



# Maine Island Housing Initiative

*Outcome Tour*



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**Department of Development**

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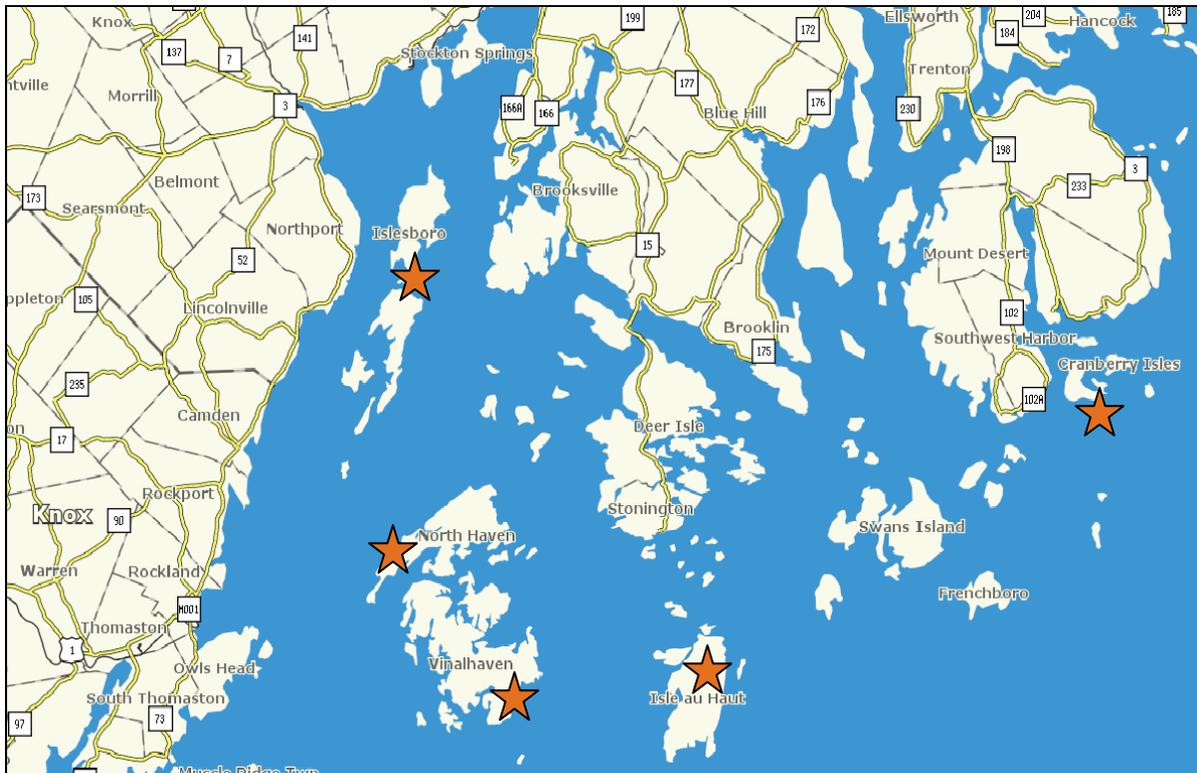
## Overview

Initiated through legislative action, the Maine Island Housing Initiative was the result of a successful lobbying effort by the non-profit Island Institute and other groups interested in helping to provide affordable housing in island communities as a way to attract year-round residents.

In 2010, MaineHousing gave a one-time award of \$2 million from a \$30 million revenue bond to year-round island communities to help build affordable rental units.

A minimum of two dwelling units per island were required to be built, and the limit of funding per unit was slated to be 80% of the total cost and not to exceed \$175,000 per unit. The balance of development and construction costs were the responsibility of the island communities and could be from contributions, including other grants, donations of land, materials and/or labor, and mortgage loans to a feasible extent.

Although the Island Initiative was considered a huge helping hand to forward the cause, most islands already had developed affordable housing on their own through private fundraising efforts, in recognition of the importance of preserving their communities and schools.

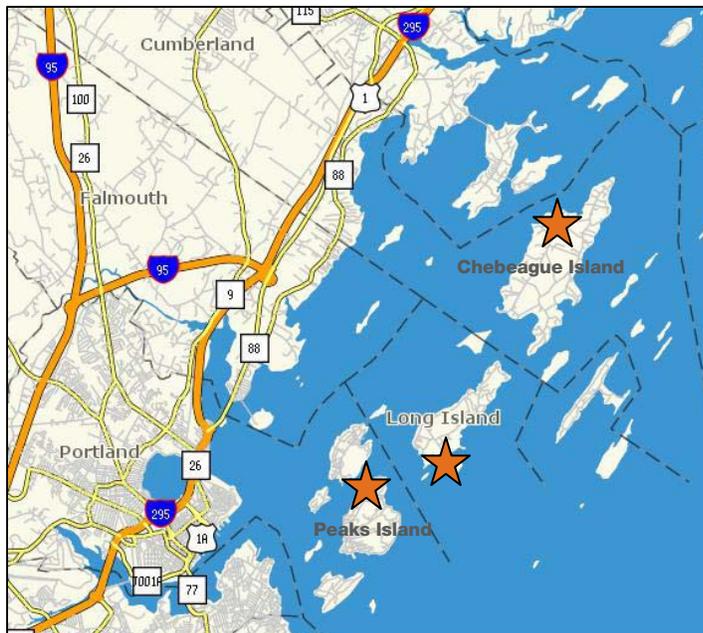


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# Island Living

## Observations

- There are 3,000-plus islands off the Maine coast. Approximately 1,200 islands are an acre or more in size and represent 95% of the total island acreage. Half of them are privately owned.
- Once upon a time, more than 200 islands had year round communities. Only 14 can make that claim today.
- Islanders are notorious economizers, particularly with electricity use. That’s out of necessity. Compared to the typical electricity rate at around 16 cents per kilowatt hour on the mainland, some islands experience rates in the 75 cents per kilowatt hour range.
- You’ll never see an islander on the ferry boat empty handed. Coming or going, there’s always a need to be prepared. Totes, empty gas cans, and coolers are among the typical items dangling from the arms of these resourceful souls.
- Recycling was a way of life on the islands long before it was cool. This was not just for the benefit of re-use but also to limit trash, which in most cases must be hauled off the island for disposal.
- Though islanders get a frequent user rate for transportation on the ferry boats, they tend to limit trips for the sake of economics. It’s not unusual for residents to stay “on island” for months without coming to the mainland.
- More than 200 years ago, the situation was reversed. Mainlanders would venture out to the hundreds of island communities to get their supplies. Why? Islands were settled before the mainland and once served as the main “shipping” ports at a time where the term “shipping” meant just that -- delivery by ship. As such, they were the hubs for commerce. That began to change with the advent of the railroad and the highway system.



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## Acknowledgements

*The Island Institute*

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*Of The Genesis Fund*

# Construction on Maine's Islands

## *Observations*

- Construction costs experienced on the islands certainly exceed those found on the mainland and that is largely due to travel and barging. As a general rule, islanders typically figure that increase to be roughly 30%.
- A 12-yard load (typical dump truck) of gravel that would cost about \$150 on the mainland can cost islanders anywhere from \$750 to \$1,000 for the same yardage. Construction of a septic system can cost 4 to 5 times more than a similar system on the mainland.
- To avoid the exorbitant costs associated with drilling a well, some island communities maintain a list of folks that want or need a well and only call in a contractor when they have 4 or 5 parties on the list. As in the gravel example above, a typical well on the mainland would be in the \$6,000-\$12,000 range, depending on depth. On the island, figure around \$30,000.
- Some island homes still use cisterns, a system that involves a large tank either in the basement or outbuilding that collects rainwater from the roof and stores it for use for laundry, showers, and other activities.
- Electric power for most islands comes by submarine, a term that's used to describe the placement of a large underwater cable that reaches from the mainland to the islands. In some water areas fishing or anchoring is limited to avoid inadvertent disturbance or pull up of the cable. Also, Vinalhaven is unique in that it now sports 3 major windmills to provide electricity.
- Although the island program was considered a huge helping hand to forward the cause, most islands already had developed affordable housing on their own through private fundraising efforts, in recognition of the importance of preserving their communities and schools.

## Fun Fact



**Dogs** were part of the construction crews at a few of the job sites. They added to the friendly nature of this initiative.

This dog frequently visited the Isle au Haut project sites.

# Islesboro

## *Gilkey Road*



One of the first projects out of the gate, Islesboro opted to go the modular construction route and erected two single-family manufactured homes on adjacent independent lots. Identical in design, these 24-foot-x-30-foot Cape-style homes feature 3 bedrooms and 2 bathrooms. As experienced on many islands, ledge limited the allowable foundation depth resulting in a crawl space basement. The homes became occupied almost immediately after completion.

**Heating fuel source:** Oil.

**Construction cost per unit:** \$257,000

**Total development cost:** \$518,500

**Owner/Developer:** Islesboro Affordable Properties

**Builder:** Pray Homes of Belfast

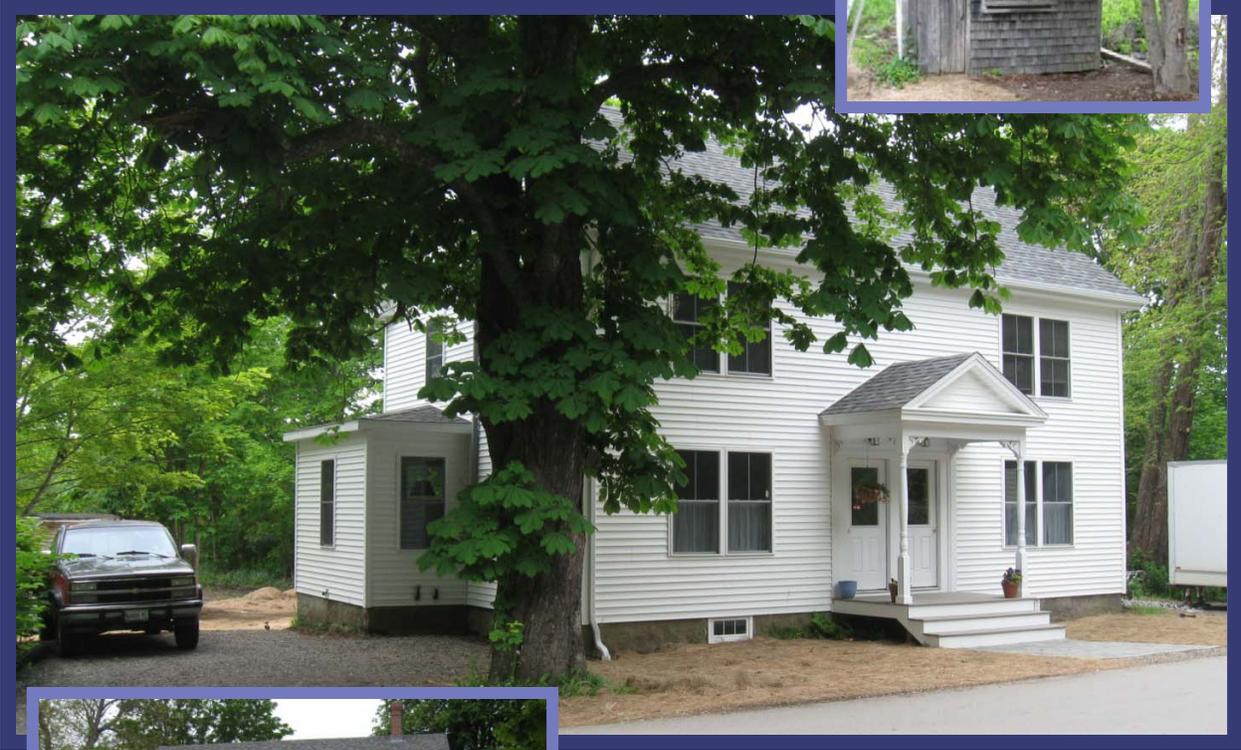
### Islesboro

Islesboro is about 14 miles in length and is located approximately 3 miles from the Maine coast off Lincolnville. The island is reachable from a 15-minute ferry ride, the shortest trip of all islands in this program.

The island boasts approximately 600 year-round residents and a K-12 population of about 85 students.

# North Haven

*Main Street*



## North Haven

North Haven is 10.6 square miles or 6,837 acres. It takes almost an hour by ferry to travel the 12.5-mile distance from Rockland to the island.

Approximately 650 people are year-round residents and 80-90 are K-12 students.

North Haven was unique in that a former duplex was available for acquisition. To date, this effort remains the only rehab that was undertaken in the island housing program. Each unit has 3 bedrooms and 1½ baths. The existing half-height basement now has a bit more space after an existing cistern was removed. Though mostly gutted to meet applicable living and energy standards, some characteristics were preserved, such as wood floors, a porch entry and a vintage utility shed (inset). The homes became occupied almost immediately after completion.

**Heating fuel source:** Oil.

**Construction cost per unit:** \$130,000

**Total development cost:** \$481,400

**Owner/Developer:** North Haven Sustainable Housing

**Builder:** Cooper Construction, North Haven Island

# Chebeague Island

## *School House Road*



The developer of project on Chebeague Island has the distinction of being the only group that opted to build in the duplex style from the ground up using modular structures. The 3-bedroom and 2-bathroom homes were factory constructed by Keiser industries of Maine and shipped on a barge from Portland to the job site where they were assembled and finished. Chebeague also has the distinction of being the only island where ledge did not limit the foundation depth and as such the homes were able to enjoy full height basements. Tenants were ready to move in once the paint was dry. This site also had a project mascot (inset)!

**Heating fuel source:** Propane  
**Construction cost per unit:** \$198,000  
**Total development cost:** \$414,500  
**Owner/Developer:** Chebeague Island Community Association  
**Builder:** Spring Island LLC, Chebeague Island

### **Chebeague Island**

**Chebeague Island is about 3 miles in length and 1 mile in width, and is reachable from a 10-minute ferry ride from the dock at Cousins Island.**

**The island boasts approximately 350 year-round residents and who knows how many dogs! Kids from pre-kindergarten to 5<sup>th</sup> grade are schooled on the island, and upper-grade students take the boat to the mainland to attend school.**

# Peaks Island

*Luther Street*



## Peaks Island

Peaks Island is the smallest in geographical size at 1-mile by 2-miles, and is a 20-minute ferry ride from Portland.

The island has almost 1,000 year-round residents. Like Chebeague, once children have completed the elementary grades, they take the ferry to the mainland to attend school.

Despite being an early bird in planning, development challenges and other issues delayed a construction start for a short period of time. Nonetheless, this successful project involved the selection of modular construction with a unique twist: the two homes were custom designed by local architects which the modular-home manufacturer was then able to accommodate. Other unique qualities are the 3-bedroom, 2-bathroom homes were outfitted with sprinkler systems, and they have a heat pump as a primary heat source, largely made possible by significantly increased thermal envelope performance. Tenants moved in upon completion.

**Heating fuel source:** Heat pump

**Construction cost per unit:** \$260,000

**Total development cost:** \$575,000

**Owner:** Volunteers of America    **Developer:** Homestart

**Builder:** Hallmark Homes of Topsham

**Architect:** William Walsh

# Isle au Haut

*Village lot/Blueberry Hill*



Isle au Haut is the site of a two-house project that may claim bragging rights for a unique approach of its own. The houses are the only stick-built homes to be erected, although in a non-traditional sense. These buildings incorporate structurally insulated panels (SIPs), which are plywood skins with a core of foam insulation that when connected form the house shell fairly quickly, with stick construction elsewhere. Designed by local architects, one house (inset) has 2 bedrooms and 1 bathroom, and the contemporary design (above) has 3 bedrooms and 1 bathroom.

While one home utilized a shallow foundation using insulated forms (and was poured by hand mixing bagged concrete), the other had a surface ledge and needed an engineered pier system.

**Heating fuel source:** Monitor-type units fired by kerosene; hot water by propane

## Isle au Haut

Isle au Haut is about 6 miles in length and 2 miles in width, and is reachable via a mail boat that will carry passengers the five-mile trip from Stonington through picturesque passages. Approximately half of the island is part of Acadia National Park.

With about 60 year-round residents, this remote island manages to maintain a one-room schoolhouse which currently serves four students.

**Construction cost per unit:** \$256,000

**Total development cost:** \$571,600

**Owner/Developer:** Isle au Haut Community Development Corp.

**Builder:** Puzzlewood Builders of Stonington

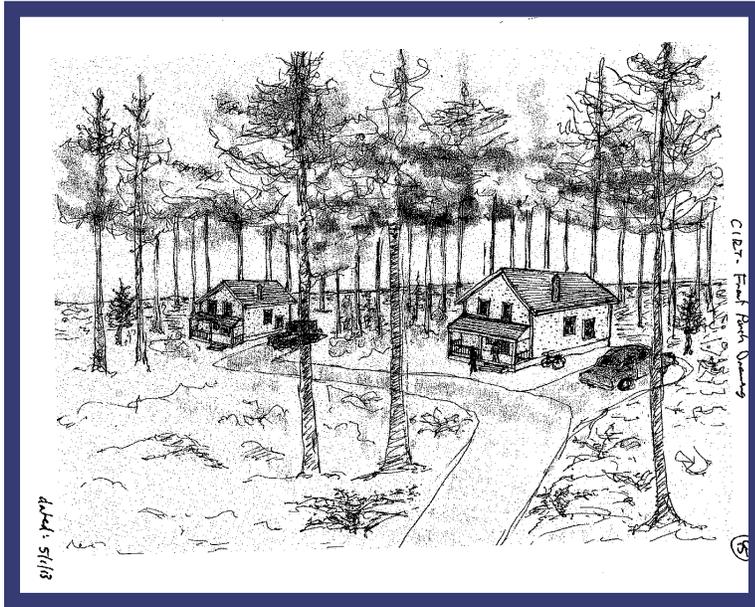
**Architects:** Tim Archibald and Robin Tannenbaum

## Vinalhaven

This 6-unit affordable housing project was being developed on Vinalhaven concurrent with the creation and introduction of the formal Island Housing Initiative Program. As such, it served as an incubator trial and helped give shape to what was to come.



## Great Cranberry Island



Great Cranberry Island, 40 minutes by boat off the southeast coast of Mount Desert Island, soon will be home to two modular units hopefully placed on as much foundation depth as the island geography will allow. The development team is in the final stages of planning and budgeting in preparation of a closing and starting construction.

**Owner/Developer:** Cranberry Island Realty Trust

**Builder:** Coastal Builders of Ellsworth

## Monhegan Island and Long Island

Despite notable efforts to make the program work for them, both Monhegan Island and Long Island development teams were unable to overcome the various challenges unique to their circumstances. Construction costs, limited resources, and to some degree misfortune combined to pose insurmountable barriers. In the case of Monhegan Island, an expiring lease affected its only supply-and-grocery store last summer and the residents had to re-focus their resources to finding another location for this vital element.



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