

Housing Assessment

Towns of Gouldsboro and Winter Harbor, ME

July 2024



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Executive Summary & Key Findings

EXECUTIVE SUMMARY

GEOGRAPHY

The towns of Gouldsboro and Winter Harbor undertook this Housing Assessment to gather background information to help inform future housing strategies, particularly related to workforce housing. This analysis includes a review of existing housing needs and an understanding of current and future housing supply and demand. It is based not only on quantitative data analysis but also on engagement with local municipal officials, employers, realtors, and other stakeholders.

Gouldsboro and Winter Harbor are scenic coastal communities with a joint year-round population of approximately 2,200. These communities are unique in that many of the residents are seasonal, and many properties are rented out by the owners. This, along with other availability and affordability factors, has created a situation in which many who work in Gouldsboro and Winter Harbor cannot find local housing. In fact, only 8% of Winter Harbor workers and 31% of Gouldsboro workers reside locally.

SOURCES

In addition to data reports, Camoin Associates collected input from other sources:

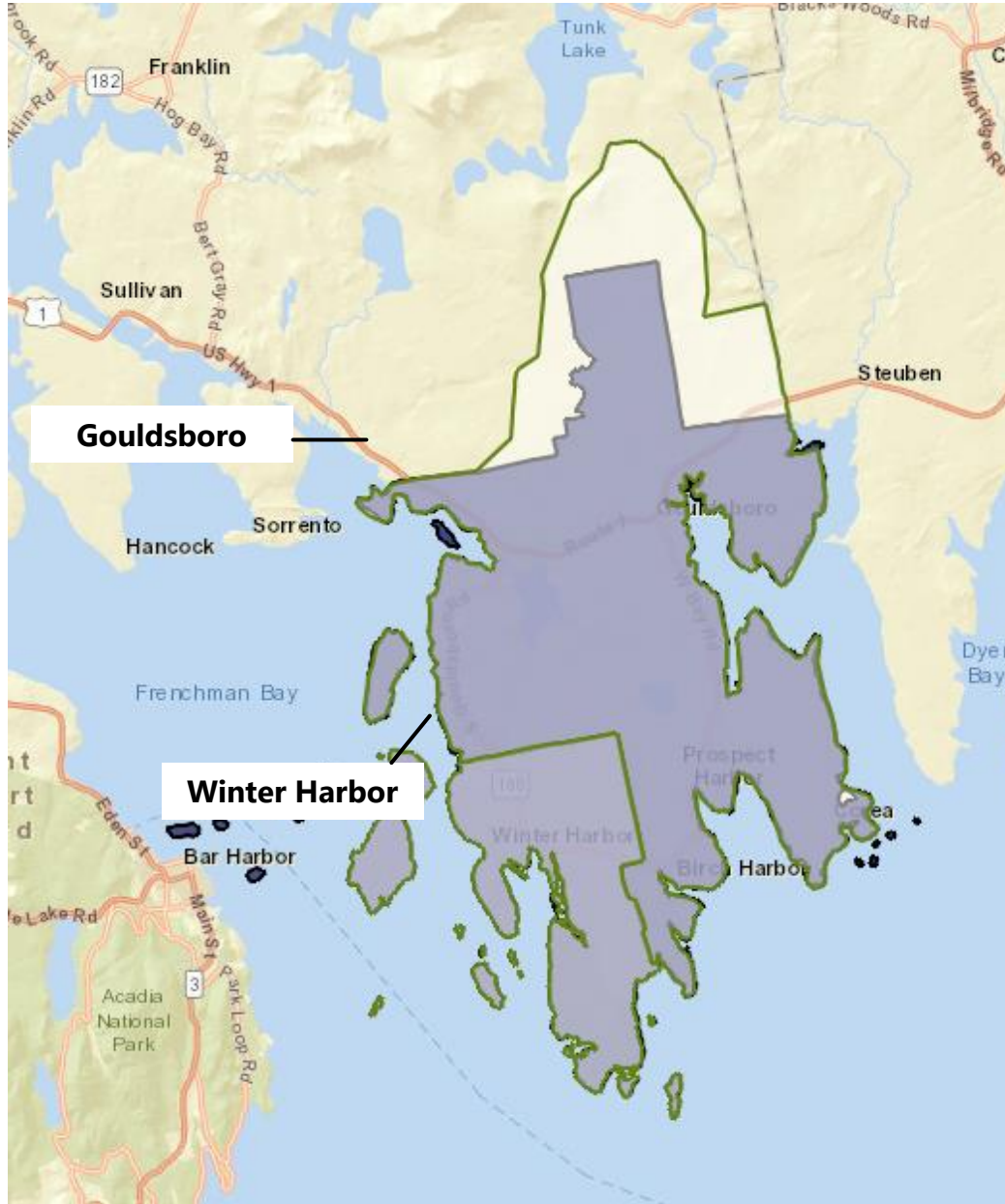
- Public Survey
- Interviews
- Site Visit and Tour of the towns

FINDINGS

This work finds that the town will need to add almost 40 units to maintain the current number of working-aged households over the next five years. This will provide housing for 13% of the area's current number of displaced commuters. The analysis identifies that the added units should be targeted at 50%-120% area median income range, where there is a significant gap. Additionally, both senior housing and workforce housing development are recommended to help fill this gap.



STUDY AREAS



Analysis was conducted on both Gouldsboro and Winter Harbor

Where appropriate, the two study areas are compared to Hancock County

Employment and industry data is derived from Lightcast, which uses ZIP Codes as the smallest geography unit, rather than towns. For this data, the following ZIP codes were used:

- **Gouldsboro:** 04607, 04624, 04699, 04613
- **Winter Harbor:** 04693

Legend:

- Town, Excluded from ZIP
- ZIP, outside Town boundary
- Town-ZIP Overlap



PUBLIC SURVEY FINDINGS

In April 2024, the Towns of Gouldsboro and Winter Harbor released a housing survey of citizens. There were 169 responses. A complete copy of the results can be found in the addendum.

Almost 55% of respondents were retired or not currently employed, with 45% identifying as employees or self-employed, and less than 1% identifying as employers. Almost 75% of respondents were aged 55+.

59% said that their current housing meets their anticipated needs for at least the next decade, while 27% said that their current housing meets their needs now, but that is likely to change in the next 10 years. Almost 13% said that their current housing does not meet their needs. Those who reported housing not meeting their needs mainly attributed this issue to cost and a limited market.

84% of respondents said that their ideal housing situation in the area would be to own a single-family home. 90% report living in a single-family home and 70% of respondents say that they would not consider downsizing in the next 5 years.

The main factors for staying in the area include

family or social ties, cost of living, safety and crime, affordable housing, and a sense of community.

Both those who have looked to buy and those who have looked to rent a home in the area in the past 18 months reported low inventory, high cost, and limited choices matching their needs.

Most respondents were unwilling to travel more than 40 minutes to work each day. Former employees reported past issues around housing availability and cost for workers.

59% of those not working believe that it is very difficult for workers today to find adequate housing. 75% of these people feel that the towns do not have enough workers due to a lack of housing.

72% of respondents believe that the municipal government should be involved in achieving housing goals, and the main housing issues are cost and availability.



INTERVIEWS

For this housing study, the consultant team interviewed municipal officials, employers, first responders, realtors, and builders and trades workers in Gouldsboro and Winter Harbor.

Many interviewees affirmed themes that emerged in the public survey:

- Lack of housing for key local employees (first responders, teachers, town officials, etc.)
- Employers are hiring, but there is no housing for staff
- Short-term rentals are taking over the housing stock
- Young people have no access to housing, especially rentals, and if you want land, you need a connection
- Need for simple, small rentals and housing for individuals and families
- Lack of inventory for both renters and homebuyers
- High cost of housing for local workers

INTERVIEWEES

- Municipal Officials: Town of Winter Harbor, Town of Gouldsboro
- First Responders: Town of Gouldsboro Fire Department, Town of Winter Harbor Fire Department
- Employers: Schoodic Institute, Gouldsboro Clinic
- Realtors: Winter Harbor Agency, The Christopher Group LLC
- Builders and Trades Workers: Peninsula Builders



DRAFT 2024 COMPREHENSIVE PLAN - HOUSING

Camoin Associates reviewed the draft Housing chapter of the Town of Gouldsboro's 2024 Comprehensive Plan. Below are key points that inform this work.

- The cost of housing has shifted to "unaffordable" on the affordability index for local workers.
- Property values are rising, increasing property taxes and making homes unaffordable to residents.
- Population and household size are decreasing, and the population is aging.
- The 2022 public opinion survey results show a high value of rural character, the need for more homes and lodging, and that most people do not care if homes are built in designated areas.
- There are no regulations that directly encourage or discourage the development of affordable housing.



KEY FINDINGS

The Housing Gap Analysis elucidated several principal takeaways. The data sources are included in the Addendum.

- 1) Average home sale prices are unaffordable to the median household income in all study areas.
- 2) Rental housing is generally affordable in both Gouldsboro and Winter Harbor. A search on Apartments.com, Craigslist, and Facebook Marketplace showed one long-term apartment and one winter rental available in Gouldsboro as of June 14, 2024.
- 3) In the next five years, household growth will be primarily driven by high-income senior households.
- 4) The median home sale price is unaffordable to all area median income (AMI) levels except those at 150% or more.
- 5) Households with the least means have the greatest degree of cost burden.
- 6) The greatest housing need will be for both renter and owner housing for households at or below 35% AMI.
- 7) In the next five years, the number of working-age households is projected to decline by 38 (6.5%) across both towns, while the number of retirement-age (65+) households is projected to grow by 32 (6.8%).
- 8) To maintain the current number of working-aged households, Gouldsboro and Winter Harbor will need to add 38 units to replace the projected decline and provide new housing for working-aged individuals and families.
- 9) Those 38 new units would provide housing for 13% of the area's current number of displaced commuters, or those who commute in from other towns for lack of local housing options.
- 10) All units should target prices affordable to households in the 50%-120% area median income range (\$38,250-\$93,420 for a household of three). Residents in this range currently face significant affordability gaps.



KEY FINDING #1: HOME-BUYING AFFORDABILITY

Home sale prices are unaffordable to the median household income in all study areas.

Home Affordability Gap: Housing Prices vs Income Levels (2023)

	Gouldsboro		Winter Harbor		Hancock County
	Overall	Inland	Overall	Inland	
Median Sale Price	\$450,000	\$254,500	\$310,000	\$300,000	\$404,000
Down Payment of 10%	\$45,000	\$25,450	\$31,000	\$30,000	\$40,400
Loan Amount	\$405,000	\$229,050	\$279,000	\$270,000	\$363,600
Principal & Interest Payment	\$2,722	\$1,539	\$1,875	\$1,814	\$2,444
Estimated Additional Costs per Monthly Payment	\$1,225	\$923	\$983	\$969	\$1,188
Total Monthly Payment	\$3,946	\$2,462	\$2,858	\$2,783	\$3,631
Household Income Needed	\$157,859	\$98,506	\$114,322	\$111,319	\$145,240
Median Household Income (MHI)	\$63,270		\$60,473		\$68,072
Income Gap	(\$94,589)	(\$35,236)	(\$53,849)	(\$50,846)	(\$81,970)
Affordable Home Price based on MHI	\$138,440		\$130,661		\$152,581
Home Price Affordability Gap	(\$311,560)	(\$116,060)	(\$179,339)	(\$169,339)	(\$251,419)

Source: MaineHomeConnection.com, Maine Listings, mortgagenewsdaily.com, HUD, Zillow.com, Camoin Associates

Note: Home prices and payments assume a 7.1% mortgage payment and 10% down payment. Additional monthly costs include property tax, insurance, and estimated utility costs.



KEY FINDING #2: RENTAL AFFORDABILITY

Rental housing is generally affordable in both Gouldsboro and Winter Harbor, though few units are available for rent. Thirty (30)% of income spent on rent is considered housing cost-burdened.

Rental Affordability Gap: Gross Rents and Median Earnings, 2022

	Gouldsboro	Winter Harbor	Hancock County
Median Gross Monthly Rent	\$795	\$927	\$949
Annualized Rent	\$9,540	\$11,124	\$11,388
Annual Household Income Needed	\$31,800	\$37,080	\$37,960
Hourly Wage Needed (full-time)	\$15.29	\$17.83	\$18.25
Hourly Wage Needed (3/4-Time)	\$20.38	\$23.77	\$24.33
Hourly Wage Needed (1/2-time)	\$30.58	\$35.65	\$36.50
Median Household Income (MHI)	\$63,270	\$60,473	\$68,072
Median Rent Share of MHI	15%	18%	17%

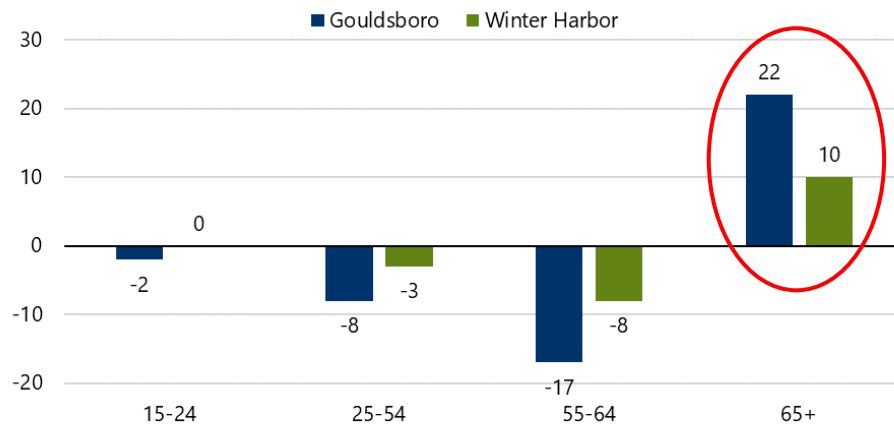
Source: American Community Survey 2022 5-Year Estimates, Camoin Associates



KEY FINDING #3: FUTURE HOUSEHOLD GROWTH

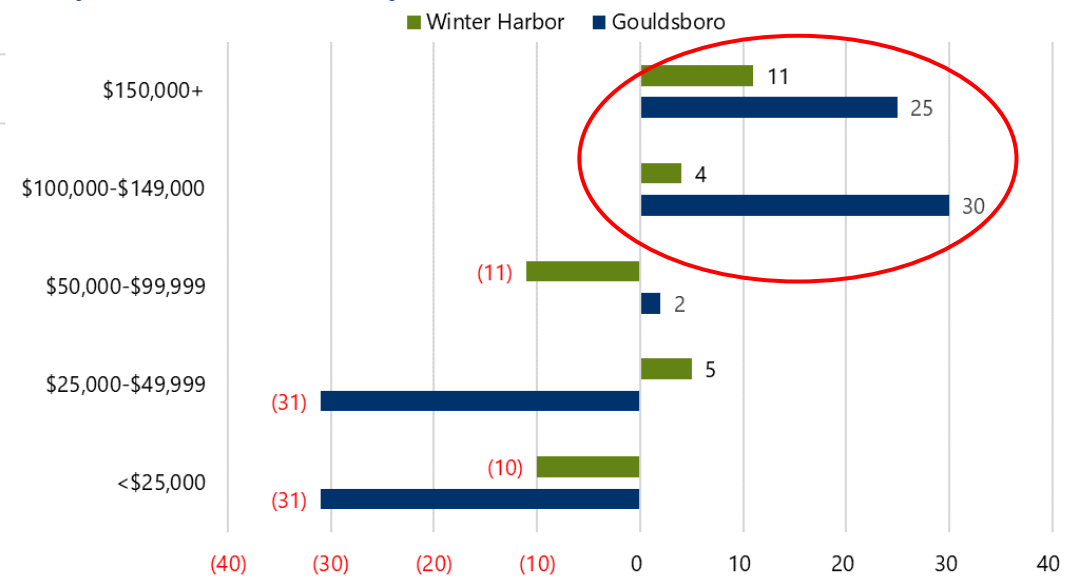
In the next five years, household growth will be primarily driven by high-income senior households.

Projected Household Growth by Age, 2023-2028



Source: Esri, Camoin Associates

Projected Household Growth by Income, 2023-2028



Source: Esri, Camoin Associates



KEY FINDING #4: HOME SALE PRICE COMPARED TO LOCAL INCOME

The median home sale price (\$254,500 inland and \$450,000 overall) is unaffordable to all area median income (AMI) levels except those at 150% or more.

Average Home Affordability Income Gap, by AMI (2023)

	Gouldsboro	Winter Harbor
Income Needed for Median Sale Price	\$126,990	\$92,352
150% AMI	\$9,110	\$31,178
120% AMI	(\$44,432)	(\$11,781)
100% AMI	(\$54,511)	(\$20,253)
Low (80% AMI)	(\$70,300)	(\$32,879)
Very Low (50% AMI)	(\$93,218)	(\$59,348)
Extremely Low	(\$106,881)	(\$70,807)

Source: MaineHomeConnection.Com, Maine Listings, mortgagenewsdaily.com, HUD, Camoin Associates

Note: Home payments assume a 7.2% mortgage payment and 10% down payment. Additional monthly costs include property tax, insurance, and estimated utility costs.



KEY FINDING #5: COST BURDEN

Households with the least means have the greatest degree of cost-burden. Working-age individuals are significantly cost burdened in Gouldsboro, while seniors have high rates of cost-burden in Winter Harbor.

Percent Cost-Burdened Households by AMI, 2022

	Gouldsboro		Winter Harbor	
	Renter	Owner	Renter	Owner
Over 150% AMI	0%	5%	0%	0%
120% - 150% AMI	0%	10%	0%	0%
100% - 120% AMI	0%	6%	0%	0%
80% - 100% AMI	0%	6%	0%	6%
50% - 80% AMI	42%	8%	56%	15%
35% - 50% AMI	16%	44%	100%	50%
35% AMI and Under	3%	43%	37%	39%
Total	23%	15%	74%	14%

Source: ACS 5-year estimates table S2503; ACS Public Use Microdata Sample; HUD; Camoin Associates

Percent Cost-Burdened Households by Age, 2022

	Gouldsboro		Winter Harbor	
	Renter	Owner	Renter	Owner
15 to 24 years	NA	NA	NA	100%
25 to 34 years	0%	0%	NA	0%
35 to 64 years	75%	15%	40%	27%
65 years and over	0%	15%	88%	6%

Source: ACS 5-year estimates tables B25093 and B25072



KEY FINDING #6: FUTURE VALUE NEEDED

The greatest housing need will be for both renter and owner housing for households at or below 35% Area Median Income.

Growth in Number of Households by AMI, 2023-2028

Row Labels	Gouldsboro			Winter Harbor			Combined		
	Total	Renter	Owner	Total	Renter	Owner	Total	Renter	Owner
Over 150% AMI	(6)	(1)	(5)	0	0	0	(5)	(1)	(5)
120% - 150% AMI	16	1	15	(0)	(0)	(0)	15	1	15
100% - 120% AMI	6	1	5	(8)	(1)	(7)	(3)	(0)	(2)
80% - 100% AMI	4	1	3	3	0	3	7	1	6
50% - 80% AMI	(33)	(9)	(24)	(24)	(7)	(18)	(57)	(16)	(41)
35% - 50% AMI	(25)	(8)	(16)	18	6	12	(7)	(2)	(5)
35% AMI and Under	33	13	19	11	5	7	44	18	26
Total	(5)	(2)	(3)	(1)	3	(4)	(6)	1	(7)

Source: Esri, HUD, ACS Public Use Microdata Sample, Camoin Associates

2023 HUD Income Limits, Hancock County

	Persons in Family							
	1	2	3	4	5	6	7	8
150% AMI	\$90,825	\$103,800	\$116,775	\$129,750	\$140,130	\$150,510	\$160,890	\$171,270
120% AMI	\$72,660	\$83,040	\$93,420	\$103,800	\$112,104	\$120,408	\$128,712	\$137,016
100% AMI	\$60,550	\$69,200	\$77,850	\$86,500	\$93,420	\$100,340	\$107,260	\$114,180
Low (80% AMI)	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450	\$78,900	\$84,350	\$89,800
Very Low (50% AMI)	\$29,750	\$34,000	\$38,250	\$42,500	\$45,900	\$49,300	\$52,700	\$56,100
Extremely Low	\$17,850	\$20,400	\$24,860	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560

Source: US Department of Housing and Urban Development, Camoin Associates



KEY FINDING #7: DECLINE OF WORKERS

In the next five years, the number of working-age households is projected to decline by 38 (-7%) across both towns, while the number of retirement-age (65+) households is projected to grow by 32 (+7%).

Growth in Households by Householder Age, 2023-2028

	Gouldsboro		Winter Harbor		Total	
	15-64	65+	15-64	65+	15-64	65+
2023 Households	446	352	134	117	580	469
Change, 2023-2028	(27)	22	(11)	10	(38)	32

Source: Esri, Camoin Associates



KEY FINDING #8: UNITS NEEDED

To maintain the current number of working-aged households, Gouldsboro and Winter Harbor will need to add 38 units that will provide new housing for working-aged individuals and families.

Growth in Households by Householder Age, 2023-2028

	Gouldsboro		Winter Harbor		Total	
	15-64	65+	15-64	65+	15-64	65+
2023 Households	446	352	134	117	580	469
Change, 2023-2028	(27)	22	(11)	10	(38)	32

Source: Esri, Camoin Associates



KEY FINDING #9: UNITS FOR DISPLACED WORKERS

38 new units would provide housing for 13% of the area's current number of displaced commuters, or those who commute in from other towns for lack of local housing options.

Workers Displaced out of Town - 2021

	Gouldsboro	Winter Harbor
Total Workers	251	127
Living Within Town	79	10
Living Outside of Town	172	117
Percent Living In Town	31%	8%

Source: US Census OnTheMap, American Community Survey 5-Year Estimates report S2501, Camoin Associates



KEY FINDING #10: FUTURE UNIT VALUE

All units should be targeted at the 50%-120% AMI range. Households in this range currently face significant affordability gaps.

Average Home Affordability Income Gap, by AMI (2023)

	Gouldsboro	Winter Harbor
Income Needed for Median Sale Price	\$126,990	\$92,352
150% AMI	\$9,110	\$31,178
120% AMI	(\$44,432)	(\$11,781)
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Low (80% AMI)	(\$70,300)	(\$32,879)
Very Low (50% AMI)	(\$93,218)	(\$59,348)
Extremely Low	(\$106,881)	(\$70,807)

Source: MaineHomeConnection.Com, Maine Listings, mortgagenewsdaily.com, HUD, Camoin Associates

Note: Home payments assume a 7.2% mortgage payment and 10% down payment. Additional monthly costs include property tax, insurance, and estimated utility costs.

2023 HUD Income Limits, Hancock County

	Persons in Family							
	1	2	3	4	5	6	7	8
150% AMI	\$90,825	\$103,800	\$116,775	\$129,750	\$140,130	\$150,510	\$160,890	\$171,270
120% AMI	\$72,660	\$83,040	\$93,420	\$103,800	\$112,104	\$120,408	\$128,712	\$137,016
100% AMI	\$60,550	\$69,200	\$77,850	\$86,500	\$93,420	\$100,340	\$107,260	\$114,180
Low (80% AMI)	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450	\$78,900	\$84,350	\$89,800
Very Low (50% AMI)	\$29,750	\$34,000	\$38,250	\$42,500	\$45,900	\$49,300	\$52,700	\$56,100
Extremely Low	\$17,850	\$20,400	\$24,860	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560

Source: US Department of Housing and Urban Development, Camoin Associates



I. BASELINE COMMUNITY ASSESSMENT

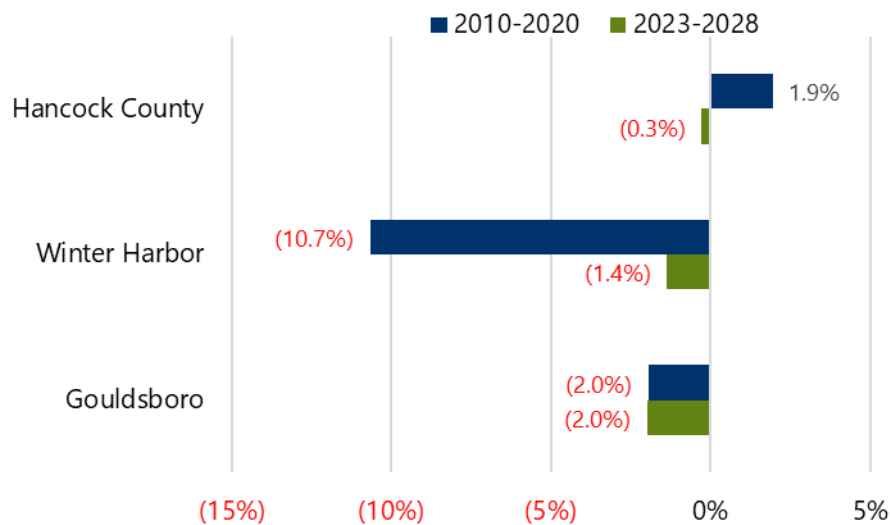
POPULATION TOTALS

Total Population Summary

	Population				Percent Change	
	2010	2020	2023	2028	2010-2020	2023-2028
Gouldsboro	1,737	1,703	1,703	1,669	(2.0%)	(2.0%)
Winter Harbor	516	461	508	501	(10.7%)	(1.4%)
Hancock County	54,418	55,478	55,820	55,660	1.9%	(0.3%)

Source: Esri

Population Change - Historic and Projected



Source: Esri

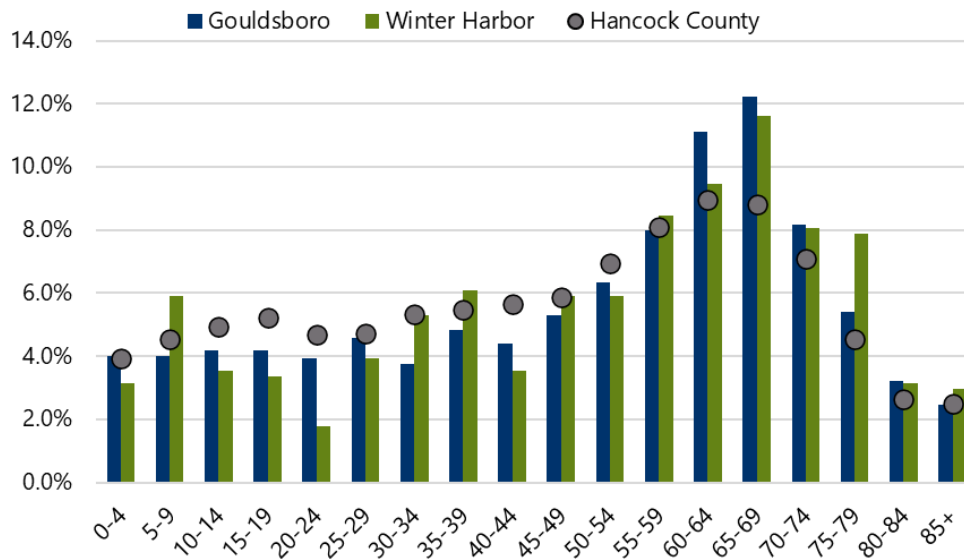
- Gouldsboro and Winter Harbor have both seen population decline in the last decade, with Winter Harbor's population declining by 10.7% and Gouldsboro's population declining by 2.0%. This translates to a decline of 55 people in Winter Harbor and 34 in Gouldsboro.
- Meanwhile, Hancock posted marginal gains, +1.9% of population growth from 2010-2020
- In the next five years through 2028, the population is projected to fall in all three geographies.
- Note that this data reflects the year-round population and excludes seasonal residents.



AGE

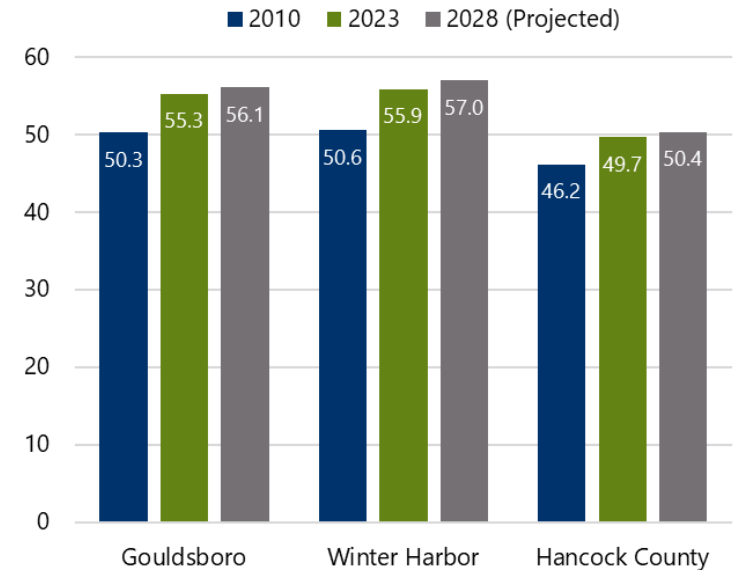
- Residents of Gouldsboro and Winter Harbor are, on average, significantly older than those of Hancock County more broadly. Both towns have a median age over 55 years in 2023, compared to 49.7 for Hancock County.
- This comes in large part due to a notable concentration of population in the 60-69 year age groups in Gouldsboro and Winter Harbor. Additionally, the two towns have significantly fewer young people, especially those aged 10-34 years old, compared to Hancock County.

Share of Population by Age Cohort - 2023



Source: Esri

Median Age (Years)

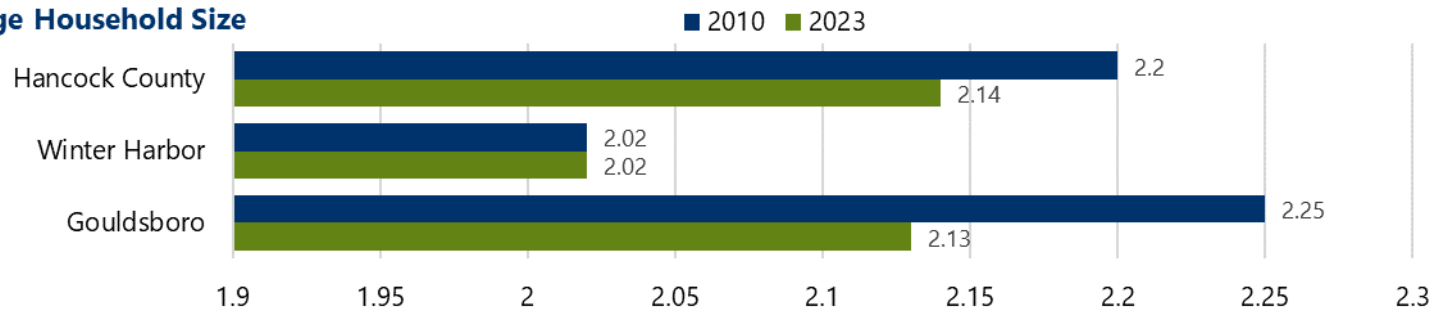


Source: Esri



HOUSEHOLDS

Average Household Size



Source: Esri

- Despite overall population decline, Gouldsboro gained 25 new households from 2010-2020. This is due to an overall shrinking in household size, from 2.25 people on average in 2020 to 2.13 people on average in 2023.
- Conversely, Winter Harbor’s number of households and average household size have remained relatively static over the last decade, and are projected to be stable through 2028
- Note that this data reflects trends for the year-round population only, and excludes seasonal residents.

Total Households Summary, Historic and Projected

	Gouldsboro	Winter Harbor	Hancock County
2010 Total Households	773	255	24,221
2020 Total Households	798	251	24,948
2010-2020 Change	25	(4)	727
2010-2020 % Change	3.2%	(1.6%)	3.0%
2023 Total Households	798	251	25,392
2028 Total Households	793	250	25,769
2023-2028 Change	(5)	(1)	377
2023-2028 % Change	(0.6%)	(0.4%)	1.5%
2010 Avg. Household Size	2.25	2.02	2.2
2023 Avg. Household Size	2.13	2.02	2.14

Source: Esri



HOUSEHOLD INCOME

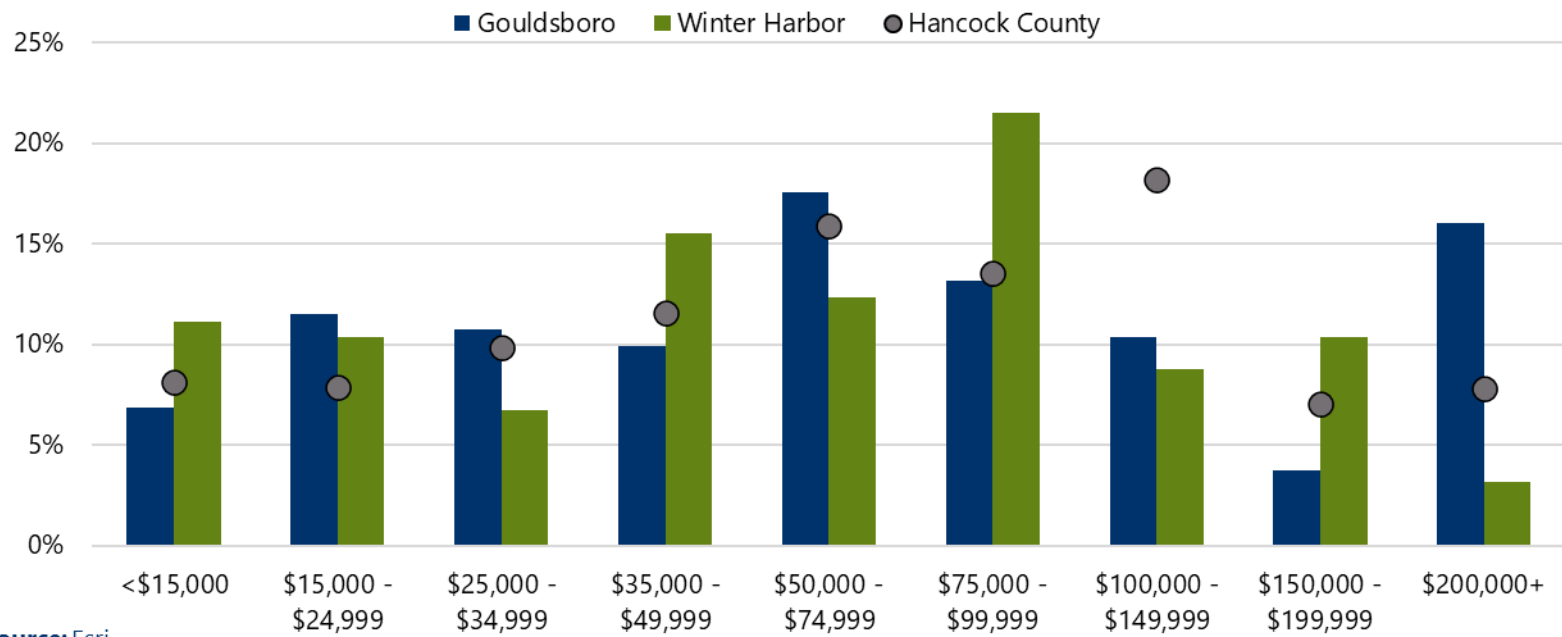
- Measuring \$63,270 in 2023, the median income for Gouldsboro households stands about 7% below the Hancock County level. Meanwhile, Winter Harbor's median of \$60,473 is about 11% under the county level.
- Both towns generally have higher shares of households in the lowest income brackets, under \$25,000, though the distribution of higher-income households is mixed.

Median Household Income

Year	2028	
	2023	(Projected)
Gouldsboro	\$63,270	\$79,136
Winter Harbor	\$60,473	\$66,959
Hancock County	\$68,072	\$78,867

Source: Esri

Household Income Distribution



Source: Esri



EMPLOYMENT SUMMARY

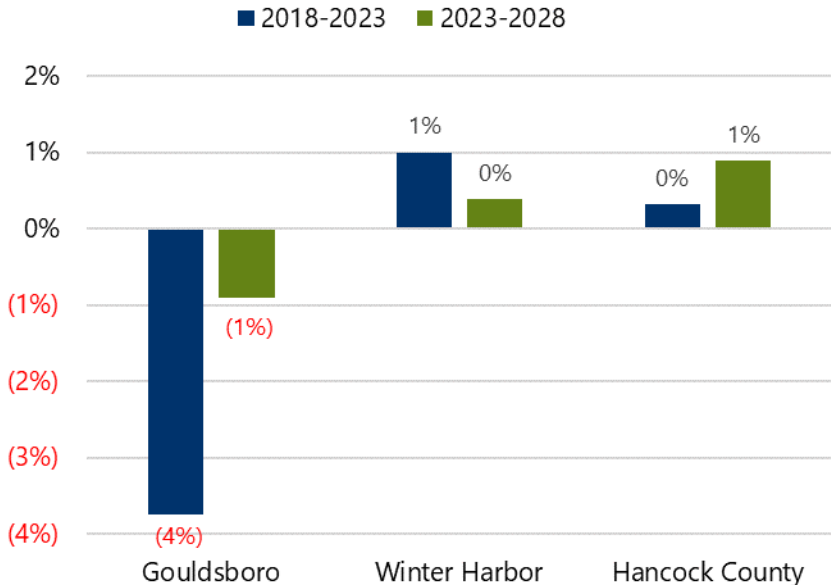
- Gouldsboro and Winter Harbor make up a small share of Hancock County's overall economy, together accounting for approximately 2% of the County's employment
- Hancock County's economy overall has seen little growth in the last five years, seeing a fraction of a percentage growth rate from 2018-2023, while jobs are projected to grow by only 1% through 2028.
- Overall, Gouldsboro lags both Winter Harbor and Hancock County, seeing the number of jobs shrink both in the last 5 years and projected over the next 5, while Winter Harbor's and Hancock County's job growth is marginal, but positive.

Job Change by Region

Region	Gouldsboro	Winter Harbor	Hancock County
2018 Jobs	482	239	29,441
2023 Jobs	464	241	29,536
2028 Jobs	460	242	29,799
2018-2023 Change in Jobs	(18)	2	95
2018-2023 Pct. Change in Jobs	(4%)	1%	0%
2023-2028 Change in Jobs	-4	1	263
2023-2028 Pct. Change in Jobs	(1%)	0%	1%

Source: Lightcast

Percent Change in Total Jobs, Past and Projected



Source: Lightcast



DISPLACED WORKERS

Around 6 in 10 workers in Gouldsboro and Winter Harbor commute in from other towns

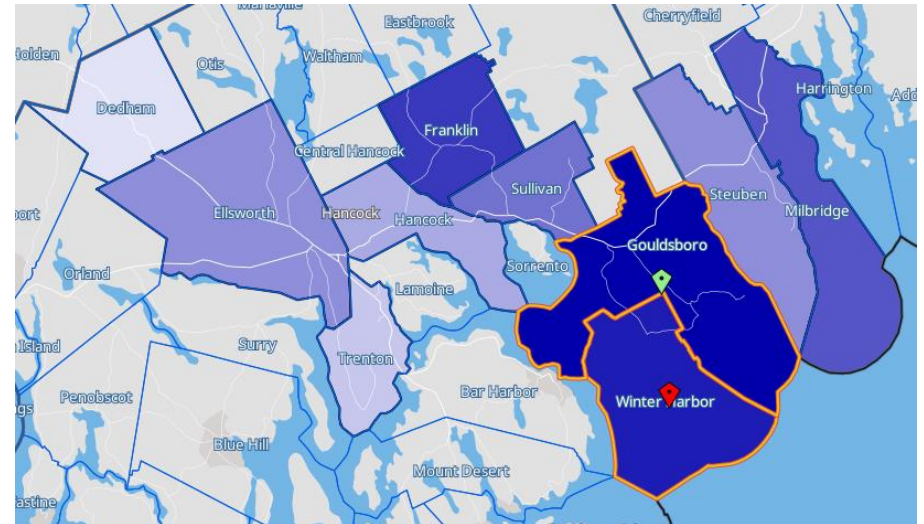
- In both Gouldsboro and Winter Harbor, the share of workers living and working within the town has fluctuated widely over the last two decades. Currently, 31% of workers in Gouldsboro reside locally, while only 8% of workers in Winter Harbor reside locally.
- Overall, 41.5% of workers in the combined Gouldsboro-Winter Harbor area live in those two towns, with almost 35% living in Gouldsboro.
- Many workers outside the local area would likely prefer to live locally but cannot due to the availability of quality housing at affordable prices. In 2021, a total of 221 workers in the combined area lived outside of the two towns

Workers Displaced out of Town - 2021

	Gouldsboro	Winter Harbor
Total Workers	251	127
Living Within Town	79	10
Living Outside of Town	172	117
Percent Living In Town	31%	8%

Source: US Census OnTheMap, American Community Survey 5-Year Estimates report S2501, Camoin Associates

Map: Top 10 Towns Where Gouldsboro and Winter Harbor Workers Live



Job Counts by Towns Where Workers Live - Gouldsboro and Winter Harbor Combined (2021)

	Count	Share
Gouldsboro	132	34.9%
Winter Harbor	25	6.6%
Franklin	19	5.0%
Milbridge	16	4.2%
Sullivan	14	3.7%
Ellsworth city	12	3.2%
Steuben	12	3.2%
Hancock	11	2.9%
Trenton	8	2.1%
Dedham	7	1.9%
All Other Locations	122	32.3%
Total	378	100.0%

Source: US Census OnTheMap



EMPLOYMENT BY INDUSTRY

- While Gouldsboro and Winter Harbor have slightly different industrial makeups, the “Agriculture, Forestry, Fishing, and Hunting” sector is critical to both towns and is one of the largest in Gouldsboro.
- Gouldsboro also has high concentrations of Manufacturing, Other Services, and Government.

Jobs by Sector, 2023

NAICS	Description	Gouldsboro		Winter Harbor		Hancock County	
		#	%	#	%	#	%
11	Agriculture, Forestry, Fishing and Hunting	79	17%	32	13%	1,677	6%
21	Mining, Quarrying, and Oil and Gas Extraction	0	0%	0	0%	9	0%
22	Utilities	0	0%	0	0%	62	0%
23	Construction	33	7%	10	4%	2,767	9%
31	Manufacturing	46	10%	4	2%	1,097	4%
42	Wholesale Trade	28	6%	43	18%	434	1%
44	Retail Trade	17	4%	25	10%	3,874	13%
48	Transportation and Warehousing	0	0%	1	0%	549	2%
51	Information	0	0%	0	0%	295	1%
52	Finance and Insurance	4	1%	6	3%	537	2%
53	Real Estate and Rental and Leasing	3	1%	3	1%	448	2%
54	Professional, Scientific, and Technical Services	17	4%	36	15%	2,501	8%
55	Management of Companies and Enterprises	0	0%	0	0%	111	0%
	Administrative and Support and Waste						
56	Management and Remediation Services	2	1%	2	1%	1,078	4%
61	Educational Services	1	0%	2	1%	698	2%
62	Health Care and Social Assistance	0	0%	0	0%	3,057	10%
71	Arts, Entertainment, and Recreation	2	0%	2	1%	704	2%
72	Accommodation and Food Services	29	6%	10	4%	3,638	12%
81	Other Services (except Public Administration)	73	16%	26	11%	2,505	8%
90	Government	128	28%	39	16%	3,495	12%
99	Unclassified Industry	0	0%	0	0%	2	0%
	Total	464	100%	241	100%	29,536	100%

Source: Lightcast



EMPLOYMENT BASE IN GOULDSBORO

- From 2018-2023, Gouldsboro's employment declined by 4%, or 18 jobs. Employment is projected to remain relatively stable through 2028, with relatively no change in the number of jobs
- Manufacturing and Other Misc. Services saw the largest declines, while Agriculture, Forestry, Fishing, and Hunting gained 60 jobs, quadrupling in size over five years

Gouldsboro Economic Base (2-Digit NAICS Sector)

NAICS	Description	2018 Jobs	2023 Jobs	2028 Jobs	Historic		Projected	
					2018-2023 Change in Jobs	2018-2023 Pct. Change in Jobs	2023-2028 Change in Jobs	2023-2028 Pct. Change in Jobs
11	Agriculture, Forestry, Fishing and Hunting	19	79	101	60	318%	22	27%
21	Mining, Quarrying, and Oil and Gas Extraction	0	0	0	(0)	(97%)	0	146%
22	Utilities	0	0	0	0	0%	0	0%
23	Construction	29	33	33	3	11%	(0)	(1%)
31	Manufacturing	83	46	44	(37)	(45%)	(2)	(4%)
42	Wholesale Trade	22	28	26	6	28%	(2)	(8%)
44	Retail Trade	25	17	17	(8)	(33%)	(0)	(2%)
48	Transportation and Warehousing	0	0	0	0	162%	0	22%
51	Information	2	0	0	(1)	(71%)	(0)	(37%)
52	Finance and Insurance	7	4	3	(3)	(49%)	(0)	(5%)
53	Real Estate and Rental and Leasing	1	3	4	2	133%	0	4%
54	Professional, Scientific, and Technical Services	25	17	17	(8)	(33%)	(0)	(0%)
55	Management of Companies and Enterprises	1	0	1	(0)	(36%)	0	18%
56	Administrative and Support and Waste Management and Remediation Services	0	2	2	2	682%	(0)	(3%)
61	Educational Services	6	1	1	(5)	(82%)	0	9%
62	Health Care and Social Assistance	2	0	0	(2)	(79%)	0	10%
71	Arts, Entertainment, and Recreation	2	2	2	0	12%	0	9%
72	Accommodation and Food Services	36	29	30	(7)	(19%)	1	3%
81	Other Services (except Public Administration)	100	73	66	(27)	(27%)	(6)	(9%)
90	Government	121	128	113	7	6%	(15)	(12%)
Total		482	464	460	(18)	(4%)	(4)	(1%)

Source: Lightcast



EMPLOYMENT BASE IN WINTER HARBOR

- Winter Harbor's employment overall has remained relatively stable over the last five years and is projected to remain stable over the next five years.
- Growth was strong in Agriculture, Forestry, Fishing, and Hunting, though it was partially offset by declines in Professional, Scientific, and Technical Services.

Winter Harbor Economic Base (2-Digit NAICS Sector)

NAICS	Description	2018 Jobs	2023 Jobs	2028 Jobs	Historic		Projected	
					2018-2023 Change in Jobs	2018-2023 Pct. Change in Jobs	2023-2028 Change in Jobs	2023-2028 Pct. Change in Jobs
11	Agriculture, Forestry, Fishing and Hunting	5	32	40	27	546%	8	27%
21	Mining, Quarrying, and Oil and Gas Extraction	0	0	0	(0)	(78%)	0	130%
22	Utilities	8	0	0	(8)	(98%)	0	26%
23	Construction	7	10	10	3	45%	(0)	(1%)
31	Manufacturing	6	4	4	(2)	(36%)	(0)	(5%)
42	Wholesale Trade	30	43	44	13	43%	0	1%
44	Retail Trade	27	25	25	(2)	(8%)	(0)	(0%)
48	Transportation and Warehousing	0	1	1	0	222%	0	19%
51	Information	0	0	0	0	7487%	0	21%
52	Finance and Insurance	6	6	6	0	5%	(0)	(4%)
53	Real Estate and Rental and Leasing	3	3	3	0	0%	0	4%
54	Professional, Scientific, and Technical Services	50	36	36	(14)	(28%)	0	1%
55	Management of Companies and Enterprises	0	0	0	0	0%	0	0%
56	Administrative and Support and Waste Management and Remediation Services	0	2	2	2		0	1%
61	Educational Services	3	2	3	(1)	(26%)	0	9%
62	Health Care and Social Assistance	0	0	0	0	0%	0	0%
71	Arts, Entertainment, and Recreation	2	2	2	(0)	(9%)	(0)	(1%)
72	Accommodation and Food Services	18	10	10	(8)	(44%)	0	4%
81	Other Services (except Public Administration)	34	26	23	(8)	(24%)	(3)	(12%)
90	Government	39	39	34	(0)	(1%)	(5)	(14%)
Total		239	241	242	2	1%	1	0%

Source: Lightcast



EMPLOYMENT BASE IN HANCOCK COUNTY

- Hancock County has a strong employment base in tourism-based sectors such as Retail Trade as well as Accommodation and Food Services, although other large industries include Health Care and Social Assistance, Government, Construction, and Professional and Scientific Services.
- Growth in the last five years was driven by Construction, Accommodation and Food Services, Retail Trade, and Professional, Scientific, and Technical Services

Hancock County Economic Base (2-Digit NAICS Sector)

NAICS	Description	2018 Jobs	2023 Jobs	2028 Jobs	Historic		Projected	
					2018-2023 Change in Jobs	2018-2023 Pct. Change in Jobs	2023-2028 Change in Jobs	2023-2028 Pct. Change in Jobs
11	Agriculture, Forestry, Fishing and Hunting	1,523	1,677	1,784	154	10%	108	6%
21	Mining, Quarrying, and Oil and Gas Extraction	12	9	9	(3)	(28%)	(0)	(2%)
22	Utilities	59	62	65	3	5%	3	5%
23	Construction	2,541	2,767	2,773	226	9%	6	0%
31	Manufacturing	1,191	1,097	1,057	(95)	(8%)	(40)	(4%)
42	Wholesale Trade	508	434	424	(74)	(15%)	(10)	(2%)
44	Retail Trade	3,679	3,874	3,870	194	5%	(4)	(0%)
48	Transportation and Warehousing	574	549	566	(25)	(4%)	17	3%
51	Information	314	295	296	(19)	(6%)	0	0%
52	Finance and Insurance	552	537	522	(15)	(3%)	(15)	(3%)
53	Real Estate and Rental and Leasing	428	448	476	20	5%	28	6%
54	Professional, Scientific, and Technical Services	2,319	2,501	2,526	182	8%	25	1%
55	Management of Companies and Enterprises	58	111	131	53	92%	20	18%
56	Administrative and Support and Waste Management and Remediation Services	1,066	1,078	1,120	12	1%	42	4%
61	Educational Services	651	698	775	47	7%	77	11%
62	Health Care and Social Assistance	3,312	3,057	2,963	(256)	(8%)	(94)	(3%)
71	Arts, Entertainment, and Recreation	644	704	747	60	9%	43	6%
72	Accommodation and Food Services	3,434	3,638	3,766	204	6%	129	4%
81	Other Services (except Public Administration)	3,014	2,505	2,461	(509)	(17%)	(43)	(2%)
90	Government	3,551	3,495	3,466	(56)	(2%)	(29)	(1%)
Total		29,441	29,536	29,799	95	0%	263	1%

Source: Lightcast



EMPLOYMENT CONCENTRATION

- Agriculture, Forestry, Fishing, and Hunting stand out as by far the most concentrated sector in both Gouldsboro and Winter Harbor, with almost 15x and 11x the employment concentration as the US average.
- Other sectors with relatively high concentration are Wholesale Trade, Other Services, and Government.

Employment Concentration Comparison, 2023

NAICS	Description	Gouldsboro	Winter Harbor	Hancock County
11	Agriculture, Forestry, Fishing and Hunting	14.6	11.3	4.8
	Mining, Quarrying, and Oil and Gas			
21	Extraction	0.0	0.0	0.1
22	Utilities	0.0	0.2	0.6
23	Construction	1.2	0.7	1.6
31	Manufacturing	1.3	0.2	0.5
42	Wholesale Trade	1.7	4.9	0.4
44	Retail Trade	0.4	1.1	1.4
48	Transportation and Warehousing	0.0	0.0	0.4
51	Information	0.1	0.0	0.5
52	Finance and Insurance	0.2	0.6	0.4
53	Real Estate and Rental and Leasing	0.4	0.7	0.9
	Professional, Scientific, and Technical			
54	Services	0.5	2.1	1.2
55	Management of Companies and Enterprises	0.1	0.0	0.3
	Administrative and Support and Waste			
56	Management and Remediation Services	0.1	0.1	0.6
61	Educational Services	0.1	0.4	1.0
62	Health Care and Social Assistance	0.0	0.0	0.8
71	Arts, Entertainment, and Recreation	0.3	0.4	1.4
72	Accommodation and Food Services	0.8	0.5	1.5
81	Other Services (except Public Administration)	3.2	2.2	1.7
90	Government	1.9	1.1	0.8

Source: Lightcast



AVERAGE EARNINGS

Average Earnings Per Job

NAICS	Description	Gouldsboro	Winter Harbor	Hancock County
11	Agriculture, Forestry, Fishing and Hunting	\$52,664	\$56,423	\$56,961
21	Mining, Quarrying, and Oil and Gas Extraction	N/A	N/A	\$67,784
22	Utilities	N/A	N/A	\$134,462
23	Construction	\$55,036	\$62,742	\$57,675
31	Manufacturing	\$68,732	\$53,378	\$58,701
42	Wholesale Trade	\$79,457	\$54,158	\$63,516
44	Retail Trade	\$55,947	\$42,185	\$44,876
48	Transportation and Warehousing	N/A	\$65,629	\$61,995
51	Information	N/A	N/A	\$54,122
52	Finance and Insurance	\$123,922	\$108,457	\$96,743
53	Real Estate and Rental and Leasing	\$76,551	\$97,892	\$66,179
54	Professional, Scientific, and Technical Services	\$97,339	\$84,775	\$90,427
55	Management of Companies and Enterprises	N/A	N/A	\$131,561
56	Administrative and Support and Waste Management and Remediation Services	\$48,549	\$54,659	\$39,614
61	Educational Services	\$18,320	\$18,320	\$34,524
62	Health Care and Social Assistance	N/A	N/A	\$73,360
71	Arts, Entertainment, and Recreation	\$40,601	\$40,537	\$41,073
72	Accommodation and Food Services	\$38,034	\$41,686	\$42,335
81	Other Services (except Public Administration)	\$33,220	\$36,968	\$35,300
90	Government	\$62,478	\$63,482	\$65,468
Total, All Industries		\$57,186	\$58,934	\$57,336

Source: Lightcast

- Average earnings are similar across Gouldsboro, Winter Harbor, and Hancock County. Gouldsboro and Hancock County have average annual earnings per job of around \$57,000, while Winter Harbor has slightly higher average earnings of nearly \$59,000 per year.
- In Gouldsboro, industries with the highest average earnings are Finance and Insurance as well as Professional, Scientific, and Technical Services.



HOUSING STOCK: TENURE

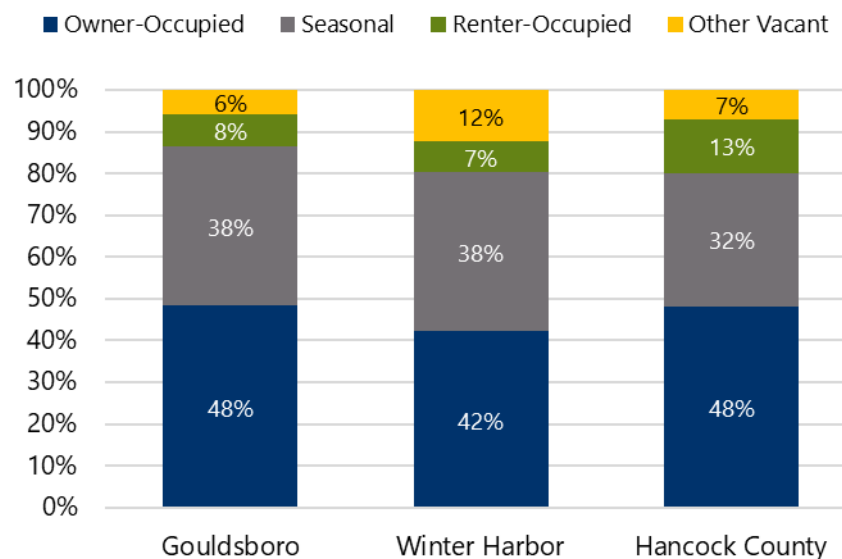
Total Housing Units 2022

	Gouldsboro	Winter Harbor	Hancock County
Owner-Occupied	655	195	19,411
Renter-Occupied	103	34	5,249
Seasonal	518	176	12,840
Other Vacant	81	57	2,798
Total Housing Units 2022	1,357	462	40,298

Source: American Community Survey 5-year estimates, reports S2501 and DP04

- Most of the region's occupied housing is owner-occupied, with a small share of housing units being rented, similar to the County
- A significant number and share of housing in Gouldsboro, Winter Harbor, and Hancock County is used seasonally. In both Gouldsboro and Winter Harbor, 38% of units are seasonal, with another 6% and 12% vacant for other reasons in each town, respectively.

Housing Units, 2022

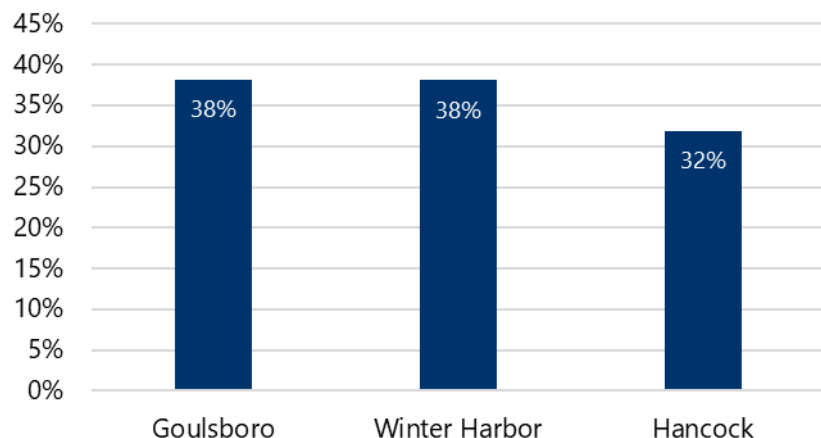


Source: American Community Survey, 2022 5-year estimates



VACANT HOUSING UNITS

Seasonal share of total housing units



Source: American Community Survey, 2022 5-year estimates

- Seasonal housing is the main driver of the region's high shares of vacant housing. 38% of all housing in Goulsboro and Winter Harbor is seasonal.
- Seasonal housing accounts for 518 units in Goulsboro and 176 units in Winter Harbor
- Seasonal housing accounts for over three-quarters of vacant housing in all three areas. Other major reasons for vacant housing units are that they are for rent or for sale.

Vacant Housing Units 2022

	Goulsboro		Winter Harbor		Hancock County	
	#	%	#	%	#	%
For rent	34	6%	7	3%	351	2%
Rented, not occupied	0	0%	9	4%	261	2%
For sale only	31	5%	0	0%	331	2%
Sold, not occupied	0	0%	7	3%	173	1%
For seasonal, recreational, or occasional use	518	86%	176	76%	12,840	82%
For migrant workers	0	0%	0	0%	5	0%
Other vacant	16	3%	34	15%	1,677	11%
Total	599		233		15,638	

Source: American Community Survey 5-year estimates, report B25004

Note: "Other Vacant" can include reasons such as renovations, foreclosure, legal proceedings, abandoned, transient quarters, etc.



SINGLE-FAMILY AND MULTIFAMILY HOUSING STOCK

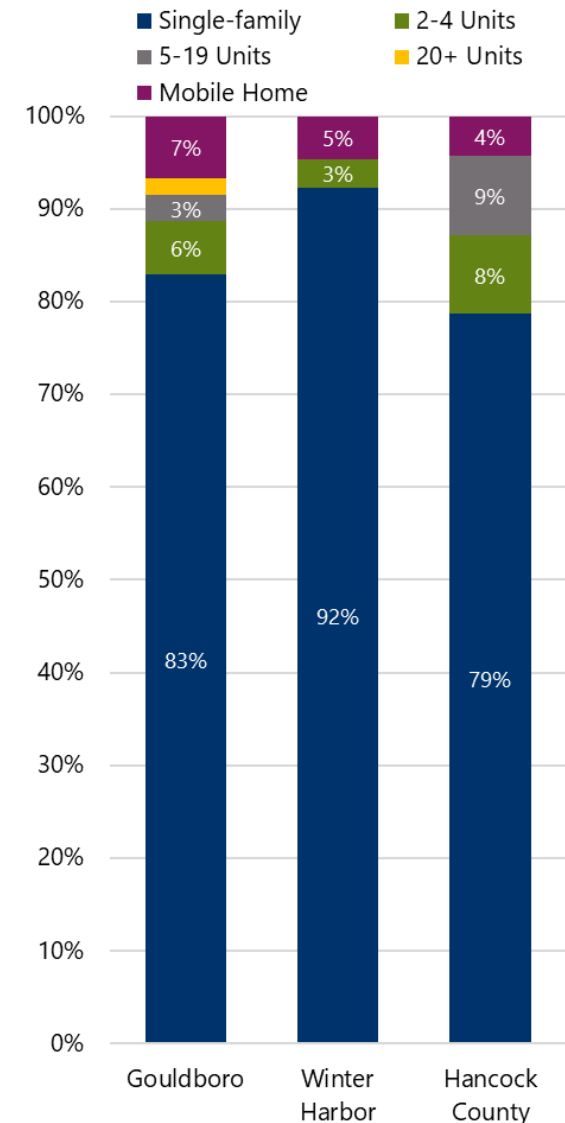
Number of Units in Structure 2022

	Gouldsboro	Winter Harbor	Hancock County
1-unit, detached	1,245	350	32,936
1-unit, attached	7	13	457
2 units	3	14	1,120
3 or 4 units	40	25	1,210
5 to 9 units	0	38	881
10 to 19 units	0	2	241
20 or more units	0	0	729
Mobile home	62	20	2,708
Total	1,357	462	40,282

Source: American Community Survey 5-year estimates, report DP04

- A strong majority of housing in Gouldsboro, Winter Harbor, and Hancock County is single-family housing. Only 10% of housing in Gouldsboro and 3% of housing in Winter Harbor is multifamily, compared to 17% in Hancock County.

Number of Units in Structure - Percent Shares 2022



Source: ACS 5-year estimates report DP04

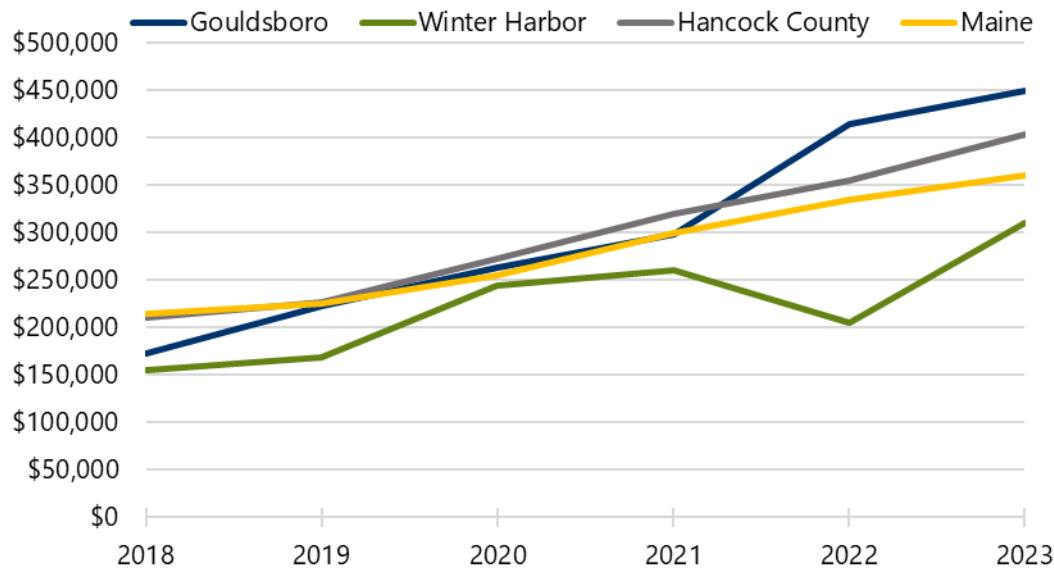


HOME SALE PRICES – COMPARATIVE GEOGRAPHIES

Home Ownership is Becoming Less Accessible

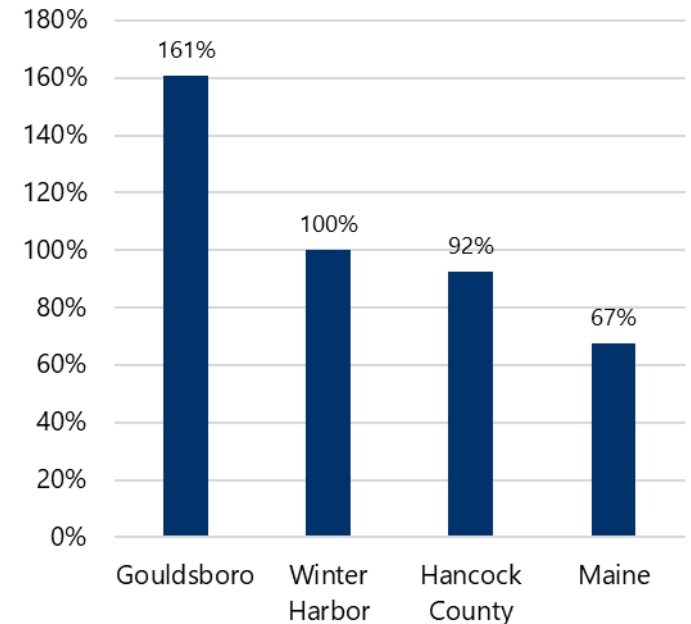
- Home prices have doubled in Winter Harbor and nearly tripled in Gouldsboro from 2018-2023. This compares to 92% growth in Hancock County and 67% growth in Maine
- While home price growth has been relatively consistent since 2020 in Hancock County and in Maine, prices spiked in 2022 in Gouldsboro and dipped slightly in Winter Harbor the same year.
- Approximately half of the homes sold in Gouldsboro in the 12 months ending April 2024 were coastal, likely seasonal homes. These homes had a higher median sale price, nearly \$520,000, compared to a significantly lower median for inland homes, approximately \$250,000.

Median Sale Price of Single-Family Homes, 2018-2023



Source: MaineHomeConnection.com, Maine Listings

Median Sale Price of Single-Family Homes, 2018-2023 % Change



Source: MaineHomeconnection.com, Maine Listings, Camoin Associates



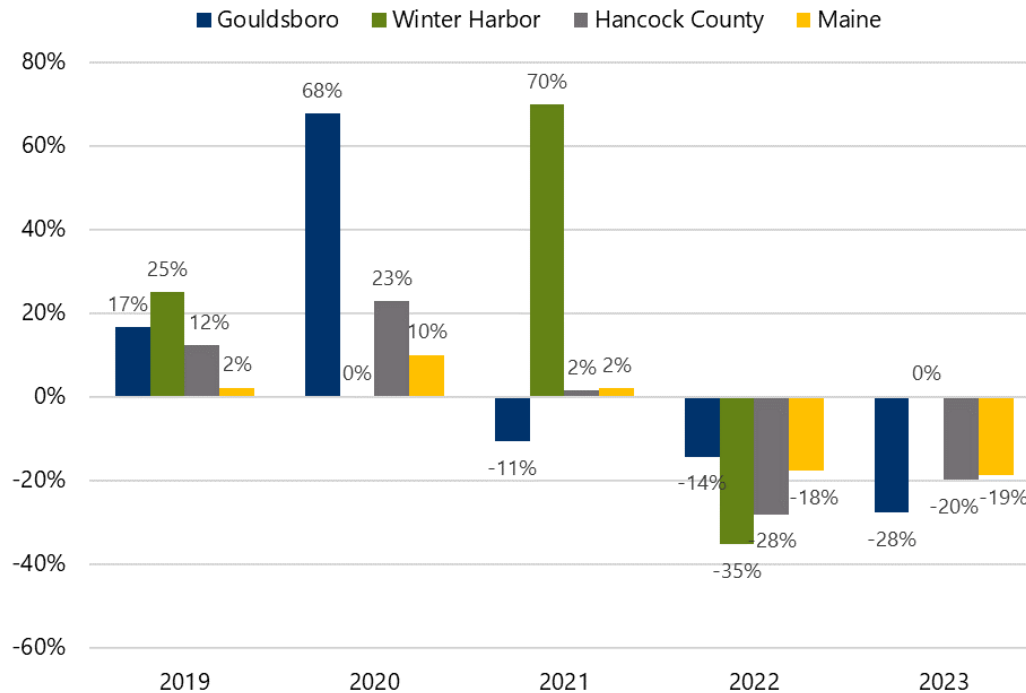
HOME SALES – COMPARATIVE GEOGRAPHIES

Single Family Home Sales Key Statistics

		2018	2023	% Change
Gouldsboro	Median sale price	\$172,500	\$450,000	161%
	Closed sales	24	26	8%
Winter Harbor	Median sale price	\$155,000	\$310,000	100%
	Closed sales	8	11	38%
Hancock County	Median sale price	\$210,000	\$404,000	92%
	Closed sales	768	620	-19%
Maine	Median sale price	\$215,000	\$360,000	67%
	Closed sales	17,967	13,775	-23%

Source: MaineHomeConnection.com, Maine Listings

Year-Over-Year Growth in Closed Sales of Single-Family Homes



Source: MaineHomeConnection.com, Maine Listings

After a surge in 2020-2021, sales have slowed drastically.

- In Gouldsboro, the number of closed sales of single-family homes surged by 68% in 2020, with 47 total closed sales. That peak came in 2021 for Winter Harbor, when the number of sales grew 70% to 17 sales.
- The surge in home sales was a trend that was also seen in Hancock County and the state overall. However, the local growth in home sales far surpassed the regional and state growth rates.
- In 2022 and 2023, the number of sales slowed significantly, a trend that was also seen in the county and state.



RENTAL RATES

- Similar to home values, rental rates have also posted significant increases over the past decade. The median monthly rental rate in Gouldsboro now stands at nearly \$800, a 38% increase over the past 10 years. Neighboring Winter Harbor has a median of \$927 per month, more in line with Hancock County's \$949 per month.
- According to 2022 5-year estimates, the largest share of renters in all three study areas pay between \$500-\$999 per month in rent. Approximately a quarter of renters pay over \$1,000 per month in Gouldsboro and in Winter Harbor, while nearly 50% pay over \$1,000 per month in Hancock County.

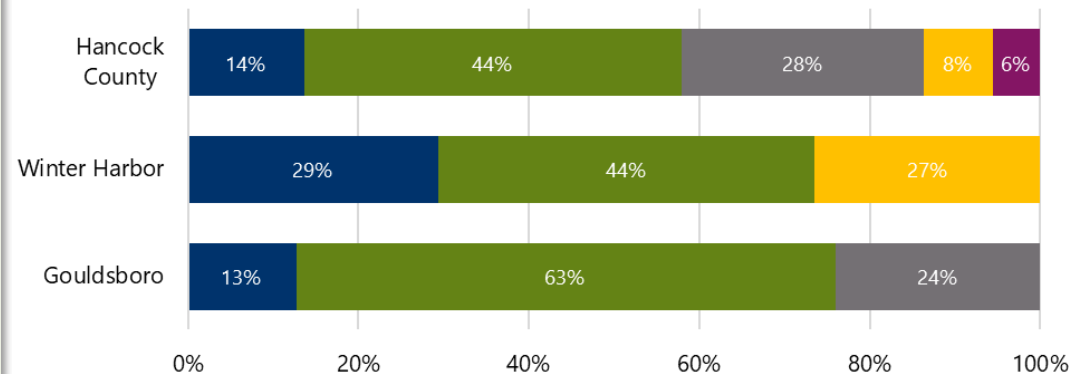
Median Rent, 2012-2022

	2012	2022	Growth
Gouldsboro	\$578	\$795	38%
Winter Harbor	\$678	\$927	37%
Hancock County	\$747	\$949	27%

Source: American Community Survey 5-year estimates, report DP04

Rental Rates for Households Paying Rent - Percent of Households 2022

■ Less than \$500 ■ \$500 to \$999 ■ \$1,000 to \$1,499 ■ \$1,500 to \$1,999 ■ \$2,000 or more



Source: American Community Survey Report DP04



II. HOUSING NEEDS GAP ANALYSIS

AFFORDABILITY: OWNER-OCCUPIED HOUSING

Home sale prices are unaffordable to the median household income in all study areas.

- The median sale prices of \$450,000 in Gouldsboro and \$310,000 in Winter Harbor require annual household income well above median household income. In Gouldsboro, the household income needed to buy the median home sold in 2023 is 2.5x higher than the median household income. In Winter Harbor, the income needed is 1.9x higher than the median household income, while it's 2.1x higher for Hancock County.
- Based on data about homes sold in the 12 months ending April 2024, the median sale price of inland homes was significantly lower in Gouldsboro compared to their coastal counterparts, for a median of just over \$250,000. In Winter Harbor, few coastal homes were sold in the last 12 months, leading to a similar median sale price. Still, these lower prices are unaffordable to the median household in both Gouldsboro and Winter Harbor.

Affordable: Housing is considered affordable if the total housing cost (total rent, or the total combined costs of mortgage, insurance, taxes, and utilities) is 30% or less of total household income

Income Gap: The additional annual income a family would need to make for the median house (or median rent) to be affordable

Affordability Gap: The price difference that would be necessary for a family to afford housing. If this number is negative, it means the median house (or median rent) is unaffordable and would need to come down in price to be affordable. If this number is positive, the median house sold (or median rent) is currently affordable and could cost more before becoming unaffordable.

Home Affordability Gap: Housing Prices vs Income Levels (2023)

	Gouldsboro		Winter Harbor		Hancock County
	Overall	Inland	Overall	Inland	
Median Sale Price	\$450,000	\$254,500	\$310,000	\$300,000	\$404,000
Down Payment of 10%	\$45,000	\$25,450	\$31,000	\$30,000	\$40,400
Loan Amount	\$405,000	\$229,050	\$279,000	\$270,000	\$363,600
Principal & Interest Payment	\$2,722	\$1,539	\$1,875	\$1,814	\$2,444
Estimated Additional Costs per Monthly Payment	\$1,225	\$923	\$983	\$969	\$1,188
Total Monthly Payment	\$3,946	\$2,462	\$2,858	\$2,783	\$3,631
Household Income Needed	\$157,859	\$98,506	\$114,322	\$111,319	\$145,240
Median Household Income (MHI)	\$63,270		\$60,473		\$68,072
Income Gap	(\$94,589)	(\$35,236)	(\$53,849)	(\$50,846)	(\$81,970)
Affordable Home Price based on MHI	\$138,440		\$130,661		\$152,581
Home Price Affordability Gap	(\$311,560)	(\$116,060)	(\$179,339)	(\$169,339)	(\$251,419)

Source: MaineHomeConnection.com, Maine Listings, mortgagenewsdaily.com, HUD, Zillow.com, Camoin Associates

Note: Home prices and payments assume a 7.1% mortgage payment and 10% down payment. Additional monthly costs include property tax, insurance, and estimated utility costs.



AFFORDABILITY: RENTER-OCCUPIED HOUSING

Data shows that rental housing is generally affordable in both Gouldsboro and Winter Harbor.

- Median gross monthly rent in 2022 was \$795 in Gouldsboro and \$927 in Winter Harbor, a cost equating to around 15%-18% of monthly income for the median household
- However, note that this data may present some limitations, including that the most recent rent data covers the five years from 2017-2022 and that monthly rent prices have likely increased more recently. Additionally, this data does not reflect the availability of affordable units. While the median rent price is affordable, it is still possible that there is a mismatch between household affordability and the availability of units.
- Notably, **a search for rental properties in the local area found no available rental properties in Gouldsboro or Winter Harbor**, with the nearest rental availability in Franklin and Ellsworth. This indicates that while existing stock may be affordable, it is **largely unavailable to would-be renters**.

Rental Affordability Gap: Gross Rents and Median Earnings, 2022

	Gouldsboro	Winter Harbor	Hancock County
Median Gross Monthly Rent	\$795	\$927	\$949
Annualized Rent	\$9,540	\$11,124	\$11,388
Annual Household Income Needed	\$31,800	\$37,080	\$37,960
Hourly Wage Needed (full-time)	\$15.29	\$17.83	\$18.25
Hourly Wage Needed (3/4-Time)	\$20.38	\$23.77	\$24.33
Hourly Wage Needed (1/2-time)	\$30.58	\$35.65	\$36.50
Median Household Income (MHI)	\$63,270	\$60,473	\$68,072
Median Rent Share of MHI	15%	18%	17%

Source: American Community Survey 2022 5-Year Estimates, Camoin Associates



COST BURDENED HOUSEHOLDS

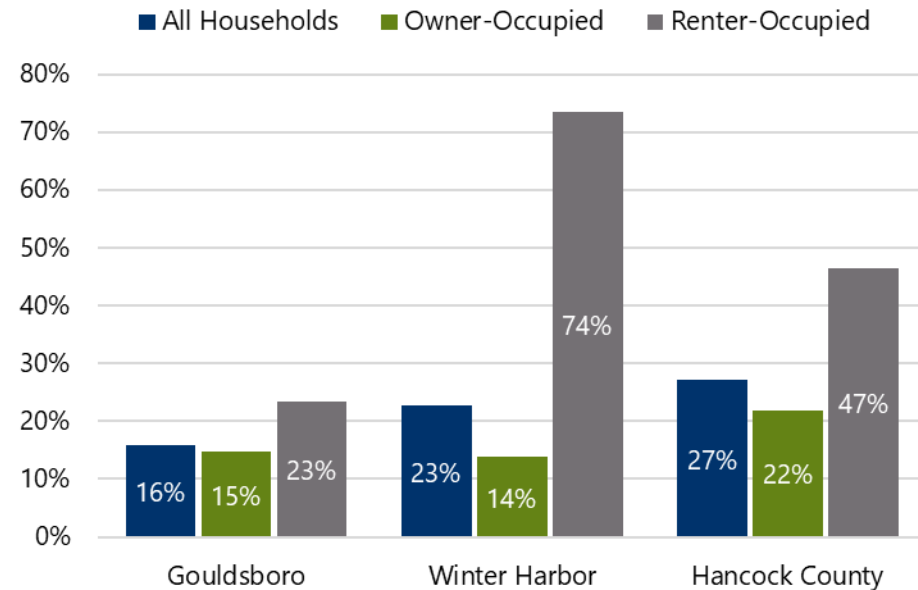
- Households whose housing costs exceed 30% of total income are considered “Cost burdened” and more likely to face difficulties meeting other needs beyond shelter.
- In Gouldsboro, 16% of households are considered Cost Burdened. That share jumps to 23% when considering just renter households.
- In Winter Harbor, 23% of households are considered cost-burdened. That share jumps to 75% when considering just renter households.
- In general, these propensities are similar to Hancock County, though Gouldsboro’s cost burden is less severe. This data shows the necessity for more affordable housing, both for renters and owners.

Cost Burdened Households (2022)

	All Households	Owner-Occupied	Renter-Occupied
Gouldsboro	120	96	24
Winter Harbor	52	27	25
Hancock County	6,694	4,251	2,443

Source: American Community Survey 2022 5-Year Estimates

Cost Burdened Households (2022)



Source: American Community Survey 2022 5-Year Estimates



OVERCROWDED HOUSEHOLDS

Data does not suggest overcrowding is a major challenge.

- Overcrowding is measured based on the number of rooms (all rooms, not just bedrooms) in the unit relative to the number of occupants. For example, a four-person family living in a four-room home would have a ratio of 1.0 and would not be considered overcrowded.
- Housing units are considered overcrowded if they have a person-per-room ratio of 1.25 or more
- In Winter Harbor, 0 housing units are considered overcrowded
- In Gouldsboro, 3 housing units are considered overcrowded, all of which are owner-occupied. This represents less than one-half of a percent of all housing units.

Overcrowded Households, 2022

Occupants per room	Gouldsboro			Winter Harbor		
	Total	Owner	Renter	Total	Owner	Renter
Total Occupied Units	758	655	103	229	195	34
Overcrowded Units	3	3	0	0	0	0
Severely Overcrowded Units	0	0	0	0	0	0
Overcrowded Percent of Total	0.4%	0%	0%	0%	0%	0%

Source: ACS 5-Year Estimates Table S2501, Camoin Associates

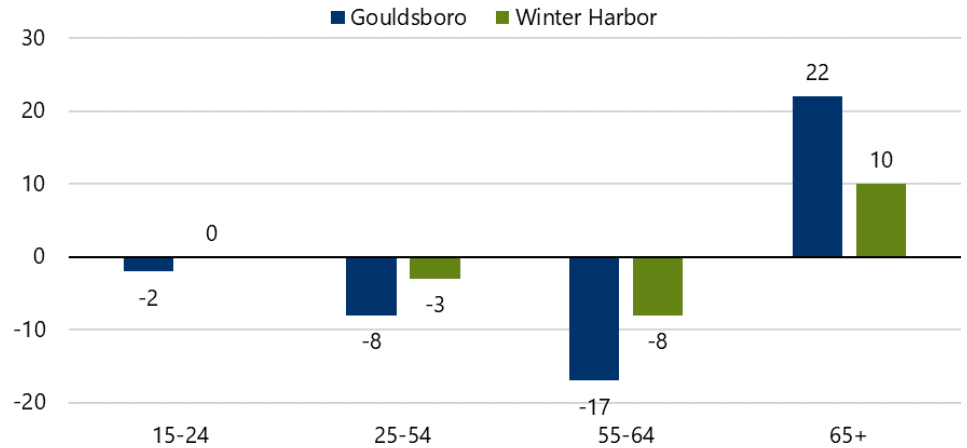


HOUSING NEEDS FROM POPULATION GROWTH

In the next five years, household growth will be primarily driven by high-income senior households.

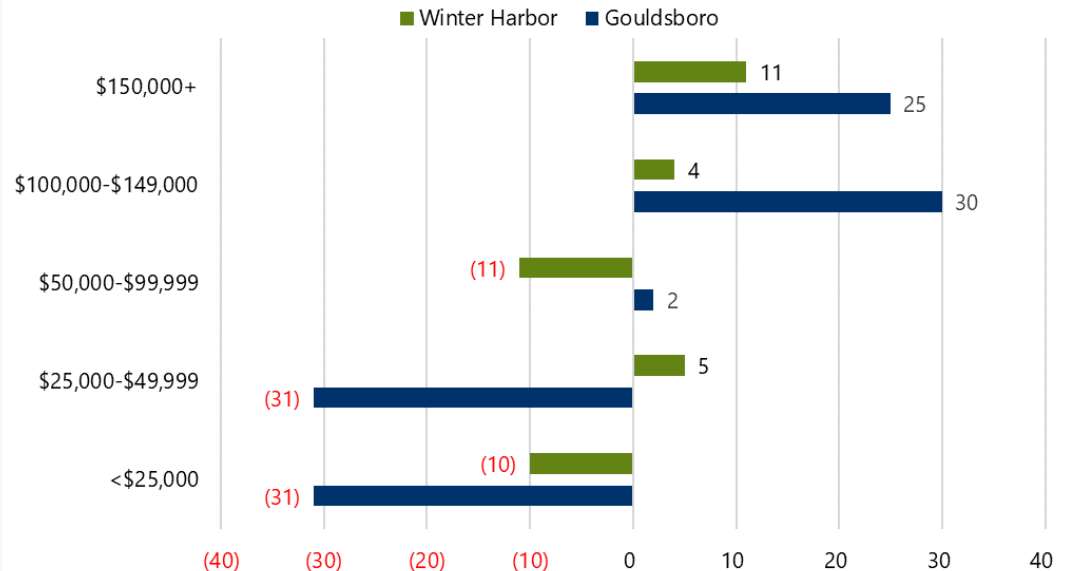
- From 2023-2028, the total number of households is projected to decline by 5 in Gouldsboro and by 1 in Winter Harbor
- The declining number of households is primarily driven by younger, working-aged households as well as lower-income households
- Much of the decline in younger and lower-income households will be offset by growth in the number of high-income households over the age of 65. This growth largely comes as these households naturally age from younger cohorts into older ones.
- These dynamics may be mitigated by housing development. **Growing the base of affordable housing targeted at working-aged families can help mitigate these projected dynamics**
- Note that this data reflects year-round households, not seasonal households.

Projected Household Growth by Age, 2023-2028



Source: Esri, Camoin Associates

Projected Household Growth by Income, 2023-2028



Source: Esri, Camoin Associates



AREA MEDIAN INCOME

Households by AMI Bracket, 2023

Row Labels	Gouldsboro		Winter Harbor	
	Number of Household	Percent of Households	Number of Household	Percent of Households
Over 150% AMI	201	25%	45	18%
120% - 150% AMI	49	6%	18	7%
100% - 120% AMI	72	9%	34	13%
80% - 100% AMI	78	10%	23	9%
50% - 80% AMI	152	19%	54	21%
35% - 50% AMI	90	11%	21	8%
35% AMI and Under	155	19%	56	22%
Total	798	100%	251	100%

Source: Esri, HUD, ACS Public Use Microdata Sample, Camoin Associates

What is AMI and why does it matter?

Area Median Income (sometimes called Median Family Income) is the household income for the median (middle) household in a given region. AMI varies depending on the size of a household and is calculated on an annual basis by the US Department of Urban Development (HUD).

The metric is used for HUD's housing programs and many state and other programs. Programs typically set eligibility at a set percentage of AMI. Therefore, understanding the distribution of households relative to an area's AMI provides an indication of affordable housing needs in a way that aligns with common housing programs.

HUD's 2023 AMI value for Hancock County is \$86,500.

Overall, an estimated 60% of households in Gouldsboro and 61% of households in Winter Harbor have income below the Area Median Income.

Details on AMI by size of household can be found in the table below.

2023 HUD Income Limits, Hancock County

	Persons in Family							
	1	2	3	4	5	6	7	8
150% AMI	\$90,825	\$103,800	\$116,775	\$129,750	\$140,130	\$150,510	\$160,890	\$171,270
120% AMI	\$72,660	\$83,040	\$93,420	\$103,800	\$112,104	\$120,408	\$128,712	\$137,016
100% AMI	\$60,550	\$69,200	\$77,850	\$86,500	\$93,420	\$100,340	\$107,260	\$114,180
Low (80% AMI)	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450	\$78,900	\$84,350	\$89,800
Very Low (50% AMI)	\$29,750	\$34,000	\$38,250	\$42,500	\$45,900	\$49,300	\$52,700	\$56,100
Extremely Low	\$17,850	\$20,400	\$24,860	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560

Source: US Department of Housing and Urban Development, Camoin Associates



AFFORDABILITY: OWNER-OCCUPIED HOUSING

Average Home Price Affordability Gap, by AMI (2023)

	Gouldsboro	Winter Harbor
Median Sale Price	\$450,000	\$310,000
150% AMI	\$61,772	\$154,504
120% AMI	(\$139,560)	(\$7,032)
100% AMI	(\$177,460)	(\$38,888)
Low (80% AMI)	(\$236,832)	(\$86,364)
Very Low (50% AMI)	(\$323,008)	(\$185,895)
Extremely Low	(\$374,385)	(\$228,983)

Source: MaineHomeConnection.Com, Maine Listings, mortgagenewsdaily.com, HUD, Camoin Associates

Note: Home payments assume a 7.2% mortgage payment and 10% down payment. Additional monthly costs include property tax, insurance, and estimated utility costs.

Average Home Affordability Income Gap, by AMI (2023)

	Gouldsboro	Winter Harbor
Income Needed for Median Sale Price	\$126,990	\$92,352
150% AMI	\$9,110	\$31,178
120% AMI	(\$44,432)	(\$11,781)
100% AMI	(\$54,511)	(\$20,253)
Low (80% AMI)	(\$70,300)	(\$32,879)
Very Low (50% AMI)	(\$93,218)	(\$59,348)
Extremely Low	(\$106,881)	(\$70,807)

Source: MaineHomeConnection.Com, Maine Listings, mortgagenewsdaily.com, HUD, Camoin Associates

Note: Home payments assume a 7.2% mortgage payment and 10% down payment. Additional monthly costs include property tax, insurance, and estimated utility costs.

The median home sale price is unaffordable to all AMI levels except those at 150% or more.

- In both Gouldsboro and Winter Harbor, the median sale price of homes sold in 2023 was unaffordable to nearly all families, including the average family at 100% and 120% AMI.
- In Gouldsboro, the median sale price would need to fall by over \$200,000 for a single-person household or by nearly \$125,000 for a 4-person family at 100% AMI to be affordable, for an average gap of over \$177,000.
- In Winter Harbor, the median sale price would need to fall by an average of almost \$39,000 to be affordable to a household at 100% AMI.
- On average, even households at 120% AMI would need significantly more income to afford the median home sold in the area, for an average of \$44,432 more per year in Gouldsboro and \$11,781 per year in Winter Harbor.



HOUSING GAP: COST BURDENED HOUSEHOLDS

Households with the least means have the greatest degree of cost-burden

- On an AMI basis, most of Gouldsboro's cost-burdened renter households have income between 50%-80% AMI.
- On the other hand, most of Gouldsboro's cost-burdened homeowners have income at 50% AMI or below, although cost burden is present at all AMI levels in Gouldsboro.
- In Winter Harbor, nearly all cost-burdened households have income at 80% AMI or below, with the highest number of cost-burdened households at 35% AMI and under.
- Overall, the highest incidence of cost burden occurs in households at 80% AMI or below. An estimated 100% of renter households at 35%-50% AMI are cost-burdened in Winter Harbor; Gouldsboro's rates surge as high as 42%-44% for both renters and owners at lower AMI levels.

Total Cost-Burdened Households by AMI, 2022

	Gouldsboro		Winter Harbor	
	Renter	Owner	Renter	Owner
Over 150% AMI	0	9	0	0
120% - 150% AMI	0	5	0	0
100% - 120% AMI	0	4	0	0
80% - 100% AMI	0	4	0	1
50% - 80% AMI	17	8	8	6
35% - 50% AMI	5	27	8	7
35% AMI and Under	2	39	9	13
Total	24	96	25	27

Source: ACS 5-year estimates table S2503; ACS Public Use Microdata Sample; HUD; Camoin Associates

Percent Cost-Burdened Households by AMI, 2022

	Gouldsboro		Winter Harbor	
	Renter	Owner	Renter	Owner
Over 150% AMI	0%	5%	0%	0%
120% - 150% AMI	0%	10%	0%	0%
100% - 120% AMI	0%	6%	0%	0%
80% - 100% AMI	0%	6%	0%	6%
50% - 80% AMI	42%	8%	56%	15%
35% - 50% AMI	16%	44%	100%	50%
35% AMI and Under	3%	43%	37%	39%
Total	23%	15%	74%	14%

Source: ACS 5-year estimates table S2503; ACS Public Use Microdata Sample; HUD; Camoin Associates



HOUSING NEEDS FROM POPULATION GROWTH

The greatest housing need will be for both renter and owner housing for households at or below 35% AMI

- On an AMI basis, household growth will be mixed across various income levels.
- From 2023-2028, the number of households at or below 35% AMI is projected to grow by 44. Estimates show that approximately 18 of these households will be renter households while 26 will be owner households; however, many of these households are likely to be priced out of home ownership and are more likely to be renters.
- Other AMI levels that are projected to see growth are the 80%-100% AMI range as well as the 120%-150% AMI ranges.

Growth in Number of Households by AMI, 2023-2028

Row Labels	Gouldsboro			Winter Harbor			Combined		
	Total	Renter	Owner	Total	Renter	Owner	Total	Renter	Owner
Over 150% AMI	(6)	(1)	(5)	0	0	0	(5)	(1)	(5)
120% - 150% AMI	16	1	15	(0)	(0)	(0)	15	1	15
100% - 120% AMI	6	1	5	(8)	(1)	(7)	(3)	(0)	(2)
80% - 100% AMI	4	1	3	3	0	3	7	1	6
50% - 80% AMI	(33)	(9)	(24)	(24)	(7)	(18)	(57)	(16)	(41)
35% - 50% AMI	(25)	(8)	(16)	18	6	12	(7)	(2)	(5)
35% AMI and Under	33	13	19	11	5	7	44	18	26
Total	(5)	(2)	(3)	(1)	3	(4)	(6)	1	(7)

Source: Esri, HUD, ACS Public Use Microdata Sample, Camoin Associates



SUMMARY OF NEED

- In the next five years, **the number of working-age households is projected to decline by 38 across both towns**, while the number of retirement-age (65+) households is projected to grow by 32.
- To maintain the current number of working-aged households, **Gouldsboro and Winter Harbor will need to add 38 units** that will provide new housing for working-aged individuals and families
- **38 new units would provide housing for 13% of the area’s current number of displaced workers**, or those that commute in from other towns.

Growth in Households by Householder Age, 2023-2028

	Gouldsboro		Winter Harbor		Total	
	15-64	65+	15-64	65+	15-64	65+
2023 Households	446	352	134	117	580	469
Change, 2023-2028	(27)	22	(11)	10	(38)	32

Source: Esri, Camoin Associates

- To fill this gap, both senior housing and workforce housing development are recommended. Availability of senior units will allow existing senior households to contribute their current households to the local inventory, while the workforce units would directly provide more attainable housing for workforce-aged households
- All units should be targeted at the 50%-120% AMI range. Households in this range currently face significant affordability gaps.
- A summary of the recommended units and price points, by for-sale and renter households, can be found in the table below.

Recommended Units and Price Points

Type	For-Sale Units	Rental		For-Sale Price Points	Rental Price Points
		Units	AMI Target		
Senior Housing	0	19	50%-120%	Under \$200,000	\$750-\$2,000
Workforce Units	5	14	50%-120%	Under \$300,000	\$750-\$2,500



III. DATA APPENDIX

DATA SOURCES



Lightcast (formerly Emsi Burning Glass) is a global leader in labor market analytics, offering a data platform that gives a comprehensive, nuanced, and up-to-date picture of labor markets at all scales from national to local. Key components of the platform include traditional labor market information, job postings analytics, talent profile data, compensation data, and skills analytics. Lightcast integrates government data with information from online job postings, talent profiles, and resumes to produce timely intelligence on the state of the labor market. Job and compensation data is available by industry, occupation, educational program, and skill type. [Click to learn more.](#)



Esri ArcGIS Business Analyst combines proprietary statistical models covering demographic, business, and spending data with map-based analytics to offer insights on market opportunities for industries, businesses, and sites. Business Analyst integrates datasets covering a wide range of topics including demographics, consumer spending, market potential, customer segmentation, business locations, traffic counts, and crime indexes, which can be overlaid spatially to produce customizable maps and uncover market intelligence. Data can be pulled for standard and custom geographies, allowing for valuable comparison between places. [Click to learn more.](#)



Multiple Listings Services (MLS) are individual private databases of for-sale residential property listings designed to consolidate property information and connect homebuyers and sellers. More than 500 MLSs exist in the US, covering different geographic regions and markets. Individual property listings are often publicly accessible, while aggregated data on sales prices and trends can typically only be accessed through direct cooperation with an MLS. Many MLSs also provide listing information to third-party aggregators such as Realtor.com or Zillow. [Click here to learn more.](#)



The **American Community Survey (ACS)** is an ongoing statistical survey by the US Census Bureau that gathers demographic and socioeconomic information on age, sex, race, family and relationships, income and benefits, health insurance, education, veteran status, disabilities, commute patterns, and other topics. Mandatory to fill out, the survey is sent to a small sample of the population on a rotating basis. The questions on the ACS are different than those asked on the decennial census and provide ongoing demographic updates of the nation down to the block group level. [Click to learn more.](#)



OnTheMap is a tool developed through the US Census Longitudinal Employer-Household Dynamics (LEHD) program that helps to visualize Local Employment Dynamics (LED) data about where workers are employed and where they live. It offers visual mapping capabilities for data on age, earnings, industry distributions, race, ethnicity, educational attainment, and sex. [Click to learn more.](#)



HUD User is managed by the US Department of Housing and Urban Development's Office of Policy Development and Research. HUD User hosts research, publications, and datasets in housing, community development, and more. This is the official data source for federal income limits and Fair Market Rent. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. [Click to learn more.](#)



HOUSEHOLDS BY AMI AND SIZE

Households by AMI Level, Gouldsboro, 2023

	Persons in Family								Total
	1	2	3	4	5	6	7	8	
Up to 200% AMI and over	8	35	15	8	6	128	0	0	201
120% - 150% AMI	18	22	4	3	1	0	0	0	49
100% - 120% AMI	5	44	15	5	2	0	0	0	72
80% - 100% AMI	18	38	6	9	5	2	0	0	78
50% - 80% AMI	67	54	16	7	1	5	2	0	152
35% - 50% AMI	51	29	5	1	2	2	0	0	90
35% AMI and Under	118	24	4	6	0	2	1	0	155
Total	286	247	66	39	18	139	3	0	798

Source: American Community Survey 1-year Estimates Public Use Microdata Sample

Households by AMI Level, Winter Harbor, 2023

	Persons in Family								Total
	1	2	3	4	5	6	7	8	
Up to 200% AMI and over	2	9	13	7	5	8	0	0	45
120% - 150% AMI	9	6	1	1	0	0	0	0	18
100% - 120% AMI	1	23	8	1	1	0	0	0	34
80% - 100% AMI	4	8	3	5	3	0	0	0	23
50% - 80% AMI	33	12	3	2	0	2	1	0	54
35% - 50% AMI	10	6	2	0	1	1	0	0	21
35% AMI and Under	43	9	2	1	0	1	0	0	56
Total	103	73	33	17	10	13	2	0	251

Source: American Community Survey 1-year Estimates Public Use Microdata Sample



GOULDSBORO INCOME AND AFFORDABILITY GAPS

Gouldsboro, ME Home Affordability Income Gap from Median Home Sale Price, by AMI (2023)

	Persons in Family						
	1	2	3	4	5	6	7
150% AMI	-\$67,034	-\$54,059	-\$41,084	-\$28,109	-\$17,729	-\$7,349	\$3,031
120% AMI	-\$85,199	-\$74,819	-\$64,439	-\$54,059	-\$45,755	-\$37,451	-\$29,147
100% AMI	-\$97,309	-\$88,659	-\$80,009	-\$71,359	-\$64,439	-\$57,519	-\$50,599
Low (80% AMI)	-\$110,259	-\$103,459	-\$96,659	-\$89,859	-\$84,409	-\$78,959	-\$73,509
Very Low (50% AMI)	-\$128,109	-\$123,859	-\$119,609	-\$115,359	-\$111,959	-\$108,559	-\$105,159
Extremely Low	-\$140,009	-\$137,459	-\$132,999	-\$127,859	-\$122,719	-\$117,579	-\$112,439

Source: MaineHomeConnection.Com, Maine Listings, mortgagenewsdaily.com, HUD, Camoin Associates

Note: Home prices and payments assume a 7.1% mortgage payment and 10% down payment. Additional monthly costs include property tax, insurance, and estimated utility costs.

Gouldsboro, ME Home Price Affordability Gap, by AMI (2023)

	Persons in Family						
	1	2	3	4	5	6	7
150% AMI	-\$223,288	-\$181,015	-\$138,742	-\$96,468	-\$62,650	-\$28,831	\$4,988
120% AMI	-\$282,471	-\$248,652	-\$214,834	-\$181,015	-\$153,960	-\$126,905	-\$99,850
100% AMI	-\$321,926	-\$293,744	-\$265,561	-\$237,379	-\$214,834	-\$192,288	-\$169,742
Low (80% AMI)	-\$364,118	-\$341,963	-\$319,808	-\$297,653	-\$279,897	-\$262,140	-\$244,384
Very Low (50% AMI)	-\$422,274	-\$408,427	-\$394,580	-\$380,734	-\$369,656	-\$358,579	-\$347,502
Extremely Low	-\$461,045	-\$452,737	-\$438,206	-\$421,459	-\$404,713	-\$387,967	-\$371,220

Source: MaineHomeConnection.Com, Maine Listings, mortgagenewsdaily.com, HUD, Camoin Associates

Note: Home prices and payments assume a 7.1% mortgage payment and 10% down payment. Additional monthly costs include property tax, insurance, and estimated utility costs.



WINTER HARBOR INCOME AND AFFORDABILITY GAPS

Winter Harbor, ME Home Affordability Income Gap, by AMI (2023)

	Persons in Family						
	1	2	3	4	5	6	7
150% AMI	-\$23,497	-\$10,522	\$2,453	\$15,428	\$25,808	\$36,188	\$46,568
120% AMI	-\$41,662	-\$31,282	-\$20,902	-\$10,522	-\$2,218	\$6,086	\$14,390
100% AMI	-\$53,772	-\$45,122	-\$36,472	-\$27,822	-\$20,902	-\$13,982	-\$7,062
Low (80% AMI)	-\$66,722	-\$59,922	-\$53,122	-\$46,322	-\$40,872	-\$35,422	-\$29,972
Very Low (50% AMI)	-\$84,572	-\$80,322	-\$76,072	-\$71,822	-\$68,422	-\$65,022	-\$61,622
Extremely Low	-\$96,472	-\$93,922	-\$89,462	-\$84,322	-\$79,182	-\$74,042	-\$68,902

Source: MaineHomeConnection.Com, Maine Listings, mortgagenewsdaily.com, HUD, Camoin Associates

Note: Home prices and payments assume a 7.1% mortgage payment and 10% down payment. Additional monthly costs include property tax, insurance, and estimated utility costs.

Winter Harbor, ME Home Price Affordability Gap, by AMI (2023)

	Persons in Family						
	1	2	3	4	5	6	7
150% AMI	-\$83,288	-\$41,015	\$1,258	\$43,532	\$77,350	\$111,169	\$144,988
120% AMI	-\$142,471	-\$108,652	-\$74,834	-\$41,015	-\$13,960	\$13,095	\$40,150
100% AMI	-\$181,926	-\$153,744	-\$125,561	-\$97,379	-\$74,834	-\$52,288	-\$29,742
Low (80% AMI)	-\$224,118	-\$201,963	-\$179,808	-\$157,653	-\$139,897	-\$122,140	-\$104,384
Very Low (50% AMI)	-\$282,274	-\$268,427	-\$254,580	-\$240,734	-\$229,656	-\$218,579	-\$207,502
Extremely Low	-\$321,045	-\$312,737	-\$298,206	-\$281,459	-\$264,713	-\$247,967	-\$231,220

Source: MaineHomeConnection.Com, Maine Listings, mortgagenewsdaily.com, HUD, Camoin Associates

Note: Home payments assume a 7.1% mortgage payment and 10% down payment. Additional monthly costs include property tax, insurance, and estimated utility costs.



GOULDSBORO COST-BURDENED HOUSEHOLDS BY AMI

Cost-Burdened Renter Households in Gouldsboro, by AMI (2022)

	Persons in Family							Total
	1	2	3	4	5	6	7	
Over 150% AMI	0	0	0	0	0	0	0	0
120% - 150% AMI	0	0	0	0	0	0	0	0
100% - 120% AMI	0	0	0	0	0	0	0	0
80% - 100% AMI	0	0	0	0	0	0	0	0
50% - 80% AMI	17	0	0	0	0	0	0	17
35% - 50% AMI	3	0	0	0	1	0	0	5
35% AMI and Under	0	1	0	1	0	0	0	2
Total	20	2	0	1	1	0	0	24

Source: American Community Survey 1-year Estimates Public Use Microdata Sample

Cost-Burdened Owner Households in Gouldsboro, by AMI (2022)

	Persons in Family							Total
	1	2	3	4	5	6	7	
Over 150% AMI	1	5	1	1	1	0	0	9
120% - 150% AMI	1	3	1	0	0	0	0	5
100% - 120% AMI	0	2	1	1	0	0	0	4
80% - 100% AMI	1	2	0	0	0	0	0	4
50% - 80% AMI	4	3	1	0	0	0	0	8
35% - 50% AMI	14	12	0	0	0	0	0	27
35% AMI and Under	31	7	1	1	0	0	0	39
Total	52	33	5	3	2	1	0	96

Source: American Community Survey 1-year Estimates Public Use Microdata Sample



WINTER HARBOR COST-BURDENED HOUSEHOLDS BY AMI

Cost-Burdened Renter Households in Winter Harbor, by AMI (2022)

	Persons in Family							Total
	1	2	3	4	5	6	7	
Over 150% AMI	0	0	0	0	0	0	0	0
120% - 150% AMI	0	0	0	0	0	0	0	0
100% - 120% AMI	0	0	0	0	0	0	0	0
80% - 100% AMI	0	0	0	0	0	0	0	0
50% - 80% AMI	8	0	0	0	0	0	0	8
35% - 50% AMI	6	1	0	0	0	0	0	8
35% AMI and Under	4	3	0	1	0	0	0	9
Total	19	4	0	1	0	0	0	25

Source: American Community Survey 1-year Estimates Public Use Microdata Sample

Cost-Burdened Owner Households in Winter Harbor, by AMI (2022)

	Persons in Family							Total
	1	2	3	4	5	6	7	
Over 150% AMI	0	0	0	0	0	0	0	0
120% - 150% AMI	0	0	0	0	0	0	0	0
100% - 120% AMI	0	0	0	0	0	0	0	0
80% - 100% AMI	0	1	0	0	0	0	0	1
50% - 80% AMI	4	1	0	0	0	0	0	6
35% - 50% AMI	3	3	0	0	0	0	0	7
35% AMI and Under	11	2	0	0	0	0	0	13
Total	19	6	1	0	0	0	0	27

Source: American Community Survey 1-year Estimates Public Use Microdata Sample



GROWTH IN HOUSEHOLDS BY AMI, 2023-2028

Growth in Households by AMI Level, Gouldsboro, 2023-2028

	Persons in Family						Total
	1	2	3	4	5	6	
Up to 200% AMI and over	8	(9)	(6)	68	54	(120)	(6)
120% - 150% AMI	(7)	20	4	(1)	0	0	16
100% - 120% AMI	1	3	(6)	5	2	0	6
80% - 100% AMI	(4)	11	0	(3)	(2)	1	4
50% - 80% AMI	(20)	(12)	(3)	2	0	0	(33)
35% - 50% AMI	(14)	(8)	(1)	0	(1)	(1)	(25)
35% AMI and Under	(2)	31	6	(2)	0	(1)	33
Total	(38)	37	(7)	69	53	(119)	(5)

Source: American Community Survey 1-year Estimates Public Use Microdata Sample, Esri, HUD, Camoin Associates

Growth in Households by AMI Level, Winter Harbor, 2023-2028

	Persons in Family						Total
	1	2	3	4	5	6	
Up to 200% AMI and over	1	14	(5)	(2)	(1)	(7)	0
120% - 150% AMI	(7)	4	1	1	1	0	(0)
100% - 120% AMI	1	(5)	(6)	1	0	0	(8)
80% - 100% AMI	(1)	10	(1)	(3)	(2)	0	3
50% - 80% AMI	(22)	(2)	(1)	2	0	(1)	(24)
35% - 50% AMI	12	7	0	0	(1)	(1)	18
35% AMI and Under	1	8	1	1	0	(0)	11
Total	(14)	35	(10)	0	(3)	(8)	(1)

Source: American Community Survey 1-year Estimates Public Use Microdata Sample, Esri, HUD, Camoin Associates



IV. SURVEY RESULTS



Visited

406



Started

169



Avg. Time to Complete

6m



Completed

169



Completion Rate

100.00%

QUESTION 01 | MULTIPLE CHOICE

Please describe yourself. . .

Answered: 166 Skipped: 3



ANSWER CHOICES ▾

RESPONSES ▾

RESPONSE PERCENTAGE ▾

Employee or self-employed

74

44.58 %

Employer

1

0.60 %

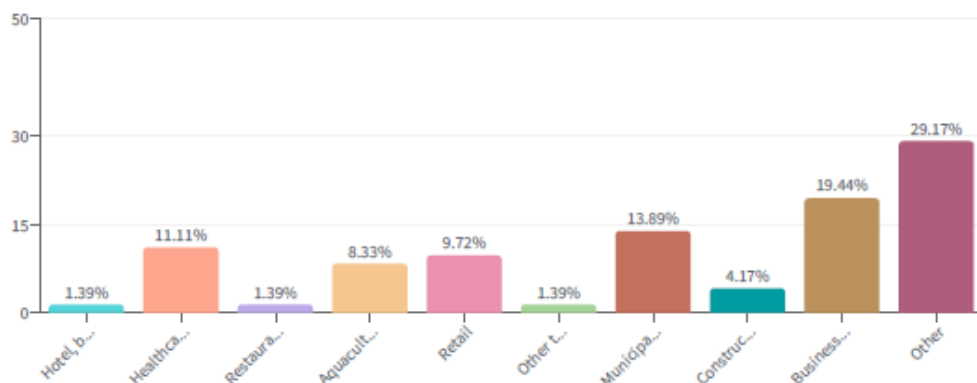
Retired or not currently employed

91

54.82 %

What industry best describes your employment?

Answered: 72 Skipped: 5



“Other” responses:

- Other tourism or recreation business
- Art studio & Gallery
- Cleaning
- Contract mail carrier for usps
- Craftsman and retail; 2 employees; retail sales
- Education
- Federal Government
- Government
- Gunsmithing
- higher education public and private
- Law Enforcement
- Library
- Library
- Musician
- Nonprofit conservation organization
- psychotherapist and photographer
- Real Estate investment, wholesale food business
- Social Services
- University professor at a state university
- Writer
- Writing, Publishing, Photography

ANSWER CHOICES ▾

RESPONSES ▾

RESPONSE PERCENTAGE ▾

Hotel, bed and breakfast, or other accommodation

1

1.39 %

Healthcare

8

11.11 %

Restaurant or bar

1

1.39 %

Aquaculture, agriculture, or commercial fishing

6

8.33 %

Retail

7

9.72 %

Other tourism or recreation business

1

1.39 %

Municipal/public school system

10

13.89 %

Construction/contractor/trades business

3

4.17 %

Business and professional services: finance, insurance, IT, engineering, marketing, etc.

14

19.44 %

Other

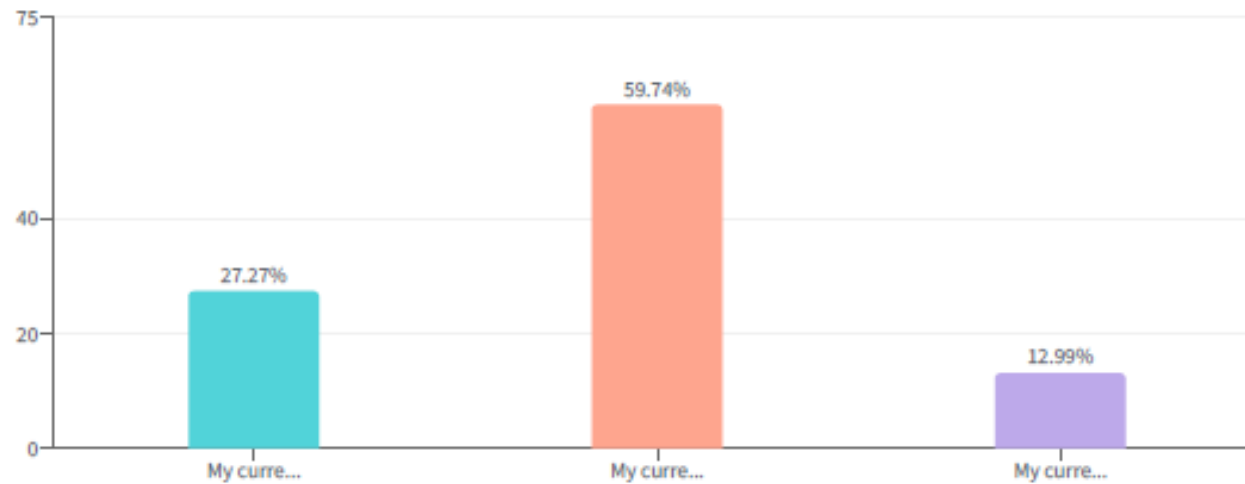
21

29.17 %

QUESTION 03 | MULTIPLE CHOICE

Does your current housing situation meet your needs?

Answered: 77 Skipped: 0



ANSWER CHOICES ▾

RESPONSES ▾

RESPONSE PERCENTAGE ▾

My current housing meets my needs today, but my housing needs are likely to change within the next 10 years.

21

27.27 %

My current housing meets my anticipated needs for at least the next decade.

46

59.74 %

My current housing does NOT meet my needs today.

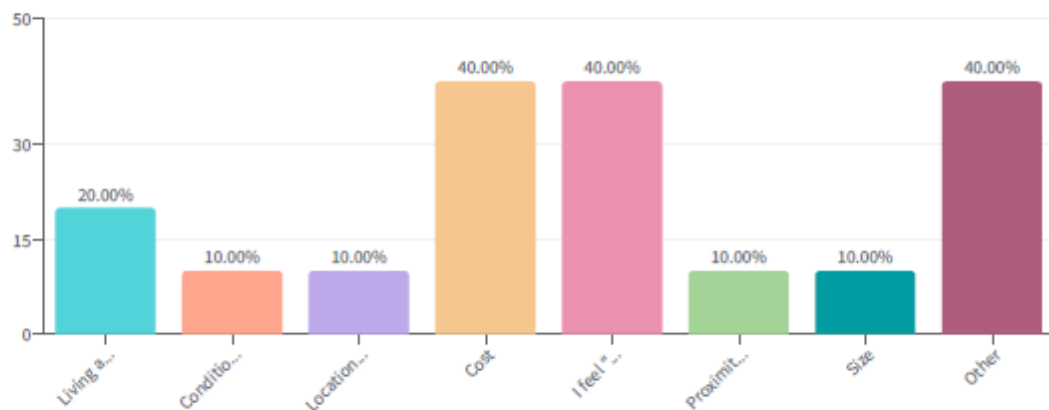
10

12.99 %

My current housing does NOT meet my needs because of...

Select up to three

Answered: 10 Skipped: 0

**“Other” responses:**

- Renting but would like to purchase a home in town
- Short term rental
- No other options in the area
- Lack of amenities: dishwasher, laundry

ANSWER CHOICES ▾ RESPONSES ▾ RESPONSE PERCENTAGE ▾

Living arrangements (e.g., roommates) 2 20.00 %

Condition/quality 1 10.00 %

Location (on busy road, not enough land, not enough privacy, not near amenities, etc.) 1 10.00 %

Cost 4 40.00 %

I feel "trapped" in housing that does not suit my needs because of how limited the market is 4 40.00 %

Proximity to work (commute). 1 10.00 %

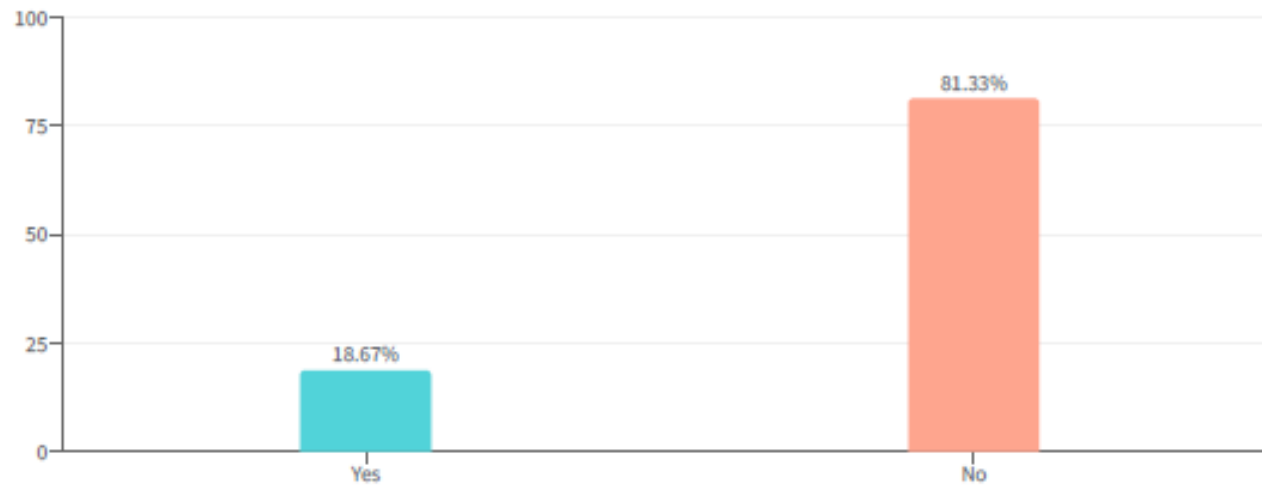
Size 1 10.00 %

Other 4 40.00 %

QUESTION 05 | YES OR NO

Are you looking to move in the next year?

Answered: 75 Skipped: 2



ANSWER CHOICES ▾

RESPONSES ▾

RESPONSE PERCENTAGE ▾

Yes

14

18.67 %

No

61

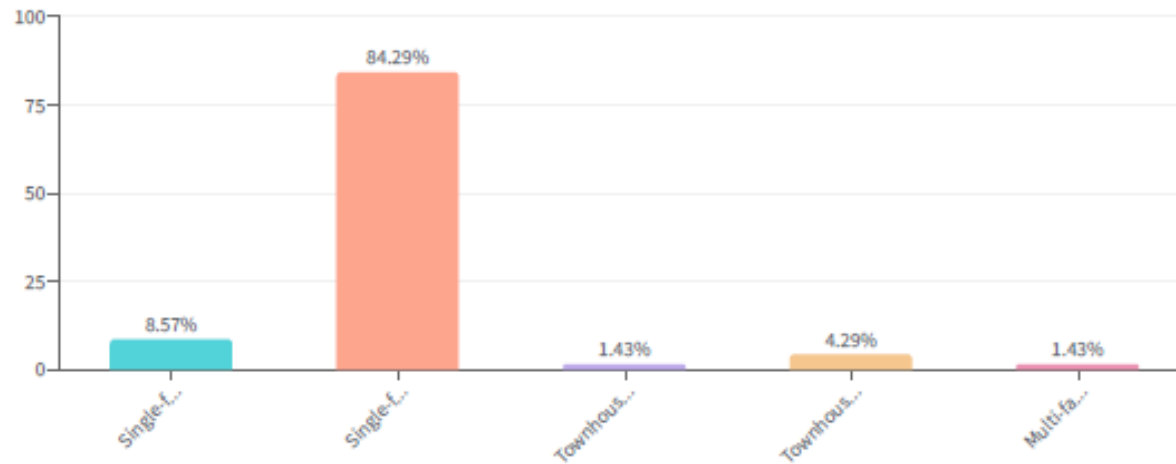
81.33 %

QUESTION 06 | MULTIPLE CHOICE

If available in Gouldsboro and/or Winter Harbor, what would your ideal housing situation be ?

Whether you're living in it now or not. Assume all options would fit your budget

Answered: 70 Skipped: 7



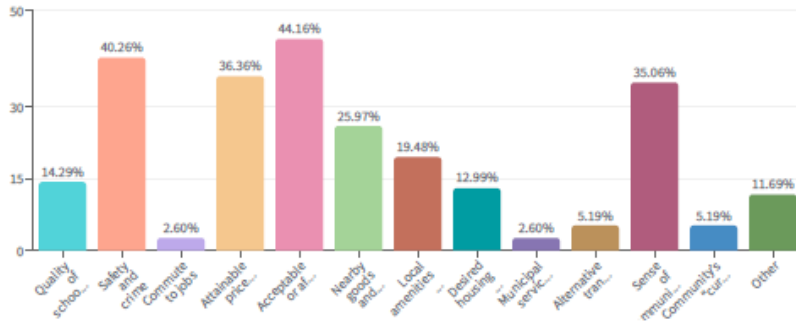
ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Single-family, rental	6	8.57 %
Single-family, homeowner	59	84.29 %
Townhouse, rental	1	1.43 %
Townhouse, homeowner	3	4.29 %
Multi-family apartment, rental	1	1.43 %

QUESTION 07 | MULTIPLE CHOICE

What are the most important factors you consider when moving to (or staying in) Gouldsboro and/or Winter Harbor?

Select up to three

Answered: 77 Skipped: 0



ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Quality of schools	11	14.29 %
Safety and crime	31	40.26 %
Commute to jobs	2	2.60 %
Attainable price of housing	28	36.36 %
Acceptable or affordable cost of living (taxes, utilities, etc.)	34	44.16 %
Nearby goods and services (groceries, healthcare offices, etc.)	20	25.97 %
Local amenities (parks, shops, etc.)	15	19.48 %
Desired housing type	10	12.99 %
Municipal services	2	2.60 %
Alternative transportation or mobility available	4	5.19 %
Sense of community	27	35.06 %
Community's "curb appeal"	4	5.19 %
Other	9	11.69 %

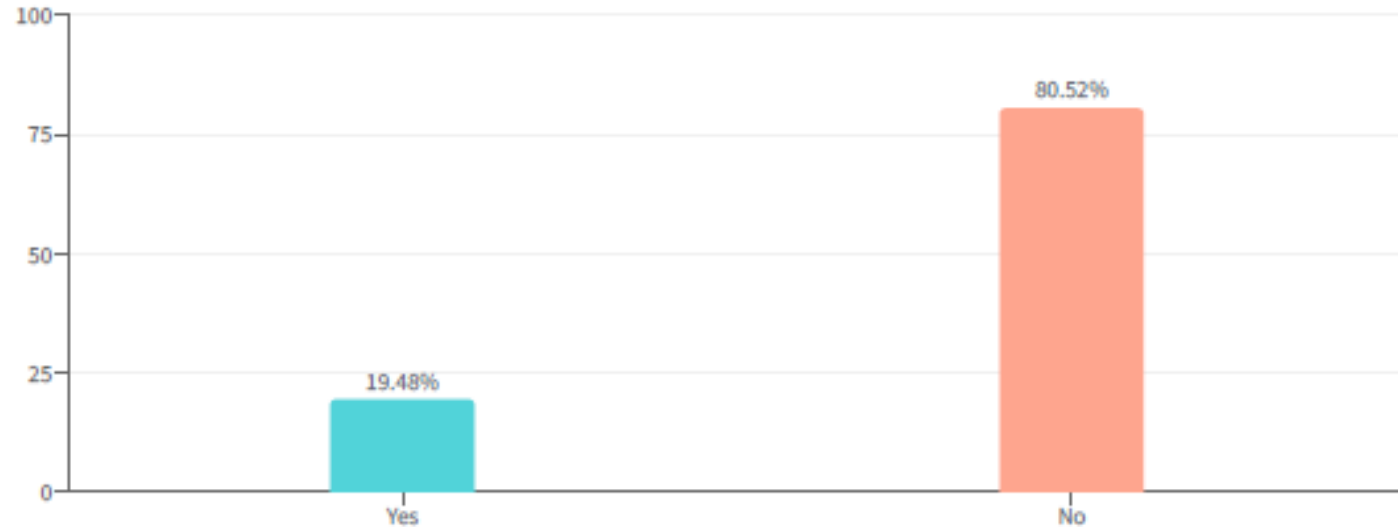
“Other” responses:

- working waterfront
- Broadband connectivity
- land to have gardens
- Primarily: environmental amenities, Close second: town demographics & perception by [regional] others suits as my business location
- Family and nature
- More than three things are important to us: transportation to libraries and clinics and parks for young people and for seniors; walking and bike paths around the peninsula are absolutely necessary; community safety and community spirit; good schools because young people who are well educated and well respected by their community will stay and contribute; quality of soil, air, water are critically important; broadband infrastructure hugely important for any business in the 21st century; office share spaces for people who work from home but need meeting spaces sometimes; community gatherings like town picnics or open mic events in public parks.
- Open space and natural areas
- Low taxes
- FAMILY

QUESTION 08 | YES OR NO

Have you looked to buy a home in the last year and a half (since October 2022) in Gouldsboro and/or Winter Harbor?

Answered: 77 Skipped: 0

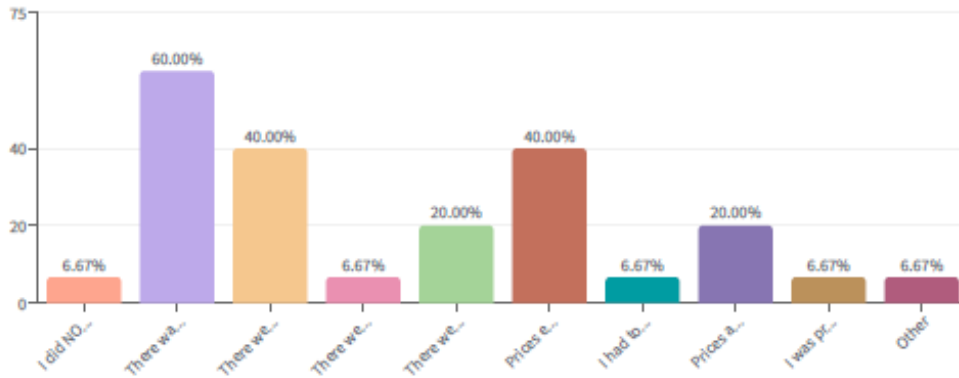


ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Yes	15	19.48 %
No	62	80.52 %

What did you find in the Gouldsboro and/or Winter Harbor marketplace while you were looking to buy a home?

Select up to three

Answered: 15 Skipped: 0



ANSWER CHOICES RESPONSES RESPONSE PERCENTAGE

I did NOT encounter significant issues while seeking a home in the Gouldsboro and/or Winter Harbor market	1	6.67 %
There was low inventory across Gouldsboro and/or Winter Harbor	9	60.00 %
There were few choices on the market for my desired housing type	6	40.00 %
There were few choices on the market in my desired areas of Gouldsboro and/or Winter Harbor	1	6.67 %
There were few choices on the market in good condition or of high quality	3	20.00 %
Prices exceeded my expectations coming into the market	6	40.00 %
I had to stretch my budget in order to compete in bidding	1	6.67 %

“Other” response:

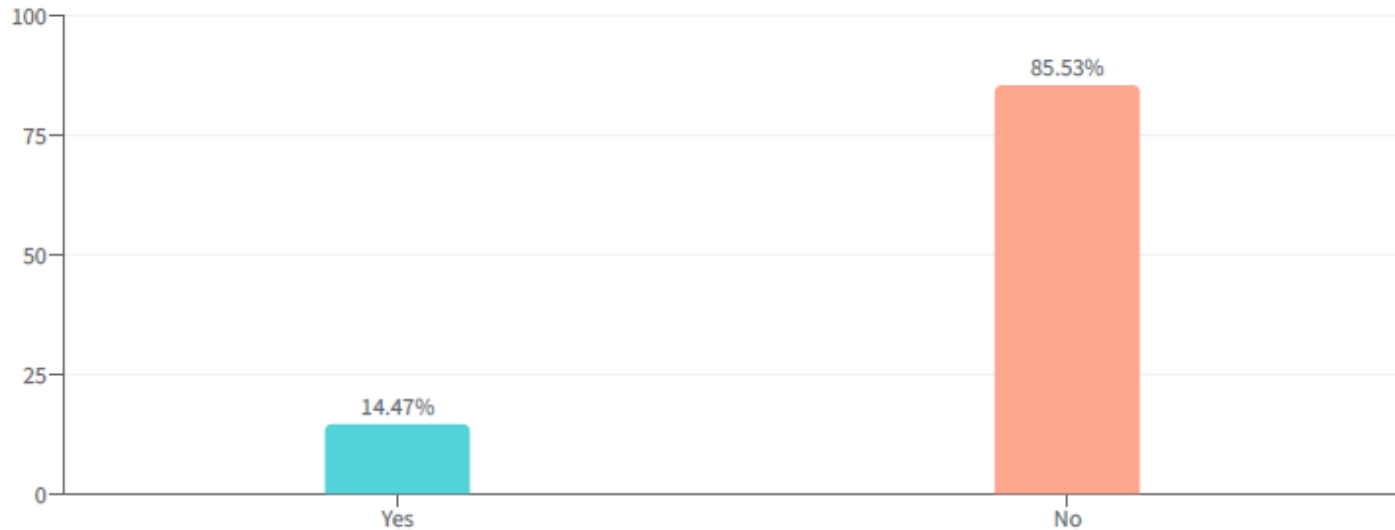
- Broadband connectivity issues

Prices and bidding put my household finances at risk of being housing cost-burdened (spending more than 30% of pre-tax income on housing)	3	20.00 %
I was prepared to "settle" -- to find housing outside of my desired type, condition, or location	1	6.67 %
Other	1	6.67 %

QUESTION 10 | YES OR NO

Have you looked for a rental in Gouldsboro and/or Winter Harbor in the last year and a half (since October 2022)?

Answered: 76 Skipped: 0



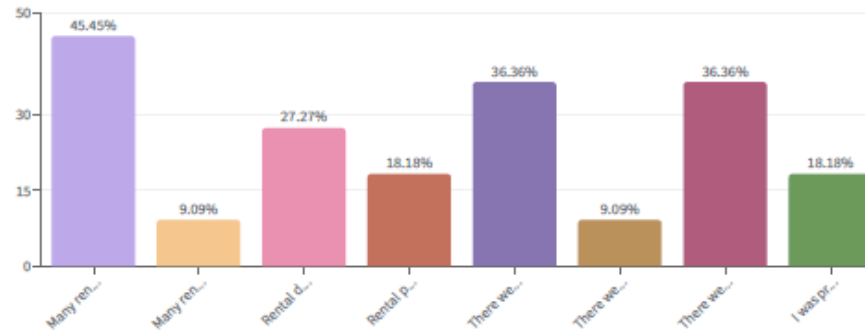
ANSWER CHOICES ▾	RESPONSES ▾	RESPONSE PERCENTAGE ▾
Yes	11	14.47 %
No	65	85.53 %

QUESTION 11 | MULTIPLE CHOICE

What did you observe in the rental market?

Select up to three

Answered: 11 Skipped: 0

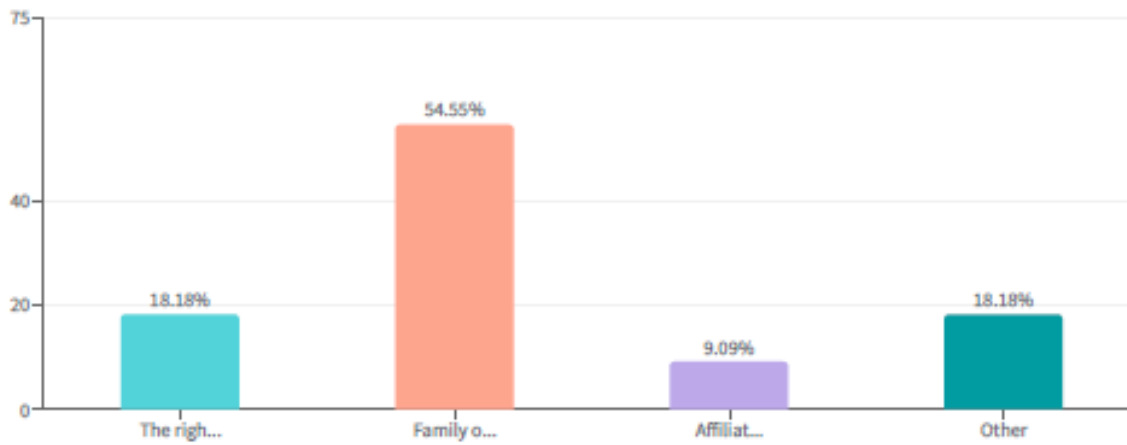


ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Many rent prices exceeded my budget and would put me at risk of being housing cost-burdened (spending more than 30% of my pre-tax income on rent).	5	45.45 %
Many rentals I toured were in poor condition.	1	9.09 %
Rental deposit requirements (security deposit, application fees, prepaid rent, etc.) seemed burdensome.	3	27.27 %
Rental policies restricted pets.	2	18.18 %
There were few rental options in my desired area.	4	36.36 %
There were few rental options suited for families.	1	9.09 %
There were limited rental options in total on the market.	4	36.36 %
I was prepared to "settle" -- to rent an apartment or home outside of my desired type, condition, or location.	2	18.18 %

QUESTION 12 | MULTIPLE CHOICE

Were you looking for housing in areas outside of Gouldsboro or Winter Harbor, too? What made you choose Gouldsboro and/or Winter Harbor?

Answered: 11 Skipped: 0



“Other” response:

- Employment. Then stayed in the rental cuz there are no other options
- Proximity to work

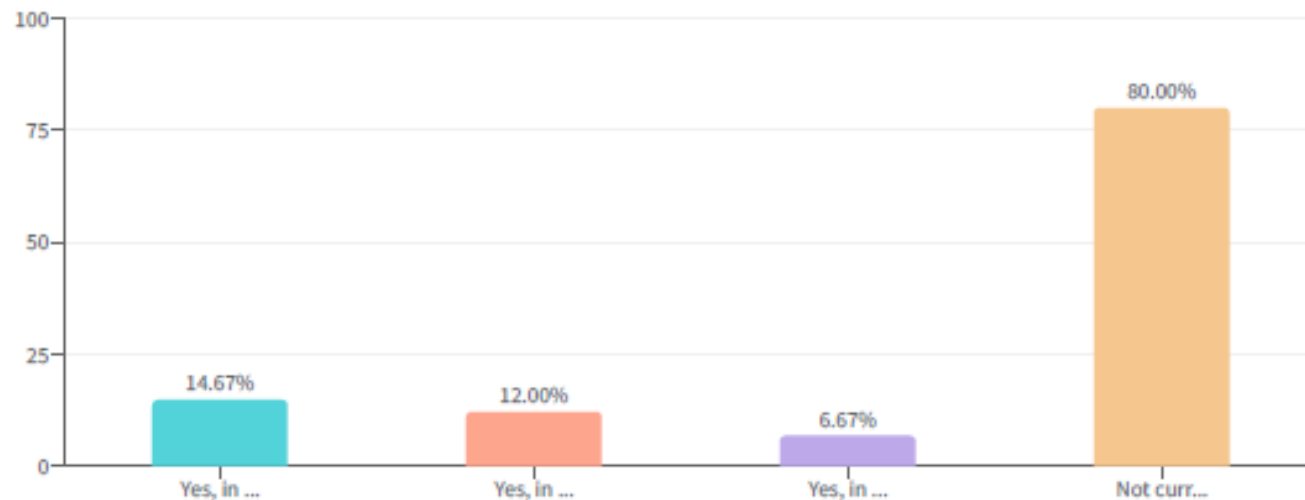
ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
The right opportunity.	2	18.18 %
Family or social ties.	6	54.55 %
Affiliation (I grew up in Gouldsboro and/or Winter Harbor or have already lived here for a period of time).	1	9.09 %
Other	2	18.18 %

QUESTION 13 | MULTIPLE CHOICE

Are you currently looking for housing?

Select that apply

Answered: 75 Skipped: 1



ANSWER CHOICES ▾

RESPONSES ▾

RESPONSE PERCENTAGE ▾

Yes, in Gouldsboro

11

14.67 %

Yes, in Winter Harbor

9

12.00 %

Yes, in other communities

5

6.67 %

Not currently looking for housing

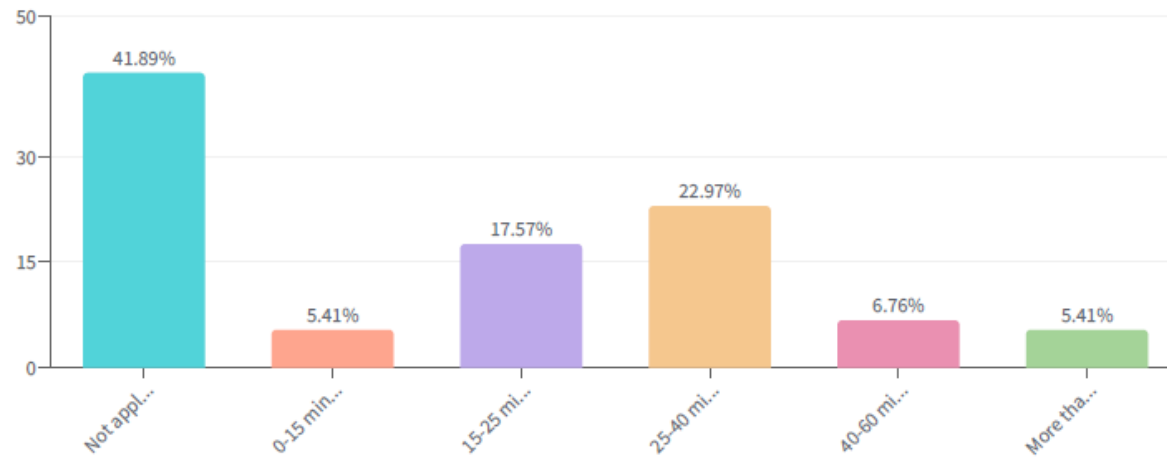
60

80.00 %

QUESTION 14 | MULTIPLE CHOICE

How long are you willing to commute to work each way?

Answered: 74 Skipped: 2

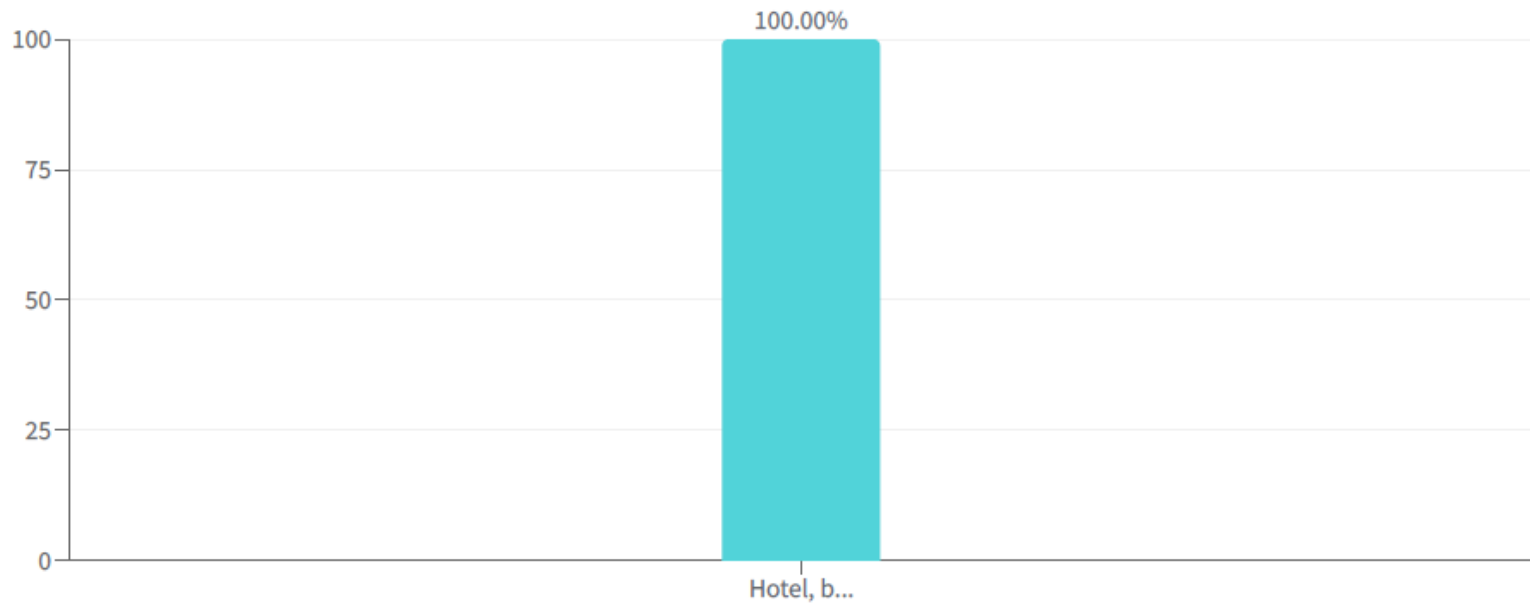


ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Not applicable to me	31	41.89 %
0-15 minutes	4	5.41 %
15-25 minutes	13	17.57 %
25-40 minutes	17	22.97 %
40-60 minutes	5	6.76 %
More than an hour	4	5.41 %

QUESTION 15 | MULTIPLE CHOICE

Select the type that most closely describes your business.

Answered: 1 Skipped: 0

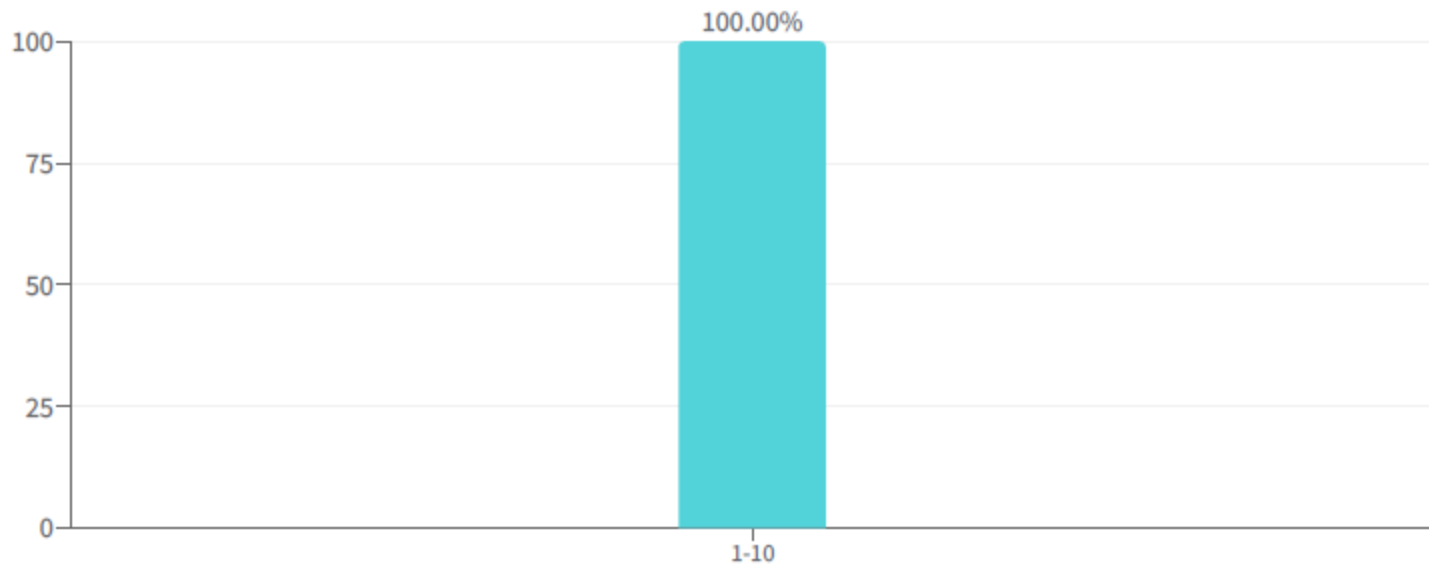


ANSWER CHOICES ▾	RESPONSES ▾	RESPONSE PERCENTAGE ▾
Hotel, bed and breakfast, or other accommodation	1	100.00 %

QUESTION 16 | MULTIPLE CHOICE

How many staff do you employ year-round?

Answered: 1 Skipped: 0

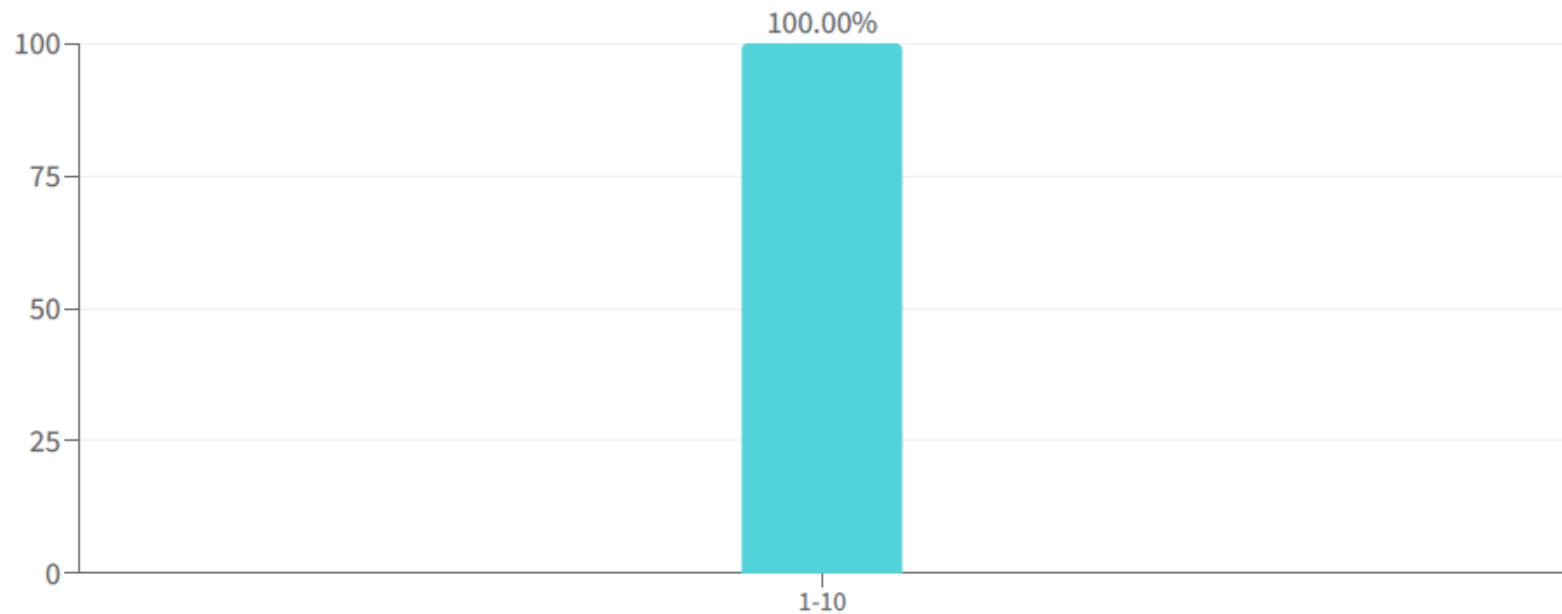


ANSWER CHOICES ▾	RESPONSES ▾	RESPONSE PERCENTAGE ▾
1-10	1	100.00 %

QUESTION 17 | MULTIPLE CHOICE

How many staff do you have at your peak time?

Answered: **1** Skipped: **0**



ANSWER CHOICES ▾	RESPONSES ▾	RESPONSE PERCENTAGE ▾
1-10	1	100.00 %

QUESTION 18 | MATRIX

Do you have any job openings? If so, how many openings at each income level?

For each annual income bracket below, how many positions do you have open to hire right now? This will help us examine needed price points for new workforce housing. All answers are anonymous.

Answered: 0 Skipped: 0



No Responses Found!

You have no responses to this question. Either this is too early or Share your survey more.

QUESTION 19 | TEXT

Where do you refer applicants to look for housing opportunities in Gouldsboro and/or Winter Harbor?

Answered: 1 Skipped: 0

Word Cloud List

communities
residents
source
surrounding

Anonymous

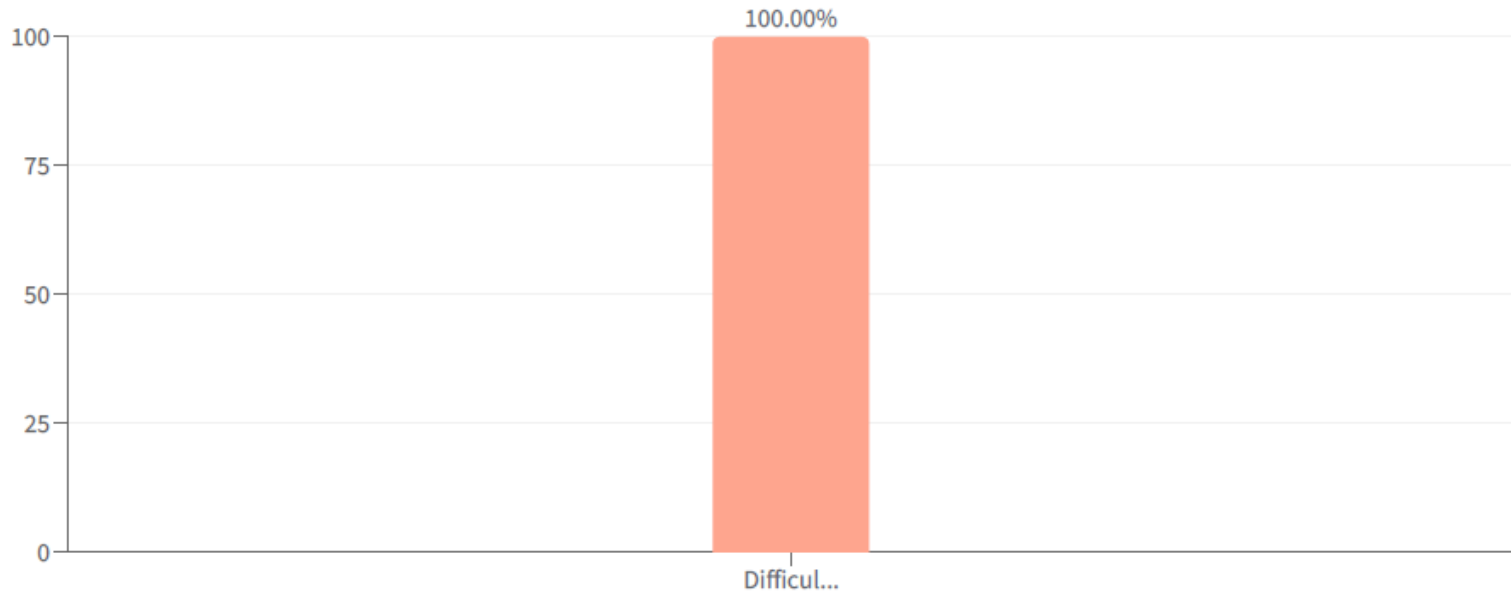
1mo ago

Do not. We source from residents in surrounding communities

QUESTION 20 | MULTIPLE CHOICE

To the best of your knowledge, how difficult is it for your workers to find adequate housing?

Answered: 1 Skipped: 0



ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Difficult but doable	1	100.00 %

QUESTION 21 | YES OR NO

In the past 12 months, did you have any prospective employees decline a job offer because they were unable to obtain adequate housing?

Answered: 0 Skipped: 1



No Responses Found!

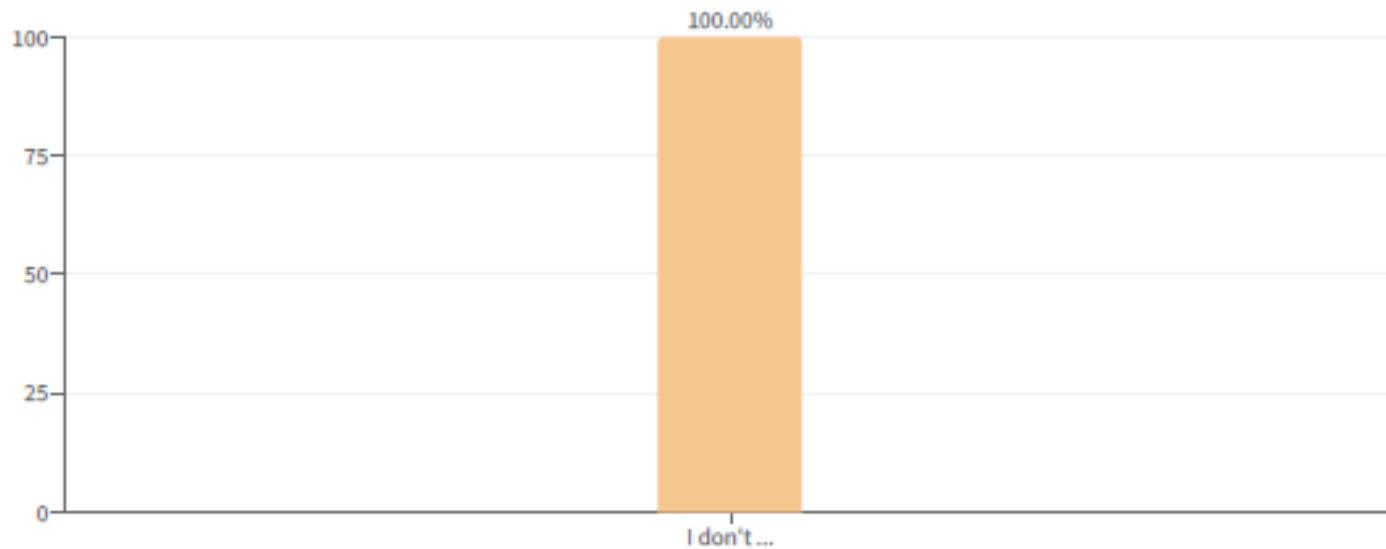
You have no responses to this question. Either this is too early or [Share your survey more.](#)

QUESTION 22 | MULTIPLE CHOICE

How, if at all, has the housing market in Gouldsboro and/or Winter Harbor affected the work performance of your employees?

Check all that apply

Answered: **1** Skipped: **0**



ANSWER CHOICES ⌵

RESPONSES ⌵

RESPONSE PERCENTAGE ⌵

I don't believe housing has affected employee performance

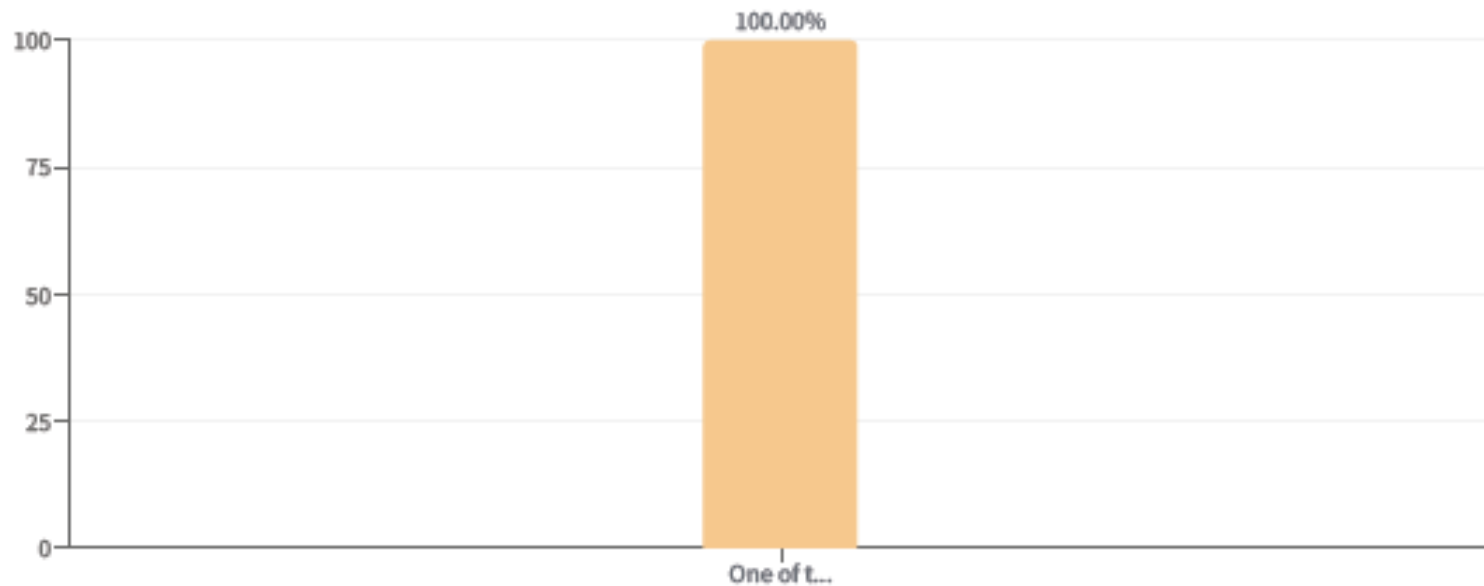
1

100.00 %

QUESTION 23 | MULTIPLE CHOICE

I feel that affordable/employee housing for local residents and workers is...

Answered: 1 Skipped: 0



ANSWER CHOICES ▾

RESPONSES ▾

RESPONSE PERCENTAGE ▾

One of the more serious problems

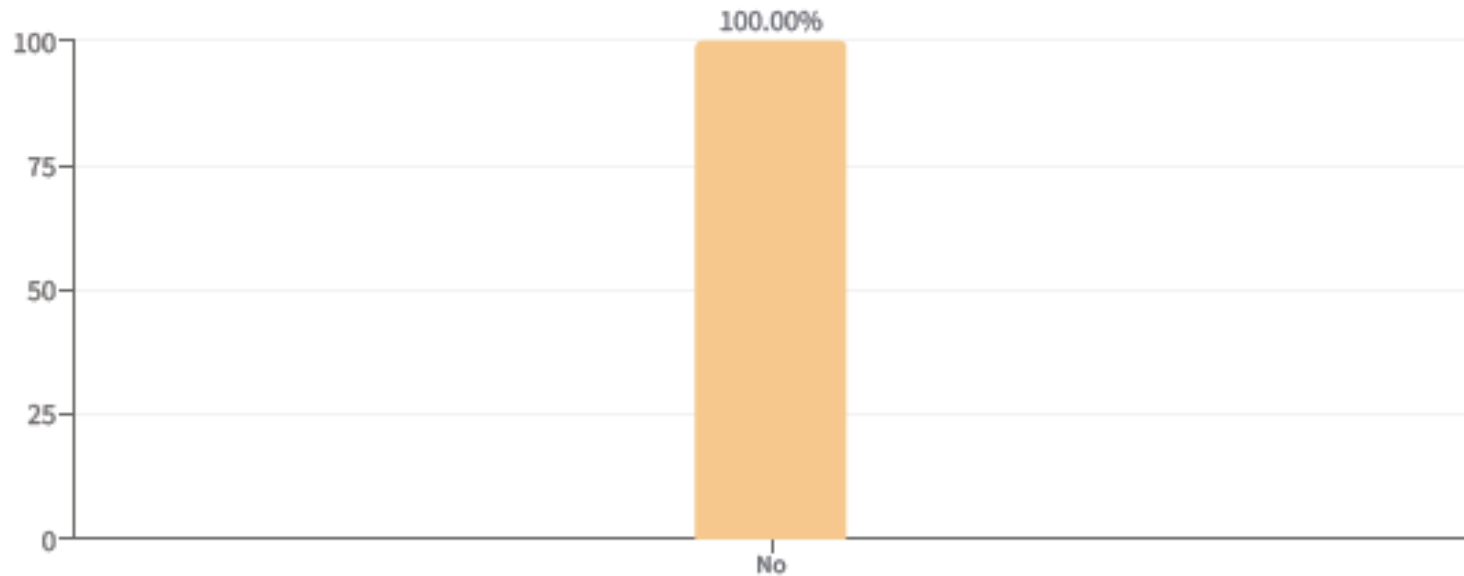
1

100.00 %

QUESTION 24 | MULTIPLE CHOICE

Do you provide housing or housing assistance to any of your employees?

Answered: 1 Skipped: 0



ANSWER CHOICES ▾	RESPONSES ▾	RESPONSE PERCENTAGE ▾
No	1	100.00 %

QUESTION 25 | TEXT

Knowing that homebuilding and homebuying costs are so high right now, do you have ideas of what might make housing more attainable for workers?

Answered: 1 Skipped: 0

Word Cloud List

housing
manufactured

Anonymous

manufactured housing

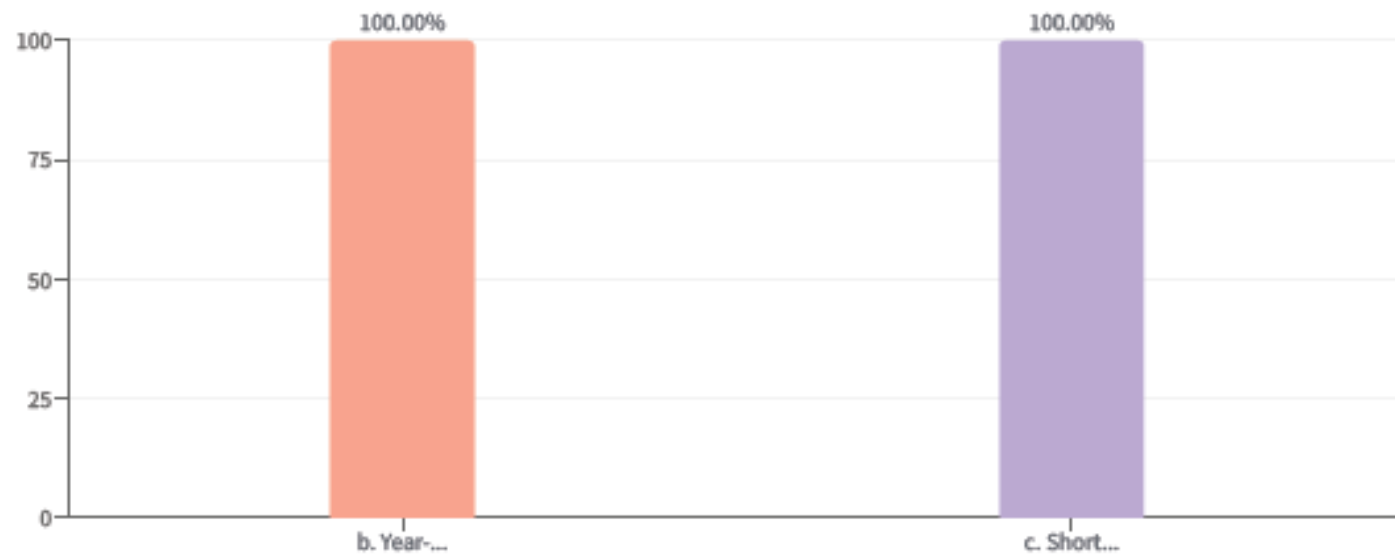
1mo ago

QUESTION 26 | MULTIPLE CHOICE

Select the types of housing that are needed in Gouldsboro & Winter Harbor to better accommodate your employees

Check all that apply

Answered: 1 Skipped: 0

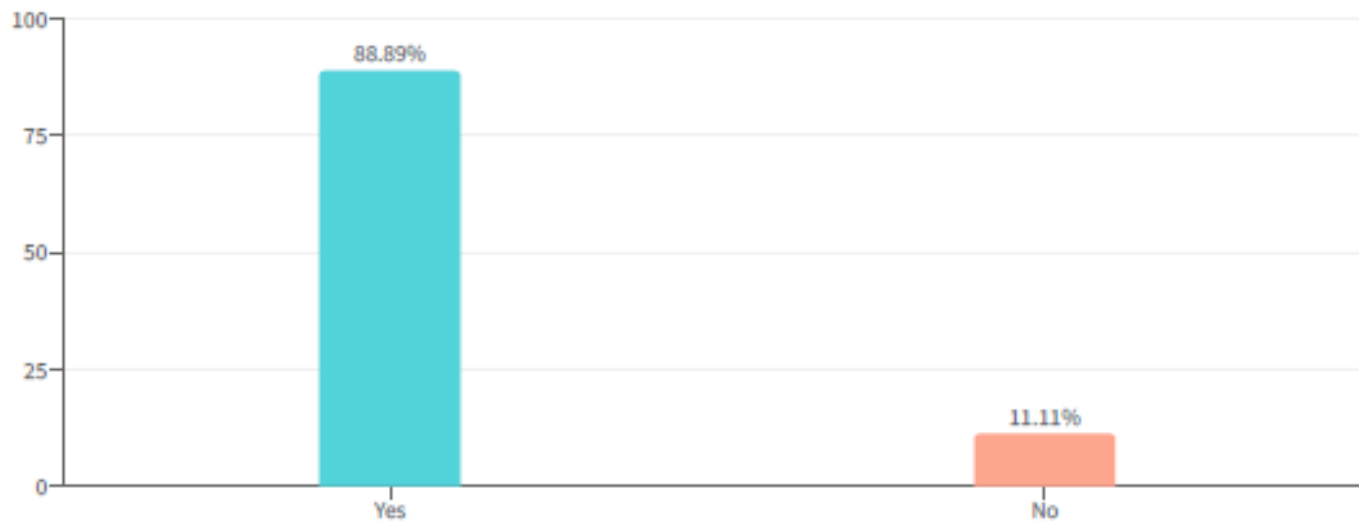


ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
b. Year-round rental housing	1	100.00 %
c. Short-term seasonal worker housing	1	100.00 %

QUESTION 27 | YES OR NO

Do you describe yourself as retired?

Answered: 90 Skipped: 1

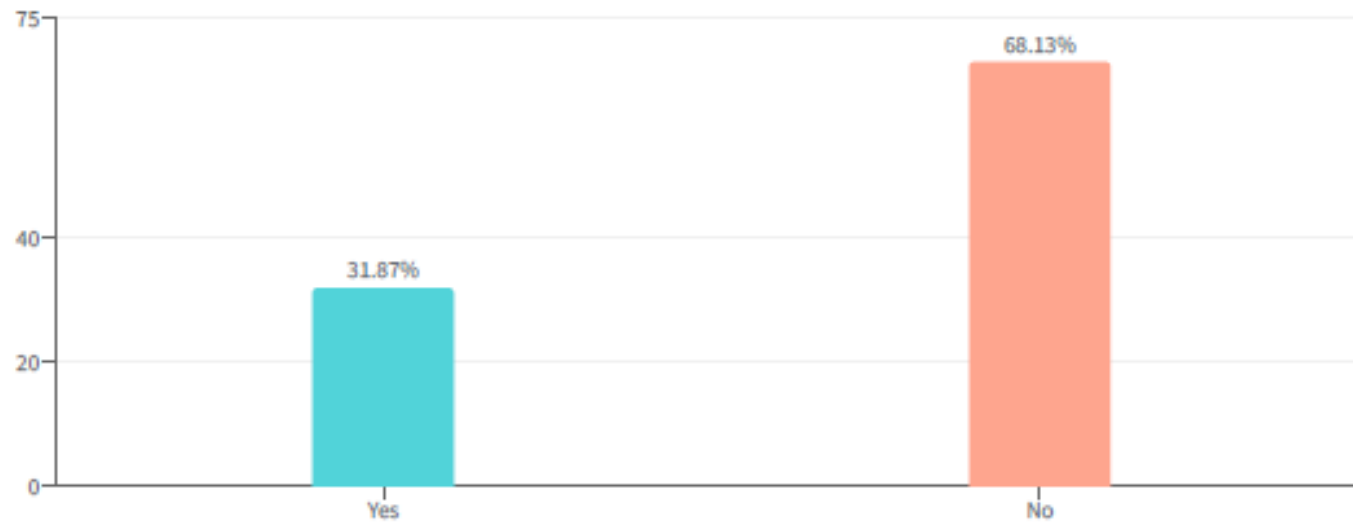


ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Yes	80	88.89 %
No	10	11.11 %

QUESTION 28 | YES OR NO

Did you formerly work in Gouldsboro and/or Winter Harbor at any point?

Answered: **91** Skipped: **0**

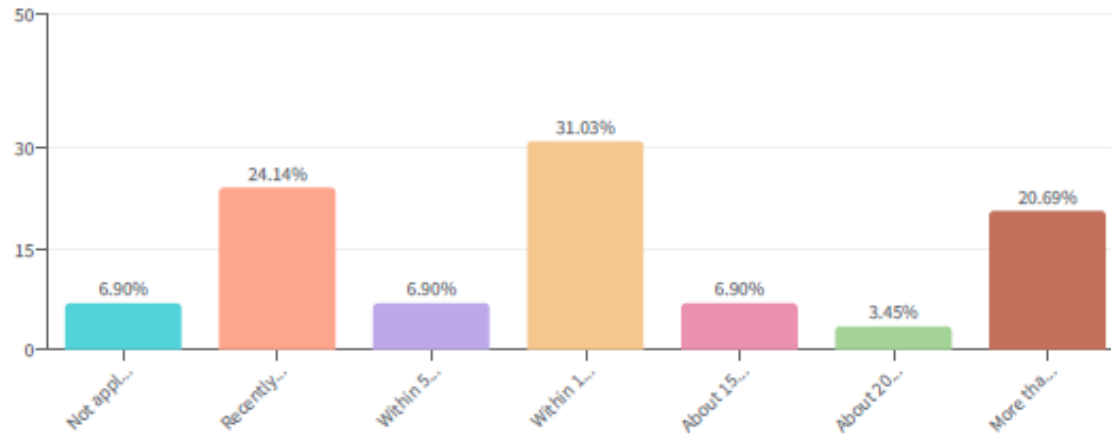


ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Yes	29	31.87 %
No	62	68.13 %

QUESTION 29 | MULTIPLE CHOICE

When did you work in Gouldsboro and/or Winter Harbor?

Answered: 29 Skipped: 0

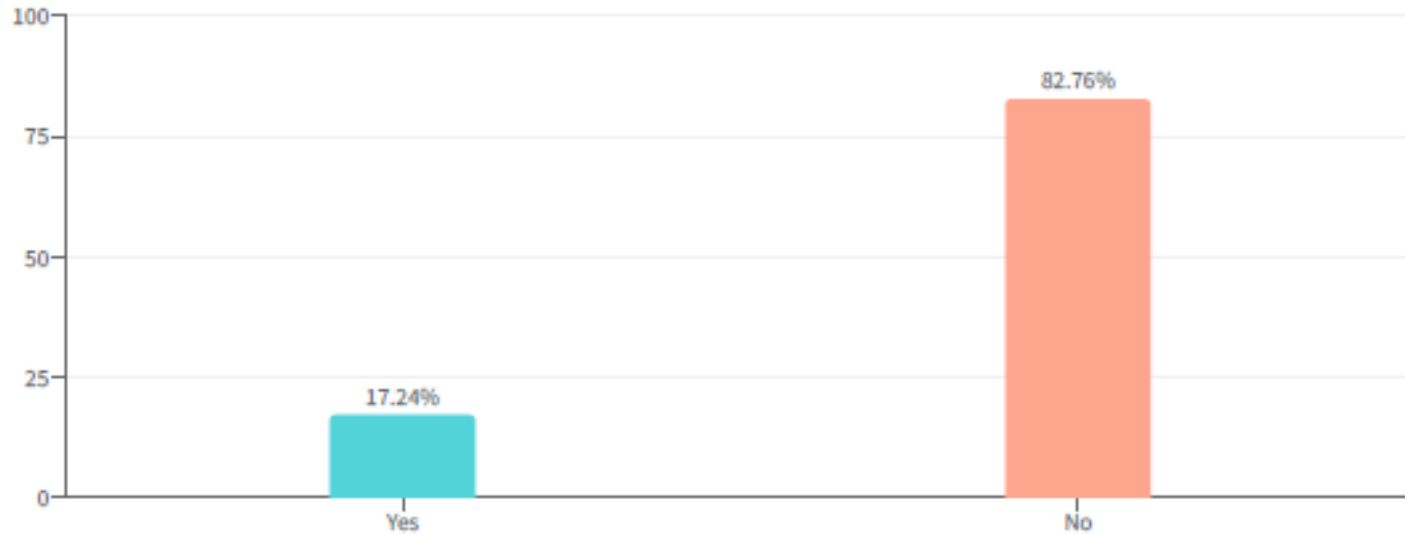


ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Not applicable to me.	2	6.90 %
Recently (within the last year or two).	7	24.14 %
Within 5 years.	2	6.90 %
Within 10 years.	9	31.03 %
About 15 years ago.	2	6.90 %
About 20 years ago.	1	3.45 %
More than 20 years ago.	6	20.69 %

QUESTION 30 | YES OR NO

When you worked in Gouldsboro and/or Winter Harbor, was housing an issue for you or your employees?

Answered: 29 Skipped: 0



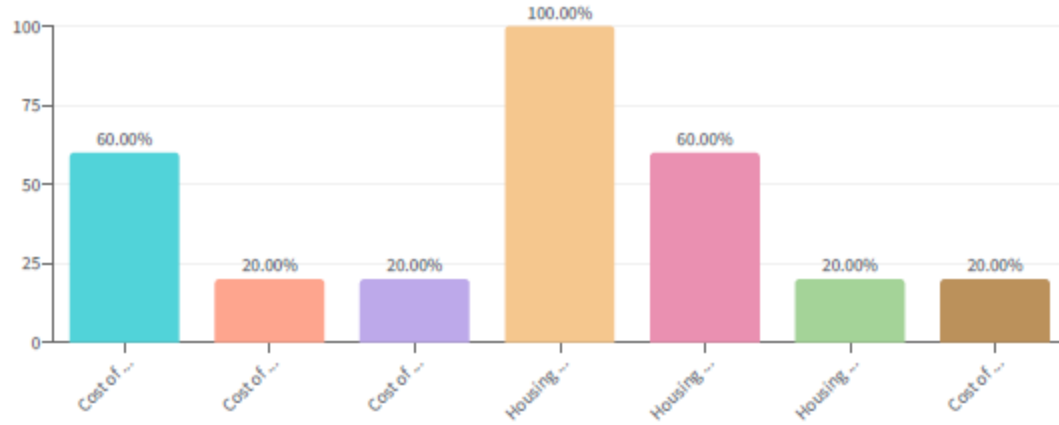
ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Yes	5	17.24 %
No	24	82.76 %

QUESTION 31 | MULTIPLE CHOICE

What housing issues did you or your employees experience?

Select up to three

Answered: 5 Skipped: 0

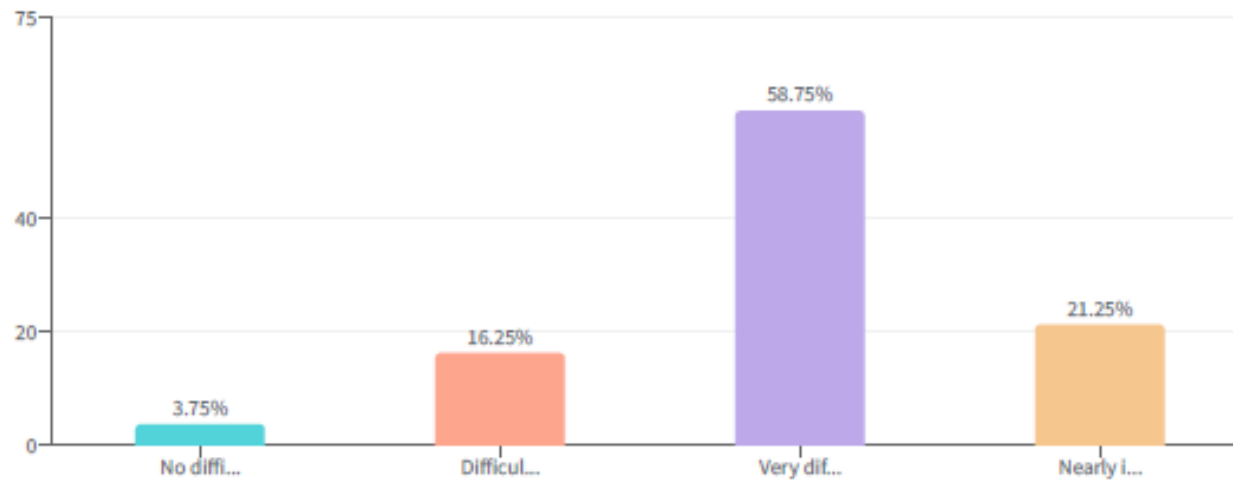


ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Cost of houses	3	60.00 %
Cost of taxes	1	20.00 %
Cost of utilities	1	20.00 %
Housing availability	5	100.00 %
Housing type availability (right size of housing, rental versus ownership, etc.)	3	60.00 %
Housing constraints' effect on community (young people, seniors, families, diversity)	1	20.00 %
Cost of rent	1	20.00 %

QUESTION 32 | MULTIPLE CHOICE

To the best of your knowledge, how difficult is it for workers today to find adequate housing?

Answered: 80 Skipped: 8



ANSWER CHOICES ▾

RESPONSES ▾

RESPONSE PERCENTAGE ▾

No difficulty

3

3.75 %

Difficult but doable

13

16.25 %

Very difficult

47

58.75 %

Nearly impossible

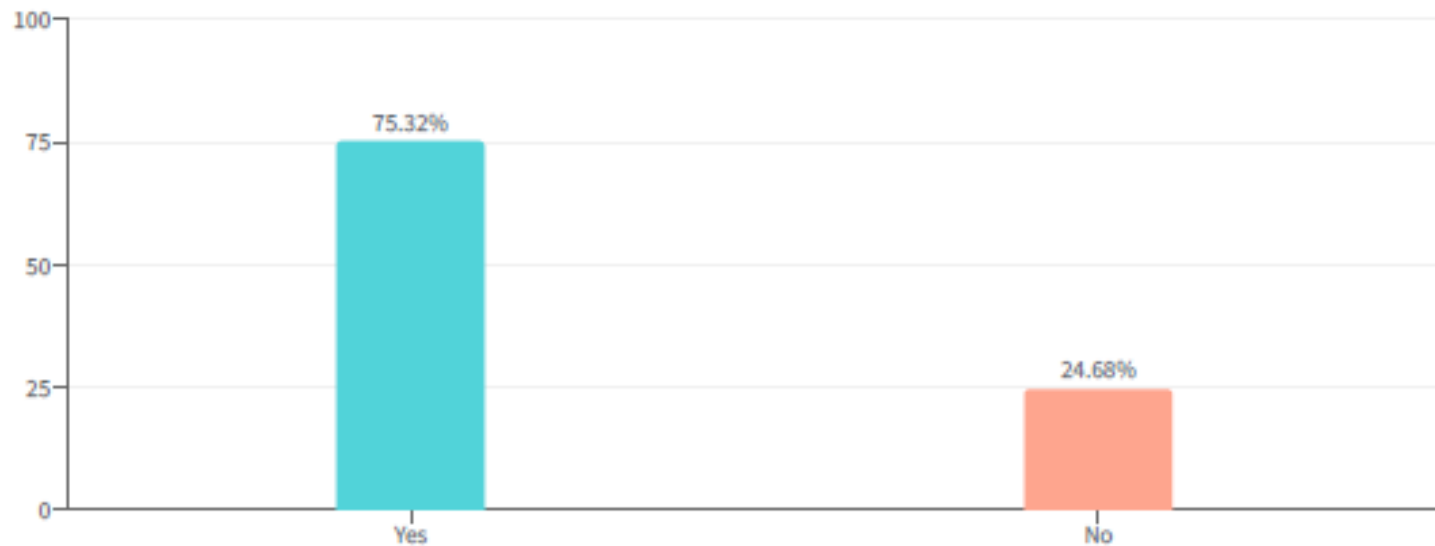
17

21.25 %

QUESTION 33 | YES OR NO

Do you feel that Gouldsboro and/or Winter Harbor do not have enough workers due to a lack of housing?

Answered: 77 Skipped: 13



ANSWER CHOICES ▾

RESPONSES ▾

RESPONSE PERCENTAGE ▾

Yes

58

75.32 %

No

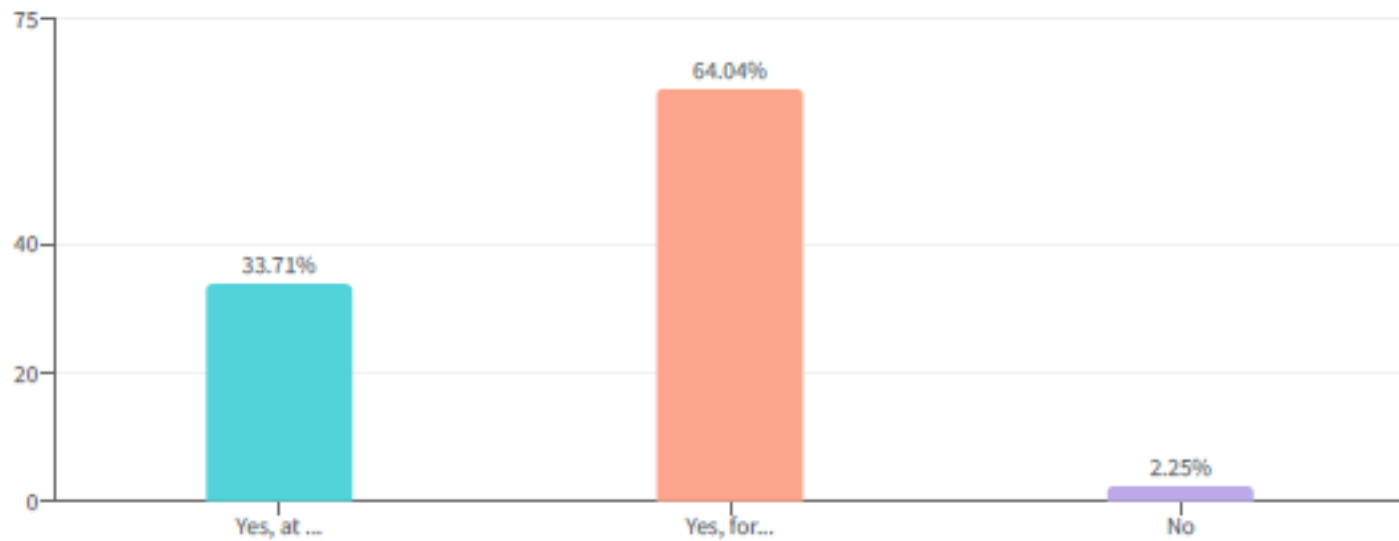
19

24.68 %

QUESTION 34 | MULTIPLE CHOICE

Does your current housing suit your needs?

Answered: 89 Skipped: 2



ANSWER CHOICES ▾

RESPONSES ▾

RESPONSE PERCENTAGE ▾

Yes, at the moment

30

33.71 %

Yes, for the next 10 years

57

64.04 %

No

2

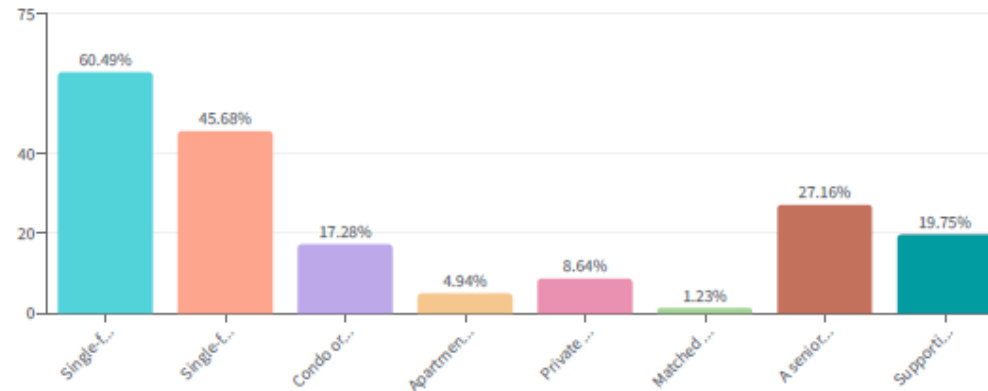
2.25 %

QUESTION 35 | MULTIPLE CHOICE

Assuming these housing types were in your budget, what would your ideal housing situation be?

Select up to three

Answered: 81 Skipped: 6

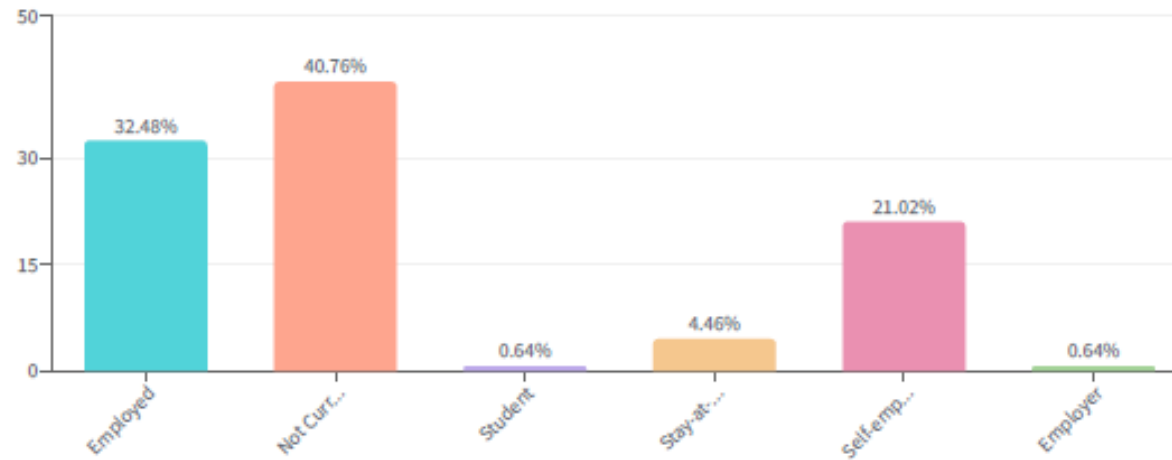


ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Single-family, homeowner	49	60.49 %
Single-floor, single-family home for ease of mobility	37	45.68 %
Condo or homeowner association for home maintenance	14	17.28 %
Apartment	4	4.94 %
Private apartment attached or sharing the same site as a loved one's house (in-law suite)	7	8.64 %
Matched roommates	1	1.23 %
A senior community (age restricted)	22	27.16 %
Supportive housing (assisted living or support services offered)	16	19.75 %

QUESTION 36 | MULTIPLE CHOICE

Please choose the option that you feel is closest to your current situation.

Answered: 157 Skipped: 10



ANSWER CHOICES ▾

RESPONSES ▾

RESPONSE PERCENTAGE ▾

Employed

51

32.48 %

Not Currently Employed

64

40.76 %

Student

1

0.64 %

Stay-at-home Parent/Caretaker

7

4.46 %

Self-employed

33

21.02 %

Employer

1

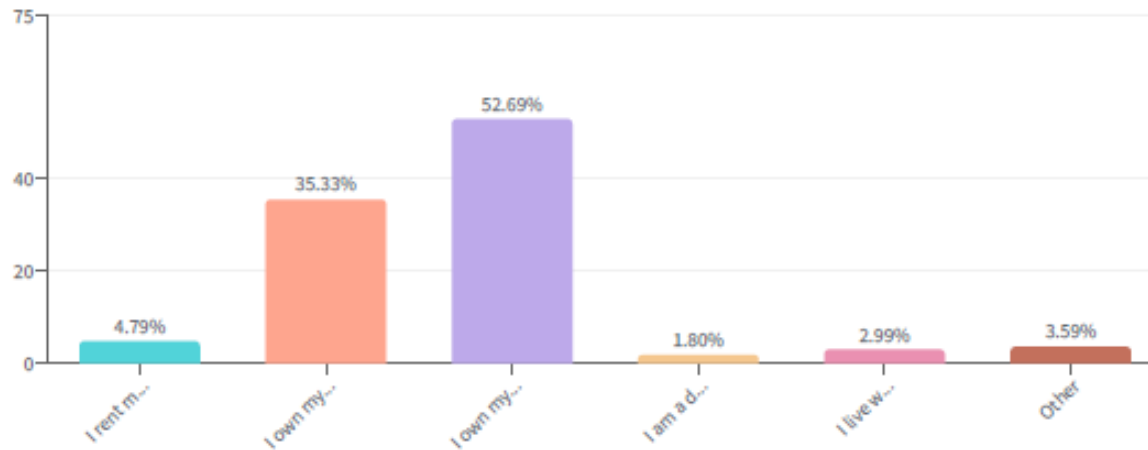
0.64 %

QUESTION 37 | MULTIPLE CHOICE

What is your current housing situation?

Select all that apply

Answered: 167 Skipped: 1



“Other” responses:

- I own land in WH and plan to build/retire there
- Own my home with a home equity loan
- Live in my own home, air bnb the space for 8 weeks in summer. Living in my rv
- I'm a renter
- homeless, staying with family
- Apartment

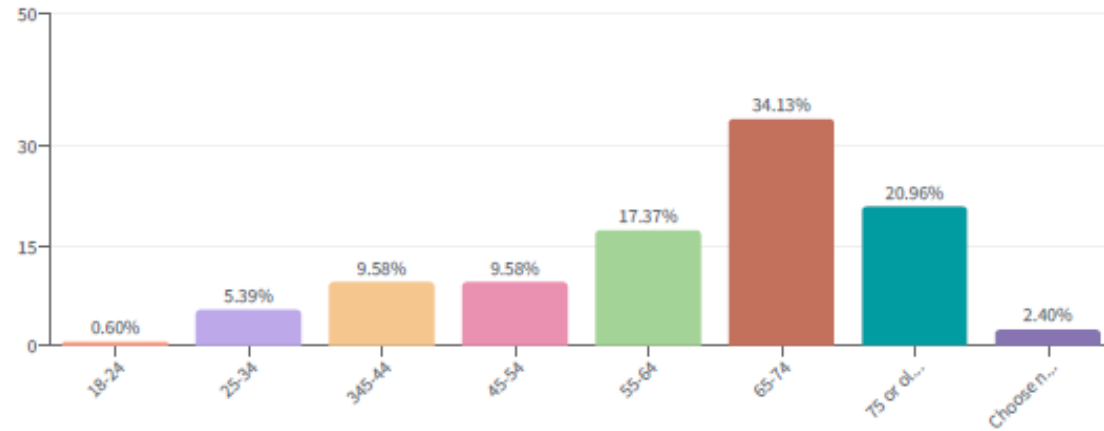
ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
I rent my home	8	4.79 %
I own my home with a mortgage	59	35.33 %
I own my home without a mortgage	88	52.69 %
I am a dependent (living with parents or caregivers who pay for my housing).	3	1.80 %
I live with roommates or family to share costs	5	2.99 %
Other	6	3.59 %

QUESTION 38 | MULTIPLE CHOICE

What is your age?

All answers are anonymous

Answered: 167 Skipped: 2



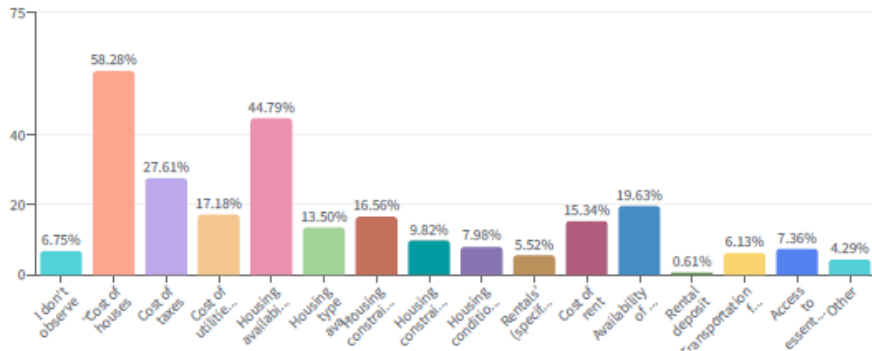
ANSWER CHOICES ▾	RESPONSES ▾	RESPONSE PERCENTAGE ▾
18-24	1	0.60 %
25-34	9	5.39 %
345-44	16	9.58 %
45-54	16	9.58 %
55-64	29	17.37 %
65-74	57	34.13 %
75 or older	35	20.96 %
Choose not to answer	4	2.40 %

QUESTION 39 | MULTIPLE CHOICE

What do you think are the top housing issues in Gouldsboro and/or Winter Harbor?

Select up to three

Answered: 163 Skipped: 5



ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
I don't observe any significant issues in the housing or rental market in Gouldsboro and/or Winter Harbor	11	6.75 %
Cost of houses	95	58.28 %
Cost of taxes	45	27.61 %
Cost of utilities	28	17.18 %
Housing availability	73	44.79 %
Housing type availability (right size of housing, rental versus ownership, etc.)	22	13.50 %
Housing constraints' effect on community (young people, seniors, families, diversity)	27	16.56 %
Housing constraints' effect on workforce (local workers commuting in, residents commuting out)	16	9.82 %

“Other” responses:

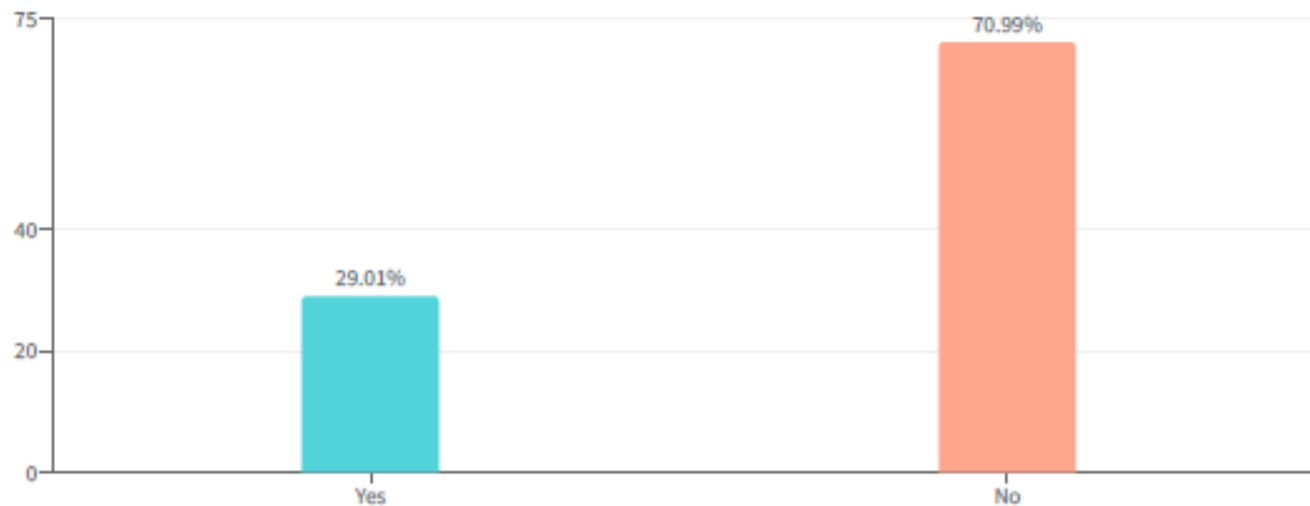
- most housing is vacant most of the year, owned by out of state owners, summer housing, or rentals. No available housing for workers, or people that live here year round
- Broadband access
- lack of work
- It's hard to pick just 3- so many issues that make it hard to settle here especially if you don't have a place to live. The rent and real estate prices don't reflect the average salary and in addition we pay a lot a year for car maintenance.
- We need affordable housing for commuters; we need affordable housing and transportation for seniors; we need affordable and accessible homes for disabled people; we need public transportation; we need a pharmacy; we need walking/biking paths that connect our communities.
- Safety of roads for travel by bicycle

Housing condition and quality	13	7.98 %
Rentals' (specifically) condition and quality	9	5.52 %
Cost of rent	25	15.34 %
Availability of rentals	32	19.63 %
Rental deposit requirements (security deposit, application fees, prepaid rent, etc.)	1	0.61 %
Transportation for the mobility impaired	10	6.13 %
Access to essentials like groceries and healthcare services	12	7.36 %
Other	7	4.29 %

QUESTION 40 | YES OR NO

Would you consider moving to smaller accommodations (downsizing) in the next 5 years if housing options that suited your needs/budget were available?

Answered: 162 Skipped: 7



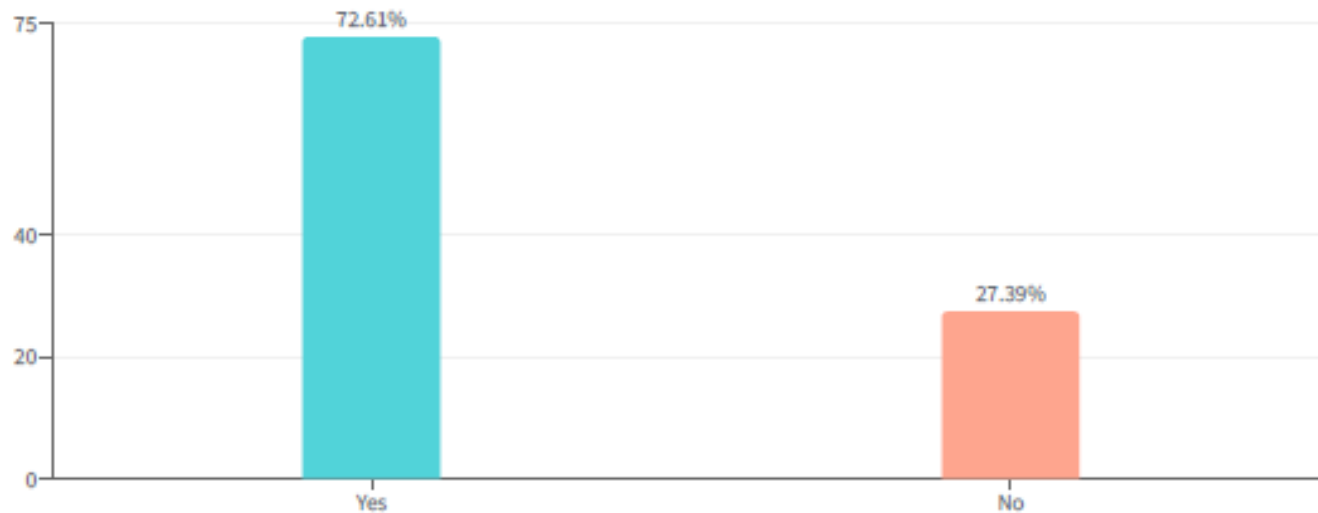
ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Yes	47	29.01 %
No	115	70.99 %

QUESTION 41 | YES OR NO

Do you think Gouldsboro's and/or Winter Harbor's municipal government should be involved in the housing market to assist housing goals?

(Answering "yes" does not commit you to "how", only that you think it is an appropriate role for the Town to play)

Answered: **157** Skipped: **10**

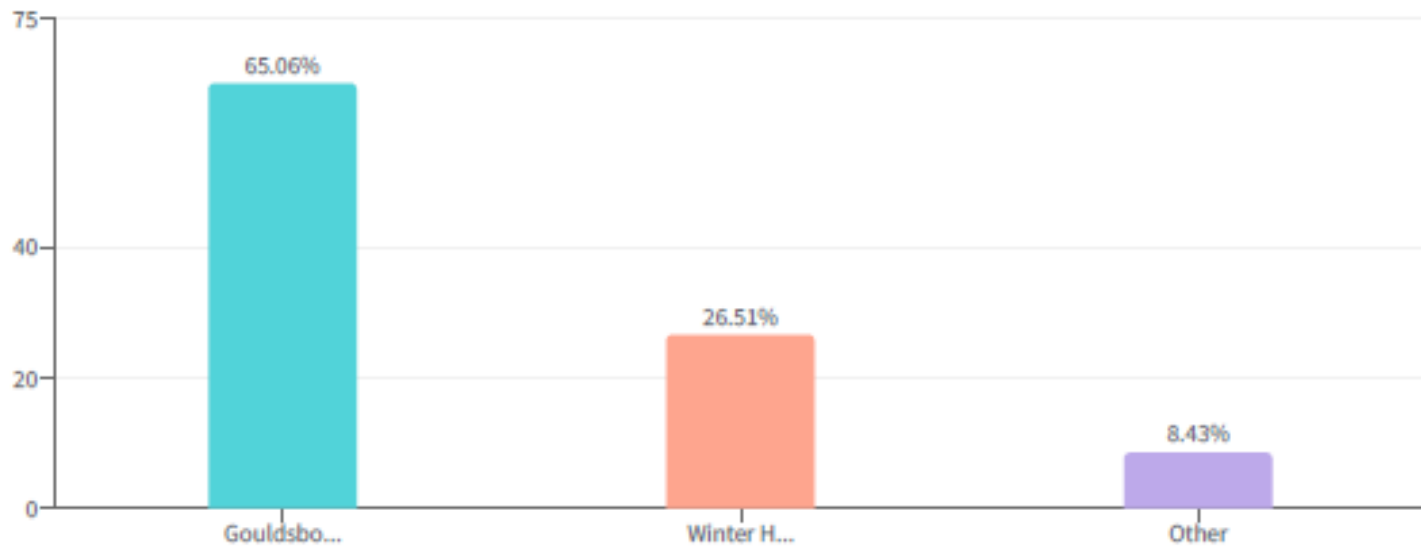


ANSWER CHOICES ▾	RESPONSES ▾	RESPONSE PERCENTAGE ▾
Yes	114	72.61 %
No	43	27.39 %

QUESTION 42 | MULTIPLE CHOICE

In what town do you currently reside?

Answered: 166 Skipped: 2

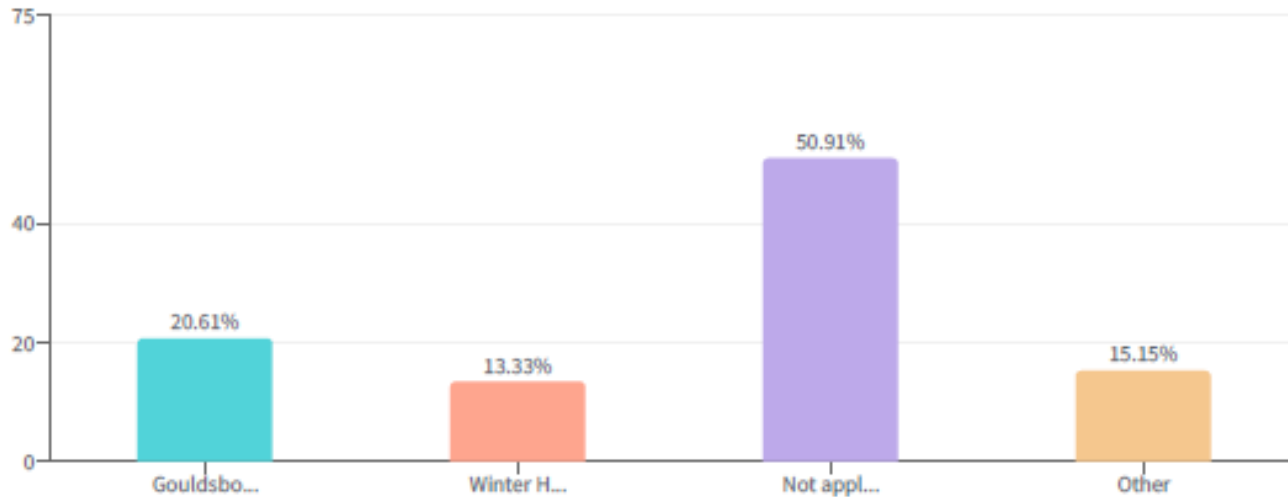


ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Gouldsboro	108	65.06 %
Winter Harbor	44	26.51 %
Other	14	8.43 %

QUESTION 43 | MULTIPLE CHOICE

In what town do you currently work or own a business?

Answered: 165 Skipped: 3



ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Gouldsboro	34	20.61 %
Winter Harbor	22	13.33 %
Not applicable	84	50.91 %
Other	25	15.15 %

“Other” responses:

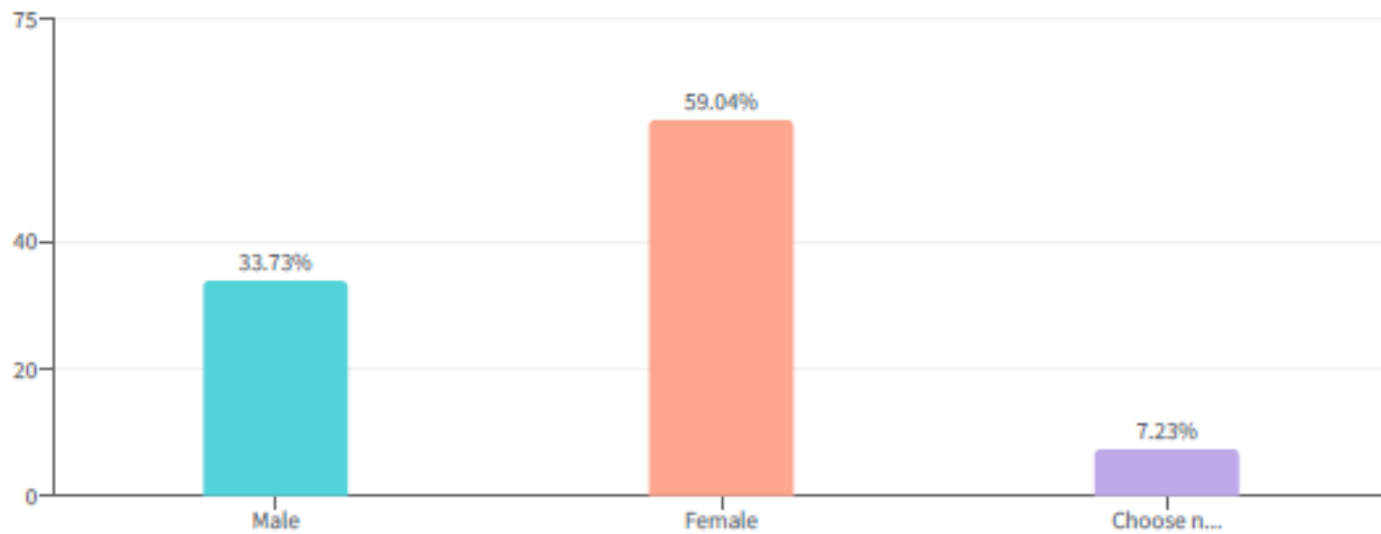
- 2 jobs, one in Winter Harbor, one in Gouldsboro
- Bangor
- Bangor
- Bar harbor
- Biddeford
- Brewer
- Ellsworth
- Ellsworth
- Ellsworth
- Ellsworth
- Ellsworth
- Ellsworth
- Ellsworth
- Ellsworth
- Fort Belvoir VA - building home in Gouldsboro
- Hancock
- I am a remote worker
- MDI
- Milbridge
- other
- Southwest Harbor,ME
- Sullivan
- Sullivan
- Sullivan and Ellsworth
- Throughout Hancock county
- Virginia

QUESTION 44 | MULTIPLE CHOICE

What is your gender?

All answers are anonymous

Answered: 166 Skipped: 2



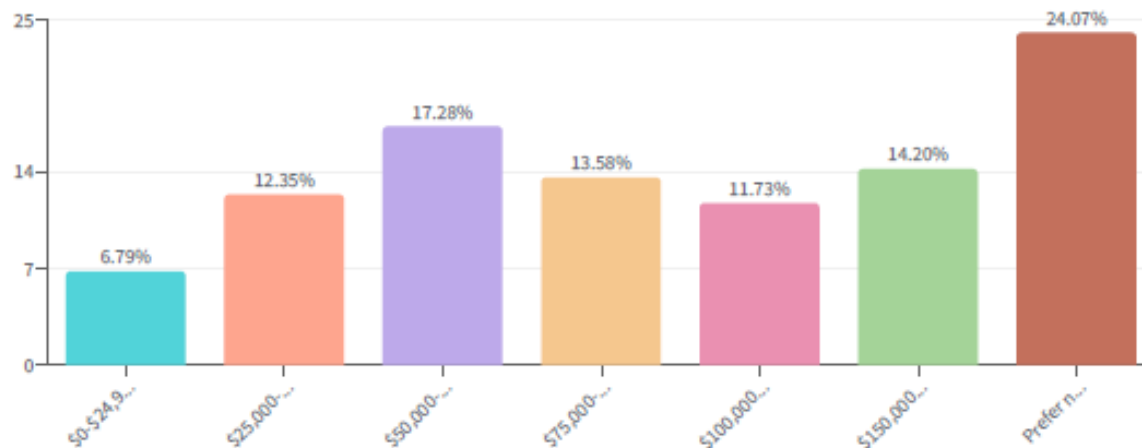
ANSWER CHOICES ▾	RESPONSES ▾	RESPONSE PERCENTAGE ▾
Male	56	33.73 %
Female	98	59.04 %
Choose not to answer	12	7.23 %

QUESTION 45 | MULTIPLE CHOICE

What is your approximate annual household income?

All answers are anonymous

Answered: 162 Skipped: 6



ANSWER CHOICES ▾

RESPONSES ▾

RESPONSE PERCENTAGE ▾

\$0-\$24,999

11

6.79 %

\$25,000-\$49,999

20

12.35 %

\$50,000-\$74,999

28

17.28 %

\$75,000-\$99,999

22

13.58 %

\$100,000-\$149,999

19

11.73 %

\$150,000+

23

14.20 %

Prefer not to answer

39

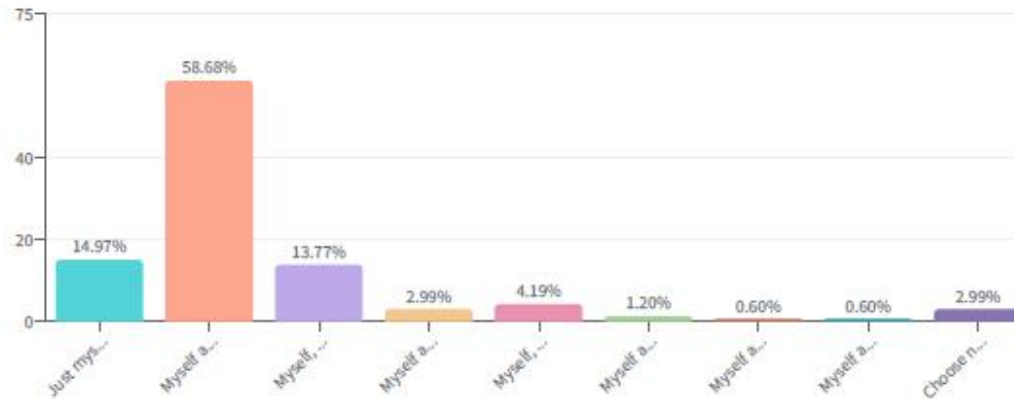
24.07 %

QUESTION 46 | MULTIPLE CHOICE

Who lives in your home or apartment including you?

All answers are anonymous

Answered: 167 Skipped: 1



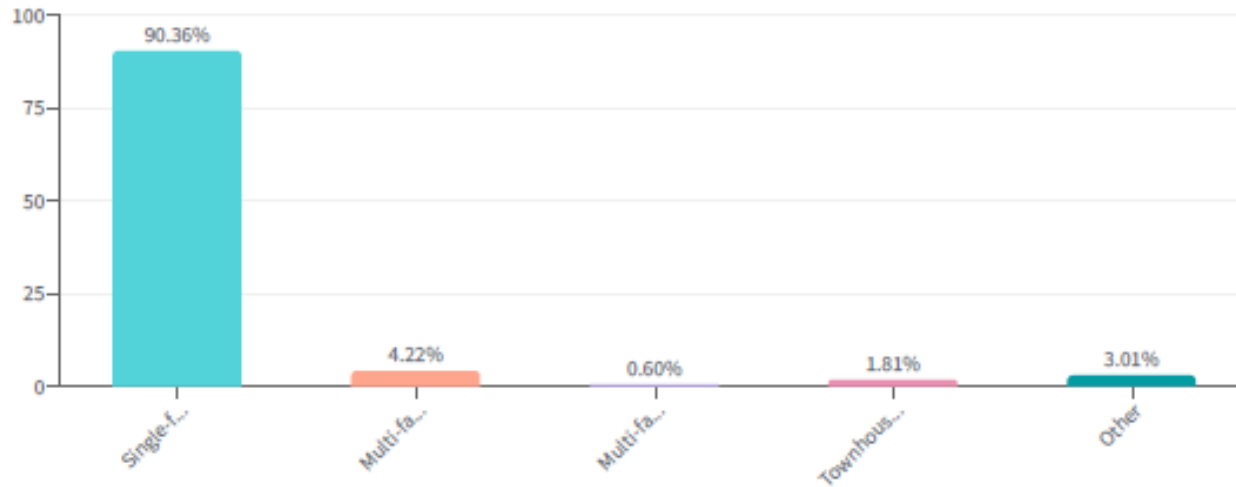
ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Just myself	25	14.97 %
Myself and a spouse/partner	98	58.68 %
Myself, my spouse/partner, and children	23	13.77 %
Myself and children	5	2.99 %
Myself, my spouse/partner, and adult dependent(s)	7	4.19 %
Myself and adult dependent(s)	2	1.20 %
Myself and relatives sharing costs	1	0.60 %
Myself and roommates or housemates sharing costs	1	0.60 %
Choose not to answer	5	2.99 %

QUESTION 47 | MULTIPLE CHOICE

What best describes the type of building you currently live in?

All answers are anonymous

Answered: 166 Skipped: 2



“Other” responses:

- Apartment
- Apartment above a garage
- Condo
- Multi-use w/studio apartment
- working facility

ANSWER CHOICES	RESPONSES	RESPONSE PERCENTAGE
Single-family home	150	90.36 %
Multi-family (2-4 units)	7	4.22 %
Multi-family (5-20 units)	1	0.60 %
Townhouse or rowhome	3	1.81 %
Other	5	3.01 %

QUESTION 48 | TEXT

Do you have anything else related to housing that you would like to share with us?

Answered: 44 Skipped: 0

Word Cloud List



RESPONSES TO QUESTION 48: DO YOU HAVE ANYTHING ELSE RELATED TO HOUSING THAT YOU WOULD LIKE TO SHARE WITH US?

- It is no secret that in recent years Maine local residences have been purchased as investments by people who neither reside nor work in the State of Maine. The short term summer rental industry has exploded during the same timeframe with fewer moderately priced houses for sale and a decline in availability of long term rentals. There are already municipalities in the state where short term rentals (airbnb included) must be owned by documented residents of the state of Maine. This action should be considered as a possibility as well for the Gouldsboro and Winter Harbor communities.
- jobs local will encourage housing
- I appreciate folks who spend time trying to make life better. This is a tough but beautiful place to live. The cost of living here is high and getting higher with the storms.
- I would caution on over-development. Scale should have top priority for small coastal villages, especially Prospect Harbor, Corea and Winter Harbor.
- I think we should encourage shared housing. Many elderly live alone in large house and bound rent out a room or two. A win Win
- Keep government out of our housing
- Enough with the Airbnbs!
- I frequently receive calls from people looking to work in our area and trying to find a rental.
- regulate air bnb's
- Let the free market determine housing availability, costs, construction, types and occupancies.
- thank you

- Sorry. We're new to town we so haven't yet formed opinions on housing related issues in town
- I have heard about 2 concerns: a) inadequate housing stock, especially for working citizens (teachers, etc). and b) an increasing percentage of short term renters. I would like to see us quantify the issues attached to our ostensible shortage of rental facilities, and to explore options relative to short term rental in conjunction with other Downeast communities Eric Lister
- The other part of the workforce issue is those living there now don't seem to be taking available jobs.
- We have a business in Gouldsboro, and have had to provide housing to our workers. We have many people that are willing to come and work with us, but no housing options. Providing housing to workers puts a lot of excess strain on our business, and often we are short of help because of lack of housing options. Most of the housing in the area is vacant most of year. We are losing year round communities in Gouldsboro to second homes, retirement summer properties, vacation properties, and vacation rental properties. Some of our workers that wanted to buy properties in the area have not been able to find any affordable options and have had to move to other areas.
- Making Winter Harbor and Gouldsboro safer for bicyclist.
- just that housing is a prime necessity and most people earning a normal wge are financially unable to purchase or rent adequate, safe, clean housing
- There are plenty of empty houses - either summer people who come for 2 weeks a year or aribnb's owned by out of staters which sit empty 6-8 months a year. 40 to 50% of the houses on East Schoodic Drive are vacant.
- I believe the town should put a restriction on short term rental properties due to the shortage of available housing in town. I also think that the town should develop some sort of list of people who are looking to buy or rent who work and live in the community full time , and another list of people with rentals and or homes they are selling and allow the two parties to connect directly. There are multiple instances of this working. For example there are networks created to help people interested in acquiring farm land to farm fulltime with farm land owners who want to see the land continued to be used in agriculture.

- These questions were somewhat intrusive. The town should not be asking these and should not get involved in general housing! To much government oversight. If a person comes to the town office requesting assistance then let them help. It is not my neighbors responsibility to assist financially as it is not the town of Gouldsboro to be looking into the the people's personal business! You are overstepping your boundaries!!!!
- currently the house is used as a second home
- As the population ages, assisted living housing should be a municipal focus in tandem with workforce housing.
- Reduce the cost of municipal utilities services by supporting a plan to share cost with increased housing. No more high cost services and make current expenditures accountable to residents
- The proliferation of seasonal rentals means a gutted winter community.
- We are summer residents of winter harbor- so not sure if my responses are helpful to the survey; there are so many summer people- should there be a question about that on the survey? Thank you.
- "Qualification to ""municipal involvement"" question, it's not a simple yes/no:The municipalities can/should be involved with identifying suitable locations for new housing development areas and encourage infill development, but not become involved with development itself. Where the municipalities can also be helpful is the planning and facilitating of infrastructure to serve [identified] locations.
- current issues-cost of heat and electric will become high once we retire. we work remotely. when i look at future retirement the cost of utilities may be too high for me to continue to live here. the other housing issue that you did not ask about is the impact of climate change. Questions about climate change were not in this questionnaire and a big over sight in your questionnaire design. I'd recommend if possible you find out an additional few questions about that topic or part of the study otherwise the survey in my opinion is in complete!

- Long distance to services and doctors. Ideas of what might make housing more attainable....rent toward purchase price goes to new home, list of available inventory, list of short term rentals to help with planning. maybe should have a town required registration but no fees. Survey how many home offices (has become especially in last 10-12 years). Need owner occupies, year round and short term seasonal. Senior housing needed. Limitations to available housing increasing because more housing has been turned into short term rentals. Issue raised a dozen years ago by select board - why does it take Gouldsboro so long to act. Need a survey/register of short term rentals. Need to know senior housing. Need to know how many are employed with home office.
- The economic growth of the area is constrained by worker and housing availability.
- "Affordable, single-floor, mobility accessible homes for seniors and disabled people are a must; fully accessible businesses and government offices are a must. Community building is a must if we want to keep our young people here and attract younger families. Disabled people represent 25% or more of any given population. People 55+ are currently more than half of our population. Thank you for asking these important questions!"
- Why is the number of short term rentals not addressed in this survey? They are a reason that housing is unavailable and not affordable in both towns. There should be a determination of the % of housing that is now in STR and it's effects on the towns.
- year round rentals are scarce due to the number of AirB&B/VERBO rentals
- It is not my responsibility to provide taxes for housing. That is communistic.
- Need some public transport or ride shares in area.
- Too many airbnb's, half our neighborhood turned into summer rentals.
- My experience with the housing shortage is mostly through the park and Schoodic Institute. Working with ANP and SI on needs and solutions is critical.
- Nah

- Offer town owned land to developers cheap with conditions of preset housing cost limits like only for use for 2-3bed homes with max cap of 200k don't need granite countertops and sub-zero fridges, future homeowners can do those improvements but decent single road/u-loop roads, with non-association subdivisions and problem would be much easier, apt buildings are for profit and not cost effective over duplexes/condos with all state building code requirements, and police response costs but maybe partner with Maine Housing or offer the homes as does MDI/Acadia Housing Trust with stipulations on sales price and profit off sales, basically make them off limits to investors or seasonal, air b&b type rental
- I don't believe that Gouldsboro should provide affordable housing, but what they could do is loosen some requirements for people that might want to develop apartments in the area. Subdividing a property is burdensome in this town, and the select board should probably look into the planning and permitting guidelines for subdividing a larger property into smaller properties for single-family homes. Whatever the government steps in to provide housing for people it never works out well.
- Focus additional housing efforts on walkable villages, add bike trails and lanes and improve road safety, focus on climate resilience, and maintain undeveloped natural areas
- Short term rentals have taken a large percentage of available housing.
- We need to keep our taxes down. Gouldsboro has always been very good at this
- My husband is a contractor, we have multiple folks who would love to rent here to work for him, there's no long term rentals available, and the couple there are are full. Additionally, my best friend was dying without any family assistance, we have a small house with barely enough room for our family. We tried to get him a rental here, he could not rent here because of lack of housing. His step mother had to move here from Chicago and rent in another area to take care of him. Had he been able to rent in the area before he passed, she wouldn't have had to uproot her life for 6 months.
- Lack of skilled construction workers.



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Project Team

Robert O'Brien, Project Principal

Tom Dworetzky, Technical Advisor

Katherine Follansbee, Project Manager

Angela Hallowell, Analyst



