

Scarborough Housing Alliance
Committee Meeting
Wednesday, May 27, 2026 - Hybrid Meeting
[Scarborough Town Hall – 6:00 p.m.]
Town Manager's Conference Room

Zoom Link: <https://scarboroughmaine.zoom.us/j/86107217243>

YouTube Link: <https://youtu.be/ShW6UOnLPRg>

AGENDA

- Item 1. Call to Order.**
- Item 2. Those Present.**
- Item 3. Approval of Minutes:** April 22, 2026
- Item 4. Discussion:** Housing Assessment
 - Sole Source Selection- HR&A Advisors
 - Preliminary Discussion of Scope of Work
 - Estimated Budget \$70K - \$80K
- Item 5. Discussion:** United Way [ALICE](#) Calculations
 - Survival/Stability Budget Calculation
- Item 6. Updates on Town Council and Planning Board items.**
 - Short Term Rentals
 - Downs- Town Center Residential - Expansion of 29 acres
- Item 7. Possible Interests and Future Topics.**
- Item 8. Public Comment.**
- Item 9. Adjournment.**

Housing Alliance Notes

Assumptions

1. The 2005 housing study stated that Scarborough had a shortage of affordable housing in every demographic and for everyone except high-income earners, and made several policy and ordinance recommendations
2. The 2021 Comprehensive plan seems to have acknowledged the 2005 data was still relevant, and stated a goal that 10% of new units will be affordable (I'm assuming at 80% AMI?)
3. Based on currently available data (including Housing Alliance Town Council presentation of June 2025), my understanding is that Scarborough is even less affordable than in 2005 and 2021.
4. The Town is experiencing growth pains and there is an active workstream to re-assess our growth plans, policies and ordinances
5. Maine State LD 1879 will complicate and restrict the Town's ability to manage growth

Questions on Scarborough's housing growth vision

1. Does Town leadership, and do residents, still support a housing growth vision as set forth in the 20121 Comprehensive Plan? Pg. 120 "pursue partnerships between the private, public, and not-for-profit sectors to provide more housing choices in Scarborough" (Zam's interpretation from other text: to accommodate all ages, income levels and other demographics, mostly in designated growth areas at higher densities)
2. How will LD 1879 impact the Town's ability to manage growth, if in fact, Town leadership wants to slow growth?
3. How does Short Term Rental growth impact housing affordability and how should the Town control/manage STRs?
4. What is the right amount of each type and price range of housing for Scarborough?

Questions on 2005 Housing Study (HS05) and Comprehensive Plan

1. Were any of the HS05 recommended policy or ordinance actions taken?
 - 1.1. Which and with what impact?
2. Are we achieving 10% affordable house goal?

New Questions, April 2026 (Have we, Can we, Should We???)

1. Help senior and low-income residents stay in their existing home by promoting, education and facilitating
 - 1.1. Property tax reduction plan for seniors and others
 - 1.2. Homestead Act (all ages)
 - 1.3. Property tax deferment plan
 - 1.4. Commercial reverse mortgage (HECM)
 - 1.5. Maine Property Tax Deferral Program)
 - 1.6. Home Equity Investments, like HomeTap
 - 1.6.1. Any age, 10-20% of home value
 - 1.6.2. Critical Home Repair and accessibility improvements
 - 1.6.3. Greater Portland Habitat for Humanity, Molly LaJoie, 207 221-0047 x104
 - 1.6.4. Sale of land and easements for land conservation

2. How can/should we incentivize “affordable” (80% AMI) and “workforce” (80-120% AMI) housing?
 - 2.1. Require a large % of “affordable” and “workforce” housing
 - 2.1.1. 20% affordable/30% workforce/50% market?
 - 2.2. Eliminate or significantly increase Inclusionary zoning affordable payment in-lieu-of fees
 - 2.2.1. Are there other in-lieu-of fees to consider
 - 2.2.2. Partner with affordable home developer(s) to team with market-rate builders to deliver required affordable housing
 - 2.3. Affordable Housing TIF and CEA
 - 2.3.1. Keep the option open
 - 2.3.2. Educate residents on who are the 80% and 80-100% residents (put faces on label)
 - 2.3.3. Fact check statements that none of our comparable towns use TIFs
 - 2.3.3.1. Cape E, Falmouth, Saco, Cumberland
 - 2.4. Donate land and sponsor another Habitat for Humanity development like Carpenter’s Court
 - 2.5. Explore and team with builders of new styles and method of construction (non-stick frame, 2-3K sf single family homes or apartment style multi-family): factory-build smaller home, pre-fab structural panels, pre-fab collapsible/folding homes, modern, pre-fab “three-decker” multi-family
3. How can we incentivize more “attainable” home construction (120-200% AMI)
 - 3.1. Lobby state for builder income tax credits and interest-free building loans for attainable home construction

The Bangor and Auburn studies seem to be in line with our needs. I would, however, ask for more action-oriented recommendations. I've attached my thoughts.

- 1) I think we should continue to support the Broadturn Rd apartments.
- 2) I don't know much about the 23 new SF home development, but would hope one or two would be deeded affordable
- 3) I think we should provide support for the current SRT plan, including limits to non-owner-occupied STRs, as they drive residential housing rises and reduce residential

Cumberland County

Survival Budget

Category	Single Adult	2 adults	2 adults/2 school age children	2 Adults 65 and Above
Housing	\$1,367	\$1,593	\$2,045	\$1,593
Child Care	\$0	\$0	\$594	\$0
Food	\$600	\$1,100	\$1,845	\$1,012
Transportation	\$386	\$605	\$933	\$476
Health Care	\$172	\$435	\$698	\$1,102
Technology	\$86	\$116	\$116	\$116
Miscellaneous	\$261	\$385	\$623	\$430
Taxes	\$484	\$584	\$743	\$968
Monthly Total	\$3,356	\$4,818	\$7,597	\$5,697
ANNUAL TOTAL	\$40,272	\$57,816	\$91,164	\$68,364
Hourly Wage	\$20.14	\$29	\$46	\$34

Stability Budget

Category	Single Adult	2 adults	2 adults/2 school age children	2 Adults 65 and Above
Housing	\$1,991	\$2,556	\$2,498	\$2,498
Child Care	\$0	\$0	\$797	\$2,250
Food	\$903	\$1,680	\$3,047	\$2,582
Transportation	\$874	\$1,112	\$1,524	\$1,524
Health Care	\$189	\$470	\$769	\$769
Technology	\$86	\$116	\$116	\$116
Miscellaneous	\$404	\$593	\$875	\$974
Savings	\$404	\$593	\$875	\$974
Taxes	\$894	\$1,168	\$1,472	\$1,854
Monthly Total	\$5,745	\$8,288	\$11,973	\$13,541
ANNUAL TOTAL	\$68,940	\$99,456	\$143,676	\$162,492
Hourly Wage	\$34.47	\$49.73	\$71.84	\$81.25

Source: The State of Alice in Maine

<https://www.unitedforalice.org/the-cost-of-basics/maine>

United Way