

Island Loan Fund Helps More Families Secure Housing

Aurora Turner, a familiar face at the Eastsound post office, owns 2.5 acres near the landing where she lives with her 11-year-old son, Jacob, a box turtle and a cat named Glen.

She bought the property with her now ex-husband and was facing a balloon payment in order to keep it. When a local bank couldn't help her because the loan underwriter said her well didn't produce enough water to meet their standards, the bank suggested she talk with OPAL.

"I was worried it wasn't meant to be," said Aurora. "All these things kept saying 'no, no, it's not going to work out.' Without this loan, I would have lost the property and everything



Aurora working at the post office. She briefly removed her mask for the photo.

“This loan helped me not give up on my dream of having a house on Orcas.”

– Aurora Turner, clerk at the Eastsound post office and mom of Jacob, who is in the 6th grade at the public school

that was put into it – water, septic, power and excavation work.”

This spring the Island Loan Fund had enough funding from local investors to make its eighth loan to creditworthy islanders in need of interim financing to buy, build or improve their homes.

The innovative program, launched in 2018, is another way OPAL helps islanders secure affordable housing. At the same time, it offers community-minded investors the option of putting their dollars to work locally.

Islanders often need financing for property that doesn't conform to bank standards. Sometimes the owner or buyer is creditworthy but doesn't yet meet a lender's credit requirements. Often a divorce or other family change triggers the need.

Aurora, who has a small cabin and 40-foot trailer on her property, now has a five-year bridge loan from the Island Loan Fund as well as stable

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Legislature Working on Bills to Support Affordable Housing

State, federal and county governments have been crucial partners for OPAL. In fact, without federal and state grants and loans, it is unlikely that the first neighborhood, Opal Commons, would have been built.

Recognizing the importance of our government partners, OPAL's board and staff have advocated over the years for policies and budgets that support islanders gaining access to housing. This year, a number of bills are making their way through the state legislature. If passed, many families throughout the state will retain or get access to a home they can afford. Here are some highlights:

- The San Juan County Council might be able to enact a **local tax on short-term rentals** that would provide funding for housing or support operating costs for affordable housing programs (SB 5012 / Lovelett).
- The county might be able to provide **more rental assistance funds** and help address homelessness through an increased document recording fee (HB 1277 / Ormsby).
- Rental tenants facing eviction might be able to get **access to legal representation**, and tenants who have gotten behind on rent during the pandemic could make **payment plans with their landlords** (SB 5160 / Kuderer).
- The legislature might adopt definitions of “community land trust” and “permanently affordable homeownership.” This may sound minor, but as government funders look for ways to perpetuate affordability over time, it is important that these terms are not misused or co-opted.
- The budget could provide **significant funding for the State Housing Trust Fund**, a program that is critical to delivering more affordable housing on Orcas.

To track progress on these and other legislative actions related to housing, check out the Washington Low Income Housing Alliance's bill tracker: <https://www.wliha.org/advocacy/2021-legislative-bill-tracker>

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housing. “I don't have to worry about moving or finding a place to rent. We have privacy and quiet, and my son has a safe place to ride his bike, build forts and play,” explained Aurora.

Aurora is also grateful to be working during the pandemic and feels good about providing people with the things they need. “It's been a very busy year at the post office — like an extended Christmas season — the number of packages has tripled.”

According to Julie Brunner, OPAL housing director and loan originator

for the Island Loan Fund, it's often property issues more than borrower issues that compel people to apply. The fund was created in collaboration with local banks to answer a need for real estate financing that the banks can't currently provide. It also expands OPAL's ability to serve islanders beyond those who qualify to buy an OPAL house.

To meet the ongoing need, OPAL recently issued its second offering memo seeking investors who want to put some of their dollars to work in a way that benefits

the Orcas community and helps answer the lack of affordable places to live.

To date, islanders have invested \$1,225,000 that has provided capital for eight loans made since 2018. Two loans have already been fully repaid. “Right now, in order to entertain more loans, we need additional resources,” said Julie.

To learn more about borrowing or investing in the Island Loan Fund, go to www.opalclt.org or call the OPAL office at 360-376-3191.



Verenice Salinas Ramirez

A Win-Win: Opal Commons Shares Garden Space With Latinx Community

In the spring of 2020, when the COVID-19 virus closed down Washington State, many members of our Latinx community, like other

workers, found themselves without work and income. Early federal and state stimulus money was not earmarked for many in our community. Eleanor Hoague, an Orcas Community Resource Center volunteer, stepped forward to help our Spanish-speaking neighbors with assistance in housing, food and basic essentials.

An ardent gardener, Elly began searching for land so “our Latinx community could have their own ‘Victory Gardens.’” When she posed the idea to the folks she had met through the Community Resource Center, 11 families were interested in the idea. Six families wanted to find

seeds and starts, while five others needed land to start their gardens.

In Elly’s quest for a patch of land, Opal Commons residents stepped forward to share their

“It’s a way for all of us to be more connected, deepening ties to each other, the land and food justice.”

– Kari Van Gelder

garden space. One Commons resident, Kari Van Gelder, was excited by the prospect of more neighbors utilizing the garden space. “Our commons food garden had been an underutilized space for a number of years. My neighborhood’s offer of access to land for gardening to interested, dedicated island neighbors has benefitted everyone involved. It’s more than a win-win. It’s a way for all of us to be more connected, deepening ties to each other, the land and food justice,” said Kari.

One new Opal Commons gardener, Verenice Salinas Ramirez, was thrilled by the opportunity. “Last spring and summer were a difficult time financially. The idea

of growing our own food – tending a garden and watching it grow – and being able to harvest the results was a positive step we could take and a new experience and skill to learn,” she explained.

Although each family began with their own plot, it became apparent that this was not necessary or even desirable. The gardeners immediately started working together to prepare the ground for planting and to sow seeds and plant starts. Sharing came much more naturally to the group than working separately. **By summer’s end, there were tomatoes, cabbage, cilantro, cucumbers, squash, beets, chilis, onions, peas, lettuce, carrots, green beans, radishes, zucchini, spinach and one corn stalk.**

With a new spring, Verenice and the other Opal Commons gardeners have begun preparing the beds for this year’s planting and harvest.



The new gardeners getting the beds ready last spring.



Working to plant the beds with seeds and starts.



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IN THIS ISSUE

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*Please join us for our online Annual Meeting, April 22, 2021, at 5:00 p.m.
Check our website for more information.*

Kristin Tolle: OPAL Volunteer Extraordinaire

New OPAL volunteer Kristin Tolle recently applied her expertise in data science and machine learning to help OPAL's long range planning process. Her quantitative research on population and employment trends is helping trustees and staff members understand the needs of Orcas residents and to imagine scenarios of what might happen in the future.

When not data mining, she has also volunteered to scan older paper files, improving OPAL's access to digital records. And in other volunteer work, she recently ventured out with a shovel and a

bag of Garry oak seedlings to help the San Juan Preservation Trust and the Land Bank re-establish Garry oak groves on Turtleback Mountain. Her contributions thus seed the present and future for our living community, human and nonhuman.

Kristin discovered Orcas when she first visited at age 23. She put living here on her wish list and realized it later with her 2014 purchase of a home on West Beach. Now she pretends to be retired while diving into multiple projects to support and protect island communities. **Welcome, Kristin!**



Heading out to photograph wildlife, Kristin Tolle enjoys her West Beach neighborhood.

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