

H. HOUSING

The purpose of this section is to:

1. Describe the characteristics and changes of the housing stock and its demand and affordability in Lubec and the region;
2. Identify the relationship between housing characteristics and demand in Lubec and the region; and
3. Predict the size, characteristics, and affordability of housing needed to meet the demands of the future population

FINDINGS

The total number of housing units in Lubec grew by 5% in the 1990's. A similar rate of growth is anticipated over the planning period. Housing available in Lubec is dominated by single family units, but it includes a mix of owner-occupied and rental units, as well as apartments, mobile homes and senior housing.

Overall, there appears to be an adequate supply of affordable housing. Affordable housing is defined as not costing more than 30% of household income. However, housing affordability is an issue for a significant portion of Lubec residents. In particular, the limited availability of affordable rental properties is an issue for young families. There are also significant substandard housing issues. Both of these trends are related to the age of Lubec's housing stock (45% of units were built prior to 1939). The Town has had some success in addressing substandard housing; and should continue these efforts.

HOUSING UNITS

In 2000, the total number of housing units in Lubec was 1,072. During the 1990s, the number of housing units in Lubec grew by 5 percent. This was compared to a 15 percent increase for Washington County and an 11 percent increase for the state. The Town feels that Census data may not fully reflect the level of development in seasonal homes that actually occurred during the 1990s. Lubec does not issue building permits for activities occurring outside the shoreland zone, so no comprehensive statistics are available for the first decade of this century. Anecdotal accounts suggest that there was an increase in development in the late 1990s and early 2000s, but that overall the rate of growth in housing units reflected in Census figures is reasonably accurate.

As noted in *Chapter C. Population*, in the 1990s Lubec experienced an 11% population decline. However as Lubec's population declined, the number of households grew. Given population forecasts that predict continued declines in population and an average household size that was already well below the state average, Lubec does not anticipate the need for a great number of additional housing units to accommodate its population over the planning period. It is anticipated that the ratio of population to total housing units will continue to fall slightly as average

household size declines, year-round homes are converted to seasonal use, and seasonal homes continue to be built.

Table H-1 TOTAL NUMBER OF HOUSING UNITS

	1990	2000	% Change
Calais	1,773	1,921	8%
Eastport	1,046	1,061	1%
Lubec	1,014	1,063	5%
Machias	1043	1,125	8%
Washington County	19,124	21,919	15%
Maine	587,045	651,901	11%

Source: US Census

If the present trend of declining household size is projected into the future, Lubec would need an additional 40 housing units to accommodate its projected population in 2020. These projections seem in line with the level of development currently occurring in Lubec.

HOUSING STOCK

Maine's housing stock reflects the state's history and climate. Nationwide, Maine ranks first in the proportion (29%) of the housing stock built prior to 1940. In Lubec, 45% of housing units were built prior to 1939. This is a high proportion and includes a large number of historic homes that contribute to the character and sense of place in Lubec's downtown and other parts of town. At the same time, the high proportion of old housing stock has implications for lower income households and households with children since many older housing units have substandard heating and plumbing systems, poor insulation and exposed lead paint.

Table H-2 YEAR STRUCTURE BUILT

Years	Lubec		Washington County		Maine
	<i>Number</i>	<i>%</i>	<i>Number</i>	<i>%</i>	<i>%</i>
1999 to March 2000	15	1%	344	2%	2%
1995 to 1998	48	5%	1,197	6%	6%
1990 to 1994	47	4%	1,604	7%	7%
1980 to 1989	111	10%	3,203	15%	16%
1970 to 1979	149	14%	4,038	18%	16%
1960 to 1969	49	5%	1,856	9%	9%
1940 to 1959	162	15%	2,503	11%	15%
1939 or earlier	482	45%	7,174	33%	29%
Total housing stock	1,063	100%	21,919	100%	100%

Source: U.S. Census

Structure Type

The distribution of housing unit types is an important indicator of affordability, density, and the character of the community. In 2000, one-unit structures (single-family houses) represented 82% of Lubec's housing units while mobile homes and trailers accounted for 12% percent. The increase in the percentage of single family homes in Lubec between 1990 and 2000 can be attribute both to an increase in the number of single family homes during that period and a decrease in the number of housing units classified as "other" or not classified.

The share of mobile homes in Lubec relative to the entire housing stock is comparable to the rest of Washington County. Between 1990 and 2000, the number of mobile homes and trailers in Lubec remained stable. In Lubec mobile homes and trailers are located primarily on individual lots, not in mobile home parks. Although not disproportionate, many of these homes are inhabited by elderly people. Overall, mobile homes in Lubec are in good condition. Mobile homes provide an affordable home-ownership option for many residents. Accordingly, it is the policy that the Town of Lubec does to not discriminate against mobile homes or mobile home parks. Those mobile home units constructed pre-1976 which are located in town must meet the requirements of the Building Code and the State Electric Code.

Table H-3 HOUSING UNITS IN STRUCTURE

	Lubec				Washington County			
	1990		2000		1990		2000	
	Num.	%	Num.	%	Num.	%	Num.	%
One-unit	785	77%	870	82%	14,397	75%	17080	78%
Multi-unit	78	8%	65	6%	1,473	8%	1,931	9%
Mobile Home trailer	125	12%	123	12%	3,254	17%	2,786	13%
Total units**	1,014	100%	1,063	100%	19,124	100%	21,919	100%

Source: U.S. Census

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

HOME OCCUPANCY

Home ownership is a good indicator of the overall standard of living in an area. One way to track home ownership changes over time is to compare owners and renters as a proportion of total occupied housing, as illustrated in Table H-4. A high rate of owner-occupied housing is typical of predominately residential communities like Lubec. In 1990 and 2000, the proportions of owner and renter-occupied housing units remained fairly stable at both the town level and in the county as whole.

However in keeping with the population decline experienced in Lubec during the 1990s, the number of occupied housing units (including both owner and renter occupied units) declined, whereas the county as whole saw an increase in all three categories.

Table H-4 HOUSING TENURE

	Lubec				Washington County			
	1990		2000		1990		2000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Occupied housing units	782	100%	756	100%	13,418	100%	14,118	100%
Owner-occupied housing units	613	78%	591	78%	10,568	79%	10,969	78%
Renter-occupied housing units	169	22%	165	22%	2,850	21%	3,149	22%

Source: US Census 2000

VACANCY RATE

The decline in occupied housing units noted above is directly related to the decline in housing occupancy during the same period. In 1990, 23% percent of Lubec's housing units were "vacant," which includes those that are truly vacant as well as those that are used seasonally. By 2000, 30% of housing units in Lubec were classified as vacant, a lower proportion than in the county as a whole. Homes in Lubec classified as vacant by the Census are overwhelmingly comprised of seasonal homes. Local real estate agents and town officials indicate seasonal homes account for more than 30 percent of homes. Overall, the data suggest an adequate supply of housing for purchase. However, there are issues with the availability of rental housing as discussed below.

Table H-5 HOUSING OCCUPANCY

	Lubec				Washington County			
	1990		2000		1990		2000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
All housing units	1,014	100%	1,072	100%	19,124	100 %	21,919	100.0%
Occupied housing units	782	77%	755	70%	13,418	70%	14,118	64%
Vacant housing units	232	23%	317	30%	5,706	30%	7,801	36%

Seasonal homes

In part, the increased vacancy rate can be attributed to conversion of year-round homes to seasonal use. According to the Census, the number of seasonal homes in Lubec increased from 125 in 1990 to 170 in 2000, an increase of 16%. The rate of increase in Lubec's seasonal housing was less than the increase in Washington County as whole. Although the Town does not keep track of home conversion from year-round to seasonal use, as noted in *Chapter C. Population*, this trend seems to be in line with the Town's best estimate of growth in the seasonal population. The Town anticipates that year-round homes will continue to be converted to seasonal use and that a significant portion of new home development over the planning period will be for seasonal use.

Table H-6 TOTAL NUMBER OF SEASONAL UNITS, 1980 - 2000

	1990	% of Total Units (1990)	2000	% Change	% of Total Units (2000)
Lubec	125	12%	170	36%	16%
Washington County	4,046	21%	5,374	33%	25%
Maine	88,039	21%	101,470	15%	16%

Source: U.S. Census

HOUSING ISSUES

Availability of rental properties

Reports from local real estate agents and others indicate that there are not enough year-round rental properties available at affordable prices to accommodate demand. In part, this is related to the limited availability of multi-family housing in Lubec. The limited availability of affordable rental housing is also related to the market for seasonal rentals. In recent years an increasing number of property-owners have made the calculation that making their properties available only for seasonal rental in the summer months provides a better return on investment.

The Town feels that meeting the need for affordable rental properties is critical to retaining young families in support of municipal economic development goals. The town would work with developers interested in developing multi-family housing to meet this need.

Substandard housing

Substandard housing in Lubec is related to the prevalence of older housing units. Older homes are more likely to have substandard heating and plumbing systems, poor insulation and exposed lead paint. In addition, according the Census, 90% of homes in Lubec were built prior to 1980 and are therefore likely to contain lead paint. These issues are of particular concern for lower income households and households with children.

Since the previous Comprehensive Plan was adopted, Lubec has taken measures to help address substandard housing issues. Between 1996 and 2000 Lubec was awarded three Housing Assistance Grants totaling \$900,000 to assist low income households with housing rehabilitation. Since that time, similar assistance was made available to Lubec residents through housing rehabilitation programs administered through the Washington Hancock Community Agency (WHCA). The Town should continue to provide information to local residents about these programs and partner with WHCA to remedy sub-standard housing conditions in Lubec.

Table H-7 HOUSING CHARACTERISTICS

	Washington County		Lubec	
	Number	Percent	Number	Percent
Total housing units in 2000	21,919	100%	1,063	100%
ROOMS IN 2000				
1 room	708	3%	6	1%
2 rooms	1,263	6%	50	5%
3 rooms	2,411	11%	120	11%
4 rooms	4,096	19%	185	17%
5 rooms	4,896	22%	244	23%
6 rooms	3,794	17%	228	21%
7 rooms	2,211	10%	120	11%
8 rooms	1,330	6%	60	6%
9 or more rooms	1,210	6%	50	5%
SELECTED CHARACTERISTICS IN 2000 (of occupied housing units)				
Occupied Housing Units (1999)	14,118	100%	756	100%
Lacking complete plumbing facilities	299	2%	21	3%
Lacking complete kitchen facilities	204	1%	18	2%
No telephone service	330	2%	27	4%
HOUSE HEATING FUEL IN 2000 (of occupied housing units)				
Utility gas	3	>1%	0	0%
Bottled, tank, or LP gas	473	3%	26	3%
Electricity	562	4%	26	3%
Fuel oil, kerosene, etc.	11,708	83%	647	86%
Coal or coke	8	>1%	0	0%
Wood	1,333	9%	57	8%
Solar energy	5	>1%	0	0%
Other fuel	23	>1%	0	0%
No fuel used	3	>1%	0	0%

Source: U.S. Census

Senior Housing and Assisted Living Housing

The availability of senior housing and assisted living housing is a concern for long time residents who wish to remain in the area. There are currently three MaineHousing (Maine State Housing Authority) Complexes in Lubec: Bayview Park (103 Main Street), Quoddy View Apartments (1 Emery Circle), and Sunrise Apartments (25 Hallett Circle). All three facilities are under the same management and provide housing for elderly people and/or people with disabilities.

In addition to these facilities, there are number of other senior housing facilities within the region, most notably in Machias and Calais where there is a greater availability of medical care. Demographic trends indicate a growing need for senior housing over the planning period. The Town anticipates that this need will be met through some mix of local and regional solutions. As the population ages, the Town will work with senior housing developers and regional partners to identify solutions that meet the needs of local residents.

As with affordable rental properties, demand for senior housing and assisted-living in Lubec exceeds the available supply. The Town is interested in working with developers to meet the needs for additional senior and/or assisted living in Town.

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 the labor force.

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; low income workers seeking an affordable place to live within commuting distance; and young adults seeking housing independent of their parents.

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 small lots and can 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 2007 the median household income was \$30,530 in Washington County. Using state guidelines, three income groups are considered for 2007: extremely low and very low income, low income and moderate income. Income and affordable monthly housing payments are shown in Table H-8 for these income groups.

Table H-8 INCOME AND AFFORDABLE MONTHLY HOUSING PAYMENTS

Households	Washington County		
	Income Range	Percent of Households	Affordable monthly rent or mortgage payment
Extremely Low & Very low income	Up to \$15,265	25.3%	Up to \$382
Low income	\$15,266 to \$24,424	15.6%	\$383 to \$611
Moderate income	\$24,25 to \$45,796	27.5%	\$612 to \$1,145

Source: MSHA

Housing Selling Prices

Table H-9 shows that the median value of housing in 2000 was \$58,000 in Lubec suggesting that housing is affordable for some Lubec households in the low income groups and above. However,

it should be noted that the value of housing in Lubec for the year 2000 from the Census shown in Table F-10 is a small sampling.

Table H-9 VALUE IN 2000: SPECIFIED OWNER-OCCUPIED HOUSING UNITS

	Lubec		Washington County	
	Number	Percent	Number	Percent
Less than \$50,000	165	40%	1945	28%
\$50,000 to \$99,999	190	46%	3825	54%
\$100,000 to \$149,999	22	5%	741	11%
\$150,000 to \$199,999	21	5%	294	4%
\$200,000 to \$299,999	11	3%	171	2%
\$300,000 or more	3	1%	54	1%
Owners Specified Units	412	100%	7,030	100%
Median (dollars)	\$58,000	-	\$68,700	-

Source: U.S. Census

Additional data on housing affordability is available at the housing market level. Lubec is part of the larger Machias Housing Market. MSHA reports that in 2007, the median home sale price was **\$98,000** in the Machias Housing Market, while the median income was \$31,245. Accordingly, the housing affordability index in this housing market for the year 2007 was 0.93 (under 1.00 equals unaffordable; while over 1.00 equals affordable). While not affordable, in 2007 housing was more affordable in the Machias Housing Market than in Washington County as a whole (with affordability index of 0.81) or the state as whole (with an affordability index of 0.74).

A recent review of current real estate listings (2009) revealed over a dozen homes in Lubec listed for sale at or below \$98,000 with several homes available in a range that would be affordable to households earning 80% of the median income.

Owner Costs

Table H-10 shows selected monthly owner costs as a percentage of household income for owner-occupied housing units in Lubec. In 1999, 38% of Lubec household paid over 30% of household income in owner costs. This is significantly higher than the county average and suggests that housing affordability is an issue that affects a significant portion of local residents. Given the age of Lubec's housing stock and the local dependence on fuel oil as a heat source, changes in energy costs can significantly impact home ownership costs and home affordability for many Lubec residents.

Table H-10 SELECTED MONTHLY OWNER COSTS IN 1999

Percent of Household Income	Lubec		Washington County	
	Owner Occupied	Percent	Owner Occupied	Percent
Less than 20 %	193	47%	4147	59%
20 to 24 %	39	9%	815	12%
25 to 29 %	24	6%	498	7%
30 to 34 %	33	8%	368	5%
35 % or more	114	28%	1096	16%
Not computed	9	2%	106	2%
Total Owner Occupied Units	412	100.0%	7,030	100%

Source: U.S. Census

Renter Occupied Housing Affordability

Table H-11 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 some receive in the form of the Federal Section 8 housing subsidy to low income residents. For 46 renter-occupied units in Lubec (27% of households that rent) more than 30% of household income was spent on housing costs. Based on these figures, rental housing is unaffordable for a greater proportion of Lubec residents than in the county as whole.

Table H-11 GROSS RENT AS A % OF HOUSEHOLD INCOME IN 1999

Percent of Household Income	Lubec		Washington County	
	Number	Percent	Number	Percent
Less than 20 %	42	25%	829	23%
20 to 24 %	14	8%	370	12%
25 to 29 %	27	16%	420	14%
30 to 34 %	13	8%	234	8%
35 % or more	33	20%	690	23%
Not computed	36	22%	473	16%
Total Renter Occupied Units	165	100.0%	3016	100.0%

Source: U.S. Census

For approximately 80% of the 165 year-round rental units in Lubec reported in the 2000 Census, gross rent was affordable for those in the moderate income group and at least 60% were affordable to those in the low income group. (See Table H-8 for affordable rent figures). As with housing, this suggests that other costs of renting – in particular volatile fuel prices – contribute significantly to housing affordability in Lubec.

As noted above, local real estate agents report a decline in the number of available year-round rental properties in Lubec and rents for those properties that are available for year-round rental have risen significantly in recent years. There are currently very few rental units available that are affordable to low income earners. The Town is interested in working with developers to better meet this need.

Table H-12 GROSS RENT IN 1999

Rent	Lubec		Washington County	
	# of Rentals	Percent	# of Rentals	Percent
Less than \$200	37	22%	600	20%
\$200 to \$299	21	13%	313	10%
\$300 to \$499	53	32%	864	29%
\$500 to \$749	20	12%	719	24%
\$750 or more	2	1%	8	>1%
No cash rent	32	19%	447	15%
Total Renter Occupied Units	165	100.0%	3016	100.0%
Median	\$352	-	\$408	-

Source: U.S. Census

Affordability and the Growth Management Act

A minimum policy required by the Maine Growth Management Act is for every municipality "...to seek to achieve at least 10% of all housing built or placed during the next decade be affordable."

During the 1990s, Lubec added 39 housing units. The Town does not require building permits for activities occurring outside of the shoreland zone, but the level of development that occurred in the 1990s seems to be in line with more recent trends. At the level of development, Lubec would meet the requirement of the Act if the town sought to provide approximately 4 low-income units per decade. The Town does not maintain records on actual sale prices or move-in costs associated with new construction. However, the Town is aware of at least five mobile home placements within the last decade that are believed to meet the affordability requirements. In addition, use of the town's revolving loan fund to address substandard housing issues has resulted in the retention of affordable housing units that would otherwise have become uninhabitable.

The Committee recommends that the Town implement a building permit or an intent-to-build filing. This will enable the Town to more accurately track new housing development in the future. It will also improve fairness of the property tax by allowing the town to better track taxable property.

Seasonal and Year Round Housing Differences

There are effectively two housing markets in Lubec: seasonal and year-round. Seasonal housing is concentrated along waterfront areas. These units tend to be larger and, while many are seasonal and function primarily as vacation homes for non-residents, they are built for year round occupancy. There is a concern in Lubec and the surrounding area that long term residents are losing their ability to stay in their houses because of significantly increasing property taxes caused by an overall increase in town valuation.

Affordable Housing Remedies

While meeting the letter of the Growth Management Act has not proved difficult for the town of Lubec, 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 small communities like Lubec because the traditional recommendations may *not* apply, including:

1. The relaxation of zoning ordinance and building code requirements that tend to increase building costs.
 - **Lubec does not have town wide zoning. However, if a zoning ordinance is established for Lubec, 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. There are no official mobile home parks Lubec, but the Town does not restrict where within Lubec mobile home parks may be located.**
3. Provide town sewer, water and roads to new parts of town thus “opening up” land for new homes.
 - **There continues to be an adequate amount of land available for development within the area served by public water and sewer. The Town does not anticipate any extension of public water or sewer service at this time.**

The Town of Lubec has implemented a number of programs to address housing affordability issues. Notably, the Town has consistently made use of its revolving loan funds to assist low-income home owners with repairs that address substandard housing issues. Between 1996 and 2000 Lubec was also awarded three Housing Assistance Grants totaling \$900,000 to assist low income households with housing rehabilitation. Since that time, similar assistance has been made available to Lubec residents through housing rehabilitation programs administered through the Washington Hancock Community Agency (WHCA).

The Town believes that these local and regional solutions effectively address housing affordability by maintaining the ability of local residents to make necessary repairs that improve the housing stock available for low to moderate income Lubeckers. In addition, limited land use regulation in Lubec allows for a wide variety of solutions that typically result in affordable housing such as accessory apartments, so-called ‘mother-in-law’ apartments.

Housing Programs

In addition to continuing a regulatory framework that does not significantly increase construction costs, the town also provides information on affordable housing programs for residents to consult at the town office. This resource is updated on a regular basis and includes information on 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.

Local, state, and federal governments have a number of different means 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. Lubec has neither a local housing authority nor a public welfare department to oversee general assistance.¹

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.

FINDINGS OF PREVIOUS COMPREHENSIVE PLAN & EXISTING POLICIES

Relative to housing, the Comprehensive Plan adopted by the Town of Lubec in 1992, found that housing in Lubec included a high percentage of homes constructed prior to 1940 as well as a high percentage of mobile homes. The 1992 Comprehensive Plan found that population trends indicated little need for additional housing construction. Available data indicate that this has in fact been the case. Based on these findings, the Comprehensive Plan established policy recommendations as summarized in the table below along with notes on the status of the policy recommendations. A complete list of the policy recommendation from the previous Comprehensive Plan is included in *Appendix A: Executive Summary of the Town of Lubec Comprehensive Plan, 1992*. A full copy of the previous plan is on file in the Town Office.

¹ General assistance requests are handled through the Town Office.

Table H-13. HOUSING POLICIES & STRATEGIES FROM THE 1992 COMP PLAN

Policies	Notes
It is the policy of the Town of Lubec to encourage and promote affordable, appropriate, and adequate housing for its residents.	<i>This policy continues to align with municipals goals and should be continued.</i>
It is the policy of the Town of Lubec to continue to not discriminate against manufactured housing, mobile home parks, elderly housing or low income housing projects within its jurisdiction.	<i>This policy continues to align with municipals goals and should be continued.</i>
Implementation Strategies	Notes
Study the feasibility and desirability of developing additional elderly housing in town. Study will include evaluating the applicability the HUD Elderly Housing Program.	<i>This policy is felt to be obsolete; and should not be continued.</i>
Monitor the conversion of seasonal to year-round homes to ensure that septic systems are adequate to handle the increased demand and that water quality is not threatened.	<i>The Town has not adopted a Mobile Home Park and Trailer Ordinance but continues to encourage siting of mobile home parks in appropriate areas.</i>
Establish a Lubec Housing Authority to acquire tax default houses in Town. Use Town’s revolving loan funds (town to create jobs), get matching dollars, renovate the buildings, and create rental properties.	<i>This policy no longer aligns with municipal goals; and should not be continued.</i>

Policies and implementation strategies relative to housing in Lubec are presented on the following pages. They include revisions as noted above, along with additional policies and strategies that reflect changes in conditions on the ground, local priorities, State, and Federal policy since the previous Comprehensive Plan was adopted.

POLICIES AND IMPLEMENTATION STRATEGIES

The Comprehensive Plan Update committee recommends the following policies and implementation strategies relative to housing.

Goal: Lubec will encourage and promote affordable, decent housing opportunities for its residents.			
Policy	Implementation Strategy	Responsibility	Timeframe
Encourage and promote affordable, appropriate, and adequate housing for its residents.	Continue to utilize the Town Revolving Loan Funds, regional housing assistance grants and other sources of funding to address substandard housing issues.	Selectmen	On-going
Ensure that land use controls encourage the development of quality affordable housing, including rental housing.	Keep minimum lot size and road frontage requirements small to encourage residential density in growth areas and maintain access to affordable housing throughout Lubec.	Selectmen	On-going
	Continue to allow the types of development that result in affordable housing, such as the addition of accessory apartments.	Selectmen	On-going
	Encourage senior citizen housing opportunities and work with developer and regional partner to permit and develop addition senior housing as necessary and appropriate.	Selectmen; Planning Board	On-going
Continue to not discriminate against manufactured housing, mobile home parks, elderly housing or low income housing projects within the Town's jurisdiction.	Ensure that land use regulations continue to allow mobile homes through the Town's jurisdictions.	Selectmen	On-going
	Designate locations in growth areas where mobile home parks are allowed pursuant to 30-A MRSA §4358(3)(M).		
Pursue programs and grants that can assist in ensuring that at least 10% of new residential development meets the definition of affordable housing.	Continue to participate in program and grants (CDBG housing assistance and rehabilitation programs) for the use of residents.	Selectmen; Town Administrator	Immediate
	Institute a building permit or intent to build filing so that the Town can track new development occurring outside of the shoreland zone.	Planning Board	Short Term (1-2 years)
	Monitor the conversion of seasonal to year-round homes to ensure that septic systems are adequate to handle the increased demand and that water quality is not threatened.	Planning Board	On-going
Support the efforts of the regional housing coalitions in addressing affordable and workforce housing needs.	Continue to support the efforts of WHCA and other regional organizations to address affordable housing and substandard housing issues.	Selectmen	On-going