



THE YEAR-ROUNDER

A NEWSLETTER OF
ISLAND HOUSING TRUST
WINTER 2010

Volume 6 Issue 2

A NEW BEGINNING— LIFE AT FARNHAMS WAY

By Madeleine Macauley, Twelve-Year Old Resident of Farnhams Way

When I had to move out of my house in Bar Harbor, it was sad to leave, but I was excited to move on. We looked at

lots of places on Mount Desert Island including in town Bar Harbor, Town Hill, Somesville, and Northeast Harbor. For some reason, Farnham's Way struck me as the best. It is a cozy neighborhood with kids in every house, beautiful scenic

views, fun and caring neighbors, fun adventures through the enchanted forest that neighbor Ray Robeldo created, and always breezes – sometimes nice, warm and calming and sometimes wild and whistling around the house. All of these things are happening in our neighborhood.

The builders allow you to make some changes to the houses. They let us add on more deck space and an extra room and also combine two rooms into one for extra space. These changes help make your home feel like the best place to live.

The very first night we moved into our house, I peered through my window across the street. I looked at all of the houses, many of which were lit up. I felt cozy and protected knowing other people were around. Weekend mornings are the best. When you walk outside the front door on a Saturday morning ready to play a game or do yard work, there is always someone across the street

saying “Good morning” or “Hey!” I love the feeling that there is always someone to talk to and that you’re never alone. In addition to having friendly people nearby, a deer family from the nearby woods and our neighbors’ cats routinely come by for a visit.

In our neighborhood we have boulders of beautiful pink granite. We use the boulders to make our yard more attractive and pink rocks to line our pathways. Everything in our neighborhood is so beautiful. *(Continued on page 4.)*



Photo courtesy of Megan Macauley

Madeleine, left, who wrote this article, with neighbors Liam and Amelia.

LESLEY HORVATH: HER FAMILY'S JOURNEY TO RIPPLES HILL

Remarks from IHT's Summer Fundraiser

Our path to owning our own home at Ripples Hill has been very interesting. My husband Ed and I moved off of Great Cranberry Island to MDI about eight years ago. Ed had lived there for seventeen years, and I had lived there for ten.

We had so much trouble finding affordable, decent, year-round houses or rentals on MDI that Ed and I started to look for land and jobs in Augusta. The more we looked, the sadder we became. The children were born at the Bar Harbor hospital. The kids were involved in so many things and we all had so many great friends that I knew we could never replace the community we had here.

We had just decided to stop trying to move away from here and just live with the idea that we would have to move yet again! You are probably not surprised to hear that we have moved five times in less than eight years on MDI. It is so hard to find year round housing that we have given away a family dog and a family cat at different points just to find a nice rent.

I met Alyson (Island Housing Trust Program Associate) about two years ago at a function at the Northeast Harbor Library. She was talking about her job at Island Housing Trust and I was listening. She mentioned the green-built houses at Ripples Hill and since Ed and I both used to be in construction, I understood exactly what she was talking about.

Let me tell you little about the Horvaths and our involvement in the community. First, let's start with

our jobs. I really think that when IHT asks about your jobs on their application form that they were not prepared for the Horvaths. Not only did we

meet the requirements, but we exceeded them.

Ed cleans every church in Northeast and Seal Harbor, with the exception of the Catholic Church, though it's just a matter of time before they call. In the summer, Ed drives the bus for the Neighborhood House and is also their year-round custodian. During the school year, Ed drives the vocational bus for the high school and I work in the Infant Toddler Room at the high school, which is a daycare and class for the high school.

Our children attend Northeast Harbor School and are part of the Culinary Club. Nellie

takes fencing and MaryBridget takes dance at the Neighborhood House. We also would not function as well as we do as a family if not for the After School program –the girls would live at the Neighborhood House given the chance.

It was totally by accident that we came to look at the Ripples Hill project. My parents were visiting last fall and we decided to go to the Ripples Hill Open House we had seen advertised. I was glad to see Alyson there and remembered her from the library. It was a really windy day and we couldn't talk much until we got into Judith's house on the tour. My mother put her hand near the edge of the window and told me she couldn't feel a breeze. I tried it too! I was so used to having a breeze come in the sides

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Lesley Horvath at Rosserne this past summer where shared her family's housing journey.

VIEW FROM THE FRONT PORCH: HOMEOWNERSHIP ASSISTANCE PROGRAM

By Chris Spruce, Executive Director Island Housing Trust

The work of Island Housing Trust over the past six years since

I became its first full-time Executive Director has focused largely on creating homeownership opportunities for first-time homebuyers. We have done this largely by developing opportunities on land owned by IHT (Ripples Hill) or in cooperation with private developers such as Emily Sabah Maren on land she owns (Sabah Woods). In each case, IHT essentially developed or worked with someone developing residential properties of a certain design and scope.

This approach has resulted in nine working families or individuals finding year-round homes on Mount Desert Island since February 2008. Although this approach has been successful in providing the right opportunity for current owners, it has not captured those potential first-time homebuyers who might not find the opportunity being offered by IHT to work for them. House design, location, and financial considerations all could be barriers to meeting the needs of these potential homeowners.

As a result of this experience, IHT's Board of Directors has discussed an alternative approach that we are calling the Homeownership Assistance Program (HAP). Unlike most of our current efforts that begin with a definitive opportunity created by IHT or our partners, the HAP starts with the prospective homeowner bringing the homeownership opportunity to us. In other words, qualified applicants will identify the residential property they would like to purchase with an IHT HAP grant of up to \$40,000, and we will work with them to assist in the property's acquisition.



Chris Spruce

As we have conceived it, the HAP will work like this: A working individual or household approaches IHT to pre-qualify for a HAP grant. Applicants must also provide IHT with a pre-qualification letter from a financial institution that states the applicant is eligible for a mortgage loan up to a certain amount. With this information in hand, the qualified applicant goes shopping for a year-round home on MDI.

Let us say the financial institution has said the applicant/shopper can borrow up to \$185,000. The shopper finds the ideal house on the market for \$225,000 and negotiates a tentative purchase price of \$207,500 with the seller. The applicant returns to IHT and requests that IHT consider a HAP grant of \$22,500 to provide gap financing for the property. In return for receiving the HAP grant, the qualified purchasing homeowner would agree to IHT's affordability covenants that regulate the resale price of the property so IHT's investment remains in the property, keeping it affordable to future buyers. In this way, we keep the property in the pool of permanently affordable workforce housing on MDI.

Full article available at www.islandhousingtrust.org.

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LIFE AT FARNHAMS WAY *(Continued from page 1)*



Photo courtesy of Lesley Horvath

Nellie, Philip and MaryBridget are Madeleine's neighbors at IHT's Ripples Hill Subdivision on Farnhams Way.

At night sometimes the crystals in the boulders shimmer in the moonlight. My favorite thing to do at night is to have a cookout with marshmallows and burgers or hot dogs. Sometimes when we have s'mores, the kids from other houses join us to cook marshmallows and have conversations. It's really fun. Our neighborhood feels very private and natural. Our houses were made with environmentally friendly materials. Considering I like keeping things friendly to the earth and helping our environment that puts a plus on the housing deal. I really love our new neighborhood, but we could use some more neighbors. Come check it out - it's a really awesome place to live!

Madeleine Macauley is seventh-grader at Mount Desert Elementary School. She moved into her house at Ripples Hill this past Spring.

WHY WE DO WHAT WE DO WHERE WE DO

Some people ask why we have homeownership opportunities where we do, particularly Ripples Hill in Mount Desert and Sabah Woods in Bar Harbor. It is because of opportunities that came our way! The Ripples Hill Subdivision is built on land donated by the Town of Mount Desert. In 2006, the Town donated 9.9 acres of land to IHT to create housing affordable to MDI's workforce. Five families now reside at Ripples Hill. Sabah Woods became a workforce housing neighborhood when a generous developer, Emily Sabah Maren, asked IHT to help her find qualified buyers and ensure the houses remained affordable. IHT would love to provide housing affordable to the workforce in MDI's villages, but we need the right opportunity. If you know of any opportunities or have real estate you would like to donate to IHT or sell to IHT through a bargain sale for workforce housing, please contact us.

HORVATHS *(Continued from page 2)*

of my windows that I got really excited about how nice the windows were. We were expecting Philip (our son) to be born in December and really needed a new place. We started working with IHT and the bank to have a house built at Ripples. Philip was born on a Monday, and by Friday he was with us at Island Housing Trust picking out wood floors from the samples.

This has been so exciting for all of us! The process has been great –there is no way that we could have met with contractors, architects, plumbers and flooring people with all of our jobs. Chris and Alyson make it easy and fun as we look forward to moving into our house.

It seems fitting that this party is on a Thursday and all my Facebook friends will have to wait for the latest installment. We visit our house every Thursday and take pictures and post them on Facebook so friends can see the progress. Every Thursday we get more and more excited! So thank you again from our family to yours. It is important to us to live and work on this island and you all have made it possible! Also, if anyone is around in October, we are going to need some great movers...