

San Juan Community Home Trust

Building A Healthy Community One Permanently Affordable Home At A Time



The Home Trust's First Annual Fiesta San Juan Was a Huge Success!

On July 5th, a sold-out crowd ate, drank, danced to Los Bambinos, and bid on fabulous auction items.
See you next year! Nos vemos el próximo año!



Greg Winter

Director of the Whatcom Homeless Service Center at the Opportunity Council in Bellingham.

Chair of the Whatcom County Coalition to End Homelessness.

President of the research firm Cornerstone Strategies.

Annual Meeting

Thursday, November 14th

6 p.m.

The Friday Harbor Grange

The 12th Annual Meeting of the San Juan Community Home Trust will feature affordable housing advocate Greg Winter, speaking about, "Local and regional housing affordability strategies — Examples from Whatcom and Skagit Counties."

This October, Winter received a "Friend of Housing Award" at the Washington State Affordable Housing Conference in Spokane, in part for his role in the success of the Bellingham Home Fund levy that was approved by Bellingham voters last year.

He is knowledgeable about affordable housing issues in San Juan County and worked with the Family Resource Centers on San Juan, Orcas and Lopez Islands to help them deliver several grant-funded homeless prevention programs. He also managed the 2011 San Juan County Prosperity Project community assessment.

A pizza and salad dinner will be provided by the Home Trust. The public is invited at no charge. **Please RSVP to the Home Trust by email at: info@hometruster.org or call 378-5541** to reserve your spot. Following dinner and the presentation, an annual business meeting and election of Board members will take place.

Our Mission

The San Juan Community Home Trust: Contributing to a vital island community through permanently affordable homes



From Executive Director Nancy DeVaux

Reflecting on the work of the Home Trust in 2013, it's been a time of accomplishments: Selling the final home in Sun Rise, successfully managing several re-sales in Salal to insure perpetual affordability, working with a passionate Board to implement a strategic plan and serving on the Board of the Northwest Community Land Trust Coalition.


The Home Trust is eager to begin Phase 2 of Sun Rise. We're hopeful that the State will recommit resources to funding home ownership through the Housing Trust Fund, while at the same time we're analyzing our target market and possible alternatives for funding.

The Washington State Housing Trust Fund has not had a competitive process for grants for home ownership for the last several years. These dollars have been a major source of construction subsidies for the Home Trust and other Washington CLTs. There are signs that this situation is improving, and the Home Trust will be ready to begin construction of another phase at the earliest possible date. The Home Trust already owns land that is appropriately zoned, has infrastructure in place and a growing waiting list of applicants. While many of WA State's larger CLTs also have local funding sources, we in San Juan County have no local trust fund to help. Therefore our challenge is to be even more creative and innovative - and patient!

I'm inspired by the other CLTs in the NW, which collectively now have over 840 permanently affordable homes, or *homes in trust*. I'm encouraged by all those who work for social justice, including the Home Trust Board of Directors, with their commitment and passion to making home ownership a reality for lower income people on San Juan Island. In October, it was motivating to be among 660 people working on affordable housing in Washington State at the "Housing Washington" Conference.

In less than ten years (since the Salal neighborhood was constructed), the Home Trust has assisted 40 Island households to obtain homeownership. Our two neighborhoods have taken time to grow and flourish, as neighbors progressively form new relationships, learn to solve issues together and landscaping matures. Homeowners with secure and affordable housing have time to focus on their children, businesses and community involvement. Our goal of forever affordable home ownership is functioning to create neighborhoods that will last far into the future - and have perpetual benefits for our Island community.

Thanks to *all* the Home Trust members and supporters for help in furthering this goal.


Nancy DeVaux, Executive Director

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Living Machine News



Chinmayo's Porch - Sun Rise



The Living Machine

Pilot study completed, reclaimed water delayed.

The Home Trust's Living Machine wastewater treatment system successfully met the criteria for water re-use, as demonstrated by a year-long pilot study completed in 2013. Throughout the year, weekly testing and adjustments made by system operators took place to insure that the chemistry of the water met the required standards, mainly, less than 10mg/l of nitrogen.

Nonetheless, the Home Trust is not moving ahead with permits to re-use the water at the present time. Existing WA Department of Health (DOH) regulations were written for large municipal systems and require daily monitoring. This makes water re-use, even for irrigation, cost-prohibitive for small systems such as the one serving Sun Rise. A process for amending DOH

rules, such as has been done in several other states, was underway in 2009 but put on hold due to budgetary cutbacks. A coalition supporting sustainable development has formed to get this issue back on the DOH agenda.

Eventually this system is intended to serve over 200 homes in the area that was annexed in 2009, for future development for both the Home Trust and the Buck family development. In the meantime, since the treated water is not being re-used, the State has agreed to reduce the monitoring requirement to monthly and allow a higher level of nitrogen. Sewer costs have thus been considerably reduced, and re-use is unlikely until new standards are implemented and/or more homes are added to the system.

Water Conservation a Success at Sun Rise

A goal for Sun Rise was to achieve a high degree of water conservation, which is being accomplished. Sun Rise has rainwater collection that is used for laundry facilities, and low-flow fixtures. The entire neighborhood's use of Town water (potable water) has averaged 33,000 gallons per month, an average of 80 gallons per household per day. DOH's usual estimate of 270 gallons per household per day is more than 3 times the amount of water used by residents of Sun Rise.

This low amount of flow led DOH to issue a letter stating that the current drain-field can be used for 16 more homes (30 total homes) without any expansion. This is based on estimated flows of 106 gallons per day, still considerably more than the actual amount used. *Way to go, Sun Rise!!*

Interview with:

Lee Sturdivant

Founding Member & Emeritus Board Member

How did you become interested in affordable housing?

As San Juan Island home prices starting going up so high in the mid-80s, I heard about OPAL on Orcas, and the Lopez Community Land Trust. Jim Lawrence and I started meeting with others to see about starting a Community Land Trust here on San Juan Island. We met and met and met. Nothing much happened. Then, one day Jim introduced me to Larry Soll at the Saturday Market in Friday Harbor. Lo and behold, he was interested in helping us get started. Larry Soll and his wife, Nancy Maron, turned out to be the rainmakers for our Home Trust.

What in your background contributed to taking on this this issue?

I have been active in social issues for well over 60 years. I even remember going to a political rally for Vice President Henry Wallace - sometime in the mid-1940s. Talk about old! I have been active in too many political and social justice campaigns to even remember them all. I also started a business in So. Calif. and ended up owning 3 stores and a manufacturing plant with 125 employees. That probably added in a decent dose of common sense to my do-gooder world. And it also took lots of hard work.

Has home ownership been a difficult issue in your life?

Actually, the ease of home ownership in "the good old days" has made me ever more aware of how tough home ownership is for working people these days. Especially in the islands. We were able to build a lovely ocean view home in Del Mar, California, in the 1950s, using the Cal Vet loan program, with our payments adding up to less than 30% of our income. Tal was an engineer for California State Highways and I was a stay-at-home mom. Now, an island mortgage usually takes two incomes and can include an uncertain real estate market to boot. Affordable home ownership here seems worth working for.

What brought you to the island?

Like many other islanders, we did some sailboat cruising. In the 70s, we met San Juan Islanders Tim Cowell and Kathy Ballard while we were docked in Hilo Harbor. They told us all about the San Juans. Tal and I have lived here now for 34 years and consider that move about the smartest thing we ever did. We bought a very inexpensive island warehouse that Tal, over the years, has turned into a fine home. We have children and grandchildren less than 100 miles away. We are feeling snug and happy. That means I better get busy and do something for someone else! Want to help me with some permanently affordable housing around here? Give us a call at 378-5541.



Lee Sturdivant

2013 Board of Directors

Barbara Starr — President
Dina Melic — Treasurer
Erin Graham — Secretary
Martha Alvarado
Glen Bruels
Sam Buck
Chary Caren
Peter Kilpatrick
Jim Lawrence
Mary Michael
Lee Sturdivant

Board Members Emeritus

Dr. Larry Soll
Roger Salquist
Lee Sturdivant
Jim Lawrence

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The 2011-2016 Strategic Plan

A Progress Update

Just over a year ago the Home Trust Board approved a strategic plan to guide our efforts through 2016. This plan reflected nearly a year's worth of interacting with the community (as well as some internal soul searching) to determine the best way to build on our successes and meet the broader affordable housing needs of San Juan Island. In order to successfully execute the plan, the Board established a series of goals and objectives, broken into six key work areas (below) and established a committee structure to execute our work. The committees would include Board members and other members of the community to help out in their assigned areas. We believe this structure has helped us accomplish a lot more:



Finn's Roses - Salal

1. ***Identifying the workload.*** Established five standing committees (Finance, Operations, Fundraising, Publicity/Outreach, and Projects) to execute much of the work (committees have met monthly, or as needed); worked diligently to bring on some additional staff assistance, provided ably by two part-time volunteers; brought on and are installing a new tool (HomeKeeper) that will better integrate all of our data associated with the home buying process.
2. ***Clarifying our markets.*** Looked beyond our traditional "permanently affordable home ownership for low-income people" mission at broader affordable housing issues we could potentially add value to; looked at the current state of affordable rental properties to assess if any were reaching the end of their affordability status and could be candidates for the Home Trust to buy/administer (based on our research, no near-term issues were identified); worked with the San Juan Community Foundation to identify a potential partnership in developing housing for moderate income people (80-120% of AMI), funded through non-traditional philanthropic sources (ongoing); held first design planning meeting for Sun Rise Phase 2.
3. ***Raising funds.*** Worked with fund raising consultant to set up a fundraising plan; reworked our donor data base; established and held our new annual fundraiser (Fiesta San Juan); planned additional large donor event; re-energized the Kings Receipts program; set up a Board Match offer for Board donations; sent out two fundraising mailings.
4. ***Educating and engaging the community.*** Hosted multiple events (e.g., strategic plan rollout, welcome coffees); had a booth at the Farmer's Market; conducted multiple mailings to the community; authored/co-authored two editorial pieces; developing new briefings and handouts for community meetings; more routinely engaged with our Sun Rise and Salal residents to work issues and get them more involved with Home Trust activities.
5. ***Becoming more of a "partner" with the Town and County.*** Hosted a discussion with the County Council on potentially establishing a Housing Authority; had multiple interactions with Town, County, and private landowners on the Connector Road; Executive Director, Nancy DeVaux, was appointed to serve on the San Juan County Housing Bank Commission; met with Town Manager, Duncan Wilson, to discuss how affordable housing helps his growth initiative.



Salal Featured Homeowners

Carmen & Humberto Orozco

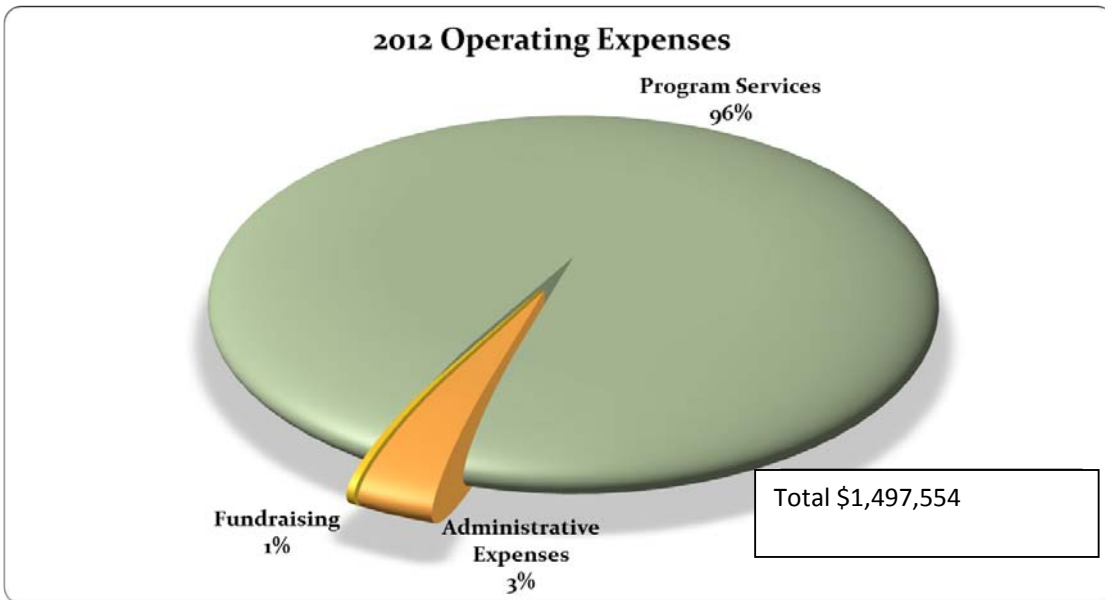
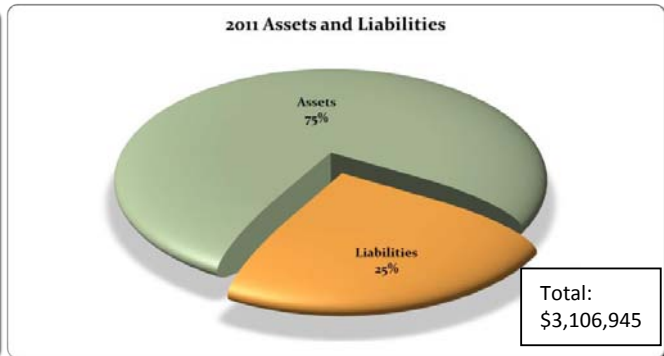
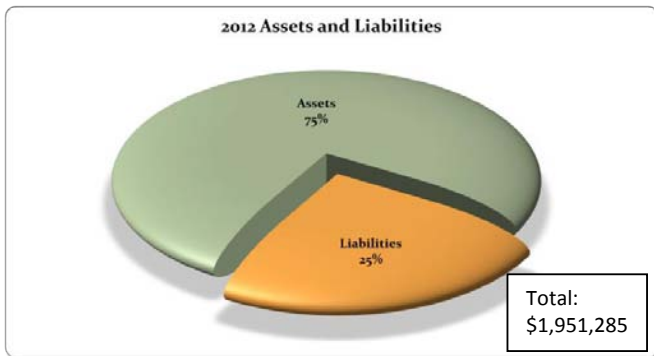
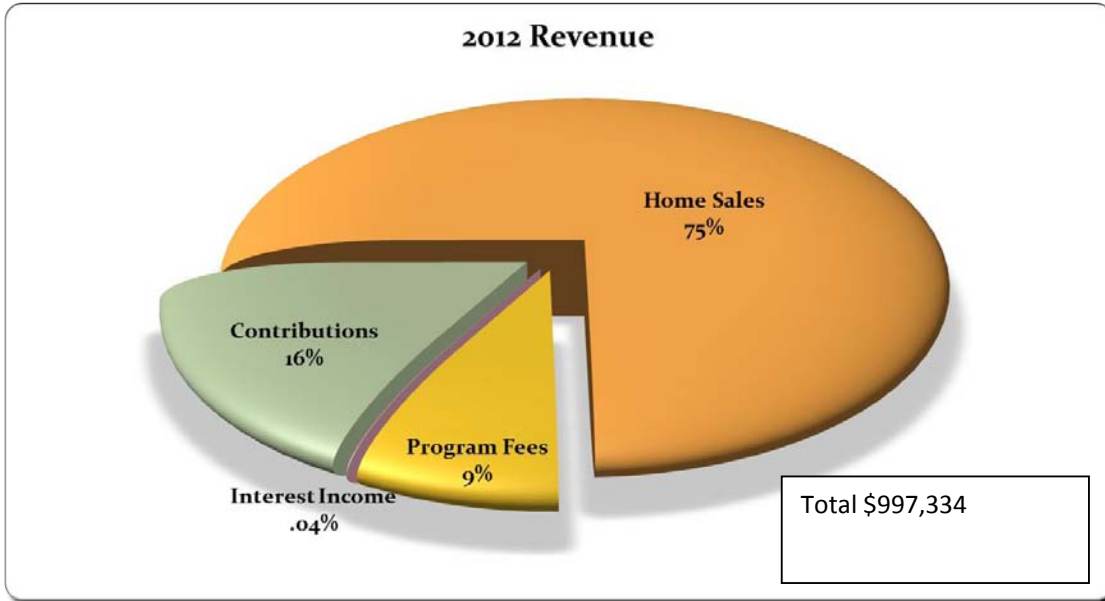
Carmen and Humberto Orozco, homeowners in the Salal neighborhood, lead busy lives raising their three children, Ahyram, Aaron and Atziry, and working - Humberto as a property manager and Carmen as an Assistant Teacher at the Children's House Montessori School. Where they go beyond the usual is with their additional volunteer responsibilities. Humberto is an EMT, a position to which he is extremely dedicated. He coaches soccer and often serves as an intermediary translator when needed. Humberto also maintains the landscaping at Salal. As his friends and associates attest, Humberto thrives on helping others.

As a testament of their respect for their heritage, Carmen and Humberto are active in the Ballet Folklorico Sol Azteca. Those of us attending the Home Trust's fabulous Fiesta San Juan in July had the pleasure of watching Carmen's beautiful dance performance (with Lizette Mora and Elizabeth Taylor). Carmen's involvement in community causes includes committee work for the Home Trust and a summer Learn to Swim program for children who would otherwise not have the opportunity to learn to swim. Her latest undertaking will be an appearance dancing the Spanish Dance in *The Nutcracker* and *The Mouse King* at the Community Theater, November 22 - 24th. If you go, you are in for a treat!



2012 Abbreviated Financial Reports

From Draft Form 990 - 2012



Full financial audits by Sanders and Sanders CPAs, PSC, are available on file in the Home Trust Office

In Appreciation

*The following individuals and organizations generously donated funds and services in 2013.
Thank you for your continuing support!*

Jill Acheson & Ed Sober	Joseph & Helen DeVaux	Alice Hurd
Audra Adelberger	Nancy DeVaux	Carol Jackson
David & Phyllis Adelman	Darryl & Mary Ann Dobras	Candy & Erik Jagel
William & Karin Agosta	Eileen & Dan Drath	Diane & Erik Jangard
Donna & Eugene Alexander	Dr. David Duggins & Dr. Megan	Elise Jensen
Charles Anderson & Pamela Gross	Dethier	Thor & Sara Jensen
Mark & Mary Jane Anderson	John & Louise Dustrude	Islanders Insurance
Paul Arroyo	William Egan	David Kennedy
Richard & Kathy Babbitt	Danielle Eisenhardt	Louisa Keyes
Andrew & Sharon Beach	Steven & Monique Elfman	Peter & Becky Kilpatrick
Courtland A Bell III	John & Annette Elsbree	Rich Komen
David Bentley	Audrey Espinoza	David & Karen Kratter
Drs. Charles & Marcia Bieber	Barbara Figelski	Carrie Lacher
Michael & Mary Bills	Daniel Finn & Therese Scott Finn	Angie Lausch
Charles Bodenstab	Peter Fisher	Jim & Lisa Lawrence
Phillip & Sina Boyd	Elizabeth Forlenza	Katie Loring
Jeff Brash	Bob Gamble & Winnie Adams	Walter & Ruth MacGinitie
Glen & Debra Bruels	Dodie Gann	Jerry & Dede McCormick
Sam & Jane Buck	Patty Garcia	Louise McNerney & Jan Sobieralski
Dana Bune	Jacqui Gengé & Brian Perry	Malcolm & Janet McWhorter
Cynthia Burke	Farhad Ghatan	Jeremy Means
Simona Burla	Jim Gimlett	Dina & Faim Melic
Vivien Burnett	Patricia & David Giuliani	Jana Meredith
Heather Cain	Scotty Greene	Mary Michael
Chary Caren	Ed Greub & Alice Acheson	Rhea Miller & Sandy Bishop
Christine and Peter Chan	Stacie Milam	Richard & Barbara Miller
Chinmayo	Michael & Jean Griffin	Robert & Tana Miller
Jack Clay	Wayne & Cynn timer Griffin	Patrica Morse
Sam & Emily Connery	Leonie Griswold	Jerry & Ann Moss
Aunde Cornely	Tom & Lynn Grow	David Moulton
Mary Ellen Courtney	Lucy Hadac	William & Sally Neukom
Annette Crosby	Julie Hanks	Jim & Katy Nollman
Sarah Crosby	Francie & Bruce Hansen	Karena Oberman
Darby Couss	Sandy Harold & Mike Kail	Tom & Connie Odegard
Bill Cumming	Rochelle Harrington	Suzanne & John Olson
Chris & Pat Curtin	Mel & Florence Harrison	Felimon Padilla
Trudy Dallas	Carolyn Haugen	Barbara Parnes
Lynn Danaher	John W. Heckel	Mariah Paterson
Kirsten & Philip Daniel	Beth Helstien & Marshall Sanborn	Charles & Doris Peckinpaugh
Nickie Davis	Judith & Fred Henley	Thom Pence
Becki Day	Mark & Beth Hetrick	Deb Pigman
Teddy & Alice Deane	Richard & Lynn Hobbs	Sharon Pigman
David & Susan Dehlendorf	Molly Hogan	Robert & Rebecca Pohlrad
Cere Demuth	Verne Howard	Anne Pope
Betti Deutsch	Shaun Hubbard & Harold Kawaguchi	Chris & Betsy Pope

In Appreciation: continued



Sun Rise Phase I
Completed March 2011

Lloyd & Sharon Powell
Boyd & Lovel Pratt
James & Judith Prince
John & Priscilla Privat
Susana Quiroz
Sandy Rabinowitz
Brooks Ragen
Dave Ralston & Don Pollard
Ruthe Ramirez
Charles Richardson
Pat Rishel
Alan & Lynn Roohvarg
Benjamin & Nomi Ross
Joe & Kathy Ryan
Cal & Mary Karen Ryan
Roger & Claudia Salquist
John & Sheila Scates
Annette Schaffer
Martha Scott
Ken Sebens & Emily Carrington
Cady Seiler
Ruth L. Semple
Bill & Laura Jo Severson
Wendy Shepard
Jean & Ron Shreve
Michael Smith & Mary O'Connell
Courtney Smith
Joyce Sobel
Larry Soll & Nancy Maron
Beth Spadafora
Barbara Starr
Gary & Susan Sterner
Ed Stiles
Lori Stokes
Sue-Erin Stone
Mr. & Mrs. Richard Strathmann
Lee & Tal Sturdivant
Janet Thomas

Don & Nancy Todd
Laura & Doug Tuttle
Doris Van Alen
Val & Leslie Veirs
Mariluz Villa and Tom Reynolds
Bill & Carol Waxman
Polly White
Nancy Wight
Mark and Sharon Wood
Maia Yip

Business/Foundation Supporters:

2020 Engineering
Ace Hardware
Archdiocese of Seattle
Bakery San Juan
BBQ Shack
Browne's Home Center
Cafe Demeter
Celtic Herbcraft
Charles B. See Foundation
Crisanti Glass Art
Coho Restaurant
Crowe's Nest Coffee Shoppe
Crystal Seas Kayaking
Cynthia's Of Course
Discovery Sea Kayaks
Friday Harbor Dentistry
Friday Harbor Drug
Friday Harbor Marine
Gallery NineGolden Triangle
Griffin Bay Bookstore
Granola Girls
Goddulanglie Lawyers & Advisors
Isle Be Jammin'
King's Receipt Program
Island Gardens Co.
Islanders Bank

Islanders Insurance
Isle Be Jammin'
M & W Automotive
Market Chef
Maya's Westside Charters
Melic Masonry
Microsoft Giving Campaign
The Moss Foundation
Nature Connections
Odlle Consulting
Osito's
Palace Theater
Pelindaba Lavender Farm
Roche Harbor Village Resort
San Juan Island Community
Foundation
San Juan Community Theatre
San Juan Island Food Coop
San Juan Island Fitness Club
Susie's Moped Rentals
San Juan Transit
San Juan Coffee Roasting
San Juan Excursions, Inc
San Juan Vineyards
Sandbar Soaps
Spa D'Bune
The Little Store
The Toy Box
The Norcliffe Foundation
Tia's Tacos
Vinny's Restorante
Westwind Aviation
Serendipity Books
San Juan Septic Service
Spaulding Studios
Westcott Bay Orchards
Wellman & Zuck
Wendt Fam. Charitable Foundation

San Juan Community Home Trust

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Salal Neighborhood

The Salal Neighborhood, at 415 Carter Avenue in Friday Harbor, was completed in 2006.

Property Size: 2.4 acres

Units: 15 single family homes
2 & 3-bedroom homes
from 1100 to 1300 sq. ft.

Prices:

2004 sales prices
\$113,000 - \$125,000
(Phase I - 10 homes)

2006 sales prices
\$125,000 - \$136,000
(Phase II - 5 homes)

The two-story detached homes are arranged in three clusters of five homes.

2013 Resale Prices:
\$123,750 - \$145,750

Sun Rise Phase I

Sun Rise Phase 1, at 473 Grover Street in Friday Harbor, was completed in 2011

Property Size: One-third of a 5.1 acre parcel was developed in Phase I.

Units & 2011 Sales Prices:

14 homes as condominiums
Sized from 760 to 1400 sq. ft.
Four 1-bedroom @ \$130,000
Two 2-bedroom @ \$155,000
Two 3-bedroom @ \$170,000
(2012 resale: \$172,000)
Four 3-bedroom @ \$180,000
Two 4-bedroom @ \$190,000



San Juan Community Home Trust Annual Report 2013



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