

Housing Touches Everyone



An OPAL effort to sustain the vitality
of our Orcas community

Your generous support can help

increase the number of affordable rentals
by building April's Grove

broaden OPAL's ability to help islanders
keep a roof over their heads



There's an acute need for affordable rental housing on Orcas. More than 85% of the funding is in place to build 45 affordable rental townhomes – including county, state and federal dollars.

Your generous donation enables construction to begin.

The lack of affordable housing on Orcas – especially rental housing – has really begun to hit home.

Employers say the lack of housing is a primary barrier to hiring qualified employees.*

You have probably seen the “Help Wanted” signs that have sprung up all around Eastsound. And the problem extends beyond our retail stores and restaurants: Teachers will be retiring in the next few years and school administrators have already lost prospective new teachers because they couldn't find decent, affordable housing. OPALCO also has been struggling with the housing problem in hiring new staff.

Your support for April's Grove can make the difference for Orcas employers.

With your help local businesses that you depend on will be able to recruit and retain employees because there will be more affordable rental housing available.

Your generous support can provide the remaining funds needed to build April's Grove, a neighborhood of 45 rental townhomes on North Beach Road in Eastsound. While this project won't solve the island's ongoing lack of affordable housing, it is a solid, thoughtful, realistic and much-needed step forward.



** J Robertson and Company, Olympia, WA, 2016*

Children do better in school with a stable home.

Working island families need your help too. The scarcity of stable, affordable rentals means that many families are forced to move frequently. They often have to settle for substandard housing because that's all they can find or afford. This lack of stability is stressful for everyone in the family, especially children. Your contribution can change that dynamic.

Children need a stable home environment so they can focus on their classwork and thrive in school. If their home life is disrupted by frequent moves or the difficulties of substandard housing, it is extremely hard for them to do well.

The April's Grove townhomes will be ideally sited for students, near the public school playfields, Children's House, Salmonberry School, the Funhouse Commons and the Christian School.



OPAL already provides homes for 15% of the island's school-age population. Your donation can take April's Grove from vision to reality, making the difference between success and failure for more Orcas children.

Did you know:

- ▶ One-third of Orcas residents have annual incomes of \$35,000 or less (that's 60% of the median income)
- ▶ 11% live in poverty (annual income of \$16,500 for two-person household)

Sources: U.S. Census, Claritas, Washington State

The lack of affordable rental housing discourages young working families from living on Orcas.

- ▶ From 1990 to 2010, islanders between the ages of 20 and 40 declined from 30.4% to 18.5% of the population.
- ▶ In the same period, the median age on Orcas increased from 42.6 years to 55.3 years. (The median age statewide is 37.3 years.)

“Stable housing is very important for me ... to have a safe place to stay so the boys aren’t worried about where we’re going to sleep or what we’re going to do.”



Jacquie with one of her sons

Jacquie, who grew up on Orcas, returned to the island last year with her two sons, who are 4 and 6 years old. “I’m a single mom with two kids and we need a healthy, stable place to live.” She found a job right away and enrolled her boys in school. Her work ethic is impressive – within nine months, she was promoted to supervisor, earning raises and a bonus.

“We’re doing everything we can to make it here. I work a full-time job and on weekends I clean houses just so we can have enough money to pay the rent.”

When Jacquie first came back to the island, the family slept in their car for two nights. Then they were allowed to live in a friend’s office, but they had to depart early in the morning before the business opened. “The kids brushed their teeth on the beach before they went to school.”

Jacquie was able to rent a studio apartment for \$850 a month. “We all sleep in one bed, dressing and undressing together.” The apartment has wood rot and smells bad. “I wash down the walls with bleach, but mold still gets up onto the curtains.” The landlord is elderly and “doesn’t have the money to fix it.”

“We have no other place to go.”

Who is looking for a rental on Orcas?

They come into OPAL's office once a week, sometimes more frequently. When they learn there are no vacancies, a few persevere and complete an application. But many do not. Their stories would break your heart. Here's a sampling:

- A single man living in a tent in the woods.
- A young couple with an infant living in a 28-foot trailer connected to an aging septic system.
- A woman caring for an aging family member who's facing the end of life. They're being displaced because the landlord sold the house they were renting.
- A self-employed single mom with three school-age kids. She grew up on Orcas and recently returned. For the past two years her family has lived with relatives in a house at risk of foreclosure.
- A woman working in the health care field and solo-parenting a teenager. For the past year, their home has been an RV.
- A widow with a back injury who is subsisting on Social Security and a small pension from her late husband's job. She lost her home when the landlord defaulted on the mortgage. She is living in a poorly insulated basement and using space heaters to stay warm. Over the



winter, her electric bills were more than \$400 per month.

- A couple in their 30s with a 10-year-old child living in a rented trailer. They need to move in six weeks because the landlord has arranged for a family member to move in.
- A woman who has been employed as a housekeeper for several years. Her fiancé holds two retail jobs and works about 60 hours per week. Despite their diligent efforts, they've been unable to find safe, clean, affordable housing. They currently rent a bedroom in a co-worker's home.

For the past three years, the vacancy rate for OPAL's 29 rental apartments (Reddick and Lavender Hollow) was 2.8%. That means the apartments were vacant only for the time it took to clean them between tenants. The waiting lists are long and tenants are ready to move in immediately.

Housing Touches Everyone:

Businesses, Schools, Families

"We have a pastry chef who commutes from Seattle three days a week ... she sleeps at a friend's place ... there's no full-time housing for her ... it's the only way she's able to work here."

– David Ellertson, co-owner of Brown Bear Baking

"I think it's important for people to realize that while the majority of the business we see is from visitors, there is obviously an interest as a community to have businesses open all year long. You hear it all the time ... oh, they're closed ... or who's open, who's closed ... you never know. If there's rental housing, and if a business has the wherewithal to have year-round employees as a result, then you're going to be able to create a long-term operation."



"We struggle to find both seasonal and year-round help because there's just no place for anybody to live." – Jacob Linnes, general manager, Island Market

"My family has been part of the Orcas Island community for over 120 years. In order to keep our community evolving for future generations, we need to have balance in all aspects of the community. We're very excited to see OPAL take on the rental housing issue."



"Housing is such a critical need for people. We work with OPAL to help clients apply for both the Reddick and Lavender Hollow apartments, and we provide ongoing support and case management when it's needed."

– Erin O'Dell,
executive director, Orcas
Community Resource Center

“Honest to goodness, we were ready to pull the plug last year due to the employee issue on this island.” – Lisa Rios, owner, Mijita’s Mexican Kitchen



“We’ve had three out of six years where we’ve been able to open our outdoor summer kitchen for lunch. And we’ve had three out of six seasons where we weren’t able to open seven days a week due to staffing shortages. It’s vital for our restaurant to be open fully during the summer so we can get through the winters.”

“Orcas Island is in a state of crisis ... we are helplessly observing a trend of students, families and teachers leaving the island due to a lack of affordable housing.” – Eric Webb, superintendent, Orcas Island School District



“It’s hard to recruit and retain new teachers when there aren’t affordable places for them to live. Teachers need stable housing if we want them to stay ... and our students’ families need stable housing, too.”



“All of us on Orcas Island want this to be a place that works for all hard-working individuals and for families of all ages and incomes.” – Dick Staub, preaching pastor, Orcas Community Church



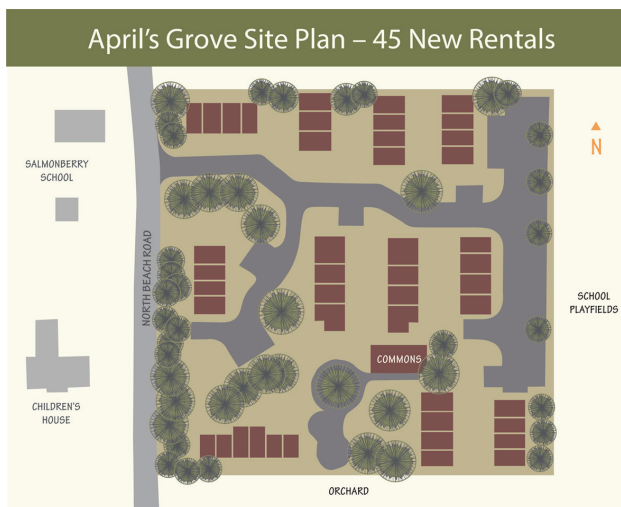
With your support:

45 new rental townhomes on North Beach Road

You can make April's Grove a reality. OPAL has purchased 3.8 acres of land on North Beach Road, across from Children's House and next to the public schools. OPAL's architects have completed a design for 45 affordable rental townhomes and a commons building on the property. The building permits and water connections are all in hand. OPAL has raised 85% of the funds needed to build the units – from generous community donations, and from county, state and federal housing funds and grants. You can make April's Grove happen with your 3-year pledge to fund the remaining 15%.

When construction is complete, tenants for April's Grove will likely be:

- Individuals earning hourly wages between \$8 and \$30;
- Single parents or two-parent families with children and annual incomes between \$18,000 and \$80,000;
- Elderly or disabled individuals who need housing that is accessible;
- Individuals or families who were formerly homeless and may succeed as renters, perhaps with some case management support from the Orcas Community Resource Center.





Who is April?

A much-loved former mayor of Eastsound

April the Brown Swiss, one-horned cow was originally a 4-H project for a young Orcas girl. Adopted after the San Juan County Fair in 1997, April was a longtime resident of the orchard next door to OPAL's new rental neighborhood, where she was greeted by island children on their way to school.

In 2011 April D. Bovine was elected honorary mayor of Eastsound – as a write-in candidate, no less! When April passed away in 2012, her life was celebrated with a parade and live music on the Village Green. Now, thanks to April's Grove, her name and memory will live on in the heart of Eastsound.

This rental project is vital and you can make it happen:

- Less than 4.5% of Orcas Island's housing stock is multifamily rental housing, compared to 7% in all of San Juan County and 26% in Washington State. (Source: U.S. Census, American Community Survey, 2015.) The most efficient way to provide rental housing is through multifamily design.
- A family of four, earning as much as \$53,000 annually, cannot find a rental they can afford on Orcas. (Source: 2015 Washington State Housing Needs Assessment, section on San Juan County.)
- When completed, this will be the first major new rental housing project built on Orcas in nearly 30 years. And because it is owned by OPAL, it will remain affordable. Like the Medical Center, Orcas Center, Senior Center and Library, it will be a community asset with lasting benefit.

Will you help us do this?

Nonprofit-owned rental housing currently on Orcas:

	Units	Built	Annual Income of Residents
Lavender Hollow*	22	1990	Below about \$28,000
The Longhouse	16	1985	Seniors and disabled; below \$25,000
Reddick Apartments*	7	2004	Below \$35,000

* Owned by OPAL

With your support:

Ongoing stewardship of the island's permanently affordable housing, plus new ownership homes

Over the next three years, your generous support will also sustain OPAL's day-to-day operations, enable loans to be made for home purchases, and add four more scattered-site ownership houses. Activities include:

- Stewardship of 104 single-family homes, 29 rental apartments, 6 rental office spaces, and 54 acres of land;
- Working with sellers and buyers on resales of an estimated 15 existing homes;
- An estimated 120 hours of homebuyer education per year;
- An estimated 150 hours per year of financial counseling to existing homeowners and rental tenants;
- Political advocacy at the local and state levels;
- Making 4 to 6 loans through the Island Loan Fund (using funds invested by islanders to make loans to individuals who are creditworthy, but not yet able to get a bank mortgage);
- Adding four more scattered-site houses to the pool of permanently affordable ownership homes.

Donations of \$150,000 a year are needed to keep OPAL running.



Housing Touches Everyone



Please join us to help Orcas thrive.

The dollars needed for this three-year effort are substantial. But the results will be long-lasting and far-reaching – benefiting generations of working islanders, the health of the local economy, and the quality of life of all of us who live here.

Three-Year Effort:

(with donations and pledges payable in 2018, 2019 and 2020)

\$ 1,650,000

\$ 50,000

\$ 300,000

\$ 2,000,000

April's Grove Rental Project: 45 townhomes

Island Loan Fund, New Scattered Site Houses

OPAL operations for 2019 and 2020

Your support will ...

- Build badly needed rental housing – places for employees and working families to live;
- Ease the hiring crisis for local employers;
- Provide the stable housing that students need to thrive;
- Help leverage state and federal dollars to benefit the local community;
- Help preserve the economic and demographic diversity of the island;
- Make it possible for young people to put down roots;
- Make rental housing available for seniors and the disabled;
- Create a permanent community asset that we can all be proud of.

What your support does for Orcas:

- ▶ **You encourage stable families.** When families have stable, affordable housing, they can put down roots and flourish. People become more productive, less stressed, more engaged – in their work life, community life and family life.
- ▶ **You support local businesses.** Affordable housing means employees have places to live, and businesses can hire qualified staff. The work of the island gets done. Paychecks are spent locally. Taxes are paid. Businesses grow. In addition, OPAL spends project dollars locally, which bolsters the island economy.
- ▶ **You help students thrive.** 15% of the island's school-age children already live in OPAL homes. The April's Grove townhomes will provide decent, affordable, stable housing for even more school-aged children. When families are not stressed, children are able to focus on their classes and perform well.
- ▶ **You enhance quality of life.** Affordable housing helps preserve the economic and demographic diversity of Orcas – with young and old, retirees and working folks, a range of incomes and abilities. The character of the island remains vibrant and multi-faceted.
- ▶ **You create value that lasts.** Because OPAL houses and apartments remain permanently affordable under the community land trust model, the benefit of your investment in affordable housing is never lost – and the value of the subsidies provided by taxpayers through county, state and federal grants is never lost. Your dollars benefit generations to come.



BONNIE BRAE • LAHARI RIDGE • LAVENDER HOLLOW APARTMENTS • MADRONA STREET • OBERON MEADOW
OBERON WOOD • OPAL COMMONS • REDDICK FARMHOUSE AND APARTMENTS • SCATTERED SITE HOMES • WILD ROSE MEADOW
APRIL'S GROVE • ORCAS VILLAGE

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Housing Touches Everyone



OPAL Multiple-Year Initiative

Rental Residences • Island Loan Fund • Ongoing Stewardship

Yes, I want to help sustain the vitality of our Orcas community by supporting OPAL's efforts to provide affordable housing.

I pledge \$ _____.

☐ My gift is enclosed.

☐ I want to make my pledge for \$ _____ per year, payable in _____ of each year
(month)
2018, 2019 and 2020.

☐ I pledge this gift in monthly payments. OPAL's office manager will call you to set up your payments.

☐ I'd like to make a gift of stock. Please email instructions to me.

☐ Please keep my gift anonymous.

Donor name (as you would like to be acknowledged):

Mailing Address: _____

Phone: _____ Email: _____

Signature: _____ Date: _____



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