



Yarmouth Affordable Housing Committee Report and Recommendations

**Joint Meeting with Yarmouth Town Council Operations
Committee**

January 27, 2022

Yarmouth Stories



Yarmouth Affordable Housing Committee

- Created by Council Order in December 2020
- Committee Purpose:
 - Review key issues affecting quantity, availability, and affordability of Yarmouth housing;
 - Work jointly with other boards and committees and state and regional organizations; and
 - Craft thoughtful town-wide policy recommendations that promote a balanced long-term supply of housing options affordable to each demographic, spanning all incomes and age groups.

Members

Meghan Casey, Chair

Margaret Downing

Cecilia Guecia

Deborah Keefe

Leigh Kirchner

Steve Morris

Jay Waterman

With support from Erin Zwirko,
Nicholas Ciarimboli, and Michelle
Cromarty

Affordable Housing Efforts in Yarmouth

- Affordable Housing needs and goals are documented in the 1993 and 2010 Comprehensive Plans:
 - Strong emphasis on being a community where many households can afford to live.
 - Recommended bold action; Very limited actual action.
- Affordable Housing Overlay District Adopted in 1990:
 - Sunsetting before goal of 70 new affordable units between 1990 and 1995 was met.
 - Only 23 were created.
- Homeownership Projects were advanced by Yarmouth Affordable Housing and private developers in early 1990s:
 - John Howland Subdivision: long-term management of the restrictions was lacking, and several homes turned over to market rate units.
- Senior Housing Projects were advanced by Yarmouth Senior Housing:
 - Bartlett Circle in 1977 and Bartlett Woods in 2018 totaling 56 units.

Where is Yarmouth now?

- Less economically diverse since 1999.
- Home prices increased sharply at 29% over 2021 whereas wages only increased 8% for the same period.
- As home prices increased, down payments increased requiring a larger amount of wealth to even consider purchasing a home.
 - The average home price increased from \$493,730 in 2018 to \$691,204 in 2021. The corresponding down payment is \$98,746 in 2018 to \$138,241 in 2021.
- Rental market is no better: lowest monthly 2-bedroom rent requires a household to have at least 2.5 minimum wage jobs regardless of household size.
- Rental vacancy rate is at 0.9% resulting in increased rents and limited options.

Yarmouth Stories



YAHC Recommendations

- Focused on three practical areas to position the Town to achieve affordable housing goals:
 - Zoning
 - Organizational
 - Financial
- Acting on these recommendations will lay the groundwork for long-term success.

Zoning Recommendations

- **High Impact: Adopt an inclusionary zoning ordinance.**
 - Ties creation of affordable homes to the construction of market-rate housing or commercial development and is typically mandated.
- **High Impact: Adopt an affordable housing overlay district.**
 - Functions similarly to inclusionary zoning but is optional so incentives are typically included.
- **Mixed Impact: Amend the ADU Ordinance.**
 - Series of recommendations that would liberalize the regulations.
- **High Impact but Challenging: Adjust existing zoning to create housing production.**
 - Creating more permissive zoning could create conditions for more affordable housing through inclusionary zoning.

Organizational Recommendations

- Long-term management and oversight is critical to ensure affordable units are not lost over time through local and/or regional approaches:
 - Establish a conventional nonprofit to oversee development and management of affordable housing; or
 - Establish a local development corporation that ties economic development to affordable housing; or
 - Establish a Community Land Trust to ensure long-term affordability by removing the cost of land.

Financial Recommendations

- Existing funds could be seed money for a new organization or could be managed as local matching funds to leverage grant programs.
- Additional recommendations:
 - Establish a budget line item;
 - Reduce the cost of land through public private partnerships;
 - Establish an Affordable Housing TIF District;
 - Position the Town to perform well in MaineHousing's Federal Low Income Housing Tax Credit Program; and
 - Leverage federal and state resources.

Maine Commission to Increase Housing Opportunities by Studying Zoning and Land Use Restrictions

- Charge was to study the effect of zoning and land use restrictions on housing.
- Focused on balancing state mandates for municipalities with preserving local control through home rule.
- Released final recommendations in late December 2021, which were forwarded to the Joint Standing Committee on Labor and Housing.
- Stresses the need to tie mandates for municipalities to the provision of technical and financial assistance to implement amendments, policies, and programs.

Next Steps

- The Committee will hold a joint meeting with the Planning Board to receive input on the zoning recommendations;
- The Committee will hold a series of listening sessions in the community to understand community attitudes toward affordable housing and how that might inform future public engagement;
- The Committee will discuss with planners and similar committees in other communities on how they are tackling affordable housing policy in order to learn from those experiences and identify ways to partner; and
- The Committee will work with the Planning Board and the Planning & Development Department to draft appropriate zoning ordinances for further consideration by the community and Council.

Yarmouth Stories





Thank you and Questions

At the end of “Our Town” by Thornton Wilder, the character Emily Webb recites a monologue that captures the beauty, and importance, of life in a town. The point of the monologue is that it is all the little things and the everyday knowledge of one another that make a town a town.

In many ways, living in a town is the antidote to that feeling of missing out on life. We get to witness each other’s stories. We get to know when we are born, when we die, when we lose a job, or repair a marriage. We see each other at school, at the grocery store, and while pumping gas. We might not socialize together or know each other’s last names, but we recognize each other. We smile when we see a brand new face, one completely different from our own, because we see in that face the opening of a brand new story to be witnessed by our town.



Yarmouth Stories

Everything about living in Yarmouth helped me be a better teacher... And I loved growing up in Yarmouth. In particular, I loved my time in Yarmouth Schools. The thought of giving my children a similar experience was exciting. But finances were a major obstacle. Based on our income we could afford \$1300 or so a month on housing. Another obstacle was the overwhelming demand relative to the limited supply in town.... Until housing in Yarmouth becomes far more accessible, it will remain a community of disproportionate privilege and homogeneity.



**Yarmouth High School
English Teacher**

She is a single female renting in Yarmouth. She is working a full-time job plus two part time jobs just to make ends meet. One of her part-time jobs is as a high school sports coach in Yarmouth. Several years ago, she regularly gave back to the community by volunteering weekly in Yarmouth, However she no longer can because she feels that all she has time to do is work due to the constant increase in her rent. She grew up in Yarmouth and doesn't want to move away but she feels that she may not have another choice very soon.



**Yarmouth Resident
Who Wants to Volunteer**

According to Chief Robitaille, in past years he was able to hire young students when they finished their Fire and EMS training to fill his permanent staffing ranks. Over time, these hires would become the core of the Fire/Rescue department staff. But that's no longer the case as the graduating students can't afford to live in town. The graduates move to other, more affordable, towns and get jobs elsewhere. As a result, it's become increasingly difficult to fill paid positions. The same dynamic applies to Fire and EMS volunteers.



**Chief Mike Robitaille
Yarmouth Fire/Rescue**

Rentals and real estate in Yarmouth are on the same escalating ladder. Both have risen steeply in the past two years. The primary cause is the influx of huge amounts of money from outside Maine... Many are folks who can now work remotely and many are attracted by the quality of Yarmouth schools. Many say they will stay only so long as their kids are in school. Some are flippers, willing to pour significant money into modest homes to expand and upgrade them for significant profit. Virtually no first-time buyers can buy a home in Yarmouth now. Their income doesn't match the prices and first-time buyer programs won't accept the housing prices in Yarmouth.



**Yarmouth Home Mortgage
Lender and
Yarmouth Property/Casualty
Broker**

Until fairly recently, there were numerous families with deep roots in Yarmouth. Today, children of these families can't afford to live here. The multi-generational component of the town is really gone as the current generation of their children put down roots in other communities. In the past, there was a strong blue-collar segment of the town. These often were the folks who volunteered for organizations like Fire/Rescue and were members of some of the fraternal service organizations and AmVets. That component has largely been driven out. Due to the absence of the multi-generational families and the blue-collar families, Yarmouth is no longer a "hometown". It's a bedroom community- transactional and transitional.



**Yarmouth Home Mortgage
Lender and
Yarmouth Property/Casualty
Broker**

We would like to purchase a home in Yarmouth to be a part of this wonderful community we serve. We love the people, the school system, the programs and resources available to residents, as well as the overall sense of community. It is very rewarding to see first-hand the impact of what we do from the perspective of a resident. With two daughters, we plan to be very active in the community we live in and have been holding out hope that community would be Yarmouth. For that reason, we have delayed purchasing a home while renting in Yarmouth. Unfortunately, our ability to save has been outpaced by the increases in the housing market, making it seem unlikely we'll be able to fulfill this desire.



Mike Caron
Yarmouth Community Services