City of Rockland
2002 Comprehensive Plan

Chapter 7

HOUSING

State Goal:

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

Purpose

The purpose of this section is to ensure that the City of Rockland's land use policies and ordinances encourage the siting and construction of affordable housing within the community and comply with the requirements of 30-A MRSA, Section 4358, pertaining to individual mobile home and mobile home park siting and design requirements. Further, the Growth Management Act states, "*the municipality shall seek to achieve a level of 10% of new residential development, based on a 5-year historical average of residential development in the municipality, meeting the definition of affordable housing. Municipalities are encouraged to seek creative approaches to assist in the development of affordable housing, including, but not limited to, cluster zoning, reducing minimum lot and frontage sizes, increasing densities, and use of municipally owned land*."

Background

Rockland's housing can best be understood as part of Maine's housing. While its characteristics reflect local history and economic trends, it has been influenced by many of the same trends affecting housing throughout Maine. The **State of Maine's Housing 1999**, prepared by the Maine State Housing Authority, from which the following quotations are taken, provides good background from which to examine Rockland's housing situation.

> "In the hot spots – Portland, York County, the mid-coast from Ellsworth to Rockland – the housing market has returned to the fever-pitch experienced in the 1980s."
>
> "There is the success story of homeownership. Maine continues to be one of the leaders in the nation in this area, with three out of four households owning their own home. This is particularly noteworthy in that the state's leadership continued even though income growth in Maine in this decade has been much slower than elsewhere in the country. Part of the credit goes to frugal Maine consumers who have turned to lower-cost manufactured housing as an ownership option. Part of the credit goes to the state's financial institutions, which have designed mortgage instruments that now extend credit to people with smaller down payments and lower incomes."
>
> "There is the story of people with special needs in Maine, people who may have a mental illness, may be disabled, may be homeless, or who may have a substance abuse addiction. Their housing needs are not simply met by more production of standard homes or apartments. They need special kinds of housing, housing which combines shelter with services. The supply continues to trail the need. The lack of progress explains why, in the last five years, as the economy in Maine has improved for the majority, homelessness has simultaneously increased by 22%."

"Few states have such a diverse housing stock. Few have higher energy costs. Only a few have a housing stock that is older. For these reasons, as well as the historic low incomes of Maine families, housing maintenance and rehabilitation remain ongoing problems. The affordability picture varies. In parts of Maine it is possible to get a fine home for as little as $50,000. Unfortunately, these are the same parts of Maine where it is hardest to find a job. Where jobs are increasing, housing costs are escalating even faster. Some southern Maine towns are now experiencing a growth boom that exceeds the peak of the 1980s. With the boom come $200,000 homes and $1,000 a month rents. Few jobs pay enough to support these costs. In southern and coastal Maine, the affordability crisis, which lay dormant through the early 1990s, is back with a vengeance."

"An emerging story is the frail elderly with special needs. The population over 85 is growing faster in Maine than any other state in New England. For the frail elderly with ample income, the private market is responding with vigor. Over two thousand retirement units are either on the ground or in development. But they cost, on average, over $1,500 a month. For the rest – frail elderly of moderate or low incomes – progress is slower. Maine needs to create an affordable alternative for its elders who are not well off."

"Maine has one of the oldest housing stocks in the nation, creating a serious problem with substandard housing. The data shows that 26,000 low-income Maine households live in units which have no attic or ceiling insulation, or which are trailers built before national standards were instituted (pre-1976), or which are overcrowded. Substandard conditions are most prevalent in rural areas, where landlords lack the rental revenue to maintain and repair their buildings, and where renters and owners lack the income to pay for essential repairs."

"Though rental costs are low in many parts of Maine, the combination of low incomes and high heating and maintenance costs make Maine the most expensive state in the nation for low-income renters, according to a Massachusetts nonprofit group. Its energy costs rank sixth in the nation in terms of burden for low-income families. The affordability crisis has not gone away for the poorest of Maine's families who rent."

Inventory and Analysis

As is clearly set forth above, affordable housing is one of the most critical issues facing Maine today. No longer are those who traditionally have been social service recipients the only ones to need housing assistance. Today affordable housing is a need for a diverse population including young families and the elderly, low and moderate-income households, individuals, and businesses. In addition, affordable housing is most often misunderstood, triggering conflicting feelings about individual property rights versus the need for social equity. Much of the regional affordable housing is located within Rockland. However, with regional and national economic success, high priced housing in other markets, retirees moving to the region, and a number of other factors, the value of housing has increased significantly in both Rockland and the region.

Current Zoning as Related to Housing

Although much of Rockland's housing pre-dates the enactment of zoning ordinances, those ordinances now in effect control the placement and types of housing which can be constructed or converted within the City.

The Rockland Zoning Ordinance governs the siting and standards of new housing stock in the City. There are nineteen (19) out of twenty (20) zone districts (not including overlay districts) in the City that allow for some form of housing. The Woodland and Wildlife District, is the only district that does not allow for any housing. All Residential and Transitional Business zone districts allow for certain types of housing. Residences of caretakers, security personnel, or maintenance staff of commercial, industrial, or commercial facilities, are permitted in the Business Park, Industrial, and Recreational zone districts. The Waterfront is subdivided into seven zoning sub-districts, two of the sub-districts allow for multifamily housing. The Elderly Residential District allows only multi-unit elderly housing.

New residential housing in the Commercial and Downtown zones are allowed if at least 75% of the street level floor space is used for any business purpose permitted in the district.

Modular homes are viewed the same as any other one family dwelling according to Rockland ordinances. Mobile homes built after 1976 and meeting HUD standards are allowed in most zone districts where one-family dwellings are permitted. Mobile homes built prior to 1976 are only allowed in mobile home parks, the Residential “B” District is the only zone district that allows for mobile home parks. A significant portion of the residentially zoned property in Rockland is zoned Residential “B”. Mobile homes of any type are specifically prohibited in the following zone districts: Residential “AA”, Residential “B-1”, Waterfront zone districts, Commercial zone districts, Recreation, and Woodland & Wildlife (no housing).

Clustered housing subdivisions and similar conservation efforts are encouraged in non-core growth areas. Clustering allows a developer to reduce the lot size of lots proposed within a development or subdivision and to increase the overall dwelling density and the potential return on investment in subdivision infrastructure. The undeveloped acreage is required to be retained as permanent open or conservation space. Clustering often can be used to establish undeveloped recreational areas for residents of the subdivision. The smaller individual house lots, and reduced lengths of roads necessary to serve the lots, often saves the sub-divider and the City infrastructure costs.

Housing Stock

Maine's housing stock reflects the state's history and the uniqueness of its culture and independent character of its people. Maine has a higher proportion (35%) of the housing stock that was built prior to 1940 than any other state. According to the 2000 Census information forty percent (40%) of Knox County's stock dates prior to 1940, compared to fifty-one percent (51%), or 1,916 units, for Rockland. The significant percentage of older homes in Rockland compared to the rest of the County represents that historically much of the growth in Knox County occurred in Rockland and other service centers prior to 1940. Subsequent to 1940 much of the development has occurred in the rural areas of the County. Many of the units built prior to 1940 are in need of rehabilitation due to the age of the structure and/or lack of maintenance. Many low and moderate income (LMI) residents living in these homes cannot afford to rehabilitate them. Low and moderate income residents are those earning 150% or less of the median income of Knox County as described later in this chapter.

Table 7-1 - Year Structure Built				
	Rockland		Knox County	
Year Built	Units	Percentage	Units	Percentage
1999-March 2000	35	0.9%	366	1.7%
1995-1998	139	3.7%	1,416	6.6%
1990-1994	114	3.0%	1,425	6.6%
1980-1989	409	10.9%	3,327	15.4%
1970-1979	419	11.2%	2,931	13.6%
1960-1969	262	7.0%	1,372	6.3%
1940-1959	458	12.2%	2,152	10.0%
Prior to 1939	1,916	51.1%	8,623	39.9%
Total	3,752	100.0%	21,612	100.0%

Source: Census 2000

Table 7-1 shows the age of housing units in the City of Rockland based on Census records. Please note that the increase in the number of units between 1999 and 2000 does not reflect the building permit records for the same time period. Rockland building permit records show a net increase of 24 units during that time period.

One of the consequences of the age of Rockland's housing stock is the likelihood that lead-based paint will be found on many painted surfaces, both inside and outside the houses. Use of lead-based paints in residences was banned in 1978. Structures built before 1960 were likely to have been painted with paints containing even higher concentrations of lead. About 82% of Rockland's housing was constructed before 1980, meaning at least eight out of ten houses are likely to have lead-based paint. However, the presence of lead-based paint does not mean there is a hazard to occupants. Good maintenance, cleaning, and attention to safe working practices when re-painting or renovating result in a lead safe environment.

The condition of houses in Rockland seems to be average, based on 2000 U. S. Census data. A low number of units lack complete plumbing (0.5%) or complete kitchen facilities (0.3%). Nearly all of the residential units utilized the public water supply provided by Consumers Maine Water Co. (97%) and a vast majority utilize the City sewer system (88%); over three quarters of the residences in Rockland heated with oil (77.5%) and less than one-tenth heated with electricity (9.1%). Wood is used for primary heating for a small number of residences. Some residences also use propane for heating, as Rockland does not have natural gas mains.

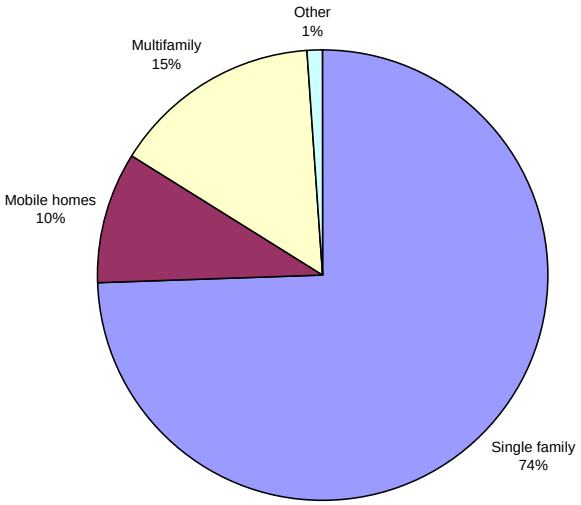
For transportation and communication in 2000, 85% of Rockland's households had one or more vehicles available and 97% had telephone service.

In 2001 the Assessor's records indicate that there was only one seasonal home in the City. This contrasts with the Rockland Market Area that contains a significant number of seasonal homes; many seasonal homes are located adjacent to Penobscot Bay or one of the many lakes and rivers in the area. The differences between year-round and seasonal housing have tended to decrease in recent years. Most seasonal homes built within the past twenty years have been constructed with heating, plumbing and insulation. Other seasonal homes may be converted to year-round living as their owners retire.

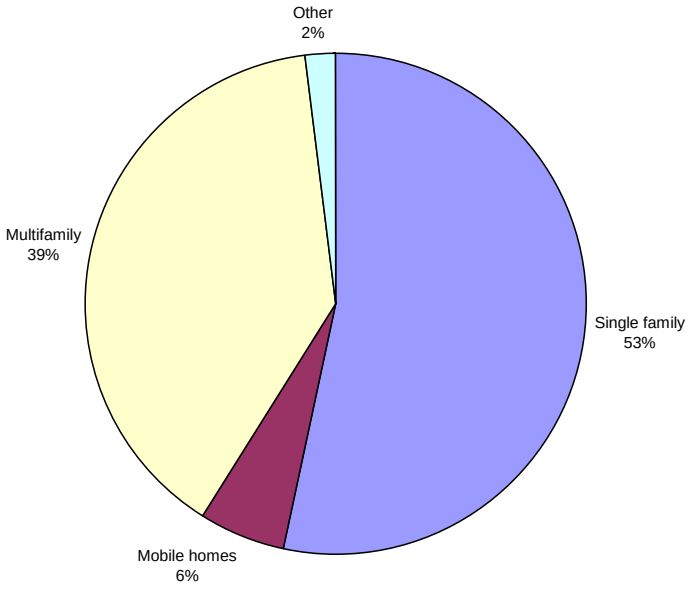
Housing Types

Detached single-family houses are the predominant housing type in both the Rockland Market Area and in the City of Rockland. Within the Rockland Market Area, single-family homes constitute 74.0% of the total housing stock, while they are only 53.5% of Rockland's total housing stock. Mobile homes constitute 9.6% of the Rockland Market Area's housing stock, but only 5.6% of

Graph 7-1 Rockland Market Area Housing Types



Graph 7-2 Rockland Housing Types



Rockland's housing
stock. Multi-family housing (two or more units in one structure) makes up only 14.9% of the Rockland Market Area's housing stock, but accounts for 39.2% of Rockland's housing inventory. Rockland's housing mix is much more diverse than that of the surrounding area. Much of the diversity of the Rockland housing market can be attributed to the era in which the housing was built. This diversity of multi and single-family homes is one of the reasons Rockland housing is more affordable than surrounding communities.

Table 7-2
Housing Count

	Total Housing Units 1990	Total Housing Units 2000	% Change 1990-2000
Single-family detached	1,866	1,977	5.9%
Single-family attached	79	115	45.6%
Mobile Homes	125	184	47.2%
2-4 units	1042	926	-11.1%
5-9 units	247	234	-5.3%
10+ units	302	316	4.6%
Other	58		
Total Housing Units	3,719	3,752	0.9%

Source: 1990, 2000 U. S. Census.

Table 7-3
HOMES CONSTRUCTED/REMOVED 1990-2002, ROCKLAND, ME

	Constructed			Removed		
	Single-family	Multi-family	Mobile homes	Single-family	Multi-family	Mobile homes
2002	15	20	8	7		1
2001	13		8	8	5	2
2000	8		6	6		
1999	1		9	2		1
1998	7		6	7		
1997	10		9	6		
1996	12			1	8	
1995	1			1		
1994	10					
1993						
1992	9	3		2		
1991	3					
1990	13	2	2	2	13	
	Single-family	Multi-family	Mobile homes	Single-family	Multi-family	Mobile Homes
	102	**25**	**48**	**42**	**26**	**4**
TOTAL	**175**			**72**		

Source: Rockland Tax Assessors Office

Housing constructions from 1990 to 2000 show a drastic change in new housing development in Rockland from the historic pattern. Affordable housing is now primarily provided by mobile homes and modular homes. With the exception of the Meadow View Apartments, the number of multi-family dwellings being developed is nominal. Single-family homes represent the largest percentage of homes being built (58%) and mobile homes constitute 27 percent of all housing units added since 1990. No condominium projects have been developed during this time frame.

Changes in Residential Units

Rockland's recent economic changes have resulted in the demolition of many houses. According to the records of the Tax Assessor, between 1997 and 2001, a total of 45 structures have been demolished: 29 single-family homes, 5 multi-family homes and 4 mobile homes. During the same time period 120 new dwelling units were built for a net gain of 75 housing units during that time period.

Most of the housing units that were demolished were located on land served by sewer and water systems. Most of these lots were redeveloped for commercial properties. Replacing the demolished housing units now entails a significant investment in infrastructure for items such as utility line extensions and road extensions to undeveloped land. The only exception to the necessity for infrastructure expansion would be the development of vacant infill residential lots in an existing neighborhood.

The total area of land converted from residential use was approximately 11 acres not including land developed for infrastructure and road improvements. The average lot per unit was approximately 11,500 square feet. Replacing these 46 units with units on comparable lot sizes will require more than 11 acres because new roads and infrastructure have to be laid out to serve these new homes. These new roads and infrastructure will consume additional land. These units could be replaced on an 11 acre parcel only if the units are replaced with multi-unit (apartment) structures or located on smaller lots.

Most of these demolitions resulted from the growth of other land uses. Fifteen demolitions, for a total of 21 dwelling units, were the result of MBNA's expansion in Rockland. Five dwelling units each were torn down by the Farnsworth Art Museum and VIP Discount Auto Center. As is often the case, many of these units were no longer very valuable as houses, due either to changes in the neighborhood, such as increased traffic, or to housing which no longer met the needs of current households.

Occupancy Rates

Between 1990 and 2000, the number of rental units in Rockland increased by about 1.6%, Rockland has the highest percentage of rental housing units in the County with 45.8%, compared with 26% for Knox County and 28.4% for the State of Maine (See Table 7-4). The number of owner-occupied homes also remained fairly stable at 54.2%. Changes in rental and owner occupied housing were similar to those of the County and State; the number of homeowners statewide increased just over 2 percent and the number countywide increased by 0.4% while Rockland increased by 0.8%.

Table 7-4
Owner/Renter Occupied Housing

Community	No. Of Occupied Housing Units 2000	% Renter Occupied 1990	% Owner Occupied 1990	% Renter Occupied 2000	% Owner Occupied 2000
Camden	2,390	32.1%	67.9%	30.9%	69.1%
Owls Head	723	15.5%	84.5%	17.4%	82.6%
Rockland	3,434	46.6%	53.4%	45.8%	54.2%
Rockport	1,373	21.3%	78.7%	20.4%	79.6%
South Thomaston	594	16.1%	83.9%	17.3%	82.7%
Thomaston	1,436	29.9%	70.1%	32.5%	67.5%
Warren	1,346	15.0%	85.0%	14.7%	85.3%
Knox County	16,608	26.4%	73.6%	26.0%	74.0%
State of Maine	518,200	29.5%	69.2%	28.4%	71.6%

Source: 1990 and 2000 U. S. Census

Housing Value

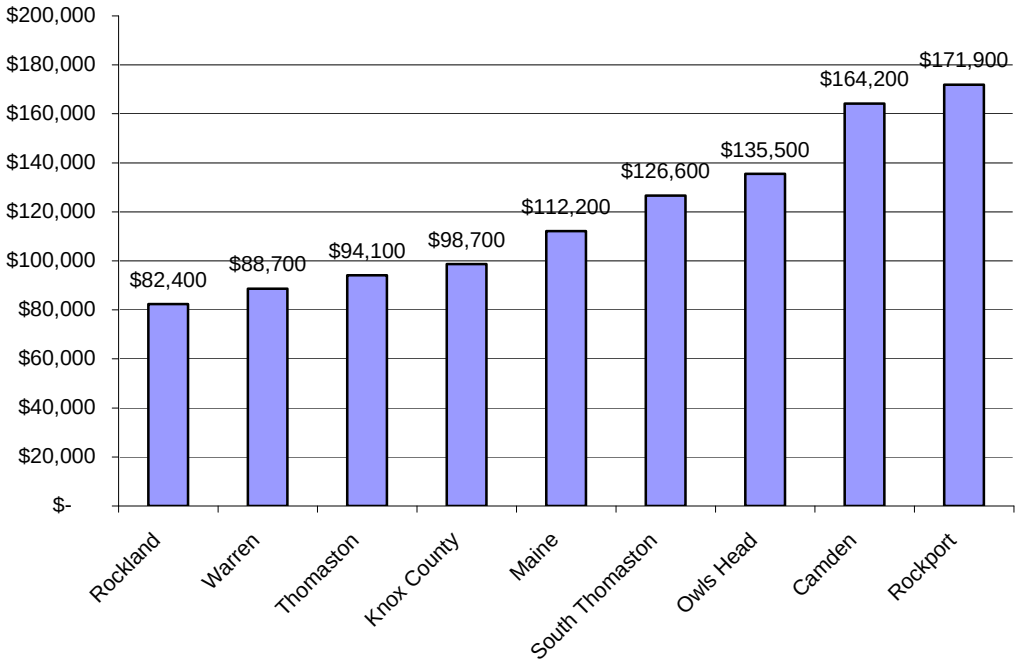
The 1990 median housing value in Rockland was $73,333, among the lowest in Knox County (See Graph 7-3). Following a depression in 1992, housing values have increased. In 2001, according to the Maine State Housing Authority, the median sale price of a home in Rockland was $104,000; for the Rockland Market Area, $121,000; for Knox County, $132,000; and for the State of Maine, $118,000. The Knox County Housing Coalition Report showed that the average Rockland home price is considerably less than surrounding communities and is not increasing at the same fast rate. Thomaston and Warren are the only other nearby communities that share a limited increase in the average sales price between 1996 and 2000. It is important to remember that the average price of a home is often distorted by large multi-million dollar homes, particularly along the shore. Houses away from the shore in many surrounding towns may be closer in value to Rockland. According to the 2000 Census the median value of homes in Rockland was $82,400. Though Rockland has maintained a slower home value increase until now, the pressures from the surrounding communities may create pressure on affordable housing in Rockland. A number of factors contribute to increased housing values including, increased building costs, limited availability of developable lots, limited availability of existing units and increased local employment.

The situation regarding rentals seems to be less favorable for Rockland residents. The 1990 Census recorded a median contract rent[1] of $325 per month. The Maine Housing Authority records show the median contract rent for a modern two-bedroom apartment in 2001 is $653.00 per month. More than doubling in 11 years. The rate of increase in rents in Rockland between 1990 and 2000

[1] The U. S. Census classifies rental price data as “Contract Rent” and “Gross Rent.” “Contract Rent” is the agreed upon rental price, not counting any additional expenses for utilities such as heat, water, sewer and lights. “Gross Rent” is the rental price plus utilities.

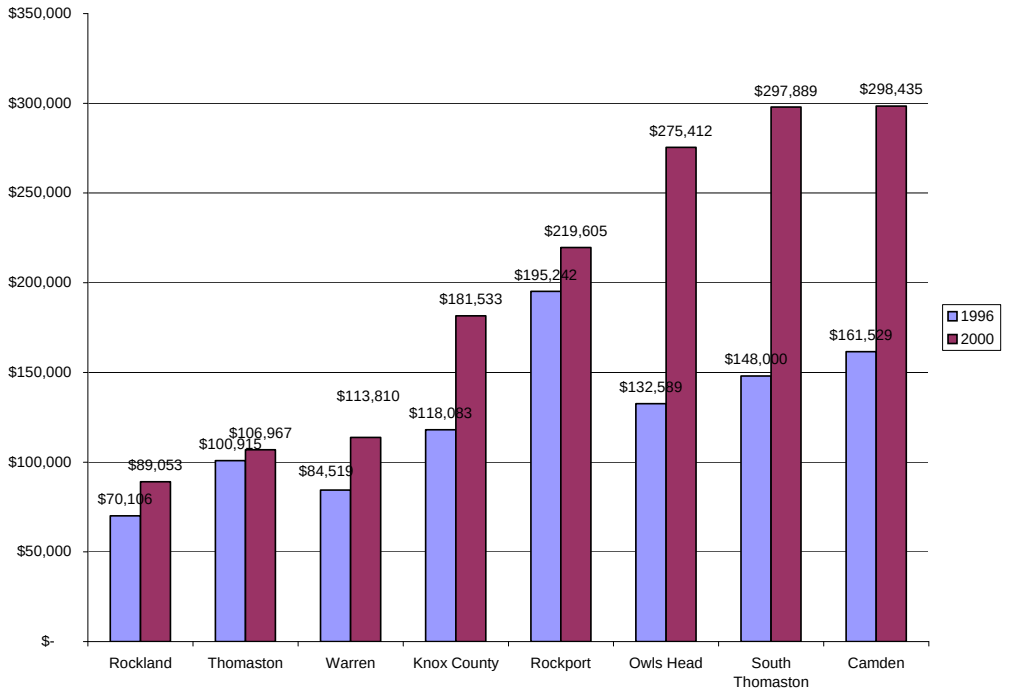
(101%) was greater than the increase in median household incomes in Rockland from 1990 to 2000 (33.8%). Therefore, rental housing in Rockland is less affordable in 2001 than it was in 1990.

Graph 7-3 Median Home Price 1990



Source: 2000 Census

Graph 7-4 Average Home Price 1996 and 2000



Source: Knox County Housing Coalition

According to the records of the City Assessor, overall housing units increased 1.7% between 1990 and 2000. This is a much smaller rate than that experienced in the previous decades: 21% between 1980 and 1990 and 11% between 1970 and 1980. As expected, mobile homes have increased the fastest again (18.3% since 1990; 90% from 1980 to 1990; and 180% from 1970 to 1980). Single-family detached housing experienced a modest increase of 2.3% since 1990 but multi-unit housing has actually experienced a decline as a result of fire, demolitions and conversion of some multi-family dwellings back to single-family dwellings. The decade between 1980 and 1990 saw a tremendous increase in housing that has since tapered way off.

Factors Affecting Housing Costs

Housing costs tend to increase with general inflation or with an improving local or regional economy, both of which tend to increase the competition for housing. Scarcity of developable land is also a factor in Rockland, and extension of utilities will, in itself, add to the costs of land. A high tax rate, as compared to most nearby towns, also increases housing costs. Rockland provides more public services and has more public utilities available for residents and the tax rate reflects the increased services. The entire Mid-coast area is attractive to retirees and seasonal residents, most of whom have resources greater than those who live in the area. This creates competition for desirable housing, often placing it beyond the reach of resident families. Rockland's industrial past tended to make it less desirable for those wishing to retire here, but the changing economy, more cultural activities and the presence of a regional medical center in nearby Rockport are making the City an increasingly desirable place to live.

Despite these trends and factors tending to raise housing values, Rockland's housing remains below that of the Rockland Market Area. When Rockland's economy was largely based on low paying industrial activities, there was a large demand for unskilled and semi-skilled workers. Local housing prices, for both owners and renters, reflected local wage levels. As the economy has changed to a greater emphasis on tourism and services, the regional wage levels may change because neither tourism nor services are noted for particularly high wages, those working in the local economy may find themselves with inadequate income to compete for increasingly scarce housing.

Housing Affordability and Availability

2001 data show an affordable housing crisis for the Rockland Area Housing Market and in Knox County. Table 7.4 shows the median income and how much a person making that wage could afford to spend on house for Rockland, the Rockland Area Housing Market, Knox County and Maine. The table also shows the median house price for these areas, the income needed to afford the median house, and an index describing the affordability of housing in each geographic area. The Housing Affordability Index is interpreted in the following way: a score of 1.00 means that a resident of the geographic area making the median wage could buy a house at the median price. If the index is greater than 1 a person making the median wage could buy a house that is more than the median house price, a "good deal". If the index is less than 1 a person making the median wage cannot afford to buy a house at the median price. Rockland, the Rockland Area Market, Knox County, and Maine all have indexes less than 1.00, demonstrating that there is a housing affordability problem in Maine.

Table 7-5 - 2001 Affordability Index					
Location	**Median Income**	**Affordable**	**Median House**	**Income Needed**	**Index**
Rockland	$29,763.00	$76,040.00	$104,000.00	$40,707.00	0.73
Rockland Area	$35,708.00	$103,815.00	$121,000.00	$41,619.00	0.86
Knox County	$36,481.00	$106,529.00	$132,000.00	$45,204.00	0.81
Maine	$38,882.00	$111,930.00	$118,000.00	$40,990.00	0.95

Source: Maine State Housing Authority

Thirty percent of income for all housing costs is considered to be affordable. For homeowners, the Maine State Housing Authority (MSHA) program for First Time Home Buyers was used to determine loan amounts, Principal & Interest payments, and Mortgage Insurance payments. First Time Home Buyers, who must meet certain criteria regarding debt levels, are eligible to purchase homes with a 5% down payment. The February 2001 interest rate on an MSHA 30 year fixed-rate loan was 5.99%. Mortgage insurance is required until the homeowner's equity reaches 20% of the loan value. Rockland's Tax Rate in 2002 is $23.38/$1,000 of assessed valuation.

Table 7-6 - Housing Affordability - 2000				
	Very Low	**Low**	**Moderate**	**Median Income**
Annual Income	<$14,826	$14,827-$23,721	$23,722-$44,478	$29,652
Number of Housholds	777	630	1,091	
Percentage of Total Households	22.9%	18.6%	32.2%	
Affordable Monthly Rent	$370	$371-$593	$594-$1,112	$741
Affordable Selling Price	$41,512	$41,513-$66,418	$66,419-$124,538	$83,025

Source: MSHA, Claritas, Inc.

Four income groups can be determined in any population:
Very Low = 50% or less of the Median Household Income.
Low = Between 51% and 80% of the Median Household Income.
Moderate = Between 81% and 150% of the Median Household Income.
Upper = Greater than 150% of the Median Household Income.

Very Low Income

For 2000, Claritas determined that Rockland's Median Household Income was $29,652. Therefore, 50% of the median household income is $14,826. Affordable housing costs for rents or mortgages that exceed $370 per month are in excess of 30% of income. In 2000, almost one-quarter of Rockland's households were at or below this income level (22.9%). For a house with a market value of $35,070, the monthly mortgage payment, mortgage insurance, plus taxes and homeowners insurance is estimated to be $312. To be "affordable," utilities would have to average not more than $63 per month. However, Claritas found only 3.5% of Rockland's 2000 housing stock, excluding

mobile homes, had a market value of $34,999 or less. Therefore, 48 single-family homes are available to 777 households! Clearly, few of these households are living in their own homes and most must rent their living quarters.

For renters, the 1998 Rockland Market Area median contract rent of $500/month, plus utilities, clearly places the average two-bedroom apartment out of the reach of Very Low Income households.

Low Income

In 2000, Low Income households in Rockland had incomes ranging from $15,000 to $24,999. Monthly housing costs, at 30% of income, range from $370 to $593. According to Census 2000, 17.2% of Rockland's households are within this income range. For a house with a market value of $60,000, the monthly mortgage payment, mortgage insurance, plus taxes and homeowners insurance is estimated to be $530. While this exceeds the "affordable" level for the lower income households within this group, those near the upper end of the range would have $95 per month available for utilities. However, of Rockland's 2000 housing stock, only 11.9% have values between $35,000 and $59,999. Therefore, 169 single-family homes are available to 630 households. Again, just over one-quarter (26.8%) of families in the low income category are likely to be able to own their homes at "affordable" cost levels.

For renters, the 2001 Rockland Market Area median contract rent of $719/month, for a two bedroom apartment, makes market level rents affordable only for those households near the top of the Low Income range.

Moderate Income

In 2000, Moderate Income households in Rockland had incomes ranging from $25,000 to $44,999. Monthly housing costs, at 30% of income, range from $594 to $1,112. Claritas found 32.2% of Rockland's households within this income range. For the median single-family home in Rockland, with a market value of $96,186, the monthly mortgage payment, mortgage insurance, plus taxes and homeowners insurance is estimated to be $842. Although this exceeds the "affordable" level for the lower income households within this group, those near the upper end of the range would have up to $283 per month to cover utilities. A home with a market value of $125,000, if mortgaged under the same conditions, would have an estimated monthly payment of $1,068. This would allow just $57 per month for all utilities, so it would not be "affordable" at the 30% level of income. Of Rockland's 2000 housing stock, 60.5% are valued between $60,000 and $124,999. Therefore, 861 single-family homes are available to 1,091 households with moderate incomes. Almost 80% of moderate-income households should be able to find, and afford to purchase, single-family housing within Rockland.

For those wishing to rent, affordable rents should be available for Moderate Income Households at market levels.

Retiring and Elderly Housing

Rockland's population has tended to grow older and is expected to continue to do so. The median age in 1990 was 34.4 years. The 2000 median age was 40.9 years. Although Claritas determined the 2000 median income levels for households in the 60-64 age bracket to be $31,053, slightly above Rockland's median household income level of $29,652, median incomes fall significantly for older age groups, to $24,681 for those 65-69 and $18,289 for those 75-79. This disparity in income levels

can be accounted for partially due to the presence of recent retirees who have moved to Rockland from other areas and the lower earnings of those who were working in the Mid-Coast area in earlier decades, when incomes were lower. As people tend to live longer, they have more need for housing adapted to their needs. The market seems to be meeting the needs of those with above average incomes, with condominiums and retirement communities where maintenance, cleaning, meals and health services are provided. There is however a need for providing these similar needs to those with average incomes or less.

Subsidized Housing

There are 315 subsidized housing units in Rockland, mainly available for Very Low and Lower Income Elderly. All of the available units are currently filled and each facility has a waiting list for future occupants.

Table 7-7

SUBSIDIZED HOUSING UNITS IN ROCKLAND	
Broadway North, 372 Broadway	24
Coughlin Park, 205 Rankin Street	30
Eliza Steele Apartments, Eliza Steele Drive	14
Fieldcrest, 175 Rankin Street	30
Knox Street Apartments, 12 Knox Street	19
Meadow View Apartments, Eliza Steele Drive	20
Methodist Conference Home, 39 Summer St	54
Park Street Apartments, 277 Park Street	20
Rankin Block, 600 Main Street	50
Stella Maris, 148 Broadway	48
William Wood Apartments, 231 Limerock St	26
Total Units	315

Source: Rockland Assessor's Office, February 2001.

Among those households in the Very Low Income range, the 2000 Claritas figures indicated that 729 additional rental units would be required in the City, since few existing houses were available in affordable price ranges. Similarly, those households in the Low Income range needed 461 rental units since there were insufficient houses in price ranges affordable to this income group. Even within the Moderate Income range, there were 230 fewer affordable single-family homes than there were households in this income range. For those households in the Very Low and Low Income categories, a total of 1,190, only 315 subsidized units are available in early 2001. This is about 26.5% of the apparent need. The subsidized housing units in Rockland are normally full and have waiting lists. Rockland does not have sufficient affordable housing units for Very Low and Lower Income households, and housing for Moderate Income households remains in short supply.

Issues and Implications

(1) The population of Rockland is aging; more subsidized and assisted living facilities are needed for the elderly. Should the City actively pursue subsidized housing for the elderly in order to meet this demand?

(2) The size of the average household continues to decrease. With smaller households, more housing units are needed for the same size population. Should the City play a role in supporting more residential development?

(3) Unless rental units are closely and well managed, the units tend to receive reduced maintenance, have less control of rubbish disposal, and generally experience increased rates of deterioration compared to owner-occupied dwellings. How can the City assure that rental units are well maintained?

(4) Rockland households in the Very Low and Low Income categories are extremely limited in their choices of housing, particularly as both rentals and homes for sale are tending to increase in cost. Should the City subsidize land acquisition and infrastructure development for housing development? Should the City provide assistance to help low and moderate income residents purchase homes?

(5) The City has lost a number of residential housing units recently due to commercial redevelopment. Should the City have a role in preserving existing housing units?

(6) The housing provisions of the Zoning Ordinance should be reviewed to better meet the needs of Rockland's housing demands. Does the ordinance provide/allow for a variety and mix of housing types for all income groups? If not, what needs to be done to amend the ordinance?

(7) Sections of the Zoning, Site Plan and Subdivision Ordinances that effect housing should be reviewed to assure that they encourage new affordable housing construction? Are these controls making housing less affordable?

Goals, Policies and Strategies

Goal: To provide, for Rockland's elderly residents, housing suitable for their needs and affordable for their incomes.

Policies:

1. Encourage the location of elderly housing in locations that allow easy access, preferably pedestrian access, to shopping, personal services, health care, entertainment and cultural activities.
2. Encourage the provision of a wide range of housing types and prices, to accommodate the varying needs and income levels of elderly citizens.
3. Encourage the provision of living assistance and medical care as are needed.

Strategies

1. Encourage developers of elderly housing to provide for a percentage of units at below market rates.
2. Support the efforts of housing administrators and health care providers to provide assisted living units and additional medical care as needed.
3. Apply for available grants and loans to assist the providers of housing for the elderly.

Goal: To encourage or permit the provision of a wide variety of housing types and sizes to meet the needs of Rockland citizens.

Policies:

1. Continue to allow housing in suitable locations for a wide variety of housing types and sizes.
2. Encourage the inclusion of below market rental and sale prices for a portion of each development.

Strategies:

1. Review the sewer system to determine where extensions could be made economically to allow more intense development of underutilized land, particularly in the areas between Broadway and Old County Road, and along Old County Road.
2. Consider amending the Zoning Ordinance to avoid concentrations of group homes, distributing the location of these facilities more evenly within the City.
3. Consider requiring a certain portion of houses or apartment units in a development to be made available at below market costs, particularly if the development is to use utilities extended to encourage development.
4. Amend zoning to encourage new infill development to reflect the existing character of the neighborhood regarding setbacks and lot size.
5. Mobile home parks will continue to be allowed in the area bounded by US Route 1, Pleasant Street and Park Street and in the area bounded by Old County Road, Broadway, Pleasant Street and Cedar Street, within the current Residential "B" Zone and served by municipal sewer.
6. Continue to allow accessory apartments in zones where residential uses predominate.
7. Where small-scale, engineered subsurface wastewater disposal is the best alternative for serving multiple housing units, including in designated rural areas with clustered housing or conservation subdivisions, establish ordinance provisions for community sanitary systems which, once designed and constructed to both the State's and City's standards, would be owned by the City of Rockland and managed by the City of Rockland's Water Pollution Control Department. Users of the system should be responsible for all costs associated with the system (authorized under 38 M.R.S. § 1234).

Goal: To ensure that Rockland's housing stock is maintained in such condition as to provide safe and attractive living quarters for Rockland residents.

Policies:

1. Inspect rental housing, both apartments and individual homes for rent, at reasonable intervals to assure Life and Safety standards are met and that maintenance, cleanliness and adequacy of repairs meet specified standards.
2. Encourage maintenance of single-family and other owner occupied dwellings.

Strategies:

1. Increase staffing levels of the Code Enforcement Office and/or transfer some inspection responsibilities to the Fire Department, to allow inspections at intervals not exceeding five years.
2. Apply for whatever grants or other assistance available to property owners to maintain their buildings and reduce lead-based paint hazards.

Goal: To encourage affordable housing, as defined by the state, evenly distributed within residential growth areas that are served by municipal water, sewer and have easy access to transportation, constituting 10% or more of housing starts in the City to meet the needs of Rockland citizens.

Policies:

1. Encourage participation in programs, grants (CDBG housing assistance and rehabilitation) and projects for the construction of subsidized housing whether within the city or the region, and grants to homeowners for improvements to energy efficiency, habitability, etc.
2. Encourage consideration of participation in affordable housing tax increment financing program, in which the State covers some City property taxes, in order to provide for lower housing costs.
3. Encourage private developments to include a portion of affordable housing by providing municipal infrastructure improvements and/or extensions to such developments in designated growth areas.
4. Encourage the compilation of information on affordable housing programs and grants for the use of residents.

Strategies:

1. Apply for grants (CDBG housing assistance, infrastructure, and rehabilitation) and projects for the construction of subsidized housing whether within the city or the region, and grants to homeowners for improvements to energy efficiency, habitability, etc.
2. Investigate applicability of housing tax increment financing program and if appropriate, apply for this program.
3. Devise a schedule of infrastructure improvements that the City would be willing to consider making for private developments that incorporated affordable housing units, consider a pro rata approach with greater infrastructure investments made for projects with a greater percent of affordable housing units.
4. Continue to collect and provide information on affordable housing programs and grants for the use of residents.