



Revised February 11, 2025

Questions and Answers about Attainable Housing Proposals

Prepared by the Housing Committee

The Town’s Housing Committee prepared the following information to help voters at the March Town Meeting understand the proposals dealing with “attainable housing” that are part of the draft Comprehensive Plan. If you have questions about the proposals, please attend the public hearing on Saturday, February 22nd starting at 10 a.m. at the Harpswell Community School. A link to the report of the Affordable Housing Working Group is included at the end of this document.

1. *Is there a need for Attainable Housing?*

YES Housing costs in Harpswell have skyrocketed; as of January 2025, the median cost of a home was \$800,000. No new rental housing is being built. Many Harpswell workers and young families can’t afford the cost of housing. Could you afford to buy a home in Harpswell today?

2. *What is Attainable Housing?*

The Housing Committee defines Attainable Housing as housing that is affordable for year-round residents such as young families, fishermen, people with Harpswell roots or connections, older adults who wish to remain in the community, and essential workers, such as teachers and firefighters, who have jobs in the community. An attainable housing unit, whether for purchase or rent, should cost no more than 30% of a household’s income.

3. *Why is housing affordability included in the Comprehensive Plan (CP)?*

There are multiple answers to that question. On one hand, the State rules for comprehensive plans require that housing, especially affordable housing, be addressed. More importantly, it is a significant issue for the community and was also a part of the 2005 Comprehensive Plan. The Select Board created the Affordable Housing Working Group (AHWG) to make recommendations for what the Town can do about affordability. The Comprehensive Plan Task Force (CPTF) held a workshop at the start of the planning process, and housing affordability was identified as a key issue. This was borne out by pop-up meetings and surveys conducted by the AWHG.

4. *Why can’t Attainable Housing be built under the current rules?*

There are existing special provisions for “workforce housing” in non-shoreland areas. However, although the existing workforce housing provision allows



housing on 20,000 square foot lots in non-shoreland zones, regardless of the size of the unit, it is too complex, so it has never been used. Small homes and units like townhouses and duplexes are currently treated the same as large homes in terms of required land. Currently, a dwelling unit of any size requires 40,000 sf, so a duplex with two units would require 80,000 sf. And a four-unit townhouse would require 320,000 sf or more than seven acres.

5. *If the Comprehensive Plan is adopted, does that automatically change the zoning?*

NO The Comp Plan identifies zoning changes that are needed to carry out the Town's Vision and Goals. Although state law requires zoning to be consistent with the adopted Comp Plan, any ordinance changes to implement the Plan need to be adopted by Town Meeting.

6. *Does the Plan allow apartment buildings like those being built at Brunswick Landing?*

NO The attainable housing proposals are limited to single-family homes, duplexes with 2 units, and townhouses with no more than 4 units. There are no proposals to allow multi-family attainable housing. Apartment-style multi-family buildings will **not** be allowed under the proposals. In addition, the lack of public sewer and water makes this scale of development infeasible.

7. *Do the proposals allow Attainable Housing to be built on town-owned land?*

NO The Plan does **not** propose creating any special provisions to allow Attainable Housing on town-owned land, including at Mitchell Field or Doughty Point. The plan does reference the report of the Affordable Housing Working Group, which states that the feasibility of using Town land for attainable housing could be studied at the behest of a future Select Board. However, any proposal to lease or sell town-owned land for this purpose requires approval of Town Meeting.

8. *Why should the Town allow smaller lots for Attainable Housing?*

The availability and cost of land is a key constraint. Coupled with the current zoning requirements, it is virtually impossible to build attainable housing. Allowing smaller lot sizes may create limited opportunities for attainable housing, as the Town tried to do with the current workforce housing provision. The proposals maintain the general concept of 20,000 sf of lot area for a 3-bedroom home but allow smaller lots/area per unit for units with fewer bedrooms.

9. Will smaller lots adversely impact the groundwater?

All Attainable Housing will be required to demonstrate that it will not create problems through a groundwater study prior to construction. Smaller dwelling units use less water than large single-family homes. Therefore, the required minimum lot size for units with one or two bedrooms is reduced to reflect the use of less water. State rules require that a septic system for a 4-bedroom home be sized to accommodate 360 gallons per day of sewage while a 1-bedroom unit only has to be sized for 120 gallons per day.

10. Won't the proposals allow more housing along the waterfront?

NO The proposals for Attainable Housing only apply in non-shoreland areas that are covered by the Basic Land Use Ordinance.

11. Will the Town build the housing?

NO The CP proposes that the Town create a local nonprofit organization such as a housing trust that can oversee and help fund any attainable housing that is built and/or partner with an existing housing organization.

Housing Committee Members:

- Bob Gaudreau
- Steve Normand
- Courtenay Snellings
- Cheryl Golek
- Sean Ruel

Link to report of the Affordable Housing Working Group -

[https://www.harpswell.maine.gov/vertical/Sites/%7B3F690C92-5208-4D62-BAFB-2559293F6CAE%7D/uploads/AHWG Final Report 8-5-24\(1\).pdf](https://www.harpswell.maine.gov/vertical/Sites/%7B3F690C92-5208-4D62-BAFB-2559293F6CAE%7D/uploads/AHWG%20Final%20Report%208-5-24(1).pdf)