



A Regional Plan for Sustainable Housing in Washington County



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With assistance from the Washington County Sustainable
Housing Work Team

This report is available on-line at:

<http://gro-wa.org/regional-plan-for-sustainable-housing.htm>



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1. 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. An assumption in the recommended policies of the GMA is that the population and economy are growing. However, in Washington County there is limited development pressure and declining growth. Even so our housing is unaffordable to many residents.

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 are estimated conservatively at only 5% of the need as demonstrated on existing waiting lists; actual need is likely even higher. Existing funds are simply inadequate to sustain reasonable housing for a significant and growing proportion of the population of Washington County.

Sustainable Housing Objectives

More funds and better implementation strategies are needed to meet the primary objective for sustainable housing in Washington County, which is to **increase availability of affordable housing for low and moderately low-income households.**

This objective is related to three of the most significant objectives of the entire GROWashington-Aroostook regional planning initiative, namely to stem population loss, address the needs of an aging population, and increase median household income.

The specific issues that need to be addressed to make housing more sustainable are:

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

Our policy responses must reflect these problems, and the actual growth and development pressures (or lack thereof) that we face in Washington County. The



existing challenges posed by housing in Washington County are addressed by strategies at the center of public programs. However, these programs alone do not go far enough to alleviate housing problems. In this Plan, we propose additional strategies to meet the above objectives to make housing in Washington County more sustainable.

Housing Background Facts

Housing for Washington County's 32,426 residents, as of 2012, is predominantly rural, with 92% living in rural areas, and only 8% in semi-urban areas. This rural settlement pattern results in a low, 13 people per square mile density (www.city-data.com).

In 2010 there was an average household size of 2 people per dwelling unit in Washington County. About three quarters, 10,790, of dwelling units in the County are owner occupied and approximately half, 5,339, are owner occupied without a mortgage.

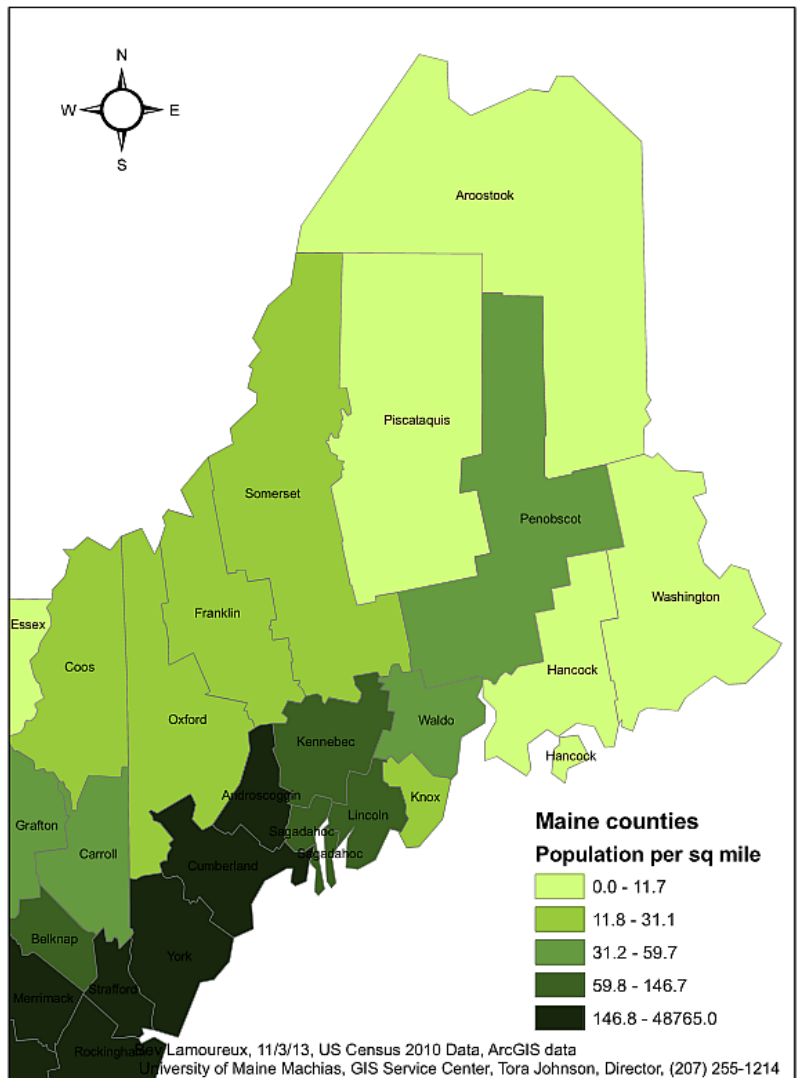
The percentage of renter occupied apartments in 2010 was 22%, falling below Maine's number of 29% rentals (2010 U.S. Census, and www.city-data.com).

Most housing in Washington County is in single-family detached structures, with housing units in other structures as follows:

Housing units in structures:

- One, detached: 16,847
 - One, attached: 233
 - Two: 492
 - 3 or 4: 654
 - 5 to 9: 350
 - 10 to 19: 160
 - 20 or more: 275
 - Mobile homes: 2,786
 - Boats, RVs, vans, etc.: 122
- (Source: www.city-data.com)

Maine Counties Population 2010





While most Washington County residents reside in individual housing units, some live in group quarters as follows:

People in group quarters in Washington County, Maine in 2010:

- 342 people in college/university student housing
- 210 people in nursing facilities/skilled-nursing facilities
- 151 people in state prisons
- 44 people in local jails and other municipal confinement facilities
- 41 people in group homes intended for adults
- 23 people in residential treatment centers for adults
- 9 people in workers' group living quarters and job corps centers
- 8 people in other non-institutional facilities
- 4 people in military barracks and dormitories (non-disciplinary)
- 4 people in emergency and transitional shelters (with sleeping facilities) for people experiencing homelessness¹

(Source: www.city-data.com)

Organization of this Report

The chapters in this Sustainable Housing Plan follow a parallel structure.

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. The Sustainable Housing Work Team concluded that public funds were not only far too low to address our housing issues but likely to remain low and/or decrease in the current political and fiscal climate. Thus the majority of the discussion over potential solutions rests on public private partnership ideas and opportunities.

Chapter 5 therefore 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

¹ Note that this very likely undercounts the number of homeless individuals; see Section 3 Homelessness and Domestic Violence

² Vermont SASH is a demonstration program funded by Medicare under the Centers for



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

A Call to Action

This Sustainable Housing Plan 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. Indeed the primary overall recommendation in Chapter 6 is to reconvene those who are willing from the Sustainable Housing Work Team to review the Recommended Policies and Actions of Chapter 3, their evaluation in the Table in Chapter 5, the recommended Programs and Strategies in Chapter 6, and to affirm or modify the priority given to those with the highest potential or leverage to improve housing conditions in Washington County.

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 describes the gaps between sustainable housing policies and their implementation. Most of the gaps are due to inadequate funding of existing programs, and lack of a coordinated 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.



There is a long road ahead for overcoming Washington County's poverty and unsustainable housing stock. It is our hope that this Sustainable Housing Plan provides part of the roadmap to guide us to new solutions for old problems.

Acknowledgements

Funding for this work was provided through a Sustainable Communities Regional Planning Grant from the Office of Economic Resilience at the United States Department of Housing and Urban Development.



The Washington County Sustainable Housing Work Team of the GROWashington-Aroostook Regional Planning initiative met 5 times over the course of the summer and fall of 2013. Some attended regular meetings, others stayed involved from afar. They contributed their expertise and insights to the status of our housing problems and their creativity in proposing solutions. All of the Work Team members and stakeholders are listed on the GROWashington-Aroostook web site at the following link:

<http://gro-wa.org/assets/files/sustainable-housing/WashCntySustHsgWorkTeam.pdf>.

The research and assembly of the report was provided by Tamara Hill, an AICP (American Institute of Certified Planners) certified planner with 30 years of experience in both the United State and Canada. Ms. Hill contributed her professional time for free to this project receiving only her AICP Certification Maintenance credits as compensation. This contribution was invaluable given the multiple other demands and deadlines in the entire GROWashington-Aroostook regional planning initiative.

Finally those who took the time to review the draft documents in March and April of 2014 were enormously helpful. Their suggestions added clarity, depth and improvements to the organization and flow of the plan. Where there are remaining problems they rest entirely in the hands of the final editor, Judy East, who can be reached at jceast@wccog.net or 207-454-0465 if there are any errors or omissions to be corrected or additional insights to improve this initiative to support sustainable housing in Washington County.



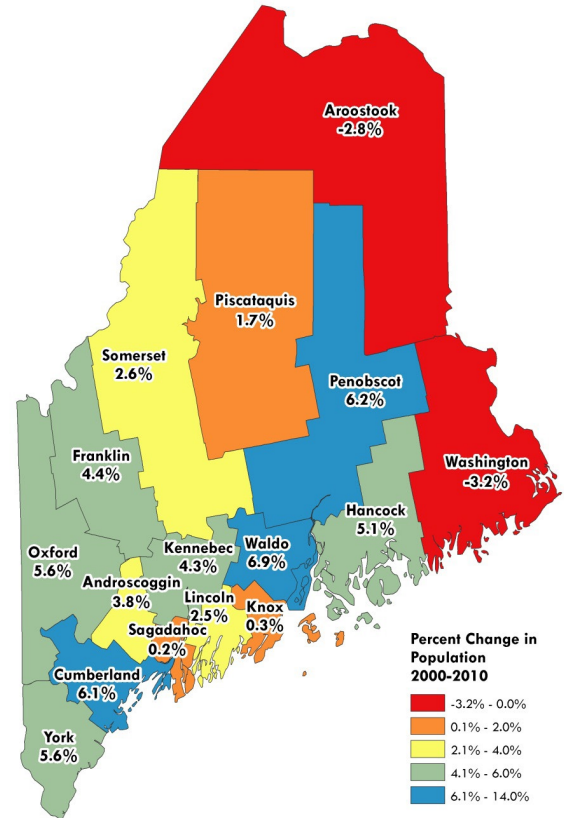
2. Status of Housing and Population

Declining Population

From 1990 to 2000, there was a clear geographic divide between northern Maine counties, which lost population, and southern Maine counties, which gained population.

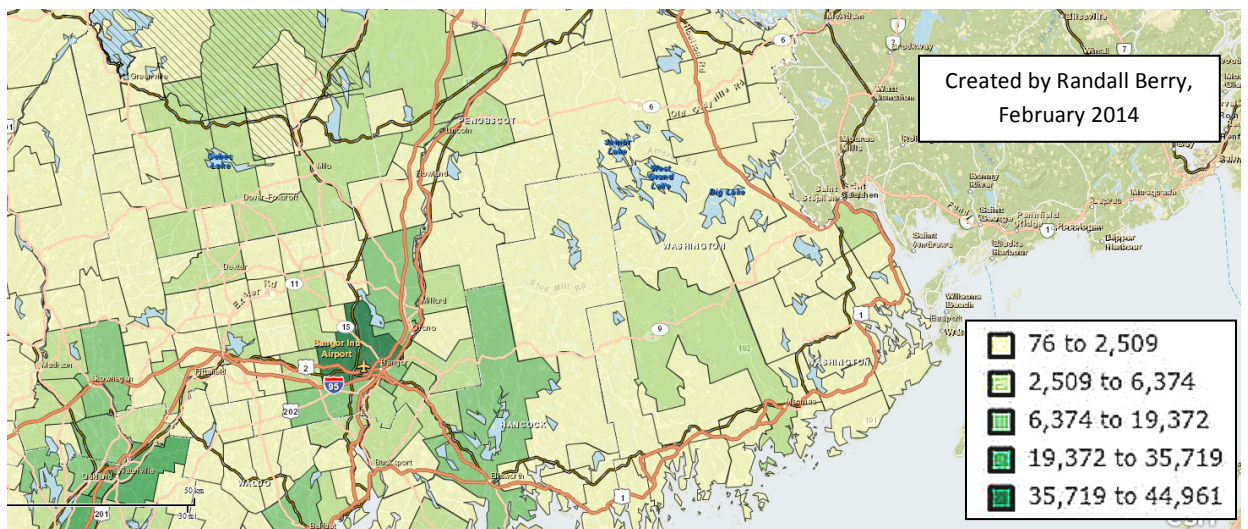
However, from 2000 to 2010, two of the four northernmost counties reversed this trend, leaving Washington County and Aroostook as the only Maine counties to lose population.

The far northern counties of Washington and Aroostook also aged more rapidly, are less affluent, and are more rural than most counties in Maine.



Source:
http://www.umaine.edu/sustainabilitysolutions/sustainability_science/SSI_projects_yr1/pdfs/Census%20ReportFINALkwr101212.pdf.pdf

Declining Population in Washington County



Population Density in Washington County and Surrounding Areas



Washington County's population showed the greatest decline of any county in Maine during the past decade, with a population *loss* of 3.2%, while Maine in total *gained* 4.2%. A shrinking population contributes to a shrinking economy, problems of unemployment, fewer consumers spending, shrinking municipal tax base, and a shrinking housing market.

When the timeframe is expanded, with historical data from 1900 to projected data in 2028, the population loss of Washington County during this 128-year period is a significant 36%.

When Washington County population history for the last two decades are compared to the region and to the State of Maine, the difference is striking: a 6.9% loss for Washington County, a 4.5% gain for the region, and an 8.2% gain for the State.

(Source: <http://muskie.usm.maine.edu/Publications/DA/Adults-Disabilities-Maine-Service-Use-Trends-chartbook-2012.pdf>)

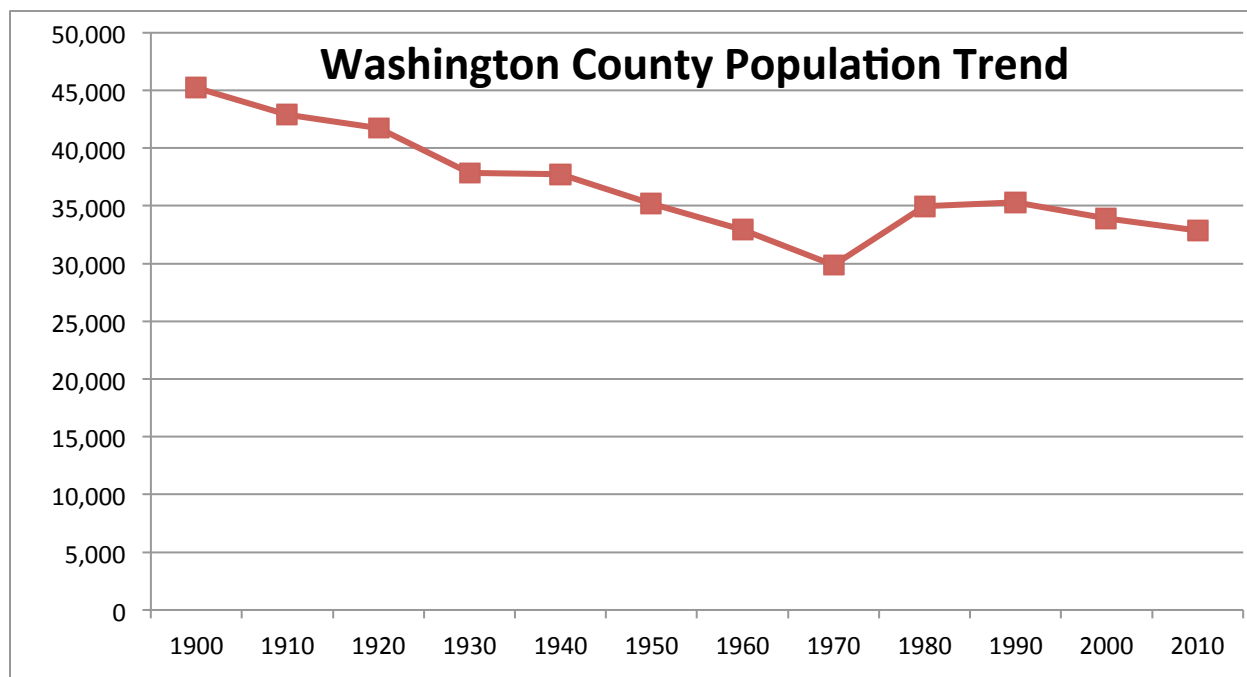
Population of Washington County 1920-2010	
Year	Washington County
1900	45,232
1910	42,905
1920	41,709
1930	37,826
1940	37,767
1950	
1960	32,908
1970	29,859
1980	34,963
1990	35,308
2000	33,941
2010	32,856
Population Projections, 2013-2028	
2018	30,825
2023	29,771
2028	28,531

**Washington County Population
History and Projections**

(Source: State Planning Office, Maine County and State Population Projections 2013-2028, March 2010)



The population in Washington County has declined each decade since 1900, except for 1970 - 1980.



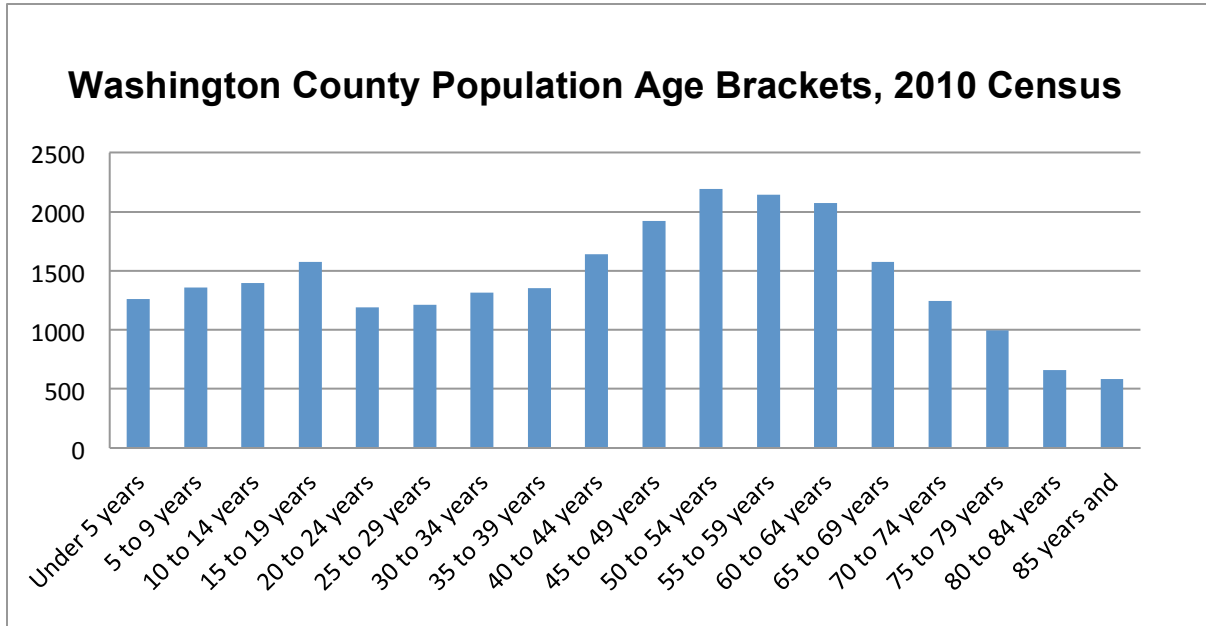
(Source: Maine State Planning Office, Maine County and State Population Projections 2013 - 2028 Census, 2010; graphed for GROWashington/Aroostook in *Fair Housing and Equity Assessment*, 2013)

However, this population loss in Washington County is far from equal across age groups. Those that decreased the most from 2000 to 2010 were the younger age groups. Projections in Washington County indicate the population will decrease by approximately 16% from 33,906 in 2000 to 28,489 in 2030.

The age group experiencing the largest decrease is the 30 - 34 year age group, followed by 5 - 9 and 10 - 14 year age groups, which are projected to experience a 42.2% decrease. On the other hand, the 70-74 year age group is projected to *increase* 49.2% and the 85 and older group to increase by 48.5%. The population change from 2000 to 2010 shows the decline in the youth and young to middle aged adult age groups.

These projections can be attributed to: 1) elders staying or moving in to the County; 2) baby boomers swelling the older population brackets but no longer having children; and 3) young and middle aged adults migrating out to more urban areas for better education and career opportunities. The loss of youth and much of the adult workforce also shrinks the economy and has an impact on housing demand and quality.

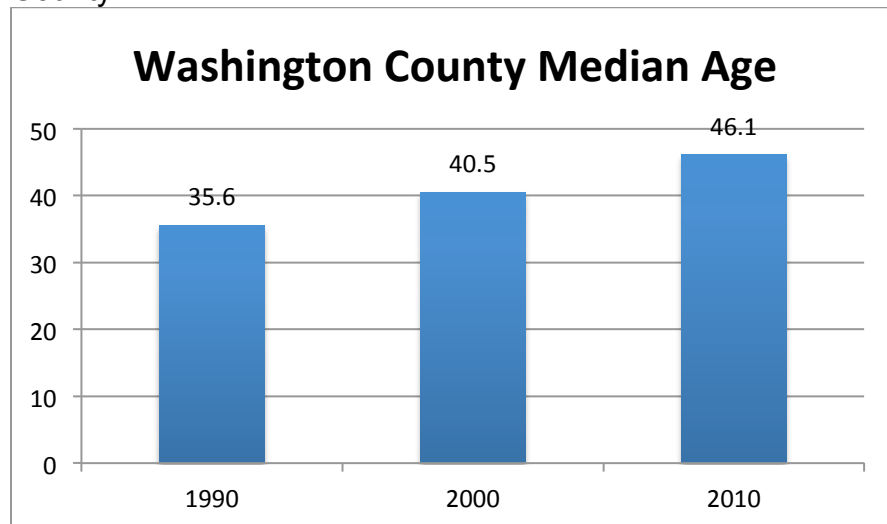
A declining and aging population, and the choice of many older people to stay longer in their own houses, results in only a few dozen new housing starts per year.



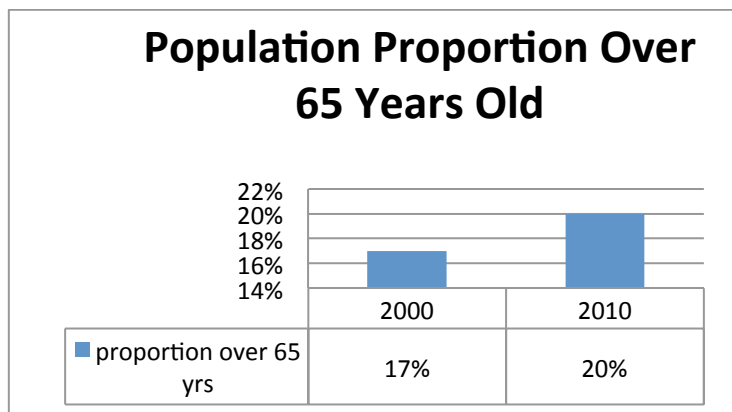
(Source: U.S. 2010 census, graphed by GROWashington/Aroostook)

Aging Population

Washington County has an aging population relative to the State and the nation. In the 2010 census, just under 20% of the County's population was 65 and over, and this percentage is increasing, as shown by the past increase in median age. From 1990 to 2010, the median age of Washington County's population rose from 35.6 to 46.1, an increase of 23%. This was driven by an outmigration of the young and middle age workforce, elderly staying in Washington County, and retirees moving into Washington County.



(Source: U.S. 2010 census)



(Source: U.S. 2010 census, graphed by GROWashington/Aroostook)
A related trend is an increase in the number of seniors living alone.

County	2000 Living Alone	2000 65 and Over	% Elderly	2010 Living Alone	2010 65 and Over	% Elderly
Washington	3,997	1,847	13.1%	4,514	2,082	14.6%
State of Maine	139,969	55,483	10.7%	159,533	62,937	11.3%
U.S.	27,230,075	9,722,857	9.2%	31,204,909	10,995,689	9.4%

Source: 2000 and 2010 U.S. Census, American FactFinder

Problems for Seniors Living Independently

Many seniors live in houses they have inhabited for years, which are not "senior friendly" in terms of architecture and location. Some of these problems include the following.

One Floor Living

Problem: More one-floor single-family houses are needed for the elderly and disabled. Most single family houses in Washington County are not single level. The elderly often have poorer leg strength and balance than the general population, and thus, cannot readily climb stairs. Stair lifts help, but for the wheel chair bound, they require a senior to transfer to another wheelchair or walker on the next level, which can cause falls. One-floor living housing options greatly help seniors' mobility and safety, yet relatively few houses in Washington County are single level, according to MLS 11/13.



Photo Source: www.frangeli.com



Accessibility

Problem: Elderly, as well as people with disabilities, require more accessibility, which is usually not part of housing design. While there is no data for the number of single-family houses in Washington County with accessibility features, 13 out of 28 multi-family buildings have units with accessibility features. Accessibility features include entranceway ramps, doorways wide enough to accommodate wheelchairs, and specially designed bathrooms and kitchens. It is easier to adapt an owner-occupied single-family house to be accessible, than it is a rental unit in a multi-family building.



Photo Source: Trip Advisor.com.uk

In-Law Apartments

Problem: Few single family houses have In-law or auxiliary apartments. In-law apartments enable a senior to live semi-independently with family, who can provide them with some assistance, and are close-by for medical emergencies. In-law apartments have an interior connection to the main house. If they have a kitchen, a municipality must enable them in their zoning by-laws. There are relatively few municipalities in Washington County with zoning by-laws and many thus allow in-law apartments by default, yet few houses have them, according to Multiple Listing Service, 2013.

Affordable In-Home Care

Problem: For seniors, who are usually on a fixed income, in-home care costs can be exorbitant. Seniors living at home, but requiring some visiting home care can expect to pay approximately \$22 per hour for a home health aide in Maine, whereas the average cost in the United States is \$19 per hour. (Source: <http://www.payingforseniorcare.com>)

Assistance

Problem: Many elderly are in need of in-home assistance, but live independently. Advanced elderly often need assistance with everyday tasks, such as eating and dressing, but cannot afford, or do not want to live in assisted living facilities. In addition, they can be frail and prone to falls, and/or have undiagnosed dementia. Many of this age can no longer drive, and need transportation to shopping and medical facilities. Washington County's aging population puts a greater strain on existing resources for



such in-home assistance, and there is no in-home assistance that covers nursing care. For seniors to age in place, there needs to be a better support structure than currently exists.

Education

Problem: Both the elderly and their families need to better understand age related illnesses and medical and social services available to seniors. National statistics indicate that 50% of the population over 85 have or will develop dementia. Education is needed in Washington County on the dangers of frail seniors falling, and the many age related illnesses.

Problems Regarding Living in Long-Term Care Facilities

Long-term care facilities in Washington County include a range of care levels from shared quarters in facilities with a few apartments and one caretaker to full service nursing homes. The Assisted Living Federation of America defines assisted living as "a senior living option that combines housing, support services and health care, as needed". Assisted living facilities offer full-time food and shelter, transportation, as well as a variety of care levels (I - IV) to assist elderly, and others in need, with personal care. Washington County has 260 beds available for assisted living.

ASSISTED LIVING FACILITIES IN MAINE

County	# Beds	Handi- capped	%	Elderly	%	Mentally Ill	%	Mentally Retarded	%	Traumatic Brain Injury	%	Alzheimers	%	Other	%
Androscoggin	1020	40	3.92%	24	2.36%	24	2.36%	36	3.53%	11	1.08%	13	1.27%	29	2.84%
Aroostook	517	36	6.96%	22	4.26%	22	4.26%	33	6.38%	9	1.74%	17	3.29%	11	2.13%
Cumberland	2053	66	3.21%	44	2.14%	36	1.75%	75	3.65%	12	0.58%	26	1.27%	34	1.66%
Franklin	145	7	4.83%	6	4.14%	2	1.38%	7	4.83%	1	0.69%	2	1.38%	5	3.45%
Hancock	425	20	4.71%	13	3.06%	9	2.12%	12	2.82%	3	0.71%	11	2.59%	6	1.41%
Kennebec	974	39	4.00%	31	3.18%	36	3.70%	37	3.80%	8	0.82%	19	1.95%	18	1.85%
Knox	385	17	4.42%	18	4.68%	3	3.38%	17	4.42%	1	0.26%	6	1.56%	12	3.12%
Lincoln	280	18	6.43%	15	5.36%	8	2.86%	13	4.64%	2	0.71%	11	3.93%	11	3.93%
Oxford	377	17	4.51%	16	4.24%	16	4.24%	21	5.57%	7	1.86%	10	2.65%	9	2.39%
Penobscot	1048	48	4.58%	47	4.48%	37	3.53%	60	5.73%	9	0.86%	32	3.05%	29	2.77%
Piscataquis	71	3	4.23%	3	4.23%	4	5.63%	3	4.23%	0	0.00%	1	1.40%	1	1.40%
Sagadahoc	271	7	2.58%	6	2.21%	5	1.85%	10	3.69%	0	0.00%	4	1.48%	3	1.11%
Somerset	276	12	4.35%	13	4.71%	16	5.80%	27	9.78%	0	0.00%	1	0.36%	11	3.99%
Waldo	248	13	5.24%	13	5.24%	7	2.82%	8	3.23%	5	2.01%	10	4.03%	6	2.42%
Washington	260	17	6.54%	16	6.15%	10	3.85%	14	5.38%	4	1.54%	10	3.85%	8	3.08%
York	1089	33	3.03%	25	2.30%	23	2.11%	41	3.76%	4	0.37%	18	1.65%	22	2.02%
State of Maine	9439	393	4.16%	312	3.31%	258	2.84%	414	4.39%	76	0.81%	191	2.02%	215	2.28%

Source: DHHS - Licensing and Regulatory Division, Assisted Living facilities (Updated: 08/29/12)

In addition to the elderly assisted living facilities provide housing for those who are handicapped, mentally ill, mentally retarded, and brain injured, as well as dementia patients. Washington County has a higher percentage of beds in each category than the



State of Maine. In Washington County in 2012 the elderly occupy 16 (6.15% of total beds) of the assisted living beds. This is the highest percentage of elderly beds per county in the state of Maine. In addition, 10 beds (3.85%) are used by people with Alzheimer's. This is a total of 260 beds for age-related residents. (Source: DHHS, 08/29/12). The 260 assisted living beds in Washington County are located in 25 assisted living facilities, with a range of care levels. These facilities are listed below.

Problem: There are many seniors in need of some level of assisted living; but Medicare does not cover that unless a person reaches a certain inability to care for themselves and is transitioning from a hospital to a nursing home for rehabilitation. To be eligible for *Medicaid* coverage for nursing home care, patients must be unable to care for themselves, and meet income and financial asset limitations to qualify as impoverished. Even with Medicaid, assisted living that is not at a nursing home level is not covered. Thus, there are empty beds in nursing homes in Washington County, and many "fall through the cracks". There are also limitations for hospice care, which can only be covered for persons with six months or less left to live.

Washington County Assisted Living Facilities by Type			
Addison House	2 Riverview Lane	Addison	Level III Residential Care Facility
Calais Alternative Care dba Rhonda E	152 South Street	Calais	Level IV Residential Care Facility
Calais Boarding Home	36 Calais Avenue	Calais	Level III PNMI Residential Care Facility
Central Street Home	60 Central Street	Danforth	Level III Residential Care Facility
Columbia House	3 The Lane	Columbia	Level III Residential Care Facility
Davis Estates	96 Stackpole Rd	Machias	Level IV PNMI Residential Care Facility
Eastport Residential Care Facility	4 Clark Street	Eastport	Level IV PNMI Residential Care Facility
North Street Bridge Home	241 North Street	Calais	Level IV Residential Care Facility
Machias Boarding Home	2 North Street	Machias	Level III PNMI Residential Care Facility
Maine Veterans Home-Machias	32 Veterans Way	Machias	Level IV PNMI Residential Care Facility
New Horizons AFCH	526 South Street	Calais	Level III Residential Care Facility
Narraguagus Bay Health Care Facility	3 Main Street	Milbridge	Level IV PNMI Residential Care Facility
Marshall Assisted Living Center	110 Court Street	Machias	Level IV PNMI Residential Care Facility
Marshall Care Center	16 Beal St.	Machias	Level IV PNMI Residential Care Facility
Milbridge Residence	4 Harbor Lane	Milbridge	Level III PNMI Residential Care Facility
Oceanview Nursing Home	2 South Street	Lubec	Level IV PNMI Residential Care Facility
Robbinston Bridge Home	736 Route #1	Robbinston	Level IV Residential Care Facility
Robert and Mary's Place in Machias	72 Dublin Hill	Machias	Adult Day Services Program
Pleasant River Homestead	380 East Side Rd	Addison	Level II Residential Care Facility
Remeliah House	10 Mahar Lane	Calais	Level IV Residential Care Facility
Sandy Brook Home	81 Houlton Rd	Danforth	Level III Residential Care Facility
The Hancock Home #1	203 Eastside Rd	Hancock	Level III Residential Care Facility
Union Village House	36 High Street	Calais	Level IV Residential Care Facility
Washington Place	40 Palmer Street	Calais	Level IV PNMI Residential Care Facility
Riverview House	3 Riverview Lane	Addison	Level III Residential Care Facility

- **Level I Residential Care Facility:** A Level I RCF is a one or two bed facility where residents receive room and board and services as needed.

Sustainable Housing in Washington County

2 - Status of Housing and Population



- **Level II Residential Care Facility:** A Level II RCF is a three to six bed facility where residents receive room and board and services as needed. A family unit primarily operates these facilities.
- **Level III Residential Care Facility:** A Level III RCF is a three to six bed facility where residents receive room and board and services as needed. These facilities are primarily agency-owned and operated and employ three or more un-related people.
- **Level IV Residential Care Facility:** A Level IV RCF is a facility with more than 7 beds. They also provide room and board and services as needed.
- **PNMI:** Level III PNMI and Level IV PNMI Residential Care Facilities that are Private Non-Medical Institutions.

Source: DHHS - Licensing and Regulatory Division, Assisted Living facilities (Updated: 08/29/12)

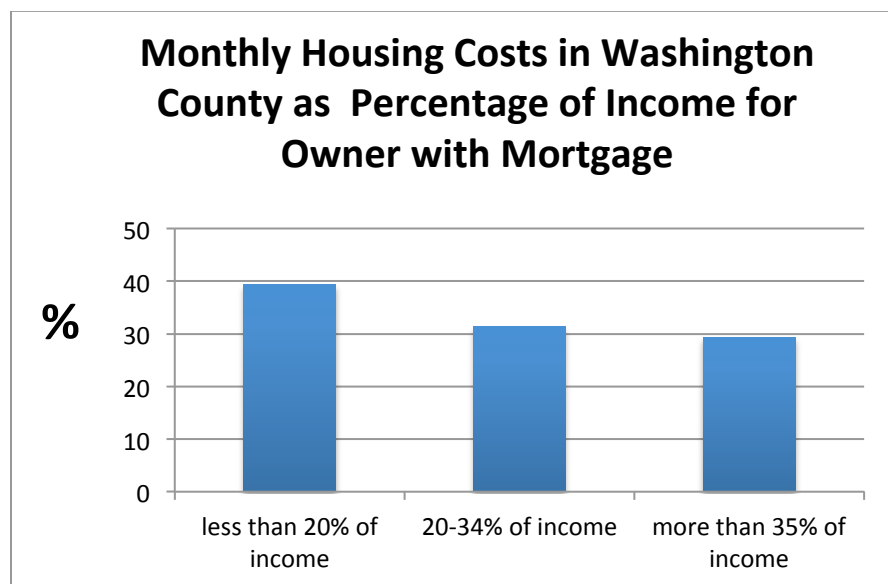
To improve the current situation nursing home facilities and other long-term health care providers need to negotiate nursing home coverage with the Maine Department of Health and Human Services since it the administrators of the federal Medicaid program.

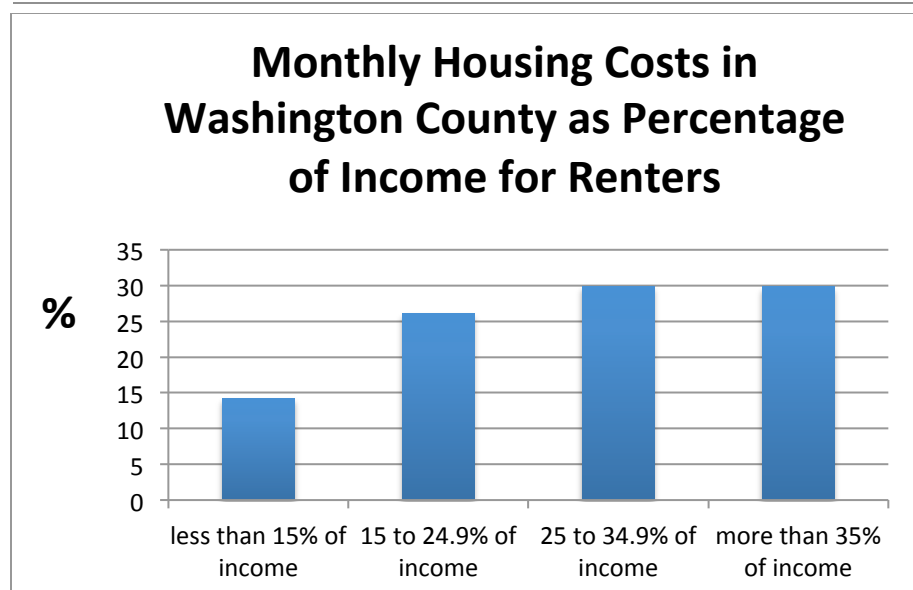
The elderly who do not need 24 hour care, can obtain far less expensive in-home services than through living in an assisted living facility. These services extend the length of quality time that a senior can live at home. However, for complete aging in place, from active independent seniors up to nursing home level, there is no facility in Washington County.

Low and Moderate Income Population

According to the 2010 census, 21.7% of Washington County residents have income below the poverty level, while in Maine it is 13.3%.

Problem: Low incomes force many to dedicate a high percentage of their income on housing. Nearly one-third of households, including owners with a mortgage and renters, spend more than 35% of their income on housing.





(Source: U.S. 2010 census)

This high cost burden for housing leaves them with a shortage of funds for winter fuel and food. It also leaves some without enough funds to pay for living in an assisted living facility. The average cost of a one-bedroom assisted living apartment in the state of Maine is \$54,000, the fourth highest in the nation, and unaffordable to residents of Washington County without some form of subsidy. (Source: <http://assistedlivingtoday.com/p/assisted-living/>)

Affordable Housing

Housing Affordability Index

The housing affordability index is based on the median home price, median family income, and average mortgage interest rate. The higher the index, the greater the purchasing power. According to the Maine State Housing Authority, Maine's 2010 affordability index is 0.92 down from 0.95 in 2000. An index of less than 1 means the area is unaffordable.

Location	Average 2-Bedroom Unit	Renter Median Income (Household Income)	Income Needed to Afford an Average 2-Bedroom Rent	2 Bedroom Rent Affordable at Median Income	Household Unable to Afford an Average 2-Bedroom Rent	Housing Affordability Index
State	\$826	\$30,478	\$33,040	762	53.8%	0.92
Washington County	\$806	\$21,904	432,240	548	67.4%	0.68

Washington County has an affordability index of 0.68, which indicates that 67.4% of households are unable to afford the average rent of \$806 for a 2-bedroom home. An



index of less than 1 means the area is generally unaffordable. Washington County ranks first among the 16 counties as the most unaffordable. In 2010, only Sagadahoc County had a rental affordability index higher than 1.

Problem: More low-cost housing and affordable rental units are needed in Washington County, especially for seniors. People over 65 are more likely than the rest of the population to be retired and on fixed incomes. A larger proportion of their income (25%) goes to housing. Thus, affordable housing is very important to this age group. There is only one apartment complex in Washington County with rent restricted units. There are another 24 apartment houses that serve those 62 and older and have income based rental units, where a tenant pays one third of their household income on rent. These units are affordable because they are subsidized.

Subsidized Housing

There are 42 multifamily housing facilities in Washington County with some type of rental subsidies. See the table below. Almost all of them have waiting lists. Landlords accepting housing vouchers are required to maintain and upgrade housing to meet minimum federal requirements with respect to condition.

Problem: The number of housing vouchers in relation to need is insufficient. Also, they can expire due to inability to find adequate housing that meets the standard for a voucher. Some landlords are deciding not to accept vouchers because of the upgrading requirements. Senior residents, who often do not drive, have difficulty getting to medical facilities and shopping facilities.



WASHINGTON COUNTY
Affordable Housing Options

Property Name and Address	Housing Type				Units Accessible	Type of Assistance ¹			Contact Information
	Elderly					Income Based Rent	Restricted Unit		
	55 and older	62 and older	With Disabilities	Family/All					
Addison									
River Bend Apts. West Side Road		•	•			•			Propsys (207) 784-0142 or 1-800-539-0142 www.propsysmgmt.com
Baileyville									
Woodland Manor South Princeton Road		•	•		2-1 br	•			Maine Development Associates (207) 947-6795 www.mainedevelopment.com
Calais									
Downes St. Apts. 68 Downes Street		•	•			•			John S. Hornbrook (207) 454-3760
Garfield Street Apts. 67 Garfield Street				•		•			Maine Development Associates (207) 947-6795 www.mainedevelopment.com
Germain Street Apts. 87 Germain Street				•		•			John S. Hornbrook (207) 454-3760
Highpoint Apts. 17 Academy Street		•	•		1-1 br	•			Calais Methodist Homes, Inc. (207) 454-7196
Palmer Lane Estates 27 Palmer Lane		•	•		7-1 br	•			C.S. Management (207) 498-8332
St. Croix Apts. 272 Main Street		•	•			•			Margaret O'Malley (207) 454-1236
Sunrise Apts. 116 Palmer Street		•	•		9-2 br	•			Calais Methodist Homes, Inc. (207) 454-7196
Cherryfield									
Narraguagus Estates Estates Road		•	•		5-1 br 1-2 br	•			Fickett Property Management, LLC (207) 546-7800 www.fickettproperty.com
Columbia Falls									
Pleasant View Manor Pleasant View Circle		•	•			•			Fickett Property Management, LLC (207) 546-7800 www.fickettproperty.com
Danforth									
Jenkins Heights Apts. 85 Bancroft Road		•	•		1-1 br 1-2 br	•			Heather Hill Management Co. (207) 532-1583
Dennysville									
Dennysville Heights Shipyard Road		•	•				•		Sunrise Opportunities (207) 255-8596 www.sun-rise.tv
Dennysville Housing RR 1 Box 205		•	•		1-1 br 1-2 br	•			Sunrise Opportunities (207) 255-8596 www.sun-rise.tv

¹ Income Based Rent means tenants generally pay about 1/3 of their household income on rent.
Rent Restricted means rents are typically based on a specified percentage of the median income for the area. Income limits are restricted.

Sustainable Housing in Washington County

2 - Status of Housing and Population



Property Name and Address	Housing Type				Units	Type of Assistance ¹			Contact Information
	Elderly					Accessible	Income Based Rent	Rent Restricted Unit	
	55 and older	62 and older	With Disabilities	Family/All					
East Machias									
Hadley's Lake Apts. Old Hadley Lake Road		•	•		1-1 br		•		Stanford Management LLC (207) 772-3399 www.stanfordmanagement.com
Eastport									
Boynton Manor 32 Boynton Street		•	•		2-1 br		•		Maine Development Associates (207) 947-6795 www.mainedevelopment.com
Follis Place 9 Orange Street		•	•		1-1 br		•		Preservation Management, Inc. (207) 518-6953 www.presmgmt.com
Quoddy Farms 7 Toll Bridge Road				•			•		Maine Development Associates (207) 947-6795 www.mainedevelopment.com
Waterview Terrace 12 Barren Road		•	•		-		•		Preservation Management, Inc. (207) 518-6953
Harrington									
Edgelawn Apts. RFD 1		•	•		-		•		Fickett Property Management (207) 546-7800
Indian Township									
The Pines Senior Apts. Route 1		•	•				•		Indian Township Passamaquoddy Housing Authority (207) 796-8004
Jonesboro									
Jonesboro Heights Rt. 1 Bagley Road		•	•				•		Fickett Property Management, LLC (207) 546-7800 www.fickettproperty.com
Jonesport									
Gaelic Square Apts. 10 Gaelic Housing Way		•	•				•		Fickett Property Management, LLC (207) 546-7800 www.fickettproperty.com
Lubec									
Bayview Park 103 Main Street		•	•		2-2 br		•		C&C Realty Management (207) 621-7700 or 1-866-621-7705 www.ccrealtymanagement.com
Quoddy View Apts. 1 Emery Circle		•	•		2-1 br		•		C&C Realty Management (207) 621-7700 or 1-866-621-7705 www.ccrealtymanagement.com
Sunrise Apts. 25 Hallett Circle		•	•		2-1 br		•		C&C Realty Management (207) 621-7700 or 1-866-621-7705 www.ccrealtymanagement.com
Machias									
Jerrold's Place Apts. 2 Valley View Road				•			•		Hughes Associates (207) 561-4700 www.hughesrs.com
Louise Gardner Apts. 91 Court Street		•	•				•		C. S. Management (207) 498-8332

¹ Income Based Rent means tenants generally pay about 1/3 of their household income on rent.
Rent Restricted means rents are typically based on a specified percentage of the median income for the area. Income limits are restricted.

(Source: Maine State Housing Authority)



Location of Affordable Housing Facilities in Washington County





Inadequate Rental Housing

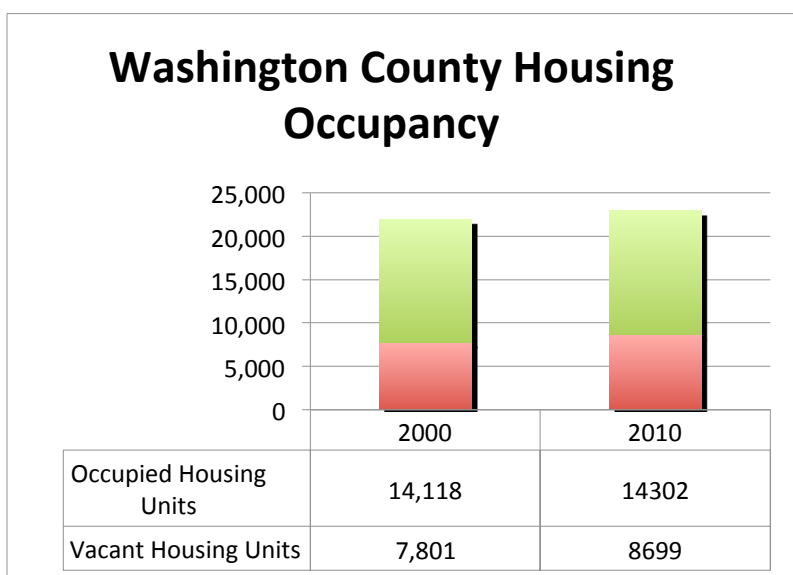
The percentage of Washington County's population living in rental units in 2010 was 22%, which is 7% *below* that of the state of Maine. On the other hand, the percentage of the County's population at the poverty level was 8.4% *above* that of the state of Maine. Most multi-family housing facilities with rental units in the County have waiting lists.

Problems: Most rental housing is not affordable for low-income persons, especially young families who pay a disproportionate percentage of their income for rent. There are quality issues for all income levels that are also related to the age of the housing stock. Many elderly on fixed incomes can especially not afford unsubsidized rental rates.

Vacant Seasonal Units

Approximately 66% of the 23,001 housing units in Washington County in 2010 were vacant because of seasonal use, so were not available for year round rent.

Problem: There is a shortage of rental housing, including short term rentals for college students, construction crews, etc. If some of the vacant seasonal units were available for rent, with a listing system to match them with renters, some of the rental shortage could be mitigated.

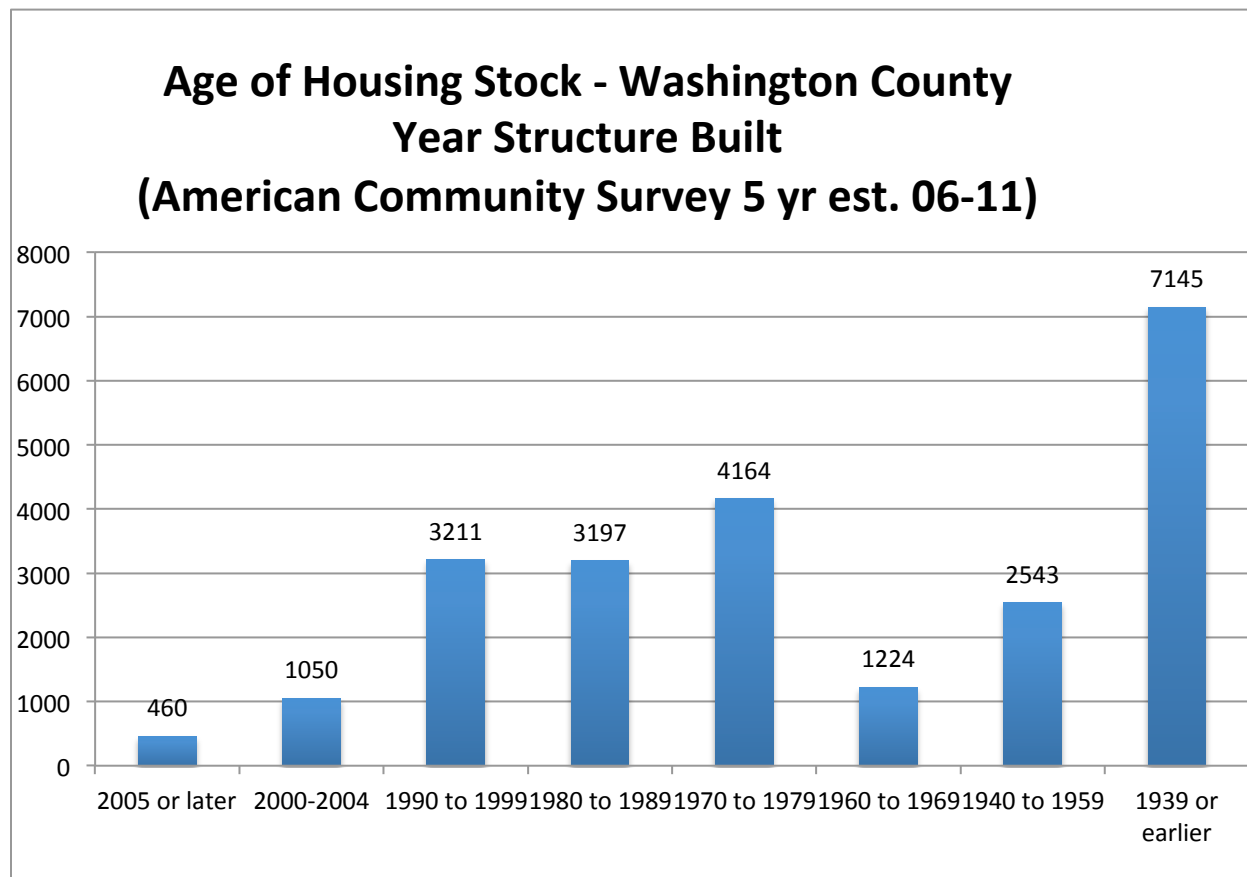


(Source: U.S. 2010 census, graphed by GROWashington/Aroostook)

Older Housing Stock

Two thirds of the housing in Washington County was built before 1979, with nearly one third built before 1939.

Problem: Many of these older houses are in disrepair, and are occupied by the elderly and/or low-income households who cannot afford to fix them. Approximately 34% of vacancies are due to disrepair.



(Source: American Community Survey 5 Year estimate 06-11)

Repairing Washington County's older housing stock is expensive, and would be difficult to accomplish without programs to help. See the list below for costs of typical older home repairs.

Major Home Repairs Needed (in order of need)

- Roof (\$5,000)
- Window and door replacement (\$2,500)
- Bathroom modifications (\$3,000)
- Septic systems (\$5,000)
- Ramps (\$2,500)
- Foundation repair/replacement (\$1,600 - \$2,500)
- Home Replacement (\$40,000)

Unhealthy Homes

Many older homes contain unhealthy materials, such as mold, lead paint, and asbestos. From the 1930s until the 1980s many products containing asbestos were used in house



construction. It is fire-retardant, and a thermal and acoustic insulator. However, exposure to asbestos can cause fibrotic lung disease and 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 can cause brain damage when inhaled or swallowed, especially in children under six.

Unhealthy Housing Can Lead to Disease	
Housing Issue	Human Health Issue
Mold, Dust, Animal Dander/Hair	Asthma
Paint Dust, Chips (pre-1978 painted surfaces)	Lead Poisoning
Garbage, Housecleaning procedures	Pests (rats, mice, insects)
Leaking Roof or Basement = Mold, Mildew	Respiratory illness
Unvented basement (geology specific)	Radon Gas
Well Drinking Water (untreated)	Bacterial Disease; Arsenic Exposure; Radon Exposure;
Holes (windows, walls, roof) = Pests	Bacterial Infections; Asthma; Rabies; Reaction to Insect Stings
Unvented gas, wood, or oil appliances	Carbon Monoxide Poisoning; Respiratory Distress

(Source: Al May, Downeast Public Health Coordinator, Maine CDC, 2014)

Problem: Many of these older houses are occupied by the elderly and/or low-income persons. Fixing homes with unhealthy conditions can be too costly for them. Not fixing them is harmful to human health, and decreases sales appeal, assessed value, and the tax base.

Winter Heat

Paying more than 6% of disposable income for heat is considered fuel poverty. Washington County residents at the poverty level pay 36% of their disposable income for heat, while residents 50% above the poverty level pay a whopping 63% for heat.

Problem: It is more cost effective and preferred by elders to stay in their homes. However, the older homes that many of them live in are large and drafty, with poor insulation and weatherization, and with older inefficient boilers. The elderly are particularly at risk to hypothermia in winter. Many elderly cannot afford to spend more on heat, to keep their house interior temperatures at safe levels in winter. A common problem among low and very low-income persons is a choice between medicine, food, and fuel.

Homelessness

There are an estimated 180 homeless people in Washington County (Source: GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>). Existing measures do not adequately document those who double up with families in units built for single-family occupancy, or those who live in sub-standard structures, such as camps, trailers, and school buses.



The National Network to End Domestic Violence reports that:

- 63% of homeless women have experienced domestic violence at some point in their adult lives,
- 92% have experienced abuse in their lives,
- 22 – 57% of women report that domestic violence is the immediate cause of their homelessness, and
- 38% of domestic violence victims become homeless at some point in their lives.

Finding and maintaining safe, affordable housing is one of the major challenges that victims of domestic abuse face and, as a result, a victim may continue to live with an abuser due to lack of housing options.

The Next Step Domestic Violence Project currently maintains the only homeless shelter of any type in Washington County. Next Step's shelter is for victims of domestic violence, which, given the above statistics, may be many of the homeless women in Washington County.

Demand on the shelter grows as finding safe affordable housing gets more difficult, in fact each year the number of nights each family lives in shelter increases. Also, as financial resources are reduced for other services, people living in shelter have more challenging needs. Cuts to mental health, substance abuse, and other services result in more people seeking shelter who were previously in residential care.

Problem: Approximately 63% of the homeless in Washington County are women who are victims of domestic violence, who need shelter or transitional housing. Others are homeless due to mental illness or poverty. A shelter and transition housing services are available to victims of domestic violence. A general population homeless shelter is needed, and has been proposed.

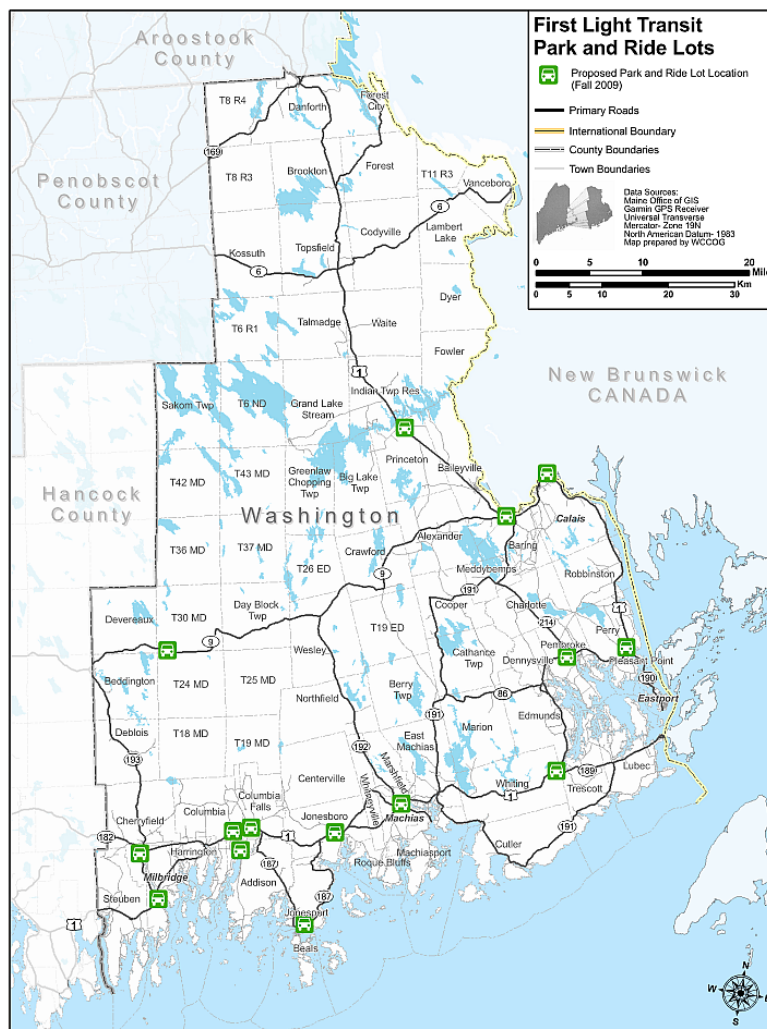


Housing and High Cost of Transportation

Most of the housing in Washington County is not within walking distance of the limited public transportation options in Washington County (see <http://www.gro-wa.org/rural-transit-agencies>). Jobs and service centers are not always within easy driving distance of housing.

Problem: Better access to transportation, public or otherwise, is important for the aging population. The elderly often do not drive and cannot walk very far, but still need access to shopping and medical facilities. Many in the workforce do not have a reliable vehicle for work commute.

Proposed/potential park and ride facilities to improve transportation are shown on the map at right and additional measures to address rural transit issues in Washington County can be found here: <http://www.gro-wa.org/downeast-acadia-transportation-summit>.



Housing and Energy

About 85% of Washington County residents heat with number 2 fuel oil. There is minimal natural gas infrastructure, which is less polluting than oil, but is also costly, as prices have risen. Also, there is not much use of a number of alternative fuels, such as wood pellets, solar, and geothermal heat pumps.

Problem: More weatherization, retrofits for inefficient boilers, and greener fuels are needed. Some of this is being accomplished through a number of programs. From 2008 to 2012, Washington Hancock Community Agency completed 295 weatherization jobs in Washington County.



Housing and Declining Workforce

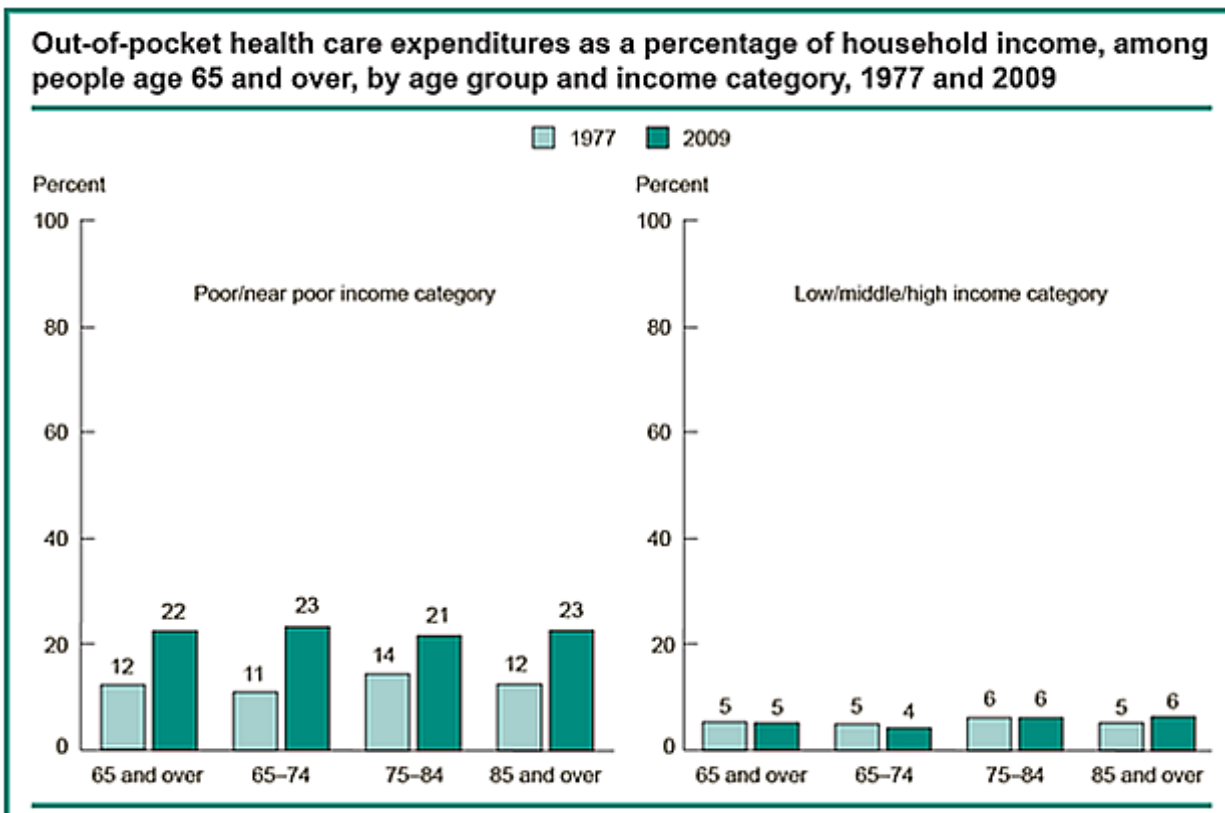
The unemployment rate in Washington County in 2012 was 10.7% as compared to 7.3% statewide. The high unemployment rate can be attributed to the fixed incomes of the high proportion of seniors in the County, important employers leaving the area, and the most employable sector, the young and middle age brackets, leaving the County for better options.

Problem: A declining workforce erodes the whole economy. If low-income persons find employment, there is often a mismatch between housing location and employment.

Housing and Health

In a county such as Washington, with an aging and impoverished population, there is a strong link between housing and health. These effects include the topics discussed above: unsafe homes in need of repair, unhealthy housing, insufficient winter heat, lack of sufficient transportation options to get to medical facilities independently.

Problem: In addition, there is a problem of health care costs and insufficient health insurance, especially among poor who are not poor enough to qualify for Medicaid. The Affordable Care Act eliminates the problem of obtaining health insurance with existing conditions. However, according to a study by the Agency for Health Care Research and Quality, of the U.S. Department of Health and Human Services (<http://www.ahrq.gov/>), out-of-pocket health care expenditures as a percentage of household income increased by approximately 10% between 1977 and 2009 for poor/near poor income category of persons over 65, but remained almost level for the low/middle/high income category.



(Source: Agency for Health Care Research and Quality, Medical Expenditure Panel Survey, MEPS)

In addition to the problems of cost of health care for low-income persons, there are an insufficient number of assisted living beds in some areas of Washington County. The closing of a facility in Calais has shuffled residents around to other long-term care facilities in the County. However, there are empty beds in some *nursing homes* in Washington County, which some owners of long-term care facilities attribute to the Maine Department of Health and Human Services' administration of federal Medicaid funds. Spending for health care subtracts from expendable income for housing.

These problems will only increase as the percentage of Washington County's population over 65 increases. People are living longer, so the percentage of people with dementia is increasing. All studies of dementia indicate this increase, although the percentage varies. For the white race, 95.5% of the Washington County population (2010 Census), about one third of those over 85 have severe dementia. But less severe dementia starts earlier. This needs to be planned for, as there will be an increasing need for 24-hour care for the advanced elderly.

The location of housing, especially assisted living and nursing homes, in relation to health care facilities is critical for the elderly population. Most of the assisted living facilities in Washington County are located near health care facilities, since they are near service centers. Future long-term care facilities also should be located near health care facilities.



Location of Health Care Facilities in Washington County

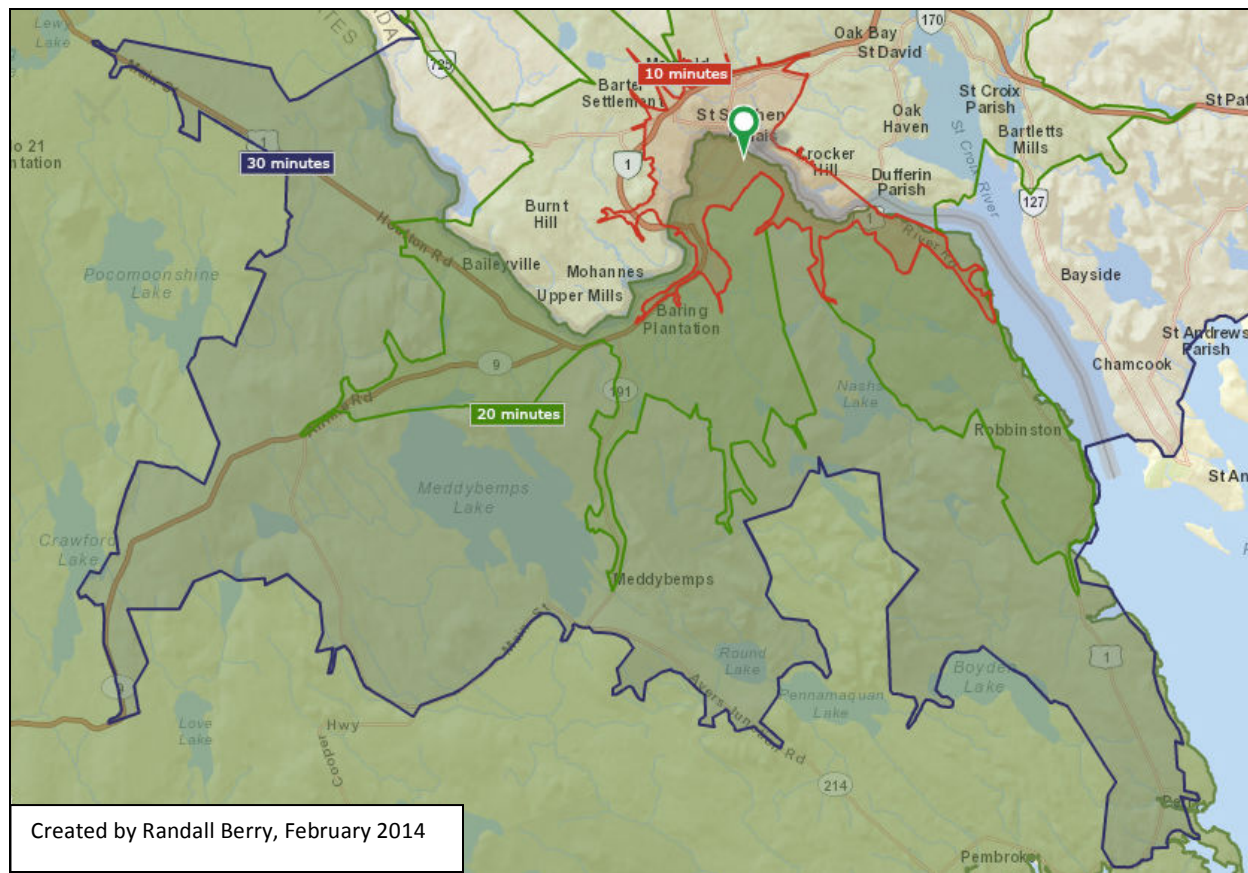




Driving time to hospitals in relation to the location of senior housing, assisted living, and nursing homes is especially critical for an aging population. The two hospitals in Washington County, the Calais Regional Hospital in Calais, and the Down East Community Hospital in Machias are both located in existing service center areas.

Future housing for an aging population, as redevelopment or new development, should be close to or within these service center areas in order to be close to hospitals. Elderly falls can be frequent and deadly, and short driving time to a hospital is essential.

Calais Regional Hospital Drive Times





Down East Community Hospital Drive Times





3. Policies and Actions

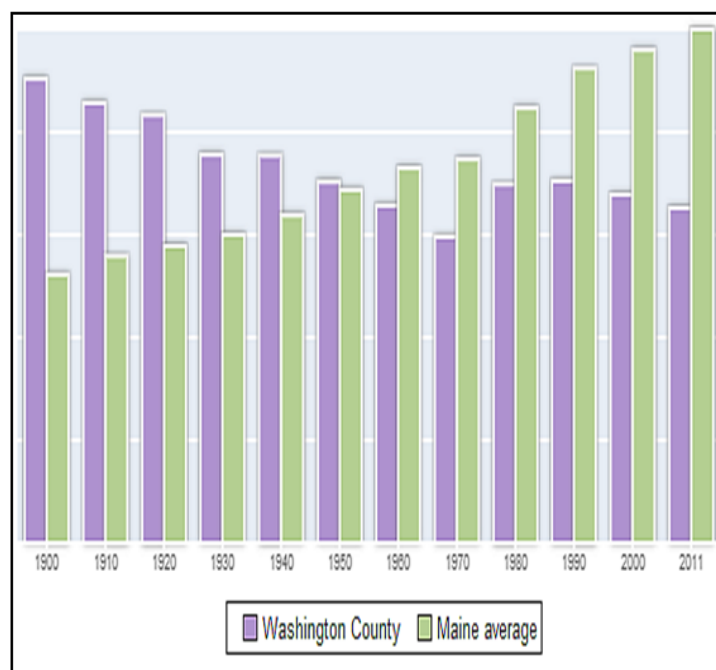
Significant and innovative action is needed to fix the problems discussed in Section 2 of this Chapter. Policies and actions are provided here to address existing housing issues and organized according to the same problems identified in Section 2. Links to cross cutting issues, such as affordable heat, are also described. Strategies to implement these policies are provided in the next section.

Declining Population

Problem: The outmigration of both youth and the adult workforce shrinks the economy. This has a negative impact on housing quantity and quality. For decades, Washington County's population has shown a slow decline, while the State of Maine as a whole has shown a slow increase. Policies to stem the County's population decline generally go beyond the subject of sustainable housing; those that are related to housing are proposed below.

- **Declining Population Policy 1:**
Improve job opportunities and public transportation to them to help stem population loss of the work force, especially the loss of 21 to 35 year olds (see <http://www.gro-wa.org/income-distance-to-employment>)
- **Declining Population Policy 2:**
Improve the quality of education so more young people will stay.
- **Declining Population Policy 3:**
Provide more youth oriented programs and facilities, and for teens and young adults, more safe and enticing places to spend leisure time.
- **Declining Population Policy 4:**
Improve the quantity and quality of affordable houses and rentals, to enable low and moderately low income persons to stay in the County.
- **Declining Population Policy 5:**

Washington County Population Change
1900 - 2011, Compared to Maine



Washington County Population Decline

Source: www.city-data.com, 2012



Capitalize on the natural beauty of the region for existing and potential visitors and residents, particularly 3-season residents; change the face and substance of the County with façade improvements, reuse of old or vacant buildings, more street-scaping, more events and attractions for tourists and residents, and more shopping opportunities for an international clientele.

➤ **Declining Population Policy 6:**

Market the County's assets, especially its sea and river proximity, and proximity to urban service centers, as a desirable place for young retirees and summer homebuyers. They bring their incomes with them, so do not need jobs, and do not need school services.

Aging Population

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. Policies for these different age groups of seniors are ordered below from active seniors to nursing home residents.

Seniors Living Independently

Problem: For the most active senior retirees there are no senior "resorts" in Washington County, which would help attract wealthier retirees from elsewhere, bringing their incomes with them without straining local school budgets. In other Maine counties there are senior living facilities with golf, tennis, or swimming pools. Some also include a variety of assisted living units for aging in place.

➤ **Aging Population Policy 1:**

Consider a private/public venture to provide municipal incentives to private investors, for an age targeted active living senior "resort", for short and long term stays. A senior living chain would do their own market study to determine if this would be economically feasible in Washington County.

Problem: Many seniors prefer to stay in their homes, rather than move to a more social shared living



Active senior playing tennis

Photo Source: wiseGEEK.com



environment. Their homes are often in poor condition, cold, and far from facilities. These problems are addressed individually under other topics. A general policy is as follows:

➤ **Aging Population Policy 2:**

Promote policies and programs that rehabilitate housing in poor condition, to enable seniors to live independently in their homes for as long as their health allows.

Problem: There are too few independent living senior housing options that are senior friendly, affordable, and well located. Existing multi-family facilities that are handicapped accessible and affordable have waiting lists. See example designs in Appendix A.

➤ **Aging Population Policy 3:**

Adapt vacant housing for re-use, or build new single level, handicapped accessible housing.

➤ **Aging Population Policy 4:**

Adapt vacant housing for re-use, or build new housing, that is affordable to seniors on a fixed income.

➤ **Aging Population Policy 5:**

Adapt vacant housing for re-use or build new senior housing closer to shopping and medical facilities.

Seniors Living with In-Home Care

Problem: Most want to "age in place", i.e., stay in their homes as long as they can while they age. However, as they age, they need an increasing level of support services to enable their independent living.

➤ **Aging Population Policy 6:**

Encourage municipalities, and supply model by-laws, to permit in-law apartments, to enable seniors to live with their children who assist with their care.

➤ **Aging Population Policy 7:**

Support and improve in-home senior services and programs that integrate housing with health care and other services.



Seniors outside their in-law apartment

Photo Source: Tamara Hill



➤ **Aging Population Policy 8:**

Develop senior sleep center facilities in service centers, to enable in-home care givers a chance to have a good night's sleep, without the expense of 24 hour one-on-one care. Currently there are no sleep centers in Washington County.

➤ **Aging Population Policy 9:**

Encourage the formation of a trained volunteer group to provide affordable one-on-one care for "difficult seniors" (frail, aggressive, and/or with dementia) in their homes, or in assisted living facilities.

Seniors Living with Out-of-Home Long-Term Care

Problem: Longer life expectancies and aging baby boomers will increase the percentage of seniors with dementia. A growing elder population will also increase the incidence of other diseases and mobility problems, which increase the need for out-of-home, live-in care at long-term assisted living facilities or nursing homes.

➤ **Aging Population Policy 10:**

Convert existing vacant buildings into a variety of types and sizes of assisted living facilities, including some dementia units, as the market demands and funding sources can supply. When and if the market demands, consider a full aging-in-place campus-type group of senior housing options, for active seniors living independently in houses or apartments, up to advanced elderly living in a nursing home.

➤ **Aging Population Policy 11:**

Support programs that integrate housing with health care and other in-home services.

➤ **Aging Population Policy 12:**

Work with the Maine Department of Health and Human Services to improve the State's administration of the federal *Medicaid* program to subsidize the cost of assisted living for income eligible clients, who do not meet nursing home *Medicare* standards.



Seniors socializing in an assisted living facility

Photo Source: www.walkbyfaithministry.com

Problem: Many seniors and their families lack education in housing options, and in financing mechanisms.

➤ **Aging Population Policy 13:**

Offer senior and family educational programs on housing options for different health stages. Also, provide education to seniors on pros/cons of creative financing mechanisms including HUD's Home Equity Conversion Mortgage for those wishing to tap



into the equity of their homes as a resource for repairs or health care costs (see http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmhome)

Low and Moderately Low Income

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.

Problem: The County's workforce is declining, since many have left the area, partially due to key employers leaving, and to the lack of new employers taking their place.

- **Low Income Policy 1:** Improve employment opportunities through supporting and funding and training programs, especially in the construction industry, and through the introduction of new industries, especially in the field of alternative energy.

Problem: Housing is often located far from employment areas and service centers.

- **Low Income Policy 2:** Improve public transportation options; locate new housing, and rehabilitate service center infill housing, close to public transportation.

Problem: As with the senior population, many low and moderately low income residents lack the basic education needed to make them "bankable".

- **Low Income Policy 3:**
Support and increase education on financial literacy regarding loan readiness, with training in savings, interest, and budgeting.

Problem: Security deposit funding is also a problem for low and moderately low income residents, but it cannot be eliminated because landlords need to be assured their apartment units will not be damaged.

- **Low Income Policy 4:**
Establish a payback or security build-up requirements between landlords and tenants.

Problem: Persons with low and moderately low income cannot afford the costs of home repairs or new homes.

- **Low Income Policy 5:** Engage banking sector in repair/retrofit programs to help low and moderately low income persons obtain mortgages.
- **Low Income Policy 6:** Promote programs that assist with housing and home repair.



Housing Affordability, and Older Housing Stock

Problem: 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. There is also insufficient funding for programs that build new housing, or assist with repair and retrofit of existing housing (mostly mobile homes and older houses) that is in poor condition.

➤ **Affordable Housing / Repair Policy 1:**

Build endowment funds for private programs that provide home repairs.

➤ **Affordable Housing / Repair Policy 2:**

Support development and expansion of programs and strategies at the federal, state, and local levels for new affordable housing and retrofit and repair of existing housing in poor condition, especially older houses, and mobile homes.

➤ **Affordable Housing / Repair Policy 3:**

Develop new housing to replace sub-standard housing.

➤ **Affordable Housing / Repair Policy 4:**

Assist developers seeking to use development assistance programs.

➤ **Affordable Housing / Repair Policy 5:**

Create incentives and opportunities for affordable in-fill housing in communities with the infrastructure to support it, e.g., in service and village centers.



Older housing stock in Washington County

Photo Source: cwoodard@pressherald.com

➤ **Affordable Housing / Repair Policy 6:**

Examine the pros and cons of creating a County Housing Authority; consider coordinating with municipalities and/or the Washington County Development Authority to “land-bank” abandoned/foreclosed/vacant properties as a means of maintaining long-term affordability with recapture of the investment in the event of open market re-sale.

Affordable Housing / Repair Policy 7:

Support the establishment of affordable housing cooperatives. Repurpose old buildings (commercial and residential) for cooperative housing.

➤ **Affordable Housing / Repair Policy 8:**

Create an affordable housing trust that can respond to the need for private intervention in the affordable housing arena.



➤ **Affordable Housing / Repair Policy 9:**

There is a need to develop better lines of communication between agencies: town/city-to-town/city, town/city-to-state, and town/city-to-county regarding programs for affordable housing and repairs.

Unhealthy Homes

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.

Problem: The elderly and low-income persons occupy many of these older houses. The cost of repair, particularly the root cause of unhealthy conditions (moisture infiltration causing black mold, many layers of lead paint for example) is often beyond their financial ability. Not fixing them is harmful to human health, especially to the elderly, and to children under the age of six, who can develop brain damage from ingesting lead paint.

➤ **Unhealthy Homes Policy 1:**

Support the addition of health assessments to housing support programs in homes inhabited by the elderly and in older homes inhabited by children under six.

➤ **Unhealthy Homes Policy 2:**

Explore the potential for municipal property tax breaks for residents who increase their home value assessment by repairing their unhealthy homes.

➤ **Unhealthy Homes Policy 3:**

Support the requirement to include housing health assessments upon change of ownership, or preferably, by assessors upon periodic revaluation reviews for municipal property taxes.

Problem: Under federal programs all health and safety issues must be addressed before a homeowner is eligible for replacement of windows and doors.

➤ **Unhealthy Homes Policy 4:**

Support programs for assessment and repair of health and safety issues.

Problem: The cost of repair/replacement of failing septic systems can be prohibitive to for low-income residents and some small parcels may have no area for replacement septic system to be installed.

➤ **Unhealthy Homes Policy 5:**

Support municipal application to the Small Community Grant Program to replace failing septic systems for income eligible residents

➤ **Unhealthy Homes Policy 6:**



Assess the potential for shared infrastructure, such as community septic systems, to repair unhealthy conditions with existing individual septage disposal and for the construction of new houses (see the Decentralized Wastewater Systems on-line Resource Manual for Municipal Officials and Developers here: <http://www.gro-wa.org/wastewater-resource-manual>).

Winter Heating

Problem: 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.

➤ **Winter Heating Policy 1:**

Support programs that assist with insulation and weatherization of homes. This is less costly to society than the excessive fuel and health care costs caused by inadequately winterized houses.

➤ **Winter Heating Policy 2:**

Prepare model amendments to municipal building codes to make new housing more energy efficient.

➤ **Winter Heating Policy 3:**

Address abandoned or nuisance properties to encourage re-development with energy efficient housing.

➤ **Winter Heating Policy 4:**

Engage the banking sector in the linkage between energy retrofit and its capacity to improve the ability of a low-income person to be bankable for a mortgage.

➤ **Winter Heating Policy 5:**

Survey businesses or institutions that receive heating and eating emergency calls, such as Food Pantries to assess need.

➤ **Winter Heating Policy 6:**

Support programs for fuel subsidies for low and moderately low-income residents.



Elderly woman warms up in cold room

Photo Source: www.salixhomes.org

Problem: The elderly are especially at risk for health problems caused by inadequate winter heating.

➤ **Winter Heating Policy 7:**



Assess the winter heating adequacy of elderly residents' housing through programs that offer other types of housing assessments, e.g., home health and safety.

➤ **Winter Heating Policy 8:**

Support the use and expansion of winter warming rooms in facilities such as churches.

➤ **Winter Heating Policy 9:**

Assess the adequacy of emergency facilities for residents in case of severe winter storm damage or prolonged cold exposures.

Problem: The majority of housing units in Washington County are heated with oil, which is expensive, drains the regional economy, and creates greenhouse gases.

➤ **Winter Heating Policy 10:**

Support federal, state, and local funding for retrofit replacement of fossil fuel burning boilers; prioritize replacement of very low efficiency units.

➤ **Winter Heating Policy 11:**

Support on-bill financing for efficiency improvements, to help low-income persons avoid the up-front costs of installation.

➤ **Winter Heating Policy 12:**

Support programs for developing greener energy production in the County, which could also create jobs and help boost the economy.

➤ **Winter Heating Policy 13:**

Explore the use of district heating with more affordable and less polluting fuel alternatives to home heating oil. Include analysis of natural gas installation. A district heating system could help balance the gap between large cities and small rural communities that do not have access to capital because of their scale.

Problem: Developers need sufficient incentive to invest in housing energy retrofits on a regional scale, considering that retrofits on some houses have a positive return on investment, while others have a negative return.

➤ **Winter Heating Policy 14:**

Structure private/public partnerships to balance positive return housing retrofits with negative return houses. This also provides a net public benefit. More work is needed to explore cost differences and the role of the public sector.



Inadequate Rental Housing

Problem: 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 elderly on fixed incomes.

- **Rental Housing Policy 1:**
Create more rental housing by allowing accessory apartments in municipal zoning by-laws. Encourage their use for in-law apartments for relatives or paid live-in help to assist elderly.
- **Rental Housing Policy 2:**
Construct new rental facilities if existing ones are too expensive to renovate.
- **Rental Housing Policy 3:**
Create opportunities for the use of second and third stories for decent affordable rental housing, particularly in service center communities.
- **Rental Housing Policy 4:**
Partner with participating banks to gain access to the Federal Home Loan Bank.
- **Rental Housing Policy 5:**
Review and improve the distribution of housing vouchers, which are inadequate to meet demand, and can expire too quickly.
- **Rental Housing Policy 6:**
Create a rental-housing database for Washington County that lists apartments for rent, energy efficiency units, realtor offices, and landlord registry. Update regularly.

Problem: 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.

- **Subsidized Housing Policy 1:**
Support programs that help close the gap between the number of subsidized housing units available and the demand for them, by assisting in repair costs of substandard rental housing units.
- **Subsidized Housing Policy 2:**



A portion of new subsidized apartment housing should be elderly and handicapped accessible. Assess the percentage that is needed from the length of waiting lists for such housing.

Vacant Seasonal Units

Problem: 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.

- **Vacant Seasonal Units Policy 1:**
Provide a service to make vacant seasonal rentals available for short-term rentals.
- **Vacant Seasonal Units Policy 2:**
Support programs for the reuse of vacant buildings.

Homelessness and Domestic Violence

Problem: There are an *estimated* 180 homeless people in Washington County.

(Source: Washington County Sustainable Housing Work Team Minutes - <http://www.gro-wa.org/sustainable-housing-agendas-and-minutes>)

- **Homeless Policy 1:**
Support regional efforts now in progress to construct a homeless shelter in Washington County.
- **Homeless Policy 2:**
Support programs to find rapid re-housing options.

Problem: Existing measures do not adequately document those who double up with families in units built for single-family occupancy, or those who live in sub-standard structures.

- **Homeless Policy 3:**
Improve the means of counting the homeless population.

Problem: 63% of the homeless women in Washington County are victims of domestic violence.



Photo Source: homelesspatriot.blogspot.com



➤ **Homeless Policy 4:**

Support programs for transitional housing for homeless victims of domestic violence.

Combined Housing and Transportation Costs

Problem: 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.

➤ **Combined Housing and Transportation Policy 1:**

Develop an expanded transportation system that better meets the needs, such as more stops for buses, individual drivers, and caretakers. (See Transportation Access and Cost in Washington County: <http://www.gro-wa.org/income-distance-to-employment.htm>).

➤ **Combined Housing and Transportation Policy 2:**

Have a program for first vehicle purchases and fixed affordable payments, or no payments for low income persons for used vehicles.

➤ **Combined Housing and Transportation Policy 3:**

Locate new housing, and rehabilitate infill housing, close to potential public transportation routes, such as main roads and service centers.

Housing and Energy

➤ **Housing and Energy Policy 1:**

Repair and replace dangerous, malfunctioning heating appliances and furnaces that pose a safety threat.

➤ **Housing and Energy Policy 2:**

Provide support to help pay for home heating costs for low income residents in need.

➤ **Housing and Energy Policy 3:**

Assist residents in need of emergency fuel.

➤ **Housing and Energy Policy 4:**

Engage the banking sector in the linkage between energy retrofit and its capacity to improve the ability of a low income person to be bankable for a mortgage.

➤ **Housing and Energy Policy 5:**

Explore use of district heating with more affordable and less polluting fuel alternatives to home heating with oil.

➤ **Housing and Energy Policy 6:**

Implement whole house energy upgrades in high need houses.

➤ **Housing and Energy Policy 7:**



Adopt PACE (Property Assessed Clean Energy) ordinances to assist homeowners with capital costs of energy retrofit.

➤ **Housing and Energy Policy 8:**

Structure private/public partnerships to balance positive return housing retrofits with negative return houses.

➤ **Housing and Energy Policy 9:**

Support programs for developing greener energy production in the County, which could also create jobs and help boost the economy.

Housing and Workforce Development

➤ **Housing and Workforce Development 1:**

Improve job opportunities and public transportation to them.

➤ **Housing and Workforce Development 2:**

Support WCCC efforts to train workforce in housing construction, repair, and energy retrofit.

➤ **Housing and Workforce Development 3:**

Introduce new industries, especially in renewable energy, e.g., making high quality pellets.

Housing and Health

➤ **Housing and Workforce Development 1:**

Support programs that integrate housing with health care services.

➤ **Housing and Workforce Development 2:**

Support programs that coordinate assessment of healthy home conditions.

➤ **Housing and Workforce Development 3:**

Work with Maine DHHS to improve State's administration of *Medicaid* for subsidizing costs of living in assisted living facilities for low income persons who do not meet nursing home *Medicare* standards.



4. Existing Programs and Strategies

There are a number of programs and strategies already in use in Washington County that can help address the housing problems, and implement the policies and actions discussed in Section 3. These programs and strategies are offered through a variety of responsible parties, and often through Public/Private partnerships of these parties.

This Section summarizes these responsible parties and the existing programs and strategies they offer to address the problems and help make housing more sustainable. In Section 5, we address the gaps between these existing programs and the housing problems that need to be resolved. In Section 6, we recommend programs with the most potential for further development, and propose additional programs and strategies of Public/Private partnerships, to help close the gaps between sustainable housing problems and programs.

Responsible Parties

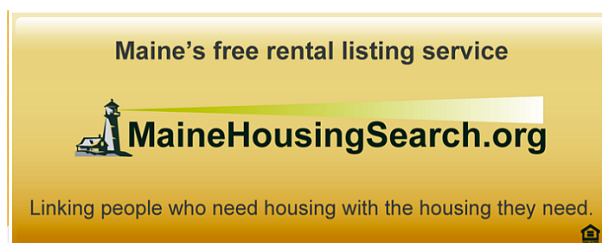
A number of programs are, or could be, offered through a partnership of public and private parties. These and other parties are listed below, followed by a summary of the housing programs and strategies for which they are responsible.

Federal Government Agencies

- U.S. Dept. of Housing and Urban Development (HUD): Sponsors Community Development Block Grant program (CDBG) for housing rehabilitation and rental assistance for low and moderately low income persons; and the Home Equity Conversion Mortgage for seniors wishing to tap the equity of their homes.
- U.S. Dept. of Health and Human Services: Administers Medicare and Medicaid.
- U.S. Dept. of Agriculture (USDA): Rural Development: Administers programs designed to fund housing and improve economic stability in rural communities.
- U.S. Dept. of Agriculture: Cooperative Extension Service is run through state land grant universities and County offices. It helps fund Senior Companions.
- U.S. Dept. of Environmental Protection (EPA) and U.S. Dept. of Energy (DOE): Administers Energy Star program.

State Agencies

- Maine State Housing Authority (MSHA) is a quasi independent state agency that bridges public / private housing finance,



Source: www.mainehousing.org



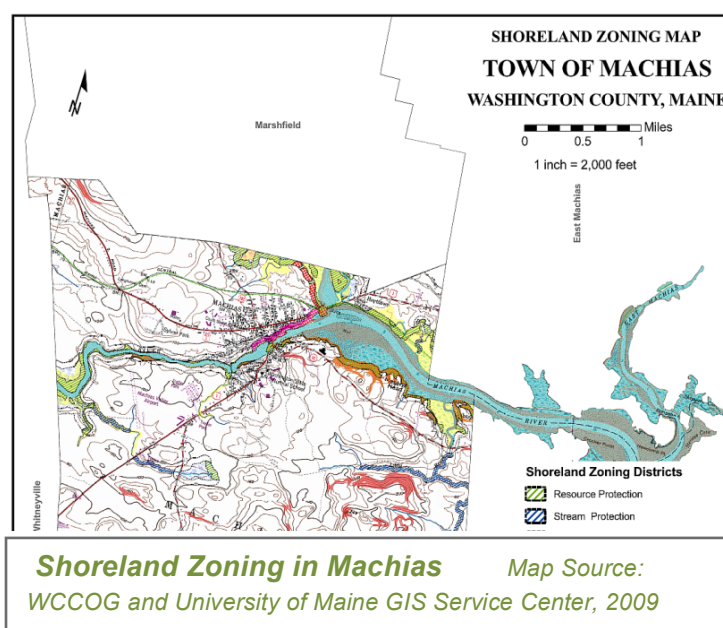
- to benefit low income persons with a number of housing programs.
- Maine Dept. of Economic and Community Development (DECD) Administers U.S. HUD's Community Development Block Grant program.
 - Maine Department of Health and Human Services: Administers the federal Medicaid program. It also partially funds Eastern Area Agency on Aging.
 - Maine Center for Disease Control (MCDC): Offers homeowners technical assistance regarding environmental hazards, extreme weather problems, etc.
 - University of Maine: Helps administer Senior Companions program.
 - Washington County Community College (WCCC): Provides interns for on-the-job training in construction related activities to repair housing.
 - The State of Maine also offers land use planning services for unorganized territories and First Nations. (www.mainehousing.org/territories)

County and Regional Agencies

- Washington County Council of Governments (WCCOG) is a municipal member organization that delivers a wide range of customized planning, advisory and resources development services to help communities build the future of Washington County, Maine.
- GROWashington-Aroostook is a regional program coordinated by WCCOG,
- Sunrise County Economic Council and Northern Maine Development Commission, working on sustainable housing and many other issues.
- Sunrise County Economic Council: Working in Washington County only, this private non-profit facilitates the creation of jobs and businesses.
- Northern Maine Development Commission: Serves northern Maine with regional community planning, economic development and workforce programs.
- Washington County Government: Provides services in emergency management, law enforcement and regional dispatch, county courts and jail, registry of deeds, fiscal agent to the Healthy Maine Partnership, Washington County: One Community, and management of the Unorganized Territories.
- County offices for programs of U.S. Cooperative Extension Service: Provides educational programs, including programs for aging residents.

Municipal Government

Some municipal governments in Washington County contribute to housing via housing related committees. Municipalities also





regulate housing development and land uses through zoning and subdivision by-laws, and building codes.

Protection of sensitive areas *from* housing and other development can better be achieved through setbacks in shoreland and flood plain ordinances and/or through the conservation activities of non-profit land trusts.

Non-Profit

Many non-profits are the lifeblood of some of the most important Public/ Private partnerships for housing in Washington County. These include, but are not limited to:

- Washington Hancock Community Agency (WHCA) offers a wide variety of programs related to housing, including weatherization, transportation, and training.
- Maine Sea Coast Mission: state-wide non-profit that receives grants and donations to offer programs focusing on economic development and education.
- Maine Community Foundation: state-wide non-profit, providing funds for education and community economic development, and on environmental issues.
- Maine Farmland Trust: Helps farmers secure land by linking buyers and sellers, and helps farmers succeed at farming.
- Neighbors Helping Neighbors: a small grants program that helps faith-based groups with winter warming, weatherization, food, fuel, neighborhood watch.
- Neighbors Care Volunteer Center: Supports Peer Network for volunteer program staff in Washington County.
- Efficiency Maine: an independent trust promoting cost-effective energy efficiency improvements. Submits reports to Maine's Public Utilities Commission.
- Thermal Efficiency Eastport: Coordinates with its partners in the administration of grants, loans, and subsidies for heating.
- Downeast Maine Mission: an annual project run by Christian church groups in eastern Maine, providing home repairs.
- United Way of Eastern Maine: Helps people in five counties with job training, affordable child care, disaster relief, violence prevention, keeps seniors active.
- American Legion: "Veterans Serving Veterans", in Machias, uses volunteer veterans to help Maine veterans get jobs. Also helps in home repair projects.

Private for-Profit Parties

- Maine Health Savings Accounts: Provided by most banks and credit unions, it is a tax-free savings account to make health care and retirement more affordable.
- banks and mortgage institutions
- land developers
- contractors in building, heating, plumbing, electric
- housing rental properties owners
- assisted living facilities owners
- nursing home owners
- energy businesses



- transportation companies

More details on the most important of the housing related programs and strategies involving these, and other, Responsible Parties are provided below.

Many programs cover more than one aspect of housing problems. To avoid such overlap, this Section is organized by program type. Responsible parties, discussed above, follow the names of the programs below, providing cross-referencing. In some cases, the Responsible Party is also the name of the program.

Programs for an Aging Population

At Home Downeast (WHCA)

Aging in Place is a national non-profit program, implemented in 60 locations around the United States. In Washington and Hancock Counties, it is offered through the Washington Hancock Community Agency. It has been implemented in Hancock County, but not yet in Washington County.



Village concept of At Home Downeast Source: WHCA website

It is a member based, volunteer supported program, offering a number of in-home services for seniors, to help enable them to live in their homes longer. It is modeled on the village concept, in that people living in their own homes in close proximity to each other, band together to form a self-directed community organization to meet the needs of seniors.

The program addresses senior isolation, by bringing services to seniors, and has a strong base of community and volunteer support. This program is tailored to each community, but has similar guiding principles.

The program is funded by membership fees, often paid by adult children of elderly in the program. Donations and grants also fund the program.

Eligibility Requirements: The program has an age requirement, but is available to all income levels, with membership by fee on a sliding scale.

Services offered by this program include:

- household and yard chores, with the manual work often done by volunteers;
- assistance with technology;

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- some transportation;
- assurance that appointments are kept;
- nurse visits every few days; and
- home safety assessments, relative to carpets, stairs, and handrails.

(Sources: WHCA website: [http://www.whcacap.org/at-home-downeast/Hancock/about.php](http://www.whcacap.org/at-home-downeast/ Hancock/about.php);
GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)

Eastern Area Agency on Aging

The Maine Association of Area Agencies on Aging includes a set of non-profit programs operating in different areas of Maine, funded in part, by Maine Department of Health and Human Services, and in part by donations. The Eastern Area Agency on Aging (EAAA) is the program servicing Washington County, as well as Hancock, Penobscot, and Piscataquis Counties. In operation since 1974, EAAA has a professional staff offering programs that provide general volunteer assistance to seniors including:

- emergency meals for free and meals for sale at \$4/meal;
- several other kinds of nutrition services;
- several hundred Amish heaters to low income families;
- safe, affordable handy people to do manual labor (raking, shoveling);
- information assistance and free legal services for the elderly; and
- support and education to individuals caring for family members, especially regarding dementia.



EAAA also partners with other organizations to provide additional services, including:

- Senior Care Coordination;
- Step by Step Fall Prevention Program;
- Legal Services for the Elderly; and
- EZ FIX, a minor home repair program for seniors.

In addition to emergency meals, EAAA offers the “Nutrition Program” (formerly known as “Meals for Me”), which serves hot lunches to persons 60 and over at 45 Community Cafes (some at senior living facilities) in the Counties it serves. EAAA’s “Meals on



Wheels” program, also delivers hot lunches to homebound seniors who are unable to cook a meal themselves.

(Sources: EAAA website: Website: <http://www.eaaa.org/>; Volunteer Maine website: <http://volunteer.truist.com/me/org/219249.html>; GROWashington/Aroostook minutes; Dir. of “Nutrition Program” in Machias)



John Cox Sr. serves free lunches in a subsidized elderly apartment complex in Machias, through the EAAA “Nutrition Program” Photo Source: New York Times

Senior Companions (Maine Sea Coast Mission and U. Maine Coop. Extension)

This program serves frail older adults, adults with disabilities, those with terminal illnesses, and caregivers in need of respite. Active individuals, aged 60 and older, are provided with a stipend to assist seniors in need. They provide homebound adults with companionship, and assist with simple chores and transportation. This program also coordinates with food pantries, where volunteers provide meals for persons in need.

The following goals have been defined for this program:

- to provide cost effective alternatives to institutionalization by encouraging the independence of Maine’s older adult population;
- to promote a high quality of life for Senior Companions and their clients;
- to provide a formal structure within which Senior Companions come together to attain a common understanding of the services they provide;
- to recognize and reward the efforts of Senior Companion volunteers; and
- to help Maine people to improve their lives through an educational process that uses research-based knowledge focused on community issues and needs.

(Sources: Senior Companions website: http://www.seacoastmission.org/senior_companions.html; GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)



Catholic Charities Housing Services; a.k.a. Homemaker Services

This Catholic Charities program, also known as Homemaker Services, is a state-wide program that connects support services to those in need. It enables seniors and people with disabilities, to stay longer in their homes, especially those on limited incomes. Services are professionally supervised, and are provided by a team of para-professionals, who help with a variety of tasks. Services include:

- emergency help and food,
- counseling,
- child care,
- housekeeping,
- grocery shopping,
- laundry,
- transportation, and
- incidental help with personal hygiene and dressing.

Eligibility: This program services individuals, families, and children in need, regardless of faith or ability to pay.

(Sources: website for Maine Aging and Disability Services: <http://www.maine.gov/dhhs/oads/aging/long-term/homemaker.shtml>; GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)

Support and Services at Home (U.S. Dept. of Health and Human Services)

This federal program is aimed at supporting elderly people who want to stay in their homes, rather than moving to nursing homes or other long-term care facilities. It has been implemented successfully in Vermont, which can serve as a model for implementation in other areas.

Medicaid (U.S. Dept. of Health and Human Services)

Medicaid is a federal entitlement program that provides medical services to eligible low income persons. In Maine, Medicaid is known as “Maine Care”. The Maine Department of Health and Human Services administers this federal health insurance program at the state level. This program relates to housing by subsidizing “cost of care” for people living in a medical facility, who meet the eligibility requirements. Medical facilities include: nursing homes, residential care facilities, cost reimbursed boarding homes, or adult family care homes. Some people who are eligible to live in a nursing home may get services in their own home instead.

Eligibility Requirements:

- Unless clients’ income is set aside for a living-at-home spouse, they must use most of their income to pay for care.
- Income caps: countable income of \$958 per month for one elderly or disabled person, or \$1,293 for two, as of 2013.



- To receive benefits while living in a nursing home, there are minimum thresholds for medical and dementia conditions.

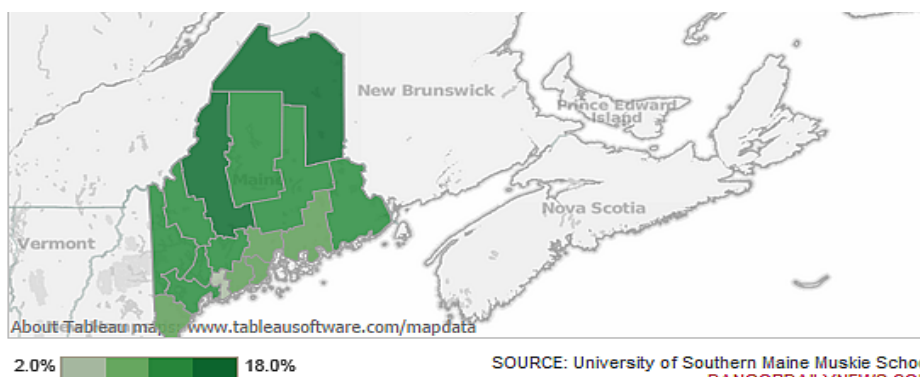
Services Include:

- Adult Day Health,
- Care Coordination Services,
- Environmental Modifications,
- Financial Management Services,
- Homemaker Services,
- Home Health Services,
- Personal Support Services,
- Personal Emergency Response System Services,
- Transportation Services,
- Respite Services, and
- Skills Training.

For residents living in a nursing home, another benefit package provides additional services, including: cost of the room, food, routine supplies and equipment, and nursing care. For residents living in other residential care facilities, a benefits package includes a number of medical services, plus hospice. Sources: federal website: <http://www.medicaid.gov/>; Maine website: <https://www.maine.gov/dhhs/mainecare.shtml>

Medicare (U.S. Dept. of Health and Human Services)

Medicare is health insurance for people 65 or older, and people under age 65 with certain disabilities. This program helps to pay for medical services, hospitalization, hospice, prescription drugs, and home health care. Thus, for elderly, it can either help pay for nursing home residency, or for medical services at home. There are several parts to Medicare plans. Part A affects living in long-term care facilities. Most people 65 or older are automatically eligible for Part A, with no monthly payment.



Percent of Maine residents age 85 + in nursing facilities, 2010

Source: University of Southern Maine. Muskie School

Eligibility requirements for Part A include:

- Nursing home stay must be for an illness diagnosed during a hospital stay or for the main cause of a hospital stay.



- Hospice facility benefits are only available for terminally ill persons with less than six months to live.

Medicare Advantage Plans, Part C, are an alternative to traditional Medicare, in that they are public / private partnerships approved by Medicare, but run by private companies. (Sources: <https://www.medicare.gov/>; <http://www.maine.gov/dhhs/>)

Private Nursing Home Insurance

Many private insurance companies offer nursing home insurance programs for a substantial monthly fee which provides for coverage of a certain percentage of nursing home costs should they be needed. There are minimum medical thresholds that must be met before a client is eligible for residency in a nursing home.

Municipal Zoning Strategies

A strategy that municipalities can use to help seniors stay at home longer is to permit in-law apartments. Many municipalities in Washington County have little or no land use regulation and so most permit in-law apartments. In addition, there are a number of other municipal zoning strategies, such as inclusionary zoning, bonus/incentive zoning, permit streamlining, and other tools, that can facilitate the development of affordable senior housing. Strategies that facilitate affordable housing for seniors, also are proactive in encouraging affordable housing for other low and moderately low income persons.

Programs for Low Income and Housing Affordability

Many of the programs and strategies that assist seniors with housing needs also benefit low and moderately low income persons. Programs mainly focused on low income persons, as well as those in need during emergencies, are summarized below.

Maine Office of Community Development (MOCD)

The Maine Office of Community Development is under the Department of Economic and Community Development. Its primary purpose is to administer the HUD Community Development Block Grant Program (CDBG). Maine receives a formula allocation from HUD CDBG each year, to distribute to communities through competitive grant programs. These programs provide assistance or creation of housing and housing support infrastructure and facilities, for low and moderate income persons. In the event of ties in the scoring system, priority is given to projects in service centers. Housing related grants and loans include the following.

Rental Assistance (HUD CDBG): Section 8 Vouchers and the Moderate Rehabilitation Program provide subsidies to reduce monthly housing costs by up to 30% of household income. Funding is limited and applicants are placed on a waiting list. The Section 8



Rental Voucher Program increases affordable housing choices for very low-income households by allowing families to choose privately owned rental housing.

The public housing authority (PHA) generally pays the landlord the difference between 30% of household income and the PHA-determined payment standard, which is about 80% to 100% of the fair market rent (FMR). The rent must be reasonable. The household may choose a unit with a higher rent than the FMR and pay the landlord the difference or choose a lower cost unit and keep the difference.

Housing Assistance Grant Program (HUD CDBG): The Housing Assistance Grant Program directly funds projects related to assisting in the acquisition or building of low and moderate income units.

(Sources: MOCD website: <http://www.maine.gov/decd/meocd/>; GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)

Housing and Community Facilities Programs (USDA)

USDA works with federal, state and local agencies to provide a variety of financing programs to benefit residents in rural Maine. The purpose of these programs is to help rural individuals and communities by providing loans, grants, and technical assistance for housing and community facilities. Housing types funded include single family, apartments for low income persons and the elderly, housing for farm laborers, and nursing homes. In implementing these programs, USDA partners with local, state and federal government agencies, non-profits, and First Nations.

Rural Development single-family loans include the following:

Section 502 Direct Loan Program: Rural Development makes low interest loans directly to applicants whose incomes are less than 80% of the median income for the area. Loans are used for repairing housing, or purchasing new housing in rural Maine.

Section 504 Direct Loan Program: Loans at 1% interest are made to applicants with less than 50% of the median income for the area, for repair or removal of safety hazards in homes.

Section 504 Grant Program: For homeowners 62 years or older who cannot afford to repay loans, grants are given to make homes safer or more sanitary.

Mutual Self-Help Housing Program: Rural Development makes low interest loans directly to applicants whose incomes are less than 80% of the median for the area. This program is focused on construction of new modest homes through group effort.

Rural Development multi-family loans and grants include the following:

Section 515 Guaranteed Loans: Rural Development makes loans to very low, low, and moderately low income residents to build or repair multi-family apartment style housing. Up to 102% of the appraised value can be borrowed by non-profits, and up to 97% can be borrowed by limited profit companies.



Section 538 Guaranteed Loans: Rural Development guarantees loans made by companies that cover up to 90% of development cost of apartment style housing in rural areas. Residents of such housing can have incomes up to 115% of the median income; thus, this program is not necessarily targeted to low income persons.

Section 533 Housing Preservation Grants: This program provides grants to non-profit groups for repair of housing and rental properties for low and very low income owners.

Section 514 and 516 Farm Labor Housing Grants and Loans: Grants and loans are made to individuals, non-profits and public agencies to finance housing for farm laborers.

(Source: Hancock County Planning Commission, 2013)

An example of a USDA Rural Development Farm Labor Housing partnership with Maine Housing Authority and non-profit Mano en Mano, is this 6-unit affordable housing opened in June 2011, for tenants in agriculture or aquiculture in Washington County. This 1.2 million dollar project, called Hand in Hand Apartments, was the first of its kind in the state of Maine.



Farm worker housing in Washington County

Photo and information source:

<http://www.wlbz2.com/news/article/163995/3/Affordable-housing-opens-for-farmworkers>

Hand in Hand / Mano en Mano

This program assists people in Washington and Hancock Counties to find and apply for affordable housing rental. It developed in the 1990s to assist migrant farm workers who wanted to settle in Downeast Maine. Hand in Hand Apartments, see photo above, was the first building project sponsored by this program, in partnership with USDA and MHA. Apartment rentals in this six-unit complex are subsidized at 30% of income.

MaineHousing (MHA)

Maine State Housing Authority offers a number of programs promoting more sustainable housing, under the umbrella of “MaineHousing” programs. They include:

Low Income Housing Tax Credit (LIHTC):

This program is a public private partnership that fosters subsidized housing, by offering a federal tax credit to developers of affordable housing.



Eligibility: Developers must reserve a portion of rental units for low-income persons.

Maine Housing allocates the tax credits to developers, who sell them to corporate investors to raise money for equity in the rental housing project. It is a competitive process for developers, which encourages green building measures.

Rental Loan Program (RLP):

This program promotes low-income housing by providing low interest rate, long-term mortgages to private and nonprofit developers of affordable apartment rental housing. Funding is provided for acquisition, rehabilitation, or new construction, in which a portion of the apartments must be reserved for lower income renters.

Eligibility: Developers must demonstrate previous successful similar projects, have satisfactory credit history, have control of the development site, and reserve the required number of low-income units.

The aim of MHA is to fund the developments that will provide the most low-income long-term housing for the least subsidy.

Revolving Loan for Acquisition:

This program also fosters affordable housing projects, as well as projects supportive of persons with special needs. Loans up to \$300,000 assist developers to acquire land or land and buildings for affordable housing projects. These loans are for a 24-month term, with repayment deferred until permanent closing on the project. Non-profits may apply for up to two pre-development loans of \$500,000 each.

Eligibility: To be eligible, developers must apply for tax credit financing programs, and projects. Non-profits must have filed for 501(c) (3) tax-exempt status.

Affordable Housing Tax Increment Financing (AHTIF):

This tool assists communities with financing affordable housing projects, and related infrastructure and facilities, within a specified Tax Increment Financing district, or outside the district, but related to it. The incremental tax revenues generated from the increased property values of new affordable housing projects are used to make the housing more affordable, or for related costs. It also helps community projects avoid the decreases in state revenue sharing and increases in county taxes that would normally occur with increased property value.

Eligible projects include:

- Rental or ownership housing developments and operating costs within a AHTIF district;
- Investments, such as infrastructure, outside a AHTIF that support a project within the district; and
- Establishment of a permanent housing development revolving loan or investment.



Eligibility requirements include:

- Development within the AHTIF must be primarily residential, and at least 25% of the district must be suitable for residential development.
- At least 33% of the housing units must be for households earning no more than 120% of the area median income.
- Rental units must maintain affordability for 30 years, and home ownership units for 10 years.

Supportive Housing Program (SHP):

This program provides reduced interest rate financing, or subsidies, to non-profits building affordable housing for very low-income persons with special needs. The financing can be used to purchase, rehabilitate, or construct apartments, group housing, transitional housing, or emergency shelters.

(Source for MHA programs: Hancock County Planning Commission, 2013)

Maine Sea Coast Mission

The Maine Sea Coast Mission is a charitable foundation that provides a number of programs related to physical and spiritual health, youth development, and housing in coastal and island communities, from mid-coast to Downeast Maine. In providing these programs, it partners with four island churches and a fisheries resource management policy consultant.

Its Emergency Assistance program provides the following services:

- food pantries,
- emergency financial assistance, and
- immediate needs, such as heat, electricity, and other emergency circumstances.



Maine Sea Coast Mission providing medical assistance to a coastal community child

Eligibility:

- Helps families with children under age of 21.
- Family income must be less than 100% of the federal poverty limit.
- Families or individuals can only get EA help once every 12 months.

(Sources: Maine Sea Coast Mission website: www.seacoastmission.org/; GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)



Family Independence - Emergency Assistance

Family Independence is an office of the Maine Department of Health and Human Services. Through this office, emergency assistance is offered to families with children when the family is threatened by destitution or homelessness. Emergency situations include fire and natural disasters, utility service terminations, home evictions, and lack of adequate shelter.

(Source: website of Maine DHHS: www.maine.gov/dhhs/ofi/)

Family Futures Downeast (Community Caring Collaborative)

This is an innovative program, sponsored by the Community Caring Collaborative, in partnership with the University of Maine in Machias, and Washington County Community College. It helps parents return to school to take courses in living skills.

Special attention is paid to the elimination of barriers that traditionally keep parents from returning to or starting higher education. Assistance to overcome such barriers includes: childcare, transportation, meals, laptop computers, printers, and internet access.

Students receive individualized attention.

(Source: Community Caring Collaborative website: <http://www.cccmaine.org/news/2012/08/family-futures-downeast-winning-name>)

Temporary Assistance to Needy Families (TANF)

TANF is a program of federal funding, through the U.S. Department of Health and Human Services, administered by the Maine Department of Health and Human Services. Short-term housing vouchers or cash is provided to qualifying low-income needy families. In allocating benefits, deductions are made from earned income.

(Source: U.S. DHHS website: <http://www.acf.hhs.gov/programs/ofa/programs/tanf>)

Housing Special Needs Program

This program, also under TANF in Maine, provides an additional benefit of \$50 per month to families with housing costs (mortgage, rent, property insurance) that are greater than 75% of their household income.

(Source: U.S. DHHS website: <http://www.acf.hhs.gov/programs/ofa/programs/tanf>)

Volun-tourism (Keeping Maine Green)

Volun-tourism is a program of Keeping Maine Green (KMG). KMG is a new non-profit volunteer organization, formed in 2012, whose mission is to spread knowledge, raise funds, or engage in projects that help achieve a “sustainably green culture in Maine.”

Sources: Volun-tourism website: <http://www.voluntourism.org/>; <http://www.keepingmainegreen.org/>)



YouthWorks

The focus of this non-profit religious group is participation in ministry experiences, especially with regard to building relationships with the young and the elderly.

(Source: <https://www.youthworks.com/>)

Services for the Homeless and Victims of Domestic Violence

Home to Stay

Next Step Domestic Violence Project (see description below) administers the Home to Stay program in Washington County; it is targeted to individuals and families that meet certain homeless eligibility status. It is an initiative to transform the current shelter system into a rapid response system, which provides housing stability services to persons who are experiencing homelessness. Housing relocation and stabilization services will assist individuals or families to move as quickly as possible into permanent housing, and achieve stability by supporting and promoting their participation in housing placement, increasing income, providing credit and budget counseling, and coordinating resources.

(Source: GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)

Next Step Domestic Violence Project

Next Step Domestic Violence Project provides a wide array of services to victims and survivors of domestic and sexual violence, dating violence, and stalking in Washington and Hancock Counties. Next Step is one of seven domestic violence organizations that cover the state of Maine and form the Maine Coalition to End Domestic Violence.

Next Step offers 24-hour hotline, crisis counseling, safety planning, emergency shelter, appropriate resource referrals, advocacy with other systems, civil legal assistance, court accompaniment, support and education groups, safe homes, and transitional housing.

Advocates who staff Next Step's 24-hour hotline are knowledgeable in local resources and may provide a lifeline for people seeking assistance of many types. Problem solving with issues such as transportation and housing are one part of the holistic, comprehensive safety planning and support of a call to the hotline.





All calls to the hotline are free and confidential and may be anonymous. The hotline number is 1-800-315-5579.

Next Step operates two fully staffed resource centers and transitional housing programs in both Hancock and Washington Counties, and outreach space in Calais. Next Step's emergency shelter is in a confidential location in Washington County. Next Step services are also provided from DHHS CPS in Ellsworth and Machias, district courts in Ellsworth, Machias, and Calais, schools and hospitals in Hancock and Washington Counties, and all locations where victims, survivors and affected others can be found.

Next Step currently maintains the only homeless shelter of any type in Washington County. The closest domestic violence shelter is 85 miles away. Shelter is accessed through the 24-hour hotline. If a person requesting shelter is not safe in the area, or if shelter is full, advocates will work with the caller to find safe shelter elsewhere. Shelter is available to victims of domestic and sexual violence, dating violence, and stalking. People coming to shelter are provided with food and other basic necessities; there are no income eligibility requirements not any fees for any of Next Step services.

(Source of text and photo: Rebecca Hobbs, Executive Director, Next Step Domestic Violence Project; serving Washington and Hancock Counties, 2014)

Mighty Women Social Capital

This organization is exploring development of a homeless shelter in Washington County. It is also working to improve measurement the homeless population.

(Source: GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)

The Homeless Project

This non-profit is an offshoot of the Washington County Food and Fuel Alliance. It is planning to create a homeless shelter in Machias, in a building owned by Washington Hancock Community Agency and Maine State Housing Authority (MSHA). The building was formerly a shelter for victims of domestic violence. Since MSHA funding has dried up, funding for the creation of this facility is a challenge.

(Source: Bangor Daily News, May 6, 2013, at: <https://bangordailynews.com/2013/05/06/news/down-east/group-seeks-to-develop-homeless-shelter-in-washington-county/>)

Homeless Prevention and Rapid Re-housing

This program helped prevent homelessness through case management and stabilizing clients with housing and financial assistance over a six-month period. However, the stimulus funding from the American Recovery and Reinvestment Act of 2009, which funded this program, is currently gone.

(Source: GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)



Repair and Weatherization Programs

Weatherization Program (WHCA)

Washington Hancock Community Agency staff implement this program. This program provides assessment of air leakage, heating systems, moisture problems, and health and safety issues.

Eligibility Requirements: The client must have a current Low Income Home Energy Assistance Program (LIHEAP) fuel application and live in the home. Priority is given to households with senior citizens (over 60), children under two years of age, or a person with a disability that makes them hypothermia- vulnerable. Priority is also given to households with the highest fuel consumption.

Weatherization improvements recommended may include insulation, air sealing, moisture controls, and health and safety measures.

(Source: WHCA's website: <http://www.whcacap.org/house-and-home/weatherization.php>)

Weatherization Central Heating Improvement Programs (CHIP)

MaineHousing sponsors this program, which provides grants to low-income homeowners and renters to improve home energy efficiency. Repair types include: insulation, weather-stripping, caulking, and some safety repairs, as well as replacement of central heating systems.

(Source: GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)

Maine Home Repair Network

Maine Home Repair Network is a collaboration of: U.S. HUD CDBG program, USDA Rural Development, Maine Housing, Maine DECD, and Maine's Community Action program agencies, which in Washington County, is the Washington Hancock Community Agency (WHCA). This program provides 1% mortgages, or 0% deferred or forgivable mortgages with no monthly payments, for housing repairs.

(Source: Hancock County Planning Commission, 2013)

Home Repair Loans (WHCA)

This program is provided through Housing Services at Washington Hancock Community Agency. The criteria for program eligibility include the following:

- Client must be at or below 80% median income, based on the funding source.
- Home must be an existing and habitable structure.



- Client must own and live in the home.
- Single-family homes only are included.
- Single-wide or double-wide mobile homes must be built after 1978, and must be located on owned or leased land. In the case of lease land, the lease must be provided for assistance.
- All tax liens must be cleared before a loan or grant can be approved.
- The property owner must be unable to provide or obtain financing for the improvements from other sources.
- Property cannot have restrictions or encumbrances that would restrict marketability.

Repair Types: This program may be used for a variety of home rehabilitation needs, such as heating and electrical repairs, lead paint mitigation, roof and structural repairs, repair or replacement of substandard or failed septic systems, and other health and safety improvements.

(Source: WHCA's website: <http://www.whcacap.org/house-and-home/home-repair-loans.php>)

Habitat for Humanity

This non-profit program designates a residence for rehabilitation, based on criteria about the family. The property owner puts in 'sweat' time on the rehabilitation process, in exchange for the donated work by volunteers. The number of properties on which work is done through this program is limited.

(Source: GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)

Neighbors Helping Neighbors (Maine Sea Coast Mission)

This program is part of Maine Sea Coast Mission's Home Repair. Volunteer groups in summer (250 volunteers with 14 mission groups in 2012) join with the local community action program and others, to provide weatherization and other home repairs to complete major projects. Projects range from painting and basic carpentry to major repairs such as a roof replacement. All skill levels are welcomed, and client's housing needs are matched with the skill levels of the work groups.

(Source: GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)

Washington County Community College (WCCC) Construction Programs

There are three programs relating to housing repair and construction that are offered by Washington County Community College:

- building construction,
- residential electric, and
- plumbing and heating.



The college has a stock of interns who are ready to do the work as volunteers, since they are looking for construction work experience. WCCC also offers certification training. However, there are obstacles faced by the student volunteers in these building programs. There is attrition in attendance due to the inability of some students to afford the expenses of a household together, while also attending class. Thus, paid jobs can be more essential to some students than class attendance and volunteer work programs, or even doctor appointments.

(Source: GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)

Raise the Roof Campaigns

This program is sponsored by the Maine Sea Coast Mission, which provides the materials and assistance for roof repairs. The Recipients are expected to "pay it forward". Students do the roof repairs as volunteer interns.

(Source: GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)

Veterans Serving Veterans (American Legion)

This is a national program under the American Legion. In Machias, volunteer veterans in this program assist with home repair projects (as well as helping veterans get jobs).

Downeast Maine Mission

This is an annual project run by Christian church groups in eastern Maine, providing home repairs.

Repair and Rehabilitation Loans and Grants (USDA): Rural Development's 504 program (See above under USDA programs.)

Housing Health and Safety Programs

Healthy Homes Initiatives

This program brings all repair programs together. It is a coordinated, comprehensive, and holistic approach to preventing disease and injuries resulting from housing-related hazards and deficiencies. Key focus areas are lead poisoning prevention (lead dust, chips, and soil); asthma prevention (moisture, dust and dust mites, insect and/or animal droppings, mold); indoor air quality (carbon monoxide poisoning, insufficient air filtration and Oxygen); and well water systems (arsenic, lead, copper, uranium, radionuclides, sulphur, bacteria).

(Source: GROWashington/Aroostook Sustainable Housing Work Team minutes: <http://gro-wa.org/sustainable-housing-agendas-and-minutes>)



Lead Hazard Control (WHCA)

This program, sponsored by Washington Hancock Community Agency, provides up to \$16,000 to eligible homeowners and up to \$10,000 per unit to eligible landlords of lower-income tenants, for lead safety improvements. Making homes lead safe may involve paint removal or stabilization, and window and door replacement. The program provides 0% deferred, forgivable loans, with no interest and no monthly payments. Families with children under age six with elevated blood levels of lead, receive priority.

Eligibility Requirements: Eligible clients or two thirds of tenants must be at or below 80% of the median income for the area, and the home must be built before 1978. Owner occupied homes must have a child under the age of six living in the. Rental units must be two or more bedrooms and the tenant must be income eligible or the unit must be vacant.

(Source: WHCA website at: <http://www.whcacap.org/house-and-home/lead-hazard-control.php>)

Tank and Pipe Replacement

This program replaces oil tanks that are leaking, rusty, or unstable at no cost to the homeowner.

Requirements:

- Client must have a current LIHEAP fuel application.
- Client must own and live in the home.
- Single family, owner occupied homes or mobile homes only are funded.

(Source: WHCA website at: <http://www.whcacap.org/house-and-home/tank-and-pipe-replacement.php>)

Maine Center for Disease Control (MCDC)

Offers homeowners technical assistance regarding environmental hazards, extreme weather problems, etc.

Municipal Zoning

Zoning that addresses certain negative environmental impacts also addresses public health, for example:

- adequate minimum lot size for on-site septic and wells;
- separation of noxious land uses, such as polluting factories, from residential areas; and
- planning for housing, especially multi-family, that is walkable to service centers and public transportation.



Programs for High Combined Cost of Housing and Transportation

Helping Hands Garage (WHCA)

This program helps income-eligible people and others obtain vehicles. The program purchases used, often high mileage vehicles and find and repairs any problems. Customers can contact Helping Hands Garage to request a type of vehicle they are looking for, and Helping Hands works to obtain it for them from their sources.

This program also offer minimal markup on vehicles, reasonable interest rate loans, and easy re-payment terms.

Affordable courses are offered through this program on: Family Budgeting, Insurance Basics, Light Vehicle Maintenance, and Child Safety Seat Instruction.

(Source: website of WHCA at: www.whcacap.org/vehicle-purchase/)

Programs for Housing and Energy

Low Income Home Energy Assistance (LIHEAP)

The Maine State Housing Authority through 11 Community Action Program (CAP) offices in Maine administers this program with funds from the Department of Health and Human Services. It assists low-income persons to purchase fuel or electricity to heat their homes, with a subsidy of \$350 - \$450 per heating season.

LIHEAP helps pay home heating costs based on a percentage of federal poverty levels. The guidelines change each year so clients need to reapply each year. LIHEAP pays a portion of home heating costs, but not all.

When LIHEAP benefits run out Energy Crisis Intervention Program (ECIP) funds may be available for emergencies. To qualify for LIHEAP, a household must be below 1/8 tank of oil or about to be disconnected. The program can provide up to \$400 of emergency heating assistance in life threatening situations only once a year, to current, approved LIHEAP clients.

Central Heating Improvement Program (CHIP)

Repair or replace dangerous, malfunctioning, or inoperable heating appliances or systems that pose a threat to the health and safety.

Requirements:

- Client must have a current LIHEAP fuel application on file and live in the home.
- Proof of home ownership required, i.e. a copy of the deed or a copy of property taxes.



- A licensed heating technician must inspect the heating system at the owner's expense and a letter of condemnation or a written description of necessary repairs must be submitted to WHCA.
- Households with no heat are the highest priority.

The Heating and Warmth Fund (THAW)

Funds raised from the community (tax-deductible contributions) assist people who may be just outside the LIHEAP program eligibility requirements or who have exhausted all other options to heat their homes. There are no income eligibility requirements. \$500 will help a family through an emergency heating crises.

- LIHEAP ineligible purposes: furnace repairs, utility bills and service reconnections.
- A typical THAW fund recipient gets a 100-gallon emergency delivery of heating fuel.

Emergency Assistance (ME Sea Coast Mission)

Emergency fuel assistance links homeowners to the housing repair ministry for weatherization of their houses and trailers to reduce future fuel costs

Energy Star Program (U.S.EPA)

U.S. Dept. of Environmental Protection (EPA) and U.S. Dept. of Energy (DOE) administer this program. It provides energy efficiency standards for appliances, lighting, and homes. Builders can become “partners” by becoming certified and building certified energy efficient, Energy Star homes.

LEED

Leadership in Energy and Environmental Design (LEED) is a set of rating systems developed by the U.S. Green Buildings Council, for buildings (as well as designers and builders) in terms of energy efficiency, as well as five other environmental conservation categories.



5. Policy & Program Implementation Gaps

Some of the programs and strategies discussed in Section 4 are implemented via partnerships between government agencies, non-profit organizations, and private contractors, institutions, and individuals. Other programs are implemented alone, but could increase their effectiveness and efficiency if implemented in consort with other programs providing similar services. Some programs already require this type of cooperative effort to leverage funds. Those that do not require such fund leveraging could increase their effectiveness if they did work together.

Programs and strategies that do not work directly with funding, such as municipal zoning for accessory apartments, can still be more effective if there is cooperation between stakeholders, including implementation through the private sector.

Chasm Between Need and Available Funds

Virtually all of the building, repair, reuse and retrofit partners and programs are underfunded relative to the demand. After substantial increases in 2008 (from the American Recovery and Reinvestment Act) public funds for housing have declined significantly (see following table).

WHCA Home Repair Program Funding Comparison		
	2008 Funding	2013 Funding
DOE WEATHERIZATION (ARRA 2008-2012)	3.5 million; 455 homes	\$254,402; 30 homes
HEAP WEATHERIZATION	\$209,369; 28 homes	\$242,061; 30 homes
CHIP (Furnace Repair/Replacement)	\$249,525; 66 units	\$103,929; 38 units
AST (Oil Tank Replacement)	\$107,638; 60 units	\$52,085; 22 units
LEAD Abatement	\$150,000; 10 homes	\$150,000; 10 homes
CDBG (Home Repair)	\$150,000; 12 homes	\$150,000; 12 homes
MH Supplemental (Home Repair)		\$31,233; 6 homes
MH Supplemental (Weatherization)		\$93,700; 12 homes
MH Home Repair	\$150,000; 12 homes	\$75,000; 8 homes

(Source: GROWashington/Aroostook Sustainable Housing Work Team minutes, see <http://www.gro-wa.org/sustainable-housing-agendas-and-minutes>)



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.

If home repairs or replacements are not made, there are indirect costs to homeowners and society, in terms of health care costs, and the costs of excessive fuel use, which is paid to foreign sources. Most partners/programs are receiving reduced funding while the need for home repairs and new housing is increasing.

The table on the following page (available for download here: <http://www.gro-wa.org/housing-challengeshousing-responses>) shows how great the gap is between documented housing repair needs and funding. For example, in 2012 there were 2,913 houses with a high need for weatherization. At an average cost per house of \$6,500, the total funding need was \$18,934,500. Available funding from partner programs was \$355,000, leaving an \$18,579,500 funding gap. Thus, only 2% of the need for weatherization could be met. Furnace replacement was actually over funded, by a different source, Efficiency Maine, although there is a waiting list for installation. This skewed the total percentage of needed repairs that were funded. When the cost of all repairs and retrofits needed were 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 4%. **Thus, approximately 96% of those in need cannot be served with available funding.**

Note that in addition to the funds described on the following table the USDA Rural Development loan and grant programs funded a total of 31 repair projects for a total of \$155,368 in 2011 and 14 repair projects for a total of \$58,199 in 2012. According to Tom Stevens, Rural Development Director for the Washington and Aroostook county region, the annual USDA funding allocations are unknown from year to year so it is not possible to include the USDA programs in the following table. The USDA loan and grant programs are therefore summarized along with the incentive and loan programs of Efficiency Maine in the next table “Additional Programs – Loans”.



Percentage of Needed Home Repairs Funded in Washington County 2012

Source: WCCOG and WHCA

Program: Grants/Rebates	Client Need - Description	Client Need - Number	Client Need - Average Cost	Client Need - Total (# x avg cost)	Available Funding - Sources	Available Funding - Amounts	Needed Funding	Gap - Total Need - Available Funds	Percentage of those in need who can be served with available funds
Weatherization	High Energy User List	2,913	\$6,500	\$18,934,500	DOE, HEAP, MH Funds	\$355,000	\$18,934,500	\$18,579,500	2%
Furnace Repair/Replacement	Washington Hancock Community Agency (WHCA) waiting list	58	\$3,800	\$220,400	Efficiency Maine	\$355,400	\$220,400	-\$135,000	161%
Fuel Tank Replacement	WHCA waiting list	38	\$2,500	\$95,000		\$31,251	\$95,000	\$63,749	33%
Roof Replacement	WHCA Roof Replacement list	136	\$6,000	\$816,000					
General Home Repairs (windows, doors, well & septic replacements, bathroom modifications, ramps, lead paint removal, plumbing issues)	Home Repair waiting list	113	\$10,000	\$1,130,000	Community Developent Block Grants, Maine State Housing Authority, Private Donors				
Mold Remediation	Home Repair and Wx Deferral list	64	\$6,000	\$384,000					
Knob & Tube Wiring replacement	Home Repair and Wx Deferral list	53	\$6,000	\$318,000		\$183,800	\$2,648,000	\$2,464,200	6.94%
Total Need				\$21,897,900		\$925,451	\$21,897,900	\$20,972,449	4%



Additional Programs and Loans in Washington County 2012

Source: WCCOG and WHCA

Program - Loans	Client Need - Description	Client Need - Number	Client Need - Average Cost	Client Need - Total (# x avg cost)	Available Funding - Sources	Available Funding - Amounts	Needed Funding	Gap - Total Need - Available Funds	Percentage of those in need who can be served with available funds
USDA Rural development 504 loan program	assistance to elderly and very low income families in making home improvements, repairs and modernization	not estimated by USDA	based on a per application case by case basis	see below for funds provided in FY11 and FY12	USDA Rural Development	For availability of funding, please contact a Rural Development Area Office	not estimated by USDA	not calculable	not calculable
USDA Rural development 504 grant program	assistance to elderly families in removing health and safety hazards in their homes			see below for funds provided in FY11 and FY12	USDA Rural Development	For availability of funding, please contact a Rural Development Area Office	not estimated by USDA	not calculable	not calculable
Maine PACE Loans	loan to finance qualified whole house energy upgrade	not estimated	based on a per application case by case basis	runs with property, residential 1-4 units	Efficiency Maine	loans: \$6500-15,000	not estimated	not calculable	not calculable
Power Saver Loans	loan to finance qualified whole house energy upgrade			single family detached homes	Efficiency Maine	2 loans with different terms: up to \$7,500 or \$7,500 - 25,000	not estimated	not calculable	not calculable
Home Energy Savings Program	upgrade heating system and building envelope	not estimated	Incentives: Tier 1 is \$1000 if minimum 20% savings with owned contributing \$1200; Tier 2 is \$1500 if minimum 40% savings with owner contributing \$2200		Efficiency Maine	2 Tiers of incentives; only after energy audit by approved auditor	not estimated	not calculable	not calculable
FY 2011: Rural Development funded a total of 31 repair projects for a total of \$155,368									
FY 2012: Rural Development funded a total of 14 repair projects for a total of \$ 58,199									



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. Thus, there are gaps between housing services and construction providers, and implementation of housing policies.

Analysis: Public - Private Implementation Responses

The table below, "Gaps in Sustainable Housing Policies versus Implementation", combines information from previous sections to evaluate gaps. The housing policies and actions in Section 3 of this chapter are summarized in the first column. The service providers and/or responsible parties of the housing programs discussed in Section 4 are listed in the second column as they are already, or could potentially, support public/private partnerships for implementation.

The effectiveness of these partnerships, their ability to leverage funds and their overall ability to address the implementation gap is assessed in the third column.

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. Acronyms for some of the longer names are listed immediately after the table.

This table builds on research of the GROWashington/Aroostook Sustainable Housing team in Washington County, which primarily examined costs related to building and repair/retrofit, but not costs of services.

Tabular Analysis of the Gaps in Sustainable Housing: Policies vs. Implementation

Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
<i>Housing and Services Coordination</i>		
<i>Declining Population</i>		
Improve the quality of education so more young people will stay in Washington County.	<ul style="list-style-type: none"> - municipalities - State education funding - ME Sea Coast Mission 	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Big
Provide more youth oriented programs and facilities for teens and young adults.	<ul style="list-style-type: none"> - municipalities - ME Sea Coast Mission - Catholic Charities Housing: partners with other services 	Effectiveness: Medium \$ Leverage: Low Overall Gap: Medium



Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
Make County service centers more appealing by changing their image: adaptive reuse, street-scaping, more events and shopping facilities	<ul style="list-style-type: none"> - municipalities - HUD CDBG - private entrepreneurs - Chambers of Commerce 	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Medium
Market the County's assets: proximity to sea and river, service centers, tax incentives, etc., as a desirable place, especially for the young, retirees, summer homes.	<ul style="list-style-type: none"> - private builders/developers - municipalities - State of ME (tax incentives) - Chambers of Commerce 	Effectiveness: Medium \$ Leverage: Low Overall Gap: Medium
See also "Housing and Workforce Development" in this table.		
Aging Population		
Support programs that integrate housing with in-home services.	<ul style="list-style-type: none"> - WHCA - EAAA - At Home Downeast - UMO Center on Aging - United Way of Eastern ME - Senior Companions (partners with other services) - Catholic Charities Housing: (partners with other services) 	Effectiveness: High \$ Leverage: High Overall Gap: Big
Encourage municipalities to permit in-law and accessory apartments, to enable seniors to live with their children or others who assist them.	<ul style="list-style-type: none"> - municipalities: zoning 	Effectiveness: High \$ Leverage: High Overall Gap: Small
Develop program of trained volunteers (includes toilet, etc.) or low cost aids to provide affordable one-on-one care for "difficult seniors" (frail and/or aggressive with dementia) in their homes or in assisted living.	<ul style="list-style-type: none"> - assisted living facilities - nursing homes - private long-term care companies working with: - WHCA - EAAA - At Home Downeast - UMO Center on Aging - United Way of Eastern ME - Senior Companions - Catholic Charities Housing 	Effectiveness: High. \$ Leverage: Medium Overall Gap: Big, since no cost or low cost <i>trained</i> assistance that includes toilet and lifting does not exist.



Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
Develop senior sleep center facilities to enable in-home caregivers to sleep, without expense of 24-hour one-on-one care, or long term care facility.	<ul style="list-style-type: none"> - municipalities: zoning - private long-term care companies working with: - WHCA - EAAA - At Home Downeast - UMO Center on Aging - United Way of Eastern ME - Senior Companions - Catholic Charities Housing 	Effectiveness: High \$ Leverage: Medium Overall Gap: Big, since there are none in Washington County
Offer senior <i>and family</i> educational programs on housing options for different health stages.	<ul style="list-style-type: none"> - WHCA - EAAA - MSHA - UMO Center on Aging 	Effectiveness: High \$ Leverage: High Overall Gap: Medium
Provide education to seniors on pros/cons of creative financing mechanisms.	<ul style="list-style-type: none"> - HUD - lenders - WHCA - Legal Services for Seniors - EAAA 	Effectiveness: High \$ Leverage: High/ Medium Overall Gap: Medium
Provide education to seniors on life tenancy options particularly on farmland to assist with inter-generational transfer and protection of prime farmland	<ul style="list-style-type: none"> - EAAA - WHCA - Maine Farmland Trust 	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Medium
See also "New Housing or Adaptive Reuse for Seniors" and "Housing and Health Policy" in this table.		
Homelessness		
Support regional efforts now in progress to construct a homeless shelter in Washington County.	<ul style="list-style-type: none"> - MSHA - WHCA - EAAA - WC Food and Fuel Alliance - Mighty Women Social Capital 	Effectiveness: High \$ Leverage: High Overall Gap: Small, since shelter proposed
Support programs to find rapid re-housing options, especially in emergency situations.	<ul style="list-style-type: none"> - MSHA - WHCA - EAAA - Maine DHHS 	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Medium
Improve the means of counting homeless population.	<ul style="list-style-type: none"> - WHCA - municipalities - schools - Mighty Women Social Capital 	Effectiveness: Medium \$ Leverage: Low Overall Gap: Medium



Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
Support programs for transitional housing for homeless victims of domestic violence.	<ul style="list-style-type: none"> - WHCA - EAAA - MSHA - Next Step 	Effectiveness: High \$ Leverage: Medium Overall Gap: Medium
<i>Low Income and Housing Affordability</i>		
Capitalize/build endowment funds for THAW, Raise the Roof and other private funded campaigns	<ul style="list-style-type: none"> - ME Community Foundation - United Way of Eastern ME - appropriations - bonds 	Effectiveness: High for emergencies \$ Leverage: Low Overall Gap: Medium
Support and increase education on financial literacy regarding loan readiness, with training in savings, interest, and budgeting.	<ul style="list-style-type: none"> - WCCC - WHCA - MSHA - EAAA - lenders 	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Medium
Offer emergency assistance to those in need.	<ul style="list-style-type: none"> - ME Sea Coast Mission - church shelters - EAAA - Catholic Charities Housing - Maine DHHS - U.S. DHHS 	Effectiveness: High for emergencies \$ Leverage: Medium Overall Gap: Medium
Create an affordable housing trust that can respond to the need for private intervention in the affordable housing arena.	<ul style="list-style-type: none"> - Affordable Heat Consortium - municipalities - County - lenders 	Effectiveness: High \$ Leverage: High Overall Gap: Medium
Partner with participating banks to gain access to the Federal Home Loan Bank.	<ul style="list-style-type: none"> - federal government - lenders - private contractors 	Effectiveness: High \$ Leverage: Medium Overall Gap: Medium
Help low income persons obtain very low cost mortgages.	Maine Home Repair Network, a partnership of: <ul style="list-style-type: none"> - HUD - USDA Rural Development - Maine Housing - Maine DECD - WHCA 	Effectiveness: High \$ Leverage: High Overall Gap: Needs to be assessed.
Provide low interest home repair loans to low and moderate income persons.	<ul style="list-style-type: none"> - WHCA - municipal housing programs - lenders 	Effectiveness: High \$ Leverage: Medium Overall Gap: Medium
Review and improve the distribution of housing vouchers, which are inadequate to meet demand.	<ul style="list-style-type: none"> - HUD - MSHA - WHCA 	Effectiveness: High \$ Leverage: Medium Overall Gap: Big



Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
Develop a rental housing database for Washington County, listing apartments for rent, energy efficiency units, realtor offices, and landlord registry.	- WHCA - municipalities - apartment landlords - realtor offices	Effectiveness: High \$ Leverage: Medium Overall Gap: Medium
Assess the feasibility of a requirement for landlords to repay the security deposit.	- MSHA - a federal or State housing agency to underwrite the risk, or it is too risky for landlords	Effectiveness: Medium \$ Leverage: Small, unless underwritten Overall Gap: Big, since unlikely
Provide a service to make vacant seasonal rentals available for short-term rentals.	- WHCA - realtors - landlords	Effectiveness: High \$ Leverage: High Overall Gap: Medium
Support/increase education on financial literacy – loan readiness: making individual “bankable” (saving, interest, budgeting)	- WHCA - lenders - WCCC	Effectiveness: High \$ Leverage: High Overall Gap: Medium
Support/increase education for parents in living skills.	- Community Caring Collaborative in partnership with U. of Maine in Machias	Effectiveness: High \$ Leverage: Medium Overall Gap: Medium
<i>Housing Building, Repair, Reuse, Retrofit</i>		
<i>New Housing - Ownership and Rental</i>		
Support programs at federal, state, and local levels for new affordable housing and retrofit and repair of existing housing, especially older houses, and mobile homes.	- federal government - state government - municipalities - Affordable Heat Consortium - private builders / developers	Effectiveness: High \$ Leverage: High Overall Gap: Big, due to insufficient funding
Build new housing to replace substandard housing.	- DECD - MHSA - Affordable Heat Consortium - private builders / developers	Effectiveness: High \$ Leverage: High Overall Gap: Big, due to insufficient funds
Assist developers seeking to utilize the Low Income Housing Tax Credit (LIHTC) Program.	- WCCOG - private builders / developers	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Medium
Assist developers seeking to utilize the USDA Rural Development 515 program.	- USDA - WHCA - private builders / developers	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Medium



Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
Create incentives and opportunities for affordable in-fill housing in communities with the infrastructure to support it, e.g., in service and village centers.	<ul style="list-style-type: none"> - municipalities - WCCOG - private builders / developers - Chambers of Commerce 	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Medium
Support establishment of housing cooperatives.	<ul style="list-style-type: none"> - HUD - USDA Rural Development - private builders / developers 	Effectiveness: High \$ Leverage: Medium Overall Gap: Big, due to insufficient funds
Construct new rental facilities if existing ones are too expensive to renovate.	<ul style="list-style-type: none"> - HUD - USDA Rural Development - WHCA - private builders / developers 	Effectiveness: High \$ Leverage: Medium Overall Gap: Big, due to insufficient funds
Address abandoned/nuisance properties to encourage re-development with energy efficient housing.	<ul style="list-style-type: none"> - municipalities - private builders / developers - energy companies - WCCOG (Brownfields Program) 	Effectiveness: Medium \$ Leverage: High Overall Gap: Big, due to insufficient funds
Partner with participating banks to gain access to the Federal Home Loan Bank	<ul style="list-style-type: none"> - lenders - private builders / developers 	Effectiveness: High \$ Leverage: Medium Overall Gap: Needs to be assessed
<i>New Housing or Adaptive Reuse for Seniors</i>		
Build new senior housing or adapt vacant housing for re-use, that is single level and is handicapped accessible.	<ul style="list-style-type: none"> - private builders / developers - HUD - MSHA - WHCA 	Effectiveness: High \$ Leverage: High Overall Gap: Big, since insufficient funds
Build new senior housing or adapt vacant housing for re-use, that is affordable to seniors on a fixed income.	<ul style="list-style-type: none"> - private builders / developers - HUD - municipalities - WHCA 	Effectiveness: High \$ Leverage: High Overall Gap: Big, due to insufficient funds
Build new senior housing or adapt vacant housing for re-use closer to shopping and medical facilities.	<ul style="list-style-type: none"> - private builders / developers - HUD - municipalities - WHCA 	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Big, due to insufficient funds
When and if the market is ready, consider an aging-in-place grouping in Washington County for independently living active seniors up to advanced elderly.	<ul style="list-style-type: none"> - private builders / developers - private and non-profit long-term care facilities - medical facilities 	Effectiveness: Medium \$ Leverage: Low Overall Gap: Big, due to market not ready



Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
Consider private/public venture that would provide municipal incentives to private companies for active living senior resort, for short & long stays.	<ul style="list-style-type: none"> - private builders / developers - municipalities - investors 	Effectiveness: Medium \$ Leverage: Low Overall Gap: Medium, due to low demand now
Housing Repair		
Promote policies and programs that rehabilitate housing in poor condition. (This also helps seniors live longer independently at home.)	<ul style="list-style-type: none"> - private builders / developers - WCCC - HUD - Habitat for Humanity - ME Sea Coast Mission - Veterans Serving Veterans - Downeast Maine Mission 	Effectiveness: High \$ Leverage: High Overall Gap: Big, due to insufficient funds
Repair and retrofit existing housing stock. Support Public/Private partnerships in weatherization and retrofits and fuel subsidies.	<ul style="list-style-type: none"> - Efficiency Maine; - Affordable Heat Consortium - private builders / developers - WCCC - HUD 	Effectiveness: High <i>If can get up to regional scale</i> \$ Leverage: High Overall Gap: Big, due to insufficient funds
Promote “Raise the Roof” Campaigns.	<ul style="list-style-type: none"> - ME Sea Coast Mission; - Neighbors Care Peer - Neighbors Helping - WCCC - volunteers, eventually involving local contractors 	Effectiveness: High <i>(If can get up to regional scale)</i> \$ Leverage: High Overall Gap: Big, due to insufficient funds
Expand Maine Sea Coast Mission repair program to a year round program.	<ul style="list-style-type: none"> - ME SCM (pays materials) - WCCC - Regional tech. schools - private contractors: 	Effectiveness: Medium \$ Leverage: High Overall Gap: Medium
Examine the pros and cons of creating a County Housing Authority.	<ul style="list-style-type: none"> - WHCA - municipalities - MSHA 	Effectiveness: Low \$ Leverage: Low Overall Gap: Medium
Support the establishment of affordable housing cooperatives. Repurpose old buildings (commercial and residential) for cooperative housing.	<ul style="list-style-type: none"> - WHCA - HUD - USDA Rural Development - WCCOG - private builders / developers 	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Big, due to insufficient funds
Create opportunities for the use of second and third stories for decent affordable rental housing, particularly in service center communities.	<ul style="list-style-type: none"> - municipalities - DECD - WCCOG - WHCA - commercial landlords 	Effectiveness: High \$ Leverage: Medium Overall Gap: Big, due to insufficient funds



Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
Create more rental housing by allowing for development of accessory apartments in municipal zoning by-laws. Also allow for in-law apartments for relatives or paid live-in help to assist elderly.	<ul style="list-style-type: none"> - municipalities - WCCOG - private contractors 	Effectiveness: Medium \$ Leverage: High Overall Gap: Medium since already allowed, but not already built
Support programs that help close the gap between the number of subsidized housing units available and the demand for them, by assisting in repair costs of substandard rental housing.	<ul style="list-style-type: none"> - municipalities - commercial landlords - building partnerships with: - WHCA - WCCC - Habitat for Humanity - ME Sea Coast Mission - Veterans Serving Veterans - Downeast Maine Mission - HUD - USDA Rural Development 	Effectiveness: High \$ Leverage: High Overall Gap: Big, due to cost of repairs borne by landlords
Develop better lines of communication between agencies: town-to-town, city-to-city, city-to-state for affordable housing & repairs.	<ul style="list-style-type: none"> - WHCA - providers under: Maine Home Repair Network - municipalities - County agencies - State agencies 	Effectiveness: High \$ Leverage: High Overall Gap: Medium
<i>Housing Health and Safety</i>		
Support addition of housing support services program to assess health and heating of homes inhabited by elderly, and older homes inhabited by children under six.	<ul style="list-style-type: none"> - HUD - WHCA - EAAA - At Home Downeast - UMO Center on Aging - United Way of Eastern ME - Senior Companions (partners with other services) - Catholic Charities Housing: (partners with other services) 	Effectiveness: High \$ Leverage: High Overall Gap: Medium since not currently done, but could be added to existing safety inspections.
Support creation of a program to require housing health and safety assessments upon change of ownership, or by assessors upon periodic revaluation reviews for municipal property taxes.	<ul style="list-style-type: none"> - municipalities - WHCA - revaluation assessors - building inspectors 	Effectiveness: High \$ Leverage: High Overall Gap: Big, since not currently done



Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
Explore the potential for municipal property tax breaks for residents who increase their home value assessment by repairing their unhealthy homes.	<ul style="list-style-type: none"> - municipalities - WHCA - WCCOG - State of Maine (tax abatement programs) 	Effectiveness: High \$ Leverage: High Overall Gap: Medium
Assess the potential for shared infrastructure, e.g., community septic systems, to repair unhealthy conditions with existing individual septage disposal.	<ul style="list-style-type: none"> - municipalities - WCCOG (see http://www.gro-wa.org/wastewater-resource-manual) - State of Maine re. laws - private engineering companies for installation <i>and maintenance</i> 	Effectiveness: High \$ Leverage: High Overall Gap: Big, since expensive, and require maintenance
<i>Housing Weatherization</i>		
Support public/private partnerships in weatherization and retrofit subsidy	<ul style="list-style-type: none"> - LIHEAP - MSHA - WHCA - Efficiency Maine - Affordable Heat Consortium - ME Sea Coast Mission - SCEC - WCCC - LWIB - Veterans Serving Veterans - municipalities - County government - energy and heating vendors - lenders - energy auditors - local contractors 	Effectiveness: High \$ Leverage: High Overall Gap: Big, due to insufficient funds
Address abandoned or nuisance properties to encourage re-development with energy efficient housing.	<ul style="list-style-type: none"> - municipalities - WHCA - Efficiency Maine - WCCC - Veterans helping Veterans - ME Sea Coast Mission - WCCOG Brownfields Program 	Effectiveness: High \$ Leverage: High Overall Gap: Big, since insufficient funds
Using existing models from other planning jurisdictions, prepare model amendments to municipal building codes to make new housing more energy efficient.	<ul style="list-style-type: none"> - municipalities - WCCOG - engineers 	Effectiveness: High \$ Leverage: Medium Overall Gap: Big, since also makes houses more expensive



Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
Support the use and expansion of winter warming rooms in facilities such as churches.	- churches - schools - municipalities - WHCA	Effectiveness: High \$ Leverage: Medium Overall Gap: Medium
Assess the adequacy of emergency facilities for residents in case of severe winter storm damage or prolonged cold exposures.	- municipalities - WHCA - EAAA - Catholic Charities	Effectiveness: High \$ Leverage: Medium Overall Gap: Medium
Support on-bill financing for efficiency improvements, to help out low income persons avoid the up-front costs of installation.	- utility companies - heating companies - WHCA	Effectiveness: High \$ Leverage: Medium Overall Gap: Medium
<i>Housing and Links to Other Issues</i>		
<i>High Combined Cost of Housing and Transportation</i>		
Develop and expand public transportation options, such as more stops for buses.	- municipalities - public transportation depts. - private transportation cos. - MaineCare	Effectiveness: High \$ Leverage: Medium Overall Gap: Medium Big, since rural housing not near bus routes
Develop workforce oriented transportation alternatives.	- commercial van services - businesses - employers and employees	Effectiveness: High \$ Leverage: Medium Overall Gap: Big, since doesn't exist now
Locate new housing, and rehabilitate service center infill housing, close to public transportation.	- municipalities - private builders / developers - HUD	Effectiveness: High \$ Leverage: Medium Overall Gap: Medium due to insufficient funds
Have a program for first vehicle purchases and fixed affordable payments, or no payments for low income persons for used vehicles.	- WHCA (Helping Hands Garage)	Effectiveness: High \$ Leverage: High Overall Gap: Small
<i>Housing and Energy</i> (See also "Weatherization" above)		
Repair or replace dangerous, malfunctioning heating appliances and furnaces that pose a safety threat.	- CHIP - WHCA - Efficiency Maine	Effectiveness: High \$ Leverage: High Overall Gap: Small for furnaces



Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
Support retrofit/replacement of fossil fuel burning boilers with more efficient heating, e.g., pellet boilers, heat pumps.	<ul style="list-style-type: none"> - Efficiency Maine - Affordable Heat Consortium - private contractors - potentially, new renewable energy companies 	Effectiveness: High, (depending on type of new fuel) \$ Leverage: High Overall Gap: Big, due to insufficient funds
Provide support to help pay for home heating costs for low income residents in need.	<ul style="list-style-type: none"> - LIHEAP - THAW 	Effectiveness: High \$ Leverage: Medium Overall Gap: Medium since does not cover all costs for a season
Assist residents in need of emergency fuel.	<ul style="list-style-type: none"> - ECIP - ME Sea Coast Mission 	Effectiveness: High \$ Leverage: High Overall Gap: Medium
Engage the banking sector in the linkage between energy retrofit and its capacity to improve the ability of a low income person to be bankable for a mortgage.	<ul style="list-style-type: none"> - lenders - private contractors - WHCA - Efficiency Maine 	Effectiveness: High \$ Leverage: High Overall Gap: Medium
Explore use of district heating with more affordable and less polluting fuel alternatives to home heating with oil.	<ul style="list-style-type: none"> - municipalities - WCCOG - alternative energy providers - Affordable Heat Consortium - Efficiency Maine 	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Big, since most heat with oil and funding is low
Implement whole house energy upgrades in high need houses.	<ul style="list-style-type: none"> - Maine PACE loans - Power Saver loans - energy auditors - private contractors 	Effectiveness: High \$ Leverage: High Overall Gap: Needs to be assessed
Adopt PACE ordinances to assist homeowners with capital costs of energy retrofit	<ul style="list-style-type: none"> - municipalities - WCCOG 	Effectiveness: High \$ Leverage: High Overall Gap: Medium
Structure private/public partnerships to balance positive return housing retrofits with negative return houses.	<ul style="list-style-type: none"> - municipalities - private energy companies - private energy retrofit cos. 	Effectiveness: High \$ Leverage: High Overall Gap: Medium
Support programs for developing greener energy production in the County, which could also create jobs and help boost the economy.	<ul style="list-style-type: none"> - alternative energy cos. - municipalities - WCCOG - SCEC - ME Technology Institute 	Effectiveness: High \$ Leverage: High Overall Gap: Big, due to size of the task



Recommended Policies & Actions	Proposed Public/ Private Partnerships	Effectiveness, \$ Leverage, Gaps
<i>Housing and Workforce Development</i>		
Improve job opportunities and public transportation to them.	<ul style="list-style-type: none"> - municipalities re. public transportation and zoning; - new employers 	Effectiveness: High \$ Leverage: Low Overall Gap: Big, since need employers
Support WCCC efforts to train workforce in housing construction, repair, and energy retrofit.	<ul style="list-style-type: none"> - Youthworks - WCCC - SCEC - LWIB - MTI Affordable Heat Cons. - Veterans Serving Veterans - career centers - private contractors 	Effectiveness: High \$ Leverage: High Overall Gap: Medium
Introduce new industries, especially in renewable energy, e.g., making high quality pellets	<ul style="list-style-type: none"> - Maine Technology Institute - SCEC - LWIB - private contractors 	Effectiveness: High \$ Leverage: High Overall Gap: Big
<i>Housing and Health</i>		
Support programs that integrate housing with health care services.	<ul style="list-style-type: none"> - Medicare (federal, with private partnerships under Medicare Advantage Plans)- - WHCA - EAAA - At Home Downeast - UMO Center on Aging - United Way of Eastern ME - Senior Companions (partners with other services) - Catholic Charities Housing: (partners with other services) 	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Big, since insufficient funding to fill the need
Support programs that coordinate assessment of healthy home conditions.	Healthy Homes Initiatives: coordinates and brings together all repair programs.	Effectiveness: High \$ Leverage: High Overall Gap: Medium
Support programs that repair unhealthy conditions in housing. See above under Housing Health and Safety.		
Work with Maine DHHS to improve State's administration of <i>Medicaid</i> for subsidizing costs of living in assisted living facilities for low income persons who do not meet nursing home <i>Medicare</i> standards.	<ul style="list-style-type: none"> - Medicaid (federal/state partnership) - WHCA - EAAA 	Effectiveness: Medium \$ Leverage: Medium Overall Gap: Big



Acronyms for Long Partnership Names (alphabetized)

- Catholic Charities Housing: Catholic Charities Housing Services
- CHIP: Central Heating Improvement Fund
- DECD: Maine Department of Economic and Community Development
- EAAA: Eastern Area Agency on Aging
- ECIP: Energy Crises Intervention Program
- HUD: U.S. Department of Housing and Urban Development, Community Development Block Grant Program
- LIHEAP: Low Income Home Energy Assistance Program
- LWIB: Local Workforce Investment Board
- Maine Co-Op: University of Maine Cooperative Extension
- Maine DHHS: Maine Department of Housing and Human Services
- ME Housing Repair: Maine Housing Repair Network
- ME Community: Maine Community Foundations
- MSHA: Maine State Housing Authority
- Neighbors Care: Neighbors Care Peer Network
- Neighbors Helping: Downeast Neighbors Helping Neighbors
- Next Step Domestic Violence Project
- SCEC: Sunrise County Economic Council
- THAW: The Heating and Warmth Fund
- U.S. DHHS: United States Department of Health and Human Services
- United Way of Eastern ME: United Way of Eastern Maine
- USDA: United States Department of Agriculture
- WCCC: Washington County Community College
- WC Food and Fuel Alliance: Washington County Food and Fuel Alliance
- WCCOG: Washington County Council of Governments
- WHCA: Washington Hancock Community Agency

Housing and Services Coordination

Declining Population

Overall the gap between policies to stem declining population and achieve 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. Improving the County's image and promoting its assets, could help induce people to move to the County to retire or vacation ... or to continue living in their hometown.

Aging Population

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. Complete aging in place at home is not always possible due to lack of low cost one-on-one 24-hour care for the advanced elderly, and the lack of an elderly sleep center to give care givers respite. This gap exists in other counties as well, and it will not be filled very easily. This is especially true in Washington County, where many elderly are too poor to afford private health insurance, to fill the gaps in Medicare and Medicaid.

Homelessness

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.

Low Income and Housing Affordability

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.

Housing and Links to Other Issues

Housing and High Cost of Transportation

There is a big gap between the location of housing and public transportation, which overall, adds household budgets in Washington County. The County is predominantly rural and limited transit services (see: <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>). To help close the gap of housing and transportation commutes, new housing should be located near centers of employment and service centers.

Housing and Energy

There is a big gap in funding for weatherization, as explained above. There is 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.



Housing and Workforce Development

Due to major employers leaving the area, some of the County's workforce has left as well; and for those who have stayed, there is a 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.

Housing and Health

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.

Recommendations for closing the gaps in housing and housing services are the subject of the next section.



6. Recommended Programs and Strategies to Address Problems

Introduction

To achieve sustainable housing in Washington County we must close the gap between existing conditions and the enormous need. There is urgency here. 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.

This section 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.

- Overall we recommend that the GROWashington/Aroostook Sustainable Housing Work Team reconvene to review the Recommended Policies and Actions discussed in Section 3 and evaluated in Section 5 as well as the Programs and Strategies recommended below.

Priority should be given to those problems where the largest implementation gaps exist, and to programs that show the best results in narrowing these gaps. Above all the Work Team needs to dedicate time and find the staff, funds and partnerships that will narrow the very large, and growing, gap between housing need and available help.

The following are recommendations for policies, programs and actions that are *new or underutilized* that could provide and support sustainable housing for Washington County residents. They are organized as follows:

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

Housing an Aging Population

Housing and housing services for seniors is a current and urgent problem. As the population inexorably ages these problems will increase overall and be particularly acute among the very elderly.



Our recommendations include:

- Conduct a study specifically on Washington County's aging population. Form a roundtable of stakeholders to include nursing home employees, nursing home owners and the Maine Department of Health and Human Services. Specifically address gaps in the State's administration of Medicaid, and problems with working with Medicare's limitations.
- Replicate the At Home Downeast program already, underway in Hancock County, Washington County. This national program addresses senior isolation by bringing services to seniors. While it is tailored to each community, the primary goal is to help the elderly to age in place in their own homes for as long as possible. Aging in Place is recommended nationally in *Housing America's Future: New Directions for National Policy*, Bipartisan Policy Center, Economic Policy Program – Housing Commission, February 2013.
- Create and implement a Support and Services at Home (SASH) program in Washington County. SASH is a federally supported program², aimed at supporting elderly people who want to stay in their homes, rather than moving to long-term care homes. It has been successfully implemented in Vermont (Source: <http://www.ruralhome.org/component/content/article/17-information-sheets/440-sash>).
- Expand the Catholic Charities Housing Services (CCHS) in Washington County. One of Maine's largest human services agencies, CCHS offers a number of community services and in-home care, to those in need, regardless of faith. It has the size and funding to also build and operate affordable housing, which it has done in six locations in Maine. Partnerships with this agency in Washington County should be assessed for affordable housing development.

Poverty and Declining Population

Poverty in Washington County is among the highest in Maine and population has declined countywide for 20 years. The Mobilize Maine process, underway for several years throughout the GROWashington-Aroostook region, seeks to identify the greatest internal assets of a place and to focus business and community leaders in support of growth and job creation in those sectors. In the two county region the priority industry clusters include:

- Alternative Energy
- Manufacturing
- Agriculture
- Forest Resources

² Vermont SASH is a demonstration program funded by Medicare under the Centers for Medicare and Medicaid Services, part of the US Department of Health and Human Services



- Tourism
- Marine Resources

Our recommendations include:

- Reinvigorate the Mobilize Maine Downeast economic development planning process with additional resources and competent staff to support actions teams in agriculture, tourism and marine industry sectors and workforce training.
- Assess programs that offer services to low and moderate income persons in the careful numerical way that the costs and needs of home repairs compared to available funds was assessed in Section 5. Such an examination should determine the numbers of qualified workers and volunteers needed, compared to numbers available, and the funding needed to leverage resources and implement housing repair, weatherization and construction..

Housing Repair, Weatherization, and Energy

The age and state of the housing stock in Washington County is our greatest challenge particularly in the face of ever rising home heating costs.

Our recommendations include:

- Support the Maine Sea Coast Mission and their Mobile Home Retrofit program. Give high priority to repair and retrofit of the many under-insulated and not weather tight mobile homes. Assess the Maine State Housing Authority's Mobile Home Self Insurance option to leverage private financing for mobile home improvements.
- Evaluate the Self Help Home Improvements Program (SHHIP), a non-profit organization serving Shasta and Tehama counties in California since 1973 (<http://www.shhip.org>). In the last year alone, this program has weatherized and repaired 1,800 homes, and helped 140 families build new homes. It has also assisted 1,500 residents with utility payments, through LIHEAP. It is worth a closer look to see how their 26 employees manage such large-scale services.
- Implement HUD's Housing Stock Upgrade Initiative, public / private partnership program that funds upgrades of mobile and manufactured homes in poor condition. A pilot project under this program, "ReHome Oregon" was successfully implemented in Curry County, Oregon. It attracted a wealth of funding from more than a dozen local, state, federal and private partners. This expanding initiative has also created more construction jobs in the county. (Source: <http://portal.hud.gov/hudportal/HUD?src=/states/oregon/stories/2013-09-19>)
- Document, observe and learn from the House Swap and Retrofit program currently under development in Baileyville, Washington County. This is a private/public



partnership between the town of Baileyville and Woodland Pulp LLC. There are two goals in this public/private partnership: 1) the mill wants to get residential housing further away from the mill complex, and 2) the town wants to remove derelict, empty houses that they own (via abandonment, liens, condemnation, etc.) but does not have the money to tear down (currently own 38 houses).

The public/private partnership under development is funded by capital from Woodland Pulp LLC, and offers residential homeowners near the mill the option to swap their residences for a choice of one out of five empty town-owned houses in the village. These houses would be completely upgraded, which would reduce the cost of heating and ownership for those currently living very close to the mill. The town would also get tax revenue from property they never wanted taken off the tax rolls.

While this is a unique situation, since there are few large companies with whom a municipality could partner, there are replicable principles that could apply in other Washington County communities including shared industry/municipal interests; housing stock near industry that could be swapped for housing stock in need of rehabilitation in more residential settings.

- Support public/private partnerships in weatherization and fuel subsidy. We can document, from WHCA Weatherization program implementation, that \$1.2 million on weatherization yields \$6.2 million in energy savings. This return on investment is so significant that the private sector (RH Foster, a local energy provider) is getting into the energy efficiency business, as are others in the private sector. Companies are offering to heat a home/facility for a 20-year term at a guaranteed amount if they are given the business of retrofitting for efficiency. There is a need to document the for-profit model to address shrinking public dollars that are in demand to address an expanding problem, i.e. older oil-burner units and rising oil prices.
- Share Washington County-specific examples of successful energy conservation measures, as Eastport has done with Thermal Efficiency Eastport (<http://www.thermalefficiency.org/>) and as Milbridge has done with their municipal buildings (<http://www.gro-wa.org/washington-county-energy-planning.htm>). Another excellent example of what residents can do to conserve energy at home and in transportation is in Fredericton, New Brunswick, where both corporate and public conservation measures have been implemented (<http://www.energycnb.ca/home/efficiency-nb-in-the-news.html#may132013>). These domestic and imported models of energy education and conservation should be shared with all Washington County homeowners and businesses.
- Implement a regional housing retrofit program, where the costs of repair/retrofit in houses that are expensive to retrofit in relation to the energy saved (losers) are balanced by the houses where retrofitting creates a profit, relative to the cost of the retrofit (winners). Such a regional program, where winners balance losers, could help finance all the retrofits. More research is needed on length of payback time for



balancing retrofit costs with energy savings and many private and public partners are needed to launch such a program.

- Examine all energy alternatives to fossil fuels, as well as public/private partnerships to fund them in existing and new housing. This includes: solar and photovoltaic installation for water heating and electric generation respectively, passive solar construction, air-to-air heat pumps, water-to-water (geothermal) heat pumps, wood pellet stoves and boilers, high efficiency boilers, earth-sheltering construction, weather-tight construction and retrofit with air sealing and insulation, off-peak hour electricity savings plans, and formation of small green energy utilities.

If we replace oil as our primary heating fuel with renewables, we create jobs in the local/regional/State economy (rather than sending it offshore at a value of \$852 million per year statewide), it would decrease the pressure on the household income trade-offs, as well as create a large potential source for jobs in the alternative fuels sector.

As discussed in Section 5, alternative energy systems generally cost more upfront, but save money on fuel in the long run, are more efficient to fund, and are less polluting to the environment. It is essential to find suitable public/private partnership arrangements to fund alternative energy sources, or the upfront costs will be too high for most homeowners to afford, as either retrofit in existing housing or installation in new housing. For further discussion on alternative energies, see: *Downeast Maine Renewable Energy Working Group: Findings and Recommendations*, January 2014 (<http://www.gro-wa.org/assets/files/renewable-energy/Down-East-Renew-Energy-rpt.pdf>).

- Educate Washington County homeowners about On-Bill Financing for Energy Efficiency Improvements. This is a federal loan program administered by state utility commissions. It is a loan made to a utility customer, e.g., a home owner, to fund energy efficiency improvements to the customer's house. Loan repayments are included in the regular monthly utility bill until the loan is repaid. Thus, there is no upfront cost to the homeowner. This program should be reviewed to determine if it would cover the upfront costs of the extra expenses of alternative energy fuel systems (<http://www.ase.org/resources/rural-energy-savings-program-act-2012>).
- Conduct research into a central district heating approach to install alternative energy at an affordable scale. This would necessitate a small town or a building cluster acting as a campus-like small utility to distribute electricity or heating among multiple users.
- Support the Affordable Heat Consortium (<http://www.gro-wa.org/affordable-heat-consortium.htm>) launched by Thermal Efficiency Eastport in partnership with several agencies in Washington County and support from the Maine Technology Institute. An “affordable heat” consortium in down east Maine would accelerate the



diffusion and deployment of proven heating systems and fuels that would bring cheaper, healthier, and more efficient warmth to non-affluent communities. Such a permanent consortium would serve as a collector and distributor of vertically-integrated heating solutions, ready to feed them into strategies for community-led innovation that deliver guaranteed cash savings, increased comfort during winter, a cleaner environment, and better physical health.

Housing and Workforce Development

There is an obvious opportunity afforded by the enormous need for housing repair, weatherization and energy retrofit in Washington County. Employment from such activity would support graduates from existing programs at Washington County Community College in building trades and construction. The missing (or as yet not engaged) links between improving the housing stock and creating jobs are public and private partners, organization, creativity and funding. There are a great many ideas included above and described in the Existing Programs in Section 4.

Our recommendations include:

- Form a Washington County housing and energy roundtable, or join the Affordable Heat Consortium already underway in Eastport. Explore a solution to the high upfront costs of alternative energy systems, by manufacturing them in Washington County. Wood pellet manufacture in Washington County is ripe for opportunity and we should be exploring manufacture of wood pellet boilers in the county as well. This would not only help the winter heating problem in the County, but would also provide much needed employment.
- Integrate all education and on-the-job training. Establish mentoring/apprentice relationships between contractors and students with a focus on thermal efficiency retrofit and conversion to domestic sources of energy.

Conclusion

This Sustainable Housing Plan 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.

All current programs to mitigate the situation are important but insufficient. Public funding levels are too low, and likely to remain so, and the need is too high. A *coordinated* multi-faceted approach is needed built on public/private partnerships.

This plan describes the gaps between sustainable housing policies and their implementation. Most of the gaps are due to inadequate funding of existing programs,



and lack of a coordinated 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

There is a long road ahead for overcoming Washington County's poverty and unsustainable housing stock. It is our hope that this Sustainable Housing Plan provides part of the roadmap to guide us to new solutions for old problems.



Baileyville - Woodland Manor: elderly housing



Eastport - Quoddy Farms: family housing

Photo Source: Maine Development Assoc. www.mainedevelopment.com



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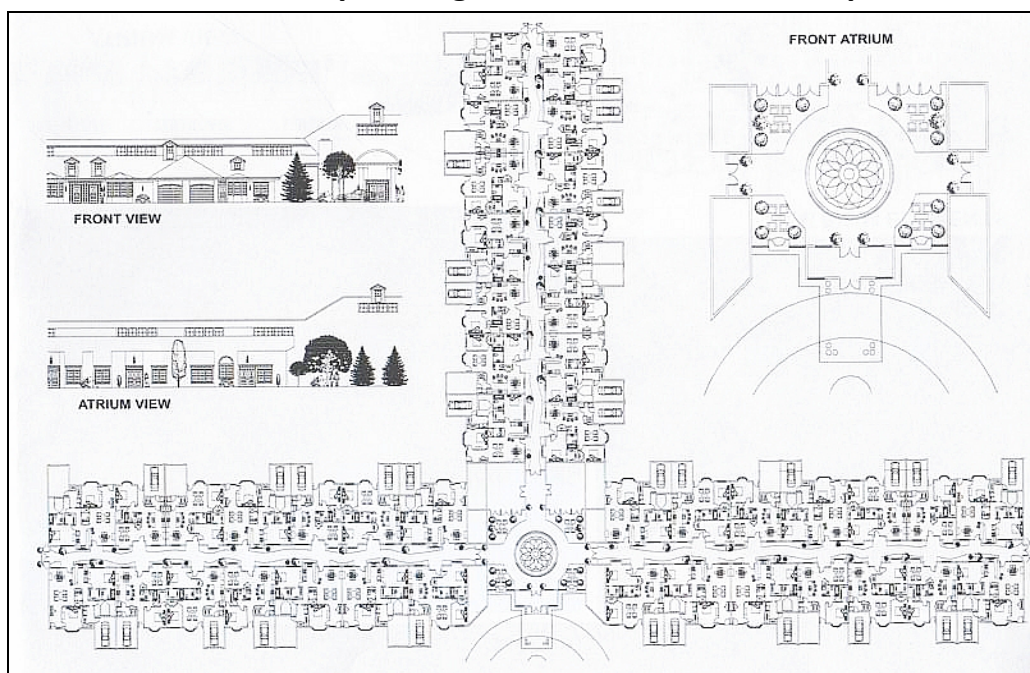


8. Appendix A - Aging in Place Retirement Complex Design

There is no senior facility in Washington County that combines all levels of senior living in one facility, or in a campus type grouping of several buildings. Such facilities in other areas have a combination of independent senior living units for active independent seniors 55 and over, up to nursing homes for the elderly. Some have a resort style, with golf courses, swimming pools and tennis courts. However, such facilities are usually located in areas of higher population. It could be risky for a developer to build such a facility in Washington County, without assurance that it would be occupied

The design style below lends itself well to this challenge. A standard builder can build it, with modular units added on a few at a time, as the demand increases. Nursing home facilities can be located in one wing. Common areas in the center integrate seniors up to a certain level of functioning. Dementia patients are usually in a separate dining area. With this style, as seniors' age, they do not have to change their neighborhood and community as they move to higher levels of care.

Modular Streetscape Design for Condos or Senior Apartments





Independent Living Wing of Streetscape Design



This type of building provides a village type atmosphere indoors, which is important for cold climate areas. Skylights let in light above the interior "streets", which can be landscaped and lit with streetlights at night. Shops and lounges can be located along the streets. Senior scooters can navigate them without architectural barriers.

In two recent, separate plans for senior housing in suburban areas in the St. Margaret's Bay area southwest of Halifax, this was the design selected by both developers and the seniors' association. Both of these plans called for complete aging in place facilities to eventually evolve, to include a nursing home wing.

One of them, Aspotogan Ridge, was designed as a resort style aging in place community, with a golf course, clubhouse, lake, beach, and trails. It includes a variety of housing types, with single family, duplexes and townhouses, on lots large enough for septic systems, and with a streetscape assisted living facility and nursing home on a lot that is already serviced by public sewer. This lot is next to an existing elementary school, which is an excellent neighbor, since many large senior housing facilities arrange for elementary school children to spend part of their day with seniors, who help them with their homework and get crucial contact with youngsters outside their walls.



Aspotogan Ridge Retirement Community, Mill Cove, Nova Scotia

Destinations – the communities of Hubbards, Chester and Mahone Bay. Each offers you outstanding opportunities for hopping, sailing, dining, fishing and boating, plus a wide array of events and activities for the whole family year-round.

ASPOTOGAN RIDGE GOLF COURSE Scorecard

Hole	Par	Yardage	Hole	Par	Yardage
#1	5	500	#10	4	450
#2	3	125	#11	4	420
#3	5	480	#12	5	500
#4	4	440	#13	3	180
#5	4	430	#14	4	410
#6	3	220	#15	3	210
#7	4	400	#16	5	510
#8	4	405	#17	4	410
#9	4	440	#18	4	410
Total:	36	3440	Total:	36	3440

ASPOTOGAN RIDGE
Golf and Residential Community
Date: September 2007 - Scale = 1:5000

Proposed nursing home site, next to an existing elementary school

Lots in Aspotogan Ridge are being gradually sold for single family senior housing, but the potential developer of the assisted living/nursing home lot has pulled out due to a slow market for housing that is an hour away from the main city, Halifax. He was accustomed to the much faster pace of the Florida market for retirement communities.

So, if you build a complete aging in place retirement community in Nova Scotia or Washington County Maine, will they come? That is the crucial question. Most large chain assisted living and nursing homes do their own market analysis, and stay closer to larger centers of population to fill their beds. A half hour closer to Halifax makes a big difference in marketability. But the land price is higher.

This is the hurdle faced by the another Nova Scotia group, St. Margaret's Bay Seniors' Association, which also designed a retirement community with a streetscape design assisted living/nursing home wing. The million-dollar cost of the lot and the million-dollar cost of a package sewer treatment plant killed the project, which was being managed by a volunteer group of seniors. Although the majority live in homes they own, the majority wanted to eventually move to a complete aging in place senior retirement community.