

Risler, Hillary

From: Emily Ingwersen <emily@gingerhilldesignbuild.com>
Sent: Thursday, September 2, 2021 9:32 AM
To: Risler, Hillary
Subject: Zoning Commission Testimony

This message originates from outside the Maine Legislature.

Good Morning,

As a private developer in Southern Maine who has attempted to build Affordable Housing Units I am submitting the following testimony for consideration by the Zoning Commission, please let me know if you have any questions.

My name is Emily Ingwersen and I own and operate Ginger Hill Design + Build along with my husband Rob. As a home builder and developer based in Arundel and working across Southern Maine I would like to share some of the challenges and barriers to developing workforce housing in Maine. Rob and I both grew up in working class homes in the Kennebunk area; we are committed to our community and ensuring that we are enabling continued vitality, diversity and functionality for the years to come. We are deeply concerned by the lack of affordable housing options as well as the lack of a concerted effort in many municipalities to address the issue. We are encouraged that the Commission's work and hope that some holistic and pragmatic solutions can be developed.

Below are some of the **barriers we have identified**, please feel free to reach out to me for more detail on any of these issues.

- **Inconsistency and confusion in zoning**
 - Zoning ordinances are *complex and are the product of accumulated changes over many years* that have never been rationalized or trimmed back. To rationalize, many towns should scrap what they have and start over from a clean slate and align zoning with their comprehensive plan.
 - Planning boards are made up of *volunteers who don't have expertise* in zoning, land use, or development. The developer must spend a lot of time explaining the regulations to planning board members themselves.
 - *Current zoning requirements don't reflect modern needs* for increased density or clustering in town centers or conservation zones.
 - As a result, the *developer needs to reinvent the wheel* for every project in a different town and must typically hire an engineer to do the redesign, thus increasing project costs.
- **Stigma against renters**
 - Even after a location is agreed upon, and the developer is paying the additional costs of affordable development, *change can be difficult to make happen*.
 - *Density bonuses are often available only for elderly housing or congregate care*, so mixed age and family housing may not qualify.
 - The folks who are motivated to come to zoning board meetings are most often those who oppose the development, and *they assume that renters will be bad neighbors*.
 - Towns have *high turnover in town planner positions*, so there can be a *lack of consistent advocacy for the development*, even when the project meets the goals of the comprehensive plan. Opponents latch onto small details and there is no one to shepherd the negotiation process. Support erodes and the project dies.
- **Lack of Leadership**

- Municipalities do not have a *standardized structure for developing Affordable Housing*, making solutions for towns isolated from one another and reducing the impact
- *Leadership responsibility for developing affordable housing is often unassigned*, leaving towns unable to attract and ensure affordable development

Some suggestions for **increasing the volume** of affordable housing projects include:

Increase the number of developers:

- Identify and work with those developers who have a commitment to the community and are willing to lower their profit expectations for affordable projects.
- Expand MSHA's Affordable Subdivision Program - more financing and support for more small developers. This is a great program that could be more widely utilized.

Help to **close the loop** between the developer and buyers:

- MSHA could "corral" pool of buyers and provide them with a subsidy, along with the developer.
- Connect the end buyers with better loan programs.
- Work with developers who are also willing to be landlords to reduce number of units needed to sell. Alternatively, agencies who are willing to manage rental units could be partnered with developers to negotiate purchases of rental units.

Create **more consistent requirements** across the state for affordable units:

- Set a standard requirement for the number of affordable units required for approval of market rate units, and establish design guidelines that municipalities can sign on to.
- Provide resources to assist municipalities in creating affordable housing plans, and provide incentives for doing so.
- Deter the creation of overlay zones that segregate affordable or workforce housing from community centers. Offer higher incentives for affordable housing near transportation and amenities.
- Encourage housing de-segregation by providing incentives for mixed income level and multi-generational housing.

Encourage **collaboration** across the state:

- Establish a network across municipalities that can collaborate on solutions for similar and/or proximal communities.
- Provide a structure to assist municipalities with leadership and management of affordable housing projects across the state.

I appreciate your considerations of these factors and look forward to staying up to date on your important work.

All the best,
Emily Ingwersen

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