



Sustainable Housing
Gro-WA Work Component L



Introduction

Washington County has significant economic and housing problems. One significant barrier to better, more sustainable housing is the average age of Washington County's housing stock; two thirds was built before 1979 and nearly one third was built before 1939. Likewise, our population is aging and declining in absolute numbers. Our collective ability to address the inadequacies in our housing is limited by low median income and severely inadequate public support for housing improvements. We must do more than meet Maine's Growth Management Act's (GMA) minimum criteria in order to create sustainable housing in Washington County.

The recommended inventory and policies in the Growth Management Act are constructed under assumptions of growth and development pressure. In Washington County there is limited development pressure and declining growth. In addition, the housing stock in Washington County is in very bad condition for a great number of people, our dependence on heating oil is completely unaffordable, and available public funds to address these problems is estimated conservatively at about 5% of the demonstrated need. Existing funds are simply inadequate to sustain reasonable housing for a significant and growing proportion of the population of Washington County. More funds and better implementation strategies are needed to meet the four main objectives for Washington County's housing, which are:

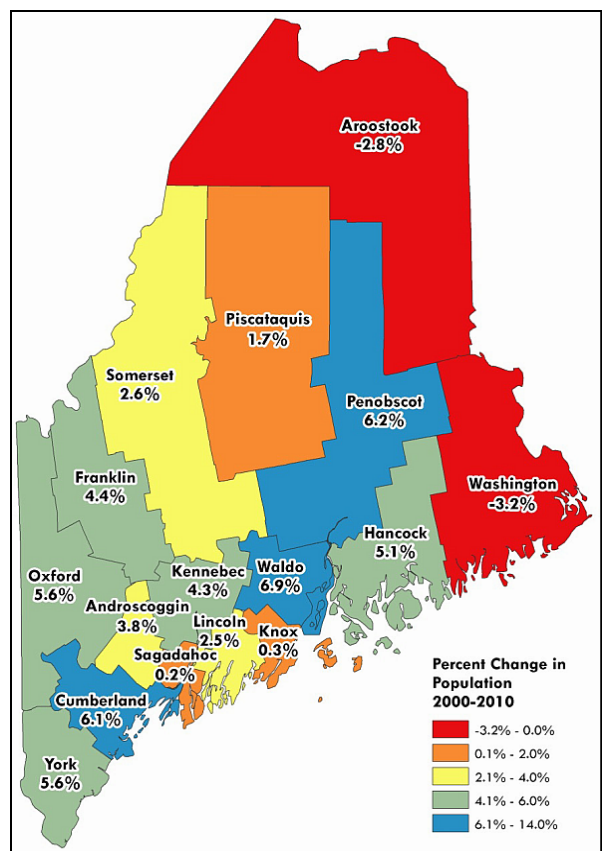
- to stem the population loss,
- to address the needs of an aging population,
- to increase the median household income, and
- to increase availability of affordable housing.

Additional problems that need to be addressed are:

- insufficient accessibility for the disabled,
- an aging housing stock,
- inadequate rental and subsidized housing,
- unhealthy homes,
- insufficient heating and energy efficiency,
- homelessness and domestic violence,
- vacant seasonal units, and
- a need for better transportation.

The Regional Plan for Sustainable Housing in

Washington County (<http://www.gro-wa.org/regional-plan-for-sustainable-housing>) must reflect the problems that we already face in Washington County; and must prepare us to meet the future challenges of an aging population.



Washington County's Declining Population
Source: *Changing Maine*, 2012. www.umaine.edu



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Findings

Washington County's population is aging in all older age brackets, with different housing problems and policies associated with each age bracket. Seniors in the 55 to 70 year old bracket usually want to live independently and actively, but some prefer the sociability and convenience of common dining and maintenance; whereas those 80 and over are far less active, and often need assisted living or nursing care.

The problem of poverty in the County influences many aspects of housing, since residents lack adequate funds for: buying or renting housing in good condition, repairing housing in poor condition, properly heating housing in winter, and readily commuting to places of employment. According to the 2010 census, 21.7% of Washington County residents have income below the poverty level, while in Maine it is 13.3%. This is partly due to the unemployment rate, which in 2012 was 10.7% as compared to 7.3% statewide. Low-income residents cannot afford the cost of additional fuel needed to keep warm in houses with inadequate insulation and/or weatherization. One stress can take away from another, in terms of money to heat or eat.

The problems of too few affordable housing units in Washington County, and the County's aging housing stock, together create a problem of a shortage of housing units in good condition that are also affordable. Nearly one third of the housing in Washington County is at least 75 years old. Older homes tend to have unhealthy construction materials, such as asbestos and lead paint, and are often moldy. (see Section 2 – Status of Population and Housing <http://www.gro-wa.org/regional-plan-for-sustainable-housing>).

Most rental housing is not affordable for low and moderately low-income persons, especially young families, who pay a disproportionate percentage of their income for rent, and the elderly on fixed incomes. There are waiting lists at almost all of the 42 affordable multifamily housing facilities in Washington County that accept some type of rental subsidy. All but 4 are elderly friendly, in terms of accessibility features. Landlords accepting housing vouchers are required to upgrade the housing, so they are in good condition; however, some landlords are not upgrading their housing due to the expense, which reduces the number of subsidized units available.

There is a demand for short-term rentals, transitional housing for homeless, as well as short-term rental needs for college students, construction workers, and others. There is a shortage of supply for affordable short-term rentals, in the face of approximately 66% of housing vacancies due to seasonal use. There are an estimated 180 homeless people in Washington County, 63% of whom are female victims of domestic violence. Most of the housing in Washington County is not within walking distance of public transportation, and many people do not have a reliable vehicle for work commute.

While there are many agencies and programs that provide housing assistance and services (see Section 4 Existing Programs and Strategies: <http://www.gro-wa.org/regional-plan-for-sustainable-housing>) there is drastically insufficient funding for programs that build new housing, or assist with repair and retrofit of existing housing (mostly mobile homes and older houses) that are in poor condition. In fact the need for more sustainable housing and better housing services is so great in Washington County, full implementation of existing programs cannot be accomplished with existing funding. When the cost of all repairs and retrofits needed were



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compared with the available funding, there was a \$20,972,449 gap. The final tally of those in need who could be served with available funds was 5%. Thus, 95% of those in need were not served, and this is a huge gap! Thus, there are gaps between housing services and construction providers, and implementation of housing policies. (see Section 5 Policy & Program Implementation Gaps: <http://www.gro-wa.org/regional-plan-for-sustainable-housing>).

Analysis and Basic Conclusions

The Sustainable Housing Work Team (<http://www.gro-wa.org/assets/files/sustainable-housing/WashCntySustHsngWorkTeam.pdf>) established this gap between need and available funds early in their deliberations (<http://www.gro-wa.org/sustainable-housing-agendas-and-minutes>). The gap is so extreme and the likelihood of new federal or state funds so remote that our fundamental approach to addressing the severe housing problems faced by Washington County residents is through public – private partnerships. Thus the primary objective for sustainable housing in Washington County is to increase availability of affordable housing for low and moderately low-income households.

After an introduction in Chapter 1 to the primary objective for sustainable housing and some basic housing facts, Chapters 3, 4, and 5 examine comparable issues from the perspective of their status, our policies and actions in response to the issues, and the gaps we experience in addressing them. These issues include our declining and aging population; our low relative incomes; the affordability of our housing; its age, vacancy and inadequacies; homelessness; the high combined cost of housing and transportation particularly due to high and rising energy costs, and our dependence on oil; and the relationship of housing issues to our declining workforce. Thus Chapter 2 describes the status of these issues in Washington County, Chapter 3 describes the Policies and Action we have adopted and can adopt to address these issues and Chapter 4 describes the Programs and Strategies already in place to assist those in need.

Chapter 5 then documents the chasm between identified needs and available funds to address them and then provides a table of recommended policies and actions (some existing, some new) along with the proposed public/private partnerships needed for their implementation. The 3-column table lists the Policies and Actions (from Chapter 3) in the first column and the proposed public/private partnerships in the second column. The third column then provides an analysis of the potential effectiveness of the idea, its ability to leverage funds, and an overall evaluation on the gap between the idea and whether it can be implemented.

Chapter 6 then concludes with recommended programs and strategies that could address the enormous gap between demonstrated need and available housing. Recommendations are grouped in four areas as follows:

- Housing an Aging Population
- Poverty and Declining Population
- Housing Repair, Weatherization and Energy
- Housing and Workforce Development

There is much overlap in service providers, with many large and small programs providing similar programs. The providers listed in this table are just a representative sample of some of the more important providers.



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Overall the gap between policies to stem declining population and achieving their implementation is “medium”. Young people, who desire the excitement and opportunities of cities, are simply not going to find that in Washington County. However, improving education would help induce young families to stay, and improving job opportunities and transportation to them, would help reverse the shrinking workforce.

There are many programs providing in-home assistance and health care, as well as educational programs for seniors. However, there is a gap in the need versus the availability of in-home services, due to lack of sufficient funding.

Since a homeless shelter is now proposed for Washington County, there will be a small gap in shelter for known homeless persons. However, many homeless remain uncounted, so there is a medium gap in assessment of the homeless, with efforts underway to close this gap.

There are many low-income affordable housing services, such as education on bankability, low interest mortgages, and emergency shelters, which collectively, have a medium gap between policies and implementation. However, the big problem is the high cost of new housing and housing repairs.

In general, most of the building, repair, reuse and retrofit partners and programs are underfunded. Thus, there is a big gap between recommended policies and actions, and their implementation. The need outstrips the funds by a significant margin. For example, a roof repair costs about \$6,000; and with 140 roofs in need of repair (according to waiting lists at WHCA), the need is approximately one million dollars.

There is a big gap between the location of housing and public transportation, which overall, adds to household budgets in Washington County. The County is predominantly rural and limited transit services (<http://www.gro-wa.org/rural-transit-agencies>). Forty-two percent of the workforce would trade their single occupancy car work commute for workforce oriented transportation alternatives, which does not exist now. (See Transportation Access and Cost in Washington County: <http://www.gro-wa.org/income-distance-to-employment.htm>).

There is a big gap in funding for weatherization and a gap, but smaller, for funding home heating oil for low-income residents. Emergency fuel is funded by a few programs, but is limited in terms of the number of emergencies per season. For new furnace purchase, Efficiency Maine offers loans and \$500 rebates, including geo-thermal heat pumps, and pellet stoves, although it no longer funds solar power. Since a geothermal heat pump costs approximately \$18,000, there is a funding gap. A \$5,000 rebate is available from Efficiency Maine for pellet boilers. However, they usually cost \$15,000 - \$20,000, so there is a funding gap of \$10,000 - \$15,000. Thus, the greener energy options are more efficient, less polluting, and less costly to run than fossil fuel furnaces, but the upfront costs are much more -- a big gap.

There is another gap between workforce and available employment. Closing this gap can be partially accomplished by locating workers closer to jobs, to reduce the problem of lack of adequate transportation, and by training workers in new skills. New training would be especially useful in the construction and energy retrofit industries. Developing new industries, especially in alternative energies, would help to further close the gap between the workforce and employment.



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Repairing unhealthy homes and providing adequate winter heating greatly helps the health of County residents, especially the elderly. More funding is needed for some of the programs that help fix these conditions. There is also a funding gap between the need for in-home service providers, especially for the elderly, and available funding through a multitude of programs. The major federal health programs of Medicaid and Medicare have wide gaps in their service eligibility requirements, which especially affects elderly seeking long term care in assisted living or nursing home facilities.

Suggested Actions

To achieve sustainable housing in Washington County we must close the gap between existing conditions and the enormous need. Section 6 of the Regional Plan for Sustainable Housing in Washington County provides recommended programs and strategies that are new to Washington County as well as overall recommendations to help close the gaps between existing housing policies and their implementation. As noted above they are organized across 4 areas:

- Housing an Aging Population
- Poverty and Declining Population
- Housing Repair, Weatherization and Energy
- Housing and Workforce Development

The Regional Plan for Sustainable Housing in Washington County is an urgent **Call to Action** to close the gaps between recommended policies and their implementation, and to build new partnerships and strategies to help close these gaps.

Washington County is the poorest in Maine, and also one of the coldest in winter. This can add up to eat or heat -- a choice that no resident should have to make. When you add the problem of an increasingly aging population living in increasingly poor housing conditions, the situation is at or will reach crisis proportions.

All current programs to mitigate the situation are important and many dedicated agency staff and volunteers are addressing many serious problems. But it is not enough. Funding levels are too low and the need is too high. A coordinated multi-faceted approach needs to happen, built on public/private partnerships.

This plan shows us where the gaps are between sustainable housing policies and their implementation. Most of the gaps are due to inadequate funding of existing programs, and lack of vision for development of new programs and strategies. We can now move forward to close these gaps by:

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.



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Implementation Strategies Already Occurring

Some of the Suggested Actions are partially implemented through existing or proposed programs or strategies. Below are some examples, organized by housing issues categories. Where a number follows a program or strategy name, it is offered through a parent organization or responsible parties. See responsible parties at end of this page.

Housing and Service Coordination Programs and Strategies:

Stability Through Engagement (1); Housing Choice Vouchers (1); Home to Stay (1); Rental Assistance (1); Next Steps Shelter (2); At Home Downeast (2) (14)

Repair and Retrofit Programs and Strategies:

Weatherization (4)(14)(15); Raise the Roof campaigns (4) (5) (6); Habitat for Humanity; Home Repair Network (3) (4); Tank, Pipe Replacement (2); Boiler Replacement (9) (10)

New Housing Programs and Strategies:

Municipalities create incentives for infill, and allow in-law apartments (13); support of owned and rented housing and new coops (3)(7)(8)(12)(16); replace old housing (1)(17)

High Combined Cost of Housing and Transportation Programs and Strategies:

Helping Hands Garage (2); location of new houses near public transportation (13)(16)

Link to Housing and Energy Programs and Strategies:

Low Income Home Energy Assistance Program (2) (11); Central Heating Improvement Program (2); Emergency Fuel Assistance (4); The Heating and Warmth Fund (2)

Link to Housing and Job Creation Programs and Strategies:

Job creation via green energy development (15); location of housing near jobs (13) (16)

Link to Housing and Health Programs and Strategies:

Healthy Homes Initiatives (3), Lead Hazard Control (2); Central Heating Improvement (2); location of new housing for seniors near hospitals and health centers (13) (16)

Responsible Parties: (1) ME State Housing Authority, (2) Washington Hancock Community Agency, (3) U.S. HUD, (4) ME Sea Coast Mission, (5) Neighbors Helping neighbors, (6) Neighbors Care Peer Network, (7) ME Dept. of Economic and Community Development, (8) Maine State Housing Authority, (9) Efficiency ME, (10) MTI Affordable Heat, (11) U.S. Dept. of Health and Human Services, (12) USDA Rural Development, (13) municipal zoning, (14) East. Area Agency on Aging, (15) ME Technology Institute; (16) WCCOG, (17) Affordable Heat Consortium (18) Washington County Community College, **Additional Responsible Parties:** Washington County Council of Governments, Sunrise County Economic Council, ME Community Foundation, ME Farmland Trust, ME Dept. of Economic and Community Development, ME Health Savings Accounts, (16) ME Community Foundation, U Maine Coop Extension, Veterans Serving Veterans, Local Workforce Investment Board; UMO Center on Aging, United Way of Eastern Maine

Additional Resource Needs



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The Gap: These programs and strategies alone are insufficient to resolve Washington County's housing problems. As the median age increases, so will the need for age related housing and services. Also, only 4% of those in need of home repairs and energy retrofits can be served with available funding programs. For a summary of this gap, see *Housing Needs Relative to Fund Availability*, at: <http://www.gro-wa.org/housing-challengeshousing-responses>

The housing programs and strategies with the highest potential for effectiveness should be given the highest priority for further research and implementation. For example, *At Home Downeast*, an aging in place program provided by Washington Hancock Community Agency, should be implemented in Washington County.

Existing and proposed Public/Private partnerships include the parties listed above, as well as energy companies, heating equipment vendors, contractors, energy service center municipalities, property management companies, and lenders. In addition, the formation of Washington County roundtable committees on the most salient sustainable housing issues would help with future implementation of the most effective strategies. Housing and services for seniors, as well as energy, need special attention.