

Chapter Eleven

Housing

Goals/ Vision

State Goal

To encourage and promote affordable, decent housing opportunities for all Maine citizens.

Local Goal

Millinocket

To identify strategies to increase housing reuse of current properties. To demolish subpar housing so that the remaining homes will rise in value and housing will be proportional to population. To evaluate opportunities for new housing – single tenant, multi-tenant, and mixed use housing – as well as promoting owned and rental units.

East Millinocket

To continue encouraging and promoting quality, affordable owned or rented housing through home improvement programs, façade programs etc. In addition, continue efforts to demolish dilapidated homes, offering land to adjoining homes to increase lot sizes.

Medway

To encourage and promote development of affordable housing opportunities for owned and rental through available home improvements grants, development programs, etc.

Introduction

One of the most important issues for any community and its residents is the availability of affordable housing. For many communities, the term affordable housing is synonymous with manufactured housing or mobile homes. It is very important to insure that affordable housing in the community does not also jeopardize the health, welfare and safety of its residents.

The Town of Medway was built along the banks of both branches of the Penobscot River, as the first settlers' mode of transportation was by water. Today, the area is still the most "desired" part of the town, for both arteries of transportation running parallel to the river. Medway has been considered by many as a feeder to the communities of East Millinocket & Millinocket; when the Mills were at their peak, a majority of Medway's residents were employed by Great Northern Paper and her mills.

As for East Millinocket & Millinocket, they have both been considered as two of the few examples of "planned" communities in Maine particularly where housing is concerned. The communities were built to serve the employees and families of the Great Northern Paper mills. Because Great Northern owned virtually all of the land adjoining their mills, the company was able to control housing growth and land subdivision from the very start. As the mill expanded and housing needs increased, Great Northern selected the new areas to be subdivided, and worked with and aided the prospective house builder. Great Northern also restricted the usage of the land to residential purposes through deeds and provided minimum house valuation standards. Such standards helped to assure the adequacy, sturdiness, and harmony of what would become very concentrated housing. The basic ground rules have not changed

although the interactions between the homeowner, community, and company have varied as different sections of East Millinocket and Millinocket have been developed.

The geographic size of the towns also played a role in its housing development. While most townships in Maine contained approximately 20,000 acres, Millinocket had only 7,500 until the 1989 annexation of over 4,000 acres and East Millinocket has only 5,000 acres, still leaving it with a relatively small land area as discussed in the Land Use Chapter. The limited acreage of the two towns, combined with Great Northern Paper Company's planning, led to a densely populated urban area in the middle of vast forestlands. However, Medway's 26,329 acres (well above the average 20,000 acres) allowed the town's housing market to develop housing for employees of the once operating mills.

The years following World War II were the Katahdin Region's period of most prominent growth in housing, helping sculpt the three towns. By 1947, a seventeen-year boom in housing construction was underway which added streets and houses throughout the towns. Housing construction resulted in over 900 new dwellings in Millinocket, East Millinocket, and Medway. Predictably, Great Northern was expanding its operations and anticipated the new demand.

Historically, housing in the Katahdin Region has grown with few periods of interruption. Two intense periods of development occurred when Great Northern expanded. Those periods first liberated the town of Millinocket from the huts of Shack Hill, and then doubled Millinocket's compact area with the movement to the east side of Millinocket Stream. Due to the area's overall economic decline, job loss, and outmigration of its youth, Millinocket along with East Millinocket and Medway are now experiencing an oversupply of housing units.

Housing Market

The following tables show total housing units for the Katahdin Region, Penobscot County, and the State of Maine. According to the U.S. Census and the ACS estimates for 2016, the Katahdin Region had an estimated 4,048 of housing units, a growth rate of 2.54% from 2010.

Historic

	1980	1990	2000	2010	% Change (2000 – 2010)
Total Housing Units					
East Millinocket	830	881	877	871	-0.7%
Millinocket	2,725	2,874	2,679	2,586	-3.4%
Medway	590	676	651	591	-10.2%
Penobscot County	49,416	61,359	66,847	73,860	9.5%
Maine	501,093	587,045	651,901	721,830	9.7%
Total Occupied Housing Units					
East Millinocket	793	845	780	768	-1.6%
Millinocket	2,596	2,704	2,295	2,167	-5.9%
Medway		637	587	567	-3.5%
Penobscot County	45,974	54,063	58,096	62,966	7.7%
Maine	395,184	465,312	518,200	557,219	7.0%

- Data was provided by the U.S. Census Bureau

Current

Total Housing Units		2016	% Change	Total Occupied Housing Units		2016	% Change
	East Millinocket	894	14.1%		East Millinocket	820	6.3%
	Millinocket	2,551	-1.4%		Millinocket	2,040	-6.2%
	Medway	603	2.0%		Medway	477	-18.7%
	Penobscot County	74,302	0.6%		Penobscot County	61,787	-1.9%
	Maine	727,127	0.7%		Maine	551,109	-1.1%

- Data was provided by the U.S. Census Bureau
- Numbers are based off of ACS 5 year estimates

Projected

For any community, it is important to project out any anticipated demand in housing their community may experience. Unfortunately, at this time no organization or Government agency projects increased housing demand for the region. However, using the Household Formation Calculation, one can develop a rough estimate of possible demand as it relates to population projection numbers.

By 2034, the Katahdin Region will experience diminishing demand of an estimated 325 housing units. Millinocket will experience the largest decrease in demand. Overall, Penobscot County will experience an increase while the State of Maine experiences a diminishing demand.

Again, these numbers are rough estimates and are based of the Maine Economist's Population Projections, and the U.S. Census' Household Size.

	2019	2024	2029	2034	Total Δ in Units (2019- 2034)
East Millinocket	-97	-8	-12	-17	-135
Millinocket	-32	-31	-42	-52	-158
Medway	-5	-6	-9	-12	-32
Penobscot County	880	611	263	-103	1,651
Maine	1,943	-872	-3,795	-6,886	-9,910

Housing Affordability

Median Home Price (2013)	East Millinocket	Millinocket	Medway	Penobscot County	Maine
Affordable at Median Income	102,659	103,444	99,989*	151,259	165,374
Income Needed for Median Price	8,243	13,492	16,333*	38,167	49,034
Median Sale Price	25,000	40,000	45,499*	129,000	169,900
Price of an Average 2Bdr Rent with Utilities	497.13	614.83	547.13	829.79	n/a
Percentage of Households Unable to Afford Median Home Price	0.09	0.17	n/a	0.44	0.52
Number of Households Unable to Afford Median Home Price	67	366	n/a	27,927	292,965

- Data was provided by the Maine Economist
- Note: Some of Medway's data is older than Millinocket & East Millinocket hence the * in certain categories (above data with * was provided in 2005)

Homeowner Breakdown

Age of Home by Tenure (2015)

Maine's housing stock is one of the oldest in the nation and is reflective of our State's history, the unique blend of cultures, and our independent nature. The largest percentage (24.8%) of the State's housing stock was built prior to 1940, as illustrated in the table below. About 22.8% of Penobscot County's housing dates prior to 1940, as compared to the 25.4% of units for East Millinocket, the 30.9% of units for Millinocket, and the 11.5% of units for Medway. Many of these older units require rehabilitation due to their age. 85.5% of units in East Millinocket, 90.7% of units in Millinocket, and 57.5% of units in Medway were built prior to 1980, compared to the 60.6% of units in Penobscot County and 58.7% of units in the State of Maine. The percentage of newer house stock (built after 1990) for the three towns are 4.1% (East Millinocket), 3.1% (Millinocket), and 12.5% (Medway).

The high percentage of older houses contributes to the necessity for housing rehabilitation. Many houses that were built prior to the 1940s raise health and safety concerns since they are more likely to be in substandard condition due to: overall age,; deferred maintenance; insulation needs; and, construction techniques and materials that are outdated. These older homes are more likely to represent a loss in the market, or require extensive rehabilitation before being marketable. Aging homes that lack maintenance impact the overall quality of the housing stock. It is important for the Katahdin Region's homeowners to be aware of programs for housing rehabilitation and for renters to be aware that they have a right to demand a certain level of maintenance from their landlords.

A common method that communities utilize to assist their residents in housing rehabilitation is through grants. In 2003 with the help of Eastern Maine Development Corporation, the three towns completed a regional housing assessment. Though it may be "outdated," the plan will give a historic look to the complexity of the Region's housing market (2003 report available upon request from EMDC).

	East Millinocket	Millinocket	Medway	Penobscot County	Maine
Total	834	1964	504	61,973	553,284
Owner occupied	619	1394	441	41,889	393,995
Built 2005 or later	0	0	0	0	0
Built 2000 to 2004	0	0	0	0	0
Built 1990 to 1999	34	60	57	5,332	54,699
Built 1980 to 1989	48	69	91	6,077	61,317
Built 1970 to 1979	97	227	110	6,680	57,682
Built 1960 to 1969	76	135	14	3,054	27,348
Built 1950 to 1959	158	294	61	3,631	27,913
Built 1940 to 1949	58	175	21	1,966	17,369
Built 1939 or earlier	148	409	51	9,028	85,530
Renter occupied	215	570	63	20,084	159,289
Built 2005 or later	0	0	0	0	0
Built 2000 to 2004	0	0	0	0	0
Built 1990 to 1999	0	0	6	1,848	13,436
Built 1980 to 1989	39	29	24	2,820	22,854
Built 1970 to 1979	68	97	11	3,470	24,773

Built 1960 to 1969	20	132	12	1,844	11,823
Built 1950 to 1959	5	61	3	1,807	11,675
Built 1940 to 1949	19	53	0	979	8,916
Built 1939 or earlier	64	198	7	5,077	51,902

- Data was provided by the Maine Economist

Homeownership: Families, Non-Families, Individuals

Home ownership is generally a good litmus test for the overall standard of living in the area. One way to trace home ownership changes over time is to compare owners and renters as proportions of total occupied housing. A high rate of owner-occupied housing is typical for Maine. For example, between the years 1980s and 1990, Maine documented 71.6% owner-occupied housing while Penobscot County had a 69.8% owner-occupied housing. The 2010 U.S. Census, owner-occupied housing rose to highs of 73.1% in Maine and 70.5% in Penobscot County. Of note, the Katahdin region has housing that is occupied nine months out of the year (residents traveling South to warmer weather during winter months).

Household Type (2016)	East Millinocket		Millinocket		Medway		Penobscot County		Maine	
	Units	%	Units	%	Units	%	Units	%	Units	%
Owner Occupied:	487	71.6	1,446	70.9	428	89.7	42,271	68.4	393,966	71.5
Family Households	423	72.1	1,036	71.6	311	72.7	30,512	72.2	279,650	71.0
Non- family Households	164	27.9	410	28.4	117	27.3	11,759	27.8	114,316	29.0
Living Alone	113	19.3	326	22.5	104	24.3	9,186	21.7	91,161	23.1
Renter Occupied:	233	28.4	594	29.1	49	10.3	19,516	31.6	157,143	28.5
Family Households	88	37.8	215	36.2	33	67.3	7,754	39.7	65,981	42.0
Non- family Households	145	62.2	379	63.8	16	32.7	11,762	60.3	91,162	58.0
Living Alone	135	57.9	364	61.3	16	32.7	8,505	43.6	70,340	44.8

Household Type (2010)	East Millinocket		Millinocket		Medway		Penobscot County		Maine	
	Units	%	Units	%	Units	%	Units	%	Units	%
Owner Occupied:	694	81.6	1,749	81.2	449	86.3	43,936	70.5	402,907	73.1
Family Households	481	69.3	1,294	74.0	332	73.9	32,380	73.7	291,302	72.3
Non- family Households	213	30.7	455	26.0	117	26.1	11,556	26.3	11,605	27.7
Renter Occupied:	157	18.4	406	18.8	71	13.7	18,346	29.5	148,218	26.9
Family Households	67	42.7	118	29.1	47	66.2	7,100	38.7	62,844	42.4
Non- family Households	90	57.3	288	70.9	24	33.8	11,246	61.3	85,374	57.6

- Data was provided by the U.S. Census Bureau
- Numbers are based off ACS 5 year estimates

Household Size (2015)

	East Millinocket	Millinocket	Medway	Penobscot County	Maine
Average Household Size	2.25	2.23	2.24	2.36	2.34

- Data was provided by the Maine Economist

Vacancy Status (2016)

	East Millinocket	Millinocket	Medway	Penobscot County	Maine
For rent	0	48	12	1,176	10,869
Rented, not occupied	0	48	0	353	2,298
For sale only	15	94	0	770	7,904
Sold, not occupied	0	0	0	109	2,128
For seasonal, recreational, or occasional use	34	199	51	6,689	124,523
For migrant workers	0	0	0	23	261
Other vacant	25	122	57	3,395	28,035

- Data was provided by the U.S. Census Bureau
- Numbers are based off ACS 5 year estimates

Code Enforcement

Each town has a code enforcement officer that issues/ administers the building permit process in conjunction with the local Planning Board. The code enforcement officer enforces State and local regulations and acts as a consultant to the Planning Board, investigates code(s) violation complaints, and assists in building/subdivision site evaluations.

The following building codes & standards have been selected by the towns' for highlighting, and do not complete a full list of the codes and standards each town may have.

*Millinocket***Building Codes & Standards**

The town of Millinocket has highlighted the following applications:

- Principal Building/Structure – *Applications are used for a new primary structure regardless of use. It could be a new home or a new commercial garage. Residents locating a new mobile or modular home use this permit application.*
- Accessory Building/Structure – *“Accessory structure” means a subordinate structure is located on the lot, the use of which is clearly incidental to and associated with the principal structure (common examples are decks, sheds and garages).*
- Alteration Permit – *Alteration permits are required for interior or exterior renovations involving modifications or removal of load bearing walls and/or reconfiguration of existing space.*
- Plumbing Permit for Residential Property – *All plumbing requires a permit; this application should be filled out prior to commencing work. Single family owner-occupied residential property work can be done by the homeowner. All other work requires a master plumber.*
- Site Plan Review for Commercial Property – *This application is used for large scale projects that require Planning Board approval. Examples would be large retail facilities or a campground.*

To access the full Millinocket Building Code and Permit Applications, please visit www.millinocket.org.

East Millinocket

Building Codes & Standards

- Industrial & Commercial Lots Available –

To access the full East Millinocket Building Code and Permit Applications, please visit www.eastmillinocket.org.

Medway

Building Codes & Standards

- ANY CODES WORTH HIGHLIGHTING

General Assistance

Subsidized Housing

Millinocket

Located in the town of Millinocket are the following local community housing:

- Maine Avenue Manor – *Located at 110 Maine Ave, Maine Avenue Manor is a twenty- two bedroom apartment complex with 20 one-bedroom and 2 two-bedroom apartments. Apartments are specifically available to heads or co-heads that are 62 years or older or are struggling with a disability or handicap. Penobscot County income limits apply.*
- Mountain View Apartments - *Located at 16 Walnut St., Mountain View Apartments is a 17 unit complex. The property is part of the Project-Based Rental Assistance through the Project- Based Section 8 contract with HUD.*
- Stearns Assisted Living – *Located at 80 Maine Ave, Stearns Assisted Living is a twenty bedroom apartment complex with all units being single bedroom. The apartments are specifically available for those that are age 62 years or older. On-site services are provided by Penquis and include numerous programs to ensure that proper care is being given related to the tenant's lifestyle. The complex accepts Section 8 Housing Choice Vouchers (HCV) and is part of the Low Income Housing Tax Credit (LIHTC) program.*
- Terre Haute Apartments - *Located at 2 Fern St., Terre Haute Apartments is specifically available for those that are 62 years or older or are disabled. There are 40 units and a tenant pays 30% of their adjusted income.*
- Crestview Apartments - *Located at 1 Crestview Circle. Similar to Terre Haute: 40 units, 62 years of age or older, any age if you are disabled, and tenant pays 30% of their adjusted income.*

East Millinocket

Located in the town of East Millinocket are the following local community housing:

- Oak Park Manner – *Located at 2 Oak St., Oak Park Manor is a forty- four unit apartment complex with 32 one-bedroom and 12 two-bedroom apartments. Apartments are specifically available for those that are 62 years or older, or those struggling with a disability or handicap, regardless of their age. Subsidies are available for a designated 40 apartments. Penobscot County income limits apply.*

- Silverwood Court –
- Sweet Seniors Home –

Medway

Located in the town of Medway are the following local community housing: (DETAILS NEEDED)

- Hafford's Apartments -
- Old Farm Trailer Park -
- Lennie's Superette Apartments -
- Stanley's Apartments -
- Hale's Apartments -

Maine State Housing Authority (MSHA)

Direct from the Maine State Housing Authority's website: www.mainehousing.org

"MaineHousing is an independent state agency that bridges public and private housing finance, combining them to benefit Maine's low and moderate-income people. MaineHousing brings millions of new private and federal housing funds to invest in Maine to create safe, affordable, warm housing. The mission of MaineHousing is to assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs. It is the vision of MaineHousing that all Maine people have the opportunity to live in quality affordable housing."

Income-eligible residents in the Katahdin region are encouraged to work with MSHA, and town staff can provide technical assistance as needed to navigate the agency.

Strategies & Policies

In order to meet the future needs of those living in the Katahdin Region, the following policies and implementation strategies have been developed:

Millinocket

1. **Policy:** The town continues to recognize the importance, and will develop strategies to increase the availability, of safe, decent, and affordable housing for residents.
Strategies: The town will appoint a Housing Committee whose mission will be to evaluate housing alternatives and create a housing urbanization plan. In addition, the town will continue working with Northern Forest Center who is investing \$1 million to purchase and renovate existing houses and apartment buildings with the intent to create high-level rental units. These structures will be in close proximity to the downtown area, re-commercialized mill site, and hospital.
Time Frame: Immediate.
Responsible Agent(s): Housing Committee, Planning Board, Town Manager, and /or Town Council.

2. **Policy:** The town will continue to enforce and implement applicable laws, codes, guidelines, and ordinances.
Strategies: The Code Enforcement Officer and the Plumbing Inspector will enforce and implement the Maine State Subdivision Law, the Maine State Plumbing Code, the National Electrical Code, Shoreland Zoning Ordinance, and duly approved municipal ordinances.
Time Frame: Immediate
Responsible Agent(s): Town Manager, Code Enforcement Officer, Plumbing Inspector, and Planning Board.

3. **Policy:** The town will develop strategies to address waiting lists for safe and affordable residences.
Strategies: Charge the newly created Housing Committee with the task of identify solutions to reduce current waiting lists for residences for ownership or rental.
Time Frame: Immediate
Responsible Agents(s): The Housing Committee, Planning Board, local housing agencies such as Penquis, Town Manager, and/or Town Council.

East Millinocket

1. **Policy:** *state policy here*
Strategies: *state strategies here*
Time Frame: *state length here*
Responsible Agent(s): *list all that are responsible for implementation*

2. **Policy:** *state policy here*
Strategies: *state strategies here*
Time Frame: *state length here*
Responsible Agent(s): *list all that are responsible for implementation*

Medway

1. **Policy:** *state policy here*
Strategies: *state strategies here*
Time Frame: *state length here*
Responsible Agent(s): *list all that are responsible for implementation*

2. **Policy:** *state policy here*
Strategies: *state strategies here*
Time Frame: *state length here*
Responsible Agent(s): *list all that are responsible for implementation*

*State of Maine***Policies:***Minimum policies required to address state goals:*

1. To encourage and promote adequate workforce housing to support the community's and region's economic development.
2. To ensure that land use controls encourage the development of quality affordable housing, including rental housing.
3. To encourage and support the efforts of the regional housing coalitions in addressing affordable and workforce housing needs.

Strategies:*Minimum strategies to meet state goals:*

1. Maintain, enact or amend growth area land use regulations to increase density, decrease lot size, setbacks and road widths, or provide incentives such as density bonuses, to encourage the development of affordable/workforce housing.
2. Maintain, enact or amend ordinances to allow the addition of at least one accessory apartment per dwelling unit in growth areas, subject to site suitability.
3. Create or continue to support a community affordable/ workforce housing committee and/or regional affordable housing coalition.
4. Designate a location(s) in growth areas where mobile home parks are allowed pursuant to 30-A M.R.S.A §4358(3)(M) and where manufactured housing is allowed pursuant to 30-A M.R.S.A. §4358(2).
5. Support the efforts of local and regional housing coalitions in addressing affordable and workforce housing needs.
6. Seek to achieve a level of at least 20% of new residential development built or placed during the next decade be affordable.

Time Frame: Ongoing

Responsible Agent(s): Maine Housing Authority, East Millinocket, Millinocket, Medway