



THE YEAR-ROUNDER

a newsletter of Island Housing Trust
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A Teacher's HOAP

By Gail La Rosa Thompson, IHT Director of Advancement

Two years ago, IHT received a request for funding through the Home Ownership Assistance Program (HOAP), which grants down payments to prospective homeowners. This is not an unusual occurrence, but this request was a bit different.

Amber Newman, a kindergarten teacher on MDI, sent a letter to IHT's board with a request for help in obtaining a HOAP grant. She'd done the rental shuffle for several years. Amber remembers, "As a single woman, that was okay. I could move and find another rental when my current rental was sold, or priced out of my range, or changed to weekly rentals. However, that all changed when I became a mother. I knew that I wanted to build financial security

for her, and for her future."

As time passed, Amber grew more concerned about her chances of finding a home on MDI. She learned from her friends about a program where modular home builders buy land, place houses on them, and then sell them. A turnkey project like this could make homeownership possible.

As Amber looked into a modular home, she did lots of research on costs and materials, met with banks, and worked with builders. Ultimately, she found what she was looking for in Bar Harbor. The only thing lacking were funds for the down payment.

Amber reached out to IHT for help, writing that she was "never one to ask for financial support. I was

raised to work hard for that myself. However, after careful consideration, and a lot of conversations with IHT, I believe a HOAP grant is *the* thing that will make our dream of home ownership, here on our island that we love and live and work on, a reality." Amber went on to write, "Our own home could give my daughter the stability she deserves, year-round and long-term, after living in three houses in six short years. And it could be the thing that ensures that I can continue to be a teacher who lives in my own community, with my own students."

This was a new option for IHT and HOAP. No one had ever inquired about building a new house and using HOAP funds to help finance the purchase. The board reviewed

(continued)



ISLAND HOUSING TRUST



MDI Marathon



IHT in the Community

Clockwise from top left: The IHT Home Team runs and raises funds for IHT; Staff and Board volunteer at water station; Staff paint a kiosk highlighting year-round homes; Staff, Board, and Homeowners decorate and hand out treats; The tunnel is a hit with small visitors (photo courtesy of Camp Beech Cliff).



Bar Harbor Parking Kiosk Covers



Camp Beech Cliff Trail of Treats



A Teacher's HOAP, continued

the request and voted to approve the HOAP funds for this purchase. Amber would get her forever house! As always with construction projects, things take longer than anticipated, and working through a pandemic and shortages of staff and materials made things even worse. Amber's home was delivered in

December 2021, a beautiful red cape nestled in the trees. But things still progressed slowly and it was August 2022 when the work was completed and Amber and her family could move in to their very own home. Amber is more than delighted. "IHT made our dream of home ownership come true, here on this island that we

love, and live and work on. For almost 20 years I've wanted to own my own home on MDI but costs had always kept houses just out of my reach. With IHT's help, I now own a home where we can build the financial security of our family, and ensure our daughter's future here in this place we call home," she said, smiling.

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MISSION

Island Housing Trust promotes viable, year-round communities by advancing permanent workforce housing on Mount Desert Island, Maine.

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R. HOLWAY

ISLAND NOTES

It's that time of year again, when shopping takes longer than expected not because of elusive parking spaces or long lines but because of all the friends you run into in the grocery aisles, at the drugstore, or picking up a pizza. For those of us lucky enough to live here, it's a wonderful time of year. And it's at the heart of what Island Housing Trust is working toward: supporting the viability of our communities and creating opportunities for those who work here to live on the island year-round.

This year IHT has built six new homes on MDI and helped secure two more homes for ongoing year-round residence. Since 2003, we have provided 50 year-round housing opportunities, and currently hold covenants on 39 homes which ensure that these homes will remain affordable to our island workforce to live in year round. Next year, IHT will build four more houses at Jones Marsh, and will begin the

third and final phase of the Ripples Hill neighborhood that will provide up to 10 more island homes.



EAGER EYE PHOTOGRAPHY

IHT's work is possible because of community support—from individuals, towns, businesses, partners. Your financial support is invaluable, of course, but what is equally important is the impact of your support. One organization can do much, but an organization backed by thousands can build community.

Thank you for your support, in every way that you share it. Wishing you happy, healthy holidays and a vibrant New Year!

Marla S. O'Byrne

Marla O'Byrne
Executive Director



Work continues on a Jones Marsh duplex.

Your Gifts Have Impact!

Island Housing Trust accomplishes tremendous things with your support!

Your gifts to the Coming Home campaign enable us to move forward with the new workforce neighborhood at Jones Marsh. You helped us build the infrastructure, purchase the houses that will become homes to some of MDI's workers, and prepare for the next phase of work in 2023.

Campaign gifts also helped fund our Home Ownership Assistance Program (HOAP). See our latest

HOAP homeowner's story on front. We are also looking toward the future, with new projects pending. We're hard at work exploring opportunities for new land for building, checking out MDI houses suitable for workforce housing, and looking into expansion of our first neighborhood, Ripples Hill.

Gifts to IHT's Annual Fund are the nuts and bolts of our work. Not only do these gifts keep the office running—working with homeowners and applicants, acknowledging

donations, keeping up to date with reports and registrations, writing grants for general support and special projects, and much more—they also support expenses related to buying and selling homes, legal fees, and all necessary tasks for operations.

Your gifts have great impact! They make our work possible and successful. Every dollar stays on MDI and goes instantly to work supporting our mission. Thank you!



Siding goes up on a Jones Marsh home.

JONES MARSH UPDATE

Becoming a Neighborhood

At Jones Marsh, the first homeowners have closed on their houses and are getting ready to move in.

- Infrastructure upgrades were completed.
- Siding has been installed on all units.
- Interiors are being finished.

We're preparing for the next four units to be placed in spring 2023. At completion in 2023, 10 new units will house MDI workers and their families.

Building Neighborhoods on MDI

A well-known man famously said,

“It’s a beautiful day in the neighborhood... won’t you be my neighbor?”

Mr. Rogers understood the importance of being a neighbor, of being part of a neighborhood. Island Housing Trust is all about creating and sustaining neighborhoods and community. We do this by offering year-round housing opportunities to our MDI neighbors, the people who keep our community thriving. And we do this with your help.

Please consider a gift of support to Island Housing Trust, to help our neighbors and our community.

Your gifts help IHT provide housing opportunities that are affordable to the people who teach our children, come to our aid, and provide food for our tables.

Mr. Rogers also said, “All of us, at some time or other, need help. Whether we’re giving or receiving help, each one of us has something valuable to bring to this world. That’s one of the things that connects us as neighbors.”

Island Housing Trust is asking for your help now, for you to support our work and our neighbors with your gift.

You can make a gift by returning the enclosed remittance envelope to IHT. You can also make your gift online at islandhousingtrust.org/donation or by scanning the QR code.

Versant Power awards Grant to IHT

Island Housing Trust was excited to receive a \$10,000 grant from Versant Power in support of the new Jones Marsh workforce housing neighborhood. The grant will provide funding to support the purchase and installation of heat pumps in the new Jones Marsh homes.

Versant Power is focused on building a stronger, more sustainable Maine by working with not-for-profit organizations to support the communities we reside in and serve. Versant Power President John Flynn said, “We are pleased to support Island Housing Trust in their efforts to bring affordable, energy-efficient housing to Mount Desert Island.”

When IHT creates year-round housing opportunities for MDI’s workforce, we work hard to keep the purchase price affordable to those earning a median income on the island, and we look for ways we can keep homeowner costs down as well. Making the homes as energy efficient as possible is one way to do that.

The houses at Jones Marsh are so well insulated that heat pumps should be sufficient on even the coldest days. The heat pumps will help keep these houses financially efficient and sustainable which is important for the working families that will live at Jones Marsh.

DID YOU KNOW?

You can support IHT with:

YOUR DONOR ADVISED FUND

- Recommend a grant to IHT
- Set up a recurring gift
- Name IHT as your DAF beneficiary

APPRECIATED SECURITIES (STOCKS)

- Significant tax savings when you give stock instead of cash
- Save on capital gains tax
- Receive income tax deductions for the present value of the stock

QUALIFIED CHARITABLE DISTRIBUTION

- For donors over 70 ½ years old
- Transfer funds directly from your traditional IRA account to IHT
- See meaningful tax benefits from your charitable contributions

YOUR ESTATE

- Include IHT in your will or other estate plans
- Leave a home or land to IHT

For additional information on the best way for you to support Island Housing Trust, please contact Gail Thompson, Director of Advancement:

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SCAN
CODE
TO
DONATE
ONLINE

HOAP home
decorated for
the holidays.
IHT PHOTO



ISLAND HOUSING TRUST
PO BOX 851
MOUNT DESERT
MAINE 04660



WELCOME TO IHT'S NEW MEMBERS:

We appreciate your support!

April 1 - November 14, 2022

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Robert Davis
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Paul Sisson
Helene Smith
Jane Tawney
Deborah Terreault
Town Hill Market
Tracy & Hall
Electric, Inc.
Versant Power
Dick Wolf



The IHT parking kiosk
cover has found
a home.

All winter, the IHT
message can be found
behind the Bar Harbor
police station.

Check it out when
you're in town.

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