

Resounding Support for Housing Initiative

Since OPAL launched its three-year island-wide initiative in the spring – to provide more rental housing and more accessible mortgage financing – the Orcas community has responded with resounding support.

Donations and pledges from OPAL supporters, OPAL residents and the Orcas community at large have put us within an arm's length of reaching our goal of raising \$1.3 million over three years. And there's even more good news on several fronts.

New Rental Neighborhood Named for Former Mayor

See story on back page.



Photo by Teri Williams

Two sources of funding for rental project are in place

The money to build 30 much-needed rentals on North Beach Road will come from several sources: private donations, federal Community Development Block Grant (CDBG) and Low Income Housing Tax Credit (LIHTC) programs, the Washington State Housing Trust Fund, and a mortgage that will be paid off over time. Funding from two of these sources is now in place.

The first is contributions from local individuals and private foundations (thank you, Orcas Islanders!). Second, in September it was announced that the application by OPAL and San Juan County for \$562,672 of CDBG funding was fully awarded. This money is contingent on awards from other government funders.

Next step: In September OPAL submitted its second application to the Housing Trust Fund (remember, last year's request was denied). Because the state legislature has imposed mandates that don't align with the needs on Orcas, this will be the hardest funding to secure. OPAL staff worked diligently

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WE'RE *doing* THIS!



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to strengthen the application. Even so, the rental project may score high on most criteria and still not be funded this year. Results will be announced in December.

Regulatory review leads to pilot phase for community loan fund

More good news: The Washington State Department of Financial Institutions recently issued an exemption from certain provisions of the Consumer Loan Act that will enable OPAL to develop a new way to finance mortgages for creditworthy islanders who are not being served by banks.

After receiving the exemption, OPAL's board of trustees voted to enter a pilot phase for what's being called the "Island Loan Fund." The pilot phase will be limited in scope – perhaps three or four mortgage loans – to test preliminary policies, systems and compliance with regulations.

After evaluating the pilot program, the trustees will decide about rolling out the Island Loan Fund on a larger scale.

What this means is that OPAL will soon be ready to accept investments from local individuals who are interested in being part of the pilot program and who want to put their money to work on Orcas to benefit our community.

OPAL will use these pooled investments to make mortgage loans to islanders who are creditworthy, but who are not currently able to secure a bank loan to buy a home – whether it's an OPAL house or another affordable island property.

If you're interested in becoming either an investor or a borrower in the new Island Loan Fund, please contact Lisa Byers, OPAL executive director, at 376-3191 or opalclt@opalclt.org.

John Clancy: A Love Letter

On a Sunday morning last spring, John Clancy, who lives with his wife, Vicki, in Wild Rose Meadow, handed an envelope to his neighbor Elaine Shiozawa. He asked Elaine, who is the OPAL office manager, if she

would mind delivering it to OPAL for him. Elaine jokingly asked, "Is this a love letter, John?" And yes, in a way it was. Handwritten in red ink on the back of one of Vicki's geometry lessons for her math class, it is reproduced here.

Dear OPAL,

April 26th, the day of your annual meeting, marks our 30th anniversary of living on Orcas Island. When we arrived in 1986 with our six-month-old daughter, Kimmy, rentals were almost impossible to find. But there were enough crannies to support a fair number of people willing to live on the edge, and the community was lively, theater and music vibrant, and the sense of possibility kept people going.

Vicki and I are hard workers, however we could have never been able to stay and raise our children here if it were not for the fundamental generosity of the Orcas Community. Several of our golden-hearted landlords kept our rents affordable, despite pressures to do otherwise. Orcas had an internet before there was an internet; it was the island people, always there to share support, opportunities, and connection.

As the years passed, the cracks and crannies where people could live became fewer. Life changes, and landlords have to do other things with their rentals, and one wonders, where are we going to live next?

Vicki and I always treated our rentals as if they were our own home. And now, thanks to OPAL, we have a home that is actually our home. For seven and a half years, we've had the astonishment and gratitude of watching the plants and trees that we put in the ground grow and flourish. Living in our OPAL home has not been without challenge, still the overwhelming feeling has been wonder and gratitude. What once seemed an impossible dream became a reality.

I wonder if this is how you at OPAL feel, as through diligence and grace you see one dream after another become a reality. OPAL, like the Orcas Community itself, provides opportunity after opportunity to participate in the cycle of giving and receiving that is the true heartbeat of Orcas Island. Thank you for this. I hope our contribution helps in some small way to enable you to bring another dream into reality.

In gratitude,
John Clancy



John and
Vicki Clancy





Honoring Barbara Ehrmantraut:

“A gift to the health and well-being of our community”

Retired surgical nurse Barbara Ehrmantraut was honored with a standing ovation and a room full of smiles when she was presented the Sky Award for Volunteer Service at OPAL’s annual dinner and gala.

Barbara uses her nursing skills to benefit two community dental programs – the visiting dental van and the tooth extraction clinic. She is also a volunteer advocate for the Orcas Community Resource Center’s “Ask Orcas” referral service. One night a week she assists the veterinarian during spaying and neutering surgeries at the animal shelter, and Saturdays she volunteers at the library.

The Sky Award is named for OPAL co-founders Michael Sky and Penny Sharp Sky.

Two Thumbs Up: OPAL’s New Video

It features a cast of well-known island faces and highlights the challenges and opportunities of living and working on Orcas. First shown to a packed house at OPAL’s annual dinner and gala, it is now posted online: <https://www.opalclt.org/news/opal-videos/>

“I’ve lived on Orcas for six years now and housing is incredibly difficult for working folks like myself. I have lived in tents ... in sheds and garages and my car. I find that being in stable housing ... that my ability to engage with my community, to contribute ... and to pursue my own life goals and dreams has blossomed completely.”

– Alex Callen lives in OPAL’s Reddick Apartments



“I’m a rural carrier associate, a volunteer firefighter and a waitress at Mijita’s. We’ve been in an OPAL apartment since Michael was nine years old. It’s been the most stable place we’ve ever lived.”

– Monique Turner, whose son is now in high school, will soon become an OPAL homeowner in Lahari Ridge after living seven years in OPAL’s Reddick Apartments

“At Island Market we really struggle to find both seasonal and year-round housing. We’re very excited to see OPAL take on the rental housing issue.”

– Jacob Linnes, general manager, Island Market



“All of us on Orcas Island want this to be a place that works for all hardworking individuals and families of all ages and incomes.”

– Dick Staub, pastor of the Orcas Island Community Church

Special thanks to former OPAL trustee Suzanne Olson, local filmmaker Erin Bennett, videographer Emily Abdon and all the talent – on camera and off – who made this video happen!



Photo by Michael Maine for Grounded Solutions Network

Celebrating Lisa Byers' national recognition at the recent Grounded Solutions Network conference (from left): Eros Belliveau, Carla Stanley, Julie Brunner, Connie Chavez (retired former executive director of Sawmill CLT in

Albuquerque, NM), Lisa Byers, Jim Philbin (community land trust director, One Roof Community Housing in Duluth, MN), Bob Gamble, Rusty Diggs and Elaine Shiozawa. The award Lisa is holding was created by Carla Stanley.

Congratulations, Lisa!

At its 2016 national conference in Park City, Utah, Grounded Solutions Network (formerly the National Community Land Trust Network) honored Lisa Byers with the Swann Matthei Award.

Lisa was recognized for her role in co-founding the National CLT Network, her leadership as its

first president, and her 20-year contribution to helping the CLT movement grow and become more significant nationwide.

Presented annually since 2007, the award (<http://cltnetwork.org/swann-matthei-award/>) is named for Bob Swann and Chuck Matthei, who helped to lay the foundation for the

development of CLTs. Swann helped to form the first community land trust in the rich farmland of Georgia, and then co-authored the first book to describe CLT's organizational features. Matthei travelled the country throughout the 1980s and early 1990s helping to significantly increase the number of community land trusts.

Thanks for Giving Monthly

In the spring, we asked you to support OPAL by making a pledge for monthly giving. We are thrilled to report that 24 individuals or families have committed to donate to OPAL every month. Gift amounts range from \$5 to \$100 per month. Eleven of the monthly givers - nearly half - are OPAL homeowners.

OPAL supporters find monthly giving to be easy and convenient. Even more important, monthly giving provides a sense of partnership.

Here's what some donors have to say:

“We wouldn't enjoy Orcas as much if we didn't have the stores and restaurants. And I know that a lot of the people who make up the workforce

can't afford to live on the island as it is right now. That situation can't continue! Please add us to the monthly pledge campaign.”

“If I hadn't been able to buy my OPAL home 13 years ago, I'd still be trying to rent. I might have been forced to move off-island. I can't afford to give hundreds or thousands of dollars. So, I'm glad that my monthly donations can add up and help to make a difference!”

If you'd like to support OPAL by giving monthly, call 376-3191. Elaine Shiozawa, office manager, will be happy to answer your questions and help you set up an automatic payment plan.



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New Rental Neighborhood Named for Former Mayor

APRIL'S GROVE is the fine historic name that has been selected for the affordable rental residences OPAL will construct on North Beach Road.

April the Brown Swiss, one-horned cow was originally a 4-H project for a young Orcas girl named Lyria Shaffer-Bach. Adopted from the San Juan County Fair in 1997, April was a longtime resident of the property next door.

After Lyria's project, April lived out her life in comfort. For years, island children greeted her as they passed her orchard on their way to school.

Who knew that in 2011, April D. Bovine would become one of Eastsound's honorary mayors? (As a write-in candidate, no less!)

When April passed away in September of 2012, her life was celebrated with a parade and live music on the Village Green stage.



Photo by Teri Williams

OPAL is planning a display in the rental complex's commons building to honor the neighborhood's beloved namesake.

Visit us online at www.opalclt.org