

Framework

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The Journal of Affordable Housing on Martha's Vineyard

A Burst of Activity; A Boost in Funding

2007 IS ALREADY PROVING an eventful year for affordable housing on Martha's Vineyard. Across the Island — from Morgan Woods and Jenney Way in Edgartown to Twin Oaks in Oak Bluffs and to the much-talked-about 150 State Road project in Vineyard Haven — the initiatives now underway are unprecedented in their variety and scope.

And in a development that bodes well for efforts in years ahead, the first funding cycle for the new Community Preservation Act (CPA) concluded this spring, pumping \$905,000 into important housing efforts in four Island towns.

Admittedly, housing got less than half the available CPA funds in this first year, but that \$905,000 is a big boost for a number of Island projects and programs.

Consider that until this year, the Regional Housing Authority's main rental program has been underwritten entirely by \$300,000 per year from the Island Affordable Housing Fund. This year, the Housing Authority asked the towns for \$102,000 in CPA funds to expand its rental program — and the towns granted 99 percent of that request.

The Rental Conversion Program (RCP) provides affordable rentals for Islanders while encouraging landlords to get off the roller-coaster of summer and off-season rentals. The RCP is a mature and proven program, but it's been frozen at about 50 Island rental units for the past four years because of limits on money available from the Housing Fund. The extra cash from the Community Preservation Act will quickly expand the rental inventory of the Regional Housing Authority by some two dozen new properties.

Another major recipient of CPA funds this spring is the Jenney Way project in Edgartown, which received \$300,000. Jenney Way involves nine affordable houses being built in a settled neighborhood downtown; the Island Affordable Housing Fund is the developer; South Mountain Co. of West Tisbury designed and is building it.

"Jenney Way spans the history of our organization in an interesting way," says Patrick Manning, executive director of the Housing Fund. "It dates to 2001, when the Island Affordable Housing Fund was doing both fund-raising and development. This was before the Island Housing Trust was created as a development vehicle, to clarify our roles. Jenney Way is our last development; sometime at the end of the project, it will be transferred to the Trust."

Some of the housing proposals that didn't win funding in this year's round of CPA grants were rejected because the committees viewed them as too preliminary. One request — for \$192,000 to help pay final costs for the Twin Oaks project near the high school — was rejected because in the Oak Bluffs committee's view, it was too late. This points to a challenge in working with the CPA process: It's not easy lining up proposals to synchronize with the annual funding cycle of the Community Preservation Act.

"The CPA is a bit cumbersome," says John Abrams of the Affordable Housing Fund board. "What we really need on the Island is a pool of fast-acting, flexible funds. Right now, we spend too much time working to assemble funding instead of drawing on an existing pool. We need to be able to buy existing housing and high-potential property at the low end of the market. We need to have the money ready to jump when the opportunity knocks."

Responding quickly and flexibly, with money in hand — if that model sounds familiar, you're probably thinking of the Martha's Vineyard Land Bank, which has protected some 2,700 acres over the past 20 years, using a steady income stream from Island real estate transactions. It's the success of the Land Bank which has inspired Island housing advocates to press for creation of a Martha's Vineyard Housing Bank along similar lines.

With Morgan Woods, Jenney Way, the first round of CPA funding and a flurry of town initiatives already written into the books, 2007 will be remembered as a good year in the history of affordable housing efforts here. If this summer's efforts to advance the Martha's Vineyard Housing Bank are successful, 2007 may someday be remembered as a turning point in the Island's battle for its own future.

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Any Way You Look at It, Housing Crisis Threatens Our Community

VIEW THE ISLAND HOUSING CRISIS from an altitude (and at 6'11" I can do that easily), and a stark picture of its magnitude and urgency emerges.

This year, for the Martha's Vineyard Commission, the Dukes County Regional Housing Authority compiled an inventory of every subsidized housing unit either created or under construction over the past 25 years. The Housing Authority counted 608 units in all: 185 rental units for the elderly, the handicapped and people with special needs; 161 family rental apartments, and 262 homes.

This overview tells the story of an Island community that has awakened to its crisis and is beginning to act: Nearly half the subsidized housing units — 297 of them — have been created since 2001.

But the Housing Authority numbers also show, dishearteningly, how the Island's view of this crisis suffered from nearsightedness in the early years. Fully 75 percent of the subsidized homes created over the past 25 years have been lost already from the Island's inventory of affordable housing, or will be lost by 2020, as restrictions on their resale expire.

There's both good news and bad news here. As the roundup of housing initiatives in this edition of Framework shows, the Island is getting serious about the threat to the health and diversity of its human community. But sadly, the ownership homes that this Island can count as lasting parts of the solution are just 71 in number. That's less than one-half of one percent of the housing stock on Martha's Vineyard.

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THERE'S ALSO ANOTHER VIEW of the Island's housing crisis, not from the sky but from close up, on the ground, where a single human story is being played out hundreds of times every year. It's the story of individuals and families who could contribute to this community — who want to be a part of this place — but for whom the prospect of making the economic numbers work seems hopelessly remote. Two of those individuals, Rob Goldfarb and Magda Ramirez Montenegro, are profiled in this edition. Certainly their story has unique elements. It's being shared in these pages because it's also universal: the story of two people whose contributions will enrich the Island — if only a home can be found for them.

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THE ISLAND AFFORDABLE HOUSING FUND has contributed \$6 million over the past eight years to



Patrick Manning at the Vineyard Housing Office on State Road, Vineyard Haven.

address the Vineyard's housing crisis. The six towns are mobilizing, and both the energy and the creativity behind this growing effort are heartening. But as the numbers show, it's not enough.

As Richard Leonard, president of Martha's Vineyard Cooperative Bank and chairman of the Housing Bank Coalition, testified at last year's Beacon Hill hearing: "We're losing our people. We're losing our teachers, our volunteer firemen, our store clerks, our hospital workers."

This year we need to triple our efforts and personally give what we can to make more opportunities available to worthy Island residents. That's why I have dubbed 2007 "The year of affordable housing." But it doesn't end there.

The Island also needs the Martha's Vineyard Housing Bank legislation, whose fate is now being considered on Beacon Hill, because the funding stream needs to match the scale of the problem. We remain the envy of Massachusetts because, 21 years ago, this community launched the Martha's Vineyard Land Bank and saved its natural landscape. Now we need the Housing Bank, to save the community itself.

Patrick Manning
Executive Director,
Island Affordable Housing Fund

Rob and Magda: Can the Vineyard Still Be A Home for Newcomers Such as These?

ROB GOLDFARB came to the Island two summers ago for what he thought would be a four-month stint at the FARM Institute in Edgartown. His brother, Matthew, had just been named executive director of the Institute, and sought Rob's help jump-starting the program.

"Matthew and I had always talked about doing a farm school together," says Rob, "using a farm as a base to build community. Matthew called me and said, 'Rob, I've got this farm — it's what we've always talked about — and I need help.' So I came here at the end of August 2005."

The brothers had devoted almost a year, back in 2002, to launching a farm school in Port Townsend, Washington. When that effort fell through, they had a long talk and decided it was time for an adventure. They bought an old 27-foot O'Day sloop, restored it, and sailed for the Caribbean. A year later they were in Guatemala.

When hurricane season came, Rob sailed 30 miles up the Rio Dulce to a lake at the frontier of the rainforest. He took a job there as a guide, and found himself becoming a liaison between the eco-tourists who visited the region and the people of the village at the forest's edge. It happened that in this village, Magda Ramirez Montenegro was operating a community medical clinic. Says Rob, "I began hearing all these stories of this amazing, beautiful, smart, passionate doctor — who was also single. It sounded like a great combination. When the people I took out hiking would stumble and twist an ankle, I'd take them to Dr. Ramirez. That's how we met."

Magda and Rob were a couple when the call came from his brother to help at the FARM Institute. Soon Rob was calling Magda from the Vineyard, inviting her for what she thought would be only a visit here. But he asked her to marry him, and she assented. He's still at the FARM Institute two years later; she's teaching Spanish at the high school, volunteering at the Island Health Care Clinic and studying for the exams that will allow her to practice medicine in the United States.

Recalls Rob: "I was only planning to be here for four months, but in just that time, being exposed to this community and to the work I can do here — it's about what I can give to a place, and what this place gives back to me — I knew this was a place I wanted to commit to."

Magda also feels welcomed here.

"For me," she admits, "the cold was a big adjustment. And it was hard in the beginning, because I was so far from my friends and family. But on the other side, I've found a really great community here. When I arrived, Rob had already been talking so much about me that I think people wanted to know me. The day after I came, Lynn Ditchfield invited all these Latin people to meet me — it was so nice to make all these connections."

Rob and Magda began by sharing space at his brother's place, but soon they were living the nomadic life of many Island renters. They've moved four times in two years and are now renting in West Tisbury; Magda speaks of weeks when the search for housing was a second job for both of them.

Magda finds it ironic that the idea of home should turn

out to be such a source of stress. "Sometimes," she says, "we'd be looking at two houses every day, looking for a rental. It was overwhelming, looking for a home. You really want to feel, after a day of work, that sense of, 'Ah, I'm going home.' It's so important."

Rob says that when they look at the numbers — entry-level houses at half a million dollars — it's hard to know whether to laugh or cry. He's aware that affordable housing opportunities now come with deed restrictions limiting profits on resale, but that doesn't bother him a bit.

"It would be great to be able to pass a house along someday to another family

like Magda and myself, some people who really want to be a part of this community. Why not pass it along?"

And he reflects on the problem of housing through the lens of his work at the FARM Institute:

"Part of the Institute's mission is to walk the walk of sustainability. Sustainability is about making sure that what's growing today is here tomorrow, and it's improving. But for this all to happen, we need to be sustainable ourselves, in our own lives. Affordable housing is a part of that.

"This community has to ask itself, who are going to be the teachers? Who are going to be the health advocates? Who are going to be the social workers? Who are going to be the people the community needs?"

"Individuals can give a lot. And when they come together, they can give even more. But they have to have a place to live."



Magda Ramirez Montenegro and Rob Goldfarb.

Towns Get Serious About Housing



A CROSS THE VINEYARD, there's a new spirit of urgency and effort behind a wide variety of affordable housing initiatives. If there's a headline here, it's the emergence of the six towns as engines for housing.

As Robert Wheeler, chairman of the Tisbury housing committee and a co-president of the Island Affordable Housing Fund, puts it: "A lot of us have been beating the drums, over the past couple of years, about the need for affordable housing on the Island. I think it's beginning to sink in and get people's attention."

Nothing illustrates Mr. Wheeler's point better than a tour of the Island with an eye toward affordable housing work now underway in each town:

EDGARTOWN

THE ISLAND'S BIGGEST STORY in affordable housing this year — in this decade, in fact — is Morgan Woods. This \$14-million development of 60 rental units on 12 acres of Edgartown land simply dwarfs any single housing initiative ever before undertaken on the Vineyard.

The story of this project dates back to 1998 when the town and the Martha's Vineyard Land Bank jointly purchased 177 acres south of the Vineyard Haven Road. The Land Bank ended up with 118 acres — the Pennywise Path Preserve — and Edgartown got two parcels of about 30 acres to the north and south of it. In 2001, Edgartown voters designated 12 acres of the southern parcel for affordable housing.

One of the architects of both the initial purchase and the housing project was longtime Edgartown selectman Ted Morgan, for whom the development now is named. Mr. Morgan chaired the new affordable housing committee which decided early that it would focus on rental properties at what was then being called the Pennywise Path project.

"We were looking at a mixed-income project," Mr. Morgan said, "and we knew that some of the people wouldn't be making too much money. We were thinking of teachers who would be coming to the Island. We thought about seniors who could no longer afford to keep their houses. And we felt that with this project, we would concentrate on rentals."

After requesting proposals, Edgartown hired The Community Builders (TCB), the nation's largest nonprofit developer of affordable housing, to build Morgan Woods. The Edgartown committee and TCB worked with data from the Regional Housing Authority's waiting lists to develop a workable economic model — a mix of subsidized and full-market-rate rentals that would both meet the community's needs and pay the costs of the project.

Thirty-six of the 60 rental units at Morgan Woods are for families at or below 60 percent of the Area Median Income (AMI). Says David Vigneault, director of the Regional Housing Authority: "This represents a great opportunity for people who have languished on rental waiting lists for a long time to get a crack at housing."

On lottery day, Edgartown and TCB were pleased to have 238 applications for their 60 apartments. Among them were applications for every apartment in every income category at Morgan Woods.

Mr. Vigneault says the Housing Authority saw a lot of new traffic as it helped the town and TCB collect pre-applications for the Morgan Woods rentals. "For a lot of people who contacted us," he says, "it was that moment of oh, so that's who you are and what you do! Because of this, we've probably added about 60 people to our list of homebuyer applicants."

The other big housing news in Edgartown is Jenney Way, a cluster of ten homes in a neighborhood within walking distance of downtown. Jenney Way, now unstuck after two years of litigation with neighbors, is being built and should be ready for occupancy next summer.

Finally, looking to the future, the Edgartown Old



At Morgan Woods, a whole new neighborhood of rentals has sprung up on 12 acres of town-owned land.

School Re-use Committee this spring won \$135,000 in Community Preservation Act funding toward the stabilization of the old Edgartown School building. The committee is putting out a request for proposals this spring, and is considering plans to convert the 1925 school building to affordable rental units.

OAK BLUFFS

THIS SPRING, Oak Bluffs awarded CPA funds to the Regional Housing Authority to expand its rental programs in town. By summer, the Housing Authority will be managing 22 subsidized rentals in Oak Bluffs, six of them town-funded. This comes on the heels of the Island Housing Trust's Twin Oaks project, which involved two home moves, the renovation of the historic Twin Oaks restaurant, and a Land Bank purchase that preserves the wooded character around the blinker intersection.

The Oak Bluffs affordable housing committee is also developing plans to convert the former town library building on Circuit Avenue into rental apartments and an essential business. Ron DiOrio, a selectman and chairman of the town affordable housing committee, says Oak Bluffs will be asking the Regional Housing Authority to manage the property:

"We want to turn these properties over to the agency that has the expertise. The Housing Authority has been incredibly accommodating and very helpful."

This spring, the Oak Bluffs housing committee and the town's Community Preservation Committee put a lot of time into the idea of creating a Municipal Affordable Housing Trust Fund, as West Tisbury has already done. A town meeting article was drafted to create the trust and give it the power to enter into agreements, negotiate for land, seek grants and be a repository for money from the Community Preservation Act. Another article proposed, in the first year, to give \$226,000 to the new trust.

But as town meeting time neared, Mr. DiOrio said, voters had questions about the plan. His committee, while still backing the concept, decided to pull the articles.

Mr. DiOrio said the very flexibility that might worry

some voters is an advantage of the housing trust. "If someone's interested in selling property," he said, "they're not going to wait until next year for it to come up at town meeting. The trust would have the capacity to take what dollars it has and actually negotiate something."

But Mr. DiOrio said his committee realizes that the devil is in the details, and that it doesn't yet have enough of a track record to put citizens in their comfort zone.

"There is no one project you can point to," he said, "that the affordable housing committee has done. So part of our thinking was, let's have the public hearings, talk about what we're going to do, and build support around this issue by actually having a specific project that we're undertaking."

Ironically, Twin Oaks could have been one such specific project the committee could have pointed to — but the Housing Trust's request for CPA funds was rejected on grounds that the project was already too far along.

VINEYARD HAVEN

AT 150 STATE ROAD in Tisbury, two duplexes developed by the Island Housing Trust are being completed, and the four townhouses will be put up for sale in a lottery this spring or early summer.

Using money provided by the Island Housing Fund, the Housing Trust bought the one-acre property at a discount price in July of 2005 from the estate of George Schiffer and secured a special permit to build two duplexes there. The second floor of a historic Greek Revival house, donated to the Trust, was moved to the site from downtown Vineyard Haven and has been incorporated into one of the new buildings. The Trust will sell the four townhouses, with ground leases on the land, to buyers earning 80 percent, 100 percent, 120 percent and 140 percent or less of the median income.

Grants from the Island Affordable Housing Fund made possible the purchase of the land and costs of construction. The Tisbury Community Preservation Committee

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New homes nearing completion at 150 State Road in Vineyard Haven.

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recommended, and voters this spring approved, a contribution of \$150,000 toward final costs of building the townhouses.

This year the Tisbury housing committee, chaired by Bob Wheeler (who's also co-president of the Housing Fund), has several home ownership projects in the pipeline. They're working on permits for four homesite lots on Lambert's Cove Road, and on plans for three duplexes on Lake Street.

Tisbury's approach in both these projects is a new one, using the state's Chapter 40B law, which allows for an increase in building density when affordable housing interests are being advanced. Tisbury is preparing the 40B applications, and when they are secured, will seek a developer who will purchase the properties from the town and build according to the town's plan. "It's something new and different," says Mr. Wheeler. "We're excited about it." The town plans to transfer the land to the Island Housing Trust to ground lease with affordability restrictions.

Tisbury this spring also used its CPA funds to give a boost to rentals, awarding \$107,000 to the Regional Housing Authority for rehabilitation of the Franklin Street apartments. That complex is a property the Authority purchased in February of 2006. Eight of the units have been rehabbed and rented out; the project will be finished and fully rented this summer.

David Vigneault of the Housing Authority appreciates the continued support that Tisbury has given to his agency. "Our board realized several years ago," he says, "that we can help affordable housing efforts on the Island significantly by having an excellent management record. I really think we're winning that perceptual battle."

WEST TISBURY

THIS YEAR, one of the landmark projects in the history of affordable housing on the Island is back in the news again. Sepiessa, the rental complex that set the bar high for affordable housing projects back in 1989, is set to get a fraternal twin if the plans of the Regional Housing Authority

for a second building go through in collaboration with the Island Housing Trust.

Says Michael Colaneri, chairman of the West Tisbury affordable housing committee: "Our committee has endorsed it, and I hope it goes forward quickly."

Mr. Colaneri says the town has other projects in the pipeline, one of them involving a joint purchase with the Land Bank. "The town is also looking at some property off the Great Plains Road, lands that have been acquired through foreclosure, and we're hoping to be able to use those properties for housing. We're talking about four or more lots in that area. There's

also a lot on Old Courthouse Road, where the old fire station was, which could possibly be used for affordable housing. Right now, it's all about land."

In February, the citizens of West Tisbury spoke clearly in support of affordable housing when the planning board held a hearing on zoning changes that would have made it impossible to do more projects like those at Halcyon Way and Sepiessa. "What we pointed out at the hearing," Mr. Colaneri says, "is that these are projects that worked. We think that projects like these should be possible to do, with proper review and with community oversight."

As David Vigneault of the Regional Housing Authority likes to say, sometimes a town contributes houses to address the Island's crisis and sometimes it contributes new ideas — and West Tisbury is widely recognized as the leader in creative zoning initiatives to support affordable housing. One example is the accessory apartment bylaw, which allows the ZBA to issue special permits creating apartments for residents who meet income guidelines set by the town. "It's an affordable housing initiative that is 100-percent funded by the private sector," says Mr. Colaneri. The Housing Authority monitors the program for the town, certifying annually that each accessory apartment meets the terms of the bylaw.

CHILMARK

CHILMARK MAY BE a town devolving from a vibrant community into a monoculture of millionaires, but it's not going without a fight. For more than the past five years, the focus of that battle has been on a single initiative, the Middle Line housing project. Middle Line involves 12 units of affordable housing — six of them duplex rental units to be built by the town, six of them planned as owner-built residences — on 21.6 acres of town-owned land off Tabor House Road.

The first chapter of what has turned out to be a long and sometimes torturous road involved securing full and clear title to the acreage. Then came controversy over whether the

affordable properties should be rentals or ownership units. Questions of eligibility have been argued over, and abutters have raised concerns about the access road into the land.

“This is still not all clear,” admits Zee Gamson of the Chilmark housing committee. “But I am happy that we have the support now of all the selectmen, and all the committees in town.” The housing committee, she said, hopes to be able to hold its lottery for the six owner-built home sites late this summer.

Units will be situated in three clusters on the land, leaving much of it open. And although Chilmark has embraced the land-lease model of the Island Housing Trust, in its typically independent way the town has chosen not to engage the Trust’s services, instead holding the 99-year land leases itself.

Meanwhile, says Mrs. Gamson, “The Housing Authority is consulting with us constantly. We’re emailing them, or meeting face-to-face with them several times a week. They’ve been fabulous.”

She adds, “I think the reason why the towns are relying on David Vigneault and Terri Keech is that this is such terribly technical stuff. Politics and goodwill alone just will not do the job. You really have to know your stuff. Any help we can get, we are so grateful for.”

Mrs. Gamson believes that just as Edgartown has Ted Morgan behind the Morgan Woods project, Chilmark has the late Molly Flender to thank for Middle Line Road. “A lot of people knew her,” she says, “and in a way this has become her legacy.” Mrs. Flender, as the founding chairman of the town housing committee, championed the project, and saw it approved in concept by the town just two months before her death in August of 2005.

AQUINNAH

THE AQUINNAH HOUSING COMMITTEE has three major projects on its plate this year, according to chairman Derrill Bazy.

This spring the committee is advertising the availability of a resident homesite slated for lottery in early June. “It’s a one-acre lot in a beautiful spot,” says Mr. Bazy, “and it will be our fifth resident homesite in town.”

The Aquinnah committee plans to transfer ownership of the land to the Island Housing Trust, which will enter into a land-lease agreement with the homeowners. In fact, Mr. Bazy says, his committee intends to create all its future resident homesites in collaboration with the Trust.

The Island Housing Trust is an agency created and sustained by the Island Affordable Housing Fund. Mr. Bazy says there are many reasons why working with the



Housing Authority director David Vigneault at the Franklin Street apartments in Vineyard Haven.

Trust is good for his committee and Aquinnah: “To have the Housing Trust retain ownership of the land creates more security for the town. The Trust also provides us with assistance — we’re an all-volunteer committee, and we do have a few hours of staff time each week at town hall, but to have the support of the Housing Trust as an ally is helpful just on the mechanics.”

Mr. Bazy observes that the only reason lots like this one in Aquinnah are still undeveloped is that they’re problematic either from a legal or a development standpoint. “We’re glad to have the chance to take them on,” he says, “but it’s a huge amount of work. We’ve been working on this lot now for two years.”

Mr. Bazy adds, “Another element that’s important to us is the funding and fund-raising opportunities that the Trust opens up not only to the town, but also to the individuals receiving the property. Through the Housing Trust, we’re in a good position to do some fund-raising for subsidies, and the recipient is able to access things like soft second loans and grants for closing costs. Because even at a very low price, the cost of the land is still a stretch for a lot of people.”

He concludes: “The Housing Trust just offers us such support and so much flexibility, both time-wise and funding-wise. And we’re so grateful to the Housing Fund for making its services available.”

Also on the housing front this spring, Aquinnah voters at annual meeting will be asked to earmark CPA funds for the Housing Authority’s Rental Conversion Program. The money will allow the Authority to subsidize another RCP apartment in town. Says Mr. Bazy, “In the future, we’d like to make even more money available to the RCP. You know, we can only provide so many housing opportunities in town as a committee, and we want to make sure there are places where people can ride it out in the meantime.”

Finally, looking further ahead, the Aquinnah housing committee will be asking for CPA money at town meeting this spring for early planning of a rental project — perhaps four or five units — on town-owned land behind the town hall. Says Mr. Bazy, “We’ll be working with the Regional Housing Authority on that, in terms of potentially managing the apartments.”

Getting Involved – How to Help:

There are many ways you can become involved as a supporter of the Island Affordable Housing Fund and other housing organizations at work on the Vineyard. Here are a few of them:

- Send charitable, tax-deductible donations to the Fund's address below.
- Donate land (we can structure tax-advantaged discount sales).
- Offer a house or apartment for rental conversion.
- Offer pro bono professional services.
- Volunteer to help with special events — call the Housing Fund at 508-696-0943.
- Consider civic involvement by offering to serve on your town affordable housing committee.

Additional copies of Framework are available at the Vineyard Housing Office at 346 State Road in Vineyard Haven. This journal is available on the website of the Island Affordable Housing Fund. To be placed on the mailing list, call or email Island Affordable (see below).

The editor and board thank all those who contributed advice and counsel for this edition, and welcome reader comments and suggestions.

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Framework is published jointly by three agencies at the Vineyard Housing Office in Vineyard Haven:

- The Island Affordable Housing Fund, which raises money for rental and ownership housing.
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- The Island Housing Trust, whose mission is the permanent stewardship of land for affordable housing.

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