

# AFFORDABLE HOUSING



## Subdivision Development and Personal Property Rights: Striking a Balance in Hancock County

*We hope you will join us for the twelfth session in our Striking a Balance workshop series, which is addressing important growth and development issues facing local planning boards and Hancock County as a whole. The May 28, 2008 workshop will focus on affordable housing development and is co-sponsored by Washington Hancock Community Agency with partial funding from the Maine Community Foundation.*

VFW Hall  
Washington Junction Road, Ellsworth  
May 28, 2008

6:00 p.m. – 8:30 p.m.

**Dinner begins at 5:00**

**Registration \$17.00**

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Hancock County Planning Commission  
395 State Street  
Ellsworth, ME 04605



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### Registration Information

Name & Title \_\_\_\_\_

Business/Organization \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Fax \_\_\_\_\_

\$17.00 each  
Registration

Includes  
Workshop  
Materials and  
Light Dinner.

**Please provide registration form and payment by Friday, May 23rd, 2008 to:**

Hancock County Planning Commission  
395 State Street  
Ellsworth, ME 04605

*Please join us on ...*

**May 28, 2008**

**5:00-8:30 PM**

**VFW Hall**

**Washington Junction Road  
Ellsworth, Maine**

### ***Striking a Balance***

An outgrowth of the HCPC's Planning For Prosperity initiative, the on-going forum series started in 2004.

A rapid increase in demand for subdivided property in Hancock County has spurred the creation of this series. Organizers hope that the series will lead to:

- ✓ Increased Awareness of Subdivision Review Standards and Applicable State Regulations
- ✓ Greater Understanding of the Importance of Watershed-wide Planning
- ✓ Implementation of Planning Tools & Wise Development Practice
- ✓ Constructive Dialogue Among Municipal Officials, Conservation Groups and Those in the Development/Construction Industry
- ✓ Better Development Tracking at the Municipal and County Level



### **AGENDA**

**5:00 PM: Registration and meal**

**6:00 PM: Welcome and Introduction:**

*Ray Jones, Gouldsboro planning board and Hancock County Planning Commission executive board.*

**6:10–6:20 PM: Cost Components of Housing in Hancock County:**

*Tom Martin, HCPC executive director.*

**6:20–6:35 PM: Financing: The**

**Federal Role:** *Glenn D. Blair, Area Specialist Single Family Housing, USDA Rural Development*

**6:35–6:55 PM: Financing: The State**

**Role:** *Gail McBride, Director of Home Ownership, Maine Housing*

**6:55–7:15 PM: Financing: How the Credit Crisis Has Changed Private Sector Lending:** *Janet Weaver, Camden National Bank*

**7:15–7:30 PM: Land: What is Involved in Site Development?** *Andrew McCullough, McCullough Engineering Consultants*

**7:30 PM–7:50 PM: Construction: the Island Housing Trust Experience:** *Chris Spruce, Executive Director, (Mount Desert) Island Housing Trust.*

**7:50 PM–8:10 PM: Presentation of Housing Goals and General Discussion:** *Tom Martin, HCPC Executive Director*

**8:10 PM Recruitment of Housing Committee and Setting Date of Meeting**

**8:15 PM wrap-up and completion of evaluation forms**

**8:30 PM: Adjournment**

### **Housing Trends in Hancock County**

- Between 2001 and 2006, the median sales price of a home increased by 63 percent while median household income increased by only 31.9 percent.
- County-wide, 70 percent of households could not afford the median-priced home.
- The median age of the head of a homeowner household is 54.7 years.
- The median age of a renter-headed household is 43 years.
- High housing prices means more people in the labor force must commute longer distances. For example, Census data indicate that six percent of the people who work in Bar Harbor commute from outside the county.
- As of 2007, there were 30 people reported as homeless in Hancock County. These data do not reflect people staying with relatives, friends or similar temporary arrangements.
- As of 2007, there were 210 households on the Ellsworth-MDI Housing Authority's housing voucher waiting list.
- There are an estimated 10,507 housing units (44 percent of the total) with lead-based paint.

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*Funding from the Maine State Planning Office, Bar Harbor Banking and Trust and Maine Community Foundation has helped make the Striking a Balance series possible. Other partners in this endeavor include the Down East Resource Conservation and Development Council, and Gouldsboro Planning Board.*