



SPRING 2013

## OPAL NEWSLETTER

HOUSING ISLAND PEOPLE, HELPING TO MAINTAIN ISLAND CHARACTER

### NEW GRANT OPENS THE DOOR FOR MORE OPAL HOUSES

With \$255,000 in new funding from the Washington State Housing Trust Fund, OPAL is busily working to provide as many as five more Orcas households with the opportunity to buy a permanently affordable house.

“We were thrilled to have our grant application fully funded,” said OPAL executive director Lisa Byers. “But realistically, we know we will need to leverage the state money with donations from OPAL members and the Orcas community to do the job.”



*Passing through the stone gate at the entrance to Buck Mountain Road was the last tricky maneuver for Nickel Bros. in moving this recently donated house to its final destination in Eastsound. This was the fourth island home to be relocated by OPAL; a fifth donated building will be moved in April.*

OPAL’s goal is to acquire three to five additional individual properties. In keeping with the community land trust model, OPAL will hold the land in trust and resell the houses to qualifying, low-income buyers. (In 2013 that means \$41,550 in annual income for a family of two and \$51,900 in annual income for a family of four.)

At the same time, the additional state funding will provide local jobs, as houses are renovated and made ready to be sold or, in some cases, moved and re-sited.

OPAL is currently looking at several possibilities in its search for additional properties: more island homes that are gifted to OPAL by their owners in order to make way for new construction (see story of “recycled houses” on page 8 and photo at left), suitable properties on the island that are in foreclosure (see story on page 6), and also individual lots and small parcels of land for future development.

“Moving and renovating donated houses is a very efficient way for OPAL to meet the need for more affordable housing,” said Lisa. “Now is also a good time for OPAL to purchase land, while prices are still relatively low,” said Lisa.

*There are currently 13 qualified buyers on the OPAL wait list and another 17 families in OPAL’s applicant pool.*

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

## FROM THE EXECUTIVE DIRECTOR: LISA BYERS

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You may have heard that I am running for election to the San Juan County Council. I made it through the primary, and now the general election on April 23 will decide the winner. The County Council position is a full-time job, so if I am elected, I will be leaving my job as OPAL's executive director. The prospect of leaving OPAL fills me with sadness. This is the best job I have ever had, with the most creative, intelligent, loving, and dedicated work family I have ever been a part of.



So, you may ask: Why would I pursue the possibility of leaving? As the inevitable bad behavior of political campaigns rears its ugly head, I have my doubts. But my reasons for seeking a seat on the council have a lot to do with that divisiveness in our community. I believe we can do better. We are blessed to live among people of extraordinary talent, vision, and compassion. I want to see if I can translate into the county government, the ethic of collaborative teamwork and nimble problem solving that I have helped to cultivate at OPAL. And, as the saying goes, "You don't know until you try."

A significant reason why I decided to enter the election race at this time is that OPAL is in a strong place. I feel confident that this is a good time for me to leave, if that is what the voters decide. If I am elected, I will do what I can to ensure a smooth transition.

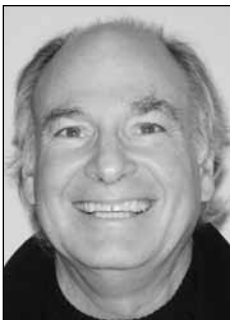
As members of this extraordinary organization, you are a significant part of its success. I thank you for believing in the vision of sustaining Orcas Island as a vibrant and economically diverse place, and for working together to turn that vision into reality. I will always treasure you, OPAL, and the community land trust community.

*Lisa Byers*  
Executive Director

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### **A Message to OPAL Members from President Allen Smith and the Board of Trustees**

For almost two decades, Lisa Byers has been the leader and public face of OPAL. While nothing is certain in a democratic election, come April 23, Lisa may be a new County Council representative. This will be great for the county, but a challenge for OPAL.



Lisa leaves a strong bench. The OPAL staff will assist in any transition, but we need to prepare for a possible change. A transition committee, consisting of board members, staff, and outside supporters of OPAL, has been created to manage the process of recruiting a replacement. Nothing will happen publicly until the election results are in, but a lot has been happening to get ready for that day.

We began by looking at what the OPAL executive director's job is today and considering what that job should look like in the future. Lisa has written a job description, and we have interviewed staff and supporters. With that input, the committee has come up with a list of characteristics – skills, experiences, and temperament – that we want in a new executive director. One thing we *won't* do is try to find a clone of Lisa. What we *will* do is separate those qualities that are essential from those that are "nice to have" or can be provided in other ways.

*Story continues on page 7*



SPRING 2013

# OPAL ANNUAL REPORT 2012

HOUSING ISLAND PEOPLE, HELPING TO MAINTAIN ISLAND CHARACTER

## UPGRADES AT LAVENDER HOLLOW AND RENOVATED HOUSES

In 2012 OPAL continued the renovation work started in the prior year, and ended the year with an unexpected donation of land that will become the site for another scattered-site home.

The most significant project of the year was the renovation of the 22-unit Lavender Hollow apartments. Tenants are now benefiting from cleaner, brighter surroundings, lower heating costs, and improved ADA accessibility. Because of the life-cycle upgrades to the 23-year-old complex, completed by local contractor Terra Firma, NW, the Orcas community will have these apartments with affordable rents for years to come.



**HERE IS  
Where the  
Main Street  
House Goes**

*The final donated house for the Oberon Meadow neighborhood will be placed on the northwest corner of the property. It will be moved from its former Main Street location in April 2013.*

On the home ownership side of our work, we completed the renovation of three houses moved to the Oberon Meadow neighborhood in 2011. At the end of the year, two of the houses had purchasers.

In addition, with help from a Housing Trust Fund grant, OPAL was able to purchase a bank-owned three-bedroom house on Hemlock Street in Eastsound. This property will become OPAL's eighth scattered-site house and will be renovated and sold to a qualified island family in 2013.

The year was notable for three significant donations: a parcel of land, and two more buildings that OPAL will move to new locations in 2013. The parcel of land was offered for donation in mid December. The challenge for OPAL was that the parcel was not suitable for an OPAL home, so we put out a call to realtors on the island asking if a property owner wanted to swap for the donated parcel. We selected a lot in Eastsound.

As part of 2012's ongoing stewardship responsibilities, the OPAL staff helped orchestrate the sale of five existing homes. We welcome new homeowners Jane Alden, Katie Sellers, Alex and Loralee Flores, Casey Hons and Rosannah Cope, and Tammy Kopp, as well as Julio and Ana Maria Matal, the first buyers of a home at Oberon Meadow.

In addition, we assisted more than 50 island households with energy and rental assistance, and then successfully transferred these federal programs to Orcas Family Connections. OPAL also processed 16 homebuyer applications, provided homebuyer education to 48 households, counseled 27 homeowners, and provided training and support to OPAL's six neighborhoods.

Near the end of the year, we learned that our 2012 application to the state Housing Trust Fund for \$255,000 to support our work of purchasing and renovating homes was fully funded. These grant funds plus private donations will provide five more island households with permanently affordable homes in 2013 or 2014.

## OPAL SUPPORTERS AND VOLUNTEERS 2012 – THANK YOU!

Thank you for helping to make our work possible. The following government agencies, foundations, organizations, businesses, and individuals supported OPAL Community Land Trust in 2012. If we have inadvertently omitted you, we apologize; please let us know.

### GOVERNMENT AND FOUNDATIONS

Brown Dog Foundation, Morningside Foundation, Orcas Island Community Foundation (OICF), Seattle Foundation, The Spring Creek Foundation, Wheeler Foundation, WWW Foundation, FEMA, Opportunity Council, San Juan County Health and Community Services, San Juan County Housing Bank, WA State Housing Trust Fund

### BUSINESSES AND ORGANIZATIONS

Boardsource, CenturyTel, Emmanuel Parish of Orcas Island, Island Market, Islanders Bank, Lahari, Larry Steele & Associates, Inc., OPALCO, Orcas Net, Inc., Rosario Resort, San Juan Insurance Center, Zervas Group Architects

### INDIVIDUALS

**A** Bryan Abell and Lynn Spohn, David Adams, Roger Adams, Nancy and Steven Alboucq, Sonia and David Alexander, Tracy Allison, Rosemarie and John Altberg, Nikki Ames and Gene Nery, William and Valerie Anders, Carol Anderson, Marilyn Anderson, Creed Anderson, Marilyn Andrews, Dr. Glenn and Mollie Anthony, Anonymous, Dick and B.J. Arnold, Marc and Sue Aronson, Robert and Joelle Ater, Amanda Azous

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**T-V** Anna Tejada, Denise Thomasin and Armando Nunes, Lynn Thomerson, Robb Shaep and Kerissa Thorson, Tracy Todd, Paula Towne, Tricia and Stevens Trainer, William and Dorothy Trogdon, Mandy Troxel, Rosalyn Truett, Kari and Ian Van Gelder, Leonie Van Gelder and Minor Lile, Millicent Vetterlein, Becky Vinson, John and Sherry Vinson, Robert and Carolyn Volk

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**X-Z** Nathan Yoffa and Tracy Harachi, Ting Zimmerman, Dr. and Mrs. Edgar Zimmerman, Susan Zox

## Mission Statement

The mission of OPAL Community Land Trust is to help sustain Orcas Island as a healthy, economically diverse community by providing permanently affordable homes and support for islanders – families, seniors, and singles – whose housing needs are not met by the traditional market. To accomplish its mission, OPAL

- ▶ acquires land and buildings;
- ▶ develops land in an environmentally and socially responsible manner;
- ▶ constructs or renovates buildings that are healthy, durable, and energy-efficient;
- ▶ educates and counsels homebuyers and rental tenants; and
- ▶ stewards what it creates for current and future generations.

**OPAL Community Land Trust**

**2012 ABBREVIATED CONSOLIDATED\* STATEMENT OF ACTIVITIES**  
compared with 2011

<b>Revenues</b>	<u>2012</u>	<u>2011</u>	<b>Functional Expenditures</b>	<u>2012</u>	<u>2011</u>
Lease & Application Fees	\$129,505	\$173,515	Housing Development	\$228,320	\$413,017
Rents & Rental Fees	\$234,731	\$154,416	Leasehold Stewardship	\$69,647	\$128,160
Memberships, Contributions & Fundraising	\$384,457	\$642,434	Rental Stewardship	\$274,199	\$177,138
House Sales, Fees & Consulting	\$181,268	\$399,689	Housing Assist. & Edu.	\$12,008	\$21,098
Grants	\$1,163,848	\$377,645	Fundraising	\$87,187	\$67,492
Interest, Fund Appreciation & Investments	\$17,319	\$673	Administration	\$54,399	\$55,030
<b>Total Revenues</b>	<u><b>\$2,111,128</b></u>	<u><b>\$1,748,372</b></u>	<b>Total Functional Expenses</b>	<u><b>\$725,760</b></u>	<u><b>\$861,935</b></u>
			<b>Increase (Decrease) in Unrestricted Net Assets</b>	<u><b>\$1,385,368</b></u>	<u><b>\$886,437</b></u>

**2012 ABBREVIATED CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
compared with 2011

<b>Assets</b>	<u>2012</u>	<u>2011</u>	<b>Liabilities</b>	<u>2012</u>	<u>2011</u>
Current Assets	\$1,170,071	\$897,001	Current Liabilities	\$534,301	\$534,227
Long-Term Assets			Long-Term Liabilities	\$2,507,710	\$2,434,692
Land	\$3,514,958	\$3,381,958	<b>Net Assets:</b>		
Improvements	\$8,121,948	\$7,165,847	Unrestricted	\$472,506	\$283,548
Notes Receivable – Long-Term	\$729,816	\$661,122	Board Designated	\$9,697,663	\$8,534,718
Restricted Cash	\$75,755	\$48,159	Temporarily Restricted	\$333,099	\$302,260
<b>Total Assets:</b>	<u><b>\$13,612,548</b></u>	<u><b>\$12,154,087</b></u>	Permanently Restricted	\$67,269	\$64,642
			<b>Total Liabilities &amp; Net Assets</b>	<u><b>\$13,612,548</b></u>	<u><b>\$12,154,087</b></u>

\* These financial statements are consolidated to include Lavender Hollow, LLC, of which OPAL is the sole member.  
The full financial audit prepared by Sanders and Sanders CPAs, PSC, is on file at the OPAL office.

**LOOK FOR NEW OPAL HOUSE ON HEMLOCK STREET**

Thanks to the support of OPAL members and a prior grant from the Housing Trust Fund, OPAL was able to purchase this three-bedroom, two-bath house at 200 Hemlock Street in Eastsound. The property was in foreclosure.



Since the purchase last fall, the 1,496-square-foot house has been upgraded with new carpeting in the bedrooms, new wood flooring in the family room and dining room, and new marmoleum in the kitchen. The interior has also been given a fresh coat of paint. The house, situated on a sunny lot with a peek-a-boo water view and space for a garden in back, will soon become home to a qualifying island family.

## SO HOW IS OPAL DOING? WE DECIDED TO ASK

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At the end of last year, to help with strategic planning, OPAL's board of trustees asked an independent, off-island consultant to sit down with 19 members of the Orcas community to talk about OPAL. The participants represented a broad range of perspectives: 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. **Here's a brief snapshot of some of what the consultant heard:**

- ▶ *What is your – and the broader community's – perception of OPAL?*

There was broad agreement that “the community holds OPAL in high regard.” The organization has earned respect through “hard work,” “building partnerships,” and “doing quality work.”

- ▶ *How does OPAL impact the overall quality of life on Orcas?*

There was strong agreement that what OPAL does for Orcas is “essential” to the community's well-being. Many related 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. All want to keep a “diversity” of people on the island; many said that having a “range” of people makes Orcas a special – and functional – place.

- ▶ *What is your perception of who is served by OPAL?*

The most common response was “people who need it.” Others said, “working families,” “single

parents,” “service providers,” and “familiar faces.” 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 enables parents to devote more energy to being better parents.

- ▶ *How much affordable housing is enough?*

Most encouraged OPAL to provide “as much housing as is needed.” Most believe that OPAL's current approach is an “appropriate model for Orcas.” Others mentioned the need for more year-round rental housing.

- ▶ *Should OPAL housing be “scattered” or “clustered”?*

Participants were overwhelmingly supportive of a mix of clustered and scattered housing. Most like the idea of OPAL housing throughout the island.

- ▶ *Recommendations for the future?*

Given the current economy, it wasn't surprising to hear “remain solvent and sustainable” and “stick with your mission.” Several people also wondered about the impact of a possible change in OPAL's leadership (see story on page 2). Other priorities: “Work yourself out of a waiting list.” “Be inclusive so everyone on Orcas feels ownership in what OPAL is doing.”

**We thank each participant for his or her time and thoughtful feedback.** In the next few months, the trustees and staff will be digesting the community input and weaving it into OPAL's future plans and activities.

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### **A Message from President Allen Smith and the Board of Trustees** *(continued from page 2)*

Personally I am most concerned with temperament. For example, Lisa is a superb consensus builder. Sure, she has strong skills and broad experience, but she has just the right temperament for OPAL and Orcas.

If Lisa wins, the recruitment process will begin in earnest. Ads will be placed in media nationwide, and we will stimulate our colleagues in the community land trust movement. From the responses, we will identify 5 to 10 top candidates. We will vet these “semi-finalists” to settle on 3 to 5 finalists to be interviewed.

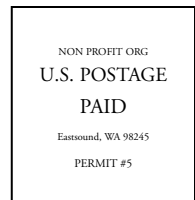
If Lisa is elected, and if all goes well, we should have a new executive director by late fall.



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#### STAFF

*Full-time:* Lisa Byers, Executive Director  
*Part-time:* Jeanne Beck, Project Manager  
Julie Brunner, Housing Manager  
Beth Holmes, Office Manager  
Judy Whiting, Publications and Outreach

#### IN THIS ISSUE

Writing: Vicki Brems, Lisa Byers, Susan McBain,  
Allen Smith  
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Layout and Images: Lisa Byers, Suzanne Olson,  
Judy Whiting  
Design: Tina Rose

#### SAVE THESE DATES:

**OPAL Annual Meeting** – Thursday, May 2, 5 p.m. at the  
Orcas Senior Center

**OPAL Annual Gala and Benefit Dinner** – the evening of  
Saturday, September 21

## TWO MORE DONATED HOUSES – AND LAND TOO!

At the end of last year, OPAL happily accepted three more generous donations from island families: two small houses and one residential lot in Eastsound. And once again, it seemed as though the pieces of a complex puzzle miraculously fell into place.

One house will be moved in April to become the fourth and final house in OPAL's newest neighborhood, Oberon Meadow, across from the dog park. And what to do with the other donated house? Unexpectedly (and the timing couldn't have been more perfect), a residential lot in Eastsound was generously offered to OPAL. By the time you read this, the other house will have been moved by truck to the new lot at 59 Mountain View Street, where it will become OPAL's ninth scattered-site property on the island.



*Nearly home! OPAL's latest donated house is just a few blocks from its final destination — 59 Mountain View Street.*

“I can't imagine any of these houses being demolished, which is what would have happened if OPAL hadn't stepped up,” said OPAL project manager Jeanne Beck, who has overseen each of OPAL's house moves. “When I drive by Oberon Meadow, it takes my breath away to see lights in the windows and to know how much these houses – from all over the island – mean to their new owners.”

Once again OPAL has contracted with Nickel Bros. to handle the house moves. “Jeremy Nickel really believes in recycling old houses rather than tearing them down,” explained Jeanne. “He appreciates what OPAL is doing and values our willingness – and the willingness of OPAL's supporting members – to respond to these types of special opportunities when they come up.”