

## 5 HOUSING

### 5.1 Changes in Year-Round Housing Stock

The 14.1 percent population increase from 1990 to 2000 contributed to 12% change in the housing stock this same time period. The population increase from 2000 to 2010 was less than ½ of 1%, increasing from 2580 in 2000 to 2591 in 2010. However, from 2000 to 2010 there were 297 permits issued in St. George for single family dwellings plus 8 permits for manufactured housing. A review of these permits showed 181 permits issued to residents and 92 to non-residents. These permits also showed that 225 permits were for new construction while 34 were for replacement structures. From 2011 to 2015 there were 40 permits issued in St George for single-family dwellings plus 5 for manufactured housing.

Table 5-1 For the period from 2000 to 2010 the following permits were issued			
	Shoreland	Non-Shoreland	Total
Single family dwelling	102	195	297
Manufactured Housing	0	8	8
Addition to Dwelling	183	271	454
Renovation to Dwelling	152	126	278
Sheds/Outbuildings/Decks	146	272	418
Garages	62	103	165
Wharves	112	0	112

Table 5-2 For the period from 2011 to 2015 the following permits were issued			
	Shoreland	Non-Shoreland	Total
Single family dwelling	20	20	40
Manufactured Housing	2	3	5
Addition to Dwelling	26	19	45
Renovation to Dwelling	93	53	146
Sheds/Outbuildings/Decks	112	125	237
Garages	16	31	47
Wharves	31	0	31

## 5.2 Selected Characteristics of Dwelling Units

According to town Tax Assessor's records, 761 homestead exemptions had been issued as of 6/14/99 out of a total of dwelling count of 1702. In 2011 there were 866 homestead exemptions. In 2015 there were 824 homestead exemptions.

There are no public sewer systems in St. George. Public water districts serve the villages of Port Clyde and Tenants Harbor. As of October 1, 2016, the Tenants Harbor Water District served 140 customers and the Port Clyde Water District served 144 customers.

## 5.3 Home Ownership

The cost of home ownership continues to rise. The sales study for the period from July 1, 2009 to June 30, 2010 shows the average selling price for the 43 properties sold at \$401,421, a 145% increase from the 1998-1999 period. During the 2009-2010 time frame the 26 interior properties that sold were at an average price of \$217,915 – a 151% increase from 1998-1999. The 17 waterfront properties had an average price of \$682,076 – a 165% increase from 1998-1999. Sales data for 2014 and 2015 shows the average selling price for 31 interior residential properties \$226,171; the median house price was \$215,000. The average price increased 3% from 2009-2010 timeframe. For 20 waterfront residential properties the average price was \$813,375; the median price was \$639,000. The average price increased 19% for that timeframe.

Another factor to consider involves periodic reassessments. Major reassessments are listed below.

- 1985 – Complete community revaluation
- 1989 – Refactoring at 150% for inland and 200% for waterfront properties.
- 1995 – Complete community revaluation (land and buildings)
- 1999 - Revaluation (land adjustment only)
- 2003 – Revaluation (in-house)
- 2010 – Complete revaluation (includes on-site visits)
- 2012 – Downward base lot land value adjustment (5% inland/10% waterfront)

Table 5-3 St. George Building Permits 2000-2015					
Year	# New Homes	# Mobile Homes	# Permits	# Site Plan Reviews	Estimated Values
2000	41	0	167	0	\$8,840,847
2001	27	0	169	14	\$9,798,223
2002	31	0	230	10	\$9,953,142
2003	32	4	245	4	\$11,562,678
2004	32	1	208	11	\$12,080,935
2005	24	0	174	13	\$9,150,795
2006	27	2	178	14	\$9,627,165
2007	17	1	189	25	\$10,132,748
2008	28	0	154	15	\$11,309,789
2009	10	0	166	12	\$6,905,599
2010	14	0	127	12	\$8,244,625
2011	8		169	17	\$6,194,988
2012	9	1	116	8	\$7,271,651
2013	4	1	92	0	\$6,086,664
2014	9	2	139	19	\$6,823,120
2015	11	0	147	13	\$8,309,117

Table 5-4 Knox County – State Property Valuation for 2015			
Alphabetical		Numerical	
Appleton	\$125,200,000	Camden	\$1,163,300,000
Camden	\$1,163,300,000	Rockport	\$971,750,000
Cushing	\$285,450,000	St. George	\$834,900,000
Friendship	\$237,950,000	Rockland	\$755,550,000
Hope	\$183,550,000	Vinalhaven	\$488,200,000
Isle Au Haut	\$84,850,000	North Haven	\$459,350,000
Matinicus Island	\$34,750,000	Owls Head	\$356,850,000
North Haven	\$459,350,000	Thomaston	\$334,050,000
Owls Head	\$356,850,000	Warren	\$298,500,000
Rockland	\$755,550,000	Cushing	\$285,450,000
Rockport	\$971,750,000	South	\$248,500,000
		Thomaston	
St. George	\$834,900,000	Friendship	\$237,950,000
South Thomaston	\$248,500,000	Union	\$225,700,000
Thomaston	\$334,050,000	Hope	\$183,550,000
Union	\$225,700,000	Washington	\$138,850,000
Vinalhaven	\$488,200,000	Appleton	\$125,200,000
Warren	\$298,500,000	Isle Au Haut	\$84,850,000
Washington	\$138,850,000	Matinicus Island	\$34,750,000

## 5.4 Rental Housing

There is limited year-round rental housing. One possible reason for this lack is likely the robust demand for seasonal rentals, which can be as lucrative as a year round lease.

## 5.5 Affordability

The Maine State Housings Authority (MSHA) tracks annual sales data for housing to help evaluate a community's affordability index (the ratio between median income and median home price). According to 2017 data, the Town of St. George has an affordability index of .85. An Index of less than 1 means that the area is generally unaffordable. The area median income for 2017 was \$55,775. The home price that would be affordable at the median income is \$211,779. However, the actual median home price for 2017 is \$250,000, requiring an income of \$65,841. 70.8% of the households in St. George cannot afford the median home at this time.

## 5.6 Goals, Policies, and Strategies

### A. State Goal

*To encourage and promote affordable, decent housing opportunities all Maine Citizens.*

### B. Local Policies and Strategies

Pursuant to the State goal the Town of St. George has the following policies:

Strategies proposed in this Comprehensive Plan are assigned responsible parties and a timeframe in which to be addressed. **Short Term** is assigned for strategies to be addressed within one to three after the adoption of this Comprehensive Plan, **Midterm** for strategies to be addressed within five years, and **Long Term** for strategies to be addressed within ten years. In addition, **Ongoing** is used for regularly recurring activities.

#### ***Policy 1. Encourage a wide range of housing opportunities.***

Strategy	Responsibility	Date
Maintain and revise the Land Use Ordinance to permit all types of residential uses in areas where there are no identified growth constraints.	Planning Board	Ongoing
Maintain and revise the Subdivision Ordinance to allow Multi-family Dwelling and Cluster Housing which provide for the creation of innovative and up-to-date housing	Planning Board	Ongoing

development and preserve open space and community character.		
Maintain the minimum lot size requirement of 1 acre Town-wide unless appropriate areas in growth areas can be identified where there are no development constraints.	Planning Board	Ongoing
Revise the land use regulations to allow the construction of multi-unit housing in appropriate areas and at appropriate densities to increase the range of housing available in the community.	Planning Board	Midterm
Revise the land use regulations to allow smaller lot sizes, and higher densities for workforce housing or affordable housing in areas that are served by year-round water system, as well as in rural areas, in accordance with the Future Land Use Plan	Planning Board	Midterm
Consider permitting zero lot line development (e.g. Town houses), reducing the minimum parcel size to 5 acres for clustered development, requiring that at least 25% of the development is left in open space, and requiring, where possible, that usable open space be maintained along waterbodies.	Planning Board	Midterm
Streamline the municipal regulatory process and eliminate any unnecessary requirements that may increase the cost of affordable housing. (including such things as reasonable time limits for review and approval of subdivisions and joint regulatory meetings)	Planning Board	Midterm
Continue to permit accessory apartments through the Housing Conversion Ordinance to accommodate affordability, the elderly and handicapped.	Planning Board	Ongoing

***Policy 2. Strive to provide minimum health and safety standards for new housing, rental housing, mobile homes.***

Strategy	Responsibility	Date
Examine ways to assure that new housing and rental housing meets minimum safety standards including adoption of the State Building Code or a modified/simplified version of the code.	CEO/Planning Board	Ongoing
Develop local ordinances, as needed, to be consistent with State standards for mobile home construction.	Planning Board	Ongoing