# Housing



#### HOUSING Introduction

The location, density, availability and affordability of housing all have an impact on municipal decisions. The goal of this section is to encourage and promote affordable, safe and sanitary housing opportunities for all residents in Patten. No matter where you go in Maine, there is some level of housing needed.

Patten contains a variety of housing types including single family dwellings, two family dwellings, apartments, mobile homes elderly housing, and seasonal camps. According to the US Census, there were 404 housing units in 1970, 497 in 1980, 535 in 1990, and 553 in 2000. In 2010, the Census indicated that there were 565 housing units in town. The number of units has been steadily increasing in Patten since the 1970s.

Changes in Total Housing Stock									
	Total Hou Units	ısing	% Change	# Change					
	1990	1990 2010		1990- 2010					
Patten	535	565	5.61%	30					
Crystal	130	147	13.08%	17					
Island Falls	641	655	2.18%	14					
Sherman	388	452	16.49%	64					
Medway	676	658	-2.66	-18					
Mount Chase	213	297	39.44%	84					
Aroostook County	33,638	30,672	-8.8%	-2,966					
Penobscot County	61,359	73,860	20.37%	12,501					
State of Maine	550,431	551,125	0.1%	694					

Source: US Census 1990 and 2010

#### Age of Housing

According to the 2011-2015 American Community Survey, 5-Year Estimate, 33.3 percent of Patten's housing stock was constructed before 1949, which parallels the age of housing stock in both Aroostook and Penobscot Counties. The Town of Island Falls has the greatest percentage of older homes at 47.5 percent as compared to the national average of 13.2 percent. When researching the number of new homes built, Patten had the lowest percentage of structures built





between 2000 and 2015 at 4.0% representing only 23 homes. This percentage is significantly lower than any other community in the area. The table below provides the number (and percentage) of new homes constructed between 2000 and 2015.

### Age of Housing Stock

	2000 or newer	1990- 1999	1980- 1989	1970- 1979	1960- 1969	1950- 1959	1949 or earlier
Patten	4.0%	12.6%	17.1%	20.2%	3.8%	9.1%	33.3%
Crystal	13.4%	17.6%	12.0%	26.8%	6.3%	11.3%	12.7%
Island Falls	6.9%	7.3%	8.4%	15.1%	5.3%	9.4%	47.5%
Sherman	8.9%	10.4%	16.0%	31.5%	3.4%	2.1%	27.6%
Medway	7.1%	13.6%	22.2%	24.1%	4.2%	13.9%	14.9%
Mount Chase	21.7%	14.6%	11.6%	13.3%	11.9%	5.8%	21.0%
Stacyville	13.6%	16.9%	9.5%	15.6%	5.3%	14.8%	24.3%

Source: 2011-2015 American Community Survey, 5-Year Estimate

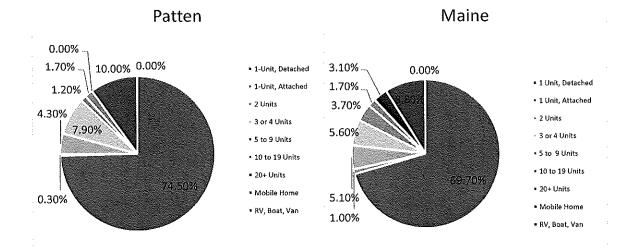
#### Type of Housing

Most of the housing types in Patten, surrounding communities, Aroostook and Penobscot Counties, and Maine are largely single family detached units. Approximately 10 percent are mobile homes and 15 percent are multi-family units.

# Units in Structure

	Maine	Aroostook	Penobscot	Patten	Island	Medway
	INCOME STOLE	County	County	16.60	Falls	
Total	726,227	39,477	74,196	580	723	618
Housing						
Units				]		
Occupied	553,284	30,355	61,973	431	376	504
Housing Units	(76.2%)	(76.9%)	(83.5%)	(74.3%)	(52.0%)	(81.6%)
Vacant	172,943	9,122	12,223	149	347	114
Housing	(23.8%)	(23.1%)	(16.5%)	(25.7%)	(48.0%)	(18.4%)
Units						
Type						
1-Unit,	506,528	28,007	47,851	432	618	427
Detached	(69.7%	(70.9%)	(64.5%)	(74.5%)	(85.5%)	(69.1%)
1-Unit,	16,066	390	1,100	2	21	4
Attached	(2.2%)	(1.0%)	(1.5%)	(0.3%)	(2.9%)	(0.6%)
2 Units	37,203	1,559	3,922	25	15	17
	(5.1%)	(3.9%)	(5.3%)	(4.3%)	(2.1%)	(2.8%)
3 or 4 Units	40,941	2,336	5,933	46	36	9
	(5.6%)	(5.9%)	(8.0%)	(7.9%)	(5.0%)	(1.5%)
5 to 9 Units	26,867	1,608	3,181	7	11	9
	(3.7%)	(4.1%)	(4.3%)	(1.2%)	(1.5%)	(1.5%)
10 to 19	12,034	785	1,413	10	0	0
Units	(1.7%)	(2.0%)	(1.9%)	(1.7%)	(0.0%)	(0.0%)
20 or More	22,578	895	2,166	0	0	0
Units	(3.1%)	(2.3%)	(2.9%)	(0.0%)	(0.0%)	(0.0%)
Mobile	63,733	3,886	8,605	58	22	152
Home	(8.8%)	(9.8%)	(11.6%)	(10.0%)	(3.0%)	(24.6%)
Boat, RV,	277	11	25	0	0	0
Van, Etc.	(0.0%)	(0.0%)	(0.0%)	(0.0%)	(0.0%)	(0.0%)

Source: 2011-2015 American Community Survey, 5-Year Estimate



Source: 2011-2015, American Community Survey, 5-Year Estimate

Mobile homes have become an increasingly popular form of housing in Maine including the town of Patten. One reason for this is the initial price, which is especially low when compared to the cost and construction factors associated with newly constructed conventional houses. Equally important is that mobile homes are relatively inexpensive to heat and, due to their smaller size, are well suited to the less space intensive needs of smaller families and retired couples. There are no mobile home parks in Patten.

#### Multi-Family Housing

According to the 2011-2015 American Community Survey, 237 (or 25.6%) of Patten's population is aged 65 years of age or older, a 22.6% increase from the 2000 U.S. Census figure of 19.8%. The 2010 U.S. Census population of Patten was 1,017 with 983 in households and 34 living in group quarters. The following table shows subsidized housing located in the Patten areas. There are a variety of multi-family housing units in the Island Falls – Sherman – Patten area as outlined in the following tables:

		Woodland Heights	Kilkenny Place	Hathaway Apartments	Meadowbrook Manor
Location		Island Falls	Sherman	Patten	Patten
Number Units	of	23	12	11	27
Housing Older Perso	for ons	Yes	Yes	Yes	Yes
Housing older perso families	for n and	No	No	No	No
Housing Families	for	No	No	No	No

	Woodland Heights	Kilkenny Place	Hathaway Apartments	Meadowbrook Manor
Handicapped Accessible	1	1	1	1
Units				
Vacancies (4/21/17)	0	0	0	0
Percent Vacancies during 12 month period	0	0	0	0
Waiting List (4/1/17)	12	12	0	16

Source: Maine Department of Health and Human Services, 2016

#### **Subsidized Housing**

Assisted Living Facilities, or Residential Care Facilities, are available to assist adult and youth with behavioral and intellectual disabilities. There is a variety of assisted living housing, all are licensed by the State. The following types of services and housing are available under this category.

- 1. Adult Day Services: A group program of care carried out on a regular basis for at least 2 hours per day for more than 2 adults.
- 2. Adult Family Care Home: A family-style home which provides personal care and other assisted living services for up to 5 elderly or disabled adults. Homes are equipped with life safety devices that allow residents to age in place. Home operators are trained by the Department of Health and Human Services.
- 3. Adult Foster Home or (Level I Residential Care Facility): A home caring for up to 6 residents. Homes provide a broad array of assisted living services, including 24-hour supervision.
- 4. Boarding Home or (Level II Residential Care Facility): A home caring for more than 6 residents. Homes provide a broad array of assisted living services, including 24-hour supervision.
- 5. Congregate Housing: A comprehensive program of supportive services provided in individual apartments and which includes a congregate meal program. Facilities must be licensed if they provide medication administration and nursing services in addition to personal care services.

The communities of Patten, Crystal, Island Falls, Sherman, Mount Chase, and Stacyville are included in the Houlton service center community when considering the need for assisted living facilities.

	Location Facility Type # of Mentally Intellectual
Facility Name	. Location   Racility Lyne   #   of   Wentally   Intellectual
i racinty manic	Bocation   Lacinty Type   1 of   Montany   Intercessing
	Beds   Ill   Disability
	Deus III Disability

David Street	Island Falls	Level III	4	Y	Y	
Home						
Gardner Street	Patten	Level III	4			
Home						
Kathadin Street	Patten	Level III	4			
Home						
One Sewall	Island Falls	Level III	4	Y	Y	
Street						
Shin Pond	Patten	Level III				
Road Home						

Source: Maine State Housing Authority, 2016

#### **Assisted Living Housing**

Based on the number of residents aged 65-74 years of age who may be looking for assisted living or nursing home care within the next few years, the following calculation was used in determining the shortfall of assisted living and/or nursing home facilities in the Houlton service center area. This calculation is used by the Maine State Housing Authority and Department of Health and Human Services to determine assisted living needs in the area.

A. Population aged 65-74	1,094
Population aged 75+	1,016
B. % of 65-74	<u>11.5%</u>
% of 75+	10.6%
C. Number of 65-74 (A x B)	126_
Number of 75+ (A x B)	_108_
D. Poverty Rate of Persons Aged 65+	<u>10.87%</u>
E. Number 65+ and In Poverty (C x D)	14
F. Number 65+ Less Poverty (C – E)	_112_
G. Current Assisted Living Facilities	20
H. Current Nursing Home Facilities	3
I. Estimated Number of Potential Assisted Living Facility Residents (F	-[G+H]) <u>89</u>

Using the above calculations there will be the potential need for an additional 89 assisted living

## **Housing Condition**

units in the Houlton Service Area.

Approximately one third of Patten's housing stock was constructed before 1949. The U.S. Housing and Urban Development's (HUD) definition of substandard housing is housing that poses a risk to the health, safety or physical well-being of its occupants and surrounding neighborhood. Without a complete inventory and survey of housing units in Patten, census data on 'lack of complete plumbing facilities, lack of complete kitchen facilities, no telephone service, no heating fuel used, and overcrowding' measures were used as a means of identifying substandard housing.

#### **Housing Condition**

	Crystal	Island Falls	Sherman	Medway	Mount Chase	Patten	Stacyville
Lack of Complete Plumbing Facility	0.0%	0.8%	2.2%	0.0%	0.9%	0.0%	0.0%
Lack of Complete Kitchen Facility	0.0%	0.8%	3.0%	0.0%	0.0%	1.6%	3.4%
No Telephone Service	0.0%	0.0%	2.7%	0.6%	0.0%	2.1%	3.4%
No Heating Fuel Used	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.3%
Overcrowding (1.51 or more/Room)	0.0%	1.6%	1.6%	1.0%	0.0%	3.2%	0.0%

Source: 2011-2015 American Community Survey, 5-Year Estimate

Patten has not operated a low-income housing rehabilitation program in more than 24 years and the presence of substandard housing and abandoned buildings is apparent in the community. The town should complete a town-wide housing quality assessment to determine the extent of substandard homes.

#### **Selected Housing Characteristics**

#### Mortgage Status and Monthly Owner Costs

With the exception of Mount Chase, the majority of homes in the region and Aroostook County are valued at between \$50,000 and \$99,999. The State of Maine and United States' housing value is between \$200,000 and \$299,999. Penobscot County has an average of between \$100,000 and \$149,999. In 2000, 36.9% of Patten's population had a mortgage as compared to 21.3 in the 2011-2015 timeframe. Patten and Mount Chase have the highest percentage of homes with a mortgage. All others have between 15% and 17%. The median monthly owner costs for a home with a mortgage is \$615 in Patten, significantly lower than the national average of \$1,492; state average of \$1,336, Penobscot County average of \$1,193 and lower than any other town in the surrounding communities. Similarly, monthly owner costs for homes without a mortgage bore a

much lower cost at \$288 per month as compared to the national average at \$458, state average of \$477, and Penobscot County average of \$429.

The monthly owner costs as a percentage of household income is provided in the following table:

***************************************	Housing with a Mortgage									
	<20%		20-24.9		25-29.9%		30-34.9%		>35%	
Patten	73.1		12.7	3.0			1.5		9.6	
Crystal	35.9	35.9 10.3			17.9	9	10.3		25.6	
Island Falls	59.7		14.6		4.2		0.0		21.5	:
Sherman	29.2		13.1		10.9	)	16.8		29.9	
Mount	31.3		10.4		16.	7	0.0		41.7	
Chase							: 			
Medway	48.0		11.4	~~	5.2		8.33		27.1	
Stacyville	47.1		14.7	***************************************	14.	7	2.9		20.6	
Penobscot County	44.1		15.3		11.0	)	7.6		21.9	
Aroostook County	47.4		13.0		9.3		7.5		22.8	
Maine	39.6		16.0		11.5	3	8.0		24.5	
United	40.0	:	16.1		11.4		7.8		24.7	
States	10.0		10.1		1111		7.0			
Bucs	Housing W	ithe	out a Mo	rtgage	L	······································				
	<10%	10			20-		25- 3		•	>35%
		1	.9%	19.9%		24,9%	29.9%	and the second	.9%	
Patten	64.4	9.3		5.9		2.5	5.1	5.	~~~~	7.6
Crystal	34.98	27		1.7		6.3	14.3	0.0	0	4.8
Island Falls	31.5	24		17.0		12.1	2.4	2.4	4	10.3
Sherman	34.87	29	.3	9.8		9.8	2.2	1,0		12.5
Mount	30.4	17		13.0		11.3	4.3	0.0		21.7
Chase										6.4
Medway	41.0	29		7.1		6.6	5.2	0.9		9.4
Stacyville	44.2	9.5		21.1		4.2	10.5	4.		6.3
Penobscot	25.9	20	.3	13.8		10.4	5.1	3.	8	10.5
County		<u> </u>						<u> </u>		
Aroostook	38.7	20	.2	13.5		7.8	5.6	2.5	9	11.3
County								<u> </u>		
Maine	35.1	19		13.3		9.2	5.8	4.		12.7
United States	41.7	19	.7	11.8		7.3	4.8	3	3	11.4

Source: 2011-2015 American Community Survey, 5-Year Estimate

#### **Gross Rent**

The following table shows gross rent as a percentage of household income. The Town of Sherman's population average a gross rent as a percentage of household income between 15.0-19.9%; whereas the Towns of Crystal and Stacyville's average of population paying 35.0% or more is 100%. The gross rent as a percentage of household income is provided in the following table:

	<15%	15-19.9%	20-24.9%	25-29.9%	30-34.9%	> 35%
Patten	13.6	0.0	25.0	25.0	4.5	31.8
Crystal	0.0	0.0	0.0	0.0	0.0	100.0
Island Falls	4.7	0.0	11.6	34.9	25.6	23.3
Sherman	34.6	42.3	0.0	15.4	0.0	7.7
Medway	0.0	0.0	12.7	12.7	4.8	31.7
Mount Chase	0.0	0.0	0.0	0.0	20.0	80.0
Penobscot County	8.9	10.7	12.1	12.6	8.9	46.8
Aroostook County	13.0	9.9	10.3	16.6	10.6	19.7
Maine	10.8	11.8	12.0	13.6	9.8	42.0
United States	12.0	12.2	12.5	11.5	9.1	42.7

Source: 2011-2015 American Community Survey, 5-Year Estimate

The median gross rent in Patten has remained stable over the past 15 years with a monthly rent amount of \$346 in 2000 and \$357 in 2011-2015. With the exception of Stacyville and Island Falls, all other geographic types; i.e. United States, Maine, Aroostook and Penobscot Counties, have averaged a 33-34% increase in gross rent over the same time period.

#### **Household Income**

According to the 2011-2015 American Community Survey, 5-Year Estimate, the median household income in Patten increased by 33.65%; from \$26,900 in 2000 to \$40,547 in 2011-2015. This increase was more than any other community in the region and exceeded the state and national increase as well. A comparison of the percentage of all people in poverty in Mount Chase and Patten decreased while all other geographic types saw increases in poverty levels. In 2000, Patten had 17.9% of its population in poverty levels as compared to 15.1% in 2011-2015.

A review of Patten's industry and wages provided the average weekly wage for the majority of employed persons 16 years of age and older, which is in the health care and social assistance category. Approximately 137 employees earn an average weekly wage of \$548. This was compared to the living wage (the hourly rate than an individual must earn to support their family) for Aroostook County.

The living wage table for Aroostook County, Maine is as follows:

Hourly Wages	1 Adult	1 Adult 1 Child	1 Adult 2 Children	2 Adults (1 Earner) 2 Children	2 Adults (2 Earners) 2 Children
Living Wage	\$10.28	\$21.39	\$26.72	\$20.59	\$14.70
Poverty Wage	\$5.00	\$7.00	\$9.00	\$9.00	\$5.00
Minimum Wage	\$7.50	\$7.50	\$7.50	\$7.50	\$7.50
Typical Expenses					
Food	\$3,464	\$5,244	\$7,806	\$10,321	\$10,321
Child Care	\$0	\$6,734	\$10,776	\$0	\$10,776
Medical	\$2,164	\$6,450	\$6,163	\$6,324	\$6,324
Housing	\$6,276	\$7,896	\$7,896	\$7,896	\$7,896
Transportation	\$3,568	\$6,775	\$8,850	\$9,655	\$9,655
Other	\$2,355	\$3,841	\$4,625	\$5,760	\$5,760
Required Annual Income after taxes	\$17,827	\$36,940	\$46,117	\$39,956	\$50,732
Annual Taxes	\$3,547	\$7,544	\$9,461	\$8,174	\$10,425
Required annual income before taxes	\$21,375	\$44,484	\$55,577	\$48,129	\$61,156

Source: http://livingwage.mit.edu.counties

Assuming that a single adult working in the health care and/or social assistance industry, the average hourly rate of \$13.70 would exceed the living wage rate; however, if the individual is a single parent with one child, the hourly wage rate would not be sufficient to cover the basic needs of the family. Individuals with earnings are meeting and/or exceeding the living wage rates. Those individuals who fall in the poverty wage rate category include those with Social Security, Retirement, SSI, and Cash Public Assistance.

#### Vacancy Rates

Occupancy in homes consist of family units, singles, elderly persons maintaining their own properties and seasonal persons some in state and some out of state. Home occupancy is a good indicator to assess the overall standard of living in an area. One way to trace home ownership changes over time is to compare owners and renters as proportion of total occupied housing units. A high rate of owner occupied housing is typical for rural Maine communities. For a town, such as Patten, it is desirable to attract young families, or accommodate older retired individuals, some form of rental housing must be provided to assure affordable decent housing for all residents.

Patten's homeowner vacancy rate was 4.3% in 2000, decreasing to 3.7% in 2010, and showing 0.0% according to the 2011-2015 American Community Survey. While the United States, Maine, and Aroostook and Penobscot Counties have not varied greatly with a less than a 0.6% change, all other communities in the area have seen a significant decrease in homeownership.

Rental vacancy rates have also fluctuated over the past decades. The national average, Penobscot County, Island Falls, and Mount Chase all had increases from 2000 to 2010 and decreased from 2010 to 2015. Aroostook County, Crystal, and Sherman had continual decreases from 2000-2015; and Patten and Stacyville saw significant decreases from 2000 to 2010 with increases from 2010 to 2015. Stacyville has the highest rate of rental vacancies at 41.2% of all occupied housing units. A high vacancy rate is undesirable and might be attributed to the poor economic conditions in the region.

The following table describes the percentage of owner-occupied housing units versus renter-occupied housing units.

Renter and Owner Occupied Housing

Town	Owner Occupied	Renter Occupied
Patten	75.6%	24.4%
Crystal	96.4	3.6
Island Falls	82.2	17.8
Sherman	87.8	12.2
Medway	87.5	12.5
Mount Chase	82.5	17.5
Stacyville	94.3	5.7
Penobscot County	67.6	32.4
Aroostook County	70.7	29.3
Maine	71.2	28.8
United States	63.9	36.1

Source: 2011-2015 American Community Survey, 5-Year Estimate

The Towns of Crystal and Stacyville have a very low number of renter-occupied housing as compared to the national, state, and county averages and Patten has the highest number of the remaining communities in the area.

#### **Market Conditions**

The Maine Real Estate Network indicates that there are many residential dwellings for sale in Patten ranging in price from \$39,900 to \$125,000. All homes are in the 925 to 1,846 square footage range and various ages from late 1800's to 2009. The older home has been renovated and upgraded with new heating system, flooring, and other major repairs making all homes in good condition. The Maine Real Estate Network lists all housing units listed by realtors but does not list those that are for sale by owner. While there are an adequate number of homes in Patten that have an affordable purchase price, the Town is concerned about the cost of ongoing operation for many residents. Smaller, more tightly constructed homes will reduce the cost of heating during the long winter season and make the household more affordable for their residents.

#### **Inventory of Existing Housing Programs and Services**

The following is a list of housing programs and services that serve the greater Patten area. Residents of Patten have the opportunity to participate in these programs should they desire.

#### Penquis 1

#### **Energy and Housing Programs include:**

- Central Heating Improvement Program Provides assistance to income-eligible households for heating system improvements such as cleaning, tuning, evaluation, burner retrofit, repair, replacement, or conversion. Priority is given to those in a no-heat situation. Household must be eligible for the Low Income Home Energy Assistance Program.
- Energy Crisis Intervention Program (ECIP) Provides assistance to income-eligible households for emergency fuel delivery or an electrical disconnect emergency.
- Energy, Moisture, and Infiltration Audit Inspection Program Provides several levels of home energy usage evaluations and may provide recommendations for upgrades and predictions of savings. Licensed Energy Auditors provide these services on a fee-for-service basis.
- Low-Income Assistance Program (LIAP) Assists LIHEAP-eligible customers with electric bill payments.
- Low-Income Home Energy Assistance Program (LIHEAP) Provides financial assistance to income and program-eligible households to help address energy costs.

#### Homeownership

- Family Development Account Administers matched savings accounts for low-income families for post secondary education, small business development, home purchase/repair, vehicle purchase/repair or emergency savings.
- **Homeownership Education** a 10-hour course on the essentials of successful homeownership to educate both homeowners and those who aspire to own their own home. This course offering is open to the public for a small fee.
- **Homeownership Support Counseling** provides foreclosure prevention counseling services to home owners who are at risk of falling behind on their mortgage payments or are facing foreclosure. This service is available for the general public.

#### Housing

• Home Repair Network Program — Provides zero percent no payments, referred/forgivable loans or grants to income-eligible homeowners for home repair, replacement or repair of septic systems, lead hazard reduction, replacement housing, and other essential improvements necessary to permit use by persons with disabilities and energy related repairs and improvements to homes. Service is prioritized to assist those households with the greatest home repair need with consideration given to the elderly and household income. Income eligibility is at or below 80% of HUD's median income guidelines.

- Lead Paint Inspection Program Provides inspections of buildings using a spectrum analyzer to identify the presence of lead paint on interior and exterior surfaces. Some subsidy for lead testing and the abatement of lead hazards may be available to households with low-income living in pre-1978 housing with a child under the age of six (6). Landlords who lease predominately to very low and low-income households may qualify for 5-year deferred/forgivable loans for abatement of lead hazards. Income eligibility is at or below 80% of HUD;'s median income guidelines.
- Rehabilitation Specialist Provides technical specification writing, bidding, and inspection services for housing rehabilitation.
- Weatherization Purchases and installs a variety of energy conservation materials for income-eligible households. Household must be eligible for Low-income Home Energy Assistance Program.

#### **Maine State Housing Authority**

# **Homebuyer Program**

MaineHousing provides low fixed rate mortgages and other assistance to help make homeownership affordable for more Maine people. No point and low point options are available. There are options with little or no down payment required, though if you still need help with the cash needed for closing, we also offer down payment and closing cost assistance. MaineHousing mortgages even come with payment protection for unemployment.

Home Improvement & Repair Assistance
MaineHousing offers programs to help with your home improvement and repair needs. The Home Repair Program provides no cost or low cost loans to repair or replace failed wells, make heating, electrical, or structural repairs, and improve home accessibility. MaineHousing also offers programs to make your home lead safe, or fund repairs if your home has been damaged in a declared natural disaster.

#### Rental Assistance

Rental housing costs are increasingly out of reach for many lower and moderate income Maine people. Rental assistance, either in the form of housing choice vouchers, subsidized apartments or affordable rental housing can help. Vouchers can help pay your rent in the apartment of your choice. Subsidized apartments provide qualified tenants below-market rents. Waiting lists can be long, so you may want to apply for both kinds of help.

#### **Energy & Heating Assistance**

If you cannot afford to heat your home, pay electric bills, or would benefit from energy improvements such as new insulation, a new heating system, or energy efficient appliances, help may be available from MaineHousing programs. Lower income households may qualify for heating assistance and energy improvements at no cost to them.

#### **Homeless Assistance**

If you are homeless and need emergency shelter, or need transitional or subsidized housing to get back on your feet, MaineHousing may be able to help. We finance emergency shelters and other affordable housing options, and can help you locate this housing. We also provide rental assistance

to people who are homeless and working toward self-sufficiency. MaineHousing and its partners are working to end homelessness in Maine.

#### **Housing Development & Construction Services**

MaineHousing offers several programs to encourage private development of affordable rental housing for families, seniors and persons with special needs. Developers are required to ensure that housing developed with MaineHousing financing remains affordable. Construction Services provides technical assistance on MaineHousing development projects.

#### **Housing Quality**

In the area of housing quality, the goal is to ensure safe and decent housing for all residents of the community. Local tax records show a home's Condition, Desirability and Use Rating (CDU) if a dwelling has a low CDU rating it is most likely a deteriorated dwelling. There are a few different reasons for substandard housing in Patten. Given the vast opportunities for outdoor recreation in the region, many of the substandard housing dwellings could be seasonal or "weekend getaways" used by those who do not live in the area year-round. Some vacant structures in Patten have been deteriorating over time while other housing units may be occupied by homeowners who are physically or financially unable to maintain needed home repairs.

Housing quality factors include, age and quality of existing homes, the number of dangerous/abandoned homes and the need for standards for new units. It has been well over 20 years since Patten has operated a publicly funded, single or multi-family residential rehabilitation program. The number of occupied, substandard homes has not been determined. All housing is a community resource and quality housing encourages people to live in Patten. This, in turn, helps establish a local labor force for business and economic growth. However, town officials continually work with the Penobscot County Action Program's (Penquis) weatherization program which purchases and installs all types of energy conservation materials (within guidelines) for income-eligible homeowners and tenants. Town officials are also working with Penquis's central heating improvement program (CHIP) which provides up to \$3000 in heating system improvements (such as cleaning, tuning, evaluation, burner retrofit, repair, replacement and conversion) to program and income-eligible households.

A potential opportunity is to develop a housing program similar to that of some of the other communities in Aroostook County. The town could potentially acquire housing units that are in disrepair, fix and modernize, and then sell those on the open market. Funds obtained through the sale of these properties would then be used to purchase additional properties.

Patten has made strides in eliminating vacant, deteriorated housing through the acquisition/demolition of homes and through enforcement of the law pertaining to dangerous buildings. The cost of demolition is more expensive than ever and may range from \$15,000 - \$25,000. This often deters owners from dealing with the problem. Town officials should consider evaluating dangerous residential structures and identify 8 homes that should be removed. These could provide a training exercise for the Fire Department. The Board of Selectmen has the final authority to take action under the dangerous buildings law.

Housing age can be considered an indicator of housing quality but as stated previously, is not always reliable. Many older homes in Patten are better maintained than some newer homes. The town should complete a town-wide housing quality assessment to determine the extent of substandard homes. After this, a housing assistance program could help them address this issue.

Patten is not required to enforce the Maine Uniform Building and Energy Code (MUBEC) but must do so if it wants to enforce building standards within the community. The State law that created MUBEC became effective December 1, 2010 and consists of residential and commercial building, existing building and energy conservation codes developed by the International Code Council and adapted to Maine. In addition, MUBEC includes standards related to ventilation for indoor air quality, energy efficiency and radon control options. Town officials may wish to consider adopting MUBEC which could help improve housing quality over time though most new construction probably meets these codes and may meet some of the standards.

#### **Housing Analysis**

Affordable housing is not a significant problem in Patten. It appears that there are an ample number of safe affordable housing units in Town; however, the stock is getting old. Over 66 percent of the current housing stock was built before the 1980 and nearly 33 percent was constructed prior to 1959, according to the 2010 US Census. Over the past 5 years mostly single-family detached units have been constructed. There was an expressed need for rental apartments. The Town has been actively involved in efforts to rehabilitate the deteriorating condition of the housing stock over the years. These housing rehabilitation efforts will also enhance Patten's ability to market itself to future potential businesses and industries, which is critical to the Town's economic revitalization and future job creation. The Town should continue to improve housing conditions for its residents wherever possible by actively pursuing federal and state grants for housing rehabilitation.

Municipal officials will also, as part of this comprehensive planning process, review the Town's need for a zoning ordinance and land use regulation to ensure it is compatible with its current economic development goals. The zoning or land use ordinance should be developed so that protects existing residential land uses, while discouraging incompatible land use encroachment into established neighborhoods, all-the-while providing safe and sanitary housing for present and future residents.

The town should monitor the development of housing and its potential impacts on the availability of municipal services. Strip development in rural areas, often in those areas with scenic views, can reduce the perceived rural character of the community, increase the need and cost of transportation improvements, and facilitate the need for unplanned capital expenditures. New development will be coming to Town as will more economic opportunities. Proper use of existing and proposed regulations by the CEO, Planning Board, and Board of Appeals will assure that new development will fit into the community and become a valuable asset, not a liability. Good planning means good development and this will in turn reduce demands upon the community's limited resources in the future.

There is a general perception that the housing stock in some areas of Patten "looks old." Town officials will begin to seek funding to assist homeowners with the rehabilitation of those homes. Town officials will also work and partner with other agencies with weatherization and heating assistance programs.

There are homes for sale in the range of \$40,000 to \$125,000 available and there are few house lots. Should a new or existing business expand and attract new residents to the community, there are some residential lots available. Town officials may wish to consider the creation of town subdivisions in the area that are served by public utilities.

#### **HOUSING**

# Goals, Policies, and Strategies

#### **State Goal**

Encourage and promote affordable, decent housing opportunities for all Maine citizens

#### Goal

Ensure an adequate supply of affordable, safe and decent housing for all ages and income levels in Patten.

Policy	Strategy	Responsibility	Timeframe
Encourage and promote affordable housing.	Continue to encourage affordable housing opportunities through a mixture of housing types within the residential areas, including accessory apartments, mobile and manufactured homes, multi-family dwellings, and senior citizen housing	Town officials and Planning Board	On-going
	Develop a housing rehabilitation program on tax acquired homes, repairs and rehabilitated the structure, and then places them up for sale. Funds from sales would go towards the rehabilitation of additional homes	Town officials	On-going
	Town officials will apply for Community Development Block Grant Housing Assistance funds for development and expansion of multi-family units	Town officials	2018 and ongoing
	Town officials will annually contact Penobscot County Action Program for information on the availability of rental voucher/assistance and monitor trends.	Town officials	On-going
Encourage the maintenance, sale, and occupancy of vacant housing units.	Apply for a CDBG-Planning Grant to complete a local housing assessment that identifies unsafe homes for possible demolition and targets others for rehabilitation investment	Town officials	2018
	Apply for CDBG-Housing Assistance funds as indicated by the housing assessment.	Town officials	2019 and on- going

Policy	Strategy	Responsibility	Timeframe
Encourage a diversity of housing for all income and age groups.	Review the need for additional senior housing in Patten.	Planning Board	2018 and on- going
	Support applications that seek funds for the construction of additional senior housing at the various developments in Patten.	Town officials	On-going
	Develop a local housing assistance program to benefit low/moderate income homeowners.	Town officials	On-going
Eliminate abandoned/dangerous residential structures from Patten.	Have code enforcement officer and health inspector rate the risk of each structure to public safety	Code Enforcement	2018 and as needed
	Use the local housing assessment to create a target list of structures.	Planning Board	2018 and as needed
	Send annual notices to property owners when properties violate Dangerous Building Law. Take legal action when justified by risk level.	Town officials	On-going
	Work with the Fire Department, MDEP, and others to remove abandoned and dangerous structures.	Fire Department and Town officials	2018 and as needed
Encourage and support regional development efforts that promote affordable, workforce, and senior housing.	Participate in programs, grants and projects for the construction of subsidized housing within the town and the region to insure sufficient, affordable housing options for its elderly or low-income citizens, including subsidized housing and energy-efficient housing	Penquis, Maine State Housing, Town officials	On-going
Ensure that existing or future codes and ordinances encourage quality affordable housing and promote public health and safety.	Any future land use regulations should encourage increased density, decreased lot size, or provide incentives such as density bonuses to encourage the development of workforce and affordable housing in the town's growth area.	Planning Board and Town Officials	As needed

Policy	Strategy	Responsibility	Timeframe
	Ensure that the CEO addresses reported violations of local ordinances and State laws and regulations that affect the health, or safety of individuals or the community.	Enforcement Officer, Town	On-going
	Mandate that housing units located within the service area of Patten Water and Sewer Department connect to the system.	· · · · · · · · · · · · · · · · · · ·	On-going