

Strong and Vulnerable

By Lisa Byers, Executive Director

The year 2022 for OPAL was marked by significant achievements, and yet also revealed vulnerabilities.

Let's start with major achievements, all of which were made possible by grants and donations from you and people like you who value our community of islanders.

In 2022 the OPAL team ...

- Purchased and started renovation of Northern Heights, a building with 12 one-bedroom apartments across from the library;
- Continued renovation of the seven apartments on Mt. Baker Road that OPAL purchased in 2021;
- Commenced designs and funding for a new neighborhood of 10 ownership homes on Kidder Way;
- Collaborated with the Community Foundation, Community Resource Center and Food Bank to enter into a purchase agreement for property on Pea Patch Lane where we hope to build more rental housing and locate a permanent home for the Food Bank and Community Resource Center;
- Entered into an agreement with the Puget Sound Cooperative Credit Union to explore a joint project for more rental housing;
- Facilitated the sale by four OPAL homeowners of their houses at an affordable price to four families who now have stable housing;
- Loaned funds to a long-time islander to enable him to build a home where he can live instead of in an R.V. and barn; and
- Facilitated the painting or re-roofing of OPAL homes with contractors who were hired by homeowners.



Chataarah, a long-time resident of the Northern Heights Apartments.

OPAL has been blessed by numerous long-time staff (four of whom have been with OPAL for more than 15 years). Historically, employees have filled multiple roles, but as OPAL grows, newer staff members will be more specialized. After six years working for OPAL, Orgelina Weiss retired, and after one year Tara Anderson also departed. We welcomed Jen Krauss as Accounting Specialist and rounded out

Continued on page 4

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 who we know supported OPAL Community Land Trust in 2022. If we have inadvertently omitted you, please let us know.

Businesses, Organizations and Foundations

Amazon Smile, Banner Bank, Enterprise Community Partners, Gibson's North Beach Inn, Island Market, Orcas Community Resource Center, Orcas Island Community Foundation, San Juan Insurance Services, Theda & Tamblin Clark Smith Family Foundation.

Government Partners

Opportunity Council, Rural LISC, San Juan County, Washington State Housing Finance Commission.

New OPAL Families

In 2022, four families joined OPAL as homeowners. Three of these families have children and one is a senior. They work in accounting, retail, conservation, landscaping and public services.

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In This Issue

Writing & Editing:
Lisa Byers, Alysha
Sherburne, Judy Whiting
Photo: Alysha Sherburne
Design & Layout:
Mary Ann Sircely,
Sircely Marketing & Design

W Stan Wagner, Betsy
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and Monica Woelfel, Scott and Judy
Whiting, Marjorie Whiting, Terry
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Continued from page 1

the finance team with contract staff
from an agency who work remotely.

OPAL's work in 2022 was greatly
enhanced by a new program from
Washington State that provided
technical assistance to rural
communities. The consultants
facilitated meetings on the Pea Patch
Lane property and are helping write
grant applications.

Software applications can be great
tools, except ... In 2022 OPAL
experienced a rocky migration
to a new accounting system.
We are still – in the spring of 2023
– working through that change.
When the transition is complete the
new accounting system will increase
efficiency and enhance reporting
on OPAL's complex financials.

Thankfully, we had a very
successful transition to a new online
application tool. Instead of people
who apply to buy a home needing
to make paper copies of verification
information, homebuyers can now

upload information into OPAL's
database where it is stored on a
secure server.

The OPAL acronym stands for
“Of People And Land.” As the
demand for OPAL's services
increases, we are striving to
provide services to nurture our
island People, to care for the Land
entrusted to us, and to build homes
that endure. **Our ability to do
that successfully in the future
depends on you. On your
connections with others.
And on your contributions
of time and treasure. Thank you
for sharing this journey.**

**2022 Abbreviated Consolidated
Un-audited Statement of Activities**
with comparison to 2021

Revenues:	2022	2021
Lease Fees & Rents	\$1,001,417	\$1,026,926
House Sales & Fees	\$237,060	\$19,980
Contributions	\$2,170,330	\$2,298,008
Grants	\$1,195,531	\$225,922
Interest, Investments, Other	\$1,839	\$124,063
Total Revenues:	\$4,606,177	\$3,694,899
Expenses:		
Housing Development	\$177,552	\$164,837
Island Loan Fund	\$38,474	\$42,953
Leasehold Stewardship	\$137,356	\$408,999
Rental Stewardship	\$1,461,064	\$1,382,655
Administration	\$238,755	\$129,297
Fundraising	\$66,371	\$125,890
Total Expenses:	\$2,119,572	\$2,254,631
Unrestricted Net Assets:	\$2,486,605	\$1,440,268

**2022 Abbreviated Consolidated
Un-audited Statement of Financial Position**
with comparison to 2021

Assets:	2022	2021
Current Assets	\$2,818,118	\$1,895,190
Investments	\$1,434,090	\$1,475,038
Property & Equipment	\$33,360,650	\$31,384,513
Notes Receivable-Long-Term	\$1,927,592	\$1,384,726
Total Assets:	\$39,540,450	\$36,139,467
Liabilities:		
Current Liabilities	\$62,035	\$231,163
Long-Term Liabilities	\$8,576,052	\$8,476,470
Total Liabilities:	\$8,638,087	\$8,707,633
Net Assets:		
Unrestricted	\$27,792,265	\$21,430,477
Board Designated	\$1,062,671	\$1,472,648
Donor Restricted	\$2,047,427	\$4,528,709
Total Net Assets:	\$30,902,363	\$27,431,834
Total Liabilities & Net Assets:	\$39,540,450	\$36,139,467

A copy of the audit prepared by Comer-Nowling is available upon request.



Northern Heights Apartments