



THE YEAR-ROUNDER

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ADDITIONAL LOTS TO BE CREATED AT RIPPLES HILL

Island Housing Trust will be creating three more lots at Ripples Hill in Somesville this year, according to IHT Board of Directors' President Meredith Randolph.

Ms. Randolph announced that IHT recently completed a fundraising campaign that will enable it to have the site work for the next phase at the workforce housing development completed by the end of this year. The site work will include the extension of Farnhams Way, the main road in the development, as well as sewer, electric and other utility lines to three additional lots.

Phase 1 at Ripples Hill, the site work for which was undertaken in early 2008, included the construction of the main road and utilities to the first six lots. With construction of a new house now underway on the sixth lot, Phase 1 of the development is nearing completion. Current homeowners at Ripples Hill are employed at Mount Desert Elementary School, The Jackson Laboratory, Acadia National Park, a bank, a

landscape architectural firm, and a motel, among others. Phase 1 families have 12 children, collectively, six of whom are currently attending

MDI schools and six of whom are of pre-school age and will attend local schools in the future.

"We are excited to be taking the next step at Ripples," said Randolph. "We expect that the three lots being created in this next phase will be sold over the next 12 to 18 months, meaning more working families

will be joining the others now living on Farnhams Way."

Contractor for the Phase 2 site work, R.F. Jordan and Sons, Inc. of Ellsworth, submitted the low bid in a bid process conducted in early August, according to IHT Executive Director Chris Spruce. Work on Phase 2 infrastructure began in mid-October and is to be completed by the end of the year. Phase 1 site work was done by Harold MacQuinn, Inc., which was the firm awarded the low bid for that phase.

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The sixth and final house in Phase 1 will be finished in January 2012 and will be home to an Acadia National Park employee, his wife and two young children.

COMMUNITIES THAT PLAY TOGETHER STAY TOGETHER

Playing, laughing, getting messy—this is the stuff of childhood. It is one key way our children build stronger minds and bodies. In the Ripples Hill Neighborhood, the residents are working to create a play space that blends into the landscape and provides a safe and accessible space for our children to play and interact.

Extensive research shows experiences in nature are critical to healthy physical, emotional, spiritual, and intellectual development in children even those living in the midst of a national park. Not all of our children are exposed to the kinds of outdoor free play experiences that are so critical to promoting healthy lifestyles, encouraging imaginative play, and building connections to nature. The Ripples Hill residents want to provide a safe place for children of all ages to play right in the neighborhood, so families will not have to drive to find an appropriate outdoor play space.

Our homes are built with green principles in mind and we hope to use those same principles in building our play space. We plan to work with

the Natural Playgrounds Company or another similar organization to create a space that combines landscape elements, such as hills and plants, with

carefully chosen natural materials and structures to create a natural play area appropriate for all seasons, one that looks and feels like it has been there forever.

Right now this play area is still in the concept and planning stage, but the residents are excited to be working toward making it a reality. As one mother says, “We think that by encouraging our children to develop healthy habits and strong connections to our local community and environment, this play space will benefit our entire community, beyond just the Ripples Neighborhood. And, just

like other relationships, communities that play together, stay together!”

If you wish to help this project become a reality, or if you have ideas or comments, please let us know. Contact Chris Spruce at Island Housing Trust and he will connect you with Ripples Hill residents working on the natural playground.



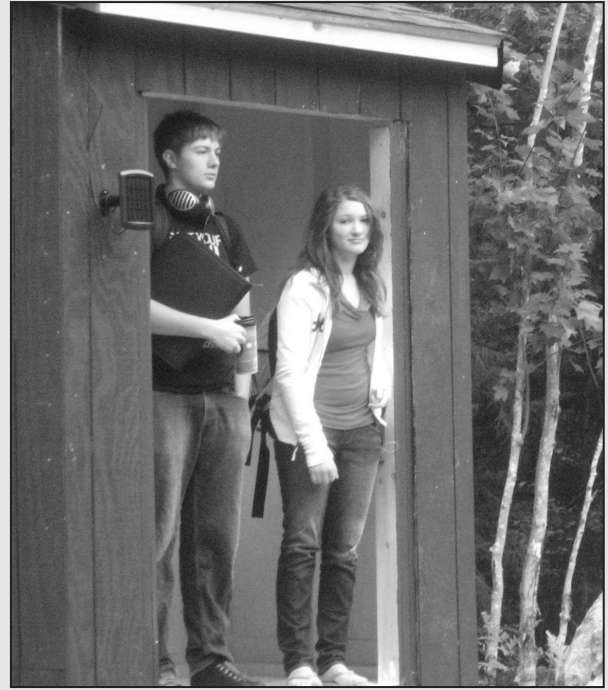
Teardrop Park, Battery Park City in New York –an example of a natural landscape playground.
(<http://playgrounddesigns.blogspot.com>)

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HIGH SCHOOL STUDENT SPEARHEADS BUS SHELTER EFFORT

For his Eagle Scout project, Ripples Hill resident Liam Torrey designed and built a bus stop shelter at the entrance to Farnhams Way. In these photos, Liam is shown in the middle putting on shingles with his neighbor Ed Horvath at left, and friend, Daniel Hernandez at right. He is also shown waiting for the bus in the completed building with his sister, Emilia Cullen. The shelter features a sensor-driven solar-powered interior light.



Photos courtesy of Judith Cullen

RIPPLES HILL (continued from page 1)

Spruce noted that the Phase 2 lots would be sold on a first-come, first served basis. He said applicants are qualified by Island Housing Trust to purchase a lot in the development. Qualified applicants must have household income derived from employment on Mount Desert Island, agree to live in their Ripples Hill residence year-round and agree to IHT's affordability covenants. Following a lot purchase, the applicant family contracts to have a version of the so-called "Ripples House," an energy-efficient, modest-sized, two-story cape, built on their lot. The cost of construction of the Ripples Hill houses range between \$175,000 and \$225,000, depending on options selected. The properties are subject to affordability covenants that regulate the price for which the property may be resold to a qualified working individual or family. IHT holds and monitors those covenants.

Additional information about eligibility requirements and how to apply for a Ripples Hill lot may be found at IHT's website, www.islandhousingtrust.org.

VIEW FROM THE FRONT PORCH: THE REGULATION CHALLENGE

By Christopher Spruce, Executive Director

At a recent meeting of the Blue Ribbon Commission on Affordable Housing, one member of that 17-member group appointed by the Legislature complained that too much regulation was the villain in the story of the lack of affordable housing opportunities for Maine's low- and moderate-income households.

At least two other members argued that the regulations put in place by either the State or Federal governments were necessary to ensure safe and durable construction and a direct result of lessons learned over time.

It may be that both sides of the regulation argument are right. Whenever public money is involved in projects that are intended to benefit the public, address a social need or create a public good of some kind, legislators and bureaucrats alike, at the behest of taxpayers, want to make sure those funds are spent appropriately and efficiently. That cannot be guaranteed if there is no system of accountability and accountability is what regulation is intended to ensure.

One issue I would like to see the Commission tackle is how to create a pool of funds that could be used by non-profits like Island Housing Trust in pursuit of workforce housing endeavors such as Ripples Hill in Somesville or Sabah Woods in Bar Harbor, or even to help with programs that provide gap financing for qualified home buyers. But I fear the resulting regulations that would accompany that State-funded help would greatly limit our ability to effectively address the challenges we see working households struggle to overcome every day. We have not found in our work to date that the one-size-fits-all approach that often results from government regulation is a framework within which we can effectively operate. Perhaps the Blue Ribbon Commission can figure out a way to deal with that very real challenge. *This is an abridged version of the original column which can be found at www.islandhousingtrust.org under "View From the Front Porch."*

ANOTHER SUCCESSFUL RESALE FOR IHT AND THE COMMUNITY

The second house that went on the market with IHT affordability covenants resold November 1st, and the affordability covenants transferred with the property. Catherine Clinger, a professor at College of the Atlantic, and Diane Eriksson, a substitute teacher on Mount Desert Island purchased the house at 1272 Main Street in Somesville. The covenants continue to ensure the house is resold to year-round working people at a price that maintains affordability to future buyers. The house was built in the Dutch Colonial style and has many energy efficient and sustainable features. Island Housing Trust is pleased to see another year-round family find secure year-round

housing that allows them to become permanent members of the island community.



The house at 1272 Main Street in Somesville resold on November 1 and will remain affordable to future buyers.