



SUMMER 2004

OPAL NEWSLETTER

HOUSING ISLAND PEOPLE, MAINTAINING ISLAND CHARACTER

SIX HOMES IN DEER HARBOR

Grant award, Lahari support and contributions making it possible



Elevation drawing of OPAL home in Deer Harbor, designed by Fred Klein

In December 2003, the trustees of Lahari Hospice and Respite Care in Deer Harbor approached OPAL with an exciting proposal. Would OPAL like to purchase five existing lots, with septic and water approved, at a price well below market value? Our first reaction was cautious optimism—could this offer be as good as it looked?

After three months of feasibility analysis, we understood that there were reasons to be both optimistic and cautious. We are optimistic because the trustees and administrator of Lahari, Suzi Rose, are committed to making this partnership work—they want OPAL to build permanently affordable homes on the land. They have been flexible and patient.

We are cautious because the project is fairly complicated. The water system has many elements that need approval, and three of the eight existing lots have to be moved in order to reduce costs and minimize impact on the land. To help carry the higher than originally expected costs for engineering design and site work, Lahari has agreed to include a sixth lot while holding to the original sale price.

Like all OPAL building projects, this one has many components proceeding on parallel tracks. Julie Brunner, OPAL's housing coordinator, has been working with applicants to qualify them for loans and incorporate their ideas into the project design. As of the first of August, thirteen households are on OPAL's pre-qualified home buyer list and eight of those are currently interested in the Lahari homes. The applicants participated in three design sessions with architect Fred Klein and project manager Gabriel Olmsted. They have designed an 840-square-foot cabin-like structure, whose interior can be configured as a studio, or as a one-bedroom or a two-bedroom home. The plan includes capturing rainwater from the roofs into a catchment system to reduce demand on the well.

Funding support for the project demonstrates the strength of the project proposal. By April, individuals had contributed or pledged more than \$65,000. In early July, the Washington State Housing Trust Fund awarded a grant of \$248,000. The home buyers will bring the majority of funding (\$685,000) through their mortgages. To move ahead, OPAL needs to raise additional funds. We will continue to ask for individual donations, as well as seek support from foundations.

If all goes well, OPAL plans to purchase the property in October and commence site work right away. We're hoping that six new homeowners will settle into their homes next summer.

A GUIDING PRINCIPLE: ACCESS TO LAND

This article is the first in what we intend to be a series exploring the guiding principles of community land trusts.

The idea of private property is deeply imbedded in the American psyche. However, not all cultures defined their access to land in this way. Most tribal people had a spiritual relationship with the land: the Creator's sacred gift to all in common, for which people served as stewards or "trustees."

Although this view has persisted in a number of cultures—the Native Americans were astonished when whites demanded to buy their land—it gradually declined when farming, and the larger, settled societies that agriculture made possible, changed people's attitudes toward land. Land became property: a commodity, a source of power and wealth.

Immigrants to America had a powerful thirst for their own piece of earth. Many had been denied access under European feudal systems. With its vast public domain, this country "once offered millions of people an opportunity they had never known before—access to land, and secure homes where they could enjoy the fruits of their labor. It offered them, also, an opportunity to shape and control communities" (*The Community Land Trust Handbook*, 1982).

But over time that great reserve of land disappeared. Speculation, corporate and absentee ownership, tax policy and other economic forces spawned increases in the cost of land. Opportunities evaporated for poor and moderate-income citizens.

With the goal of a more equitable and sustainable society, the founders of the modern community land trust model sought to restore the ancient tribal attitude of trusteeship and to balance the needs of both individuals and communities. All community land trusts share at least one basic principle: as democratically structured nonprofit organizations they acquire and hold land in perpetuity, removing it from the speculative market and retaining whatever public or private funding supported that acquisition. Through a long-term lease, CLTs provide access to this land to people who are otherwise priced out of the housing market. The leaseholder owns the home and other improvements on the land, but when they wish to sell, their equity is limited by a resale formula so that the home stays affordable for the next buyer.

WANTED:

- Fireproof filing cabinet—2-drawer or 4-drawer
- Flat file cabinet—5-drawer or 10-drawer for 36" x 24" plans
- PC computers—Pentium 3 or 4
- Volunteers for helping with events and office tasks
- Island Market Receipts -- Island Market has agreed to another year of donating 1% of receipts collected by OPAL. Please bring them by the office.

Please call Carol Ely in the OPAL office, 376-3191, if you "find" any of the above.

LIVING PAYCHECK TO PAYCHECK

A recent study, *Paycheck to Paycheck: Wages and the Cost of Housing in America*, released by the Center for Housing Policy (the research branch of the National Housing Conference) found that incomes are lagging dramatically behind housing costs nationwide.

The reports contain many more findings and data useful to understanding the plight of many individuals. The study and other analysis can be found at: <http://www.nhc.org/nhchome.html>

OPAL COMMONS: TEN YEARS OLD AND GOING STRONG

The Opal Commons neighborhood is ten years old; the last house was occupied in June 1994. Nine of the 18 families still live in the neighborhood, and on July 8 most of them gathered together in one living room to reflect on the community's impact on their lives. Joe Floren listened in, and shares portions of their stories.



Ten years of change at Opal Commons. The landscape has filled in, some houses have increased in size and some families have grown too. In 1994 Ian Van Gelder bought his house as a single person. Ten years later, in 2004, he sits in the same location with his wife, Kari and daughter Margot.



“We've always been able to count on one another...”

“Whenever there was a need, someone would show up who could meet it.”

In the organization's formative years, problems often arose. But at every critical juncture the right person would come along to help provide the solution. None of the group had ever owned a home, much less created a residential community; so people often stepped up to tasks they never had to do before. In what might look like questionable role casting, the group chose as their first treasurer a person who had never had a bank account nor a credit card. He did an excellent job.

The “right” person is usually near at hand. When one resident, alone at home, had a sudden acute medical need, a neighbor stayed with her for three hours to help her through the pain. When someone's car is in the shop, an informal but reliable system guarantees that a neighbor's car is available.

“Most of us consider ourselves stewards, not owners.”

The immediate need was affordability, but for some, another motivator was that of forming a close-knit community. The feeling is much that of an extended family, as respectful of the land as of one another. Respect stretches to all levels, including respecting privacy as much as community—some residents participate more, while others are less involved.

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OPAL COMMONS: TEN YEARS OLD AND GOING STRONG—*continued*

The most visible change is the landscape. Initial land clearing left “just a few scrawny trees.” (Residents had carefully marked for loggers each tree they wanted saved. However, through some misunderstanding, each of those trees was instead sawed to the ground.)

But the land has been restored, and more. The acreage is now profuse with native and cultivated vegetation. Residents worked together to install deer fencing around most of the seven-acre property. As a result, the land inside the fence bears bountiful harvests of apples, plums and pears. Nearly three-quarters of an acre is set aside for food gardening—the strawberry harvest is a high-light every June.

*“Kids have provided much of the glue that holds the neighborhood together.”
“Our children give us a measure of what we do.”*

The strong presence of children—including four born while their parents lived in Opal Commons—bolsters the feeling of broadened family, as kids freely visit and are welcomed into some other families' homes. A mutual-help group of toddlers' mothers makes sure each mother gets a break from mom duty; as a result they know other kids almost as well as their own.

Children receive affirmation in two “official” ways. Prior to each birthday, a basket is passed porch to porch and residents who choose to (most do) contribute a small gift and sign the card. An egg hunt at Easter strengthens not only adult/child bonds, but also links between toddlers and older children. Adults rouse themselves in the wee hours and go about hiding eggs outdoors. Then the “big kids” in turn re-hide the eggs for the younger fry.

“Here there is a profound sense of security.”

An important decision was to keep vehicles on the periphery of the community, so as not to carve up the scenery with roads, disrupt the quiet with horn beeps or sully the clean, safe environment with fumes and possible hazard. Kids (adults too) are free to wander over to the neighbors' without fear of becoming traffic statistics.

Security also stems from mutual trust. Contentious issues (dogs, noise, bikes...) are never ducked, but faced head-on, with each person's views considered. This approach produces the best solutions, and the respectful open exchange of views has helped build a deep sense of trust—security of an emotional rather than a physical kind.

“The stability of home ownership, being part of an identifiable community, has encouraged me to put down deep roots.”

Some residents comment that close day-to-day relationships with neighbors in various walks of life have helped them polish interpersonal skills useful far beyond the neighborhood's boundaries.

“Many kinds of community are being built. Had we not chosen this one, our lives would have been very, very different.”

Lopez Community Land Trust has grown up in roughly the same time period as OPAL. Despite somewhat different approaches, the two face many of the same issues, and have learned from one another.

But every community develops its own personality. Opal Commons has forged a collective character all its own, a blend of idealism and practicality, trust and mutual respect.

It is a community in the richest sense—as one resident puts it, “a model of considerate relationships.”

VACATION WITH A CAUTIONARY TALE



On vacation near Jackson, Wyoming: Lisa Byers with her family (stepdaughters Muriel and Emma, and life-partner Laurie Gallo.)

Just after school let out, I spent a week in Jackson, Wyoming, with my life partner and stepdaughters. We had a great time being tourists—white-water rafting, hiking, and soaking in hot springs.

I was struck by many similarities between the San Juan Islands and Teton County. Both are gorgeous destination locations. Both have small-town and rural qualities mixed with a sophisticated culture. Both have geographic boundaries (mountains or water) that limit the amount of land available for development.

Prior to my trip, a friend told me a story. She was in line at the Rosario buffet a few years ago. The man next to her was the head of the Jackson Chamber of Commerce. He exclaimed that Orcas Islanders were lucky because they hadn't yet lost the best of this community's attributes. He lamented the changes in Jackson.

Among the changes long time Jackson residents lament is the change in access to housing for regular people. While we struggle here, the statistics in Jackson are even more daunting. Although wages in the two counties are similar (the average wage is about \$24,200 in San Juan vs. \$25,100 in Teton), real estate prices there are much higher (San Juan County's median-priced home sold in 2003 was \$285,000, compared with Teton County's \$625,000 in 2000).

Teton's citizens are investing significant funds in affordable housing through the Teton County Housing Authority (homes funded by local taxes that are deed-restricted to limit future sale value) and their local community land trust. According to Anne Hayden, executive director of the Jackson Hole Community Housing Trust, they are "scrambling to catch up" with the deferred need.

I came home pleased that we started providing permanently affordable housing here fifteen years ago (it took five years to complete Opal Commons, which celebrates its tenth anniversary this year), and I am more motivated than ever to keep going. I believe that someday we will get to the level of wage and real estate price disparity that exists today in Teton County, but my hope is that by the time that day arrives, we will have set aside a larger number of homes for lower income folks so that more of our islands' diversity is maintained.

--Lisa Byers

A BALANCED AND WHOLE COMMUNITY

OPAL CLT exists so Orcas can maintain a vibrant and essential assortment of lifestyles and income levels on the island. Our residents include teachers, medical technicians, business owners, office managers, law enforcement, EMTs, healers, delivery drivers, house cleaners, store clerks, custodians and artists. We invite you to join us in providing permanently affordable housing for islanders.

Please help us keep our valuable neighbors on the island.

Join our efforts by sending in your donation today to: OPAL CLT, P.O. Box 1133, Eastsound, WA 98245.

\$25 \$40* \$100 \$400* \$1000 \$4000*
 other barter membership (please contact the office)

***HELP US BUY WATER CATCHMENT SYSTEMS!**

A \$40 contribution is 1 percent and \$400 is 10 percent of the cost of a water catchment system.

OPAL CLT is a certified 501(c)3 non-profit organization



286 Enchanted Forest Rd.
PO Box 1133
Eastsound, WA 98245

360-376-3191
opalclt@opalclt.org
www.opalclt.org

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IN THIS ISSUE

Writing: Carol Bee, Joe Floren,
and Lisa Byers
Editing: Carol Bee and Carol Ely
Photographs: Joe Floren
Design and Layout: Tina Rose

SAVE THE DATES:

SPEAKER: CIVIL RIGHTS LEADER, GUS NEWPORT

Wednesday, October 20, 2004

Gus is a long time civil rights leader whose past roles include being the mayor of Berkeley, California, the general manager of Pacifica Radio, and director of the Dudley Street Neighborhood Initiative in Boston. Gus is a lively and engaging speaker who was recently appointed to head the Institute for Community Economics.

*Gus Newport, civil rights
activist, will speak on Orcas
Island as a benefit for OPAL
Community Land Trust on
October 20, 2004*



OPAL AUCTION AND DINNER

Saturday, October 23, 2004

An elegant and lively event

Dinner by the Inn at Ship Bay's Geddes Martin

Auctioneer John Clancy