

## **Executive Summary**

The Town of North Haven formed a Housing Working Group to address Community Priority 1: Access to Housing. The overarching goal of the Working Group was to identify barriers to accessing housing and the perceived gap in housing options to meet community housing needs. A Community Priorities Survey and stakeholder interviews were used in this process to assess perceived barriers to accessing housing on North Haven. An assessment was generated to provide insights into the community housing situation as described by members of the community in survey responses and interviews, through research, and discussions among Housing Working Group and community members.

There were 209 Community Priorities Survey responses. Respondents included year-round residents; seasonal residents with primary homes elsewhere; and seasonal residents who came to the island for seasonal employment and will likely leave once the summer/fall season ends.

A majority of the Community Priorities Survey respondents agree that North Haven needs additional housing options. Amongst respondents who currently have stable housing, 89% of respondents answered yes to the question “do you believe additional housing is needed on North Haven?”. The most common barrier to accessing housing identified throughout the survey was a lack of housing stock. This was reflected in open response questions as well as in questions that asked directly about access to housing barriers.

### *Key Findings*

- Many community members feel housing cost-burdened
- Community members struggle to find year-round, long-term rental units at attainable price points
- Employers struggle to assist employees find adequate housing, both seasonally and year-round
- There is a lack of affordable ownership opportunities
- Housing for seasonal employees is needed
- Zoning is a potential challenge to the development of housing

## **Introduction**

In late August 2021, the Town of North Haven launched a Community Vision Process with the goals of generating a vision statement for North Haven and identifying the community’s top concerns and challenges. This process concluded in January of 2022, presenting the community with the following vision statement and top community priorities. (To learn more about the Community Vision Process, go to [www.northhavenmaine.org](http://www.northhavenmaine.org)).

### **North Haven Vision Statement:**

North Haven is a remarkable island community – resourceful, caring, safe, and inclusive – committed to sustaining a thriving year-round economy, stewarding our natural resources, and preserving scenic beauty for current and future generations.

### **North Haven Community Priorities**

1. Access to Housing
2. Workforce Development and Economic Diversification
3. Climate Change Impacts and Environmental Sustainability

The following report offers a summary of the efforts of the North Haven Access to Housing Working Group that was formed in March 2022 to begin work on Community Priority 1. The goal of this report is to summarize the information gathered by the Working Group through the Community Priorities Survey and Housing Interviews and to present a set of recommendations based on the survey responses and other available data to the Select Board and the community.

### **North Haven Access to Housing Working Group Overview**

In order to address Community Priority 1: Access to Housing, the Town of North Haven formed a nine-person working group supported by Town staff and consultants. The Working Group consists of two rental property owners; two community members with recent experience looking for housing and/or working in North Haven's housing market; one community member with general interest; two seasonal community members; and two representatives from North Haven Sustainable Housing.

After outlining the above predetermined criteria, an open ask for volunteers interested in participating in the Working Group was issued. The interest form was open during February 2022 and publicized through weekly community emails, on the North Haven town website, on the Town of North Haven Facebook page, and on the North Haven Vision Hub. Working group members were selected based on responses to the interest form, aligning volunteer's experiences with the outlined criteria above. (For a full list of working group members, visit the Access to Housing page on the Vision Hub, accessible via [www.northhavenmaine.org](http://www.northhavenmaine.org).)

The Town provides resources to facilitate the Working Group and processes. Gabe McPhail serves as process facilitator for the Working Group, in addition to facilitating the broader Community Priorities process. Mary Terry is the project advisor, providing guidance, structure and expertise throughout the data collection, education, and recommendations processes. Additional guidance and support are provided by Rick Lattimer, North Haven Town Administrator and Mia Colloredo-Mansfeld, the Town's Island Institute Fellow, who along with Mary Terry, conducted interviews, compiled survey data, and authored this report.

The objective of the Working Group is to assess and understand the current housing market, identify obstacles to accessing year-round housing, and support efforts to increase the availability of year-round housing.

The Housing Working Group (WG) worked collaboratively and cooperatively with community partners to achieve its objective through the following goals:

1. Gather information and data regarding the current status of housing on the island
  - Demand for year-round housing
  - Available year-round housing stock
  - Affordability
2. Research and understand obstacles to accessing year-round housing
  - Review relevant and recent reports and studies
  - Gather stories from those facing housing challenges
  - Learn how our community and other communities have addressed/are addressing similar challenges

3. Create a Housing Action Plan which includes the collected data and summarized research with recommended steps the community can take to support more year-round housing
4. Working with Rick Lattimer, Town Manager, help identify and facilitate occupancy of at least three year-round houses (rentals or to-own)

The first goal, to gather information and data regarding the current status of housing on the island, was addressed through the design and distribution of the Community Priorities Survey (see Survey Process below).

The second goal, research and understand obstacles to accessing year-round housing, was undertaken in a few ways. The Housing Working Group organized a Community Housing Roundtable, bringing together local actors and statewide experts in a conversation to educate the community on the current state of housing, strategies taken by other communities, and possible funding opportunities. Perspectives on local housing challenges were gathered through one-on-one interviews with community members actively or recently looking for housing, employers, and landlords (see Interview Process below). Additionally, data from the U.S. Census, American Community Survey, and Real Estate Assessment and property sales for North Haven provided insights into the island's housing stock and market.

This report addresses goal three, moving toward the creation of a Housing Action Plan. In support of this goal, the report provides a summary of the Working Group's data collection efforts and the resulting recommendations for the Select Board and the community. The top priority recommendation is to create a working group of community stakeholders to develop and oversee the Housing Action Plan.

Goal four is ongoing and facilitated by Rick Lattimer.

### **Community Priorities Survey Process**

The Community Priorities Survey was developed through a collaboration between the Housing Working Group and the Town's economic diversification consultant, Camoin Associates. The Survey included questions to guide recommendations for both Priority 1: Access to Housing and Priority 2: Workforce Development and Economic Diversification. Questions relevant to the Housing Working Group were developed over the course of June and July 2022 during Housing Working Group meetings and refined by Mary Terry, Gabe McPhail, and Mia Colloredo-Mansfeld. The Working Group generated questions based on identified missing information needed to create effective, localized strategies to address Access to Housing. Topics addressed by the questions include local household incomes and current housing costs, housing demand, barriers to accessing housing, and information about the local rental housing market.

The survey was launched on July 22, 2022, and remained open through September 12, 2022. The survey was available online on the Town website and on the North Haven Vision Hub. Paper copies with a Town-addressed stamped return envelope were mailed to all local postal customers and available upon request at the Town Office. The Survey was advertised through weekly community emails, the August 2022 edition of the North Haven News, was posted on both the Town and Community Facebook pages, and on flyers around town.

## Community Housing Interview Process

Similar to the Community Priorities Survey, the interview questionnaires were developed by the Housing Working Group and designed to gather information to help guide the recommendations outlined in this report. Interviews were conducted with three categories of respondents: North Haven employers; community members who are looking for housing or have recently looked for housing; and owners of year-round or seasonal rental properties (landlords).

A list of community stakeholders who fit these categories was generated using local knowledge and added to using a snowball approach, asking participants if they knew of anyone else who would be willing to participate. Interviews were conducted by Mary Terry and Mia Colloredo-Mansfeld during August and September 2022. Information collected during the interviews was compiled and made anonymous to protect the privacy of participants. A total of fourteen interviews were conducted, four with employers, four with community members looking for housing, and six with landlords of year-round or seasonal rentals.

The findings from the interviews corroborate the survey findings (see Survey Results section) and are incorporated into the recommendations. The trends that emerged in the interviews reflect those that were reported by survey respondents. For example, all employers discussed the difficulty of housing employees and having to rely on personal networks to create housing options for employees. All interviewees looking for housing identified a lack of housing stock as a key barrier to finding suitable housing.

## Demographic & Income Data<sup>1</sup>

### *Demographic Data*

The 2020 Census<sup>2</sup> reports a population of 417 people for North Haven, a 17.5% increase from the 2010 population of 355 (Table 1). The median age on North Haven is 43.3 (Table 2), with the largest percent of the population, 15.60%, in the age category of 30 to 34 years old (Table 3).

**Table 1: Total Population**

North Haven			Knox County			Maine		
2010	2020	Percent Change	2010	2020	Percent Change	2010	2020	Percent Change
355	417	17.5%	39,736	40,607	2.2%	1,328,361	1,362,359	2.6%

<sup>1</sup> Beginning with the 2010 Census, less detailed surveying is the standard. The Census "long form," which was used to collect data for the 2000 Census as well as previous Decennial Censuses, provided a 1-in-6 population sample of demographic and socioeconomic characteristics such as educational attainment, commuting, income, housing costs, and poverty. This form is no longer used in the Decennial Census and has been replaced by the American Community Survey (ACS). The ACS is a nationwide, continuous survey designed to collect much of the same information using a smaller sample size. This type of sampling is subject to larger margins of error, especially in smaller communities. While ACS data is the best available currently, the ACS data is best for larger communities such as larger cities and counties.

<sup>2</sup> <https://www.census.gov/programs-surveys/decennial-census.html>, accessed 9/2022

**Table 2: Median Age**

North Haven		Knox County		Maine	
2010	2020	2010	2020	2010	2020
N/A	43.3	45.7	48.6	42.0	44.8

**Table 3: North Haven Population by Age**

Age Group	Estimated Population	Margin of Error	Percent of Population
Under 5 years	20	±15	4.50%
5 to 9 years	31	±18	6.90%
10 to 14 years	14	±10	3.10%
15 to 19 years	23	±14	5.10%
20 to 24 years	9	±7	2.00%
25 to 29 years	21	±13	4.70%
30 to 34 years	70	±40	15.60%
35 to 39 years	23	±10	5.10%
40 to 44 years	26	±12	5.80%
45 to 49 years	31	±24	6.90%
50 to 54 years	22	±11	4.90%
55 to 59 years	24	±18	5.30%
60 to 64 years	16	±9	3.60%
65 to 69 years	42	±19	9.40%
70 to 74 years	28	±12	6.20%
75 to 79 years	30	±13	6.70%
80 to 84 years	9	±6	2.00%
85 years and over	10	±5	2.20%

### *Income Data*

The American Community Survey<sup>3</sup> (ACS) reports a median household income<sup>4</sup> of \$74,375 for North Haven residents, higher than the household medians for both Knox County and the state of Maine (Table 4). The median income for individuals 16 years and older with earnings on North Haven is \$31,607, which is higher than that of Knox County, but lower than the state of Maine. Median income is determined by sorting all incomes and finding the exact middle, where 50% of incomes fall above the median and 50% of incomes fall below the median.

**Table 4: Median Income**

	North Haven		Knox County		Maine	
Year	2010	2020	2010	2020	2010	2020
Population 16+ with Earnings Median Income	N/A	\$31,607	\$24,360	\$30,696	\$26,676	\$34,238
Median Household Income	\$67,639	\$74,375	\$45,264	\$ 57,794	\$46,933	\$ 59,489

### **Housing Data**

#### *Housing Stock Data*

Housing stock information from the 2021 Real Estate Assessment Analysis for the Town of North Haven provides an overview of the current state of the island's housing stock.

According to the Assessment, there are 542 dwellings on North Haven, 460 of which are single family buildings (Table 5). There is one identified two-unit building and one identified four-unit building. The average assessed value of a single-family dwelling on North Haven is \$143,243. 58.8% of all the dwellings are over 50 years old (Table 6). The average assessed value of houses that are over 50 years old is \$114,093.

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<sup>3</sup> <https://www.census.gov/programs-surveys/acs/>, accessed 09/2022

<sup>4</sup> Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income. <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html>

**Table 5: Dwelling Analysis**

Building Code	Count	Assessment	Average
Uncoded	50	5,221,025	104,421
1 Family Bldg.	460	65,891,735	143,243
2 Family Bldg.	1	194,746	194,746
4 Family Bldg.	1	66,150	66,150
Waterfront Bldg.	1	304,210	304,210
Commercial	29	1,420,058	48,968
Total	542	73,097,924	134,867

**Table 6: Dwelling Unit Age**

Age of Dwelling	Count	Assessment	Average
0 - 1 years	0	0	0
2 - 5 years	12	3,643,804	303,650
6 - 10 years	14	3,513,960	250,997
11 - 20 years	41	14,525,360	354,277
21 - 30 years	41	7,529,228	183,640
31 - 40 years	21	4,417,148	210,340
41 - 50 years	22	3,072,813	139,673
Over 50 years	319	36,395,611	114,093

In addition to the Real Estate Assessment, the US Census and ACS provide housing data, including data on vacancy rates for dwelling units.<sup>5</sup> The majority of North Haven's housing units are vacant units and are, presumably, being used as seasonal homes. This aligns with the fact that historically, North Haven has had a large seasonal population, a population that has actively engaged in the community.

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<sup>5</sup> The 2010 data is from the 2010 Decennial Census and reflects information collected via the census survey. The 2020 data is from the ACS and is based on an estimate statistically calculated by the US Census Bureau. The 2020 Census housing data has not yet been released. This data provides an estimated account of how many housing units are occupied year-round versus vacant (seasonal) units.

**Table 7: Vacancy Rates**

	2010		2020 (est.)	
Total housing units	512	100%	558	100%
Occupied units	164	32%	193	35%
Vacant units	348	68%	365	65%

The Census and ACS data tells us, of the occupied housing units, what portion of the population lives in owner-occupied units versus rental units. On North Haven in 2020, an estimated 79% of the population lives in owner occupied housing units and 21% of the population lives in rental properties. There is a 7% decrease in the rental population since 2010 (Table 8).

**Table 8: Ownership vs Rental Populations**

	2010		2020 (est.)	
Total population in occupied housing units	354	100%	449	100%
Owner occupied	254	72%	356	79%
Renter occupied	100	28%	93	21%

#### *Housing Sales data*

The MaineHousing 2021 Homeownership Housing Facts and Affordability Index for Maine<sup>6</sup> reports the median home price in Knox County as \$334,500, which is affordable to a household earning a median income of \$88,217. The US Census data reports the 2020 median income on North Haven as \$74,375, suggesting the median priced home in Knox County is not affordable to a household on North Haven earning the median income.

Tables 9 and 10 below reflect the Town records of sales from the years 2010, 2011, 2012, 2019, 2020, 2021, and 2022 and are meant to demonstrate sales trends. Of note in 2020 there was a significant increase in sales and prices. Of the seven properties sold that year, three sold for over \$1 million and one at \$60,000. In 2021, median sales price dropped but the number of properties sold increased to 17, with one property selling at over \$5 million, one at \$750,000 and the remaining 15 properties sold at under \$495,000. Sales data for 2022 reflects year to date sales recorded as of April 27, 2022. In 2020 and 2021 the bulk of the real estate sales were recorded after September 1st.

Overall median sales price for land and buildings jumped significantly in 2020, as did the overall number of sales. However, disregarding the three sales of over \$1 million each and the one sale of under \$100,000, the median sales price for the two land and buildings sales was \$324,000. With or without the

<sup>6</sup> <https://www.mainehousing.org/policy-research/housing-data/housing-affordability-indexes>, accessed 09/2022



highest and lowest price properties included, the median sales price for land and buildings dropped between 2020 and 2021 but not back to the 2019 median sale prices. During that same period, the median sale price for land dropped below the 2019 median sale price.

Of note, the median sale price of land and buildings in 2021 is higher than the Knox County median sale price of \$334,500. Assuming that the Land and Building category reflects homes, the median home sale price on North Haven is not affordable to the households of median income. Housing prices likely reflect the strong second home market in North Haven.

Overall, the local sales data for land and buildings shows an upward trend in sales price. The median sales price in 2020 reflects a significant price increase, which then dropped in 2021 and seems to be remaining fairly stable in 2022. However, the drop did not fall back to the 2019 sales prices.

Generally, the sales price trend aligns with the responses reflected in the community survey. However, it should be noted that the overall number of sales is fairly small, meaning slight changes in the sales numbers and prices can appear to be magnified, especially since this data does not provide a direct comparison of like sales (similar homes), rather it includes all sales.

**Table 9: North Haven Housing Median Sales Data**

	2010	2011	2012	2019	2020*	2021	2022 YTD
Median Sale Price of all property	\$92,500	\$200,000	\$189,000	\$169,500	\$390,000	\$255,111	\$260,000
Median sale price of Land & Buildings	\$110,000	\$200,000	\$189,500	\$149,000	\$707,084	\$420,000	\$315,000
Median Sale Price of Land Only	\$30,000^	N/A	\$55,000^	\$400,000^	\$350,000^	\$180,000	\$215,000

\*Removing the 3 highest and 1 lowest sale, the median sale price of Land and Buildings sold for less than \$1 million but more than \$60,000 is \$324,000.

^ 1 Sale

**Table 10: North Haven Housing Sales Volume**

	2010	2011	2012	2019	2020	2021	2022 YTD
Total Sales	4	2	9	6	7	17	5
Total Number Land & Building Sales	3	2	8	5	6	13	3
High/Low	\$190,000/ \$75,000	\$220,000/ \$180,000	\$1,100,000/ \$105,000	\$400,000/ \$85,000	\$2,300,000/ \$60,000	\$5,700,000/ \$5,000	\$425,000/ \$315,000
Total Number of Land Only Sales	1	0	1	1	1	4	2
High/Low	\$30,000	N/A	\$55,000	\$400,000	\$350,000	\$255,111/ \$100,000	\$260,000/ \$170,000

## Survey Results

### *Summary*

There were 209 Community Priorities Survey responses. Respondents included year-round residents; seasonal residents with primary homes elsewhere; and seasonal residents who came to the island for seasonal employment and will likely leave once the summer/fall season ends. Several trends emerged in the data, summarized here. The detailed breakdown of the survey findings is provided in the following sections.

Overall, the response data indicates a majority of respondents agree that North Haven needs additional housing options. Amongst respondents who currently have stable housing, 89% of respondents answered yes to the question “Do you believe additional housing is needed on North Haven?”. The most common barrier to accessing housing identified throughout the survey was a lack of housing stock. This was reflected in open response questions as well as in questions that directly asked about access to housing barriers.

Amongst respondents seeking housing or who have recently sought housing, rental opportunities are the preferred option. This group of respondents ranked apartments, co-housing,<sup>7</sup> tiny houses,<sup>8</sup> and community land trusts<sup>9</sup> as their top choices for preferred type of housing. Similarly, respondents who currently have adequate housing overwhelmingly supported alternative housing solutions including co-housing, tiny houses, accessory dwelling units (ADUs),<sup>10</sup> communal houses,<sup>11</sup> and community land trust housing. Of

<sup>7</sup> Co-housing is defined as a cluster of individually owned full housing units with shared land ownership and shared community spaces.

<sup>8</sup> Tiny houses are any dwelling unit under 400 square feet, not including lofts.

<sup>9</sup> A community land trust is structured with individually owned housing units with the land owned by another entity.

<sup>10</sup> ADUs are secondary houses or apartment units that share the building lot of a larger, primary home where the unit cannot be bought or sold separately.

<sup>11</sup> Communal houses are houses in which individuals rent a private room with shared living spaces.

respondents who indicated they supported ADUs, 30% said they would consider building an ADU on their property. That indicates at least 25 residents would consider building an ADU, which could potentially translate to a significant amount of housing for North Haven if pursued.

Additionally, there was majority agreement in the need for workforce housing. In this survey, workforce housing was defined as housing that is affordable and accessible to people working on island such as tradespeople, teachers, sternmen, hospitality workers, etc. Eighty-nine percent (89%) of respondents saw a need for workforce housing, with 35% indicating that only year-round workforce housing is needed and 44% indicating both year-round and seasonal workforce housing are needed.

#### *Demographics of Survey Respondents*

Respondents tended to be older than North Haven's median age of 43, with 60% of respondents aged 55 and older. Of the year-round respondents, the age distribution was more even across age groups and better reflected the island's median age statistic (Appendix C Table 1). Forty percent (40%) of respondents live on North Haven year-round and 32% live on North Haven during the summer, with the rest living here during some combination of seasons (Appendix C Figure 1). On average, respondents reported between two and three members in their households.

Among all respondents who indicated their annual household income, 35% of respondents reported over \$100,000 in annual income (including 21% with annual incomes of over \$200,000). Twenty-four (24%) of respondents did not share their annual household income. Among respondents who indicated they live on island year-round, 87 respondents reported their income. Twenty-nine (29%) of year-round respondents who included their income reported an annual household income of \$50,000 to \$74,999 and 20% reported an income of \$75,000 to \$99,999.

Forty-eight percent (48%) of all respondents spend more than \$1,500 per month on housing (inclusive of taxes and utilities), including 22% who spend over \$2,500 per month. A quarter of respondents (25%) report spending less than \$1,000 per month on housing (Appendix C Figure 2).

Of the 110 year-round residents who answered the question "How much does your household spend on housing each month?", 50 (45%) indicated that they did not consider their housing costs to be affordable. Of those 50 respondents, 23 (46%) reported household earnings of \$74,999 or less, which is under the US Census reported median household income of \$74,834 for North Haven. Significantly, almost half of the year-round respondents earning less than the area median income (AMI) report being housing cost-burdened. An additional six year-round residents who did not provide an income range and 21 year-round residents reporting annual household income of over \$75,000 also reported being housing cost-burdened.

#### *Housing Stock*

Of the 209 respondents, 78% own their homes on North Haven, with 38% occupying homes they own year-round and 40% occupying them seasonally. Ten percent (10%) of respondents rent houses year-round on North Haven, an additional 2% live here year-round but are required to move out of their rental units for some portion of the year (Appendix C Figure 3). Eighty-five percent (85%) of survey takers said their living situation meets their current need. Of the 15% of respondents whose housing does not meet

their needs, a variety of answers were given for why their housing is inadequate. The most common reason being that their current housing is too small (25%), followed by a preference to own (20%).

Of the 110 year-round resident respondents, 77 (69%) report owning their home, 25 (23%) report renting, and nine (8%) live with family, in housing related to work, or did not respond. Of those reporting home ownership, eight (10%) respondents indicate their housing does not meet current needs and of those reporting renting their home nine (36%) indicate their housing does not meet current needs. Of the nine who report other housing situations, six (66%) report their housing does not meet current needs.

Forty-eight percent (48%) of respondents spend more than \$1,500 per month on housing (including rent or mortgage, insurance, and utilities), including 22% who spend over \$2,500/mo. A quarter of respondents (25%) report spending less than \$1,000 per month on housing. When asked how much respondents thought was an affordable amount to spend on housing, 56% of respondents reported that they would consider an amount lower than \$1,500 per month affordable.<sup>12</sup> Given that a significant share of respondents have relatively high incomes (based on responses to a question about household income), it is possible that these results do not match up with what would be considered affordable by those most in need of housing on North Haven.

Respondents aged 24 and younger were asked if they thought they would find housing on North Haven after graduating high school or college, 65% of them responded no.

When asked in a free-response question what resources were lacking in searching for on-island housing, overwhelmingly survey respondents reported that the issue on North Haven is not so much the resources available but a lack of housing stock itself. This is reflected in the responses to a question about housing barriers. Fifty-one percent (51%) of respondents identified housing stock as a barrier to accessing housing and 33% of respondents identified financial barriers (Appendix C Figure 4).

Forty-nine percent (49%) of respondents who have looked for housing on North Haven at some point report relying on friends and family networks as a resource (Appendix C Figure 5). A majority (60%) of respondents think that it is either somewhat difficult or neither difficult nor easy to find information on available housing.

### *Seeking Housing*

Although the vast majority (over 90%) of respondents did not indicate they were currently in search of housing or planning to look in the next six months, 14% of respondents did indicate they had looked for housing in the last 18 months. The following results are from respondents who indicated yes to at least one of the following statements:

- I am currently seeking housing
- I will be seeking housing in the next six months
- I have sought housing in the last 18 months

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<sup>12</sup> The question defined an affordable amount to spend on housing using the accepted standard of no more than 30% of a household's gross income.

Nearly half (48%) of these respondents indicated they were looking for rental housing, with a third (33%) looking for ownership opportunities (Appendix C Figure 6).

Of the 110 year-round resident respondents, 14 (13%) indicated they are currently seeking housing, 13 (12%) indicated they will 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.

When asked to rank their top three choices for housing types, respondents in this section indicated an apartment was their first choice, followed closely by co-housing, tiny houses, and community land trust. Of those responding, 28 reported being year-round residents and seven reported as other.

When asked about preferences relating to housing unit size and location, there were no clear majorities. Most respondents indicated looking for a one-, two-, or three-bedroom housing option. Similarly, there was a slight preference (38%) for a rural district location, however 35% of respondents indicated they had no preference (Appendix C Figure 7). In an open response question about any additional housing needs, the most common response was extra yard space to use for a garden, workshop, for children, or other uses. Of those responding, 30 respondents identified as year-round residents and eight as non-year-round.

#### *Community Preference*

The following responses came from respondents who indicated no to all the following statements:

- I am currently seeking housing
- I will be seeking housing in the next six months
- I have sought housing in the last 18 months

89% of these respondents agreed that additional housing is needed on North Haven. 51% of the respondents who believed additional housing was needed had no preference where on island the housing is located. Just under a third of respondents (29%) thought housing should be added in the rural district (Appendix C Figure 8).

When asked about which of a set of alternative housing options might be suitable for North Haven, all the listed options received majority support, with co-housing and tiny houses the most popular choices as suitable housing (Appendix C Figure 9). Respondents were allowed to choose multiple options.

Of the respondents who indicated that ADUs are a suitable alternative housing option, 30% indicated that, yes, they would consider building an ADU on their property and 27% said they were undecided.

#### *Rental Properties*

Two thirds (66%) of respondents have not rented a property they own on North Haven. Of the 26 year-round respondents who live in rental housing, nine reported renting seasonally, nine reported renting year-round, and eight did not specify. Sixty-three (63) respondents indicated they had rented out a property they own on North Haven at some point. Of those reported, 41 units are rented seasonally, 19 are rented

year-round, and three were not specified. Twenty-seven (27) of the reported units are currently occupied<sup>13</sup> and 31 are unoccupied.

Of the reported units, 20 are under 1,000 square feet, 20 are between 1,000 and 1,999 square feet, and 13 are between 2,000 and 2,999 square feet. Thirty-four (34) reported units are rented for \$1,000 or less per month with the next majority being 13 units rented at over \$3,000 per month. Ten (10) units are rented for between \$1,000 and \$3,000 per month. Thirty-three (33) of the reported units include all utilities in the monthly rent (Appendix C Figure 10).

Of the respondents who had not rented out properties on North Haven, 25% indicated yes, they would consider renting a property they own in the future. An additional 34% said they would maybe consider renting a property they own. The biggest barriers to offering a rental reported by these respondents include tenant damage, maintenance issues, and management of the rental (Appendix C Figure 11).

#### A note about short term rentals:

In the survey comments, in community conversations, and during key interviews, the issue of short-term rentals was raised several times. It is understood that historically, families, seasonal and year-round, have rented their homes or rooms in their homes to family, friends, and visitors. This short-term rental market has, historically, provided income and supported a seasonal visitor/tourist trade on island. While history around this market is largely anecdotal, the practice is generally agreed upon as a part of the fabric of North Haven.

Looking ahead, in light of current housing and rental market forces, there is a concern over the pressure of the short-term rental market as an increasing challenge to maintaining year-round rental opportunities and to influence the housing sales market as an investment market. A review of VRBO and Airbnb indicate there are 19 vacation rental homes listed. Of the 19, seven had reviews that were over one year old, indicating a lack of recent activity. This is a possible area to track over time.

#### *Workforce Housing*

The survey defined workforce housing as housing that is affordable and accessible to people working on-island such as tradespeople, sternmen, teachers, hospitality workers, etc. When asked if North Haven has a need for workforce housing, 89% of respondents said yes. Of the yes responses, 44% support both year-round and seasonal workforce housing and 35% support just year-round workforce housing (Appendix C Figure 12).

Of the 110 year-round respondents, 42 indicated a need for both year-round and seasonal workforce housing, 43 for year-round only, and 12 for seasonal only. Of the 99 seasonal respondents, 49 indicated a need for both year-round and seasonal workforce housing, 29 for year-round only, and eight for seasonal only. Comments ranged widely with a general theme that adequate housing – affordable and varied in type – is needed to enable North Haven to remain a thriving community.

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<sup>13</sup> Occupied rental units are defined as units that are currently rented or will be rented within 30 days. This survey was conducted in the summer so this occupancy definition captures both year-round and seasonal occupancy.

## **Recommendations**

### *Holistic Approach*

Access to decent affordable housing is a lynchpin to community resiliency, sustainability, and vibrancy. As a community, North Haven identified Access to Housing as a top priority. Unlike mainland communities, North Haven's housing market is defined by its ocean borders. Community collaboration and partnerships are essential to ensure access to housing. Understanding and expanding current efforts to build and preserve existing housing combined with an understanding of funding resources, tools to preserve affordability, and a review and alignment of municipal policies and programs are essential components to ensure availability of and access to housing. A holistic approach that embraces island entrepreneurship; respects the sense of community and place; fits the economic needs; aligns with community climate goals; and is designed to flex in support of future readiness are all key to a successful, sustainable housing plan.

### *Affordability*

To provide context, "affordable" is generally defined as housing for which the occupant is paying no more than 30% of gross income for housing costs, including utilities. Using this benchmark, a household earning the area median income (AMI) of \$74,375, paying monthly housing costs of up to \$1,860 is considered affordable. Considering that the overall costs of food, transportation, and other necessities of island living are generally higher than costs on the mainland, it is worth considering if the general definition of what is affordable for housing is an appropriate benchmark. Significantly, in the housing survey, almost half of the year-round respondents earning less than the AMI report being housing cost-burdened.

### *Town Role*

The Town of North Haven has committed to a community visioning process and to exploring and addressing the three priority areas, including access to housing. The Town is currently exploring several options to support access to housing including re-use of the fire station to develop apartments, alternate use of town lands, and supporting the Housing Work Group's efforts to identify, frame, and address housing need.

### *Action Plan Recommendations*

In light of the 2022 Housing Working Group information and data collection, the following recommendations are provided for the Select Board and the community. The recommendations are not meant to be prescriptive, but rather as the foundation for a Housing Action Plan and a launching point to preserve and develop housing that is affordable and meets individual needs and the needs of the community as a whole.

1. Create a working group of community stakeholders to develop and oversee a Housing Action Plan
2. Preserve and Upgrade Existing Affordable Year-Round Housing
3. Identify Existing Rental Possibilities
4. Ensure housing for Essential Community Workers

5. Support the Development of New Affordable Housing (Rental and Ownership)
6. Explore Funding Models and Tools to Preserve and Create Affordable Housing
7. Build Community Capacity to Reliably House Seasonal Workers

See Appendix D for a full table of the recommendations, resources, and additional information and action steps accompanying each recommendation.

## **Limitations and Notes**

The objective of the Housing Working Group is to assess and understand the current housing market, identify obstacles to accessing year-round housing, and support efforts to increase the availability of year-round housing. The goal of this report is to summarize the information gathered by the Working Group through the Community Priorities Survey, US Census Data, Housing Experts, and Housing Interviews and to present a set of recommendations formulated based on the survey responses and other available data to the Select Board and the community. The overarching goal of the work is to identify the stated need and the perceived gap in housing options to meet that need. This assessment provides insight into the unmet housing need in the community as described by members of the community.

Beginning with the 2010 Census, less detailed surveying is the standard. The Census "long form," which was used to collect data for the 2000 Census as well as previous Decennial Censuses, provided a 1-in-6 population sample of demographic and socioeconomic characteristics such as educational attainment, commuting, income, housing costs, and poverty. This form is no longer used in the Decennial Census and has been replaced by the American Community Survey (ACS). The ACS is a nationwide, continuous survey designed to collect much of the same information using a smaller sample size. This type of sampling is subject to larger margins of error, especially in smaller communities. While ACS data is the best available currently, the ACS data is best for larger communities such as larger cities and counties. The 2020 US Census data has not been fully released as of this writing.

The total number of possible Survey participants goes beyond the typical community census number as the survey was open to year-round residents; seasonal residents who have a primary residence elsewhere; and seasonal residents residing on island related to employment. The survey distribution provided for a self-selected sample of participants. This non-probability sampling technique involved a non-random selection based on participant self-selection. While this type of sampling provides ample opportunity for participation and ease of collection of data, it does have a higher risk of sampling bias which could skew the results.

In addition to the community survey, interviews of key stakeholders were conducted. The stakeholder list was identified by the Housing Work Group and consultants. This type of purposive sampling is a form of non-probability sampling in which researchers, in this case Committee members, rely on their own judgment when choosing members of the population to invite to participate in the interviews. Interview participants were also asked for suggestions of others to interview, a snowball sampling approach. This targeted interview selection process aims to gather specific information and has an implicit risk of sample bias. It is of note that many identified stakeholders, including those providing rental housing, did not respond to requests for participation.



Participant comments are provided throughout this report but are not attributed to any individual. In the case of comments from those interviewed they are most often taken from the interviewer notes and are not direct quotes.

## Appendix A: Communities Priorities Survey

# 2022 North Haven Community Priorities **SURVEY**

### What is this survey and why should I fill it out?

Last September, the Town of North Haven conducted a survey as part of a Community Vision Process (learn more at [www.northhavenmaine.org](http://www.northhavenmaine.org)). Your survey responses helped define a Community Vision and our community's top three priorities: 1) Access to Housing 2) Workforce Development and Economic Diversification and 3) Environmental Sustainability and Climate Change Impacts.

### The Town needs your help.

We are asking everyone to **complete this anonymous survey** so we can collect accurate local information about Housing, Workforce, and the Economy. The Select Board and Priority Working Groups will use the information collected to make informed and practical decisions about how to address these priorities on North Haven.

The survey takes approximately 5 to 15 minutes to complete.

You can **fill out this paper form** OR **take the survey online** at <https://sprw.io/stt-c79ddd7115> or scan this QR code.

Scan to take the Survey



### Is there anything I should know about taking the survey online?

#### Where should I return my completed paper survey?

The online survey should be completed in one sitting. Forward and back arrows at the bottom of the survey window allow you to return to previous questions. Optional questions can be skipped by clicking on the "skip" button after most questions.

Paper surveys can be returned to: **Town of North Haven, P.O.Box 400, North Haven, ME 04853** or dropped off at the Town Office. If you need another way to submit your survey, need additional surveys, need help filling out the survey, and/or want to share general comments, please contact Mia [mcolloredomansfeld@islandinstitute.org](mailto:mcolloredomansfeld@islandinstitute.org)

We encourage community members of all ages to fill out a survey. Please limit one response per person.  
–Thank you!

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## *Complete the Survey – Win a Prize!*

If you complete the survey and choose to include your name and contact information here, you will be entered into a drawing to win a \$50 gift certificate from North Haven Grocery, North Haven Brewery, The Landing, or Calderwood Hall. Your name and contact information WILL NOT be linked to your survey response.

**All survey responses will remain anonymous.**

Winners will be drawn after the survey closes at the end of the summer.  
Winners will be contacted directly and announced on the Town's website and Facebook page.

Name \_\_\_\_\_ Phone \_\_\_\_\_

Email \_\_\_\_\_

**1) What is your age?**

- ☐ Under 18      ☐ 18–24 years      ☐ 25–34 years      ☐ 35–44 years      ☐ 45–54 years  
☐ 55–64 years      ☐ 65–74 years      ☐ 75–84 years      ☐ 85–94 years      ☐ 95 years or older  
☐ Prefer not to say

**2) What time of year do you live on North Haven? (check all that apply)**

- ☐ Winter      ☐ Spring      ☐ Summer      ☐ Fall      ☐ Year-round  
☐ Prefer not to say      ☐ Other (please specify) \_\_\_\_\_

**3) How many people live in your household, including yourself?**

- ☐ 1      ☐ 2      ☐ 3      ☐ 4      ☐ 5      ☐ 6+

**3b) If two or more people live in your household, list the ages of everyone who lives in your household.**

**4) What is your annual household income? (optional)**

- ☐ Under \$15,000      ☐ \$15,000–\$24,999      ☐ \$25,000–\$34,999      ☐ \$35,000–\$49,999  
☐ \$50,000–\$74,999      ☐ \$75,000–\$99,999      ☐ \$100,000–\$149,999      ☐ \$150,000–\$199,999  
☐ \$200,000 and over

**5) How much does your household typically spend on housing each month (including rent or mortgage, insurance, taxes, water/sewer, electricity, heat, propane, internet, and other utilities)?**

- ☐ \$0–\$500      ☐ \$501–\$750      ☐ \$751–\$1,000      ☐ \$1,001–\$1,250      ☐ \$1,251–\$1,500  
☐ \$1,501–\$1,750      ☐ \$1,751–\$2,000      ☐ \$2,001–\$2,500      ☐ \$2,501–\$3,000      ☐ \$3,000+  
☐ Other (please specify) \_\_\_\_\_

**6) On a monthly basis, what do you consider to be an affordable amount (in dollars) to spend on housing for your household, including rent or mortgage, utilities, and home/rental insurance? \*The generally accepted standard for affordable housing is that no more than 30% of a household's gross income should be spent on rent and utilities or a mortgage (principal, interest, and insurance) and utilities.**

- ☐ \$0–\$500      ☐ \$501–\$750      ☐ \$751–\$1,000      ☐ \$1,001–\$1,250      ☐ \$1,251–\$1,500  
☐ \$1,501–\$1,750      ☐ \$1,751–\$2,000      ☐ \$2,001–\$2,500      ☐ \$2,501–\$3,000      ☐ \$3,000+  
☐ Other (please specify) \_\_\_\_\_

**7) Which of the following best represents your current living situation on North Haven?**

- ☐ Own - occupy year-round      ☐ Own - occupy seasonally      ☐ Rent - occupy year-round  
☐ Rent - year-round, required to move out for some portion of the year      ☐ Rent - occupy seasonally  
☐ Other (please specify) \_\_\_\_\_

**8) Is your current housing adequate for your needs?**

- ☐ Yes      ☐ No

**8b) If you answered No, in what ways is your current housing not adequate for your needs? (check all that apply)**

- ☐ Rent/mortgage too expensive      ☐ Too expensive to heat      ☐ Too small  
☐ Not in safe condition      ☐ Does not support my physical needs  
☐ Needs significant maintenance that I can't complete      ☐ I would prefer to be renting  
☐ I would prefer to own      ☐ Other (or elaborate on any of the above) \_\_\_\_\_
- 
- 

**9) Answer only if your response to Question 1 is under age 24. If you wish to remain on North Haven, do you expect to find adequate on-island housing when you graduate high school or college?**

- ☐ Yes      ☐ No      ☐ Other (please specify) \_\_\_\_\_
- 

**10) If, at any point, you have searched for housing on-island, what resources did you use? (check all that apply)**

- ☐ Friends and family networks      ☐ Online or printed listings/ads      ☐ Employers  
☐ North Haven Sustainable Housing      ☐ Not applicable      ☐ Other (please specify)
- 

**10b) What resources for finding housing are lacking?**

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**11) What barriers have you or others you know faced when looking for housing on-island? (check all that apply)**

- ☐ Financial barriers (credit issues, lack of down payment, inability to document income, affordability, etc.) (optional: please elaborate below)  
☐ Housing stock barriers (e.g. no houses, inadequate housing quality, mismatch size vs. need, etc.) (optional: please elaborate below)  
☐ Educational barriers (e.g. first time owners, tenant/landlord rights, etc.) (optional: please elaborate below)  
☐ Other (please specify) \_\_\_\_\_
- 
-

**12) Do any of the following apply?**

*I am currently seeking housing. I anticipate seeking housing within the next 6 months. I have sought housing within the last 18 months.*

- ☐ Yes      ☐ No

*If you answered Yes, please continue to **Section 2: Personal Housing Preferences**. If you answered No, please skip to **Section 3: Community Housing Preferences**.*

**Section 2: Personal Housing Preferences**

*Answer Section 2 questions only if you answered Yes to Question 12.*

**13) What type of housing are you/were you looking for?**

- ☐ Rental housing      ☐ Ownership opportunities      ☐ No preference      ☐ Other

**14) Of the following options, rank your top three choices for housing, 1 being your first choice.**

- ☐ Accessory dwelling unit (ADU) *(a secondary house or apartment unit that shares the building lot of a larger, primary home. The unit cannot be bought or sold separately)*
- ☐ Apartment
- ☐ Communal house *(a private room with shared living space)*
- ☐ Community Land Trust *(individually owned housing units with the land owned by another entity)*
- ☐ Co-housing *(a cluster of individually owned full housing units with shared land ownership and shared community spaces)*
- ☐ Duplex
- ☐ Single family home
- ☐ Tiny house *(a home under 400 sq ft, excluding lofts)*
- ☐ Other *(please specify)* \_\_\_\_\_

**15) How many bedrooms do you need?**

- ☐ 1 bedroom      ☐ 2 bedroom      ☐ 3 bedroom      ☐ 4+ bedroom
- ☐ Other *(please specify)* \_\_\_\_\_

**16) Where on-island do you prefer to live?**

- ☐ Downtown / Village District *(Main Street to NH Grocery)*      ☐ Rural District *(everywhere else)*
- ☐ No preference      ☐ Other *(please specify)* \_\_\_\_\_

**17) List any additional specific needs or desires around housing preference.** *(e.g. accessibility, need for workspace / trap yard / boat storage, garage, physical location, etc.)*

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**18) On a scale of 1-5, how easy is it to find information about on-island rentals and housing sales?**

- ☐ 1 - very difficult   ☐ 2 - somewhat difficult   ☐ 3 - neutral   ☐ 4 - somewhat easy   ☐ 5 - very easy

**End of Section 2 Proceed to Question 22**

### **Section 3: Community Housing Preferences**

*Answer Section 3 questions only if you answered No to Question 12.*

**19) Of the following alternative housing options, which do you think are suitable for North Haven? (check all that apply)**

- ☐ Accessory dwelling unit (ADU) *(a secondary house or apartment unit that shares the building lot of a larger, primary home. The unit cannot be bought or sold separately)*
- ☐ Apartment
- ☐ Communal house *(a private room with shared living space)*
- ☐ Community Land Trust *(individually owned housing units with the land owned by another entity)*
- ☐ Co-housing *(a cluster of individually owned full housing units with shared land ownership and shared community spaces)*
- ☐ Duplex
- ☐ Single family home
- ☐ Tiny house *(a home under 400 sq ft, excluding lofts)*
- ☐ None of the above
- ☐ Other *(please specify)* \_\_\_\_\_

**19b) Answer if you selected Accessory dwelling unit (ADU) on Question 19. Would you consider building a year round accessory dwelling unit (ADU) on your property?**

- ☐ Yes                      ☐ No                      ☐ Undecided                      ☐ Other *(please specify)*
- \_\_\_\_\_

**20) Do you believe additional housing is needed on North Haven?**

- ☐ Yes                      ☐ No

**20a) Answer only if you answered Yes to Question 20.**

**What is the most suitable area for additional housing to be built?**

- ☐ Downtown / Village District *(Main Street to NH Grocery)*                      ☐ Rural District *(everywhere else)*
- ☐ No preference                      ☐ Other *(please specify)* \_\_\_\_\_

**21) On a scale of 1-5, how easy is it to find information about on-island rentals and housing sales?**

- ☐ 1 - very difficult   ☐ 2 - somewhat difficult   ☐ 3 - neutral   ☐ 4 - somewhat easy   ☐ 5 - very easy

**End of Section 3 Proceed to Question 22**

**22) Do you see a need for workforce housing?** \*Workforce housing is housing that is affordable and accessible to people working on-island such as tradespeople, teachers, sternmen, hospitality workers, etc.

- ☐ No ☐ Yes, year-round workforce housing ☐ Yes, seasonal workforce housing  
☐ Yes, both year-round and seasonal workforce housing ☐ I don't know

**22b) In regards to the previous question about workforce housing, why or why not?**

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**23) Have you ever rented out a property you own on North Haven?**

- ☐ Yes ☐ No ☐ Other (please specify)

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**23b) Answer only if you answered Yes or Other to Question 23. Please tell us about your rental units by completing the grid below. Please complete 1 line for each unit of rental housing you are renting or have offered for rent.**

Rental Unit	Square footage <i>Enter one of the following: under 700 sq ft 700-999 sq ft 1,000-1,999 sq ft 2,000-2,999 sq ft 3,000-3,999 sq ft 4,000-4,999 sq ft 5,000+ sq ft</i>	Number of bedrooms <i>Enter one of the following: 1 2 3 4+</i>	Monthly rent in dollars <i>Enter one of the following: \$0-\$500 \$501-\$750 \$751-\$1,000 \$1,001-\$1,250 \$1,251-\$1,500 \$1,501-\$1,750 \$1,751-\$2,000 \$2,000-\$2,500 \$2,501-\$3,000 \$3,000+</i>	Are/were utilities included? <i>(water/sewer, electricity, heat, propane, internet, and other utilities)</i> <i>Enter one of the following: Yes – all utilities Some utilities Only water and sewer Only Electricity None</i>	Rented seasonally or year-round? <i>Enter one of the following: Seasonally (not available for 12 months/year) Year-Round (available for 12 months/year)</i>	Are you currently renting this unit or will you be within 30 days? <i>Enter one of the following: Yes No Other</i>
1						
2						
3						
4						
5						

**24) In the future, would you consider renting out a North Haven property you own?**

- ☐ Yes ☐ No ☐ Maybe ☐ Other (please specify)

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**24b) Answer only if you answered Yes or Maybe to Question 24. What barriers do you face/foresee facing to renting out a property you own? (check all that apply)**

- ☐ Legal information about leases, landlord / tenant rights, etc.
 ☐ Management of rental  
☐ Collection of rent
 ☐ Tenant damage
 ☐ Maintenance issues
 ☐ Other (please specify) \_\_\_\_\_

**25) Do you own a business(es)?**

- ☐ Yes
 ☐ No
 ☐ Other (please specify) \_\_\_\_\_

If you answered No, please continue to **Section 4: Employment Questions**. If you answered Yes or Other and are NOT employed by another business, please skip to **Section 5: Business Owner Questions**. If you answered Yes or Other, and you ARE employed by another business, please complete both **Section 4: Employment Questions** and **Section 5: Business Owner Questions**.

## **Section 4: Employment Questions**

**26) Are you currently working/employed, either part-time or full-time?**

- ☐ Yes
 ☐ No
 ☐ Other (please specify) \_\_\_\_\_

If you answered Yes or Other, please continue to Question 27. If you answered No, please skip to Question 35.

**27) Please fill out the grid below as it applies to your jobs. Please complete 1 line for each job.**

<b>Job</b>	<b>Industry</b> <i>Enter one of the following:</i> Marine, agriculture, fishing, aquaculture Construction, trades related to buildings and properties (i.e. plumber, electrician, handyman, landscaper) Manufacturing Retail Accommodations, food, and recreation Warehousing, transportation, logistics Business/personal services Health care or social services Government and education Nonprofit Other	<b>Is this a year-round or seasonal job?</b> <i>Enter one of the following:</i> Year-Round Seasonal	<b>Hours per week spent on job (in season)</b> <i>Enter approximate number of hours</i>	<b>Location of employment</b> <i>Enter one of the following:</i> On North Haven – outside home On North Haven – in-home Off island – Vinalhaven Off island – Camden, Rockport, or Rockland Off island – elsewhere in Knox County Off island – outside of Knox County Remote – online
<b>1</b>				
<b>2</b>				
<b>3</b>				
<b>4</b>				
<b>5</b>				



**28) For each of the following issues, rate their importance (1 not important, 5 very important) for your ability to live on the island and be employed (regardless of employment location).**

Issue	1 (Not important)	2	3	4	5 (Very important)
Water transportation – service to and from the island	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Air transportation – service to and from the island	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportation – on North Haven	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Telecommunications (broadband internet and cell service)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to waterfront and marine-related infrastructure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to services (health care, education, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**29) What else not previously listed is important for your ability to live or stay on North Haven and be employed? (please describe).**

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## **Section 5: Business Owner Questions**

Answer Section 5 questions only if you answered Yes or Other to Question 25.

**30) For each of the following issues, please rate how important they are (1 not important, 5 very important) to the success of your business(es).**

Issue	1 (Not important)	2	3	4	5 (Very important)
Water transportation – service to and from the island	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Air transportation – service to and from the island	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportation – on North Haven	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Telecommunications (broadband internet and cell service)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to waterfront and marine-related infrastructure	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to services (health care, education, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**31) Please fill out the grid below as it applies to your business(es). Please complete 1 line for each business.**

Business	Industry <i>Enter one of the following:</i> Marine, agriculture, fishing, aquaculture Construction, trades related to buildings and properties (i.e. plumber, electrician, handyman, landscaper) Manufacturing Retail Accommodations, food, and recreation Warehousing, transportation, logistics Business/personal services Health care or social services Government and education Nonprofit Other	How long is your business in operation each year? <i>Enter one of the following:</i> 0-3 months of the year 4-6 months of the year 7-9 months of the year 10-11 months of the year 12 months of the year	Location of business <i>Enter one of the following:</i> On-island – outside home On-island – in-home Off-island - Vinalhaven Off-island - Camden, Rockport, or Rockland Off-island - elsewhere in Knox County Off-island - outside of Knox County Remote – online	Number of employees <i>Enter number of employees, including yourself</i>	Who is your customer base <i>Enter one of the following:</i> Primarily on-island Primarily off-island Both on-island and off-island	Do you anticipate needing to hire more employees based on current and future needs? <i>Enter one of the following:</i> Yes No
1						
2						
3						
4						
5						

**31a) Answer only if you anticipate needing to hire more employees. What kind of positions will you be hiring for and what skills do you need your workers to have?**

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**32) What more can be done in the community to ensure employers/businesses on North Haven have the workforce they need?**

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## **Appendix B: Interview Questionnaires**

### **General Introduction**

The North Haven 2021 Community Vision Process identified Access to Housing as a top priority. To address this priority, The Housing Working Group was formed to assess and understand the current housing market, identify obstacles to accessing year-round housing, and support efforts to increase the availability of year-round housing. As community stakeholders, we believe you have an important vantage point from which to inform the Housing Working Group and the Town about the housing needs of the community.

The information collected in this interview along with the 2022 Community Priorities Survey responses and demographic and economic data will be used to guide the Housing Working Group, and the Town, in how we can sustain a thriving year-round economy and honor our remarkable community.

This interview will be conducted by NAME/ROLE. The interview should last about XX (½ hour, 45 min). Your responses will not be directly attributed to you. You are welcome to "pass" on any questions and to share any additional information you think useful.

### **Employer Interview**

1. What season(s) does your business operate?
2. How many year-round employees do you have? How many seasonal employees do you have?
3. How does housing impact your ability to find employees?
4. What options are there for workforce housing? *In this context, workforce housing is defined as housing that fits the needs of people working on island such as teachers, tradespeople, and people who work in the businesses on island.*
5. As an employer, do you feel responsible for assisting employees find housing? If so, what solutions have you implemented?

Ask all groups about STRs, do you think they should be regulated?

### **In need of housing Interview**

#### **Background**

1. What is your age?
2. What is your current living situation?
  - a. Which housing needs does this situation satisfy?
  - b. In what ways is this situation inadequate for your housing needs?
  - c. How much longer can you live in your current situation (because of availability, for health/safety reasons, etc.)?
3. How long have you been seeking housing? Or How long did you search for housing prior to your current living situation?
  - a. Are there constraints on your search? What happens if you hit a constraint? (eg. willing to look for another month, then leaving island)
4. Describe the process of looking for housing on-island.
  - a. However inadequate, how have you solved your housing needs up to this point?

### Barriers/challenges

1. Describe the barriers/challenges you have faced while looking for housing. *For example....*
  - a. Financial (credit issues, lack of down payment, inability to document income, affordability)?
  - b. Housing stock (no houses, inadequate housing quality, mismatch size vs. need)?
  - c. Educational (first time owners, tenant/landlord rights)?
  - d. Other?
2. Describe how access to housing has impacted any other facets of your life -- job opportunities, access to services, mental or physical health, etc.

### Solutions

1. What do you consider an affordable amount to spend on housing? *\*The generally accepted standard for affordable housing is that no more than 30% of a household's gross income should be spent on rent and utilities or a mortgage*
  - a. If you are looking for a rental, given your current income, how much can you afford monthly for rent and utilities (insurance, water/sewer, heat, electricity, other utilities)?
  - b. If you are seeking to purchase a home, given your current income, what price do you consider affordable? How much in down payment and closing costs can you afford? How much can you afford monthly for mortgage, principle, interest, insurance and utilities?
2. Describe your ideal housing solution.
  - a. Eg. rent or own? Number of bedrooms? Location on island? Price?

Ask all groups about STRs, do you think they should be regulated?

### Landlord Interview

1. Are you currently renting any units?
  - a. Number of units/properties?
  - b. Square footage? Number of bedrooms?
  - c. What is the rent?
  - d. What does the rent include? (electricity, water, sewer, internet, heat..)
  - e. What are the rental terms? Month to Month, lease...deposit...)
  - f. Year-round or seasonal? If seasonal, how many months?
2. How do you find tenants for your rental unit(s)?
  - a. Why is this your strategy? Pros/cons of this strategy?
3. What factors went into your decision to rent your property?
  - a. (If no longer renting) What factors made you stop renting?
4. What are the biggest challenges you face as a landlord?
  - a. Eg. maintenance? Rent collection? Tenant damage? Legal questions?
5. What, if any, barriers did you face when first starting the rental process?
  - a. What barriers do you face now?
  - b. Are there changes you would make if you did not face these barriers? (eg. energy updates?)
6. What role, if any, do caretakers, key holders, or other third parties play in managing your rental?
  - a. Why do you choose this management approach?

In addition to the above questions, ask short term rental owners:

7. How frequently do you make your short-term rental available to rent?
8. Is there a minimum stay requirement? If so, how do you determine the minimum stay?
9. How do you determine the price?

Ask all groups about STRs, do you think they should be regulated?

## Appendix C: Survey Result Tables and Graphics

Table 1: Age Breakdown of Survey Respondents

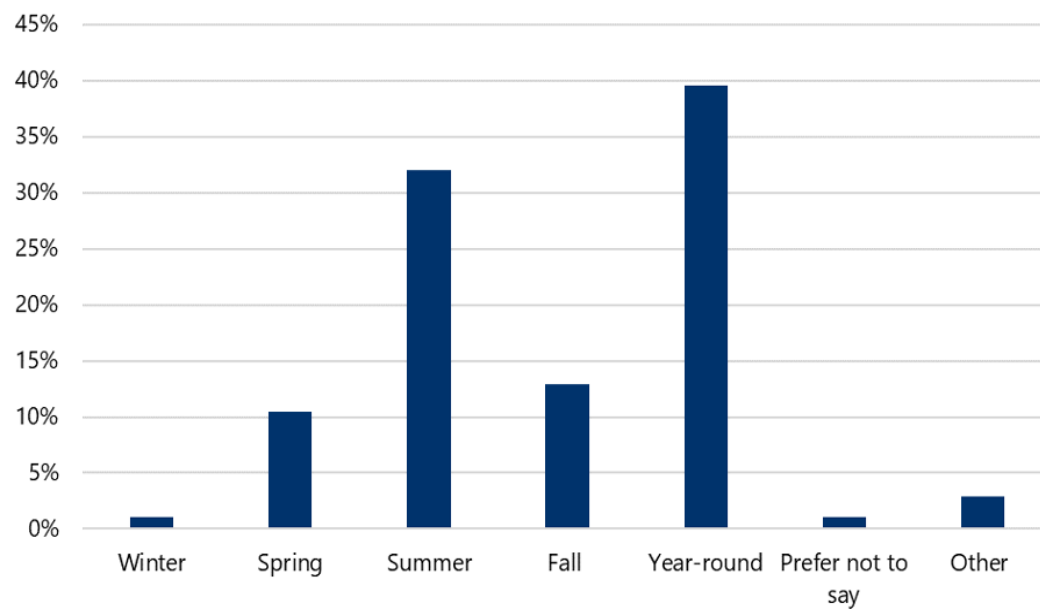
Age Group	Total Number of Respondents	Percent of Total Respondents	Year-Round Respondents	Percent of Year-Round Respondents
Under 18	15	7.32%	15	13.89%
18 to 24 years	8	3.90%	6	5.56%
25 to 34 years	15	7.32%	14	12.96%
35 to 44 years	24	11.71%	20	18.52%
45 to 54 years	21	10.24%	12	11.11%
55 to 64 years	38	18.54%	10	9.26%
65 to 74 years	39	19.02%	15	13.89%
75 to 84 years	37	18.05%	14	12.96%
85 years and over	8	3.90%	2	1.85%
Total	205*	100%	108*	100%

\*4 seasonal and 2 year-round respondents preferred skipped the question.

**Table 2: Income Distribution of Year-Round Respondents\***

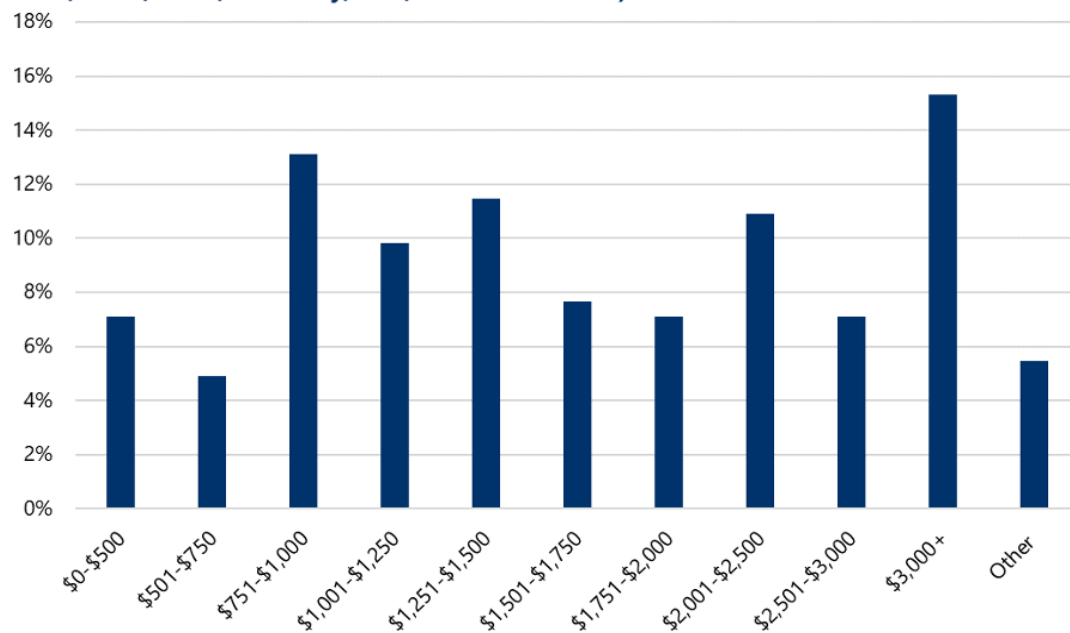
Income	# Year-Round Respondents	% of Year Round Resident Responses
Under \$15,000	3	3%
\$15,000 to \$24,999	6	7%
\$25,000 to \$34,999	5	6%
\$35,000 to \$49,999	8	9%
\$50,000 to \$74,999	25	29%
\$75,000 to \$99,999	17	20%
\$100,000 to \$149,999	15	17%
\$150,000 to \$199,999	1	1%
\$200,000 and over	7	8%
Totals	87	100%

\*23 year-round residents preferred not to provide an income range or skipped the question.

**Figure 1: Time of Year Lived on North Haven****Time of Year Lived on North Haven**

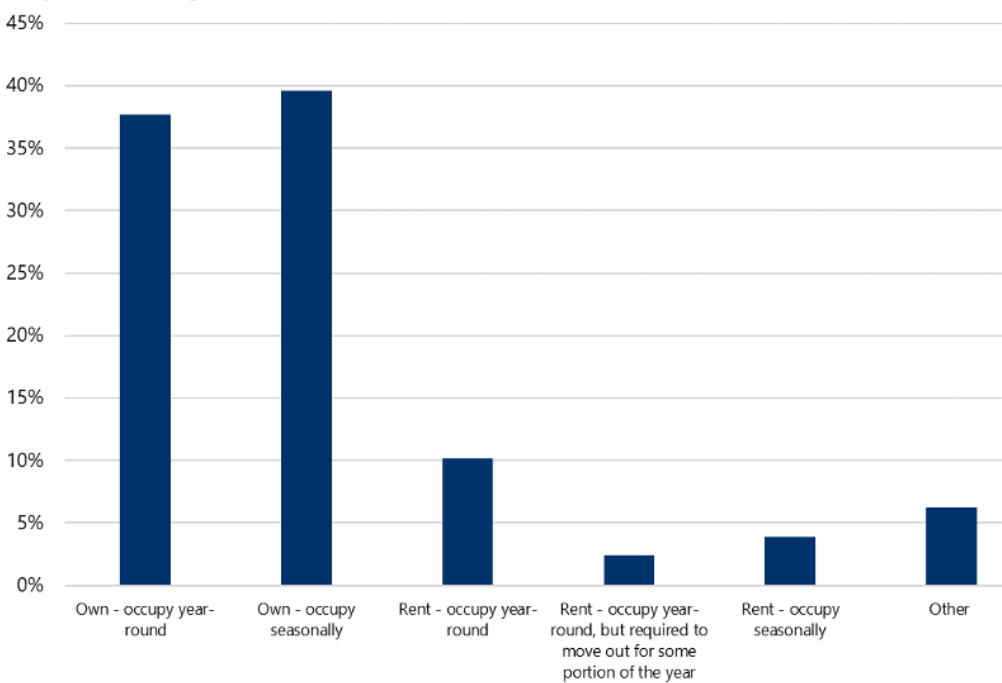
**Figure 2: Household Amount Spent on Housing Each Month**

**Amount Spent on Housing Each Month (including rent, mortgage, insurance, taxes, water/sewer, electricity, heat, and other utilities)**



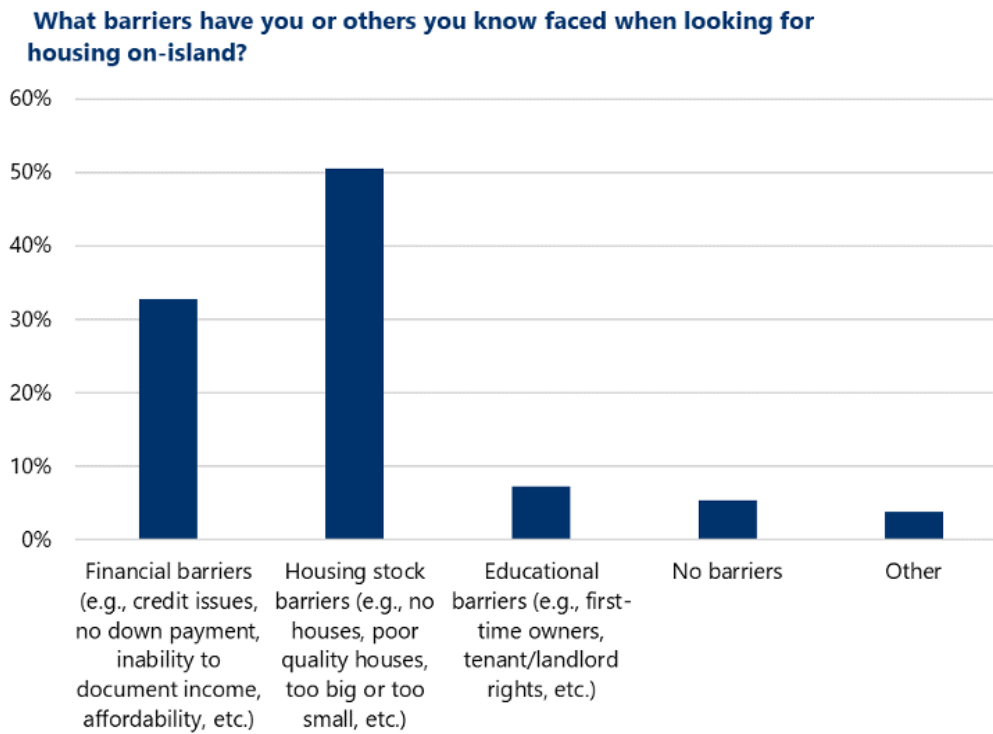
**Figure 3: Current Living Situation**

**Respondent Living Situation**

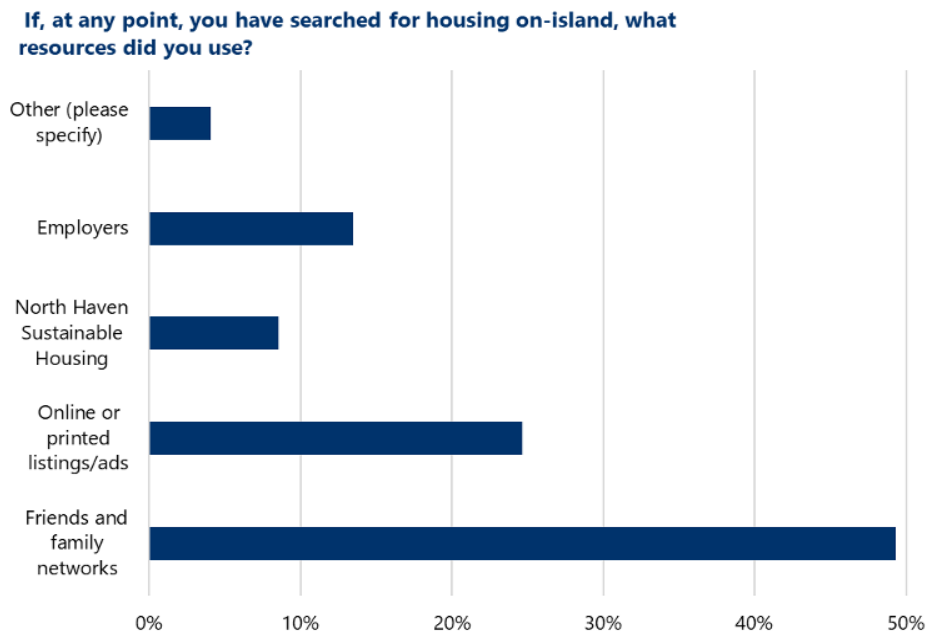




**Figure 4: Barriers to Finding On-Island Housing**

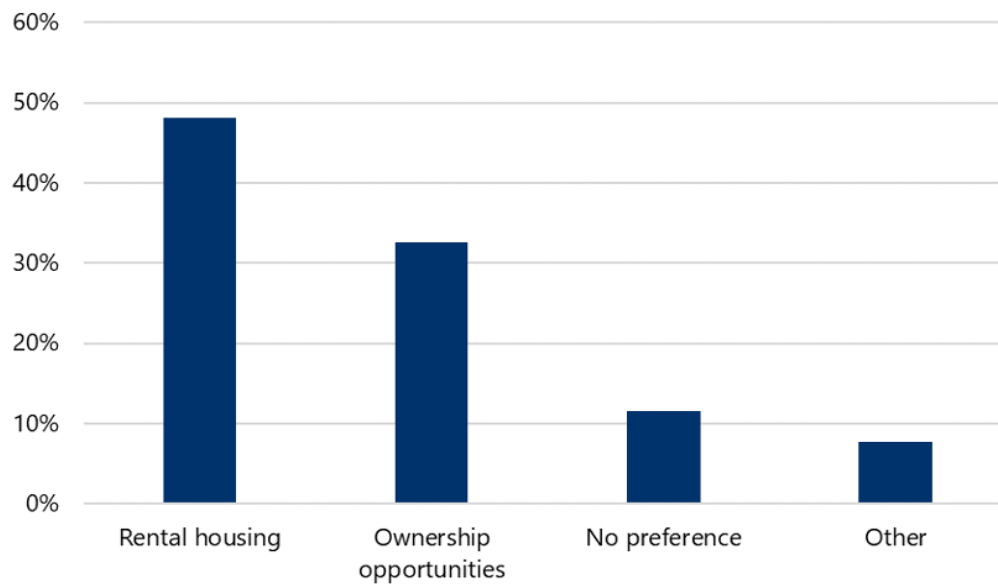


**Figure 5: Resources for Finding Housing**



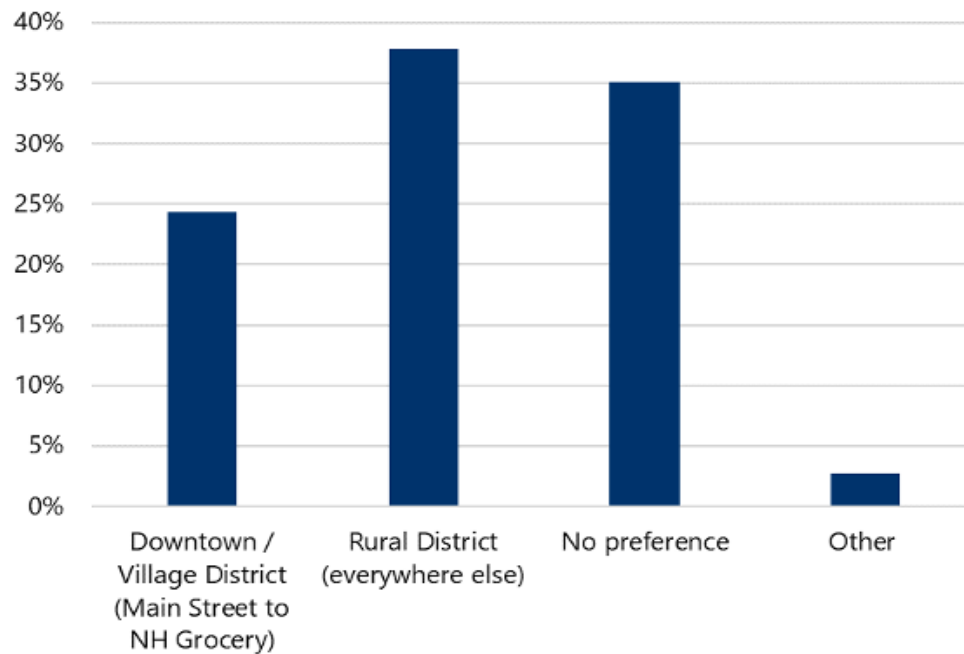
**Figure 6: Housing Type Preference**

**What type of housing are/were you looking for?**

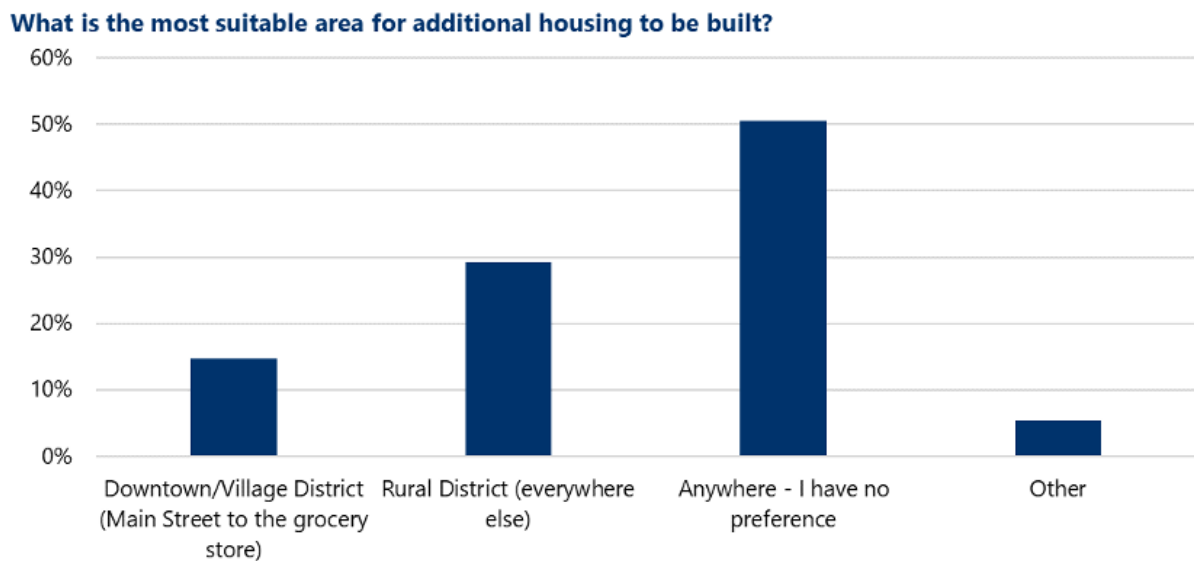


**Figure 7: Living Location Preference**

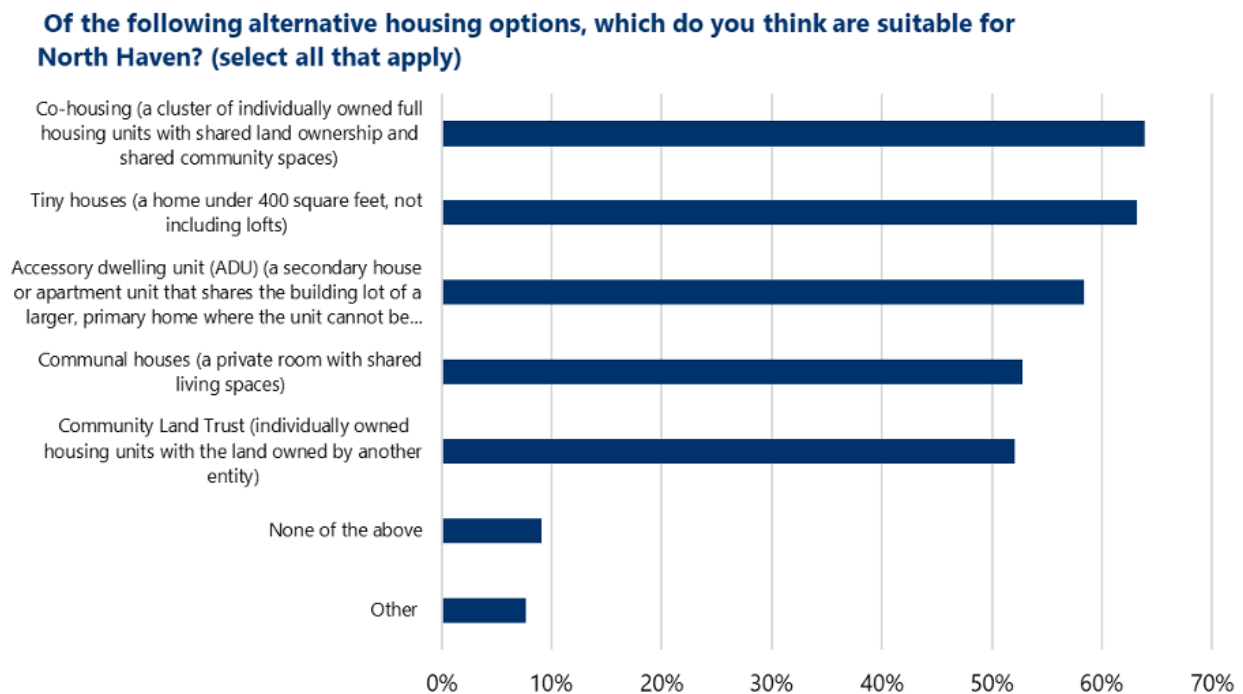
**Where on-island do you prefer to live?**



**Figure 8: Location Suitability for New Housing**



**Figure 9: Alternative Housing Suitable for North Haven**



**Figure 10: North Haven Self-Reported Rental Unit Information**

Monthly Rent	Number of Units
\$0-\$500	9
\$501-\$750	14
\$751-\$1,000	11
\$1,001-\$1,250	3
\$1,251-\$1,500	2
\$1,501-\$1,750	1
\$1,751-\$2,000	1
\$2,001-\$2,500	3
\$2,501-\$3,000	0
\$3,001+	13

Rental status	Number of Units
Currently rented	27
Unoccupied	31
Other	1

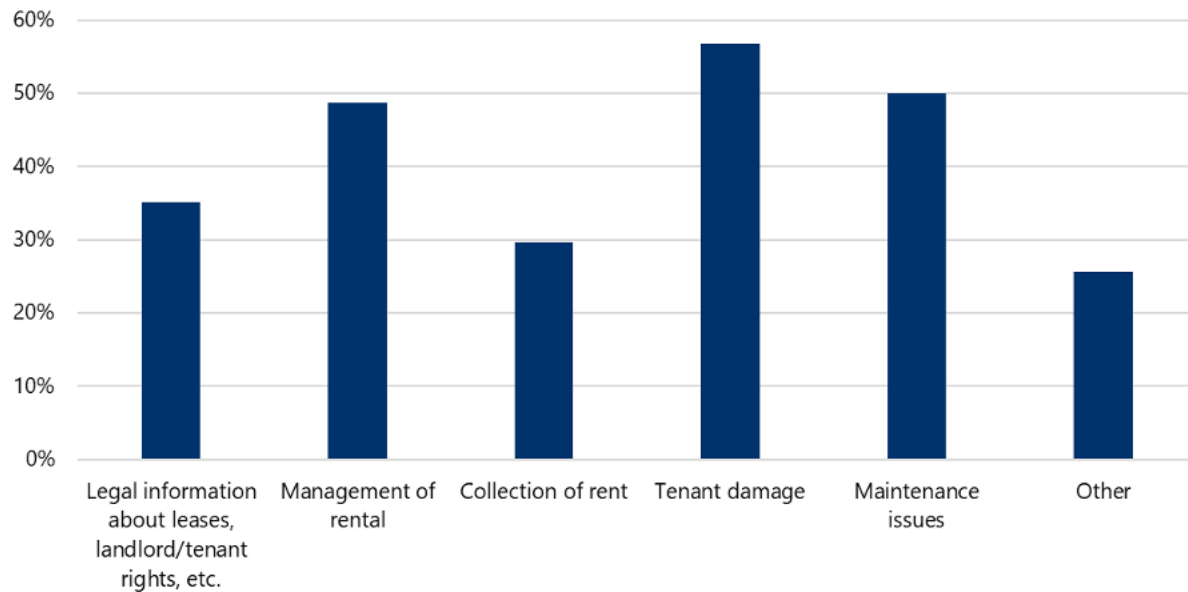
Rental period	Number of Units
Seasonally	41
Year-round	19

Square Footage	Number of Units
Under 700	13
700-999 sq ft	7
1,000-1,999 sq ft	20
2,000-2,999 sq ft	13
3,000-3,999 sq ft	1
4,000-4,999 sq ft	0
5,000 sq ft +	0

Utilities Included	Number of Units
All	33
Some	13
Only water/sewer	5
Only electricity	0
None	8

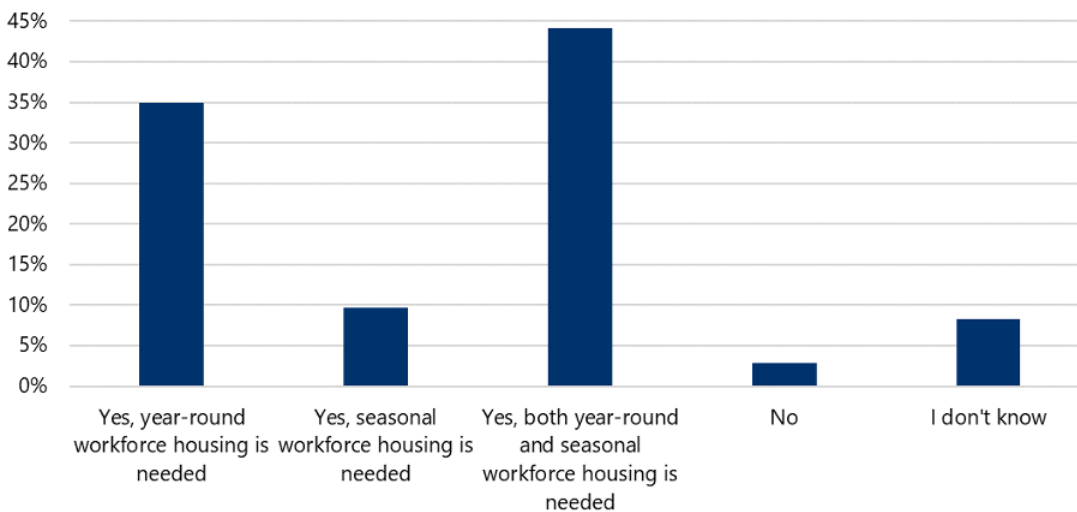
**Figure 11: Barriers to Renting Property on North Haven**

**What barriers do you face or foresee in renting a property you own to others? (select all that apply)**



**Figure 12: Perceived Workforce Housing Need**

**Do you see a need for workforce housing?**



## Appendix D: Recommendations

Recommendation 1: Create a working group of community stakeholders to develop and oversee a Housing Action Plan.			
<b>Description:</b> 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			
Action Items	Examples/Resources	Suggested Project Leader(s)	Timeline
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; NHSH; 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.barharbormaine.gov/516/Short-Term-Rentals">https://www.barharbormaine.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: Medium 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; NHS; Local Entrepreneurs	On-going
Support Non-Profit Housing Development <ul style="list-style-type: none"> <li>● NHS</li> <li>● Other State Partners</li> </ul>		Town; New Town-facilitated Housing Working Group; NHS; 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-look-for-housing-solutions/">https://www.ellsworthamerican.com/maine-news/town-land-trust-to-look-for-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>	Town	On-going
<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>	Town; NHSH; Local Entrepreneurs	On-going
<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>	Town	In process
<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>	New Town-facilitated Housing Working Group; Town	

## 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>	Town; NHS; Local Entrepreneurs	On-going

	<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>	New Town-facilitated Housing Working Group; NHSH; Local Entrepreneurs	On-going
<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>	Town; NHSH; Local Entrepreneurs	On-going

### **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