
LOPEZ HOUSING OPTIONS

THE HAMLET

2016 ANNUAL REPORT



**PO Box 785
Lopez Island, WA 98261
(360) 468-2620
lopezhamlet@rockisland.com
www.lopezhamlet.com**

This Organization is an Equal Opportunity Provider and Employer

TABLE OF CONTENTS

Page Number

LOHO Mission, Vision and Values.....	1
LOHO Board of Directors.....	2
From Board Chair Paula Walker.....	3
Organizational Chart	5
Financial Comments	6
Hamlet Cottages Report.....	7
Cottage Residents' Report.....	10
Hamlet House Adult Family Home Report.....	11
Fundraising Report.....	15
Thank You to Supporters.....	16
Appreciation to Donors	17
APPENDIX A: Board and Administrative Staff Bios.....	19
APPENDIX B: Lopez Demographics and Census information.....	22
APPENDIX C: Important LOHO Dates	23
APPENDIX D: Guide to Giving	24

LOPEZ HOUSING OPTIONS 2016 ANNUAL REPORT

Lopez Housing Options is a 501(c)(3) non-profit charitable organization guided by a volunteer board of directors. This report presents a snapshot of our year and discusses the significant issues, actions and developments from January 1 through December 31, 2016.

Mission

The mission of The Hamlet / LOHO is to provide safe, convenient housing on Lopez Island for people 55 and over: an adult family home for six individuals needing 24-hour care and 14 garden cottages for rent to independent seniors. We offer almost half of our cottages and at least one room in our adult family home at reduced rent for those living on limited incomes.

Vision

We support the wellbeing of all we serve by providing secure, affordable, attractive housing in an inclusive, caring environment.

Values

We act out of a belief that seniors on Lopez Island should not have to leave the community they love as they age; that maintaining connection and relationships benefits everyone through the lifespan.

We believe in a community model where residents' input is valued and integrated into daily decision-making and management.

We commit to supporting residents' efforts to extend their autonomy and independence.

We operate a business model based on mutual respect, transparency, fiscal responsibility and service.

We encourage a culture of economic and social diversity where all residents feel honored, welcomed and supported.



2016 Lopez Hamlet Board of Directors

Front: Paula Walker, Rebecca Chao, Marlene Giedd-Clark, Tytti Langford

Back: Rick Gadd, Kirm Taylor, Jim Orcutt, Florence Wagner, Bill White

Not shown: Cathy Doherty



From Board Chair Paula Walker

Dear Friends,

It is a pleasure for me to introduce this report of the events of 2016 and current status of The Hamlet. Board members continue to focus on meeting our mission to provide a safe, convenient and inclusive housing option for island seniors and we are gratified as we see The Hamlet becoming an increasingly integral part of our Lopez Island community.

For their years of service and invaluable contributions to this organization, we pay heartfelt tribute to Charlie Janeway and Mary Wondra, who both completed their second term as board members in February.

For another year, the Hamlet Cottages, our leased garden homes for independent seniors who want “less house and more time,” have been fully occupied and maintain a waiting list. The Gathering Place has been an active venue for both public and resident events.

We reluctantly say goodbye to Lorrie Harrison, Cottages Executive Director since 2011. During her five years of service, Lorrie has become a dear friend to Cottagers and Board members alike. Under her leadership, the goal of full occupancy was achieved and the vibrant community envisioned by our founders has been realized. We wish Lorrie the very best in the next chapter of her life.

I am pleased to announce that we have hired Liz Malinoff as the new Cottages and LOHO Administration Manager effective January 1, 2017. Liz has been a highly valued member of our administrative team for the past four years, serving with competence and energy as LOHO Office Manager. Carole Wallace joined our staff as the Cottages Administrative Assistant. Many will know Carole from her 10 years at Windermere Real Estate in the village. We are delighted with our new leadership team!

At Hamlet House, 2016 was a year of careful planning and hard work rewarded. As manager Becky Smith explains in her report, occupancy is currently 100% and we are fully staffed with outstanding caregivers. Kudos to Jim Orcutt, Becky Smith, Heather Arps, Becky Presley, our anonymous matching donor and the Lopez community for a truly gala Labor Day event.

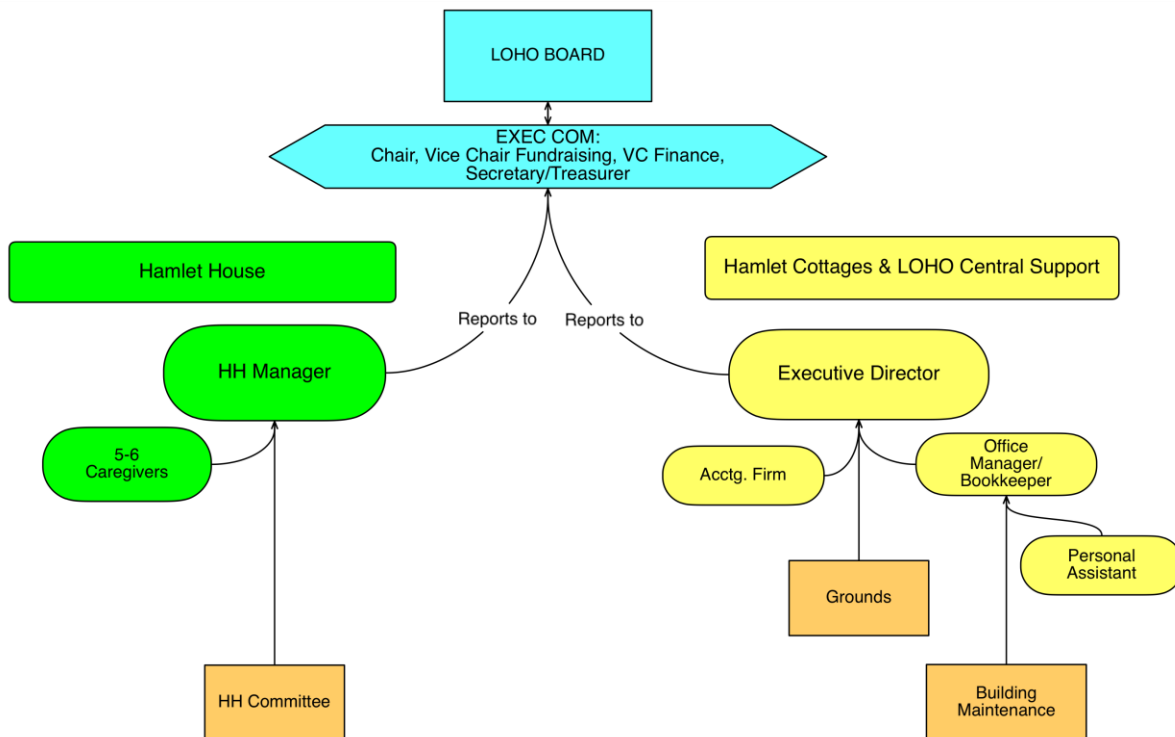
Without doubt, The Hamlet is maturing and stabilizing. Important goals have been achieved, but we know the future will bring its own challenges. We are confident that, with ongoing community support, we are up to those challenges and The Hamlet will remain an important contributor to the quality of life we so value here on Lopez Island.

Sincerely yours,

Paula Walker

ORGANIZATIONAL CHART

The Board governs and provides oversight for Hamlet House and the Hamlet Cottages. Our two staff managers are supervised by the executive committee. Support services are centralized.



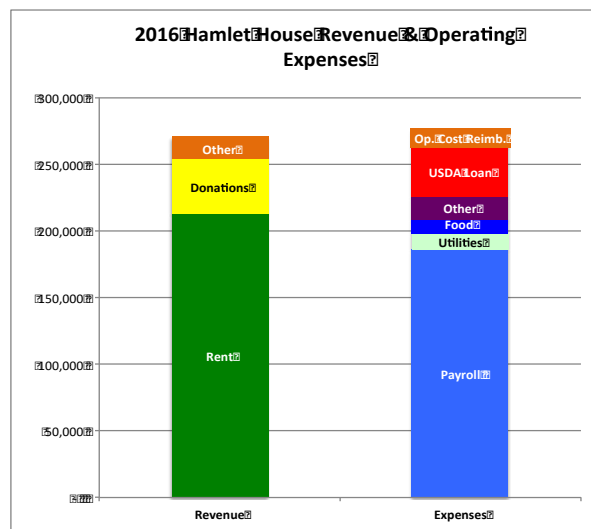
FINANCIAL COMMENTS

The two LOHO programs have separate budgets. The USDA loan stipulates that Hamlet House funds are not available to the Cottages, other than reimbursement for operational support.

In 2015 LOHO received a 5-year grant totaling \$25,000 to fund long-term maintenance costs. The grant distribution began in spring 2016 and provides \$5,000 a year. Annually, LOHO deposits these funds into the Long-Term Maintenance Reserve(s) in anticipation of future maintenance needs.

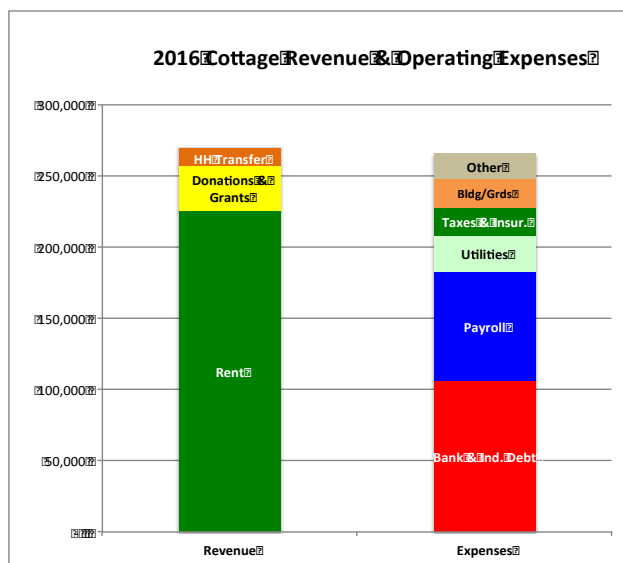
HAMLET HOUSE

Throughout most of 2016, the Hamlet House was at 50% occupancy. Since Hamlet House expenses are paid from rent revenues, Hamlet House savings and some reserves were both used to cover the shortfall. In September, the Hamlet House held a very successful fundraising event that began the process of replenishing the debt accounts.



COTTAGES

Near 100% occupancy paired with fundraising enabled the Cottages to cover all expenses from current revenues. Main categories of expenses are shown in the chart: "Other" expenses include marketing, supplies, event costs, professional fees, internet, phone, etc.





THE HAMLET COTTAGES

The saying first coined in 1911 certainly is true for the cottages today, *a picture is worth a thousand words!* Year after year, this remarkable community grows more beautiful. The best part of the picture of course, is in the people who call the cottages home. The seeds of caring that they plant have created a connected, supportive community. Today this group of vibrant, independent islanders nurture not only one another, but the Lopez community too. Parties, art openings, meetings and music regularly fill the Gathering Place, their "extended living room."

Our fourteen 1- and 2-bedroom cottages are offered to independent folks age 55 and over. The 1-bedroom cottage homes are reserved for those living on modest incomes. Full occupancy for the last two years has put us on sound financial footing and created a waiting list.

One highlight of 2016 was the first Cottage Resident art show. What a time everyone had collaborating to create a show spanning 50 years of talent, creativity and beauty.

The Hamlet Cottages **Many Hands, Many Talents** **creations of community**



Cottage residents' mixed media art show
August 12 – October 6, 2016

The Gathering Place, The Hamlet
Opening Reception Friday, August 12th 5:30 – 7 pm



From the Cottage Residents

The Cottages are home to a vibrant mix of residents. Three couples, two men and nine women now call the Cottages home. Of those, eight are long-time Lopez Islanders, three residents moved here to be close to their adult children and a fourth also made the change to be near family. Five others moved here simply to enjoy island life.

One hallmark of the Cottages is that residents take an active role in how their community is organized and managed. Working closely with the Executive Director, they offer input that helps shape the community's policies, decisions and activities.

This year our gardens and patios were especially beautiful! Two residents purchased two native Garry Oak trees for the Green. They also planted and tended lovely flowering pots on the Gathering Place terrace. Abundant hanging baskets and lush flowerpots decorated personal porches this summer. Two folks with especially green thumbs planted produce and flowers in our community garden and shared the bounty.

Residents keep the Gathering Place open seven days a week, which promotes friendship and connection in our community. One very generous resident with a crab pot (and the skills to use it!) hosted three crab dinners for everyone. Various residents planned other get-togethers and parties: a high tea for a departing resident, New Year's Eve, Valentines, Cinco de Mayo and Christmas tree decorating parties, and a farewell cocktail party for our Executive Director.

Residents continue to volunteer their time and talents to the following organizations:

- Lions Club
- Lopez Community Trails Network
- Lopez Island Library
- Lopez Island Family Resource Center
- Fresh Food Distribution, Mentor Program
- Lopez Children's Center
- Grace Church
- Outreach Committee and Food Bank
- Lopez Community Center
- Transitions Movement
- Lopez Island School District
- LOHO Board
- Lopez Community Land Trust
- Rural Arts Cooperative
- Woodman Hall Senior Center
- Lopez Museum
- Tutoring
- Yoga consultation
- Gardening and clean up of the Hamlet campus



HAMLET HOUSE ADULT FAMILY HOME

by Hamlet House Manager Becky Smith

2016 will be known as the year of challenges and change for Hamlet House. We began the year with three residents and the challenge of making ends meet. The financial difficulties only got worse when our numbers dropped to two at the beginning of February. We looked at different options to increase our occupancy as our reserves were drained to meet our financial responsibilities. The board struggled looking at all options, including shutting our doors.

I moved ahead making small changes and getting the word out in the community of our dire situation. We established a contract with the State Department of Social and Health Services allowing us to accept a Medicaid resident. A board policy was also established to allow this reduced rate bed to be available for our community. A long-time islander had requested a room for her mother who was on Medicaid and in a facility in Arlington. She joined us at the end of March and immediately had three generations of her family visiting almost daily. The down side is we only receive about half of our break-even rate therefore requiring on-going support from the community. This didn't help our financial outlook, but it was a positive step to serve our community.

As summer arrived another islander decided to move his mother to Hamlet House from Tacoma so she could be closer to family. With four residents, our financial picture began to improve but we had no reserves and our long-term financial picture remained grim. I firmly believed that Hamlet House was a valued, important part of our community and would be supported if asked. Along came an anonymous donor who challenged us with a \$25,000 matching grant if we hosted a fundraising event.

Jim Orcutt, Becky Presley, Heather Arps and I began brainstorming and the Hamlet House Gala was born. We promoted it as “a unique auction and evening” and it lived up to the hype! Labor Day weekend saw the Community Center full on Saturday night with people enjoying food prepared by the Hamlet House staff, stories of the care given at Hamlet House and crazy auction items. Who wouldn’t want a guided wheelchair tour of the village by one of our caregivers? Or to join the Hamlet House residents at a dinner hosted by a guest chef? By the end of the evening, we had over 100 individual donations totaling \$37,000 gross in addition to the \$25,000 match.

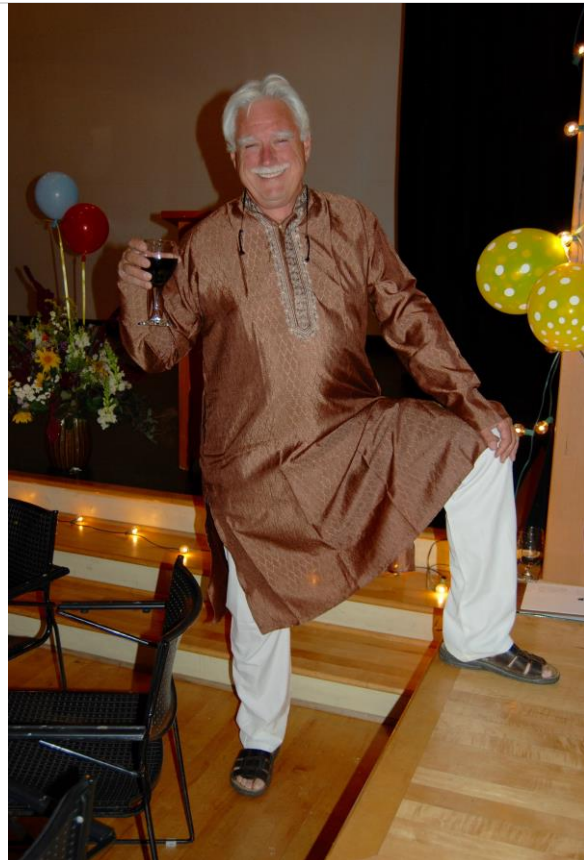
The success of the Gala made our financial future look much brighter. The other positive of the event was the attention and awareness it brought to Hamlet House. People could see the changes we were making, the dedication of the staff, the wonderful facility and the fine services we offer Lopez Island.

As I write this with 2016 at an end, I am happy to report we are full with six residents, a wonderful staff that works as a team and a new awareness and appreciation from the community. The challenges of the past two years have taught us a lot about how we need to approach this ever changing and unpredictable community service. But I am proud to say I think Hamlet House is here to stay – the community is fortunate to have this wonderful facility – and the support is strong. Now on to my next project of thinking up more unique auction items!!



Heather Arps and Becky Smith at the Hamlet House Gala





Fundraising Report

by Jim Orcutt

It was a year of ups and downs for LOHO fundraising. Overall, donations exceeded our goal. However, the goal set for the Cottages was not met.

The Lopez Community, many of you who are reading this report, came to the rescue of Hamlet House. Hamlet House used some reserves to make the 2016 loan payment and was at risk of default on the 2017 payment. HH revenues are generated almost entirely from rent income. When residency dropped as low as two residents in 2015-2016, that revenue was reduced significantly. Therefore, a special, one time only, fundraising event was held at the Lopez Community Center in September. The Gala was a big success and The LOHO Board is extremely thankful for the enthusiastic attendance and the support of the Lopez Community. After expenses, \$34,000 was raised plus an anonymous donor provided a matching grant of \$25,000. These funds will allow us to make the full loan payment in 2017 as well as put money aside for the loan reserve fund. It is hard to put into words how grateful the board is for these generous donations. Thankfully, Hamlet House is now full!

The Cottages fundraising is primarily to support our 7 moderate-income, 1-bedroom cottages. Because the rent rate for these moderate-income cottages is governed by county code rules, rental income is below what is needed to meet expenses. Therefore, additional funds are required for operations and maintenance.

In 2016, our fundraising goal for the Cottages was \$35,000, for Hamlet House, \$50,000. Donor contributions for the Cottages totaled \$27,352, falling short of our goal, while the Hamlet House contributions totaled \$66,116 (\$41,116 plus the matching grant due in 2017 of \$25,000) which exceeded our goal. In addition, we received a \$5,000 grant installment payment from a generous donor to support long term maintenance. We are so very appreciative of all the donors who support both the Cottages and Hamlet House. We could not survive without the kind donations provided by so many of you. Again, THANK YOU.

There will not be another Gala in 2017. However, we will still need donations to support the moderate-income Cottages, the Medicaid room in Hamlet House and long-term maintenance needs. We hope you will continue to support our thriving LOHO community in 2017.

THANK YOU TO OUR SUPPORTERS

There are many opportunities to support worthy causes on Lopez Island, and we appreciate that many islanders give their time, energy and talents to us! In particular this year we give special thanks to Jesus Coro who continues to volunteer extra hours beautifying our grounds; Barbara Nason for her support in financial matters; Peggy Means for taking Hamlet House residents to Creaky Yoga every week; and resident Jim Yalden and board member Kirm Taylor whose talents as volunteer handymen are unsurpassed. As always, we offer a special shout-out to Trevor Bryant and Dave Savage who spend untold hours every single year mowing and trimming the Hamlet Green.



Jesus, owner of Evergreen Landscaping, always a smile and a helping hand.

APPRECIATION TO 2016 DONORS

With great gratitude we acknowledge all those who made financial gifts to The Hamlet. The following individuals and organizations donated to our success this year.

Amazon Smile, Grace Church Congregation, Heller Family Charitable Trust, Lopez Artist Guild, Lopez Village LLC, Paper Scissors on the Rock, The Ramsey-Shirk Fund of the Community Foundation for Monterey County, Seattle Foundation, Spieker Family Trust, Tour de Lopez, United Way of San Juan County, Windsock Farm, Winston-Salem Foundation

Steve and Laura Adams
Gary and Karen Alexander
Heather Arps
Larry and Mary Ann Bailey
Sandy Bishop and Rhea Miller
Inez Black
Ralph Bladt and Barbara Fulton
Deborah Bonnvillie
Kenneth Bounds and Linda Gorton
Bradley Buchanan
Deborah Bundy
Mary Bywater Cross
Gene and Rebecca Chao
Don and Mary Christensen
Cassandra Clark
Jeff and Lorena Daggett
Erika Davis
Janice DeLacy
Cathy Doherty
Larry and Sarah Eppenbach
Nichols Fickenwirth
Martin and Virginia Furmanski
Charles Gadd
Jim Ghiglione and Sherry Brummel
Marlene Giedd-Clark
Charles and Nancy Givens
Timothy and Linda Lee Gleeson,
Charles Goodner
Thomas and Audrey Green
Valerie Green and Elizabeth Landrum
Stanley and Kip Greenthal
Watson and Karen Grimes
Scott and Deborah Hatch
Larry and Carol Hendel
Paul Henriksen and Christa Campbell

Mitchell and Zane Hoyt
David and Donna Ince
Thomas Ruggles and Gayle Isbell
Charlie and Margo Janeway
Nicholas Johnson & Constance Rydberg
Gordon Jonasson
Timothy Madison and Christine Kerlin
Ian and Jo-Ann Lange
Mac and Tytti Langford
Donald and Marlene Langrock
Kathie Larsen
George and Stepper LeBoutillier,
Steven Levy and Anya Levysmith
Nancy Luebke
Thomas and Joyce Lyster
Pamela McCabe
Moirra McDonough
K. Mottola
Micheal and Susan Muckle
Joyce Myhr
Gerald and Barbara Nepom
Robert Newman and Mary Cross
Rita O'Boyle
Sanford and Coradee Olson
James and Barbara Orcutt
Page Read and Marney Reynolds
Ann Palmer
Ted Phillips
Becky Presley
Ellie Roser
Dave Rucker
Barbara Rydberg
William and Migael Scherer
Ed and Diana Sheridan
Bob and Becky Smith

James and Lauren Stephens
Douglas and Marcia Stevenson
Mark and Mary Stiger
Richard Strachan and Ginni Keith
Mark and Roberta Suhadolnik
Bob and Jan Sundquist
Kirm and Lexi Taylor
Dave and Barbara Thomas
Jane Todaro
Murry and Mariette Trelease
Cora Lee Tucker

Rip and Julie Van Camp
E.J. and R.S. Vandeputte
Florence Wagner
Robert and Paula Walker
Diane Walters
John and Carol Whetten
Bill White
Robert Wilson
Mary Wondra
George and Carolyn Woodbury
Ross and Anne Worley



APPENDIX A

LOHO 2016 BOARD OF DIRECTORS AND ADMINISTRATIVE STAFF

Paula Walker, Chair

Full-time Lopez Island resident since 2009. Master's degree in library science from the University of Oregon. Taught middle school and was technical librarian first for Pepperdine Law School and then for Portland General Electric Company.

Rebecca Chao, Vice-Chair, Finance

Active in Pacific Northwest public finance for over 35 years as a financial advisor and an investment banker, most currently retired from Seattle-Northwest Securities Corp. From 1989 through 2007, owner and President of Regional Financial Advisors, Inc. (sold to SNW). Other employers included Shearson-Lehman Brothers, E.F. Hutton, First National Bank (now Wells Fargo), Government Finance Associates, Public Financial Management, Clements & Marshall (owner) and Oregon State Treasury. Began as a computer programmer. Has served on a number of non-profit boards.

Rick Gadd, Secretary/Treasurer

Grew up in Michigan and California. BA in Management Science from San Francisco State. US Air Force. Federal Government administrator and manager for 35 years, 17 years with the National Park Service (Yosemite, Fort Vancouver, Craters of the Moon, Coulee Dam, Mount Rainier, Everglades) and 18 years with Bonneville Power Administration, Portland, OR. Full-time resident on Lopez since November 1999. Has served on a number of San Juan County and Lopez non-profit boards.

Jim Orcutt, Development

PhD in Pharmacology and MD from University of Colorado. Ophthalmology residency at University of Washington. Clinical Specialties: orbital surgery, neuro-ophthalmology and oculoplastic surgery. Professor of Ophthalmology, University of Washington. Before retirement, Jim was Chief of Ophthalmology to the Seattle Veterans Administration Medical Center and Chief Surgical consultant providing oversight for all VA surgical operations in Washington, Oregon, Idaho and Alaska. Director of the American Board of Ophthalmology, 2003 to 2011. Enjoys restoring cars and motorcycles, woodworking, machining and NW history.

Cathy Doherty

Lopez resident since 1990. BS in Nursing from the University of San Francisco, 1970; Masters in Nursing, University of Washington, 1980. On staff as Nurse Practitioner at Lopez Clinic 1992 – 2015. Raised her four children on Lopez and now has four grandchildren on the island. Foster parent 1994 – present.

Marlene Giedd-Clark

Born in a farm community north of Sedro Woolley; raised in Ketchikan, Alaska. B.A from Whitworth College and masters degrees in Special Education from University of Northern Colorado and in Learning Disabilities from Oregon College of Education. Taught elementary school, high school science and special education for 26 years in Alaska, Colorado, Oregon and Washington. Built on Lopez Island in 1988; moved to California in 2009; returned to Lopez in 2014. Hamlet Cottage resident.

Tytti Langford

RN and Surgical Nurse Specialist in Helsinki, Finland; Orthopedic Physician Assistant in California. A property owner on Lopez since 1972, Tytti has been a full time resident since 1993. She held the position of Lopez Island Medical Clinic manager from 1993 until 2004. She one of the original Hamlet House founders, she now serves as Hamlet House liaison for the Board of Directors. Main interests: the environment and eldercare.

Kirm Taylor

University of Rochester, BA History. University of Michigan, MSW. Social worker in New York and Michigan; twenty-two years as real estate broker in Seattle, WA. Thirteen years as general contractor. Founding member, Lopez Community Trails Network; treasurer of Lopez Island Community Tennis Association.

Florence Wagner

Formative years in East Grand Rapids, Michigan, followed by University of Michigan, where she received a degree in nursing. Main area of expertise: pediatrics. Practiced in San Francisco, Grand Rapids and Ann Arbor, Michigan. Resident of Hamlet Cottages.

Bill White

Raised in Manhattan Beach, California where he learned to sail, surf and build houses. In his late teens he traveled the world to perfect these skills. After a stint in the marine industry, he went into project management of residential and commercial construction in the Southeast. Relocating to the Northwest, Bill got his real estate license, constructed and renovated homes. He operated a jazz club in Everett, WA, and directed a Seattle Seaport project to maintain and restore four historic ships including the Arthur Foss Tug; Director of Homes for Islanders on San Juan Island; original Project Administrator for Lopez Hamlet; Project Manager of Patos Island Lighthouse Restoration.

ADMINISTRATIVE STAFF

Cottages Executive Director Lorrie Harrison

Executive Director of Hamlet Cottages from Dec. 2011 – Dec. 2016. Senior Marketing Representative for Walt Disney World Company, Orlando, Florida 1972 - 1980. Co-Director of a large non-profit in Orlando, then returned to Disney as Seminar Productions designer and presenter. Independent marketing consultant, 1989 - 2011. Published author.

Cottages Administrative Assistant and LOHO Bookkeeper Liz Malinoff

Assistant to Executive Director from 2012 – 2016. Added bookkeeping role in 2014. Lopez resident since 1994. Owner of Zephyr Espresso in Lopez Village, 1995 - 1998. Head baker for Holly B's Bakery, 1999 – 2014. Lopez EMT since 2000; Lieutenant 2003 – present.

Hamlet House Administrator Becky Smith

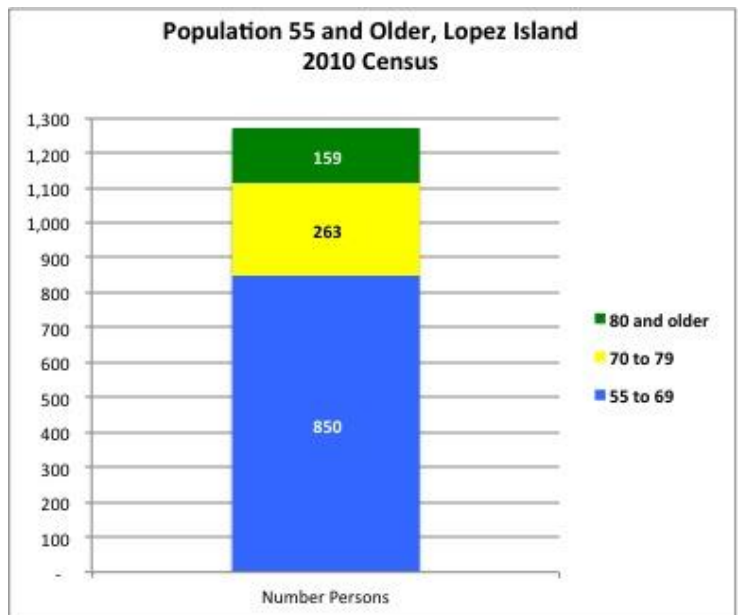
Administrative head of Hamlet House since 2015. Nursing Degree from Merritt Hospital School of Nursing in Oakland, CA. Came to Lopez in 1984 and worked as a visiting nurse and as health educator at Lopez school for 10 years. Very active in the community as a School Board member, Fire Commissioner and Chamber of Commerce President as well as service on numerous volunteer boards.

APPENDIX B: LOPEZ ISLAND DEMOGRAPHICS: 2010 CENSUS

Based on the 2010 census, the following chart provides demographic data indicating our potential market numbers.

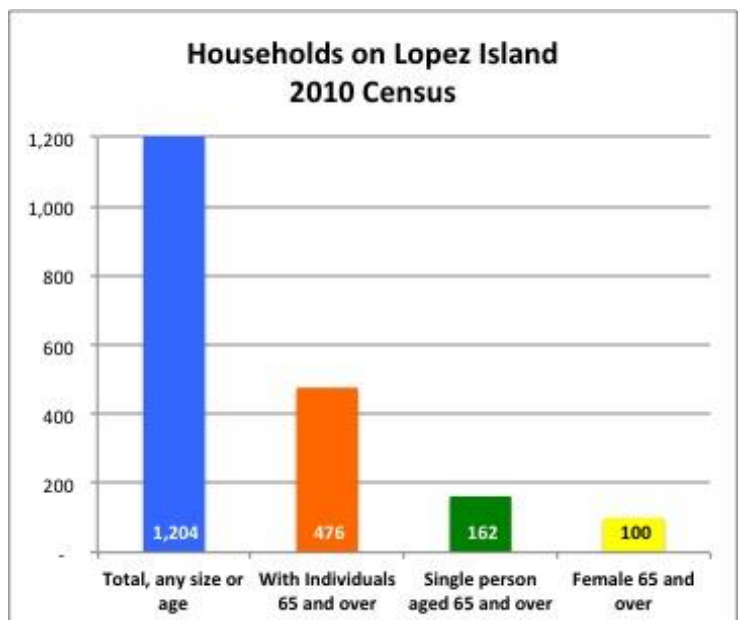
POPULATION

The total 2010 population of Lopez Island was 2,383. The chart shows three age ranges pertinent to LOHO.



HOUSEHOLDS

The total number of households on Lopez Island in 2010 was 1,204. The chart below indicates the number of households with individuals 65 and over, single persons aged 65 or older and, of those persons living alone, how many were female 65 and over.



APPENDIX C

IMPORTANT HAMLET/LOHO DATES

May 22, 2003	LOHO Articles of Incorporation filed
2004	LOHO “Year of Formation” on tax return (Form 990). The first tax return for LOHO was year 2004, so that is the date of formation.
April 27, 2004	First official meeting of the LOHO Board; Received 501(c)(3) designation
December 15, 2004	LOHO Bylaws adopted
Jan-Feb 2006	Building permit hearing, then decision with Findings and Conditions from San Juan County hearing examiner. Conditions included a requirement that 7 independent units be “moderate income” affordable (HUD definition)
September 27, 2006	USDA approved HH request for 40-year loan of \$998,000
June 18, 2007	\$1,500,000 business loan and promissory note with Islanders Bank for the Cottages construction, due 7/15/2038
November 2007	Board approved Gathering Place funding plan (\$222,000 bequest was applied to GP construction costs)
August 2008	Cottages open, first residents move in
Early 2009	Hamlet House welcomes first residents
August 2010	Board removed the Cottages’ \$250,000 entrance deposit requirement
December 2011	Board hires first Cottages executive director

APPENDIX D: GUIDE TO GIVING

There are a multitude of reasons we are grateful for our community, and donors' generosity is on the top of the list. As with most non-profit organizations, donations make our very existence possible. We are delighted that, partnering with you, Lopez islanders are empowered to live out their lives in the community they love. *The financial support of donors renews that dream every year.*

There are many ways you can help. Whether yours is a monthly donation, a one-time gift, an annual donation, bequest, or contribution to our new endowment fund, your generosity makes a powerful difference. All gifts to The Hamlet are tax deductible.

Giving Made Easy

We are happy to answer questions you or your advisors may have about making a gift or setting up a giving plan. The process is not difficult. Simply call the Cottages office at 468-2620 or contact LOHO Board Chair Jim Orcutt directly at 206-226-8251.

MONTHLY PLEDGES For those who like to contribute regularly, it is easy to arrange a monthly donation through your credit card or scheduled withdrawal from your bank account.

TRIBUTE GIFTS: HONORING SOMEONE SPECIAL OR A SIGNIFICANT EVENT

Tribute gifts are a meaningful way to celebrate a special occasion, recognize a significant person in your life or pay tribute to a departed friend or loved one. We will send a personal letter to the honored individual or family member explaining how your donation will benefit Lopez elders.

LEGACY GIVING: BEQUESTS Making a charitable bequest in your will is the easiest legacy gift to establish. The following language offers options for you and your attorney to consider:

"I hereby give, devise and bequeath to Lopez Housing Options (LOHO), a non-profit charitable organization located in San Juan County, WA, federal tax ID #76-0732680, (the sum of \$____) or (____ percent of my estate) or (specific items of property)

OR

(indicate a specific dollar amount) or (all of the rest, residue and remainder of my estate) as an unrestricted gift to be used at the discretion of its Board of Directors who may determine how best to apply such gift towards the work of The Hamlet (or list a specific purpose)."

MORE LEGACY GIVING OPTIONS Naming Lopez Housing Options as a beneficiary of your Individual Retirement Account; other retirement account; life insurance policy; establishing a Remainder Interest; or setting up a Life Estate Gift will create a lasting contribution in your name. Feel free to call us for specifics.