

Partnering houses

Conservationists and affordable housing advocates can be natural allies, as a new development in West Tisbury illustrates.

Eliakim's Way in West Tisbury, seen here under construction, is surrounded by twenty-two acres of protected land.



open space

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PHOTOGRAPHS BY RANDI BAIRD



Emily and Paul Galligan, facing, enjoy the communal aspects of life at Eliakim's Way, where eight houses share a central open space and gardens.

There is a feeling among some Vineyarders that land conservation and affordable housing are competing objectives. On the surface, it seems to make sense: The more land set aside for conservation, the less there is available for housing. But on investigation, the facts belie the myth. Land is not expensive because conservation groups are driving up the price, but because wealthy vacationers with disposable incomes are. And affordable housing developments aren't gobbling up land; vacation homes are. In reality, affordable housing and conservation are battling the same economic forces.

A development called Eliakim's Way off State Road in West Tisbury demonstrates how conservation and affordable housing can be accomplished together. Eight single-family houses were occupied on June 1, 2010, restricted as permanently affordable and certified as environmentally friendly by LEED – Leadership in Energy and Environmental Design, an internationally recognized green-building certification system. At the same time, twenty-two acres of land were preserved.

The Eliakim's Way development actually started with the Martha's Vineyard Land Bank Commission. Though not a housing agency, the Land Bank's policy is to consider affordable housing for properties on which housing would not involve "detriment to the conservation purposes being served." As "conservation-based affordable housing," the twenty-six-acre parcel was a joint purchase of the Land Bank and the Island Housing Trust (IHT). The Land Bank owns eighteen acres and

holds a conservation restriction over four of the remaining eight acres, which are owned by IHT. The houses sit on the four unrestricted acres, around a central cleared area in a wooded setting with native-plant landscaping by Indigo Farm in Edgartown.

In addition to the setting being green, the homes themselves were designed to be as energy-efficient and low-maintenance as possible, minimizing utility and upkeep costs. South Mountain Company, whose firm, subcontractors, and suppliers gave discounted rates, designed the homes and built seven of the eight, which are solar-powered and very well-insulated. Funding of \$500,000 from Cape Light Compact paid for the photovoltaic systems and other energy upgrades, like Energy Star-rated appliances, low-emissivity windows, and efficient heat pumps for heating and cooling. The homes achieved a platinum certification, the highest available from LEED. (For a financial look at green building, see page 16.)

Emily Galligan, the marketing director for the YMCA of Martha's Vineyard, and her husband, Paul, a carpenter, live at Eliakim's Way. The newlyweds chose to build a life on the Vineyard because of its strong sense of community, and to be close to Paul's family, but they struggled to find a home on-Island while living with Paul's parents. "There was nothing we could afford, even stuff we wouldn't want to live in. It was really disheartening," recalls Emily.

Now they are homeowners among neighbors. "Everyone has been so welcoming and so wonderful," says Emily. "It's definitely a community, not just a housing project." They also appreciate



South Mountain Company designed the homes, which have 1,200 to 1,400 square feet of living space, with a wall of windows on the first floor.

that the homes were not only affordable to buy, but with their solar systems and energy-efficient aspects, affordable to own: The Galligans paid only about \$300 in heating, cooling, and electric in their first year – less than many Vineyarders pay per month.

While the homes are easy on the wallet and the planet, the process of applying for a house is difficult. To qualify, the Galligans had to reveal their personal finances to the Dukes County Regional Housing Authority to establish their earnings as 80 to 120 percent of area median income (AMI). “You have to bare your soul. You have to lay it all out there,” says Emily. Then the couple had to win a lottery to have the opportunity to buy one of the homes. After being selected in the lottery, and after showing they weren’t too well-off financially, the Galligans had to prove they were well-off enough to afford a home. “We literally just made it,” Emily recalls of scraping together funds for a mortgage.

The Galligans bristle at some of the misconceptions about affordable housing in general. “They think that you’re getting a house for free,” says Emily. Paul adds that the project’s weighting system for the lottery – which grants better odds to those who live in, work in, or work for the town of West Tisbury – “is about what you’ve put into the community.”

And while the houses at Eliakim’s Way are affordable, they

are what’s called “affordable in perpetuity,” meaning that if the Galligans sell their home, they can only realize a small annual return on their investment, even if the real estate market booms again. Of selling low to another needy family in the future, Emily says, “I love the idea of affordable in perpetuity. I’d love to do that.”

But don’t expect a vacancy anytime soon. “Maybe someday we would move on, but we would miss our neighbors,” says Emily. “There’s a lot of autonomy here even though we’re close together.” While they don’t consider it a negative, the proximity to their neighbors was, as Paul (who grew up on the Island) says, “an adjustment. We don’t have a lot of privacy or an enclosed yard.”

The issue of nearness to one’s neighbors, the “density” of housing, is important on Martha’s Vineyard. For example, Chilmark has a zoning ordinance that requires three acres per house, in an effort to limit the density of housing and presumably to help preserve the rural character of the Island. Projects that marry conservation and housing (such as Eliakim’s Way, Sepiessa

Facing: Indigo Farm landscaped around Eliakim’s Way, with many homeowners, who paid an average \$236,000 for the two- and three-bedroom houses, adding their own embellishments.





Thick, super-insulated walls are energy-efficient and provide deep sills.

Point in West Tisbury, and Morgan Woods in Edgartown) seek to cluster the buildings and conserve the rest of the land.

“Three-acre zoning is the most environmentally destructive thing you can do,” claims Ewell Hopkins, executive director of the Martha’s Vineyard Housing Fund, which helped finance Eliakim’s Way. He notes that Middle Road in Chilmark may appear undeveloped as one drives by, but “we just pushed the suburbs one hundred yards into the woods.” He envisions dozens of units on small parcels, surrounded by conservation land, but says that in addition to innovative solutions to the wastewater issues that currently limit density, such a development will require a change in the way Island residents think. “There are forces that say, ‘We don’t do it that way,’ but we have to be open to all opportunities.”

Denser housing with more units would also allow the Island to qualify for more federal funding, which the Island has largely done without. Ewell notes that “private giving has dried up, and we’re relying on local public giving,” which varies from year to year. He points out that Provincetown built fifty units on less than three acres with more than \$11 million from the Department of Housing and Urban Development.

“To me, Eliakim’s Way is: You don’t have to compromise on architecture or energy efficiency...to make it accessible to people of modest means,” Ewell says, but notes that “Eliakim’s Way is not low-income housing.” This is technically true, since only two of the eight units, including one built by Habitat for Humanity of Martha’s Vineyard, were for families making 80 percent or less of AMI. Mentioning the findings of the Martha’s Vineyard Commission’s Island Plan and other studies, Ewell notes that the Vineyard needs hundreds of housing units, not dozens. And the Eliakim’s Way model, as successful as it is as both a housing development and a conservation project, doesn’t serve people with special needs or the elderly.

Ewell has another piece of advice: “Just don’t use the term ‘affordable housing’ ever again.” To Ewell, those words have lost all meaning. He notes that ten different Vineyarders will have ten different sets of priorities regarding housing on the Island. Until the community agrees on a shared set of priorities, including how to accommodate both housing and conservation, the accomplishments of the various housing groups on the Island will continue to be modest relative to the need.

Affordable housing on Martha’s Vineyard has been likened to a Gordian knot, a mythical knot impossible to untie. In fable, Alexander the Great simply sliced the knot in two with his sword. There seems to be no easy Alexandrian solution to the housing needs of year-round Vineyarders with modest incomes. But with a diverse group of organizations dedicated to working together on the problem, and with inventive projects like Eliakim’s Way that serve the aims of both housing and conservation, maybe the Island can figure it out yet.



The Galligans, standing, share community garden produce with George and Christine Kinsman. Roof-top solar panels help offset energy costs.



Philippe Jordi, Ewell Hopkins, Neal Sullivan, and David Vigneault run the four organizations at the Vineyard Housing Office on State Road in Tisbury.

Who’s who in affordable housing

There are a number of different housing organizations on the Island, and while the cast of characters is complex, they typically work together toward common goals – contrary to public perception. The development of Eliakim’s Way serves as a good example of this collaboration.

The non-profit **Island Housing Trust (IHT)** served as the developer of Eliakim’s Way. Philippe Jordi, executive director, says IHT’s mission is three-fold: (1) to own land and be a steward for affordable housing, for both owners and renters; (2) to develop affordable housing; and (3) to serve as an affordable housing specialist that can help other groups provide affordable housing.

The **Island Affordable Housing Fund (IAHF)**, now the **Martha’s Vineyard Housing Fund (MVHF)**, raised \$613,000 for Eliakim’s Way. The MVHF is primarily a fundraising organization, but according to Executive Director Ewell Hopkins, MVHF also needs to advocate and educate in order to fundraise effectively. “The need is too great” to focus solely on fundraising, he says. Of those who have trouble affording housing, he says, “It’s not teachers, it’s principals. It’s not firefighters, it’s fire chiefs. It’s not nurses, it’s doctors.” (As the IAHF, the organization ran into trouble when it tried to become the developer of Bradley Square in Oak Bluffs; poor timing and questionable management doomed the project, and Ewell Hopkins was hired to help put the organization back on steady ground.)

Habitat for Humanity of Martha’s Vineyard (HFHMV) had a role in Eliakim’s Way as well, building one of the eight houses with its internationally successful model of using volunteer labor to serve low-income families, who also assist in building their own homes. Neal Sullivan is the executive director of the group, which serves families in the

lowest qualifying income range, at or below 80 percent of the Dukes County area median income (AMI).

The **Dukes County Regional Housing Authority (DCRHA)** is funded by all six Island towns (though not by the county) to provide a variety of services, including assessing housing needs, managing rentals, administering rental and home-buyer assistance, and referrals for families in need. “We work for the towns directly,” says David Vigneault, executive director of DCRHA. “And we work best for the towns when we work with the nonprofits. The towns get a good bang for the buck.” For Eliakim’s Way, DCRHA provided “income qualification certification,” ensuring that potential homeowners met the income thresholds. They also ran the lottery for the project to see which qualified applicants would get to live in the homes. “Lotteries are tough,” says David, with a shake of his head. But fairness is crucial.

DCRHA works with **Town Affordable Housing Committees**, which also cooperate in varying degrees with the nonprofits. Chilmark, for example, has largely forged ahead on its own in developing the Middle Line Path project. West Tisbury, on the other hand, contributed \$570,000 of Community Preservation Act funds to Eliakim’s Way.

Added to the housing organizations above are a variety of other Island groups that serve seniors and those with special needs, as well as the Wampanoag Housing Authority, which serves tribal members.

All of these different agencies working on the same issue may seem confusing or redundant, but Philippe Jordi stresses there is “an intentional effort to reduce duplication” among the groups. “The Vineyard Housing Office [VHO] is the metaphor,” Philippe says of the building in Vineyard Haven shared by the four main organizations – IHT, MVHF, HFHMV, and DCRHA. He says those with housing needs “don’t need to know who does what. They come to the front desk and we serve them.” David Vigneault adds, “VHO is an address, a handy access point.” ♦