

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 2014, it was estimated at 2.29 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 2014, the Census estimated there were 911 occupied housing units in Union out of 1,170 total housing units (occupied and vacant). Therefore, up to an additional 134 units would be needed for occupancy by 2027.

The Census records that 292 dwellings (net) were built/located in the Town from 1990 to 2014, for an annual average of almost 11.7 units. From 2000 to 2014, 118 units were built/located, for an annual average of 7.9 units. For planning purposes, up to an estimated 117 units of new housing is forecasted to be constructed, about 9 per year on average from 2015 onward, for a projection of 1,287 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 17 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 2014 Census estimates, there were 113 units of renter occupied housing in Union, which was 12.4% of the total estimated occupied housing stock. It is possible that rental housing could increase to 13% of total occupied housing by 2027, and if it does, that would mean about 15 additional renter occupied units would be constructed out of the total 117 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 2015, the median income household could afford 109% of the median home sale price, but that 459 households or 45.6% were unable to afford the median home price. In comparison, the median income earner in Knox County could afford about 106% 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 2014 estimates that about 219 households (39% 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, 37.5% of households with a mortgage pay 30% or more of their income on housing. For those without a mortgage in Union, 67 households (28.3% of households without a mortgage) pay 30% or more of their income on housing. For Knox County, 20.6% of those without a mortgage pay 30% or more of their income on housing.

For those who rent their homes in Union, 26 households (40.7% of occupied rental units) pay 30% or more on housing. For Knox County, that percentage is 46.6% and for the State, it is 51.9%.

For 2014, Union's housing stock included about 4.7% multi-unit housing, while Knox County had 12.3%. Multi-unit housing tends to be lower-priced and therefore more affordable than single-family housing. At 6.9%, the Town has a somewhat lower percentage of mobile homes as a proportion of its total housing than Knox County (7.8%) and the State (8.8%). 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.

- (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 192 seasonal housing units in 2014. 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 Union Corporation for Better Housing has eight units located at 146 Townhouse Rd.](#) 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 in 2014, no housing units are estimated to lack complete plumbing or complete kitchens. 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 2014, the total number of housing units increased by about 33.3% (+292 units) in Union, while the Town's year-round population increased by 15.1% (301 persons) during the same period. Vacant housing units increased by 46.3% (+82 units). Seasonal/recreational units increased 45.5% (+60 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	2014	Percent Change
Total Units	878	1,052	1,203	1,170	33.3%
Occupied	701	863	981	911	30.0%
Vacant	177	189	222	259	46.3%
- Vacant, for rent	9	13	21	0	-100.0%
- Vacant, for sale only	8	7	13	46	475.0%
- Vacant, rented or sold, not occupied	4	5	2	15	275.0%
- For seasonal, recreational, occasional use	132	147	159	192	45.5%
- All other vacant	24	17	27	6	-75.0%

Sources: Census 1990, 2000, 2010, American Community Survey 5-year estimate 2010-2014

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 2014. It is possible that the 2010 Census over-counted units, as the Code Enforcement Office reports few units removed/razed from 2010 to 2014.

The increase in the number of housing units has occurred at a faster rate than the growth of population for Knox County. Total population grew by about 9.2% from 1990 to 2014 countywide, while housing grew by 25.4%. Growth in both year-round and seasonal housing has been notable. Seasonal housing comprised about 21.0% of the County's total housing stock in 2014, with much of that housing in coastal communities.

Housing Units in Knox County					
Units by Tenure	1990	2000	2010	2014	Percent Change
Total Units	19,009	21,612	23,744	23,838	25.4%
Occupied	14,344	16,608	17,258	17,038	18.8%
Vacant	4,665	5,004	6,486	6,800	45.8%
- Vacant, for rent	389	272	502	323	-17.0%
- Vacant, for sale only	239	163	372	137	-42.7%
- Vacant, rented or sold, not occupied	115	168	138	280	143.5%
- For seasonal, recreational, occasional use	3,541	4,054	4,828	4,997	41.1%
- All other vacant	381	347	646	1,063	179.0%

Sources: US Census 1990, 2000, 2010, American Community Survey 5-year estimate 2010-2014

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
2014 Est.	2.29	2.26	2.34
% Change	-16.4%	-7.8%	-8.6%

Source: US Census, American Community Survey 5-year estimates 2009-2013 and 2010-2014

In 2014, about 88.4% of the Town's housing stock was composed of single-family units (detached and attached). The County's housing stock was 79.9% single-family units (attached and detached), while the State's was 71.9% (attached and detached). Union's housing stock includes 4.7% multi-unit housing, while Knox County has 12.3% and the State has 19.2%. At 6.9%, the Town has a somewhat lower percentage of mobile homes as a proportion of its total housing than Knox County (7.8%) and the State (8.8%).

Estimate of Units by Structure Type 2014						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total Est. Units	1,170	100%	23,838	100%	724,685	100%
1, detached	1,026	87.7%	18,612	78.1%	504,372	69.6%
1, attached	8	0.7%	419	1.8%	16,377	2.3%
2	36	3.1%	1,044	4.4%	37,843	5.2%
3 or 4	0	0.0%	865	3.6%	40,089	5.5%
5 to 9	19	1.6%	539	2.3%	27,509	3.8%
10 to 19	0	0.0%	150	0.6%	11,847	1.6%
20 or more	0	0.0%	344	1.4%	22,318	3.1%
Mobile home	81	6.9%	1,865	7.8%	64,033	8.8%
Boat, RV, van, etc.	0	0.0%	0	0.0%	297	0.0%

Sources: Census American Community Survey 5-year estimate 2010-2014

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 77.9% of Union's housing stock was occupied in 2014, as compared with 71.5% for the County and 76.3% 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 7.5% for the County and 7.2% for the State.

Estimate of Housing Occupancy 2014						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total housing units	1,170	100%	23,838	100%	724,685	100%
Occupied housing units	911	77.9%	17,038	71.5%	553,086	76.3%
Vacant housing units	259	22.1%	6,800	28.5%	171,599	23.7%
Homeowner vacancy rate	5.5%		1.0%		2.2%	
Rental vacancy rate	0.0%		7.5%		7.2%	

Source: Census, American Community Survey 5-year estimate 2010-2014

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 87.6% of occupied housing in Union was owner occupied in 2014, as compared with 78.0% in Knox County and 71.4% for the State. The balance of occupied housing was renter occupied.

Estimate of Housing Tenure 2014						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied housing units	911	100%	17,038	100%	553,086	100%
Owner-occupied	798	87.6%	13,293	78.0%	395,074	71.4%
Renter-occupied	113	12.4%	3,745	22.0%	158,012	28.6%

Sources: Census, American Community Survey 5-year estimate 2010-2014

About 28.1% of total housing in Union was built before 1939. For Knox County that figure was 34.7% and for the State that figure was 25.7%. Union has a relatively younger housing stock than does Knox County. Substandard housing is more common with older homes.

Estimate of Year Structure Built 2014						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total housing units	1,170	100%	23,838	100%	724,685	100%
Built 2010 or later	23	2.0%	159	0.7%	4,855	0.7%
Built 2000 to 2009	153	13.1%	3,067	12.9%	89,273	12.3%
Built 1990 to 1999	182	15.6%	2,629	11.0%	89,077	12.3%
Built 1980 to 1989	186	15.9%	3,257	13.7%	108,631	15.0%
Built 1970 to 1979	151	12.9%	2,978	12.5%	102,859	14.2%
Built 1960 to 1969	56	4.8%	1,381	5.8%	53,365	7.4%
Built 1950 to 1959	66	5.6%	1,282	5.4%	54,466	7.5%
Built 1940 to 1949	24	2.1%	815	3.4%	35,826	4.9%
Built 1939 or earlier	329	28.1%	8,270	34.7%	186,333	25.7%

Sources: Census, American Community Survey 5-year estimate 2010-2014

For Union, no housing units are estimated to lack complete plumbing or complete kitchens. For Knox County, 0.7% units lacked complete plumbing and 0.6% lacked complete kitchens. For the State, 0.9% lacked complete plumbing and 1.1% units lacked complete kitchens.

Estimate of Kitchen and Plumbing in Housing Units 2014						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied housing units	911	100%	17,038	100%	553,086	100%
Lacking complete plumbing facilities	0	0%	125	0.7%	4,736	0.9%
Lacking complete kitchen facilities	0	0%	105	0.6%	6,034	1.1%

Sources: Census, American Community Survey 5-year estimate 2010-2014

The median income of Union residents has increased since 2000 at a somewhat lower rate than for Knox County residents as a whole. The income gap between the Town and County has narrowed as of 2014.

Median Household Income	Union	Knox County	Maine
2000	\$37,679	\$36,774	\$37,240
2010	\$53,412	\$45,264	\$46,933
2013	\$53,274	\$49,755	\$48,453
2014	\$50,469	\$50,515	\$48,804
Percent Change	33.9%	37.4%	31.1%

Sources: Census, American Community Survey 5-year estimate 2009-2013 and 2010-2014

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

Income – Below poverty level, 2014 Est		
Category	Union	Knox County
Total individuals below poverty level	130	4,343
Percent of individuals below poverty level	6.2%	11.3%
Percent of families below poverty level	2.9%	7.2%

Sources: Census, American Community Survey 5-year estimate 2010-2014

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 2014, the median value of occupied homes in Union was \$20,100 lower than Knox County and \$400 lower than the State median.

Estimated Value of Owner Occupied Housing 2014						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Owner-occupied units surveyed	798	100%	13,293	100%	395,074	100%
Less than \$50,000	22	2.8%	804	6.0%	32,957	8.3%
\$50,000 to \$99,999	74	9.3%	1,183	8.9%	55,951	14.2%
\$100,000 to \$149,999	190	23.8%	2,143	16.1%	66,302	16.8%
\$150,000 to \$199,999	193	24.2%	2,816	21.2%	77,438	19.6%
\$200,000 to \$299,999	207	25.9%	2,993	22.5%	89,693	22.7%
\$300,000 to \$499,999	84	10.5%	2,135	16.1%	51,345	13.0%
\$500,000 to \$999,999	22	2.8%	962	7.2%	17,049	4.3%
\$1,000,000 or more	6	0.8%	257	1.9%	4,339	1.1%
Median (dollars)	\$173,200	(X)	\$193,300	(X)	\$173,600	(X)

Sources: Census, American Community Survey 5-year estimate 2010-2014

About 219 households (39.0% 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, 37.5% of households pay 30% or more, and for the State, 33.4% with a mortgage pay 30% or more of their income on housing.

For those without a mortgage in Union, 67 households (28.3% of households without a mortgage) pay 30% or more of their income on housing. For Knox County, 20.6% pay more than 30%, and for the State 17.4% 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) 2014						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	561	100%	7,938	100%	250,899	100%
Less than 20.0 percent	204	36.4%	2,647	33.3%	95,997	38.3%
20.0 to 24.9 percent	80	14.3%	1,167	14.7%	40,794	16.3%
25.0 to 29.9 percent	58	10.3%	1,146	14.4%	30,352	12.1%
30.0 to 34.9 percent	35	6.2%	599	7.5%	20,568	8.2%
35.0 percent or more	184	32.8%	2,379	30.0%	63,188	25.2%
Not computed	0	(X)	88	(X)	858	(X)
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	237	100%	5,199	100%	142,000	100%
Less than 10.0 percent	74	31.2%	1,605	30.9%	48,291	34.0%
10.0 to 14.9 percent	80	33.8%	1,153	22.2%	28,530	20.1%
15.0 to 19.9 percent	0	0.0%	749	14.4%	19,326	13.6%
20.0 to 24.9 percent	6	2.5%	362	7.0%	13,097	9.2%
25.0 to 29.9 percent	10	4.2%	259	5.0%	8,147	5.7%
30.0 to 34.9 percent	5	2.1%	227	4.4%	6,198	4.4%
35.0 percent or more	62	26.2%	844	16.2%	18,411	13.0%
Not computed	0	(X)	68	(X)	1,317	(X)

Sources: Census, American Community Survey 5-year estimate 2010-2014

The median rent paid in Union is [slightly](#) lower than for Knox County and for the State.

Estimated Gross Rent 2014						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied units paying rent	64	100%	3,417	100%	146,634	100%
Less than \$200	0	0.0%	42	1.2%	3,685	2.5%
\$200 to \$299	0	0.0%	212	6.2%	9,432	6.4%
\$300 to \$499	4	6.3%	299	8.8%	15,093	10.3%
\$500 to \$749	31	48.4%	1,140	33.4%	40,788	27.8%
\$750 to \$999	20	31.3%	774	22.7%	39,629	27.0%
\$1,000 to \$1,499	9	14.1%	862	25.2%	29,535	20.1%
\$1,500 or more	0	0.0%	88	2.6%	8,472	5.8%
Median (dollars)	\$740	(X)	\$754	(X)	\$772	(X)
No rent paid	49	(X)	328	(X)	11,378	(X)

Sources: Census, American Community Survey 5-year estimate 2010-2014

For those who rent their homes in Union, [26](#) households ([40.7%](#) of occupied rental units) pay 30% or more on housing. For Knox County, that percentage is [46.6%](#) and for the State, it is [51.9%](#).

Estimated Gross Rent as a Percentage of Household Income (GRAPI) 2014						
Category	Union		Knox County		Maine	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied units paying rent (excluding units where GRAPI cannot be computed)	64	100%	3,387	100%	144,502	100%
Less than 15.0 percent	16	25.0%	452	13.3%	15,811	10.9%
15.0 to 19.9 percent	15	23.4%	481	14.2%	17,170	11.9%
20.0 to 24.9 percent	7	10.9%	472	13.9%	17,252	11.9%
25.0 to 29.9 percent	0	0.0%	405	12.0%	19,171	13.3%
30.0 to 34.9 percent	4	6.3%	429	12.7%	14,232	9.8%
35.0 percent or more	22	34.4%	1,148	33.9%	60,866	42.1%
Not computed	49	(X)	358	(X)	13,510	(X)

Sources: Census, American Community Survey 5-year estimate 2010-2014

In 2015, the median income earner in Union could afford 109% of the median home sale price. For Knox County, that figure is 106% and for the State, it is 103%. 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 2015						
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	1.09	\$176,500	\$54,472	\$49,997	\$192,298	459 (45.6%)
Knox County	1.06	\$180,000	\$52,165	\$49,339	\$190,310	8,378 (48.3%)
Maine	1.03	\$176,000	\$50,703	\$49,352	\$180,816	281,724 (50.1%)

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 2015, the median income earner in Knox County could afford about 84% of rental housing costs. For the State that figure was 89%, an improvement over recent years. 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 2015						
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	0.84	\$964	\$32,222	\$38,551	\$806	2,603 (58.1%)
Maine	0.89	\$850	\$30,142	\$33,998	\$754	89,127 (55.4%)

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.