

Islesboro Housing Committee
Regular Meeting
Tuesday, October 10, 2024
In-Person Meeting at 5:00 PM, Town Office

APPROVED
12/19/24

MINUTES

1. Call to Order

Chair Mike Nelson called the meeting to order at 5:04 PM.

2. Establishment of a Quorum

Quorum was established with over 3 members present

Members Present: Chair Mike Nelson, Susan West, and Melissa Burns, Ex Officio.

Members Present via Zoom: Ginnie Hess

Members Absent: Tom Tutor, and Cate Blackford

Others Present: Pete (Andrew) Anderson

3. Approval of minutes of August 15, 2024

Motion: To approve Minutes of August 15, 2024, as written, S. West, seconded by M. Nelson. No discussion. Roll Call. Motion passed, 3 yes, 0 no, Unanimous.

4. Midcoast Council of Governments (MCOG) Housing Working Group.

- This Housing Group is pretty much focused on Waldo County.
- Mike reported that there has been one MCOG Housing Working Group meeting since our last Housing Committee meeting. It was sparsely attended.
- Islesboro Affordable Properties (IAP) might want to join the MCOG Housing Working Group, because their focus is more on affordable housing, whereas our Housing Committee has focused more on workforce housing. We define workforce differently than others. We're looking at tradespeople, who can afford a level up from typical affordable housing.
- Pete Anderson, Operations Manager at IAP, stated that for the latest round of houses they are planning to build, IAP is looking at stepping up the income range to include tradespeople. It's a delicate dance. We have to have a certain amount of it stay low-income.
- MCOG is applying for a sizeable federal grant (possibly from the EPA). This particular grant is going to be focused on traditional mobile homes (not manufactured or modular homes). MCOG is going to ask Waldo Community Action Partners (WCAP) to administer it. A large percentage of homes in Waldo County is mobile homes. Many of them are quite old, and so MCOG is looking to help people buy new ones to replace them. The grant would provide them with the money to do this. There would be provisions. If people are able to make payments, the payments would go back into the fund. If they are not able to make payments, they will go through an application process, and they can get the loan forgiven over a period of time.
- Islesboro has a few mobile homes. When MCOG gets notification of the grant, Mike will reach out to them to see if there's any way we can participate on the island.

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- Susan West stated that she seems to remember that Islesboro does not allow new mobile homes anymore. Pete stated in the past, there was a date that they had to have been built after. They didn't want old ones. They had to have been built within the last ten years.
- We should ask Janet how the Town would like to proceed if this goes through.
- There's another MCOG Housing Group meeting scheduled early in November. Mike will attend and learn more.
- Melissa asked Dave Dyer. He stated that Islesboro allows mobile homes, as long as they follow setbacks just like regular modular houses.

5. Tax Increment Financing (TIF)

- Mike provided a handout: a six-page Q&A from Maine State Housing Authority on their Affordable Housing Tax Increment Financing Program.
- Matthew Eddy, the Executive Director of MCOG, talked with Bonnie Hughes at Boardman Cottage and corresponded with Janet about this.
- Cate was looking at this and did some research.
- The basis of this is, if you set aside a percentage of your land, you create a zone, which can only be a certain percentage of the overall taxable land. The tax amount of that can only be a certain percentage of your overall tax bill. In this case, the Town would use all of or a portion of the taxes that come from those properties to help fund development of affordable housing. There are income caveats, as well as how much land you can have and how much tax.
- Mike is not sure if the Town of Islesboro is big enough to have this be useable, because the percentages are about 3 or 5%. Islesboro may not be able to effectively carve off 5% of its tax revenue. We also don't know how much land. We'd have to have a developer who would be willing to create the housing.
- In places where it's being utilized, it's clearly viable if you've got a good tax base.
- Melissa asked if IAP houses pay property taxes. Pete answered that they do.
- Melissa stated that in reading the document, it seems the only thing eligible on Islesboro would be the IAP properties, as long as they maintain the 33% threshold, because you can only use it for taxes from an affordable district?
- Mike answered that a couple things would have to happen. Some IAP property is part of a Town Center district. This talks about creating a TIF zone, so it seems to be that's a zone on top of a Town Center, or a zone instead of a Town Center, or if someone buys Richard's land at Durkee's, and says, that's going to be the zone, the Town would have to effectively zone it to be a development zone that meets the TIF criteria.
- Mike asked Ginnie if she's come across any of this in her work. She hasn't yet.
- This could benefit IAP. Pete said he looked at it 15 years ago when he was on the Select Board. He didn't think it fits Islesboro.
- Melissa stated the only way she could see it working is if IAP does it with the houses they currently have established, that way the taxes that are paid are going back to IAP, to be used for more housing. It seems to have the same basic rules that IAP already has to follow to maintain the Genesis grants.

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6. Discussion of options for grant availability & uses

- Mike stated he tried to get in touch with Jen Hayden, but was unsuccessful. She had done a lot of work a year ago, looking across committees to determine their needs and then look at cross-committee grant opportunities. He will continue to try to reach her.
- Melissa stated she has an email out to Alex Zaparo at the Island Institute. If something comes up, he'll kick it in our direction.
- Melissa will reach out to Shey Conover for a copy of Jen Hayden's report.
- At the next meeting, Tom can bring us up to date on what he was looking at.

7. Other Business

- Susan mentioned circling back to her question about composting toilets and greywater systems.
- Mike hasn't been able to talk with Dave about this, but he believes the answer is yes, people do use these systems.
- Susan said she did some searching on the State of Maine website. The most recent information she could find was under LePage's term. Alternatives to conventional wastewater treatment.
- How much less expensive would it be to have a greywater cleaning system? Composting toilets, which do need to be maintained, are about \$2000 at Home Depot.
- Mike stated that the greywater systems they've come up with are a series of tanks before you disperse. Mike found some information that said you can drink the water after it's finished. The greywater system does everything a septic system does, but with more filtration and more biologics. It is more expensive, but this was for wastewater from the whole house.
- Susan is thinking that with a composting toilet and greywater system that handles water from the washing machine, sink, etc., if it's less expensive than a traditional septic system, it might be a way to create housing for less money. If that can significantly reduce the price of building, or you want to buy land that isn't adequate for a whole septic system, this could potentially be useful.
- Pete replied that they are allowed, but you have to have a design for a septic system, because at some point you may want to go away from that composting toilet, so you need to make sure the land can deal with what you're doing with it, then provide access for pipes, etc.
- A whole septic system runs \$30,000 or more.
- Melissa suggested this is a good question for the Planning Board, even as a hypothetical.
- Will Aldrich might be a good person to ask.
- Ginnie stated that she believes that if you want to build a house, the land needs to perk for the number of bedrooms planned, regardless of what you're actually installing, because if you go to sell the house later, maybe the next person isn't going to be interested in composting toilets.
- Susan will look into this further.
- Melissa stated that at a previous meeting, there was discussion about making IAP the Housing Authority on Islesboro. Has there been any more discussion on that? Mike stated that it was a topic that was brought up, but that's as far as it went.
- Melissa suggested that this group may want to change its name from Housing to Socio-Economic, or something different, so we don't get confused with IAP. We're doing more now than when we started this committee. Now is a good time to make that distinction. This is more of a research group.
- Discussion about possible focus for the committee.

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- Pete stated there's a lot of enthusiasm on the IAP Board for moving forward with projects to fill the housing needs, and right now, it's aimed toward a little bit higher income. That's not saying we won't go back and look at low-income again.
- Melissa stated this committee started as more of an exploratory group as to what's feasible for the Town. The Town Center was something we could accomplish. Supporting the IAP is also something we can do.
- Mike asked about the timeframe for the IAP new housing. Pete hasn't seen the date for construction. They are having boundary line issues with an abutter.
- We should have further discussions on that issue. IAP's strategic view is more than has been built, workforce or affordable, in years.

8. Comments from visitors

- None.

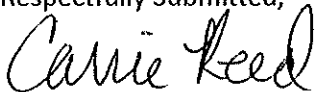
9. Next meeting date

- Next meeting Thurs, December 12, 5:00 PM. [Changed to December 19 after learning of conflict.]

10. Adjourn

Motion by S. West, seconded by M. Nelson, to adjourn at 5:45 PM. Roll Call. Motion passed, 3 yes, 0 no, Unanimous.

Respectfully Submitted,



Carrie Reed, Secretary