

## Housing Recommendations

### Recommendation 1: Create a working group of community stakeholders to develop and oversee a Housing Action Plan.

**Description:** These recommendations reflect the community survey results, conversations with community stakeholders, US Census and housing data, and input from the Housing Work Group. Rather than a prescriptive plan, the recommendations are meant as suggestions for areas to further explore with the goal of creating a Housing Action Plan that includes both a strategy and implementation plan to address community identified housing needs on North Haven.

**Objective:** To create, implement, and measure a Housing Action Plan for North Haven.

**Priority:** High

<i>Action Items</i>	<i>Examples/Resources</i>	<i>Suggested Project Leader(s)</i>	<i>Timeline</i>
Draft a Housing Working Group Charter	North Haven Community Vision Hub - Housing Priority Updates <a href="https://northhaven-visionhub-islandinstitute.hub.arcgis.com/pages/updates">https://northhaven-visionhub-islandinstitute.hub.arcgis.com/pages/updates</a>	Town	Within the first quarter of 2023
Identify and recruit community stakeholders		Town	Within the first quarter of 2023
Convene the Housing Working Group <ul style="list-style-type: none"> <li>● Develop Goals</li> <li>● Develop a working timeline</li> <li>● Develop a community communication plan</li> <li>● Develop a matrix to track and measure results</li> </ul>	Local Housing Solutions - Key Steps to Develop a Local Housing Strategy to enhance affordability and inclusivity <a href="https://localhousingsolutions.org/plan/key-steps-to-develop-a-local-housing-strategy/">https://localhousingsolutions.org/plan/key-steps-to-develop-a-local-housing-strategy/</a>  Maine Regional Planning Organizations <a href="https://www.maine.gov/dacf/municipalplanning/technical/regional_council.shtml">https://www.maine.gov/dacf/municipalplanning/technical/regional_council.shtml</a>	New Town-facilitated Housing with Town Support	Convene within the first quarter of 2023 Group work summer 2023 and on-going

**Recommendation 2: Preserve and Upgrade Existing Affordable Year-Round Housing**

**Description:** The community of North Haven has a limited stock of affordable housing. North Haven Sustainable Housing, a nonprofit dedicated to the creation and preservation of affordable housing on North Haven, has developed and maintained rental housing and several ownership opportunities. Several island-based entrepreneurial for-profit entities have developed or are developing affordable rental housing.

The Housing Survey respondents (209 respondents) report 19 year-round rental units offered. However, the pressure of a “hot” local real estate market and a limited supply of island housing within a community that has a large percentage of seasonal homes, indicates a need to preserve the existing affordable year-round housing. Out of the 110 year-round residents responding to the Community Priorities Survey, 40 (36%) indicate they consider their current housing affordable.

**Objective: Retain and maintain existing affordable year-round housing stock for the future.**

**Priority: High**

<i>Action Items</i>	<i>Examples/Resources</i>	<i>Suggested Project Leader(s)</i>	<i>Timeline</i>
Evaluate market forces	Market Forces Make Affordable Housing A Tricky Sell in Brunswick Area, Portland Press Herald <a href="https://www.pressherald.com/2022/07/20/market-forces-make-affordable-housing-a-tricky-sell-in-brunswick-area/">https://www.pressherald.com/2022/07/20/market-forces-make-affordable-housing-a-tricky-sell-in-brunswick-area/</a>	Existing Housing Working Group; Town	By the end of the 2nd quarter of 2023
Identify homes that may come on the market and could be affordable, year-round homes	Local knowledge	Existing Housing Working Group	By the end of the 2nd quarter of 2023
Prioritize possibilities for affordable year-round housing	Local knowledge	Existing Housing Working Group	By the end of the 2nd quarter of 2023

<p>Explore, develop, and implement tools to maintain affordability</p> <ul style="list-style-type: none"> <li>● Affordability Covenants</li> <li>● Use of soft seconds to reduce buyer cost</li> <li>● Tax benefit of selling below market value for public good</li> <li>● Local tax benefit to landlords who rent year-round at an affordable or below market rental rate</li> </ul>	<p>Local Tools to Address Housing Affordability: A State-by-State Analysis National League of Cities <a href="https://www.nlc.org/wp-content/uploads/2022/03/Local-Tools-to-Address-Housing-Affordability_A-STATE-BY-STATE-ANALYSIS_2022-Update.pdf">https://www.nlc.org/wp-content/uploads/2022/03/Local-Tools-to-Address-Housing-Affordability_A-STATE-BY-STATE-ANALYSIS_2022-Update.pdf</a></p> <p>MaineHousing National Housing Trust Fund Allocation Plan, 2017 <a href="https://nlihc.org/sites/default/files/Maine-Final_2017-national-housing-trust-fund-allocation-plan.pdf">https://nlihc.org/sites/default/files/Maine-Final_2017-national-housing-trust-fund-allocation-plan.pdf</a></p> <p>FDIC Affordable Mortgage Lending Guide, Soft Second Mortgage <a href="https://www.fdic.gov/resources/bankers/affordable-mortgage-lending-center/guide/part-2-docs/download-payment.pdf">https://www.fdic.gov/resources/bankers/affordable-mortgage-lending-center/guide/part-2-docs/download-payment.pdf</a></p> <p>National Housing Conference - The Role of Tax Incentives in Affordable Housing, 2022 <a href="https://nhc.org/the-role-of-tax-incentives-in-affordable-housing/">https://nhc.org/the-role-of-tax-incentives-in-affordable-housing/</a></p> <p>Preservation of Affordable Housing - Below Market Sale to a Nonprofit Affordable Housing Organization Tax Benefit <a href="https://www.poah.org/faqs-for-sellers-all-printable">https://www.poah.org/faqs-for-sellers-all-printable</a></p>	<p>New Town-facilitated Housing Working Group</p>	<p>Over 2 years</p>
<p>Explore the existence of public funds and the establishment of low interest loan programs to help finance privately-owned housing rehabilitation related to energy efficiency, health, and safety needs</p>	<p>Maine Energy Efficiency Programs/Funding <a href="https://www.maine.gov/energy/initiatives/energy-efficiency">https://www.maine.gov/energy/initiatives/energy-efficiency</a></p> <p>Isle au Haut Maine -- Isle au Haut Community Development Corp Micro Loan Program <a href="#">Microloan Program   Isle au Haut</a> See recommendation 6, Funding Models</p>	<p>New Town-facilitated Housing Working Group; NESH; Town</p>	<p>Begin immediately and revisit annually or as projects emerge</p>

**Recommendation 3: Identify Existing Rental Possibilities**

**Description:** Building a list of existing housing rental options is a basic step toward defining the existing rental market, identifying the gaps in the market, and creating a prioritized list of types of rental housing that will best meet the unique needs of North Haven. Of the 110 year-round resident Housing Survey respondents, 14 (13%) indicated they were currently seeking housing, 13 (12%) indicated they would be looking for housing within the next six months, and 24 (22%) have sought housing in the past 18 months. 19 are seeking rental housing and 15 are seeking ownership opportunities.

**Objective: Understand and meet the rental needs of the community**

**Priority: High**

<i>Action Items</i>	<i>Examples/Resources</i>	<i>Suggested Project Leader(s)</i>	<i>Timeline</i>
Identify and Inventory Existing Long Term Rental Housing	Local knowledge	Town; New Town-facilitated Housing Working Group	Over the next year
Explore the development of a non-profit rental management company to work as a listing agent and property manager, and to provide education to renters	Rochester Management <a href="https://rochestermanagement.com/">https://rochestermanagement.com/</a>  Champlain Housing Trust <a href="https://www.getahome.org/find-an-apartment/">https://www.getahome.org/find-an-apartment/</a>	Town; New Town-facilitated Housing Working Group	Over the next year
Develop a short-term housing ordinance to ensure it meets community needs and priorities and prior to the implementation of updated State Law	Bar Harbor, Maine <a href="https://www.barharmoraine.gov/516/Short-Term-Rentals">https://www.barharmoraine.gov/516/Short-Term-Rentals</a>  Cape Elizabeth, Maine <a href="https://www.capeelizabeth.com/ShortTermRentalOrdinanceStandards">https://www.capeelizabeth.com/ShortTermRentalOrdinanceStandards</a>  South Portland, Maine <a href="https://www.southportland.org/departments/city-clerk/clerk-business-licenses/short-term-rentals/">https://www.southportland.org/departments/city-clerk/clerk-business-licenses/short-term-rentals/</a>	Select Board; Town  Note: enforcement falls to code officer and other Town officials	Within the 1st quarter of 2023

**Recommendation 4: Ensure housing for essential community workers**

Description: Recognizing that all residents and community workers are important, some roles are critical to the long-term sustainability of any community. For instance, the community school is a critical community asset. Without a school, islanders would have to send children to the mainland or across the Thorofare to school. Available and consistent housing is necessary to attract and retain qualified and high-quality teachers and school staff. The need for housing for teachers, store workers, town workers, and care providers was raised during stakeholder interviews and in the open comment section of the community survey.

**Objective: To ensure housing is available to attract and retain staff for critical community roles.**

**Priority: Moderate - Low**

Action Items	Examples/Resources	Suggested Project Leader(s)	Timeline
Explore community owned housing for essential town positions <ul style="list-style-type: none"> <li>The North Haven Health Clinic practice of housing the Nurse Practitioners is a possible model</li> </ul>	Harmony Homes’ tiny home community cottages  Harmony Homes provides assisted living and residential memory care and is developing a clustered community of 44 cottages (or tiny homes) as rentals for their workers. The units rent for below the current market rate. <a href="https://www.harmonyhomesnh.com/7053-2/">https://www.harmonyhomesnh.com/7053-2/</a>  <a href="https://www.theceshop.com/agent-essentials/blog/tiny-homes-could-solve-new-hampshires-big-housing-problem">https://www.theceshop.com/agent-essentials/blog/tiny-homes-could-solve-new-hampshires-big-housing-problem</a>  <a href="http://www.harmonyhomesnh.com/7053-2/">http://www.harmonyhomesnh.com/7053-2/</a>  Employer-assisted Housing Initiative Guide For State & Local REALTOR® Associations <a href="#">EAH-Initiatives-Guide-1.pdf (realtorparty.realtor)</a>	Town; Employers	2024
Designate beneficiaries	Local Knowledge	Town; Employers	Future

<ul style="list-style-type: none"> <li>● Identify who would be eligible</li> <li>● Identify the second tier of potential renters and workers in essential positions</li> </ul>			
Develop/Purchase housing for use by workers in essential positions	See resources in Recommendation 5	Town; Employers	

**Recommendation 5: Support the Development of New Affordable Housing (Rental and Ownership)**

**Description:** The housing survey results suggested the need for additional housing that is affordable to working island families and individuals. Out of the 209 survey respondents, 183 answered: “yes, there is a need for both year-round and seasonal workforce housing.”

**Objective:** Create more housing that is affordable to the year-round community

**Priority:** High - Moderate

<i>Action Items</i>	<i>Examples/Resources</i>	<i>Suggested Project Leader(s)</i>	<i>Timeline</i>
Support Private Entrepreneurs to Create Housing <ul style="list-style-type: none"> <li>● Explore investment/loan support                             <ul style="list-style-type: none"> <li>○ Private</li> </ul> </li> <li>● Consider benefit to developer for creating and maintaining affordable housing</li> </ul>	Local Knowledge  See other recommendations for resources	Town; New Town-facilitated Housing Working Group; NHSH; Local Entrepreneurs	On-going
Support Non-Profit Housing Development <ul style="list-style-type: none"> <li>● NHSH</li> <li>● Other State Partners</li> </ul>		Town; New Town-facilitated Housing Working Group; NHSH; Local Entrepreneurs	On-going
Explore the development of Accessory Dwelling Units (ADUs/In Law Apartments) <ul style="list-style-type: none"> <li>● Provides:                             <ul style="list-style-type: none"> <li>○ A variety of housing</li> <li>○ Decentralized solution</li> <li>○ Implemented well, does not change the character of the community</li> </ul> </li> <li>● May require zoning modifications</li> <li>● Meets two needs – provides income for homeowners, provides rentals</li> </ul>	ADU Guidebook, City of Bath Maine <a href="https://www.cityofbath.com/media/Departments/Planning/ADU%20Guidebook.9.27_KS.pdf">https://www.cityofbath.com/media/Departments/Planning/ADU%20Guidebook.9.27_KS.pdf</a>  ADU Overview and Municipal ADU Programs <a href="#">Jenkins Consulting LLC - ADU Overview and Municipal ADU Programs 10-25-22.docx</a>	Town	First Quarter 2023

<p>Inventory and prioritize use of Town owned land for possible housing development</p> <ul style="list-style-type: none"> <li>● Explore land banking some town land for future development</li> </ul>	<p>Ellsworth, Maine  <a href="https://www.ellsworthamerican.com/maine-news/town-land-trust-to-seek-housing-solutions/">https://www.ellsworthamerican.com/maine-news/town-land-trust-to-seek-housing-solutions/</a></p> <p>Martha’s Vineyard Land Bank Commission  <a href="https://www.mvlandbank.com/programs/affordable-housing">https://www.mvlandbank.com/programs/affordable-housing</a></p> <p>Note: Maine does not currently have Land Bank enabling legislation</p> <p>Build Maine  <a href="https://www.build-maine.com/news">https://www.build-maine.com/news</a></p> <p>Center for Community Progress  <a href="https://communityprogress.org/resources/land-banks/">https://communityprogress.org/resources/land-banks/</a></p>	<p>Town</p>	<p>On-going</p>
<p>Explore the adaptive re-use and redevelopment of non-residential properties</p>	<p>National Apartment Association - adaptive reuse of buildings  <a href="https://www.naahq.org/adaptive-reuse-reaches-record-levels">https://www.naahq.org/adaptive-reuse-reaches-record-levels</a></p>	<p>Town; NHSH; Local Entrepreneurs</p>	<p>On-going</p>
<p>Align Zoning and Land Use Ordinances with housing needs and priorities</p> <ul style="list-style-type: none"> <li>● Balance development with preservation of natural resources, climate change, and sense of place/community character</li> </ul>	<p>Local Knowledge</p> <p>Maine Zoning Reform Bill  <a href="https://www.mainepublic.org/politics/2022-04-27/mills-signs-zoning-reform-bill-as-maine-seeks-to-tackle-affordable-housing-crisis">https://www.mainepublic.org/politics/2022-04-27/mills-signs-zoning-reform-bill-as-maine-seeks-to-tackle-affordable-housing-crisis</a></p>	<p>Town</p>	<p>In process</p>
<p>Explore Housing Trust Model</p>	<p>Mount Desert Island, ME  Island Housing Trust  <a href="https://www.islandhousingtrust.org/">https://www.islandhousingtrust.org/</a></p>	<p>New Town-facilitated Housing Working Group; Town</p>	



**Recommendation 6: Build Funding Capacity - Explore Funding Models and Tools to Preserve and Create Affordable Housing**

**Description:** The Community Priorities Survey results indicate the need for the preservation and creation of housing that is affordable and available for working families and individuals. However, the economics of developing affordable, workforce housing are challenging, especially on an island. Transportation costs alone increase building costs. In preparation for development, rehabilitation, and potential re-use development, a clear understanding of development funding sources and tools to preserve affordability is essential.

**Objective: To identify viable funding and tools in support of affordable housing**

**Priority: High - Moderate (on-going process)**

Action Items	Examples/Resources	Suggested Project Leader(s)	Timeline
<p>To Develop &amp; Preserve Housing</p> <ul style="list-style-type: none"> <li>● Public Funding Sources                             <ul style="list-style-type: none"> <li>○ Loans</li> <li>○ Grants</li> </ul> </li> <li>● Consider a community-based loan fund                             <ul style="list-style-type: none"> <li>○ Explore the possibility of local community members seeding the fund</li> <li>○ Define the Specific Purpose of the Fund                                     <ul style="list-style-type: none"> <li>■ Create affordable housing</li> <li>■ Preserve affordable housing</li> <li>■ Health &amp; Safety Upgrades</li> <li>■ Energy Efficiency Upgrades</li> </ul> </li> </ul> </li> </ul>	<p>Local Tools to Address Housing Affordability: A State-by-State Analysis National League of Cities <a href="https://www.nlc.org/wp-content/uploads/2022/03/Local-Tools-to-Address-Housing-Affordability_A-STATE-BY-STATE-ANALYSIS_2022-Update.pdf">https://www.nlc.org/wp-content/uploads/2022/03/Local-Tools-to-Address-Housing-Affordability_A-STATE-BY-STATE-ANALYSIS_2022-Update.pdf</a></p> <p>MaineHousing Funding Programs <a href="https://www.mainehousing.org/programs-services/housing-development">https://www.mainehousing.org/programs-services/housing-development</a></p> <p>Federal Home Loan Bank of Boston Affordable Housing Program <a href="https://www.fhlbboston.com/fhlbank-boston/affordable-housing-program">https://www.fhlbboston.com/fhlbank-boston/affordable-housing-program</a></p> <p>HUD Community Development Block Grants for Affordable Housing <a href="https://www.hud.gov/program_offices/comm_planning/cdbg#:~:text=The%20Community%20D">https://www.hud.gov/program_offices/comm_planning/cdbg#:~:text=The%20Community%20D</a></p>	<p>Town; NHH; Local Entrepreneurs</p>	<p>On-going</p>

	<p><a href="#">evelopment%20Block%20Grant,%2D%20and%20moderate%2Dincome%20persons.</a></p> <p>HUD Home Investment Partnerships Program  <a href="https://www.hud.gov/program_offices/comm_planning/home#:~:text=HOME%20funds%20are%20awarded%20annually,rental%20assistance%20or%20security%20deposits.">https://www.hud.gov/program_offices/comm_planning/home#:~:text=HOME%20funds%20are%20awarded%20annually,rental%20assistance%20or%20security%20deposits.</a></p> <p>Vermont Community Loan Fund  <a href="https://www.investinvermont.org/">https://www.investinvermont.org/</a></p>		
<p>Consider how to Maintain Long Term Home Ownership Affordability</p> <ul style="list-style-type: none"> <li>● Covenants and deed restrictions</li> <li>● Soft Seconds due at sale <ul style="list-style-type: none"> <li>○ Lending parameters set <ul style="list-style-type: none"> <li>■ Types of loans</li> <li>■ Types of projects will the fund lend into</li> <li>■ Bridge/short term</li> <li>■ Long term</li> <li>■ Borrower qualification</li> </ul> </li> </ul> </li> </ul>	<p>Maine Legislation Deed Restrictions  <a href="https://legislature.maine.gov/statutes/33/title33sec124.html">https://legislature.maine.gov/statutes/33/title33sec124.html</a></p> <p>Local Housing Solutions  Deed Restricted Home Ownership  <a href="https://localhousingsolutions.org/housing-policy-library/deed-restricted-homeownership/">https://localhousingsolutions.org/housing-policy-library/deed-restricted-homeownership/</a></p> <p>NHSH Deed Covenants  <a href="https://nhshousing.org/affordability-covenants">https://nhshousing.org/affordability-covenants</a></p>	<p>New Town-facilitated Housing Working Group; NHSH; Local Entrepreneurs</p>	<p>On-going</p>
<p>Explore Programs to support homeowners and landlords preserve affordable housing</p> <ul style="list-style-type: none"> <li>● Health and Safety Upgrades</li> <li>● Energy Efficiency Improvements</li> <li>● Explore municipal tools to support landlords preserve affordability <ul style="list-style-type: none"> <li>○ Property tax incentives</li> <li>○ Housing density allowances</li> </ul> </li> </ul>	<p>MaineHousing  Comfortably Home  <a href="https://www.mainehousing.org/programs-services/HomeImprovement/homeimprovementdetail/community-aging-in-place">https://www.mainehousing.org/programs-services/HomeImprovement/homeimprovementdetail/community-aging-in-place</a></p> <p>Efficiency Maine  <a href="https://www.efficiencymaine.com/">https://www.efficiencymaine.com/</a></p>	<p>Town; NHSH; Local Entrepreneurs</p>	<p>On-going</p>

**Recommendation 7: Build Community Capacity to Reliably House Seasonal Workers**

Description: The stated objective of the Housing Work Group is to increase the availability of affordable year-round housing rental and ownership opportunities. However, during work group conversations, within the community priorities survey results, and during stakeholder interviews, the need for reliable housing for seasonal workers was consistently raised. While outside the stated objective, seasonal housing is a community concern.

The need for seasonal workers on North Haven was identified through community stakeholder interviews and in the community survey process. It is widely recognized that seasonal workers support seasonal businesses, a critical economic component of the community. Seasonal worker housing has been developed by a number of local employers through the use of tiny homes, camp sites, individual room rentals, and communal housing arrangements.

**Objective: Create housing for seasonal workers in support of a vibrant local economy**

**Priority: Moderate**

Action Items	Examples/Resources	Suggested Project Leader(s)	Timeline
Engage Island employers to brainstorm housing needs and solutions. The list includes, but is not limited to: Waterman’s, The Store, Browns Boatyard, Nebo Lodge, Turner Farm, SHH, The Health Clinic, The Town	Local Knowledge	Employers	Convene within 6 months
Determine the need	Local Knowledge	Employers	Develop plan within 12 months
Explore seasonal worker housing models <ul style="list-style-type: none"> <li>Look at models that could be used alternatively if the need for seasonal workers declines i.e.: Summer vacation rentals, converted to year-round rental.</li> </ul>	See Recommendation 4	Employers; Town; Local Entrepreneurs	Develop plan within 12 months