



FALL 2010

OPAL NEWSLETTER

HOUSING ISLAND PEOPLE, HELPING TO MAINTAIN ISLAND CHARACTER

COMPLETING WILD ROSE MEADOW



Peter C. Fisher

WE CAN SEE THE FINISH LINE FROM HERE!

As you read this, the last houses in Wild Rose Meadow will soon be occupied, and OPAL Community Land Trust's biggest-ever project will be very nearly completed. Everyone – new homeowners, construction crew and OPAL board and staff – are brimming with pride and gratitude. We hope that you, as OPAL members and supporters, also feel a great sense of pride and satisfaction in what you have helped to accomplish.

The new seven-acre Wild Rose Meadow neighborhood is remarkable for many reasons. At a project cost of \$10.1 million, it represents the largest single investment in affordable housing ever made for the benefit of the Orcas Island community. And thanks to the community land trust model, that investment will never be lost. The houses will always remain affordable for future owners and generations of islanders to come.

The 32 two- and four-bedroom houses in Wild Rose Meadow are the most durable, low-maintenance and energy-efficient OPAL has ever built. They are the result of 20 years of learning and listening to our homeowners, industry experts and the community.

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WILD ROSE MEADOW



Peter C. Fisher

The neighborhood, home to 74 islanders, is OPAL's largest and most diverse. It includes families with children, single parents, couples, singles, folks with disabilities and retired seniors. Homeowners work in a wide variety of jobs, providing services that are essential to island life: teaching, healthcare, food service, retail, banking, hospitality, landscaping and auto mechanics, among others. They also share their talents as coaches, artists, actors, musicians, singers and community volunteers. Most important, 32 low- and moderate-income Orcas households now enjoy the stability and security of homeownership – something that would be impossible for them to achieve on the open market.

Who would have guessed, five years ago, the resilience and stamina it would take to get this far?

Back in 2005 OPAL's search for suitable land for affordable housing was answered in a big way. When the parcel on Mt. Baker Road became available, OPAL supporters enthusiastically stepped up with the money needed to buy it. And so what feels like a five-year marathon began.

During the design and planning process, we covered a lot of ground: How many houses and what size? Are they multi-family units or individual dwellings? What "green" features can we afford to include?

In 2006 the first of five state and federal grants that would eventually total an unprecedented \$2.16 million was awarded to OPAL for the Wild Rose Meadow project. We were off to a strong start!

Then in 2007 we ran into unexpected challenges. The original architect, Craig Webster, died in a plane crash, and a new designer (Sharon Robinson of the Zervas Group in Bellingham) was hired. State and county requirements for storm-water management and wetland abatement became more complex (and expensive). Permits were delayed. Finally in early 2008, with generous gifts from island supporters and significant state and federal funding, construction on the first 18 houses began.

A year later, in 2009, the first homeowners moved in. A major milestone! There was great joy and a real sense of accomplishment. But there were also serious decisions to be made.

WILD ROSE MEADOW

While the first phase of Wild Rose Meadow was being built, the economy had lost steam and nosedived into a recession. Not surprisingly, donations to OPAL were down. Did it make sense to stop construction and wait for a recovery to complete the project? Or was it more cost-effective to keep moving and build the final 14 houses even though OPAL (for the first time in our history) did not have all the necessary dollars in hand or pledged? In the end, after much consultation, discussion and soul-searching, our advisors and supporters gave us the courage to stay the course and forge ahead.

Now, a year later, Orcas Island's newest neighborhood is nearly done. While there are still dollars that need to be raised to finish paying for it, a total of 32 low- and moderate-income island families now own affordable, healthy, energy-efficient homes. In addition, our community's access to affordable housing has been substantially and permanently increased.



Peter C. Fisher

Our local economy has also benefited directly from the project. Because much of the work on Wild Rose Meadow has been done by island businesses, a substantial portion of the \$10 million in project costs has been spent here. The general contractor, Terra Firma NW, is an Orcas firm. In addition, all excavation, site work and landscaping were contracted locally.

As OPAL's largest-ever project (think marathon!) nears the finish line, we hope you share our sense of accomplishment. Your commitment to affordable housing and your generous support in dollars, time and talent have created something that will benefit our island community for years to come.

FROM THE EXECUTIVE DIRECTOR: LISA BYERS

Over the years my job at OPAL has changed. In the early days I was the only staff member, so I “did it all,” including spending lots of hours with prospective homebuyers as they worked their way through the process. I always loved that part, because the people who buy OPAL houses inspire me.



Lisa Byers

Luckily for me, in our small office, I get to hear the shouts of joy and the expressions of gratitude when a homebuyer’s hard work has paid off, and they sign the documents that make them a homeowner. I wish I could bottle those moments for you so that you, too, could hear and feel the pride and relief.

My job now is more focused on writing grants, securing loans, compiling statistics, attending meetings or forecasting our cash flow. Listed below is an example of the kinds of data that I compile to help make the case for the work we do and the work that you support. These demographics are one way of describing the people who have moved into the Wild Rose Meadow neighborhood. However, I challenge you to think of them another way: to imagine each of these pieces of data as a person, or a family. Imagine their relief if they were one of the households whose prior rental was a moldy trailer that cost more per month than their new energy-efficient OPAL home. Imagine that they might have needed to start a new life with their small children, and this neighborhood of adults and kids is ready to support them.

The Wild Rose Meadow neighborhood of 32 homes includes:

- 8 households with “very low incomes” (below about \$25,000),
- 20 households with “low incomes” (ranging from about \$25,000 to \$54,000),
- 4 households with “moderate or middle incomes” (ranging from about \$54,000 to about \$90,000),
- 5 households with elderly members (over 72 years of age),
- 5 households with residents with disabilities,
- 25 children.
- The oldest resident celebrated her 90th birthday this year.
- The youngest resident was born this year.

In my job I need to gather data and statistics and watch trends. It is important that I know how our community is changing at the macro-level so I can help guide the work that OPAL does. And it is just as important for me, and perhaps for each of us, to remember that behind the data are real people: people who make a positive difference in our quality of life on the island.

Lisa Byers

A FEW FACTS THAT MAY SURPRISE YOU

Number of houses built at Wild Rose Meadow: 32

Square feet of living space created: 38,456

Total number of windows: 594

Total number of Energy-Star-rated light fixtures: 833

Estimated dollars saved on lighting in one year: \$10,795

Number of dual-flush toilets: 47

Estimated gallons of water saved in one year by using dual-flush technology: 57,487

Estimated board feet of lumber milled on site from the trees removed on the property: 5,920

Cubic yards of mulch created on site: 820
(That's 82 dump truck loads!)

Estimated number of plants, bunch grasses and trees planted in wetlands area: 3,576

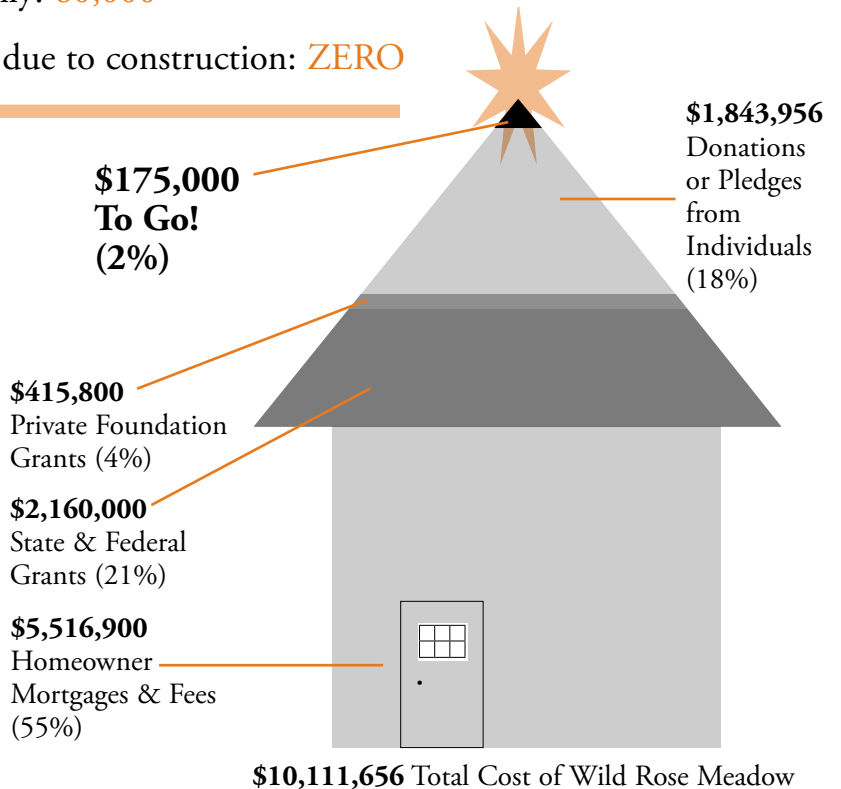
Gallons of storm water captured on site and available for garden irrigation annually: 60,000

Total square feet of wetlands lost due to construction: ZERO



A FINAL BURST OF GENEROSITY IS NEEDED

In addition to covering our annual operating costs, OPAL's goal is to pay off Wild Rose Meadow by the end of the year. As the chart shows, there is still a ways to go. **Please consider a special gift or make a pledge for 2011. If year-end giving is strong, we can get there from here!**



MEET THE HOMEBUYERS: CARLA STANLEY

Carla Stanley and her 14-year-old son, Buddy, moved into their new home at Wild Rose Meadow on August 23. “I’ve never owned a building in my life,” says Carla. “It was an impossible dream. In fact, I really didn’t believe it would happen. The OPAL staff kept telling me, ‘Carla, this is *your* house.’ They certainly had great confidence in the process. I moved to Orcas 10 years ago, \$14,000 in debt, earning seven dollars an hour – and now I own my own home!”

Carla describes her new two-story home as “comforting, calming, well-built, efficient and beautifully appointed in color and light.” She came home the other day and found confetti in the entry to the house. “My first thought as a mom was, ‘what a mess’ – but I quickly realized that my son was celebrating our new



Carla Stanley

home. We are experiencing a feeling of absolute freedom. Buddy has the master bedroom and I have the rest of house – me and the cats. It works out beautifully. Everyone is happy.”

Over the past 10 years, Carla and Buddy have lived in a travel trailer and in a shared living situation. Carla checked into OPAL to see what might be possible – and about six months later is a homeowner. Carla is employed in retail, customer service and office work on the island. She is also an artist (mostly drawing) and is looking forward to seeing what art will emerge from her new space in this new chapter in her life. Meanwhile, she is enjoying the freedom of having her own artwork hang prominently in her own home.

Carla and Buddy enjoy bicycling and walking into the Village – and being more connected. “There is something very gratifying about living in a house built by your own community,” said Carla. “I know the guys who built this house, the wonderful, smart women at OPAL who helped me through the process, and the many other community members who made these homes a reality. It’s like a community inheritance that I can eventually pass on to my son and give him a leg up in the world. We are so grateful.”

OPAL'S RETIREMENT ASSET POLICY OPENS THE DOOR FOR SENIORS

Last year longtime islanders Bob and Megan Harris, both in their mid-80s and married 58 years, sold their moderately priced Orcas home of 21 years and bought a two-bedroom, one-bath, single-story house in Wild Rose Meadow.

“This house is smaller, easier to maintain, and close to town and the library,” explained Megan, who likes the neighborhood mix of ages, incomes and abilities. “It’s good to have people around – neighbors we can be involved with.”

While OPAL Community Land Trust typically serves low-income working families who are first-time homebuyers, OPAL also serves islanders of all ages. In fact, seniors own five of the 32 houses in Wild Rose Meadow.

“A few years ago, when several retirees on fixed incomes approached us about buying houses, we realized we needed to take a new look at how OPAL sets asset limits for people of retirement age,” explained Executive Director Lisa Byers.

Recognizing that retirees usually need retirement savings to live on, OPAL follows industry standards and does not include IRS-qualified retirement vehicles, such as pensions, 401(k) plans and IRAs, in setting asset limits for applicants. But not everyone is able to save for retirement the same way. For many retirees, their savings are invested in their current home. They plan to sell, downsize and use the remaining assets to live on. Under prior rules, these seniors would not meet OPAL’s asset qualifications because their retirement funds were not in an IRS-qualified vehicle.

To be fair and equitable to all retirement-age buyers who meet OPAL’s income and eligibility requirements, OPAL revised its policy to allow a limited amount of retirement assets that are not in IRS-qualified vehicles. It is now possible for some low-income island seniors to sell their existing home, retain limited assets from the sale to supplement their income and purchase an OPAL house.

Another longtime Orcas resident, Agnes Forbes, bought a house in Wild Rose Meadow this spring. Agnes, who is 90 years old, put her family home up for sale in 2007, two years after her husband, Andrew, died. High-school sweethearts, they had been married 63 years.

“My husband and one of our sons built our house in 1987,” explained Agnes. “But at my age it was too big, too difficult to care for and too remote.” She rented a condo in Eastsound and approached OPAL about qualifying to buy a house. “Meeting with OPAL was the best thing I ever did,” said Agnes.

Wild Rose Meadow is the first OPAL neighborhood specifically designed so homeowners can “age in place.” Houses have a ground-floor bedroom, will accommodate walkers and wheelchairs and can be customized to include handrails, showers with seats, raised toilets and other independent living aids.

“The community feeling of the island grabs you and you don’t want to leave,” said Agnes. “I think OPAL neighborhoods are an extension of that.”



Megan and Bob Harris



Agnes Forbes



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talent; who sent donations;
who came, dined, laughed and
supported OPAL at our annual
Soirée under the Sea dinner
and auction.

A resounding success!

