

I. HOUSING

The purpose of this section is to:

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

FINDINGS

Housing available in Whitneyville is dominated by single family houses. It includes a mix of owner-occupied and rental units. Mobile homes make up a higher percentage of Whitneyville's housing stock as compared with neighboring communities.

Overall, there appears to be an adequate supply of affordable housing in Whitneyville. Affordable housing is defined as not costing more than 30% of household income. The most significant housing issue in Whitneyville is substandard housing. This issue is largely related to the age of Whitneyville's housing stock (32% of units were built prior to 1939).

HOUSING UNITS

In 2000, the total number of housing units in Whitneyville was 140. During the 1990s, the number of housing units in Whitneyville grew by 15%, which represent a net gain of 19 housing units. This was greater than the growth in housing across the State as a whole, but comparable to the rate of growth in Washington County. As in other parts of Washington County, the rate of housing development has slowed considerably since then. According to the planning board, no more than a handful of new housing units were added to the local housing stock since 2000.

As noted in *Chapter C. Population*, in the 1990s Whitneyville experienced a slight increase in population between 1990 and 2000; the number of households grew by about 10% over the same period. Given population forecasts that predict a stable or declining population, Whitneyville does not anticipate the need for a great number of additional housing units to accommodate its population over the planning period.

TOTAL NUMBER OF HOUSING UNITS

	1990	2000	% Change
Whitneyville	121	140	15%
Machias	1043	1,125	8%
Washington County	19,124	21,919	15%
Maine	587,045	651,901	11%

Source: US Census

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HOUSING STOCK

Maine's housing stock reflects the state's history and climate. Nationwide, Maine ranks first in the percent of housing stock built prior to 1940 (29%). In Whitneyville, fully 32% of housing units were built prior to 1939. This is in line with the state and county. The high proportion of older housing stock in Whitneyville includes historic homes that contribute to the character and sense of place in Whitneyville's village. At the same time, the high proportion of older housing units 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.

YEAR STRUCTURE BUILT

	Whitneyville		Washington County		Maine	
1999 to March	0	0%	344	2%	12,493	2%
1995 to 1998	6	4%	1,197	6%	36,375	6%
1990 to 1994	22	16%	1,604	7%	46,041	7%
1980 to 1989	13	9%	3,203	15%	104,039	16%
1970 to 1979	30	21%	4,038	18%	103,806	16%
1960 to 1969	12	9%	1,856	9%	59,812	9%
1940 to 1959	12	9%	2,503	11%	99,476	15%
1939 or earlier	45	32%	7,174	33%	189,859	29%
Total housing	140	100%	21,919	100%	651,901	100%

Source: U.S. Census, 2000

Structure Type

The distribution of housing types is an important indicator of affordability, density, and community character. As might be expected of a rural community like Whitneyville, single family homes represent the majority of available housing. In 2000, 66% of homes in Whitneyville were single-unit detached houses. Mobile homes made up another 27% of the community's housing stock. Multi-unit housing (e.g. apartments) made up less than 5% of available housing.

The share of mobile homes in Whitneyville is greater than in the rest of Washington County. Between 1990 and 2000, the number of mobile homes increased by 19 homes – equivalent to the net increase in new housing units over the same time period. In Whitneyville mobile homes and trailers are located primarily on individual lots, not in mobile home parks. Overall, mobile homes in Whitneyville are in good condition. Mobile homes provide an affordable home-ownership option for many residents. Accordingly, it is the policy of the Town of Whitneyville not to discriminate against mobile homes or mobile home parks. Mobile home units constructed prior to 1976 which are located in town must meet the requirements of the Building Code and the State Electric Code.

HOUSING UNITS IN STRUCTURE

	Whitneyville				Washington County			
	1990		2000		1990		2000	
One-unit	94	78%	93	66%	14,397	75%	17,080	78%
Multi-unit	6	5%	5	4%	1,473	8%	1,931	9%
Mobile Home	19	16%	38	27%	3,254	17%	2,786	13%
Total units**	121	100%	140	100%	19,124	100%	21,919	100%

Source: U.S. Census

** 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. A high rate of owner-occupied housing is typical of both rural communities and predominately residential communities like Whitneyville. In 2000, Whitneyville had a higher home ownership rate (85%) than the county as a whole (78%).

HOUSING TENURE

	Whitneyville		Washington County	
	Units	%	Units	%
Occupied housing units	105	100%	14,118	100%
Owner-occupied housing units	89	85%	10,969	78%
Renter-occupied housing units	16	15%	3,149	22%

Source: US Census 2000

VACANCY RATE

Whitneyville’s vacancy rate was both relatively stable (at around 15%) and well below the County average in both 1990 and 2000. This is largely accounted for by the relatively small number of seasonal homes in Whitneyville as compared with Washington County as a whole. In 2000, only 13% of homes in Whitneyville were vacant for seasonal or occasional use. This is compared with 25% of housing units that were vacant across the County.

Whitneyville’s homeowner vacancy rates and rental vacancy rates are comparable with vacancy rates in the rest of Washington County. Although more recent reliable statistics are not available for vacancy rates in Whitneyville, there is no reason to believe that vacancy statistics in Whitneyville have changed significantly since 2000.

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HOUSING OCCUPANCY

	Whitneyville				Washington County			
	1990		2000		1990		2000	
All housing units	121	100%	139	100%	19,124	100 %	21,919	100%
Occupied housing units	100	83%	105	75%	13,418	70%	14,118	64%
Vacant housing units	21	17%	16	12%	5,706	30%	2,427	11%
Vacant for seasonal use	-	-	18	13%	-	-	5,374	25%
Homeowner vacancy rate					5.3%			
Rental vacancy rate					11.1%			
					4.3%			
					13.3%			

Source: U.S. Census

HOUSING ISSUES

Substandard housing

Substandard housing is the most significant housing issue in Whitneyville. In part, substandard housing issues in Whitneyville are 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. 80% of homes in Whitneyville 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.

Whitneyville does not have a local mechanism in place to deal with substandard housing issues. However, the town supports the efforts of regional agencies (such as Washington Hancock Community Agency) and volunteer organizations (such as Neighbors Helping Neighbors) to address these problems.

SELECTED HOUSING CHARACTERISTICS

	Washington		Whitneyville	
Total housing units in 2000	21,919	100%	140	100%
ROOMS IN 2000				
1 room	708	3%	14	10%
2 rooms	1,263	6%	5	4%
3 rooms	2,411	11%	18	13%
4 rooms	4,096	19%	20	14%
5 rooms	4,896	22%	24	17%
6 rooms	3,794	17%	25	18%
7 rooms	2,211	10%	16	11%
8 rooms	1,330	6%	10	7%
9 or more rooms	1,210	6%	8	6%

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	Washington		Whitneyville	
Total housing units in 2000	21,919	100%	140	100%
Occupied Housing Units (1999)	14,118	100%	98	100%
Lacking complete plumbing facilities	299	2%	0	0%
Lacking complete kitchen facilities	204	1%	0	0%
No telephone service	330	2%	0	0%
<i>HOUSE HEATING FUEL IN 2000 (of occupied housing units)</i>				
Utility gas	3	>1%	0	0%
Bottled, tank, or LP gas	473	3%	3	3%
Electricity	562	4%	2	2%
Fuel oil, kerosene, etc.	11,708	83%	86	88%
Coal or coke	8	>1%	0	0%
Wood	1,333	9%	7	7%
Solar energy	5	>1%	0	0%
Other fuel	23	>1%	0	0%
No fuel used	3	>1%	0	0%

Source: U.S. Census, 2000

Senior Housing and Assisted Living Housing

There are no dedicated senior housing or assisted living facilities available in Whitneyville. However, there is an ample supply of senior housing and assisted living facilities in neighboring communities (notably Machias and Jonesboro). Demographic trends indicate a growing need for senior housing over the planning period. The town anticipates that this need will continue to be addressed at a regional level.

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, thereby reducing labor force size.

Many factors contribute to the challenge of finding affordable housing, including local and regional employment opportunities, and the effects of migration. 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.

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. An affordable rental unit is defined 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. Land use and

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subdivision ordinances that permit increased density and reduced frontage requirements can contribute to a community's affordable housing stock.

Housing affordability statistics are calculated annually by the Maine State Housing Authority (MSHA) at the Labor Market Level. In 2009, the median home price in the Machias Labor Market Area, which includes Whitneyville, was calculated to be \$82,750. The income needed to afford the median home price was calculated to be \$28,412 (\$4,000 lower than the median income of \$32,534).

Based on these figures the Maine State Housing Authority gave the Machias Labor Market Area a Homeownership Affordability Index of 1.15 – indicating that housing was generally affordable for families earning the median income. (Nonetheless, MSHA notes that 44.2% of residents would be unable to affordably purchase the median priced home).

On the rental side, MSHA determined that the average rental cost for a 2-bedroom home was \$734 – with average rents ranging from \$684 in Machias to \$1,007 in Machiasport.* The income needed to afford the average rent across the Machias Labor Market in 2009 was \$29,345 (\$8,000 per year more than the median household income among renters of \$21,017).

Based on these figures the Maine State Housing Authority gave the Machias Labor Market Area a Rental Affordability Index of 0.72 – indicating that rental housing was generally unaffordable for families earning the median income.

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 to be affordable.”

During the 1990’s, Whitneyville added 19 housing units. At that level of development, Whitneyville would meet the requirement of the act if the town sought to provide approximately 2 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 a number of home sales and mobile home placements within the last decade that are believed to exceed the affordability requirements.

Affordable Housing Remedies

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

* Maine State Housing Authority’s ‘Rental Affordability Fact Sheet’ for the Machias Labor Market Area (2009) lists average rental figures for selected town. The figure for Whitneyville is not included. For more information, please visit: <http://www.mainehousing.org/docs/housing-facts---rental/2011/04/07/machiasrentalfacts.pdf>.

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1. The relaxation of zoning ordinances and building code requirements that tend to increase building costs.
 - **Whitneyville does not have town-wide zoning. If a zoning ordinance is established for Whitneyville, 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 Whitneyville, but the town does not restrict where within Whitneyville 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.
 - **A clustered waste-water system serves a small number of homes in the village, but the system was designed to accommodate its current capacity. No areas of town are served by public water. The town does not anticipate any extension of public water or sewer service.**

In the past, affordable housing remedies in coastal Washington County have been implemented at the regional level with the participation of community action agencies, housing developers and local governments. The town believes that these solutions effectively address housing affordability. In addition, limited land use regulations in Whitneyville allow for a wide variety of solutions that typically result in affordable housing such as accessory apartments, so-called ‘mother-in-law’ apartments. The town believes that this mix of approaches will continue to be an effective means of addressing affordable housing needs moving forward.

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POLICIES AND IMPLEMENTATION STRATEGIES

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

Goal: Whitneyville will encourage affordable, decent housing options for its residents.			
Policy	Implementation Strategy	Responsibility	Timeframe
Whitneyville will encourage affordable, appropriate, and adequate housing for all residents.	Whitneyville will continue to allow the types of development that result in affordable housing, such as the addition of accessory apartments.	Selectmen	On-going
	Over the next 10 years 10% of new residential development in Whitneyville will be affordable.	Selectmen	On-going
Whitneyville will ensure that land use controls encourage the development of quality affordable housing, including rental housing.	Whitneyville will enact land use regulations in growth areas to allow for increased density and/or, decreased lot size, and setbacks to make housing less expensive to develop.	Selectmen	Short-term (1-2 years)
	Whitneyville will designate locations in growth areas where mobile home parks are allowed pursuant to 30-A MRSA §4358(3)(M).	Comprehensive Plan Committee	Immediate
Whitneyville will support the efforts of the regional housing coalitions in addressing affordable and workforce housing needs.	Whitneyville will continue to support the efforts of Washington Hancock Community Agency and other regional organizations to address affordable housing and substandard housing issues.	Selectmen	On-going