



HOUSING NEEDS ASSESSMENT
for the
UNORGANIZED TERRITORIES
of
HANCOCK COUNTY, MAINE



Prepared for the: Hancock County Commissioners, Ellsworth, Maine



Prepared by the: Hancock County Planning Commission, Ellsworth, Maine

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UNORGANIZED TERRITORY HOUSING NEEDS ASSESSMENT

TABLE OF CONTENTS

PART I: ANALYSIS OF HOUSING CONDITION AND NEEDS.....	1
1. DEMOGRAPHIC PROFILE	1
2. NEED OF SPECIFIC POPULATION GROUPS.....	3
3. HOUSING CONDITIONS WITHIN THE TERRITORIES.....	4
4. ACCESSIBILITY.....	5
5. AFFORDABILITY.....	7
6. ELDERLY HOUSING.....	8
7. HOMELESSNESS.....	9
8. LAND USE AND ENVIRONMENTAL ISSUES	10
9. SUMMARY OF NEEDS ASSESSMENT	10
PART II: HOUSING STRATEGIES.....	11
1. REHABILITATION OF EXISTING OWNER-OCCUPIED UNITS	11
2. REPLACEMENT HOUSING.....	12
3. IMPROVEMENTS TO RENTER-OCCUPIED HOUSING	13
4. PROMOTING SOUND HOME CONSTRUCTION	13
5. ADDRESS SPECIAL NEEDS HOUSING ISSUES.....	14
6. REGIONAL APPROACHES	14
APPENDIX 1: RESULTS OF DRIVE-BYHOUSING CONDITION SURVEY	16
APPENDIX II: INTERPRETIVE GIS MAPS	

UNORGANIZED TERRITORY HOUSING NEEDS ASSESSMENT

INTRODUCTION

The Hancock County Unorganized Territory Housing Needs Assessment provides an overview of housing needs in the county's unorganized territories. This assessment will allow the county to develop strategies to meet the territories' most pressing housing needs. It follows the guidelines of the Maine Office of Community Development for assessments funded under the Community Development Block Grant program. Given the rural nature of the territories, some of its housing needs must be viewed in the broader regional context. For example, the nearest homeless shelter is in the city of Ellsworth and there are no assisted living units in the territories.

There are two major parts of this assessment. The first is an analysis of existing demographic and housing conditions. This analysis serves as the basis of the housing strategies that are proposed in the second part. As with the analysis, some region-wide approaches are presented.



The Hancock County Commissioners meet at the courthouse building in Ellsworth, Maine and oversee the Unorganized Territories.

PART I: ANALYSIS OF HOUSING CONDITIONS AND NEEDS

Introduction

This section presents an analysis of existing housing conditions. It is based on several sources. These include the U.S. Census, the Maine State Housing Authority, various social service agencies and the results of a survey conducted of residents by the Hancock County Planning Commission. Some of the information presented may appear of minimum relevance to conditions in a lightly populated, rural and wilderness area. However, it is presented to meet the requirements of the Maine Office of Community Development guidelines for a housing assessment.

1. Demographic Profile

There are three territories for which 2000 US Census data are available, Central Hancock (also called Township 8 or Fletcher’s Landing), East Hancock and Northwest Hancock. The majority of these units (580) were in East Hancock, followed by Central (108) and 20 in Northwest (see Table 1). However, none of the units in the Northwest Territory in 2000 were occupied on a year-round basis, so its needs will not be addressed here.

Table 1				
Housing Trends in the Hancock County Unorganized Territories				
Total Units	1990	2000	Numeric Change	Percent Change
East Hancock	573	580	7	1.2%
Central Hancock	81	108	27	33.3%
Total	654	688	34	5.2%
Occupied Units Only				
East Hancock	19	31	12	63.2%
Central Hancock	53	66	13	24.5%
Total	72	97	25	34.7%
SOURCE: 2000 U.S. Census				

Unoccupied units are generally used as seasonal homes. There were only 66 occupied units in the Central territory and 31 in the East territory in the year 2000. This assessment will focus on the needs of the 97 year-round households in these two territories. As seen in Table 1, the number of occupied units increased by 25 units (nearly 35 percent) between 1990 and 2000. While the Census (see Table 2) reported no change for the population of Central Hancock between 1990 and 2000, East Hancock gained 33 residents (a nearly 83 percent growth rate). The total year-round population of the service area in the year 2000 was 211. This assessment is addressing the needs of a relatively small population group.

Table 2				
Population Trends in the Hancock County Unorganized Territories				
Territory	1990	2000	Numeric Change	Percent Change
East Hancock	40	73	33	82.5%
Central Hancock	138	138	0	0%
Total	178	211	33	18.5%
SOURCE: 2000 U.S. Census				

Median household incomes in the unorganized territories are below those of the county as a whole. The median household income for Central Hancock and East Hancock in 2000 was \$25,750 and \$31,875 respectively. This compares to \$35,811 for Hancock County as a whole. Poverty rates for individuals for Central and East Hancock were 20.7 percent and 2.8 percent respectively. This compares a 10.2 poverty rate for the county as a whole. Racially, the unorganized territories were (in 2000) 98.6 percent white. There were seven Native Americans. No other minorities were recorded by the Census.

The median age for persons in the Central territory in 2000 was 39.5 years compared to 47.5 years for the East territory and 40.7 for the county as a whole. The East territory has a population considerably older than the county. The single largest age cohort in the Central territory is 35-44 years while the 45-54 cohort is the largest in the East. Overall, there are more persons of child-bearing years in the Central territory. There were 32 persons aged three and older enrolled in school in Central Hancock compared to six in East Hancock. The Central territory thus has a younger population with lower incomes than does the East.

Only 16 percent of the land in the unorganized territories is privately owned. About 60 percent is "industrial forest" (the term refers to forest land held by major corporations). Another 10 percent is owned by the state and 16 percent by Native American tribes. The remaining 8 percent is open water (rivers and lakes). The territories account for about one-third of the total acreage in Hancock County, but only year-round 211 residents of the total 51,791 year-round residents in 2000. These data indicate the rural nature of the study area. They also indicate that although vast in land, much of the area is not readily available for development due to land ownership.

2. Needs of Specific Population Groups

The elderly constitute a relatively small portion of the total population. Those over age 65 account for about eleven percent of those in Central Hancock and sixteen percent of those in East Hancock. While there are no available Census data on disability status, the household survey conducted by the Hancock County Planning Commission in 2005 revealed that five of the 36 respondents indicated that wheelchair or other access needs were a problem. There is a section 504 Self-Evaluation and Transition Plan for Hancock County that was prepared for a previous CDBG project.

About 30 percent of the households in Central Hancock and nineteen percent in East had children under the age of eighteen years. This means that at least some of the housing needs would be for households with children. However, about 31 percent of the households in Central and 34 percent in East were single person households. There were nine (fifteen percent) female-headed households in Central and one (three percent in East). Overall, the housing needs of the territory are diverse and are represented in small population groups.

An analysis of data from the Maine State Housing Authority (MSHA) indicates that Central Hancock has more low income renters than East Hancock. Two of these households are extremely low income (\$9,439). There are also five that are very low income and seven are low income (see Table 3). This means that rental opportunities need to be addressed as part of the housing assessment.

There are also, however, more lower income homeowners than renters. In Central Hancock there are six extremely low income, eleven very low income and seventeen low income households that are homeowners. Their needs also must be addressed.



Home and business on Route 1 in T7 SD

Table 3					
Rental characteristics in the Hancock County Unorganized Territories by Income, 2003					
Territory	Extremely Low Income (< 30% median)	Very Low Income (<50% median)	Low Income (<80% median)	Moderate Income (< 150% median)	Total (Median)
East Hancock	1 (\$9,563)	1 (\$15,938)	2 (\$25,500)	4 (\$47,813)	4 (\$31,875)
Central Hancock	2 (\$9,429)	5 (\$15,715)	7 (\$25,143)	12 (\$47,144)	13 (\$31,429)
Owner characteristics by Income, 2003					
Territory	Extremely Low Income (< 30% median)	Very Low Income (<50% median)	Low Income (<80% median)	Moderate Income (< 150% % median)	Total (Median)
East Hancock	2 (\$9,563)	3 (\$15,938)	12 (\$25,500)	19 (\$47,813)	31 (\$31,875)
Central Hancock	6 (\$9,429)	11 (\$15,715)	17 (\$25,143)	37 (\$47,144)	51 (\$31,429)
SOURCE: Maine State Housing Authority, 2004					

3. Housing Conditions Within the Territories

Housing conditions were assessed through a review of U.S. Census data and a housing survey that was sent to 101 property owners in the Unorganized Territories. According to the U.S. Census, the predominant housing types are single-family houses and mobile homes. In the Central Territory, about 69 percent of the dwellings were single-family houses and 26 percent were mobile homes. For the East, the proportions were 98 percent and 1 percent respectively. In the two territories combined, there were only three duplex units. Five households resided in what the U.S. Census termed a “boat, recreational vehicle or van.”

The majority of units are owner-occupied. About 80 percent in the Central Territory and 88 percent in the East Territory are owner-occupied. The balance are renter-occupied. The median monthly rent in 2000 was \$375 in Central and \$425 in East. This compares to a median of \$514 for the county. Rental prices are thus below the county median. Housing values are also below the median. The median value of an owner-occupied home in Central was \$63,800 compared to \$108,600 for the county. Values in the East

Territory, however, were higher than the county median (\$134,400). This may be due to some highly desirable waterfront property located in that territory.

The 2005 housing survey indicated a number of housing deficiencies. The data are for both territories combined (see Table 4). The most frequently identified problem (36 percent or thirteen units) was inadequate windows and doors. About 28 percent (10 units) had foundation/structural problems. Other problems included water supply problems (25 percent) and inadequate siding (22 percent). Eight units (22 percent) were built before 1974 and may have lead paint problems. Four reported failing septic systems. It must be stressed that this analysis is based on an owner-completed survey rather than an on-site evaluation by a housing professional. A more thorough inspection of the dwellings may reveal other problems.

Some additional information on housing conditions is available as a result of a drive-by survey of dwellings that was conducted by the Hancock County Planning Commission in July 2005 (see Appendix I). This survey only evaluated homes that were visible from public property or rights of way. It revealed that many homes had problems such as inadequate siding, windows and roofing as well as evidence of insufficient structural support including weak foundations. Some dwellings were older models (predating the codes that became effective in 1976) mobile homes to which pitched roofs and small additions had been added. Others appeared to have been built by someone with very limited construction experience and would have trouble meeting basic standards used by banks and other lending organizations to grant mortgages.

The Washington Hancock Community Agency (WHCA) has a home weatherization program it conducts throughout the two-county area. Given the number of reports of inadequate doors and windows, energy efficiency is likely a serious problem in the territories.

4. Accessibility

Public transportation in the territories is extremely limited. The Washington Hancock Community Agency has on-demand service for certain medical appointments for income-eligible clients, but this service only meets a portion of the need. Downeast Transportation, Inc. at best, provides weekly service. This means that residents are extremely dependent on privately owned vehicles. According to the 2000 Census, no households used public transportation for the journey to work. All but two of the households in the two territories in 2000 had access to a motor vehicle.

In Hancock County as a whole, access to housing is a serious problem. High prices in the coastal communities force many to live far inland, causing long commutes. Major employers such as the hospitals, schools and Jackson Lab have trouble recruiting and retaining employees due to the high cost of housing. Since the unorganized territories lack infrastructure such as an extensive year-round road system and public water and sewer, there is limited opportunity for the construction of higher density housing.

The county has a fair housing plan that was adopted in September 2000. According to this plan, there are no problems in housing discrimination. There is no record of the county ever being involved in any complaints regarding discrimination in the sale or rental of housing on the basis of race, color, religion, national origin, familial status or handicap. Rents are generally listed in the newspaper, but there has been no comprehensive study of how people learn about rental opportunities.

Table 4		
Summary of Housing Conditions, Unorganized Territories Hancock County, 2005		
Category	Number	Percent
Year-round residence	30	83%
Seasonal only	6	17%
Rental property	1	3%
Mobile Home	7	19%
Multi-unit home	0	0%
Foundation/Structural problems	10	28%
Inadequate siding	8	22%
Poor quality windows/doors	13	36%
Insufficient insulation	7	19%
Leaky roof	7	19%
Water supply problems	9	25%
Inadequate heating	4	11%
Electrical system problems	5	14%
Failing septic system	4	11%
Safety hazard conditions	2	5%
Accessibility challenges	5	14%
Built before 1974/possible lead paint	8	22%
36/101 surveys returned		
SOURCE: Survey conducted by the Hancock County Planning Commission January 2005		

5. Affordability

As mentioned above, housing affordability is a major problem in Hancock County as a whole. Conditions have worsened since data were compiled for the 2000 Census. According to the Maine State Housing Authority (MSHA), for households in the greater Ellsworth-Mount Desert Island area making 100 percent of median income, the housing purchase affordability index dropped from 0.93 in 2000 to 0.73 in 2003 (see Table 5). This index compares the average sales price to the median household income. If housing prices were at the level that someone earning the median income could afford the average-priced house, the index would be at 1.00. The lower the index is, the less affordable the house.

The low index for the county as a whole is due in part to very high housing prices in the coastal towns. Prices in the inland towns tend to be lower. For example, Bar Harbor and Tremont had 2003 indices of 0.46 and 0.50 respectively. By contrast, Mariaville and Clifton (in adjoining Penobscot County) had indices of 1.24 and 1.37 respectively. Due to the small number of units for sale, there are no indices for the unorganized territories. Based on the experiences of other inland towns, prices in the territories are likely to more affordable than in the coastal communities.

Year	Index
2000	0.93
2001	0.84
2002	0.81
2003	0.73

SOURCE: Maine State Housing Authority web site

In 2003 the county rental index for a household earning the median income was 1.39. Households earning 50 percent of the median income had an index of 0.76. Persons earning under the median have trouble finding affordable rents. According to the 2000 Census data, incomes in the two territories are below the county median. MSHA data for 2003 indicate that 57 percent of the rental households in Hancock County could not afford the average rent.

As of June 2005, there were 95 households on the waiting list for Section 8 housing in the two-county area served by the Washington-Hancock Community Agency. The Ellsworth-MDI Housing Authority, which serves the greater Ellsworth-Mount Desert Island area, had a waiting list of 248 households. These data indicate the high demand for affordable rentals county-wide.

The rental situation in the territories differs from that of the county as a whole in at least two respects. First, the overall rental market in the territories is small. The 2000 Census data indicate that the majority of units are owner-occupied and that there is no multifamily (defined as three or more units in a building) housing. There were only twelve rental units reported in the Central territory and four in the East. Second, rents are below the county median. In 2000 the median monthly rent for the Central territory was \$375 compared to \$514 for the county as a whole. (No data are available on rents in the East territory).

Given the lack of infrastructure (such as water and sewer) and the distance to employment centers, there is limited potential for new units of affordable rental and purchase housing to be created in the unorganized territories. Rather, the focus needs to be on improving presently substandard units and assuring that new construction is of standard quality.

6. Elderly Housing

There is no senior citizen housing in the territories. Those in need of such housing must depend on units available in nearby towns. This housing is in high demand. This can be seen in a review of waiting lists for senior citizen housing. As of May 2005, the 18-unit Pinebrook (section 202 HUD) development had a three-person waiting list. The 32-unit Meadows development in Ellsworth had 35 persons on its waiting list.

Those in need of assisted living face particular challenges. According to the Eastern Maine Area Agency on Aging, the only assisted living developments in Hancock County are those that serve the higher end market. Persons of median or below median income must seek housing outside of the county. Given the projected demographics for Hancock County, which show an increase in the elderly population, the need for housing for the elderly is likely to increase.

As mentioned in the demographic profile, the territories themselves have a relatively small population of elderly. Due to the lack of services, elderly residents with high levels of need, may have to seek housing elsewhere. Some, however, may be able to stay in their homes if home-based services are adequate and affordable.

7. Homelessness

There are no services for the homeless in the unorganized territories. Here again, the lack of services and infrastructure means that it is not practical to provide such services. If there is anyone in the territories who is homeless, that individual must seek services elsewhere in Hancock County.

The number of homeless from Hancock County staying at shelters in the month of March between 2000 and 2004 varied from a high of 49 in 2003 to a low of 21 in 2004. This figure does not reflect those who may not have a home of their own but may have made other arrangements such as staying with relatives or moving among friends.

There are three facilities in Hancock County that provide emergency shelter. These include the Next Step, a domestic violence center, based in Ellsworth. Also in Ellsworth is the Emmaus Center. The HOME (Home workers Organized for More Employment) has beds and various services in Orland.

While the Next Step serves Hancock County, its nearest shelter is in Machias, where it has fifteen beds. The facility opened in late 2004 and there are no historical data on its use. Tenants are limited to women and children only.

The Emmaus Center has 22 beds available. Eight are for men, five for women and there are three family units. The facility was full throughout the winter of 2004-2005. Traditionally, summer is the time of peak demand for beds since this is when the migrant farm workers are in the area. As of 2005, demand appears to be steady on a year-round basis. The Center receives about four telephone calls a day from families seeking shelter who have been priced out of the real estate rental market.

The HOME Coop has 34 beds available for emergency shelter at its Orland facility. It also has two 3-bedroom apartments and one 1-bedroom apartment. It operates a seven-room single occupancy unit in Ellsworth where tenants share kitchen, living room and bathroom facilities. It also owns two 1-bedroom emergency units in Bucksport as well as two transitional units. There are another two transitional units in Dedham as well as two permanent units in Bucksport.

8. Land Use and Environmental Issues

The territories have a very rural appearance. There is no downtown area or other section that resembles a village. Residential development is concentrated primarily along the shore of the various lakes or along state highways. As mentioned above (*see Section 1*), many of these homes are second homes. The large amount of industrial forest, state and Native American ownership restricts how much acreage is available for development.

The territories are under LURC jurisdiction for planning and zoning. Land use ordinances follow LURC standards. This means that they are protective of natural resources such as wildlife habitats and flood plains. There are no known environmental problems associated with housing in the unorganized territories.

9. Summary of Needs Assessment

As a small, rural area, many of the territories needs would have to be addressed through regional endeavors. These include housing for the elderly, homeless and special needs population. The territories are unlikely to have the infrastructure or population necessary to support such housing for the foreseeable future.

Initiatives that require large volumes of development or high levels of governmental administration are generally not practical for the territories. An example of the former would be a first-time homebuyer subdivision of 20 units. An example of the later would be creating a housing authority. The county government is presently over-extended and facing many financial demands while also attempting to avoid any increases in spending.

The recommended focus of the housing strategies for the territories is to address the needs of existing substandard homes. This would involve bringing these units up to basic life and safety standards such as the Section 8 guidelines. For those units that are not capable of economical upgrade, replacement housing may be necessary. All housing programs within the territories would take place only with the consent and involvement of the affected household.



Road in T34 MD

PART II: HOUSING STRATEGIES

Introduction

This section presents housing strategies to guide housing improvement endeavors in the unorganized territories of Hancock County. These strategies are intended to help the county in its efforts to seek grant funds and other measures to address cases of substandard housing and to assure that all new housing meets health, safety and sound construction practices. Given the limited resources available to county government and the rural nature of the unorganized territories, there needs to be a strong regional focus to the county's housing strategies.

There are several widely used housing strategies that are not appropriate to the unorganized territories due to its unique conditions. First, programs to promote multifamily housing are not practical due to the lack of public water and sewer, limited infrastructure and the very small number of residents. Second, recent development patterns indicate that minimal year-round subdivision activity has taken place. This means that ventures such as first-time homebuyer subdivisions are not practical. Third, the remoteness of the territories from fire and police services means that mobile home parks are not a viable option. Parks are best located in areas with a short response time for emergency services.

Any housing improvement program requires on-going participation from those it is intended to serve. The first step in implementing the recommendations of this assessment is to expand the current housing committee. This committee will need to meet regularly to review progress toward meeting the goals. It will also need to assist in outreach activities to unorganized territory residents such as inviting them to meetings and encouraging them to participate in grant programs. It is important to explain that participation in any housing improvement activity is voluntary.

1. Rehabilitation of Existing Owner-Occupied Units

The situation: The *Analysis* section indicates that housing conditions for many residents are substandard. The income data show that, particularly in the Central territory, there are owner-occupied units with incomes well below the county median. This means that owners have few, if any, financial resources for home improvements. Housing improvement strategies must focus primarily on seeking forms of grant assistance.

Goal # 1: Encourage the improvement and rehabilitation of owner-occupied substandard housing, which is capable of economic repair.

This goal would be implemented through the following steps:

1. apply for a Community Development Block Grant (CDBG) to rehabilitate existing substandard housing for income eligible homeowners. All units assisted must meet Section 8 housing quality standards and other applicable codes;
2. seek matching sources of funds through sources such as, but not limited to, the Washington Hancock Community Agency, USDA Rural Development and Maine State Housing Authority to supplement the CDBG funds;
3. seek low interest bank financing for those households that have at least some borrowing capacity;
4. require that homeowners invest financially and those who are able also invest some “sweat equity” home improvement time as a condition of receiving grant funding; and
5. If available, seek DEP Small Community Grant funding for septic system replacement.

<p>Implementation Strategy: The county commissioners contact the Hancock County Planning Commission and ask it for grant assistance in applying for a Community Development Block Grant and seek sources of matching funds. The housing committee invites all residents to a meeting during which the proposed grant program is explained.</p>
<p>Responsible party: the county commissioners, housing committee and the Hancock County Planning Commission.</p>
<p>Deadline: Prepare a grant application for the 05-06 grant round.</p>

2. Replacement Housing

The situation: At least some of the homes in the unorganized territories are beyond economic repair. The best approach in these cases is to assist interested home owners in finding alternative, standard housing and demolishing the dilapidated dwellings.

Goal 2: Replace homes that are beyond economical repair with standard units.

This will be accomplished through the following steps:

1. use CDBG funds and owner funds to assist in the construction of replacement houses and mobile homes. All new dwellings will meet Section 8 housing quality standards and all applicable codes;
2. contact Habitat for Humanity to determine if any households in the unorganized territories are eligible for homes built under that organization’s guidelines; and

3. utilize the programs of Washington Hancock Community Agency, the Maine State Housing Authority and USDA Rural Development for new home construction.

Implementation Strategy: This will be addressed in developing the CDBG Housing Assistance application.

Responsible party: the county commissioners, housing committee and the Hancock County Planning Commission.

Deadline: Prepare a grant application for the 05-06 grant round.

3. Improvements to Renter-Occupied Housing

The situation: While there are only sixteen year-round renter-occupied units in the territories, it is important to assure that decent rentals are available. Rental units serve as transitional housing for households who may be saving money toward a down payment on a house. They also are needed by those who are unable to buy or choose not to do so. Given the high cost of housing in Hancock County as a whole, it is important to have sufficient rental units that meet life and safety standards.

Goal 3: Encourage the improvement and rehabilitation of renter-occupied housing

This will be accomplished through the following steps:

1. contact all owners of potentially substandard rental housing to determine their interest in participating in a rental rehabilitation program; and
2. use CDBG and other sources of funds to improve the rental units so that they meet Section 8 standards.

Implementation Strategy: This also will be addressed in developing the CDBG Housing Assistance application. The responsible party and deadlines are the same as the implementation strategies discussed for goals 1 and 2.

4. Promoting Sound Home Construction

The situation: this assessment proposes substantial investment in the housing stock in the unorganized territories. It is important that this investment be protected. One factor that threatens property values is blight on adjoining properties. The county needs to be sure that all new construction is sound and that sources of blight such as accumulations of junked motor vehicles are regulated.

Goal 4: Undertake measures to ensure that future home construction is of standard quality

This will be accomplished through the following steps:

1. enactment of a building code that assures that year-round homes are built to current state-recommended standards; and
2. full enforcement of all applicable state laws that help eliminate blight such as those regarding storage of junked vehicles.

Implementation Strategy: 4.1: county code enforcement staff draft building code that is based on currently recommended Building Officials and Code Administrators (BOCA) standards and is consistent with state law. This code is adopted by the County Commissioners; 4.2: current enforcement procedures continue
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Responsible party: the commissioners and the code enforcement officer
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Deadline: 2007-2008

5. Address Special Needs Housing Issues

The situation: The housing survey indicated that at there were at least five units with physical access needs in their dwellings due to a disability. The assessment narrative showed that 11 percent of those in the Central territory and 16 percent of those in the East territory were aged 65 or older.

Goal 5: Address the housing needs of the elderly and others with special needs

This will be accomplished through the following steps:

1. Assure that all housing rehabilitation activities address the physical disability needs of the dwelling's occupants; and
2. Work with social and elderly service agencies to assure that they are aware of the needs of residents in the unorganized territories.

Implementation Strategy: 5.1: this will be addressed under the CDBG application; 5.2: the CDBG grant administrator contacts the various service agencies.
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Responsible party: 5.1: the housing committee; 5.2: the grant administrator
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Deadline: 05-06 grant year

6. Regional Approaches

The situation: The housing needs of the unorganized territories are affected by housing trends in Hancock County as a whole. High prices along the coast mean that more households are seeking housing further inland. The housing affordability index data cited in the assessment shows that it is very difficult for households earning the median

income to buy their first home. For the lower income households the situation is worse. The Section 8 housing units have long waiting lists and the demand for other rental units is also high.

Goal 6: Promote regional approaches to addressing affordable housing:

This will be accomplished through the following steps:

1. the county supports creation of a regional housing committee that will assess housing needs and recommend county-wide strategies; and
2. the housing committee contacts towns adjoining the unorganized territories to learn what shared housing ventures are possible.

Implementation Strategy: 6.1: the county remains involved in regional endeavors such as <i>Planning for Prosperity</i> where this issue is being addressed; 6.2: the housing committee contacts the Ellsworth MDI Housing Authority and the city of Ellsworth to learn what ventures are presently underway.

Responsible party: 6.1: county commissioners or their designee; 6.2: housing committee.
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Deadline: 05-06 grant year



Eagle Lake in T34 MD