

Housing on Mount Desert Island: Current Status and Future Possibilities

Introduction

While each town on Mount Desert Island is distinct, the towns share common housing issues. The needs and actions of one town directly affect the market in surrounding towns. For a variety of reasons, numerous year-round and seasonal employees who work on MDI live off the Island. Many seasonal and year-round employers here attest to a shortage of labor: they can't get the employees they need, and the most-cited reason is lack of housing. Mount Desert Island needs more housing if the Island is to sustain a year-round community. However, suitable land, housing needs, and the desires of individuals vary from town to town.

From the start, talking about “housing” is complicated because it encompasses the needs of at least three different groups—year-round residents, seasonal workers, and seasonal residents/visitors. Further complexity comes when discussions of housing include both homes available for rent and homes available for purchase. Finally, “housing” can come in various shapes and sizes—single-family houses, apartments, duplexes, and townhouses being among the common possibilities.

Because providing new housing requires major public and private investments—such as roads, water and sewers, and waste disposal—it is essential to weigh the benefits of development against the costs. Of equal importance is the reality that once development of any kind takes place, be it residential or commercial, it typically becomes part of the permanent landscape. Development is rarely *undone*. On our Island rich with natural beauty, development will certainly continue to take place. If we want our Island to develop in a certain way, meeting the housing needs of particular people, we need to proactively and collaboratively manage that development so it proceeds toward the future we want. The MDI Tomorrow process is an opportunity to develop a shared vision for future housing on this Island.

Participants in the MDI Tomorrow process are committed to fostering and protecting an economically healthy and viable community on the Island. If such a community is to exist and flourish, it must have housing that is available and affordable for the people who are essential members of that community. We have chosen the term “community housing” to describe the target housing need on which our efforts will focus.

What is MDI Tomorrow's Community Housing goal?

The MDI Tomorrow Community Housing initiative is committed to increasing the rental and home-buying options for people and families who comprise the year-round, core community workforce on the island—specifically, the teachers, nurses, police and firefighters, town employees, tradespeople, Coast Guard personnel, employees of local businesses and nonprofits large and small, and others who work on Mount Desert Island. Annual household incomes of this target group fall in the \$25,000 to \$55,000 range. These people, essential to our Island communities, should be able to live here as well as work here.

Why focus on this group of MDI residents?

- Individuals and families among this group have incomes above the eligibility guidelines for federal housing assistance programs, but they have trouble finding housing they can afford in our community. According to HUD definitions, a “moderate-income” four-person household in Hancock County earns under \$32,400 annually, or 80% of the county median wage.¹ A family earning \$30,000 per year can afford a two-bedroom apartment costing \$700 a month including utilities.² According to HUD, jobs that pay “low-income” wages (wages that are 50% of the county median wage) include day care teachers, fire fighters, secretaries, bank tellers, and auto mechanics. These people provide critical services to our community, yet there are few year-round rentals on MDI available for \$700 a month.
- These people are essential to the wellbeing of the Island’s economy. Without adequate housing, working people cannot afford to live on MDI and current labor shortages will worsen.
- People who work on the Island but cannot afford to live here must now move further inland to find housing they can afford and consequently commute long distances, adding to burgeoning sprawl and traffic congestion. Data from the 2000 Census show that the average commute in Maine grew from 38 miles in 1990 to 45 miles in 2000.³ The average commuting time in Hancock County increased from 18 minutes in 1990 to 22.4 minutes in 2002.⁴
- Without young working families living here, the Island’s year-round population will continue to age, perhaps leading to further declines in school-aged population. Fewer students make it more difficult to support school budgets. At the same time, other towns are facing rapid increases in school costs. For example, the inland town of Mariaville saw a 50% increase in enrollment between 1990 and 2000. Many Mariaville residents commute to jobs on MDI.⁵
- The community will become less diverse in the age of its residents. Already, the age of the population in Bar Harbor is changing, with more older people living there now than there were a decade ago. Between 1990 and 2000, the median age in Bar Harbor increased from 36.8 to 40.6.
- Without affordable housing opportunities, the Island will continue to become more of a summer community. Between 1990 and 2000, on MDI the number of . . .
 - *Year-round* homes increased from 4,618 to 4,956—a 7.5% increase.
 - *Second* homes increased from 1,881 to 2,103—a 12% increase.

What is the extent of the housing need?

- **Local Housing Market:** According to Maine State Housing Authority data, the Bar Harbor housing market has a housing affordability index of 0.67. In other words, average incomes are only 67% of what is needed to purchase the median-priced house here. In both Mt. Desert and Tremont, the affordability index was 0.66. Southwest Harbor’s affordability index was 0.50.

Table 1 uses data for 2001 to show:

- The median sales price in each location;
- The annual and hourly income needed (estimated) to purchase the median-price home;
- The percentage and actual numbers of households in each location that cannot afford the median home sales price, based on income.

Table 1. Profile of Median Home Costs in 2001, Income Needed To Purchase a Median-Cost Home, & Households That Cannot Afford That Median-Cost Home, By Location ⁶

Location	Median Home Cost in 2001	Income Needed To Buy Median-Price Home:		Can't Afford Median-Price Home	Number of Households in Each Location:	
		Annual	Hourly		Can't Afford	Total
Maine	\$118,000	\$40,990	\$19.71	54.0%	271,444	502,544
Hancock Co.	\$117,500	\$39,670	\$19.07	53.7%	11,223	20,894
Ellsworth/ Bar Harbor	\$119,900	\$40,775	\$19.60	56.5%	7,982	14,100
Bar Harbor	\$177,000	\$60,238	\$28.96	71.2%	1,486	2,086

- **Household Income vs. Housing Prices.** Household income in the Ellsworth/Bar Harbor housing market (which encompasses all towns on MDI plus other mainland towns) is only 92% of the state average income—or 8 *percentage points lower* than average income in the state, while the price of a first-time home here is 27% *above* the state average.
- **New Jobs Outstrip New Housing Units.** Between 1990 and 2000, the area encompassed in the Ellsworth-MDI housing market gained 3,500 new jobs and 3,400 new employees, but only 1,900 new housing units. ⁷

What factors contribute to the shortage of housing on MDI for year-round workers and families?

- **Cost of Land:** Owning “a piece of the Island” continues to be a highly desirable goal both for local residents and for people who live far away but want property here. Limited quantities of land exist on the Island, and relatively little of that land is for sale. The cost of land can be prohibitive, therefore, for first-time homebuyers attempting to enter the housing market on MDI. In previous generations, often family-owned property was divided among children, but because much family land has already been divided or sold, few people now receive such significant family assistance in acquiring land on MDI.
- **Attractiveness of the Island for Second Homes and Retirees:** Because Mount Desert Island is the gateway community containing Acadia National Park—a permanent haven of natural beauty—people from all over want to vacation regularly and/or retire here. So when existing homes go on the market for sale, potential buyers include numerous people who come from elsewhere, may only spend part of the year here, and may not ever work in the local community.

- **Limited Land With Existing Municipal Services.** On MDI there is limited vacant land with existing public water and sewer available for housing.
- **Land Use Zoning Ordinances:** Current ordinances promote development on large lots located outside the town centers. In addition, current ordinances limit density of housing in towns. So rather than promoting thriving downtowns where people can both live and work, and encouraging location of new homes where municipal services can be provided cost-effectively, current ordinances foster sprawl and discourage development of connected communities. Though increasing density allowances would not in itself translate into greater affordability—very expensive high-density cluster housing can be built, still current ordinances do not encourage developing homes of any price near the business centers.
- **Competition for Land:** Sometimes conservation interests, commercial interests, and housing interests compete for the same limited available land on the Island.
- **Local Government Capacity:** Because MDI’s towns are small, the local housing authority and planning departments in the town governments are also small, and the existing staff have limited time and relatively few resources to focus on resolving this problem under present circumstances.

How do communities facing similar housing shortages address the problem?

- **Zoning Ordinance and Regulation Changes**
 - Instituting a Performance-Based Development Code: After conducting a comprehensive planning process, the town of Breckenridge, Colorado, developed a performance-based development code that rates projects on various factors (e.g., architectural compatibility, open-space conservation, landscaping, affordable housing, and water/energy conservation). Projects must score a certain number of points and also meet various minimum criteria in order to gain approval.⁸
 - Meshing a Strong Comprehensive Land Use Plan With Local Regulations: A community’s comprehensive plan is a policy document that supports and validates the community’s visions and values about growth. Development priorities that would address housing issues in a master plan could specify goals regarding:
 - Creating a range of housing opportunities and choices.
 - Creating walkable neighborhoods.
 - Encouraging collaborative processes for community and stakeholder participation in development projects.
 - Fostering distinctive design features meeting certain aesthetic criteria.
 - Making development decisions fair, predictable, and cost-effective.
 - Mixing land uses to permit higher densities that expand residential options.
 - Preserving open spaces, natural beauty, and critical environmental areas.
 - Promoting transportation choices.
 - Strengthening existing communities.⁹

In Wyoming, residents in Jackson Hole and Teton County developed a comprehensive plan to protect the region's future. The plan combines local regulations with financial incentives to protect open space, analyze the impact of any development project on native wildlife, preserve scenic views, and address the rising cost of housing. Housing-related components of the plan include the following: (1) At least 15% of new subdivision housing must be set aside for people who earn less than 120% of the county's median income. (2) Developers of large, expensive new homes must pay an impact fee, based on the size of the home being built. Revenue from the impact tax is used to subsidize affordable housing. (3) To limit the construction of "trophy homes" that have inflated property values in the county, building new homes larger than 8,000 square feet is prohibited.¹⁰

- **Permitting Construction of Accessory Apartments.** Accessory apartments, also known as in-law apartments or granny flats, are small dwelling units added to or constructed within an existing family house or piece of property, or above commercial space. An accessory apartment is a special type of apartment that is clearly secondary to the primary unit in terms of square footage. Allowing such apartments increases the amount of rental housing available within the footprint of an existing building, while also providing supplemental income for the owner.¹¹
- **Requiring Inclusion of Housing in Development Projects:** As part of the development approval process, developers could be required to include a certain percentage of affordable homes when they build market-rate homes. Some communities permit the affordable units to be built off-site; some permit the developers to make a contribution to an affordable housing fund in an equivalent amount of money. Another twist is to require housing to be included in certain types of development projects, to make a direct link between the construction of offices or other commercial structures and the need to provide housing for the workers.¹²
- **Reducing Lot Size Restrictions:** In situations where the infrastructure (water and sewer) is sufficient, reducing the required lot size can lessen the cost of building. Relaxing regulations concerning frontage, lot width, allowable lot coverage, side and rear setbacks, and building height can lead to smaller, more affordable building lots.¹³ Deed restrictions can help assure that these provisions are not used simply to build higher cost units.
- **Financial and Other Incentives**
 - **Offering Tax Incentives to Encourage Desired Outcomes:** In Fredericksburg, Virginia, property owners who renovate buildings located within the city's historic district receive a 7-year grace period from increases in property taxes. The tax savings are substantial enough that developers actively seek historic buildings to convert to new uses.¹⁴
 - **Offering Low-Interest Loans to Encourage Desired Outcomes:** Community leaders in Lowell, Massachusetts, convinced local banks to offer low-interest loans for renovation of historic buildings.¹⁵

- Providing Density Bonuses: Developers who commit to building a certain percentage of units at below-market rates may be permitted to reduce lot sizes or increase the density (number of units) on a lot, thus reducing the land cost per unit. Density bonuses can also support efforts to preserve open space, foster development in areas where municipal infrastructure already exists, and obtain additional community benefits (for example, public access to waterways, public transportation stops, nature trails, or conservation easements.)¹⁶ Incentives would need to be tailored to the scale of development, to have desirable incentives applicable to large- and small-scale housing developments.
- Providing Local Housing Assistance for Teachers: The city of Chicago requires its teachers to live within the city limits. Starting in the summer of 2002, the Chicago Public Schools and the city’s departments of housing and planning will collaborate on the Teacher Homebuyer Program. Teachers will receive financial breaks on houses, interest-rate reductions, and low-down-payment programs through partnership efforts with city lenders and landlords. Chicago’s housing commissioner stated, “We’re doing this to recruit and retain great teachers in the public schools.”¹⁷
- Providing State Housing Assistance for Teachers: The state of Louisiana implemented a new program in June 2002 that helps certified public school teachers obtain low interest rates on mortgage loans and offers subsidies for buying new homes. According to the state official responsible for implementing the program, the intent is “to make it affordable for teachers to continue teaching in Louisiana.”¹⁸
- **Public/Private Partnerships**
 - Cultivating Relationships That Merge Community Business and Residential Goals: In Martha’s Vineyard, Massachusetts, a design/building company owner and a group of people interested in building a co-housing community formed Island Cohousing, which led to development of a community of 16 houses tightly clustered around a pedestrian commons—and 85% of the 30-acre site was dedicated to open space. Cars are relegated to the perimeter. Facilities like the common house, pond, and gardens are shared by all. Four of the houses were “deeply subsidized” and sold to buyers who made less than 80% of median local income; four more homes were “lightly subsidized.”¹⁹
 - Donating Municipally Owned Land: Towns with land or property received through tax liens can donate them to a private developer, designating them for development into community housing.²⁰
 - Establishing a Housing Trust Fund: A community can set up a housing trust fund for developers’ contributions, sale of municipally owned property, higher building permit fees, building impact fees, municipal government capital budget appropriations, and annual repayments of loans made by the housing trust fund. The money in turn can be used for designated purposes—for example, to rehabilitate homes, subsidize designated workers’/families mortgages, and/or help finance land purchase or home construction.²¹

- **Others:**

- Encouraging Infill Construction: Communities where land is scarce can make use of vacant or underutilized land and buildings in downtown areas. Infill development can provide more community housing opportunities, discourage sprawl, utilize existing infrastructure, and foster walkable downtowns.²²

What steps are being taken at the state level in Maine to assist communities in addressing the shortage of housing?

The National Millennial Housing Commission recently published a report on federal housing policies and programs, concluding that states should take on a greater role in providing affordable housing. The Commission’s findings are similar to proposals that the National Council of State Housing Finance Agencies (NCSHA) is advocating for in Congress.²³

The director of the Maine State Housing Authority, Michael Finnegan, discussed the thriving interactive communities he remembers from his youth in Maine, then posed the question of whether the people of Maine want to protect these traditional neighborhoods, “or do we want Maine to go the way of so many other states, where sprawl has turned the countryside into a vast neighborhood; where the downtown areas of service center communities are ghost towns; and where we have exclusive, gated communities?”²⁴

Finnegan noted further, “Much of the future depends on what we do to meet the challenges of workforce housing.... In many areas of Maine it is not just low-income people who have problems finding affordable housing. It is working families as well....In many communities today, a fireman, nurse, teacher or other similar type of worker cannot afford to buy a home in the community in which they work....New workers in these professions who are seeking their first homes are shut out.”²⁵

Local and statewide phenomena that reflect the growing awareness of the urgency of addressing the housing shortage include the following:

- In the fall of 2001 Maine voters approved a general obligation bond issue for various affordable housing initiatives.
- A proposed Not In My Back Yard (NIMBY) ordinance was voted down by Portland voters.
- Legislation proposed by Rep. Ted Koffman (D-Bar Harbor) to create affordable housing in communities that adopt NIMBY ordinances, though rejected by the legislature, focused attention on the necessity for providing affordable housing when the market does not supply such housing.²⁶

What steps can we take to address MDI’s shortage of community housing?

The market currently is not providing sufficient housing for the people who are essential to our community’s wellbeing. Hence, the solution to the housing problem will require active public participation and conscious intervention. Strategies adopted by MDI Tomorrow to arrive at solutions include the following:

- **Foster Dialogue About Housing Throughout MDI:** Bring the issue of housing for essential community workers to the public consciousness, so all will understand the needs, the barriers, and the opportunities we face...and so the greater community is involved in finding solutions.
- **Explore Zoning Changes:** Study existing zoning regulations in the towns of MDI and discern where zoning hinders development of housing for the targeted community workforce. Propose a variety of strategies (possibly including public investment, regulations, and incentives) that will encourage development of such housing while preserving both the community character and the environment.
- **Investigate Extending Municipal Services Further:** Explore extending sewer and water utilities to proposed new neighborhoods near the town centers, to reduce development costs.
- **Promote Public-Private Partnerships:** Facilitate partnerships between developers, realtors, public agencies, municipal bodies, nonprofit organizations, and individuals for development of expanded housing available to the targeted members of the community workforce.
- **Support Regional Housing Needs Assessment and Strategy Development Efforts:** Work with the MDI Housing Authority and the Hancock County Planning Commission in their ongoing housing needs analysis efforts. Participate in developing regional strategies to address the need for affordable community housing. Investigate state and federal funding sources for creative housing solutions.

What positive activity is currently underway regarding community housing on MDI?

- **Local Nonprofit Organization Efforts:**
 - **Mount Desert Community Trust:** See Box 1 for a description of this organization and its goals.
 - **Bar Harbor Housing Authority:** See Box 2 for a description of the Bar Harbor Housing Authority's successful West Eden Meadows project.
- **Local Zoning Ordinance Study & Reform Efforts by Planning Boards, Board of Selectmen, and Town Councils:** *[What current efforts would be appropriate to include in this report? Please forward any pertinent information to janethamel@aol.com for incorporation into this report.]*
- **Local Business Leadership** *[What current efforts would be appropriate to include in this report? Please forward details on the below groups' initiatives and any other pertinent information to janethamel@aol.com for incorporation into this report.]*

Box 1. Description & Goals: Mount Desert Community Trust

Re-established in spring 2002 after a long dormant period, the Mount Desert Community Trust is a nonprofit community-based organization that will focus on providing community, reasonably priced housing to residents of Mount Desert Island.

The Mount Desert Community Trust is committed to offer expanded community housing opportunities on the Island, serving as an alternative to the private market sector that builds housing primarily for profit. Rather than trying to compete with the traditional private market, the Trust will seek to fill a void not presently being met by the private sector. In this sense, the Trust will become simply another avenue to meet the housing needs of a target population on Mount Desert Island.

In recent years the shortage of year-round housing that working individuals and families could afford has increasingly forced people to find housing off island, precluding their full involvement in the Island community where they work. The Mount Desert Community Trust is hoping to help reverse that trend.

Two characteristics of the Mount Desert Community Trust make it a unique organization with a carefully defined purpose:

1. As a private nonprofit, the Mount Desert Community Trust is something of a hybrid combining the approach emphasized by the *community land trust* (that prioritizes the provision of community housing) and the *land trust* (that prioritizes the conservation of natural resources). This hybrid organizational approach will focus on affordable housing and look to partnership linkages with other nonprofit or public organizations to conserve natural resources, when appropriate.
2. The Mount Desert Community Trust is Island-wide in its scope, because the community housing need is not restricted by town boundaries.

The Mount Desert Community Trust will seek to become the advocate for the building and perpetuation of community housing throughout the Island. As a participant in a project that might have several components, the Trust will reach out to form partnerships with other nonprofit groups, such as the Maine Coast Heritage Trust and the MDI Housing Authority, as well as with other for-profit groups, organizations, and building contractors when appropriate.²⁷

For more information, contact Stan MacDonald, President, Mount Desert Community Trust, 244-3316.

Box 2. Bar Harbor Housing Authority: Example of Successful Housing Effort

The Bar Harbor Housing Authority believes one of the main obstacles to home ownership on Mount Desert Island is the price of land. In response to this problem, the West Eden Meadows community housing project was conceived, and met with resounding success. This endeavor consisted of a 21-lot, shared-equity, community housing subdivision for traditional families who live or work in Bar Harbor.

Lots in the West Eden Meadows development were sold at prices ranging from \$5,000 to \$40,000 to families that were financially mature (i.e., families whose debt was under control and who have a good credit rating). Land cost was determined by formula according to family income. The down payment for the loan was the difference between the appraised value and the amount paid for the land. The last lot was sold in 2000. All homes are now occupied by their owners.

Affordability is maintained in the West Eden Meadows community by a covenant registered with the deed for each home. The covenant provides the Housing Authority with the right of first refusal should owners decide to sell their property, and also provides for the recapture of the difference between the amounts paid and the appraised value of the land. The recapture is then passed on to the new owners in the form of a down payment. This process repeats itself for 30 years.

Financing for this endeavor was provided by a joint commitment from the First National Bank of Bar Harbor and Bar Harbor Banking and Trust. An infrastructure grant in the amount of \$250,000 was secured from the Maine State Housing Authority by the Town of Bar Harbor and was administered by the Housing Authority.

This project received national attention and was awarded the New England Award for Excellence for Affordable Housing from the National Association of Housing and Redevelopment Officials.

For more information, contact Terry Kelley, Executive Director, MDI & Ellsworth Housing Authorities, 288-4770.

What future outcome does the MDI Tomorrow Community Housing group strive to attain?

The MDI Tomorrow Community Housing working group is committed to increasing the rental and home-buying options for individuals and families who comprise the year-round, core community workforce on the island. We believe that it should be economically possible for the members of the workforce who keep our community alive to live here as well as work here. The MDI Tomorrow process will connect members of the community and facilitate a common understanding of the housing shortage, then will catalyze that common understanding into actions to address the problem. Participants in this process will work with local community officials (e.g., Town Managers, Planners) and committees (e.g., Planning Boards, Board of Selectmen, Town Councils) to develop alternatives that create more affordable community housing. In addition, the MDI Tomorrow process will seek to foster public-private partnerships to create homes that are affordable to the community workforce.

Indicators that these efforts have been successful will be when 10% of year-round housing stock and 10% of year-round rental stock (including apartments) are made affordable to the community workforce described above.

What strategies has the MDI Tomorrow Community Housing working group identified as proactive ways for the community to address the Island’s housing needs?

1. Encourage flexibility in local zoning to provide density bonuses when certain affordable housing criteria are met. Such bonuses promote greater density in housing by permitting smaller lot sizes and cluster development; in other words, allowing more units per acre. (Increases in allowable zoning density should not promote an increase in the total number of allowable units.) Note: Matching grant funds may be available from the State Planning Office for demonstration projects that create unique land use ordinances. There may also be funds to assist in projects that create Great American Neighborhoods.
2. Promote housing in established settlement areas, villages, and designated growth districts.
3. Encourage projects that incorporate sustainable design and construction practices, such as assuring solar access, and energy-efficient construction and heating systems.
4. Encourage public sewers systems and/or private sewer systems where appropriate to protect ground and surface water resources and to allow for greater housing density in neighborhoods close to town centers.
5. Encourage the acquisition of existing housing stock and the reuse and rehabilitation of existing buildings for affordable housing. Such rehabilitation may include assuring that zoning regulations allow for second-floor apartments above commercial units.
6. Require that a percentage of all housing development projects over a certain amount of units meet affordable housing criteria.

7. MDI should seek approximately \$_____ million annually from several sources that provide funds for both buying and renting units. Potential sources of funds for affordable housing include _____. Maine State Housing Authority, WHCA, the Community Development Block Grant program, and CEI, Inc. are sources of either funding or technical assistance that could help us identify funds.
8. Encourage the development of model programs for employer-assisted housing.
9. Encourage the development of model programs for housing for adults with disabilities.
10. Encourage banks and local housing authorities to collaborate on programs that would increase purchases of rental units by the authorities.
11. Encourage municipalities to enter into tax stabilization agreements, tax treaties, and other financial incentive programs to promote the development or redevelopment of affordable housing. One option might be waiving impact fees for certain developments.
12. Support efforts of island-wide local housing initiatives, such as the Mount Desert Community Trust, in planning for affordable housing.
13. Encourage communities to engage in joint planning efforts to develop such things as uniform codes, standards, and incentives that promote affordable community housing.

Note: This report is an evolving draft document. Suggested additions, deletions, and revisions are welcome. To provide input, you can:

- Contact Janet Hamel, who is coordinating this draft report for the MDI Tomorrow Housing Working Group: 288-0279, janethamel@aol.com
- Contact Ron Beard, co-convener of the MDI Tomorrow process and facilitator of the Housing Working Group: 667-8212, rbeard@umext.maine.edu
- Attend a Housing Working Group meeting. The next meeting is October 15, 8-9:30 a.m., at the MDI Housing Authority Office, Malvern-Belmont Estates, 80 Mt. Desert Street, Bar Harbor.

¹ Hancock County Planning Commission.

² 2001 Claritas and Statewide Multiple Listing Service (MREIS), as cited by the Office of Research and Planning, Maine State Housing Authority, in "Housing Facts for Bar Harbor," May 2, 2002.

³ "HomeFront," published by the Maine State Housing Authority, 2nd quarter 2002, Vol. 4, No. 2.

⁴ Hancock County Planning Commission.

⁵ Hancock County Planning Commission.

⁶ 2001 Claritas and Statewide Multiple Listing Service (MREIS), as cited by the Office of Research and Planning, Maine State Housing Authority, in "Housing Facts for Bar Harbor," May 2, 2002.

⁷ Hancock County Planning Commission.

⁸ *Balancing Nature and Commerce in Gateway Communities*, by Jim Howe, Ed McMahon, and Luther Propst. Washington, DC: Island Press, 1997.

⁹ “Housing ‘Toolkit’: Municipally-Sponsored Opportunities to Increase the Supply of Workforce Housing,” published by the Workforce Housing Coalition, 1555 Islington St., Portsmouth, NH 03801, 603/766-3131, whc@housingpartnership.org

¹⁰ *Balancing Nature and Commerce in Gateway Communities.*

¹¹ “Housing ‘Toolkit’,” Workforce Housing Coalition.

¹² “Housing ‘Toolkit’,” Workforce Housing Coalition.

¹³ “Housing ‘Toolkit’,” Workforce Housing Coalition.

¹⁴ *Balancing Nature and Commerce in Gateway Communities.*

¹⁵ *Balancing Nature and Commerce in Gateway Communities.*

¹⁶ “Housing ‘Toolkit’,” Workforce Housing Coalition.

¹⁷ “Chicago Discounts,” by Julie Blair, David J. Hoff, Bess Keller, & Kathleen Kennedy Manzo, in *Education Week*, May 15, 2002.

¹⁸ “La. Teachers Get a Hand Buying Homes,” by Erik W. Robelen, in *Education Week*, June 12, 2002.

¹⁹ “A Deliberate Neighborhood,” by John Abrams, in *Fine Homebuilding*, Spring/Summer 2001.

²⁰ “Housing ‘Toolkit’,” Workforce Housing Coalition.

²¹ “Housing ‘Toolkit’,” Workforce Housing Coalition.

²² “Housing ‘Toolkit’,” Workforce Housing Coalition.

²³ “*HomeFront*,” Maine State Housing Authority.

²⁴ “*HomeFront*,” Maine State Housing Authority.

²⁵ “*HomeFront*,” Maine State Housing Authority.

²⁶ “*HomeFront*,” Maine State Housing Authority.

²⁷ Mount Desert Community Trust, September 2002.