

## **Camden Rotary Club Hosts Island Housing Trust Leader as Part of Workforce Development Effort**

CAMDEN, ME – July 19, 2021 -- Marla O’Byrne, executive director of the Island Housing Trust on Mount Desert Island (MDI), spoke recently to the Camden Rotary Club about the Trust’s promotion of viable, year-round communities. Her presentation was the tenth in a series that has helped club members and guests understand current regional economic challenges and potential solutions.

O’Byrne explained that in the early 2000s, a community visioning session on MDI led to the creation of a workforce housing group. The group’s concerns about increasing housing costs and heavy competition for housing inventory brought about the rejuvenation of a dormant housing organization, which then became IHT.

IHT creates homeownership opportunities, often with partners, that enable the island’s year-round workforce to live in its four communities. The Trust is committed to allowing year-round workers to live within a reasonable distance of their jobs, many of which provide essential services.

“Our focus is the communities and the economic base, (including) the people who volunteer and provide essential services. And last year, we all understood even more how having a diverse economic range of people working on the island year-round was very important to the resilience of our communities.”

O’Byrne noted that from 2000 to 2016, home values went up 120%, while the median income only increased by 44%. These increases dramatically widened the gap between current house prices and what local workers can afford to pay. It is increasingly difficult for local workers, many of whom provide essential services, such as first responders, to live on the island. Meanwhile, houses in what used to be year-round neighborhoods now stand empty for several months of the year, and school enrolments have declined.

“This all matters because families are concerned about raising their children in a safe place and in a neighborhood where there are other children,” O’Byrne said. “Some are concerned about living in a neighborhood that’s dark most of the year, and they’d rather have neighbors around for a sense of security and friendship. They also want to know that paramedics will be able to stay locally and that stores have the employees they will need to stay open.”

Since 2003, IHT has created 47 home ownership opportunities for year-round workers and their families. It holds covenants on 36 homes to ensure that they remain affordable year-round dwellings for the local workforce. The Trust’s first project was to develop nine energy-efficient homes on land donated by the Town of Mount Desert. Another involved the owner of four acres on which she wanted to build four houses for employees of a nearby scientific laboratory. Maine Coast Heritage has collaborated with IHT on some projects, too. And sometimes, homeowners who want their neighborhoods to retain their character will sell or donate their houses to the Trust.

IHT helps those struggling to afford a down payment through a home ownership assistance program, contributing toward down payments on viable long-term homes that meet its criteria. Since 2011, that program has contributed more than \$430,000 toward the purchase of 16 homes.

“We’re trying to grow home ownership assistance because it’s so efficient,” O’Byrne said. “It takes much less staff time, energy and cost than new development, and it uses our existing housing stock and maintains the island’s year-round neighborhoods.”

When someone wants to sell a home bought through IHT, the Trust ties its maximum resale value to various factors. These include how much the owner paid for it, home improvements they’ve made, funds IHT contributed to its purchase, and changes in median income.

These calculations ensure that buyers are not subject to steep rises in housing prices. And to keep buyers from overextending their finances, IHT follows the principle that affordable homes are those that cost no more than two-and-a-half times a buyer’s annual household income. And depending on the type or location of a house or neighborhood, the buyer’s earnings must align with an eligibility factor set at between 70 and 140% of median income.

Asked what skill sets to seek in forming a housing trust, O’Byrne noted the value of engaging developers, contractors, realtors, and planning board members, as well as a lawyer and an accountant – people who bring important expertise to building an organization and represent the community. The group then needs to gather the facts about conditions in the local area.

Commissioning a housing assessment is one way to do that. So is gathering statistics from local and state housing authorities. Every community has distinct needs, but O’Byrne indicated that researching housing trusts in communities with similar profiles can suggest potential strategies for addressing workforce housing shortages. Anecdotal evidence of housing problems is important, but well-researched statistics are essential.

Communicating about the value of year-round housing for workers is vital, too. While IHT receives some funding from island towns, the organization relies on donors, many of whom have a long history on the island but do not live there full-time. Helping them understand the urgent need for year-round housing and what that means to all of MDI’s residents — seasonal as well as year-round — is central to IHT’s work. That might mean talking about the vital role of emergency services. O’Byrne recalled a police chief’s concern about who he could call in when an incident required a quick response:

“I have to ask who could arrive in a reasonable amount of time. Getting from Ellsworth can take more than an hour. But if someone were living here in town, they could be on the scene in five or 10 minutes. I think that’s about as clear and compelling as you could get for anyone who lives on the island or stays here.”

In one of the [homeowner videos](#) featured on IHT’s website, a paramedic notes that “if you live in town less than three miles from the station you can be on call,” available to go on more ambulance runs and work more shifts.

O’Byrne emphasized that each community has unique needs that call for unique solutions. The Deer Isle community, for example, realized that young people needed rentals. They worked with their local land trust to find a suitable property for housing and are working on duplexes for rentals. North Haven started with senior housing so that they could have a place for their senior residents to stay on the island when they were no longer willing or able to live alone in their homes. And Kennebunkport’s heritage housing trust is working on a mix of duplexes and family homes.

“It all depends on your community’s housing needs. Are they rentals for younger people who want to build equity? Homeownership for families who could have bought a house here 15 years ago, but the prices have just exploded? It’s important to think about where you are seeing the most pressure and identifying what your community needs.”

The club’s website at [www.camdenrotary.org](http://www.camdenrotary.org) provides recordings of this and all the other talks in this series.