

HOUSING

Introduction

This chapter identifies and analyzes housing trends, including tenure, type, age and affordability, and forecasts housing needs for the planning period.

State Goal

To encourage and promote affordable, decent housing opportunities for all Maine citizens.

Analyses

- (1) *How many additional housing units (if any), including rental units, will be necessary to accommodate projected population and demographic changes during the planning period?*

As noted in the Population and Demographics Chapter, the State projects that Union's population will decline to 2,221 persons in 2027. For planning purposes, the Town is forecast to have up to 2,300 year round residents by 2027, which is 16 more than the current population estimate for 2015 of 2,284 persons. The Town's average household size has decreased over several decades. In 2013, it was estimated at 2.31 persons down from 2.74 in 1990. If the average household size declines to 2.20 persons, with a projected population for planning purposes of up to 2,300 people by the year 2027, 1,045 housing units would be needed for occupancy. In 2013, the Census estimated there were 914 occupied housing units in Union out of 1,139 total housing units (occupied and vacant). Therefore, up to an additional 131 units would be needed for occupancy by 2027.

The Census records that 261 dwellings (net) were built/located in the Town from 1990 to 2013, for an annual average of almost 11 units. From 2000 to 2013, 87 units were built/located, for an annual average of 6.2 units. For planning purposes, up to an estimated 112 units of new housing is forecasted to be constructed, about 8 per year on average, for a projection of 1,251 total units (occupied and vacant) by the year 2027. Some units currently classified by the Census as vacant could become occupied year-round, offsetting the need for an estimated 19 new units. It is also likely that new seasonal housing will be constructed in addition to the construction of new year-round units.

In the 2013 Census estimates, there were 77 units of renter occupied housing in Union, which was 8.4% of the total estimated occupied housing stock. It is possible that rental housing could increase to 8.9% of total occupied housing over the next ten years, and if it does, that would mean about 10 additional renter occupied units would be constructed out of the total 112 additional units of new housing projected.

- (2) *Is housing, including rental housing, affordable to those earning the median income in the region? Is housing affordable to those earning 80% of the median income? If not, review local and regional efforts to address issue.*

Town-level housing affordability data for Union from MaineHousing, also known as the Maine State Housing Authority, indicates that in 2014, the median income household could afford 119% of the median home sale price, but that 413 households or 40.9% were unable to afford the median home price. In comparison, the median income earner in Knox County could afford about 101% of the median home sale price in 2014. Housing information for those earning 80% of the median was not available.

The American Community Survey of the Census 2013 estimates that about 236 households (40.2% of households with a mortgage) in Union pay 30% or more of their monthly income on housing. Paying 30% or more of one's income is generally considered unaffordable. For Knox County, 39.2% of households with a mortgage pay 30% or more of their income on housing. For those without a mortgage in Union, 53 households (21.3% of households without a mortgage) pay 30% or more of their income on housing. For Knox County, 21.2% of those without a mortgage pay 30% or more of their income on housing.

For those who rent their homes in Union, 24 households (48% of occupied rental units) pay 30% or more on housing. For Knox County, that percentage is 48.7% and for the State, it is 52.1%. Almost half of all renters in Union are paying more for their housing than is generally considered affordable.

For 2013, Union's housing stock included about 4% multi-unit housing, while Knox County had 11.9%. Multi-unit housing tends to be lower-priced and therefore more affordable than single-family housing. At 5.4%, the Town has a lower percentage of mobile homes as a proportion of its total housing than Knox County (6.6%) and the State (8.9%). By definition, the State considers mobile homes as a form of affordable housing.

Since 2000, no subsidized housing units have been built in Union.

The Union Land Use Ordinance allows single-family, two-family, multifamily, accessory apartments and mobile homes on individual lots in many areas of the Town. See the Conditions and Trends section for more information on land use regulations, and the number of subsidized units in the Town.

Of those who responded to the question on affordable housing included in the public opinion survey conducted for this comprehensive plan, --- saw the lack of affordable housing as a problem.

- (3) *Are seasonal homes being converted to year-round use or vice-versa? What impact does this have on the community?*

Union had an estimated 182 seasonal housing units in 2013. The Planning Board/Code Enforcement Officer reports that since 2010 there have been about **five** conversions of seasonal units to year-round occupancy and **no** conversions of year-round housing to seasonal use. While the Town does not actively monitor occupancy, there has been **little** impact on the community from conversions.

- (4) *Will additional low and moderate income family, senior, or assisted living housing be necessary to meet projected needs for the community? Will these needs be met locally or regionally?*

A large portion of the forecasted population change in Union will be an increase in the older age groups. The demand for housing to accommodate the needs of the elderly will increase. In 2013, the most recent year of data provided by MaineHousing, Union had six subsidized housing units for senior citizens. The construction of additional facilities including assisted living could meet future local demand. Service center communities like Rockland will continue to host the majority of the region's subsidized units, especially for the elderly population, given the efficiencies of scale required by federal funding agencies for elderly and subsidized housing projects, the location of medical facilities nearby, proximity to social services and shopping amenities, and the existing range of housing stock.

- (5) *Are there other major housing issues in the community, such as substandard housing?*

For Union, no housing units are estimated to lack complete plumbing while nine (1%) lacked complete kitchens. The Code Enforcement Office believes that these are **all** seasonal units. The Code Enforcement Office records indicate **a small amount of** substandard housing units in which there are current and ongoing violations of life safety codes that endanger occupants. Most prevalent concerns include **older mobile homes, lack of maintenance, and lack of fire and carbon monoxide detectors.**

- (6) *How do existing local regulations encourage or discourage the development of affordable/workforce housing?*

Statewide, affordable housing tends to be located on lots of 20,000 square feet or smaller, and/or as part of multi-unit development with public water and connections to sewer or community wastewater systems. A limited amount of housing in Union meets these conditions. However, the allowance of multifamily units, accessory apartments, assisted living facilities and mobile homes in many areas of the community provides for affordable housing opportunities. The Union Land Use Ordinance supports development that encourages affordable/workforce housing. See the Conditions and Trends section for more information on zoning regulations.

Conditions and Trends

Minimum data required to address Analyses:

- (1) *The community’s Comprehensive Planning Housing Data Set prepared and provided to the community by the Maine State Housing Authority, and the Office, or their designees.*

From 1990 to 2013, the total number of housing units increased by about 29.7% (+261 units) in Union, while the Town’s year-round population increased by 6.3% (126 persons) during the same period. Vacant housing units increased by 27.1% (+48 units). Seasonal/recreational units increased 37.9% (+50 units). A housing unit is classified as “other vacant” when it does not fit into any other year-round vacant category. Common reasons that a housing unit is labeled “other vacant” are that no one lives in the unit and the owner: Is making repairs or renovations, does not want to rent or sell, is using the unit for storage, and/or is elderly and living in a nursing home or with family members. Additional reasons are that the unit is being held for settlement of an estate or that the unit is being foreclosed. While foreclosed properties may be classified as “other vacant,” they may also appear in any of the vacant or occupied categories.

Housing Units in Union					
Units by Tenure	1990	2000	2010	2013	Percent Change
Total Units	878	1,052	1,203	1,139	29.7%
Occupied	701	863	981	914	30.4%
Vacant	177	189	222	225	27.1%
- Vacant, for rent	9	13	21	0	-100.0%
- Vacant, for sale only	8	7	13	36	350.0%
- Vacant, rented or sold, not occupied	4	5	2	0	-100.0%
- For seasonal, recreational, occasional use	132	147	159	182	37.9%
- All other vacant	24	17	27	7	-70.8%

Sources: Census 1990, 2000, 2010, American Community Survey 5-year estimate 2009-2013

Note: While the 2010 Census had 1,203 total housing units, the 5-year estimate 2006-2010 showed just 1,181, which better aligns with the trend seen from 2000 to 2013. It is possible that the 2010 Census over-counted units, as the Code Enforcement Office reports just --- units removed/razed from 2010 to 2013.

At the county level, the increase in the number of housing units has occurred at a faster rate than the growth of population. Total population grew by about 9.3% from 1990 to 2013 countywide, while housing grew by 24.9%. Growth in both year-round and seasonal housing has been notable. Seasonal housing comprised about 20.8% of the County’s total housing stock in 2013, with much of that housing in coastal communities.

Housing Units in Knox County					
Units by Tenure	1990	2000	2010	2013	Percent Change
Total Units	19,009	21,612	23,744	23,743	24.9%
Occupied	14,344	16,608	17,258	16,941	18.1%
Vacant	4,665	5,004	6,486	6,802	45.8%
- Vacant, for rent	389	272	502	399	2.6%
- Vacant, for sale only	239	163	372	203	-15.1%
- Vacant, rented or sold, not occupied	115	168	138	288	150.4%
- For seasonal, recreational, occasional use	3,541	4,054	4,828	4,939	39.5%
- All other vacant	381	347	646	973	155.4%

Sources: Census 1990, 2000, 2010, American Community Survey 5-year estimate 2009-2013

The average household size has decreased at the municipal and county level, as it has statewide and nationally.

Average Household Size			
Year	Union	Knox County	Maine
1990	2.74	2.45	2.56
2000	2.51	2.31	2.39
2010	2.30	2.22	2.32
2013 Est.	2.31	2.28	2.33
% Change	-15.7%	-6.9%	-9.0%

Source: US Census, American Community Survey 5-year estimates 2009-2013

In 2013, about 90.6% of the Town's housing stock was composed of single-family units (detached and attached). The County's housing stock was 81.5% single-family units (attached and detached), while the State's was 72.0% (attached and detached). Union's housing stock includes 4% multi-unit housing, while Knox County has 11.9% and the State has 19.1%. At 5.4%, the Town has a lower percentage of mobile homes as a proportion of its total housing than Knox County (6.6%) and the State (8.9%).

Estimate of Units by Structure Type 2013						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total Est. Units	1,139	100%	23,743	100%	721,971	100%
1, detached	1,017	89.3%	18,969	79.9%	503,153	69.7%
1, attached	15	1.3%	382	1.6%	16,402	2.3%
2	39	3.4%	930	3.9%	37,389	5.2%
3 or 4	0	0.0%	889	3.7%	39,181	5.4%
5 to 9	7	0.6%	446	1.9%	27,728	3.8%
10 to 19	0	0.0%	207	0.9%	12,165	1.7%
20 or more	0	0.0%	356	1.5%	21,798	3.0%
Mobile home	61	5.4%	1,564	6.6%	63,928	8.9%
Boat, RV, van, etc.	0	0.0%	0	0.0%	227	0.0%

Sources: Census American Community Survey 5-year estimate 2009-2013

According to the US Department of Housing and Urban Development, from 2000 to 2014, 180 housing unit permits were issued in Union, of which 175 were for units in single-family structures. Five were multi-family units. Permit activity was greatest between 2000 and 2005.

From 2000 to 2014, 2,938 housing unit permits were issued in Knox County. At the County level, about 5.7% of all permits were for multi-family units. During this period, most building permit activity occurred from 2002-2004; however, most multi-unit permit activity occurred in 2003 and in 2012. See the next table.

Housing Unit Permits Issued						
Year	Union			Knox County		
	Single-Family	Multi-Family	Total Units	Single-Family	Multi-Family	Total Units
2000	17	5	22	219	17	236
2001	24	0	24	257	24	281
2002	20	0	20	292	20	312
2003	21	0	21	337	34	371
2004	19	0	19	345	0	345
2005	19	0	19	262	6	268
2006	16	0	16	207	2	209
2007	12	0	12	143	2	145
2008	8	0	8	128	4	132
2009	6	0	6	103	2	105
2010	4	0	4	73	2	75
2011	4	0	4	113	11	124
2012	1	0	1	108	34	142
2013	1	0	1	82	10	92
2014	3	0	3	101	0	101
Total	175	5	180	2,770	168	2,938
Average	11.7	0.3	12	184.7	11.2	195.9

Source: US Department of Housing and Urban Development (HUD)

Note: Town records indicate more development than shown in HUD figures.

According to the Planning Board/Code Enforcement Office, between 2000 and 2014, 188 housing units constructed/located in the Town were single-family homes (stick-built and modular), while 15 were mobile homes (manufactured with chassis). Seven multi-family units were constructed during this period. Building activity was stronger prior to the recession. New homes were built Town wide, and on these roads in particular: Heald Highway (Route 17), North Union Rd, Sennebec Rd, and Depot St (Route 235). Generally, this development was spread out.

Since 2001, there have been three new short subdivision dead-end roads built (Harding Ln, West View Ln, and an unnamed road), nine lots in total, which were designed based upon site conditions and surrounding patterns of development. No cluster developments were constructed during this period.

About 80.2% of Union’s housing stock was occupied in 2013, as compared with 71.4% for the County and 76.7% for the State. As noted, the Census categorizes seasonal homes as vacant. The homeowner vacancy rate was higher for the Town than it was for the County and State. Conversely, Union had a 0% rental vacancy rate as compared with 9.5% for the County and 7.2% for the State.

Estimate of Housing Occupancy 2013						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total housing units	1,139	100%	23,743	100%	721,971	100%
Occupied housing units	914	80.2%	16,941	71.4%	553,823	76.7%
Vacant housing units	225	19.8%	6,802	28.6%	168,148	23.3%
Homeowner vacancy rate	4.1%		1.5%		2.3%	
Rental vacancy rate	0.0%		9.5%		7.2%	

Source: Census, American Community Survey 5-year estimate 2009-2013

Notes: The homeowner vacancy rate is the proportion of the homeowner-housing inventory that is vacant for sale. The rental vacancy rate is the proportion of the rental-housing inventory that is vacant for sale

About 91.6% of occupied housing in Union was owner occupied in 2013, as compared with 78.9% in Knox County and 71.8% for the State. The balance of occupied housing was renter occupied.

Estimate of Housing Tenure 2013						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied housing units	914	100%	16,941	100%	553,823	100%
Owner-occupied	837	91.6%	13,358	78.9%	397,512	71.8%
Renter-occupied	77	8.4%	3,583	21.1%	156,311	28.2%

Sources: Census, American Community Survey 5-year estimate 2009-2013

About 28% of total housing in Union was built before 1939. For Knox County that figure was 35.7% and for the State that figure was 26.4%. Union has a relatively younger housing stock than does Knox County. Substandard housing is more common with older homes.

Estimate of Year Structure Built 2013						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total housing units	1,139	100%	23,743	100%	721,971	100%
Built 2010 or later	22	1.9%	130	0.5%	3,009	0.4%
Built 2000 to 2009	116	10.2%	2,672	11.3%	84,627	11.7%
Built 1990 to 1999	175	15.4%	2,505	10.6%	87,667	12.1%
Built 1980 to 1989	191	16.8%	3,476	14.6%	109,030	15.1%
Built 1970 to 1979	157	13.8%	2,868	12.1%	103,479	14.3%
Built 1960 to 1969	58	5.1%	1,355	5.7%	52,933	7.3%
Built 1950 to 1959	76	6.7%	1,378	5.8%	54,720	7.6%
Built 1940 to 1949	25	2.2%	890	3.7%	35,835	5.0%
Built 1939 or earlier	319	28.0%	8,469	35.7%	190,671	26.4%

Sources: Census, American Community Survey 5-year estimate 2009-2013

For Union, no housing units are estimated to lack complete plumbing while nine (1%) lacked complete kitchens. The Code Enforcement Office believes that most of these represented seasonal units/camps. For Knox County, 0.7% units lacked complete plumbing and 0.7% lacked complete kitchens. For the State, 0.9% lacked complete plumbing and 1% units lacked complete kitchens.

Estimate of Kitchen and Plumbing in Housing Units 2013						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied housing units	914	100%	16,941	100%	553,823	100%
Lacking complete plumbing facilities	0	0.0%	126	0.7%	4,735	0.9%
Lacking complete kitchen facilities	9	1.0%	117	0.7%	5,788	1.0%

Sources: Census, American Community Survey 5-year estimate 2009-2013

The median income of Union residents has increased since 2000 at a greater rate than for Knox County residents as a whole. The income gap between the Town and County has increased.

Median Household Income		
Year	Union	Knox County
2000	\$37,679	\$36,774
2010	\$53,412	\$45,264
2013 Est	\$53,274	\$49,755
Change	\$15,595	\$12,981
Percent Change	41.4%	35.3%

Sources: Census, American Community Survey 5-year estimate 2009-2013

Union’s poverty rate is lower than the rate for Knox County as a whole. See the Economy Chapter for more information.

Income – Below poverty level, 2013 Est		
Category	Union	Knox County
Total individuals below poverty level	95	4,154
Percent of individuals below poverty level	4.5%	10.8%
Percent of families below poverty level	0.8%	6.5%

Sources: Census, American Community Survey 5-year estimate 2009-2013

The numbers of subsidized housing units in Union are shown in the next table. Top categories included housing vouchers and units for senior citizens. Countywide, there were 1,073 subsidized units, of which 472 were designated for senior citizens.

Subsidized Housing Units				
Category	Union		Knox County	
	2011	2013	2011	2013
Disabled Units	0	0	96	96
Family Units	0	0	312	309
Housing Choice Vouchers	15	NA	276	166
Senior Units	8	6	480	472
Special Needs Units	0	0	0	30
Total	23	6	1,164	1,073

Source: MaineHousing, Maine State Housing Authority

In 2013, the median value of occupied homes in Union was \$22,200 lower than Knox County and \$1,000 lower than the State median.

Estimated Value of Owner Occupied Housing 2013						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Owner-occupied units surveyed	837	100%	13,358	100%	397,512	100%
Less than \$50,000	20	2.4%	649	4.9%	31,317	7.9%
\$50,000 to \$99,999	106	12.7%	1,164	8.7%	56,971	14.3%
\$100,000 to \$149,999	159	19.0%	2,089	15.6%	66,229	16.7%
\$150,000 to \$199,999	190	22.7%	3,006	22.5%	78,927	19.9%
\$200,000 to \$299,999	219	26.2%	3,069	23.0%	90,655	22.8%
\$300,000 to \$499,999	92	11.0%	2,108	15.8%	52,431	13.2%
\$500,000 to \$999,999	45	5.4%	1,022	7.7%	16,813	4.2%
\$1,000,000 or more	6	0.7%	251	1.9%	4,169	1.0%
Median (dollars)	\$173,500	(X)	\$195,700	(X)	\$174,500	(X)

Sources: Census, American Community Survey 5-year estimate 2009-2013

About 236 households (40.2% of households with a mortgage) in Union pay 30% or more of their monthly income on housing. Paying 30% or more of one's income is generally considered unaffordable. For Knox County, 39.2% of households pay 30% or more, and for the State, 34.2% with a mortgage pay 30% or more of their income on housing.

For those without a mortgage in Union, 53 households (21.3% of households without a mortgage) pay 30% or more of their income on housing. For Knox County, 21.2% pay more than 30%, and for the State 17.5% of those without a mortgage pay 30% or more of their income on housing.

Estimated Selected Monthly Owner Costs As A Percentage Of Household Income (SMOCAPI) 2013						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	588	100%	7,959	100%	255,746	100%
Less than 20.0 percent	207	35.2%	2,636	33.1%	95,007	37.1%
20.0 to 24.9 percent	71	12.1%	1,152	14.5%	41,800	16.3%
25.0 to 29.9 percent	74	12.6%	1,050	13.2%	31,575	12.3%
30.0 to 34.9 percent	34	5.8%	604	7.6%	21,453	8.4%
35.0 percent or more	202	34.4%	2,517	31.6%	65,911	25.8%
Not computed	0	(X)	33	(X)	759	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	249	100%	5,265	100%	139,645	100%
Less than 10.0 percent	73	29.3%	1,544	29.3%	47,060	33.7%
10.0 to 14.9 percent	83	33.3%	1,258	23.9%	28,398	20.3%
15.0 to 19.9 percent	5	2.0%	767	14.6%	19,289	13.8%
20.0 to 24.9 percent	27	10.8%	299	5.7%	12,141	8.7%
25.0 to 29.9 percent	8	3.2%	282	5.4%	8,331	6.0%
30.0 to 34.9 percent	0	0.0%	225	4.3%	5,856	4.2%
35.0 percent or more	53	21.3%	890	16.9%	18,570	13.3%
Not computed	0	(X)	101	(X)	1,362	(X)

Sources: Census, American Community Survey 5-year estimate 2009-2013

The median rent paid in Union is somewhat lower than for Knox County and for the State.

Estimated Gross Rent 2013						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied units paying rent	50	100%	3,287	100%	144,468	100%
Less than \$200	0	0.0%	46	1.4%	3,773	2.6%
\$200 to \$299	7	14.0%	252	7.7%	9,344	6.5%
\$300 to \$499	0	0.0%	277	8.4%	15,224	10.5%
\$500 to \$749	16	32.0%	942	28.7%	41,455	28.7%
\$750 to \$999	16	32.0%	964	29.3%	38,374	26.6%
\$1,000 to \$1,499	5	10.0%	728	22.1%	28,300	19.6%
\$1,500 or more	6	12.0%	78	2.4%	7,998	5.5%
Median (dollars)	\$756	(X)	\$789	(X)	\$764	(X)
No rent paid	27	(X)	296	(X)	11,843	(X)

Sources: Census, American Community Survey 5-year estimate 2009-2013

For those who rent their homes in Union, 24 households (48% of occupied rental units) pay 30% or more on housing. For Knox County, that percentage is 48.7% and for the State, it is 52.1%. Almost half of all renters in Union are paying more for their housing than is generally considered affordable.

Estimated Gross Rent as a Percentage of Household Income (GRAPI) 2013						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied units paying rent (excluding units where GRAPI cannot be computed)	50	100%	3,243	100%	142,602	100%
Less than 15.0 percent	12	24.0%	337	10.4%	14,945	10.5%
15.0 to 19.9 percent	0	0.0%	394	12.1%	17,115	12.0%
20.0 to 24.9 percent	7	14.0%	467	14.4%	17,248	12.1%
25.0 to 29.9 percent	7	14.0%	464	14.3%	18,883	13.2%
30.0 to 34.9 percent	5	10.0%	383	11.8%	14,030	9.8%
35.0 percent or more	19	38.0%	1,198	36.9%	60,381	42.3%
Not computed	27	(X)	340	(X)	13,709	(X)

Sources: Census, American Community Survey 5-year estimate 2009-2013

In 2014, the median income earner in Union could afford 119% of the median home sale price. For Knox County, that figure is 101% and for the State, it is 104%. The next table also shows the income needed to afford recent home sale prices, and home prices that are affordable for recent income figures. Home sale prices are for units sold through the multiple-listing service. These sales do not include homes and lands sold directly by the owner without the use of a real estate agent, which tend to fetch lower prices and are often sold or given to relatives.

Homeownership Affordability Index in 2014						
Area	Affordability Index	Median Home Sale Price	Median Income	Income needed to afford median home price	Home price affordable at median income	Households unable to afford median home price
Union	1.19	\$163,000	\$55,383	\$46,385	\$194,621	40.9% (413)
Knox County	1.01	\$181,000	\$50,401	\$50,043	\$182,297	50.4% (8,739)
Maine	1.04	\$170,000	\$49,747	\$47,981	\$176,259	49.5% (278,168)

Source: MaineHousing, Maine State Housing Authority

Notes:

- The Homeownership Affordability Index is the ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable - i.e., a household earning area median income could not cover the payment on a median priced home (30 year mortgage, taxes and insurance) using no more than 28% of gross income.

In 2014, the median income earner in Knox County could afford about 76% of rental housing costs. For the State that figure was 84%. The next table also shows rents that are affordable for recent income figures. The data suggests the likelihood of some overcrowding by low income families. MaineHousing, Maine State Housing Authority did not calculate renter affordability for the Town of Union. Although Union has a higher median household income than Knox County, the Town has proportionally fewer units available for rental, with 0% rental vacancies, indicating a need for additional rental units in general.

Renter Affordability Index in 2014						
Area	Affordability Index	Avg. 2 BR rent w/utilities	Renter Household Median Income	Income needed to afford avg. 2 BR rent	2 BR rent affordable to median income	Households unable to avg. 2 BR rent
Knox County	0.76	\$1,003	\$30,474	\$40,124	\$762	62.1% (2,783)
Maine	0.84	\$872	\$29,143	\$34,865	\$729	57.8% (92,844)

Source: MaineHousing, Maine State Housing Authority

Notes:

- The Rental Affordability Index is the ratio of 2-Bedroom Rent Affordable at Median Renter Income to Average 2-Bedroom Rent. An index of less than 1 means the area is generally unaffordable – i.e., a renter household earning area median renter income could

not cover the cost of an average 2-bedroom apartment (including utilities) using no more than 30% of gross income.

Information on Union homeowner and rental households earning up to 80% of the Household Area Median Income was not available from MaineHousing, Maine State Housing Authority.

(2) *Information on existing local and regional affordable/workforce housing coalitions or similar efforts.*

Local and regional agencies operate programs to assist Union residents. Through State and federal grants, private foundations and donations, Penquis operates the Head Start program, WIC (Women, Infants and Children) nutrition programs, as well as job training and retraining programs, family development and case management programs for low-income residents.

Penquis also provides several energy and housing programs in Knox County. These include the Home Energy Assistance Program (HEAP/Wx), Low Income Home Energy Assistance Program (LiHEAP), Department of Energy (DOE/Wx), Central Heating Improvement Program (CHIP), Home Repair Network, Neighborhood Stabilization Program (NSP), among other programs. The types and amounts of assistance provided to Union residents are shown in the next table for the most recent year available.

Penquis Housing Services provided to Union residents for the fiscal year 2015		
Service	Households/Clients	Value
Central Heating Improvement Program: Repairs or replaces faulty central heating systems.	1 Client	\$799
Emergency Crisis Intervention Program: Provides home heating assistance to income-eligible households that are in an emergency or energy crisis.	5 Households	\$1,467
Good Neighbor Heating Assistance: Provides 100 gallons of heating fuel to households whose income is 250% of the federal poverty level or less.	4 Households	\$1,120
Home Buyer Education	4 Clients	\$880
Low Income Direct Install	2 Households	\$1,200
Low-Income Home Energy: Assistance Program Assists income-eligible households with home heating costs.	57 Households	\$33,452
Weatherization	1 Household	\$8,291

Source: Penquis

MaineHousing, also known as the Maine State Housing Authority, are the housing agents for tenant and/or project based rental assistance, providing Housing Choice Vouchers (Section 8 Housing) which includes subsidized rents for qualifying families. Families contribute between 30% and 39% of their income toward rent. Housing must meet Housing and Urban Development quality standards and Fair Market Rent guidelines.

Pen Bay Healthcare provides comfort, care and support to people in their homes through Know-Lin Home Care and Hospice. Their services include nurses, rehabilitation therapists, social

workers and home health aides, home hospice, chronic disease management, pediatric, tele-health programs and visiting volunteers, among other services.

- (3) *A summary of local regulations that affect the development of affordable/workforce housing.*

The Union Land Use Ordinance allows single-family and two-family dwelling units in all districts. Mobile home units constructed after June 15, 1976, multi-family units, and assisted living facilities are allowed in the Village and Rural Districts. Mobile home parks are allowed in the Rural District. Residential uses are also allowed with limitations based upon environmental constraints in the High Elevation Areas Overlay District, and portions of certain Shoreland Zoning Districts. In the Commercial and Industrial Districts, the range of residential uses is limited. See the map titled Union Land Use Districts.

Allowable Residential Land Uses by District, and Application Dispositioning Authority				
Residential Uses	Village District	Commercial District	Industrial District	Rural District
Accessory apartment	CEO	CEO	NO	CEO
Boarding house, boarding care facility	PB	NO	NO	PB
Building, structure or use accessory to a residential use	CEO	CEO	CEO	CEO
Cluster housing subdivision	PB	NO	NO	PB
Conversion of existing single-family dwelling to multifamily dwelling units, including but not limited to apartments or condominiums	PB	NO	NO	PB
Elderly housing facility, assisted living facility	PB	NO	NO	PB
Home occupation	CEO	CEO	CEO	CEO
Manufactured housing, mobile home	CEO	NO	NO	CEO
Mobile home park	NO	NO	NO	PB
Multi-family dwelling, including but not limited to apartments or condominiums	PB	NO	NO	PB
Nursing or convalescent home	PB	NO	NO	PB
Single-family dwelling	CEO	CEO	CEO	CEO
Two-family dwelling (duplex), including but not limited to apartments or condominiums	CEO	CEO	CEO	CEO

Source: Town of Union Land Use Ordinance, Amended June 15, 2015

Notes: CEO = Code Enforcement Officer, PB = Planning Board, NO = Not allowed.

Dimensional requirements are lower in the Village District reflecting the traditional development seen there and access to a public water system. There is no public sewer currently. If public sewer were installed, minimum lot sizes could be decreased, e.g., 10,000 square feet.

Standard Dimensional Requirements by District				
Dimension	Village	Commercial	Industrial	Rural
Minimum lot size (sq. ft.)	20,000	60,000	10A*	60,000
Minimum lot size for dwellings (sq. ft.)				
Single-family	20,000	60,000	N/A	60,000
Single-family w. accessory apartment	20,000	60,000	N/A	60,000
Two-family	40,000	90,000	N/A	90,000
Multi-family				
first dwelling unit	20,000	N/A	N/A	60,000
each additional dwelling unit	20,000	N/A	N/A	30,000
Minimum lot size for cluster housing				
Overall lot size (sq. ft.)	20,000	N/A	N/A	60,000
Lot size per dwelling unit (sq. ft.)	20,000			20,000
Minimum street frontage (ft.)	100	150	500*	150
Minimum front yard from edge of right-of-way (ft.)**	25	30	200*	25
Minimum side and rear yard (ft.)**	20	20	200*	20
Maximum building height (ft.)				
Residential	35	35	N/A	35
Nonresidential	50	50	50	50
Maximum lot coverage by buildings	20%	20%	25%	10%***

Source: Town of Union Land Use Ordinance, Amended June 15, 2015

Notes: In the High Elevation Areas Overlay District (areas 400-ft or higher in elevation), the minimum lot size is 3 acres, with maximum residential lot coverage of 5%. See the Ordinance for additional dimensional requirements *, **, ***.

As noted, statewide affordable housing tends to be located on lots of 20,000 square feet or smaller, and/or as part of multi-unit residential development with public water and sewer. A limited amount of housing in Union is found on lots 20,000 square feet and smaller, primarily in the Village area. However, with the allowance of multi-family units, accessory apartments and individual mobile homes in many areas of the Town, the Union Land Use Ordinance provides for affordable housing options especially in the Village and Rural Districts. The Rural District is approximately 16,474 acres and it constitutes about 80.1% of the Town’s land area.

Policies

- (1) To encourage and promote adequate workforce housing to support the community’s and region’s economic development.
- (2) To ensure that land use controls encourage the development of quality affordable housing, including rental housing.
- (3) To encourage and support the efforts of the regional housing coalitions in addressing affordable and workforce housing needs.

Strategies

Housing: Strategies	Responsible Parties	Timeframe
(1) Maintain, enact or amend growth area land use regulations to increase density, decrease lot size, setbacks and road widths, or provide incentives such as density bonuses, to encourage the development of affordable/workforce housing.	Selectmen, Town Manager, Ordinance Review Committee, Town Meeting Vote	Immediate
(2) Maintain, enact or amend ordinances to allow the addition of at least one accessory apartment per dwelling unit in growth areas and to promote conservation/cluster affordable housing in such areas, subject to site suitability.	Selectmen, Town Manager, Ordinance Review Committee, Town Meeting Vote	Immediate
(3) Create or continue to support a community affordable/workforce housing committee and/or regional affordable housing coalition. <ul style="list-style-type: none"> • Establish a Town committee to review affordable housing needs and to work with the state and regional housing authorities to seek information to be better able to work with those in need. 	Selectmen and Town Manager	Midterm
(4) Designate a location(s) in growth areas where mobile home parks are allowed pursuant to 30-A M.R.S.A. §4358(3)(M) and where manufactured housing is allowed pursuant to 30-A M.R.S.A. §4358(2). Note: To be limited to the Rural District, which is currently zoned for Mobile Home Parks.	Selectmen, Town Manager, Ordinance Review Committee, Town Meeting Vote	Long Term
(5) Support the efforts of local and regional housing coalitions in addressing affordable and workforce housing needs. <ul style="list-style-type: none"> • The Town will encourage participation in programs, grants and projects within the Town or the region to insure sufficient affordable housing options for its elderly citizens 	Selectmen and Town Manager	Immediate and Ongoing

Housing: Strategies	Responsible Parties	Timeframe
<p>(6) <i>Seek to achieve a level of at least 10% of new residential development built or placed during the next decade be affordable.</i></p> <ul style="list-style-type: none"> • The Town will continue to encourage affordable housing opportunities by continuing to allow a mixture of appropriate housing types, including cluster/conservation subdivisions, multi-units, and accessory (in-law) apartments. • The Town will welcome and encourage participation in programs, grants (Community Development Block Grant [CDBG], housing assistance and rehabilitation programs) and projects for the construction of subsidized workforce housing within the Town, and grants to homeowners for improvements to energy efficiency and habitability. 	<p>Selectmen, Town Manager, Code Enforcement Officer, and Ordinance Review Community</p>	<p>Midterm and Long Term</p>

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