H. HOUSING

The largest investment for most individuals and families is housing. Housing, particularly affordable housing, is vital to the well-being of residents and the economic vitality of a community.

Goal

To encourage and promote affordable, decent housing opportunities for all Jonesport residents.

Housing Stock

In 2000, Jonesport had 881 housing units. By 2010, the town added 58 more units, bringing the total number of housing units to 939, a 6.6% increase. According to the 2019 American Community Survey (ACS), the number of housing units in Jonesport increased to 997 however it is important to note the margin of error is reported at +/-66, which is significant.

As indicated in the pie chart below, approximately 73% of all housing units in Jonesport are single family homes. Given this data, it is likely that the additional 58 housing units that were added to the town's housing stock were single family homes. The second most common housing type is mobile homes, representing nearly 19% of the town's housing stock while apartments in multi-unit structures represent approximately 8% of the housing stock in Jonesport.

Compared to the neighboring communities of Beals, Jonesboro and Addison, Jonesport had the highest number of housing units in 2000 and 2010. Jonesport experienced a 6.6% increase during that time, outpacing the 4.9% growth experienced in Washington County but falling short of the 10.7% growth that occurred in the state.



Source: U.S. Census Bureau

Regional Housing Growth 2000 – 2010									
	Source: U.S	. Census 2000; 2010							
2000 2010 Net Change									
Jonesport	881	939	58	6.6%					
Beals	365	361	-4	-1.09%					
Addison	723	812	89	12.3%					
Jonesboro	285	331	46	16.1%					
Washington County21,91923,0011,0824.9%									
Maine	651,901	721,830	69,929	10.7%					

	Residential Building Permits by Construction Type									
	New Homes (stick built)	Mobile Homes	Commercial and Industrial	Additions, decks, storage sheds, garages, entryways						
2017	3	3	1	14						
2018	2	3	1	16						
2019	1	5	1	20						
2020	4	2	1	27						
2021	3	2	1	13						
	Source: Town of Jonesport									

Maine's housing stock reflects the history and climate of the state. Nationwide, Maine ranks first in the proportion (24.1 %) of the housing stock built prior to 1940. The age of the housing stock in Jonesport is significantly lower than that in Washington County with 14.5% and 27.4% built before 1939, respectively. Nearly 73% of the housing stock in Jonesport was built before 1980. Many of these units are in substandard condition and in need of repair. Continued

investment in

Photo: Maine Geological Survey, Department renovations from of Agriculture & Forestry residents will newcomers and current

improve the habitability and value of many older structures.





Many older homes contain unhealthy materials such as lead paint, mold, and asbestos. From the 1930's until the 1980's many products containing asbestos were used in house construction. While asbestos is fire-retardant, and a thermal and acoustic insulator, exposure to asbestos can cause fibrotic lung disease, lung cancer, and harms respiratory function. The mold found in older homes can also affect respiration. Lead paint used in homes before 1980 can deteriorate into lead dust and paint chips, and cause brain damage when inhaled or swallowed, especially in children under the age of six.



images: www.vecteezy.com

UNHEALTHY HOUSING CAN LEAD TO DISEASE

Mold, dust, and animal dander/hair can cause asthma and other respiratory illness.

Holes in windows, walls and roof can invite pests causing bacterial infections, allergic reactions from stinging insects, and rabies.

Dust and chips from lead paint can cause brain damage when inhaled or swallowed.

HOUSING OCCUPANCY

Tenure

Home ownership is a good indicator of the overall standard of living in an area. One way to track home ownership over time is to compare owners and renters as a proportion of total owner-occupied housing.



Units By Tenure and Vacancy – Jonesport Source: 2010-2014 and 2015-2019 American Community Survey								
2010 - 20		Percent	2015-2019	Percent				
Total Units	960		997					
Occupied Units	550	57% of Total	578	58% of Total				
Owner Occupied	443	81% of Occupied	412	71% of Occupied				
Renter Occupied	107	19% of Occupied	166	29% of Occupied				
Vacant Units	410	43% of Total	419	42% of Total				
Vacant For Sale	16	3.5% of Vacant	5	1.2% of Vacant				
Vacant For Rent	13	10.8% of Vacant	18	9.8% of Vacant				
Vacant Seasonal	235	24% of Total	281	28% of Total				

It is important to note the margin of error for data retrieved from the American Community Survey is as high as +/-65, which is considerable for a community the size of Jonesport. However, the fluctuations are not statistically significant per the Maine State Housing Authority.

HOUSING AFFORDABILITY

The affordability of housing is of critical importance for any municipality. High costs are burdensome to individuals, to governments, and the economy of the area. Excessively high housing costs force low- and moderate-income residents to leave the community and results in a reduction of the size of the labor force.

In the United States, housing affordability is determined by the percentage of an *individual's* income spent on housing. As defined by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development (HUD), cost-burdened households are those that spend 30% or more of their income on housing costs. According to the Maine State Housing Authority, affordable housing is defined as housing whose *occupants* spend no more than 30% of their income on housing, including utilities.

Affordable housing means decent, safe, and sanitary living accommodations that are affordable to very-low, low, and moderate-income people. The types of housing that are affordable at these income levels are often small homes on smaller lots and can also include manufactured housing, multi-family units, government-assisted housing, and group/foster care facilities.

The Growth Management Act requires that comprehensive plans show the "proportional makeup of housing units by affordability to very-low income, low income, and moderate-income households (municipality and region) for the most recent year for which information is available (est)." Gathering and analyzing this data is not as straightforward as it may seem, as multiple factors come into play:

- Data from the Census on housing values is not yet defined by the State categories of income levels (very low, low and moderate income), which the State sets for each county.
- U.S. Census provides only housing values of specified housing units, not the entirety of owner-occupied housing stock in Jonesport.
- The value of a house, based on tax assessment, does not always accurately reflect the true market value.
- Because at any given point in time most homes are not for sale, the value does not reflect availability for purchase.
- Municipalities do not assess value based on year-round or seasonal use, including camps and cottages that are not suitable for year-round occupancy. Many seasonal camps and cottages would require significant investment to make them year-round housing if environmental conditions would permit.

Given these data limitations, presented here are the percentages of households who pay more than 30% of their household income on housing based on Maine State Housing Authority (MSHA) affordability index data for the housing market to which Jonesport belongs.

As of 2019, various residents in Jonesport were cost-burdened when it came to their housing expenditures. Of the occupied units, 29% were occupied by renters. Of the total number of renters in Jonesport, over 33% were cost burdened. Owner-occupied housing units are those inhabited by owners who have a mortgage and owners who do not have a mortgage. Of the total population without a mortgage, nearly 11% were cost burdened. By comparison, over 47% of owners with a mortgage were considered cost-burdened due to housing and utility costs. Of the total percentage of occupants with a housing cost burden in Jonesport, 58% of homeowners are cost burdened.



Over time the median home price in Jonesport has increased. In 2000, the median home price in Jonesport was \$75,600, in 2014 the median price to \$122,200 and by 2019, the median home price had increased to \$145,400. In fact, over the course of two decades, the median home price in Jonesport nearly doubled. The same trend can be found in nearby communities as illustrated in the following graph which reflects the median home price in Beals, Jonesboro, Addison, and the service community of Machias.

Additional data on housing affordability is available from the Maine State Housing Authority (MSHA) for Jonesport and at the housing market level. Jonesport is part of the Machias Labor Market Area (LMA) Housing Market. MSHA reports that the housing affordability index for Jonesport in the Machias LMA Housing Market in 2021 was .88 and .95 respectively where under 1.00 equals unaffordable whereas over 1.00 equals affordable.



Homeownership Housing Facts and Affordability Index for Maine Cities and Towns, by Housing Market

Housing Market	Name	Year 🗐	Index	Median Home Price	Median Income	Income Needed to Afford Median Home Price - Annual	to Afford Median Home	Home Price Affordable to Median Income
Machias, ME	Addison	2021	0.82	\$205,000	\$45,362	\$55,656	\$26.76	\$167,083
LMA	Cherryfield	2021	0.98	\$145,000	\$41,420	\$42,294	\$20.33	\$142,004
	Columbia F	2021	1.40	\$130,000	\$49,821	\$35,601	\$17.12	\$181,923
	Cutler	2021	1.45	\$155,000	\$61,779	\$42,524	\$20.44	\$225,184
	East Machi	2021	1.08	\$159,200	\$50,208	\$46,421	\$22.32	\$172,186
	Harrington	2021	0.81	\$225,000	\$49,797	\$61,620	\$29.62	\$181,830
	Jonesport	2021	0.88	\$194,750	\$47,353	\$54,027	\$25.97	\$170,691
	Lubec	2021	0.70	\$199,750	\$40,161	\$57,347	\$27.57	\$139,887
	Machias	2021	0.70	\$138,750	\$30,192	\$42,838	\$20.59	\$97,791
	Machiasport	2021	1.03	\$225,600	\$59,814	\$58,295	\$28.03	\$231,479
	Milbridge	2021	0.96	\$199,000	\$51,786	\$53,937	\$25.93	\$191,065
	Roque Bluffs	2021	0.51	\$402,500	\$50,417	\$98,278	\$47.25	\$206,484
	Whiting	2021	1.14	\$205,000	\$60,197	\$52,943	\$25.45	\$233,089

Source: Maine State Housing Authority, 2021

	Homeownership Housing Facts and Affordability Index for Maine Cities and Towns, by Housing Market								
Housing Market	Name	Year	to Afford Median Home	Income Needed to Afford Median Home Price - Hourly	Affordable to	Households Unable to Afford Median Home (%)	Households Unable to Afford Median Home	Total Households	
Machias, ME	Addison	2021	\$55,656	\$26.76	\$167,083	58.8%	316	537	
LMA	Cherryfield	2021	\$42,294	\$20.33	\$142,004	51.3%	299	583	
	Columbia F	2021	\$35,601	\$17.12	\$181,923	36.1%	88	243	
	Cutler	2021	\$42,524	\$20.44	\$225,184	33.5%	70	209	
	East Machi	2021	\$46,421	\$22.32	\$172,186	46.4%	265	570	
	Harrington	2021	\$61,620	\$29.62	\$181,830	61.3%	260	424	
	Jonesport	2021	\$54,027	\$25.97	\$170,691	55.2%	329	596	
	Lubec	2021	\$57,347	\$27.57	\$139,887	65.8%	431	655	
	Machias	2021	\$42,838	\$20.59	\$97,791	61.1%	557	912	
	Machiasport	2021	\$58,295	\$28.03	\$231,479	48.1%	184	383	
	Milbridge	2021	\$53,937	\$25.93	\$191,065	51.7%	322	622	
	Roque Bluffs	2021	\$ 98,278	\$47.25	\$206,484	74.4%	102	137	
-	Whiting	2021	\$52,943	\$25.45	\$233,089	39.8%	78	197	

Source: Maine State Housing Authority, 2021.

Based on MSHA figures, in 2021 the median income needed to afford the Median Home in Jonesport was \$54,027 and \$49,422 in the Machias LMA Housing Market. MSHA estimates that 55.2% of households in Jonesport are unable to afford the Median Home price while 51.8% are unable to afford the Median Home price in the Machias LMA Housing Market. Market data from MSHA indicates that 61.4% of homes sold in Jonesport in 2021 were unattainable.

Unattainable Homes as a Percentage of Homes Sold								
Source: Maine State Housing Authority, 2021								
	Percentage of	Affordable	Unattainable					
Location	Unattainable	Homes Sold	Homes Sold					
	Homes							
Addison	52.0%	12	13					
Cherryfield	53.8%	12	14					
Maine	64.8%	7,254	13,331					
Columbia Falls	18.2%	9	2					
Cutler	27.8%	13	5					
Machias LMA	50%	189	189					
East Machias	33.3%	12	6					
Harrington	60.0%	6	9					
Jonesport	61.4%	17	27					
Lubec	68.6%	16	35					
Machias	65.8%	13	25					

Machiasport	50%	13	13
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Housing Selling Prices

Data from MSHA show that the median house price has steadily increased in the Machias LMA Housing Market following the "housing bubble" of 2007 and the economic depression of 2008. By 2017, median home prices outpaced median income resulting in 50% of homes sold having been unattainable for households in the Machias LMA Housing Market.



Source: Maine State Housing Authority, 2019 Housing Facts for Machias LMA Housing Market

Renter Occupied Housing Affordability

Data from MSHA related to renter occupied housing units describes an increasingly unaffordable rental market for those below median income. Only considered are year-round rentals as seasonal rentals are not reported. Rental rates are reported by tenants and consider the subsidies received in the form of Section 8 housing subsidies to low-income residents. As with



Homeowner Affordability Index, the Rental Affordability Index is the ratio of 2- Bedroom Rent Affordable at Median Renter Income to Average 2-Bedroom Rent. An index of less than 1 means the area is generally unaffordable – i.e., a renter household earning median renter income could not cover the cost of an average 2bedroom apartment (including utilities) using no more than 30-percent of gross income.

Rental Affordability for the Machias LMA Housing Market is depicted on the following chart.

Source: N	Rental Affordability Index Source: Maine State Housing Authority, 2017 Housing Facts for Machias LMA Housing Market									
Machias LMA Housing Market	Year	Index	Average 2-BR Rent with Utilities	Renter Household Median Income	Income Need to Afford Average 2-BR Rent	2-BR Rent Affordable to Median Income				
	2012	0.66	\$820	\$21,806	\$32,810	\$545				
	2013	0.71	\$826	\$23,444	\$33,056	\$586				
	2014	0.74	\$801	\$23,611	\$32,021	\$590				
	2015	0.77	\$827	\$25,328	\$33,091	\$633				
	2016	0.61	\$1,037	\$25,379	\$41,485	\$634				
	2017	0.63	\$1,048	\$26,285	\$41,930	\$657				
	2020	0.86	\$835	\$28,873	\$33,397	\$722				
Maine	2020	0.88	\$1,088	\$38,231	\$43,517	\$956				

The lack of affordability in the Machias LMA Housing Market has persisted for the past two decades but MSHA statistics for 2020 depicts a sharp decline which may reflect state rental relief programs related to the Covid-19 pandemic and subsequent rental costs as reported by tenants.



3: The y-axis is an index defined as the ratio of the annual value to the year 2001 value.

Source: Maine State Housing Authority, 2020 Housing Facts for Machias LMA Housing Market

Renter Households Unable to Afford Average 2-Bedroom Rent

Source: Maine State Housing Authority, 2017 Housing Facts for Machias LMA Housing Market

	Households Unable to Afford Average 2 BR Rent		Total Renter Households	Average 2 BR Rent (with utilities)	Income Needed to Afford Average 2 BR Rent	
Location	Percent	Number	Households	Avg Rent	Annual	Hourly
Machias,ME LMA Housing Market	72.9%	906	1,278	\$1,024	\$40,963	\$19.70
Maine	59.6%	96,367	161,746	\$976	\$39,041	\$18.77

Severely cost- burned households are more likely to forgo medical care and healthy foods in order to pay housing costs.

In Maine, 67% of extremely lowincome renter households are the elderly and disabled.

EXTREMELY LOW INCOME RENTER HOUSEHOLDS



Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. At the national level, 14% percent of extremely low income renter households include a single adult caregiver, more than half of whom usually work more than 20 hours per week. More than 10% of extremely lowincome renter households are enrolled in school, 48% of whom usually work more than 20 hours per week. Snurce: 2019 ACS PUMS.

Source: National Low Income Housing Coalition

"Maine"; <u>https://nlihc.org/housing-needs-by-state/maine</u>; Retrieved March 8, 2022.

Affordability and the Growth Management Act

The State of Maine Growth Management Act requires every municipality "...shall seek to achieve a level of 10% of new residential development, based on a five-year historical average of residential development in the municipality, meeting the definition of affordable housing." As shown in the table "Building Permits Issued" at the start of this chapter, during the five-year period from 2017-2021, 28 housing units were built. Thus, Jonesport would meet the requirement of the Act if the town sought to provide 1.6 low-income units in this period. Within this period, affordable housing meeting State guidelines was built in the form of modular/mobile housing as 15 such units were put in place.

Affordable Housing Remedies

While meeting the letter of the Growth Management Act has not proved difficult for Jonesport, there is a desire by residents to maintain and provide affordable housing, as needed, beyond the State minimums. The State offers traditional recommendations that towns consider ways to help meet this need. This can be very difficult for a small community like Jonesport because traditional recommendations may **not** apply, including:

- The relaxation of zoning ordinance and building code requirements tends to increase building costs. Jonesport has no town-wide zoning or building code at present. If either is established, it will be sensitive to the need to lessen the potential costs imposed on low-income residents.
- Take steps to allow mobile homes and modular homes in more areas. At present the town does not limit the location of these types of units.
- Provide town sewer, water, and roads to new parts of town thus "opening up" land for new homes. The town does not have water or sewer systems at present and is currently studying ways and means of addressing current waste disposal problems that would allow further economic development in the downtown area and promote new development in the growth area.

Housing Programs

Jonesport has one facility that serves low and moderate-income housing needs. Gaelic Square Apartments provide income-based rental for those 62 years of age and older or those with disabilities. Individuals may also seek income-based rental in surrounding towns as outlined below. (It is important to note that property management companies may have changed after the 2014 publication of this resource.)

			lousing Type	•	Units	Typ Assist		
		Elde	rly			Rent	ed	
Property Name and Address	55 and older	62 and older	With Disabilities	Family/All	Accessible	Incomebased Rent	Rent Restricted Unit	Contact Information
Addison			1					
Riverbend Apts. West Side Road		•	•			•		Maine Development Associates (207) 947-6795 www.mainedevelopment.com
Columbia Falls								
Pleasant View Manor Pleasant View Circle		•	•			•		Fickett Property Management, LLC (207) 546-7800 www.fickettproperty.com
Jonesboro								
Jonesboro Heights Rt. 1 Bagley Road		•	•			٠		Fickett Property Management, LLC (207) 546-7800 www.fickettproperty.com
Jonesport								
Gaelic Square Apts. 10 Gaelic Housing Way		•	•			٠		Fickett Property Management, LLC (207) 546-7800 www.fickettproperty.com
Machias								
Jerrold's Place Apts. 2 Valley View Road				•		٠		Hughes Associates (207) 561-4700 www.hughesrs.com
Louise Gardner Apts. 91 Court Street		•	•			•		C. S. Management (207) 498-8332
Ridgeview Apts. 9 Valley View Road		•	•		2-1 br	•		Hughes Assoc. (207) 561-4700 www.hughesrs.com
Riverside Apts. Riverside		•	•		2-1 br	•		Maine Development Associates (207) 947-6795 www.mainedevelopment.com

Housing and an Aging Population

As more fully described in Chapter D: Population & Demographics, the town recognizes that it has an aging population. According to 2019 American Community Survey estimates, nearly 42% of the population in Jonesport is 55 years of age and older. Of owner-occupied housing units, nearly 62% are composed of people over 55 years of age. Of renter-occupied housing units, 44% are composed of individuals over 55 years of age. Those over 65 years of age are more likely to be retired and on fixed incomes.





Analyses

1.) How many additional housing units (if any), including rental units, will be necessary to accommodate projected population and demographic changes during the planning period?

According to population projections, the population of Jonesport is expected to increase 5.3% by 2038, an increase of 70 people over 17 years. With 419 units (42%) of the town housing stock vacant/seasonal, additional housing to accommodate a forecasted population increase is

a lesser priority compared to the need for affordable housing and the desire to support seniors who wish to "age in place." More than 91% of community survey respondents support subsidized housing for the elderly. The comprehensive plan committee will continue to review and assess these issues following adoption of the comprehensive plan.

2.) Are seasonal homes being converted to year-round use or vice versa? What impact does this have on the community?

While some seasonal homes are being converted to year-round use, the 42% of housing stock in Jonesport that is vacant/seasonal is reflective of the increasing seasonal population. The desire for coastal vacation homes by non-residents has raised the value, and assessment, of many properties in Jonesport. This creates a conflict as year-round residents overwhelmingly wish to retain the character and authenticity of a fishing village. Increasing home valuations are challenging to the families who are already cost burdened and by those families who earn their living in the fishing industry.

3.) Will additional low- and moderate-income family, senior, or assisted living housing be necessary to meet projected needs for the community? Will these needs be met locally or regionally?

Between 2010 and 2019, the 65-84 age group was the fastest growing age group in Jonesport. In 2019, those 65 - 69 years of age were the dominant age group while individuals most likely to be retired and living on fixed income in the 65 - 84+ years of age account for nearly 34% of the population in Jonesport. Respondents to the community-wide survey strongly support subsidized housing for the elderly and 85% of respondents believe Jonesport should encourage a nursing home/assisted living facility. If, in the future, assisted living and senior housing, including low- and moderate-income housing is inadequate, Jonesport will work with appropriate entities to satisfy any needed housing.

4.) Are there other major housing issues in the community, such as substandard housing?

Currently there are no major housing issues in Jonesport. Where substandard housing is apparent, the code enforcement officer and selectboard address and resolve these problems. In 2019, there were three housing units in Jonesport which lacked complete kitchen facilities and three which lacked complete plumbing facilities. In Washington County, 193 and 194 housing units lacked complete kitchen facilities and plumbing facilities, respectively.

5.) How do existing local regulations encourage or discourage the development of affordable/workforce housing?

Jonesport has no town-wide zoning or building code at present. Updates to the town Land Use Ordinance occurred in 2019. In late 2021, the Planning Board began a review of land use regulations for conformance with State and Federal rules which may apply. Any proposed amendments would not be adopted by the town until 2023 at soonest. Currently there are no regulations that discourage the development of affordable/workforce housing.

Conditions and Trends

1.) Information on existing local and regional affordable/workforce housing conditions or similar efforts.

Jonesport has actively encouraged affordable housing as witnessed by the allowance of affordable housing, including mobile/modular homes, with restrictions pertaining only to allowable lot size and the unit conformance with State code.

Jonesport works with Sunrise County Economic Council, a non-profit organization that provides community, business, and workforce development services. The town has a proven record of collaboration with local, regional, and state entities to provide safe, affordable, and decent housing such as Gaelic Square Apartments. Gaelic Square Apartments are located within the downtown area to accommodate residents of low- to moderate-income.

2.) A summary of local regulations that affect the development of affordable/workforce housing.

The Selectboard, Planning Board, and Code Enforcement Officer enforce and review regulations regularly. Jonesport allows mixed use and mixed income housing within residential/downtown area and the town remains dedicated to affordable/workforce housing to ensure the viability and affordability for families and individuals who wish to live in the community. In the coming years, Jonesport will continue to review the ways and means of adding public water/wastewater infrastructure.

Policy	Implementation Strategy	Responsible Party	Timeline		
Support development of	Pursue programs and grants	Selectboard	Ongoing		
workforce and other affordable	that can assist ensuring that				
housing, including rental and	at least 10% of new				
ownership options.	residential development meet				
	the definition of affordable				
	housing.				
Ensure that land use controls	Maintain, enact, or amend	Planning Board	Short term - within 1		
encourage the development of	ordinances to allow the		year		
quality affordable housing –	addition of at least one				
including rental units and mixed-	accessory apartment per				
use units.	dwelling unit in growth				
	areas, subject to site				
	suitability.				
	Address any needed	Planning Board	Ongoing, will assess		
	modifications to existing		any current need		
	land use regulations as		swithin 1 year		
	necessary.				
	Consider initiatives to limit	Selectboard	Short term - within 1		
	increases on the assessment		year		
	of waterfront property for				
	those who earn their				
	livelihood from fishing.				
Encourage and support regional	Participate in regional	Selectboard	Immediate and ongoing		
efforts of regional housing	programs, grants, and				
coalitions in addressing	projects to ensure sufficient,				
affordable/workforce housing	affordable housing options				
needs.	for seniors, those with				
	disabilities, and veterans.				
Address reported violations of	Continue to consider the	Selectboard	Immediate and ongoing		
local ordinances, State laws and	ways and means of providing				
regulations that affect health,	public water and wastewater				
safety, or community conditions.	treatment options; provide				
	residents with information				
	related to State funding				
	opportunities to replace				
	failing septic systems.				