

F. HOUSING

The housing stock is the basis for our town's tax base, and housing represents a major investment of most individuals. With rising property values and assessments, and a limited amount of land available for new construction, affordable housing has become a concern for many residents. The goal of this section is to document housing conditions and encourage affordable, decent housing opportunities for all Addison residents.

HOUSING UNITS

Number of Units

In 2000, the census reports that Addison had a total of 723 housing units. According to this figure the town recorded a 20.3 percent increase in its housing stock during the 1990's, higher than its surrounding neighbors and the rest of Washington County and the state – see Table F-1. However, the town is very concerned that this data does not accurately represent the dynamics of the housing market or the way that development is occurring in Addison.

Data provided by Maine Revenue Services and MSHA in Table F-15 indicates that the number of new buildings (single family homes and mobile homes) built between 1990 and 2003 is 150. This represents a 25% increase over 14 years, but only a 14% increase over the last 10 years.

Addison is first concerned that percentage increases make the pace of development appear larger when the initial number is small as is the case with the amount of housing in a small town like Addison. In addition, the data provided through the Maine Revenue Service double count many situations where mobile homes are placed on a lot while a single-family house is under construction. The same mobile home is sold to another individual who lives in it while their single-family house is being constructed. The year-by-year figures (which are added together to reach the net gain of 81 net new buildings over the last 10 years) account for the mobile homes plus the single-family homes and therefore double count some of the single-family houses in town. There is at least one known instance where a mobile home was sold three times within the community thus triple counting the amount of new construction.

Some demolition that Comprehensive Plan Committee members are aware of is also not reflected in the data. As a result the town of Addison asserts that the amount of new construction is substantially less than the data suggest.

A housing count was conducted in July, 2004 on the ground street by street by members of the Comprehensive Planning Committee. The outcome was consistent with the above statements. It was also interesting to see that less than 40% of the new units were being constructed in the shoreland zone.

A concern of relationships regarding growth has been noticed. Addison, with very few housing units to begin with, projects a picture of the state average net growth over the past 10 years. If we use geographic information like town acreage of approximately, 28,000 acres and shore frontage of over 100 miles it appears we have much more land than we have housing units. The town of Addison has about 40 ACRES per housing unit.

It appears that even if the low interest rates and excellent fishing conditions of the past 10 years persist the town of Addison will still have about 37 acres per housing unit 10 years from now projecting the same growth as in the previous 10 years.

Table F-1 Total Number of Housing Units

	1990	2000	% Change
Addison	601	723	20.3
Columbia Falls	275	309	12.4
Harrington	485	563	16.1
Jonesport	851	881	3.1
Washington County	19,124	21,919	14.62%
Maine	587,045	651,901	11.05%

Source: U.S. Census

As seen in the Population Section, in the 1990s Addison experienced a 4.7 percent decline in average household size to 2.45 persons per household. The town’s population increased more than 8.5 percent to 1,209 persons in 2000. The ratio between population and total housing units went from 0.54 in 1990 to 0.59 in 2000. Based on population forecasts for 2013 of up to a maximum of 1352 persons, and assuming a similar rate of change in the ratio between population and total housing units, it is anticipated that in 2015 there will be up to 973 total housing units in Addison. If the ratio stays the same as in 2000, then only 811 units would be expected with the maximum forecast of 1352 persons in 2015. Given existing land use patterns, shoreland zoning regulations and limited land for development, it seems likely that the number of housing units will be closer to 811 than 973. And, given that the number of units may actually be less than the census counted in 2000 the projected amount of housing may be less than 800 units.

Structure Type

The distribution of housing unit types is an important indicator of affordability, density, and the character of the community. Housing units in structures are presented in Table F-2. In 2000, one-unit structures represented 79 percent of the town’s housing units while multi-unit structures accounted for 3.7 percent. These proportions are comparable to adjoining towns but the percentage of multi-unit structures in Addison is lower than in neighboring Jonesport and Columbia Falls and in the county as a whole.

Addison has a sizable share of mobile homes and trailers relative to its entire housing stock. The number of mobile homes and trailers in Addison declined during the 1990s in Addison and throughout the county. Mobile homes and trailers are located on individual lots, not in mobile home parks. Although not disproportionate, many of these homes are inhabited by elderly people. Overall, mobile homes are in good condition.

Table F-2 HOUSING UNITS IN STRUCTURE

	Addison		Columbia Falls		Harrington		Jonesport		Washington County	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %
One-unit	450 74.9%	570 78.8%	196 72.1%	218 70.6%	392 80.8%	450 80.4%	687 80.7%	746 84.7%	14,397 75.3%	17080 78.0%
Multi-unit	25 4.2%	27 3.7%	24 8.8%	24 7.8%	18 3.7%	21 3.7%	46 5.4%	53 6.0%	1,473 7.7%	1,931 8.8%
Mobile Home trailer	126 21%	121 16.7%	52 19.1%	67 21.7%	75 15.5%	88 15.6%	126 14.8%	82 9.3%	3,254 17.0%	2,786 12.7%
Total units*	601 100%	723 100%	272 100%	309 100%	485 100%	563 100%	851 100%	881 100%	19,124 100.0%	21,919 100%

Source: U.S. Census

Note: * Total units include: boat, RV, van, etc., not itemized in table

Seasonal dwellings are continually converted into year-round houses for both year-round people and for future retirement purposes. In 2000, the Census recorded 180 units of housing used for seasonal purposes in Addison; 116 were used seasonally in 1990, a 55.2 per cent increase. This is a substantially higher percentage increase than in neighboring communities and compared to the county as a whole. However it appears that many of these seasonal dwellings represent owner occupied housing that existing in 1990 that is now in use by owners for seasonal purposes. See Tables F-6 and F-7 below.

Table F-3 Total Number of Seasonal Units

	1990	2000	% Change
Addison	116	180	55.2
Columbia Falls	19	20	5.3%
Harrington	108	149	38.0%
Jonesport	184	179	-2.7%
Washington County	4,046	5,374	32.8%
Maine	88,039	101,470	15.3%

Source: U.S. Census

Increases in one-unit housing are expected as seasonal units are converted to year round use, especially on shorefront properties in Addison, and as more people commute to employment opportunities in the region.

Housing Stock

Maine's housing stock reflects the state's history and climate. Nationwide, Maine ranks first in the proportion (35%) of the housing stock that was built prior to 1940. More than 44 percent of the housing stock in Addison dates prior to 1940. Several of these units are in substandard condition. It is important for residents to be aware of existing rehabilitation funds (and renters aware of their rights to demand a certain level of maintenance by their landlords). Almost 15 percent of the town's housing stock was built between 1940 and 1969, compared to nearly 20 percent for the county and 24 percent for the state. A comparable or somewhat larger proportion of the town's housing stock was built in the 1980s and 1990s compared to the county and the state.

Table F-4 Year Structure Built

Years	Addison		Washington County		Maine
	Number	%	Number	%	%
1990 to March 2000	142	19.6	3,145	14.4	14.6
1980 to 1989	114	15.8	3,203	14.6	16.0
1970 to 1979	144	19.9	4,038	18.4	15.9
1940 to 1969	105	14.5	4,359	19.9	24.4
1939 or earlier	218	30.2	7,174	32.7	29.1
Total housing stock	723	100.0	21,919	100.0	100.0

Source: U.S. Census

HOUSING CHARACTERISTICS

Table F-5 shows the proportional make-up of housing units by general physical condition of Addison for the most recent years for which this information is available.

Table F-5 Housing Characteristics

	Number	Percent
Total housing units in 2000	723	100.0
ROOMS in 2000		
1 room	36	5.0
2 rooms	65	9.0
3 rooms	56	7.7
4 rooms	115	15.9
5 rooms	185	25.6
6 rooms	128	17.7
7 rooms	72	10.0
8 rooms	28	3.9
9 or more rooms	38	5.3
SELECTED CHARACTERISTICS in 2000		
Lacking complete plumbing facilities	26	5.3
Lacking complete kitchen facilities	15	3.1
No telephone service	15	3.1
HOUSE HEATING FUEL		
Utility gas	0	0.0%
Bottled, tank, or LP gas	20	4.1%
Electricity	16	3.3%
Fuel oil, kerosene, etc.	399	81.6%
Coal or coke	0	0.0%
Wood	54	11.0%
Solar energy	0	0.0%
Other fuel	0	0.0%
No fuel used	0	0.0%

Source: U.S. Census

HOME OCCUPANCY

Tenure

Home ownership is a good indicator of the overall standard of living in an area. One way to trace home ownership change over time is to compare owners and renters as a proportion of total occupied housing, as illustrated in Table F-6. A high rate of owner-occupied housing is typical of a predominately residential community such as Addison. In 1990 and 2000, the proportions of owner and renter-occupied housing units at the county level remained fairly stable. A decline in owner-occupied housing of almost 40 percent was seen in Addison. Similar declines were seen in Columbia Falls and Harrington although it appears that this was a result of more people renting out their properties. However in Jonesport and Addison this reduction appears to be a result of existing owners using their homes for seasonal purposes or not at all (see increase in vacancy rates in Table F-7).

Table F-6 Housing Tenure

Tenure	Addison		Columbia Falls		Harrington		Jonesport		Washington County	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %
Occupied housing units	433 100%	489 100%	226 100%	251 100%	342 100%	364 100%	586 100%	597 100%	13,418 100%	14,118 100%
Owner-occupied housing units	369 85.2%	226 46.2%	190 84.1%	104 41.4%	304 88.9%	174 47.8%	469 78.6%	371 62.1%	10,568 78.8%	10,969 77.7%
Renter-occupied housing units	64 14.7%	65 13.3%	36 15.9%	46 18.3%	38 11.1%	55 15.1%	117 20%	106 17.8%	2,8501 21.2%	3,149 22.3%

Source: U.S. Census

VACANCY RATE

In 2000, 28 percent of the town’s total housing units were vacant and over 69 percent of these vacant units were for seasonal or recreational use (calculated from Table F-3). In 2000, 69 percent of vacant units countywide were for seasonal or recreational use. The rental vacancy rate for Addison was 2.9 percent, compared to 13.3 percent for Washington County. The data suggest an adequate supply of housing for purchase and a limited supply for rent.

Table F-7 Housing Occupancy

Tenure	Addison		Columbia Falls		Harrington		Jonesport		Washington County	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000

	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %	Num. %
All Housing Units	601 100%	723 100%	272 100%	310 100%	485 100%	563 100%	851 100%	877 100%	19,124 100%	21,919 100%
Occupied housing units	433 72.0%	489 67.6%	226 83.1%	251 81%	342 70.5%	364 64.7%	586 68.9%	597 68.1%	13,418 70.2%	14,118 64.4%
Vacant housing units	168 28%	234 32.4%	46 16.9%	59 19.0%	143 29.5%	199 35.3%	265 31.1%	280 31.9%	5,706 29.8%	7,801 35.6%

Source: U.S. Census

HOUSING AFFORDABILITY

The affordability of housing is of critical importance for any municipality. High costs are burdensome to individuals, governments, and the economy. Excessively high housing costs force low and moderate-income residents to leave the community, thus reducing labor force size.

Many factors contribute to the challenge of finding affordable housing, including: local and regional employment opportunities, e.g., in-migration to job growth areas; older residents living longer lives at home; more single parent households; and generally smaller household sizes than in previous years. Those Mainers most often affected by a lack of affordable housing include: older citizens facing increasing maintenance and property taxes; young couples unable to afford their own home; single parents trying to provide a decent home; low income workers seeking an affordable place to live within commuting distance; and young adults seeking housing independent of their parents.

The State Planning Office requires that comprehensive plans show the, “proportional make-up of housing units by affordability to very low income, low income, and moderate income households (municipality and region) - for the most recent year for which information is available (est.)” Gathering this data is not as straightforward as it may seem, as several factors help explain. First, data from the Census on housing values is not disaggregated by the State categories of income levels (very low, low and moderate income), which the state sets for each county. Second, the Census provides only housing values of specified housing units, not the entire owner-occupied housing stock of our town. Third, the value of a house based on tax assessment almost always misestimates its purchase price. Fourth, and more important, at any given time, most homes are not for sale, and so their value does not reflect their availability for purchase. Fifth, town assessment records do not differentiate between year round homes and camps, cottages and vacation homes that are not presently suited for year round occupancy, and would require major investment to make them year round housing, if environmental conditions would permit such use.

Given these data limitations, we attempt to show housing affordability by examining the income distribution of our town and county by state category, and relate this to the average selling price of homes recently sold in Addison, as well as average rents in town. Additionally, we show the percentages of households who pay more than 30

percent of their income on housing, which is a measure of unaffordable housing as defined by the State. We show Maine State Housing Authority (MSHA) affordability index data for the housing market to which Addison belongs. Importantly, we demonstrate that the town has met its obligation under the Growth Management Act for ensuring that a certain percentage of new housing is affordable and lay out strategies for increasing the percent of affordable housing to our housing stock.

Definitions of Affordability

Affordable housing means decent, safe, and sanitary living accommodations that are affordable to very low, low, and moderate-income people. The State of Maine defines an affordable owner-occupied housing unit as one for which monthly housing costs do not exceed approximately 30% of monthly income, and an affordable rental unit as one that has a rent not exceeding 30% of the monthly income (including utilities). The kinds of housing that are affordable at these income levels are often small homes on smaller lots and can also include manufactured housing, multi-family housing, government-assisted housing, and group and foster care facilities. Increased density and reduced frontage requirements can contribute to a community's affordable housing stock.

Based on MSHA figures, in 2002 the median household income was \$26,808 in Washington County. Using state guidelines, three income groups are considered in Addison for 2002:

Table F-8 Income and Affordable Monthly Housing Payments in Addison

Households by Income	Income Range	Percent of Households	Affordable monthly rent or mortgage payment
Extremely Low and Very low income	Up to \$12,527	28.2%	Up to \$313
Low income	\$12,527 to \$20,043	8.9%	\$313 to \$501
Moderate income	\$20,043 to \$37,581	28.8%	\$501 to \$940

Source: Maine State Housing Authority, 2003

Housing Selling Prices

Table F-9 shows the affordable selling prices for extremely low, very low, low, and moderate-income groups for Addison and Washington County.

Table F-9 Household Income Distribution & Affordable Housing Selling Prices, 2002

Households by Income	Percent of Households		Affordable Selling Price	
	Addison	Washington County	Addison	Washington County
Extremely Low and Very Low Income	28.2%	24.7%	up to \$34,828	Up to \$56,300
Low Income	8.9%	16.8%	up to \$55,724	up to \$90,079
Moderate Income	28.8%	29.1%	up to \$104,484	up to \$121,774

Source: MSHA, Claritas

Table F-10 shows that the median value of housing in Addison was \$76,700 in 2000 suggesting that housing is affordable for households in the moderate-income groups and above (which constitutes 62.9 percent of the town’s households). However, the value of housing in Addison for the year 2000 from the Census shown in Table F-10 is a small sampling that misses more than half of the owner-occupied housing stock.

Table F-10 Value in 2000: Specified owner-occupied housing units

	Number	Percent
Less than \$50,000	48	21.2
\$50,000 to \$99,999	118	52.2
\$100,000 to \$149,999	25	11.1
\$150,000 to \$199,999	21	9.3
\$200,000 to \$299,999	10	4.4
\$300,000 or more	4	1.8
Median (dollars)	76,700	-

Source: U.S. Census

Additional data on housing affordability is available at the housing market level. Addison is part of the Jonesport/Milbridge Housing Market and the MSHA reports that the housing affordability index for the year 2002 was 0.98 (under 1.00 equals unaffordable; while over 1.00 equals affordable) but had increased to 1.18 in 2002.

In 2002, the median home sale price was **\$74,750** in the Jonesport/Milbridge Housing Market, while the median income was \$28,475 in this housing market. The home price that could be afforded at the housing market median household income of \$28,475 was \$77,837. Thus those with incomes above the median can still afford to purchase homes of the median sale price. But those with lower incomes 54.8 percent or 1,780 households in the Jonesport/Milbridge Housing Market – are losing access to the housing market.

The Statewide Multiple Listing Service (SMLS) recorded 17 house sales in Addison between 2000 and 2002. The median sales prices were \$69,925 in 2000; \$80,000 in 2001; and \$72,750 in 2002. However, local realtors report sales in Addison in the last 2 years in the range of \$50,000.00 -\$150,000.00 with some as high as \$500,000.00. Ocean front property in particular has increased in value in the last three years.

Owner Costs

Table F-11 shows selected monthly owner costs as a percentage of household income for over 46 percent of the owner-occupied housing units in Addison in 1999. Fifty-one housing units had monthly owner costs of 30 percent or more of their household income. This data suggests that, while housing affordability is not an issue for most residents, it does affect a minority.

Table F-11 Selected Monthly Owner Costs as a Percentage of Household Income in 1999 for Addison

Percentage of Household Income	Owner Occupied Housing Units
Less than 20 %	122
20 to 24 %	35
25 to 29 %	18
30 to 34 %	17
35 % or more	34
Not computed	-
Total units	226

Source: U.S. Census

Renter Occupied Housing Affordability

Table F-12 shows rental costs as a percentage of household income. Only year round rentals are considered, as seasonal housing rentals are not reported. The rents shown are reported by the tenants and take into account the subsidies many receive in the form of the federal Section 8 housing subsidy to low-income residents. MSHA reports that in 2002, there were 17 Section 8 Vouchers issued for rental housing in Addison. For 14 renter occupied units, more than 30% of household income was spent on housing costs, indicating that such housing may not be affordable for these tenants.

Table F-12 Gross Rent as a Percentage of Household Income in 1999 for Addison

Percentage of Household Income	Renter Occupied Housing Units
Less than 20 %	11
20 to 24 %	7
25 to 29 %	12
30 to 34 %	5
35 % or more	9
Not computed	21
Total units	65

Source: U.S. Census

For the 44 year round rental units reported in the 2000 Census (not including no cash rental units) all were affordable to those in the moderate-income group. More than 59 percent of the units were affordable to those in the low-income group, and about 32 percent were affordable to those in the extremely low and very low-income group. See Table F-8 for affordable rent figures.

Table F-13 Gross Rent in 1999 for Addison

Rent	Number of Rental Units
Less than \$200	14
\$200 to \$299	0
\$300 to \$499	12
\$500 to \$749	18
\$750 or more	0
No cash rent	21
Median	\$421

Source: U.S. Census

Affordability and the Growth Management Act

The Maine Growth Management Act requires that every municipality "...shall seek to achieve a level of 10% of new residential development, based on a five-year historical average of residential development in the municipality, meeting the definition of affordable housing." During the five-year period from 1999 to 2003, 92 permits were issued for residential housing construction – see Table F-14. Addison meets the requirement of the Act if the town sought to provide 3 or 4 low-income units in this period. Within this period, affordable housing was built in the form of mobile housing (17 units or 30.5% of actual new construction permits – see Table F-15). Modular and mobile housing comprised 54.3 percent of the total number of residential building permits issued in this period.

Table F-14 – Residential Building Permits (Type of Construction)

Year	Stick-built Houses	Mobile	Modular Homes	Total New Home Construction Permits	Wood sheds/ Decks/garages/ Additions	Marine Structures (Wharves, pounds, sheds, fish shacks)	Total (all permits)
1999	4	8	3	15	27		42
2000	1	6	1	8	12		20
2001	9	8	6	23	18		41
2002	17	5	1	23	28		51
2003	11	7	5	23	48	1	72
Total	42	34	16	92	133	1	226

Source: Addison building permits

Table F-15 – Actual New Construction

Year	Total New Buildings	Total Demolished Buildings	Total Net Gain of Buildings	New 1 Family Homes	Demolished 1 Family Homes	Net Gain 1 Family Homes	New Mobile Homes	Demolished Mobile Homes	Net Gain Mobile Homes
1990	15	0	15	10	0	10	5	0	5
1991	11	1	10	5	1	4	6	0	6
1992	6	1	5	0	1	-1	6	0	6
1993	14	1	13	7	1	6	7	0	7
1994	6	0	6	0	0	0	6	0	6
1995	7	1	6	3	0	3	4	1	3
1996	13	9	4	6	0	6	7	9	-2
1997	14	10	4	2	0	2	12	10	2
1998	9	0	9	4	0	4	5	0	5
1999	0	0	0	0	0	0	0	0	0
2000	12	0	12	4	0	4	8	0	8
2001	6	0	6	2	0	2	3	0	3
2002	19	4	15	12	0	12	7	4	3
2003	19	0	19	16	0	16	3	0	3
Total	151	27	124	71	3	68	79	24	55

Source: MSHA New Construction Data Aug 11, 2004; Maine Revenue Services

Seasonal and Year Round Housing Differences

There are effectively two housing markets in Addison: seasonal and year round. Seasonal homes are almost always located in shoreland areas on expensive lots. These units tend to be larger and while they are seasonal and function primarily as vacation homes for non-residents, they are built for year round occupancy. This is a shift away from past construction for traditional camps built throughout rural Maine.

Year round homes are often built on less expensive inland lots, and construction often comprises modular or similarly prefabricated units. Young local families purchase most of these units and tend to work within the area. Another significant trend is the conversion of year-round occupied housing units into predominately seasonal use especially in shoreland areas.

Affordable Housing Remedies

While meeting the letter of the Growth Management Act has not proved difficult for the town of Addison, there is a desire by residents to maintain and provide affordable housing, as needed, beyond the state minimums. The state recommends that the town consider ways of helping meet this need. This can be very difficult for a small community like Addison because the traditional recommendations may *not* apply, as evidenced by the following **bold-face observations about Addison** relative to the non-bold face traditional recommendations:

1. The relaxation of zoning ordinance and building code requirements that tend to increase building costs. **Addison has no town wide zoning or building code at present. If either is established, it will be sensitive to the need to lessen the potential costs imposed on low-income residents.**
2. Take steps to allow mobile homes and modular homes in more areas. **At present the town does not limit the location of these types of units.**
3. Provide town sewer, water and roads to new parts of town thus “opening up” land for new homes. **The town has no sewer system and no large-scale system is likely given environmental constraints. The water system was recently upgraded.**

Given the lack of current land use ordinances that would tend to increase housing costs, the town believes that a regional approach may best meet the need of its low and moderate-income residents. The town would encourage accessory apartments, so-called ‘mother-in-law’ apartments, and will put language in proposed ordinances and building codes as needed to do so.

Large lot sizes, while seemingly protecting the rural character of the community, can create the potential of driving land prices higher, thus housing costs higher, thereby reducing the affordability of housing in the community. Accordingly, this will be considered in the future land use section of this plan. The town will also inform itself of the opportunities, technologies and permitting requirements for small scale community

sewage treatment systems to enable small affordable lots to be created that will not contaminate source water protection areas or surface waters.

Elderly Housing

Elderly housing is a concern for us, especially for long time residents who wish to remain in the area. Presently, Marshall Manor in Machias and other regional providers have assisted living complexes for the elderly. While our needs for elderly housing are being met currently, we would welcome a reexamination of this issue as our population ages.

Table F-16 Age of Householder

2000 Addison AGE OF HOUSEHOLDER	Number	Percent
Occupied housing units	489	100.0
15 to 24 years	22	4.5
25 to 34 years	67	13.7
35 to 44 years	94	19.2
45 to 54 years	105	21.5
55 to 64 years	86	17.6
65 years and over	115	23.5

Source: U.S. Census

Housing Programs

In addition to ensuring that our ordinances do not significantly increase construction costs, the town will also compile information on affordable housing programs for residents to consult at the town offices. This resource will be updated on a regular basis and will include such programs as those offered through the Maine State Housing Authority, e.g. Rental Loan Program, Section 8, SHARP, Supportive Housing, and Vouchers, DEP septic and wells grants, and USDA Rural Development, among other organizations.

Local, state, and federal governments have a number of different manners of subsidizing housing costs for eligible citizens. In most cases the efforts of the different levels of government are integrated, with funding and operation and jurisdictional fields overlapping.

The United States Department of Housing and Urban Development (HUD) is the primary federal agency dealing with affordable housing. Rural Development (RD), formerly Farmers Home Administration (FmHA), part of the United States Department of Agriculture (USDA), also deals with affordable housing. The Maine State Housing Authority (MSHA) is the State's agency for such issues. The town of Addison does not have a local housing authority and does have a Board to oversee general assistance.

Subsidized units are built with state or federal monies for the express purpose of providing housing to lower income individuals and families. A housing project or

development may be entirely formed by subsidized units, or the project may be of mixed uses. Subsidized units are typically available to individuals below certain income guidelines, and residents are expected to pay a fixed percentage of their income as rent.

Housing is also subsidized through certificates and vouchers. Especially when subsidized units are not available, the MSHA will provide monies for citizens to use as payment for rent for non-public units. The town is also reimbursed by the State for general assistance money that may be given to citizens with short-term immediate needs for housing. Finally, low interest loans through the federal or state governments are also a form of subsidy.

POLICIES AND IMPLEMENTATION

In order to encourage and promote affordable, decent housing opportunities for all Addison residents, the town has developed the following policies and implementation strategies:

Goal: Addison will encourage and promote affordable, decent housing opportunities for all Addison residents.			
Policy	Implementation Strategy	Responsibility	Timeframe
Programs and Grants			
Pursue programs and grants that can assist in ensuring that at least 10% of new residential development meet the definition of affordable housing.	The town will compile information on programs and grants (CDBG housing assistance and rehabilitation programs) for the use of residents.	Town Clerk	On-going
	The town will welcome and encourage participation in programs, grants and projects for the construction of subsidized housing whether within the town or the region including grants to homeowners for improvements to energy efficiency, habitability, etc	Select Board	On-going
	The town will welcome and encourage participation in programs, grants and projects, within the town or the region to insure sufficient, affordable housing options for its elderly citizens	Select Board	On-going
	The town will seek the assistance of regional and state agencies in the opportunities, technologies and permitting requirements for cluster sewage treatment systems to enable affordable lots to be created that will not contaminate source water protection areas or surface waters.	Select Board	On-going

Goal: Addison will encourage and promote affordable, decent housing opportunities for all Addison residents.			
Policy	Implementation Strategy	Responsibility	Timeframe
Codes and Regulation			
Ensure that local codes and ordinances are enforced for the public health, safety and welfare.	Ensure that the code enforcement officer (CEO) works to address reported violations of local ordinances and State laws and regulations that affect health, safety or community conditions such as the automobile graveyard provisions, removal of unsafe or deteriorated buildings.	Selectmen; Code Enforcement Officer; Health Officer	On-going
	Work with the planning board to address any need for modification to the existing land use regulations that may be appropriate.	CEO; Planning Board; Selectmen	On-going
	Work to correct all known failed or inadequate subsurface sewage disposal systems.	LPI; Selectmen	On-going
	Investigate the need for a building code and report its findings to the Selectmen.	Planning Board	Long Term
The future land use ordinance will not preclude the development of affordable housing	The town will continue to encourage affordable housing opportunities by allowing a mixture of appropriate housing types, including accessory apartments.	Selectmen; Planning Board	Short-term (within 2 years)
	Continue to allow mixed uses and mixed income housing within the residential areas of the town.	Planning Board	On-going
	Encourage senior citizen housing opportunities and provide residential areas that allow single and multi-family dwellings, as well as manufactured housing.	Planning Board	On-going

SUMMARY

Affordable housing is often defined as not costing more than 30% of household income. The data reviewed suggest that the cost of housing in Addison is affordable for most people in the community. However, the home price that could be afforded at the housing market median household income of \$28,475 was \$77,837.

Existing land use ordinances do not impose significant costs on the cost of building homes and the majority of people live in owner-occupied single-family housing. The desire for vacation homes on coastal properties by non-residents has raised the value, and assessment, of many properties in Addison. Many young families find that they must move inland to find affordable lots for new construction. There is a range of new housing in town, with mobile or manufactured homes often utilized. The percentage of homes owned by those in the workforce is likely to decline further while the percentage of homes owned by retirees - both those from away and natives - will increase.