

Schoodic Peninsula Regional Housing Forum - Meeting Notes

Hancock County Planning Commission

Possible Future Topics

- Forming a Regional Housing Trust or similar entity
- Development plan - scattered sites using pre-approved ADU designs
- Further conversation and insight from builders and contractors - how to incentivize their work, feasible ways to create smaller housing projects

Relevant Links:

- [HCPC Webpage](#)

Date	Topics/Discussion
4/22/26	Attendees: Greg Piduch, Olivia Jolley, Peter Buchsbaum (Cranberry Isles Realty Trust), Bob DeForrest (MCHT), Brittany Merrill (Ellsworth), Elaine Abbott (SCEC), David Edson (Friends of Acadia), Megan Moshier (Schoodic Institute), Allen Colebank (Sorrento) Takeaways and notes from Q&A with Peter, CIRT: • Cranberry Isles Realty Trust started in 1990 with the donation of one house and has grown from there; began with full-time volunteers; board support and strength has grown since CIRT started • CIRT manages 10 year-round rental units, three with affordability covenants; five units on Great Cranberry Island and five units on Isleford • The units rent between \$800-\$1,400 per month • There is a housing manager on each island but they are currently not full-time positions • The Board of Directors has been instrumental in helping the trust grow and sustain; currently three architects and one lawyer on the board (Peter) that have helped move projects along • Originally there was skepticism on Great Cranberry when the first homes were built but that has since faded; one of original tenants now on the town Select Board • The island has been able to reopen the school with the help of tenants in CIRT homes; five children in the school • 30-40% of the year-round population has a tie to CIRT; this population was declining before rental units were created; the organization has helped attract new, younger families • CIRT has a good system for getting repairs done on its homes • Original homes were modular and brought over on a barge, more recently constructed homes are stick-built ○ Original modular homes from Brunswick, Canada, when CIRT recently turned to same company again recently it wasn't a viable option • Dealing with barge schedules, weather, costs (\$400-500k to build even with donated land) has made developing at a small-scale and on an island challenging • Have created four homes with funding from MaineHousing initiative for islands ○ MaineHousing provides forgivable loans, closing process was not easy, helpful to have a strong board and treasurer

	○ MaineHousing funded \$240k per unit, Genesis funded the balance, CIRT fundraises to bring Genesis amount down to reasonable level ○ Steve McDermott a great partner at Genesis, has attended annual meetings, Genesis has strong relationship with MaineHousing ● Fundraising has been successful; one board member is an accomplished fundraiser, others have stepped up, local support from the island especially since they've seen the effort to help year-round community, has raised \$1,000,000, name of the fundraising campaign is "Welcome Home" ● Town land on Isleford was donated to help a project there; CIRT also inherited a piece of land on waterfront, have easement to MCHT, they paid for that and \$ supported housing ● Challenge of serving two separate islands? ○ board is 13 members, either 7/6 or 6/7 representation from both islands ○ First built on Great Cranberry since it had land - original donation of 15 acres ○ initial tension between the two islands; some resistance from Isleford initially ○ had a home on Great Cranberry that was sold and proceeds helped with building on Isleford ○ Board understood they needed to serve both island; now 10 houses, five on each island, one income-restricted home on Great Cranberry, other two on Isleford ● Some tension between summer and year-round residents but there's a good cooperation as well, not isolated from each other ● What can be done to attract families with children? ○ CIRT does advertise, requires visits to island now so it's known what they are getting into, before moving there ○ Doctor on island, some emergency personnel, five children in school others homeschooled ● Island Housing Coalition has been a forum for discussing island-related housing topics - where to find insurance, subsidies, Island Institute recently enacted a housing policy ● CIRT has used Island Housing Trust in Bar Harbor as a model for financing, programs, and more ● There is understanding of the need to preserve island community on select board, which has helped momentum ● NIMBYs still can be a problem ● It is important to have understanding in leadership to help build that sustainable, year-round community, help them understand what is needed to make community thrive, folks from state have come to Cranberry Isles to talk about their programs, can do the same in other towns
3/25/26	Attendees: Greg Piduch, Olivia Jolley, Erin Aguayo (VHIP), Bob DeForrest (MCHT), Danielle Gift (Ellsworth), Cecil Gardner (DownEast Acadia), Ray Weintraub (Sullivan), Tom Bailey (Sorrento), Elaine Abbott (SCEC) Erin's Presentation ● Started in 2020 with COVID-era funding ● Vermont Rental Housing Improvement Program

- Designed to repair and add to Vermont's housing stock
 - Targeted to support vulnerable populations if possible (homeless, farm work, refugees, domestic violence survivors, folks aging out of foster care)
 - Now additional funds for people who want to do accessibility improvements
- VHIP Project Options
 - Bread & Butter - Unit rehab, vast majority of projects
 - ADU
 - New Construction
 - Can be applied to foundation up projects
 - Tenant Occupied
 - Code compliance repairs, landlord can apply for funding
 - Struggle to keep this from becoming a deferred maintenance program
 - Accessibility rider
 - Add up to \$20,000 to any of these projects to make them accessible
 - Come up with verifiable cost with a contractor
- Project funding
 - Provides up to \$30,000 a unit to rehab 0-2 bedroom units
 - Provides up to \$50,000 a unit to rehab 3+ bedroom units
 - Additionally converting attics, commercial spaces, structural elements impacting multiple units (lead/asbestos mitigation, sprinklers, roofs, etc)
 - Additionally new unit creation
 - Creation of ADUs
 - Up to \$20,000 per unit in addition with ADA compliance
- VHIP 2.0 Funding Rules
 - Match 20% of the award funds, start project on their own and once they meet that they can begin submitting receipts for reimbursement
 - Shorter track, obligated to sign tenants that are exiting homelessness
 - Complete project within 18 months of signed agreement
 - There are extensions
 - Complete short, interactive Fair Housing Education videos
 - Must accept a credit score of 500 and above
 - Charge no more than one month's rent for a deposit
 - Have to take paper applications, no pet fees, etc
- 5-year forgivable loan
 - 0% interest loan
 - Forgiven at 20% a year for 5 years
- Providing dignified housing, not just code compliance
- Disbursement Schedule
- Program administered under NeighborWorks
 - Vermont has 5 and California has 3
 - 12 full-time people on VHIP including centers across the state
 - At state level, Erin works out grant agreements with local centers
 - Centers chose the projects, inspect properties, and reimburse homeowners
- Choosing Tenants requirements
- Greg = How did State form relationships with NeighborWorks?
 - When money came in for CARES Act funding, manager of housing work did a quick proposal
 - The groups that were already involved in affordable housing work
- Units Completed and underway
 - Data is showing that people are happy with their tenants and not

- Some are very rural and not able to participate in the program
 - If not near public transportation or not near jobs, often lower priority projects
- VHIP 2.0 Projects
 - Majority still rehabilitations
 - Main goal is to produce new rental units to the market so try not to take on too many occupied units
 - Average award per unit is \$45K
- Vermont has a handful of tools and supports to support vulnerable tenants
 - State of Vermont keeps a landlord relief fund to cover loss of rental income and property damage to unit so its less risky
 - Fair market rent calculator that uses 100+ conditional statements in excel to determine fair market rent with different utilities included
- Questions:
 - Tom, are there programs for homeowner support?
 - Vermont doesn't have programs to incentivize homeownership
 - Homes For All: <https://accd.vermont.gov/current-initiatives/homesforall>
 - Expedite development by creating home designs that follow permitting and would have expedited permitting
 - Housing Catalog
 - Also trainings for small developers
 - 65+ people come out for an 8 hour training in the middle of a blizzard
 - Temporary program, so hoping to get more funding for that
 - Greg, to launch a program similar to VHIP what kind of organizational structure would be needed?
 - Could start with just a town or city
 - Every person that comes to the program is often first time developer or first time landlord so it takes a lot of guidance getting people through the program
 - Directly engage with property owners, inspect sites, make sure reimbursement funds are coming out on a regular basis
 - Capacity to maintain larger
 - Could be run out of 1 nonprofit (1.5 people and the inspector)
 - Where funding is coming from could determine who can carry out program
 - Sister program for repair of manufactured housing/mobile homes, receive direct grants and do the repair work and are not monitored following
 - Sprawling monitoring effort adds a lot of work
 - Erin, more than happy to share all documents and policies, more than happy to go over at a granular level what is needed
 - Bob, in isolation, VHIP without the other programs, is VHIP something that can be started on its own without the state and national programs that are related?
 - Legislature develops statutes that govern the program
 - Using existing organizations that have the capacity and experience to run these programs
 - Vermont State Housing provides utility allowances for each county for each fuel type for every year and every size of residential unit
 - Support from other organizations supporting tenants who were previously unhouses
 - Start smaller and with fewer goals, scale back things that require a lot of

	monitoring ○ VermontDigger, investigative government funding and data collection ■ Vermont received in range of \$700 million of COVID era funding ■ VHIP received 40 million out of that and homeowners input their own funds ■ Vermont produced 4,100, and 23% of that was from VHIP for rental units
2/25/26	Attendees: Elaine Abbott (SCEC), Joey Smith (GFC), Julie Curran (GFC), Tom Bailey (Sorrento), Olivia Jolley, Cecil Gardner (DownEast Acadia), Bob DeForrest (MCHT) Joey - Business development and marketing Julie - Managing director ● Parents started business in 1988 - dad builder, mom bookkeeper ● Southern Maine has been busy in terms of project ● Real estate acquisition/development began in early 2000s ● Commercial construction company with a property management and development firm arm ● Located in Gorham but do work throughout the state Current GFC Work: ● MSAD51 - new school ● Biddeford Primary and Elementary School ○ Shuts down one of their current schools ● Wells, at Amtrak stop off Wells Transportation Center (adding new pedestrian platforms, bridge, and two elevators on both sides) ● Rowford Pro-Elite Truck Car Center renovation in Portland Pine Tree Industrial Parkway ● Recent towns with developments - Gorham, Windham, Sebago, Portland, Auburn, Berwick Case Study #1 - The Edge at Berwick, Maine ● Use to be Prime Tanning leather-finishing tannery ● Right next to town hall and used to be economic hub ● 11 acres, brownfield site (VRAP - permanent cover systems installed, internal capacity) ● Put in utilities and stormwater runoff ● Received hand-written letter from Town Manager that there was a property to be bought and developed ● A lot of pre-work occurred before GFC which was integral in their interest in the site ● Purchased in 2019 ● GFC hosts listening sessions for community outside of public hearings and in respect for local communities ○ Had 12 listening sessions and update sessions ● Entered formal planning process with the Town following community engagement ● Completed 12 Sullivan Street (8 commercial units, many of which new businesses and women-owned), moved onto Main Street which did not exist (residential apartments, mixed use), moved onto 3 School Street, then Sullivan Street ○ 250+ residential units ○ 35+ commercial units

- How long does the pre-development process typically last?
 - GFC passionate about place-making development
 - Got planning board approval in 2022, about 3 years process
 - 12 Sullivan Street (I-shaped building where they dyed leather hides, kept leather footprint) started in 2021 because not subject to the permitting since renovation
 - DEP & DOT (traffic movement permit), lengthy permit processes
 - Talk to COGs and state agencies to talk about subsidies that exist
- What were the challenges of developing utilities along with structures?
 - 27 contiguous buildings that were demoed
 - Stormwater, inroads for access
 - Horizontal work is a large expense before vertical work where revenue can be collected
 - “Revenue comes from the vertical and not the horizontal”
 - Also offsite horizontal work to be done in tandem
- Thoughts before purchasing the site?
 - Knew about brownfield site before purchase
 - Developing on forested land is a low threshold to get the data needed
 - Infrastructure (sewer, water, power, etc) how does that inhibit or complement size of development looking to develop
- Village center development - care a lot about continuing New England architecture and colors

Case Study #2: 186 Main Street Auburn, Maine

- Currently under construction
- 6000+ SF
- Adjacent to river
- Owned by City
- Urban fill site
 - City remediated site before GFC purchased the property (worked with AVCOG)
- City working with broker at the time and economic development director lead the charge
- Purchased December 2023
- Got planning board approval following June
- Revenue side differs but costs don't as much
 - How can a developer work with municipality or local COG/planning commission?
- Site was in TIF district
- What work can a municipality do to help start or facilitate projects?
 - Windham fire station, town put out an RFP for developers
 - Early due diligence found an environmental contaminant and municipality did remediation work
 - Delayed project 8 months
 - There is some money out there for Phase 1 ESAs for municipalities
 - Due diligence through grant funds accessible to municipalities
 - “Easy to see municipalities that are investing in themselves”
 - Get the word out about work municipalities are doing!
- What incentives have brought in GFC?
 - Incentives are sometimes necessities
 - Auburn, things were not lining up “We want to do this, but things are not lining up”
 - Also some ARPA money that the town had that could go towards some of the equipment
 - Berwick, blighted area, DECD has always been a resource for these projects

	■ Worked with state Terry Anne ■ Facade grant through state CDBG paid for riverstone detail ■ Facade program is a great program for existing properties ○ CDBG, TIFs ○ Impact fees and city fees – can we pay these at a time where we have revenue coming through the door instead of upfront? ○ Old school transformed in 55+ apartments ● Elaine - working with community 123 acres of developable land and they are looking for workforce housing developers - single home or duplexes or quads? ○ GFC, majority of development is Village Center development ○ Commercial construction side of things, do a lot of single family homes ○ Westbrook, co-responded to RFP where 51% would be affordable ■ Affordable housing primarily subsidized by MaineHousing & HUD ■ Strategies in northern counties for sourcing local materials to diminish costs? ○ Go to large employers in areas near developments and seeking out info - larger employers in area could be benefit ● Work Force ○ Project managers and other employees go into schools to share with elementary and middle schoolers construction ○ Programs at local community college ○ Spending time as a company investing in next generation of workforce ○ Association of General Contractors in Maine - high schoolers go through OSHA 10 training, get them out to job sites, etc; free program, and toolkit from milwaukee tools ● Tom - has GFC looked into Modular construction? ○ GFC panelizing construction (efficiency with framing instead of stick building board by board) but not modular ○ Clients on construction side - done a lot of public works ○ Station square - did use pre-manufactured insulated panels with amazing R value, but some hoops to jump through regarding that ■ Wally Wall came in very particular measurements ● Avesta Housing https://www.avestahousing.org/
1/28/26	Attendees: Carol Roberts, Jacqueline Weaver, Jennifer Litteral, George Borowsky, Josh McIntyre, Tuck O' Brien, James Fisher, Anne Schroth, Betsy Lowe, Julia Zell, Allen Colebank, Cecil Gardner, Christa Thorpe, Tom Bailey, Bold Coast ● Maine Redevelopment Land Bank Authority ○ Created by statute in 2022 ○ Quasi governmental organization ○ Board appointed by governor and 5 ex officio members representing organization ○ Funded by demotion debris ● Team of 4 ○ Tuck O'Brien = Executive Director ○ Jen Litteral = Operations Manager ○ Gavin Gauvin = Programs Manager ○ Rose Nelson = Strategic Initiatives Specialist ● No home office, but able to cover a lot of the state ● Focus - abandoned, contaminated, and obsolete buildings

- Mills
 - Factories
 - Schools
 - Retail buildings
 - Office buildings
 - Residential properties
 - Tax foreclosures, buildings designed for industries that are no longer viable, etc
- Been to about 51 communities so far
 - Heard from folks that there is a lot of optimism/momentum to return these buildings to productive use
 - A lot of interest in residential land banks
 - Municipal capacity across the state is a challenge
 - Concern over tax-foreclosure changes following Tyler v. Hennepin County
 - Redevelopment challenging due to tight capital, high costs, federal uncertainty
 - Sharpening focus of programs based on feedback
 - Major opportunities in land banking, brownfields, and municipal assistance
 - Growing number of special project requests
- Initially 4 broad categories of programs and have begun to focus on pilot projects and experimental approaches to focus those different programs
- Think about traditional land trust
 - Preserving property for conversation and traditional uses
 - Maine Redevelopment doesn't hold property for any purpose other than getting it back in circulation
 - Use-agnostic organization, each community has their own needs
 - Not a policy shop, specifically organized to have a lot of tools to solve unique problems
 - Can bond, foreclose, etc
 - Reason they get involved - municipalities don't have the capacity to get these buildings back into circulation
- 4 Main Programs
 - Land Bank
 - Acquires, holds, and repositions problem properties for productive use
 - First Land Bank Property = Hartland Tannery
 - West of Pittsfield
 - Was the center of the community but deteriorating
 - Ceased to operate during COVID19
 - First property to be held in land bank and filing Brownfields application
 - Able to provide funding and take title of property to get brownfield grants and take clean titles
 - For a lot of these larger sites, not a single end user for these parcels
 - Mixed use redevelopment likely
 - Will hold the site until someone who will support and utilize the property comes along
 - Brownfields Program
 - Filling in gaps across the state for communities without external support
 - Need for state entity to provide assistance
 - Municipal Technical Assistance
 - In the future assist regional or local partners in redeveloping single family

homes

- Have focused on larger sets of multi-family dwellings and sections
- Lightning grants
 - Van Buren, future home of Acadia Arts
 - Wrote a check for the roof repair to stabilize the property by redoing the roof
 - Anything structural and urgent, can mobilize funds in a week
 - Up to \$25,000 dollars
 - Done some in Jonesport, East Machias, Houlton, Rumford
 - Hope to do about 8 grants a year
 - Flexible program with simple application
- Also pilots builds replicable toolkits
- School Reuse
 - Pilot program in partnership with MCOG, developing toolkit to help municipalities plan and repurpose retired school buildings
 - Guide communities towards efficient, community-driven reuse strategies statewide
 - Since that pilot program have worked on a whole number of projects since
 - Projecting that this will be an issue more frequently experienced in Maine
 - Goal of economy of scale and acquiring multiple properties in order to provide proper maintenance as well as make improvements necessary to get
 - A number of challenges to school reuse
 - In addition to projects in Liberty, Warren, and Union, introducing LD 2164, to hopefully set aside \$5 million in funding to
 - “An Act to Help Communities Convert Vacant School Buildings into Housing”
 - Still a gap in capital stack and soft costs with existing programs that prevents redevelopment
 - Provides resources...
 - Regardless of size or location
 - Consistent tools
 - Technical Assistance
 - Access to funds
 - Work with DOE to identify schools or work with communities on an ad hoc basis
 - Could be work with a town, a COG, etc
 - Toolkit will help entities do this work with Maine Redevelopment or another entity, cover soft costs/feasibility upfront, or help a project get across the finish line if unexpected cost increases occur
- Tax Foreclosure
 - Maine Statute Tyler v Hennepin County
 - Problem we were trying to solve = excess value above taxes and costs must be returned to taxpayer
 - Problem we created:
 - Burden on municipalities
 - Full process can take around 3 years
 - Lengthy delay to return equity so building degrades

- and blight spreads
- Ideas for potential support:
 - Build or improve surplus-refund processes
 - Strengthen delinquency prevention
 - Preserve tools for vacant and unsafe properties

- Special Projects
- East Millinocket town and development board
- Former paper mill, built website and branding to help create identity for East Millinocket, provide staffing capacity to development board, support due diligence in investigating

Tolemi Data Platform

- How to find properties proactively
 - Finding properties that are not shovel-ready
- Went out to RFP and contracted with Tolemi
- Platform is launching and has other potential applications
- Tolemi - tool for governments and land banks to find data and make real time designs
 - Aggregate diverse property data with advanced analytics tools
 - Continuously updated for accuracy and timelines
 - User-friendly (no GIS training required; accessible on desktop and mobile)
 - Leverages data insights to drive real-world redevelopment planning
- Problem and Solution
 - Find - create a statewide property data and analytics tool to proactively identify and evaluate properties
 - Assess - Assess property categories to spot high-risk sites and capture economies of scale
 - Manage - track redevelopment lifecycles and measure KPIs
- Within platform, there are many ways to add different layers and over 30 different layers
 - Brownfield layers
 - Wetland zones
- Example for use with housing
 - Came up with 2 properties one on 40 Second they were aware of
 - Then can approach owners and have conversations
- Working towards making it online available to municipalities to inform their planning efforts
 - Dealing with a lot of municipalities that do not have mapped data and are using E911
 - Working GeoLibrary and hiring interns for parcel data
 - Next working on East Millinocket Parcels

Questions:

- Jim, “a good building footprint layer would be golden” and parcel maps are being updated with HCPC. Lack of building footprint layer attributes, just needs to be spatially correct and can be overlaid with parcel data. We’ve been asked recently to log building permits better
 - Tuck, wants to be a part of that solution but trying to have Tolemi be a one-shop-stop repository
 - Partnerships with UMaine & Roux Institute to incorporate student work into this initiative and continually update parcel mapping undertaken through Maine Redevelopment efforts
 - Allen, google autogenerates footprint data through satellite
 - Jim, this might be a municipal function that we haven’t taken on yet
 - Tuck, and if there isn’t municipal capacity, then it will only progress in communities

with momentum going

- George, mention of residential landbanking, how could that work with municipality or peninsula-wide group?
 - Tuck, Land banking developed in Great Depression
 - Land banks take these vacant and abandoned properties, take them and clean up titles, and improve these properties to get them back into circulation
 - Maine Redevelopment is almost like Land bank 2.0
 - In communities with concentrations of vacancies, can look at those properties as a collective pilot program that Maine Redevelopment does or provide support to local groups
 - Can help develop those regional entities
 - Can provide technical assistance/subject matter expertise
 - Currently trying to figure out the right solution/sizing for land banking in Maine as a rural state
 - Working on this over the course of the year
 - Communities stalled on developing land banks but stalled with Tyler Hennepin case
 - Anecdotally, Maine has at least 2,000 empty single family properties that could be put back into circulation
 - George, does this apply to vacant land?
 - Tuck, yes
- Julia, increase in people coming to Island Heritage Trust saying they should be doing something, already conservation land trust and saturated with NGOs, vacant land is what conservation land trusts usually would trust, land conservation trust has some expertise and can subsidize but that is not within their capacity/mission, there is a real need for a land bank regionally.
 - Support for developing local, regional land banks?
 - What is capital structure for Maine Redevelopment and is it usable for creating affordable opportunities?
 - Tuck, \$3 a ton for demolition/waste that is processed in Maine, dedicated funding stream, about \$2 million a year, and want to build 10x off that, meeting with Luneco Land Trust in Bridgton about collaboration with land trusts
 - Want to build infrastructure to leverage land trusts' ability to acquire lands and funds but not build a whole new entity to do both
 - Working with Center for Community Progress about this issue (actually meeting tomorrow)
 - Lots of support from Michigan state land trust on this topic
 - Don't have many affordable developers regional or local that can take on this work or be the right people to take on those problems
 - Lack of consistency across the state in organizations covering these issues
 - George, 16% of Surry's land is stuck in trust not helping with housing shortage and lack of property tax revenue for municipal needs
- Jim, Deer Isle has valuable lands with dilapidated buildings left on them and occasionally have properties foreclosed on that folks have passed away and their properties are stuck in probate (heir properties)
 - Tuck, Also seeing that people purchased properties during COVID and then realized that they couldn't develop them like they thought
 - Those stuck properties have a parasitic impact on neighboring properties
 - Trying to get really good at talking to people who have a vision/dream for a property and trying to meet them halfway

	○ If these things were easy, we wouldn't exist ● Carol, housing trusts that develop housing, then sell the building on leased land to maintain the long-term affordability of the property? ○ Tuck, housing trusts will have their time again soon, provides some community control over the use of those lands over time ■ Maine Redevelopment doesn't want to be the developer but wants to get the properties shovel-ready for use Contact Information/Website: https://maineredevelopment.org/ Jen = jitteral@maineredevelopment.org Tuck = tobrien@maineredevelopment.org
11/19/25	Attendees: Jacqueline Weaver, Olivia Jolley, Greg Piduch, Pam Dewell (Island Workforce Housing), Bob DeForrest, Allen Colebank, Josh McIntyre, David Zachow, Lee Gagnon Presenter = Pam Dewell, executive director of Island Workforce Housing Slide Notes: Island Workforce Housing ● Deer Isle-Stonington ● Mission: "The mission of Island Workforce Housing is to create housing solutions in Deer Isle and Stonington that are permanently affordable in individuals and families working in these communities. Housing these valued community members is a critical first step in securing the longevity of the economic development and civic health and well-being of the island." Background ● 501c3 organization ● Incorporated January of 2019 ● Site work at Oliver's Ridge Fall of 2020 ● Construction 2021 to 2023 ● Oliver's Ridge lease-up began summer of 2023 ● Land purchased for Thurlow's Way February 2025 ● Site Work began at Thurlow's Way Summer 2025 ● Construction began at Thurlow's Way November 2025 ● Modules expected December 2025 Thurlows's Way Stonington ● 3 modular buildings on Cemetery Road within walking distance of downtown Stonington ● 12 apartments ○ Six 1-bedroom units ○ Six 2-bedroom units ● Construction began November 2025 ● Sources of funds: \$3,511,970 ○ Capital Campaign: \$2,300,000 ○ Mortgage: \$1,074,140 ○ Rebates/Deferred Fee: \$137,800

- Budget: : \$3,511,970
 - Land: \$65,000
 - Sitework: \$548,000
 - Construction: \$2,477,170
 - Capitalized Reserves: \$24,000

Oliver's Ridge

Deer Isle

- Completed 2023
- Five energy-efficient duplex buildings comprised of ten 2-bedroom apartments
- Designed for "moderate income" households: 70%-120% Area Median Income (AMI)
- Apartment Complex is self-sustaining
- Tenants have included teachers, food service workers at island restaurants, sternmen, carpenter, theater tech, bank employee
- Location:
 - 27.5 acres of land on Sunset Cross Road, purchased in partnership with Island Heritage Trust
 - Central island location
 - 2,500 feet frontage on Oliver's Pond
 - Upland portion of the land (13.4 acres) provides 10 permanently affordable rental apartments for year-round workforce
 - Just over 14 acres have been conserved and provide public access along Oliver's Pond

Discussion Notes:

- Rent pays for property manager who keeps an eye on things and provides maintenance, and a portion go into reserve fund for future repairs and improvements that might be needed
- Started in serving employees of nursing home and school system
- Linda Campbell - Due North LLC donates all of her time and staff time to these projects (and is one of the only survey companies in this part of Maine)
- Board is all volunteer, property management is contract, Pam is part-time, no office, just have desk at Due North
 - Low costs and board functions as professional staff
 - **Board composition**
- $\frac{2}{3}$ philanthropy & $\frac{1}{3}$ traditional means
 - Philanthropy is a lot of people who live on the island a portion of the year or year-round
 - The funding for Thurlow's Way has been collected to quickly following Oliver's Ridge success
- Pam background in philanthropy
 - Fundraising is always personal
 - Mailing list is going to return
 - Major gifts are the result of some pretty personal interactions with donors
 - Time is spent cultivating them and investing in their excitement about the project
- Project is self-sustaining once completed due to the private investment
- Footing has just been put in as yesterday, owners have allowed storage on their land
- AMI for Oliver's Ridge 80 & 120%
 - May go up a bit for the Stonington Project 120 & 140%
- Going to have to establish balance between short term rentals and workforce housing

- So many employers are providing housing for employees
 - One of the restaurants purchased campers to house employees at local campground
- Modules by the cannery built
 - Originally for workers at the cannery
 - Parcel sold separate from cannery
 - Mold issues
 - Lot has infrastructure
- Square footage for Thurlow's Way Apartments
 - 900 and some change
 - One bedrooms are smaller
 - Oliver's Ridge is around 950
- One septic, one well at Oliver's Ridge?
 - 2 wells and one leach field
- Concrete floors for durability
 - Durability and cost and moment for design perspective
- Oliver's Ridge
 - Land acquired after already been subdivided, going to give remainder to the local land trust to avoid further subdivision
 - The Board literally did the landscaping, planning it and digging holes and planting things
- Modular units
 - Buying off the shelf to avoid hold-ups
- South Paris factory
- How to establish property with KBS?
 - Peter Roth, treasurer and founding member of board, professional developer started looking into it
- Waiting List
 - 0 people currently on the waiting list
 - Don't maintain an open waiting list
 - Period which people submit application and household income form
 - When it opened, Oliver's Ridge had range of rents from \$700 to \$1300
 - Sorted applications into the apartments that would fall into 30% of household income range to make them affordable
 - Then lottery for housing
 - All apartments filled and then lottery went and set up waiting list order
- Didn't fill up right way
 - People were suspicious
 - Didn't understand why they needed to share personal income information
 - People were calling it low-income housing
 - People were too proud to be accepting a handout and people didn't know what it would be like
- Video was so important to get the word out and create community understanding
 - Well respected island residents and community members featured
- Don't accept rolling applications and direct people to look out for next lease up
 - Unit opens and then IWH does press release, social media posts, and website updates
- Pay sales tax on modular homes?
 - Tax certificate that was used for all purchases
- Lessons learned from Oliver's Ridge?

	○ Difference between stick built and modular ○ Modular units are a lot less reliance on local contractors which are in short supply ○ One bedroom units ● Involve developers and people involved in the building trades ○ Peter is a bit aggressive about haggling over contracts and negotiating with banks ● Board ○ All are fearless in asking for money No meeting in December Greg is getting slides from Pam and sharing
10/22/25	Attendees: Greg Piduch, Olivia Jolley, Allen Colebank, Bob DeForrest, Ander Thebaud, Josh McIntyre ● Introductions ○ Ander - RSU24 (Eastern Hancock County & Western Washington County) ■ Students have issues accessing year-round housing ○ Josh - Gouldsboro ■ SALT, regional housing trust ○ Bob - MCHT ■ Land in Gouldsboro to transfer to town or workforce housing entity for development ○ Allen - Schoodic Chamber of Commerce & Byway Commission ■ Short-term rental owner ■ Issue of small municipal waste systems holding up development ● Developers Summit 2025 ○ Bring different perspectives together to find solutions ○ 3 part event ■ Presentation of Hancock County Needs Assessment ■ Panel Discussion ● Community Housing of Maine (Bree LaCasse) ● Developers Collaborative (Laura Reading) ● Mount Desert 365 (Kathleen Miller) ● LB Development Partners (Dan Black) ■ Breakout rooms - Housing Partnerships, Decreasing Development Costs, Balance & Management of Seasonal & Year-round Housing Needs ○ Successful and potential for repeated event ■ Josh, addressing development costs session ● Helpful # of factors mentioned (lack of labor, contractors for affordable) ● Changes to ADU laws will be a way forward ● See a demonstration project for pre-approved 1-2 models and get multiple homeowners who want to do the same thing and find same contractor to carry them out ● Do you lose economy of scale if multiple locations around town? if doing the same thing each time, No ● Geology with so much shale and ledge below ground increases costs so much ■ Bob, Housing Partnership session ● Great to have developers and people who have done larger

projects speak and people in Northeast Harbor to show some projects closer to home

- Love to see the notes from some of the breakout sessions
- Interesting takeaway Sherry Billings sharing Island Housing Trust moving off island and potentially Trenton and Lamoine
- Do you feel like there was anyone or anything missing from the summit?
 - Contractors (several there but would be great to have more)
 - During off season when more contractors can participate
 - Do interviews with contractors in the area for ways that might incentivize contractors to do workforce housing
 - States by in for half and half on lodging tax with municipalities
- Greg will send the presentation and assessment to Ander
- Josh, used to work for Evernorth for affordable tax credits, Evernorth matches those up with investors that want to invest in affordable units to offset their
 - In Vermont, developer for housing (affordable housing was \$430,000 per unit)
 - Some from the ground up and some repurposing
- Halfway between mobile home and stick built
 - Slab instead of basement
 - Pre-built aspects
 - [Arched Cabins](#)
 - [Dooryard](#)
- Zero-energy homes price point
 - Looking for place to manufacture
 - \$275,000 for Searsport home
- Is there a price target for affordable homes?
 - Average cost to fix up a home to make it more livable
 - Local income assessments
- Seasonal rentals
 - RV
 - Yurts
- Gouldsboro Study
 - Inland homes \$254,000
 - Affordable \$140,000 assuming down payment and interest rates
 - Prices would almost have to be half of what they are to be affordable
 - High interest rates have made situations worse
- Mobile homes do not add long-term value
- [Coastal Estates mobile home community](#) under construction in Hancock
 - Not the image that was initially set out when development was being drafted
- Transportation as a barrier to housing
 - If not clustered housing, then transportation becomes an issue
 - Electric cars have the potential to be sold at much lower cost
- Greg submitted NBRC app for HCPC to work with Downeast Transportation to study rural transit options to look at other models and see what might work in our region
 - Where do gaps need to be filled?
 - Also funding to design some public bus stop infrastructure
 - Also looking into increasing year-round ridership and determining capacity limits
 - If there were bus stops at multiple places in a community, more people would access it
 - As part of housing needs assessment, HCPC [created an interactive map](#) of

	existing public bus stops with identified community services throughout the county (where should housing be relative to existing infrastructure/public services) • Next topics ○ Allen - pre-built options ○ Bob - regional housing trust ■ Kennebunk Housing Trust interested in being a resource for other housing trusts ■ Will put contact in touch with Greg & Olivia ■ New housing trust starting up in Camden/Rockport area (MCHT is looking to give them a lot with existing home and potential added units) ■ Great to hear from a variety of folks (this forum or set up another gathering –workshop for larger gathering)
8/27/25	Attendees: Greg Piduch, Olivia Jolley, Josh McIntyre, Bob DeForrest, Ray Weintraub, Tom Bailey, Jacqueline Weaver Towns Represented: Gouldsboro, Sullivan, Sorrento Relevant Links:  FINAL - HCPC_Hancock_County_Housing_Needs_Assessment.pdf Hancock County Housing Needs Assessment Web Application Notes: • Greg presents on Hancock County Housing Needs Assessment ○ People coming in from out of the area & growth in elderly age group - correlation as people retire to the area ○ No nursing homes in the County ○ Ray, housing opportunities could be offered year-round but are not. What is the answer? ■ Considerately more money ■ No incentive for private landowner to put in ■ Nantucket Island, MA, incentive program to incentivize year-round residences ■ Property management turnover rentals, a lot more involved on short-term scale, but high volume of usage on water and septic ■ Sometimes harder to get rid of negative long-term renters ○ What is a short-term rental defined as? Less than 30 days ○ Short-term rentals are a business, so how is that separated out from housing stock? ○ Jacqueline, old days, people might rent a week or two to cover their taxes ■ Resentment for people out of state just buying properties strictly as short-term rentals and not being involved/living in the community • RFPs, someone had come up to take a look and left personal items behind • Handful of calls to Greg, received one bid so far for Gouldsboro study (Nevada), but genuine interest is being expressed • For a lot of the waterfront properties, they haven't been affordable for decades ○ Production of housing stock slowed awhile ago • How to make those incentives? Next Month focus on what other communities have done to incentivize short-term rentals being

	long-term rentals
7/23/25	Attendees: Greg Piduch Josh McIntyre, Megan Moshier, Gerald Botta, Bob DeForrest, Ray Weintraub, Alice Cockerham, Addison Gruber, Olivia Jolley, Christa Thorpe, Misty Gleason, Pearl Barto • Meetings will be run by Greg, supported by Olivia • Meetings will be recorded each month • Overview of Forum Presentation ○ Housing Work in Hancock County ■ Project is part of municipal housing grant awarded to Town of Sullivan in Feb 2025 • Contract goes through 12/26 ■ Four projects across Schoodic Region • Housing Forum • Comp Plan Technical Assistance • Promotion of Nesterly homesharing service and accessory dwelling units • Parcel studies in Sullivan and Gouldsboro ■ Other work on housing in Blue Hill Peninsula & countrywide ■ Funded by Maine DECD (soon to be transferred to MOCA) ○ Forum Overview: ■ Who? • Municipal officials & leaders in housing space • Partner organizations and nonprofits • Regional employers and other regional stakeholders ■ Why? • Create a consistent space for identifying & discussing needs, news, and projects • Share ideas • Foster connections ■ Introductions/Icebreaker • Name, Affiliation, What is your best housing experience? • Themes that emerged: ○ Accessibility ○ Sense of community ○ Sense of belonging no matter socioeconomic status ○ Mixed use development ○ Proximity to recreation opportunities, grocery stores, and public transportation ○ Discussion Topics: ■ Meeting Format - what is the best format to discuss and share information in these meetings? • Ray, at a selectboard meeting, talking about housing and first comment was “Why are you giving away houses?” • Megan, identifying deficiencies (lack of housing, lack of affordable housing) ○ Some housing at Schoodic Institute for early career professionals ○ Own house in Winter Harbor where staff member lives ○ Her & husband own business that requires additional staff

members

- Have to pay people more than other businesses based on
 - Housing for youth to stay and not be priced out of their communities
 - Peninsula school in Prospect Harbor has struggled with hiring teachers do to lack of housing and lack of affordable housing
 - What is the state doing to address this issue?
 - Open communication-ideas and thoughts
- Bob, opportunity to share existing studies and resources, access to some of past studies that have been done in Hancock County and on the peninsula for needs
 - Overview of those identified needs
 - If going route of workforce housing properties, who will own and manage if there are covenants that come with them?
 - Outside speaker to provide examples and advice on that
- Topics of Discussion:
 - Pearl, awareness of resources
 - Winter Harbor has a lot of experience repurposing housing
 - Housing development board very leary of providing additional housing unless there is strong financial backing to make that housing affordable
 - Investments made in area have not been making housing opportunities affordable
 - Board has management and land, but does not have money and economy to allow those houses to be affordable and sustainable
 - Struggles and best approach with how to make places with land to develop feel comfortable moving forward
 - Gerald, Zoning - so many barriers to development, town leaders from a couple towns discuss how easy or not it is to build something if you have the land and money
 - What is the process of going through zoning and regulatory restrictions
 - Megan, affordable houses being purchased and turned into seasonal airbnbs
 - Are some communities placing restrictions on them?
 - Ray, conveying the concept of housing for people instead of housing for people
 - Call from code enforcement officer
 - Misinformed guy called that we're getting rid of short-term rental opportunities and he's building his house and renting it for the first 5 years to pay it down
 - Not concerned with folks in industry needing a place to live
 - There's always the potential for the youth to be

housed by ADUs but people building ADUs are looking to rent out 12 weeks a year

- Greg, mindset shift to long-term rentals and profit of it
- Olivia, panel of short-term rental ordinances across towns
 - Christa, "Stonington has done some of this. There's probably more updated list, but here's an FAQ sheet on their short-term rental ordinance from couple years ago - [https://www.stoningtonmaine.org/docs/short-term-rentals-ordinance-faq-sheet-\(003\).pdf?1720229672](https://www.stoningtonmaine.org/docs/short-term-rentals-ordinance-faq-sheet-(003).pdf?1720229672)"
- Ray, talked about doing inspections of short term rentals
 - Lack of oversight over STRs impacts property value and infrastructure
- Megan, reminder of year-round residents benefits to town and businesses
 - Sad to see youth needing to leave the area and being replaced by folks moving from out of state and don't have deep roots

■ Speakers & Presenters:

- Pearl, state legislature, bond issues, can't be competitive with out of state buyers, how can state legislature advocate for housing?
- Gerald, MDI/Ellsworth Housing Authority or smaller housing agencies (Weston Brehm)
- Megan, Find communities that are like ours with same demand for seasonal lodging and see what they are doing
- Megan, Eric Stiles with Friends of Acadia
- Bob, opportunity to hear what all sorts of traditional and non-traditional partners are doing to address housing needs
 - Land trust forum talking about partnering with housing trusts to address housing needs
 - Worked with Island Housing Trust
- Josh, private sector solely
 - Backyard ADUs Webinar - 2 representatives from banks to finance ADUs since different than regular mortgage
 - People aware of value to properties if they knew that the lending was available for them
 - Bypass bigger problem of multi-unit growth all in one spot by dispersing it out to a swathe of homeowners quicker and with less problems
- Pearl, advocate for some support from MMA or Planning Association to develop covenants or ordinances to protect affordability of housing
 - Verbage
 - Legality
 - Model ordinances or best regulatory way to preserve and protect affordable housing

■ Attendance - Who else should be attending these forums?

- Megan, RSU24
- Bob, JAX
- Pearl, any potential large employer
 - Weiman's may be moving to Prospect Harbor so blueberry

	factory • Gerald, state house/senate involved should be present ■ What will keep you coming back and encouraging others to attend? ■ Next Month • Existing resources out there • Overview of what currently exists • Christa, presentation on HCPC county-wide housing study ○ Greg, Downeast Housing Collaborative ■ Greg will be doing a presentation in August ○ Josh, Gouldsboro & winter harbor study could be incorporated • Bob, forum in Blue Hill, there may be meetings where you can only get people to speak once so there might be a need for people to attend a joint meeting
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