



THERE'S NO PLACE LIKE HOME

Island Housing Trust 2019 Annual Report

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CONTACT US

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Visit us on Facebook
@islandhousingtrust.org

Cover: Fairy house. Photo by Vanessa Taylor, IHT intern.

MESSAGE FROM THE EXECUTIVE DIRECTOR AND BOARD PRESIDENT

Last year was a very active year for Island Housing Trust and we are happy to share some of our highlights in this report. Our island is in a different place right now facing the pandemic, so we are grateful that in 2019 IHT enabled three families to move into affordable year-round homes on Mount Desert Island. These included a house IHT renovated in Northeast Harbor, a donated house moved onto land donated by the Town of Mount Desert, and a house in Ripples Hill in Somesville. These new homeowners affect our lives in many different ways, which you can read about inside. All of us benefit tremendously from the people who live in our communities year-round.

Today, we see how our communities have rallied to adapt to a global health and economic crisis. We have seen how important all workers are at this time – from emergency room staff to grocery store clerks and delivery drivers. All working to help us stay at home and stay well.

Island Housing Trust is working diligently to create more year-round housing opportunities in order to keep our island communities strong and resilient.



IHT Board President Deedie Bouscaren and Executive Director Marla O'Byrne.

The COVID-19 pandemic has highlighted the critical nature of our work at this time – providing shelter to keep the workers we rely on closely tied to our communities.

In “normal” times and extraordinary times, we see that affordable, year-round housing:

- Creates economic benefit for our island communities, through the efforts of creative business owners who live here, employees who respond with commitment to our needs, and the consumers who help keep businesses viable all year round.
- Helps MDI businesses attract and retain employees, crucial to the functioning of the hospital, schools, Acadia National Park, and so many others.
- Enables homeowners to build equity and stability that can help them weather times like this.
- Maintains neighborhoods that work together to create safe spaces between homes for their children to play with friends.

The COVID-19 pandemic has emphasized how reliant we all are on our neighbors to help us through hard times.

We are grateful for your support of Island Housing Trust, and hope that you will join us in our efforts as we continue to strengthen our island communities.

Deedie Bouscaren
Board President

Marla O'Byrne
Executive Director

WHERE WE LIVE



Map concept by College of the Atlantic GIS Laboratory



Sydney Roberts Rockefeller racing *Satin Doll*, an International One Design, on Somes Sound. Photo by Sue Charles.

“Planned Anything has never really been part of my life, but the importance of the future of our communities on MDI took hold after I spent six months as Board Chair of the Great Harbor Maritime Museum. I joined MDI Tomorrow and participated in many of the workshops. Housing floated to the top of the list. The issue has only increased in importance over the years.

Island Housing Trust continues to take much of my time and is a passion. I have given my family the Right of First Refusal on my house in Seal Harbor, but IHT is second in line. The property already has a separate garage apartment and a third structure is allowable. I trust IHT will make good use of it.”

SYDNEY ROBERTS ROCKEFELLER

IHT BY THE NUMBERS IN 2019

41 Housing opportunities provided

33 Houses under covenant

129 Individuals served

INDIVIDUALS PREVIOUSLY IN OUR HOMES

14 Adults

16 Children

INDIVIDUALS CURRENTLY IN OUR HOMES

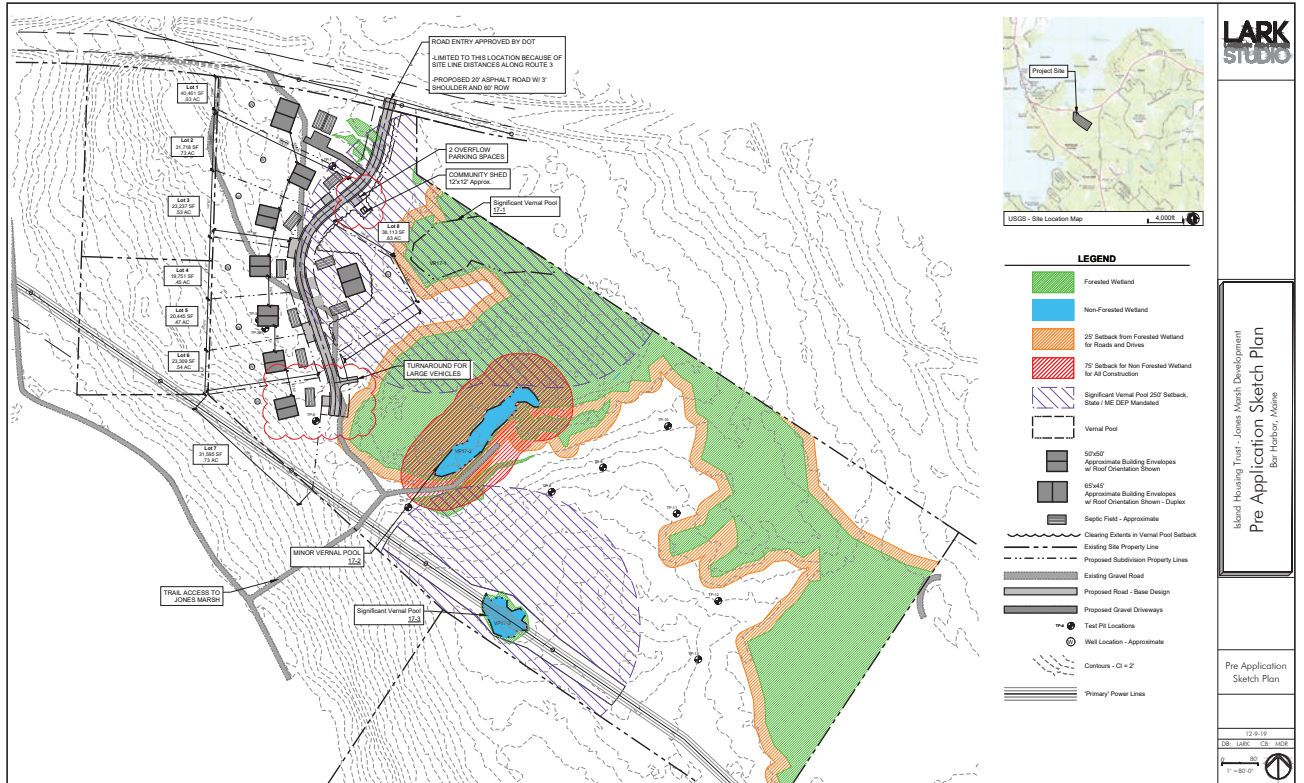
60 Adults

39 Children



NANCY HARRIS has been a consistent and generous IHT supporter from Day One. She sees the need for affordable housing as a huge concern, made increasingly urgent over time as year-round housing has been purchased for seasonal use. Nancy has observed efforts to remedy this problem for many years, and she knows that IHT is making a real difference through their programs to build new housing and renovate existing buildings.

Nancy states, "This is an obvious need, and if we can help, all the better."



Above: Site plan for new Jones Marsh neighborhood; below: Jones Marsh neighborhood concept rendering.

JONES MARSH PROJECT UPDATE

In late 2018 IHT acquired the 30 upland acres that will become the new Jones Marsh neighborhood, abutting Maine Coast Heritage Trust's 30-acre Jones Marsh Preserve. Last year IHT began working with modular companies to upgrade the

energy efficient and low VOC emission components of their homes, to find attractive homes that will balance affordability, low cost maintenance, and small environmental footprint.





Left: Oliver Blank's High School graduation with sisters Gretchen Blank, Frances Hadlock, and mom Margaret Houghton; Center: Tony Dalisio, Amelia, and Susan Swift; Right: Christina Spurling and Jacob Cuff.

2019 HOME SALES

SOLD in Northeast Harbor

a newly renovated house to a family who had been long-time seasonal residents in Northeast Harbor. For several years they moved between Islesford in the summer and back to Northeast Harbor for the school season. Margaret is a paramedic for the Northeast Harbor Ambulance Service and a year-round employee of F.T. Brown, and her son Oliver graduated from MDI High School in 2020, during the COVID-19 pandemic.

SOLD in Mount Desert

an efficient house to a young family returning to MDI. Susan is a teacher at the MDI High School, and Tony has been working as a baker, cooking instructor, and wrestling coach, as well as being an at-home dad to Amelia. Their house was donated to IHT and moved onto land donated by the residents of the Town of Mount Desert. Susan grew up on MDI and when Amelia was born, Susan and Tony wanted to move back to to the island so their daughter could grow up here, near her grandparents.

SOLD in Somesville

a house in the Ripples Hill neighborhood. IHT exercised its right of first refusal when the original homeowner offered the house for sale, in order to amend the covenants to accommodate changing needs in the neighborhood. The new owner, Christina is originally from the Cranberry Isles, and is the music director at the Somesville Union Meeting Housing and a collaborative pianist at Colby College.



Vanessa in Clermont-Ferrand, France. Photo by Ana Maria Zabala, courtesy Vanessa Taylor.

THANKS TO OUR INTERN

VANESSA TAYLOR is a recent graduate from College of the Atlantic. She focused on media production and marine biology during her time at COA.

Vanessa interned with IHT from September to December 2019 making a photo portfolio of different stills around MDI. She's originally from Bogotá, Colombia and currently she's back home with her family.

Vanessa's photographs are sprinkled throughout this Annual Report. Thank you, Vanessa! Your photos show what community looks like on MDI.



LYDIA GOETZE was born and raised on MDI and moved back to stay when she retired from teaching. She gives back to her community as a volunteer and in other ways, such as stepping up to be the first owner to sell her home through IHT's Homeownership Assistance Program in 2012, with covenants. Lydia has included IHT in her estate plans as well, naming IHT as a beneficiary of her IRA.

Lydia notes, "Giving through my IRA means that IHT receives all the benefit without having to pay taxes on the money. This way, all the money can be put toward a good use – year-round workforce housing on MDI."



At her closing, a happy new homeowner shares her joy with board member Sydney Roberts Rockefeller.

OUR VISION

IHT completed a five-year strategic plan in early 2019. While the first half of 2020 has changed our plans somewhat, more in slowing the timing than altering the goals, we share the plan's vision at this time when looking forward is an act of faith and commitment.

On a January evening on Mount Desert Island, a neighbor takes her dog for a walk. She passes homes lit with a soft yellow glow through curtains, and thinks about the house two doors down where her son's teacher might be, at that moment, reading her son's essay, finished that morning at breakfast. When she turns onto Main Street, a couple leaving the hardware store calls out to friends heading into a restaurant for dinner. They make a date to meet up for brunch that weekend. Others are heading to a program at the library, and others are just going on shift at the Fire Department. Just down the street, a small group of neighbors are going into the Town Office for a town committee meeting, considering the plans and concerns of fellow residents. There is a general bustle in the town.

Many of the households – our dog walker's for one – are living on MDI in late January because they own homes with covenants held by IHT, which made them affordable to purchase and will keep them affordable for future residents. Others are renting year-round apartments that they can afford, and some are setting aside a bit each month to build toward a down-payment to purchase. These opportunities provide stability for the residents, eliminating the uncertainty of moving twice a year between winter and summer rentals, often uprooting students from one school to another each time the family moves. More businesses are staying open year-round because there are sufficient customers, and they are able to recruit and retain employees, who can afford to live on MDI.

Island Housing Trust is known for its work, in partnership with the MDI communities, to protect year-round communities on the island by providing housing opportunities – homeownership and rental – that are affordable for those who earn a typical income working on MDI.

THANK YOU TO OUR SUPPORTERS

Island Housing Trust is grateful for the support of the following individuals, families, foundations, businesses, and organizations in 2019.

COMMUNITY BUILDERS SOCIETY \$50,000 and above

Charles Butt

NEIGHBORHOOD SOCIETY \$25,000-49,999

Nancy Harris

Phoebe Milliken*, Gerrish Milliken Foundation

ROOF RAISING SOCIETY \$10,000-24,999

Anne and Robert Bass

Deedie and Michael Bouscaren

Ruth and Tristram Colket

Helen (Rogie) Dickey*

Margaret and Patrick Grace, Santa Maria Foundation

Lynn and Jeff Horowitz

Arlene and Robert Kogod

Sally and Leonard Leo

*Deceased



Anonymous donated Beech Hill Road house on the move to its new site, donated by the Town of Mount Desert.

Metsie and Benjamin Neilson

Mary Ann and Michael Siklosi

Lalage and Steven Rales

PILLAR SOCIETY \$5,000-9,999

Johanna and John Boynton

Lydia Goetze

Ellie and Temple Grassi, Thornedged Foundation

Amy and John Henry

Susan and Keith Kroeger

Mary Morgan and David Callard

Nancy O'Connor and Steve Rush

Sydney Roberts Rockefeller

Bonny and Peter Rogers

Emma and T. Williams Roberts

Chris Toomey

Averel and John Wilson



Autumn walk through the neighborhood. Photo by Vanessa Taylor, IHT intern.

STAIRCASE SOCIETY \$2,500-4,999

Courtney and Guy Comer

Donna and Bill Eacho

Eleanor and John Sullivan

FIREPLACE SOCIETY \$1,000-2,499

Melissa and Perot Bissell

Buell Family Fund

Jean and Ordway Burden, Florence V. Burden Foundation

Jayne and Bryan Colket

Cammie and Geoff Disston

Wendy and William Foulke

Rena and Spencer Fulweiler

Betsey Holtzmann

Nancy and Stephen Homer

Mark Gauthier and Arthur Keller

Alexander Kent, Atwater Kent Foundation

Susan and John Klein

Lauren Kogod and David Smiley

Stuart Kogod and Denise Garone

Linda and Philip Lader

Charlene Marshall and Inness Hancock

Elizabeth and Arthur Martinez

Linda and Clement McGillicuddy

Nancy Milliken

Linda and Eliot Paine

Malcolm Peabody

Susan and David Rockefeller, Jr.

Tara and Michael Rockefeller

Jan and William Russell

Elizabeth and Alex Salvi

Stephanie and Robert Schaeffer

Lucy Sellers

Jane and Dennis Shubert

Debbie and Richard Smith

Anne Tilney and David Conway

Juliet and Lucas Van Alen

Joan and Paul Van der Grift

Sydney and Jonathan Winthrop

Anna and Charles Woodward

FRONT DOOR SOCIETY \$500-999

Ellen Brawley

Ellen Brokaw

Katherine and Michael Bucklin

Susan and Benjamin Getchell

Margot and Donald Graves

Kate and Eric Henry

Lori and Jonas Herbsman

Hilary and Jan Karst

Heather and John Kelly

Joanna and Ted Koffman

Sandra and Mark Kryder

Burks Lapham

Margaret and Edison Liu

Rebecca and Stephen Milliken



Community School lessons with IHT homeowner Jasmine Smith (in back). Photo by Vanessa Taylor, IHT intern.

Barbara and Mark Campbell

Greg Carter and Caroline Childress

Sonia and Morgan Churchman

Andrew Cline

Jeanette and Alan Feuer

WINDOW SOCIETY \$250-499

Kate Baxter

Ron Beard and Sandi Read

Ann and Fred Benson

Florence Borda

WHAT WILL BE YOUR LEGACY FOR MDI?

When you include Island Housing Trust in your estate plans, you make a permanent and lasting difference for our work. By making a planned gift, you inspire others and you can be sure IHT will be supporting MDI communities long into the future. When you become a member of the Covenant Society—named for the agreements that keep our homes affordable in perpetuity—you increase your impact and make a difference for Mount Desert Island, a place you love.

There are many ways you can provide for Island Housing Trust, now and in the future. We are happy to talk with you regarding your options or to provide additional information. All conversations are confidential and gifts of all sizes are welcome.

If you have already made a gift through your estate, please let us know so we can thank you and welcome you to the Covenant Society.

ESTATE GIFT OPTIONS

- Include a bequest to Island Housing Trust in your will, either a specific bequest or a percentage.
- Name IHT as a beneficiary of your retirement account. As a nonprofit, IHT does not pay taxes on these gifts.
- Name IHT as a beneficiary of your life insurance.
- Leave your house or property to IHT.

We are always happy to talk with you and answer your questions.



IHT family enjoying time at the Jesup Library. Photo by Vanessa Taylor, IHT intern.

Constance Clark
 Anne and Greg Dalton
 Dubs and Robert Dickey
 Judy Eason
 Amy Geier
 Mazzie and Charlie Gogolak
 Ellie and Temple Grassi
 Jane Gray
 Joanne Harris and Mary D'Alessandro
 Linda Higgins
 Louise Johnston
 Steven Katona and Susan Lerner
 Beth and David Mitchell
 Victoria Murphy
 Marla O'Byrne
 Tasha O'Neill
 John Parker and Maja Paumgarten
 Patterson-Bertand Family, in honor of Elizabeth Patterson
 Marguerite Pitts
 Marsha and Scott Planting
 Carole Plenty
 Nancy and Daniel Poteet
 Patricia Roberts
 Mariana and Alan Sorensen

Natasha and Jay Steinle
 Donna and Morris Stroud
 Patricia and Granville Toogood
 Gerard Vasisko and Margot Woolley
 Helen and Chad Vest
 Kathleen Vignos-Folsom
 Mollie and Warwick Wheeler
 Chris White

DOOR BELL SOCIETY \$100-249

Eleanor Andrews and Schofield Andrews III
 Lili Andrews and Gordon Beck
 Mary Ann and Steve Handel
 Ann and Fred Benson
 Chloe Bouscaren
 Marguerite Bouscaren
 James Bright and Harriet Whittington
 Joan and Edward Bromage
 Susan Covino Buell
 Dorothy and James Clunan

Sheila Smith Cochran
 Ethel and Clarke Coggeshall
 Richard Cohen and Pamela Hatten
 Elliot Cohen
 Francis Cole
 Abigail and Gary Conrad
 Betty and Richard Crawford
 Sally Crock
 Horner Davis and William Hague
 Josh Ehrlich and Lisa Ireland
 Richard Estes
 Douglas Foster and Meredith Randolph
 Lila and Luis Garcia
 Peter Godfrey
 Jill and Sheldon Goldthwait
 Alexander Y. Goriensky
 Leanne Greene
 Elizabeth Hewlett
 Francie Hill
 Melissa and Scott Hirsch
 Nancy Ho
 Carolyn and David Hollenbeck
 Cookie and William Horner
 Kristin and Howard Johnson

Ellen Kappes and Moorhead Kennedy
 Stephen Keiser and Karen Perry
 Sally and James Kellogg
 Betsy and John Kelly
 Mary and Julius Krevans
 Hope Lapsley
 Rosalind Lewis
 Wendy and Tom Livingston
 Prescott Logan and Amory Loring
 Lisa and Robert Loring
 James G. Lowenstein
 Lincoln Lyman
 Marty Lyons
 Binnie and Stanley MacDonald
 David MacDonald and Caroline Pryor
 Joan Mackie
 Kathryn Macleod
 Patricia and Edward Madara
 Pamela and Stephen Madeira
 Carol and Frederick Malone
 Trish and Owen Marx
 Anne Mazlish
 Adele Miller
 Kaitlyn and Jonathan Mullen



Neighbors preparing a meal. Photo by Vanessa Taylor, IHT intern.

Heidi and
Christopher Murphy
Louisa and
William Newlin
Susan Parker
Carolyn and David Parks
Pamela Parvin
Daria and
R. Anderson Pew
Marnie and Asa Phillips
May Pierce
Diana Pulling Pratt
Sheila Pulling

Charlotte and
Seth Singleton
Elizabeth Sipple
Theda and
William Skocpol
Frances Smith
Alexandra Smith
Laura Stanton and
Kim Tomlinson
R.J. Sims Preston and
Olympia Stone
John Sturc
Patricia Tierney and
Heidi Welch



Ripples Hill neighborhood gathering. IHT photo.

William Bigelow	Jack Gibbons
Debi and Arthur Blank	Ellen and James Grover
Tricia and Michael Blythe	Margot and Paul Haertel
Lynne and Russell Bradford	Karol and Donald Hagberg
Ellen and Ken Brookes	Ann Cox Halkett
Rebecca and Frederick Brown	Katherine Hardy
Holly and David Burr	Anne Heisey
Natalie Bush	Susan and Robert Hipkens
Marilyn and Donald Chambers	Katherine and Duncan Kennedy
Richard Atlee and Sarah Corson	Helen and Philip Koch
Adelheid Lamberty Crock	Jake Jacobson and Liz Laverack
Muriel Davisson	Genevieve and Ward MacKenzie
Steven DePaul and Elizabeth Rendeiro	Erin and Joshua Madeira
Joyce and James Draper	Constance (Connie) Madeira*
Susan Dreier	Mary Ann and Stephen Mahoney
Candy and Jay Emlen	Marilyn Mays
Jean and Michael Forbes	Diana McDowell and Terry Towne
Patricia and Robert Foster	Vittoria McIlhenny
Glennon and Gary Friedmann	

Mary and
Andrew McInnes
Nancy McCormick and
Paul Monfredo
Janet Moore
Anne and Carl Neilson
Natalie and Tyler Osborne
Cynthia and
Steven Parady
Laurence Goldfarb and
Gerda Paumgarten
Judith Pott
Jean and Richard Quandt
Elizabeth and
Michael Radcliffe
Linda Robinson
Roberta and Alan Sprague
Ann Strohacker
Kathryn Suminsby
Mia Thompson
Candice Stover and
Jeff Toman

ADDITIONAL SUPPORT

Acadia Corporation
Acadia Council of
Realtors
Bar Harbor (MDI)
Rotary Club
Bar Harbor Bank & Trust
Carter's Real Estate
Coastal Maine Realty
Eaton Peabody
Falt Builders, Inc.
First National Bank
Lafayette Hotels
Machias Savings Bank
Jennifer Judd McGee
The Stroud Fund of
St. Mary's and St. Jude's
Town of Mount Desert
Wallace Tent
& Party Rental
West Street Cafe



Bar Harbor home under affordability covenants, protected through a partnership with Maine Coast Heritage Trust. IHT photo.

Sally and
Leonard Randolph
Louise Riemer
Jared Roberts
Marcia and Dewitt Sage
Robert De Santis
Charles P. Schutt, Jr.
Terri and Gregg Scott
Evelyn Price Scott
Ann and Ronald Scott
John Shether and
Margaret Grace Shethar

Anne and
Robert Walmsley
Ariane Wellin
Anne and Hook Wheeler
John Wilmerding

**THRESHOLD
SOCIETY
GIFTS UP TO \$99**
Anonymous (1)
Alison and Glen Beane
Katherine Bell

**SPECIAL THANKS TO
COVENANT SOCIETY MEMBERS**

William Bigelow
Lydia Goetze
Sydney Roberts Rockefeller

*Please let us know if you have
included IHT in your estate plans.*

We have made every effort to ensure the accuracy of our acknowledgements here, but if you see an error please notify Gail Thompson at 207-244-8011 or glthompson@islandhosingtrust.org and we will correct our records. Thank you for supporting Island Housing Trust.

REFLECTIONS FROM RIPPLES HILL

"One more reason to celebrate community"

By Duncan Holley

For all of us the last few months have been challenging. The pandemic has forced a new way of life, with little time to prepare. This has brought new ways to work, shop, educate, and of course, play.

For adults, these challenges are real, and we must be careful to safeguard ourselves not only from the physical health threats of covid-19, but from the mental health threats of isolation. For children, the challenges are even more immense. Children thrive in groups and depend on companionship and community in an urgent and immediate sense that adults are better equipped to delay.

Like everyone else, we at Ripple's Hill spent the first few weeks of the pandemic carefully isolating and building new systems to protect ourselves and our communities. Fortunately, most of us are able to work from home, and those few who are not have largely self-isolated. This combination has given the children of Ripple's Hill a gift, a healthy bubble.

Once the initial quarantine period had passed, we have been able to let our children play freely, giving them a much larger world than those restricted at

home right now. This has done an immeasurable good for their well-being through what has been among the most challenging of times.

We are still conscious of the realities of Covid-19. Those with a risk of exposure have largely been quick to isolate, parents regularly check-in with each other, and the rule has been respect for individual comfort levels.

Ripple's Hill is always a great place to live. Gatherings are common, the community language is laughter, and we are lucky enough to like each other. We've leaned in to our collective support, grocery shopping for each other during quarantines, organizing neighborhood pickup for school

lunches, and converting tabletop games to online.

These days, things are different. We have fewer guests, and they don't come inside. Drinks are in the driveway, not the dining room. We talk a little less and text a little more. But through all this challenging time, one thing hasn't changed. It remains constant in Ripple's Hill and has sustained our families throughout this pandemic: the children can play.



"Year-round residents are the backbone of our community, and as a summer resident I feel obligated to pull my oar. Affordable housing is essential to our island communities.

Giving monthly and honoring a larger pledge is the most consistent way to reaffirm my commitment to the cause."

JASON BRIGGS



Duncan Holley and family. Photo courtesy Duncan Holley.

FINANCIAL REPORT

STATEMENT OF ACTIVITIES for the year ended December 31, 2019

SUPPORT AND REVENUE

Contributions, grants, and other	\$ 426,039
Loss on property sales in support of workforce home buyers	(52,029)
Total Support and Revenue	\$ 374,010

EXPENSES

Program Services:

Workforce Housing Development	195,157
Total Program Services	195,157

Supporting Services:

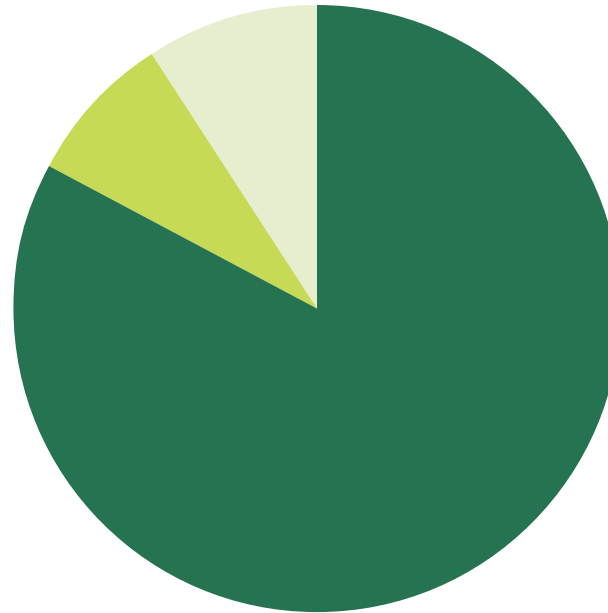
General Administrative	18,107
Fund Raising	22,063
Total Supporting Services	40,170

Total Expenses	\$ 235,327
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CHANGE IN NET ASSETS

Net Assets on January 1, 2019	1,456,591
Net Assets on December 31, 2019	1,595,274
Total Change in Net Assets	\$ 138,683

TOTAL OPERATING EXPENSES for the year ended December 31, 2019



Workforce Housing Development	83%
General Administrative	8%
Fund Raising	9%



Board Members Peter Rogers and Sydney Roberts Rockefeller review the Jones Marsh property map with Misha Mytar from Maine Coast Heritage Trust.

WAYS OF GIVING

Your gift to Island Housing Trust will help ensure resilient year-round communities on Mount Desert Island. You can support our work in a variety of ways:

- Send a check to IHT, PO Box 851, Mount Desert, ME 04660
- Donate online at islandhousingtrust.org
- Donate by phone at 207.244.8011
- Donate through Amazon Smile
- Become a monthly donor, and join Community Keepers
- Give through your donor-advised fund
- Donate stock - ask us how
- Donate real estate on MDI
- Include IHT in your estate plans, and join the Covenant Society

BUSINESS SUPPORT

Your business can become a partner with Island Housing Trust and support our work to provide affordable, workforce housing on MDI. Your gift enables IHT to continue its efforts to create viable year-round communities. IHT homeowners are your employees. They are nurses, teachers, ANP rangers, volunteers, artists, and students. Help them build their lives on MDI and become part of the active island community.

Contact Gail Thompson for more information and to become a business partner. Gifts of all sizes are welcome. Email glthompson@islandhousingtrust.org or call 207-479-5501.



Island Housing Trust 2019 Annual Report

Working dock on MD.
Photo by Vanessa Taylor, IHT Intern.



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