

Islesboro Housing Committee
Regular Meeting
Tuesday, March 5, 2026
In-Person Meeting at 5:00 PM, Town Office

APPROVED

4/9/26

MINUTES

1. Call to Order

Chair Michael Nelson called the meeting to order at 5:03 PM.

2. Establishment of a Quorum

Quorum was established with over 3 members present

Members Present: Chair Michael Nelson, Jennifer Selendy, Cate Blackford, Peter Rothschild, Ex Officio

Members Present via Zoom: Susan West

Members Absent: Ginnie Hess, Tom Tutor, Lindsey Govoni

Others Present: Secretary Carrie Reed

Others Present via Zoom: Emily McCarthy (Island Institute)

3. Approval of minutes of February 4, 2026

Motion: To approve Minutes of February 4, 2026, as written, J. Selendy, seconded by C. Blackford. No discussion. Roll Call. Motion passed, 4 yes, 0 no. Unanimous.

4. Housing Survey Update

- Susan reported that she needs to cut back on duties, and asked for someone to pick up loose ends.
- Susan stated that nobody at Pendleton Yacht Yard (PYY) wanted to fill out the survey. There were only four responses from the ferry. We have 15 total from the island, so not much data.
- The feedback from Gabe at PYY is that people didn't want to bother, because they don't want to live here. Some people were annoyed at being asked what their mortgage or rents were, even though it could be done completely anonymously.
- Cate reported there were also nine responses online, bringing the total to 24. The online survey is the on-island version. Lindsey typed up the off-island version. Each version has a different link. Lindsey may have responses. Cate will follow up with Lindsey.
- Cate offered to take over the paper surveys from Susan and do the data entry.
- Michael asked if a survey went to the school. Susan replied that the paper survey did not go to the school. Michael added that this might be a good opportunity for both versions of the survey.
- Cate stated she will email the survey links to Jennifer. It might make sense for Agnes to include both surveys in her updates that go out to the school community.
- Cate added that the cursory data on the nine surveys she's seen was that most folks feel like their housing is currently affordable and they are interested in downsizing or keeping the same size. Only a couple of folks were having trouble keeping their homes warm.

5. NRBC LEAP Grant Opportunity

- Michael stated that Shey Conover introduced him to Emily McCarthy of the Island Institute.
- Emily stated she joined Island Institute last November. She comes from a climate adaptation planning background. There's a grant opportunity that might be a good fit for housing work on Islesboro. It's the Northern Regional Borders Commission Partner Grant. The portion of money that was awarded to the Island Institute is called LEAP. There are three communities that are recipients: Milbridge, Stonington, and Islesboro. Each community gets about \$15,000 to go towards planning. That's very broad, and that's on purpose, to be as flexible as possible to work with communities that have already identified

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projects that need planning, whether that be more technical specs for construction, or more qualitative, such as getting more community buy-in for projects' planning processes. The other Island Institute staff members working on this are Abby Roche and Olivia Richards. We've been approaching this grant opportunity in a way to hear what the biggest interests are from the communities, and then making this grant as flexible as possible.

- Emily met with Michael Nelson last week and had a good conversation about the existing work of the Housing Committee, Islesboro Affordable Properties (IAP), and the Islesboro Economic Sustainability Corp (IESC) to develop rental units that remain affordable and accessible to folks who are working on the island and contributing to the island economy.
- Michael and Emily talked about potentially using the LEAP funds to work with a developer and put together a more technical side of a proposal, for units on the remaining four acres of the IAP Shoal Cottage property, and also using that plan to continue to garner donor support and community interest.
- Emily stated she talked with Abby about whether this project would be a good fit for LEAP. There are specific performance criteria that relate to retaining jobs on the island, and even jobs creation, that would correspond really well with having housing available. There are other criteria for climate resiliency and storm preparedness. Emily feels there's a strong link here, for housing that is storm resilient and provides shelter for the members of the community.
- There's a meeting next week between Emily, Abby, and Olivia. Emily will bring forward this potential project. She will then get back to the committee about whether this could move forward.
- Cate asked Emily about the communities that are part of the funding proposals. Emily stated that Islesboro, Milbridge, and Stonington are the communities identified as "socially vulnerable." That was put together by the Director of the Climate Center at Island Institute. Milbridge and Stonington are intending to use their LEAP funds to improve their working waterfront infrastructure.
- Cate stated she's curious about how we got that designation, and what other opportunities that might open up for us. Emily explained that there's a Social Vulnerability Index that was put together by the state, with various metrics, such as income per capita, economic statistics, flooding risk vulnerabilities, etc. Emily will follow up with what the criteria looks like and also the definition and application.
- Michael added that housing came up for this after Shey stated that the Sea Level Rise Committee already has a couple of grants and an action plan that they've been working on. The Harbormaster also conveyed that the Harbor Committee is working on two grants, which is looking good for them. Housing is different than what the other two communities are working on, but we feel that we could probably make it work. It's for community needs, and this is clearly a need in our community.
- Cate asked Emily if the timeline allows for any feedback for us, so we can make adjustments. Emily answered that yes, it will be a back-and-forth conversation. Abby, Olivia, and Emily will work closely on a daily basis.
- Cate asked Emily if she's worried about getting the economic data for the performance metrics. With such a small population, sometimes getting that data can be challenging. Emily replied that she, Abby, and Olivia are going to be taking that on and collecting data; it won't be on the Housing Committee. Some metrics can be flexible estimates.
- Cate asked Emily if the Island Institute has been tracking the work that the speaker's been talking about, regarding the need for more funding for infrastructure, especially water and sewer infrastructure, and if the Institute is compiling water and sewer wish lists from communities. She would like to know if the

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group is talking about how to potentially help small towns apply for that funding. Emily replied that they are definitely thinking about that issue. In their climate planning work, water quality and aging water and sewer infrastructure is a topic that comes up a lot, especially in thinking about water quality and salt intrusion into existing wells and water supplies in island and coastal communities. The team is trying to gather multiple communities' perspectives, so the Island Institute policy team can better advocate for something at the state level. In addition to the push to do more housing work at Island Institute, water quality and infrastructure is at the front of our minds.

- Cate asked if, given the challenges of water on islands (sole-source aquifer, ledge that makes it hard to put in water and sewer), the Island Institute has had any conversations about alternatives to full water treatment. The Housing Committee has been discussing steps toward water treatment and that might allow greater housing density, to help bring down development costs. We've done some research, but are there best practices that we haven't been made aware of yet? Emily replied that she will ask her colleagues about this and get back to the committee.

6. Planning Discussion (both short and long term)

- Michael stated that Jennifer introduced us to her brother, who is a builder and developer in Belfast. He kindly gave us a nice outline of how we might want to approach a project like this. Michael's hope is that the committee can put together a long-range plan. IAP is working on a short-range plan for their next project, and we don't want to get in the way of that.
- Michael listed points for the plan: how we might best utilize the land we have available, to the benefit of putting more houses on the island that are in the affordable range, for both "affordable" and "workforce" housing.
- Michael reported that IAP was looking into building a fourplex, or quad, and ran into a couple issues with that. Based on state building codes, a quad would require a sprinkler system. A huge roadblock is insurance. If we don't meet state codes, the insurance issue would become big. A sprinkler system would require a retention pond, and other things, bringing the cost way up. IAP is talking to a builder who was involved in the latest duplex. If we get to a long-range plan, we'd like to lock in somebody who can put a cookie-cutter housing spec together, that would allow us to keep moving through at a much lower rate than the last set of building plans.
- Michael stated that if we try to do more units at a higher density, it would be critical to come up with alternatives to water infrastructure, as discussed with Emily. There's one system that has a pre-processing unit, which cuts the need for a septic field in half.
- Cate referred to the water sprinkler requirement for a four-unit building. There's a bill that had a hearing at the state level this week. Firefighters were the strongest opponents, primarily because they weren't included in the discussions about what the changes should be. There was a discussion about moving to a single stairwell as opposed to a dual stairwell. There was also a discussion about reducing sprinkler requirements. They may do a study.
- Michael stated that IAP is still trying to work on a timeline for the upcoming project. IAP has a building permit for two duplexes, and one is nearing completion. Earl MacKenzie is going to meet with Dave Dyer about the permit. Once we have a plan, we can start to raise some of the needed funds.
- Michael explained that the IAP property is a little over four acres. The long-range goal is to put an overall land-use plan together so we can address the road. From a municipal point of view, there's a

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road issue. The road that was put in for the new units isn't wide enough to make it a Town road.

Fortunately, IAP still needs to do work on that road, so this issue might be incorporated into that work.

- Another issue for planning is how to place the houses on the lots. The two new houses that were placed should have been facing a different direction. The southern exposure walls have no windows in them.
- Michael summarized that there needs to be a plan for the road, the lots, infrastructure, etc., to provide a longer-range plan.
- IAP was told that duplexes are the way to go, as they are easier and faster to replicate.
- Michael stated that he attended the Island Institute Housing Committee meeting last week. Erin invited two developers, as the developer process was something that had come up in previous meetings. One of the developers is based in Rockland, and the other in Portland. Neither one had worked on an island. When asked what would make them interested in working on an island, they said they might be interested if they could build ten units. Volume is something they're looking for.
- IAP has been talking with its builder, Ethan, about providing him with a series of projects. He has all his equipment on the island, and we'd like to engage him before he moves it off.
- Peter asked about the \$15,000 LEAP funding. Is that a grant to IAP, or to the Town? Is there a local match? Emily replied that there is no match, and it's a reimbursement process. She and Michael have been talking about this, and she needs to talk with Abby and Olivia about whether IAP would be able to receive the grant funding as a nonprofit, or have the money go to the municipality to fund the IAP work. It's to be determined. The bigger priority question is to make sure that this project would be within the grand scope of the grant.
- Peter asked how the organization would know that the money is being spent as intended. Emily answered that there would be communication with the recipient, and there would be invoices from those contracted, and then the money would be used to reimburse those invoices. Island Institute is administering the grant.
- Michael added that for the grant period, Island Institute would provide five to seven hours a week of staff time to support the overall project. Emily confirmed that and stated that the 18-month grant period started in January. If the project moves forward, the plan will be developed within that period.

7. Other business

- Cate asked if the committee is planning to put forward a line item for the Select Board budget. What's the next step on the discussion from last month on what we're proposing to the Select Board? Peter replied that, at the request of the chairperson of the IAP, they said they didn't want anything put in the budget, so he withdrew it. Michael added that they didn't want IAP to be tied to the request.
- Cate stated that that seems different than having a Town line for housing.
- Jennifer stated that, even if we are successful in securing the \$15,000 grant, we could spend three times that doing the things that Micheal outlined in terms of planning for a developer. Think of the savings that are possible if we had a critical plan that would eliminate the inefficiencies of doing these one-off things. We could have a planner, someone working to garner donor support, and someone educating the community about the need. Jennifer is pleased with the label "social vulnerability" because that is what we're experiencing, and not enough people in the community realize it. Why wouldn't we try to put another \$15,000 in the budget as a line item for educating and marketing the need for housing on the island, and potentially garnering support for a public-private partnership.

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- Peter stated that it's equally critical to determine how we reach out to a broader community on the mainland. He explained that Barbara at IAP did not want a line item to be included in the budget.
- Cate stated that she feels the IAP and the Housing Committee can be very separate. We've been talking at length about the different roles that the Housing Committee plays versus IAP versus the School versus the Select Board. It would behoove us as the Housing Committee to set the precedent that the Town has acknowledged that the lack of workforce housing is a significant barrier to the community's resilience. We have multiple ideas, a number of things that we, as the Housing Committee, think that this funding could be used for, or we could decide as a Town not to spend it in the first year, and just develop a pool that is available.
- Peter stated that he agrees. We can put the request back in, as we're still in the budget process.
- Jennifer added that IAP may decide that they don't want to work with us, but we still have a mandate to care about.
- Cate suggested that the committee could have a conversation with the board of IAP about how this could potentially be a resource for them, but also is not about them.
- Jennifer added that the first step of marketing and education is totally unrelated, because it's about the community's understanding.
- Peter stated that this is a critical issue. We're in competition with other communities that are aggressively trying to build more housing and attract more people. We also have potential teachers who need to be housed.
- Jennifer stated that the school has been working through the magnet program as one way to increase the student population, but a more promising opportunity is five full-time hires that could come with families if there's housing on the island.
- Mike stated that he was not party to the conversation between Peter and Barbara, but Barbara mentioned that she didn't want IAP to be mentioned as a proponent of the line item. To answer the question, it is definitely something that can be requested by the Housing Committee, as long as we don't include IAP as a proponent.
- Cate asked about the process of adding a line item. Would something this small garner discussion at Town Meeting, and should we plan to have a couple folks speak? Peter replied that he's seen discussions about small amounts of money, and we should be prepared for that. Micheal added that it would be an opportunity to market what we're trying to do, and well worth a few minutes of discussion.
- Susan asked if the line item would come out of the Town's budget, or if this is the idea discussed previously about somehow charging a fee for houses that are left empty for ten months a year.
- Cate replied that we haven't yet developed a recommendation on what revenue source makes the most sense, so this line item would just be a small amount of the general fund, and be the creation of a line dedicated to housing, but that line could be the recipient of particular revenue if we decide to propose a new revenue stream. Currently, the ones we've discussed aren't legal under state law. We will continue to research ideas. If we are proposing a planning process with the Island Institute and having staff support to help us develop a plan, as well as expert input from developers on how we can create something that can help us look at things more holistically, then we'll have a better sense of how much money we want to raise and at what speed, and that would help us determine what revenue source we might propose.

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- Peter added that we're not talking about a blank check for anything. There are specific areas of concern. The genesis of this, though, was the thought that this committee and the Town should express support for the whole housing issue, and that's why it's a small amount of money that was proposed.
- Cate asked what boundaries might be on the potential uses for the funds. Do we want to draft something that sets those boundaries, to be used by the Select Board, or when speaking on the topic?
- Jennifer stated the needs are very clear—marketing, community education, cultivation of donors, developer planning. Whatever dollars go into public housing, we can make them go a lot further if we have really good planning that is specific to building on an island. There are unique challenges here, and we should get smart about it. We need to make a recommendation to the Town about a Town project.
- Cate asked about the marketing piece. Marketing usually comes after more of the planning is done and we have something more concrete.
- Jennifer stated that one piece of marketing is serving people off island. It's a proto-marketing. Jennifer also includes the education of this community about our vulnerability and how housing and the school plays into it. People don't understand the connectivity of these vulnerabilities. That kind of education is foundational to making any plan successful.
- Peter added that this includes the sustainability of the ferry, the markets, and all the other efforts on the island. Peter stated it was an epiphany when he realized how the housing issue is tied to everything.

Motion by M. Nelson, seconded by C. Blackford, to ask Peter to reinstate the request for a line item in the Town budget. Discussion as below. Roll Call. Motion passed, 4 yes, 0 no, Unanimous.

- Peter requested help with drafting a description of the proposal.
- Cate suggested Jennifer create a short paragraph of what she just laid out and share it with the committee for feedback before it goes to the Select Board. Jennifer agreed.
- Carrie suggested a committee member be present at the Select Board meeting to answer questions.
- Jennifer read that "social vulnerability" is a mapping tool used to identify communities that are most vulnerable to human suffering and financial loss during natural disasters or public health emergencies.
- Jennifer added that with the uncertainty around IAP, she suggests that the LEAP grant go to the Town or this committee. Cate agreed that we should do this as the Town.

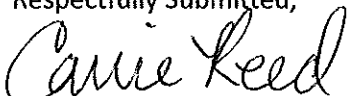
8. Next Housing Committee meeting date

- Regular meeting: Thursday, April 9th, 5:00 PM.

9. Adjourn

Motion by J. Selendy, seconded by C. Blackford, to adjourn at 6:10 PM. Motion passed, 4 yes, 0 no, Unanimous.

Respectfully Submitted,


Carrie Reed, Secretary