



Improving Access to Affordable Housing in Service Center Communities

Which benchmarks would this audience prioritize for action?

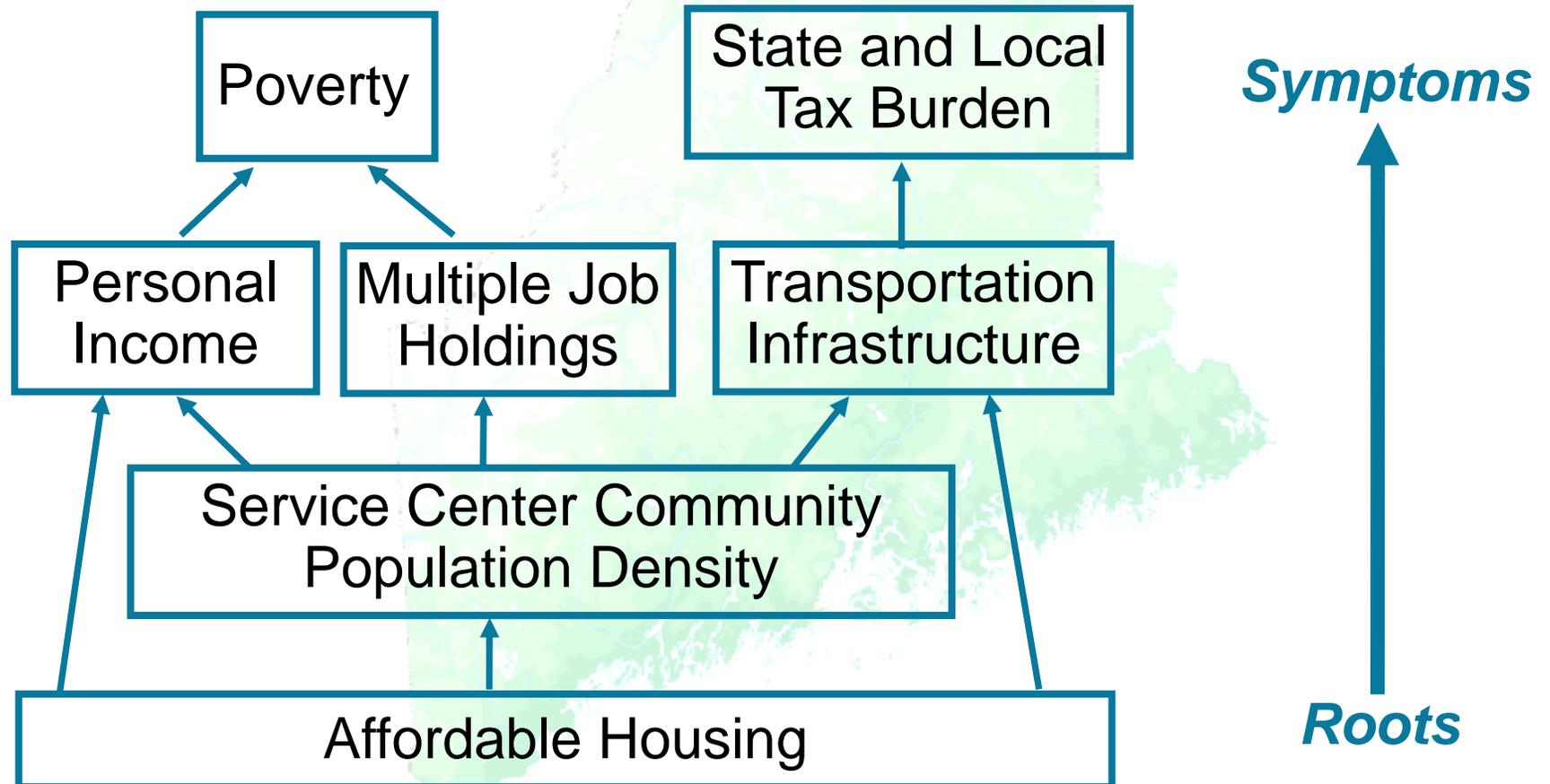
- ✓ Poverty
- ✓ Personal Income
- ✓ Affordable Housing
- ✓ Multiple Job Holdings
- ✓ Transportation Infrastructure
- ✓ State and Local Tax Burden
- ✓ Service Center Community Density

Improving Access to Affordable Housing in Service Center Communities

- The problem (in theory)
- The problem (in real life)
- Factors that impact a solution
- Leadership implications
- Lessons learned
- GRPI

Improving Access to Affordable Housing in Service Center Communities

The Problem (in theory)



Improving Access to Affordable Housing in Service Center Communities

The Problem (in theory)

Why is affordable housing so important?

- Increases density in service center communities
- More populated service center communities reduce strain on rural infrastructure services: medical, transportation, education, etc.
- Reduction in infrastructure costs will decrease local state tax burdens over time
- More populated service centers increase personal income due to relative wage differential of urban vs. rural employment and lower cost of centralized, more efficient services delivery
- Increase in personal income reduces overall poverty rate

Improving Access to Affordable Housing in Service Center Communities

The Problem (in real life)

- Scenarios
 - Falmouth workforce housing
 - Turner elder housing
 - Lewiston young family

Lewiston Blues

(with apologies to Lyle Lovett)

To the tune of "My Baby Don't Tolerate"

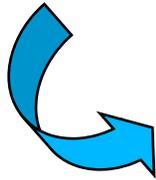
A friend of mine,
He said to me,
"livin' in Lewiston
is a mis-er-y"
Said to myself,
"that couldn't be right"
then I thought back,
to just last night...



I parked my car,
'bout a mile away,
No on-street parking,
November to May.
Looked for a new place,
'cause the one that we got,
costs big bucks to heat
and my neighbors smoke pot.

Lewiston Blues

Some things,
My city don't tol-er-ate
My city don't tol-er-ate
From me.



But I got me a job,
My sweetie does too
So I know we'll find somthin'
A little more new.
We talked to a landlord,
And here's what he said,
“f I had places like that, I'd be out of the red”



But some things,
My city don't tol-er-ate
My city don't tol-er-ate
From me.

Lewiston Blues

So I bought us a place,
And drew up some plans.
Regulations galore that
I can't understand.
These buildings are narrow,
But make no mistake,
You need two sets of stairs, for fire escape.



Some things,
My city don't tol-er-ate
My city don't tol-er-ate
From me.

Lewiston Blues

Now some-folks-don't-appreciate-the-value-of-a-vital-downtown-with-mixed-income-level-housing.

They believe that only-people-who-qualify-for-subsidy-will-live-downtown and that modest income people either-move-to-the-suburbs-or-knock-down-existing-housing-to-facilitate-the-gentrification-of-once-diverse-and-vibrant-neighborhoods.

Lewiston Blues

**But that's not me...
No, yes indeed,
I'm proof livin' in Lewiston sets you free...**



**Even though there's some things,
My city won't tol-er-ate,
From Me.**

Factors that Impact a Solution

- Land Use
- Political Will
- Financing



Factors that Impact a Solution

Land Use

- Different housing goals/policies for different parts of the state (Home Rule)
 - Impacts on land availability and cost
 - Deterrent to affordable housing developers
 - Obstacle to regional approaches to affordable housing
- Affordable housing planning required in Comprehensive Plans
 - No incentives or enforcement for implementation
- Rural/suburban towns favor single-family over multi-family housing/apartments
- Local ordinances often don't have lot size/density allowances
 - Often don't allow accessory apartment or upper floor residential (mixed-use development)
- Affordable housing must link with smart growth principles

Factors that Impact a Solution

Political Will

- **NIMBY Viewpoint**
Affordable housing brings transients, increased school enrollment, higher taxes
- **Semantics**
Affordable housing vs. workforce housing
- **Home Rule**
Local land use decisions that impact home values and development patterns

Factors that Impact a Solution

Financing

- Affordability Index (median income to median home price) is .76 in Maine (2006) reflecting 2 sides of problem
 - Many Mainers don't earn minimum income eligibility guidelines for affordable housing financing programs
 - Only ½ of 20 Cumberland County communities have home prices low enough to qualify for AH financing programs
- Multiple financing options for buyers and developers, but a patchwork delivery system
 - Public Policy facilitated through Community Development Block Grant (CDBG) and tax incentives and credits
- Recommendations include
 - Selected program underwriting guidelines should be modified
 - Tax foreclosures as a tool to increase available supply

Factors that Impact a Solution Leadership Implications

- Champions are key – passion
- Willingness to take on multiple opponents
- Sophisticated / strategic influencing
- Coalitions are crucial

Leaders for Affordable Maine Housing

- Dale McCormack
Director, Maine State Housing Authority
- John Egan
Housing Director, Coastal Enterprise Institute
- Joe Brannigan, Maine State Senator
Director, Shalom House
- Willie Audet
Falmouth Affordable Housing Committee

Common Goal

Affordable housing for all Maine people
regardless of economic level, age, gender
or health and area of Maine

Multiple Goals for Housing

- Chronically homeless
- Workforce
- Individuals with mental illness
- Single parent families
- Energy efficient, sustainable and environmentally friendly



Ordinary People Doing Extraordinary Things *

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- Model the way
 - Inspire a shared vision
 - Challenge the process
 - Enable others to act
 - Encourage the heart

* 5 Key Practices: Kouzes and Posner

Lessons Learned

- Know your neighbors
- No “tube sock” solutions
- Expect to deal with “home rule”
- The “Serenity Prayer”
- Occam’s Razor (a.k.a. K.I.S.S.)
- Look for “strange bedfellows”

Goals – Roles – Process – Interactions

- Charter: agreed on group expectations at outset
 - Equality and responsibility (roles/participation)
 - Efficiency (use of time/technology)
- Goals for every meeting and work between with shared roles (meeting chair/note-taker)
- Process
 - Began with research/learning
 - Developed thoughtful discussion
 - Struggled through project development
 - Reached consensus on organization and final products
- Interactions
 - Respect
 - Sharing knowledge and individual strengths
 - Having fun!