



SPRING 2004

# OPAL ANNUAL REPORT 2003

HOUSING ISLAND PEOPLE, MAINTAINING ISLAND CHARACTER

## PRESIDENT'S MESSAGE

All of us associated with OPAL Community Land Trust—members, trustees, staff, residents, supporters, project advisors, and builders—can be proud of what we accomplished in 2003. We created seven new permanently affordable apartments in Eastsound—by the time you read this, seven families will have moved into their new homes. We also established permanent office space for OPAL and Eastsound Water Users Association—two non-profit organizations with responsibilities stretching far into the future.

Other accomplishments of 2003 include: supporting four households in refinancing their mortgage loans and facilitating the transfer of ownership for three existing OPAL homes (we welcome new homeowners and residents Susan Sarada; Rose Ann, Chris, Zach and Adia Dolan; and Amber, Ashlee, Emma and Katy Minnis). Staff also implemented the rental assistance and energy assistance programs for Orcas Island.

I congratulate us all on this achievement and invite you to celebrate at an Open House on April 8. Thank you all for your support, your contributions, your volunteer efforts and your good will—with your help, OPAL will continue to “house island people, maintain island character.”

*Warm regards,  
Mary Blackstone  
President, OPAL CLT Board of Trustees*



*Early 1900s view of the Bonnie Brae property, showing the Reddick family house, which served as a boarding house and birthing center. The barn behind the house was the inspiration for OPAL's new “barn,” barely visible behind the new house in the current photograph.*



*New buildings, designed by Walker Architecture and constructed by Terra Firma/Able II Construction, mimic the style of the historic structures. Note that the peak of the new “barn” roof behind the house is in a similar location as the peak of the roof in the historic photograph. The new house and “barn” will provide office space for OPAL and others. The “carriage barn” residential apartments are to the left (west) of the house and barn.*

# REDDICK PROPERTY READY TO OCCUPY

## Renters move in

With the Reddick apartments now occupied, OPAL is officially a landlord.

As expected, the number of applicants (13) exceeded the available apartments (seven). Selection was made by lottery. To guarantee impartiality, all applicants' names were drawn by three neutral people (Robin Woodward, Pat Pomeroy and Kaye Mattson).

After the lottery pick, Julie Brunner, OPAL's Housing Coordinator, processed the applications to verify income, credit and references. Two apartments were reserved for people with special needs, in accordance with a grant award from the Federal Home Loan Bank of Seattle.

The six applicants not selected by the lottery were placed on the waiting list, to which others will be added. OPAL will update its waiting list on a regular basis.



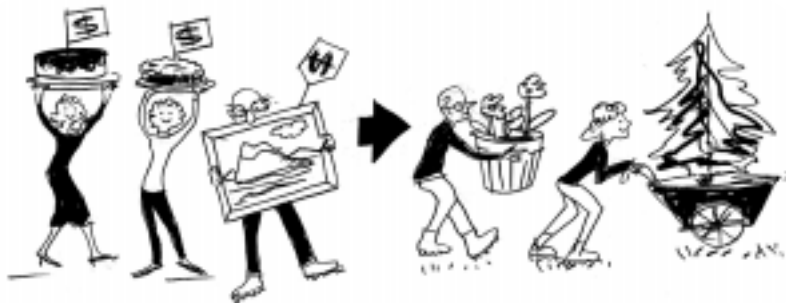
## Office spaces available

The first of our small offices has been rented by the contractor who built the buildings—Justin Paulsen, owner of Terra Firma Construction. While several organizations have expressed interest, at press time the three remaining offices, ranging in size from 200 to 300 square feet, are available. Each office in the Reddick Farmhouse has access to an adjoining conference room.

## Thanks for supporting landscaping

The sea of winter mud that has served as yard for the Reddick apartments and offices will soon give way to lawn, gravel paths, trees, shrubs and planting beds, following a landscape plan designed by Kari Van Gelder.

Thanks to contributors who designated their gifts at the 2003 OPAL Auction, there is sufficient funding to install fairly large-caliper trees and more mature plants. Most of the planting will take place between March and May. Once complete, shrubs and trees will partially screen the view from Lovers Lane of the Farmhouse, "Barn," and water catchment tanks.



Kari, who lives at Opal Commons and is also an OPAL

trustee, is volunteering her time to complete the design, supervise plant installation, and coordinate the work of other volunteers. She will draw on experience working professionally on garden installations and in her own garden.



*AmeriCorps volunteers worked one day on landscaping at the Reddick Property*

As site preparation begins, the first step is to replant the wetland buffer that lies just to the west of the Carriage Barns (the two taller apartment buildings). The wetland buffer area, a portion of which was disturbed in order to install drainage lines, will be replanted with native species, some of which will come from the San Juan Conservation District's spring plant sale.

Complementing the landscape plan will be an adjoining "pea patch garden" plot situated north of the Barn. There is sufficient space for up to ten gardeners. The pea patch could be a place to grow flowers or food for the residents of the apartments, the adjoining Bonnie Brae neighborhood, other OPAL homeowners, or, if space allows, for other members of OPAL Community Land Trust.

### **Greener and healthier**

Building construction at the Reddick property incorporated a number of "green" elements. Rainwater runoff from metal roofs on the barn and carriage barns will flow into four 2800-gallon catchment tanks. Two of the tanks are visible along Lovers Lane. Water from the catchment tanks will be used to flush toilets.

Floors in the hallways, bathrooms and kitchens are Marmoleum rather than vinyl. Marmoleum is superior, says project manager Gabriel Olmsted, because it uses a linseed-oil base. Vinyl, on the other hand, is a petroleum derivative whose manufacture is highly toxic.

Cabinets in the apartments are mostly of plywood, rather than particle-board, which is made with formaldehyde that exudes toxic gases. The improved indoor air quality and overall environmental benefit more than offset the slight cost increase.



*Water from the catchment system at the Reddick property will be used to flush toilets for the offices and apartments. Annual flushing will use about 53,000 gallons of rainwater from the roofs reducing the water collected from Eastsound Water Users Association's wells and reservoir*

### **DIRECTORS REPORT:**



*OPAL's Executive Director, Lisa Byers*

One of the most rewarding aspects of our work is matching people with homes. Until now, this has always meant families who are ready for homeownership. During the course of constructing new homes, or even reselling existing ones, we get to know families through frequent meetings and phone calls. We are regularly humbled and inspired by the ways that people patch together lives on this island where housing and living-wage jobs are scarce. Helping people into rental homes, while different from homeownership, is as touching and in some ways more heart-wrenching. Imagine trying to raise two children while living in one room. What would it be like for you if you didn't know where you were going to sleep tomorrow night? Where would you live if the house you'd rented for ten years was no longer available to you? These are real-life examples, and while OPAL's seven rental apartments are just a small part of the solution, I am very glad that with your support we've taken this step.

— Lisa Byers

## COMMUNITY LAND TRUSTS WORKING TOGETHER

The four community land trusts in San Juan County came together in 2002 to form The Community Land Trust Alliance of the San Juan Islands. The members of the Alliance, including OPAL, are exploring ways to be more efficient, serve a wider geographic area, diversify the types of programs and services offered and increase the number of affordable homes in San Juan County. During 2003, 2004 and 2005, this collaboration will be supported by a grant from Impact Capital of Seattle.

Working together in 2003, the Alliance completed a countywide housing survey (see below); created a booth display that you may have seen at the San Juan County Fair; conducted a technology assessment that identified shared functions and applications through which we could reduce overhead costs; and shared professional services to increase the number of mortgage products available to qualified homeowners on community land trust lands.

To continue building on last year's successes, the Alliance met in January and initiated a six-month plan to evaluate organizational structures that would improve operational efficiencies, strengthen the stewardship of the community land trusts on each island, provide more permanently affordable housing, and foster sustainable economic development throughout San Juan County.



*45 trustees, board members, and staff of the four community land trusts in San Juan County gathered together for a retreat on Lopez Island in January.*

## 2003 COUNTYWIDE HOUSING SURVEY RESULTS

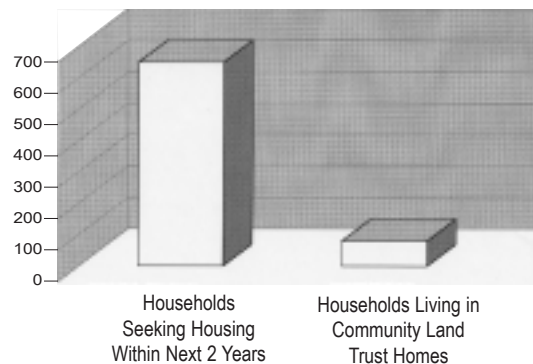
### A quick look at respondents' replies:

- **8,098** households received survey; **18%** responded (**1,465** households)
- At least **57** low- and very-low income Orcas Island households said they would be looking for housing within the next two years
- **Three jobs a year** was the average worked by these adults in low- and very-low income households
- **Eight** respondents lived in yurts; **12** respondents lived on boats; **Three** lived in school buses
- A majority of respondents stated that affordable housing for low- and moderate-income citizens was their **#1 Priority** for how to spend a hypothetical new source of county revenue
- **61%** preferred using environmental and health-sensitive "green" building standards for affordable housing, even if it means fewer units will be built

The complete report is available on the Alliance website: [www.cltsanjuans.org](http://www.cltsanjuans.org).

*An estimated 649 families with low or very low incomes are looking for housing in the next two years in San Juan County. By comparison, the community land trusts in the county have so far provided 79 permanently affordable homes.*

San Juan County Low and Very-Low income Households Seeking Housing and Housed in Community Land Trust Homes



**INSTITUTIONS, GRANTS, FOUNDATIONS**

Paul G. Allen Charitable Foundation, Fieldstone Foundation, Impact Capital, Institute for Community Economics, Islanders Bank, Opportunity Council, Orcas Island Community Foundation, Seattle Foundation, The, Seattle Foundation-Advised Gifts, Springcreek Foundation, United Way, USDA Rural Housing Service, Washington State Housing Trust Fund

**BUSINESSES**

Bilbo's Festivo, Chimayo, CompU-help, Coldwell Banker Real Estate, Deer Harbor Charters, Deer Harbor Inn, Double-Rich Design, Driftwood Nursery, Eclipse Charters, Gudgell Properties, Island Hardware and Supply, Island Market, Key Club – Orcas High School, Lutz Tree Service, Marketing Resources, Merit Telwcom, Mountain Cedar Partners, Office Cupboard, Orcas Excavating, Orcas Hotel, Orcas Net, Inc., Outlook Inn, Philanco, Inc., Resort at Deer Harbor, Rozwear, Russell's at Orcas Landing, Shearwater Adventures, San Juan Title, Terra Firma, The Kitchen, Turtleback Farm Inn, Windermere Real Estate

**INDIVIDUALS**

**A** Anonymous, 2, John Abbenhouse, Jackie Abell, Rachel Adams, Annie Allan, Doug and Ellen Allen, Nikki Ames and Gene Nery, Richard and Irene Anda, Carol Anderson, Marilyn Anderson, Mark Anderson and Kim Skarda, Mary and O. John Anderson, Dr. Henry and Marilyn Andrews, Daniel and Moriah Armstrong, Amanda Azous

**B** Josephine Bangs, Betty Barats, Wally and Claire Barrow, Rosemary Bauer, Christopher and Cynthia Bayley, Doug and Marie Bechtel, Carol Bee, Helen Bee and Carl de Boor, Phoebe Bee, Brian Benepe,

Gary Bennett, Patrick Bennett and Jenny Hovelman, Sylvia and James Biddick, Sandy Bishop and Rhea Miller, Mary Blackstone and Roger Collier, Libby Blackwell, Robert and Enid Blanc, Karen Blinn, Harry Bonnette, Angie Boucher, Barbara Born, Robert Bosone, Ruth Boyd, Mrs. Susan Brady, Ted and Alice Braun, Chris and Vicki Brems, Michael Brennan, Susan and Mike Briddell, Barbara Brown, Debbie Brunner, Julie Brunner and Joseph Gaydos, Mollie Brunner, William and Sharon Buchan, Jonathan and Carol Buchter, Gwyneth Burrill, Merry Bush and Paul Losleben, Laura and Wheaton Byers

**C** Amanda Callahan, Pat Carver, Anita Castle, P. S. Charlesworth and Douglas Emerick, Tom Christie, Earl Cilley, John and Vicki Clancy, Gary and Susan Clark, Liz Clark, Becky and Dan Clemens, Mary Clure, Kiki Coe, Sarah and John Coffelt, Vern and Sidney Coffelt, Dr. Philip Cohen and Dr. Sharon Oviatt, Jollefern Cole, Cela Coleman, Teddy Coleman, Carolyn Colvin, Irmgard Conley, Betty Corbett, Walt and Gayle Corbin, Fred Croydon and Gale Marple

**D** Jim and Janice Dameron, Alan and Janet Davidson, Edward Davidson, Jean Dickerson, Robin DiGeorgio, Rose Ann and Chris Dolan, Velma Doty, Becky Doty-Flint, Hailee Douglas, Sharon and Mike Douglas, Laurie Drake, Don Drozd

**E** Clyde and Dottie Eagleton, Karen and George Eberle, Barbara Ehrmantraut, Brian Ehrmantraut and Moana Kutsche, Garth Eimers, Dale and Carol Ely, Marilyn Erly, Carol Jo Enge, Margrit and Stanley Engelhartson, Gunther Eschenbrenner, Bill Evans, Lance Evans and Janet Brownell

**F** David and Irene Fisher, Joe Floren and Ann Hay, James Foote and Nannette Simpson, Cliff and Cleo Forbes, Sue Foulk, Robin Freeman, V. and D. Fresco, Liz and Alan Fritzberg

**G** Laurie Gallo and Lisa Byers, Muriel Gallo-Chasanoff, Bob Gamble and Winnie Adams, Millard and Gloria Gamble, Mary and Robert Gardner, Larry and Joan Garman, Steve Garrison and Pat Diviney, Colin Gaylord, Randy and Marny Gaylord, Sarah Geiser, Donna Geluso, Doreen George, Marion Gerard, Mary Getten, Scott Gianola, Wallace and Melville Gilliam, William and Monique Gincig, Didier Gincig and Kathryn Kier, DD Glaze, Jess Goffeney, Elaine Goodrich, Eric and Barbara Gourley, Enid Granger, Austin and Betty Lou Grant, Dick and Becky Greaves, Marguerite Greening, Ronda Greenawalt, Frank Greer and Stephanie Solien, Peggy Griswold, Malvern and Inge Gross, Ted and Kay Grossman, Carole Grumney

**H** Anne Ha, Madeline Haffey, Kim Haines, Jan Hall, Bob and Lolly Halverson, Jim Hamilton and Patty Pirnack-Hamilton, Sukima Hampton, Paul and Ann Hanson, Jens and Ellen Harboe, James Hardman, Kamala and Kiko Harrison, Gordon and Marge Hayes, Theresa Haynie and Kathryn Wehle, Faith Heath, Jack and Jan Hellsell, Hugh and Andrea Hendrick, Jean and Steven Henigson, Linda Henry and Pam Loew, Roger Hewat, Timothy Higgins and Nancy Reichley,



## OPAL COMMUNITY LAND TRUST SUPPORTERS AND VOLUNTEERS 2003

Melora B. and Henryk Hiller, Jackie Hoag, Carol and John Hoerster, Robert and Lynne Hofmann, Peggy Hoyle, Heidi Hudlet-Lindholm and Ladd Lindholm, Dorothy and George Hungar, Cheryl Hunnicutt Danskin

**I-J-K** Gary and Brenda Ivans, Neilson Jacobs, Candace and Erik Jagel, Elaine Jagels, Barbara Jamieson, Diane Jarecki, Pat Jeffery, Pam Jenkins, Ruth Johns, Maile Johnson and Ed Suij, Patty Johnson, Sara Jane Johnson, Afton Jones, Ann Jones, Laurie Junkins, Carlene Kim, Ed and Majorie Kirschbaum, Robert and Virginia Koch, David and Susan Kosior, Mike and Susan Krieger, Werner and Frederica Kundig, Paul Kutsche

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**M** Allison Magner, River Malcolm and Chris Downing, Roslyn Mandel, Gale Marple, Deborah Martyn, Azuriel Mayo and Susan Barnett, Angela Mayson, James and Ruth McBride, Paige McCormick, Mary McCulloch, Lou and Mary Middleton, Jim and Ruth Miller, Julie Miller, Margaret Mills, Shirley and Bill Miner, Amber Minnis, Stan and Jo Ellen Moldoff, Patricia and Vincent Monaco, Carolyn Moulton and Nick Stowe, Jim and Val Murrey, Lenore Myers



**N-O** Mary Nash, Ruth O. Newman, Peg Nicol, Darcie Nielsen, Bob and Maria Nutt, Coleen O'Brien, Gabriel and Jeanne Olmsted, Harvey and Liane Olsan, Clayton and Trina Olson, Esther Olson, Issac Olson, Mathew Olson, Mark O'Neill, Bruce and Christina Orchid, Phil Osborn, Barbara Otis, Jeff Otis, Judith Owens-Lancaster

**P** Luann Pamatian, Eliza Pang, Maria Papademetrios, Dave and Katie Parish, Mike and Dawn Parnell, Jenole Peacock, Sharin Pecnik, John and Mary Poletti, Tammy and Paul Pollard, Lovel and Boyd Pratt, Roy and Sheila Pringle

**Q-R** Ginny Reagles, Emily Reid, Jan Reid, Valerie Reuther and Linda Bartlett, Lynn and Glenna Richards, Virginia and David Ridgway, Marcia Rigel, Elizabeth Roberts, Molly Roberts, Jeanine Rodenberger, Tom and Evelyn Rodrique, Candace Roseberry, Barbara Rosenkotter and Arthur Tyson, Elizabeth and Phil Roulac, Margo Rubel, Deborah Rudometkin, Kim Russell-Wareham and Ian Wareham

**S** Jeni and Savvy Sanders, Lynda Sanders, Sandy and Carl Sanders, David and Margaret Sarver, David and Joan Schermerhorn, Leah Schmidt, Maggie Schuler, Mary Jane Schwartz, Ina Scott, Leslie Seaman, Joanna Serwold, Carla Shaffer, Deanna L. Shaide, Neil and Margaret Sharkey, Myla Sherburne, Dee Shoup, Joanne Simmons, Karin Slabaugh, Mary Ann Slabaugh, Ron Slabaugh, Christa Smith and Paul Groeninger, Louise

Smith, Zack Smith, Birgitte and David Sofaer, Larry Soll and Nancy Maron, Deborah Sparks, Jean Stanchfield, Heather Stansbury, Stu and Patsy Stephens, Babette Stewart, Leanna Stewart, McLane Stone, Judith and Jeffery Struthers, Lee Sturdivant, Sharon Sumpter, Betty C. Sumrall, Kandis and Bob Susol, Neil Sussman and Suzanne Thompson, Frances Suzick, Joe Symons

**T-U-V** Kathleen and Duncan Taylor, Lynn Thomerson, Patty Thompson, Sandy Thompson, Kerissa Thorson, Kurt Thorson, John and Helsa Tong, Linda Tretheway, Rosalyn Truett, Hannah Tuson-Tyler, Theodore Tyson, Elyse Van den Bosch and Fred Munder, Kari Van Gelder, Leonie Van Gelder and Minor Lile, Lorna Vester



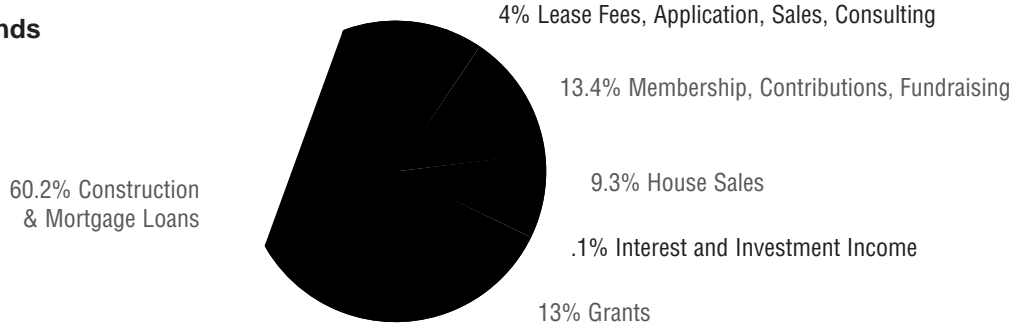
**W-Z** Jim Waldo, Gordon Walker, Kathleen Walsh, Ruth Walter, Jim Warburg, Susan Watkin, Mike Weaver and Monica Woelfel, Jean Weir, Janet Wells, Linda Westerman, Barbara Wheeler, Michael and Cassandra Whellams, Jonathan White and Donna Laslo, Judy and Scott Whiting, Fred and Betty Whitridge, Janice and Alan Wiemeyer, Craig and Cathie Wier, David and Anna Williams, Ravin Williams, Bruce Wiscomb, Theodore and Barbara Wixom, Suzanne Wrightsman, Sue Wood, Robin Woodward, Jim and Kathy Youngren, Kristen and Jeffrey Zbornik, Jan and Connie Zehner, Ting Zimmerman

*And anyone who may have been inadvertently omitted from this list.*

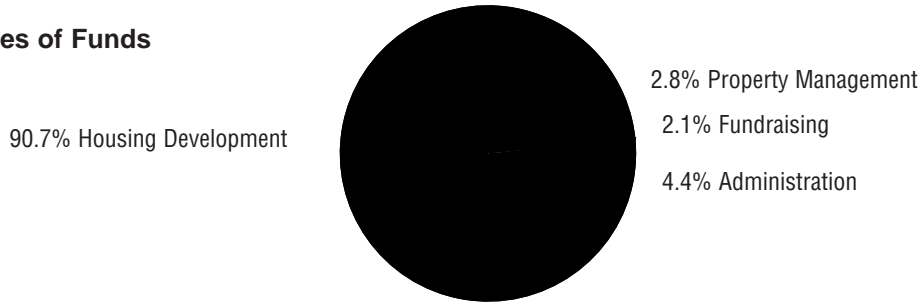
**2003 Abbreviated Statement of Activities**  
with comparison to 2002

<b>Revenues</b>	<b>2003</b>	<b>2002</b>	<b>Functional Expenses</b>	<b>2003</b>	<b>2002</b>
Lease Fees, Applications, Sales, Consulting	\$55,260	\$34,280	Housing Development	\$261,598	\$520,616
Membership, Contributions, Fundraising	\$184,731	\$228,718	Property Management	\$33,780	\$29,339
House Sales	\$128,008	\$508,669	Fundraising	\$25,357	\$27,839
Grants	\$178,835	\$174,363	Administration	<u>\$53,023</u>	<u>\$39,343</u>
Interest & Investment Income	<u>\$1,574</u>	<u>\$5,980</u>			
<b>Total Revenues</b>	<b><u>\$548,408</u></b>	<b><u>\$952,010</u></b>	<b>Total Expenses:</b>	<b><u>\$373,758</u></b>	<b><u>\$617,137</u></b>
			Increase in unrestricted net assets	\$174,650	\$334,873

**Sources of Funds**



**Uses of Funds**



**2003 Abbreviated Statement of Financial Position**  
with comparison to 2002

<b>Assets</b>	<b>2003</b>	<b>2002</b>	<b>Liabilities</b>	<b>2003</b>	<b>2002</b>
Current Assets	\$376,951	\$179,681	Current Liabilities	\$153,825	\$33,740
Long-Term Assets			Long-Term Liabilities	\$832,602	\$11,770
Land	\$830,592	\$830,592			
Improvements	\$1,761,379	\$799,727	<b>Net Assets</b>		
Predevelopment	\$73,266	\$110,482	Unrestricted	\$1,087,991	\$916,927
NOTES RECEIVABLE - LONG-TERM	<u>\$212,497</u>	<u>\$217,497</u>	BOARD-DESIGNATED	\$880,006	\$871,981
			Temporarily Restricted	<u>\$300,261</u>	<u>\$303,562</u>
<b>Total Assets</b>	<b><u>\$3,254,685</u></b>	<b><u>\$2,137,980</u></b>	<b>Total Liabilities and Net Assets</b>	<b><u>\$3,254,685</u></b>	<b><u>\$2,137,980</u></b>

*Full financial audits for the years 1996-2003, prepared by Sanders and Sanders CPAs, PSC, are on file at the OPAL office*



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Lisa Byers, *Executive Director*  
Carol Ely, *Office Manager*  
Gabriel Olmsted, *Project Manager*

**IN THIS ISSUE**

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Design: Tina Rose  
Layout: Bob Gamble



*House on the Reddick property in the mid-1900s (above)  
and the newly constructed house nearing completion in  
early 2004 (below)*



Please join us for  
OPAL Community Land Trust's  
**Annual Meeting**  
**Thursday, April 8, 2004**

**Orcas Senior Center, Eastsound**

Agenda:

4:30 - 5:30 Open House and Celebration  
*Reddick Apartments and Offices*  
*286 Enchanted Forest Road, Eastsound*

5:30 - 7:00 Hors d'oeuvres and No Host Bar  
Report on OPAL's Work and  
Sneak Preview of Coming Attractions  
Awards Ceremony and Election of Trustees

*Orcas Senior Center*  
*Henry Road, Eastsound*