



# Forum: Housing Choices for a Well-Rounded Community

What can communities do to ensure they are making the best housing decisions? Is affordable housing even attainable?



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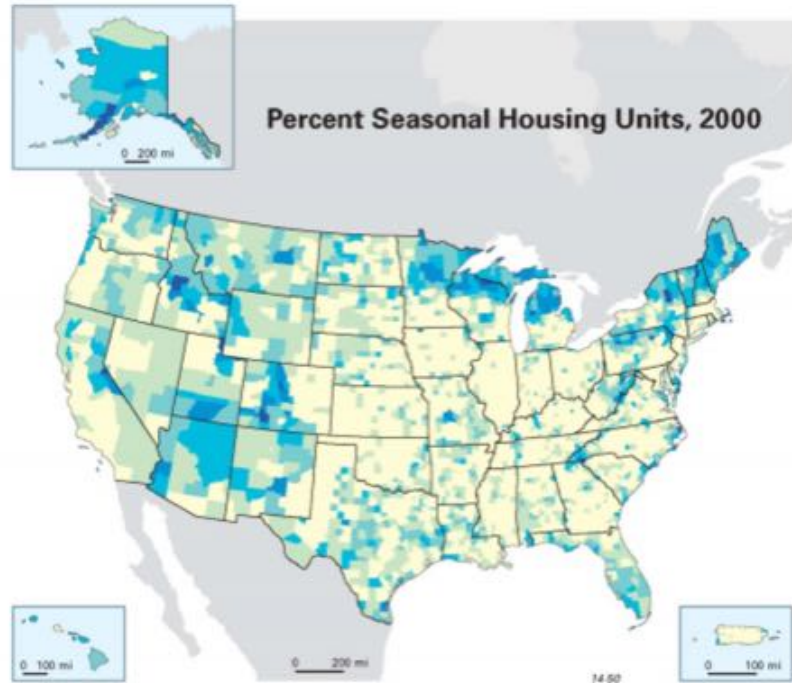
# Housing Choices for a Well-Rounded Community

September 13, 2018  
Matthew Peters

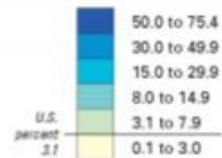


# Societal Costs

# Percentage of Seasonal Homes



Beach cottages, hunting cabins, and other units for seasonal or occasional use as a percentage of all housing units



# When Homes are Too Expensive

- Less money to spend in community, support family, save
- Greater commute time
- Less volunteers
- Less students to fill schools
- Harder for businesses in community to find workers

# Factors Leading to High Cost Housing

# Community Driven

- Dwelling unit lot area
- Parking requirements
- Single family only zones
- Minimum unit sizes

# Societal Driven

- Better Building Codes
- Mortgage Insurance Deduction
- Government Backed Mortgages
- NIMBY
- Focus on single family homes
- Lack of Public Transportation Investment



# Systemic Solutions

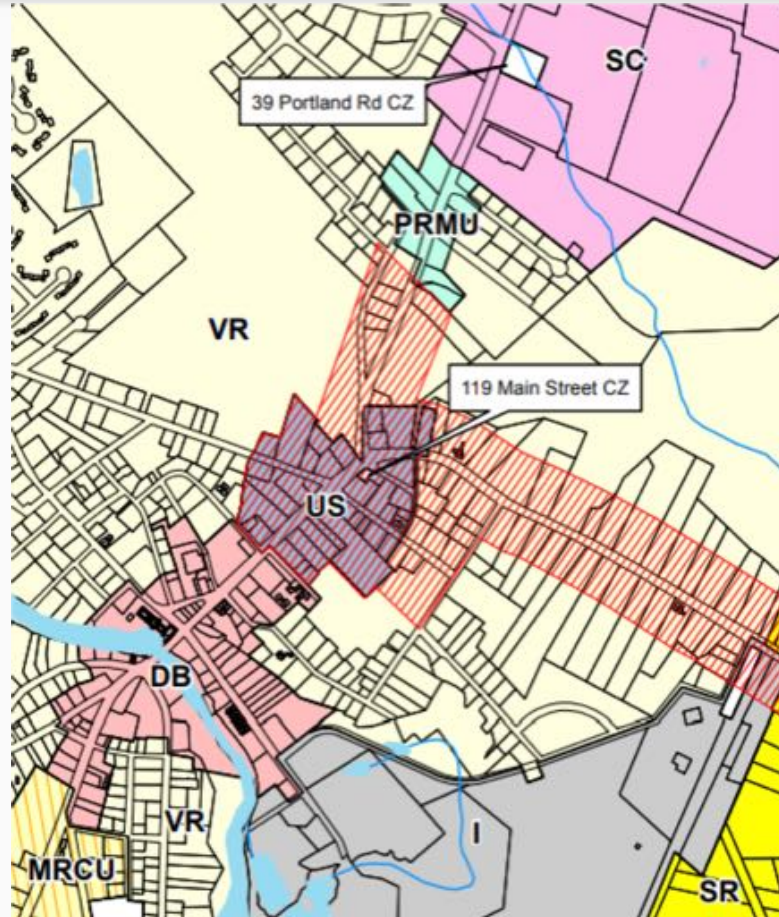
# Local Solutions

1. Maximize Possibilities for Variety and Creativity
2. Encourage a variety of housing types
3. Strengthen Walkable Areas
4. Expand Capacity of Economic Development

# Make Zoning Reflect Community Goals

1. Form Based Code
2. Accessory Dwelling Units, Small homes, Mixed-Use
3. Separate Parking from Location and Use
4. Promote or Require greater densities in growth and transit corridors
5. Create Step Down Zones between villages and single family areas

# Transition Area Example



# Denser Single Family Neighborhoods



# Leverage the Market

1. Linkage Fees
2. Impact Fees
3. First floor commercial spaces in walkable locations

# Existing Tools

# Existing Affordable Housing Solutions

- Attract existing resources
  - MaineHousing Financing
  - Federal Home Loan Bank Affordable Housing Program
- Specific Housing Bonuses for Rent or Income Restricted Homes
  - Portland
- Affordable Housing Fund
  - Scarborough
  - Portland
- Tax Acquired Property
- Affordable Housing Tax Increment Financing (TIF)



# Action Steps

- Determine Community Goals
- Identify Specific Challenges and Hot Button Issues
- Municipal Solutions
- Regional Solutions
- State Solutions



## Community Voices

- Matt Brock, Kittery Town Councilor
- Kevin Sutherland, Saco City Manager
- Godfrey Wood, Executive Director of Habitat for Humanity Greater Portland



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