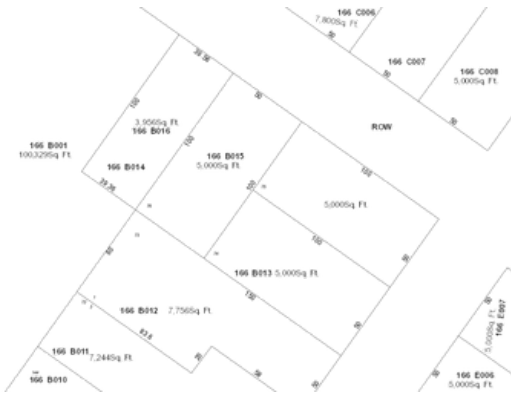




GREATER PORTLAND COMMUNITY LAND TRUST

Fall 2023 Newsletter



GPCLT Moves Forward to Acquire Property from the City of Portland to Build Our Robinia Commons Affordable Housing Project

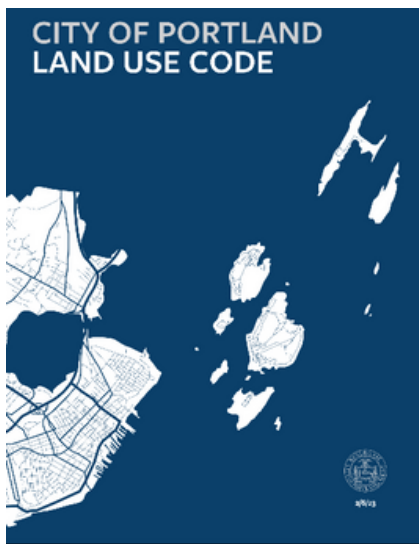
Greater Portland Community Land Trust has been in discussions with the City of Portland since 2020 to acquire land for building affordable housing units. After submitting a winning proposal to the city, GPCLT explored several options to rezone the property to create up to 16 affordable homes, but the Planning Department did not support any of our designs.

Recently, GPCLT decided not to rezone the property and instead, take advantage of a provision in new State Law LD 2003, which allow the creation of up to 8 homes on the property as currently zoned. This decision will eliminate the need for a costly and time-consuming process of rezoning the property and obtaining major site plan approval. GPCLT can now move forward to complete the tasks required by our Purchase and Sale Agreement, with the City.

The tasks that GPCLT needs to complete include Phase I and II Environmental Site Assessments (ESA), a survey of the property, a title search, and obtaining construction financing and home buyers for the project. The Phase I and II ESA's have been completed, and only further testing for chromium is required. GPCLT is working to complete a survey and hiring a Title Company to do a title search.

Furthermore, GPCLT has obtained letters of support and terms of construction loans from CEI and Genesis and 3 local banks. Already over 60 families have shown an interest in our affordable homes, and GPCLT will work to qualify families for mortgages. These tasks are necessary for GPCLT to close on the property and take ownership sometime early next year.

GPCLT's decision to work with the existing zoning regulations and the new State Law LD 2003 will allow us to move forward with our project to create much-needed affordable housing in Portland. By avoiding the process of rezoning, GPCLT will save both time and money and can focus on completing the necessary tasks to bring the project to fruition.



Zoning and our Affordable Housing project

After determining that the City of Portland's Planning Department would not support rezoning the 21 Randall Street property to allow the creation of up to 13 affordable housing units, GPCLT has determined that the only viable option now appears to be invoking a provision in the new State Land Use Law LD 2003, recently passed to increase the amount of affordable housing in Maine. Specifically, GPCLT is using Section 4 of the law, which allows for additional density for "affordable housing developments" in certain areas. Our 21 Randall Street lots are currently zoned R-5 Residential, which allows for one multiplex dwelling unit per every 4,500 square feet (SF) of lot area. The increased density provision for affordable housing in LD 2003 would allow for up two and a half times more units, or 6 multiplex dwelling units as opposed to the 3 currently allowed by zoning,

GPCLT is in discussions with the City of Portland to implement the provisions of LD 2003 into the City's Zoning regulations, allowing the Robinia Commons project to move forward. But GPCLT's difficulties point out the barriers that zoning can pose to the creation of housing and highlights the need for land use strategies to increase affordable housing in the state and throughout the nation. These strategies include:

- One approach is to increase density (allowing more housing units on a parcel of land) and allow mixed-use zoning, which incorporates compact development, mixed-use, and high-density concepts.
- Another approach is inclusionary zoning, which ties affordable housing development to market-rate housing development by incentivizing or requiring specific percentages of units in new developments to be affordable for households with certain income ranges.
- Rezoning for affordable housing is another approach, which involves changing the allowed density or approved land use for neighborhoods to create more affordable housing.
- Finally, parking requirements in zoning codes can also impose a burden on housing development, and making changes to these requirements can help increase the affordability of housing.

LD 2003 at a Glance

LD 2003 is “An Act To Implement the Recommendations of the Legislative Commission To Increase Housing Opportunities in Maine by Studying Zoning and Land Use Restrictions”

LD 2003 is a law in Maine designed to remove regulatory barriers to housing production while preserving local ability to create land use plans and protect environmental resources.

The law is based on recommendations from a legislative commission.

The law has several sections relevant to municipal government, including:

- Section 4 allows for additional density for affordable housing developments in certain areas.
- Section 5 requires municipalities to allow between two and four housing units per lot where housing is permitted.
- Section 6 requires municipalities to allow accessory dwelling units to be located on the same lot as a single-family home under certain conditions.
- Sections 3 and 7 require the state to establish statewide and regional housing production and set ways in which local governments can coordinate with those goals.
- Municipalities may continue to develop growth management programs and comprehensive plans consistent with those plans as long as they are consistent with LD 2003.





GPCLT Obtains Crucial Certification for Affordable Housing Project

We have some good news to share with you. Our Robinia Commons project has recently received certification from Fannie Mae's Duty to Serve Shared Equity Homeownership Program.

This is a significant accomplishment for us because it means that our project has met the rigorous standards set by Fannie Mae for creating affordable housing that low to moderate-income families can afford to buy. It also means that our legal agreement with homeowners will include a deed restriction to ensure that our homes will remain affordable for future buyers.

This certification is crucial for our project because it will make it easier for families buying our homes to obtain a mortgage. Local banks will have the assurance that their loans to our homeowners will have the backing of Fannie Mae, one of the largest buyers of mortgages in the country.

This certification will also help us secure funding from Maine State Housing Authority. Aka Maine Housing, who has also made it a prerequisite for funding from the Community Solutions Grant we applied for as a grant partner with the City of Portland.

We are pleased to have achieved this milestone and are grateful to our partners and supporters for helping us reach this point. We look forward to continuing our work to create affordable and sustainable housing in Portland.

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