

the **RIPPLE** effect

completing the promise of the
Ripples Hill neighborhood



PHOTO BY EAGER EYE PHOTOGRAPHY



ISLAND
HOUSING
TRUST

Just as ripples spread when
a stone is dropped in water,
the actions of individuals can
have far reaching effects.

—DALAI LAMA



PHOTOS BY EAGER EYE PHOTOGRAPHY

Who lives in IHT homes?

IHT homeowners earn between 130% (one-member household) and 160% (four member household) or less of area median household income. All have been approved for a mortgage to purchase their home. At least one adult in the household has earnings from employment on MDI equal to or greater than 20% of the area median household income.

IHT homeowners include teachers, medical professionals, restaurant and shop employees,

Acadia National Park workers, emergency responders, town employees, and small business owners. Many volunteer in our schools, churches, and nonprofit organizations. They have children in the local systems, use the local libraries, and contribute greatly to MDI's vibrant communities.

Island Housing Trust homeowners contribute to our MDI communities through work and volunteer activities. IHT homeowners have worked and volunteered at:

- Acadia National Park
- Bar Harbor Fire Department
- Birch Bay Village
- Brian Shaw Builders
- Clark Point Café
- College of the Atlantic
- Conners Emerson School
- Ellis Boar Company
- F. T. Brown
- Fishing Industry
- Frenchman Bay Research Boating
- Friends of Acadia
- Geddy's
- Henry R. Able Yacht Yard
- Hinckley Yachts
- Intercruises
- Landscaping Businesses
- LARK Studio
- Maine Natural History Observatory
- MDI High School
- MDI Hospital
- MDI YMCA
- Mother's Kitchen/Coffee Matter
- Mount Desert Elementary School
- Northeast Harbor Ambulance and Fire Department
- Peacock Builders
- Piano Instructor
- Rogue Café
- Rose's Little School
- Sand Castle Gift Shop
- Somesville Union Meeting House
- Southwest Harbor Police Department
- Steven W. Stanley Electrical
- The Community School
- The Jackson Laboratory
- Town of Mount Desert
- Walgreens

MDI needs more homes for its workforce and their families. IHT is raising \$1.9 million to build nine new homes in the Ripples Hill neighborhood in Mount Desert.



The impact of Ripples Hill

Phase 1 2008–2011	6 houses	5 resales to date	41 individuals	20 children in local schools
Phase 2 2014–2017	3 houses	1 resale to date	16 individuals	8 children in local schools
Phase 3 2023–2025	9 houses*	*The houses built in Phase 3 will be designed based on the existing Ripples Hill homes. Each modular house will be approximately 1,400 square feet, with three bedrooms and 1.5 baths.		

IHT by the numbers in 2024



INDIVIDUALS IN OUR HOMES

77	Adults
45	Children
158	Individuals served*
59	Housing opportunities provided*

4	New homes built
5	Homes sold
2	Properties acquired for future development
11	Houses successfully resold
47	Houses under covenant

JONES MARSH	JONES MARSH NEIGHBORHOOD
RIPPLES HILL	RIPPLES HILL NEIGHBORHOOD

*Housing opportunities include 11 resales of homes under covenant, serving the members of those buyer households.



PHOTOS COURTESY IHT HOMEOWNERS

You can make a difference.

We can't do this work alone. Please join with IHT to bring more permanent year-round housing to MDI's workers and families.

Your gifts will enable IHT to finalize the planning of the expansion, build out needed infrastructure, and add nine energy-efficient modular homes to the neighborhood.

Phase 3 budget

Planning and Permitting	\$ 90,000
Property Development	\$ 1,200,000
House Infrastructure	\$ 610,000
Total	\$ 1,900,000

WAYS TO GIVE

- Gifts of cash (includes checks and credit cards)
- Grants through your donor advised fund
- Gifts of stock or other appreciated assets
- Qualified charitable distribution from your IRA
- Make a bequest of cash or real estate through your will.

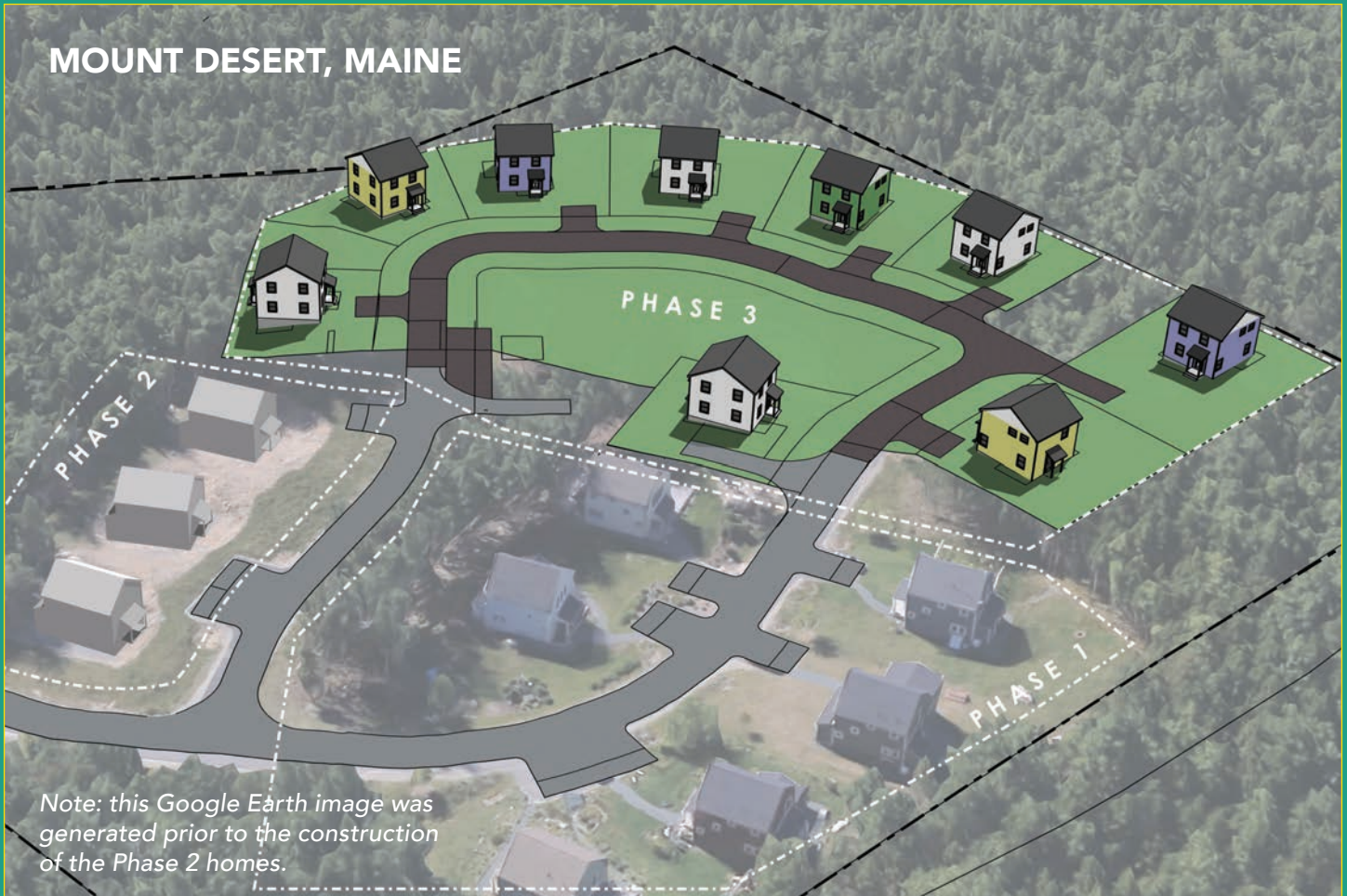
You can make an immediate gift or a multi-year pledge. The Island Housing Trust team is happy to work with you and your financial advisor to determine how best to arrange for payment of your pledge.

For more information or to make a gift, call **207.244.8011** to speak to an IHT staff member, or email jcalderone@islandhousingtrust.org.

IHT is a 501(c)(3) organization, tax ID # 22-2993615.

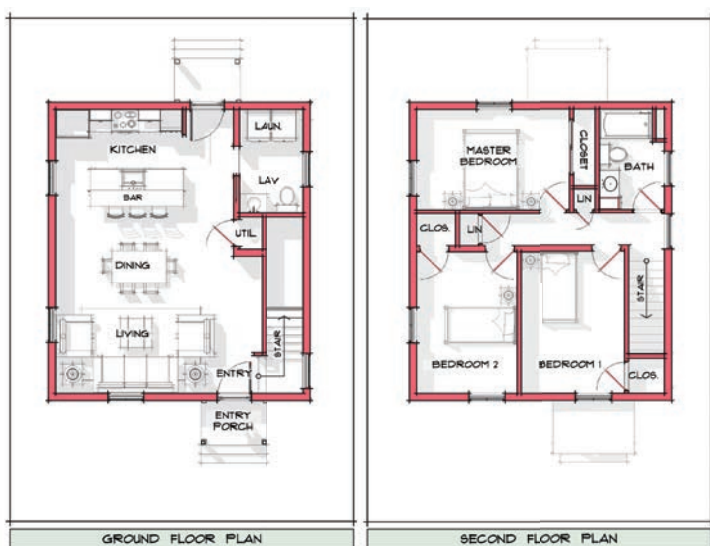
Donations are tax deductible to the extent allowed by law.

MOUNT DESERT, MAINE



DRAWING PROVIDED BY TODD STANLEY • DOWNEAST HOME DESIGN

Ripples Hill neighborhood Phase 3



Above: Floorplans designed by Showcase Homes of Maine.
Right: Architect rendering of finished design.





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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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