

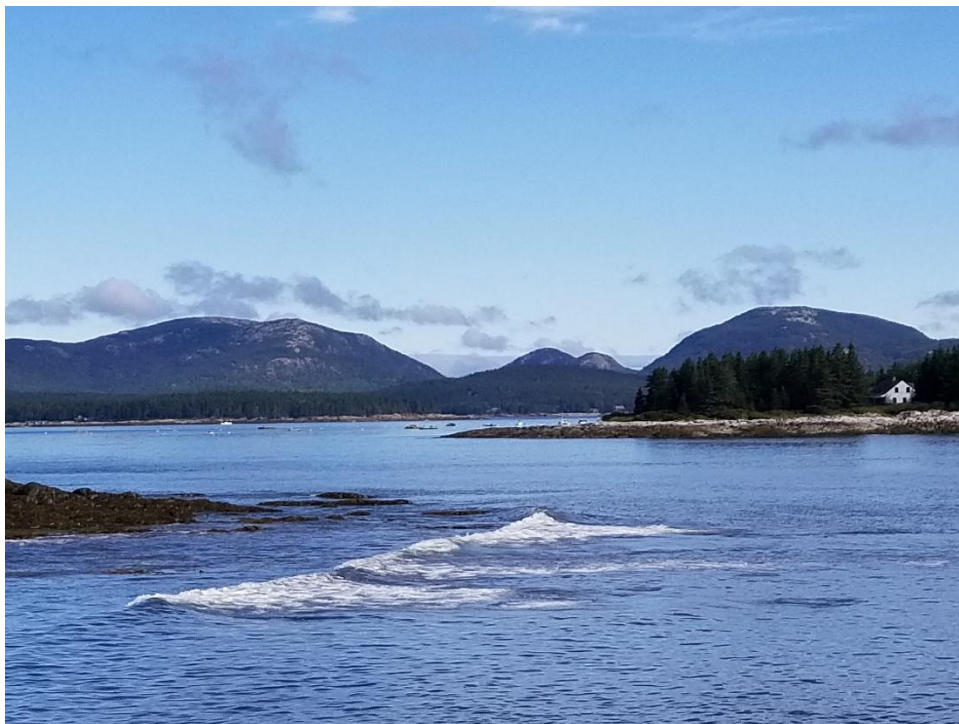


**CELEBRATION of *FOUR* NEW  
YEAR-ROUND ISLESFORD HOMES &  
CIRT'S ANNUAL MEETING  
July 2025**



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**AGENDA**  
**Celebration of**  
**Four New Year-Round Homes for Islesford!**  
**& CIRT's 2025 Annual Meeting**

**Sunday, July 20<sup>th</sup>, 2 pm**  
**Islesford Neighborhood House**

- I. **Welcome to Celebration 4 New LCI Year-Round Homes** – Ken Schmidt Pres.
- II. **Approval of 2024 Annual Meeting Minutes** – Ken Schmidt President
- III. **Election of Board Members & Officers** – Peter Buchsbaum, Nominations Com
- IV. **Greetings from The Island Institute**, Ken Stevenson, Community Develop. Off.
- V. **Thanks To Funders, Donors, Contractors & Volunteers** – Judith Timyan, VP
- VI. **Four Year-Round Islesford Rental Homes Almost Complete!** – Alice Dunn,  
Architect Team, Islesford Housing Development Committee
- VII. **Homes & Families Committee Report** – Rev. Jim Gertmenian, Chair
- VIII. **Need for Year-Round Housing** – Malcolm Fernald, Board Member
- IX. **Welcome to Selected Residents** – Malcolm Fernald, Chair, Selection Com
- X. **Treasurer's Report** – Jim Kehoe
- XI. **Welcome Home! Campaign Report** – Frank Reece, Campaign Co-Chair
- XII. **Questions, Comments & Discussion** – All present

**Refreshments**

# **PRESIDENT'S ANNUAL REPORT, 2025**

## **Ken Schmidt**

CIRT was thrilled to purchase the two Eggleston properties on Islesford in June a year ago after being awarded loans from **Maine Housing Authority and the Genesis Fund**. The two new houses on GCI in late 2023 and the four new homes on Islesford coming on-line this year would simply never have happened without their financial assistance – and the very generous financial support of so many in our community.

**CIRT's homes for year-round workers are making a big difference!** With these four new Islesford year-round homes, CIRT will, in all, provide five rental homes on each island, as well as three privately-owned homes which it has permanently protected for year-round residences.

Once our four new Islesford homes all have lights on with families by the end of this year, almost 40 people – about 30% of the Town's year-round community - including 15 children will be living in CIRT homes. Where would our islands be without the good people and community members living in these 13 year-round homes?

We are very proud that **five of our CIRT family members now serve the Town: Ingrid Gaither and January Bennett** were elected to the Town Select Board in March, **Jamie Thompson** was elected to the School Board, and **Ben Sumner** was appointed Town Clerk; and just a couple weeks ago, **Jonathan Bennett** was hired as Deputy Town Clerk. Our islands are fortunate to have these great people willing to serve the community. CIRT family members also volunteer and serve in many community organizations and provide much needed services and work important for our community.

The Thompson family which moved to GCI in November 2023 into one of our brand-new houses on Komusin Lane, is moving to The Lane on GCI in August. **Jamie, Dane and Ford** love the island and feel it is their permanent home, so when a house with more land and privacy became available, they jumped at the chance to rent it. To the CIRT Board, this is a real success, and we are now reviewing applications to rent the house on Komusin Lane to another family.

**Huge thanks to all the supporters of CIRT's mission and island workforce housing.** Your general donations to our Annual Appeal and the Welcome Home! Campaign have made these new six homes and all our homes possible!

**Thank you to all 15 CIRT Board members** who worked very long and hard to develop our six new rental homes. They are an *exceptional* team of talented, committed, hard-working and passionate islanders! It's really a joy to be part of the CIRT board.

# **MINUTES Annual Meeting: August 24, 2024**

## **Cranberry Isles Realty Trust**

**Board Present:** Ken Schmidt, Judith Timyan, Jim Kehoe, Lindsay Eyesnogle, Jeri Spurling, Peter Buchsbaum, Kelly Dickson, Malcolm Fernald, Jim Gertmenian, Sam Reece

**Board Absent:** Andrei Pogany, Janet Hook, Alice Dunn

**Guests Present:** There were about 30 Islesford residents in attendance, as well as Steven McDermott representing the Genesis Fund.

**Welcome & Call to Order** – Ken Schmidt, called Annual Meeting to order at 4:03.

**CIRT's History** – Ken Schmidt presented the history of CIRT's development in response to a severe drop in year-round population. See Annual Meeting Report for further details.

**Greetings from Genesis Fund** - Steven McDermott, Loan Officer, congratulated the CIRT Board for gaining the 1<sup>st</sup> and 2<sup>nd</sup> awards among the ten island communities who are seeking financial support from Maine Housing Islands Initiative and applauded the Board and community for its efforts to meet the need for affordable, year-round island homes.

**Thanks To Funders, Donors, Contractors & Volunteers** – Judith Timyan, Vice President provided an overview of the process to obtain the project financing, and thanked the contractors, volunteers and Board members whose hard work were making the project possible. See Annual Meeting Report for further details.

**Four Year-Round Islesford Rental Homes Coming Soon** – Jeri Spurling, Chair, Islesford Housing Development Committee reviewed the search for suitable properties on Islesford over multiple years, which finally resulted in purchase of the two Eggleston properties in June. She went over the housing plans and timeline for the four homes that Pickering Inc and Shippen Savidge have already begun work on. See Annual Meeting Report for further details.

**Why We Need Affordable Housing** – Lindsay Eyesnogle, Islesford Resident and Board Member gave a perspective on the critical need for year-round housing based on her 20 years of experience living on Islesford and watching too many good people have to leave because they could not find viable homes to rent or purchase.

**Tenant Selection Process** – Jim Gertmenian, Chair, CIRT Homes & Families Committee, and Malcolm Fernald, Chair, Islesford Tenant Selection Committee reviewed

how the CIRT board has learned a lot over the years about selecting tenants and modified its selection process to reflect CIRT's principles of transparency and integrity and meeting the specific needs of the Islesford. They reviewed the timeline for applications and selection and the make-up of the committee which besides board members includes two members of the Islesford community. See Annual Meeting Report for further details.

**Treasurer's Report** – Jim Kehoe reviewed the financial history of CIRT over the last few years, particularly regarding the donation of Bruce Komusin's property and the sale of it and Rice House which finally gave CIRT over \$500,000 in funds to match to obtain Maine Housing and Genesis loans. See Annual Meeting Report for further details.

**Welcome Home! Campaign Report** – Frank Reece, Campaign Chair updated everyone on the beginning of the campaign and its significant progress to date.

**Questions & Comments** – All present: About ten members of the audience asked questions or voiced concerns or encouragement, and Board members provided responses.

**Approval 2023 Annual Meeting Minutes** – Lindsay Eyesnogle made the motion to approve the minutes; seconded by Judith Timyan. The motion was approved unanimously by the Board.

**Approval of Revised By-Laws** – Peter Buchsbaum, Chair of the Governance Committee reviewed the major revisions to the By-Laws and made the motion to approve the revised By-Laws as presented in the Annual Meeting Report; seconded by Jeri Spurling. The motion was approved unanimously by the Board.

**Election Board Members & Officers:** Peter Buchsbaum made the motion on behalf of the Governance Committee, which was seconded by Judith Timyan, to approve the two new Board members – Hollie Stanley for a term ending in 2025 and Hannah Folsom for a term ending in 2027; to extend the terms to 2027 of Ken Schmidt, Peter Buchsbaum, Lindsay Eyesnogle, and Andrei Pogany; and to elect officers to the term ending at the Annual Meeting in 2025 – Ken Schmidt, President, Judith Timyan, Vice-President, Jim Kehoe, Treasurer, Janet Hook, Secretary. The motion was approved unanimously by the Board.

**Adjournment:** Jim Gertmenian made a motion to adjourn the meeting; seconded by Jim Kehoe. The motion was approved unanimously by the Board.

- Sam Reece, Secretary, Pro Tem



# **NOMINATION COMMITTEE REPORT**

## **July 2025 Peter Buchsbaum, Chair**

**The Committee presents the following slate for the Annual Meeting:**

**Officers, one year term, vote required:**

- President: Ken Schmidt
- Vice-President Judith Timyan
- Treasurer: Jim Kehoe
- Secretary: Janet Hook

**Re-election of Continuing Board members for a term ending in 2028, Vote required:**

Alice Dunn, Jim Gertmenian, Malcolm Fernald, Judith Timyan and Hollie Stanley

**BOARD ROSTER FOR AUGUST 2025 TO AUGUST 2028, ASSUMING APPROVAL OF ALL CANDIDATES:**

- Terms expiring in 2026: Jim Kehoe, Jeri Spurling, Kelly Dickson, Sam Reece, Janet Hook
- Terms expiring in 2027: Lindsay Eysnogle, Andrei Pogany, Peter Buchsbaum, Ken Schmidt , Hannah Folsom
- Terms expiring in 2028: Alice Dunn, Jim Gertmenian, Malcolm Fernald, Judith Timyan , Hollie Stanley

Respectfully submitted, Nominating Committee, P. Buchsbaum, K. Schmidt, J. Timyan



Left to Right: Peter Buchsbaum, Jeri Spurling, Kelly Sheets Dixon, Lindsay Eyesnogle, Judith Timyan, Ken Schmidt, Jim Kehoe, Sam Reece, Jim Gertmenian, Malcolm Fernald. Not pictured: Hollie Stanley, Hannah Folsom, Andrei Pogany, Janet Hook, Alice Dunn.

# **THANK YOU!**

**For Helping Make Possible**

**CIRT's Four New Islesford Year-Round Homes**

**Judith Timyan, Vice-President**

## **Funders for our Six-Home Project**

- **Donors and Contributors** – for donations and pledges, no matter the size, they are greatly appreciated and critical to the project! As of July 2025, close to \$900,000 has been raised of our total campaign goal of \$1,400,000.
- **Maine State Housing Authority, aka Maine Housing**, under their 2022 Maine Islands Housing Initiative - for two 45-year forgivable loans totaling \$1,260,000 that allowed us to launch these major building and renovation projects.
- **CIRT contributed over \$400,000 to the project from the sale of donated property.**
- **Genesis Fund**, for almost one million dollars of interim project financing, and invaluable technical support.

## **Contractors for the Islesford Project**

- **George Dickson, CIRT's Project Manager**, who oversaw on a day-to-day basis the work of all the various contractors of the Islesford building project.
- **Pickering, Inc**, local Islesford builder, for the spirit of collaboration in a building and renovation project with unexpected complications, time and budget constraints and institutional and bureaucratic requirements. And particularly thanks to **Jason Pickering** for the contribution of his time above and beyond.
- **Shippen Savidge**, for his carpentry work at Maple Ave
- **Gary Gould**, for the new 420-ft well at Maple Ave
- **Jason Carter**, electrician, for all the electric work in the four houses
- **Robert Fortin**, plumber, for all the plumbing installations in the four houses

## **Town employees**

- **Dennis Dever**, Code Enforcement, for his tireless assistance with all things permitting
- **Jim Fortune** for help and support from the Town of Cranberry Isles



## **Volunteers**

- **Islesford Housing Development Committee** for their tireless work planning the homes, securing the institutional funding and shepherding the projects to completion.
  - **Jeri Spurling**, architect, and Chair of the Committee, led the team through the many designs and redesigns which were necessary.
  - **Volunteer board members and architects Andrei Pogany and Alice Dunn.**
  - **Malcolm Fernald**, Chair of the Tenant Selection Committee and Committee board members, **Judith Timyan and Rev Jim Gertmenian; and community members, Emma Fernald and Amy Philbrook.**
  - **Jim Kehoe**, Treasurer, who managed the finances of the project and completed complex funding reports monthly for the project.
- **Welcome Home! Campaign Co-Chairs Frank Reece and Jim Kehoe, and all the Campaign Committee members**, for your considerable efforts to raise the significant funds needed to complete the GCI and Islesford housing projects
- Apologies to everyone else who has volunteered – We apologize if we forgot to list your name. But you all helped to make this project a huge success!

## **NOTE FROM THE PRESIDENT, Ken Schmidt:**

**Special Thanks to the Project Leader of our Islesford Housing Project, Judith Timyan**, who spearheaded the preparation of the application documents that resulted in CIRT obtaining about \$1.4 million in loan funding that was critical for the Islesford project; worked many long hours over two years to get this project off the ground and herded many of us cats behind the scenes for the success of the Islesford project. **A VERY SPECIAL AND HEART-FELT THANKS TO JUDITH!**

# **REPORT OF THE ISLESFORD HOUSING DEVELOPMENT COMMITTEE**

**Jeri Spurling, Chair**



Islesford has needed long term year-round housing opportunities for decades and CIRT has pursued many a possibility that simply vanished before us. Finally, everything aligned to bring our current 4 new housing units to fruition: Maine State Housing Authority has provided a substantial grant, the Genesis Foundation has provided bridge loans, CIRT has raised the required local funding support to qualify, and a generous and community minded summer resident was willing to sell CIRT two properties.

Thank you, Peyton and Elaine Eggleston! And thank you to the many people who have poured their efforts into making drawings, developing budgets, organizing and more organizing, adjusting and readjusting, informing the public, and raising funds. We are on the home stretch to where we can start moving tenants into three renovated homes and one newly built home. It has been a huge undertaking, but one sorely needed.



Maple Ave houses July

As with many a building project, we have run into hiccups and have been forced to extend the timeline for completing the homes. Dustin Bragdon, a Cranberry Isles Fisherman's Co-op worker, needed to move in June 1. CIRT and our builders, Pickering, Inc., had to scramble to make it possible. We did that by offering him reduced rent to move into the Maple Avenue one room cottage, while we complete the work on both Maple Avenue homes. His cottage will have a bedroom added, a full kitchen installed, and an ample porch when all is complete. We are aiming for an October completion date on both of our Maple Ave homes.

Our three-bedroom Cross Road home's renovation should be totally complete by August 1. Oscar Delagarza, a lobster fisherman, and Cindy Palmer will be able to move into a home on that date that is lead-safe, newly insulated, with a brand-new kitchen.

Once the Cross Road three-bedroom home is complete, Pickering Inc. will turn all their efforts to both Maple Avenue homes. As can often happen with renovations, we ran into more work necessary to make the two-bedroom home safe. We discovered rotting floor joists under the existing bathroom, forcing us to completely gut the bathroom, demolish and replace the floor, joists, beams, and add posts. We will also need to provide insulation solutions for the attic and crawl space. We expect this work to be done by October 1 as well. Kate Ayrault will be able to move in then.

Finally, a new one-bedroom home will be completed for Peter Carroll, also a dock worker at the Fisherman's Co-op, who should be able to move before the end of the year. It's been a long journey, and we couldn't have done all this without the incredible support from donors, the Genesis Fund, and our State of Maine; and without the incredible efforts of the CIRT board and key local players and builders.



Cross Road houses July

# **REPORT OF THE** **HOMES AND FAMILIES COMMITTEE**

## **Jim Germanian, Chair**

The main focus of the Homes and Families Committee in 2024-25 has been the selection of tenants for the four new homes being prepared on Islesford. Under the leadership of Malcolm Fernald, the Tenant Selection Committee reviewed applications, interviewed applicants, and forwarded recommendations to the H&F Committee and finally to the entire CIRT Board. We are delighted to welcome these new tenants to CIRT homes on Islesford, all of which will be available for occupancy in the next 6 months: Peter Carroll, Kate Ayrault, Dustin Bragdon, and Oscar Delagarza and Cindy Palmer. (For more information on our new tenants, see the Spring 2025 CIRT Newsletter and just below.)

One of the CIRT homes on Great Cranberry is due to be vacant by the end of the summer. A new Tenant Selection Committee is beginning work on a process to identify someone for that house. The current tenants (Dane, Jamie, and Ford Thompson) are staying on GCI, moving to a home on The Lane! We're delighted for them . . .and for the island community!

The Homes and Families Committee also did a review of CIRT's rent structure and made recommendations regarding nominal increases beginning in January 2026.



Two New GCI houses

# WELCOME SELECTED CANDIDATES

## FOUR NEW ISLESFORD HOMES

CIRT has selected occupants for four new rental homes on Islesford, fulfilling our goal of helping people who are committed to living and working on the island year-round and contributing to the community.

Late last year, we chose established island workers -- Oscar Delagarza and Cindy Palmer - to occupy a three-bedroom house on Cross Road, and we selected Dustin Bragdon to occupy a one-bedroom ADU (Auxiliary Dwelling Unit) on Maple Avenue.



Oscar

**Oscar**, a Desert Storm veteran, came to Islesford in June 2018 as a cook for the Islesford Dock Restaurant. He worked as a sternman for Ted Spurling that fall, fished with him for three years, then joined Nick Hadlock on the Mister E, where he now works. He will move into the Cross Road three-bedroom around August 1 with **Cindy** Palmer, his longtime partner who grew up on the island.

**Dustin**, a Maine native from the Lewiston area, was invited to stay with the Palmer family three years ago while he worked at the Islesford Dock Restaurant. He then started working at the Cranberry Isles Fishermen's Co-op, where he was recently promoted to co-foreman. Dustin has faced a recurring challenge: having to find new housing each summer. He says he is grateful to CIRT for helping him secure stable year-round housing. "Leaving this island was never an option for me since I set foot on it; this is where I belong," Dustin says. "For the last few years, I've scratched and clawed and fought to stay on Islesford." He moved into the Maple Avenue one-bedroom in July.





Dustin and Sam



Peter

More recently, CIRT chose tenants for two other new homes – a two-bedroom on Maple Ave., and a one-bedroom ADU on Cross Road– that should be ready for occupancy this fall.

**Peter** Carroll, brother of long-term summer residents Cathy Sinnott and Ted Carroll, will move into the one-bedroom home on Cross Road. Peter, who came to Islesford to work at the Co-op two years ago, is a veteran and has a long history working in landscaping and concrete construction. He is active in the Islesford Congregational Church.

For the two-bedroom home on Maple Avenue, CIRT has chosen **Kate** Ayrault (formerly Kate Savidge), a lifelong summer resident who, after spending the winter of 2023- 24 on Islesford, wanted to live here year-round. Kate is an artist who holds a Masters in art education and hopes to teach art to school children in the area. Her work has been displayed at the Islesford Artist Gallery and Winters Work.



Kate

# **REPORT OF THE TREASURER**

## **Jim Kehoe**

### **2024 Financial Highlights & Activity**

- 1) CIRT started the 2024 CY with the development and delivery of six new workforce housing units (two on GCI & four on LCI) in full motion and in very different stages. The two GCI homes were delivered in late Q4-2023 with punch list items addressed through Q2-2024. Concurrently, the two properties to be acquired on LCI - which at completion of renovations and/or new construction will be four new homes - awaited funding approval(s) from MSHA and Genesis. As 2024 commenced, CIRT was spending capital reserves allocated for these Islesford projects for non-refundable Buyer deposits and pre-development costs.
- 2) In May 2024, CIRT secured loan commitments from Maine State Housing Authority (MSHA) and from Genesis for the Islesford projects and by July 2024 the acquisition of the two LCI properties settled utilizing funds from CIRT and MSHA. In August development activity on Islesford commenced, and by September 2024 CIRT's \$200,000 capital commitment to the Islesford projects had been fully invested.
- 3) For the 2024 CY, property operations (i.e. rental income and annual appeal donations, less operating expenses) were slightly less than breakeven, i.e. approximately (\$5,715) for the year.
- 4) CIRT initiated the "quiet phase" of its Welcome Home capital campaign in mid-to-late 2023, and by January 2024 the campaign had received +/- \$225,000 pledges. The campaign ended the 2024 CY with approximately \$695,000 in pledges. As of this writing pledges are +/- \$900,000.

### **2025 – Operations, trending as of the 1<sup>st</sup> 5-months**

- Through the first 5 months of 2025 operations are tracking on par the 2025 Annual Budget.
  - Revenue has generally tracked with the annual forecasts
  - Expenses too are tracking with forecasts; YTD there have been no unforeseen surprises
  - Forecast:
    - The delivery of the four new Islesford homes has slid 3 to 6 months so revenue during the 2<sup>nd</sup> half of 2025 is projected to fall short of budget.

### **2025 – Activities / Initiatives**

- Q3 & Q4 2025 – the delivery of four year-round work force housing homes on Islesford
- Roughly 85% of the +/- \$3 million capital needed to deliver these six new homes & manage ten year-round rental properties has been identified and/or invested. The goal for Q3 & Q4 2025 is to raise the remaining +/- \$500k so we enter 2026 debt free and on solid footing for the future.
- **Last** ... attached is the 31-Dec-2024 cover page from our CY-2024 financial report. Additionally, attached is a financial summary, as of 31-May-2025, which outlines: 1) the GCI & LCI projects, 2) our project(s) Sources & Uses of Funds, and last, the Use of Funds for the Welcome Home campaign.





# **WELCOME HOME! CAMPAIGN REPORT**

## **Frank Reece, Campaign Co-Chair**

### **INTRODUCTION:**

The Campaign Committee is pleased to confirm in this 2025 Annual Report that CIRT's three-year fundraising campaign continues to build strong momentum during this, our second full summer of activity. Since initiating the "Quiet Phase" in Fall 2023 and the more public "Launch" last year, we've made remarkable progress toward our ambitious \$1.4 million goal. To date, we've secured over \$900,000 in gifts and pledges—64% of our target. This remarkable response from friends and neighbors is a testament to a community committed to providing workforce housing for year-round living and protecting our way of life on these precious islands.

### **REMINDER:**

The foundation of our WELCOME HOME! capital campaign was made possible by two transformative acts from longtime island residents:

- **Bruce Komusin** of Great Cranberry, who bequeathed his home and land.
- **Elaine & Peyton Eggleston** of Little Cranberry, who offered two properties in a private sale to CIRT.

These extraordinary actions, coupled with the State of Maine's announcement of available grant funds to assist with the development of year-round housing on un-bridged Maine islands, laid the groundwork for a visionary plan: to significantly expand year-round workforce housing across the Cranberry Isles. With skilled, dedicated and proactive members representing both year-round and seasonal residents, the Board set out to increase its housing stock from four rental units to ten, and seek funding sufficient to deliver and sustain **five homes on each island**, a total of ten vital year-round homes.

### **STATUS:**

Today, families in the two new homes on Great Cranberry are settling in as full-time residents. Meanwhile, construction and renovation are well underway on four new workforce housing units on Islesford. With continued support, we are on track to achieve a **debt-free, sustainable 10-home rental portfolio by the end of 2025**.

Here's a compelling snapshot:

**By the Fall of 2025, about 30% of the year-round population of both islands will be living in CIRT homes—including two of the three Town Select Board members, the Town Clerk and the Town Deputy Clerk, and one of the three School Board members.**

This is what community looks like—and we couldn't have reached this point without the generosity of our donors. As one supporter put it: **"A pledge to CIRT is a pledge to protect our way of life on these islands. It is the most impactful gift we can make."**



For you readers of this report who have not yet made a donation or decided on a pledge amount, we invite you to be part of this once-in-a-generation effort. Campaign Committee members look forward to speaking with you this summer. Your support will help us close the final \$500,000 needed to reach our goal. Please join the growing list of donors who believe in CIRT's mission to support year-round island life. Together, we can say to more year-round islanders: **"WELCOME HOME!"**

#### **CAMPAIGN COMMITTEE:**

The campaign committee is comprised of friends and neighbors, year-rounder and summer residents on both Great and Little Cranberry islands. Please reach out to them to learn of how you might be able to help in this truly important community-wide effort:

Peter Buchsbaum (GCI), Kelly Dixon (LCI), Lindsay Eysnogle (LCI), Malcolm Fernald (LCI), Jim Gertmenian (GCI), Jim Kehoe (Co-Chair, GCI), Josh Leibow (GCI), Andrei Pogany (LCI), Frank & Sam Reece (LCI), Ken Schmidt (GCI) and Judith Timyan (LCI).



# **CIRT BOARD of DIRECTORS – July 2025**

***Please contact us with any questions, concerns or ideas***

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