

THE YEAR-ROUNDER

a newsletter of Island Housing Trust
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Late fall evening in the Ripples Hill neighborhood. EAGER EYE PHOTOGRAPHY

IHT 2020: THE YEAR IN REVIEW

If you were ever a listener of A Prairie Home Companion, you might remember the opening line to Garrison Keillor’s monologue, “it’s been a quiet week in Lake Wobegon.” Not words we’ve been able to say at IHT this year. With the pandemic has come a new surge in demand for housing on the island. This increase in demand, combined with an already dwindling supply of affordable year-round housing on MDI, has created a perfect storm of inflated housing prices.

The loss of this year-round housing erodes the strength and vitality of our community, driving out families who work and volunteer locally.

IHT has seen a substantial increase in demand for our year-round housing. In 2019, our applicant queue grew by 50 percent. Over the past two years, MDI’s League of Towns, in which all

four island towns are represented, identified year-round housing as their top challenge and commitment. This year, residents of the four towns voted at their town meetings to approve funding for IHT’s Home Ownership Assistance Program. This approval was given despite uncertainty about what the year would bring economically for residents and towns. In the midst of uncertainty, residents voted for their community’s future.



IHT currently holds covenants on 35 houses. With incredibly low interest rates, increased remote working and learning, and reduced or uncertain income, IHT’s year-round housing work has run the gamut this year. We worked with four homeowners and their banks as they refinanced their homes, taking advantage of those lower interest rates.

Three homeowners sold, or are under contract to sell, their homes. When a home with covenants goes up for sale, IHT helps facilitate the sale by advertising the property, qualifying eligible applicants, and ensuring buyers understand the covenants that run are part of the property they are purchasing.



IHT’s Home Ownership Assistance Program is helping two more people find and keep a year-round home on MDI. In January, IHT provided HOAP funds to help a Tremont resident buy the house she has lived in for more than two decades, but risked losing it in a divorce settlement. It was the first project of this kind for us, and it illustrates the flexibility and effectiveness of this program.

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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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EXECUTIVE DIRECTOR'S MESSAGE

Several years ago, a glorious bakery in Bar Harbor displayed colorful banners for sale, created by Mount Desert Elementary School students. They were painted by the students and sold to support the Visiting Artist Fund which helped bring artists as mentors into our island schools.

I love this particular banner because of what it says about being part of our MDI communities—a colorful life lived among neighbors by the sea, with the warmth and security of shelter under a blue sky with fluffy clouds.

Island Housing Trust is working to support our island communities



Mount Desert Elementary School banner, ca. 2006

by providing year-round housing opportunities to those who earn a median income working on MDI. All our work is funded by donations from our neighbors. Please consider joining IHT, and support the community that supports all of us. We invite you to like us on Facebook and check out our website at islandhousingtrust.org

Marla S. O'Byrne

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In another first, IHT has approved HOAP funding for an eligible buyer to purchase a turn-key modular home. The buyer has committed to the purchase of a modular home and the land on which it will be built next spring. The HOAP funding bridges the gap between what the applicant could put down on the house and what was needed to make the purchase affordable.



In October, IHT purchased a house at 13 Wildwood Road in Seal Harbor. The Acadia Corporation offered the house to IHT for a low price to make it attainable for a year-round household to purchase. The house had been used for seasonal employee housing; it was well cared for although in need of sprucing up. IHT board and staff members worked together to repaint and refresh the interior and mow, prune, and tidy up the exterior. The house sits on a sunny corner lot in a terrific neighborhood in Seal Harbor. We are offering the house for sale to eligible buyers at the same price we paid, \$175,000, with covenants and a land lease.



This fall we are gearing up for final permitting, and expect two wells to be drilled before winter, to test the water

supply. Other planning underway includes final estimates and designs for the homes. Jones Marsh will be a neighborhood of ten energy-efficient homes on approximately seven acres, with the option for two duplexes to provide diverse price points for ownership. IHT staff is working with local modular companies to develop energy-efficient and attractive buildings, with a New England flair. This will be a year-round neighborhood, and eligible homeowners will earn a median income, with at least part of that earned from work on MDI. We'll keep you posted as the project continues to move along.



IHT at Jones Marsh. EAGER EYE PHOTOGRAPHY



Cristina Devora and Cris Marcial and family, Ripples Hill. EAGER EYE PHOTOGRAPHY

NEW TO THE NEIGHBORHOOD

Island Housing Trust and the Ripples Hill neighborhood in Mount Desert recently welcomed new homeowners Cristina Devora and Cris Marcial and their three daughters to Farnhams Way.

Cristina is originally from Spain and Cris is from Mexico. They met in Mexico where she was a teacher and he worked in coffee production and refinement. Family friends brought them to Bar Harbor in 2014, where Cris worked seasonally for Chocolate, while Cristina stayed in Mexico with their two daughters.

Cristina and Cris knew this was not a lifestyle they wanted. They loved MDI and saw it as a great place to raise their children and be close to nature. In 2016, the whole family moved to Bar Harbor.

Since then, they have welcomed a third daughter to their family. “Our first Mainer!” said Cristina. Cristina works as an ed tech at Conners Emerson in Bar Harbor, and Cris is the co-owner and head roaster at

Acadia Coffee Company. Together they own the seasonal coffee shop Coffee Matter on Rodick Street in Bar Harbor.

When Cristina and Cris began searching for a home to buy, they were dismayed by MDI housing prices. When they learned about Island Housing Trust, its mission to help workforce families find year-round housing resonated with them. They met the eligibility requirements and looked at the house on Farnhams Way in the Ripples Hill neighborhood. They loved the home and neighborhood, and knew it would be just the place to raise their family. They moved into their new home in mid-October.

“This is the perfect home and community,” said Cristina. “I look forward to having our children build long-lasting relationships with their friends and having our family be an integral part of the neighborhood. We are blessed.”

NEW BOARD MEMBERS

JASON BRIGGS has a long family connection to MDI, back to 1890. Jason joined the IHT board because he believes that “without a strong core community, it is hard to have a creative place to live.” Jason supports several nonprofits and educational institutions.

ERICA BROOKS is a Maine native, originally from the Bangor area. She now calls Bar Harbor home and serves on the Planning Board. After many years in the Rockies, Erica moved back home and joined The Swan Agency Sotheby’s International Realty in 2006. Her passion is helping clients find a place to call home.

SANDY JOHNSON was the Finance Director at Healthy Acadia from 2013 until her retirement in 2020. When she chose to leave the corporate world in 2001, Sandy purchased a Bed and Breakfast Inn in Southwest Harbor, which she has owned and operated for the past 20 years. Sandy lives in Southwest Harbor and her daughter attended MDI High School.



NEW ADVISORY COUNCIL MEMBER

TRICIA BLYTHE was born and brought up in England and moved to MDI in 2001 where her son graduated from MDI High School. She has worked with nonprofits, including The Jackson Laboratory. Tricia is a Broker with The Knowles Company and a past member of the board of Jesup Library Memorial Library.

ISLAND HOUSING TRUST
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WAYS OF GIVING

Your gift to IHT will help ensure a vibrant year-round community on Mount Desert Island. Gifts of all sizes are welcome. You can support our work in a variety of ways.

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For additional information on supporting Island Housing Trust, please contact Gail Thompson, Development and Communications Manager.

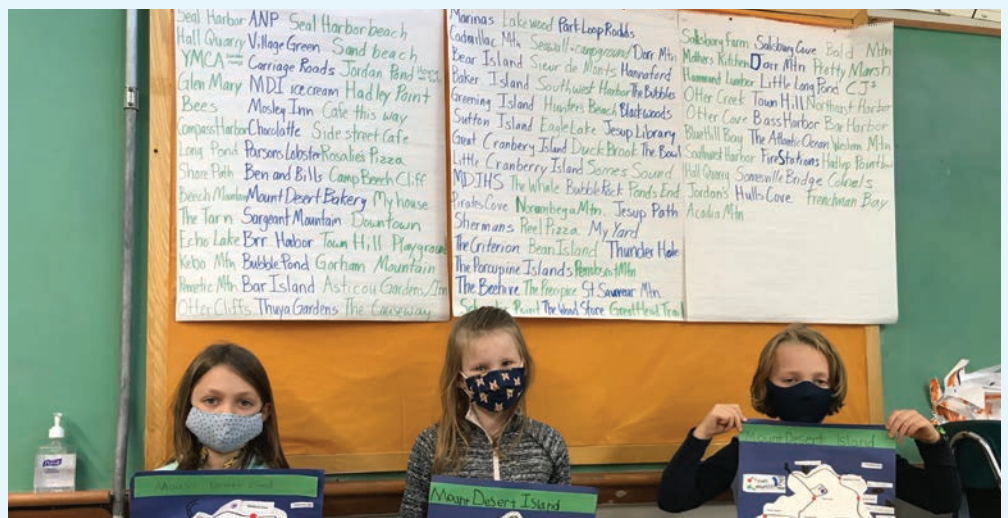
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WE ♥ MDI

We've always known that MDI is a special community, with interconnections across the island. So it's no surprise that MDI children feel great love for the place they call home.

Recently, Caresse Hanson's third grade class at Conners Emerson School in Bar Harbor completed a geography project about MDI. First the students brainstormed and created a long list of all the things and special places they love on MDI. Then they learned about mapping and they all created maps

of MDI that included towns, special features, and their house.



Check out their list of what they love on MDI. Did they miss anything? What would you add?

PHOTOS COURTESY OF KENDRA RAND