



# It takes more than a village to save one

*Holbrook's Wharf, Cundy's Harbor, Maine*

For 90 years Holbrook's General Store was the gathering place and seasonal post office for Cundy's Harbor, Maine. But in 1996 a long-time proprietor died. After several unsuccessful attempts to keep the business going, the store and the community connection it represented to the small fishing village seemed to be gone forever.

Perched seaward on the eastern peninsula of the midcoast town of Harpswell, Cundy's Harbor also had long been home to Holbrook's Wharf, one of Maine's oldest continuously operated working waterfronts.

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Since 1841 fisherman, lobstermen, and others who make their living from the sea, had enjoyed protected access there, deep water at all tides, and a convenient location midway between the larger ports of Portland and Rockland. Two partners from Massachusetts owned the three-quarter acre property, which included the building housing the store, the wharf, a seasonal restaurant, moorings, parking, and the 1860 Trufant House (containing two year-round apartments). One of the partners had used the wharf to buy and process bluefin tuna, but bluefin were getting increasingly scarce. In 2002 the owners decided to put the Holbrook property up for sale for over \$1 million.<sup>1</sup>

### Where Big Ideas Start

The idea that the Holbrook property could be saved started with five women around Jane Hilburt-Davis's kitchen table in 2002. From that conversation came the seed that grew into the nonprofit Holbrook Community Foundation (HCF). The idea spread its roots and gathered sustenance first among the residents of Cundy's Harbor and Harpswell, and ultimately from hundreds of individuals, dozens of businesses, two land conservation groups, various state and municipal agencies, and a statewide community loan fund.

"There were lots of conversations around town about what would happen to the wharf, the restaurant, and the store," says Josie Quintrell, HCF treasurer. "People speculated that it would be purchased by a private owner who would tear down the existing buildings to build a waterfront McMansion and eliminate all local access to the waterfront. The other prospect was that a buyer would turn it into a big recreational

marina. Both options would have changed the character of the village permanently."

But buying the property seemed a reach. Sue Hawkes, a fifth-generation resident who owns a gift shop near the wharf, says that when one of the owners heard that five women wanted to buy the property, "he started to cross the road whenever he saw me."

Another two years passed before one of the five women, Linda Prybylo, met Wolfe Tone, project director at the Maine office of The Trust for Public Land.

### Key Partners Sign On

"When I first met the people in Cundy's Harbor in October 2004," Tone recalls, "I saw right away they had a big vision about how to protect a core component of their community. It was more than just land and working waterfront; it was truly about preserving their community. What they needed was the confidence and support to translate their vision into reality."

He adds that, for the trust, "Holbrook's Wharf was the right project at the right time. Maine's Working Waterfront

Coalition, comprising state agencies and nonprofit organizations, was promoting a \$12 million bond issue on the November 2005 ballot."

The bond was designed to protect fishermen's access to wharves like Holbrook with a \$1.8 million one-to-one matching grant program called the Working Waterfront Access Pilot Program (WWAPP).<sup>2</sup>

Holbrook Community Foundation emerged out of a May 2005 meeting with representatives from Cundy's Harbor—fishermen and interested residents—the Harpswell Heritage Land Trust, the Maine State Planning Office, The Trust for Public Land, and the community development corporation Coastal Enterprises Inc. The Trust for Public Land, serving as fiscal agent, secured a purchase option with the landowners. Cundy's Harbor residents formed HCF and applied for 501(c)3 status to begin raising \$1.2 million to purchase the property and an additional \$250,000 for emergency repairs and improvements.

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endum, Bill Mangum became HCF's president. A certified public accountant with a local practice, Mangum was responsible for developing a business plan for the Holbrook project once the purchase could be finalized.

"I've learned a lot from my clients—many of whom own small companies—about how to and how not to run a business," says Mangum, who met with the HCF board weekly for 18 months to strategize.

Their plan included leasing a portion of the wharf to several local fishermen who had not had waterfront access since 1998.<sup>3</sup> It also included making the two Trufant House apartments into affordable year-round rental units for local families and renting out the seasonal restaurant and the general store.<sup>4</sup> The lease revenue and income from outside fishermen using the wharf to land and transport fish would allow HCF to maintain and improve the property and still have funds to share among Harpswell's two libraries, the rescue squad, and scholarships.

"We had to raise a lot of money," Mangum says. With the option scheduled to run out at the end of 2006, board members and volunteers—grant writers, policy consultants, web designers, local historians, graphic designers, fund-raisers, and event planners—threw themselves into the challenge.

### Broad Collaboration

The board knew it needed support from all segments of the Harpswell community and hoped that rescuing Holbrook would bring people together. With potluck suppers, community breakfasts, a summer jazz concert, and more, board members began to raise what totaled \$700,000 by late 2006. More than 700 individuals and groups, in-

cluding businesses such as Bank of America and Downeast Energy, participated.

With the 2005 passage of the Working Waterfront bond package, HCF became the first to receive a grant under the Working Waterfront Access Pilot Program and was awarded \$300,000. However, because the grant would not come through until mid-2007 and the purchase option would expire on December 31, 2006, HCF had a gap. It could not pay \$1.2 million that soon.

Fortunately, the Genesis Fund, a statewide community loan fund that lends to and provides assistance to non-profit organizations working with affordable housing and community facilities, could act quickly. It provided a low-interest bridge loan of \$700,000, and HCF bought the Holbrook property on December 27. At the annual town meeting in March 2007, Harpswell also voted to give HCF \$50,000 toward wharf renovations.

### A New Spirit

With HCF the new owner, the board began preparing the apartments for lease and developing guidelines for leasing the restaurant and general store. By May 2007 tenants were signed for both apartments, the general store boasted an enthusiastic new proprietor, the restaurant was open, and the wharf, docks, and floats were undergoing repairs. The innovative Holbrook concept—generating income while conserving land and a village center—has led other coastal communities to contact Mangum.

He tells them that the approach builds community spirit and gives as an example a story about a dock that needed to be torn down and replaced. "A local lobsterman

who had been skeptical about our ability to purchase the wharf approached me one afternoon and asked what exactly it is that we're doing," says Mangum. "I told him that we needed to hire someone to tear down the dock. He thought for a minute and said, 'Well, I don't have any money to give, but I can get a couple of other guys and we can pull it down for free.' "

"That's what saving Holbrook is all about," says Mangum. When people save a village, they get more than buildings and wharves—they end up with a true community.

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**Heidi Shott** is communications director of the Genesis Community Loan Fund, which is based in Damariscotta, Maine.

### Endnotes

<sup>1</sup> Between 1994 and 2006, Maguro America's landings of bluefin went from 840 to fewer than 50.

<sup>2</sup> See <http://www.ceimaine.org/images/stories/waterfront/PDF2002%20comm%20fish%20access%20study.pdf>. The Coastal Enterprises Inc. report determined that of Maine's 7,000 miles of coast, commercial fishing tapped only 25 but was worth more than \$740 million to Maine and supported more than 26,000 fishing-related jobs.

<sup>3</sup> Harpswell's zoning protects commercial fishing but does not prevent individuals from buying commercial properties and converting them to private use, and the number of commercial moorings decreased from 500 to 480 between 2002 and 2006. Twelve Harpswell fishermen were waiting for moorings in September 2006, compared with seven in 2003.

<sup>4</sup> According to 2006 statistics from the Maine State Housing Authority ([www.mainehousing.org/reports.html](http://www.mainehousing.org/reports.html)), 81.8 percent of Harpswell residents (1,985 households) cannot afford median-priced homes (\$335,000). Between 2000 and 2006 the median home price increased 61.8 percent; median income rose 15.7 percent. The median renter household income is \$30,105, and the average rent for a two-bedroom apartment (\$871 per month) is steep for many renters.