



SUMMER 2005

OPAL NEWSLETTER

HOUSING ISLAND PEOPLE, MAINTAINING ISLAND CHARACTER

LAHARI RIDGE RESIDENTS COME HOME

Lahari means “atmosphere of bliss” in the Hindi language. For the six new households of OPAL’s Lahari Ridge neighborhood, there is still a little work to do before they can sit back and enjoy the “bliss.” With help from family and friends, the homeowners have been busy putting the finishing touches on their homes—painting the interiors, installing floor coverings, and working on landscaping as we go to print.

Lahari Ridge provides an excellent example of the collective power of a community to make a difference, as a series of gifts from the community really made this neighborhood possible. First came the gift from Lahari Hospice: offering the land to OPAL at a below-market price. Other gifts came as short-term loans to OPAL from eight local residents (loans ranged from \$40,000 to \$150,000) to help finance the house construction. Those loans have been paid off with

homebuyer mortgages; in fact, Lahari homebuyers covered 68 percent of the cost of construction. Charitable donations from the Orcas community reached an OPAL high on the Lahari project, with 22 percent of the funding coming from the island. Those donations not only brought us closer to our goal, but also served to leverage a grant from the Washington State Housing Trust Fund. Lahari Ridge is a gift from the community and a solid investment in the community.



A completed Lahari Ridge home

The homes were designed by architect Fred Klein, who also designed the award-winning Opal Commons neighborhood. The builder was Justin Paulsen of Terra Firma, NW. OPAL extends its appreciation to Fred and Justin for the gifts of intention, patience, and collaborative spirit they brought to the project. The houses are small—

840 square feet—and designed with single-wall construction, roof trusses, and no interior support walls so that each homeowner may easily adapt the interior space. The house design works as an open studio layout, a one-bedroom or a two-bedroom configuration.

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FROM THE DIRECTOR

What is a “Housing Bank”? Why would we want one in San Juan County? These are two of the questions discussed by a group of about sixty county citizens at a meeting held in the Friday Harbor High School Commons on Saturday, June 4. The meeting was organized by individuals from Orcas, Lopez, and San Juan Island who want the county to develop additional sources of funding to support the production of more permanently affordable housing.

The “Housing Bank” is proposed as a new county commission that would provide grant funds and below-market-rate loans to organizations such as OPAL in order to buy land and build affordable housing. Funding would be awarded on a competitive basis and would support affordable housing efforts throughout the county. Funding for the Housing Bank is proposed to come from the purchasers of real property in the county paying a transfer fee of 0.5% on the purchase price of property and from private individuals who wish to invest their personal funds to support housing programs. One goal with the loan fund is to provide a local investment opportunity with rates of return similar to certificates of deposit.

The citizens of San Juan County will vote on whether or not to adopt the transfer fee. If the transfer fee is adopted, the Housing Bank will be established. The Housing Bank would create a new funding source to which OPAL could apply for project support. Local support is one of the critical ingredients in being awarded state and federal grants. San Juan County projects have difficulty competing for government grants because our per-home cost for land and construction is so much higher than elsewhere in the state and nation. In the past, OPAL has secured state and federal grants because of strong volunteer and financial support from our members and supporters.

Since our start in 1990, OPAL has invested just under \$10 million in the Orcas Island community—18 percent of that from individuals. That \$1.8 million has enabled us to bring in \$3 million in government grants and low-interest-rate loans (the federal CDBG program and state Housing Trust Fund). Support from members like you and government funds have enabled us to provide an average of about five new permanently affordable homes per year, but even with that support, we are not meeting the demand.

The current draft ordinance language to create the San Juan County Housing Bank Commission states that projects funded by the Housing Bank should be permanently affordable and “benefit long-term residents of the county...provide housing for workers in positions critical to the health and welfare of the community... diversify the county’s economic base...provide opportunities for young people growing up in the county to establish themselves and start a family here... [and] allow long-term senior residents a place to stay in the county.”

I encourage you to watch for news about the proposed Housing Bank and to contact the campaign organizers if you have questions. They can be reached through their website, www.sanjuanhousingbank.org.



*Lisa Byers,
Executive Director*

NEWS FLASH: IT'S GOOD TO BE GREEN!

This just in: OPAL received \$15,000 from the Housing Assistance Council/Home Depot Foundation Green Fund. This grant is designed to promote green building and healthy homes in affordable rural housing. The funds will be used to support OPAL'S green building/healthy homes techniques and practices (see Lahari article on page one).

PLANS FOR MADRONA STREET PROPERTY TAKE SHAPE: TWO COTTAGES, GARDEN, GREEN BUILDING FEATURES

In the months since this property was generously donated to OPAL, numerous meetings and discussions have taken place about how best to use the .16-acre Eastsound site. In addition to the need for affordability, the OPAL board of trustees adopted numerous other goals for the project to take advantage of the lot's central location and special characteristics.

Because the property is within walking distance of Eastsound village, it is a good location for older people, providing the new homes are senior-friendly and able to accommodate owners as they age (i.e., bedrooms on the ground floor and the ability to maneuver with a walker or wheelchair). To honor the property's recent use as a community garden and to maximize the potential for passive solar gain (and thereby energy savings), the site plan is to incorporate a

garden element along the street side, in the southwest corner of the lot. The house designs must be visually attractive and in keeping with the cottage character of Eastsound. Lastly, OPAL will follow our newly adopted green building guidelines in planning and construction (see www.opalclt.org/news).



Architect's sketch of the 1,160 sq. ft. cottage on Madrona St.

Various ideas were tested and retested against these goals, including three condo-style units, two single-family homes, and apartments or homes for rent rather than purchase. After much exploration and deliberation by OPAL's board, staff and advisors, the board agreed that two small cottage-style homes are the most affordable option that satisfies the original objectives. They will be staggered front and back on the 68-foot by 100-foot lot to allow for off-street parking and gardens.

Designs are being adapted from plans created by Ross Chapin Architects of Whidbey Island (www.rosschapin.com), an award-winning firm known for its cottage, cabin, and small-house designs, as well as pocket neighborhoods.

The house nearer the street will be one story, 680 sq. ft., with one bedroom, living and dining areas, kitchen, bath, utility room, and storage porch.

The rear house will be one-and-a-half stories, 1,160 sq. ft., with two upstairs bedrooms, a ground-floor study that can be used as a bedroom, living and dining areas, kitchen, bath, utility room, and storage porch.

Construction will begin this fall with occupancy scheduled for 2006. The two houses will be priced to be affordable for individuals or families earning between \$30,000 and \$50,000 annually, depending on available mortgage financing. Households with slightly higher incomes

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FACES OF OPAL: *PATTY JOHNSON*

Patty Johnson and Maclay (her Jack Russell terrier) are both emotional about their new house at Lahari Ridge. Maclay runs around the yard with her jaunty wild hairs standing up taking in the new smells and sounds—we all startle as a pheasant cries out—and Patty tears up while talking about the security, permanence, and independence that this house means to her. “It’s a blessing beyond my wildest imagination. It means I don’t have to wonder if my landlord will decide to sell.”

Patty is retired after twenty-six years of teaching primary grades in Bellevue and Oak Harbor. Her two grown children live nearby in Washington and Oregon. An active musician, Patty sings with the Choral Society and the A Cappella Singers, accompanies the Choral Society for part of the year, participates in Circle of the Spirit, plays clarinet in a community band, has taught voice, and continues to teach piano. She also belongs to a writing group and goes over to Friday Harbor for Scottish country dance. Patty is also the newest member of the OPAL board of trustees.



Patty & Maclay

The whole process of coming into Lahari Ridge has been a manifestation of bliss for Patty, beginning with her first visit to the land when she sang for the opening ceremonies at the hospice. “I fell in love with Lahari: the concept, the land, the building. When I learned about the OPAL houses at Lahari, I knew I wanted to be a part of it.”

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LAHARI: continued from page one

OPAL has been committed to the values of green building and low-impact development since its inception in the late 1980s. Projects have consistently employed techniques such as preserving land in and around houses with native vegetation; minimizing the overall footprint of buildings, roads, and parking on the land; and, more recently, installing water-catchment systems to use rainwater roof runoff for irrigation and flushing toilets. In the past few years, green and healthy building materials and practices have become more affordable, and this year OPAL adopted its first “Green Building Guidelines.” At Lahari Ridge, those guidelines were put into practice with metal roofs, Marmoleum flooring, formaldehyde-free insulation, and certified-green cabinets.

Lahari’s new residents include three single parents—a social worker and school counselor, a naturalist who leads whale-watching charters and is also a potter, and the third who is a caregiver, feng shui consultant and dog trainer. The other three new residents include a Montessori teacher, a store clerk at Orcas Homegrown Market and Darvill’s Book Store (among other jobs), and a retired teacher who is active in the community as a piano teacher and musician. For these householders, the six small houses of Lahari Ridge do represent a form of bliss: home.

How are OPAL homes funded? Homebuyers and community supporters provide the largest share of funding. Grants and other fundraising make up the difference.

	Homebuyer Share	Community Support	Percentage of Cost
Lahari (2005)	68%	22%	90%
Reddick (2004)	65% (rental project)	18%	83%
Oberon Wood (2002)	66%	8.3%	74.3%

FACES OF OPAL: SANDI BURT

Sandi and her daughter, Maya, have lived in the islands for seven-and-a-half years—and they have moved seven times. A social worker with a private practice, Sandi also has a part-time job as a school counselor. Nine-year-old Maya likes ice cream and friends to share it with, plays soccer and baseball, takes piano lessons, and sings in a children's choir.

For Sandi and Maya, a home of their own means security, stability, and sanctuary. A new handmade sign hangs over their porch, a surprise gift from a friend. It reads “Sandi & Maya” and has the Chinese characters for “peace.” Maya has already picked out the spots where the trampoline and hot tub will go—although Mom and daughter are still discussing the likelihood of those particular improvements.



Sandi and Maya in Maya's new bedroom at Lahari Ridge.

Sandi has been involved with OPAL since moving to the islands and previously lived in the Bonnie Brae neighborhood. After a divorce and six months on the OPAL waiting list, Sandi was amazed to find her family on the homebuyer list for Lahari Ridge after two people ahead of her dropped off. Lahari Hospice's beautiful building atop the hill was already a familiar and special place for the family. Maya's adopted grandmother was the first person to die there, and they both feel a strong sense of connection and gratitude. “We love having Lahari as a neighbor. It feels so sweet that they have shared their land.”

The extraordinary support Sandi has received from her community of friends and extended family also strengthens the rightness of this move. The brand-new cherry-laminate flooring gleams, as does Sandi, as she tells the story of three local contractor friends who came out to install the floor. “It was around midnight and these guys wanted the floor to be perfect. It was off by a little bit—hardly noticeable—and here are these men all jumping together to try and move the floor. It's perfect.” An artist friend from Maryland came and painted bright stripes (bright blue, teal, purple, pink, chartreuse) in a corner of Maya's room to match a new bedding set she had picked out. Another dear friend on the island has been carefully cultivating a pile of three-year-old horse manure to help landscape the new house.

Beyond the permanence and natural beauty of their new home, Sandi is excited about what the peaceful setting will do for her daughter. “Maya is very social and chooses to be out in the world connecting with friends as much as possible. But when some quiet time is imposed on her, she really soaks it up. Creative things happen that are very right and Maya feels free to be who she is apart from the rest of the world. She likes to find ‘fairy places,’ and I have a feeling she'll find a lot of them around here.”

PATTY: CONTINUED FROM PAGE FOUR

Patty is looking forward to focusing on her piano practice and weaving—and keeping her house the way she wants to after years of feeling somewhat like a precarious house guest in various rental situations. “I will be able to set my sewing machine up on my dining room table and not put it away until I'm done—if I want to. I will get to decide.”

MARY BLACKSTONE, TRUSTEE

Mary Blackstone is a dedicated, civic-minded leader on the go. Her commitment to affordable housing on Orcas Island is built on a desire to see children in stable homes, and neighborhoods where a mix of people—utility workers, artists, preschool teachers, wealthy retired and business people—all coexist.

Mary and her husband, Roger Collier, moved to Orcas Island in 1995 after many years of enjoying their cabin near Sucia Island in Echo Bay. Mary became interested in OPAL after discovering Opal Commons one day while driving around. She contacted Lisa Byers and soon became a regular volunteer.

In the five years that she has served on the OPAL board (including three years as president), Mary has been at the center of OPAL's success in gaining broad local support for affordable housing on Orcas. "When the community joins forces, things really get done," says Mary, who enjoys working with the diverse and interesting people who get involved with OPAL.

Lisa Byers credits Mary with helping to build OPAL's fundraising ability in the community and on the board. "Mary inspires people to be very generous in their financial support of OPAL. We have been able to use that broad and deep level of local contribution to get significant grant awards for the construction of our homes. The Lahari Ridge project, for example, cost \$1.19 million, of which the local community funded 23 percent. The generosity of the people on this island is really extraordinary."

When not on the go on behalf of OPAL, Mary enjoys gardening, birding, anything outdoors, travel, bicycling, and scuba diving. She also takes an active interest in issues of environmental protection and preservation of open spaces in the state.



Mary Blackstone, OPAL Trustee

PLANS FOR MADRONA: CONTINUED FROM PAGE THREE

than were previously allowed by OPAL will be eligible for these homes, because this project will be accomplished without state or federal grants—a first for OPAL.

We will draw from our waiting list to match owners with these new homes. Households with an income that was previously too high for an OPAL home will join the waiting list in the same chronological manner as other households. OPAL intends to serve higher income households in future projects as well as maintain its current level of commitment to families and individuals whose incomes are at existing qualifying levels.

The total cost to provide these two permanently affordable homes is estimated at \$550,000 (including land value and construction costs). To date we have secured access to almost \$515,000 of the total project costs. We invite you to make a donation dedicated to the Madrona Street homes. Your gift will help close the \$35,000 funding gap in order to make these homes available for two Orcas Island households.

SISTER CLT NEWS



New landscaping at Salal

Recently, eight AmeriCorps volunteers, **San Juan Community Home Trust** board members, and resident homeowners put in two weeks of intensive landscaping work at the new Salal neighborhood. Trees, shrubs, and fencing were installed, gravel paths were laid in the two completed clusters, and the ground was made ready for grass seeding.

WISH LIST:

- Fireproof filing cabinet – 2-drawer or 4-drawer
- Wooden picnic table for the Reddick Apartments common area
- Wooden benches with backs for the Reddick Apartments garden
- A good paper cutter for paper up to 11”x17”
- 14” - 16” diameter x 12”+ high pot for our fiddle-leaf ficus office plant
- 2 - 4 padded folding chairs
- 3 triangular-shaped rounded corner shelves measuring 22” – 24” on the outside
- Someone who wants to take from us a large white board presentation cabinet
- Gift certificates for plant nurseries

Please call Carol Ely in the OPAL office, 376-3191,
if you can help us with any of the above.

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.

Please include OPAL Community Land Trust in your charitable giving. Gifts of all sizes are appreciated and put to good use to help keep our community balanced and whole.

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 \$50 \$100 \$500 \$1000 \$5000
 other barter membership (please contact the office)

OPAL CLT is certified by the IRS as a 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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Eastsound, WA 98245
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IN THIS ISSUE

Writing: Vicki Brems, Lisa Byers and Suzanne Smith
Editing: Carol Bee, Carol Ely
Photographs: Lisa Byers, Suzanne Smith
Design: Tina Rose
Layout: Suzanne Smith



*Opal Commons resident
Margot Van Gelder greets the
new ducklings. The ducks of Opal
Commons are a shared community
resource and responsibility.*

SAVE THE DATE!

SATURDAY, OCTOBER 22

Mark your calendar for the annual
OPAL Auction and Dinner.

This year you are invited to join us for an exciting
“Passage to India.”

Get ready to travel!