

Chapter C

Housing

1. Purpose

A comprehensive plan needs to address several key housing issues. These include changes in conditions and needs as well as projecting future demand for housing. This chapter:

- a) describes recent trends in Brooksville’s housing stock in terms of types and number of units created;
- b) discusses housing affordability (cost to rent or own);
- c) projects future housing needs;
- d) describes the benefits that will accrue to Brooksville from a supply of available and affordable housing; and
- e) recommends ways to increase the supply of housing that is safe, energy-efficient and affordable for a multi-occupational and multi-generational community.

2. Key Findings and Issues

According to anecdotal evidence, the cost of purchasing and renting a dwelling in Brooksville has risen beyond the reach of various population subgroups upon which the current and future viability of Brooksville depends.

The official “affordability index” for housing in Brooksville has fluctuated between “affordable” (2020) and “unaffordable” (2018, 2019). The Maine Housing Authority calculated the “affordability index” for housing in Brooksville at 1.11 in 2020, 0.77 in 2019 and 0.94 in 2018. An index of less than 1.0 means that housing is “unaffordable” because a household earning the median income could not cover payments on a median- priced home by using no more than 28% of gross income for payments on a 30-year mortgage, taxes and insurance, according to the Maine Housing Authority. While home prices increased and were higher than the county, median rental cost remained lower than the region.

Notwithstanding official data, the lived experience in Brooksville is that housing costs are especially problematic for first-time renters and homebuyers, low-paid workers and individuals no longer in the workforce by reason of age, health, lack of employable skills or other reasons.

Since 2000 the number of year-round homes decreased significantly and now represents a smaller portion of housing units than seasonal units. Dwelling units remained mostly single-family detached units, with no real increases in multifamily units and significant decreases in mobile homes as a portion of all dwelling units in town.

Traditionally, Maine communities are multi-occupational and multi-generational. A shortage of affordable housing makes it challenging to attract and retain young people and young families to the Brooksville community, even those whose ancestors have been here since before the Town

was incorporated in 1817. Senior citizens on fixed incomes may find it challenging to retain their homes here, and a shortage of affordable housing within Brooksville is an important factor that makes it difficult for local employers to find year-round and seasonal workers so that they can grow and expand their businesses. Creative people who are inspired by the scenic beauty and peace of the town as well as those who wish to make their living from the sea or from the land, may also not be able to afford to live here.

3. Key Findings & Issues from the 2006 Plan

Affordability was an issue in the 2006 Comprehensive Plan. Purchase prices were higher than the County then, as they are today. Brooksville residents were concerned about the ability of young families, professionals, and median income persons to purchase a house in town because the inability to purchase a home could lead to a decrease in future population as current residents age and the town fails attract replacement population. Other issues were sub-standard housing stock associated with the general age of many of the units.

4. 2018 Public Opinion Survey Results

Over 80% of respondents support residential development with a strong majority, 68%, supporting gradual population increase. Another strong majority, 83%, supports maintaining Brooksville's rural way of life. Affordable housing and housing costs were also considered important to survey respondents, with over 50% either thinking it needs attention immediately, soon, or merits further study. Of the respondents, 95% own their place of residence and 94% live in a single-family detached home.

5. Recent Housing Trends & Analysis

Change in Dwelling Units, seasonal and vacant:

Between 2000 and 2018 Brooksville experienced a 7.5% decrease in year-round occupied dwellings, while the County increased by 8.2%. At the same time, the number of seasonal dwellings increased in both Brooksville and the County. Seasonal homes in 2018 accounted for almost 52% of total dwelling units in Brooksville, while in Hancock County as a whole, the percent seasonal was almost 35%. This suggests that Brooksville residents are moving away, at least for the winter, and also that new residents in Brooksville as well as elsewhere in the County are purchasing homes for seasonal use, perhaps some with an eye toward eventual year-round living.

The Maine Housing Authority distinguishes between seasonal use and Vacancy. Vacancy rates have climbed markedly in both Brooksville and the County. In 2018, vacant dwelling units accounted for almost 20% of the total in Brooksville and 7.5% in the County. This trend will need further investigation since residential housing is already limited throughout Hancock County. According to the Maine Housing Authority, many municipalities in Hancock County

having an affordability metric greater than 1.0 in 2010 were no longer considered affordable in 2018.

Table C – 1
Change in Dwelling Units (Occupied and Vacant) Brooksville: 2000 – 2018

Brooksville	2000	2010	2018	% change '00 – '10	% Change '10 – '18	% Change '00 – '18
Year-Round Occupied	412	437	381	6.1 %	(12.8 %)	(7.5 %)
Percent of Total	52.09 %	46.79 %	38.45 %			
Vacant (Seasonal)	361	427	512	18.3 %	19.9 %	41.8 %
Percent of Total	45.64 %	45.72 %	51.66 %			
Vacant (Non-Seasonal)*	18	70	89	288.9 %	40.0 %	444.4 %
Percent of Total	2.28 %	7.49 %	9.89 %			
Total Housing Units	791	937	991	18.1 %	6.1%	25.3 %

Table C– 2
Change in Dwelling Units (Occupied and Vacant) Hancock County: 2000 - 2018

Hancock County	2000	2010	2018	% Change '00 – '10	% Change '10 – '18	% Change '00 – '18
Year-Round Occupied	21864	24221	23661	10.8 %	(2.3 %)	8.2%
Percent of Total	64.41 %	60.28 %	57.85 %			
Vacant (Seasonal)	10672	13134	14173	23.1 %	7.9 %	32.8%
Percent of Total	31.44 %	32.68 %	34.65 %			
Vacant (Non-Seasonal)*	1409	2829	3069	100.0 %	8.5 %	117.8 %
Percent of Total	4.15%	7.04 %	7.50 %			
Total Housing Units	33945	40184	40903	18.4 %	1.8 %	20.5 %

Source for Tables C-1 and C-2: 2000, 2010 U.S. Census and 2018 American Community Survey (ACS)

Tables C-1 and C-2 give details on these trends. However it is difficult to obtain accurate figures for seasonal properties. The data from the Census Bureau provides adequate figures to detect trends of seasonal units as a proportion of total housing units, but as more people continue to seek out rural Maine for year-round living, these figures could change. The town should revisit this trend in the near future to ascertain correct data on seasonal and vacant properties in town. This can be obtained from the assessing office, local networks and outreach within the community. As housing affordability decreases against rising demand the town will need to plan for future development and this will require data that is as accurate as possible for future policy

Housing Unit Types and Occupancy:

Most Brooksville residents own their homes and live in detached single-unit houses. By 2018 most year-round residents in Brooksville were homeowners (87.4%), with (12.6%) of residents renting their homes, see Table C – 3.

**Table C – 3
Tenure of Occupied Year-Round Housing**

Brooksville	2000	2010	2018	Hancock County	2000	2010	2018
Owner Occupied	358	379	333	Owner Occupied	16550	17704	17773
% of Total	86.9	86.7	87.4	% of Total	75.7	76.0	75.4
Renter Occupied	54	58	48	Renter Occupied	5314	5596	5806
% of Total	13.1	13.3	12.6	% of Total	24.3	24.0	24.6
Total	412	437	381	Total	21864	23330	23579
<i>Source: 2000, 2010 US Census, 2018 ACS Selected Housing Characteristics</i>							

As seen in Table C-4, The percentage of duplex/multifamily homes remained roughly unchanged, while the number of mobile homes has dropped drastically since 2000. The number of duplex/multi-family units and mobile homes has remained steady for Hancock County in the years 2000 to 2018 (Table C-5).

**Table C – 4:
Change in Dwelling Unit Types (Occupied and Vacant) Brooksville: 2000 - 2018**

Type of Dwelling	2000		2010		2018		2000-2010	2010 - 2018	2000 – 2018
	No.	% of Total	No.	% of Total	No.	% of Total	% Change	% Change	% Change
Single Family	734	92.8 %	828	88.7 %	973	98.2	12.8 %	17.5 %	32.6 %
Duplex/ Multi-family	10	1.3 %	27	2.9 %	11	1.11 %	170 %	(59.3 %)	10.0 %
Mobile Homes	47	5.9 %	79	8.5 %	7	0.7 %	68.1 %	(91.1 %)	(85.1 %)
Total Units	791		934		994				

Source: 2000, 2010 U.S. Census and 2018 American Community Survey (ACS)

**Table C– 5
Change in Dwelling Unit Types (Occupied and Vacant) Hancock County: 2010 – 2018**

Type of Dwelling	2010		2018		2010 - 2018
	No.	% of Total	No.	% of Total	% Change
Single Family	32240	81.9%	33947	82.7%	5.3%
Duplex/ Multi-family	3750	9.5%	4105	10.0 %	9.5%
Mobile Homes	3364	8.5 %	2997	7.3 %	-10.9%
Total Units	39365	100.0 %	41048	100.0 %	4.3%

Source: 2010 US Census, 2018 ACS Selected Housing Characteristics

Table C – 4 shows housing units by dwelling type for Brooksville: Table C-5 for Hancock County. (The 2000 Census did not collect this data at the county level and thus is not tabulated for 2000 in Table C-5.) Mobile homes as a percentage of all housing unit types remained stable in Hancock County, but decreased dramatically in Brooksville (from 79 to 7 units) from 2000 to 2018. This information is undergoing review for accuracy. Per Title 30-A MRSA 4358, towns may not discriminate against mobile homes. In short, mobile homes may be located on

individual lots within a town where other single-family residences would be located. Mobile homes are an effective method to address affordability issues.

Affordability:

Brooksville’s affordability metric has fluctuated significantly since 2000. In 2019, the Maine Housing Authority’s affordability ratio¹ for Brooksville was 0.77. As noted earlier, any number lower than 1 is generally considered unaffordable to median income buyers. In 2020 the metric was 1.11, and this is considered generally affordable. This metric is calculated by Maine Housing Authority (MHA) using the median home price for the town and the reported median income for the town. The MHA also calculates the median income required to purchase a house in the town. For 2019, the MHA calculated that this income needed to be greater than \$90,000 in order to afford the median sales price for a house in Brooksville, which exceeded \$390,000. The actual median income in Brooksville for that year was \$77,000. (For Hancock County it was \$57,000.)

Other data suggests Brooksville is not as unaffordable as reported in statewide sources. A recent MLS (Multiple Listing Service) search for current and past listings showed that out of 27 properties, 7 sold for less than \$150,000 and others for under \$300,000. The 2020 Median Home Price, per Maine Housing Authority, was \$277,750, which is considerably lower than it was in 2019. However, at the time of writing, due to global events and cultural shifts, many residents are seeking out rural Maine for its quality of life. This recent spike in sales and the increase in new residents of Hancock County, anecdotally supported by reports from real estate agents, supports the conclusion that housing affordability is bound to become a more pressing issue.

There are long-term negative consequences of unaffordable housing, including population decline, cultural homogeneity, and ultimately economic stagnation. When young families and those in lower income brackets are unable to attain safe and decent housing, the macro-scale effects can lead to tangible problems such as decline in educational quality because of difficulties attracting skilled teachers, shortage of laborers, and increased travel times to shops, amenities and services.

While homeownership in Brooksville appears to remain out of reach for many future residents, rents were lower in 2018 when compared to the County as a whole, see Table C – 6. It will be important to revisit these figures due to recent changes in the local and regional housing market.

¹ Maine Housing Authority also defines affordable housing as not costing more than 30% of household income for associated housing costs.

**Table C – 6
Median Rents Brooksville & Hancock County**

Brooksville			Hancock County		
Monthly Rent	Number	Percent	Monthly Rent	Number	Percent
\$ < 500	3	9.7%	\$ < 500	1,168	22.0 %
\$500 - \$999	21	67.7 %	\$500 - \$999	2,809	52.9 %
\$1000 - \$1499	3	9.7 %	\$1000 – 1,499	1,093	20.6 %
\$1500 +	4	12.9 %	\$1500 +	238	2.8
Total	31		Total	5,058	100 %
Median Rent	\$733		Median Rent	\$810	
No Cash Rent	17		No Cash Rent	498	
<i>Source: 2018 ACS Selected Housing Characteristics</i>					

Accessible, Affordable & Senior/Assisted Living Facility Need Projections:

Given the limited number of multi-family homes in Brooksville and the projected aging of the population, new options for senior citizen housing will be needed. It may be possible to meet some of these needs through social services such as “aging in place” that make possible the delivery home-based services. Furthermore, since Brooksville is not served by public sewer, building a high volume of multi-family units is not likely to be cost-effective. At least some of those needing assisted living or other special housing services would probably have to seek housing out of town.

There are presently no town-sponsored programs for first-time homebuyers and households with limited income. Some towns have created committees to explore options such as housing land trusts that create opportunities for first-time homebuyers to acquire homes at below- market rates. These ventures, however, involve enforcing restrictions to assure the units remain affordable when they are resold.

Substandard Housing & Other Housing Issues:

The reported number of eight substandard Brooksville housing units listed by the Maine Housing Authority, based upon American Community Survey data, diverges from local knowledge. Some locally based evidence appears to indicate a significantly larger number that are not officially listed as substandard but have serious insulation, heating, and structural issues.

Local Regulations & Affordable Housing Policies:

Local land-use regulations focus on shorelands, wetlands and include local ordinances for minimum lot sizes and setbacks. There are no regulations that directly encourage or discourage the development of affordable housing. Due to Brooksville's relatively high market costs for home ownership, this lack of affordable-housing policies could contribute to population loss over the medium-term, despite recent upticks in regional and local home purchases. First-time homebuyers and median-income earners would tend to be priced out of the market. Local affordable-housing policies could address this issue, along with measures to promote sustainable growth and incorporate affordable housing options within any new development.

6. Additional Key Observations from Community Input

1. Because real estate located on or adjacent to Brooksville's waterfronts commands a higher price than inland properties do, analysis of housing trends requires careful differentiation rather than generalizations.
2. Analysis of housing data in Brooksville is complicated by the percentage of housing units that are seasonal-use (vacation) properties rather than year-round dwellings.
3. In-migration to Brooksville, induced in part by the coronavirus pandemic that began in 2020, is likely to drive up housing prices.
4. Pandemic-induced in-migration to Brooksville is likely to result in a subset of seasonal dwellings being converted to year-round dwellings.
5. It is important for housing to be safe, i.e., structurally sound and protected from nature-based and climate-change risks such as rain-event and coastal flooding. It is important for housing to be constructed or retrofitted to benefit from increasingly affordable energy-saving design and operation.
6. Brooksville could engage Habitat for Humanity, a program in which Habitat holds the mortgage and offers a pay-it-forward solution. Homeowners participate in construction and volunteers make up labor. Community churches and organizations participate and help raise money and volunteers. Often finding land is the most difficult part of the entire process. Land acquisition is a key requirement.
7. Efficiency Maine Trust offers advice and financing for energy-saving housing upgrades.
8. Similarly situated rural, coastal communities in Maine have developed programs to address housing affordability, as discussed below:

In Stonington, Island Workforce Housing, a non-profit corporation is working to "create housing solutions in Deer Isle and Stonington that are permanently affordable to individuals and families working in these communities," says its mission statement. The rationale: "Housing these valued community members is a critical first step in securing

the longevity of the economic development and civic health and well-being of the island.” As its first project, Island Workforce Housing and the Island Heritage Trust acquired 27.5 acres of land on the Sunset Cross Road. The upland 13.4 acres will be used to develop rental housing for Stonington’s year-round workforce, and the pond buffer (14.1 acres) will be conserved for public use.

The Washington County Sustainable Housing Work Team prepared a 2014 plan, “A Regional Plan for Sustainable Housing in Washington County” with three objectives: 1. Supporting the most effective existing public/private partnerships; 2. Developing a better understanding of problems and solutions for an aging population and an aging housing stock; and 3. Sponsoring new strategies to create jobs while improving our housing stock and reducing our reliance on increasingly unaffordable ways of staying warm in the winter.

In 1996, Cranberry Isles established a nonprofit Realty Trust to address their affordable housing issues. The Trust accepted federal HUD funds to help purchase three properties. The occupants of these properties must earn less than a maximum income, specified on an annual basis by the federal government.

On Islesboro, another nonprofit organization, Islesboro Affordable Property (IAP), constructed an eight-unit project, the Ruthie James Subdivision. IAP owns the land; residents own the homes. IAP subsequently built and subsidized the sale of a single-family home. All in all, IAP has built or acquired 13 homes for rent. Islesboro Affordable Property uses Camden National Bank and the Genesis Community Loan Fund, located in Brunswick, for its loans, as well as Maine Housing funds. Most of its money is raised through private fundraising. Islesboro’s comprehensive town plan identifies five issues related to housing on the island:

- 1) Preliminary discussions suggest that the Town wants to stabilize, and perhaps grow, its year round population. Is this the case? If so, is affordability of housing a problem that undermines the goal of a more stable year-round community?
- 2) While it may be important, efforts to curb residential growth could have the undesirable effect of aggravating housing costs and affordability issues, driving more young adults and families from the community. What steps might the Town take to direct growth in ways that are less land consumptive and better support growth in ways that reduce its impacts on affordable housing for the Town?
- 3) While most communities regulate subdivisions under the direction of the state subdivision law, thereby mitigating the more undesirable impacts of development, some communities regulate single family homes developed lot-by-lot. Yet lot-by-lot development, which creates only small impacts on an individual basis, creates larger, cumulative impacts when added together. These cumulative impacts are very difficult to manage. How serious is the impact of incremental, cumulative development in Islesboro? How should the Town best manage it?
- 4) Given the lack of affordable housing on the Island, should the Town encourage development of additional year round rental units to provide more affordable family housing?

- 5) Reduce minimum lot size and fees to support the development of affordable housing. Are these provisions adequate to help needs? What more might the Town do to encourage the creation of additional affordable housing, particularly in support of a more stable year round community?

9. The Town should consider the appointment of a Housing Committee. The intent for this committee is to study the availability, affordability, energy efficiency and sustainability of Brooksville's housing stock and to recommend opportunities and solutions to create, enhance and sustain a multi-occupational and multi-generational community. It is recommended that the committee study how other rural coastal towns in Maine are addressing housing issues in conjunction with land trusts, non- government organizations, the philanthropic community and other private-sector sources of technical assistance, funding and financing and volunteers. It is recommended that the committee explore technical assistance and funding support from state and federal government programs.

7. Goals & Objectives

GOAL: Recognize that Brooksville’s viability, economy and overall wellbeing depend upon housing that is safe, energy efficient and affordable for a multi-occupational and multi-generational community.			
Policy	Strategy	Responsible Party(ies)	Timeline
Facilitate development of affordable housing, including rental and ownership options.	Provide at least 10% of new residential development from 2019 to 2030 to be affordable.	Select Board, Planning Board	Long Term (Within 10 years)
	Maintain, enact, or amend ordinances to allow the addition of at least one accessory apartment per dwelling unit in growth areas, subject to site suitability.	Select Board, Planning Board, voters	2-5 years
	Encourage mixed uses and mixed income housing within residential areas of the town.	Select Board, Planning Board	Immediate and ongoing
	Support collaborative local and regional housing coalitions in addressing affordable housing needs.	Select Board,	Long Term
	Participate in regional programs, grants and projects, to insure sufficient, affordable housing options for elderly citizens and veterans.	Planning Board	ongoing
	Address reported violations of local ordinances and State laws and regulations that affect health, safety, or community conditions.	Select Board, Planning Board, CEO	ongoing
Create a Housing Committee to study affordability and sustainability and make recommendations	Include in the committee’s agenda the study of current growth management and land use regulations and propose possible amendments to support increased density and encourage development of affordable housing.	Select Board, Planning Board	Immediate and ongoing
	Compile and distribute information on programs, grants, and projects for subsidized housing, energy efficiency improvements, etc.	Housing Committee	2 yrs, ongoing