

Inter-local Housing Task Force

6-Month Interim Report

May 2025

Background

The Interlocal Housing Task Force was launched in October 2024 after a series of community meetings on housing with the intent to investigate how to speed the production of affordable¹ housing in Deer Isle-Stonington by simultaneously pursuing multiple low-intensity solutions. The Task Force was established as a project time-limited to one year.

We committed to producing an interim report of findings and recommendations at six months (March) and at the end of the year. While the bulk of the Task Force's working committees first recommendations were complete in that timeframe, we waited until the business market survey had initial recommendations prior to presenting current findings to the select boards of both towns to define next steps in the Task Force's final months of work.

The Task Force created four working groups to achieve its first round of goals:
Inventory/Mapping; Market Surveying; Manufactured Home Development; and Ordinance Review.

The full interim reports as drafted by each of four working groups are included.

Concurrent with the work of the Task Force, other housing initiatives have been forming on the island, including plans to convert the former nursing home into 24 housing units for seniors and essential workers; the implementation of 12 units in Stonington's Upper Village by Island Workforce Housing; and other homegrown initiatives to produce additional units.

Membership in the Task Force was drawn from a wide variety of stakeholders and knowledge bearers from both towns and includes:

Co-Chair Travis Fifield, Selectmen and Fishing Business, Stonington
Co-Chair Stuart Kestenbaum, nonprofit consultant, Deer Isle
Richard Barnes, Education, Stonington, Jay Corvan, Architect, Stonington
Pamela Dewell, Executive Director, Island Workforce Housing, Deer Isle
Morgan Eaton, Realtor, Stonington, Carla Falkenstein, Finance, Stonington
Josh French, Fisherman, Deer Isle, Hamilton Hadden, Finance, Stonington
Ned Hill, Economic Analyst, Deer Isle, Peter Perez, Selectman, Deer Isle
Caleb Scott, Entrepreneur, Stonington, Julia Zell, Executive Director, Island Heritage Trust, Blue Hill

Technical Assistance: Linda Nelson, Economic & Community Development Director, Stonington; Heather Cormier, Town Clerk, Deer Isle

Ex Officio: Renee Sewall, Planning Board, Stonington; Linda Campbell, Due North Surveying, Deer Isle

¹ Definition of "affordability" is subject to the data collected in the local Market Research Survey.

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Summary of Interim Recommendations

Four working groups produced a set of quantitative and qualitative data and then offered recommendations for next actions over the next six months.

Based on this data and recommendations, the full Task Force then met and reached consensus on a set of recommendations that we believe represents the most achievable impact in quickly increasing the production and/or availability of workforce housing stock, and identified next steps for the second half of our term.

Overall, our data documents what we know anecdotally: there is no single solution to meeting the island's needs for entry-level and affordable housing and multiple approaches are required. **To improve the supply of housing options, the Towns could choose to pursue actions recommended below to lower the costs and risks of development while maintaining the island's character.**

The task force's data collection confirms and demonstrates some commonsense, anecdotal knowledge about the island's affordable housing crisis. That it:

- harms island businesses by restricting the potential workforce. Business development, and the sale of goods and services to residents and visitors are curtailed due to restricted operating hours and lower production.
- harms the island schools, as young families look for housing off-island.
- harms the financial stability of the island's health care providers as people rent or own off-island.

Some of the recommendations below could help lower the cost of housing development by targeting some of the costly parts of construction, such as removing the price of land from the transaction, streamlining the permitting process, reducing the size of units, connecting to existing water and sewage systems, encouraging more efficient building techniques including rehabilitation of vacant, existing properties, and converting seasonal/existing rentals.

In this first phase of our work, we have identified the possible next steps for developing more affordable housing on the island. **While there are groups and individuals who are working on particular projects, there is no single entity to address the full range of challenges or to take on complex issues such as encouraging year-round rentals, rehabilitating property, or coordinating efforts with developers in the creation of manufactured housing.** The next phase of the Task Force's work should include how to best address this challenge.

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These recommendations are not presented in any order of priority. The purpose of this interim report is to see in which of these directions the select boards wish to next proceed:

- The local Market Survey team asked: How can we use housing to increase the potential supply of labor between 25-54? The collected data indicates that family-friendly housing is a priority – both to address the demographic problem at the heart of the island’s labor shortage – a lack of people between ages of 25-50 – and to sustain local schools. While rental prices are backing off a bit, in part due to intentional creation of additional supply by Island Workforce Housing and the future Homeport, the biggest financial gap and need is now entry level home ownership.
- Based on the Inventory/Mapping data, the Manufactured Housing group has studied several lots in Stonington’s growth zone and recommends a feasibility study via the Housing Opportunities Grant Program. Working with the Towns’ Comprehensive Plans, Housing Opportunities Grant, and Maine Service Fellow, identify and encourage master planning for dense housing in growth areas.
- This Inventory/Mapping data can also be used to identify other suitable lots around the island for study and development using criteria including:
 - Lots that could share one driveway to the main road.
 - Lots close/walkable to grocery stores, schools, or other community features.
- Using the Inventory/Mapping data provided, identify occupied house lots suitable for Accessory Dwelling Units (ADU’s) for long-term renters.
 - Encourage homeowners to build ADU’s that will benefit the community, homeowner, and resident through an ADU guide and public education sessions (see attached one sheet).
- Based on the Inventory/Mapping data, select a handful of specific property owners to discuss the conversion of short-term rentals into long-term rentals, and explore the implementation of strategies to incentivize homeowners to provide long-term rentals for a minimum of 90 days or year-round.
- Based on the Inventory/Mapping data, research the costs of rehabilitating 1 or 2 properties identified as vacant and create a model project.
- Explore the feasibility of producing modular home units locally or regionally.
- Distribute information on resources for upgrading existing mobile homes to those owners/residents.
- Consider the creation of an affordable housing fund, possibly sourced from increased short term rental fees applied island wide.
- Working with the two towns through the Housing Opportunities Grant Program and Maine Service Fellow, review and align land use ordinances (Site Plan Review, Building Permits, etc.) that could benefit the production of workforce

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housing units.

- Recommend that Stonington's Subdivision Ordinance be reviewed in light of specific proposed changes intended to ease the production of workforce housing. This review includes the proposal of application forms for a Sketch Plan Meeting and Site Inspection, Preliminary Plan, and Final Plan.
- Include clarifying the differentiation between multi-family projects to be built under single ownership and those with multiple owners.

During our research, we spoke with other organizations involved with affordable housing. Both Hancock County Habitat for Humanity and Avesta Housing in Portland expressed interest in working on the Island.

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Local Market Employer Survey: Summary

A survey of local employers was conducted to better understand the relationship between housing and employment. Economist Ned Hill of Deer Isle worked with the Task Force to create the survey and to analyze the data.

A consistent response was that the supply of potential workers between the ages of 24-54 was tight. Two of the respondents said that it was missing. This lead us to think about how housing could be used to increase the potential supply of labor between 25-54. **The collected data indicates that family-friendly housing is a priority – both to address the demographic problem at the heart of the island’s labor shortage – a lack of people between ages of 25-50 – and to sustain local schools.** While rental prices are backing off a bit, in part due to intentional creation of additional supply by Island Workforce Housing and the future Homeport, the biggest financial gap and need is now entry level home ownership. Also, home ownership is emphasized by employers over rentals because of the loyalty it creates to job and community.

60 local employers were identified and to date 19 surveys, or approximately one-third, have been completed. This represents a good sample from which to draw observations. During the remaining term of the Task Force, members hope to include an additional eight surveys including three prominent lobster dealers and employers.

The survey specifically questioned employers on a range of standard employment issues to determine how much each was a factor, and eliminated most of these to demonstrate that housing is very much a key factor in the local labor market. There is a real labor problem for dual income families: not only do they not qualify for subsidized housing units due to expanded incomes, but face a “thin” labor market that creates “trailing spouses” issues.

The lack of labor is having a particularly large impact on the construction trades, which in turn affects the whole spectrum of building and renovation on the island. The take home pay in the trades was reported to be between \$35-50/hour, not including the cost of benefits, which given high housing prices creates a notable gap for this sector.

One of the primary issues for the island’s labor shortage is a demographic problem: a lack of people between ages of 25-54. This aspect of the labor shortage could be associated with limited housing for families. This “missing middle” age demographic is often addressed by what are known as “boomerang” strategies to support local families to return after education or mid-career.

Tourism is a very vibrant part of the island labor market and its labor force is somewhat immune to housing issues being fulfilled by a “hyperlocal” workforce. This is due in part

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to the fact that tourism services remain a secondary labor market mostly staffed by spouses/women able to respond to the flexible nature of this market.

The way that the current labor market is structured, if taken on its own, makes housing more of a regional than island-specific issue: people who are buying and renting are within the region - Blue Hill, Surry - even if working on island while there is also a regional labor market that relies on island residents working off island.

The rationale for responding to the housing crisis more locally includes the demands of a year-round sustainable community dependent upon families with children in local schools, volunteers needed for mutual aid, the costs of transportation, commuter traffic, etc. Also, local housing gives local employers a labor advantage in a tight market: potential employees don't want to commute more than 30 minutes in a region in which an hour long commute is not unusual, so employers who don't have this commute have increased advantages in competitive hiring.

The survey results demonstrate a connection between community and economic development to build a family-supporting portion of the economy. It was noted that expanding the aquaculture opportunities might be one means of creating family friendly jobs that keep people here; that quality schools are a necessity; as well as a recognition that while the island remains small in population size it is unusually entrepreneurial. Also noted was the fact that "destination living" – retirees or others not in the local labor market who choose to live here – helps to keep the building trades going.

Additionally, the survey discovered that a surprising number of businesses are already providing housing for their own employees. An additional recommendation therefore would be to acknowledge and celebrate employers who pursue this strategy.

The data therefore leads us to recommend:

- A mix of family friendly (entry level housing ownership) and workforce targeted units (rentals) with a renewed focus on being family friendly
- Recognize, acknowledge and celebrate employers who are providing housing as a model
- Employ housing incentives and change regulations where appropriate to lower costs of production
- "Fixer upper's" are part of a family-friendly solution but can be difficult for prospective owners to finance as getting a mortgage for a fixer upper can be difficult through some banks. There is however a program we could better advance to fix this issue, known as FHA203K loan programs.
- Think regionally where applicable

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Inventory/Mapping: Executive Summary

Public Property Tax Research:

- ~550 vacant land parcels larger than 1 acre in Deer Isle
- ~100 vacant land parcels larger than 1 acre in Stonington
- ~200 parcels of 20+ acres in Deer Isle
- ~30 parcels of 20+ acres in Stonington
- Deer Isle deed transfers: 94 in 2024, 139 in 2023, 233 in the last two years
- Stonington deed transfers: 49 in 2024, 54 in 2023, 103 in the last two years

AirDNA Active Short-Term Rental Data:

- In 2022, Deer Isle had 92 Short Term Rentals.
- In 2022, Stonington had 140 Short Term Rentals.
- Since 2022, AirDNA has changed the way it allocates data by geography, and we can no longer see a separate breakdown between Deer Isle, Little Deer Isle, and Stonington but instead an overall market area.
- The total for the overall market area is 246 total STRs, an increase of 14 total STRs since the 2022 data.

2023 Annual Community Survey, 5-year average, U.S. Bureau of the Census:

- 46% of housing units in Deer Isle were "Vacant (seasonal rental)"
- 8% of housing units in Deer Isle are "Renter Occupied"
- 42% of housing units in Stonington were "Vacant (seasonal rental)"
- 13% of housing units in Stonington are "Renter Occupied"
- Only 39% of the combined towns' housing units are affordable to a median income.
 - It is unclear if the above number is tax-appraised value or market value. If it is the former, the percentage would likely be even lower.

What features are helpful for new housing developments?

- Lots that could share one driveway to the main road.
- Lots close/walkable to grocery stores, schools, or other community features.

What solutions best fit the problem?

- Incentivize conversion of short-term rentals into long-term rentals.
- Identify occupied house lots suitable for Accessory Dwelling Units for long-term renters.
- Vacant homes to be rehabilitated? Several potential opportunities were identified.
- Sites for manufactured home parks? What is the minimum acreage needed?

Next Steps:

- Filter current data based on identified priorities.
- Illustrate filtered data on the tax map overlay to further help identify suitable parcels.
- Create an outreach plan for identified opportunities.

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Manufactured Home: Executive Summary

The charge of this manufactured home work group within the task force was to:

- Work with area developers to complete a concept plan, policies, and proposals for a mobile home park on Airport Road.
- Identify ways to increase Accessory Dwelling Units (ADU) as long-term rentals.

The group researched the desirability and financial implications of manufactured (mobile) homes compared to modular homes, ADU requirements in Maine, and explored the identified town-owned sites along Airport Road. Outreach included conversations with a finance officer at a local bank, builders of modular homes and communities, and manufactured (mobile) home dealers, as well as researching the economic benefits that accrue to local, rather than off-island, purchasing.

Based on the research and interactions, the group suggests that island officials consider the following recommendations:

1. Consider asking voters to offer town-owned land in a growth zone through a Request for Proposal to develop a small (10 units or fewer) permanently affordable homeownership community.
2. Hold a series of listening sessions to understand community attitudes and clear up misconceptions about the development of such a community.
3. Develop a checklist for developers of an affordable housing community based on the town's Request for Proposals.
4. Explore the costs and benefits of producing modular homes on Deer Isle.
5. Encourage homeowners to build Accessory Dwelling Units that will benefit the community, the homeowner, and the resident through an ADU guide and public education sessions.
6. Distribute information on resources for upgrading existing mobile homes to owners/residents of existing mobile homes.
7. Create an affordable housing fund, seeded with registration fees from Short-term Rental units. One possible use for this fund is to incentivize homeowners to provide long-term rentals for a minimum of 90 days or year-round.

RECOMMENDATION #1 Consider offering town-owned land in a growth area (preferably with existing municipal water and sewer) through a Request for

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Proposal to develop a small (10 units or fewer) permanently affordable homeownership community.

There are 39 rental units in the production pipeline on the Island. Island Nursing Home intends to convert the former building into 24 rental apartments in Deer Isle. Island Workforce Housing has applied to develop 12 rental units on Cemetery Road. Stonington Workforce Housing, LLC is rehabbing three apartments at the former Clamdigger Restaurant site along Route 15.

Since these rentals are being developed, focusing on homeownership will help balance the Island's real estate pipeline and affordable housing stock.

What if Stonington or Deer Isle offered a parcel of town-owned land in designated growth areas to develop an affordable **homeownership** community of approximately 10 units or less?

Such a community can be modeled after a traditional mobile home park whereby residents own their homes and rent the land parcel or pad beneath it. We'll call this a Traditional Park Model.

This Traditional Park Model delivers some of the upsides of homeownership, while still saddling a buyer with many of the limitations of a rental situation. The homeowner may do what they please with the inside of their home but are subject to community owner rules for the outside.

The homeowner may benefit from building equity in the home but the resale market is limited. Often, a potential buyer must be willing to live in the rental community because of the difficulty and prohibitive cost of moving a manufactured home.

Depending on the type of home chosen, a potential resident may have difficulty securing financing and end up paying higher financing costs if the home is not permanently secured to the land and converted to real property. Manufactured home loans can be significantly more expensive than traditional mortgages.

Once the resident buys in or brings a home into a Traditional Park Model community, lot rents will likely increase year after year, sometimes substantially. The possibility of a park closing altogether is also a threat to homeowners in the Traditional Park Model. In either scenario, whether ground rents become unaffordable or a park closes, owners of manufactured homes may lose their homes altogether because of the difficulty and cost of moving it out of a park.

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In contrast to the Traditional Park Model, a Full Homeownership Model includes selling the ground underneath the home, rather than renting it.

In attempting to develop either model of community in Stonington, existing ordinances put up significant hurdles to overcome. Fewer hurdles exist in Deer Isle, but there is no potential advantage to tap into existing sewer and water infrastructure.

There are several disadvantages to the identified sites on Airport Road:

- The sites are not served by municipal water and sewer, therefore, any community sited there will require a minimum of two acres and/or pass water extraction and hydrogeological assessments as currently required in the Subdivision Ordinance.
- The larger, 14-acre site (owned by Sanitary District) presents challenges related to location, access, and costs to clear and level.
- The 4-5 acre site along the Town's Garage Road by the former sand pile (same map and lot as the transfer station, Map 2/Lot 5) has a former fire road that offers easier access.
- Neither site is walkable to Stonington Village amenities. The Garage Road site is approximately 0.5 miles to Island Medical Center and 1.25 miles to shopping at Burnt Cove Market. While most households rely on owning a car or truck, walkability can often be the difference in a household having to own two or more vehicles, thereby decreasing costs and environmental impacts.
- A desirable alternative is to site the community within the Stonington municipal water and sewer district, placing many Village amenities within walking distance, reducing infrastructure costs for the town and the developer, and preventing sprawl.

What if Deer Isle or Stonington donated land and/or infrastructure to reduce development costs for an affordable homeownership community?

RECOMMENDATION #2 Host a series of listening sessions to understand community attitudes toward a small (10 units or fewer) manufactured, modular, or tiny home community, or other affordable housing community, and steps the town can take to facilitate the process.

Many people bristle at the thought of “mobile home” parks. Much of this stigma stems from the low-quality mobile homes produced decades ago. That old product has become associated with all manufactured, modular, and off-site built homes, when, in fact, they differ greatly.

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Listening sessions can clarify the language around and reduce public resistance. Here, we view the significant differences between a mobile home, a manufactured home, and a modular home:

- A mobile home was made in a factory and moved to a mobile home park on a chassis, where it stayed or was permanently attached to a concrete pad.
- A manufactured home was also made in a factory and moved to a neighborhood. What separates it from a mobile home is that a manufactured home was built on or after June 15, 1976, with federal standards mandated by HUD.
- A modular home also originates in a factory, but then parts of the house are transported to the home site, where construction is finished by a builder. Modular homes must meet all local building standards and can be truly high-performing homes. There are two types of modular homes:
 - Pre-assembled large pieces are delivered to the site on a large truck.
 - Panelized construction is delivered as flat pieces, eliminating many delivery challenges with road width.

The advantages of factory-built homes include decreased costs due to a shorter timeline through streamlined operations. Because construction takes place in a controlled environment, building materials are kept dry and clean. Material can be bought in higher volume and at lower cost with less material waste.

Listening sessions invite and inspire the community to imagine what can be. Presenting various options creates buy-in and support for what works best here on Deer Isle - both for buyers and the broader community.

Currently, Maine's subsurface wastewater disposal requirements limit lot sizes and therefore housing density outside water and sewer system districts. Overcoming those hurdles around increasing our housing inventory may be critical to turning the community's imagination into actual homes. Changes recommended by the Ordinance Committee can be evaluated in housing-related listening sessions, or through another democratic process.

RECOMMENDATION #3 Develop a checklist for developers of an affordable housing community based on the town's Request for Proposals.

If the town issues a Request for Proposal to have an affordable housing community developed and spun-off, a developer checklist can guide potential developers in successfully creating such a community. The details of such a checklist will depend on

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whether the proposed community is homeownership, utilizing municipal water and sewer, and its specific location.

RECOMMENDATION #4 Explore the feasibility of a local or regional modular home production operation on-island.

A modular home production program on Deer Isle or in the area might create opportunities for employment while reducing the cost of producing local housing. The Economic Development Committees of Stonington and Deer Isle are best positioned to explore this initiative and determine its feasibility.

RECOMMENDATION #5 Encourage homeowners to build Accessory Dwelling Units that benefit the community, the homeowner, and the resident.

Increasing the number of Accessory Dwelling Units is a proven way to increase housing density using existing infrastructure. If offered as year-round rentals, they can be a significant part of the solution to the affordable housing shortage.

The Stonington Building Permit Ordinance currently allows one ADU² “per dwelling unit as long as it is not rented for fewer than 90 days and conforms with State plumbing or Sanitary District regulations.” Deer Isle does not impose the long-term rental requirement on ADUs.

An easy-to-follow ADU guide can help homeowners overcome real and perceived barriers.

Additionally, a “Talk of the Towns” or similar public session may benefit homeowners considering building Accessory Dwelling Units. By helping homeowners visualize ADU designs that draw on our coastal heritage, access basic plan ideas, and understand aggregate costs, we can ensure that ADUs become a significant and desirable addition to our housing inventory.

² In Maine, an Accessory Dwelling Unit (ADU) is defined as a self-contained dwelling unit located within, attached to, or detached from a single-family dwelling unit on the same parcel of land. It's essentially a secondary housing unit on the same property as the main residence, complete with its own entrances, living areas, kitchens, and bathrooms. ADUs can be built as a new structure, attached to an existing dwelling, or incorporated within an existing structure.
§4364-B. Accessory dwelling units

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What if either town creates economic incentives to use ADUs for long-term rentals, e.g. from an affordable housing fund, tax abatement, or other funding source?

RECOMMENDATION #6 Distribute information on resources to upgrade existing mobile homes to owners/residents of existing mobile homes.

An important strategy to maximize affordable housing on the Island is to keep the current housing stock viable. Residents, including those living in manufactured homes on private land, risk losing their homes if they can't afford maintenance and weatherization.

By helping the owners of manufactured homes access available resources, we keep our existing affordable housing. Outreach via a town mailing, public information session, or other public gatherings can help owners access this funding.

RECOMMENDATION #7 Create an affordable housing fund, seeded with registration fees from Short-term Rental units. One possible use for this fund is to provide incentives for homeowners to offer long-term rentals.

Stonington's Short-Term Rental policy has generated registration fees for three years. Ideally, those fees would be dedicated to supporting long-term rentals.

Creating a separate fund can be cumbersome, but yields tremendous advantages related to transparency and accountability to tax-payers. This also allows other potential resources to be channeled into the fund from expanded real estate transaction fees or other sources. As the fund grows, its use can expand to support other affordable housing initiatives. Even though the amount of money generated may seem insignificant, what if this fund can support even one additional long-term rental or affordable home for a neighbor?

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Ordinance Review: Executive Summary

The Ordinance Workgroup was asked to complete a review with recommendations by early December in time for possible public notice and inclusion in Stonington's Annual Town Meeting. As Deer Isle had very recently enacted revisions of its subdivision ordinance, the workgroup focused on ordinances which impact housing in Stonington first. As directed, the group looked at how Stonington's current ordinances might be impeding new housing development and identified several areas that could be improved, particularly to Stonington's Subdivision Ordinance.

Recommendations:

- Adopt the **Proposed Stonington Subdivision Ordinance** to provide greater clarity to both applicants and the Planning Board and fewer conflicts with other ordinances. If a new ordinance is not adopted, we recommend:
 - Reorganize and reorder the current document and restructure each section
 - Include definitions of all terms and requirements in the ordinance and the removal of definitions of unused terms
 - Define and clarify when groundwater extraction impact assessments and hydrogeologic studies are required and how they are defined
 - Reduction of the currently required road standards; Stonington's current road standards are based upon the Maine Department of Transportation standards for a numbered highway, such as Route 15. As such, the associated right of way widths, pavement widths, sidewalks, and centerline radii might be considered excessive for residential subdivision roads
 - Remove Paragraph "P" for clarity
 - Include the number of parking spaces required
 - Add checklists of all items required at each step of the application process
 - Add an initial review of a proposed project "Sketch Plan Meeting and Site Inspection" prior to the submission of the "Preliminary Application"
 - Add application forms for a Sketch Plan Meeting and Site Inspection, Preliminary Plan, and Final Plan to ease the requirements of the process

Stonington's other ordinances were reviewed on a far less comprehensive basis due to time constraints, but initial recommendations include:

- Review and revision of the **Commercial Construction Site Plan Review Ordinance**, to align requirements such as setbacks and water consumption

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within the Stonington Water District. Consider addressing newer entities such as glamp/campgrounds and family compounds.

- Review and revision of the **Building Permits Ordinance** to align with the State and other ordinances and to clarify definitions. **For instance, LD 2003** allows ADUs on the same lot as a single-family home under certain circumstances but there is no definition of an ADU in these ordinances.
- To support affordability, do not increase the State's minimum lot size in the **Shoreland Zoning Ordinance**. The Shoreland Zone applies not just to ocean frontage but also to inland properties impacted by shoreland zoning districts. Increasing minimum lot size beyond State standards increases the costs of housing lots.
- Review the fee structure of the **Short-Term Rental Ordinance** to expand beyond enforcement for the possible creation of an Affordable Housing Opportunity Fund to be used to support the production of affordable, year-round housing through repair, self-insurance, or down payment assistance programs, or closing cost credits for primary residence home buyers.