



## Affordable Housing In Midcoast Maine

*“A grassroots initiative for sensible growth.”*

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## **Introduction**

Midcoast Maine communities are facing many challenges. One of these challenges is how to find a way to offer affordable housing opportunities to their residents and how to insure that a variety of housing choices are available. Midcoast Maine residents want to be able to grow up in coastal Maine and continue to live and work here. They want to be able to offer their municipal employees, their public works crew, police officers, firefighters and teachers, an opportunity to live in the same town where they work. A mix of housing types, styles and prices in our communities will keep them vibrant and provide a choice to residents' changing needs and preferences over their life times.

## **The problem**

Housings costs are rising rapidly in midcoast Maine. Over the past few decades we have seen several trends in our midcoast Maine towns:

- Native Mainers often feel the pressure to move further inland attracted by lower land prices and perceived lower costs of living.
- Property tax increases in coastal Maine towns often cause older Mainers on fixed incomes to sell and find lower prices because their incomes can not keep up with their housing costs.
- Newcomers are often willing to pay higher prices for coastal homes and land, forcing prices upward and locals out of town.
- Incomes are not keeping pace with housing costs and costs of living due to the loss of a full time manufacturing base and the reliance on service industry and lower paying employment.
- People who work in coastal communities but live inland are increasing their “commute to work” times, spending greater times in their cars and causing a detrimental environmental impact to our air and water as well as deteriorating roads at a faster rate.
- Large lot zoning (3, 5 and 10 acre) forces land costs upward for housing and does little to preserve large tracts of open space for animal habitat, for farming, for conservation.

## **The Issues**

- How can we continue to provide housing in our Midcoast Maine towns so that our teachers, police officers, and fire fighters can live and work in the same town?
- How can we build communities that offer a range of housing options for a variety of household types and sizes and life stages and a variety of income levels?
- How can we insure homes stay affordable to native Mainers who wish to stay in their communities?
- How can we maintain the livability of our communities?

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## The Solutions: Ten Principles for Affordable Housing in Midcoast Maine

1. Understand the housing data for your region. Do a Needs Assessment through your comprehensive planning process. What is the housing gap? How much does a family have to earn to live in your community? What priced home can the median wage earner purchase in your community? This helps to answer the questions of skeptics that there is a need for affordable housing. Help people understand that it is becoming more common to have to subsidize “white collar workers” like town managers, firefighters, police officers, and teachers. It should become socially unacceptable for affluent people to not to subsidize year round residents. This is not charity, it is reality.
2. Build local constituencies within the community including the board of selectmen, the planning board, local service organizations, youth groups, and land trusts. Get out the message that affordable housing is the “ballast” of a community and allows for the “continuity of generations.” Fear is a major impediment to affordable housing and a few good models can persuade acceptance by neighbors. The “comfort level” of neighbors is very important and a good project can help the process move forward. Local residents and neighbors should agree to be respectful and helpful rather than confrontational
3. Use local and regional land trusts which have done well conserving land with all this money but now need to focus on “people conservation” because there is an affordable housing crisis.
4. Permanently protect affordability through deed restrictions or through land or housing trust ground leases. This is a critical component to the long-term success of Affordable Housing.
5. Build on your successes. Additional money will come in as more projects are completed because people “like what they see.” At the same time, affordable housing projects need enough money to be quality developments or they reinforce the “bad rap” by being poorly constructed. Affordable housing should be identical to market housing except more compact and less fancy “no sub-zeroes but subsidies”.
6. Consider subsidizing the cost between winter renters and summer renters in coastal communities and other high priced locales, so a unit can be stay rented to local people year round.
7. Be prepared to rewrite zoning to accommodate affordable housing. Promote in-fill development; Prove that public benefits outweigh impacts/costs; Adopt design guidelines that require a developer to figure out the neighborhood and design project to fit in (“Get it built right rather than not at all”). Allow for a variety of densities so that townhouses, apartments, accessory units and live-work spaces can be built to accommodate a broader range of lifestyles. Affordable housing in town can help combat sprawl elsewhere. The environmental costs of sprawl can be reduced by reducing the commute to work.

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8. Offer financial assistance – it is “unfair” to ask the affordable housing folks to do more financially. Local folks should offer financial assistance through fundraising efforts. Federal and state funds have too many strings and local funds can provide the extra design dollars necessary to make a project fit in better in a neighborhood.
9. Use existing housing stock when possible. Allow a broad, diverse approach, supporting a mosaic of housing solutions. Allow small, high quality, housing for mixed incomes that respect traditional community patterns.
10. Don't give up. Be willing to accept small projects, one unit at a time in areas where development and growth is one lot at a time and two lot subdivisions.

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