

Rockport Housing Needs Data for Discussion

Charlotte Nutt, Dan DeBord
Midcoast Council of Governments



Agenda for Tonight

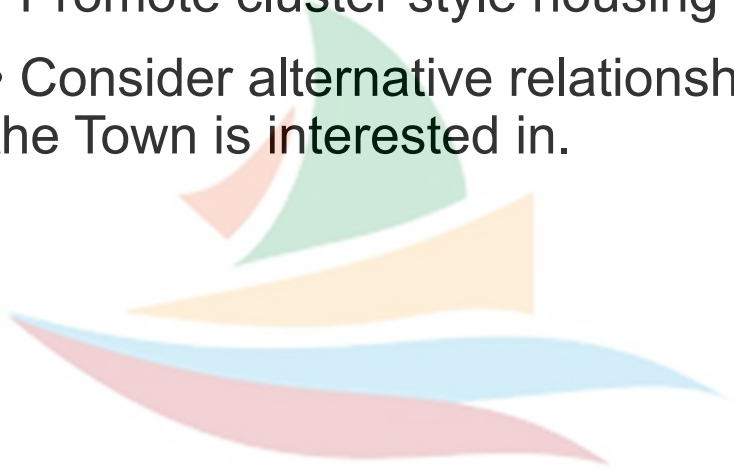
1. Welcome & Purpose — Why are we Here?
2. What the Data Says – Data Presentation by Charlotte Nutt
3. Rockport Existing Zoning Overview
4. Funding Programs for Buyers & Homeowners
5. How Can the Town Help Make Housing Affordable?
6. Roundtable Community Priorities Discussion
7. Closing



2025 Comprehensive Plan Goals

Recommendations: The Town of Rockport should increase its housing stock to address the local housing supply crisis, as well as contribute to the regions lack of housing supply. Rockport should focus on increasing its housing supply through:

- Addressing the high sewer user rates which are burdensome for a developer to create a financially viable housing development for the workforce.
- Promote the type of workforce housing the Town is seeking.
- Promote cluster style housing developments to decrease suburban sprawl.
- Consider alternative relationships with developers to achieve the necessary housing goal the Town is interested in.



In this data discussion

1. Background housing and demographic data
2. Regional Housing Studies
3. Rockport Housing Gap Analysis
4. Effects of action/inaction
5. Summary



1. Background housing and demographic data

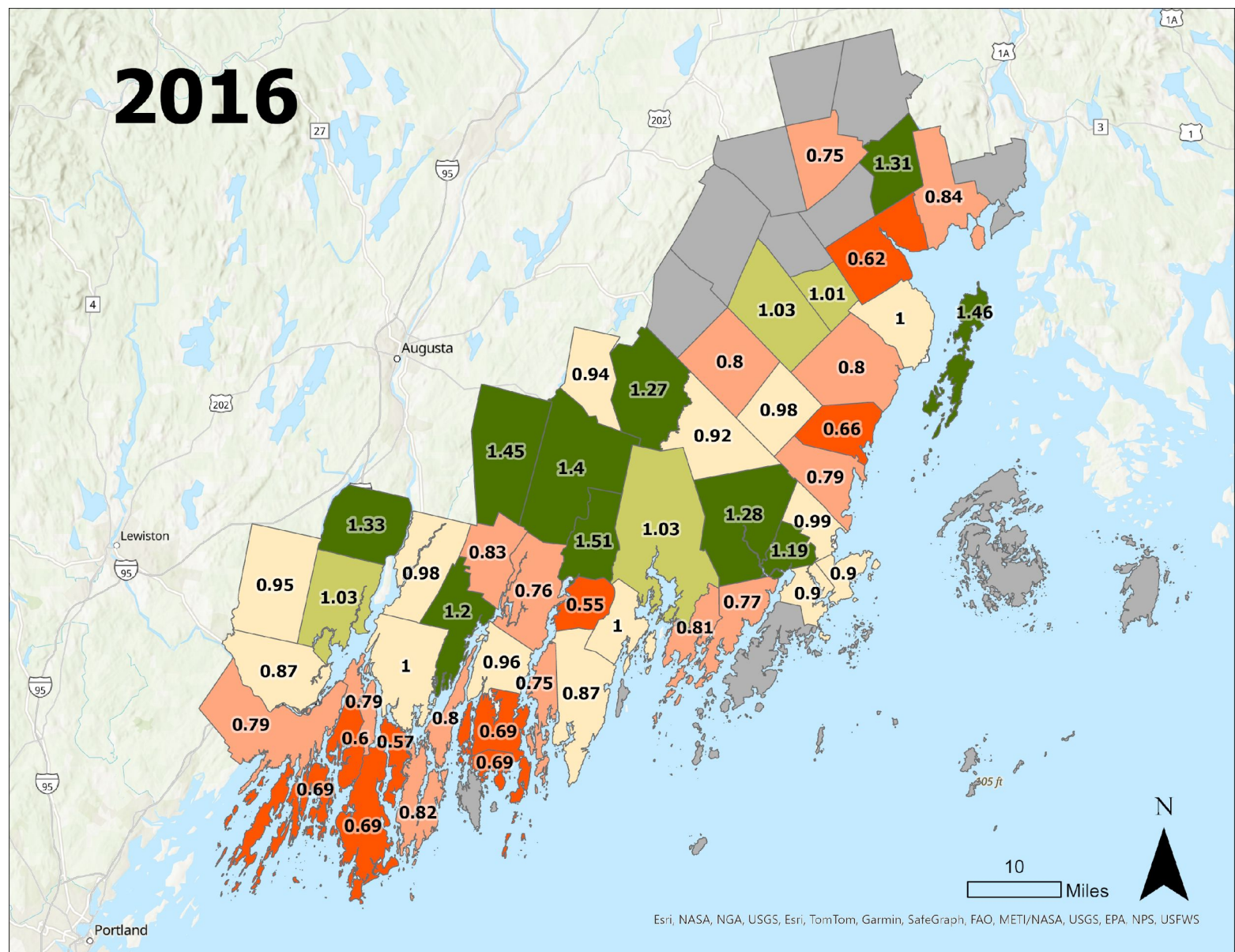
Unit Type	Tenure by Unit Type			Rockport Percentage	Knox County Percentage
	Owner-occupied housing units	Renter-occupied housing units	Total		
Total	1097	347	1444	75% Owner-Occupied	78% Owner-Occupied
Single-Family	1042	249	1291	89%	79%
2 to 9	30	14	44	3%	10%
10 or more	0	16	16	1%	4%
Mobile home	25	68	93	6%	8%

Source: US 5-year ACS
2023

1. Background housing and demographic data

Housing Affordability Index: the ratio of income needed to afford the median house to the actual median income

Rockport: 0.79

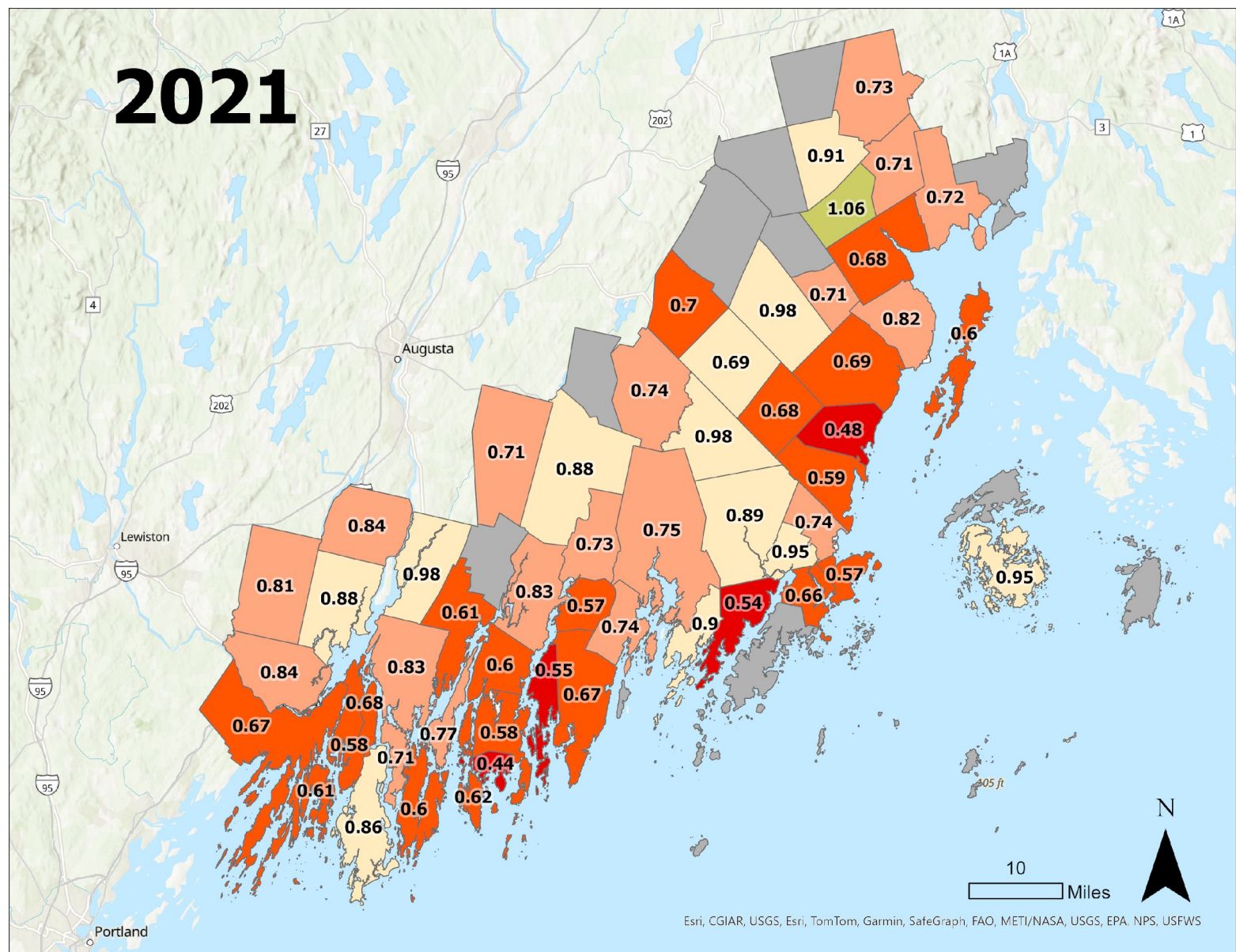


Source: Maine Housing

1. Background housing and demographic data

Housing Affordability Index: the ratio of income needed to afford the median house to the actual median income

Rockport: 0.59

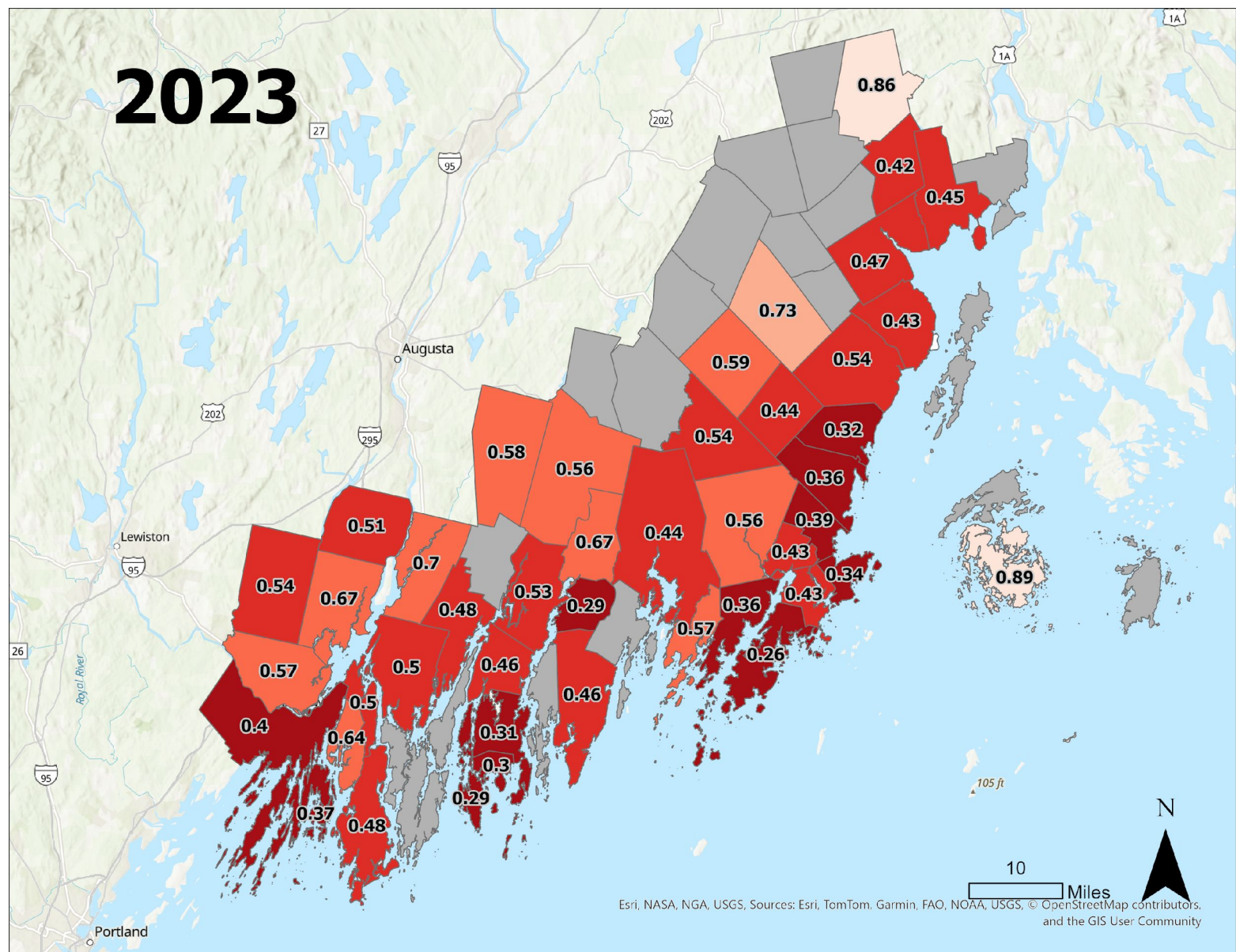


Source: Maine Housing

1. Background housing and demographic data

Housing Affordability Index: the ratio of income needed to afford the median house to the actual median income

Rockport: 0.36



Source: Maine Housing

1. Background housing and demographic data

Knox County Population Projections by Age Bracket:

Darker colors indicate higher numbers of people within the population bracket for that year.

Without intervention, by 2042, age 85+ will be the most numerous age bracket

Source: Maine State Economist

Total	2022	2027	2032	2037	2042
0-4	1,580	1,366	1,266	1,184	1,094
5-9	1,859	1,463	1,277	1,190	1,117
10-14	2,141	1,775	1,414	1,245	1,166
15-19	2,126	2,021	1,691	1,373	1,226
20-24	1,888	1,954	1,863	1,587	1,335
25-29	2,027	1,838	1,876	1,799	1,579
30-34	2,169	2,015	1,872	1,890	1,822
35-39	2,386	2,198	2,101	1,978	1,988
40-44	2,325	2,534	2,357	2,288	2,172
45-49	2,337	2,415	2,621	2,456	2,412
50-54	2,578	2,453	2,538	2,746	2,589
55-59	2,864	2,685	2,591	2,684	2,899
60-64	3,346	2,790	2,613	2,549	2,643
65-69	3,646	3,211	2,705	2,535	2,492
70-74	3,221	3,560	3,160	2,701	2,531
75-79	2,283	3,188	3,509	3,147	2,736
80-84	1,284	2,212	3,011	3,306	2,991
85+	1,119	1,656	2,583	3,510	4,045
Total	41,179	41,332	41,049	40,168	38,836

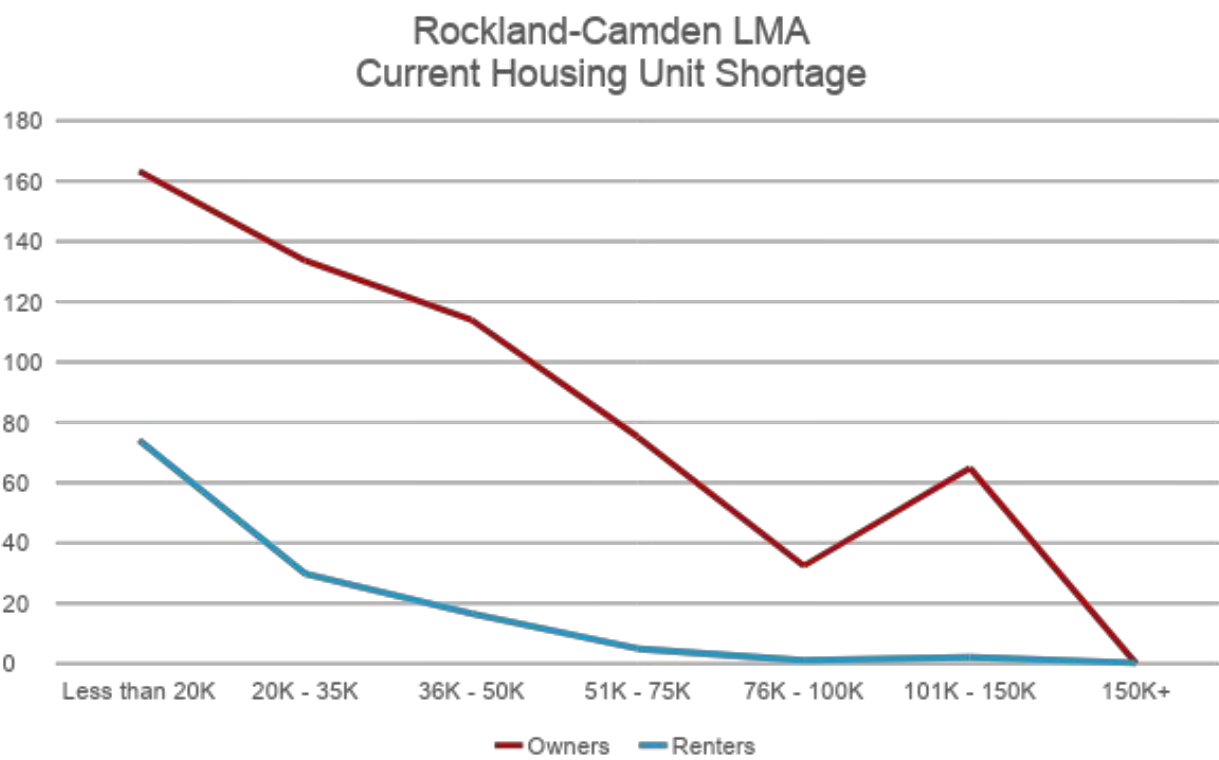
2. Regional Housing Studies

Maine Housing Production Needs Study 2023

Region	Availability Deficit	Jobs : Homes Deficit	Total Historic Underproduction
Coastal	9,300	11,900	21,200

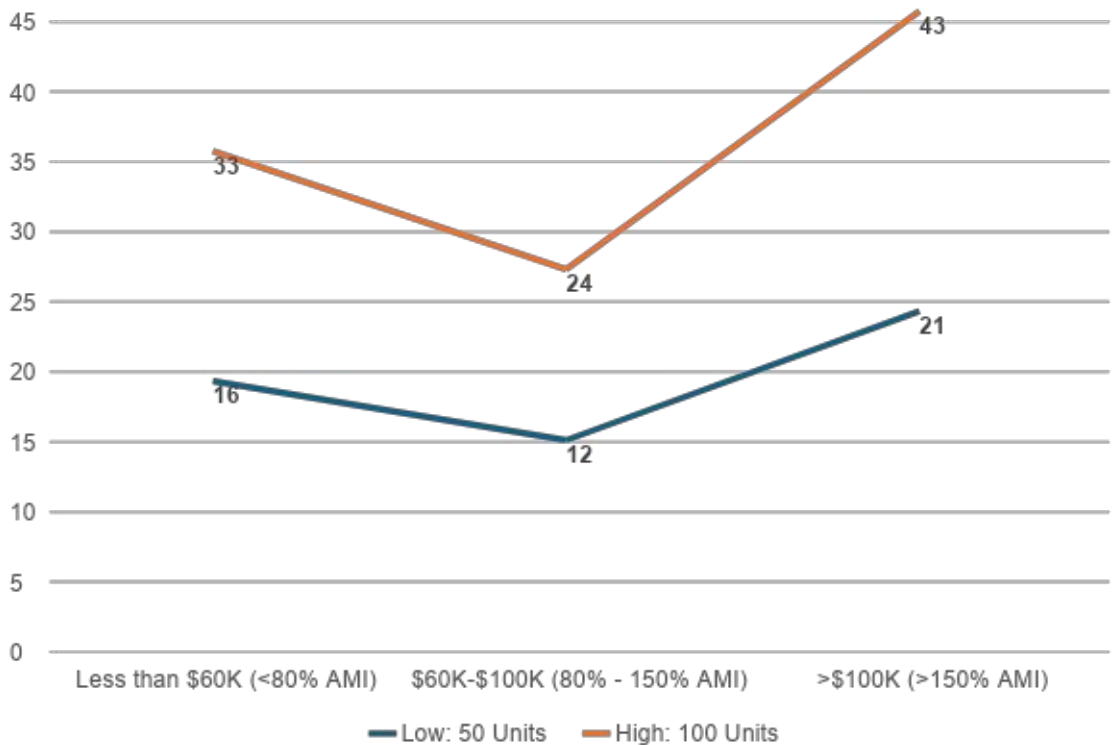
Household Income	Coastal
Regional Totals	9,400
Less than 20K	1,100
20K - 35K	1,000
35K - 50K	1,000
50K - 75K	1,700
75K- 100K	1,400
100K - 150K	1,700
150K+	1,500

Midcoast Council of Governments Housing Gaps Analysis 2025



3. Rockport Housing Gap Analysis

Current Housing Shortage by Income
Not Adjusted for Affordability

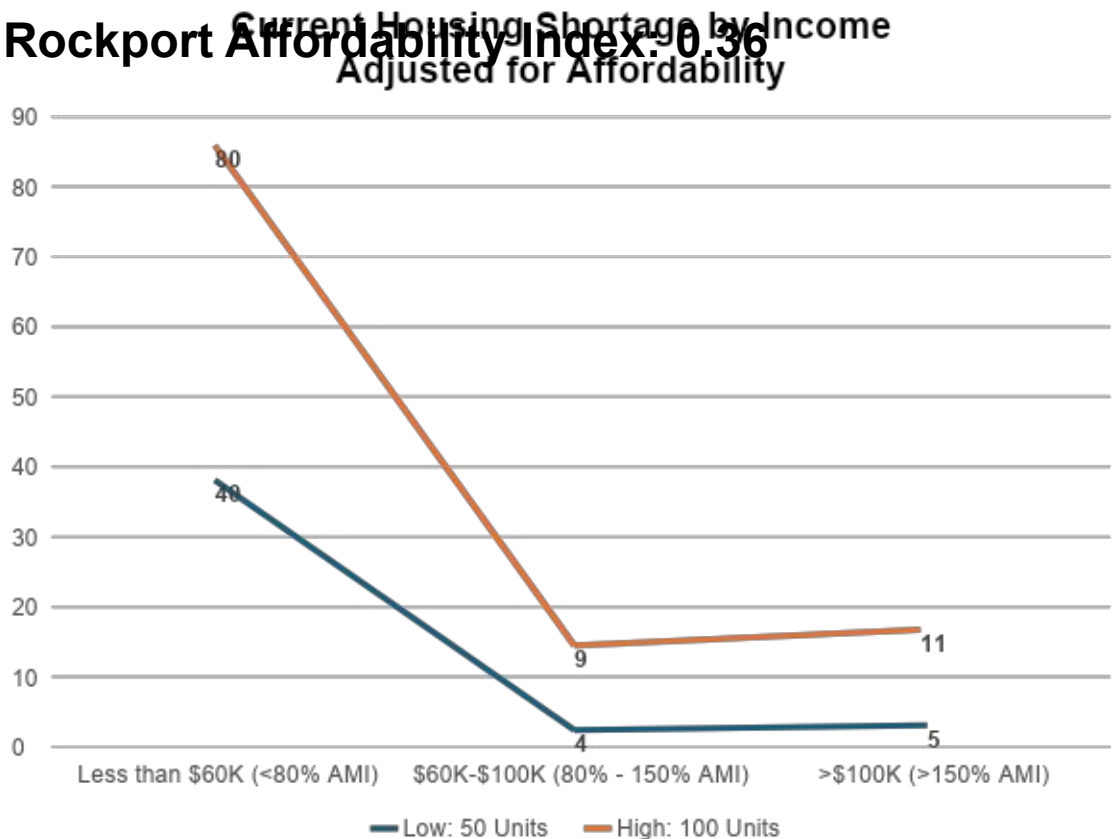


Total Current Shortage: 50 to 100

Knox County Household Median Income: \$72,000

AMI: Area Median Income

Rockport Affordability Index: 0.36



3. Rockport Housing Gap Analysis

Current Shortage: 50 to 100 units

Seasonal Homes: 15 to 25 units

Future Need by 2032: 40 to 115 units

Total by 2032: 105 to 240 units

Units to build per year until 2032: 15 to 35 units/year



4. Effects of Action/Inaction

Rockport Current
trajectory

Total	2022	2027	2032	2037	2042
0-4	142	126	119	113	106
5-9	167	135	120	114	108
10-14	193	163	132	119	113
15-19	192	186	158	131	119
20-24	170	180	175	151	130
25-29	183	169	176	172	153
30-34	195	185	175	180	177
35-39	215	202	197	189	193
40-44	209	233	221	218	211
45-49	211	222	246	234	234
50-54	232	226	238	262	252
55-59	258	247	243	256	282
60-64	301	257	245	243	257
65-69	328	295	253	242	242
70-74	290	327	296	258	246
75-79	206	293	329	300	266
80-84	116	203	282	315	291
85+	101	152	242	335	393
Total	3,710	3,802	3,846	3,833	3,773

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5-9	167	135	120	114	108
10-14	193	163	132	119	113
15-19	192	186	158	131	119
20-24	170	180	175	151	130
25-29	183	169	176	172	153
30-34	195	185	175	180	177
35-39	215	202	197	189	193
40-44	209	233	221	218	211
45-49	211	222	246	234	234
50-54	232	226	238	262	252
55-59	258	247	243	256	282
60-64	301	257	245	243	257
65-69	328	295	253	242	242
70-74	290	327	296	258	246
75-79	206	293	329	300	266
80-84	116	203	282	315	291
85+	101	152	242	335	393
Total	3,710	3,802	3,846	3,833	3,773

Trajectory with New Housing for
Families

Total	2022	2027	2032	2037	2042
0-4	142	166	119	113	106
5-9	167	175	200	114	108
10-14	193	203	212	199	113
15-19	192	196	238	211	199
20-24	170	190	195	231	210
25-29	183	179	196	192	233
30-34	195	225	195	200	197
35-39	215	242	277	209	213
40-44	209	273	301	298	231
45-49	211	232	326	314	314
50-54	232	236	258	342	332
55-59	258	257	263	276	362
60-64	301	257	265	263	277
65-69	328	295	253	262	262
70-74	290	327	296	258	266
75-79	206	293	329	300	266
80-84	116	203	282	315	291
85+	101	152	242	335	393
Total	3,710	4,102	4,546	4,533	4,473

5. Conclusion

- Need housing for all incomes, various ages, seasonal homes, owners and renters
- What and where Rockport builds will shape the town, especially as the population is aging
- Consider other amenities and necessities
 - Daycare centers and schools
 - Transportation, walkability, and green space
 - New businesses
 - Others



Overview of Existing Zoning Conditions in Rockport

Orion Thomas

Director of Planning, Community, and Economic Development

How Can the Town Help?

- Expansion of Public Water and Sewer
- Affordable Housing Tax Increment Financing Districts (TIFs)
- Pursue Grant Opportunities, such as Northern Borders and CDBG
- Utilize Brownfield Funding Where Appropriate for Redevelopment



Federal and State Programs for Individual Assistance

Fix Your Home, Stay Safe & Cut Energy Bills

- **Home Accessibility & Repair Program (HARP)** — Grants for critical repairs, accessibility, emergencies (income-eligible).
 - **Community Aging in Place** — No-cost safety checks and minor accessibility upgrades (income-eligible).
 - **USDA 504 Home Repair Loans & Grants** — Low-interest repair loans; grants available for homeowners 62+ (very low income).
 - **Efficiency Maine Rebates & Loans** — Heat pumps, insulation, weatherization, and more; income-based options available.
 - **Pre-1976 Mobile Home Replacement** — Grant support to replace older mobile homes with efficient models (eligibility applies).
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Buying a Home: Programs You Can Use

- **MaineHousing First Home Loan + Advantage** — Affordable mortgage; \$5,000 toward down payment/closing costs; income & price limits; homebuyer class.
- **First Generation Homebuyer Program** — \$10,000 grant for eligible first-generation buyers (or former foster care).
- **USDA Rural 502 Loans** — Low/zero down mortgages in eligible rural areas; work with participating lenders
- **FHA 203(k) Purchase + Rehab** — Buy and fix an older home with one loan.

Roundtable Discussions – What is Important to You?

