

# Lopez Island in need of financial health check, community conversation

By Chuenchom Greacen

9/26/2025

*Salish Current*<sup>1</sup>

Heavy reliance on grants and donations leaves Lopez Island's dozens of nonprofit organizations providing much-needed services vulnerable.

The U.S. economy faces growing challenges that impact Lopez Island. Tariffs and a weaker dollar raise costs, while Medicaid and SNAP face cuts. Job growth slows, unemployment rises, inflation creeps back, and recession risks increase. Health insurance premiums may sharply rise next year.<sup>2</sup> These shifts pressure our local residents, businesses, and nonprofits, testing community resilience.

Lopez stands out for its supportive community with over 50 nonprofit organizations providing various services from housing, childcare, to healthcare.<sup>3</sup> However, many operate on tight budgets under \$500,000 yearly; only LOHO senior housing and Lopez Island Family Resource Center exceed \$1 million. Heavy reliance on grants and donations (**Error! Reference source not found.**)<sup>4</sup> leaves these groups vulnerable to funding fluctuations and donor fatigue.

---

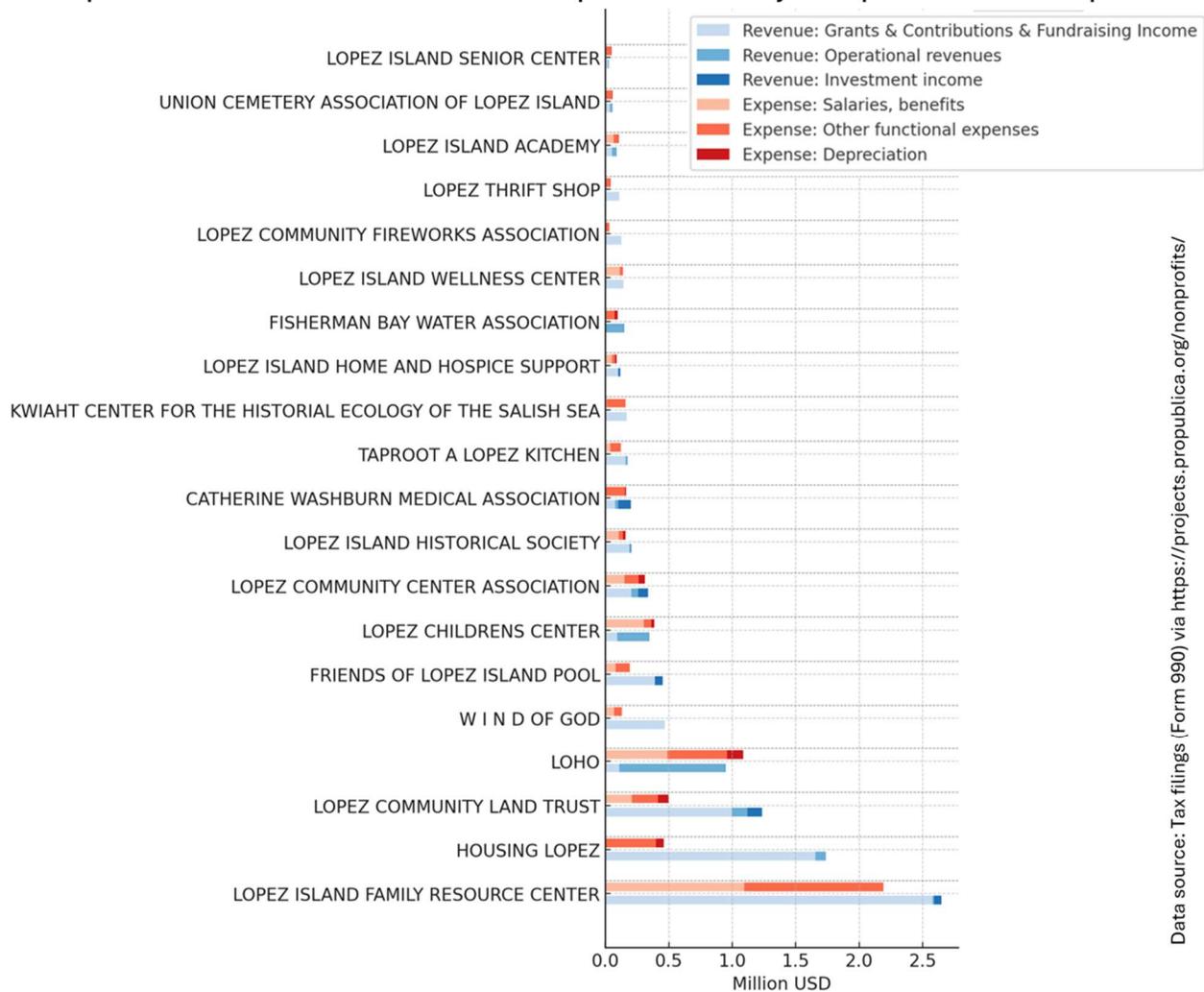
<sup>1</sup> This article first appeared on Salish Current: <https://salish-current.org/2025/09/26/lopez-island-in-need-of-financial-health-check-community-conversation/>

<sup>2</sup> <https://www.nytimes.com/2025/09/24/health/obamacare-cost-aca-health-insurance.html>

<sup>3</sup> <https://projects.propublica.org/nonprofits/search?q=lopez+island>

<sup>4</sup> Only the 20 largest Lopez non-profits according to the latest available (2023) tax filings are shown. The remaining non-profits are below the required \$50,000 revenue threshold for financial reporting and thus not included. Please note that the income of some non-profits,

## Comparison of 2023 Revenues and Expenses of major Lopez Island non-profits



Data source: Tax filings (Form 990) via <https://projects.propublica.org/nonprofits/>

Figure 1: Largest non-profits on Lopez Island according to 2023 tax filings of Form 990. Many non-profits rely heavily on grants, contributions and fundraising income (lightest blue). Note that for some organizations like Housing Lopez and Lopez Community Land Trust, their revenues and expenses include capital (new housing) projects, not just operations.

Amidst this economic landscape and the Lopez school and clinic struggling to provide essential services, Lopez Island is witnessing several significant investment projects, including the new fire hall and EMS expansion, and Lopez Library’s renovation.

like Lopez Community Land Trust and Housing Lopez, is significantly higher than expenses because it includes capital for new housing projects.

The soon-to-be-permitted \$9.25 million Lopez Food Center aims to be a central hub for local food services and events. \$6.27 million has been raised, with almost half coming from WA state grants, and another \$3 million more is needed.<sup>5</sup> Its projected annual revenues for space and kitchen rentals surpass combined rental incomes of existing community and kitchen spaces, raising questions of sustainability and competition among facilities (Figure 2).

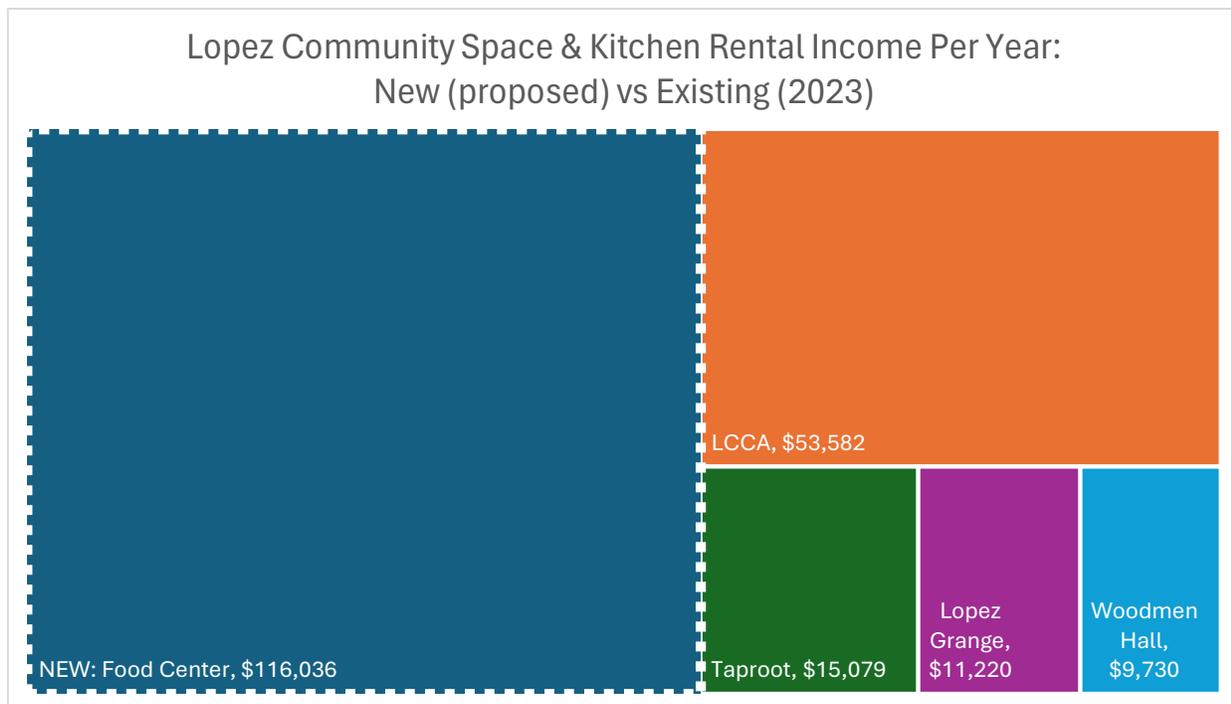


Figure 2: Comparison of community space and kitchen rental income between the new Lopez Food Center and existing facilities. Data sources: For Lopez Food center, Year 3 projection from <https://www.lopezfoodcenter.org/financial-feasibility>; and for other non-profits, 2023 Form 990 filings from ProRepublica <https://projects.propublica.org/nonprofits/search?q=lopez+island>

The \$8 million Lopez Swim Center is almost completed, supported by approximately \$2.5 million of state funding.<sup>6</sup> It is forecast to make \$1 million in annual revenues by year five.<sup>7</sup>

<sup>5</sup> <https://lopezfoodcenter.org/>

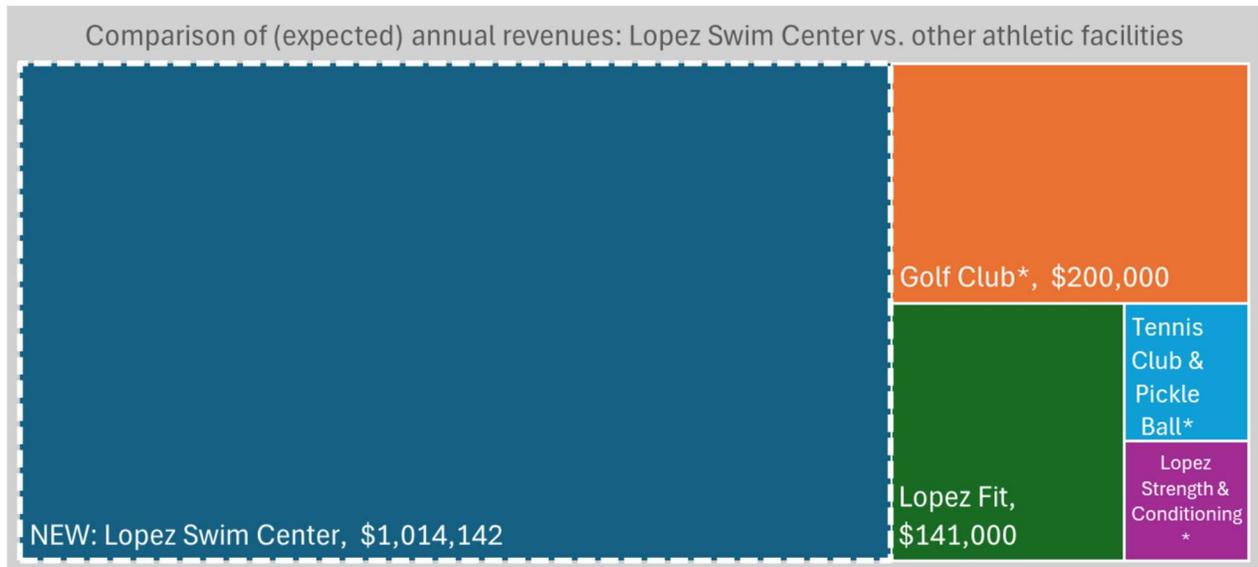
<sup>6</sup> <https://salish-current.org/2025/02/04/lopez-pool-to-open-this-year-lopez-school-kids-to-benefit/>

<sup>7</sup> <https://www.lopezislandpool.org/wp-content/uploads/2023/10/FLIPFinancials.BetterRez.png>

This target is more than double the combined revenues of Lopez Golf Club, Lopez Fit, Lopez Tennis Club and Lopez Strength & Conditioning (Figure 3).

The pool is projected to be used by a quarter of the island’s population, plus 8,500 seasonal residents and visitors.<sup>8</sup> The golf club is facing the challenge of attracting new members.

What happens if the pool’s usage and revenues fall short?



Data Sources: Lopez Swim Center’s Year 5 projected revenues <https://www.lopezislandpool.org/wp-content/uploads/2023/10/FLIPFinancials.BetterRez.png>  
 Lopez Fit: 2023 Form 990. <https://projects.propublica.org/nonprofits/organizations/472365900>  
 \*Golf Club & Tennis Club and Pickleball, Lopez Strength and Conditioning: no public info available. Author’s own estimate.

Figure 3: Comparison of annual revenues of Lopez Swim Center vs existing sports & fitness entities.

Meanwhile, the proposed Lopez Parks and Recreation District on the upcoming ballot could provide tax-payer funded relief to recreational programs, including pledged \$180,000 support for school athletics. However, the Lopez Rec formation committee plans to allocate

<sup>8</sup> <https://www.lopezislandpool.org/wp-content/uploads/2020/11/FLIP-Business-Plan-September-2020-2-1.pdf>

\$337,000 (40%) of its revenue<sup>9</sup> to staffing<sup>10</sup> and overhead (Fig. 4). Given Lopez School’s \$300,000 budget hole, can staff and overhead expenses be reduced to free up funds for Lopez school’s outdoor education, garden programs, and music bands—not just athletics—following models like the Whatcom Parks & Rec District.<sup>11</sup> (Disclosure: I am running for a Lopez Rec commission position.<sup>12</sup>)

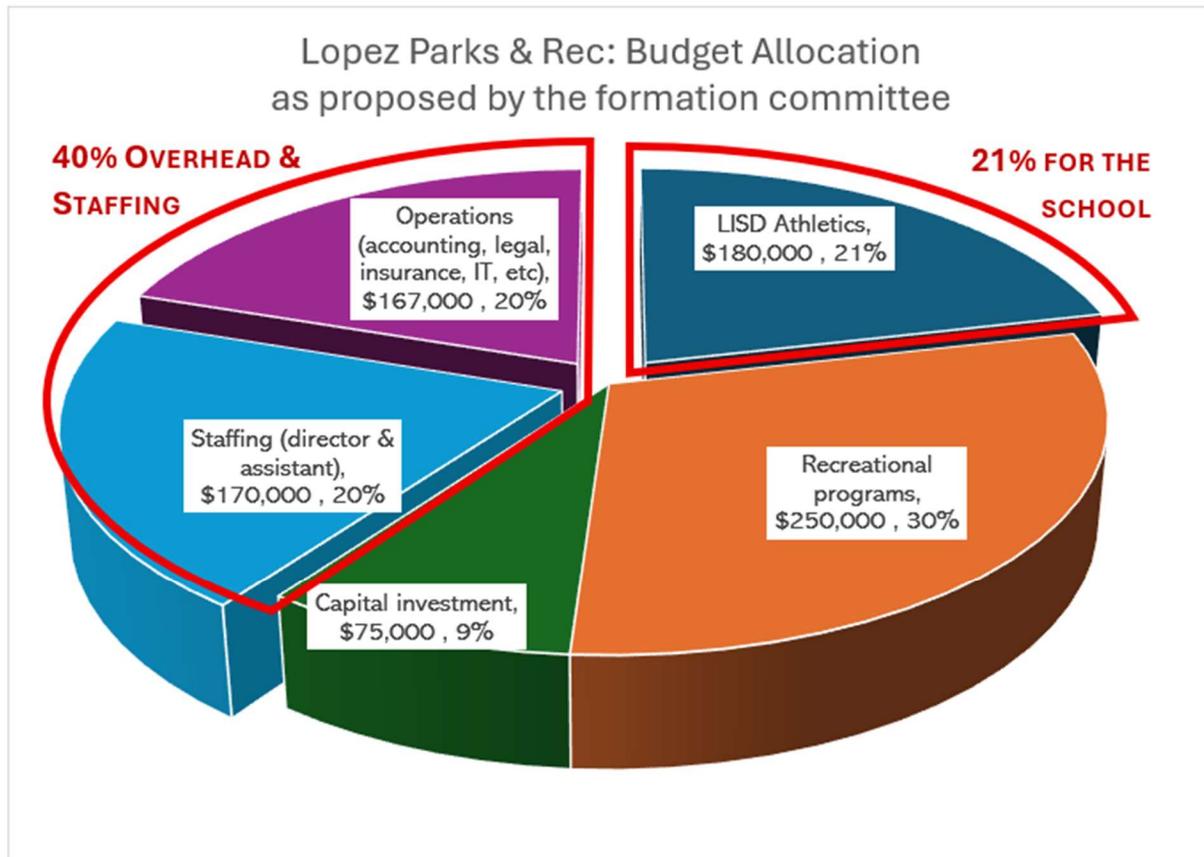


Figure 4: According to the Formation Committee, 21% of the \$842,000 revenues collected from Lopez Parks & Rec levy, if approved, would be allocated for the Lopez school athletics while 40% is for staffing and overhead combined. Data source: <https://rallyfortherec.org/rally-rundown-in-which-we-answer-questions-about-staffing-and-operations/>

<sup>9</sup> <https://rallyfortherec.org/rally-rundown-in-which-we-answer-questions-about-staffing-and-operations/>

<sup>10</sup> Staffing comprises a director (with a compensation package of \$117,000 salary plus benefits) and an assistant. Source: personal email communication with Rally for Lopez Rec Committee, dated 9/24/2025.

<sup>11</sup> <https://www.whatcomcounty.us/DocumentCenter/View/39553/Minutes-20181101>

<sup>12</sup> To learn more, visit <https://chomgreacenforlopezrec.page.gd/>

Property taxes on Lopez have grown by 7% per year for the past five years. The new levy would add another 6% (Fig. 5). These increases may strain households with fixed or limited incomes. It is unknown at this point how the crisis with the Lopez clinic will affect both the property tax and local fundraising. Balancing the needs of new projects, essential services, and taxpayers is a shared challenge that calls for community conversation and collective decision-making over difficult questions.

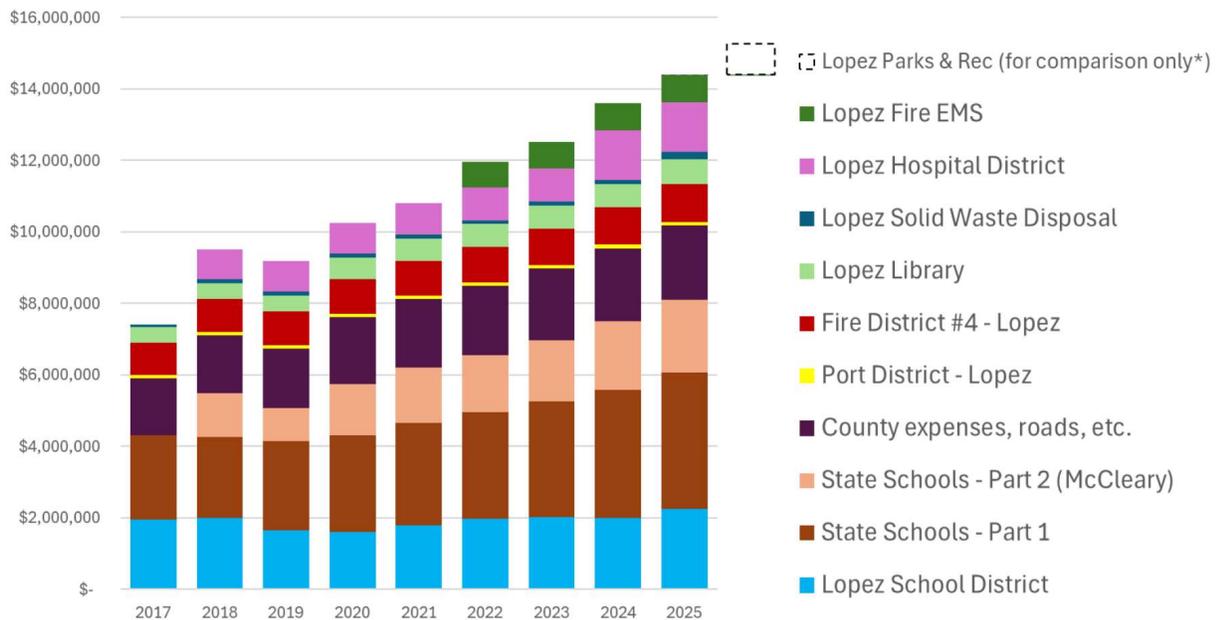


Figure 5: Property taxes and levies paid by Lopez property owners are rising at around 7% per year over the past five years. The contribution of Lopez Parks and Rec levy, around 6% on top of the 2025 amount, is added for comparison only (subject to voter approval). Data source:

<https://www.sanjuancountywa.gov/DocumentCenter/View/31726/Levy-Amounts-2017-to-2025>

*What services are essential? What can we sustain as a community? How can efforts by different organizations complement rather than compete? And importantly, how do we ensure sustainable stewardship of resources to maintain the fabric of our community for decades to come?*

The vitality of Lopez Island depends on a collective effort by nonprofits, governments, businesses, and residents alike. By engaging with deep caring, candor, and creativity, we can chart a course towards a thriving, resilient community.

*Part 2 of this article series will discuss socio-economic and generational dynamics and associated challenges and opportunities.*