

Even We Didn't Know the Need for Rental Housing Was This Big

Preliminary applications for April's Grove townhomes were available starting at 9:00 a.m. on Monday, March 2. At 7:45 a.m. that day, people congregated outside the OPAL office. One man spent the night in his car nearby in order to be



This spring, OPAL led a tour of the April's Grove site for the Orcas Community Resource Center (OCRC) to check out construction. The OCRC is an important resource helping some clients apply for April's Grove.

ready when the doors opened. They wanted to be among the first to fill out the application and get it submitted.

Prior to making applications available, we knew that emotions were running high. More than 180 households had asked to be

notified about the application date. People came into the OPAL office daily, asking for information and sometimes sharing their fears and anxiety.

One man had lived here most of his life and had lost three rentals in the past two years. He just got notice that his current rental was being converted to a vacation rental starting this summer.

A woman told us she wanted to stop moving into a tent every summer. She very much hopes that she and her school-aged daughter can live in one place 12 months a year.

Another woman broke down in tears. The home she was renting was recently put on the market and she was scared she and her children would be homeless again. She didn't want to put her kids through that.

One week after applications opened, 72 households had applied to live in the 45 townhomes that will be ready to occupy this fall. The greatest level of need is from people who have no regular nighttime residence. Some are living with friends. Some are living in trailers. Some have a roof over their head, but the building has no indoor plumbing. All applicants have lived in the islands for years.

We won't know the full impact on island life for a year or two, but based on the people we've met who hope to live at April's Grove, one thing is clear: April's Grove will significantly improve the lives of 45 families. **This could not have happened without your support and generosity.**

OPAL's Response to COVID-19

The COVID-19 virus is changing our lives. Our new surreal reality is evolving daily but as of late March, here is an update to let you know what your team at OPAL is doing and how you can help.



OPAL's Response to COVID-19

Continued from page 1

OPAL is part of the *Orcas Response Team*, a collaborative effort of island non-profits addressing community needs. One tool is a website where people can post needs and volunteer or donate goods and services. Check it out at www.orcas.recovers.org.

OPAL is also part of the *Community Foundation's Recovery Fund*. OPAL's role is to help *any* Orcas islander who is unable to pay their mortgage or rent (not just OPAL owners and tenants). Donations to the Orcas Recovery Fund to help people impacted financially by loss of wages or other COVID-19 related impacts can be made through the Community Foundation via their website at <http://oicf.us>.

OPAL's staff and trustees are continuing to work.

Although our office is closed to the public, we are using the phone, video conferencing, email, etc. We are grateful to live in a community with such a strong support network.

If you have questions or would like more information about OPAL's role with the Response Team or the Recovery Fund, please contact Executive Director Lisa Byers at opalclt@opalclt.org.

If you are able to help keep OPAL operating during this time, we welcome your support at www.opalclt.org/donate.

Construction at April's Grove Is Authorized to Continue

The construction of April's Grove is well underway. General contractor Dawson Construction and subcontractors, along with Jeanne Beck, OPAL's Project Manager, have all been hard at work since construction began last May. Governor Inslee's *Stay Home, Stay Healthy Order* identifies certain essential activities that are allowed to continue while most of us stay home. The construction of affordable housing is one of those essential activities. As of mid-March:

- All 11 residential buildings are fully framed.
- 5 of the 11 buildings are fully enclosed, sided, wired, plumbed and have drywall.
- Another 3 buildings have interior paint, cabinets and interior doors.
- The commons building foundation has been poured.

The crews working on site have adopted protocols to keep workers safe and healthy in accordance with L&I guidelines on COVID-19.



Above: A pre-social-distancing photo of OPAL's Project Manager Jeanne Beck with Rich Marsyla, Dawson Construction's Site Manager, at April's Grove. Below: Construction at April's Grove is well underway.



A Priceless Piece of OPAL's Stewardship: Financial Coaching

Last year more than 50 island households benefitted from Julie Brunner's common-sense, nonjudgmental approach to solving money problems and meeting financial goals. As OPAL's Housing Manager, Julie meets regularly with OPAL homeowners and those who want to buy an OPAL house – a service that's increasingly important in times of economic stress.

“I don't offer specific financial advice, but I know what questions to ask to help people come up with a path,” explained Julie. “We want them to be successful and I can give them the information they need.”

For those who already own an OPAL home, a lost job, reduced hours, illness or divorce may require rethinking how to make ends meet. Or it may be a question of how to save and pay for big-ticket maintenance like a new roof. Or mapping a way out of too much consumer debt.



Housing Manager Julie Brunner works in her office with a client. Respecting COVID-19 guidelines, OPAL is not having in-person meetings at the present time.

“Often individuals and single parents don't have another adult they can trust to talk with confidentially about financial issues,” said Julie. “When people feel strapped, they think they don't have control. But budgeting and figuring things out are really empowering. Then you can make informed choices and decisions.”

“ Supporting people in getting their financial houses in order ... it's good for them and good for the community.”

Homeowners already know Julie through the buying process so returning to work with her on a particular financial problem or goal feels comfortable. Julie also reaches out when events impact the local economy – like the 2008 financial crisis or the current COVID-19 virus – to make sure OPAL homeowners are doing okay and to help with an emergency plan if needed. This may include directing people to other available local resources to lower their costs for power, sewer, heat, internet and real estate taxes.

Because of this very personal, proactive approach, over its 30-year history – with 185 different homeowners and now 108 ownership homes – OPAL has never had a foreclosure.

For islanders who want to buy an OPAL house, Julie's work focuses on helping them balance income, debt and credit history in order to qualify for a mortgage.

“People leave with a clear idea of what they need to do,” said Julie. “In the 18 years I've been with OPAL I've had instances where – even five years later – someone comes back and tells me, ‘I did what you said and now

I'm ready to buy.’ Others tell me the most valuable thing we offer is a clear understanding of their individual path to homeownership.”

The hours Julie spends each year as a financial mentor and coach are another indispensable way OPAL strengthens the stability and quality of lives on Orcas.



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IN THIS ISSUE

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*Please join us for our online Annual Meeting, April 22, 2020, at 5:00 p.m.
Check our website for more information.*

What Does the Future Look Like? And How Will We Get There?

Late last year, the OPAL board and staff began a process of developing a Long Range Strategic Plan for the years 2021 to 2030. This plan will succeed a previous plan that was written for the years 2011 to 2020 and has helped to guide activities and decision-making at OPAL for the last 10 years.

Following the annual board and staff retreat, the board appointed a Long Range Planning Committee. Chaired by Minor Lile, the committee includes Rusty Diggs, Bob Morris, Anne Marie Shanks, Judy Whiting and Executive Director Lisa Byers.



Over the course of the last few months, the committee has begun to develop a timeline and gather information for the new plan.

Key elements of the planning process include community input. A portion of this year's OPAL Annual Meeting on April 22 will be an opportunity to discuss the key values that are central to

the work of OPAL as well as to share ideas on the future of OPAL.

In keeping with the current need for social distancing, OPAL's Annual Meeting will be held online this year. Check the OPAL website, www.opalclt.org, for details as April 22 approaches. Bring your vision and help OPAL prepare for the next decade of opportunities.

If you have suggestions or would like more information about the Long Range Plan, please contact Minor Lile (minorlile@gmail.com) or Lisa Byers (opalclt@opalclt.org).

Visit us online at www.opalclt.org