbreviated Consolidated Audited Statement of Activities
with comparison to 2020

Revenues:	2021	2020
Lease Fees & Rents	\$1,026,926	\$512,334
House Sales & Fees	\$19,980	\$199,980
Contributions	\$2,298,008	\$1,616,733
Grants	\$225,922	\$1,741,084
Interest, Investments, Other	\$124,063	\$1,833,625
Total Revenues:	\$3,694,899	\$5,903,756
Expenses:		
Housing Development	\$164,837	\$910,295
Island Loan Fund	\$42,953	\$34,113
Leasehold Stewardship	\$408,999	\$143,020
Rental Stewardship	\$1,382,655	\$400,136
Administration	\$129,297	\$94,974
Fundraising	\$125,890	\$103,337
Total Expenses:	\$2,254,631	\$1,685,875
Increase in Net Assets:	\$1,440,268	\$4,217,881

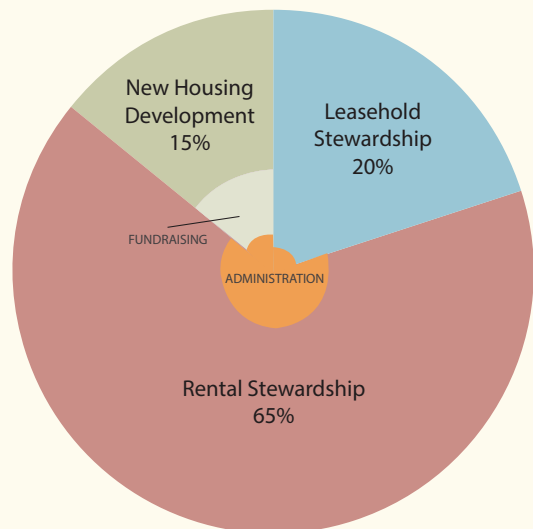
2021 Abbreviated Consolidated Audited Statement of Financial Position
with comparison to 2020

Assets:	2021	2020
Current Assets	\$928,906	\$3,717,624
Property & Equipment	\$31,384,513	\$30,527,392
Investments	\$1,475,038	\$465,080
Notes Receivable-Long-Term	\$2,356,160	\$1,434,464
Restricted Funds	\$971,541	\$1,024,415
Total Assets:	\$37,116,158	\$37,168,975
Liabilities:		
Current Liabilities	\$231,163	\$423,336
Long-Term Liabilities	\$8,476,470	\$14,430,401
Total Liabilities:	\$8,707,633	\$14,853,737
Net Assets:		
Unrestricted	\$1,975,448	\$394,216
Board Designated	\$27,431,834	\$20,695,892
Donor Restricted	\$976,691	\$1,225,130
Total Net Assets:	\$30,383,973	\$22,315,238
Total Liabilities & Net Assets:	\$39,091,606	\$37,168,975

2021 Revenues



2021 Expenses



A copy of the audit prepared by Comer-Nowling is available upon request.