



ISLAND HOUSING TRUST

HOMEOWNER PROFILES

October 2010

The Island Housing Trust has built and/or sold over 40 houses ranging from \$90,000 to \$330,000 to island families and individuals since 2006, with ground lease restrictions that keep these homes affordable for future generations of islanders. Homeowners are responsible for paying property taxes and any homeowner association fees. The Island Housing Trust provides on-going stewardship services to homeowners for as long as they own their home, which helps safeguard against the threat of foreclosure while also protecting the community's long-term investment.

Homeowners mainly consist of young families and individuals in their thirties earning between \$40,000 and \$80,000 annually (60% to 120% of the median income).

Aquinnah:	Single Parent	- real estate agent & small business owner with a college student
Oak Bluffs:	Couple	- bank employee and law enforcement officer with high school student and two Oak Bluffs students
	Couple	- musician and small business owner
	Couple	- bank employee and regional high school teacher with a pre-school student and infant
	Couple	- bank employee & small business owner with infant
Tisbury:	Individual	- manager for landscaping company
	Single Parent	- landscaper with a Tisbury elementary school student
	Couple	- architect & town employee with a Tisbury school student
	Couple	- postal employee & retail storeowner with young child
	Individual	- grocery store manager
	Individual	- small business manager
	Single Parent	- retail store employee & small business manager
	Single Parent	- school administrator & three high school students
	Single Parent	- preschool teacher with Charter school student
	Couple	- mental health counselor & bank employee with toddler
	Couple	- boat yard & restaurant employee with infant

	Single Parent	- caretaker with preschool student
Edgartown:	Individual	- bank employee
	Individual	- paralegal
	Couple	- small business owner & town employee with a pre-school student
	Couple	- real estate agent & interior designer
	Individual	- bookkeeper
	Individual	- interior decorator/ craftsman
	Individual	- real estate agent
	Couple	- office manager & chef with a pre-school student
	Single Parent	- office manger with two high school students
	Individual	- office manager for island non-profit
	Individual	- restaurant manager
	Couple	- carpenter & yoga instructor
	Couple	- landscaper & cabinet builder with pre-school student
	Individual	- carpenter
West Tisbury:	Single Parent	- excavator with young child
	Couple	- town employee & carpenter with West Tisbury students
	Couple	- truck driver & mom with high school student
	Couple	- designer & writer
	Individual	- school administrator
	Couple	- personal chef & landscaper with West Tisbury student
	Couple	- teacher & carpenter
	Couple	- teacher & carpenter with two pre-school students
	Individual	- mental health counselor
	Couple	- non-profit manager & carpenter
	Couple	- small business owner & landscaper with infant