

**Maine Islands Coalition  
November 11, 2021 10 a.m.  
Housing**

**MIC Members**

Roger Berle, Cliff Island, Co-Chair  
Cheryl Crowley, Cliff Island  
Mark Greene, Long Island  
Ellen Mahoney, Peaks Island  
Randy Schaeffer, Peaks Island  
Ingrid Gaither, Cranberry Islands  
Donna Damon, Chebeague  
Beverly Johnson, Chebeague  
Carley Feibusch, Monhegan  
Jennifer Fox- Great Diamond Island  
Kat Alexander- North Haven  
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**Partners**

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Brenna Cohen, CDO  
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**Great Lakes Islands Alliance**

Bob Anderson, Beaver Island  
Ned Hancock, Madeline Island

**Guests**

Donna Colbeth, Chebeague  
Ralph Sweet, Long Island  
Mary Holt, Chebeague  
Lauren Bruce, Islesboro  
Janice Avignon, Long Island  
Betsey Remage-Healey, Peaks Island  
Judith Timyan, Islesford  
Wes Wolfertz, Long Island  
Mary Anne Mitchell, Peaks Island  
Joy Cerece  
Sarah Lawrence, District Representative,  
Congresswoman Chellie Pingree  
Kelly Cotiaux, Staff Assistant, Senator Collins  
Barbara Hayslett, District Director,  
Congressman Jared Golden



## Legislative Update:

Sarah Lawrence: Relief with the news from D.C. about the passage of Build Back Better Bill.

Kelly Cotiaux: If Senator Collin's office can be of help please reach out. The Bangor Office number is: 207-945-0417

## Island Institute Update:

Kate Tagai: Maine Broadband Summit happening now.

Leadership Framework rollout: <https://www.islandinstitute.org/priorities/strong-leadership/leadership/> If you want to have a conversation about how to use it or apply it to your work, committee, team, or organization please reach out to Kate Tagai or Brenna Cohen for a conversation.

Fellow Host Site applications will be available starting in January. There are some changes to the process and interested sites will need to talk to Kate Tagai, or someone on the Fellows team to get an application. This is so we are aware of who is planning to apply and can provide better application support. The cost to host a Fellow will also be increasing.

## Main Topic: Housing

Donna (and Beverly J.): There is a housing conversation happening right now on Chebeague – tension between value of our homes as real homes and summer homes, people from away can afford to pay current prices, but those who live here can't. There are numerous people on Chebeague who want to figure out solutions. When we started, we were concerned that three different groups would tackle this and not work together so we are hosting a series of community wide meetings.

1. identify problem – how it affects you and your community,
2. what worked and didn't on other islands,
3. brainstorm solutions
4. visioning and planning into one project/group or multipronged approach

Most who attended the meeting were excited about it. There were over 40 people in attendance. Island Institute is facilitating the meetings. If this can work it will create a model that other communities can use – identify and own problem and then identify and own solutions.

Matt J.: The housing committee on Vinalhaven is working on identifying problems and then making concrete recommendations to select board; currently identifying problems by contracting with former Island Fellow and island housing expert, Mary Terry.

- Housing needs survey targeted at year-round residents and those who wanted to live year-round, focused on deficiencies and perceived needs. Survey went out in summer and had 104 respondents. ½ reported challenges finding housing on Vinalhaven, demographic questions on survey to find out income, length of time on island, family status, experience with housing and general community needs, barriers to accessible housing. They are using the term accessible rather than affordable because it is a bigger umbrella.
- Selectboard had hypotheses of how survey results, some were confirmed such as a lack of available housing stock on island, lack of understanding about how to access housing, rentals, mortgages.
- Stakeholder interviews with landlords on the island provided more context for survey results. They had confusion about their obligations to make housing available; lack of public marketplace and listings for housing, combined with experiences with bad tenants caused them to stop posting listings publicly
- Challenges of survey - 1200-1300 people on the island but only 104 people responded, sampling difficulty, limited quality of data as some responses seemed inaccurate/contradictory, but now concrete quantitative fact that housing is pricing people out, will be presented at 2<sup>nd</sup> select board meeting
- Next potential steps: land trust, buy property; share survey report

Lauren Bruce: Islesboro's process is slow to start-up because everyone is so busy. All the livable houses were purchased during covid, few properties available, severe housing shortage. There are affordable properties managed by Rick Rogers and Islesboro Affordable Property and they are looking to build 1-2 more houses. We are looking for people who will live, raise families here, and bring a trade; We put together a survey and we are missing a lot of the pieces that Vinalhaven had in theirs but anecdotally we know who's out there and we know what the problems are.

- Challenge: if we look at building apartments, who will manage them, take rent, etc.,
- There is one person who is developing property for rent to own – net zero homes, high end, accessible to those who have jobs. We're thinking about ways to support him/partner with him.

Roger: Any steps to encourage families who send kids to Islesboro school through the Magnet program to move to island?

Lauren: We need to add a question on survey to address ask about this.

Cheryl: Sustainable Cliff Island: Two years ago, someone donated old house and we're converting it into two-2-bedroom apartments. Worked through the pandemic to finish the top apartment. Now have dedicated teacher housing. Currently renovating downstairs. The owner of another building just displaced

two year-round families and they are scrambling to find housing. There is another house owned by Sustainable Cliff Island which is tied up in DEP approvals. They approached another older couple about purchasing their house in advance to help them stay here year-round; These solutions are relative to the size we are. They are not enough but it's something. Sustainable Cliff Island is starting to gain confidence and support in community as non-profit, so it's growing.

*From the chat:* Yvonne Thomas: Cliff teacher housing is beautiful!!

Roger: In the 1970's we could have bought multigenerational homes for \$5-\$10K if Sustainable Cliff Island had existed then; future opportunity to build three year-round new affordable homes if the organizations can work together. It provides us with some hope because all the rest of land on the island is tied up or is owned privately; Sustainable Cliff Island has self-funded from the community all of the work done thus far – haven't needed to look for grants.

*From the chat:* Randy Schaeffer: Betsey Ramage Healey is with us this morning and is able to speak about HomeStart which has been leading the affordable housing effort here on Peaks.

Betsey: Homestart on Peaks has been going for 15 yrs., Ellen Mahoney was instrumental 10+ years ago in arranging the opportunity for 2 new modular homes to be brought to Peaks. It proved concept of modular homes. Currently building an Accessory Dwelling Unit on the back of one Homestart owned property. Summer 2021 the city announced RFP to develop a former parish hall into affordable housing – we bid and won, now how to afford to develop it into 1 primary house and 2 accessory dwelling units which fit into the current city zoning laws; latest wrinkle is that before granting us the right to the property, the city expects us to pay taxes on it. We're trying to keep within 80% of AMI (Area Median Income) goal to rent. 120% still meets the guidelines of workforce housing, but it does not meet needs of people in need of housing on Peaks. The pressure to pay taxes adds to costs, so they are going to try to negotiate with the city.

Ingrid: What's the benefit to a homeowner/landowner to work with such an organization? There are clear benefits to the community, and benefits to individuals looking for housing, but how do you encourage generational long housing arrangements. How do you create perks to encourage owners to leave/sell land/housing to non-profit at an affordable rate?

*From the chat:* Donna Damon: The State sponsors a class for first time home buyers to explain financing etc. They help the attendees become pre-approved for a mortgage and what their range is based on income. Maybe the Island Institute could contact them and sponsor a class for islanders. My son and daughter-in-law took it, and it made a huge difference when they went to buy a home.

Ellen: Tax incentives. Talk to a tax professional about the details but essentially for those who can benefit, they sell property at under market value to non-profit for affordable housing, the difference between market value and sale price can be tax write off

Donna D.: How to keep them affordable going forward? That's key. At some point if they want to sell, how do they get equity that they've put in while not being able to sell to highest bidder? Cumberland had this challenge. They built 50 houses with a developer and real estate company to process paperwork etc. (1990) they had criteria – points for graduating from Greely high school, # of years in town, etc.; trying to keep people who had been there the option to stay. They gave people a choice of the type of house, so it looks like subdivision with a variety of house styles. Her niece got points for family roots on Chebeague because it was part of Cumberland at the time. They built the first 5 houses and gave the homeowners free appliances, etc. to build interest and because they wanted people to see what they were doing. They

thought of them as starter homes and expected the owners would buy new homes later in the community when they became available; There was a silent \$20K mortgage –if you sold your home, you had to pay the town \$20K to go back into the program to keep it affordable; But it backfired. It was a beautiful subdivision with all these families that backed up to 35 acres of public land. People haven't moved and houses now are close to \$400K; how do we make sure that someone else in the next generation who is just starting out can take advantage of these?

Roger: if Sustainable Cliff builds 1 or more houses, we'd allow people to rent first and then buy, but there would be some kind of limitation on land value of the sale but not the structural value of the sale so that there would be a moderating factor in the price. It's the land that makes the value go up, not necessarily the value of the house.

*From the chat:* Carley Feibusch: MISCA (Monhegan Island Sustainable Community Association) created a land trust in 2002 and they own the land under all properties and has first refusal when a property sells. You have to be a year-round resident to live in a MISCA home.

Roger: Is anyone from Frenchboro here to talk about the housing they built in the 1970's where they built and sold the houses several times. It was connected to a community economic project?

Rachel: I've lived here for 26yrs and it predates me by a few years. It took 30 years of patience for project vision to pan out, multiple renters, but no one bought until recently. All the land has now sold and all the houses have sold, people in the houses are all year round fishermen families with kids in the school or eligible for school, all but four land parcels have houses, houses built on the land are all year round owners, it worked but took 30 years; Frenchboro Future Development Corporation (FFDC) – Margaret Delaney gave her land to the corporation for tax purposes, FFDC was formed to develop that land specifically. There were covenants on the land where FFDC had rights of first refusal and soft mortgages. The Corp never exercised those rights and forgave mortgages.

Kate: The FFDC has now dissolved, too.

Randy: How many communities know about auxiliary/accessory dwelling units? Most of the conversation has been about housing. I think the assumption is free standing housing on a medium sized lot, which by necessity is much more expensive. ADU's recognize that costs of construction and cost of land are the major costs of affordable housing, tiny housing is more affordable, so it adds a unit to existing structure or lot; city of Portland now permits ADUs to create more affordable housing.

Betsy: Homestart has put out a two page description about arrangements under the City of Portland – ADU's create additional housing unit on an existing structure; Homestart lobbied City to ensure that Peaks zoning would require only year round residents could occupy these homes; both attached and detached. Within the City of Portland zoning makes ADU's more expensive. Several people are now building them for their parents, at present we have a lot of pressure for housing being close to Portland, no houses for sale, no year-round rentals available, a lot of tourists in summer – you can charge per week in the summer what you charge per month during the rest of the year. So, it is nice to see this taking off, especially in urban areas, around the country.

*From the chat:* Donna Damon: We created a duplex rental funded in part by a State grant. They were so nice that no one moves! We thought it would lead to home ownership but they couldn't pay the rent and save for a mortgage. So that is a challenge. They would have had to find another house because these have to stay rental.

Ingrid: Cranberry Isles Realty Trust (CIRT) sold a house a year ago and they have one on market currently. Both houses have affordability covenant that enable homeowners to recoup mortgage and improvements on house, limits profit that they can make, some restrictions. There is a long formula that they use to make sure the homeowner can get equity back. The affordability covenant stays with the house. CIRT stepped in to help couple with down payment in a private sale and now that house has affordability covenant; may be revised, due to restrictions –people complain “I want to do what I want with my driveway” (junk car restrictions)

Ellen: North Haven and Islesboro were frontrunners and now have two decades of experience, could Island Institute host this trove of info so that we’re not recreating the wheel? Sarah Curran and Mary Terry have each done affordability studies on Peaks. There are lots of houses selling to active retirees- what does that look like in terms of community composition in years?

Mark: Went to II site and its scattered – set up clearing house for what each island’s doing and has done?

Summary and a contact would be wonderful.

Kate: MIC Notes and Solutions Library have this info and is the clearing house. The challenge is keeping this information up to date. You are right that it is all scattered around. We also have the ILEAD Housing that we did a few years ago, so if people reached out to a staff member, we could

Ellen – Having this information accessible and available to all of us would be very useful especially when the Island Institute styles itself as the hub for island information.

Kate: I’ll pass the idea on to Bria White who is our staff person tasked with working on affordable housing, she is the point person for Chebeague and has background in affordable housing in Portland.

Ingrid: Island non-profit boards and volunteers have experience, education, and amount of time spent on island, affordable housing may require people with tax and/or real estate experience. Are you having a hard time recruiting qualified people to work on this? our CIRT board includes summer and year rounders with this expertise.

Kat Alexander: We’re having these same conversations here, so valuable to hear all of you speaking about all of this, Mia and I are part of community visioning process, nothing new, housing keeps rising to the top for last 15-20 yrs, how town is involved, sustainable housing is involved, housing is abuzz, every convo on the street, even with our sustainable housing projects and structures in place – complicated – town ordinances have to fall into place, timing is crucial – everything has to happen and happen fast, even North Haven Develop Corporation in the past has helped fund some of the ideas and projects. There is a niche of rental market lacking for workforce/school/teacher housing, feel grateful to be part of the conversation, my ears have perked so many times, maybe some of those orgs can come together in a way where it isn’t just the housing organizations but MIC, funding organizations, and other, more directed conversations.

Roger: Glad to have voice and person back on board from North Haven.

Kate: That is a good place to leave this conversation. MIC is meant to be the starting place for these deep conversations. I am happy to be the connector for people to continue these conversations and use the deep knowledge and expertise represented in this group. Send me your resources so I can put them out with the notes. Send us your ideas for us as we set the schedule and topic list for 2022. We are hoping to hold one meeting next year in person, if Covid rates allow.

Roger – We're not looking for burning issues, we've got one right here; Thank you for your time, and pithy discussion. This was encouraging attendance, this and topics like this is why MIC came into existence

# A GUIDE TO ADUs ON PEAKS ISLAND

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As of December 1, 2020, zoning changes for Accessory Dwelling Units (ADUs) were adopted in the first phase of the City of Portland ReCode project. The revised City Of Portland Land Use Code includes the following standards for ADUs:

## TERMS

- On Peaks Island, an ADU may be rented provided it is for year-round use only (no short-term rentals), and its primary residence must also be used year-round. However, if not rented, an ADU may be used as a guest space for friends and family.
- A deed restriction must be recorded with the Registry of Deeds requiring the ADU and the primary house to remain under common ownership.

## LOT AND SIZE

- ADUs may be either attached to the main residence or separate (detached).
- Up to 2 ADUs are permitted for qualifying properties. (See gross floor area criteria below.)
- There is no lot coverage requirement for ADUs on Peaks. Lot coverage requirements are still applicable for principal structures.
- There is no lot area per dwelling unit requirement for ADUs on Peaks. Lot area requirements are still applicable for principal structures.
- All ADUs must meet dimensional requirements of the underlying zone.
  - In IR-1 (Back Shore) \*
    - front yard setback is 30'
    - rear yard setback is 30', if detached and less than 250 SF setback is 10'
    - side yard set back is 20' on each side
    - maximum height is 35' to mid-eave, if detached the maximum height is 18'
      - exception: in no circumstance shall the height of a detached ADU exceed the height of the existing principal structure
  - In IR-2 (Down Front) \*
    - front yard setback is 25' wide, or the average of adjacent front yards
    - rear yard setback is 25', if detached and less than 250 SF setback is 10'
    - side yard set back is 20' on each side
    - maximum height is 35' to mid-eave, if detached the maximum height is 18'
      - exception: in no circumstance shall the height of a detached ADU exceed the height of the existing principal structure
- There is no minimum size specified for ADUs per the Land Use Code, but all dwellings must meet code standards for habitable dwellings per the 2015 International Residential Code.
- An ADU's size is limited to 2/3 the gross floor area of the principal unit(s).



# A GUIDE TO ADUs ON PEAKS ISLAND

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- The aggregate floor area of detached ADUs shall not exceed the gross floor area of the principle structure.

## PERMITS AND DEVELOPMENT

- All ADUs require permit approval with the City of Portland Building and Inspections Department
- ADUs are not eligible for Fast Track permitting
- A change of use must be declared as a part of the permit application process.
- Detached ADUs larger than 500 SF, or any ADU in the Shoreland Zone, will need a site plan review with the Planning and Urban Development Department in addition to approval from the Building and Inspections Department.
- No additional onsite parking is required for an ADU.
- For properties serviced by City sewer, an additional sewer line must be added to service a detached ADU. Attached ADUs do not need to add a sewer line, if serviced by City sewer. Properties serviced by septic systems must meet State standards for additional capacity.
- An ADU may be added to an existing building without triggering the sprinkler requirement provided the total renovation does not exceed 50% of the area of the existing structure. A new construction, detached ADU structure must have sprinklers installed.
- Water service and related meter requirements are governed by the Portland Water District.

## EXISTING NON-CONFORMING STRUCTURES AND USES

- Many homes and structures on Peaks Island are existing non-conforming per current regulations. If the current footprint of an existing structure has existed prior to June 5<sup>th</sup>, 1957, it is considered legally non-conforming, pending evidence. Any footprint created after that date, should be confirmed with City Hall records. Questions should be directed to the Zoning Department at 207-874-8703, or email the Zoning Administrator, Ann Machado, at [amachado@portlandmaine.gov](mailto:amachado@portlandmaine.gov).
- The City is currently working on a process for converting previously existing, non-conforming ADUs into lawful units. These will be evaluated on a case by case basis and will require an inspection and permitting process.

*\* These items could be discussed for revision under Phase 2 of the ReCode project.*

Please note: This is a brief summary of recently changed zoning regulations for ADUs as described in Chapter 14 City of Portland Land Use Code, amended 1.4.21. Interpretations are subject to change. The full text is available at [recodeportland.me](http://recodeportland.me). Section 6.6.2, plus Table 7-D. This is not a summary of related building, energy, fire and life safety codes adopted by the City of Portland. Anyone interested in developing an ADU should consult with the City of Portland Zoning Department, Permitting and Inspections Department, and the Planning and Urban Development Department for details.

# Vinalhaven Housing Needs Assessment Report

October 2021

Prepared by  
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For  
The Housing Committee  
Vinalhaven, Maine

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## Executive Summary

The community survey and stakeholder interviews were designed to assess perceived barriers to housing for community members of Vinalhaven, Maine. The overarching goal of the work was to identify the stated need and the perceived gap in housing options to meet that need. This assessment provides insight to the community housing situation as described by members of the community.

Out of the 104 respondents, 51 reported experiencing challenges in finding housing at some point.

The majority of those responding, housing challenged or not, were women, 76.47% and 73.08%, respectively. Of all respondents, 50% were married. Marital status for those respondents reporting having challenges in finding suitable housing broke down as follows: married, 39.22%; single, 27.45%; divorced, 13.73%; domestic partnership, 13.73; widowed, 3.92%; and separated, 1.96%.

Almost 52% of all respondents reported full time employment and almost 63% of those reporting housing challenges reported full time employment. Just under 31% of the total reported being retired and just under 20% of those housing challenged reported being retired.

Reported annual income is summarized below:

|                               | Under<br>\$10,000 | \$10,000 -<br>\$14,999 | \$15,000 -<br>\$24,999 | \$25,000 -<br>\$34,999 | \$35,000 -<br>\$49,999 | \$50,000 -<br>\$74,999 | \$75,000 -<br>\$99,999 | \$100,000 -<br>149,999 | \$150,000<br>or more | Prefer<br>not to<br>answer |
|-------------------------------|-------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|----------------------|----------------------------|
| Challenged to<br>find housing | 0                 | 4                      | 5                      | 5                      | 9                      | 10                     | 7                      | 2                      | 4                    | 6                          |
| Not Challenged                | 1                 | 0                      | 2                      | 1                      | 4                      | 9                      | 10                     | 9                      | 7                    | 9                          |

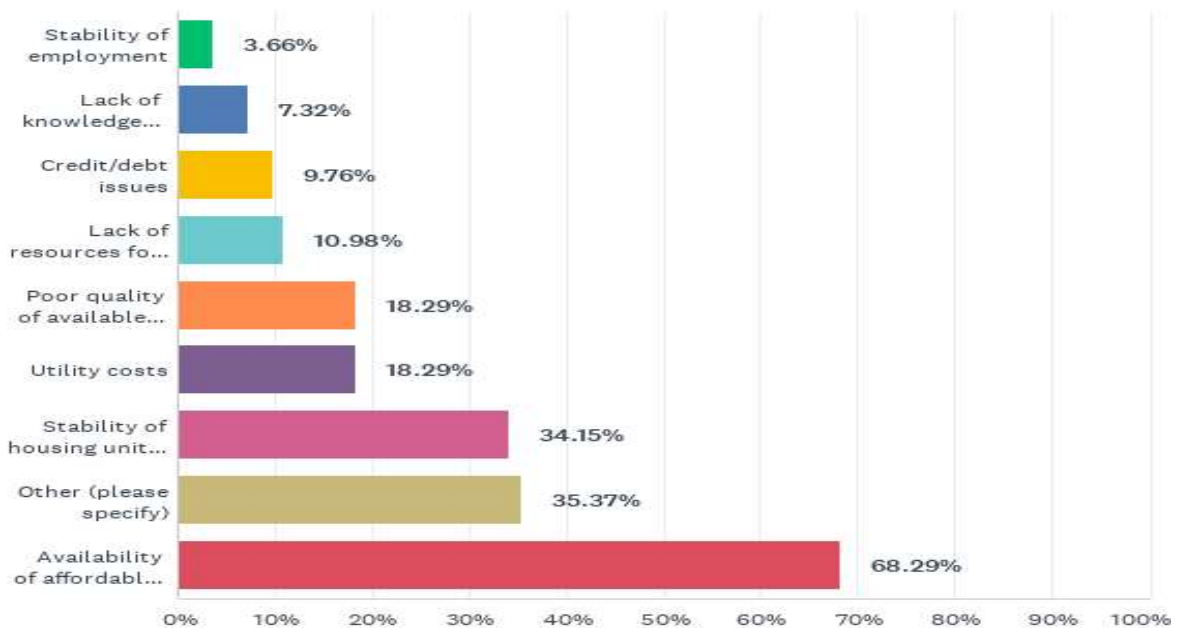
The majority of all respondents, 78.35% have lived on island for more than 20 years, and of those challenged to find housing, 67% have lived on island for more than 20 years. Out of all respondents, 30.69% have lived in the same house for more than 20 years and out of those reporting housing challenges, 14% have lived in the same home for more than 20 years. The majority of all respondents, 60.58%, own the home in which they live and 26.94% rent. Of those challenged to find housing, 35.29% own the home in which they live and 43.14% rent. Out of the total respondents, 56.73% have no plans to move at all and 13.46% expect to move immediately or within one year. Out of those reporting being housing challenged, 43% do not expect to move at all and 25% plan to move immediately or within one year.

Overall, 17.31% of respondents indicated they needed or wanted to move because their housing needed major repairs and 16.35% because their housing was too small. Only 6.73% reported the need for a potential move due to their housing not being affordable. Of those reporting challenges in finding suitable housing, 24% of respondents reporting housing challenges indicated the reason to move was because their current housing needed major repairs, followed

by 19.6% indicating their current housing was too small and 11.76% reported their housing as not affordable. Only 2% indicated their current home was too large.

When asked about barriers to suitable housing, only 82 of the 104 respondents answered, with over 68% noting affordability as a barrier, followed by “Other” at 35% and Stability of Housing at 34%. Under “Other”, respondents most often noted heating costs, taxes, and personal financial reasons as barriers. Several mentioned the pressures of off-island home buyers on the housing market and property taxes.

Barriers to housing summary responses below:



To evaluate the housing needs of people who are older on Vinalhaven, the survey specifically asked those 65 years of age or older to answer specific questions. The question about age indicates that a total of 32 of the 54 (59.25%) respondents to this portion of the survey were 65 years of age or older. Of that total, 9 reported challenges in finding suitable housing. Interestingly, 54 people answered at least one of the designated questions.

Of the total 54 respondents, 34 reported not having challenges in finding suitable housing and 20 reported challenges. Overall, 62.96% expressed concerns regarding living on island as they age, 24 respondents in this category were not housing challenged and 10 were.

32 of the 52 people reporting that their current housing situation matched their current need also reported being over 65 years of age. Of those 65 years of age or older, 17 (53.12%) indicate their housing does not match their need. And, of those indicating a challenge to find suitable housing, 6 (66.67%) indicate their housing does not match their need.

Of the 46 people who responded to the question about wanting to move to a smaller, safe, efficient accommodation if available, 33 (71.4%) would **not** want to move to a smaller, safe, efficient accommodation if available.

While the information gathered is anecdotal, it is reflective of the experiences, frustrations, and challenges of islanders who participated in the process. It is important to read the results knowing that community members – friends, neighbors, family members, and acquaintances – are describing their experiences in finding suitable housing and their thoughts on what would be affordable for them, as individuals.

The survey results provide the following themes related to housing on Vinalhaven.

#### Lack of rental housing options

- Underground market exists – landlords do not necessarily advertise available units
- Need for a public marketplace
- Lack of stable housing available
- Poor quality of housing available
- Likely need for additional rental housing
- A need for short term rentals for contract workers

#### Lack of home ownership opportunities

- Likely need for affordable home ownership
- Poor quality of available housing stock for sale

#### Need for financial literacy

- What respondents report as “affordable” may be affordable to them, but may not meet the standard definition of affordable is housing costs at 30% of gross income. To be fair, that standard seems arbitrary in today’s housing market – both rental and purchase markets
- Respondents noted the need to understand the mortgage process
- An underlying current of money management

#### Tenant and Landlord Education

- Respondents and stakeholders, including landlords, note that some island residents have a history of causing damage in a rental, being late with rent, or moving out without paying rent
- Landlord responses indicate that some landlords may not fully understand the law around deposits, rental contracts, and rent-to-own possibilities.

#### Need for resources and education regarding home operation, repair, and upkeep

- When asked directly why they might need to move, 18 respondents reported their housing was in need of repairs
- Throughout the survey respondents who report being renters also reported the need for updates and repairs to their rental home or apartment
- Possible need for low interest home repair programs, energy efficiency programs

- Respondents noted the cost of heat as a major concern
- Landlords and other stakeholders noted the high cost of maintenance and repair as a challenge in keeping rents affordable.

#### Support for older islanders to remain in their homes

- Respondents report the need for home repair or modifications to enable them to remain in their homes
- Renters report the need for first floor apartments (currently living on the upper floor of a building without an elevator)
- There was a concern around accessing medical care on the main island and emergency care that seemed related to a lack of transportation for those who do not drive and a the cost of transportation
- Stakeholders noted the need for in-home programs to provide care, support, and socialization for older people in their own homes

#### Review of Town zoning regulations, including natural resource carrying capacity

- Stakeholders noted the need for a review and possible revision of zoning regulations with an eye to support building affordable housing
- Respondents noted housing solutions that might require zoning updates
- Specific issues called out for review were:
  - Auxiliary Dwelling Units
  - Set back regulations
  - Lot size

## Introduction

This housing needs assessment was completed for the Housing Committee of the Town of Vinalhaven, Maine. Vinalhaven is an island community, located off the coast of Maine with the nearest port being Rockland Maine. The 2010 Census reports a year-round community of 1,165 residents with 2021 projection to be 1,125. Projected 2021 US Census data reflects 1367 housing units on island; 824 of which are vacant, the majority of those presumed seasonal. Of the occupied homes, 404 are owner occupied and 139 are renter occupied.

The community benefits from 3 affordable housing developments. John Carver and Harborside developments provide affordable housing for income eligible people 62 years of age or older and people with disabilities. Hillside Apartments are workforce housing consisting of 6 units; four 2-bedroom and two 3-bedrooms. Residents must be income eligible according to HUD determined guidelines. John Carver has 15 apartments, thirteen 1-bedroom and two 2-bedrooms. Harborside provides 10 apartments; four 1-bedroom and six 2-bedroom. Rents are set by HUD; residents pay no more than 30% of their adjusted gross income with a HUD subsidy paying the remainder. In addition, The Ivan Calderwood Homestead is an 8-bed State licensed eldercare facility that accepts residents relying on MaineCare/Medicaid.

The assessment used community surveys and stakeholder interviews to assess the perceived barriers to suitable housing. The housing assessment was announced in the community newspaper, The Wind, and via social media. Beginning July 1, 2021, surveys were available through SurveyMonkey, at various drop off boxes across the island, and in The Wind. Collections boxes were provided for the collection of paper surveys. Surveys were collected through August 21, 2021. Those responding are self-selected and responses are anonymous.

The Housing Committee identified a list of community stakeholders to approach for this process. Outreach to those identified was completed by email, telephone calls and personal outreach by committee members. The response was limited. Stakeholders that did agree to participate are not identified without express permission.

This report reflects the comments and responses of survey participants and stakeholders as well as Census and community data provided by Penquis CAP and The Signal Group. It is not meant to provide housing solutions or a defined plan to move forward, but rather as an overview of the perceived housing needs and challenges in finding suitable year-round housing.

A note of appreciation and thanks is extended to those who participated. The responses of participants will inform how the Housing Committee and the Town moves forward to address housing issues on Vinalhaven.



## Census Data and Demographics<sup>12</sup>

Data from the 2020 US Census has not yet been released. Census data in this report is based on 2010 US Census data, the US Census American Community Survey (ACS) data statistically projected for 2021. The Census data was provided by The Signal Group, courtesy of Penquis CAP agency.

| AREA - Vinalhaven            |       |       |
|------------------------------|-------|-------|
| Total Population             |       |       |
| Census 2000                  | 1,229 |       |
| Census 2010                  | 1,165 |       |
| Current Year Estimates 2021  | 1,125 |       |
| Five-Year Projections 2026   | 1,112 |       |
| Change 2000 - 2010           | -64   | -5.2% |
| Estimated Change 2010 - 2021 | -40   | -3.4% |
| Projected Change 2021 - 2026 | -13   | -1.2% |
| Population by Sex            |       |       |
| 2021 Males                   | 573   | 50.9% |
| 2021 Females                 | 552   | 49.1% |
| Total Households             |       |       |
| Census 2000                  | 547   |       |
| Census 2010                  | 544   |       |
| Current Year Estimates 2021  | 543   |       |
| Five-Year Projections 2026   | 542   |       |
| Change 2000 - 2010           | -3    | -0.5% |
| Estimated Change 2010 - 2021 | -1    | -0.2% |
| Projected Change 2021 - 2026 | -1    | -0.2% |
| Average Household Size 2000  | 2.25  |       |
| Average Household Size 2010  | 2.14  |       |
| Average Household Size 2021  | 2.07  |       |
| Average Household Size 2026  | 2.05  |       |
| Total Families               |       |       |
| Census 2000                  | 339   |       |
| Census 2010                  | 319   |       |
| Current Year Estimates 2021  | 318   |       |
| Five-Year Projections 2026   | 317   |       |
| Change 2000 - 2010           | -20   | -5.9% |
| Estimated Change 2010 - 2021 | -1    | -0.3% |
| Projected Change 2021 - 2026 | -1    | -0.3% |

### Description & Population:

Using 2010 US Census data projected out, the 2021 population estimate for Vinalhaven is 1125 year-round residents, a 3.4% decrease from 2010. The 2010 US Census population of Vinalhaven was 1,165, a 5.2% decrease from the 2000 Census of 1229. The projected estimate for the year 2026 is 1112, a decrease of 1.2%.

The number of total households on Vinalhaven in 2021 is 543. In 2010, Vinalhaven was comprised of 544 households, a 0.5% decrease from 2000 with 547 households. Census estimates predict virtually no change in the total number of households between 2021 and 2026 at 543.

The average household size has decreased from 2.25 in 2000 to 2.14 in 2010. Maine, as a whole, had a household size of 2.32 and the United States saw 3.14 members per household. Estimates for 2021 in Vinalhaven show a continued decline to

2.07 for 2021 and 2.05 persons per household projected for 2026.

<sup>1</sup> Census Data provided by The Signal Group, courtesy of Penquis (<https://www.penquis.org/>). Data is based on the 2010 Census and the American Community Survey, statistically forecast forward. Full 2020 Census Data has not yet been released.

<sup>2</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.

The 2010 Census identified 319 total families in Vinalhaven, down nearly 6% from the 2000 Count. Projections estimate a flat to negligible decline between 2021 and 2026.

The median age of Vinalhaven residents is expected to increase from 45 in 2010 to 49.2 in 2021 and 51.4 for 2026. Maine had a median age of 42.8 in 2010, the highest in the country.

| Population by Age & Sex<br>Area Vinalhaven |            |            |              |                               |            |            |              |                              |            |            |              |
|--|------------|------------|--------------|-------------------------------|------------|------------|--------------|------------------------------|------------|------------|--------------|
| Census 2010                                |            |            |              | Current Year Estimates - 2021 |            |            |              | Five-Year Projections - 2026 |            |            |              |
| Age  | Male       | Female     | Total        | Age                           | Male       | Female     | Total        | Age                          | Male       | Female     | Total        |
| 0 to 4 Years                               | 25         | 20         | <b>45</b>    | 0 to 4 Years                  | 21         | 19         | <b>40</b>    | 0 to 4 Years                 | 19         | 18         | <b>37</b>    |
| 5 to 9 Years                               | 34         | 30         | <b>64</b>    | 5 to 9 Years                  | 23         | 20         | <b>43</b>    | 5 to 9 Years                 | 21         | 19         | <b>40</b>    |
| 10 to 14 Years                             | 39         | 35         | <b>74</b>    | 10 to 14 Years                | 26         | 21         | <b>47</b>    | 10 to 14 Years               | 23         | 20         | <b>43</b>    |
| 15 to 17 Years                             | 24         | 22         | <b>46</b>    | 15 to 17 Years                | 19         | 17         | <b>36</b>    | 15 to 17 Years               | 17         | 13         | <b>30</b>    |
| 18 to 20 Years                             | 16         | 11         | <b>27</b>    | 18 to 20 Years                | 18         | 16         | <b>34</b>    | 18 to 20 Years               | 16         | 13         | <b>29</b>    |
| 21 to 24 Years                             | 22         | 32         | <b>54</b>    | 21 to 24 Years                | 24         | 21         | <b>45</b>    | 21 to 24 Years               | 25         | 22         | <b>47</b>    |
| 25 to 34 Years                             | 58         | 60         | <b>118</b>   | 25 to 34 Years                | 59         | 66         | <b>125</b>   | 25 to 34 Years               | 56         | 52         | <b>108</b>   |
| 35 to 44 Years                             | 77         | 77         | <b>154</b>   | 35 to 44 Years                | 63         | 68         | <b>131</b>   | 35 to 44 Years               | 62         | 73         | <b>135</b>   |
| 45 to 54 Years                             | 105        | 87         | <b>192</b>   | 45 to 54 Years                | 72         | 75         | <b>147</b>   | 45 to 54 Years               | 63         | 74         | <b>137</b>   |
| 55 to 64 Years                             | 108        | 91         | <b>199</b>   | 55 to 64 Years                | 110        | 88         | <b>198</b>   | 55 to 64 Years               | 112        | 84         | <b>196</b>   |
| 65 to 74 Years                             | 49         | 47         | <b>96</b>    | 65 to 74 Years                | 90         | 89         | <b>179</b>   | 65 to 74 Years               | 105        | 103        | <b>208</b>   |
| 75 to 84 Years                             | 33         | 37         | <b>70</b>    | 75 to 84 Years                | 40         | 36         | <b>76</b>    | 75 to 84 Years               | 38         | 39         | <b>77</b>    |
| 85 Years and Up                            | 8          | 18         | <b>26</b>    | 85 Years and Up               | 8          | 16         | <b>24</b>    | 85 Years and Up              | 9          | 16         | <b>25</b>    |
| <b>Total</b>                               | <b>598</b> | <b>567</b> | <b>1,165</b> | <b>Total</b>                  | <b>573</b> | <b>552</b> | <b>1,125</b> | <b>Total</b>                 | <b>566</b> | <b>546</b> | <b>1,112</b> |
| 62+ Years                                  | n/a        | n/a        | 243          | 62+ Years                     | n/a        | n/a        | 336          | 62+ Years                    | n/a        | n/a        | 373          |
| <b>Median Age:</b>                         |            |            | <b>45.0</b>  | <b>Median Age:</b>            |            |            | <b>49.2</b>  | <b>Median Age:</b>           |            |            | <b>51.4</b>  |

Source: Claritas; Ribbon Demographics

| AREA - Vinalhaven               |       |       |
|---------------------------------|-------|-------|
| Total Housing Units             |       |       |
| Census 2000                     | 1,219 |       |
| Census 2010                     | 1,365 |       |
| Current Year Estimates 2021     | 1,367 |       |
| Five-Year Projections 2026      | 1,365 |       |
| Change 2000 - 2010              | 146   | 12.0% |
| Estimated Change 2010 - 2021    | 2     | 0.1%  |
| Projected Change 2021 - 2026    | -2    | -0.1% |
| Total Vacant Housing Units 2000 | 672   |       |
| Total Vacant Housing Units 2010 | 821   |       |
| Total Vacant Housing Units 2021 | 824   |       |
| Total Vacant Housing Units 2026 | 823   |       |
| Households by Tenure            |       |       |
| 2000 Owner                      | 414   | 75.7% |
| 2000 Renter                     | 133   | 24.3% |
| 2010 Owner                      | 405   | 74.4% |
| 2010 Renter                     | 139   | 25.6% |
| 2021 Owner                      | 404   | 74.4% |
| 2021 Renter                     | 139   | 25.6% |
| 2026 Owner                      | 404   | 74.5% |
| 2026 Renter                     | 138   | 25.5% |

2000 to 2010 saw a 12% increase in total housing units (1,219 to 1,365, respectively). In 2000, 672 homes were vacant, presumably being used as second or seasonal homes. The total number of housing units increased to 1,365 in 2010, with 821 identified as vacant, again presumably being used as second or seasonal homes.

Three quarters of the homes on the island are owner occupied. Of those homeowners, 34.4% have owned their homes since 1989 or before. 43.2% of renter households on the island have occupied their current home since 2017.

| Housing Units by Units in Structure |              |               |
|-------------------------------------|--------------|---------------|
| Current Year Estimates - 2021       |              |               |
| Area - Vinalhaven                   |              |               |
| Unit                                | Number       | Percent       |
| 1 Unit Detached                     | 1,192        | 87.2%         |
| 1 Unit Attached                     | 37           | 2.7%          |
| 2 Units                             | 61           | 4.5%          |
| 3 to 4 Units                        | 12           | 0.9%          |
| 5 to 19 Units                       | 27           | 2.0%          |
| 20 to 49 Units                      | 0            | 0.0%          |
| 50 or More Units                    | 0            | 0.0%          |
| Mobile Home                         | 38           | 2.8%          |
| Other                               | 0            | 0.0%          |
| <b>Total:</b>                       | <b>1,367</b> | <b>100.0%</b> |

Source: Ribbon Demographics; Claritas

According to Ribbon Demographics and Claritas data estimates for 2021, over 87% of the housing units on Vinalhaven are detached single family dwelling units. Totalling 61 units, duplex properties account for 4.5% of housing on the island. Less than 3% of the homes are attached dwelling units, often referred to as accessory dwelling units or in-law apartments. It is estimated that there are 38 manufactured homes on Vinalhaven.

A total of 18 new homes are estimated as having been built since 2010. Over 44% of Vinalhaven's housing stock was built before 1939.

Census data estimates indicate that of the total 135 rental households for 2021, 83 of them are made up of just 1 person. Of the one-person household rentals, over half of the residents are 55 and older.

| <b>Renter Households</b>   |           |           |           |           |           |                 |
|----------------------------|-----------|-----------|-----------|-----------|-----------|-----------------|
| <b>All Age Groups</b>      |           |           |           |           |           |                 |
| <i>Year 2021 Estimates</i> |           |           |           |           |           |                 |
|                            | 1-Person  | 2-Person  | 3-Person  | 4-Person  | 5+-Person | Total           |
|                            | Household | Household | Household | Household | Household |                 |
| \$0-10,000                 | 11        | 2         | 0         | 0         | 0         | <b>13</b>       |
| \$10,000-20,000            | 23        | 2         | 0         | 0         | 0         | <b>25</b>       |
| \$20,000-30,000            | 10        | 1         | 4         | 0         | 1         | <b>16</b>       |
| \$30,000-40,000            | 5         | 0         | 0         | 0         | 1         | <b>6</b>        |
| \$40,000-50,000            | 1         | 4         | 1         | 1         | 0         | <b>7</b>        |
| \$50,000-60,000            | 1         | 6         | 1         | 0         | 0         | <b>8</b>        |
| \$60,000-75,000            | 2         | 4         | 5         | 5         | 0         | <b>16</b>       |
| \$75,000-100,000           | 12        | 1         | 3         | 0         | 0         | <b>16</b>       |
| \$100,000-125,000          | 15        | 2         | 0         | 0         | 1         | <b>18</b>       |
| \$125,000-150,000          | 2         | 0         | 0         | 0         | 1         | <b>3</b>        |
| \$150,000-200,000          | 0         | 3         | 0         | 1         | 0         | <b>4</b>        |
| \$200,000+                 | <u>1</u>  | <u>1</u>  | <u>0</u>  | <u>1</u>  | <u>0</u>  | <b><u>3</u></b> |
| <b>Total</b>               | <b>83</b> | <b>26</b> | <b>14</b> | <b>8</b>  | <b>4</b>  | <b>135</b>      |

US Census data indicates the median household income for 2020 was \$65,313<sup>3</sup>. 92.6% of the population is 18 years of age or older and 27.5% of the population is 65 years of age or older.

US Census data indicates the median gross rent in Vinalhaven to be \$863 (+/- \$39) with 79.6% of the rents being between \$500 and \$999.<sup>4</sup>

<sup>3</sup> +/- \$18, 607, see: <https://data.census.gov/cedsci/profile?g=0600000US2301379130> accessed 10/11/21

<sup>4</sup> These two paragraphs rely on US Census Bureau Information, <https://data.census.gov/cedsci/profile?g=0600000US2301379130>, accessed 10/11/21

## Survey Process

The survey instrument used (See Appendix) was developed in consultation with the Vinalhaven Housing Committee. The goal of the survey was to define and understand the housing challenges on the island through survey responses. The survey was distributed, with slight format variances and order differences, as paper copies, electronically through SurveyMonkey, and in the Wind on 2 occasions. Paper surveys were provided at the following locations:

- Town Offices
- Library
- Medical Center
- Harborside Apartments (Community/Laundry Room)
- Carver apartments (Community/Laundry Room)
- Union Church Vestry
- Fishermans Friend
- Island Lobster
- Hillside Apartments (Community/Laundry Room)
- Union Church Vestry

Surveys were collected via SurveyMonkey, and collection drop boxes provided at the following locations:

- Town Offices
- Library
- Medical Center
- Harborside Apartments (Community/Laundry Room)
- Carver apartments (Community/Laundry Room)
- Union Church Vestry
- Fishermans Friend
- Island Lobster
- Hillside Apartments (Community/Laundry Room)
- Union Church Vestry

Surveys were originally due on July 31, 2021. The Housing Committee extended the deadline to August 21, 2021, with the goal of soliciting additional responses. Committee members conducted personal outreach to community members to encourage them to complete the survey.

Respondents were not asked to self-identify and responses are anonymous.

A total of 104 surveys were completed using SurveyMonkey or completing a paper survey. Of that 104, 51 people reported challenges in finding suitable housing now or in the past and 53 reported no challenges in finding suitable housing. Using current estimated Census data, the population of Vinalhaven totals 1125, with 229 of those individuals being 17 years of age or younger. The total number of people 17 year of age or older, those eligible for the survey, is 896. These Census estimates indicate a return yield of 11.6% over all and participation yield of 6% for those reporting challenges in finding suitable housing, either now or in the past

## Survey Findings

The survey asked questions in 3 general categories: the respondent's current housing situation and general questions around affordability; demographics; and questions specifically asked of people over the age of 65. The final question was an open-ended opportunity to share additional thoughts. A total of 104 respondents completed a survey, 51 people, or 49.04% reported experiencing challenges in finding suitable housing on island, either now or in the past.

A summary overview of responses from the survey follows.

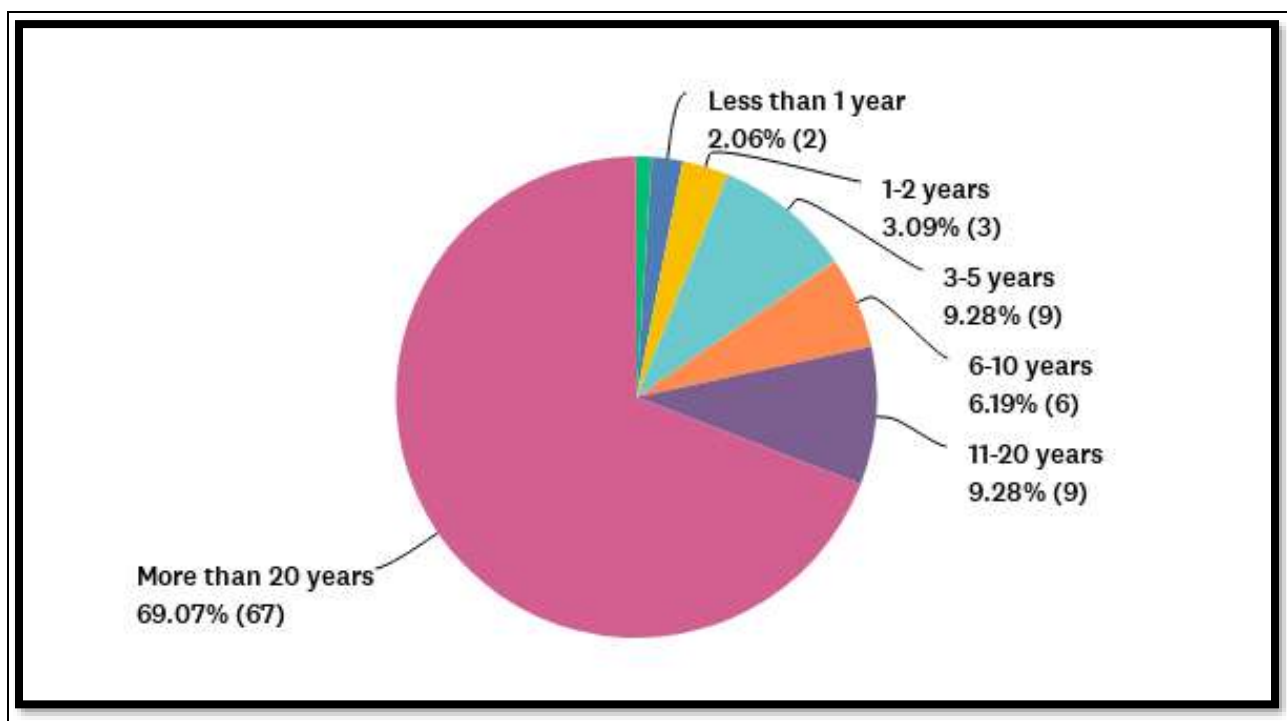
### Section I: General Questions regarding current housing situation and affordability

#### How long have you lived on Vinalhaven?

Answered: 97   Skipped: 7

Overall, 69.07% of respondents reported living on island for 20 years or more. Of those who reported experiencing challenges in finding suitable housing, either now or in the past, 57% reported living on island for 20 years or more. Respondents, overall, have long tenancy on island.

#### All Respondents



### Respondents Reporting Housing Challenges (51 out of 104)

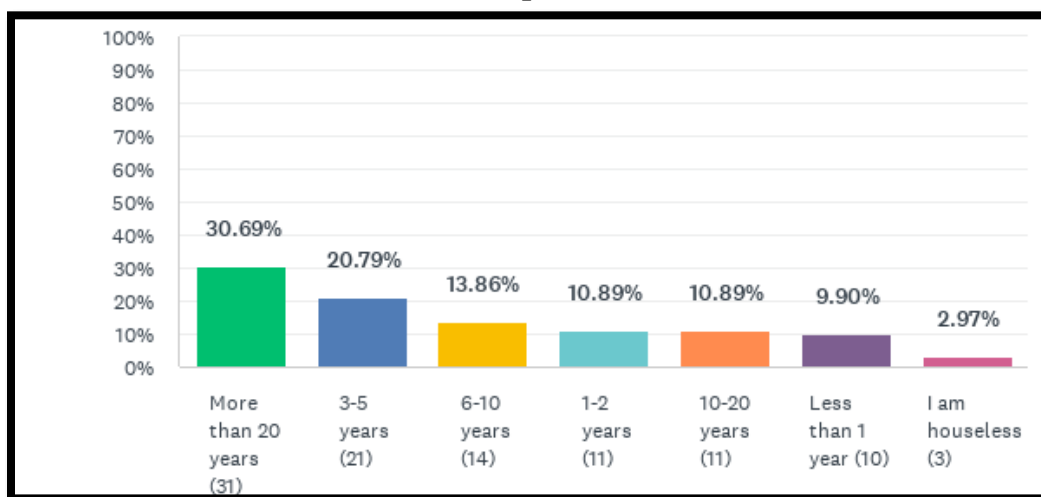
| Are you now or have you had challenges finding suitable housing? | How long have you lived on Vinalhaven? | Total Number | %    |
|--|--|--------------|------|
| Yes  | < 1 year                               | 1            | 2%   |
| Yes  | 1-2 years                              | 1            | 2%   |
| Yes  | 3-5 years                              | 6            | 12%  |
| Yes  | 6-10 years                             | 4            | 8%   |
| Yes  | 11-20 years                            | 5            | 10%  |
| Yes  | More than 20 years                     | 29           | 57%  |
| Yes  | I do not live on Vinalhaven            | 1            | 2%   |
| Yes  | no answer                              | 4            | 8%   |
|  | Total                                  | 51           | 100% |

### How long have you lived in your current housing on Vinalhaven?

Answered: 101 Skipped: 3

Overall, 42 (41.58%) all of respondents have lived in their current housing for more than 10 years. Notably, 31 (30.69%) have lived in the same home for more than 20 years, indicating a rather static housing scenario, possibly contribution to a year-round low housing vacancy rate.

### All Respondents



For those reporting challenges to find suitable housing (51 out of 101), 7 (14%) have lived in their home for 20 years or more and 14 (28%) have lived in their current housing for 10 years or more. 15 (30%) have lived in their current housing for 2 years or less. Three people reported being “houseless”. This group of respondents differs markedly from those who report not

having experienced challenges in finding housing. 28 (56%) of those respondents have lived in their current housing for 10 years or more and 24 (48%) have lived in their current housing for 20 years or more. In this sample, those who reported challenges in finding suitable housing appear more transient than those who have not reported challenges.

**Respondents Reporting Housing Challenges (51 out of 101)**

| Are you now or have you had challenges finding suitable housing? | How Long Have You Lived in Your Current Housing | Total Number | % Of Total Number |
|--|---|--------------|-------------------|
| Yes  | I am houseless                                  | 3            | 6%                |
| Yes  | Less than 1 year                                | 9            | 18%               |
| Yes  | 1-2 years                                       | 6            | 12%               |
| Yes  | 3-5 years                                       | 12           | 24%               |
| Yes  | 6-10 years                                      | 5            | 10%               |
| Yes  | 10-20 years                                     | 7            | 14%               |
| Yes  | More than 20 years                              | 7            | 14%               |
| Yes  | No Answer                                       | 2            | 4%                |
|  | Total   | 51           | 100%              |

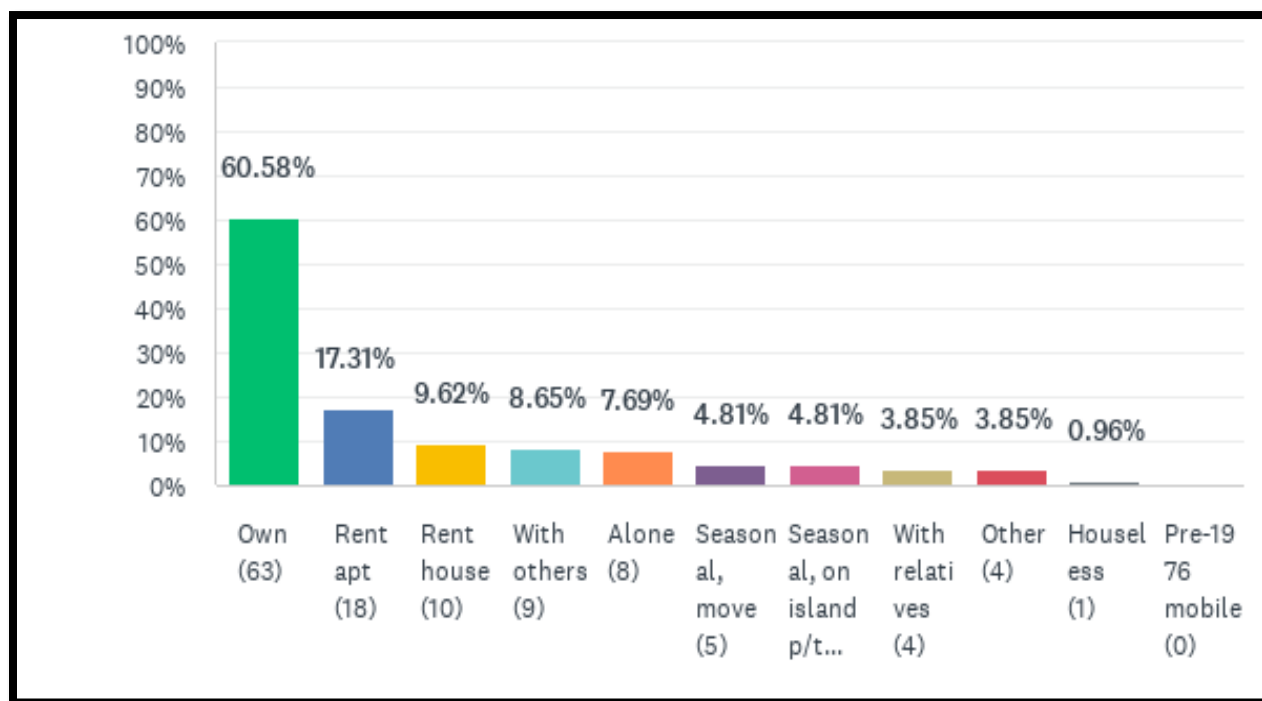
**What type of housing do you now live in on Vinalhaven?**

**Answered: 104 Skipped: 0**

Respondents were asked to indicate all categories within the given list that applied to their situation. The majority, 63 (60.58%), of respondents own the home in which they live and 28 (almost 27%) rent an apartment or house. 10 (9.62%) indicate that they move seasonally either on island or off island. It is possible, although not explicitly stated, that 4 of those people may live on island in a seasonal home.



### All Respondents



Of those reporting challenges in finding suitable housing, 18 (35.29%) own the home in which they live and 22 (43.14%) rent an apartment or house. Within those categories, 6 respondents indicated seasonal housing requiring moving throughout the year. 13 respondents overall reported living with others or relatives, 7 of those challenged to find suitable housing live with others or relatives.

### Respondents Reporting Housing Challenges (51 out of 104)

| I own the home I live in | I rent a house | I rent an apartment | I live alone | I live with others | I live with relatives | I live in a pre-1976 mobile home | My housing is seasonal, and I move on island multiple times per year | My housing is seasonal, and I live on island only part time | I am houseless | Other (please specify*) |
|--------------------------|----------------|---------------------|--------------|--------------------|-----------------------|----------------------------------|--|---|----------------|-------------------------|
| 18                       | 8              | 14                  | 5            | 6                  | 1                     | 0                                | 5  | 1   | 1              | 5                       |

\*Other (please specify) for those reporting challenges finding suitable housing

*Rent but have to leave for 2 weeks a year when owners come*

*I rent a tiny home*

*live in property management (house provided)*

To provide context, US Census Data indicates the total number of housing units as 1,367 in 2020a, with 824 identified as vacant, presumably seasonal or second homes. Of the occupied

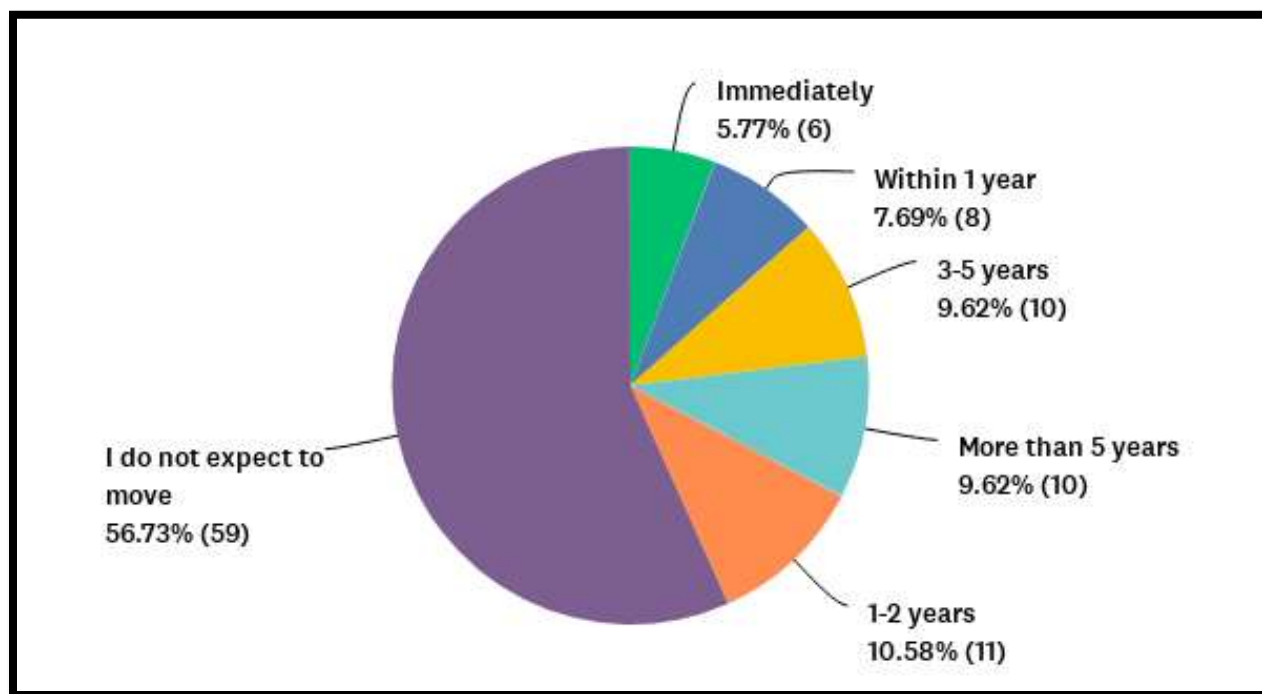
homes, 404 (74.4%) are owner occupied. Of those homeowners, 34.4% have owned their homes since 1989 or before. 139 (25.6%) of the occupied homes are renter occupied and 43.2% of renter households on the island have occupied their current home since 2017.<sup>5</sup>

**Do you expect your household will need/want to move? If so, when might you expect to move?**

Answered: 104 Skipped: 0

Most respondents, 56.73%, overall, do not expect to move at all, with an additional 9.62% not expecting to move within the next 5 years. 13.46% of respondents, overall, expect to move immediately or within 1 year.

**All Respondents**



Of those reporting housing challenges, 51% responded that they have no plans to move in more than the next 5 years. However, just over a fourth of respondents, 26%, reported expecting or wanting to move within 1 year, indicating the need or desire for a different housing situation.

<sup>5</sup> Census Data provided by The Signal Group, courtesy of Penquis (<https://www.penquis.org/>). Data is based on the 2010 Census and the American Community Survey, statistically forecast forward. Full 2020 Census Data has not yet been released.

### Respondents Reporting Housing Challenges (51 out of 104)

| Do you expect your household will need/want to move?<br>If so, when might you expect to move? | Total Number | % Of Total Number |
|---|--------------|-------------------|
| Immediately   | 6            | 12%               |
| Within 1 year   | 7            | 14%               |
| 1-2 years   | 6            | 12%               |
| 3-5 years   | 6            | 12%               |
| More than 5 years   | 4            | 8%                |
| I do not expect to move   | 22           | 43%               |
| Total   | 51           | 100%              |

While we can't know why people are not planning to move, respondents, overall, plan to remain in their current housing situation for the foreseeable future. Those who reported experiencing challenges in finding suitable housing are more likely to want or need to move within the next year or two.

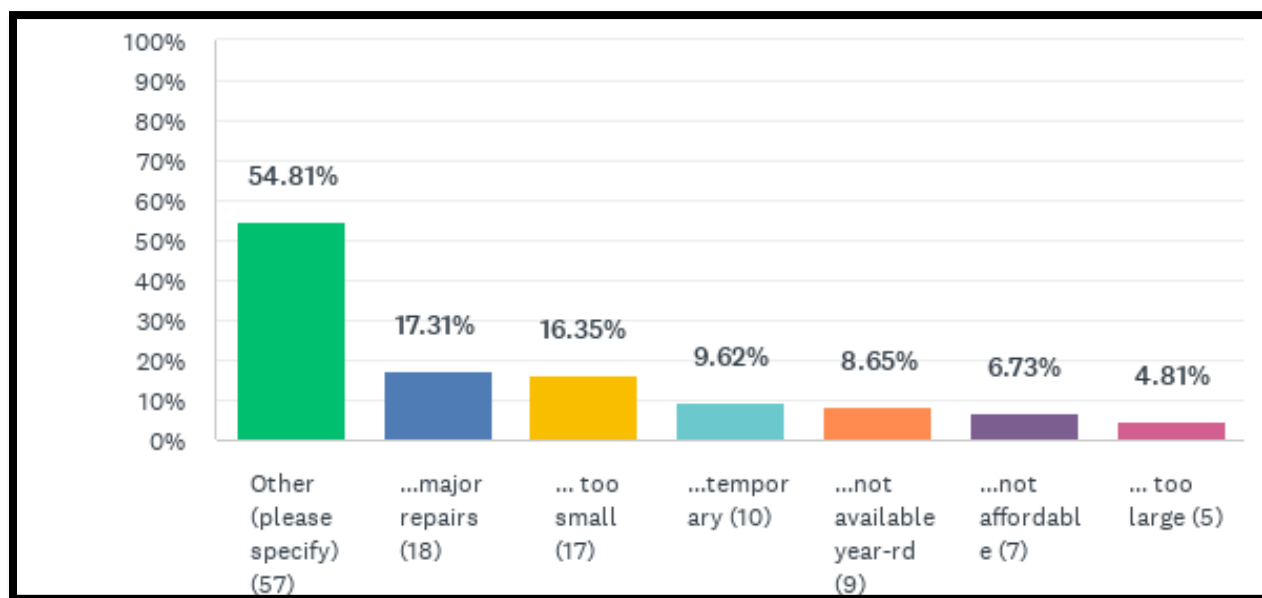
#### **For what reason(s) might your household need to move?**

Answered: 104   Skipped: 0

As might be expected considering the high number of respondents indicating no plans to move within the next 5 years or at all, the majority of respondents, overall, responded "other". Overall, 17.31% indicated they needed or wanted to move because their housing needed major repairs and 16.35% noted their housing is too small. Only 6.73% noted the reason for a potential move as their housing was not affordable.

### All Respondents

#### My housing is....



Of those who responded they had not had housing challenges, 5 people commented on the possible need to move due to health reasons, age, or retirement. One respondent, who has a seasonal home, lives in a home that does not have heat. Three people noted the desire to upgrade their current housing.

### Respondents Reporting Housing Challenges (51 out of 104)

#### My current housing is...

| ... is too small | ... is too large | ... in need of major repairs | ... not affordable | ... not available year-round | ...only a temporary accommodation | Other (please specify) |
|------------------|------------------|------------------------------|--------------------|------------------------------|-----------------------------------|------------------------|
| 10               | 1                | 12                           | 6                  | 7                            | 8                                 | See comments           |

A total of 29% of this group indicated their current housing was not available year-round or was temporary. 24% of respondents reporting housing challenges indicated the reason to move was because their current housing needed major repairs, followed by 19.6% indicating their current housing was too small. Only 2% indicated their current home was too large. 11.76% reported their housing as not affordable.

Note: respondents were allowed to choose multiple reasons.

Of this group, 4 people noted their current housing was not suitable for their physical needs. 2 noted the desire to own a home and one noted the desire for a custom home. Only 1 person noted the desire for a smaller home with less associated cost.

Comments from respondents not reporting housing challenges:

*May not be able to stay because of health reasons in the future*

*got too old*

*To be closer to off island family*

*No heat currently, at the rate things are going here for us financially, we cannot stay here for many more years*

*Did not answer*

*No suitable for physical needs*

*Currently I live in a mobile home. Would prefer a stickbuilt house if lumber prices go down too many summer people wanting to change things*

*Old, needs to be replaced*

*We don't expect to move except in the case of an extreme crisis.*

*M not moving*

*I don't need to move. My landlady knows I'm a good tenant and there is plenty of housing if you don't have a reputation of trashing the house or apartment you rent.*

*Steep Driveway*

*Taxes get too high*

*Not planning on moving*

*Getting old*

*I said I don't expect to move.*

*My house has to be sold for reasons out of my control*

*I don't see us moving for the foreseeable future.*

*Retirement...someday. May need something more elder-friendly, one story*

*Will not need to move*

*Time to upgrade in quality and size*

*No reason to move*

*we would only move if we became physically unable to keep up the place*

*Thinking of more opportunities as I age (and after I retire.) Moving of island would make travel easier, let me spend more time with family, and pursue some interests dear to my heart.*

Comments From those respondents reporting challenges in finding suitable housing (Other):

*Change of location*

*Elderly might need assistance*

*House being listed on the market*

*I will need to move if I cannot drive*

*No suitable for physical needs*

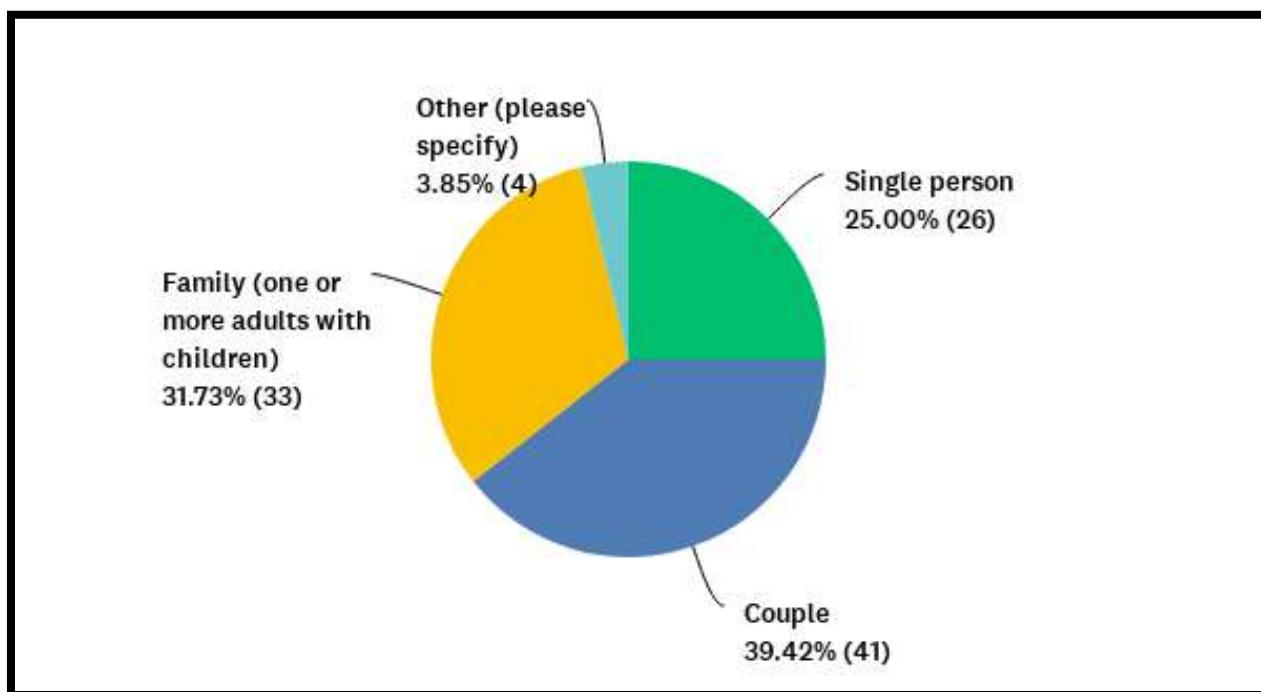
*No suitable for physical needs*  
*No suitable for physical needs, depending on availability on the mainland*  
*retirement/part time resident*  
*Someday a custom house is wanted*  
*Want to buy a house!*  
*Want to own my own home*  
*We don't own our home*  
*Won't be leaving my home.*  
*Would like a smaller place & less expensive to run*  
*summer people taxing me out! cost of repairs/materials*  
*No suitable for physical needs*  
*Need to be on my own, not with parents.*

### **How would you describe your household?**

Answered: 104 Skipped: 0

Out of the total responses, 31.73% of the households reported as family households, 39.41% reported as couples, and 25% as single head of household.

#### **All respondents**



For respondents reporting challenges in finding suitable housing, the reported distribution of family type was fairly even: 33% reported household type as a Family (1 or more adults with children); 31.37% as a couple; and 29.41% as a single household.

**Respondents Reporting Housing Challenges (51 out of 104)**

| Single | Couple | Family (1 or more adults w/children) | Other (Please Specify*) |
|--------|--------|--------------------------------------|-------------------------|
| 15     | 16     | 17                                   | 3                       |

US Census data projected for 2021 indicates that 48.6% of the households on Vinalhaven are married-couple family households and 46.8% are single head of household. The average family size on Vinalhaven is 2.53 (+/- 0.19).<sup>6</sup>

Comments – those not indicating housing challenges

*multiple generations sharing a home*

Comments for those reporting housing challenges

*Crew also*

*family - 2 parents, 2 adult children*

*Two apartment*

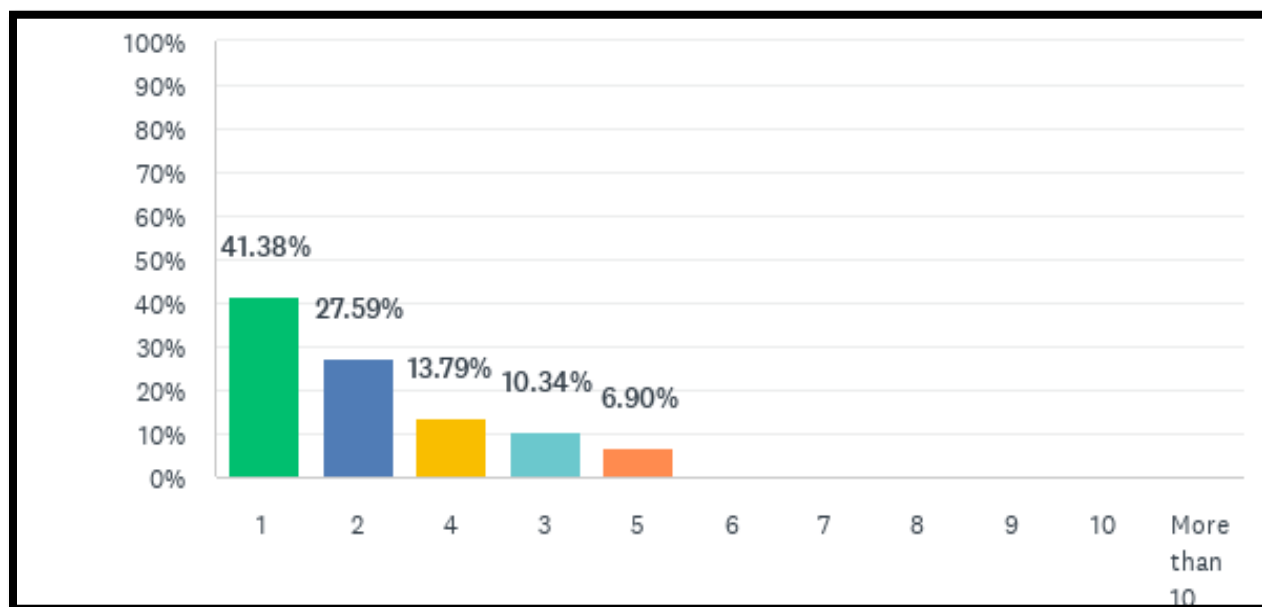
**If your household is a family household, how many children live in the household?**

Answered: 104 Skipped: 0

Overall, 72.12% of all respondents (75) indicated their household was not a family household. 29 respondents reporting having children in their household: 11.54% (12) reported 1 child; 7.69% (8) reported 2 children, 2.88% (3) reported 3 children; 3.85% (4) reported 4 children and 1.92% (2) reported 5 children. Of those respondents reporting living in a family household, the breakdown is reflected in the chart below.

<sup>6</sup> <https://data.census.gov/cedsci/profile?g=06000000US2301379130> accessed 10/14/21

### All Respondents



For those respondents challenged to find housing, 67% reported their household not being a family household. 17 respondents reporting having children in their household: 11.76% (6) reported 1 child; 7.8% (4) reported 2 children, 3.9% (2) reported 3 children; 5.88% (3) reported 4 children and 3.9% (2) reported 5 children. Of those respondents reporting living in a family household, the breakdown is reflected in the chart below.

### Respondents Reporting Housing Challenges (51 out of 104)

| My Household is not a family household | 1 child | 2 children | 3 children | 4 children | 5 children |
|--|---------|------------|------------|------------|------------|
| 34                                     | 6       | 4          | 2          | 3          | 2          |

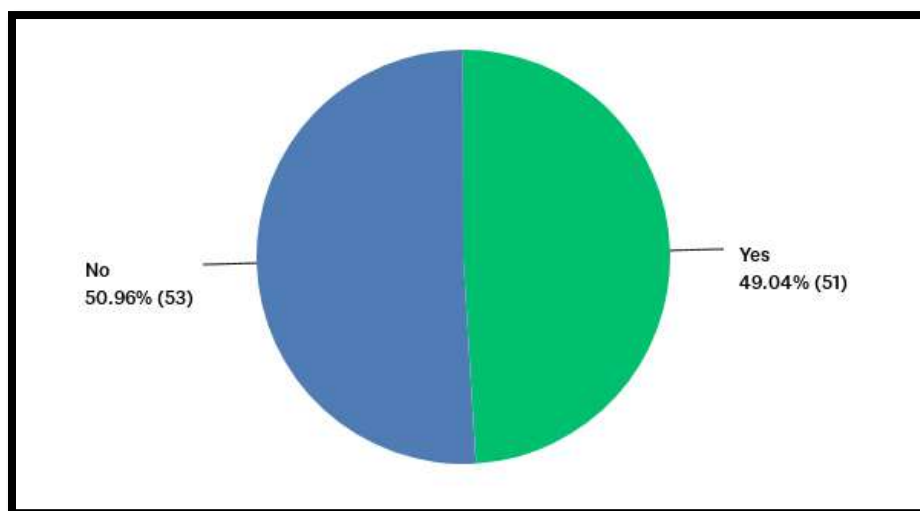
### Are you now or have you had challenges finding suitable housing?

Answered: 104 Skipped: 0

The intent of the survey was to learn from those who have experienced challenges in finding suitable housing. About half of the respondents, 50.96% responded no to the question: Are you now or have you had challenges finding suitable housing? Throughout this report, the survey question answers are presented as “All Respondents”, meaning the entire sample, and also as “Respondents Reporting Housing Challenges” (51 out of 104) to delineate the responses of those indicating challenges, past or present, in finding suitable housing.



### All Respondents



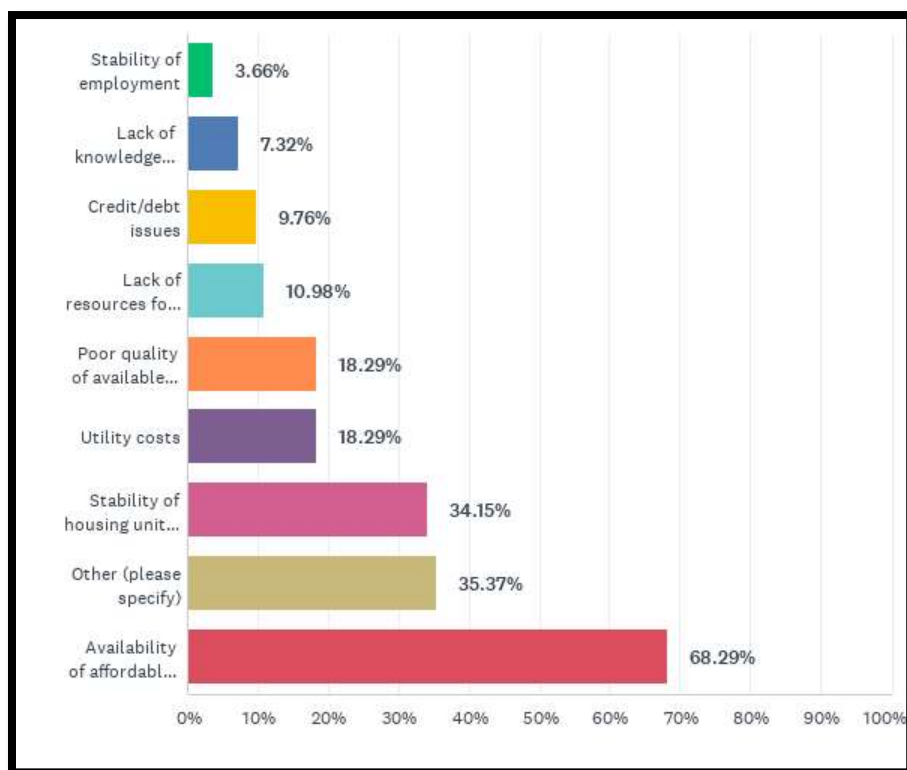
### **Generally, what are the barriers for you regarding stable, affordable housing on Vinalhaven?**

Answered: 82 Skipped: 22

The 22 respondents who did not answer this question all reported no challenges in finding suitable housing on island, 7 additional respondents in this category reported N/A or none. This means that 24 respondents who indicated they have not experienced challenges in finding suitable housing could identify some barriers to housing.

Respondents were allowed to select multiple answers. Availability of affordable housing units was listed as a barrier by 68.29% of all respondents providing an answer and by 84.31% of those respondents reporting challenges to finding suitable housing.

### All Respondents



For respondents reporting challenges in finding suitable housing, 45% stability of housing as a barrier; 27.45% listed poor quality of available housing, 25.49% noted utility costs, 23.52% indicated credit/debt issues or lack of financial resources for a deposit or down payment; and 11.76% listed a lack of knowledge around accessing housing.

### Respondents Reporting Housing Challenges (51 out of 104)

| Availability of affordable housing units | Stability of housing units (seasonal renting, for example) | Poor quality of available housing units | Utility costs | Stability of employment | Credit/debt issues | Lack of resources for down payment/deposit | Lack of knowledge around accessing housing | Other (please specify) |
|--|--|---|---------------|-------------------------|--------------------|--|--|------------------------|
| 43                                       | 23   | 14                                      | 13            | 4                       | 6                  | 6  | 6  | * see below            |

Overall, heating costs and taxes were noted as barriers in the comments. As noted above, for those challenged to find suitable housing, 84.31% (43) noted availability of affordable housing units as a barrier.

Comments – respondents not housing challenged

*Heating costs*

*Heating costs*

*Heating costs*

*irresponsible tenants*

*taxing us out*

*We have no barriers to affordable housing - our housing situation is stable*

*Taxes too high*

*We have found no barriers, that we couldn't overcome with hardwork, and sacrifices In order to obtain housing. We continuously climb the ladder in housing happily obtaining our slice of the American dream,*

## Comments – respondents who reported challenges in finding suitable housing\*

Availability of affordable housing units Other Comments

Banks not giving loans. I have experienced LEG pulling for all prequalification.

*Financial*

*Financial, Seasonal Rentals*

*Heating Costs*

*Heating costs*

*Heating costs, taxes going up, adding more all the time - those with \$ can do the Land Trust thing, not pay taxes & not maintain. Fire hazards and they don't care!*

*Heating costs, with only Soc Sec we could use housing more affordable and easier to tend to between utilities and prescription medical bills.*

*Most homeowners who can do seasonal renting for more money will choose to do that—this is often needed to pay high property taxes*

*Seasonal rentals, Financial, lack of knowledge around mortgage issues*

*Student loan debt*

## **If you are a renter, what do you consider an affordable monthly rental cost for a 1-bedroom apartment or home (including rent and utilities)? [Please write "N/A" if you are not a renter]**

Generally, the accepted guideline for housing affordability is a rent rate that does not exceed 30% of gross household income. This includes rent and basic utilities. For those of moderate to low income, rent rate often reaches or exceeds 50% of gross income. For those of low to very low income, the 30% guideline is not affordable.

Households paying over 30% of their income are considered cost burdened. Cost-burdened means that after paying rent, there is not enough income remaining to cover basic living costs such as food, health care, and transportation costs. Households paying over 50% of their income are considered severely cost-burdened. It should be noted that people at the lower end of the income scale, are more likely to be cost-burdened at the 30% standard than those at the higher end of the income scale.

A total of 35 respondents provided an answer, 26 of whom reported as challenged to find suitable housing. The range in what was considered affordable for a 1-bedroom rental apartment

rate was considerable, from a low of \$160 per month to a high of \$1,000 to \$1,500 per month. The National Low Income Housing Coalition reports a fair market rental for a 1-bedroom apartment in Maine as \$875 per month.<sup>7</sup> Maine Housing, using HUD guidelines, reports a fair market rental for a 1-bedroom apartment in Knox County as \$817 per month.<sup>8</sup>

### All Respondents compared to Respondents Challenged to Find Suitable Housing

|                            | \$160 | \$250 | \$417 | \$500 | \$550 | \$500 - \$650 | \$500 - \$800 | \$650 | \$700 | \$750 | \$800 | \$850 | \$850 - \$900 | \$850 - \$1000 | \$900 | \$1,000 | \$1000 - \$1100 | \$1000 - \$1200 | \$1000 - \$1500 |
|----------------------------|-------|-------|-------|-------|-------|---------------|---------------|-------|-------|-------|-------|-------|---------------|----------------|-------|---------|-----------------|-----------------|-----------------|
| Challenged to find housing |       | 1     | 2     | 4     |       | 1             | 1             | 3     | 1     | 5     | 1     | 1     | 1             | 1              | 2     | 1       | 1               |                 |                 |
| Not Challenged             | 1     |       |       |       | 1     | 1             | 1             |       |       | 1     |       |       |               |                | 3     |         |                 |                 | 1               |

In the stakeholder interviews, several people noted affordable as what is affordable to the person seeking housing. The results of the survey echo this sentiment.

Comments:

30% of income

If it's including utilities 1,000 a month nothing included 650- 700

417 subsidized

417/ subsidized

housing

### **If you are a renter, what do you consider an affordable deposit for a rental?** **[Please write "N/A" if you are not a renter]**

27 participants provided an answer to this question, 22 of whom were challenged to find housing. The range in security deposit was \$250 to \$1,400, with \$500 being the most cited amount (9 respondents). In Maine, a rental security deposit cannot exceed 2 times the monthly rental rate, by law.<sup>9</sup>

In the comments, respondents generally noted a deposit equal to first and last month's rent.

<sup>7</sup> <https://reports.nlihc.org/oor/maine>, accessed 10/10/21

<sup>8</sup> [https://www.mainehousing.org/docs/default-source/asset-management/rent-income-charts/2021-rent-and-income-charts.pdf?sfvrsn=ba378915\\_0](https://www.mainehousing.org/docs/default-source/asset-management/rent-income-charts/2021-rent-and-income-charts.pdf?sfvrsn=ba378915_0), accessed 10/10/21

<sup>9</sup> <https://www.mainelegislature.org/legis/statutes/14/title14sec6032.html>, accessed 10/10/21

### All Respondents compared to Respondents Challenged to Find Suitable Housing

|                            | \$250 | \$300 | \$300-\$500 | \$400 | \$500 | \$500--\$800 | \$600-\$650 | \$750 | \$800 | \$1,000 | \$1,400 |
|----------------------------|-------|-------|-------------|-------|-------|--------------|-------------|-------|-------|---------|---------|
| Challenged to find housing | 1     | 4     | 1           | 1     | 8     |              |             | 1     | 2     | 3       | 1       |
| Not Challenged             |       |       |             |       | 1     | 1            | 1           |       | 1     | 1       |         |

**\*\* Comments Challenged to find housing**

*Cost of monthly rent*

*First month and deposit of the same amount*

*First month and security*

*First month and security deposit*

*First month's rent*

*First month and security*

*First month and security deposit*

*First month's rent*

**\*\* Not Challenged**

*First and Last month's rent*

*First and last w/ security*

*First month, last month*

### **If you are a homeowner or seeking to purchase a home, what do you consider an affordable price for a 2-bedroom home?**

A survey of the existing real estate market on Vinalhaven was not part of this assessment. However, a quick look at a popular real estate site, realtor.com, showed 25 homes for sale; 2 listed just under \$200,000; 2 between \$270,000 and \$295,000; 4 between \$314,00 and \$349,000 and the remainder over \$400,000.<sup>10</sup>

Of the 51 total respondents, only 15 indicated an affordable home within the low end of what is currently listed online.

<sup>10</sup> Realtor.com, [https://www.realtor.com/realestateandhomes-search/Vinalhaven\\_ME/type-single-family-home,multi-family-home,mfd-mobile-home,farms-ranches,condo/sby-1](https://www.realtor.com/realestateandhomes-search/Vinalhaven_ME/type-single-family-home,multi-family-home,mfd-mobile-home,farms-ranches,condo/sby-1), accessed 10/14/21

### All Respondents compared to Respondents Challenged to Find Suitable Housing

|                            | \$70,000 | 75,000 | \$80,000 | \$85-\$100,000 | \$100,000 | \$100-\$150,000 | \$120,000 | \$125,000 | \$125-\$150,000 | \$130-\$200,000 | \$150,000 | \$159,000 | \$150-\$200,000 | \$175,000 | \$180,000 | \$200,000 | \$220,000 | \$200-\$250,000 | \$250,000 | \$300,000 |
|----------------------------|----------|--------|----------|----------------|-----------|-----------------|-----------|-----------|-----------------|-----------------|-----------|-----------|-----------------|-----------|-----------|-----------|-----------|-----------------|-----------|-----------|
| Challenged to find housing |          |        | 1        | 1              | 3         | 1               |           | 2         | 1               |                 | 3         | 1         | 2               | 1         | 3         | 3         | 1         |                 | 2         |           |
| Not Challenged             | 1        | 1      | 1        |                | 2         |                 | 1         |           |                 | 1               | 4         |           |                 | 4         | 2         | 7         |           | 1               |           | 1         |

Comments from those Challenged to find housing

under 200,000

Monthly payment - \$1,000 2 ppl

Comments from those Not Challenged

?

1/3 of the island median income

Depends on condition and how much land. 200-300K for something that is not a fixer-upper.

under 200,000

Monthly payment \$700 – 800 1 ppl

**If you are a homeowner or are seeking to purchase a home, what do you consider an affordable monthly mortgage payment? [Please write "N/A" if you are not a homeowner or seeking to purchase a home]**

Generally, an affordable monthly mortgage payment (principle, interest, and insurance) is considered affordable at 30% of a household gross monthly income. Using this standard, a household earning the median income of \$65,313 (\$5,442.75 gross/month) could afford a monthly mortgage payment of \$1,633. To provide context, a home purchased for \$330,000 with a down payment of \$66,000 (20% down); a 30-year fixed mortgage at 3.425% would result in a monthly payment of \$1,614.

### All Respondents compared to Respondents Challenged to Find Suitable Housing

|                            | \$450 | \$500 | \$500-\$700 | \$600 | \$600-\$700 | \$600-\$800 | \$600-\$1000 | \$650-\$700 | \$650-\$750 | \$700 | \$700-\$800 | \$750-\$1000 | \$800 | \$800-\$900 | \$800-\$1200 | \$850 | \$900 | \$1,000 | \$1,000-\$1,500 | \$1,200 | \$1,250 | \$1,400 | \$1,500 | \$1,800.00 |
|----------------------------|-------|-------|-------------|-------|-------------|-------------|--------------|-------------|-------------|-------|-------------|--------------|-------|-------------|--------------|-------|-------|---------|-----------------|---------|---------|---------|---------|------------|
| Challenged to find housing | 3     | 1     | 2           | 2     | 1           | 1           | 1            | 1           |             | 1     | 1           | 1            | 1     |             | 1            | 1     |       | 5       |                 | 3       |         |         | 1       |            |
| Not Challenged             |       | 1     |             | 2     |             | 1           |              |             | 1           |       |             |              | 5     | 1           |              |       | 1     | 7       |                 | 2       | 1       | 1       | 5       | 1          |

Comments from those challenged to find housing

\$850 or less

depends on

Comments from those not Housing Challenged

3%

*Another extremely vague question. There are many variables to take into account what one can afford for a monthly mortgage payment.*

**If you are a homeowner or are seeking to purchase a home, what do you consider an appropriate down payment and closing cost that is affordable for you? [Please write "N/A" if you are not a homeowner or seeking to purchase a home]**

The standard down payment is 20% although there are first time home buyer programs and VA home buyer programs that provide for a 5% down payment.

### **All Respondents compared to Respondents Challenged to Find Suitable Housing**

|                            | \$1,000-\$5,000 | \$1-5,000 | \$2,000 | \$3,000 | \$5,000 | \$5,000-\$7,000 | \$5,000-\$10,000 | \$7,500 | \$8,000 | \$10-\$20,000 | \$15,000 | \$20,000 | \$25,000 | \$25-\$50,000 | \$30,000 | \$30-\$50,000 | \$40,000 | \$250,000 | 3% | 5% | 10% | 15% | 20% |
|----------------------------|-----------------|-----------|---------|---------|---------|-----------------|------------------|---------|---------|---------------|----------|----------|----------|---------------|----------|---------------|----------|-----------|----|----|-----|-----|-----|
| Challenged to find housing |                 |           | 3       | 2       | 3       |                 | 1                |         | 2       |               |          | 4        | 1        |               | 1        | 1             |          |           | 1  | 2  | 1   |     | 3   |
| Not Challenged             | 1               | 1         |         |         | 3       | 1               |                  | 1       |         | 1             | 1        | 3        | 2        | 1             | 1        |               | 1        | 1         | 2  | 2  | 1   |     | 2   |

Comments from those Challenged to find suitable housing

*A reasonable percentage of total cost*

*Depends*

*Down payment of 5%, approx 3,000 for closing costs*

Comments from those Not Challenged

*?*

*?*

*10% down I would expect closing cost to be between two and 7000 and be happy*

*15% down and a low % for closing cost*

*5% + closing*

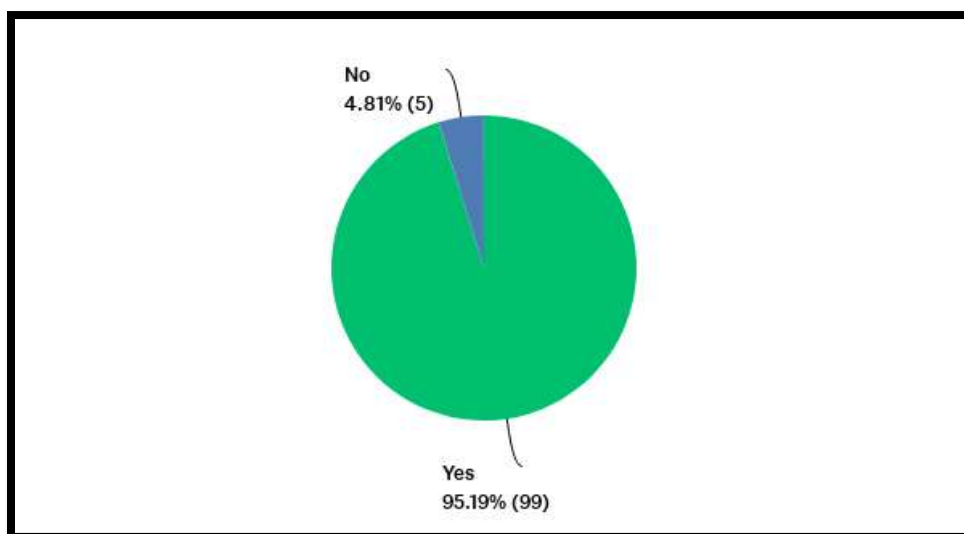
## **Section II: Demographics**

### **Are you a year-round island resident?**

Answered: 104 Skipped: 0

Out of 104 respondents, 48 year-round residents report no challenges to finding suitable housing and 51 year-round residents report challenges in finding suitable housing. And addition 5 reported not being year-round residents and not experiencing challenges in finding suitable year-round housing.

### All Respondents



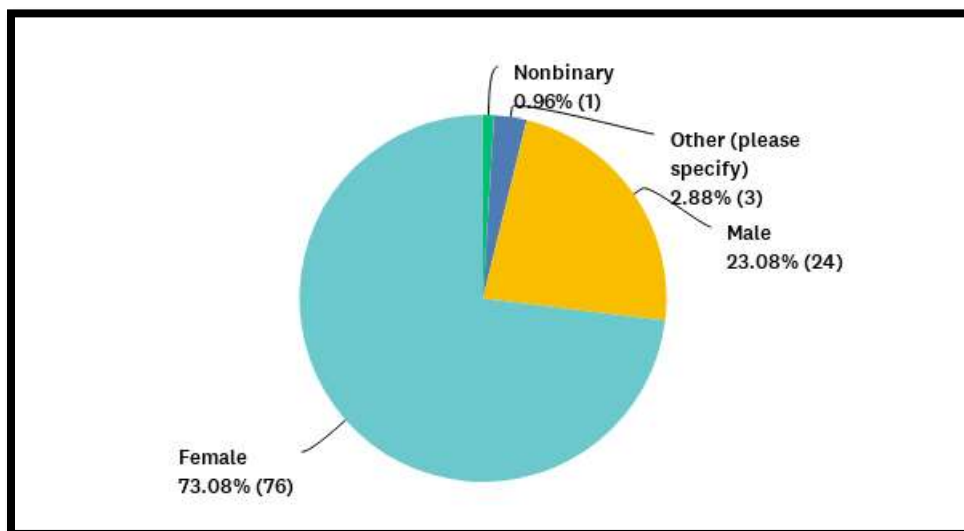
### What is your gender?

Answered: 104 Skipped: 0

Of the total 104 respondents, 73.08% were female and 23.08% male with the remainder identifying as non-binary or responding other and not identifying. Out of the total, 39 females, 9 males and 3 identifying non-binary or responding other and not identifying also identified as having experienced challenges in finding suitable housing.

For context, US Census data indicates the general population of Vinalhaven is 51% male and 49% female.

### All Respondents





### Respondents Reporting Housing Challenges (51 out of 104)

|                            | Male | Female | Non-bind | Other |
|----------------------------|------|--------|----------|-------|
| Challenged to find housing | 9    | 39     | 1        | 2     |
| Not Challenged             | 15   | 37     |          | 1     |

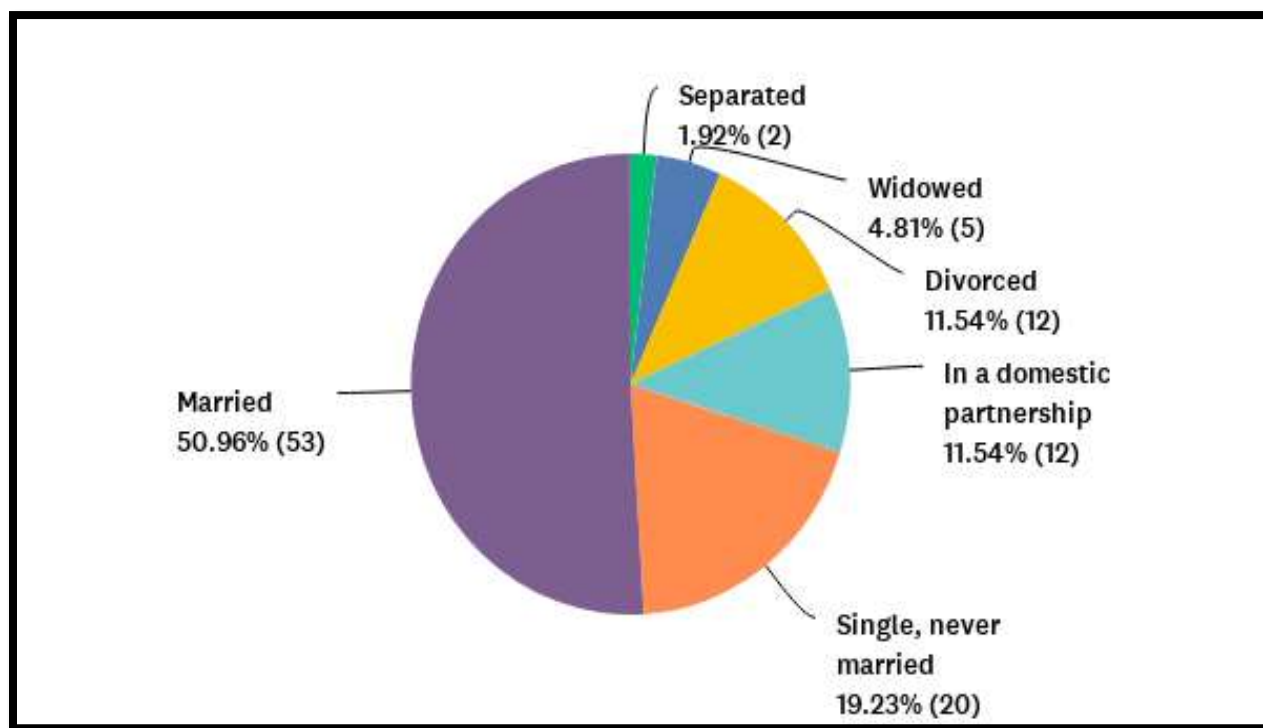
76.47% of those reporting challenges to find suitable housing were female. In this sample, women appear to be far more challenged in finding housing than men.

### What is your marital status?

Answered: 104 Skipped 0

The US Census data for Vinalhaven reports 49.6% of the population is married, 16.5% widowed; 13.4% divorced; 0.0% separated; and 20.5% never married.<sup>11</sup>

### All Respondents



<sup>11</sup> US Census, <https://data.census.gov/cedsci/profile?g=0600000US2301379130>, accessed 10/13/21

Marital status for those respondents reporting having challenges in finding suitable housing broke down as follows: divorced, 13.73%; domestic partnership, 13.73; married, 39.22%; single, 27.45%; widowed, 3.92%; and separated, 1.96%.

#### **All Respondents compared to Respondents Challenged to Find Housing**

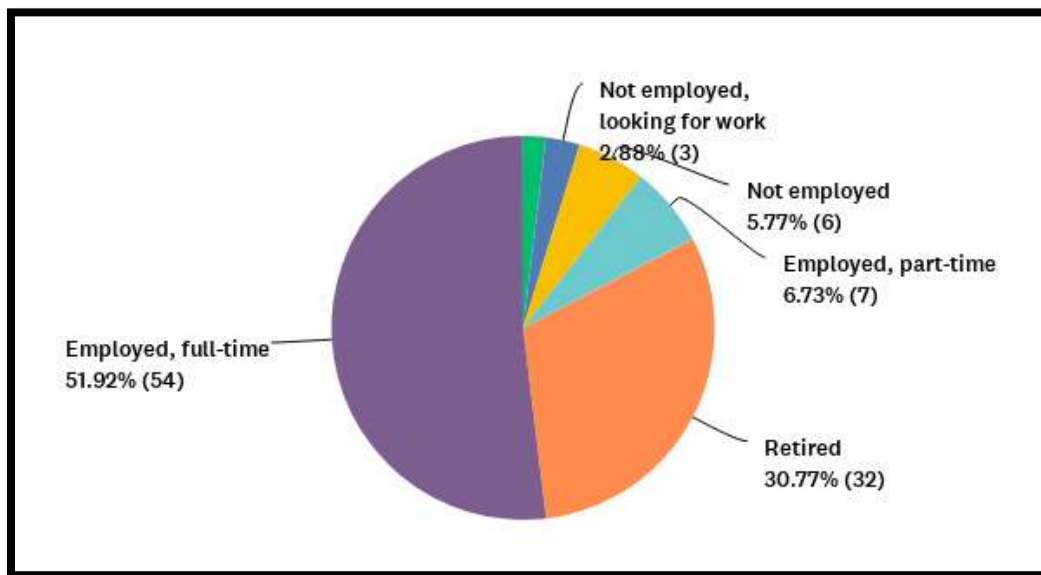
|                            | Married | Domestic | Divorced | Widowed | Separated | Single |
|----------------------------|---------|----------|----------|---------|-----------|--------|
| Challenged to find housing | 20      | 7        | 7        | 2       | 1         | 14     |
| Not Challenged             | 33      | 5        | 5        | 3       | 1         | 6      |

#### **What is your employment status as of last week?**

Answered: 104 Skipped: 0

As might be expected on an un-bridged island with a marine based economy, the US Census indicates that 37.4% of those employed are self-employed and a not incorporated business or as an unpaid family worker and an addition 10.4% are self-employed in an incorporated business.<sup>12</sup>

#### **All Respondents**



<sup>12</sup> US Census, <https://data.census.gov/cedsci/profile?g=0600000US2301379130>, accessed 10/11/21

A total of 51 respondents reported being challenged to find suitable housing. Of those, 10 people were retired, 3 in households earning less than \$14,999; 3 in households earning between \$15,000 and \$24,999 and 2 living in households earning \$35,000 to \$74,999. 2 retired respondents in this category did not supply income information.

### **All Respondents compared to Respondents Challenged to Find Housing**

|                            | Disabled | Employed<br>F/T | Employed<br>P/T | Not<br>Employed | Not<br>Employed<br>Looking | Retired |
|----------------------------|----------|-----------------|-----------------|-----------------|----------------------------|---------|
| Challenged to find housing | 0        | 32              | 5               | 3               | 1                          | 10      |
| Not Challenged             | 2        | 22              | 2               | 3               | 2                          | 22      |

### **What was your household's gross annual income last year (prior to taxes)**

Answered: 104 Skipped: 0

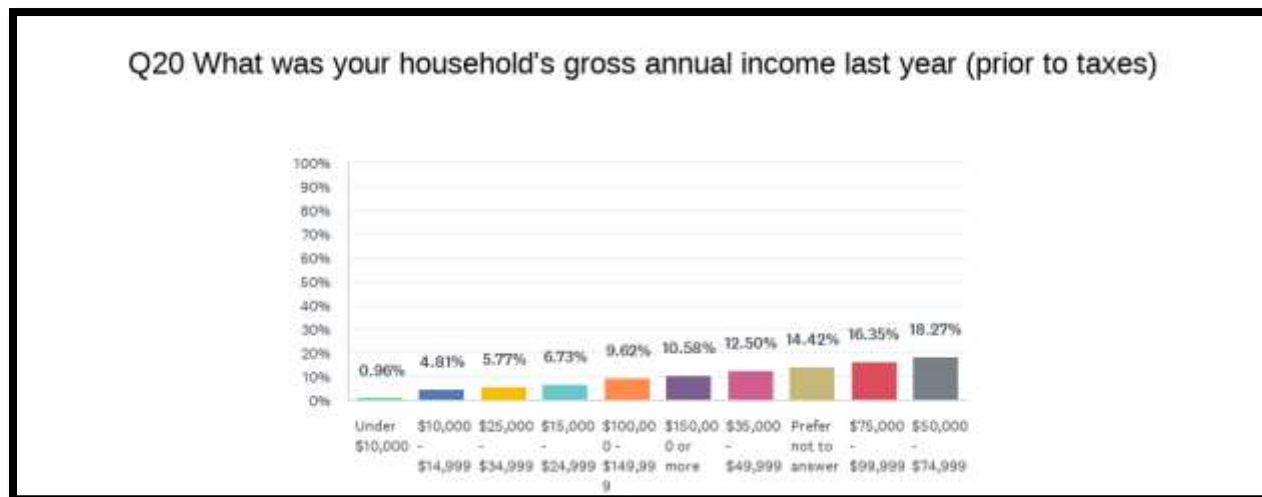
According to the 2020 US Census Data, the median income for Vinalhaven is \$65,311 per year. Median income reflects a “tipping” point where ½ of all income earners in a region earn above that point and ½ earn below. This survey did not ask for exact annual income, rather for people to provide the income range in which they fall.

Using the US Census reported AMI for Vinalhaven of \$65,311, 80% of AMI is \$52,249; 50% of AMI is \$32,656; and 30% of AMI is \$19,594 – Low Income, Very Low Income and Extremely Low Income respectively.

Of all respondents, 21 people reported earning \$100,000 or more and 38 people reported household income of \$75,000 or more. One household reported earning less than \$10,000 per year, 5 reported earning \$10,000 to \$14,999 and 12 households reporting earnings for more than \$10,000 but less than \$25,000. 15 people chose not to provide income information.

While it is not possible to determine median income, it can be assumed, given the income distribution numbers provided by the survey, that the median income falls between \$50,000 and \$75,000 which is consistent with the US Census median income of \$65,311.

### All Respondents



For those reporting experiencing challenges in finding suitable housing, 6 people reported household income of \$100,000 or more and 13 people reported household income of \$75,000 or more. No one reported earning \$10,000 or less, 4 people reported earning \$10,000 to \$14,999 and 9 people reported earning more than \$10,000 but less than \$25,000. Again, while it is not possible to determine median income, it can be assumed that the median for this group falls in the in the \$35,000 to \$74,999 range. 6 respondents chose not to share income information.

### All Respondents compared to Respondents Challenged to Find Suitable Housing

|                            | Under \$10,000 | \$10,000 - \$14,999 | \$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 or more | Prefer not to answer |
|----------------------------|----------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------------|-------------------|----------------------|
| Challenged to find housing | 0              | 4                   | 5                   | 5                   | 9                   | 10                  | 7                   | 2                     | 4                 | 6                    |
| Not Challenged             | 1              | 0                   | 2                   | 1                   | 4                   | 9                   | 10                  | 9                     | 7                 | 9                    |

AMI is based on household size and income within a geographic region. This analysis does not provide granular detail relating to AMI and size of household for respondents. The incomes reported by participants provide a sense of household income distribution but may not accurately reflect the actual income distribution of the community. However, it appears that those challenged to find suitable housing in this sample are likely to earn less than those who have not experienced that challenge.

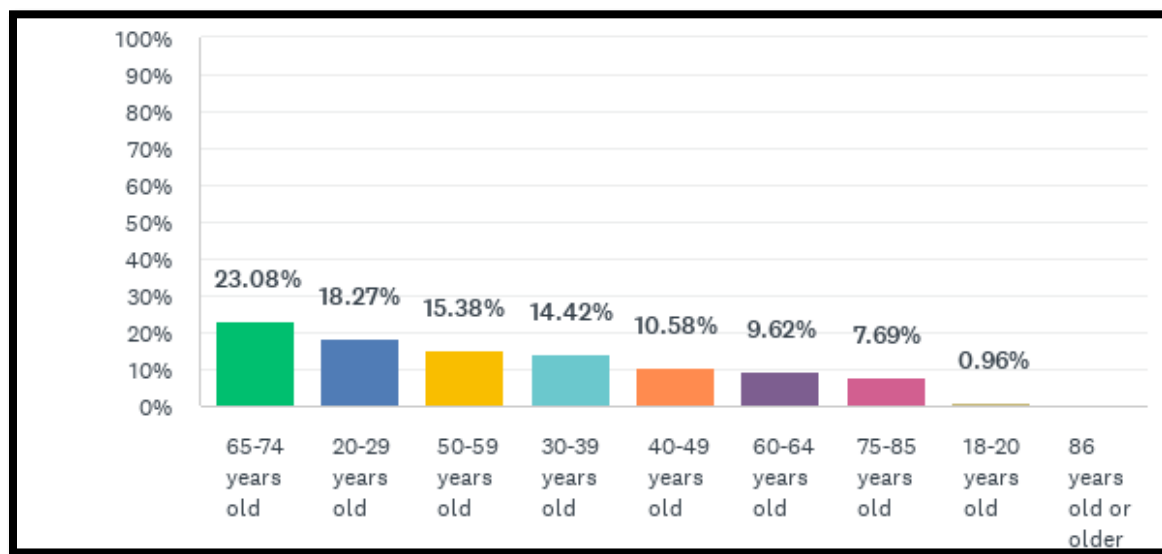
### **What is your age?**

Answered: 104 Skipped: 0

Current US Census Data projects the median age on Vinalhaven as 54.8<sup>13</sup> with a margin of error of +/-3.8. Those surveyed for this report are all 18 years of age or older.

Out of the 104 total respondents, 42 were 60 years of age or older and 58 were 50 years of age or older. This age distribution aligns with US Census data indicating one-half of the residents on Vinalhaven are 55 or older.

#### **All Respondents**



Out of the 51 people challenged to find housing, 12 people were 60 years of age or older and 20 people were 50 years of age or older. 31 people were under the age of 50, with 25 being between the ages of 20 and 39. One person was 18 to 20 years of age. The survey indicates that younger people are more likely to be challenged in finding suitable housing.

<sup>13</sup> <https://data.census.gov/cedsci/profile?g=06000000US2301379130>

### All Respondents compared to Respondents Challenged to Find Suitable Housing

|                               | 18-20<br>years old | 20-29<br>years old | 30-39<br>years old | 40-49<br>years old | 50-59<br>years old | 60-64<br>years old | 65-74<br>years old | 75-85<br>years old |
|-------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Challenged to<br>find housing | 1                  | 15                 | 10                 | 5                  | 8                  | 3                  | 8                  | 1                  |
| Not Challenged                |                    | 4                  | 5                  | 6                  | 8                  | 7                  | 16                 | 7                  |

### Section III: People 65 Years of Age or Older

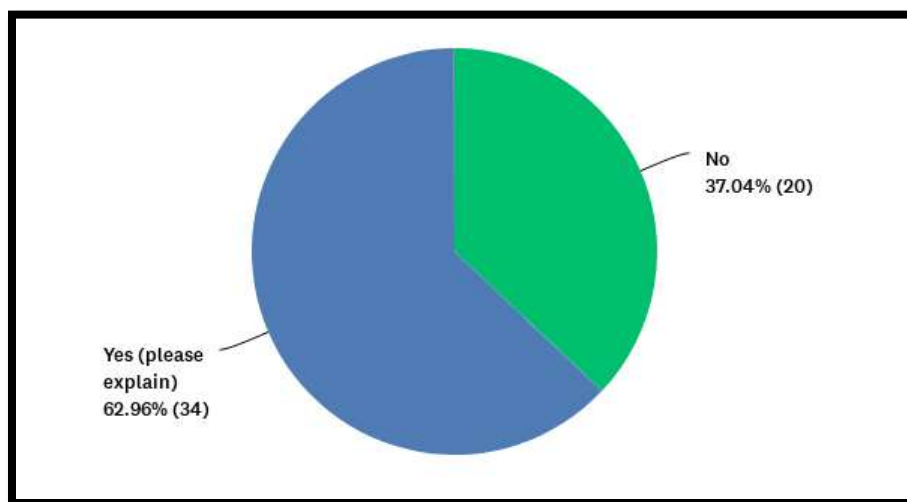
To evaluate the housing needs of people who are older on Vinalhaven, the survey specifically asked those 65 years of age or older to answer specific questions. The question about age indicates that a total of 32 people surveyed were 65 years of age or older. Of that total, 9 reported challenges in finding suitable housing. Interestingly, 54 people answered at least one of the designated questions.

#### **Do you have any concerns about living on the island as you get older? [SKIP THIS QUESTION IF YOU ARE YOUNGER THAN 65 YEARS OLD]**

Answered: 54    Skipped: 50

Of the 54 total responses, 62.96% expressed concern about living on island as they age. 34 of the total respondents reported not experiencing challenges in finding suitable housing with 10 reporting no concerns over aging on island and 24 reporting concerns. Of the 20 of the respondents reported experiencing challenges, 10 reported no concerns over aging on island and 10 reported concerns.

#### All Respondents



Generally, the comments from those reporting having experienced challenges in finding housing reflected concerns over rising costs of healthcare, ferry rates, taxes as well as challenges in travelling to the mainland when necessary. The comments of those not having experienced challenges in finding suitable housing reported concerns over home maintenance and repair, access to medical care, transportation/accessibility to the mainland for healthcare, and a concern for the “next generation” of islanders.

#### Comments from those reporting experiencing housing challenges

*Would like to be able to stay here - its our home*

*Rising healthcare costs, mainly ferry rates. Older people require increases in the amount of Dr visits and getting to off island medical facilities*

*Cost of living, ferry fees*

*I think that people are selling their housing to get the most money and that doesn't make it affordable for islanders to purchase the houses. I do feel that within the next 5-10 years if we don't do anything to help the islanders this will sadly be Nantucket soon. To expensive for anyone actually working out here.*

*Housing and lack there of*

*I feel like there will not be a place for me to live when I move out of my parents house, and if there was a place to live it would be way to expansive for me to afford.*

*Cost of taxes*

*Ferry rates/ accessibility to get to Dr. Appts.*

*Going to the mainland for medical appointments is becoming more of a hassle*

#### Comments from those not housing challenged:

*Will I be able to remain in my house due to health and aging concerns.*

*Good plowing and landscaping help*

*Maintenance of home and caregiver access*

*accessibility of health care, doctors, medications, pharmacy*

*Climbing Stairs*

*Medical issues*

*I would like to downsize to a smaller house*

*Increased isolation*

*accessibility*

*Healthcare*

*Will there be available assisted living housing?*

*Home care*

*Home maintenance, home care*

*Taxes*

*Safety in large storms*

*Medical. Life flight during storms.*

*My main concern is that we will turn into a community of senior citizens because younger people cannot afford to live here. We will live here with seasonal people, but who will serve them at the grocery store and restaurants? If we lose our young people, we will lose our community.*

*Hopefully there will be more housing for the seniors.*

*I'm worried about my kids not being able to find homes out here if they want to stay here*

*Taxes getting so high we can't afford to pay them!*

*The island not being affordable for this generation and the next one coming up to be able to live on the island.*

*Medical care*

*I worry about getting to medical appointments ashore, about the travels of travel, sea level rise.*

*There are also interests I have put on hold while I am working that I look forward to participating in again- and many of those are not available or are challenging here. (Singing in a chorus, owning a dressage horse, etc.)*

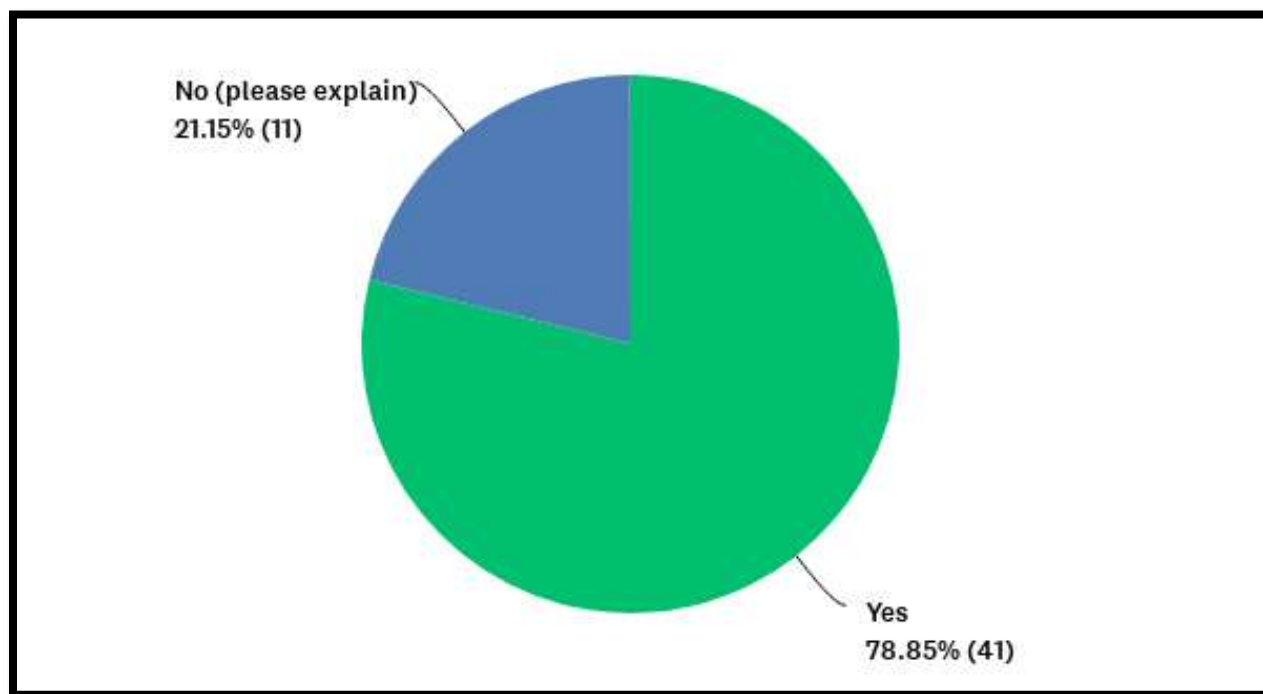
*Collapse of the lobster industry*

**Does your current housing situation match your housing needs? [SKIP THIS QUESTION IF YOU ARE YOUNGER THAN 65 YEARS OLD]**

Answered: 52 Skipped: 52

Of the 52 people who answered this question, 41 (78.85%) indicated that their current housing matches their needs.

**All Respondents**



Only 32 of the 52 people answering this question reported being over 65 years of age. Of those 65 years of age or older, 17 (53.12%) indicate their housing does not match their need. And, of those indicating a challenge to find suitable housing, 6 (66.67%) indicate their housing does not match their need.



### All Respondents compared to Respondents Challenged to Find Suitable Housing

|                            | Housing Matches Need | Housing Does Not Match Need |
|----------------------------|----------------------|-----------------------------|
| Challenged to Find Housing | 3                    | 6                           |
| Not Challenged             | 12                   | 11                          |

Overall, respondents expressed concerns over accessibility, need for home modification, maintenance, and cost.

#### Comments from Housing Challenged

*no explanation*

*Expenses cost a lot*

*Could use Maintenance/decks, rug replacement etc (MARKED NO)*

*I wish it was on the bottom floor. Having problem to deal with climbing stairs.*

*Am renting...looking to buy...not much at the moment*

*Continuing maintained issues*

#### Comments from those Not Housing Challenged

*Unsure yet, first year*

*no explanation*

*Not as I age. No downstairs bathroom or bedroom*

*Driveway too steep in winter*

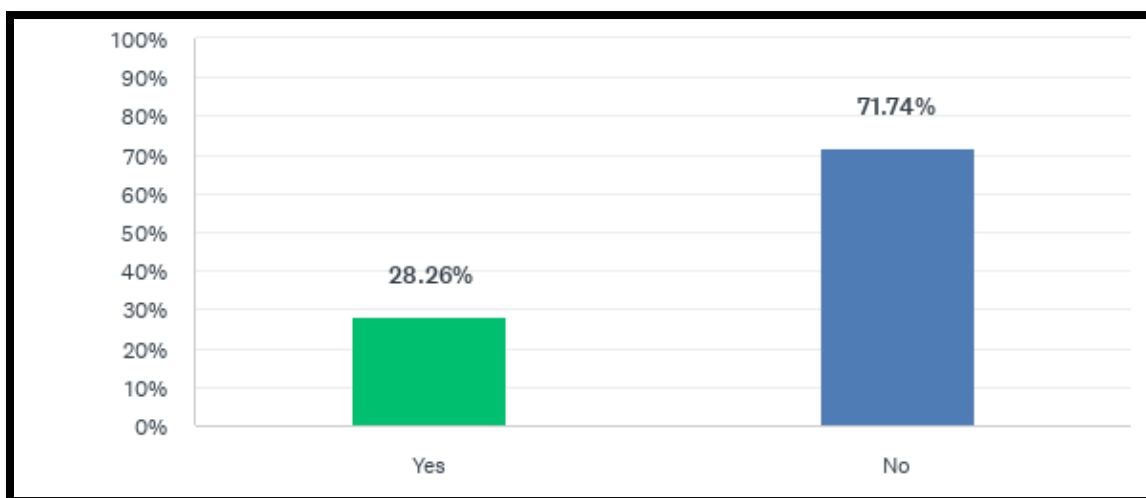
*Not conducive to living on a single floor.*

### **Would you want to move into a smaller, safe, efficient accommodation if it were available?** **[SKIP THIS QUESTION IF YOU ARE YOUNGER THAN 65 YEARS OLD]**

Answered: 46   Skipped: 58

Of the 46 people who answered this question, 33 (71.4%) would not want to move to a smaller, safe, efficient accommodation is available.

### All Respondents



Out of the total responses to this question, 30 respondents were 65 years of age or older. Of the 22 identifying as not challenged to find housing, 5 responded they would move and 17 responded they would not move. Of the 8 respondents reporting having experienced challenges in finding suitable housing the response was equally split, 4 would move and 4 would not.

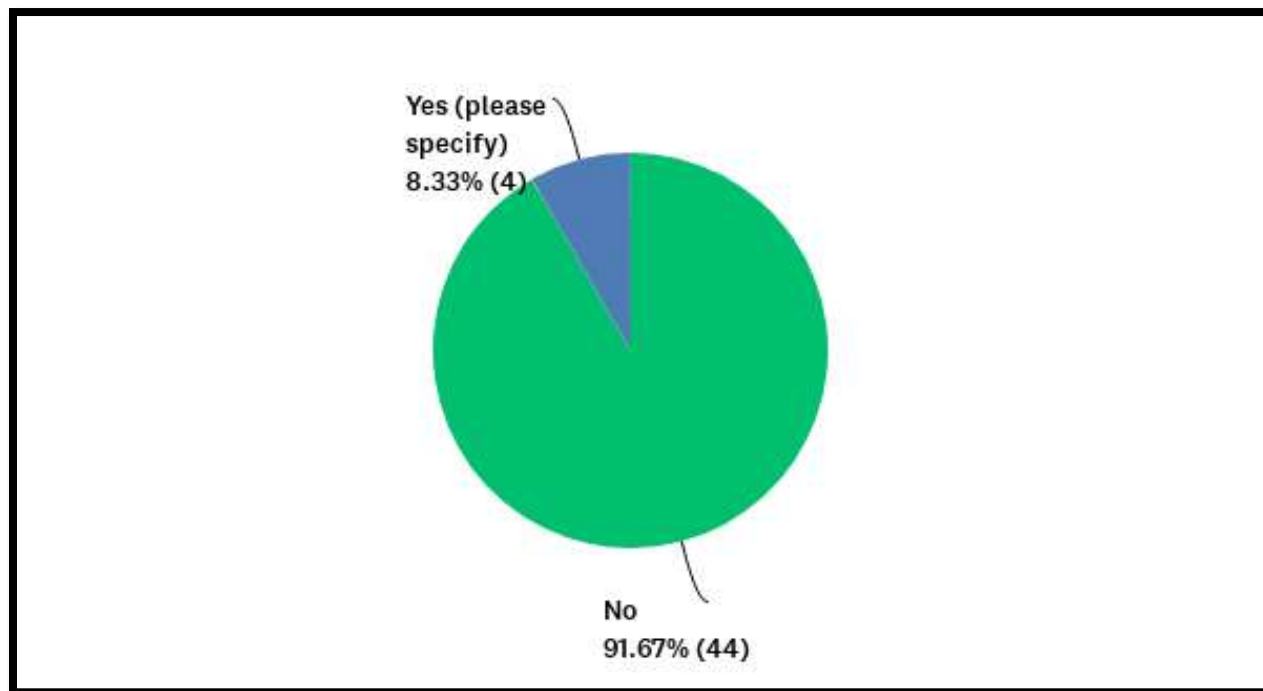
### All Respondents compared to Respondents Challenged to Find Suitable Housing

|                            | Would Move | Would not Move |
|----------------------------|------------|----------------|
| Challenged to find Housing | 4          | 4              |
| Not Housing Challenged     | 5          | 17             |

### Are you currently on a housing waitlist? If so, please note the name(s) of the facility(s) [SKIP THIS QUESTION IF YOU ARE YOUNGER THAN 65 YEARS OLD]

Answered: 48 Skipped: 56

In total, 48 survey participants responded to this question. 32 respondents were 65 years of age or older and of this group 4 indicated being on a housing wait list. Of the 4 respondents on waiting lists, 2 reported gross annual household income as between \$10,000 and \$14,999; 1 between \$15,000 to \$24,999; and 1 between \$35,000 - \$49,999. One of the respondents in the \$10,000 to \$14,999 range report their household as that of a couple, the remainder report being single.

**All Respondents**

Comments from those reporting challenges in finding housing are on a waitlist

*Harborside Apts, Apartments in town*

*It's the two housing apartment complexes for seniors and low income, cannot think of the names...in the process of completing applications*

*John Carver & Waterfront*

*On mainland*

## Stakeholder Interviews

### Notes and Overview

This housing needs assessment included interviews with key stakeholders such as landlords, community leaders and town officials to determine the housing need and types of housing community members are seeking. The overarching goal of the work is to identify the stated need and the perceived gap in housing options to meet that need.

The stakeholder list was identified by the Housing committee. Outreach was made by email and telephone calls. In addition, committee members reached out to identified stakeholders to ask them to participate. It is of note that many identified stakeholders, including those providing rental housing, did not respond to requests for participation. To bolster the number of stakeholder surveys, Committee Members made personal outreach, conducting some of the interviews. In total 11 community stakeholders were interviewed in some way.

Three of the stakeholders, Sarah Gaba, Steve Brown, and Kristie Butler, agreed to be identified in this report.

Sarah Gaba, Occupancy Manager, Community Housing of Maine (CHOM) was interviewed. CHOM developed, owns, and manages Hillside Apartments, a 6-unit townhouse style building consisting of four 2-bedroom units and two 3-bedroom units.

The building was built using public funds (Federal and State dollars) and is designated as workforce housing. The funding mix resulted in a mandated, yet complicated mix of rental rates based on income. The breakdown is that CHOM is obligated to rent the apartment based on 3 differing AMIs, broken down as follows:

- 1 unit to a household at 80% AMI
- 4 units to households at 50 % AMI
- 1 unit to a household at 120% AM

Current rent, including heat and hot water, as stipulated by the HUD and other public agencies is:

- 4 2-bedroom units at \$675 (max rent allowed is \$707 for households at 50% AMI and \$1100 for households at 80% of AMI)
- 2 3-bedroom units at \$772 (max allowed is \$811)

Ms. Gaba reports that CHOM the application process includes a background check and income verification. She maintains a wait list and goes to the waitlist as vacancies occur. She reports the application to be very low barrier, “we want to house people, fill our units, give people chances.” The process involves background checks screening for violent behavior and drug activity w/in last 5 years. There is an appeal process for denials.

Income verification for island residents can take time due to the nature of piecing together parttime work and seasonal work. Ms. Gaba works with applicants to assist with the process. At times, units are vacant as a qualified applicant completes the mandated processes for residency. To the community, it may appear that a unit is vacant for no reason.

Ms. Gaba noted “In low income housing in general, deals structured like these units with required rental rates based on AMI, mean different rents for the same unit and folks don’t feel it is fair...I understand that....you would like rent for a 2-bedroom will be the same for all – but funding means the rents vary according to income...we did bring rents down to try to keep them in line with one another.”

When asked about damage and challenges with rent collection, Ms. Gaba reports that folks are generally respectful of the space. She recognizes that people come with different skills relating to caring for units. She noted, “In my opinion, we do not have huge turn over costs.” While people do get behind in rent, she works with folks to bring them up to date.

One of the challenges CHOM faces is managing maintenance and upkeep from afar. Simple issues like the delivery of a refrigerator are more complicated for island properties. She noted that the residents pitch in to make it work and that the community has been very supportive.

Harborside and Carver Apartments have been acquired by Steve Brown, who is part of a family property management business. John Carver was built with a Rural Development Subsidy and the terms of the funding require those apartments to remain under affordability restrictions for a minimum of 13 more years.

Harborside will remain affordable under the recently renewed HUD **Housing Assistance Payments Contract (HAP)** for 20 years. Harborside provides housing for those 62 or older and persons with a disability or handicap regardless of age. HUD determined Knox County income limits determine eligibility.

There are ten apartments  
Four 1-one-bedroom apartments  
Six 2-bedroom apartments

All utilities are included. Onsite laundry facilities are available, and pets are allowed.

Rent rates are based on 30% of the adjusted household income as per HUD regulations. The rental rates are:

\$1197 for a 1-bedroom

\$1419 for a 2-bedroom

The apartments have project-based Housing Choice Vouchers meaning residents pay 30% of their adjusted household income as per HUD regulations and the HUD HAP contract pays the remainder of the rent to meet the total rental rate.

Like Harborside, John Carver Apartments provides housing for income qualified people 62 years of age or older and or a person with a disability or handicap regardless of age.

There are fifteen apartments –

- 13 1-bedroom apartments
- Two 2-bedroom apartments.

All utilities are included. Onsite laundry facilities are available, and pets are allowed.

Rent rates are based on 30% of the adjusted household income as per HUD regulations. The rental rates are:

- \$906 for a 1-bedroom
- \$997 for a 2-bedroom

The housing was built using a Rural Development funding which defines the rental rates. The apartments have project-based Housing Choice Vouchers meaning residents pay 30% of their adjusted household income as per HUD regulations and the HUD HAP contract pays the remainder of the rent to meet the total rental rate.

Eligibility is determined by age or disability and income. Applicants must undergo a background check, both criminal and credit, and income verification. There is generally a 15-person waitlist, with 6 – 10 of those actively seeking housing.

Mr. Brown noted that the challenges faced in managing these units are those inherent to being on an island. Managing the units from afar presents some issues.

When asked about the need for additional affordable housing, he indicated they may be a need for another 10 to 20 units but sees limited chance of development using the funds that were available when Harborside and John Carver were built.

Kristi Butler, Administrator for The Ivan Calderwood Homestead, provided a basic overview of the facility. The Homestead is an 8 bed, state licensed facility/home for older residents of Vinalhaven no longer able to remain in their homes. The Homestead provides lodging, meals, care, and companionship for residents. Eligibility is based on resident level of needed care but generally is based on a person's inability to complete Activities of daily living. Basic ADLs include eating, dressing, getting into or out of a bed or chair, medication management, taking a bath or shower, and using the toilet. Priority for admission is given to residents of Vinalhaven.

Ms. Butler reports a wait list of 15, with 6 or 7 people "ready" to move when a room opens. Residents are either private pay or MaineCare (Medicaid) eligible. Medicaid is a health insurance program that provides insurance to people who have limited income and assets. For those who are income eligible and meet the required care threshold as determined by a state required assessment, MaineCare pays for residency at the Homestead. However, MaineCare does not cover the full cost of care requiring additional fundraising to cover the Homestead

operating expenses. MaineCare reimbursement rates do not cover the full cost of care regardless of location. This is not an issue specific to Vinalhaven.

Ms. Butler reports that whenever possible, older people want to stay in their own homes. To support older people remaining in their homes, she sees a need for in-home care and support services; home modifications for safety and access; transportation; and companionship programs.

Plans and associated fund-raising plans are in progress to add 2 additional rooms to the Homestead for a total of 10 rooms, the maximum number of beds for which the Homestead is licensed. At the same time, renovation of the kitchen and general improvements will be made.

Five additional landlords provided information regarding rental on island.

A summary of available rental housing, as reported by XX people, follows:

| Landlord | Housing Type       | Rental Rate  | Notes   | Requirements   |
|----------|--------------------|--------------|---|--|
| 1        | 2-bedroom house    | \$1200       | Includes utilities, has a waitlist but rents to those known to the owner                        | No background checks                                     |
| 2        | Efficiency         | \$500        | Challenged to find qualified renters  | Background check, good credit score, deposit 2.5X rental |
|          | 2 2-bedroom apt    | 700          | Challenged to find qualified renters  | Background check, good credit score, deposit 2.5X rental |
| 3        | Single family home | Not provided |   | Heavily vetted   |
|          | 2 1-bedroom apt    | Not provided |   | Heavily vetted   |
| 4        | 1 1-bedroom        | \$400        | Plus Utilities, rents to those known by the owner, has a waitlist but generally does not use it | No background checks or income verification              |
|          | 1 3-bedroom        | \$600        | Plus Utilities, rents to those known by the owner, has a waitlist but generally does not use it | No background checks or income verification              |

One additional person who formerly rented a 3-bedroom home rented it for \$600 per month plus utilities.

Generally, landlords indicated the need for more affordable housing and a challenge in finding qualified renters. Several noted that for those who are challenged in finding housing, a history of

poor behavior in the community limits options. They also indicated that the cost of rehabbing a home for rental and the cost of maintenance and upkeep is a challenge when keeping rental housing affordable.

Overall, the 11 people interviewed indicated the following needs:

- More housing for low-income housing
- More housing for workers
- Housing for sternmen (either provided by employer or available in community)
- Future need for additional senior housing
- Need for housing for off island contract workers
- Challenges for some people to maintain the homes they own

Several respondents mentioned the following housing options that might be considered on island:

- Tiny homes (for temp housing, sternmen, and contractors)
- Mobile homes (for rental, managed by the Town or a nonprofit)
- Rooming houses

When asked why people have challenges in finding housing, respondents noted:

- Poor rental history
- Spotty work history
- The nature of seasonal work
- Known history of damaging property or not paying rent
- Personal challenges

When asked what would be considered affordable, several respondents answered, “what is affordable is what a person can afford.”

When asked about home ownership, several respondents noted the high cost of maintenance and upkeep translating to homes with significant deferred maintenance. Several respondents also mentioned that there is housing on the market that is “affordable”, even now, but the homes at the lower end of the market need updating and maintenance. At least 2 respondents noted the mindset of wanting a new, efficient home at an affordable price rather than a home that needs work.





## Limitations and Notes

The purpose of this report is to assess the barriers to housing and the unmet housing need for community members of Vinalhaven, Maine. This housing needs assessment used community surveys and interviews with key stakeholders, including landlords, community leaders and town officials, to assess the housing need and possible types of housing community members are seeking. 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.

Work related to census data analysis, housing stock analysis, community trends and trend projections, town ordinances and land use planning rules, and determining the type and amount of housing the community might benefit from is outside the scope of this assessment.

US Census data for 2020 has not yet been released. However, Penquis CAP provided a US Census data analysis, including Census projections, completed by The Signal Group.

The survey distribution provided for a self-selected sample of participants. This non-probability sampling technique involved a non-random selection based on convenience and participant self-selection. While this type of sampling allowed for easy collection of data, it does have a higher risk of sampling bias which could skew the results. Evaluating need from the perspective of a self-selected sample of those in need of affordable, stable, and efficient housing provides a limited assessment of existing need.

Of the 104 people completing the community survey, 51 respondents, 49.04%, reported challenges in finding suitable housing and 53, 50.96%, responded no to the question. The intent of the survey was to hear from those who now have or have had challenges in the past in finding suitable housing.

The survey was distributed in 3 formats: electronically through Survey Monkey; as a hard paper copy at various distribution points; and as an insert in the Wind, the local paper. Each format differed slightly in terms of question order, wording of questions, and formatting. These variations may have influenced participant responses.

In addition to the community survey, interviews of key stakeholders were conducted. The stakeholder list was identified by the Housing Committee. 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. 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. To bolster the number of stakeholder surveys, Committee Members made personal outreach, conducting some of the interviews. In total 11 community stakeholders were interviewed in some way.

Participant comments are provided throughout this report but are not attributed to any individual. Comments taken from Survey Monkey responses and written surveys are used as they were

written and are considered direct, unattributed quotes. In the case of comments from those interviewed they are most often taken from the interviewer notes and are not direct quotes.

## Definitions

### Affordable Housing

The generally accepted standard for affordable housing is that no more than 30% of a household's gross income be spent on rent and utilities or a mortgage (principle, interest, and insurance). Households paying over 30% of their income are considered cost burdened. Households paying over 50% of their income are considered severely cost-burdened. It should be noted that people at the lower end of the income scale, are more likely to be cost-burdened at the 30% standard than those at the higher end of the income scale. Higher income households may pay more than 30% of gross household income and not experience cost issues. For example, someone making \$15,000 paying roughly 30% of gross income or \$5,000 per year (\$417/month) in rent and utilities is more likely to struggle financially to cover other costs of living with the remaining \$10,000 than a person making \$300,000 and paying \$100,000 per year (\$8,334/month) in housing cost. The higher income earning household likely has more choices around cost of living.

### Area Median Income

Area Median Income (AMI) is the household income for the median, or middle, household in a region. In other words, ½ of the households make more and ½ of the household make less. AMI is determined by earned income, using US Census Data, and is based on family size. AMI varies by region and family size. AMI is used to determine eligibility for many housing programs and funding including housing grants to communities and housing developers, Housing Choice Vouchers for individuals, and low interest loans.

### Housing Cost Burden

HUD defines housing cost-burdened families paying more than 30 percent of their income for housing which may mean difficulty affording necessities such as food, clothing, transportation, and medical care. Severe rent burden is defined as paying more than 50 percent of one's income on rent.

### Low Income<sup>14</sup>

Low-income" is defined as a family earning 80% of the area median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. In Knox County, Maine, a family of 4 meeting these criteria earn \$56,300 per year.

### Very Low Income<sup>15</sup>

Very low income is defined as a family earning 50% of the area median family income for the area, subject to specified adjustments for areas with unusually high or low incomes. In Knox County, Maine, a family of 4 meeting these criteria earn \$35,200 per year.

### Extremely Low Income<sup>16</sup>

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<sup>14</sup> Maine Housing, 2021 Rent and Income Charts, [https://www.mainehousing.org/docs/default-source/asset-management/rent-income-charts/2021-rent-and-income-charts.pdf?sfvrsn=ba378915\\_0](https://www.mainehousing.org/docs/default-source/asset-management/rent-income-charts/2021-rent-and-income-charts.pdf?sfvrsn=ba378915_0), accessed 10/12/21

<sup>15</sup> Ibid

<sup>16</sup> Ibid

Extremely Low Income is defined as a family earning less than the poverty level or 30% of area median family income for the area. In Knox County, Maine, a family of 4 meeting these criteria earn \$21,330 per year.

#### Housing Wage

Housing Wage is the estimated full-time hourly wage workers must earn to afford a decent rental home at HUD's Fair Market Rent while spending no more than 30% of their income on housing costs. In Maine, that translates to \$21.39/hour working fulltime to afford a 2-bedroom home rental at \$1,221 per month.<sup>17</sup>

Full-time work is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 35 hours per week, according to the Bureau of Labor Statistics.

#### Fair Market Rent (FMR)

Fair Market Rent (FMR) is typically the 40th percentile of gross rents for standard rental units. FMRs are determined by HUD on an annual basis and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts.<sup>18</sup> In Knox County Maine, the FMR for a 2 bedroom for those at 80% of AMI is \$1,267/month.<sup>19</sup>

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<sup>17</sup> National Low Income Housing Coalition, Out of Reach Maine, <https://reports.nlihc.org/oor/maine>, accessed 10/12/21

<sup>18</sup> US Housing and Urban Development (HUD) Office of Policy Development and Research, <https://www.huduser.gov/portal/datasets/fmr.html>, accessed 10/12/21

<sup>19</sup> Maine Housing, 2021 Rent and Income Charts, [https://www.mainehousing.org/docs/default-source/asset-management/rent-income-charts/2021-rent-and-income-charts.pdf?sfvrsn=ba378915\\_0](https://www.mainehousing.org/docs/default-source/asset-management/rent-income-charts/2021-rent-and-income-charts.pdf?sfvrsn=ba378915_0), accessed 10/12/21

## **Housing Resources**

### **Information & Programs**

#### Mortgage Education:

Many banks and credit unions provide mortgage education programs.

#### MaineHousing hoMEworks Homebuyer Education Classes

Homebuyer education explains how the buying process works and will help you to choose the mortgage option that is best for you. You'll also learn about credit and debt management, budgeting, and more. In person and on-line options.

<https://www.mainehousing.org/education/home/homeworks-homebuyer-education-classes>

#### Financial Literacy

##### New Ventures Maine (NVME)

Provides financial literacy programming as well as programs for business start-up and career transition. Programs are free and offered in person and on-line.

NVME also offers a Rainy Day Savings Account (RSDA) program offering a matched savings account for income eligible individuals and families.

They also offer a Family Development Account which supports income-eligible working adults to save for a major purchase.

<https://newventuresmaine.org/programs/manage-your-money/>

#### Aging in Place

##### Maine's Age-Friendly State Plan

A guide, issued by the State of Maine and created through multiple stakeholder meetings, providing objectives and recommendations to make Maine, and our communities, more livable for people as they age.

<https://www.maine.gov/dhhs/sites/maine.gov.dhhs/files/inline-files/Age-Friendly-State-Plan.pdf>

#### MaineHousing Home Repair Program

MaineHousing's Home Accessibility and Repair Program provides grant assistance to low-income homeowners who are unable to afford necessary home repairs. Eligible homeowners must have lived in the home for at least 1 year and earn a household income of at or below 80% of AMI.

<https://www.mainehousing.org/programs-services/HomeImprovement/homeimprovementdetail/home-repair>

## **Financing Mechanisms**

### Federal Home Loan Bank of Boston –Affordable Housing Program (AHP) Grant

The FHLBB AHP encourages local planning of affordable-housing initiatives. The Bank's member institutions work with local housing organizations to apply for funds to support initiatives that serve very low- to moderate-income households in their communities. Each year, funding for projects submitted to the AHP by member institutions is awarded in at least one competitive round. Subsidized loans (advances) and direct subsidies (grants) are available.

<http://www.fhlbboston.com/communitydevelopment/ahp/>

- Maximum grant of \$400,000 or \$30,000/unit for homeownership.
- Priority is given to:
  - Initiatives that finance the purchase, construction, and/or rehabilitation of owner-occupied housing for very low-, low, and moderate-income households (80% of area median income, determined by HUD) for the retention period of five years; or
  - Initiatives that finance the purchase, construction, and/or rehabilitation of rental housing, of which at least 20 percent of the units will be occupied by and affordable for very low-income households (50 % or less of the area median income, determined by HUD) for the retention period of 15 years.
- Chances of grant are increased if property is donated.
- Must have member bank submit application and participate in the project (maximum points to projects with fixed-rate member financing with terms of fifteen years or greater).
- 2015 Application Scoring Sheet Attached (Appendix vi)
- Fall application date

### CDBG Housing Assistance Grants

The State CDBG Program allows States to award grants to local government to develop and preserve decent affordable housing. Annually, each State develops funding priorities and criteria for project selection. Successful applicants specifically identify income qualified individuals and families and use the grant to provide housing for those identified.

- Grants to support affordable housing for families at 80% area median income or below (\$50,100 in Waldo County for family of 4, see [https://www.hudexchange.info/resource/reportmanagement/published/HOME\\_IncomeLimits\\_State\\_ME\\_2015.pdf](https://www.hudexchange.info/resource/reportmanagement/published/HOME_IncomeLimits_State_ME_2015.pdf)).
- Maximum grant of \$30,000/unit up to \$250,000.
- Communities must provide a cash match of 20% for new construction.
- Applications are taken each spring.

### Private Foundations

Private foundations are generally founded by an individual, family or group of like-minded people as a mechanism for charitable giving. Often, private foundations focus on a particular interest or area of giving. The most likely way to access private foundations is through a local connection. Island communities have had success in obtaining funding from foundations funded by year-round and seasonal residents or when a community member has a seat on the board of a larger charitable foundation.

Community funds or foundations are charitable organizations that may manage and administer of number of funds most often with a local or regional focus. The Maine Community Foundation is such an organization in Maine. Some MCF grant funds are accessed through a formal application process. There is also donor advised funds that are not open for general application. The most likely way to access MCF donor advised funds is by speaking with a grants manager at MCF to describe the project and needs.

<http://www.mainecef.org/Grants/AvailableGrantsDeadlines.aspx>

### The Genesis Community Loan Fund

The Genesis Community Loan Fund is a critical link in the development of affordable housing and delivery of services in Maine. Our mission is to bring together resources to create housing and other economic and social opportunities for underserved people and communities. Genesis, a certified Community Development Financial Institution (CDFI), is a statewide nonprofit organization that began in 1992.

Genesis provides innovative financing by soliciting low-interest loans from individuals, churches, corporations, and foundations, and then re-lending the money to nonprofit organizations developing affordable housing and community facilities in underserved neighborhoods and needy communities. Loans may be short term to fill a gap in financing or long term. If requested, Genesis provides substantial technical assistances to the sponsors of capital projects that will create housing and community development opportunities.

<http://www.genesisfund.org>

### Bank Financing

There is a long history of community banks working with island housing groups to provide long term financing. Bar Harbor Bank and Trust has worked with islands using a buy and restrict resale formula to preserve affordability. Camden National has worked with the community land trust model and with several island affordable housing groups.

### MaineHousing – Island Program – currently unfunded

An Island focused program was developed by MaineHousing pursuant to the Maine Energy, Housing and Economic Recovery Program, 30-A M.R.S.A. c. 201, sub-c. 7-A (Part E Bonds) to



finance the creation or substantial rehabilitation of affordable multi-family rental housing units located on Maine's island communities. <http://www.mainehousing.org/>

- Performance grant of up to \$400,000 per project
- Requires 30-year conformance to affordability standards
- Maximum allocation per unit of \$175,000 for new construction
- Serves residents earning up to 120% of AMI
- Requires development of a minimum of 2 units of housing
- Requires a community match of 20%, cash or in-kind
- Currently unfunded

## Appendix Survey Paper Format

### Vinalhaven Housing Committee Year-Round Housing Needs Assessment Summer, 2021

The Vinalhaven Housing Committee, a Select Board approved committee, was formed to better understand the unmet housing needs in our community. We are working to define and understand the housing challenges on the island by collecting information and data. If you are a person or family who has found it challenging to find suitable housing on the island, your participation in this survey is vital. Accurate information is needed to inform the Vinalhaven Housing Committee and the Town about the unmet housing needs in the community.

The Committee is working with an independent off island consultant, Mary Terry, to help with the assessment. She has experience working on community housing needs and eldercare issues on Vinalhaven and on other islands in our area.

**No one on the island will have access to the completed surveys**, they will go directly to our consultant. **All responses will be kept confidential, and no individual respondents will be identified.** You are welcome to "pass" on any questions and to share any additional information you think would be useful. The information collected in this survey along with demographic and economic data will be used to write a report for the Vinalhaven Housing Committee and, by extension the Town.

Your participation is greatly needed and appreciated to gather the information which will guide and inform potential solutions.

Surveys will be collected through July 31, 2021.

Surveys may be picked up and returned to boxes at the following locations:

- Town Office
- Camden National Bank
- Union Church Vestry
- Library
- Fox Island Electric
- Medical Center
- Island Lobster Supply
- Surfside Restaurant
- Fisherman's Friend
- Community/Laundry Room of Harborside and Carver Apartments

Or if you prefer to complete this survey electronically, you may do so at: [LINK](#)

## Thank you!

**Vinalhaven Housing Committee**  
Barbara Philbrook, Kathi Young, Marjorie Stratton  
Patrick Sault, Hooper Brooks, Elin Elisofon, Matt Jablonski

**Please turn to page 2 to begin the survey.**

## Housing Information

1. How long have you lived on Vinalhaven?

\_\_\_\_\_ In your current home?  
 \_\_\_\_\_ On the island?

2. What type of housing do you now live in on Vinalhaven? Please check all that apply.

\_\_\_ I own the home I live in  
 \_\_\_ I rent a house  
 \_\_\_ I rent an apartment  
 \_\_\_ I live alone  
 \_\_\_ I live with others  
 \_\_\_ I live with relatives  
 \_\_\_ I live in a pre-1976 Mobil Home  
 \_\_\_ My housing is seasonal, and I move on island several times each year  
     (Seasonal rental/Airbnb)  
 \_\_\_ My home is seasonal, and I live on island only part time  
 \_\_\_ Other, please describe (tent, boat, couch)

3. Do you expect your household will need/want to move and if so when might you expect to move?

\_\_\_ Immediately  
 \_\_\_ Within 1 year  
 \_\_\_ More than a year, but within three years  
 \_\_\_ Between three and five years

4. For what reason(s) might your household need to move?

Current housing is:

\_\_\_ Too small  
 \_\_\_ Too large  
 \_\_\_ In need of major repairs  
 \_\_\_ Not suitable for physical needs  
 \_\_\_ Not affordable  
 \_\_\_ Not available year-round  
 \_\_\_ Only temporary accommodation  
 \_\_\_ Other (please describe briefly)

5. How would you describe your household?

\_\_\_ Single person  
 \_\_\_ Couple  
 \_\_\_ Family (one or two adults with children)  
     \_\_\_ Number of children (under 18)  
 \_\_\_ Other (please describe briefly)

6. Are you now or have you had challenges finding suitable housing?

\_\_\_ Yes  
\_\_\_ No

7. Generally, what are the barriers for you regarding stable, affordable housing on Vinalhaven?

- \_\_\_ Availability of affordable housing units
- \_\_\_ Stability of housing units
  - \_\_\_ Seasonal rentals
  - \_\_\_ Poor quality of housing stock
- \_\_\_ Heating Costs
- \_\_\_ Stability of employment
- \_\_\_ Financial
  - \_\_\_ Credit/debt issues
  - \_\_\_ Lack of resources for down payment/deposit
  - \_\_\_ Lack of knowledge around mortgage process
- \_\_\_ Other, please describe

8. If you are a renter:

What do you consider an affordable rent for a 1-bedroom apartment or home (including rent, heat, and electricity)?

\$\_\_\_\_\_ per month

What do you consider an affordable deposit?

\$\_\_\_\_\_

9. If you are a homeowner or seeking to purchase a home:

What do you consider an affordable price for a 2-bedroom home?

\$\_\_\_\_\_

What do you consider an affordable monthly mortgage payment (principle, interest, and insurance) keeping in mind that heat, electricity, water, and upkeep are above and beyond the mortgage payment?

\$\_\_\_\_\_ per month

What do you consider an appropriate down payment and closing cost that is affordable for you?

\$\_\_\_\_\_

10. Is there anything else you want to share regarding affordable housing, your needs, or the needs of the community?

## Demographics

Select ONE answer for each question that best applies to you.

- |  |  |
|--|--|
| <p>1. Do you consider yourself a year-round island resident?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>  | <p>1. What is your age?</p> <p><input type="checkbox"/> 18-20 years</p> <p><input type="checkbox"/> 20-29 years</p> <p><input type="checkbox"/> 30-39 years</p> <p><input type="checkbox"/> 40-49 years</p> <p><input type="checkbox"/> 50-59 years</p> <p><input type="checkbox"/> 60-64 years</p> <p><input type="checkbox"/> 65 -74 years</p> <p><input type="checkbox"/> 75-89 years</p> <p><input type="checkbox"/> 85 years and older</p>  |
| <p>2. What is your gender?</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Non-binary/ third gender</p> <p><input type="checkbox"/> Prefer to self-describe: _____</p>   |  |
| <p>3. What is your marital status?</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Single, never married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Widowed</p> <p><input type="checkbox"/> Divorced</p> <p><input type="checkbox"/> In a domestic partnership</p>            |  |
| <p>4. What is your employment status as of last week?</p> <p><input type="checkbox"/> Employed full-time</p> <p><input type="checkbox"/> Employed part-time</p> <p><input type="checkbox"/> Not employed, looking for work</p> <p><input type="checkbox"/> Not employed outside the home</p> <p><input type="checkbox"/> Retired</p> | <p>6. What was your household's gross annual income last year (prior to taxes)?</p> <p><input type="checkbox"/> Less than \$10,000</p> <p><input type="checkbox"/> \$10,000-\$14,999</p> <p><input type="checkbox"/> \$15,000-\$24,999</p> <p><input type="checkbox"/> \$25,000-\$34,999</p> <p><input type="checkbox"/> \$35,000-\$49,999</p> <p><input type="checkbox"/> \$50,000-\$74,999</p> <p><input type="checkbox"/> \$75,000-\$99,999</p> <p><input type="checkbox"/> \$100,000-\$149,999</p> <p><input type="checkbox"/> \$150,000 and up</p> <p><input type="checkbox"/> Prefer not to answer</p> |

**If you are under 65 years of age, please stop here.**

**If you are 65 years of age or older, please complete this portion of the survey.**

1. Do you have any concerns about living on the island as you get older?

☐ No  
☐ Yes, please briefly explain

\_\_\_\_\_

2. Does your current housing situation match your housing needs?

\_\_\_No  
\_\_\_Yes; please briefly explain

\_\_\_\_\_

3. What assistance do you need to remain in your current living situation?

4. Would you want to move into a smaller, safe, efficient living situation if it were available?

☐ No  
☐ Yes

5. Are you currently on a housing waitlist? If so, please note the name.

☐ No  
☐ Yes

Name of home/facility\_\_\_\_\_

6. Please contribute comments or information you would like to share with the committee.

## Survey – Wind Format

### Vinalhaven Housing Committee Year-Round Housing Needs Assessment

The **Vinalhaven Housing Committee** was formed to better understand the unmet housing needs in our community. We are working to define and understand the housing challenges on the island by collecting community data. **If you are a person or family who has found it challenging to find suitable year-round**

**housing on the island, your participation in this survey is vital.** Accurate information is needed to inform the Vinalhaven Housing Committee and the Town about the unmet housing needs in the community.

The survey is **100% anonymous** and your survey results will not be accessed inappropriately by the Committee or anyone else. You are welcome to pass on any questions or to share any additional information you think would be useful with the Committee.

**Your participation is greatly needed and appreciated in order to gather the information which will guide and inform potential solutions.**

#### **Instructions:**

Please complete the survey, which begins below, to the best of your ability. When you have completed your survey, please take the survey out of this copy of *The Wind*, and deliver it to the dropboxes set up at one of the following locations:

- Town Office
- Union Church Vestry
- Library
- Fox Island Electric
- Medical Center
- Island Lobster Supply
- Surfside Restaurant
- Fisherman's Friend
- Community/Laundry Room of Harborside and Carver Apartments

**You can also complete the survey online by typing this link into your web browser on your computer:**

[www.surveymonkey.com/r/VHHousinSurvey](http://www.surveymonkey.com/r/VHHousinSurvey)

**If you have any questions, please email [mjablonski@islandinstitute.org](mailto:mjablonski@islandinstitute.org)**

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### **2021 Housing Survey** **Please answer all questions**

**1. How long have you lived on Vinalhaven (in years)?**

- In your current home: \_\_\_\_\_ years
- On the island: \_\_\_\_\_ years

**2. Are you now or have you had challenges finding suitable housing?**

- ☐ Yes
- ☐ No

**3. Do you expect your household will need/want to move? If so, when might you want/expect to move?**

- ☐ Immediately
- ☐ Within 1 year
- ☐ More than a year, but within three years
- ☐ Between three and five years
- ☐ More than five years



**4. What type of housing do you now live in on Vinalhaven? Please check all that apply.**

- ☐ I own the home I live in
- ☐ I rent a house
- ☐ I rent an apartment
- ☐ I live alone
- ☐ I live with others
- ☐ I live with relatives
- ☐ I live in a pre-1976 Mobil Home
- ☐ My housing is seasonal, I move multiple times a year
- ☐ (Seasonal rental/Airbnb)
- ☐ My home is seasonal, and I live on island only part time

**5. For what reason(s) might your household need to move?**

My current current housing is:

- ☐ Too small
- ☐ Too large
- ☐ In need of major repairs
- ☐ Not suitable for physical needs
- ☐ Not affordable
- ☐ Not available year-round
- ☐ Only temporary accommodation
- ☐ Other (please describe briefly):

**6. How would you describe your household?**

- ☐ Single person
- ☐ Couple
- ☐ Family (one or two adults with children)
- ☐ Other (please describe briefly):

**7. Generally, what are the barriers for you regarding stable, affordable housing on Vinalhaven?**

- ☐ Availability of affordable housing units
- ☐ Stability of housing units
- ☐ Seasonal rentals
- ☐ Poor quality of housing stock
- ☐ Heating Costs
- ☐ Stability of employment
- ☐ Financial
- ☐ Credit/debt issues
- ☐ Lack of resources for down payment/deposit
- ☐ Lack of knowledge around mortgage process
- ☐ Other, please describe:

**8. If you are a renter:**

What do you consider an affordable rent, per-month, for a 1-bedroom apartment or home (including rent, heat, and electricity)?

\$ \_\_\_\_\_

What do you consider an affordable deposit?

\$ \_\_\_\_\_

**9. If you are a homeowner or seeking to purchase a home:**

What do you consider an affordable price for a 2-bedroom home?

\$ \_\_\_\_\_

What do you consider an appropriate down payment and closing cost that is affordable for you?

\$ \_\_\_\_\_

What do you consider an affordable monthly mortgage payment (principle, interest, and insurance) keeping in mind that heat, electricity, water and upkeep are above and beyond the mortgage payment?

\$ \_\_\_\_\_

10. **Is there anything else you want to share regarding affordable housing, your needs, or the needs of the community?**

**Demographics:**  
Select one answer per question

1. **Do you consider yourself a year-round island resident?**
  - ☐ Yes
  - ☐ No
2. **What is your gender?**
  - ☐ Male
  - ☐ Female
  - ☐ Non-binary
  - ☐ Prefer to self-describe:
3. **What is your marital status?**
  - ☐ Married
  - ☐ Single, never married
  - ☐ Separated
  - ☐ Widowed
  - ☐ Divorced
  - ☐ In a domestic partnership
4. **What is your employment status as of last week?**
  - ☐ Employed full-time
  - ☐ Employed part-time
  - ☐ Not employed, looking for work
  - ☐ Not employed outside the home
  - ☐ Retired
5. **What is your age?**
  - ☐ 18-20 years
  - ☐ 20-29 years
  - ☐ 30-39 years
  - ☐ 40-49 years
  - ☐ 50-59 years
  - ☐ 60-64 years
  - ☐ 65 -74 years
  - ☐ 75-89 years
  - ☐ 85 years and older
6. **What was your household's gross annual income last year (prior to taxes)?**
  - ☐ Less than \$10,000
  - ☐ \$10,000-\$14,999
  - ☐ \$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 and up
- ☐ Prefer not to answer

**If you are under 65 years of age, please stop here.**

**If you are 65 years of age or older, please complete this portion of the survey.**

**Elderly Housing:**  
Please answer all the questions below

**2. Do you have any concerns about living on the island as you get older?**

- ☐ No
- ☐ Yes, please briefly explain:

**3. Does your current housing situation match your housing needs?**

- ☐ No
- ☐ Yes; please briefly explain:

**4. What assistance would you need to remain in your current living situation?**

**5. Would you want to move into a smaller, safe, efficient living situation if it were available?**

- ☐ No
- ☐ Yes

**6. Are you currently on a housing waitlist? If so, please note the name.**

- ☐ No
- ☐ Yes; please list name:

**7. Please contribute comments or information you would like to share with the committee.**