

Building on Trust: The Power of Collaboration

By Lisa Byers, Executive Director

The pandemic tested us in ways most of us never imagined. Among the difficulties, San Juan County's unemployment rate soared and one year later persists as one of the worst in the state.

In the face of hardships, Orcas Islanders rallied to ease neighbors' burdens. That web of support was born out of trust in one another. Trust that enabled us to collaborate quickly and with compassion as our guide.



Volunteers collaborate on a landscaping project at April's Grove.

OPAL's role was to help islanders stay housed. We coached folks through the process of securing unemployment, helped negotiate forbearances with mortgage lenders, channeled donated dollars toward paying rents and mortgages for people whose incomes were no longer sufficient to pay the bills, and helped shelter folks who had no house to live in.

The pandemic, the protests in support of Black Lives Matter, and the volatile national political environment upended our lives in the present, and yet we were fueled by our ambition to make the future more just and equitable. Donors funded the purchase of land near Rosario and at the north end of Eastsound where additional affordable homes will be built.

In 2020 your donations enabled:

- 45 families to move into an affordable rental townhome at April's Grove.
- 7 families to purchase a house they can afford:
 - 2 new OPAL homes,
 - 2 resales of existing OPAL homes,
 - 3 borrowers through the Island Loan Fund.
- 283 island families to stay in their homes despite lost wages from the pandemic.

And as we take stock of where OPAL has come since the first homeowners moved into Opal Commons in 1993, it is noteworthy that **based on U.S. Census American Community Survey estimates, in 2020:**

- 27% of the island's school-age children (5-18) live in OPAL homes.
- 7.2% of the island's year-round population lives in an OPAL home.
- The Orcas population is 6% Hispanic (could be an undercount). Of the islanders who live in OPAL homes, 23% are Hispanic.

It was a tremendously hard year, but with trust as a foundation, we cared for one another in ways that make me proud to be an Orcas Islander.

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 whom we know supported OPAL Community Land Trust in 2020.

If we have inadvertently omitted you, please let us know.

Businesses, Organizations and Foundations

Amazon Smile, Bossy's Feltworks, Catholic Campaign for Human Development, Community Frameworks, Donald Family Foundation, Environmental Works, Gibson's North Beach Inn, Island Market, Islanders Bank, Kenmore Air Harbor LLC, National Equity Fund, Northwest Energy Efficiency Alliance, Orcas Power & Light Co-operative (OPALCO), Opportunity Council, Orcas Food Co-op, Orcas Island Community Foundation (OICF), Parnell Family Foundation, Rosario Resort, Sequel, SOS Foundation, Stoltz Kau Architects, The Springcreek Foundation, Washington Federal Bank.

Government Partners

HUD: Community Development Block Grant program, HUD-Self Help Opportunity Program (SHOP), San Juan County, WA State Housing Finance Commission, WA State Housing Trust Fund.

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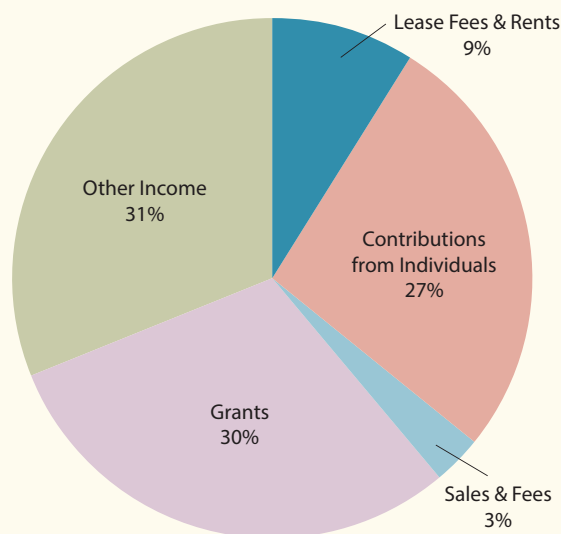
**2020 Abbreviated Consolidated
Audited Statement of Activities**
with comparison to 2019

Revenues:	2020	2019
Lease Fees & Rents	\$512,334	\$456,340
House Sales & Fees	\$199,980	\$266,769
Contributions	\$1,616,733	\$578,782
Grants	\$1,741,084	\$1,259,694
Interest, Investments, Other	\$1,833,625	\$106,822
Total Revenues:	\$5,903,756	\$2,668,407
Expenses:		
Housing Development	\$910,295	\$55,960
Island Loan Fund	\$34,113	\$21,319
Leasehold Stewardship	\$143,020	\$184,139
Rental Stewardship	\$400,136	\$369,955
Administration	\$94,974	\$78,487
Fundraising	\$103,337	\$111,002
Total Expenses:	\$1,685,875	\$820,861
Increase in Net Assets:	\$4,217,881	\$1,847,546

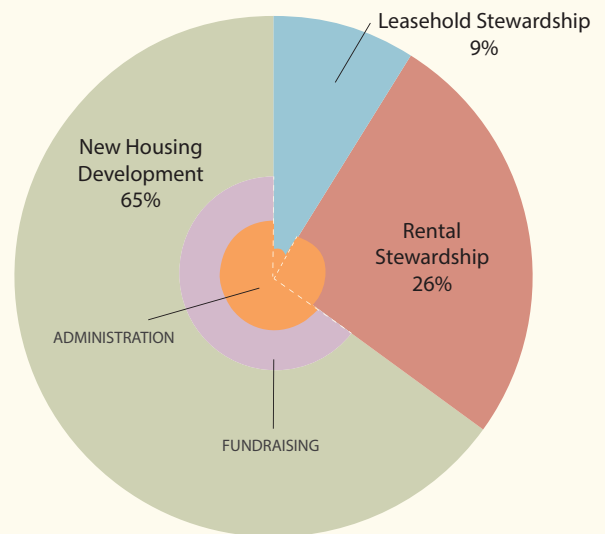
**2020 Abbreviated Consolidated
Audited Statement of Financial Position**
with comparison to 2019

Assets:	2020	2019
Current Assets	\$3,717,624	\$3,298,111
Property & Equipment	\$30,527,392	\$21,567,573
Investments	\$465,080	\$265,485
Notes Receivable-Long-Term	\$1,434,464	\$830,088
Restricted Funds	\$1,024,415	\$726,938
Total Assets:	\$37,168,975	\$26,688,195
Liabilities:		
Current Liabilities	\$423,336	\$806,652
Long-Term Liabilities	\$14,430,401	\$7,784,186
Total Liabilities:	\$14,853,737	\$8,590,838
Net Assets:		
Unrestricted	\$394,216	\$903,551
Board Designated	\$20,695,892	\$15,138,538
Donor Restricted	\$1,225,130	\$2,055,268
Total Net Assets:	\$22,315,238	\$18,097,357
Total Liabilities & Net Assets:	\$37,168,975	\$26,688,195

2020 Revenues



2020 Expenses



A copy of the audit prepared by Comer-Nowling is available upon request.
Net assets and liabilities were adjusted in 2020 to align with the new revenue recognition rule.