

Islesboro Housing Committee
Regular Meeting
Thursday, March 27, 2025
In-Person Meeting at 5:00 PM, Town Office

 APPROVED

6/5/25

MINUTES

1. Call to Order

Chair Mike Nelson called the meeting to order at 5:08 PM.

2. Establishment of a Quorum

Quorum was established with over 3 members present

Members Present: Chair Mike Nelson, Tom Tutor, Ginnie Hess, and Melissa Burns, Ex Officio.

Members Present via Zoom: Susan West

Members Absent: Cate Blackford

Others Present: Mike Clayton, Louisa Clayton

Others Present via Zoom: Madison Spencer

3. Approval of minutes of January 16, 2025

Motion: To approve Minutes of January 16, 2025, as written, T. Tutor, seconded by G. Hess. No discussion.

Motion passed, 4 yes, 0 no, Unanimous.

4. Maine Island Coalition Activity

- Mike reported that he attended the Maine Island Coalition meeting last Friday. There were three separate groups: Casco Bay, Midcoast, and DownEast.
- We had two legislative representatives, Valli Geiger and Mike Ray, along with representatives from Angus King's and Jared Golden's offices.
- Much of the discussion had to do with the ferry. A lot of those bills are being set up in committee. On Thursday, a new bill was put in, which, if approved, will delay the home porting of the ferries for ten years. DOT and Maine State Ferry Service (MSFS) said they would not object to it because they had no answer to the emergency services issue.
- Housing was discussed, but nobody has any answers. North Haven is going to Islesboro Affordable Properties (IAP)-type fundraising for workforce housing. Everybody has the same problem, with lack of money, high cost of building, etc.
- Island Institute is going through a tumultuous set of changes. They've changed their whole process. Many of the people we've been talking with are no longer there.
- The three regional meetings were going to be followed by a virtual meeting this past Monday, but Mike was unsuccessful in logging in. They had deactivated that link and sent out a new one, which Mike never got. There were only four non-Island Institute people who showed up for the meeting.
- Almost every island has some plan for low-income housing, but not workforce housing. There is no help for that level of housing.
- Maine Housing is getting stricter with funding. If you're not ready to put a shovel in the ground, they're not giving any money. Melissa stated she got the message through Genesis that everything has a temporary hold on it, and they don't foresee when it will be released.
- Melissa reported that Hancock is having a harder time with the money freezes. Many of the contractors that they had loosely engaged have now pulled out. Others are hesitant about signing contracts. Hancock is exploring ways to pay for some of the services in advance.

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- Mike added that a multi-jurisdiction bond measure was discussed before the meeting went to the Island Institute. Islesboro, Vinalhaven, and North Haven would get together and have some kind of unified bond. There are many questions on that. Island Institute said they'd take a look at it. How to disperse the money seems like a major question.
- Tom stated he mentioned the Housing Committee in his IESC report for the annual Town Report, and said that the economy here is doing very well. Both stores are busy, contractors are busy, but the perennial problem is workforce housing. The Housing Committee and IAP are addressing this problem as they can, and IESC is standing by, hoping to help if there were a local contractor who wants to do the building. We would have startup money at a low-interest rate for them.
- Ginnie stated that she has been talking with architect Madison Spencer. He has been working on Islesboro, and is interested in building a 16-bedroom dorm. She invited him to join the meeting, so that he can bounce some ideas off this group, and feel confident that what he's looking to do would be welcomed. He's willing to hear what might be the best fit. If his crew has to go back to the mainland, the workday is cut short. He's looking at properties, and talking with Dave Dyer.
- Susan asked if he's only talking about dorms for workers who are here for several months. Ginnie answered that she thinks so. We need housing for full-time people as well as part-time people.
- Susan added that at IAP, there's been talk about the need for 1-bedroom, 2-bedroom, and studio apartments, and not just the larger places. If everything goes properly by the summer, there will be two new 3-bedroom places on Ruthie James Road. There are also plans for two duplexes with two units in each. Mike asked if these will be for above the low-income level. Susan answered that tenants cannot earn more than 120% of Area Median Household Income of Waldo County, according to the data that comes out of HUD every year. Susan believes it is workforce housing, not income-limited, for folks working on the ferry, or plumbers, electricians, and builders. We have talked about how to provide more housing for people who want to move here and start families.
- Melissa stated that for the dorm-style housing, it would be beneficial to have workers here for five days a week.
- Mike Clayton asked if this would be just for the architect's people. All agreed this would be a good question to ask. Tom believes there would be community support if it was something for the community. Melissa added that the Tarratine Club got some whiplash when they started buying houses for the people they're bringing up for the summer.
- Ginnie looked up the plans for the dorm house. It's eight bedrooms on the first floor and eight bedrooms on the second floor, with communal bathrooms, and a kitchen with two sinks, two stoves, two fridges, and two long tables. He wants to do something that will facilitate him being here. His long-term goal is to become a resident of the island. Some people think tiny houses might be a better solution. Melissa added that if it's for workers, it would be so temporary that there's no ownership to it. We might end up with the same problems that the ferry crew was allegedly having at their crew house.
- Mike Clayton stated that with mass living areas, there may be septic issues. Islesboro has its own aquifer. If we lose that aquifer, someone will have to give up property to put in a desalination plant and a waste water treatment center.
- Tom replied that the Town Centers overtly state that if you don't have enough setback between your well and your septic system, then you have to have a pretreatment planned. Those are actually

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inexpensive these days. You can put in a pretreatment system that will reduce the size of your leaching field by about 75%.

5. Comments from Visitors

- Architect Madison Spencer joined via Zoom at 5:39pm. He said his ideas are predicated upon observations he's made over the past two years he's been spending time on the island. He sees people lined up for the ferry at the crack of dawn. The crews he's talked with expressed interest in having a place to stay overnight, maybe a couple nights a week. He senses that this could be of use for him and for others in the future. He had heard the same regarding some difficulty at the Tarratine. If this were reasonably well done, it could serve everybody in a useful fashion. He did some research and came across a history of these structures that were built in Rhode Island, Massachusetts, and Maine during the heyday of the mill period. This led him to believe that there was something that could be devised such that these could fit in seamlessly with the architecture of the island.
- His contractors are looking at sketches and at pricing, trying to figure out how best to build it.
- It seemed smart to go no further and put this out in the public realm so that people could tell him if he's barking up the wrong tree, or if there's a way it could prove useful with any improvements.
- Tom added his perspective. We all acknowledge that we have a huge housing problem on Islesboro, in several different categories, one being temporary housing for workers, another being dwellings for year-round families. A temporary worker that showed interest in living on Islesboro might like to live out here inexpensively for a while to see if it would be a reasonable goal to bring a family here. This committee is committed to working on housing for year-round residents. While we would be interested in something for temporary workers, that would be an adjunct to what we're doing here.
- Madison stated he may have included in one of the packets one of his small house designs. There's a cache of drawings from Portland architect John Calvin Stevens, who did so much good work in Maine. He has some examples of double houses (town houses), as well as other ideas. Madison asked if what the housing the committee is looking to create will be for purchase or for renting out?
- Tom stated that it's expensive to own a house here. Land, site prep, and building a house for a working-class person is prohibitive. The IAP started out with home ownership as the ideal, but they have focused more in the last decade on rental properties. Susan added that the real estate prices here are through the roof. Home ownership needs to be subsidized, including donations. The newest IAP buildings are mainly supported by donations from the wealthy summer residents. Renting is the most realistic now.
- Mike added that on Islesboro, there are less than five houses that are for sale for under \$500,000. To build a modest 2- or 3-bedroom house, you're looking at almost \$500,000. We expanded the Town Centers areas so that we could hopefully get higher density and lower land cost. Rent is probably the easiest to get back on the market, and the most reasonable way to look at the problem. Much of the housing inventory is being sold to people who are buying for cash, which drives out the kinds of folks that we would like to see have homes.
- Tom added that housing for Tarratine workers or for temporary workers in the past has sometimes meant that the fixer-upper has been bought and then only used seasonally. That house is no longer in the market for year-round housing. There's been quite a bit of local sentiment that that's a problem. Locals really want to see the housing inventory expanded for people who live here, and only secondarily for those who are coming temporarily.

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- Discussion about developing a better housing strategy for teachers. Most teachers have families and/or partners. Housing will need to be 2- or 3-bedroom homes.
- Mike stated that, in addition to teachers, we'd like to attract tradespeople. We have a shortage, and there's a lot of competition with the big projects.
- Madison stated he spoke with a banking operation in Camden, strategizing over what kind of funding he could rely on, and the possibility of establishing a nonprofit that would be the umbrella organization for his project. He was made aware of a Maine entity that's interested in coastal matters, and other organizations. He asked the group's advice on who he should be talking with. We could design a little village of 2-bedroom and 3-bedroom cottages. There are some good models on the island. Dave Dyer seems amenable to working with the rules in terms of how we could establish density.
- Tom stated that he is the Chair of the Islesboro Economic Sustainability Corporation, which is a quasi-municipal organization. We loan to local entrepreneurs, with the purpose of promoting the local, year-round economy. We are not in the housing industry, but would like to promote local builders to do that. The intent of the low-interest loans is to give entrepreneurs a leg up on some project, and create another job or two. Loans range from \$5,000 to \$50,000, which is not much with regard to a house, but could be useful to a builder for some upfront funding to get going.
- Tom added that Durkee's Store is for sale, and it includes 17 acres. Much of it is buildable. People have talked about the possibility of separating the store and its apartment from the other acreage and building a little village.
- Madison stated he has fallen in love with Islesboro. He feels like there's an opportunity to do something in return, and it would be fun. It would make him happy to do what he can in a small way that helps everyone achieve what we hope to.
- Discussion about how a private entrepreneur would not have to be constrained by Maine Housing rules. He could do a build with a rent-to-buy model. This would provide more options.
- Melissa stated that we are also lacking senior housing. The one-bedroom or studio houses would be attractive to our older population who would love to downsize. They could then give their house to their kids who are trying to work here.
- Mike added that even having workers on the island for five days a week will help our economy. They will spend money at the stores.

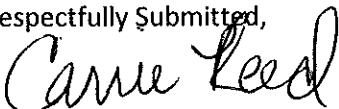
6. Next meeting date

- Next meeting Thurs, June 5th, 5:00 PM.

7. Adjourn

Motion by T. Tutor, seconded by G. Hess, to adjourn at 6:17 PM. Roll Call. Motion passed, 4 yes, 0 no, Unanimous.

Respectfully Submitted,



Carrie Reed, Secretary