

## Chebeague Housing Agenda June 26, 2025

7:00 Welcome and progress

7:15 Introduce Paul Johnson from GPCOG

See his written responses below to the questions submitted

7:45 Look at the survey to the community Please make suggestions in a comment box of color font

[https://docs.google.com/document/d/1CmP01tV9ZCF7dLGkuJU\\_vSEVBkxF5klk3aVjxN5kl44/edit?usp=sharing](https://docs.google.com/document/d/1CmP01tV9ZCF7dLGkuJU_vSEVBkxF5klk3aVjxN5kl44/edit?usp=sharing)

Homework:

Look at LD 1829

[https://legislature.maine.gov/legis/bills/display\\_ps.asp?LD=1829&snum=132](https://legislature.maine.gov/legis/bills/display_ps.asp?LD=1829&snum=132)

Discuss Rockland

<https://www.bangordailynews.com/2025/06/21/midcoast/midcoast-housing/rockland-borrows-money-to-support-affordable-housing-joam40zk0w/>

8:00 Next steps and next meeting

### Responses from Paul Johnson

How long does the process take:

- For small-scale housing (8 units), assuming proactive community support and minimal regulatory barriers:
- Concept to shovels in the ground: ~12–24 months.
- Shovels to turnkey (move-in ready): ~6–12 months after that.

Factors that influence timing:

- Availability of funding
- Permitting and regulatory reviews (especially on island communities with environmental constraints)

- Complexity of the chosen development model (e.g., housing trust vs municipal project vs private developer)

- Public support and legal considerations for land use

What steps need to be considered to get this process started:

- Assess the land: Conduct a feasibility study on the town-owned site (wetlands, access, zoning compliance).

- Engage partners: Bring in regional planners (e.g., GPCOG), legal experts, and housing developers.

- Choose a development model: Housing trust, municipal ownership, or public-private partnership.

- Secure funding: Identify and apply for funding (public, private, philanthropy).

- Public outreach: Get community input early and often to avoid delays later.

- Design and permit: Hire design professionals and navigate permitting processes.

- Construction: Bid out, contract, and build.

Successful entities:

- Island Housing Trust (Martha's Vineyard) – preserves affordability through deed restrictions.

- Islesboro Affordable Property (Islesboro, Maine) – community-created nonprofit developing and managing affordable housing.

- Consider engaging Yarmouth or Westbrook staff about their current process.

What are good models to consider:

- Housing trust: A local or regional housing trust holds land or units permanently affordable (e.g., ground lease model). For Chebeague, a housing trust or a partnership with an existing regional nonprofit may be most realistic, given staff constraints.

- Municipal housing entity: Town owns or controls housing; requires capacity to manage.

- Zoning changes: Allows private market or nonprofit partners to build, with affordability covenants.

Funding sources:

- Federal/state funds: MaineHousing grants/loans, Community Development Block Grants (CDBG), USDA Rural Development.

- Private: Philanthropic foundations, local fundraising.
- Innovative financing: Employer-assisted housing, impact investors, community bonds.
- Fundraise vs public funding
- Fundraising alone is unlikely to cover total development cost. Public funds or private financing (or both) are almost always needed.

Is it realistic to not use government money?

Generally, no. small developments can rarely be done without some public dollars.

Can we create a financing tool to offer below-market financing?

Yes, but this typically requires significant seed funding (philanthropy or government) and professional administration (e.g., a revolving loan fund). Again, it may be worth talking with Yarmouth and/or Westbrook.

Land:

- Municipal land: A strong starting point; gives the town control over affordability and use.
- Land trust partnership: Combine housing with open space protection. A land trust can hold conservation easements while housing is clustered on suitable portions. Chebeague & Cumberland Land Trust could be a natural partner, as could groups like Maine Coast Heritage Trust (they have done conservation + affordable housing partnerships).
- Private land donations: A valuable tool; ensure covenants or deed restrictions reflect donor wishes.

Other Examples:

- Projects on Islesboro and Cranberry Isles have combined donated land, conservation easements, and affordable housing.

Property Taxes:

- Typically, if the town owns the land and leases it (e.g., through a housing trust model), improvements (the homes) are taxable even if the land isn't. There is a recent project in Scarborough with this model.

Protect private property:

- Use deed restrictions or permanent covenants recorded with the Registry of Deeds.
- A land trust or housing trust can steward these restrictions in perpetuity.

- Ground lease model: Land remains owned by the trust; housing units can't be resold outside the affordability requirements.