



MEMORANDUM

TO: BELFAST COMPREHENSIVE PLAN STEERING COMMITTEE
FROM: NOEL MUSSON
SUBJECT: HOUSING CHAPTER UPDATE
DATE: SEPTEMBER 24, 2019

The Housing chapter has been updated with current data including the following changes:

- State Economist's population projections (from 6,714 in 2018 down to 6,552 by 2036). This is different from the 2012 plan and may influence the housing analysis.
- Household size (trending up since 2010, currently 2.26 in 2017). This changes the analysis regarding units needed on page 1.
- Rental units account for more than 36% of total (slight increase up from 32% in 2010) in 2017.
- Maine State Housing changed its name to MaineHousing - has been updated throughout.
- MaineHousing's affordability ratio in Belfast for 2018 was .56 which would be considered unaffordable to the median income.
- Housing affordability remained relatively consistent in Belfast and Waldo County alike.

There are still outstanding data sections required from MaineHousing, including:

- **Estimates of need for** market rate units and subsidized units (page 1, page 2).
- MaineHousing homeless population estimate.
- MaineHousing and ACS median income differ.
- Section 8 Voucher
- Additional charts in Section C

Historical knowledge of City events and/or information not found in the State's Data Pack includes:

- Affordable housing projects listed (page 3) should be updated to reflect recent projects. HUD doesn't not have any recent projects listed as active. Do we know of any that should be included?
- Confirm 2013 completion of affordable unit renovations (with CDBG funds) within the Route 1 by-pass (page 3).

HOUSING

Introduction

Housing represents the major investment of most individuals. Property taxes provide the basis for funding Belfast municipal services and schools. With rising property values and assessments, affordable housing is an ongoing concern for many residents. Belfast effectively has two housing markets: high-priced seasonal, historic and waterfront homes, many of which are located within the Route 1 by-pass and near Route 1; and moderately priced housing inland. The moderately priced housing tends to be occupied by those who depend on the local and regional economy for their livelihood.

A. State Goals

To encourage and promote affordable, decent housing opportunities for all Maine citizens.

B. Analyses and Key Issues

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

Belfast's population is projected ~~to rise to a maximum of 7,462 persons by the year 2020~~ to decrease to 6,552 by the year 2036, as forecasted by the former Maine State Planning Office (SPO), a ~~decrease n-increase~~ of 128,708 persons from the 20197 population estimate. In 201700, the median household size was 2.263. Assuming it continues to follow a downward trend to 2.0; Belfast would need 354 additional housing units suitable for occupancy. Belfast had 356 vacant (unoccupied housing units) in 2000. Some of these units could be renovated and some could be converted from their current seasonal use into year round occupied units. For planning purposes, it is estimated that renovations and conversions will account for no more than one-fifth of the additional housing needed. Therefore, 283 new units will be needed by 2020. Between 2003 and 2006, the ~~Maine State Housing Authority~~ MaineHousing indicated that there was a net housing unit increase of 137 (Table 3-12). This suggests that the market will certainly be able to support the construction of the additional units forecasted over the next ten year planning period.

In 201700, rental units accounted for more than 3236% of the occupied housing stock. It is likely that the share of rental units will increase between 2010 - 2020. This is due to several factors, including but not necessarily limited to: the construction of government assisted affordable rental housing (over 100 units of such housing were constructed between 2000- 2010); homeowners constructing a rental unit along with their residence to assist them in paying mortgage costs; new housing projects such as the Belfast Cohousing (Eco-Village) project (36 - 40 units) on Tufts Road which consists entirely of duplex and multi-family

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units, partly because of energy costs; the establishment of rental housing in the upper floors of downtown buildings; and the need for more rental housing in Belfast. That said, the 'gap' between income levels and the cost to construct new multi-family housing adversely affects a developer's ability to obtain sufficient rental income to support the cost of new construction.

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For planning purposes, it is forecasted that up to 45% of the new units in the next 10 - 20 years could be multi-family rental or ownership housing.

Commented [SD3]: Need to review this statistics? How was it established? Is this true?

- (2) *Is housing, including rental housing, affordable to those earning the median income in the region? Is housing affordable to those earning 80% of the median income? If not, evaluate local and regional efforts to address issue?*

By state and federal definitions, housing is considered affordable if a household does not spend more than 30% of its monthly income on housing. In deciding whether to make mortgage loans, banks use similar definitions of affordability. From ~~2003 to 2009~~ 2007 to 2018, those earning the median income in the region could not afford to buy the median priced home in Belfast. According to the ~~Maine Housing Authority~~ ~~Maine State Housing Authority~~, Belfast's median income earning households could afford only ~~59 to 60~~ 56% of the median home sale price in Belfast and only ~~84~~ 86% of the median home sale price in Waldo County (Tables 3-1 and 3-2). Of course, those in the low-income category, earning just 80% of the median household income, could afford even less. Information from the 2010 census corroborates information from the ~~Maine State Housing Authority~~ ~~Maine Housing~~; with 53% of the population being identified as being unable to afford a median priced home. Tables 3-15 through 3-18 show the numbers and percentages of Belfast residents by income category.

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~~More than~~ Almost half (49.5%) of renters in Belfast could not afford the median rent charged for a 2-bedroom apartment (Table 3-5). This has resulted in the higher occupancy of some units (families sharing apartments) and the occupancy of substandard units for which lower rents are charged.

It is important to note the limitations of the Census and ~~Maine State Housing Authority~~ ~~Maine Housing~~ data. The housing sale data consists of sales through the real estate multiple listing service. Homes and property sold without a broker are not included, and tend to be lower priced than those sold through the multiple listing service. Sales of property to family members, along with the use of mobile homes, are ways in which residents have reduced their housing costs. In ~~2017~~ 2000, ~~15.5~~ 10.5% of the Belfast housing stock included mobile homes. Census and state data do not account for illegally occupied apartments and for units in which the rent collected is not reported.

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It is widely understood that Belfast has a significant need for more affordable housing. The state, in 2007, estimated an additional 138 units of subsidized rental housing was needed at that time. Further, the City's housing needs extend beyond low-income households eligible for subsidized housing. Those

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earning median and moderate (150% of median) incomes are in large part often unable to afford housing in Belfast, and choose to live in one of the communities in which property taxes are often lower. For a service center community to thrive, it must be an affordable place for a large portion of its workforce to reside within its borders.

The City has worked cooperatively with project developers and pursued Community Development Block Grants (CDBG) to support the creation of affordable housing units for working families (workforce housing), the elderly and those with special needs. Through these efforts over 100 new affordable housing units were built between 2000 and 2010, including the following:

- Realty Resources, 38 unit project (workforce housing) on Ryan Road which opened in late 2007 (CDBG Public Infrastructure Grant funding);
- Volunteers of America, 32 units, elderly housing, on Congress Street, which opened in 2001 (CDBG Public Infrastructure Grant funding);
- Community Housing of Maine/CEI, a 6 unit housing project for persons with special that located on Midcoast Drive that opened in 2002;
- PenquisCAP, 24 units of workforce housing located on Patterson Hill which opened in 2002; and
- Group Home Foundation, 5 unit independent living project for persons with special needs that opened in 2009 (CDBG Housing Assistance funding).

Commented [SD7]: Need updated examples.

The City has continued to work on programs to increase the amount and quality of affordable rental housing since 2010. In 2011 the City obtained a CDBG Housing Assistance Grant which has provided funding to assist 7 property owners, all of which are located within the Route 1 by-pass (growth area), to renovate 29 rental units. Renovation efforts have focused on code compliance and energy concerns. Renovation of all units will be completed in early 2013 and the City hopes to periodically work with the CDBG program to address other multi-family units that require work.

Commented [SD8]: Confirm renovations completed

In addition, in ~~October~~ ~~July 2013~~ ~~2012~~, construction of the Goose River Partners elderly housing project located on Swan Lake Avenue ~~was completed~~ ~~is expected to begin which will add~~ ~~which added~~ 24 units to the amount of affordable housing in the City. The City also notes that Belfast, as the regional service center for Waldo County, is often expected to provide more opportunities for affordable housing for the elderly, low/moderate income persons and persons with special needs, because other communities in the County lack medical and support services and the jobs that are available in Belfast. Despite all past and current efforts, it is generally acknowledged that regional affordable housing efforts have not kept pace with demand. Strategies to improve this are presented at the end of this chapter.

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

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Most housing units in Belfast have been constructed to a standard to qualify as a year-round home and have needed utility services. Unlike other Waldo County communities, Belfast has no significant lake or coastal 'communities' that serve mostly seasonal residents. While Belfast clearly experiences an increase in its summer population by seasonal visitors, most reside in houses that satisfy year-round standards and in traditional neighborhoods. The conversion of seasonal units to year-round units is not a significant issue in Belfast. The City believes that it does not need to consider adopting any specific measures to address this issue.

- (3). *Will additional senior or assisted living housing be necessary to meet projected needs for the community? Will these needs be met locally or regionally?*

The state does not indicate a need for senior housing currently (Table 3-6), which is likely due to the development of several public housing projects over the past decade, as well as private sector housing at Tall Pines (assisted and independent living). It is anticipated, however, that with the aging of Belfast's, the region's and the state's population that additional senior and assisted units will be needed, both market rate and subsidized. See Tables 3-19 through 3-25 for senior household figures. Given Belfast's service center function and proximity to health care facilities and the availability of municipal infrastructure like public water and sewer, it is likely that most of the region's needs for senior and assisted living facilities will be met within Belfast. Some elder care housing facilities are found in smaller Waldo County service centers, like Searsport and Winterport, as well. Also, as noted above, the 24 unit Goose River Partners elderly housing project, which has received both Maine State Housing Authority and Rural Development Authority funding, started completed construction in July 2013, October 2012 and is expected to be available for occupancy in the summer of 2013.

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

Belfast, since December 2010, has been required to enforce the state-wide building code, the MUBEC Code. Enforcement of this code has resulted in the City, for the first time, conducting building inspections of single family, two family and many accessory buildings. Prior to adoption of the MUBEC code, Belfast enforced the BOCA code only on multi-family and nonresidential development. This need to inspect most construction has resulted in a greater workload for the Code and Planning Department, however, it also has created the opportunity to ensure that new construction better satisfies building and energy code requirements.

The most frequent complaints that are brought to the attention of the Code Enforcement Officer involve rentals at multi-family rental units, such as inadequate heat and water, faulty electric, and poor building standards. The

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second most frequent complaint involves nuisance concerns regarding how an abutter may maintain their property; uncontrolled trash and litter, too many abandoned vehicles, and stormwater problems. The Code Enforcement Officer routinely works with the aggrieved parties and often has been able to obtain voluntary compliance in addressing the issues. In limited cases the City has had to pursue legal action to resolve the complaint.

Several other concerns involve the use of older mobile homes (predating HUD 1976 standards), with concentrations of substandard housing in these areas, both mobiles located on individual lots and in mobile home parks. Strategies to replace these homes are presented at the end of this chapter.

The ~~Maine State Housing Authority~~ MaineHousing estimated in January 2008 that there were 776 homeless individuals in Maine, of which the last residences of 6 people were located in Waldo County. It is believed that this figure underestimates the homeless population in Belfast, which is difficult to measure due to the community's small size, fluctuations, and the transient nature of homelessness. It is noted that the local soup kitchen now regularly serves 60+ persons per day. While most of these persons are not homeless, it is indicative of the economic edges on which may live.

Commented [SD10]: MaineHousing update?

- (5). *How do existing local regulations encourage or discourage the development of affordable housing?*

Overall, Belfast's land use regulations support the creation of affordable housing. Smaller minimum lots sizes (10,000 – 15,000 square feet in certain residential growth areas) are allowed in locations served by water and sewer, as are multi-unit, multi-family structures. In 2010, the City also adopted flexible zoning standards to allow the development of small scale (less than 7 units) housing developments in rural areas (small subdivisions) provided the houses constructed satisfy affordability standards. These new regulations resulted in construction of the first Habitat for Humanity house in Waldo County, and Habitat owns 2 additional lots on which housing can be constructed. The adopted Future Land Use plan recommends adopting similar provisions to encourage affordable housing in several of the City's urban zoning districts.

The City also has established areas in which Manufactured Housing is currently allowed and this type of housing is proposed to be allowed in many of the City zoning districts pursuant to the adopted Future Land Use Plan. The current Zoning Ordinance also permits congregate care units for the elderly, with no density limitations, in several zoning districts (growth areas with sewer and water services) and the adopted Future Land Use Plan recommends that this policy continue for many of the City's growth areas.

C. Conditions and Trends

Minimum data required to address state goals:

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- (1). The community's Comprehensive Planning Housing Data Set prepared and provided to the community by the [Maine State Housing Authority](#), [MaineHousing](#), and the Office, or their designees.

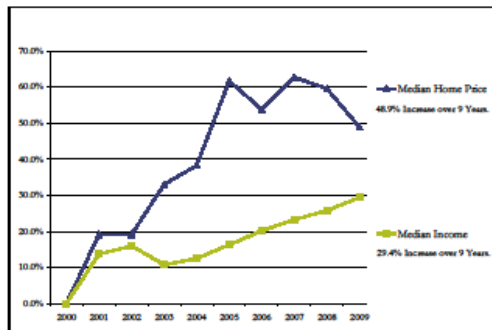
Belfast Labor Market Area Homeownership Facts 2009

Homeownership Affordability Index

Area	Year	Affordability Index	Median Home Price ¹	Median Income ²	Income Needed to Afford Median Home Price	Home Price Affordable at Median Income	Households Unable to Afford Median Home Price
Belfast LMA	2000	0.94	\$94,000	\$32,532	\$34,591	\$88,405	6,692 (64.6%)
	2005	0.74	\$152,000	\$37,837	\$51,378	\$111,940	7,522 (64.4%)
	2006	0.80	\$144,600	\$39,089	\$49,167	\$114,960	7,146 (60.8%)
	2007	0.77	\$153,000	\$40,108	\$52,007	\$117,994	7,434 (62.0%)
	2008	0.80	\$150,000	\$40,911	\$50,992	\$120,346	7,167 (60.2%)
2009	0.89	\$140,000	\$42,083	\$47,289	\$124,588	6,459 (55.1%)	
Belfast	2009	0.70	\$183,500	\$42,747	\$61,287	\$127,989	1,973 (64.5%)
Searsport	2009	0.69	\$159,000	\$37,571	\$54,487	\$109,637	823 (66.3%)
Unity	2009	0.76	\$124,500	\$32,563	\$42,611	\$95,142	421 (59.3%)
Stockton Springs	2009	0.88	\$135,000	\$43,000	\$48,694	\$119,215	336 (55.7%)
Northport	2009	0.77	\$214,250	\$54,452	\$70,427	\$165,651	437 (61.8%)
Searsville	2009	1.20	\$102,000	\$41,776	\$34,719	\$122,732	242 (41.2%)
Searsmont	2009	1.02	\$140,000	\$48,393	\$47,316	\$143,186	284 (49.3%)
Brooks	2009	1.40	\$87,000	\$41,324	\$29,480	\$121,955	169 (38.8%)
Monroe	2009	0.72	\$170,000	\$40,978	\$56,529	\$123,233	284 (64.7%)

The affordability index is the ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable – i.e., a household earning area median income could not cover the payment on a median priced home (30 year mortgage, taxes and insurance) using no more than 28% of gross income.

Relative Increases in Income and Home Price³



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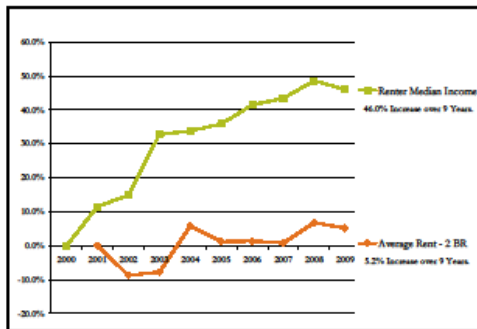
Belfast Labor Market Area Rental Housing Facts 2009

Rental Affordability Index

Area	Year	Affordability Index	Average 2-BR Rent ¹	Renter Household Median Income	Income Needed to Afford Average 2-BR Rent	2-BR Rent ¹ Affordable at Median Income	Households Unable to Afford Average 2-BR Rent
Belfast LMA	2000	-	-	\$17,800	-	\$445	-
	2005	0.79	\$762	\$24,186	\$30,484	\$605	1,543 (59.7%)
	2006	0.82	\$764	\$25,191	\$30,555	\$630	1,518 (58.0%)
	2007	0.86	\$740	\$25,532	\$29,607	\$638	1,487 (56.1%)
	2008	0.84	\$791	\$26,447	\$31,624	\$661	1,535 (57.7%)
2009	0.82	\$792	\$25,991	\$31,684	\$650	1,508 (58.2%)	
Belfast	2009	0.96	\$786	\$30,190	\$31,439	\$755	499 (51.7%)
Unity	2009	0.63	\$745	\$18,877	\$29,813	\$472	184 (67.8%)
Northport	2009	0.87	\$894	\$30,937	\$35,743	\$773	67 (56.4%)
Swanville	2009	0.67	\$919	\$24,749	\$36,761	\$619	60 (67.5%)
Brooks	2009	0.96	\$648	\$24,772	\$25,914	\$619	59 (51.7%)
Montrille	2009	0.75	\$719	\$21,666	\$28,743	\$542	34 (63.0%)
Knox	2009	0.74	\$901	\$26,666	\$36,037	\$667	23 (65.2%)

The 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 area median renter income could not cover the cost of an average 2-bedroom apartment (including utilities) using no more than 30% of gross income.

Relative Increase in Household Income and Relative Decrease in Rent



Commented [SD11]: Various charts available on MaineHousing.org – need to look and select most relevant.

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Table 3-1

Affordability Index for Belfast Over Time					
Year	Index	Median Home Price	Median Income	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income
2003	0.60	\$169,500	\$36,084	\$59,780	\$102,313
2004	0.55	\$187,500	\$35,117	\$64,186	\$102,583
2005	0.56	\$193,000	\$36,480	\$64,650	\$108,903
2006	0.59	\$192,250	\$39,301	\$66,803	\$113,103
2007	0.59	\$197,000	\$40,373	\$68,429	\$116,229
Affordability Index for Belfast					
Year	Index	Median Home Price	Median Income	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income
2014					
2015					
2016					
2017					
2018	0.56	\$237,000	\$42,927	\$76,880	\$132,332

Source: [Maine State Housing Authority](#)

Table 3-2

Affordability Index in 2007					
Location	Index	*Median Home Price	Median Income	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income
Belfast	0.59	\$197,000	\$40,373	\$68,429	\$116,229
Belfast, ME LMA Housing Market	0.77	\$153,000	\$40,108	\$52,007	\$117,994
Congressional District 2	0.86	\$138,900	\$39,801	\$46,547	\$118,769
Maine	0.74	\$185,900	\$45,438	\$61,568	\$137,198
Waldo County	0.81	\$152,750	\$41,880	\$51,522	\$124,164
Affordability Index in 2018					
Location	Index	*Median Home Price	Median Income	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income
Belfast	0.56	\$237,000	\$42,927	\$76,880	\$132,332
Belfast, ME LMA Housing Market	0.81	\$180,000	\$45,831	\$56,651	\$145,621
Congressional District 2	1.05	\$150,000	\$48,290	\$46,046	\$157,311
Maine	0.89	\$212,500	\$56,987	\$64,367	\$188,138
Waldo County	0.86	\$180,000	\$48,225	\$56,223	\$154,394

Source: [Maine State Housing Authority](#)

Table 3-3

Unattainable Homes as a Percentage of Homes Sold in 2007			
Location	Percentage of Unattainable Homes	Affordable Homes Sold	Unattainable Homes Sold

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Belfast	77.9%	49	67
Belfast, ME LMA Housing Market	71.6%	58	146
Congressional District 2	63.7%	1,830	3,211
Maine	73.1%	3,410	9,252
Waldo County	69.1%	95	212
Unattainable Homes as a Percentage of Homes Sold in 2018			
Location	Percentage of Unattainable Homes	Affordable Homes Sold	Unattainable Homes Sold
Belfast	87.2%	11	75
Belfast, ME LMA Housing Market	70.2%	99	233
Congressional District 2	47%	4,280	3,789
Maine	58.1%	7,534	10,440
Waldo County	65.4%	166	314

Source: [Maine State Housing Authority](#) [MaineHousing](#)

Table 3-4

Households Unable to Afford Median Home in 2007		
Location	Percent of Households Unable to Afford Median Home Price	Number of Households Unable to Afford Median Home Price
Belfast	77.0%	2,470
Belfast, ME LMA Housing Market	62.0%	7,434
Congressional District 2	58.4%	162,231
Maine	65.8%	369,172
Waldo County	60.3%	10,033
Households Unable to Afford Median Home in 2018		
Location	Percent of Households Unable to Afford Median Home Price	Number of Households Unable to Afford Median Home Price
Belfast	69.9%	2,190
Belfast, ME LMA Housing Market	58.3%	7,062
Congressional District 2	48.3%	133,732
Maine	56.3%	319,595
Waldo County	56.2%	9,619

Source: [Maine State Housing Authority](#) [MaineHousing](#)

Table 3-5

Renter Households That Can't Afford the Average 2 Bedroom Rent in 2007				
Location	Percent of Households Unable to Afford Avg. 2BR Rent	Number of Households Unable to Afford Avg. 2BR Rent	Average 2 BR Rent (with utilities)	Income Needed to Afford Average 2 BR Rent
Belfast	52.6%	525	\$777	\$31,080
Belfast, ME LMA Housing Market	55.7%	1,487	\$740	\$29,607
Congressional District 2	57.5%	43,643	\$747	\$29,862
Maine	57.7%	90,160	\$842	\$33,678
Waldo County	55.2%	1,839	\$743	\$29,739
Renter Households That Can't Afford the Average 2 Bedroom Rent in 2018				
Location	Percent of	Number of	Average 2 BR	Income Needed to

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	<u>Households Unable to Afford Avg. 2BR Rent</u>	<u>Households Unable to Afford Avg. 2BR Rent</u>	<u>Rent (with utilities)</u>	<u>Afford Average 2 BR Rent</u>
Belfast	49.5%	600	\$692	\$27,668
Belfast, ME LMA Housing Market				
Congressional District 2	61.6%	47,052	\$940	\$37,604
Maine	57.1%	92,560	\$998	\$39,919
Waldo County				

Commented [SD12]: Need to find LMA and County rental info

Source: [Maine State Housing Authority](#) [MaineHousing](#)

Table 3-6

Housing Need Summary in 2007		
Belfast	Family Units	Seniors Units (65 and over)
Number of Renter Households @ 50% AMI	274	85
Number of Subsidized Units Available	136	150
- Project Based	89	139
- Non-Project Based (Section 8 Vouchers)	47	11
Number of Affordable Rental Units Needed	138	-65
Indicated Unmet Need %	50.4%	0.0%

Commented [SD13]: Where can I find this data?

Source: [Maine State Housing Authority](#) [MaineHousing](#)

Table 3-7

Subsidized Rental Units Belfast					
Sponsor	Total	Family	Senior	Disabled	Special
HUD	33	0	32	0	0
HUD/M SHA	60	24	34	0	0
HUD/M SHA/R D	24	0	24	0	0
MSHA	41	39	0	0	2

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RD	73	24	49	0	0
Total Units	231	87	139	0	2

Source: [Maine State Housing Authority/MaineHousing](#)

Table 3-8

Section 8 Vouchers Belfast	
MSHA	58
Total Units	58

Source: [Maine State Housing Authority/MaineHousing](#)

Commented [SD14]: Waiting for MainHousing Data

Table 3-9

Demographics							
Belfast	1990	2003	2004	2005	2006	2007	Change 1990-2007
Population	6,355	6,407	6,883	6,979	6,975	7,164	12.7%
Households	2,579	2,838	3,032	3,092	3,116	3,209	24.4%
Demographics							
Belfast	2012	2013	2014	2015	2016	2017	Change 2012-2017
Population	6,664	6,672	6,664	6,668	6,641	6,680	0.24%
Households	2,980	2,768	2,771	2,810	2,762	2,893	-0.97%

Source: [Maine State Housing Authority/MaineHousing](#)

Note: See the Population Chapter for more demographic data, including population projections, gender and race figures.

Table 3-10

Median Home Sale Prices Belfast					
Type of Home	2003 Median	2004 Median	2005 Median	2006 Median	2007 Median
All	\$169,500	\$187,500	\$193,000	\$192,250	\$197,000
Single Family	\$169,000	\$190,000	\$197,750	\$196,000	\$200,000
Condominium			\$180,000		\$158,250
Mobile Home			\$65,000		
Multi-Family	\$191,000		\$236,250		\$215,000
Median Home Sale Prices Belfast					
Type of Home	2014 Median	2015 Median	2016 Median	2017 Median	2018 Median
All					\$237,000
Single Family					
Condominium					
Mobile Home					
Multi-Family					

Commented [SD16]: Waiting form MaineHousing Data?

Commented [SD15]: Do we need to include all types of housing?

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Source: ~~Maine State Housing Authority, Real Estate Multiple Listing Service~~TBD

Table 3-11

Average Rent (including Utilities) Belfast						
Bedrooms	2003	2004	2005	2006	2007	Change 2003-2007
0				\$490		NA
1	\$607	\$658	\$627	\$674	\$627	3.4%
2	\$712	\$786	\$785	\$765	\$777	9.2%
3	\$792	\$917		\$837		NA

Average Rent (including Utilities) Belfast						
Bedrooms	2013	2014	2015	2016	2017	Change 2003-2007
0				\$490		NA
1						
2						
3						

Source: ~~Maine State Housing Authority~~MaineHousing

Note: Of all the occupied housing units in this area, 31.1% in 2007 are renter occupied.

Table 3-12

New Construction Belfast					
New Homes	2003	2004	2005	2006	Totals
1 Family	41	22	21	22	106
2 Family	1	8	5	0	14
3 or 4 Family	0	0	0	0	0
Over 4 Family	0	0	0	0	0
Mobile	-3	-4	-6	29	16
Seasonal	0	0	1	0	1
Total New	55	41	45	53	194
Total Loss	16	15	24	2	57
Total Net	39	26	21	51	137

New Construction Belfast					
New Homes	2003	2004	2005	2006	Totals
1 Family	41	22	21	22	106
2 Family	1	8	5	0	14
3 or 4 Family	0	0	0	0	0
Over 4 Family	0	0	0	0	0
Mobile	-3	-4	-6	29	16
Seasonal	0	0	1	0	1
Total New	55	41	45	53	194
Total Loss	16	15	24	2	57
Total Net	39	26	21	51	137

Source: ~~Maine State Housing Authority~~MaineHousing

Commented [SD17]: Needs to be updated – Mainehousing data?

Table 3-13

MSHA First-Time Homeowners Belfast						
Number of:	2003	2004	2005	2006	2007	Totals

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Families	5	1	2	2	3	13
Housing Units	5	1	2	2	3	13

Source: ~~Maine State Housing Authority~~ [MaineHousing](#)

Note: Units counts all units of single and multi-unit homes.

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Table 3-14

Age of Homes in 2017						
Belfast	Owners		Renters		All Homes	
2014 or later	0	0.0%	0	0.0%	0	0.0%
2010 to 2013	98	5.4%	0	0.0%	98	3.4%
1999-2000 to 2009	367	20.1%	279	26.2%	646	22.3%
1980-1995 to 1999	575	22.7%	160	15.0%	575	19.9%
1960 to 1979	269	14.7%	150	14.1%	419	14.5%
1940 to 1959	69	3.8%	62	5.8%	131	4.5%
1939 or Earlier	611	33.4%	413	38.8%	1,024	35.4%
Totals	1,870	100%	1,064	100%	2,893	100%

Source: Census, [Maine State Housing Authority](#)

Table 3-15

Households by Income				
Belfast	≤30% Extremely Low	≤50% Very Low	≤80% Low	≤150% Moderate
2017 Households	390	751	1,287	2,125
Income	\$17,778	\$20,630	\$47,408	\$88,890
% of Total Households	12.1%	23.4%	40.1%	66.2%

Source: [Maine State Housing Authority](#)

Note: Income categories are based on percentages of the median income.

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Table 3-16

Owner Households by Income				
Belfast	≤30% Extremely Low	≤50% Very Low	≤80% Low	≤150% Moderate
2007-2017 Households	181	392	745	1,327
Income	\$17,778	\$20,630	\$47,408	\$88,890
% of Total Households	8.2%	17.7%	33.7%	60.0%

Source: [Maine State Housing Authority](#)

Note: Income categories are based on percentages of the median income.

Table 3-17

Renter Households by Income				
Belfast	≤30% Extremely Low	≤50% Very Low	≤80% Low	≤150% Moderate
2017 Households	209	359	541	798
Income	\$17,778	\$20,630	\$47,408	\$88,890
% of Total Households	20.9%	36.0%	54.3%	80.0%

Source: [Maine State Housing Authority, 2007 Claritas](#)

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Note: Income categories are based on percentages of the median income.

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Table 3-18

Potential Homeowners: Renter Households by Income: Age 25 – 44 Belfast				
Belfast	≤30% Extremely Low	≤50% Very Low	≤80% Low	≤150% Moderate
2007 Households	67	139	229	309
Income	\$12,112	\$20,187	\$32,298	\$60,560
% of Total Households	16.9%	35.1%	57.9%	78.1%

Commented [SD20]: Updating with MaineHousing Data?

Source: [Maine State Housing Authority, 2007 ClaritasMaineHousing](#)

Note: Income categories are based on percentages of the median income.

Table 3-19

Seniors in 2007				
Belfast	65 or Older	65-74	75 or Older	Total
Households	884	422	462	3,209
% of Total Households	27.5%	13.2%	14.4%	
Households <= 60% AMI	363	169	194	
% of Total Households	11.3%	5.3%	6.0%	
% of Senior Households	41.0%	40.1%	41.9%	

Source: [Maine State Housing Authority, 2007 ClaritasMaineHousing](#)

Note: AMI is the Area Median Income

Table 3-20

Seniors 65 and Over				
Belfast	≤30% Extremely Low	≤50% Very Low	≤80% Low	≤150% Moderate
2007 65 + Households	137	284	504	723
Income	\$12,112	\$20,187	\$32,298	\$60,560
% of Total Households	15.5%	32.1%	57.0%	81.8%

Source: [Maine State Housing Authority, 2007 ClaritasMaineHousing](#)

Table 3-21

Owner Seniors 65 and Over				
Belfast	≤30% Extremely Low	≤50% Very Low	≤80% Low	≤150% Moderate
2007 65 + Households	86	199	379	559
Income	\$12,112	\$20,187	\$32,298	\$60,560
% of Total Households	12.2%	28.3%	53.8%	79.3%

Source: [Maine State Housing Authority, 2007 ClaritasMaineHousing](#)

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Table 3-22

Renter Seniors 65 and Over				
Belfast	≤30% Extremely Low	≤50% Very Low	≤80% Low	≤150% Moderate
2007 65 + Households	51	85	125	164
Income	\$12,112	\$20,187	\$32,298	\$60,560
% of Total Households	28.4%	47.1%	69.4%	91.4%

Source: [Maine State Housing Authority, 2007 Claritas](#)[MaineHousing](#)

Table 3-23

Seniors 75 and Over				
Belfast	≤30% Extremely Low	≤50% Very Low	≤80% Low	≤150% Moderate
2007 75 + Households	85	156	265	383
Income	\$12,112	\$20,187	\$32,298	\$60,560
% of Total Households	18.4%	33.8%	57.4%	82.9%

Source: [MaineHousing](#)[Maine State Housing Authority, 2007 Claritas](#)

Table 3-24

Owner Seniors 75 and Over				
Belfast	≤30% Extremely Low	≤50% Very Low	≤80% Low	≤150% Moderate
2007 75 + Households	54	107	196	291
Income	\$12,112	\$20,187	\$32,298	\$60,560
% of Total Households	14.9%	29.5%	54.3%	80.5%

Source: [MaineHousing](#)[Maine State Housing Authority, 2007 Claritas](#)

Table 3-25

Renter Seniors 75 and Over				
Belfast	≤30% Extremely Low	≤50% Very Low	≤80% Low	≤150% Moderate
2007 75 + Households	31	49	69	92
Income	\$12,112	\$20,187	\$32,298	\$60,560
% of Total Households	31.1%	49.4%	68.8%	91.8%

Source: [MaineHousing](#)[Maine State Housing Authority, 2007 Claritas](#)

Table 3-26

Renter Households by Income: Age 15 - 64				
Belfast	≤30% Extremely Low	≤50% Very Low	≤80% Low	≤150% Moderate
2007 Households	157	274	417	633
Income	\$12,112	\$20,187	\$32,298	\$60,560
% of Total Households	19.3%	33.6%	51.0%	77.6%

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- (2). *Information on existing regional affordable housing coalitions or similar efforts.*

At present, there is no specific organization in Belfast that focuses on affordable housing issues. In the 1990's there was an informal group that met at the WaldoCAP offices to consider housing affordability concerns, and the City, in 2002 conducted a housing assessment using CDBG funds and established an affordable housing task force several years later. While there is ongoing interest and concern regarding the affordability of housing in Belfast, no specific advocacy group has been founded. Several regional organizations do address housing concerns, including WaldoCAP and Penquis CAP, as has the City, through its pursuit of CDBG grants to aid affordable housing projects.

- (3). *A summary of local regulations that affect the development of affordable housing.*

Overall, city regulations support the creation of affordable housing. Smaller minimum lots sizes (10,000 – 15,000 square feet in certain residential growth areas) are allowed in locations served by water and sewer, as are multi-unit, multi-family structures. As previously noted, both current zoning ordinances and recommendations in the Future Land Use Plan identify standards that would encourage the construction of affordable housing in both rural areas and growth areas, allow manufactured housing in most sections of the City, and congregate and elderly housing is permitted with few density regulations. The City's goal is to use a series of regulatory approaches that support and stimulate the construction of additional affordable housing in locations and at densities that are appropriate for the community and which recognize the cost of construction.

HOUSING CHAPTER POLICIES & STRATEGIES

D. POLICIES

- 1) To encourage and promote adequate workforce housing to support the community's and region's economic development.
- 2) To ensure that land use controls encourage the development of quality affordable housing, including both ownership and rental housing.
- 3) To seek to achieve at least 10% of all housing built or placed during the next decade be affordable.
- 4) To support efforts that provide housing to at-risk targeted groups, such as the elderly, persons with special needs, and similarly situated persons.
- 5) To encourage and support the efforts of local and regional housing coalitions in addressing affordable and workforce housing needs.

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E. Strategies

- 1) Enact or amend growth area land use regulations to ensure density, lot size, setback and similar standards encourage the construction of housing. These measures may include but are not specifically limited to the following:
 - 1.1 In residential areas within the Route One by-pass, an area comprised of existing neighborhoods and in which public sewer is often available, the minimum lot size should be $\frac{1}{4}$ acre or less. Further, structure setbacks should be consistent with existing development patterns (Reference Future Land Use Plan).
 - 1.2 In areas located outside of the Route One by-pass in which public sewer is available, the minimum lot size should allow housing on appropriate sized lots, recognizing that access and traffic management is often a concern. Such lot sizes could be in the $\frac{1}{4}$ to $\frac{1}{3}^{\text{rd}}$ acres size (reference Future Land Use Plan).
 - 1.3 Overall, allow greater density and focus new housing in areas that are within walking or easy driving distance of places of employment, places in which retail shopping and services are available, and places in which public facilities and services are present, including but not limited to schools. The proposed Residential 4 area qualifies as such an area (reference Future Land Use Plan).
 - 1.4 To assist in meeting the specific housing needs of the community's seniors, the City should allow congregate housing and elderly housing in appropriate areas that have access to public water and sewer. Further, the City should not use density standards (number of units per acre) as a significant factor in determining the suitability of a property for such housing.
- 2) Examine and consider enacting approaches that allow multi-family housing (3 units or more per structure) and duplex housing (2 units per structure) in appropriate land use areas.
 - 2.1 Consistent with provisions in many current zoning districts, the City should continue to allow the construction of a duplex on the same size lot as a single family dwelling, provided there is adequate sewage capacity and on-site parking. This approach has and should continue to create opportunities for a homeowner to construct an accessory apartment (Reference Future Land Use Plan).
 - 2.2 City should establish an area within the Route One by-pass that allows the construction of new multi-family housing, and at densities that encourage the construction of such (Reference Future Land Use Plan).
 - 2.3 City should consider increasing the density (number of units) at which multi-family housing can be constructed in zoning districts which allow this type of use. Current (2009) zoning often establishes a maximum of 6 units per acre. This density likely is too low to encourage the construction of a significant amount of new multi-family housing. (Reference Future Land Use Plan).

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- 2.4 City should continue its current regulation that allows and encourages residential units to be constructed above non-residential uses on the upper floors of buildings in the Downtown Commercial zoning district. This approach includes not identifying a maximum density standard (number of units/acre) and often not requiring on-site parking (Reference Future Land Use Plan).
 - 2.5 City should examine the feasibility of allowing an owner occupied house that is located in a residential growth area to construct two accessory apartments in the house (total of 3 units), provided the property has public sewer and adequate on-site parking. The focus would be accessory apartments, particularly 1 bedroom units, and would include new construction and the conversion of existing houses. It is critical that any such construction satisfy all applicable building codes.
- 3) Consider approaches that allow greater density in residential growth and mixed use growth areas if at least a portion of the housing units that are constructed address affordable housing needs.
- 3.1 In urban areas, such as most of the area located within the Route One by-pass, the City should consider the adoption of standards that would allow the construction of single-family and two-family housing at greater densities than is now recommended for these areas in the Future Land Use Plan, provided at least a portion of the units qualify as affordable housing. If this approach is implemented, key issues would include but are not necessarily limited to: the size and topography of the property; the character of neighboring development; opportunities to provide good quality connectivity for motorists, bicyclists and pedestrians; and the provision of usable open space. The suggested approach likely would work best for vacant lots which are at least one acre in size.
 - 3.2 In rural areas, including those located within the proposed Outside Rural area identified in the Future Land Use Plan, the City should consider allowing small housing clusters to encourage the construction of affordable housing, and adopting standards that would govern such projects. Such housing clusters would allow houses to be constructed on smaller lots and at greater densities than for typical homes. Potential standards would address issues such as but not necessarily limited to: the maximum size of a cluster (7 units recommended in the Future Land Use Plan); requiring all units to be served by a single road that accesses onto a City road; allowing the new access road to remain a gravel surface and to be a lesser width than current City requirements; and to address how natural areas and open space would be retained and incorporated into the project.
 - 3.3 The City should consider supporting 'green based' housing by allowing such housing to be constructed at greater densities (number of units/acre) and by allowing more flexibility in the number of units constructed per structure, particularly if such a project supports the establishment of affordable housing. This approach could be applicable in both urban and

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rural locations. The Eco-Village and cooperative housing project proposed in 2008 - 2009 for the former Keene farm on Tufts Road is an example of a 'green based' housing project. The City would need to consider standards to define what qualifies as 'green based' housing.

- 4) The City should examine the desirability of the City committing public resources, including but not limited to tax dollars, to assist in the construction of affordable housing.
 - 4.1 The City should consider supporting approaches that would allow tax acquired land and/or buildings to be used to assist in the construction of affordable housing. This would involve a public review of all properties acquired through City foreclosure on a tax lien to determine if it would be appropriate to use this property for an approach that would support affordable housing.
 - 4.2 The City should consider the use of tax increment financing to encourage the construction of workforce and affordable housing. The goal would be to encourage the construction of ownership housing consistent with low-moderate income guidelines adopted by the State. If the City chooses to implement tax increment financing as an approach to encourage construction, it will be critical that the City examine the short-term and long-term public benefits and costs of this approach for the respective housing project which would qualify for this program, and that the proposed project involves providing ownership housing that will remain within affordable ranges for the long-term.
 - 4.3 The City should consider financially participating in the cost of extending public sewer service to areas that are intended to function as a housing growth area. The Future Land Use Plan identifies portions of the proposed Residential 2 and Residential 4 areas as ones in which this approach may be appropriate.
- 5) Create or support a community based affordable housing committee and/or regional affordable housing coalition.
 - 5.1 Support efforts of local based organizations such as Habitat for Humanity, Group Home Foundation and WaldoCAP that are involved with trying to construct new affordable housing, rehabilitate existing housing units, and assist persons that need housing.
 - 5.2 Continue to work with regional, state-wide and national organizations which have constructed affordable housing projects in Belfast, including housing projects which have often targeted persons with specific needs, to increase the availability of affordable housing in Belfast. These organizations

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include but are not limited to PenquisCAP, Volunteers of America and Coastal Enterprises.

- 5.3 Continue to work cooperatively with private developers which have used funding sources such as Maine State Housing Authority bonding to construct and operate affordable housing projects in Belfast, with the goal of increasing the availability of affordable housing in Belfast. Realty Resources has constructed and now operates several such projects in Belfast, including Seaside Estates (Ocean East Housing project) and the Birches.
 - 5.4 Explore the desirability and feasibility of developing a local housing authority to better address how to provide housing to support local needs. This effort could include but is not necessarily limited to: establishing a new public authority, partnering with the Waldo County Commissioners, and/or partnering with an existing housing authority.
 - 5.5 Support efforts that assess the need for affordable housing in the greater Belfast area, and identify strategies to address the needs that area identified.
- 6) Consistent with Policy # 5, to maintain and promote affordable housing from government grant program opportunities, the City will:
- 6.1 The City should welcome and encourage participation in government programs, including but not necessarily limited to: Maine Department of Community and Economic Development Community Development Block Grants (CDBG), Maine State Housing Authority funds, USDA Rural Development funds and loans, Waldo County housing programs, Penquis CAP funds, Home Repair Network, mobile home replacement, housing rehabilitation loans (single family and multifamily), Low Income Housing Tax Credit, home buyer education, and other programs for the construction of subsidized workforce housing within the City, and other grants to homeowners for improvements to energy efficiency, safety and habitability.
 - 6.2 The City should seek active participation from residents who live in unsafe, substandard housing to help them improve the condition of their housing and their neighborhoods through the use of state and federal grants and loans, and with in-kind municipal assistance or assistance via a non-profit organization.
- 7) To augment the supply of workforce housing, the City should consider approaches such as the following:
- 7.1 The City should explore and consider approaches implemented in other communities to provide affordable rental units for employees involved in industries that often rely upon seasonal, transient or per diem employees. Such industries could include but are not necessarily limited to: agriculture and food processing, resort and tourist facilities, construction, and health care. A potential approach that warrants consideration is to allow group

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homes or boarding homes in appropriate areas. If this approach is implemented, it will be critical that such homes be well managed.

- 7.2 The City should investigate encouraging alternative approaches to housing ownership, such as cooperative housing, as an approach to encourage affordable housing. This type of housing shares costs and is owned and governed by an association composed of the housing occupants themselves. This combines certain aspects of home ownership with rentals. It is probably most successful when there is a group of dedicated people who share the philosophy of this type of housing. Such a project is being initiated currently in Belfast (Eco-Village on Tufts Road) and if successful may prove to be a model.
- 8) Designate a location(s) in the growth area in which mobile home parks/manufactured housing communities, are allowed pursuant to 30-A MRSA §4358(3)(M). One such area that has been identified is the portion of the proposed Swan Lake Avenue Mixed Use area that is served by public sewer (Reference Future Land Use Plan). Additional areas may be appropriate for this type of use, and this issue should be further explored as the City pursues implementation of its Future Land Use Plan.
- 9) Identify areas in which manufactured housing (mobile homes) is allowed in addition to stick-built housing. The Future Land Use Plan (reference Plan) often provides direction regarding areas which are appropriate for manufactured housing. Further, as the City pursues implementation of this Plan, the City should consider areas that are and are not appropriate for manufactured housing, as well the adoption of construction standards which could result in such housing being more compatible with existing housing.

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