

# Housing Task Force Proposed Solutions



## Deer Isle-Stonington: Summary of Recommendations

November 2025



## Proposed Solutions

**There is no single entity that can meet the island's critical housing needs.** To build capacity and move the following recommended actions forward, the Task Force proposes:

- **RENEW** Maine Service Fellow for 10 months starting spring 2026: \$900 per town
- **FUND** a Housing Manager on a single contract with both towns to achieve one-year scope of work leading actions below: est. \$20,000 per town

## Recommended Actions

### DEVELOP

#### One or more manufactured/mobile/mini-, & RV homes Mixed-Income Neighborhoods

- Support **construction or conversion of rental units targeted at households earning below 60% Area Median Income** for which public funding has historically been available.
- Utilize available housing financing resources to **close financing gaps**.
- Explore **rehab programs and/or adaptive reuse** of existing buildings (similar to the Homeport model) to reduce land and construction costs.
- Consider creating a Community Housing Fund to **reduce risk of long-term rental properties for landlords**.

### CONVERT

#### Seasonal Rental Properties for moderate income rental development and encourage Non-Short Term Rental (Non-STR) Accessory Dwelling Units (ADUs)

- Identify and **personally connect with prospective property owners** who are rarely in residence in their properties to see how these properties might better support year-round housing. If only 5-10 units changed hands this way, it would be a start.
- Create a **public education information campaign to encourage the creation of Accessory Dwelling Units**, each of which could add a unit of housing.

### BUILD

#### Family-Friendly Starter Homes for Homeownership and Workforce Stability

- Actively encourage and support private sector development of **family-friendly (2 or more bedrooms to allow for children and/or extended family) ownership housing** priced for households earning between 80-120% Area Median Income (AMI) by identifying properties, negotiating purchase or transfer, and recruiting developers.
- Consider partnerships with local lenders and land trusts to establish shared equity or Community Land Trust (CLT) models, to **ensure long-term affordability and prevent speculative resale**.

### PROVIDE

#### Municipal and Regional Tools and Technical Assistance

- **Identify underutilized parcels** suitable for affordable housing construction or redevelopment.
- Offer **feasibility study assessment** for recommended parcels.
- **Coordinate regionally** to leverage funding, planning capacity, and technical expertise across both towns and Hancock County.
- **Review and align local ordinances** to support mixed-income developments, accessory dwelling units (ADUs), and infill housing on existing lots.

### EDUCATE

#### Provide Consistent Housing & Financial Education for Community Members

- **Collaborate with island banks to improve home buyer education and market existing incentives**, as well as a support system, perhaps through Adult Ed and/or the Connectivity Hub, to provide assistance with loan applications.
- Create, with Adult Ed, the Hub, and/or other partners such as realtors and banks, a **Keep More of Your Money Course** on employee savings accounts, 401K's, and tax strategies for entrepreneurial businesses.
- Coordinate with, market, and support Deer Isle Adult and Community Education's **free Personal Finance course**.
- Coordinate with partners to market and host MaineHousing and CEI's Maine hoMEworks, an online or in-person \$45 per person existing **class series on homebuyer financial literacy** including mortgage options, credit and debit management, and budgeting.
- Coordinate with partners to market and host in-person Maine hoMEworks' \$35 per person **landlord education program** with topics including tenant application, strong leases, renters' insurance, eviction, and property management.
- Coordinate with partners to bring The Shelter Institute's \$5,000 **home construction course** for individuals to build their own homes. Integrate with the **new homebuilding certification course sponsored by Deer Isle Adult & Community Education**.

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