

Bulletin Number Nine

Campaign for Affordable Housing

Progress since August 1st:

Our primary effort over the last two weeks has been to assure that the ordinance establishing the Housing Bank is completed in time for the required public hearing on September 6th.

A tri-fold brochure has been designed and printed for use throughout the remainder of the campaign. In addition, posters and displays have been produced for use in public venues. A professional and very attractive job by Peter Fisher.

We have met with the Commissioners for District 1 and District 2 to bring them up to date on the campaign and to coordinate the required publication and public review. We also met with the chairman of the San Juan County Republican Party to brief him on the entire Housing Bank program including the proposed real estate excise tax.

A presentation was given to the board of Homes for Islanders and subsequent discussion clarified issues of alternative approaches to affordable housing. We agreed to wording in the ordinance that would assure that these alternative approaches could be considered.

We staffed a booth a second time at the Friday Harbor Farmer's Market and also had a booth at the Orcas Island Library Fair.

Finally, we had a meeting with key community leaders on Lopez Island with the objective to establish a working committee there to supplement those already established on San Juan Island and Orcas Island.

If you have not yet visited our web site, check it out at <http://SanJuanHousingBank.org/>. Please contact Lee Sturdivant on San Juan Island at naturals@rockisland.com or Rolie Sauer on Orcas Island at rassmrs@aol.com if you would like to write a letter to the editor of either of the two newspapers.

If you would like to invite a speaker to address your organization, please contact Lee Sturdivant at naturals@rockisland.com or Craig Wier at craigw@eusers.com.

As always, our most recent publications are posted at our website <http://orcasresearch.org/> and now also at <http://SanJuanHousingBank.org/>. You can contact us at any time at

Losleben@rockisland.com.

Tax deductible donations to help support the Housing Project and to help pay for educational materials and supplies are gratefully accepted through Navigating Our Future, Housing Project, PO Box 298, Deer Harbor, WA 98243. This is a totally volunteer effort, so your help is appreciated.

Signed,

Lee Sturdivant, San Juan Island

Paul Losleben and Steve Garrison, Orcas Island

Sandy Bishop, Lopez Island

Another Look at Affordable Housing

The Orcas Research Group asked me to participate in the planning of the affordable housing bank concept and in the campaign for the real estate excise tax. I suspect the request was because I approach political and social issues as a conservative/independent. Since the political leanings of the majority of the island's populace are overwhelmingly Democratic/liberal, the ORG thought that those of us in the minority should have our say as well.

Since I am philosophically grounded with a strong belief in the Constitution as an absolute document, which should not be subject to political whim or relativism, and also see our version of the free enterprise system as the best in the world, I am also a strong advocate of personal responsibility, duties rather than rights, and an obligation to serve, including with the military. The question then, is how can I reconcile those beliefs with the concept of affordable housing, which includes taxing one group to provide housing to another, and my conviction that everyone should be required to make their own way in a free market economy?

My answer comes in two forms. First, "value added" to the community and secondly, in terms of simple personal interest. In discussing the "value added" approach, I would like to provide some brief personal background to prove a point. After spending ten years in the military, I was offered the opportunities of the GI Bill upon discharge. This allowed me a stipend of \$185 per month for two years if I wanted to attend graduate school. Without the GI Bill, I would have never even considered this opportunity. With two small children in the family, we were able to get through the program, along with taking out another \$25,000 in student loans. We arrived in Houston in a seven-year old compact with negative net worth, borrowing the first month's salary from my new employer. Again, the GI Bill also allowed us to purchase a \$38,000 house with an

equity down payment of \$1,900 borrowed on a personal loan, with minimal closing costs, and waiving the normal net worth requirements. I am sure at the time that the GI Bill was passed in Congress, there were many who argued that it was a giveaway program and unaffordable within the Administration's budget.

Fortunately, I was successful in business, pretty much "making my own way" with the exception of the GI Bill boost at the start. With others in my various companies, we developed several new consulting services which were taught over the years to a large group (in excess of 500 professionals) either coming directly from college or from other jobs with considerably less opportunity. Today, all of these people, as well as the people they taught, are paying at least ten times annually in federal taxes the \$2,220 that I received each year from the GI Bill. Looking back on the experience I believe that the money invested in me through the Bill was a good hard-nosed business decision by the government, not a "give-away" program. As an aside, the oil boom caused housing appreciation in Houston such that it would have taken a decade from me to have been able to bail out of my debts and then afford a house with a conventional mortgage.

The Affordable Housing Bank has the same objectives, only better. It will also be investing in high performance people, such as teachers, nurses, paramedics and engineers for OPALCO and the County Public Works Department. These people should and will give back to the county both in terms of services and incremental revenue. The "better" part is that the program will be run from here, by a volunteer commission, with a staff of one, rather than through a state or federal bureaucracy.

Finally, I mentioned earlier that there was a pure self-interest component to my support for affordable housing. I want to live in a healthy community. I want for the public schools to hire the best teachers, not have to select only from those who have inherited enough money to afford a house in the islands. I want my paramedics, dentists, nurses and doctors to live on the island and not commute from Anacortes or beyond. I do not want to be forced to fly off the island for any and all medical emergencies. I want to be able to find a service technician if the basement starts flooding, the well stops working, or we have an electrical fire. Finally, I want to go to potlucks with children running around and climbing trees, young men playing extreme Frisbee or touch football, and not be sitting around isolated to a group of my own advancing age, discussing the weather and local politics.

For these reasons and more, I add my voice in support of the Housing Bank and the real estate excise tax that is needed to make it possible.

Steve Garrison,
Golden Eye Farm