



SPRING 2011

# OPAL NEWSLETTER

HOUSING ISLAND PEOPLE, HELPING TO MAINTAIN ISLAND CHARACTER

## MAKING THE MOST OF UNEXPECTED OPPORTUNITIES

January 2011 was expected to be relatively quiet around OPAL: a month to write reports, keep processing paperwork to purchase the Lavender Hollow apartments, and prepare for the annual audit. But two new opportunities called upon staff and trustees to “seize the day.”



*Philip Rife and Shelby in front of the Terri Lane house, summer 2010.*

### Gift of a House from Philip Rife

The first opportunity arose last year when Philip Rife, an 11-year Orcas resident, walked into the OPAL office and said to Lisa Byers, “You don’t know me, but I hope you’ll be happy to meet me.” He planned to move to a retirement community on the mainland and wanted to give OPAL his home in Eastsound. Mr. Rife, who walked his dog, Shelby, past both Opal Commons and Wild Rose Meadow every day, said he didn’t need the income from the sale of the house and “wanted to give something back.”

OPAL’s staff, trustees and building committee toured the house and examined the costs for remodeling. After this analysis, OPAL’s trustees gratefully accepted Mr. Rife’s generous offer. In January he telephoned to say that his retirement home was ready, and on February 1, he donated his home to OPAL. The house will be ready for a new OPAL homeowner later this year.

### Another House Gift, This Time from the Baker Family

In late December OPAL received another remarkable offer. The sons and daughters-in-law of Bruce and Toy Baker offered their 1,064-square-foot vacation house on North Beach to OPAL if it could be moved by the end of February. They planned to build a new house and wanted to recycle the small house rather than tear it down. They also graciously offered to contribute toward the cost of the move.

But where would the house be located? How much would it cost to move? What shape was it in? Was it suitable for someone on OPAL’s waiting list?

*Continued next page*

*Continued from page 1*

OPAL's building committee and staff determined that the western part of the Oberon Wood plat would be a suitable location with some minor modifications. The next piece of the puzzle fell into place when Adam Greve of Nickel Bros., the only house



*Baker house arrives at Oberon Meadow.*

movers in the area, estimated a feasible cost to move the house. The building committee determined that the house was well built and suitable for an OPAL family. By the end of January, everything looked good. So we said "YES, THANK YOU!" to the Bakers, and moved the house early in

the morning of February 26. Once re-platting is approved, OPAL will build a new foundation and complete renovations, before the house is offered for sale.

### **Lavender Hollow Apartments: Ownership and Renovation**

By the time you read this, we hope the sale will have finally gone through! Wally Gudgell, managing partner of the investor group that built Lavender Hollow in 1990, first approached OPAL with the opportunity to purchase these 22 apartments in 2007. After extended discussion, OPAL's trustees agreed, and OPAL successfully competed for a state grant to cover the purchase price plus needed renovations. The apartments were financed, in part, by USDA, a federal agency that must approve the transfer of ownership. USDA's process has taken almost three years. Upon completion of the sale, planned repairs and energy and accessibility upgrades will take place through the summer and fall.



*The office at Lavender Hollow apartments*

The mission of OPAL Community Land Trust is to acquire and own land so that islanders in need may have access to permanently affordable homes and workplaces. OPAL collaborates with others, develops improvements and stewards the land in a manner that is cooperative, stable, environmentally sensitive and socially responsible.



SPRING 2011

# OPAL ANNUAL REPORT 2010

HOUSING ISLAND PEOPLE, HELPING TO MAINTAIN ISLAND CHARACTER

## COMPLETING WILD ROSE MEADOW, ADAPTING TO CHANGE



*Tracy Allison is one of six happy homeowners who purchased an OPAL resale house in 2010.*

In 2010 OPAL completed construction of its largest neighborhood, Wild Rose Meadow. Once again, I want to celebrate our general contractor, Terra Firma, NW. Under the leadership of Justin Paulsen and Shon Geer, the crew working and sub-contracting on this job inspired us with their teamwork, efficiency and craftsmanship.

Over the past two years, 32 households have moved into their newly purchased homes on this seven-acre property near Orcas Center, and they are currently settling into governing their neighborhood affairs. After providing initial guidance, OPAL's staff has now stepped back, offering support from the sidelines, when requested.

Last year OPAL's staff also facilitated the resale of four existing OPAL homes. We send our best wishes to the sellers as they move to new stages of their lives, and welcome new homeowners to the OPAL family: Samara Shaw, Don and Teri Murray, Erica Ekram and James Ferraris, and Tracy Allison.

While providing homeownership opportunities is OPAL's primary mission, our activities extend to helping people to afford their housing. In 2010 our staff:

- Taught homebuyer education classes to 42 people;
- Provided financial counseling to four households, helping them to stay in their homes;
- Rented apartments to 5 new tenants, after reviewing 39 applications (and helping many of these folks find alternative housing);
- Facilitated the delivery of rental assistance to 26 households; and
- Facilitated energy assistance payments for 67 households.

In addition, OPAL staff began moving our records into a new database called *HomeTracker*. Developed in collaboration with the Northwest CLT Coalition, under the leadership of OPAL's Julie Brunner, it is the basis for a new product that will be available nationwide.

Past OPAL board president Allen Smith and I stepped into leadership roles with San Juan County's Housing Solutions Plan. In 2010 we worked with 25 islanders from Lopez, San Juan and Orcas to develop a presentation to community groups in 2011 with the goal of building broad support for affordable housing solutions.

At the end of December, we said farewell to Carol Ely, who retired after 8-1/2 years as OPAL's office manager. We wish Carol all the best and thank her again for her dedication and diligence.

I end this brief look back at 2010 with a big "THANK YOU!" for supporting OPAL's work.

*Lisa Byars*

*Executive Director*

## OPAL SUPPORTERS AND VOLUNTEERS 2010 – THANK YOU!

Thank you for helping to make our work possible. The following foundations, organizations, businesses and individuals are the people whom we know supported OPAL Community Land Trust in 2010. If we have inadvertently omitted you, please let us know.

### FOUNDATIONS AND ORGANIZATIONS

Catholic Campaign for Human Development, Community Frameworks, FEMA, Foundation Source, Housing Assistance Council, Institute for Community Economics, Microsoft Matching Gifts Program, Morningside Foundation, Opportunity Council, Orcas Island Foundation (Indralaya), Orcas Island Community Foundation, Tom and Peggy Phillips, San Juan County Housing Bank, Seattle Foundation, United Way of King County, Washington State Housing Trust Fund, Windermere Foundation, WWW Foundation

### BUSINESSES

Susan Aspinall, Bilbos Restaurant, Everett Brooks and Tracy Leahy, Chimayo - Bill Patterson, Country Corners, Jill Curtiss, Anna Marie De Freitas, Michele de Long, Doe Bay Cafe, Steve Duthie and Monica Oberg, Eclipse Charters, Dr. John Fabianek, Island Market, Islanders Bank - Michelle Morton, Kenmore Air, Lahari, Lower Tavern, North Shore Charters, Outer Island Expeditions, Justin Paulsen - Terra Firma, NW, Portofino Pizza, San Juan Propane, Ken and Karen Speck, Uzek and Stephanie Susol, Suzie's Barber Shop, Trader Joe's Bellingham, Vanderyacht Propane, Erik and Sheila Veldman, Dr. Chris White

### INDIVIDUALS

**A** David Adams, Laura Adams, Rachel Adams, Roger Adams, Nancy and Steven Alboucq, Jana Albright, Jane Alden, David and Sonia Alexander, Heidi Alexander, Annie Allan, Doug and Ellen Allen, Tracy Allison, Rosemarie Nagel

Altberg, Nikki Ames and Gene Nery, William and Valerie Anders, Kim Skarda Anderson, Bishop Craig and Lizbeth Anderson, Carol Anderson, Marilyn Anderson, Mary Creed Anderson, Henry and Marilyn Andrews, Anonymous, Daniel and Moriah Armstrong, Dick and B.J. Arnold, Marcy and John Aschoff, Robert and Joelle Ater, Amanda Azous

**B** Dr. Steven and Rita Bailey, John Bailey, Elizabeth Baker, Michael and Rocky Baker, Nancy Bang, Wally and Claire Barrow, Lin Bauer, Christopher and Cynthia Bayley, Robin and Jack Becker, Barbara Bedell, Carol Bee, Helen Bee, Phoebe Bee, Eros Belliveau, William and Rita Bender, Patrick Bennett and Jenny Hovelman, Holly Berman, Diane Berreth and David Kobrin, Nicholas Binkley, Mary Blackstone and Roger Collier, Libby Blackwell, Robert and Enid Blanc, Karen and Gil Blinn, Stephanie Davies Boesch, Anna Bratney, Jim and Anne Bredouw, Chris and Vicki Brems, Michael Brennan, Frank and Elizabeth Bret, Catherine Brewer, Barbara Brown, Julie Brunner and Joseph Gaydos, Jonathan and Carol Buchter, Gail Bulletset, Sandra Burt, Merry Bush and Paul Losleben

**C** Robert and Terry Cairns, Mary F. Lee Campbell, Craig Canine and Molly Coxe, Dan and Margaret Carper, Rosalind Casad, Pamela Charlesworth and Douglas Emerick, Mathew Chasanoff, John and Vicki Clancy, Michelle and Charlie Clark, Becky Clemens and Kevan Rayne, Sarah and John Coffelt, Vern and Sidney Coffelt, Bruce and Marty Coffey, Jollefern Cole, Jeffri Coleman and Michael Rivkin, Sam and Cynthia Coleman, Irmgard Conley, Dr. James Connell and Dr. Cristine Chandler, Skyler Cookston and Tirzah Fiorito, Betty Corbett, Michael Coughlin and Sarah Scribner-Coughlin, Bruce and Kathy Culver

**D** Madeline Danielson and Thomas Rubottom, Sarah Davis, Carl de Boor, Deke and Ann Dekay, Jana and Ron DeVore, Julian and Alice Dewell, Robin DiGeorgio, Jeffrey Dickson, Kim and Ed Doheny, Chris Dolan, Velma and Dick Doty, Ina Drosu

**E** Brian Ehrmantraut and Moana Kutsche, Erica Ekrem and James Ferraris, Douglas and Catherine Ellis, Linda Ellsworth, Dale and Carol Ely, Carol Jo Enge, Virginia Erhardt and Judith Dorman, Rolf Eriksen, Tasha Essen, Barbara and David Evans, Christopher W. Evans and Rusty Diggs, Lance Evans and Janet Brownell, Pam Evans, Syd Exton

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**H** Thomas Haensly, Jan Hall, Kyle Hall and Carol Vincent-Hall, Reed and Melissa Halwax, Matthew John Hamilton, Sukima Hampton, Max and Jessica Hanson, Jens and Ellen Harboe, Jocelyne and Tyler Harding, James Hardman, Bob and Megan Harris, Kamala and Kiko Harrison, Neal and Jenny Hartlerode, Theresa Haynie and Kathryn Wehle, Jack and Jan Helsell, Andrea Hendrick, Bob and Phyllis Henigson, Linda Henry and Pam Loew, Phoebe and Nick Hershonow, Arthur F. and Gertrude O. Hetherington, III, David and Mary Higgins, Nayika Hirschman, Anita Leigh Holladay, Dyan Holmes, Leticia Hopper, Susan Hubbard

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**K** Artha Kass, Kirk Kaynor and Sunny Sue Farmer Kaynor, Ed and Majorie Kirschbaum, Janet Knowles and John Finlay, Fritz and Midge Kraetzer, Mike and Susan Krieger, Jens and Susan Kruse, Robin Kucklick and Lyn Perry, Rosie Kuhn

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**M** River Malcolm and Chris Downing, Derek Mann, Elizabeth Marcum, Deborah Martyn, Joe and Meg Massey,

Gil and Mary Masters, Robert and Nancy Maynard, James and Ruth McBride, Peter and Babs McCorison, Frank and Paige McCormick, Mary McCulloch, Kathy Dickinson and Ron McDowell, Rinda McGarry, Cynthia McGrady, Chanda McKeaver, Jim McKeon, Don McLean, Morgan Leaf Meadows, James and Joan Mehl, Stewart and Barbara Mehlman, Sami Messinger, Laurie Michael, Wendy Michay, Lou and Mary Lou Middleton, Patricia Miller and Ramon Chavez, Scott and Rosie Miller, Margaret Mills, Jami Mitchell and Fabrice Van Putten, Stan and Jo Ellen Moldoff, Patricia and Vincent Monaco, Indira Monk, Annie Moss Moore, Kathy Morris, Don and Teri Murray, Grace Muse, Ron and Jo Myers

**N-O** Mary Nash, Ruth O. Newman, Mandy Nigretto, Theresa Nigretto, Coleen O'Brien, Irene O'Neill, Jeannie and Terry O'Sullivan, Denise O'Toole, Gabriel and Jeanne Olmsted, Bruce and Christina Orchid, Dorothy and Phill Osborn

**P-Q** Donald Padelford and Sue Livingston, Luann Pamatian, Dave and Katie Parish, Issa Parker, Marilyn Parman, Amber and Justin Paulsen, Douglas and Joyce Pearson, Joan Pedrick, Anne Pekuri, Ellen Peterson and Lucas Limbach, Clayton Philbrick, Tom and Peggy Phillips, Dave and Bev Polis, Jennifer and Sebastian Posada, Lovel and Boyd Pratt, Robert Pregulman and Randall Hale, Erin Quies, Jeff and Mary Quinn

**R** Leslie Rae, Miranda Randolph, Scott and Katherine Renschler, Winifred Rhodes, Chase and Mary Riveland, Elizabeth Roberts, Molly Roberts, Stacy Rae Romillah, Alan Roochvarg and Lynn Weber/Roochvarg, Tina Rose, Barbara Rosenkotter and Arthur Tyson

**S** Barbara Safriet and Judith Miller, Kenneth Salt and Keston Blaustein, Veronica San Martin, Leonie Sandercock and John Friedmann, Polly Sanford, David and Margaret Sarver, Roland

Sauer and Madie Murray, Annalies Schuh, Anne Marie Schultz, Kim Bonner Secunda, Robb Shaepe and Kerissa Thorson, Deanna L. Shaide, Penny Sharp and Michael Sky, Gretchen Samara Shaw, Margot Shaw, Jill Sherman and Brett McFarland, May Shiozawa, Catherine Siegismund and Kenneth A. Machtley, Jr., Diane Skarr, Mary Ann Slabaugh, David and Kaaren Slawson, Heather Smith, Mac Smith, Sara and Allen Smith, Larry Snyder and Jill Friar, David Sofaer, Larry Soll and Nancy Maron, Jean Spalti, Deborah Sparks, Ken and Karen Speck, Judith and Robert Spring, Carla Stanley, Stu and Patsy Stephens, Babette Stewart, Lea Anna Stewart, Susan and Charles Stewart, Susan Stoltz and David Kau, Lee Sturdivant, Uzek and Stephanie Susol, Joe Symons

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**W** Ruth Walter, Marsha and Bob Waunch, Phil Weatherspoon, Michael and Cassandra Whellams, Jonathan White and Donna Laslo, Charles Whitehead and Karen Plunkett, Judy and Scott Whiting, Fred Whitridge, Andy Wickstrand and Jodi Broughton, Janice and Alan Wiemeyer, Bari and Andrew Willard, David and Anna Williams, Ravin Williams, Arthur and Judy Winer, Bruce and Lee Wiscomb

**X-Z** Michael Yeaman and Debra Nichols, Kristen and Jeffrey Zbornik, Ting Zimmerman, Susan Zox, James and Helen Zukin

**OPAL Community Land Trust**

**2010 ABBREVIATED STATEMENT OF ACTIVITIES**  
with comparison to 2009

<u>Revenues:</u>	<u>2010</u>	<u>2009</u>	<u>Functional Expenses:</u>	<u>2010</u>	<u>2009</u>
Lease Fees, Rents, Applications, Consulting	\$222,392	\$195,215	Housing Development	\$2,730,360	\$2,532,769
Memberships, Contributions & Fundraising	\$484,174	\$313,819	Stewardship/Prop. Mgt.	\$216,498	\$227,086
House Sales & Fees	\$2,763,880	\$2,893,982	Housing Assist. & Edu.	\$18,661	\$26,918
Grants	\$119,870	\$751,597	Fundraising	\$77,179	\$59,063
Interest & Loan Fund Appreciation	\$15,304	\$16,266	Administration	\$65,578	\$69,332
<b>Total Revenues:</b>	<b>\$3,605,620</b>	<b>\$4,170,879</b>	<b>Total Functional Expenses:</b>	<b>\$3,108,276</b>	<b>\$2,915,168</b>
			<b>Increase (Decrease) in Unrestricted Net Assets:</b>	<b>\$497,344</b>	<b>\$1,255,711</b>

*2010 Sources of Funds*



*2010 Uses of Funds*



**2010 ABBREVIATED STATEMENT OF FINANCIAL POSITION**  
with comparison to 2009

<u>Assets:</u>	<u>2010</u>	<u>2009</u>	<u>Liabilities:</u>	<u>2010</u>	<u>2009</u>
Current Assets	\$720,420	\$1,421,271	Current Liabilities	\$632,421	\$1,061,233
Long-Term Assets			Long-Term Liabilities	\$1,636,944	\$1,899,332
Land	\$2,857,708	\$2,849,708	<b>Net Assets:</b>		
Improvements	\$6,307,882	\$5,873,117	Unrestricted	\$102,056	\$764,711
Notes Receivable – Long-Term	\$643,271	\$617,857	Board Designated	\$7,836,523	\$6,679,768
Pledges Receivable – Not Current	\$36,816	\$0	Temporarily Restricted	\$298,034	\$297,216
<b>Total Assets:</b>	<b>\$10,568,097</b>	<b>\$10,761,953</b>	Permanently Restricted	\$62,119	\$59,693
			<b>Total Liabilities &amp; Net Assets:</b>	<b>\$10,568,097</b>	<b>\$10,761,953</b>

*The full financial audit prepared by Sanders and Sanders CPAs, PSC, is on file at the OPAL office.*

## A MONTH IN THE LIFE OF OPAL'S BUSY OFFICE

With a full-time director and five part-time staff members (total paid hours equal 3.9 full-time equivalents), OPAL runs its amazingly complex day-to-day operations with admirable efficiency. What does a typical month look like? In addition to all the activities described on page 1, here's a recap of business as usual for the month of January 2011:

### Support for Neighborhoods, Homeowners, Renters and Applicants

- ▶ After four years of effort, homeowners of Wild Rose Meadow approved their neighborhood CC&Rs and voted on bylaws and incorporation of their new Homeowners' Association. Guiding the process were Julie Brunner, OPAL housing manager, and Jeanne Beck, OPAL project manager, who were quick to say how well the group faced some difficult issues.
- ▶ Each month, in addition to fielding inquiries, there are houses to sell, buyers to qualify and financing to arrange. Julie managed seven sales in progress. She also counseled owners and applicants on their finances.



- ▶ OPAL neighborhoods require ongoing support. Lety Hopper, housing services coordinator, drafted this year's agreements for use of the Reddick community garden. Executive director Lisa Byers monitored the Bonnie Brae neighborhood's process to develop a forestry management plan.



### Outreach to Members And the Community

- ▶ OPAL outreach manager Judy Whiting started work on this year's contacts with major donors, the spring newsletter and annual report, the spring letter to members, membership renewals, a series of press releases and a flyer advertising the resale of a home. (She was also on vacation half the month!)
- ▶ OPAL administers government-funded assistance. Lety arranged rental assistance for 10 island households and energy assistance for 18.
- ▶ Lisa made plans for the screening of *Finding Our Way*, a film by part-time resident and OPAL supporter Leonie Sandercock, on February 26. It was co-sponsored by OPAL, the OI Council of Churches and the Oddfellows.

### The Business of Running OPAL Itself

- ▶ Lisa finalized the 2011 budget, worked with the auditor to close the 2010 books, prepared financial reports and updates for the monthly board meeting, and drafted a building renovation policy in conjunction with the building committee.

- ▶ Lisa researched Orcas housing trends. (e.g. In 2010, OPAL's lowest-priced home was \$42,615 less than the lowest-priced market home, and our average price of \$150,190 was \$55,730 less than the average price of the 10 lowest-priced market sales.)

- ▶ Following the interview process, Lisa hired and began training Beth Holmes, OPAL's new office manager.



Beth Holmes

### Regional and National Leadership

- ▶ Lisa and Julie made plans for a Northwest CLT Coalition meeting at Camp Orkila, May 4 to 6.
- ▶ Lisa is chairman of the curriculum committee of the national CLT Academy and also sits on a National CLT Network task force addressing conflict of interest. Julie is on a national task force that is writing guidelines so CLTs can access FHA financing.
- ▶ Lisa is also chairman of the countywide San Juan Housing Solutions Work Group, which is addressing the need for affordable housing.

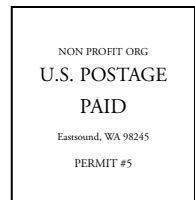
### Day-to-Day Operations and A New Database System

- ▶ Everyone pitched in to handle phones, mail, bookkeeping, banking, bill paying and payroll until Beth was hired.
- ▶ Work also began on a new database system to better track housing and membership.



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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  
Lety Hopper, Housing Services Coordinator  
Judy Whiting, Publications and Outreach Manager

#### IN THIS ISSUE

Writing: Helen Bee, Vicki Brems, Lisa Byers, Judy Whiting  
Editing: Carol Bee, Vicki Brems, Beth Holmes  
Layout and Images: Lisa Byers, Suzanne Smith Olson, Judy Whiting  
Design: Tina Rose

**SAVE THE DATES:** Every Thursday in April from 5 to 10 p.m. is OPAL Pizza Night/Open Mic at Doe Bay Café  
OPAL Annual Meeting – April 30  
Annual Online Auction – September  
OPAL Annual Benefit Dinner – the evening of October 1


## April 30: Please join us!

### Mark your calendar now for a joyful OPAL annual gathering

Begin with an early afternoon self-guided tour at the Wild Rose Meadow neighborhood, the Rife house on Terri Lane, and a stop at Oberon Meadow to see the Baker house. Start any time after 2 p.m., planning ahead so you can be at the Orcas Senior Center on Henry Road by 4 p.m.

We'll celebrate the completion of Wild Rose Meadow beginning at 4 p.m.. When the festivities are complete, we'll move into OPAL's annual meeting, awarding *The Peter Fisher Award for dedication to the cause of fair housing on Orcas Island*, as well as *The Sky Award for volunteer service that builds and sustains community*. Light refreshments will be served. **We'll vote on proposed amendments to OPAL's bylaws.** Please review the proposed amendments at [www.opalclt.org](http://www.opalclt.org) before the meeting.

**Reminder:** You can get more OPAL news, faster, while saving a few donated dollars if you give us your email address.  
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