

HomeStart Sponsored Meeting  
Planning Decisions, Inc Conducted Meeting  
Community Meeting – Affordable Housing Needs Assessment  
Thursday evening, September 25, 2008 (7 pm – 9 pm)  
Community Center, Peaks Island, ME

Summary

With the generous support of a Peaks Island Fund grant, HomeStart has hired Planning Decisions, a longtime Maine research firm, to study affordable housing issues on Peaks Island. Sarah Curran of Planning Decisions will collect demographic, economic, and survey data for this purpose. Mary Terry, Casco Bay Island Fellow, will provide support to the process. The housing needs assessment, conducted in response to suggestions from community members, will take several months to complete.

Over 60 community members attended the initial open community meeting held on Thursday, March 25. The meeting was held to describe the study and gather community input regarding what questions to ask, who to survey, and how best to conduct the survey. Using input from that meeting, Sarah will design a survey and distribute it to the community. Findings will be presented at a second community meeting once the study is complete.

I. Introductions:

Sarah Curran, Planning Decisions, and Mary Terry, Casco Bay Island Fellow, introduced themselves. Those in attendance introduced themselves as well.

II. Purpose of Meeting:

The purpose of the meeting is to learn more about what the community wants to know about affordable housing needs and from whom they want to know this information.

III. What Does the Community Want to Know?

Sarah began by asking the group the following question:

*Who are the groups we think are having problems finding affordable housing on Peaks Island?*

The group generated the following list:

- Elderly
- Single income
- Fixed income
- Self employed
- Young families
- Self employed with single Income

- Middle class
- Multi-generational islanders
- Families who have owned a home for long time (taxes have changed but financial or ownership situation hasn't)
- Seasonal workers (those who have to make seasonal earnings last for the entire year)
- Winter renters seeking year round rental
- People who are locked out of the market:
  - Middle income
  - Lower fixed income
  - People who could buy in 10 years ago
- Students – College and Art School Students
- Families with young children

Other issues raised during this portion of the discussion included:

- Role of Second Homes and Seasonal Homes play in increasing financial pressure on year round residents
- Former year round houses that are now summer rental stock
- Housing costs increasing is a regional and national issue in any desirable place, this is especially true in coastal mainland Maine and the islands
- Renters in general
  - A lack of rentals
  - Zoning as it relates to accessory apartments

Sarah then posed this question:

*What are the problems facing these groups?*

Taking several of the groups identified above, the participants listed the following problems:

For the Elderly:

- Taxes, repairs, costs related to upkeep
- Fixed income
- Couldn't keep house due to expenses but couldn't sell and buy another house (no reasonable way to down-size)
- Senior housing is in demand but income restrictions are too strict for some people to qualify
- Too many demands on every dollar – parking, transportation, fuel, heat
- Accessibility
  - In the home
  - Around transportation
- Property taxes
  - Are high here
  - Second home market puts pressure on stock and increases value

For young Families:

- Young families have the greatest expenses of any group
  - Depends on number in family
  - College expenses
  - Longer time line in facing higher and increasing costs
  - Salaries have not maxed out yet
- College saving and expenses
- Retirement savings
- No such thing as a starter home here
- Face additional costs
  - Additional childcare due to time on ferry
  - Additional transportation costs for dentist, doctor, grandparent visits
  - Greater impact of “the island surcharge”
- School Issues
  - Many schools have seen decrease in population, including Peaks Island
  - this may be a future concern
- First home buyer difficulties
  - Down payment
  - Qualifying for a mortgage

Other issues raised during this portion of the discussion included:

- The possible need to assess young families arriving 10 years ago vs those arriving today
- A discussion of out of state influences
  - Who owns homes on Peaks Island today?
  - Compare with who owned homes 5 – 10 years ago
- Look at families with school age children that own vs rent
- There are a number of year round houses that are empty in winter
- Look at difference between people who take summer rentals and people who live on the island part time
- Look at winterized summer homes
- Lack of employment on island
- Look at demographic issues including
  - Past and current tax rolls
- Job market in Portland difficult
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For Renters:

- There is a monetary incentive for owners to rent weekly not monthly
- Winter rentals are difficult for families they must move seasonally and disrupt family life

For those with a long term family home:

- Generational loss
- Average tax burden high, average median income low

Other Issues:

- Across income brackets look at who can and can not afford to live here year round
- Population in Portland and on Peaks has been flat
  - Adds stress on city to increase taxes to meet expenses
- Schools and taxes
  - One-half of Portland's budget goes to schools
  - Maine school funding budget skewed away from funding city schools
- Maine has low tourist related taxes
- Augusta won't allow cities to impose taxes
- Portland provides social services that the state doesn't financially support which increases local taxes
- Self-employed residents face financial and time costs of conducting business here
- Can employers on Peaks Island find local people to work for them?

Sarah then handed out a draft survey and asked the group to:

*Take a look at this draft survey and, thinking about the groups and problems we have identified, tell me what is missing.:*

The group responded with the following suggestions and ideas (like ideas have been grouped for ease of reading):

- What is the difference between background information and actual Peaks Island experience? This needs clarification
- Clarify if the survey is for those living on Peaks Island or those who are not living on Peaks Island but would like to.
- Focus on people who live here and people who commute here to work. Survey the early boat riders.
- The survey should be distributed to everyone on the island.
- Put survey on website so people can complete it electronically
- Ask if people want to buy a fixer-upper and put in "sweat equity?"
- Ask "Are you actively seeking to purchase on Peaks Island and what is your price range?"
- Ask "Would you be willing to buy a house with a subsidy or offset that goes back when you sell? Are you willing to work with constraints if it will help you to purchase a home?"
- Change term mobile home to pre-fab home.
- Ask specifically about attractiveness of attached and two family homes, condos and townhouses.
- Ask if people find one type of housing more acceptable than another for purchase
- Ask if the community finds one type of housing more acceptable than another?
- Ask if the community would accept zoning changes and if so, what would the community support?
- Ask about zoning but be sure to describe any recommend changes

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- Ask if increased density is agreeable to you, do you support affordable housing at the cost of increased density
- Ask what model would be most attractive to you as a buyer
- Ask if people are interested in building an accessory apartment
- In order to build an accessory dwelling, would you accept restrictions limiting rentals to year round affordable rental
- Ask what would you like to do with your own property
- Include a specified scale for questions relating to satisfaction
- If you ask how many people are in a household, also ask ages
- Ask if the respondent owns a home and if so could that person buy the house they now live in if it were for sale today
- We know people want to live here by looking at supply and demand – ask what people can bear in terms of cost, community
- Keep questions in layman’s terms
- Be considerate of terms used, be sure to define terms and recognize the loaded nature of terms
- Make survey short and concise so people will answer it
- Visual preference survey is a good tool
- Asking people’s income is problematic instead ask what you can afford to pay for housing each month.
- How long have you lived on Peaks island and how often have you moved?
- What percentage of your adjusted income goes to property taxes?
- What percentage of your adjusted income goes to rent?

The conversation also included the following:

- Be mindful of the size of instrument/survey
  - Consider 2 surveys
    1. Community attitudes
    2. People who want to live here
- Conduct a closed survey – know who the surveys were sent to and what is coming back
  - Control data collection for better results
  - Work toward quality of results
- Signed vs unsigned surveys
  - Use methods to code surveys and assure confidentiality
- Is this survey the right process, should we look for creative ways to help ourselves?
- Ask about cost of boat and parking and the added surcharge of living on an island
- Definitional – a needs assessment asks “Do we need affordable housing on Peaks Island?” but we also want to know about the other bigger issue “Do you want an affordable house and what kind do you want?”
- The study needs focus
  - What people want?
  - What will community support?
- The original intent of the survey was to identify the needs of the community

- Is there a problem
- If there is a problem what are you willing to do about it?
- What we would do vs what would we tolerate
  - What kinds of units
  - Where should they be
  - Would you accept one in your neighborhood
  - Would you purchase one?
- Recommendation – this discussion indicates an increase in complexity a sort of question creep.
  - Address that using a focus group to evaluate a preliminary draft
- What does affordable housing problem look like? It is worth evaluating
- Quantify actual costs of living here

#### IV: What is the best way to distribute the survey?

- Survey entire island – owners, renters and commuters
- Mailed surveys have resulted in 50% response island wide
- Interview employers
- Distribute survey through
  - PI Tax assistance Program
  - PI fuel assistance program
  - Realtors

Other issues that were noted:

- Might be better to provide a two-part survey
  - A. Impression about need
  - B. Nature of need
    - Define nature of need
- We need to define the need to create a viable solution
- Which groups on the island are now under stress? From that we would have a better idea of what is needed to address the issue.

#### V. Conclusion of Meeting:

Sarah closed the meeting by thanking the group for their participation. She noted that the conversation ranged beyond the scope of a needs assessment that the group conversation was helpful to her in framing the next steps. From this conversation, a needs assessment instrument will be created. In addition, HomeStart and Sarah will have a conversation about how best to address the many other issues raised during the conversation.

The meeting ended just before 9 pm.