

**Stonington-Deer Isle Affordable Housing Report
Part 1: Survey Results**

For: The Stonington Housing Committee

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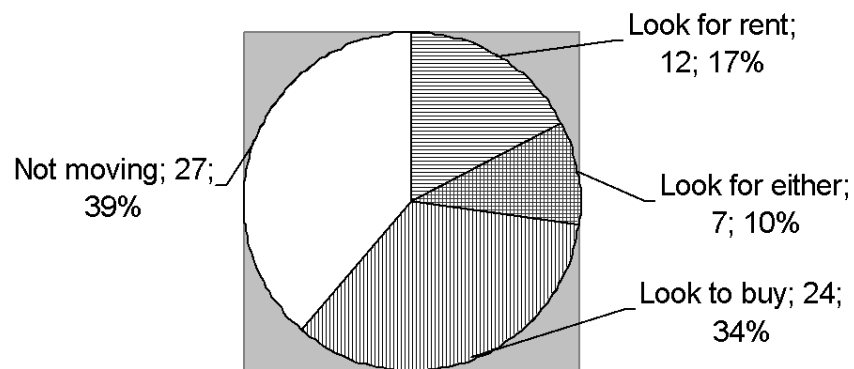
I. Overview of Responses

This is the first of three reports for the Stonington Housing Committee. This one provides the results of a survey of Island residents about housing issues. The second report will analyze existing data sources in light of the survey, and recommend an affordable housing strategy for the Committee. The third, if necessary, will be a market analysis of a particular affordable housing project arising from this study, in a format suitable for meeting the needs of financing agencies.

In June and July of 2006 the Stonington Housing Committee distributed questionnaires through a variety of mechanisms to people living and working in Stonington and Deer Isle. This included leaving copies with employers, municipal officials, and school officials.

The Committee received 70 responses to the questionnaire, which is a very good response, considering the size of the island population and the limited issue the questionnaire addressed. Of the 70 respondents, 27 (or 39%) were generally satisfied with their housing and didn't plan any moves; 24 were looking to buy a home; 12 were looking for a better rent; and 7 were looking to either rent or buy.

Figure 1: Stonington Survey Respondents, 2006



A simple way of sorting the responses is to look at three groups separately: those interested in a new rent, those interested in a new home, and those not planning to move (note: because the 7 households who want to either buy or rent are double-counted in this procedure -- added to both the rental and the purchase groups -- the totals of the three groups do not sum to “all” in the left hand column of the attached Table 1).

Those who want to find a new apartment tend to be lower income than the other two groups (80% under \$50,000 in household income); younger (2/3 under 30 years of age); less likely to be married (only 22%); more likely to be a one or two-person household (70% chance); more likely to be renting; more likely to live and work in Stonington (2/3 chance); and more likely to be dissatisfied with their current housing (two out of three dissatisfied).

Those who want to buy a new home have slightly higher incomes than those looking for apartments (2/3 in the \$25,000 to \$75,000 range); likewise are young (2/3 under 30) and not likely to be married; but with a slightly larger household size than those looking to rent (most in the 2-3 person range); equally likely to live in either Deer Isle or Stonington, but more likely to work in Stonington; and, like those looking for an apartment, two out of three are dissatisfied with their housing.

Those who are not moving tend to be higher in incomes (almost half over \$75,000); married (3 out of 4); older (almost 2/3 over 50); larger households (the majority 3 persons or more); half live and work in Deer Isle; and are overwhelmingly satisfied with their housing (88%).

Table 1: Characteristics of Survey Respondents

	All		Want to rent		Want to buy		Not moving	
Respondents	70		19		31		27	
Income								
Under \$25,000	11	16%	7	41%	7	24%	1	4%
\$25,000 to \$50,000	26	39%	7	41%	12	41%	8	30%
\$50,000 to \$75,000	17	25%	1	6%	6	21%	10	37%
\$75,000 to \$100,000	7	10%	1	6%	6	21%	3	11%
\$100,000 or more	0	0%	0	0%	0	0%	0	0%
Marital status								
single	24	37%	9	50%	14	47%	4	17%
married	27	42%	4	22%	9	30%	18	75%
partners	14	22%	5	28%	7	23%	2	8%

	All		Want to rent		Want to buy		Not moving	
Age								
under 30	30	45%	12	67%	21	68%	0	0%
30 to 39	10	15%	3	17%	3	10%	5	21%
40 to 49	8	12%	2	11%	4	13%	4	17%
50 to 59	15	23%	1	6%	3	10%	12	50%
60 or more	3	5%	0	0%	0	0%	3	13%
Tenure								
own	28	40%	1	5%	4	13%	24	89%
rent	32	46%	11	58%	22	71%	2	7%
live with friends/family	10	14%	7	37%	5	16%	1	4%
Live in...								
Stonington	30	43%	12	63%	14	47%	8	30%
Deer Isle	28	41%	5	26%	15	50%	11	41%
Other	11	16%	2	11%	1	3%	8	30%
Work in...								
Stonington	31	46%	11	65%	19	66%	5	19%
Deer Isle	30	45%	4	24%	7	24%	20	77%
Other	6	9%	2	12%	3	10%	1	4%
Satisfaction								
Satisfied	37	54%	7	37%	11	34%	21	88%
Dissatisfied	31	46%	12	63%	21	66%	3	13%
Household size								
1	11	17%	7	41%	2	6%	3	13%
2	23	35%	5	29%	14	45%	6	25%
3	17	26%	2	12%	8	26%	8	33%
4	8	12%	2	12%	4	13%	4	17%
5+	6	9%	1	6%	3	10%	3	13%

II. Those Desiring to Rent

Those desiring to rent live in more precarious circumstances than other respondents. A third are living with family or friends. Those with rents are sometimes without a lease, or in a seasonal arrangement. Their complaints about their current housing center around the condition of the housing they live in, and the lack of availability of other housing.

Table 3: Reasons for Dissatisfaction with current housing (those desiring to rent)

Conditions	poor grounds, house in horrible condition, problems with incompetent caretaker.
	expensive and not well maintained
	cost more than it's really worth
	below average rent lots of problems with it.
	too expensive and not enough room
	high level of transients
Availability	not enough rents and if there is they are too much money
	no lease, so we could be evicted at any time.
	can't find affordable year-round rental; can't afford to buy land or house
	I can't find an affordable rent or rentals that aren't year round. A lot of places here are for tourists to rent.
	not enough affordable rent for year round people

Potential renters are not looking to save money on a new apartment – what they are looking for is to pay about the same amount and get a nicer product. Currently those looking for apartments are paying an average of \$430 in rent; they would be willing to pay \$478 for a new apartment.

Generally speaking, they are looking for a 2-bedroom unit. They value a single family home (4.4 on a scale of 1 to 5), a private yard (4.4). Both an in-town neighborhood (3.9) and a remote rural site (3.9) rated equally high. However, the preference for over an acre (3.1), and the comments made generally (see Table 4 below), indicate that potential renters would like a lot of room.

Table 4: Preferences for rental housing

<ul style="list-style-type: none">● shop space and a decent chunk of land
<ul style="list-style-type: none">● amount of land, garage shop cost of installing septic (ledge in areas - more expensive, well, taxes
<ul style="list-style-type: none">● away from road, small lots
<ul style="list-style-type: none">● garden, shop, studio, privacy
<ul style="list-style-type: none">● garage, back yard, away from road, like to have a garden
<ul style="list-style-type: none">● garage, workshop, away from road, one level home, garden plot, some trees would be appreciated
<ul style="list-style-type: none">● shop space, less populated
<ul style="list-style-type: none">● just a decent home, location doesn't matter
<ul style="list-style-type: none">● space for garden, away from home, passive solar design
<ul style="list-style-type: none">● privacy, but nearby neighbors, low maintenance, small garden; short driveway for snow removal; garage, workshop, shed for garden tools and wood

III. Those Desiring to Buy

People who are looking for a place to buy have an equal rate of dissatisfaction as people who are looking for apartments, but their reasons are more varied (simply because there are more of these people).

The same basic themes remain, however: the housing on the island is in poor condition, there is a shortage of nice housing to buy, and the nice housing that does exist is too expensive.

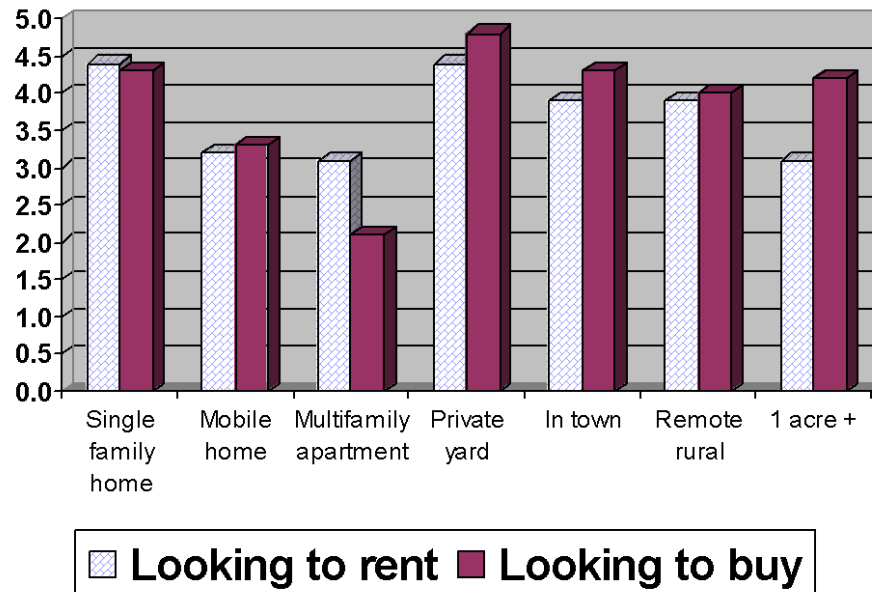
Table 5: Reasons for dissatisfaction with housing (those desiring to buy)

Conditions	not good value
	its very old pipes are constantly bursting, not enough space, bedrooms are not big enough
	out of code no fire escape, price
	high level of transience
	too small
	would like a better home
	roof is leaking, the house is not worth \$650 a month
Availability	no lease, so we could be evicted at any time.
	can't find affordable year-round rental; can't afford to buy land or house
	I can't find an affordable rent or rentals that aren't year round. A lot of places here are for tourists to rent.
	not enough affordable rent for year round people
	would like to buy the home but the landlord won't sell it.
	because I have move out by September
	because I live with my parents
have to leave in July	
Price	I live in a house owned by my in-laws because I can't afford to pay the rent or mortgage here.
	taxes are too high
	rather be paying for something I own or will own
	due to cost, I have to live with two other people to split rent
	expensive
	too expensive

The preferences of survey respondents interested in buying is not much different than those looking for an apartment.

Potential buyers particularly value a private yard – preferably over an acre. They also value an in-town neighborhood more than those looking to rent.

Figure 2: Preferences of survey respondents



Buyers are more likely to be looking for a 3-bedroom rather than a 2-bedroom unit. They are also interested in a home that can be expanded or added onto for a garage or for a workshop. Land for gardens, privacy, and children to play is also valued.

Table 6: Preferences for owner housing

● garage, garden
● garden space, workshop, lawn for kids, and room for expansion
● garage, workshop, woods, place for kids and dogs
● nice yard for our daughter, dogs to play in, garage, apple, lilac tress, small pond
● workshop and being away from road
● garage
● garage, slow traffic area, quiet
● buying land in a nice spot away from the road
● at least one acre
● space for shop, being away from road
● fields, shop, big yard
● garage and a few acres
● at least 2 acre in the woods or a little ways away from the road shop
● privacy, garden space, being in the woods, away from the road
● lots of yard, workshop and quiet away from busy roads.
● garden space, away from road, close to water, good light
● being away from the road, a garage/workshop, lots of room for pets.
● space for garden, being away from road, neighbors w/kids
● workshop and basement
● shop space and a decent chunk of land
● amount of land, garage shop cost of installing septic (ledge in areas - more expensive, well, taxes
● away from road, small lots
● garden, shop, studio, privacy
● garage, back yard, away from road, like to have a garden
● garage, workshop, away from road, one level home, garden plot, some trees would be appreciated

IV. General comments

This section contains the general comments made by respondents. Some applied to their personal situation, but often the comments were general observations on what is going on in the community. The comments are simply listed below with no editing or commentary by the consultant.

Looking for housing

- I graduated from college in the spring of 2005 and I have been having problems finding a place to rent because every place has either been too expensive or only available in the winter. I would like to buy a home but I need a few years to save up a down payment. Until then I will just continue to bounce around rents. I think it is very good that you have recognized this issue and will be looking forward to work with you in the future, not now because the summer is way to busy.
- My son and I live here, and would like to own a home of our own.
- It's hard enough to find an affordable rent on the island but it's even tougher because we have pets. For the past 4 1/2 years we've been looking for an affordable rent that we won't have to move out of in 3-4 months. In the past 5 years we have moved 3 times due to owners moving back to the island. As of right now we have 1 month for finding a place for us and our 2 dogs and 1 cat. It's a stressful process and we now have to consider moving off island when I work in Deer Isle and my boyfriend fishes out of Stonington.
- For the past year my boyfriend and I have been looking for a place to buy but on this island everything is very highly priced. Also, it is hard to find a year round rent that will allow pets and is affordable. Most rents are just winter rentals then they double the price for a summer time rental. There are a lot of rents that are \$1,000 a month, I do not know of anyone on this island that can afford that and if they could they would buy their own house.
- Have been looking to buy for 2 years now and have not found anything. Rents are very hard to come by to unless you want to pay \$1,000 a week for a summer time rental. There i not many year round rentals and the few there is are taken.
- Having to move 20 miles off island to find an affordable rent because there are none locally.
- I would like a quiet setting. I am a 22 year old girl with a great job and good pay. Finding affordable land is the hardest problem.
- I'm a mother of 1, work full time, I'm interested in a roomy apartment where my son can have his own room, a nice yard to play in and close parking area, a nice and understanding landlord who is quick to fix any problems that may occur.

Poor housing conditions

- I rented an apartment for one summer on the island. It was no designed for year round comfortability and I needed to share the space to make rent. The location was swell but needed some attention in the wet season. It would be nice to find a comfortable affordable living space on the island.
- I have seen parents of my students struggle to find housing they can afford -- they would fall into the category "working poor" I guess, because one or both members of the households work. In the past 5 years I know of one family of 5 who lived in a tent all summer before finding a sub-standard trailer and them being grateful for it. This year one family with two children were finally forced to move across the reach uprooting two special needs kids from programs which were working very well for them. It's so frustrating. This isn't a once-in-a-while story. It is a constant struggle for some in our community. (And, when some do find housing, it is scarily sub-standard). Thank you for taking on such an important issue.
- They are all run down and expensive.

Hard to find something

- Young people find it impossible to buy unless you're lucky enough to have family to buy from. Rents most refuse pets -- I own a friendly dog. Prices are high so you're forced to share responsibilities with others -- not always for the best. I would prefer to live on the Island year round. I grew up here it's my home. But I realize I might have to consider moving to find rent, (or buy) plus a dependable job.
- I love living here. I would love to buy the home I'm in now. I work here on the island but I certainly don't earn enough. However, its more then most. The amount of \$ that we have given our current landlord is equal to the amount of what we would of paid had we been paying a mortgage. In fact, I bet that we'd of owned our home. I don't see us moving anytime soon, but if a better offer comes up. Affordable housing is one thing the hourly wage is another. It's just not enough. Folks down here work, work, work, but don't really have much to show for it except bills.

Availability.

- It's hard to find a place that is far away from others also a lot of places here are old, need work and are too costly to heat in the winter time.
- We know several families that can not find permanent rental housing. They move twice a year living in a camp and tent part of the year. There needs to be affordable rentals for our kids that wish to stay on the island. They need a place to live.

No jobs

- The reason that we can't afford a house is that you need a decent paying job to be able to pay for the mortgage. Most of the time, we, my husband and I only make enough for a rent and utilities. Sometimes we can't even make ends meet. Right now he is unemployed, and I am only working part-time. The house payments and rents are usually out of our reach. Even a house payment or rent might be at least \$1,000 a month or more.
- We have not been able to find an affordable home to buy and will be forced to buy a home off the island and closer to Ellsworth which would also allow us to find better job selection. We have an affordable rent for the current time because we rent from a friend but our rent doesn't even cover mortgage so us renting is a temporary solution.

High Cost

- I believe we were very fortunate to buy our home on the island when we did about 12 years ago. I think we probably bought just before the price of real estate skyrocketed. But is still felt very expensive to us at the time. It is very concerning to me that the price of real estate on the island is so out of reach for most young people who would like to live here.
- As a teacher in your community it would be nearly impossible for me to afford a reasonable home here. I think that's too bad.
- My concerns are for my children who in a few years, may or may not choose to live on the island. Affordability is always an issue.
- My two children are in a situation where they are forced to live at home!! My son is a full time student and works full time yet still cannot afford housing on the island. The same is for my youngest son. There needs to be some affordable rents -- not a Manor, but for young adults who want ??? and are responsible yet poor (still paying off college loans, etc.)
- The problem is in the summer the rents skyrocket to high weekly payments and they are few and far between.
- I work in a convenience store so pay is not very good, so money is tight between paying utilities, car payment, insurance, trying to pay back rent. It would be nice if we didn't have to pay for the selectman's medical insurance he has a job just like the rest of us so he should have to pay for his own medical insurance just like the rest of us. LOWER TAXES!
- Price of homes have gone up. Interest rates have gone up. Income not enough for a loan, along with bankruptcy issues. Fishing seasons also need to be considered. As well as not many jobs year round.
- My main concern is that my children will not be able to live here if they choose to, because they could not afford to buy a house, or rent an apartment. Locals will not be able to stay here because property taxes will soon be too high. "Retirees" move in and families move out, schools have to close, loss of more island jobs.
- The only issue I have is that all of the land is being bought up by people who only

live here for like one month out of the year and the people of Stonington can't afford to buy land that they need.

- The island taxes are far too high, also it seems to me that most of the people around now are not even "locals" and make most of our local decisions for "us" this must come to an end!
- The prices of land and homes have become out of proportion to income for all ages of people who live here year round, and for those who have lived here all your lives.
- Low income, working poor need to be able to have/access affordable housing. It is a huge need in the Deer Isle/Blue Hill area.
- Every home is very expensive and land also. Most places are owned by summer people.

Related issues

- Transportation is a related issue.
- We rented in Deer Isle for 6 years. We looked briefly at homes on the Island but could not afford one. We also were interested in a high school that offered more honors/AP courses and a music program that challenged and excited.
- Per using the real estate ads, I realize it would/will be difficult for me/us to purchase affordable housing here on the island in the future. I see many individuals -- often women who have lost their spouse, who would like to be on the island, but are having trouble affording and maintaining their own houses on the island and do not see an alternative here. Their incomes are too great to be eligible for Deer Run or The Manor; they want some privacy, but need help with maintenance; snow removal; moving; as well as the companionship that a housing community can afford. Parker Ridge is above their means and the social atmosphere not to their comfort level. Housing clusters with a diversity of ages and economic states that is a wonderful feature of Deer Isle would be preferable.
- I agree that there is a great need for affordable housing. I think "affordable" shouldn't mean "cheaply made". It doesn't pay in the long run and it degrades a neighborhood. Choosing the right area would be crucial for such housing. A neighborhood of historic homes should be kept as such. I feel there should be a monitor system of sorts for upkeep of the property so it doesn't end up looking like the "House Humanities" over the bridge. If the housing isn't maintained, it should be made available to people who appreciate and respect it.

Observations on personal situation

- We bought land and are constructing our own house over many years with no debt.
- I'm a teacher, craftsman, naturalist and live off the grid with wind power.
- Building our own house
- I am a fisherman who enjoys the outdoors.
- I'm all set!

General observations

- While housing is not a problem for me, I am interested in the fact that it is for many. I trust the result of the survey will be made public.
- New England including Maine, is one of the areas of the US where taxes and housing prices keep going up -- its not just an island problem. 2) Putting more and more land under "conservation" restrictions accelerates this trend and reduces employment opportunities. 3) I don't think the problem on the island is housing, I think its jobs -- full-time, year-round jobs. If people could find jobs, they'd manage to find housing. If you, subsidize housing for people who don't have decent jobs how will they pay the rent or mortgage? 4) Working/middle class people have always had to scrimp and save and sometimes wait years to buy a home. I didn't own a small place til I was 30. It's always been a stretch in certain parts of the county.
- Eight years ago I found affordable housing, now it would be very difficult. Good luck in this endeavor.

Appendix: Questionnaire

2006 Stonington Housing Committee Survey

The Stonington Housing Committee is exploring the housing needs of the island's residents and workers. Your participation on this survey will help decide the needs of the community. All responses will be kept confidential. Please return your survey by June 15, 2006 to the Stonington Town Office. If you know of others who should fill out this survey, please make them a copy, or ask them to pick one up at the Town Office. [A postage-paid return envelope is enclosed for your convenience.] Thank you.

1. What town do you live in year-round? _____
2. What town do you work in? _____ Don't work/ not applicable _____
3. What is your current housing situation? own _____ (value -- \$ _____)
rent _____ (monthly rent \$ _____)
live with parents or friends _____

4. Are you satisfied or dissatisfied with your current housing situation?

satisfied _____

dissatisfied _____ If dissatisfied, explain why below:

5. Are you interested in the next few years in buying an affordable home in Deer Isle or Stonington, or in moving into an affordable apartment on either community?

Yes – buying a home _____

Yes – finding an affordable apartment _____

No – I'm fine where I am _____

If interested in buying a home:

What monthly payment can you afford \$ _____

What down payment can you afford \$ _____

If interested in renting

What rent can you afford to pay? \$ _____

6. How many bedrooms do you need? _____

7. On a 1 to 5 scale, where 5 is desirable, and 1 is undesirable, rate the following:

	Undesirable.....Desirable				
single family home	1	2	3	4	5
mobile/manufactured home	1	2	3	4	5
townhouse/attached units	1	2	3	4	5
private yard	1	2	3	4	5
in-town neighborhood	1	2	3	4	5
remote/rural setting	1	2	3	4	5

5. What is your age? _____ What is your gender? _____

6. Marital status? Married _____ Single _____ Partner _____

7. How many people live in your household? _____

8. Is your household's income:

Below \$25,000 _____	\$25,000 to \$50,000 _____
\$50,000 to \$75,000 _____	\$75,000 to \$100,000 _____
\$100,000 or more _____	n/a _____

9. Would you be willing to participate in a discussion group about possible affordable housing in Stonington/Deer Isle

yes _____ no _____ maybe _____

10. Would you be interested in keeping informed of our group's progress?

yes _____ no _____ maybe _____

If you answered yes to either question 9 or 10 above, please provide contact information below:

Name _____ Email _____
Address _____ Home phone _____

11. Do you have any final comments or advice to offer us on our effort?

Thank you very much.