



**PLANNING  
DECISIONS**

Research & Planning

**Peaks Island Affordable Housing  
Needs Assessment Report**

**For:  
HOMESTART  
P.O. Box 174  
Peaks Island, Maine 04018**

**February 25, 2009**

**From: Planning Decisions, Inc.  
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## **A. Executive Summary**

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This is an assessment of the need for affordable housing on Peaks Island, which is part of the City of Portland, Maine. It was prepared for the island non-profit organization HOMESTART. An affordable housing needs assessment is a description and analysis of the numbers and types of households who face housing affordability problems. This needs assessment is based on census and other demographic information, assessor data from the City of Portland, interviews with select island residents, public meetings, and the results of a survey of year-round islanders.

Between 2000 and 2008, the population of Peaks Island increased from 843 to 896, a 6% increase. Households in which the householder is older than age 45, particularly households age 55-64 and 65+, increased in number, and the median age increased from 42.4 to 46.6. Median income also rose on Peaks Island between 2000 and 2008, from \$40,185 to \$58,936.

Home values rose substantially during this time. According to sales data from the City of Portland, between 2000 and 2008 the median price of homes sold on Peaks Island rose 141%, from \$140,000 to \$337,900, at an annual rate of increase of 12%. Despite increases in the median income, a Peaks Island household earning the median income can no longer afford the median home.

The issue of affordability is critical to Peaks Island residents. 46% of Peaks Island year-round respondents to a survey for this report agree that they are concerned increasing costs may force them to leave the island. They include respondents across all incomes and ages, both owners and renters, and single, married, and partnered respondents in households of all sizes.

Property taxes in particular were identified by many people as a major expense. Peaks Island has high property values, and is subject to a relatively high property tax rate. Among survey respondents, the average property tax expense (\$5,925) is half as much as average mortgage expense (\$11,826). Other costs unique to of living on an island, including transportation, also add to the cost of living on Peaks.

The cost of housing is a burden to many households on the island. One in six year-round survey respondents are interested in moving to affordable housing.

19 year-round survey respondents are possibly interested in buying an affordable home. Their median age is 51. The average number of people in the household is 2, and they are looking primarily for 2-3 bedrooms. 58% could pay less than \$1000/month (on average, they could pay \$822/month). Most are not typical first-time homebuyers; 63% already own a home and have considerable equity.

10 year-round survey respondents are possibly interested in an affordable rental. Their median age is 54, slightly older than those interested in buying an affordable home. The average number of people in the household is 2, and 1/2 are looking for a smaller rental unit (1-2 bedrooms), while slightly less than half are looking for a larger rental unit (2-3 bedrooms). 80% could pay less than \$1000/month (on average, they could pay \$711/month). Almost all of those interested in an affordable rental are also interested in buying an affordable home.

Among both potential buyers and renters, there is a preference for single-family homes and private yards.

There are undoubtedly additional island households interested in affordable housing who did not respond to the survey. Table 17 presents an estimate for the overall demand for affordable housing on Peaks Island. The low end of the range represents actual survey respondents; the upper end the demand if the survey were fully representative of the island population. Planning Decisions estimate is the midpoint between the two: more than the actual number of survey respondents but less than would be the case in a totally random sample. There is some overlap between the two categories, as some respondents said they would be interested in either buying or renting.

**Table 17: PDI Estimated Range of Demand**

	<b>Low</b>	<b>High</b>	<b>Midpoint</b>
Possible Buyers	20	70	45
Possible Renters	12	36	24

In summary, the cost of housing is a burden to many households on the island.

Most of those experiencing difficulty don't want to move. They need to be helped with strategies such as property tax relief, home weatherization and

rehabilitation assistance, and allowing accessory apartments and other revenue producing options.

Some of those experiencing difficulty would be interested in moving. They want to live in housing that looks and feels like other housing already on the island. They are older, and may have equity to contribute.

Meeting the needs of both groups will require commitment and creativity on the part of HOMESTART and the island community.

## **B. Introduction**

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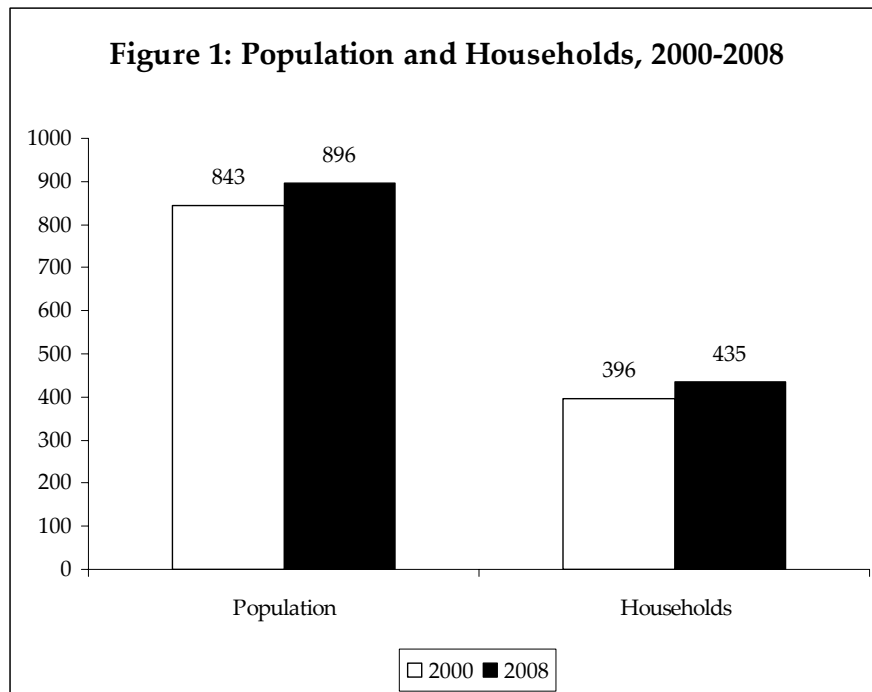
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## C. Demographics and Housing Facts

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### Demographics

In 2000, the population of Peaks Island was 843 people, living in 396 households. Between 2000 and 2008, the population of Peaks Island increased by 6%, to 896. At the same time, the number of households increased by 10%; household size is becoming smaller, as it is throughout the state.



Source: US Census, Claritas

In 2008, 29% of Peaks Island households were 2 person families, and 27% were 3 or more person families; 39% were 1 person non-family households, and 6% were 2 or 3 person non-family households (Table 1). These proportions are consistent with what they were in 2000.

**Table 1: Household Size, 2000-2008**

Households	2000		2008	
	#	%	#	%
<b>Family</b>	224	57%	241	55%
2 person	115	29%	126	29%
3 person	49	12%	56	13%
4 person	41	10%	42	10%
5+ person	19	5%	17	4%
<b>Non-family</b>	172	43%	194	45%
1 person	144	36%	169	39%
2 person	26	7%	24	6%
3 person	2	1%	1	0%
4 person	0	0%	0	0%
5+ person	0	0%	0	0%

Source: US Census, Claritas<sup>1</sup>

Between 2000 and 2008, the median age on Peaks Island rose from 42.4 to 46.6. This is a less of an increase than that experienced by Cumberland County and the State of Maine as a whole. In 2000, Peaks Island was older than both; in 2008, it is younger.

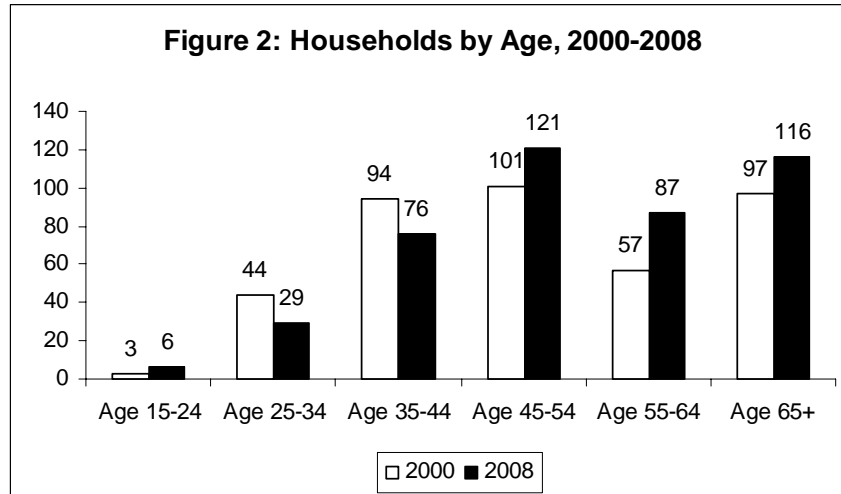
**Table 2: Median Age, 2000-2008**

	2000 Median Age	2008 Median Age
<b>Peaks</b>	<b>42.4</b>	<b>46.6</b>
Cumberland County	37.6	50.58
Maine	38.6	51.23

Source: US Census, Claritas

Households in which the householder is older than age 45 increased in number on Peaks during this time, particularly households age 55-64 and 65+ (Figure 2). The number of households age 25-44 decreased.

<sup>1</sup> Claritas is a marketing research firm specializing in census data updates, and is the source for 2008 demographic data in this report.



Source: US Census, Claritas

Median income rose on Peaks Island between 2000 and 2008, more so than it did in Cumberland County or the state as a whole. In 2000, median income on Peaks was higher than the state but lower than the county; in 2008, it is higher than both.

**Table 3: Median Income, 2000-2008**

	2000 Median Income	2008 Median Income	% Increase
<b>Peaks</b>	\$ 40,185	\$ 58,936	47%
Cumberland County	\$ 44,048	\$ 53,698	22%
Maine	\$ 37,240	\$ 45,215	21%

Source: US Census, Claritas

A closer look at the households whose numbers increased on Peaks shows that among those in which the householder is younger than age 44, the only increases were among those earning \$100,000-\$149,999 (Table 4). In households age 45-64, increases were among those earning more than \$50,000. Only households over age 65 increased across all incomes.

**Table 4: Households By Age by Income, 2000-2008**

	2000	2008	Difference
<b>HH Age &lt;44</b>	160	111	-49
Less than \$10,000	0	0	0
\$10,000 to \$24,999	43	8	-35
\$25,000 to \$49,999	51	33	-18
\$50,000 to \$74,999	32	21	-11
\$75,000 to \$99,999	21	17	-4
\$100,000 to \$149,999	7	25	<b>18</b>
\$150,000 to \$199,999	0	3	3
\$200,000 or more	6	4	-2
<b>HH Age 44-65</b>	166	208	42
Less than \$10,000	24	14	-10
\$10,000 to \$24,999	7	4	-3
\$25,000 to \$49,999	55	20	-35
\$50,000 to \$74,999	48	72	<b>24</b>
\$75,000 to \$99,999	32	46	<b>14</b>
\$100,000 to \$149,999	0	46	<b>46</b>
\$150,000 to \$199,999	0	2	<b>2</b>
\$200,000 or more	0	4	<b>4</b>
<b>HH Age 65+</b>	46	116	70
Less than \$10,000	7	10	<b>3</b>
\$10,000 to \$24,999	39	47	<b>8</b>
\$25,000 to \$49,999	0	40	<b>40</b>
\$50,000 to \$74,999	0	1	<b>1</b>
\$75,000 to \$99,999	0	0	0
\$100,000 to \$149,999	0	15	<b>15</b>
\$150,000 to \$199,999	0	3	<b>3</b>
\$200,000 or more	0	0	0
Source: US Census, Claritas			

## Housing

As the population and number of households on Peaks Island increased, so did the number of housing units, from 871 in 2000<sup>2</sup> to 916 in 2008<sup>3</sup>.

<sup>2</sup> Source: U.S. Census

<sup>3</sup> Source: City of Portland

The proportion of housing units that are renter and owner occupied has remained the same, at 24% and 76% respectively (Table 5).

**Table 5: Housing Units by Tenure, 2000-2008**

	2000	2008
Total # Housing Units	396	435
<b>Owner occupied</b>	300	329
% of Total	76%	76%
<b>Renter occupied</b>	96	106
% of Total	24%	24%
Source: US Census, Claritas		

The proportion of units that are seasonal has also remained similar (Table 6). In 2000, 53% of Peaks Island housing units were seasonal. An examination of mailing addresses (on-island vs. off-island) listed in City of Portland assessor data suggests that in 2008, approximately 54% of housing units on Peaks Island are seasonal.

**Table 6: Seasonal Housing Units, 2000-2008**

	2000	2008
Total # Housing Units	871	916
# Seasonal Housing Units	458	494
<b>% Seasonal</b>	53%	54%
Source: US Census, City of Portland		

From 2000 to 2008, home values on Peaks Island rose substantially. According to sales data from the City of Portland, between 2000 and 2008 the median price of homes sold on Peaks Island rose 141%, from \$140,000 to \$337,900, at an annual rate of increase of 12% (Table 7).

**Table 7: Peaks Island Home Sales, 2000-2008**

Year	# Sales	Median Sale Price
2000	29	\$ 140,000
2001	16	\$ 112,750
2002	26	\$ 207,200
2003	26	\$ 241,500
2004	40	\$ 277,500
2005	54	\$ 330,000
2006	51	\$ 285,500
2007	51	\$ 291,000
2008	22	\$ 337,900

Source: City of Portland  
Note: Excludes both vacant land and sales for \$0

Other coastal communities in Cumberland County also experienced significant increases in median owner-occupied home values between 2000 and 2008 (Table 8). Increases in value in Cumberland County were much higher than in the State of Maine as a whole.

**Table 8: Value of Median Home**

	2000 Value of Median Home	2008 Value of Median Home	% Increase
Peaks	\$ 152,000	\$ 265,741	75%
Cape Elizabeth	\$ 184,600	\$ 347,645	88%
Cumberland	\$ 185,800	\$ 315,234	70%
Long Island	\$ 235,700	\$ 431,250	83%
Portland	\$ 121,200	\$ 222,361	83%
Yarmouth	\$ 184,400	\$ 326,735	77%
Cumberland County	\$ 131,200	\$ 228,145	74%
Maine	\$ 98,700	\$ 156,584	59%

Source: US Census, Claritas

Although the median income of Peaks Island residents has risen along with price of the median home on Peaks Island, a Peaks Island household earning the median income can no longer afford the median home. In 2000, a household would have needed an income of \$26,655<sup>4</sup> to afford the median home at \$140,000; at that time, the median income on Peaks Island was \$40,185. In 2008, an income

<sup>4</sup> Assumes 20% down and 5.3% 30 year fixed rate mortgage loan

of \$64,333 is necessary to afford the median home at \$337,900; the current median income is \$58,936 (Table 7). Housing on Peaks Island was a relative bargain in 2000; in 2008, it is not.

**Table 9: Income to Afford Median Home, 2000-2008**

	2000	2008
Median Home Price	\$ 140,000	\$ 337,900
Income to Afford	\$ 26,655	\$ 64,333
Median Income	\$ 40,185	\$ 58,936
Source: City of Portland; Claritas; Planning Decisions		

Currently, the only subsidized housing on Peaks Island is the Faye Garman House, a low-income senior housing complex. Faye Garman has 11 residential units; residents have to be 62 years or older, and low-income (for one person, earning less than \$23,850) or very low-income (less than \$14,300). Residents pay 30% of their income (less medical expenses) in rent.

The Faye Garman House has one unit currently open, about to be filled; the complex has not been full since it opened in 2005. Previous island residency is not a requirement, and according to the site manager, fewer than 50% of residents are from Peaks Island. The site manager believes that the difficulty they've had filling the apartments is partially because the units are designed for independent living, and many island residents choose to stay in their homes until they need assistance. Also, HUD age and income restrictions mean that some people who are interested do not qualify.

Section 8 is a subsidized housing program for very low income households whereby the local housing authority pays up to a set amount for private market rental units. There are no Section 8 vouchers in use on Peaks Island at this time.

## Commuters

According to the US Census, in 2006 there were 87 jobs on Peaks Island. 57 of those 87 workers live on Peaks Island; 30 commuters come to the island every day, primarily from South Portland (20%) and Portland (17%) but from other communities in Cumberland, York, Lincoln, and Androscoggin Counties as well.

## **D. Island Resident Interview Findings**

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As part of this needs assessment, interviews were conducted with 24 Peaks Island residents identified by their peers as opinion leaders regarding the topic of affordable housing. Several themes emerged from the interviews. Many of those interviews listed affordability and increases in the cost of living among the major challenges facing Peaks Island. Overall, most of those interviewed agreed that affordable housing is an important issue, citing diversity and retaining a year-round community as the primary reasons. They described housing as part of the larger issue of affordability, and many were very concerned about how to help existing residents who might be forced to leave the island due to increasing costs.

The following is a summary of the island resident interviews.

**1. What are the major challenges you see facing Peaks Island in the next five years?**

- Concerns about affordability, loss of diversity – housing is one piece
- Increases in the cost of living forcing people to leave the island
- Fear of development, how to preserve rural feel
- Fear of becoming summer community
- Perceived imbalance of power with City of Portland

**2. In broad terms, what do you think the community should be doing to address these issues?**

- Conversation and creativity, not confrontation
- Island appropriate solutions, well thought out
- Address property taxes, subsidize ferry costs
- Improve existing housing rather than build
- Preserve open space
- Listen to community
- Zoning law applies to all, including HOMESTART

**3. Is affordable housing – defined as housing that individuals and families of low and moderate income can afford – an important priority for the community? Why or why not?**

- Mostly, yes
- Many think it is part of a larger issue of affordability
- More concern about keeping existing residents than attracting new
- Don't want higher density

**4. Here are some reasons for a community to ensure affordable housing. Which matter the most to you? A) To maintain a diverse population B) To help young people who grew up on the island to stay here C) To help older residents remain on the island D) To help those who work in our community to live here E) To maintain our viability as a year-round island community. F) Other?**

- Diversity – the umbrella
- Some support for all
- Young people – less important
- Seniors – mixed responses, some support
- Workers – mixed responses, some support
- A year-round community – important

**5. If you were to describe one or more ideal affordable housing projects for Peaks Island, what would they be?**

- Rehab existing!
- Apartments, single family
- Fit in with island character
- In-law apartments – helps two families
- Address other costs
- Year-round rentals
- Habitat model – sweat equity

**6. What is the easiest way for HOMESTART to communicate with you and other community members going forward (i.e., mailing, website, post at the bulletin boards, email, etc.)**

- Email – develop list, regular updates, a newsletter
- Public meetings with dialogue and listen
- Island Times, STAR
- Posting on bulletin boards, boat, at library
- Transparency and trust

**7. Do you have any final comments or suggestions for HOMESTART?**

- Slow down
- Do what you say you are going to
- Trust
- Listen and respond, adjust
- Transparency, openness, communication
- Get community support before moving forward
- Different spokesperson
- Different board
- Develop solutions in response to identified need

## **E. Survey Findings**

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An affordable housing needs assessment survey was developed with input from more than 60 community members who attended a community meeting on September 25, 2008, as well as subsequent review by five non-board member individuals. The survey was distributed in November/December 2008. Survey results were analyzed by Planning Decisions, Inc.

### **Commuter Survey**

Five commuter surveys were distributed on the morning boats to Peaks Island; 0 were returned.

### **Owner/Renter Survey**

461 owner/renter surveys were mailed out to Peaks Island residents. 18 were returned to sender because of inaccurate addresses. Of the remaining 443, 154 (35%) were returned, a strong rate of return for a mailed survey.

Five respondents chose not to answer any of the survey questions. Two wrote that they felt the information too personal to share, and three wrote comments, which are included along with others under General Comments (page 30).

133 of the 154 survey respondents are year-round residents. 16 respondents are seasonal/part-time residents; their answers were kept separate.

Table 10 presents the characteristics of year-round survey respondents compared to the island population as a whole.

**Table 10: Characteristics of Survey Respondents**

	2008 All Island		All Year-Round Respondents		Interested in Affordable Rental		Interested in Affordable Buy		Not Interested in Either	
Respondents			133		10		19		112	
<b>Income</b>			119		9		18		98	
Under \$25,000	83	19%	25	21%	5	56%	5	28%	17	17%
\$25,000 - \$49,999	93	21%	26	22%	3	33%	4	22%	22	22%
\$50,000 - \$74,999	94	22%	23	19%	0	0%	3	17%	20	20%
\$75,000 - \$99,999	63	14%	23	19%	1	11%	4	22%	19	19%
\$100,000 +	102	23%	22	18%	0	0%	2	11%	20	20%
<i>left blank</i>			14		1		1		14	
<b>Marital Status</b>			132		10		19		109	
Single			43	33%	5	50%	8	42%	34	31%
Married			82	62%	5	50%	9	47%	70	64%
Partered			7	5%	0	0%	2	11%	5	5%
<i>left blank</i>			1		0		0		3	3%
<b>Age</b>			130		10		19		107	
15-24	6	1%	0	0%	0	0%	0	0%	0	0%
25-34	29	7%	2	2%	0	0%	0	0%	2	2%
35-44	76	17%	21	16%	1	10%	5	26%	14	13%
45-54	121	28%	31	24%	4	40%	7	37%	24	22%
55-64	87	11%	35	27%	4	40%	5	26%	28	26%
65+	116	9%	41	32%	1	10%	2	11%	39	36%
<i>left blank</i>			3		0		0		5	
<b>Tenure</b>			133		10		19		112	
Own	329	76%	121	91%	4	40%	12	63%	106	95%
Rent	106	24%	12	9%	6	60%	7	37%	5	4%
Live with Friends/Family			0	0%	0	0%	0	0%	1	1%
<i>left blank</i>			0		0		0		0	
<b>Household Size</b>			132		10		19		109	
1			34	26%	3	30%	5	26%	26	24%
2			61	46%	4	40%	8	42%	53	49%
3			20	15%	2	20%	4	21%	15	14%
4			14	11%	1	10%	2	11%	12	11%
5 +			3	2%	0	0%	0	0%	3	3%
<i>left blank</i>			3		0		0		3	

\* Source: Claritas

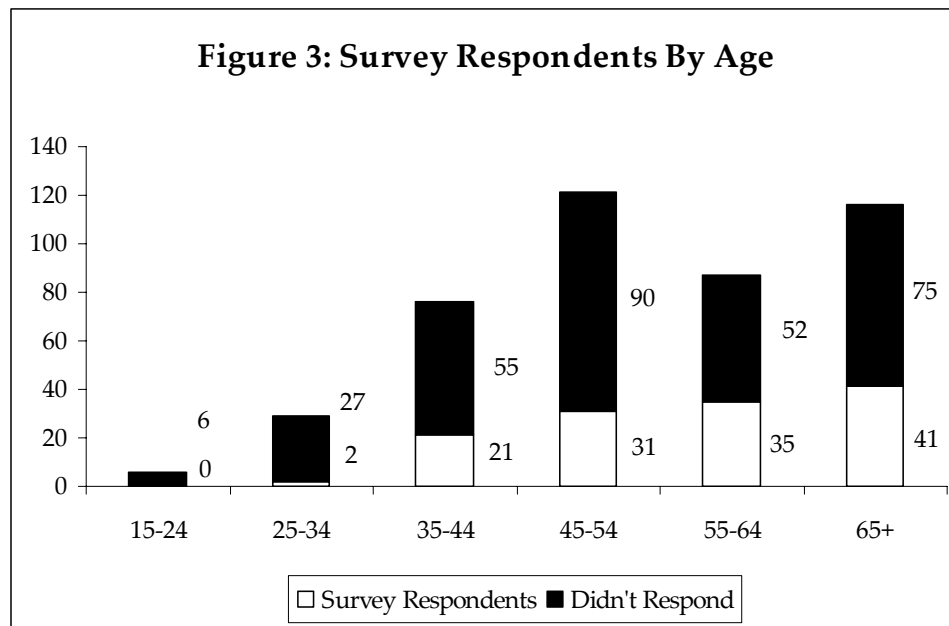
Note: Percentages are calculated of those who responded

Note: 7 households who want either to buy or rent are double-counted in this table, included in both the Interested in Affordable Rental and Interested in Affordable Buy categories; thus the totals of the three categories do not sum to equal the totals in the Year-round Residents category.

Overall, the survey sample is fairly representative of the year-round island population.

With regard to income, there were a few more respondents among those earning \$75,000-\$100,000 and a few less among those earning \$100,000 or more than in the population as a whole.

Older residents are more strongly represented in the survey; younger residents are under-represented. Figure 3 compares the number of survey respondents to the island population by age. It is normal in mail surveys to have a higher representation of older residents.



Survey respondents included a higher proportion of owners (91% compared to 76% of the island population) than renters (9% compared to 24%). In general, young people are more likely to rent than older people, so this is likely related to the under-representation of younger respondents.

Survey respondents were self-selected, not random; that is, they chose to fill out and return the survey, while other residents did not. Therefore the results cannot be automatically generalized to the population as a whole.

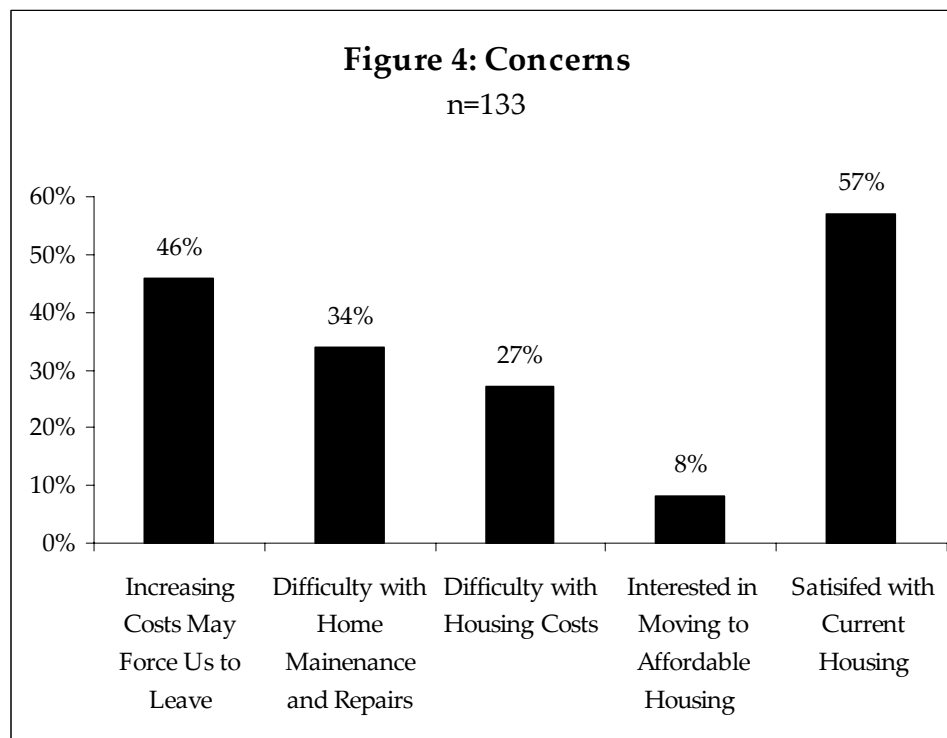
## Affordability

In response to community suggestions, the affordable housing needs assessment survey included several questions about general island affordability and expenses.

133 year-round residents responded to whether they agreed or disagree with the following statements, with one representing *strongly agree* and five representing *strongly disagree*:

- A) *We have a difficult time paying our monthly housing costs*
- B) *We find it difficult to keep up with necessary home maintenance and repairs*
- C) *We would be interested in moving to more affordable housing on Peaks*
- D) *We are concerned that increasing costs may force us to leave the island*
- E) *We are satisfied with our current housing.*

Figure 4 presents the percentage of the 133 survey respondents who agreed or strongly agreed with each statement.



**46% (61/133 year-round respondents) agreed or strongly agreed, “We are concerned that increasing costs may force us to leave the island.”** They include respondents across all incomes and ages, both owners and renters, and single, married, and partnered respondents in households of all sizes.

**34% (45/133) respondents agreed or strongly agreed, “We find it difficult to keep up with necessary home maintenance and repairs.”** Compared to all year-round respondents, these respondents are lower in income (53% earning less than \$50,000/year compared to 43%), more likely to be between ages 55-64 (41% compared to 27%), slightly more likely to own their current home (95% compared to 91%), and more likely to be interested in renting or buying an affordable home on Peaks in the next few years (26% compared to 17%).

**27% (36/133) agreed or strongly agreed, “We have a difficult time paying our monthly housing costs.”** Compared to all year-round respondents, these respondents are lower in income (60% earn less than \$50,000/year, compared to 43% among all respondents), more likely to be between ages 55-64 (41% compared to 27%), and more likely to be interested in renting or buying an affordable home on Peaks in the next few years (31% compared to 17% among all respondents).

**Eight percent (11/133) agreed or strongly agreed, “We would be interested in moving to more affordable housing on Peaks.”** Compared to all year-round respondents, these respondents are lower in income (72% earn less than \$50,000/year compared to 43%), include more renters (42% compared to 9%), are more likely to be single (67% compared to 33%), and more likely to be interested in renting or buying an affordable home on Peaks in the next few years (72% compared to 17%).

**57% (76/133) agreed or strongly agreed, “We are satisfied with our current housing.”** Compared to all year-round respondents, these respondents are higher in income (46% earn more than \$75,000/year compared to 37%), more likely to be older (60% older than 55 compared to 59%), tend to own their current home (95% compared to 91%), and are more likely to be married (69% compared to 62%). They are less likely to be interested in renting or buying an affordable home on Peaks in the next few years (6% compared to 17% of all year-round respondents).

Interestingly, among those who agreed or strongly agreed they are satisfied with their current housing, 40% (29 out of 72 respondents) also agreed or strongly agreed that increasing costs may force them to leave the island.

Table 11 presents the characteristics of those respondents who agreed (score of 4) or strongly agreed (score of 5) with each statement and compares them against the characteristics of the year-round respondents as a whole.

Table 11: Characteristics of Respondents Expressing Concerns

	All Year-Round Respondents		Agree "Difficult Time Paying Housing Costs"		Agree "Difficult to Keep Up w/ Home Maintenance and Repairs"		Agree "Interested in More Affordable Housing on Peaks"		Agree "Increasing Costs May Force Us to Leave the Island"		Agree "Satisfied with Current Housing"	
Respondents	133		36		45		11		61		76	
<b>Income</b>	119		35		45		11		56		68	
Under \$25,000	25	21%	10	29%	10	22%	5	45%	12	21%	10	15%
\$25,000 - \$49,999	26	22%	11	31%	14	31%	3	27%	17	30%	15	22%
\$50,000 - \$74,999	23	19%	6	17%	6	13%	2	18%	11	20%	12	18%
\$75,000 - \$99,000	23	19%	4	11%	9	20%	1	9%	6	11%	14	21%
\$100,000 +	22	18%	4	11%	5	11%	0	0%	10	18%	17	25%
<i>left blank</i>	14		3		2		1		6		8	
<b>Age</b>	130		37		46		12		61		74	
15-24	0	0%	0	0%	0	0%	0	0%	0	0%	0	0%
25-34	2	2%	0	0%	0	0%	0	0%	0	0%	2	3%
35-44	21	16%	8	22%	7	15%	1	8%	6	10%	6	8%
45-54	31	24%	9	24%	10	22%	3	25%	21	34%	17	23%
55-64	35	27%	15	41%	19	41%	5	42%	20	33%	22	30%
65+	41	32%	5	14%	10	22%	3	25%	14	23%	27	36%
<i>left blank</i>	2		1		1		0		1		2	
<b>Tenure</b>	133		38		47		12		62		76	
Own	121	91%	32	84%	44	94%	7	58%	52	84%	72	95%
Rent	12	9%	5	13%	2	4%	5	42%	10	16%	4	5%
Live with Friends/Parents	0	0%	1	3%	1	2%	0	0%	0	0%	0	0%
<i>left blank</i>	0				0		0				0	

**Table 11: Characteristics of Respondents Expressing Concerns (continued)**

	All Year-Round Respondents		Agree "Difficult Time Paying Housing Costs"		Agree "Difficult to Keep Up w/ Home Maintenance and Repairs"		Agree "Interested in More Affordable Housing on Peaks"		Agree "Increasing Costs May Force Us to Leave the Island"		Agree "Satisfied with Current Housing"	
<b>Marital</b>	132		38		47		12		62		75	
Single	43	33%	16	42%	19	40%	8	67%	22	35%	20	27%
Married	82	62%	20	53%	25	53%	2	17%	36	58%	52	69%
Partnered	7	5%	2	5%	3	6%	2	17%	4	6%	3	4%
<i>left blank</i>	1		0		0		0		0		1	
<b>Household Size</b>	132		38		47		12		62		75	
1	34	26%	11	29%	12	26%	5	40%	16	26%	16	21%
2	61	46%	11	29%	19	40%	4	30%	28	45%	37	49%
3	20	15%	10	26%	10	21%	3	30%	10	16%	12	16%
4	14	11%	4	11%	5	11%	0	0%	6	10%	8	11%
5 +	3	2%	2	5%	1	2%	0	0%	2	3%	2	3%
<i>left blank</i>	3		0		0		0		0		0	
<b>Interested in Affordable</b>	128		38		47		11		62		75	
Affordable Rental	2	2%	2	5%	1	2%	1	9%	2	3%	1	1%
Buying Affordable	11	9%	5	13%	6	13%	4	36%	8	13%	1	1%
Either Renting or Buying	8	6%	5	13%	5	11%	3	27%	7	11%	3	4%
Neither	107	84%	26	68%	35	74%	3	27%	45	73%	70	93%
<i>left blank</i>	5		0		0		1		0		1	

*Note: Percentages are calculated of those who responded*

## Expenses

### Those Who Own

72 respondents who own their home provided their monthly mortgage expense and income. Among them, the average mortgage payment is \$985 per month, or \$11,826 per year.

In general, housing is considered affordable when the household spends no more than 30% of its income on it. For example, a household earning \$45,000/year should spend no more than \$15,000/year on housing, or \$1250/month. Survey respondents report that mortgage expenses as a proportion of income may exceed 30% among those earning incomes between \$10,000-24,000 and \$25,000-49,999 (Table 12).

**Table 12: Mortgage and Property Tax Expenses for Owners**

	Mortgage Expense				Property Tax Expense		
	# Respondents	Average Monthly Mortgage Amount	Annual (= x 12)	Mortgage as % of Median in Income	# Respondents	Average Property Tax Amount	Property Tax as % of Median in Income Range
All Incomes	72	\$ 985	\$ 11,826		101	\$ 5,925	
<\$10,000	0	~	~	~	0	~	~
\$10,000 - \$24,999	9	\$ 512	\$ 6,138	35%	14	\$ 4,696	27%
\$25,000 - \$49,999	14	\$ 1,009	\$ 12,104	32%	22	\$ 5,066	14%
\$50,000 - \$74,999	14	\$ 861	\$ 10,334	17%	20	\$ 6,228	10%
\$75,000 - \$99,999	19	\$ 1,102	\$ 13,226	15%	23	\$ 6,174	7%
\$100,000 - \$149,999	15	\$ 1,116	\$ 13,386	11%	18	\$ 6,426	5%
\$150,000 - \$199,999	0	~	~	~	1	\$ 11,000	6%
\$200,000 +	1	\$ 2,500	\$ 30,000	15%	2	\$ 11,500	6%

101 survey respondents provided their annual property tax expense and income. The average property tax expense among these respondents is \$5,925 per year, half as much as the average mortgage.

Peaks Island pays property taxes at a rate set by the City of Portland. In 2006, the most recent year for which comparable tax-rates are available from the State of Maine, Peaks Island (and the City of Portland) had a higher tax rate than Cumberland County and the State of Maine as a whole (Table 13). Among the 26 municipalities in the county, only Yarmouth (14.43), Cumberland (14.85), and Westbrook (14.90) had higher tax rates than Portland (14.27).

**Table 13: 2006 Adjusted Tax Rate**

<b>Peaks</b>	<b>14.27</b>
Cumberland County	11.74 (avg)
Maine	11.23 (avg)

Rising property values contribute to increased property taxes. Among the 94 respondents who provided the values of their homes when they bought, built or inherited it, the average rate of increase in the value of the home was 8.3% per year. The average mortgage among those who bought or built between 1999-2008 is higher than among those who bought or built between 1989-1998 and 1979-1989 (Table 14), and these respondents are more likely to pay more than 30% of their income in mortgage even though their average income is also higher.

**Table 14: Mortgage and Property Tax Expenses for Owners by Year Bought/Built**

Year Bought/Built	Median Age	Average Income	Mortgage Expense			Property Tax Expense			
			# Respondents	Average Monthly Mortgage Amount	Annual (= x 12)	# Respondents	Average Property Tax Amount	# With Mortgage >30% Income	% With Mortgage >30% Income
1979-1988	57	\$50,000 - \$74,999	16	\$ 728	\$ 8,736	16	\$ 5,324	0	0
1989-1998	55	\$50,000 - \$74,999	34	\$ 906	\$ 10,871	34	\$ 5,830	4	12%
1999-2008	41	\$75,000 - \$99,999	20	\$ 1,295	\$ 15,540	19	\$ 5,562	6	30%

### Those Who Rent

Eleven survey respondents who rent their home provided their monthly rent expense and income. In general, a household's housing is considered affordable if the household spends no more than 30% of their income on it. Survey respondents report that rent as a proportion of income may exceed 30% among those earning incomes less than \$10,000, between \$10,000-24,999, and between \$25,000-49,999 (Table 15).

**Table 15: Renter Expenses**

	# Respondents	Average Gross Monthly Rent (Incl. Heat)	Annual (= x 12)	Rent as % of Median Income in Range
<b>All Incomes</b>	11	\$ 894	\$ 10,726	
<\$10,000	1	\$ 175	\$ 2,100	42%
\$10,000 - \$24,999	6	\$ 746	\$ 8,948	51%
\$25,000 - \$49,999	2	\$ 1,177	\$ 14,124	38%
\$50,000 - \$74,999	1	\$ 1,500	\$ 18,000	29%
\$75,000 - \$99,999	0	~	~	~
\$100,000 - \$149,999	1	\$ 1,329	\$ 15,948	13%
\$150,000 - \$199,999	0	~	~	~
\$200,000 +	0	~	~	~

**Transportation and Utilities**

114 year-round residents (owners and renters) provided their monthly transportation and utility expenses; Table 15 presents average expenses by category.

**Table 16: Monthly Expenses**

<b>Transportation</b>				
Ferry	Parking	Mainland Vehicles	Island Vehicles	Total
\$ 118	\$ 124	\$ 295	\$ 108	\$ 645
<b>Utilities</b>				
Electricity	Heat	Sewer/Water	Total	
\$ 77	\$ 229	\$ 43	\$ 348	

The average transportation expense among survey respondents, including ferry, parking, mainland and island vehicles, is \$643/month. Ferry and parking expenses, which are unique to island residents, at \$242, are 38% of the total.

The average utility expense, including electricity, heat and sewer/water, is \$357/month.

## Interest in Different Housing

To assess interest in affordable housing, the survey asked, “Are you interested in: A) Moving into an affordable rental on Peaks Island in the next few years B) Buying an affordable home on Peaks Island in the next few years?”

Among the 133 year-round resident respondents, two (2%) are possibly interested in renting affordable housing on Peaks Island in the next few years; 11 (8%) are possibly interested in buying affordable housing; eight (6%) are interested in both; and 112 (84%) are not interested in either (Figure 5).

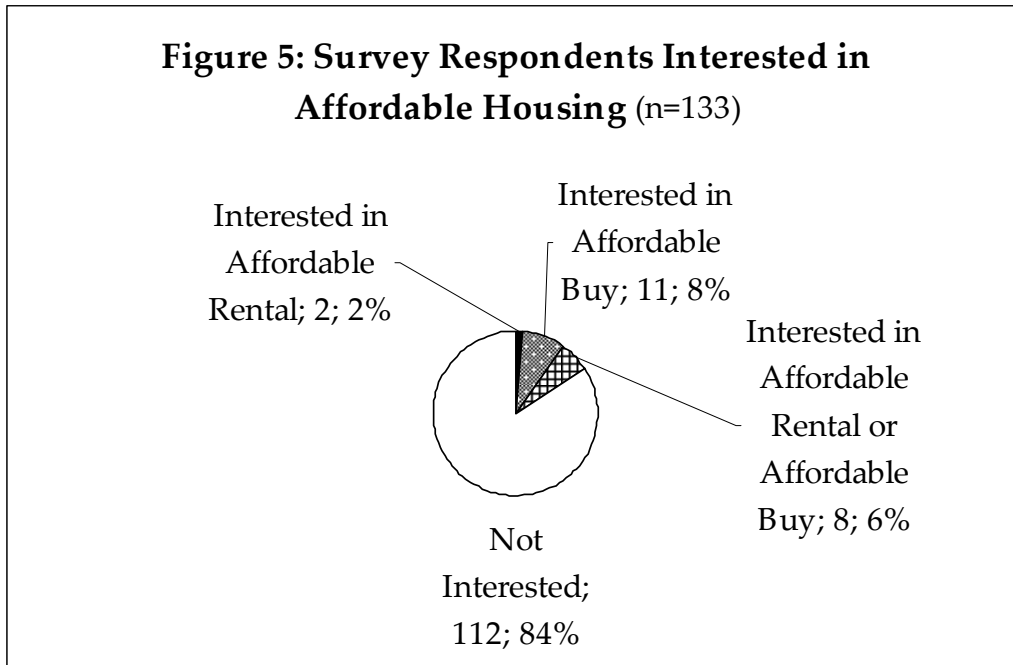


Table 10 (page 14) summarizes the characteristics of the three groups of respondents: those year-round residents interested in an affordable rental, those interested in buying an affordable home, and those not interested in either.

**Those interested in an affordable rental (9/133 year-round respondents)** tend to be lower in income (63% earning less than \$25,000/year), are more likely to be single (more than half), include both older and younger respondents (44% between the ages of 30 and 49, and 33% older than 60), are more likely to be renting currently (56%), and are more likely to be smaller households (66% are 1 or 2-person households).

**Those interested in buying an affordable home (14/133 year-round respondents)** have slightly higher incomes than those who want to rent (69% earning less than \$75,000/year), are more likely to be married or partnered (more than half), tend to be in the middle age brackets (2/3 are between the ages of 40 and 60), are more likely to own their current home (71%), and tend to be larger households than those who want to rent (65% are 2 or 3-person households).

**Those not interested in either an affordable rental or buying an affordable home (112/133 year-round respondents)** tend to be higher in income (almost half earn more than \$75,000/year), are likely to be married or partnered (67%), tend to be older (more than half are 60 years or older), are likely to own their current home (94%), and are more likely to be 2 person households (47%) than 1 person or (25%) or 3 or more people (28%).

## Possible Buyers

### **Those Who Are Interested/Maybe Interested in Buying an Affordable Home**

*The median age of those who are interested in buying an affordable home is 51. The average number of people in the household is 2, and they are looking primarily for 2-3 bedrooms. 11/19 (58%) could pay less than \$1000/month (on average, they could pay \$822/month). Overall, they desire a single family home and a private yard. Most are not typical first-time homebuyers. 12/19 already own a home and have considerable equity.*

19 respondents said they are interested (14) or maybe interested (5) in buying an affordable home on Peaks Island in the next few years.

The median age of those interested in buying an affordable home on Peaks is 51; on average, the number of people living in the household is 2.

12/19 (63%) currently own the home they live in; 7/19 (37%) rent.

Among the 12 respondents who already own and are interested in buying an affordable home: Most are only interested in buying; only 2 are also maybe interested in an affordable rental. 2/3 earn more than \$50,000/year, and they have quite a bit of equity in their current homes: values range between \$200,000 – \$1,500,000. 2/3 identified maintenance and repair of their current home as a concern; 2/3 are concerned that increasing costs may force them to leave the island.

Among the 7 respondents who rent and are interested in buying an affordable home: 5/7 are also interested or maybe interested in an affordable rental. 6/7 earn less than \$50,000/year, and all are concerned that increasing costs may force them to leave the island.

Respondents interested in buying an affordable home on Peaks are looking for 2-3 bedrooms, and 11/19 (58%) could pay less than \$1000 /month (they could pay on average \$822/month; this means they could afford a home that costs approximately \$158,000<sup>5</sup>).

They desire a yard (4.7 on a scale of 1-5), and prefer a single-family home (4.6) to a 2-family/townhouse (3.0). Accessory units attached to a house (in-law apartments) scored as slightly desirable (3.7), while pre-fabricated/manufactured housing scored as less than desirable (2.8). A remote/rural setting (3.7) is slightly more desirable than an in-town location (3.3).

## Possible Renters

*The median age of those interested in an affordable rental on Peaks is 54, slightly older than those interested in buying an affordable home. The average number of people in the household is 2, and 1/2 are looking for a smaller rental unit (1-2 bedrooms), while slightly less than half are looking for a larger rental unit (2-3 bedrooms). 80% could pay less than \$1000/month (on average, they could pay \$711/month). Overall, they desire a single family home and a private yard. Almost all of those interested in an affordable rental are also interested in buying an affordable home.*

Ten respondents said they are interested (five) or maybe interested (five) in an affordable rental on Peaks Island in the next few years.

The median age of those interested in buying an affordable home on Peaks is 54; on average, the number of people living in the household is 2. 60% currently rent; 40% own.

Among the 6 respondents who rent and are interested in renting: 5/6 are also interested in buying. 2/3 earn between \$10,000 and \$24,000/year; all earn less than

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<sup>5</sup> Assumes 0% down and 5.3% 30 year fixed rate mortgage loan

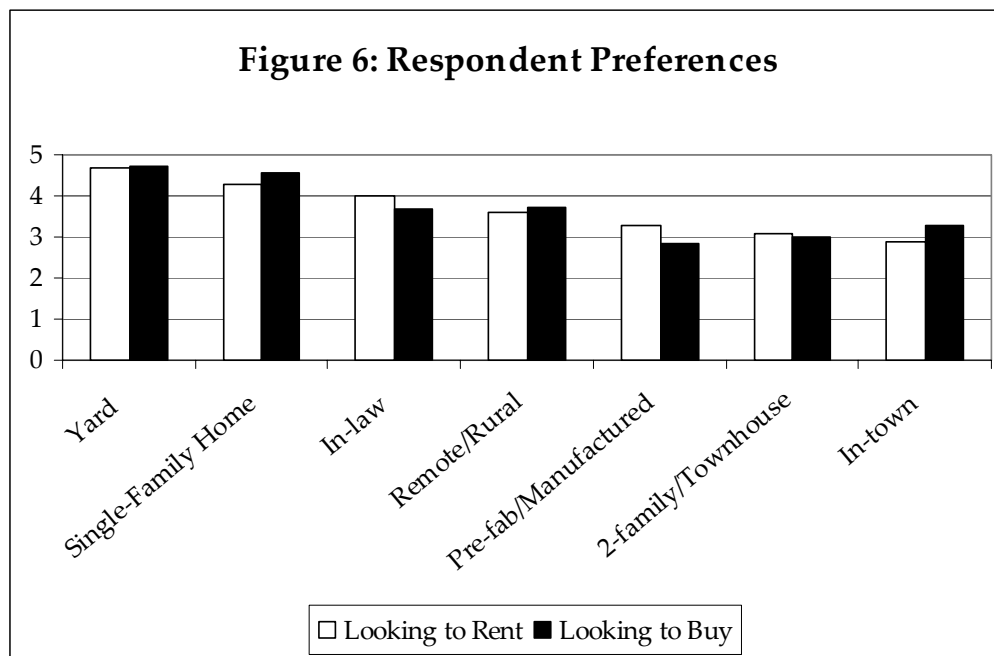
\$50,000/year. All are concerned that increasing costs may force them to leave the island. On average, they are looking to pay slightly less (\$700/month) than what they currently pay (\$763/month) in rent.

Among the 4 respondents who own and are maybe interested in renting: 3/4 are also maybe interested in buying. 2/4 earn between \$10,000 and \$24,000/year; 3/4 earn less than \$50,000/year. 3/4 find it difficult to keep up with monthly housing costs; 3/4 find it difficult to keep up with maintenance and repairs; 3/4 are concerned that increasing costs may force them to leave the island.

4/10 respondents interested in an affordable rental on Peaks are looking for 1-2 bedrooms, and 5/10 are looking for 2-3 bedrooms. 8/10 could pay less than \$1000/month (they could pay on average \$700/month).

They desire a yard (4.7 on a scale of 1-5) and prefer a single-family home (4.3) to a 2-family/townhouse (3.1). Accessory units attached to a house (in-law apartments) scored relatively high (4.0). Pre-fabricated/manufactured housing scored only slightly desirable (3.3). A remote/rural setting (3.6) is more desirable than an in-town location (2.9).

Figure 6 compares the preferences of those respondents interested in renting with those interested in buying.



## General Opinions About Needs

127 survey respondents answered the opinion question, “Do you believe people have difficulty affording housing on Peaks?” 119 respondents (94%) said yes; seven respondents (6%) said no; and one respondent (1%) said maybe.

## General Comments

The survey gave each respondent the opportunity to share their thoughts about their housing situation or the affordable housing situation on Peaks Island. The following are the comments received, categorized generally by Planning Decisions. To preserve anonymity, identifiable aspects of some statements were removed.

### **Affordable Housing**

- *Question 18 (PDI note: Do you believe people have difficulty affording housing on Peaks Island?) is too broad a question. Some people have difficulty affording housing on Peaks. They would also have difficulty affording housing in Portland. Think people add diversity and a balance to this community. Living on Peaks adds an additional cost to everyone and impacts families and lower income individuals disproportionately. Should we subsidize housing or ferry cost? How many islanders applied for housing at Garman?*
- *I very much favor the idea of providing affordable housing on Peaks. I would be disappointed to see this become a summer colony - relatively older, essentially gated community. I believe the diversity of residents is important for the vitality of a caring community. Young families in particular would keep the school open, use the library, volunteer and be part of the life force we so desperately want to preserve. Actually living on an island is very different from a short vacation. There is a life-long connection to “place” where differences are negotiated, creative ideas can be tried and where we can actually give people a hand once in a while. That’s good for us all.*
- *...My family has been here for... years. We have all owned our own homes, humble or not and take care of ourselves. I am not in favor of this project. It’s very expensive to live here, and I don’t understand why we should be encouraging people to come here who cannot afford it!*
- *I don’t think that 0 taxes or breaks should be allowed we’re over taxed now. Don’t believe there should be spot zoning for affordable housing. I think the affordable housing will burden the tax-energy funds. There are too many issues - parking transportation etc. If you can’t afford it - you won’t be able to afford it.*

- *I think the affordable housing is a great idea in theory but I think it is too late...should have happened 10 years ago. More effort needs to occur in helping keep the community that already lives here now.*
- *Affordable housing needs to include transportation increased cost of everything including groceries parking etc. So what is affordable on the mainland becomes a constant struggle. The income required for assistance in general on the mainland usually is not enough to live on the island. So should people need a higher income to live on Peaks to qualify for affordable housing.*
- *Myself and many of my island friends feel that affordable housing cannot be achieved on Peaks Island - When I moved here almost 30 years ago housing was affordable - however the island has gentrified into a place that has become too expensive for many of us. And it is turning into a place for only the wealthy and privileged. The new island philanthropists feel they need to have a few token working stiffs amongst them to make there lives feel credible. Affordable housing on Peaks is a scam!*
- *Need year round rentals on the island. Need to ease up on zoning so people can put apartments in their houses etc.*
- *We need affordable housing on Peaks Island. Period. Homestart is doing a great job!*
- *1. Strongly dislike current proposal for village multi-unit, 2. HOMESTART should focus on working w/needs of young families of existing islanders, 3. HOMESTART should look closely @ Faye Garman Sr Housing to see pitfalls of blighting the island with city solutions to small town issues - rehab existing structures!!*
- *I share my house with a roommate to help keep it more affordable. I think it is unfortunate that some people who would like to live on the island cannot afford to but it's not a right.*
- *Peaks needs affordable housing as it will soon be a victim of "gentrification"! There has never been enough apts on Peaks. Not everyone is in a financial position to afford owning a house.*
- *Have had a roommate as long as I have been here - always someone who wanted to stay on Peaks- but could not afford a typical rental or to have a full split house.*
- *We...share housing to make it affordable! We rely on various help resources to make it. We love our home on Peaks. We love the beauty of the island & the sense of community here!*
- *Low income families should be helped to stay on the Island. We should have a good mix of housing types, prices etc for a wide spectrum of families.*
- *As with any community, anywhere costs and average incomes are related. For instance, I can afford Peaks; I cannot afford an apartment on Central Park West in NYC.*
- *"Affordable housing" is too expensive - so are the new homes or old ones that are fixed up.*
- *I rent an apt in the Fay Garman-VOA Elder Housing on Central Ave. Quite suitable for my needs...We meet age-income criteria*

- *We would like option for accessory unit but not zoned for this although space is available to help with additional income*
- *Affordable housing creates diversity, but the greatest benefit for Peaks Island will be affordable housing that attracts young families.*
- *1. I think the opposition that's been expressed may not be held by most islanders. The meetings that were held by the Peaks Island Council members were chiefly between neighbors and the HOMESTART board (and advertised to the abutters/neighbors.) Some of the most vocal opponents live on Island Ave., not on Luther St or Elizabeth St. 2. I would like people who are currently renting on Peaks Island to be given the first opportunity to purchase or rent affordable homes. 3. I think the criteria to be used to evaluate income eligibility should be publicized and made easily available. Also what happens when the owners/renters income increases? For renters, I assume there would be an increase in the rent. 4. Please publicize the results of this survey. Thank you*
- *If owners would place their homes on the market for a reasonable price, the housing market might be more affordable.*
- *Affordable housing is necessary for a community that fulfills our needs to live with neighbors of mixed ages, incomes and diversity generally.*
- *I have no doubt that many Peaks residents are in need of affordable housing.*
- *Those who can not afford living on Peaks - should not! That is simple! If I could not afford it I would have moved to another place! The houses on the island are affordable to people who can afford them! This is obvious, isn't it?*
- *We don't believe the island needs affordable housing*
- *When rents were "affordable" the coming and going of young people added vibrancy to the community. Those people can no longer afford to live here, and that is a shame.*
- *We believe in the mission of HOMESTART - it is important*
- *If people can't afford a neighborhood they move someplace else. I would like to live on the upper East of NY but can't afford it so I don't. Building second rate housing for people has failed as a policy in this country for fifty years. Don't step backwards. There is an abundance of affordable housing in Portland and surrounding areas. Peaks is expensive to live on. The extra of \$5,000/year just to live here is incompatible with affordable housing. The island is evolving naturally, let it. The current island is at capacity adding more housing and people will cause major expenses in power, fire, trash removal and road maintenance. This is a bad idea that should end now not in court and this is where it is headed a major confrontation of islander against islander and hundreds of thousands of dollars in legal expenses.*
- *Peaks is expensive and on the ocean. While a mix of incomes is desirable, people should not expect to move to an expensive area, have no savings, a job that doesn't pay much and be able to afford to buy. Buying a home comes from hard work and sacrifice. Other than*

*the elderly and perhaps some long time islanders, people should concentrate on selfhelp and supporting good jobs and instilling a strong work ethic amongst our children and not on making an expensive market cheap. The need is real for people who cannot work - mainly the elderly.*

- *I believe there is a need - I know there is a need. I have friends who cannot afford to buy here and want to. HOMESTART and the island should do everything to keep current residents here and make opportunities for new people to come here too.*
- *Although we're not immediately looking for affordable housing, we are likely to need it later in our lives. Peaks Island is my home and I don't want to be forced to live elsewhere because I can't afford to be here. There are houses lying vacant (and one big condo building near the school) all over the island. I believe we can solve this problem, given the heart and will. I've been sad lately to see vital members of the community leave.*
- *Housing is only one part of the issue. Peaks is not affordable for other reasons - parking, taxes, boat. Addressing only housing could put low income families in jeopardy - they must be made aware of all the extra costs, or our non-profits will end up supporting them (fuel, tax assistance). Also - NO projects, please! (project = greater than 3 units)*
- *We think the island community should remain unchanged and in the form that it has been that drew people here. Let islanders make their choices. Don't fabricate a community. We think you should leave the PI community develop naturally as it has for centuries with the driving forces of desire to be there and by the self reliable affordability of being there with one exception. Those who have been living there should be given assistance to stay in there own homes. New homes forced into the fabric of the community should not be constructed. Use the money for those expensive projects to fund retention of the islanders needing it now and who will need it in the future as those needing affordability help change as years pass. A fund with the same dollars can be established fro this objective.*
- *I do not want to see low income housing on the island - I can see aid to those elderly or handicapped residents but I would probably want to sell my home if low income housing came to the island- might as well live on the mainland if they cannot afford the island!*
- *When we moved to Peaks..., Peaks was the affordable housing in Portland. Because of the economy it's much easier to find affordable housing in Portland. The economy's fail may make Peaks more affordable (lower home prices) it has to occur naturally or just providing affordable homes for sale is not sustainable. There used to be many more rentals (year round) on Peaks, and much more diversity of income. The focus on keeping Peaks a year round community is vital. Many of the homes sold this summer went to summer only buyers.*
- *Dear Ms. Curran, Having filled out the questionnaire, I have decided not to send it and to write to you instead. I, obviously, did not feel that the questions provided gave a clear*

picture of what is needed or what exists on the island and would not reflect reality. On paper my husband and I are textbook senior citizens. We bought the house in...at what would now be considered a phenomenally low price. According to the city assessors, it is now worth about 40 times what we paid for it. However, that doesn't account for the money we have put into it to restore, maintain and update it, the sacrifices we made to pay the taxes throughout the past...years, the struggles we endured to hold on to it while educating ...children through college and beyond. What the city says it is worth has little relevance. It is a number assigned without, in our opinion, much basis in reality... During every re-evaluation we have argued what we are charged to no avail... We are now approaching yearly taxes that equal what we paid for our home and there is no end in sight. Do we support a diverse year round population? Of course we do. We value the fact that we are a community that crosses many, economic, age, ethnic, religious, and educational levels... Would we like to see even greater diversity on the island? Of course we would. However, realistically it is an impossibility in the present circumstances to extend housing to people who cannot afford to live on the mainland. We have taxes that are far too excessive, ferry transportation costs which seem impossible to control, parking costs within the city that continue to escalate, food and energy prices on the island that are dictated by ferry prices, a health center that is more costly than doctor's visits in the city. It is an oxymoron to even consider "affordable" housing as things now stand. Had we been allowed to secede things might have been different today. We were not and we now have to live with the consequences. What can be done is more limited but worthwhile. "Homestart" could purchase and renovate existing houses, make many cottage conversions more energy efficient, rehabilitate homes in need of extensive work, encourage homeowners to rent winterized homes that are used only seasonally. However, tampering with zoning established for years, building multi-family housing in single family neighborhoods, seeking tax exemptions for some, and, frankly proceeding before obtaining consensus is not in the best interest of the island. While your survey covered present circumstances for some people, it failed to embrace the full picture. Economic stress affects, literally, all islanders right now. However, the vast majority of the problems are beyond an easy fix of building housing and offering it at a reduced rate. Taking one house off the tax payroll will simply add to the burden for the rest of us. Once a family with limited financial resources has moved onto the island, will they be able to afford the day to day costs or will they be overwhelmed and forced to move again? Will they be sufficiently advised about the added costs in advance? To be honest, island living is not always appealing to everyone. There have been seniors in the housing center who could not adapt and moved out after a short stay. Will that be possible if contracts are signed? There are people living here in rental properties who would like to buy but cannot afford the multiple homes that are already on the market. What could be done for

them? "Affordable" housing is a wonderful altruistic idea. I seriously question whether it is practical or feasible at this time. In our case, I did not feel that the survey would begin to develop a picture of our life. Yes, we are among the lucky ones who are not contemplating moving off because of the additional costs involved. We worked hard, saved assiduously and ...finally achieved our dream. However, we are not oblivious to the circumstances of others. We work desperately hard to keep those already here in their homes. I do not wish to see a summer only island, a bastion for the wealthy or a two dimensional society with those who "work" for the established lucky few. Please keep some of these in mind when you present your findings. They represent the thoughts of many and are not covered by any questions in your survey.

### **Use Existing Housing**

- *There is so much existing housing for sale find a way to tap into that instead of taking up open space on the island - this is not a good time for affordable housing since so many people are struggling to state out here and keep going - please look at existing housing if you move on.*
- *HOMESTART should focus on rehabbing old houses and making in law apartments rather than building new homes!*
- *We do not believe new development to be the best solution either ecologically, financially or culturally. It would appear that creative financing to utilize existing unoccupied buildings or homes on the market is one solution that would meet the need for affordable housing while satisfying the cultural interests of many islanders to maintain open space, and/or encourage a "greener" solution. (i.e. reduce, reuse recycle!!) If development was the only option it should aim to be a platinum L.E.E.D. Development (PDI note: LEED is a green building rating system for environmental responsibility). PS There were no questions about other debt. Most young people have college debt like any other bill...*
- *We prefer preserving open space and rehabilitating current housing stock to new construction. We favor an approach which encourages the use of sweat equity (whether a home owner's or a group of willing volunteers). Energy efficiency should be a part of any project undertaken. Strategies and projects that unit rather than divide the island community should receive priority!*
- *In the decline of property values and in the current economy new construction is a BAD idea. Rehab or get community support to assist.*
- *We were lucky enough to find an old islander who wanted a family to have a chance here. I picture affordable housing on the island as islanders assisting islanders. For instance, helping people convert summer cottages, or building solar heating systems, or volunteer days with big projects. Perhaps a rolling fund at a low or no interest rate for down payments or repairs? I don't think we need new housing on the island.*

- *Perhaps subsidizing summer rents would encourage more people who currently offer only seasonal rentals to convert to a year round rent. i.e. Sept - May \$800/month - paid by renter, June - Aug \$2,800/month - \$800 pd by renter, \$2000 subsidized. For a total annual rent of \$6000 a year round rental property is created.*
- *Do not build house refurbish old houses*
- *I do not need a home so my information is private that is why the blank spaces. If it is difficult to pay my bills they are my bills and I don't believe we should keep asking islanders to help by giving money. There are many many winter rentals that are not rented this year. People want to make money in the summer months if there were more year round rentals more people could rent. Doesn't necessarily mean they want to buy on Peaks. I wish HOMESTART would look for rentals and not build. For those of us who pay our own way to live here I don't want it to change. I don't buy \$200 shoes because I know I can't afford them.*

### **Affordability/Cost of Living**

- *Public funds would be much better used to fund - subsidize the outrageous cost of trying to get home. Everybody pays for roads and bridges, why not ferry and parking for islanders? Building affordable housing for a few token "poor" people is absurd. Life on Peaks should be equally accessible for all, not a few poor to serve the "trust funders."*
- *We are strongly of the opinion that affordable living is the issue not just affordable housing - esp for the tails of the curve - young families - old families*
- *I am the islander who will eventually have to move. Property taxes, and income tax, ferry tickets, fuel oil and excise tax etc, etc...keep increasing and my salary cannot keep up.*
- *Everyone on Peaks has increased costs because of high ferry and parking costs, because city and state discriminate against Peaks Islanders and fail to fund our costs like they do for mid-coast islanders and for city-dwellers (bus). Building cheap housing won't help us.*
- *Those of us who have lived her for a number of years would like to stay but it has become increasingly difficult. We need to worry about keeping those here especially those who have been here 40 or 50 years.*
- *My situation is that I undertook a home equity loan... These additional expenses along with the increase in parking and ferry pass have stretched my budget too far. What I would like to see in the HOMESTART Program is a way for HOMESTART to help Islanders stay in their own existing homes - as well as building and/or purchasing homes for rent/sale. Thank you!*
- *There is no affordable housing on Peaks. Taxes, transportation and higher than mainland cost on goods and services.*

- *Cost of ferry & parking coupled with tax increase jeopardizing my ability to stay here. 12 yrs ago \$47 per mo - Ferry/Parking, now \$222 per mo - Ferry/Parking ... That & my taxes have doubled*
- *This feels like an application for affordable housing, not a survey of needs and opinion of the process. I am absolutely against the HOMESTART mission to build multi-unit housing in an already crowded neighborhood, bringing about zoning changes and destroying the quality of the downfront neighborhood, both disastrous and irreversible changes to island life. Islanders desperately need help staying in the homes they have, both the young and the old. Until HOMESTART changes focus, there will be no trust in this organization and we will all continue to witness long time islanders move away, amidst the narrow vision of HOMESTART's process.*
- *I would like to see more effort to keep people here who are already a part of the community*
- *... Land...is not buildable or can't be used for anything. I feel the value-tax is too much. I would like to bring my car back and forth to the island. It would make my life much easier, but the cost is much too high.*
- *It's not the house itself which makes the island less affordable for us now, but the cost of parking, taxes, ferry tickets etc. We wouldn't want to move out of our home into another home, as we love our present home.*
- *We still are not convinced that "affordable" housing is really affordable when all other living expenses related to being able to live on Peaks are taken into consideration.*
- *Anxiety for future increases*
- *We were fortunate to be able to sell a more expensive home and purchase a smaller one on Peaks. Otherwise we might not have been able to stay here. Increasing transportation costs, taxes & cost of goods and services is more a threat than housing costs.*
- *1. Retaining housing is a larger problem than affording housing. 2. Affordable housing can help only a few, affordable living can help many. 3. Affordable housing can't work until affordable living issues are resolved.*
- *Much of this info is too personal - and we will not answer those parts - The increase in taxes has stretched our ability to continue to live here. Our income has actually decreased as costs have increased.*
- *I am concerned about affects on the long-term year-round community of increased costs. Island demographics are changing as a result.*
- *How can poor people live on the island even with a cheap home*
- *Affordable ferry rates!! Closer disability parking on mainland!!!...*
- *The affordability of housing isn't so much the issue as is the additional costs that make PI unaffordable. Oil, ferry costs, gasoline, and freight charges plus any work*
- *Living on an island is expensive. Regardless of the cost of housing, the other expenses are proportionally higher than the mainland - fuel costs, grocery costs, mainland parking*

costs, ferry transportation, island transportation and property taxes are high and will continue to be high compared to mainland living. Even with "affordable" housing options the cost of living on Peaks may be unaffordable to low-wage earners.

- The transportation costs are the worst.
- I think with income alone we might have a harder time both with the costs of our house (buying and upkeep) and with general affordability of island life. We are lucky enough to have generous families as well.
- I don't think poor can afford single family housing here. It's a mistake to try to - transportation alone is breaking us -

### **Property Taxes**

- It is important for HOMESTART to understand the impact of property taxes on households of modest means. Those taxes are a major factor in making housing expensive/unaffordable.
- The present financial problems for housing on Peaks Island come down to one item, property taxes. Until this basic problem is solved, all other efforts will have little effect. On a long term basis, attempting to solve these problems by providing "affordable" housing is folly. (To keep you thinking straight, you should call it by its real name, subsidized housing.) On a short term basis, such measures usually backfire and cause more harm than good. We suggest that all planning efforts should be concentrated on straightening out Maine's property tax policies. We are paying 4% of the original cost of our home in property taxes. It is more than all of our other taxes, federal and state, combined. It is more than all of our housing and island living costs combined. This is confiscatory and it magnifies the de facto economic segregation that is taking place. We could not have afforded our home today. We loved Peaks Island and came here with little realization of the potential tax problems.
- Taxes (property) are a strong and key issue in what makes housing unaffordable on Peaks. People still buy houses in Portland and don't pay the high taxes that Peaks properties do.
- We couldn't now afford to buy the home we own. Property taxes keep going up.
- My house is overvalued... I cannot waste money on lawn care. I have no car as of this year - due to expense. I have health issues and hire out many normal functions of living. Unfair re-taxes have made my plans for old age a failure.
- It's obvious that the recent re-evaluations of island homes for tax purposes changed the affordability rapidly and hugely. Both the evaluations and the mil rate charged by the city are unrealistic, and unsustainable, esp. given the current downturn in the housing market. Very considerable tax overhaul will be a very necessary factor in an affordability plan.

### **Concerns Regarding HOMESTART**

- *I covered up my original rant....Homestart has been requesting input from islanders for almost a year. We have offered our opinions and suggestions, but Homestart does not listen. They continue to present projects where the funding is dictating the design. Too many units on too few square feet is not the solution. I think renovating existing structures is a good idea and does not change the character of the neighborhood. Finally, Homestart's actions demonstrate that they cannot be trusted and I would find it difficult to sanction anything they might propose.*
- *No. But I appreciate organizations such as yours who try to help people. Merry Christmas!*
- *I think those pushing "affordable housing" plan to profit from it.*
- *What are the qualifications to be accepted? I applied a year or so ago. Had to keep asking what the status was. I really need an answer. Never got anything in writing. Not knowing why I did not get accepted.*

### **Other Comments**

- *Our house is in DIRE Need of repair! We plan to apply for a low interest loan - we hope will go through. It would be a good idea for there to be a grant or loan program for emergency/necessary home improvement. Our chimney is condemnable & our bathroom floor is rotting through!*
- *It would be useful to have a house sitting website provided sitters could be screened.*
- *Note: demographics should have been expanded to include: 1. Education; 2. Country of Origin; 3. Occupation. I am living in a subsidized, HUD, Elderly apartment on Peaks, it is never occupied fully (always at least one vacant apart) for it should have never been built on the island. Services are not available here to sustain such a population: 1. no public transportation, 2. minimal access to acute health care services - part-time, 3 no access to chronic health care services.*
- *I am very concerned that most of the houses that have sold in the last couple of years have not been bought by year-round residents. I don't know how this is possible, but it would be wonderful if affordable was not synonymous with "dump."*
- *Tax roles show the values of all homes & usually what was paid for them. We all make choices in life - some to live on Peaks, and we make choices to be able to afford it. If we had more year round rentals, rather than fellow islanders renting for more money during the summer months, maybe there would be more affordable housing. Why build and change the island, especially for those who have worked hard to make it their home. I moved here because houses aren't on top of each other and that you can get around without a car. I did not fill in the stats because it still does not show a true picture. One may not have a car and insurance to pay for but may have high medical costs. I believe we should be*

*honest with everyone not just small neighborhood meetings where HOMESTART would like to build. Have open meetings with everyone from the beginning. Stop using children as a reason for HOMESTART and keeping the school open. Many islanders send their children off island to school and have been doing so for years. Wasn't Sara Curran the same person who lived on Peaks as an Island Institute Fellow - is there a conflict of interest.*

- *I have to say your agenda shows through. Would you tell me where there's "affordable housing" other than Cincinnati or other broken town. I look forward to the further manipulation and fact interpretation to prove your point. Sarah, I'm surprised you got bought out by this fake deal.*
- *We do not want cluster housing. This survey seems like a do gooders thing up front. Why not do a study of the impact more people living on the island will have on the island. Look at what the sewer brought - stink the Norton house must love it! We're already setting up our own welfare system - taxes, fuel, food, housing! We contribute to all these yes!! We do not agree w/this direction the housing is taking.*
- *We will be leaving the island soon. We own our home but spend 6 months of the year... Island life is difficult for us - but we love it here.*
- *I have...lived in same home 13 years. Am retired - no 401Ks - just small savings*
- *Our family does not need affordable housing. I believe we need more year-round rentals. This survey appeared to be an application and not a true survey. I don't understand the stated purpose and questions - they don't relate. What someone may need and what is practical for Peaks are not always the same thing. FYI- The cover letter felt heavy handed - no please with a true appeal of what you are looking for until end.*
- *Hope your survey yields some positive action.*

## **F. Public Meeting Comments**

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Preliminary findings of this report were presented at a community meeting on Saturday, January 24, 2009 at the Peaks Island Community Center. After the presentation there was a period for questions about the data and comments. Following are the questions and comments voiced by community members at that time.

### **Questions**

- Property tax/mortgage burden in other communities?
- Property value increase in other communities? Especially Southern Maine coastal communities
- Increase in older population, compared to state?
- Median income comparison
- Mortgage and property tax costs by age of mortgage
- Local comparisons are more valuable
- Transportation costs – MIT study – separate parking and ferry expense data
- Increase over time: Ferry \$50/month 10 years ago, now \$87; Parking \$85/month 10 years ago, now \$130
- What mortgage does \$822/month support? About \$110,000?

### **Comments**

- If a household owns a house already, how can they be eligible for affordable housing?
- More \$ to expand the study, follow-up on these questions
- Low-income residents are missing from the data because they have already left the island
- Age of island residents decrease includes school population decrease, around 50 students the past 6-8 years, was 100 in the 1980's-1990's, a bubble
- Do we value economic diversity, if so, what's the role of housing? From demographics to values, philosophy
- What is the community sentiment?
- How do you define affordability? More than just housing. Peaks Island Council affordability study and what HOMESTART has done
- Other pieces: zoning – some support affordable housing, but fear zoning change; location of project, and density concerns

- Artists and musicians, low-income, are important to this community, want to keep them here
- The PIC Cost of Living task force: to quantify and compare costs (transportation, energy and housing), make recommendations
- We have diversity now but people need housing and if HOMESTART doesn't do housing we'll lose them.
- Work with PIC Cost of Living task force but don't delay, housing is a big portion of all those costs
- 2 recommendations: 1. What is the effect of current lending practices? And 2. HOMESTART, please put final report on website
- Zoning – permit in-law apartments
- Concern that strategies don't raise other people's taxes
- Tax burden is city-wide, effect would be small
- Current economic situation, tight lending – make low-interest loans available?
- State dependence on property taxes – raise our voices at the state level
- Help city reduce services to reduce costs
- Constitutional requirement to tax everyone the same
- People who want HOMESTART to stop, look around, before building affordable housing, task force will provide broader view
- Neighbor concerns
- In-law apartments as part of solution, help two households
- Rehab instead of build new
- What does the community want? Where the conversation needs to start
- Informed discussion for consensus on strategies
- Importance of task force work in compliment
- Honor what HOMESTART has already done
- Without faulting their effort, political conflict, more effort to reach consensus about strategies
- Impact of weekly rentals? Houses off market, how much \$? Pressure on market.
- 100+, average \$1200/week
- Accessory dwelling units, how many would turn into summer weekly rentals?
- Would address the income needs of existing residents
- Could specify in ordinance that has to provide year-round affordable housing
- In report, be careful to explain data carefully in report, how and what it means
- Focus on the identified need – they are here! They want to be here and know the costs.
- Move forward on broader than just Luther Street project.

- Opportunity to build strong community, there is a need now, a stop-gap initiative so we don't lose people before consensus on strategy
- Resources are available. HOMESTART could help people find them. If so, get the message out.
- Collaboration with Peaks Island Tax Assistance; role of PIC task force to help that.

### **Written Comments**

- A Peaks Island cottage industry to help w/ the tax assistance org already in place on the island. Ideas: •Venison! Deer skin! •A website like MoveOn.org where we sell island made goods w/ a percentage for tax assistance  
•Community gardens •Tax free donations through our website •Camp sites for rent •Solar panels to help individuals w/ their energy costs •Sell bittersweet in the fall. Do you know about 211? Help line for lots of public assistance. Call!
- What data can focus attention on the state of Maine on ways and means to help affordable housing on Peaks Island? That 5% limit on income paid in property taxes – how do we make it happen?
- I think a list of available resources to help with affordable housing on Peaks should be prominently listed.

## **G. Summary of Demand**

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The issue of affordability is critical on Peaks Island residents; 46% of survey respondents are concerned that increasing costs may force them to leave the island, which is an extremely high percentage.

Property taxes in particular were identified by many people as a major expense. Peaks Island has high property values, and is subject to a relatively high property tax rate. Among survey respondents, the average property tax expense (\$5,925) is half as much as average mortgage expense (\$11,826).

Other costs unique to of living on an island, including transportation, also add to the cost of living on Peaks.

One in six year-round survey respondents are interested in moving to affordable housing. There are undoubtedly additional island households interested in affordable housing who did not respond to the survey.

Table 17 presents an estimate for the overall demand for affordable housing on Peaks Island. The low end of the range represents actual survey respondents; the upper end the demand if the survey were fully representative of the island population. Planning Decisions estimate is the midpoint between the two: more than the actual number of survey respondents but less than would be the case in a totally random sample. There is some overlap between the two categories, as some respondents said they would be interested in either buying or renting.

**Table 17: PDI Estimated Range of Demand**

	<b>Low</b>	<b>High</b>	<b>Midpoint</b>
Possible Buyers	20	70	45
Possible Renters	12	36	24

Among potential buyers and renters, there is a preference for single-family homes and private yards.

Many (12/19) of those interested in buying an affordable home already own a home; they are not typical first-time homebuyers. This offers the advantage that they may

have equity to contribute to a purchase; on the other hand, they will not be eligible for government home purchase assistance.

In summary, the cost of housing is a burden to many households on the island.

Most of those experiencing difficulty don't want to move. They need to be helped with strategies such as property tax relief, home weatherization and rehabilitation assistance, and allowing accessory apartments and other revenue producing options.

Some of those experiencing difficulty would be interested in moving. They want to live in housing that looks and feels like other housing already on the island. They are older, and may have equity to contribute.

Meeting the needs of both groups will require commitment and creativity on the part of HOMESTART and the island community.

**H. Appendix: Surveys**

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Planning Decisions, Inc.  
22 Cottage Road  
PO Box 2414  
So. Portland, ME 04116



November 19, 2008

Dear Peaks Island Resident,

HOMESTART is a Peaks Island non-profit organization dedicated to creating and maintaining affordable housing opportunities for residents of Peaks Island. To better understand the affordable housing needs of the island's residents and workers, HOMESTART has obtained a Peaks Island Fund grant and hired Planning Decisions, a longtime Maine research firm, to conduct a needs assessment.

The purpose of the needs assessment is to determine the need for affordable housing on Peaks Island. The needs assessment includes a survey of Peaks Island homeowners, renters, and commuters, as well as the collection of additional demographic and economic data. The results of the entire needs assessment will be presented at a community meeting in January 2009.

The needs assessment will help inform HOMESTART's future course of action, including the development of goals to serve as a guide for future efforts. The next step in the process will be for HOMESTART to work with the Peaks Island community to create strategies to address the identified affordable housing needs.

Your participation on this survey is very important and will help inform us about the housing needs of the community. The attached questionnaire has been designed so that you can complete it quickly and easily. You are not asked to provide your name. Surveys are numbered to account for all surveys issued and prevent duplicate submissions; the numbers are not associated with individuals or households. All survey responses will be kept confidential, and no individual respondents will be identified.

Please complete and return one survey for your household by December 15, 2008. An addressed and stamped return envelope has been included for your convenience. Thank you very much for your help.

Sincerely,

Sarah Curran, Researcher  
Planning Decisions

1. Do you currently live on Peaks Island: \_\_\_\_\_ Year-round \_\_\_\_\_ Seasonally

2. What is your current housing situation?

\_\_\_\_\_ I own the home I live in

\_\_\_\_\_ I rent the home I live in

\_\_\_\_\_ I live with parents or friends

3. *If you own the home you live in:*

A. Did you purchase the home you live in?

\_\_\_\_\_ Yes \_\_\_\_\_ No, it was received as a gift or inheritance

B. In what year did you purchase or receive the home? \_\_\_\_\_

C. When you purchased or received the home, what was its value? \$ \_\_\_\_\_

D. What do you estimate is the home's value today? \$ \_\_\_\_\_

E. Do you currently have a monthly mortgage payment?

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

F. What is your base monthly mortgage payment, *excluding property taxes and Private Mortgage Insurance (PMI)*? \$ \_\_\_\_\_

G. How much do you pay in annual property taxes for the home? \$ \_\_\_\_\_

4. *If you rent the home you live in:*

A. Is the home you rent a year-round or winter rental?

\_\_\_\_\_ Year-round rental \_\_\_\_\_ Winter-only rental

B. How much is your monthly rent? \$ \_\_\_\_\_

C. Does that include heat?

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

D. How many years have you lived on Peaks Island? \_\_\_\_\_

E. In that time, how many different homes have you rented on Peaks? \_\_\_\_\_

*The following three questions are asked to assess general affordability.*

5. Approximately how much does your household spend monthly on the following transportation costs:

A. Ferry transportation, including people, goods, and vehicles?	\$ _____
B. Parking for vehicles kept on the mainland?	\$ _____
C. Car payment, insurance, maintenance and gas for vehicles kept on the mainland?	\$ _____
D. Car payment, insurance, maintenance and gas for vehicles kept on Peaks Island?	\$ _____

6. Approximately how much does your household spend monthly on the following utility costs:

A. Electricity?	\$ _____
B. Heat?	\$ _____
C. Sewer and water?	\$ _____

7. Please indicate if you agree or disagree with the following:

Strongly Disagree.....Strongly Agree

We have a difficult time paying our monthly housing costs	1	2	3	4	5
We find it difficult to keep up with necessary home maintenance and repairs	1	2	3	4	5
We would be interested in moving to more affordable housing on Peaks	1	2	3	4	5
We are concerned that increasing costs may force us to leave the island	1	2	3	4	5
We are satisfied with our current housing	1	2	3	4	5

8. Are you interested in:
- A. Moving into an affordable rental on Peaks Island in the next few years?  
 \_\_\_\_\_ Yes                      \_\_\_\_\_ No
- B. Buying an affordable home on Peaks Island in the next few years?  
 \_\_\_\_\_ Yes                      \_\_\_\_\_ No
9. If yes to either Part A or Part B in Question 8, what rent/mortgage payment can you afford to pay each month?      \$\_\_\_\_\_
10. If interested in buying, what down payment can you afford? \$\_\_\_\_\_
11. If interested in renting or buying, how many bedrooms do you need? \_\_\_\_\_
12. If interested in renting or buying, please rate how desirable the following are to you:

	Undesirable.....Desirable				
Single family home	1	2	3	4	5
Pre-fabricated/ Manufactured home	1	2	3	4	5
2-Family/Townhouse	1	2	3	4	5
Private yard	1	2	3	4	5
In-town neighborhood	1	2	3	4	5
Remote/Rural setting	1	2	3	4	5
Accessory unit/ Attached to house (in-law apartment)	1	2	3	4	5

- 13. What is your age? \_\_\_\_\_
- 14. What is your gender? \_\_\_\_\_ Male \_\_\_\_\_ Female
- 15. What is your marital status?  
 \_\_\_\_\_ Married \_\_\_\_\_ Single \_\_\_\_\_ Partnered
- 16. What is the age and gender of each member of your household?  
 \_\_\_\_\_ Age \_\_\_\_\_ Male/Female      \_\_\_\_\_ Age \_\_\_\_\_ Male/Female  
 \_\_\_\_\_ Age \_\_\_\_\_ Male/Female      \_\_\_\_\_ Age \_\_\_\_\_ Male/Female  
 \_\_\_\_\_ Age \_\_\_\_\_ Male/Female      \_\_\_\_\_ Age \_\_\_\_\_ Male/Female
- 17. What is your annual household income?  
 \_\_\_\_\_ Below \$10,000      \_\_\_\_\_ \$75,000 to \$99,999  
 \_\_\_\_\_ \$10,000 to \$24,999      \_\_\_\_\_ \$100,000 to \$149,999  
 \_\_\_\_\_ \$25,000 to \$49,999      \_\_\_\_\_ \$150,000 to \$199,999  
 \_\_\_\_\_ \$50,000 to \$74,999      \_\_\_\_\_ \$200,000 or more
- 18. Do you believe people have difficulty affording housing on Peaks Island?  
 \_\_\_\_\_ Yes      \_\_\_\_\_ No
- 19. Is there anything else you would like us to know about your housing situation or the affordable housing situation on the island?  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Thank you very much for your participation in this survey.**  
**Please return the survey by December 15, 2008 to:**  
**Sarah Curran, Planning Decisions, Inc.**  
**22 Cottage Rd. PO Box 2414, South Portland, Maine 04116.**  
**An addressed and stamped return envelope is enclosed for your convenience**

Planning Decisions, Inc.  
22 Cottage Road  
PO Box 2414  
So. Portland, ME 04116



November 19, 2008

Dear Peaks Island Commuter,

HOMESTART is a Peaks Island non-profit organization dedicated to creating and maintaining affordable housing opportunities for residents of Peaks Island. To better understand the affordable housing needs of the island's residents and workers, HOMESTART has obtained a Peaks Island Fund grant and hired Planning Decisions, a longtime Maine research firm, to conduct a needs assessment.

The purpose of the needs assessment is to determine the need for affordable housing on Peaks Island. The needs assessment includes a survey of Peaks Island homeowners, renters, and commuters, as well as the collection of additional demographic and economic data. The results of the entire needs assessment will be presented at a community meeting in January 2009.

The needs assessment will help inform HOMESTART's future course of action, including the development of goals to serve as a guide for future efforts. The next step in the process will be for HOMESTART to work with the Peaks Island community to create strategies to address the identified affordable housing needs.

Your participation on this survey is very important and will help inform us about the housing needs of the community. The attached questionnaire has been designed so that you can complete it quickly and easily. You are not asked to provide your name. Surveys are numbered to account for all surveys issued and prevent duplicate submissions; the numbers are not associated with individuals or households. All survey responses will be kept confidential, and no individual respondents will be identified.

Please complete and return one survey for your household by December 15, 2008. An addressed and stamped return envelope has been included for your convenience. Thank you very much for your help.

Sincerely,

Sarah Curran, Researcher  
Planning Decisions

1. Do you currently live on Peaks Island? \_\_\_\_\_ Yes \_\_\_\_\_ No
2. If you are currently employed, do you work on Peaks Island?  
 \_\_\_\_\_ Yes \_\_\_\_\_ No \_\_\_\_\_ Not currently employed
3. Are you interested in
  - A. Moving into an affordable rental on Peaks Island in the next few years?  
 \_\_\_\_\_ Yes \_\_\_\_\_ No
  - B. Buying an affordable home on Peaks Island in the next few years?  
 \_\_\_\_\_ Yes \_\_\_\_\_ No
4. If yes to either Part A or Part B in Question 3, what rent/mortgage payment can you afford to pay each month?     \$\_\_\_\_\_
5. If interested in buying, what down payment can you afford? \$\_\_\_\_\_
6. If interested in renting or buying, how many bedrooms do you need? \_\_\_\_\_
7. If interested in renting or buying, please rate how desirable the following are to you:

Undesirable.....Desirable

Single family home	1	2	3	4	5
Pre-fabricated/ Manufactured home	1	2	3	4	5
2-Family/Townhouse	1	2	3	4	5
Private yard	1	2	3	4	5
In-town neighborhood	1	2	3	4	5
Remote/Rural setting	1	2	3	4	5
Accessory unit/ Attached to house (in-law apartment)	1	2	3	4	5

- 8. What is your age? \_\_\_\_\_
- 9. What is your gender? \_\_\_\_\_ Male \_\_\_\_\_ Female
- 10. What is your marital status?  
 \_\_\_\_\_ Married \_\_\_\_\_ Single \_\_\_\_\_ Partnered
- 11. What is the age and gender of each member of your household?  
 \_\_\_\_\_ Age \_\_\_\_\_ Male/Female      \_\_\_\_\_ Age \_\_\_\_\_ Male/Female  
 \_\_\_\_\_ Age \_\_\_\_\_ Male/Female      \_\_\_\_\_ Age \_\_\_\_\_ Male/Female  
 \_\_\_\_\_ Age \_\_\_\_\_ Male/Female      \_\_\_\_\_ Age \_\_\_\_\_ Male/Female
- 12. What is your annual household income?  
 \_\_\_\_\_ Below \$10,000      \_\_\_\_\_ \$75,000 to \$99,999  
 \_\_\_\_\_ \$10,000 to \$24,999      \_\_\_\_\_ \$100,000 to \$149,999  
 \_\_\_\_\_ \$25,000 to \$49,999      \_\_\_\_\_ \$150,000 to \$199,999  
 \_\_\_\_\_ \$50,000 to \$74,999      \_\_\_\_\_ \$200,000 or more
- 13. Is there anything else you would like us to know about your housing situation or the affordable housing situation on the island?  
 \_\_\_\_\_  
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**Thank you very much for your participation in this survey.**  
**Please return the survey by December 15, 2008 to:**  
**Sarah Curran, Planning Decisions, Inc.**  
**22 Cottage Rd. PO Box 2414, South Portland, Maine 04116.**  
**An addressed and stamped return envelope is enclosed for your convenience.**