mcog
midcoast council of governments

165 Main Street
P.O. Box 62
Damariscotta, ME 04543
207-209-4129

EDA designated economic development district

MONHEGAN ISLAND HOUSING STUDY

Final Recommendations Report

Zoning & Land Use Recommendations | *Implementation Strategy*
Housing Development Funding Strategies | *Comprehensive Planning Opportunity Analysis*

Prepared for

MONHEGAN PLANTATION

Prepared by

MIDCOAST COUNCIL OF GOVERNMENTS

Dan DeBord, Regional Planner — Project Lead
Charlotte Nutt, GIS / Data Specialist
Alexis Mann, PhD, Project Qualitative Survey Advisor

FINAL REPORT • MAY 2026

Table of Contents

Executive Summary

This report presents the findings and recommendations of the Monhegan Island Housing Site Assessment and Land Use Recommendations Study, undertaken by the Midcoast Council of Governments (MCOG) in partnership with Monhegan Plantation under a contract executed May 14, 2025, and revised April 28, 2026. Monhegan Plantation contracted MCOG to deliver this work over a project period ending May 31, 2026. MCOG was selected through a competitive Request for Proposals process on the strength of the project team's demonstrated experience with island housing, land use, and ordinance work, and on Project Lead Dan DeBord's prior service as Monhegan's Island Institute Island Fellow from 2018 to 2020.

Over the course of this engagement, MCOG completed an existing conditions and housing assets inventory drawing on prior Plantation studies and current Land Use Planning Commission (LUPC) GIS data; designed, disseminated, and analyzed a community-wide housing needs and preferences survey that gathered 69 responses; convened three community workshops on the island and via Zoom; conducted regulatory analysis of LUPC's Chapter 10 Land Use Districts and Standards as applied to Monhegan; and consulted with LUPC staff, MISCA Board members, the Lincoln County Regional Planning Commission (LCRPC), the Island Institute, MaineHousing, and the Maine DHHS Subsurface Wastewater Unit.

The results are clear and consistent across every input. Monhegan faces a severe housing shortage that is limiting the potential year-round resident population, undermining the island school's enrollment, and threatening the economic and cultural fabric that makes year-round island life possible. The community survey found that 81% of respondents consider housing on Monhegan somewhat difficult, very difficult, or impossible to obtain. The Plantation's estimated need is 10 to 15 additional year-round housing units at price points between $215,000 and $360,000 — a range that contrasts sharply with the roughly $708,000 average sale price observed over the past three years. There is broad consensus on both the urgency of the problem and the broad outlines of a solution: 86% of respondents identify year-round residents as a high housing priority, 78% support expanded ADU development, and 73% strongly or potentially support nonprofit and cooperative housing approaches through the Monhegan Island Sustainable Community Association (MISCA).

This report directly addresses the deliverables specified in Phases 3, 5, and 6 of the project scope: recommendations for ordinance, zoning, and land use changes; a strategy for coordinating with LUPC and other stakeholders to implement those recommendations; and a set of housing development funding strategies. It also incorporates and summarizes the findings of Phases 1 (Existing Conditions and Housing Assets Inventory) and 2 (Community Preference and Needs Surveying) and reflects the community feedback gathered through Phase 4 (Community Meetings). Finally, at the express interest of Plantation residents as noted during Workshop 3, the report includes a dedicated analysis of the opportunity and process for Monhegan to pursue a comprehensive planning process in partnership with LUPC — a pathway to greater local control over land use decisions and long-term capital planning that does not require the community to become a town. While the survey questions considered the potential for the Plantation making the leap to full town status, the responses were strongly split, and feedback from Workshops 2 and 3 indicated that residents would be more comfortable with continuing as a plantation and pursuing the comprehensive planning process in partnership with LUPC than taking on the additional regulatory burden of a Maine town.

Headline Findings

- **Zoning is not the binding constraint.** LUPC's existing Chapter 10 rules already permit two-family dwellings by permit in both development subdistricts, multi-family dwellings by permit in D-GN and by special exception in D-RS, and single-family dwellings by permit across the village zones. Of the island's roughly 660 acres, approximately 54 acres lie within the two development subdistricts — 37.5 acres in D-GN and 16.6 acres in D-RS. The affordable housing provisions of §10.25,U allow the Commission to reduce minimum lot size to 20,000 square feet per dwelling unit, or below that figure where subsurface wastewater disposal meets state requirements.
- **Wastewater is the binding constraint — but it is a solvable one.** On-site wastewater capacity, and the absence of an established legal and engineering framework for shared and clustered septic systems, is the single most significant practical barrier to housing on Monhegan. LUPC's most recent technical guidance identifies concrete tools — in-law-apartment design-flow allowances, deferred-installation provisions, and advanced treatment technologies that reduce disposal-field size by 50% to 75% — that materially change what is buildable on the island's small, ledge filled lots with broadly poor soil conditions for subsurface wastewater systems.

- **MISCA's buildable lots are the highest-leverage near-term opportunity.** With 73% of respondents strongly or potentially supporting nonprofit and cooperative housing, MISCA-led development of its existing lots — combined with LUPC's affordable housing flexibility and MaineHousing's Affordable Housing Initiative for Maine Islands — is the most direct path to the first four to six new year-round units. The recently completed four-unit Vinalhaven Housing Initiative project demonstrates that an island nonprofit can deliver exactly this kind of project.
- **There is community interest in a comprehensive plan that preserves plantation status.** The community is divided on becoming a town (33% opposed, 28% in favor, 26% unsure), but workshop feedback shows clear interest in a comprehensive planning process under 30-A M.R.S. §7059 and 12 M.R.S. §685-A(4-A) — a "middle path" that allows Monhegan to gain local zoning authority while remaining a plantation.
- **Capital stacking is essential.** With market prices nearly three times the affordable target range, no single source can bridge the gap. A successful two-to-four-unit project will require combining MaineHousing Islands Initiative funding, USDA Rural Development Water and Waste Disposal Loan & Grant Program funding, Island Institute support, Community Resilience Partnership grants, and potential Plantation-contributed land or grant match funding.

Section 1: Project Overview and Methodology

The Monhegan Island Housing Site Assessment and Land Use Recommendations Study was structured around the six-phase scope of work proposed by MCOG in its March 12, 2025, RFP response and adopted in the May 14, 2025, contract between Monhegan Plantation and MCOG. This section describes how each phase was carried out, summarizes the inputs that drove the recommendations in Sections 2 through 5, and cross-references each project task to the location in this report — or to a separate prior deliverable — where the work is documented.

1.1 Project Scope and RFP Alignment

The contract organized the project into six discrete tasks, allocating 420 MCOG staff hours, as summarized below. The first column identifies the contract task; the second describes the deliverable; the third identifies the report section (in this document or in a prior deliverable) where the work is documented.

Task	Title	Deliverable	Documented In
1	Existing Conditions & Housing Assets Inventory	Inventory of available land, existing housing stock, ownership patterns, and LUPC subdistrict mapping	Section 1.2 (summary); Existing Conditions Outline (Appendix D)
2	Community Preference & Needs Surveying	Design, dissemination, and analysis of the 69-response community survey	Section1.3 (summary); Survey Results Summary (Appendix C)
3	Ordinance, Zoning & Land Use Changes Recommendations	Detailed regulatory recommendations under the LUPC framework	Section 2
4	Community Meetings for Recommendations Feedback	Three community workshops on island and via Zoom; documented feedback	Section 1.3 (workshop summary)
5	Coordination with Stakeholders & LUPC for Implementation	Stakeholder coordination strategy and implementation framework	Section 3

Task	Title	Deliverable	Documented In
6	Next Steps Planning — Housing Development Funding Strategies	Funding strategy and capital-stacking analysis	Section 4
Add'l	*Comprehensive Planning Opportunity Analysis*	*Added at community request through Workshop 3 — analysis of the §7059 / §685-A(4-A) pathway*	*Section 5*

The cross-reference table is presented in expanded form as Appendix A, mapping every individual subtask in the RFP narrative against the specific subsection of this report or prior deliverable that addresses it, and providing the Plantation and any future grant administrator with a clear trail of contract performance.

Methodology Notes

The project methodology blended quantitative analysis, qualitative community engagement, and regulatory research. The existing conditions work drew on LUPC GIS data, Plantation tax records, and prior studies to identify potential development sites. The community survey was designed by Dan DeBord and analyzed by Alexis Mann, PhD, drawing on best practices from her prior qualitative research for academic purposes and previous employers, and from MCOG's prior housing surveys. Regulatory analysis was conducted through direct consultation with LUPC Senior Planner Tim Carr, building on the October 3, 2022, LUPC follow-up letter to the Plantation that established the technical foundation for this work and on subsequent LUPC technical memoranda addressing multi-family zoning, affordable housing flexibility, and ADU and septic considerations.

Three community workshops anchored the engagement strategy. The first (Summer 2025) introduced the project and gathered initial input on community priorities. The second (Fall 2025) presented survey results and regulatory findings for community validation. The third (Winter 2025) moved from research to action, presenting three potential development paths and gathering community direction on which to prioritize. Throughout, Project Lead Dan DeBord traveled to the island as often as logistics and weather allowed, supplemented by Zoom participation for staff and community members unable to attend in person.

1.2 Existing Conditions and Housing Assets Inventory (Phase 1 Summary)

Phase 1 established the baseline against which all subsequent recommendations are measured. The full Existing Conditions Outline was delivered to the Plantation earlier in the project and is reproduced as Appendix D. The following summarizes the findings most material to the recommendations in this report.

Land Use District Configuration

Monhegan Island contains approximately 660 acres in total. Because LUPC subdistricts may overlap — with the more protective subdistrict controlling — the acreages of the individual subdistricts sum to more than the island's land area; the figures below nonetheless give a reliable picture of how much of the island is potentially open to residential development of each type. Only the two development subdistricts, concentrated near the village on the western side of the island, permit two-family or multi-family use. Their combined area of approximately 54 acres (37.5 acres of D-GN plus 16.6 acres of D-RS) represents the practical universe for denser housing.

Subdistrict	Acreage	Two-Family	Multi-Family	Single-Family
D-GN — General Development	37.5	By permit	By permit	By permit
D-RS — Residential Development	16.6	By permit	By special exception	By permit

Subdistrict	Acreage	Two-Family	Multi-Family	Single-Family
D-MT1,2 — Maritime Development	1.8	Not allowed	Not allowed	Not allowed *
P-AR — Aquifer Protection	72.7	Not allowed	Not allowed	By permit
P-UA — Unusual Area Protection	439.0	Not allowed	Not allowed	By permit
P-SL1,2 — Shoreland Protection	176.7	Not allowed	Not allowed	By permit
P-RR — Recreation Protection	312.0	Not allowed	Not allowed	Not allowed
P-WL1,2 — Wetland Protection	22.7	Not allowed	Not allowed	Not allowed
P-SG — Soils & Geology Protection	12.6	Not allowed	Not allowed	Not allowed

*Source: LUPC zoning analysis (T. Carr, LUPC). * In the D-MT2 subdistrict, transient accommodations of fewer than six units per principal building are allowed by special exception; the D-MT subdistrict was created at Monhegan's request to protect working-waterfront uses and is the only D-MT zoning in LUPC's service area.*

The headline finding from the regulatory inventory is that the LUPC framework does not categorically prohibit any of the housing types the survey shows community support for. Two-family and multi-family housing are already permitted pathways in the village zones; single-family dwellings (and, as discussed in Section 2, attached and detached accessory units) are permitted across all of the development subdistricts and several protection subdistricts; and lot sizes can be reduced where wastewater capacity allows.

Housing Stock and Ownership Patterns

Phase 1 confirmed that Monhegan's year-round housing stock is small, aging, and overwhelmingly single-family in form. The survey-based snapshot indicates that 72% of respondents own their housing, with 36% owning seasonal or part-time homes, 35% owning year-round homes, 6% renting year-round, 7% in employer-provided housing, and 16% in seasonal rentals or other arrangements. Among respondents who own rental property, 26% reported owning short-term rentals while only 7% reported owning long-term rentals — an imbalance that reflects the broader pattern of seasonal tourism demand pulling housing out of the year-round market.

The inventory also documented Monhegan's average residential sale price at approximately $708,000 across the six properties sold in the most recent three-year window, against MCOG's Housing Gap Analysis estimate of an affordable target range of $215,000 to $360,000 for the income profile of the year-round community. The roughly threefold gap between market pricing and affordability is the single most important quantitative finding in the inventory and the principal driver of the funding strategy in Section 4.

Infrastructure Constraints

Three infrastructure constraints emerged repeatedly through Phase 1 and shape every recommendation that follows:

- **Wastewater.** Many island lots are small, ledge filled, and poorly suited to conventional in-ground septic systems; USDA Web Soil Survey data indicate that island soils are generally limited for development and may be shallow to bedrock. There is no public sewer, so every site must handle its own wastewater. This is the binding constraint on most development scenarios and the focus of Recommendations 2 and 3. Importantly, on-site soil surveys are required to establish suitability on any given lot, and new septic systems have been permitted on Monhegan in the past.
- **Water supply.** The Plantation operates the Monhegan Water Company seasonally; supply is reasonably reliable but finite. The island's public water supply is also a potential regulatory asset, because it may relieve the drinking-water-well setback requirements that would otherwise constrain septic siting on small lots for development intended to operate only during the season of public water supply operation. Several survey respondents flagged water capacity as a development concern, and a hydrological assessment is advisable before any material expansion of housing.

- **Electric.** The Monhegan Plantation Power District is locally operated and small in scale. New construction places marginal but not prohibitive demand on the system; the larger long-term questions are the per kWh cost to rate payers and resilience of the power generation equipment — outside the scope of this housing study, but relevant to the comprehensive planning conversation in Section 5.

1.3 Community Engagement: Survey and Workshops (Phases 2 and 4 Summary)

Phases 2 and 4 — Community Preference and Needs Surveying, and Community Meetings for Recommendations Feedback — provided the qualitative and preference-based foundation that grounds every recommendation in this report. The full Housing Needs & Preferences Survey Results Summary is reproduced as Appendix C; the following summarizes the findings most directly relevant to the recommendations that follow.

Survey Design and Response

The survey was developed jointly by Dan DeBord and Alexis Mann, PhD, in consultation with the Municipal Administrator and MISCA Board members, and disseminated through the Plantation listserv, in person on the island during summer 2025, through community-organization networks, and via the project webpage. It gathered 69 complete responses — an unusually strong rate for a community of Monhegan's size and a meaningfully larger and more representative sample than any prior Monhegan housing engagement projects.

Respondents reflected a broad cross-section of the community: 38% full-time residents, 39% seasonal or part-time residents of less than six months, 12% seasonal or part-time residents of more than six months, and the remaining balance property owners or other community members. The age profile skewed older (46% age 65+, 30% age 45–64), and income distribution was diverse but centered in the $25,000–$74,999 range. This combination — high response, broad cross-section, but older skew — should be kept in mind when reading the priority findings: younger working-age residents and renters, who are most acutely affected by the housing crisis, are likely underrepresented in the data.

Headline Survey Findings

Finding	Result	Implication for Recommendations
Housing on Monhegan is difficult to find	81% difficult / very difficult / impossible (67% very difficult or impossible)	Confirms baseline need; supports urgency framing
Year-round residents should be the priority	86% rate as high priority	Drives year-round dedication of new units; supports STR protections
Families with children should be a priority	65% rate as high priority	Connects housing strategy to school enrollment and community sustainability
Single-family homes are supported	87% support (59% strongly)	Supports continued single-family development as part of the mix
ADUs are supported	78% support (23% strongly)	Drives Recommendation 1 (ADU formalization, pre-approved plans, incentives)
Two-family / triplex housing is supported	61% support	Supports Recommendation 2 (small multi-family in D-GN / D-RS)
Multi-unit (3+) housing is supported	58% support	Cautious green light for modest multi-family; design quality matters

Finding	Result	Implication for Recommendations
Clustered housing with shared resources is supported	70% support (if carefully designed)	Drives Recommendation 3 (shared-septic framework)
Preferred scale: 2–4 units at a time	42% prefer 2–4 units; 19% prefer 1 unit (61% combined)	Sets scale target for capital-stacking projects
MISCA / nonprofit-led approach	59% strongly support, 14% potentially	Drives Recommendation 4 (support MISCA's role)
Seek funding and technical assistance	54% strongly support, 16% potentially	Strong mandate for the funding strategy in Section 4
Becoming a Maine town	33% no, 28% yes, 26% unsure	Divided opinion; supports the §7059 "middle path" instead

Workshop Feedback Themes

Three community workshops supplemented and refined the survey findings. Workshop 1 (Summer 2025) introduced the project and gathered geographic priorities, with strong preferences for development concentration in the North End and Horn Hill areas and no support for development in the South End or shoreland zone. Workshop 2 (Fall 2025) walked the community through survey results and the LUPC regulatory analysis, validating the headline finding that wastewater — not zoning — is the binding constraint. Workshop 3 (Winter 2025) presented three potential development paths — small multi-family, an ADU-and-shared-systems focus, and longer-term planning — and asked the community to weigh in and to consider pursuing a comprehensive plan.

Several qualitative themes emerged consistently across the open-ended survey responses and the workshop discussions, and they inform the recommendations that follow:

- **Urgency was the loudest theme.** Respondents and attendees described losing year-round residents, families choosing not to have children because of housing instability, and neighbors being forced off the island. The framing of the situation as a crisis — not a long-term planning matter — was nearly universal among year-round residents.
- **Year-round community preservation was the organizing principle.** As one respondent put it, "a lot of the stuff that we all enjoy in the summer wouldn't happen if there wasn't a year-round community." Several seasonal residents supported prioritizing year-round residents in any new units, even at the cost of slowing seasonal development.
- **Infrastructure realism was a consistent counterweight.** "Denser housing requires infrastructure — principally sewage treatment and municipal water supply," one respondent wrote. The recommendations take this seriously and treat wastewater as the lead constraint.
- **Housing and economic development are linked.** Multiple respondents emphasized that housing alone is insufficient: "for the Monhegan community to attract and hold residents, affordable housing has to be coupled with more sources of income." Job creation is outside this report's scope, but the comprehensive planning process discussed in Section 5 is the natural vehicle for the integrated economic-housing strategy the community is calling for.
- **MISCA's role drew broad support but also some concern.** Most respondents endorsed MISCA as the primary nonprofit housing vehicle, several pointing specifically to its existing buildable lots. A smaller group questioned organizational capacity and asked why housing efforts were being launched separately rather than channeled through MISCA. Recommendation 4 addresses this directly.
- **Design and character matter.** Attendees and respondents repeatedly emphasized that new development must respect the island's visual character — "any development must be carefully designed so that the peace and privacy of neighbors

is not disturbed" was representative. Pre-approved ADU plans designed specifically for Monhegan (Recommendation 1) are the most direct policy response.

- **Short-term rentals are widely viewed as part of the problem.** Several respondents called for financial discouragement of absentee ownership and STR conversion of year-round stock. The Plantation cannot directly regulate STRs under the LUPC framework, but the funding mechanisms in Section 4 — including the 45-year affordability covenant attached to MaineHousing Islands Initiative funding — can functionally protect new units from STR conversion.

> ***Workshop 3 Direction-Setting.*** *The community clearly indicated three priority directions: (1) pursue immediate lot-level wastewater feasibility work; (2) formalize ADU support with pre-approved plans and incentives; and (3) authorize the Plantation Assessors to begin exploring a comprehensive planning process with LCRPC. All three are reflected in the recommended next steps in Section 6.*

Section 2: Zoning and Land Use Recommendations

The following recommendations are organized by timeframe and are designed to work within the existing LUPC regulatory framework wherever possible, while also identifying targeted changes that could unlock additional housing potential. They are informed by the community survey, the workshop feedback summarized in Section 1.3, direct LUPC staff guidance, and the regulatory analysis of LUPC's Chapter 10 — including LUPC's most recent technical memorandum on affordable housing, ADUs, and septic and dimensional considerations for Monhegan. These recommendations satisfy the deliverable defined under Phase 3 of the contract scope.

2.1 Shorter-Term Recommendations (1–3 Years)

Recommendation 1: Formalize and Incentivize Accessory Dwelling Units (ADUs)

Accessory Dwelling Units received the broadest community support of any housing strategy in the survey: 78% of respondents support expanded ADU development (23% strongly, 55% with limits, 9% opposed, 7% unsure). The survey also revealed a sharp gap between general policy support and personal willingness to build — only 14% of property owners said they would consider adding an ADU, with another 7% willing if financial assistance were available and 33% saying no. The most-cited barriers were insufficient space, expense, and septic-system limitations. A successful ADU strategy must therefore work on the regulatory and the practical-economic dimensions simultaneously.

A critical clarification from LUPC's recent technical guidance reframes how ADUs are treated on Monhegan. **Although small dwelling units added to a lot are commonly called "accessory dwelling units," they are not accessory structures under LUPC's rules, so the Commission's accessory-structure standards do not apply.** Instead, LUPC classifies them by their physical form, with direct consequences for permitting:

- An attached or "in-law" unit carved out of or added onto an existing single-family home creates a **two-family dwelling**, which is an allowed use by permit in both D-GN and D-RS.
- A detached unit — such as a tiny home — added to a lot with an existing dwelling is treated as adding a **single-family dwelling**, an allowed use by permit in D-GN, D-RS, P-AR (with special consideration for septic), P-UA, and P-SL1,2, and by special exception in D-MT2.
- Adding a unit to a lot that **already contains two dwelling units** triggers LUPC's subdivision rules and is a materially more complex undertaking.

The septic treatment of these units is equally consequential and, in the case of one-bedroom in-law apartments, distinctly favorable. Under DHHS Subsurface Wastewater Rules (Chapter 241), a one-bedroom in-law apartment with a kitchen — which need not be occupied by a relative — is treated as a **minor expansion** of an existing system. Minor expansions enjoy three advantages: easier variances; the more lenient setback distances allowed for replacement systems rather than first-time systems; and, outside the Shoreland Zone, deferred installation — meaning the permitted expansion need not be installed until the existing system fails, allowing a homeowner to defer that cost until a replacement is required. An in-law apartment carries a design flow of 120 gallons per day (gpd) — only 30 gpd more than adding a bedroom to an existing dwelling, and well below the 180 gpd a standalone one-bedroom home would require.

By contrast, an attached unit with two or more bedrooms receives no special septic treatment: it is calculated at the standard 90 gpd per bedroom and is treated as a major expansion that must meet first-time-system criteria. A detached single-family unit likewise requires a 180 gpd system for one or two bedrooms (plus 90 gpd for each additional bedroom), though it may tie into the existing dwelling's system if that system has sufficient capacity. The practical lesson is that a modest, one-bedroom in-law apartment is the lowest-barrier ADU form on Monhegan, and the formalized pathway and pre-approved plans recommended below should lead with that form.

We recommend the Plantation work with LUPC and partner organizations to:

- Document a clear, plain-language permitting pathway for ADUs in the D-GN and D-RS subdistricts that takes advantage of the §10.25,U affordable housing dimensional flexibility and of the favorable minor-expansion septic treatment for one-bedroom in-law apartments. The pathway should be reduced to a one-page handout suitable for distribution at the Plantation office.
- Develop a set of pre-approved ADU building plans designed specifically for Monhegan's conditions — small and ledge filled lots, limited road accessibility, and aesthetic compatibility with the island's built character. Pre-approved plans reduce design cost and permitting time and directly answer the community's design-and-character concerns.
- **Adapt MCOG's own ADU Boost Pilot Program to Monhegan.** ADU Boost — operated by MCOG with Bangor Savings Bank in Bath, Brunswick, and Rockland, and funded through the State's Housing Opportunity Program — pairs an incentive grant of 10% of qualified costs (up to $10,000) with fixed-rate financing and project-management assistance. Because the program is administered by MCOG (its housing-policy work is led by Alexis Mann, PhD, this project's survey advisor) and is explicitly intended to be tested and then extended statewide, Monhegan is exceptionally well positioned to pursue an island adaptation — potentially substituting Island Institute or MaineHousing support for the Bangor Savings Bank financing component where island lending conditions differ.
- Pursue a deed-restriction model that ties ADU incentives to year-round occupancy, ensuring publicly supported units are not converted to short-term rentals — a direct response to one of the most common survey concerns. Where MISCA oversees the rental of a privately owned ADU, the occupancy restriction can be carried in the lease and management agreement rather than requiring the underlying land to be held by MISCA (see Recommendation 4).

> ***Note on LD 2003 and LD 1829.*** *Because Monhegan is under LUPC jurisdiction rather than municipal home rule, the statewide ADU mandates enacted through LD 2003 (and amended by LD 1829, effective September 24, 2025) do not directly apply to the Plantation; those laws bind municipalities. The existing regulatory hook on Monhegan is instead LUPC's §10.25,U affordable housing provision, under which functionally equivalent allowances can be achieved — and LUPC staff have indicated willingness to work with plantations toward that end.*

Recommendation 2: Enable Small Multi-Family Development in the D-GN and D-RS Zones

The survey found that 61% of respondents support duplexes and triplexes, 58% support multi-unit dwellings of three or more units, and 70% support clustered housing if carefully designed. The existing LUPC zoning already permits two-family dwellings by permit in both development subdistricts, multi-family dwellings by permit in D-GN, and multi-family dwellings by special exception in D-RS. The community's stated preference for a development scale of two to four units at a time (42% of respondents) maps directly onto the kind of project this recommendation contemplates. We recommend the Plantation:

- Work with LUPC and MISCA to identify specific buildable lots within the D-GN and D-RS subdistricts that can support two-to-four-unit projects, prioritizing lots with adequate wastewater capacity or access to shared-septic solutions. MISCA's buildable lots are the natural starting point.

- Commission a lot-level feasibility analysis by a licensed site evaluator to determine which specific parcels can support on-site wastewater disposal for additional units. This is the single most important next step for unlocking development potential, because LUPC staff have confirmed that wastewater capacity — not zoning — is the primary constraint.
- Use LUPC's §10.25,U affordable housing provisions to reduce minimum lot size to 20,000 square feet per dwelling unit, or below, where wastewater capacity allows — enabling development on lots otherwise considered too small under standard dimensional standards.

Two regulatory cautions, both drawn from LUPC's guidance, should inform this work. **First, the special-exception standard for multi-family dwellings in D-RS** requires the applicant to show that there is no alternative site on the lot suitable for and reasonably available to the proposed use; that the use can be buffered from incompatible uses in the area likely to be affected; and that any other conditions the Commission reasonably imposes under the Comprehensive Land Use Plan are met. Multi-family projects in D-RS should be sited and designed with these tests in mind from the outset. **Second, lot reconfiguration is sharply constrained.** Given the large number of nonconforming lots on the island, LUPC has advised that reconfigurations involving portions of lots are unlikely to be approved, because §10.11,E,2 prohibits dividing or altering a lot in a manner that makes the lot, or any structure or use, nonconforming or more nonconforming. Although 43% of survey respondents strongly supported "exploring lot reconfiguration," the regulatory reality is that adding area to an existing affordable-housing lot by carving off part of a neighboring lot is generally not a viable path — a point worth communicating to the community to avoid investing effort in a strategy LUPC is unlikely to permit.

Recommendation 3: Build a Shared and Clustered Septic Framework

Wastewater disposal is the most significant practical barrier to housing on Monhegan. The island's small, often ledge filled lots present serious challenges for conventional on-site systems, and the general assumption of the rules is that wastewater is disposed of on the same lot as the dwelling. Critically, however, neither LUPC's Chapter 10 nor the DHHS Subsurface Wastewater Rules prohibit combined or shared septic systems serving more than one property; the framework simply does not yet exist as a developed practice on the island. Building that framework is one of the highest-leverage actions the Plantation can take in the next 12 to 24 months.

Two families of technology directly address the small-lot problem by shrinking the required disposal area, and both are recognized by DHHS:

- Advanced treatment tanks, such as the Fuji Clean system, can reduce stone-bed (disposal-field) dimensions by approximately 75% by treating effluent before it reaches the field. These systems typically require a maintenance contract and assurances to function properly over time.
- Engineered disposal-field media, such as the Eljen GSF system, can reduce disposal-field size by roughly 50% relative to a standard stone bed.

Used alone or in combination and paired where appropriate with a shared system serving two or more dwelling units or abutting lots, these technologies can make development feasible on lots that conventional systems could not serve.

Septic siting on Monhegan is also governed by DHHS setback distances, which differ between first-time and replacement systems (replacement-system setbacks are more lenient, which is part of why the minor-expansion treatment of in-law apartments is so valuable). The setbacks most relevant to small-lot development are summarized below.

Setback From	First-Time System	Replacement System
Potable water supply (drinking-water well)	100 ft *	100 ft, reducible to 60 ft
Structure with no full basement (slab / posts)	15 ft	15 ft, reducible to 7 ft
Full basement (below-grade foundation)	20 ft (15 ft if downslope)	20 ft, reducible to 10 ft
Property lines	10 ft	10 ft, reducible to 5 ft

Setback From	First-Time System	Replacement System
Drainage ditches	25 ft	25 ft, reducible to 12 ft

*Source: DHHS Subsurface Wastewater Rules, Chapter 241 (Tables 8B and 9A). * The well setback may be reduced without a variance under Table 8A depending on well depth and casing and may not apply at all to a cluster of houses served solely by Monhegan's public water supply — a meaningful advantage on the island's constrained lots.*

We recommend the Plantation:

- Engage the Maine DHHS Subsurface Wastewater Unit early to confirm which innovative technologies (Fuji Clean, Eljen GSF, and shared or clustered systems) are suitable and approvable for Monhegan's conditions, before advancing site-specific development plans.
- Develop model legal agreements for shared septic systems involving multiple property owners, MISCA, and affordable-housing occupants — agreements that clearly assign responsibility for long-term maintenance (a non-trivial obligation for advanced systems, which depend on maintenance to function and avoid contamination) and reflect that responsibility in the relevant deeds, leases, and covenants. LUPC has confirmed that nothing in its rules prevents combined systems, and MCOG has not identified a DHHS prohibition either; that conclusion should nonetheless be verified with DHHS legal staff before any model document is published.
- Analyze developable lots specifically through the lens of wastewater disposal — including identifying lots where a combined system shared with one or more abutting lots would support added density — and prepare the materials needed to approach private owners of abutting lots about hosting or sharing a system that supports affordable housing nearby.
- Pursue USDA Rural Development Water & Waste Disposal Predevelopment Planning funding (Section 4) to pay for the engineering and site-evaluation work and treat the same USDA program as the most likely source of construction funding for any shared system actually built.
- Coordinate any shared-wastewater investment with the Plantation Power District, the Monhegan Water Company, and Public Works oversight so that it is sequenced and sited compatibly with longer-term infrastructure planning.

> ***A note on the Aquifer Protection subdistrict (P-AR).*** *LUPC has flagged a distinctive opportunity — and a distinctive caution — on Monhegan: because single-family dwellings are an allowed use in P-AR, and because the §10.25,U affordable-housing rules permit reduced lot sizes, and because the public water supply may relieve drinking-water-well setbacks in some areas, the rules may in combination allow increased single-family density on undersized P-AR lots. The aquifer is a vital community resource, so any such density must be advanced carefully, with sewage-disposal protections for water quality at the center of the analysis. This is precisely the kind of issue a comprehensive planning process (Section 5) is well suited to resolve deliberately rather than case by case.*

Recommendation 4: Support and Strengthen MISCA's Role

Supporting nonprofit or cooperative housing through MISCA was the most broadly supported institutional strategy in the survey: 59% strongly support and 14% potentially support. The community's open-ended feedback was clear that MISCA should be the primary vehicle for new year-round housing, though some respondents flagged organizational-capacity concerns and noted that buildable lots already exist through MISCA. We recommend:

- Prioritizing development on MISCA's existing buildable lots as the near-term focus for new construction, coordinating with LUPC on permitting under the affordable-housing provisions and with funding partners on capital stacking. Taken together with the dimensional flexibility of §10.25,U, those lots plausibly support four to six year-round units — meaningful progress toward the 10-to-15-unit need identified in Phase 1.

- **Recognizing and planning for two distinct stewardship models.** MISCA has historically functioned as a community land trust, owning the land beneath the affordable housing it stewards. LUPC's guidance highlights a second model that §10.25,U also permits: a private owner adds an affordable rental ADU to their own property, with MISCA overseeing the rental to ensure long-term affordability. The two models raise different legal and maintenance questions — particularly around how affordability is durably secured and how shared or advanced septic systems are managed — and the Plantation and MISCA should develop template instruments for both.
- Strengthening MISCA's capacity to develop and steward housing through technical assistance from LCRPC and the Island Institute (including a possible future Island Fellow placement with a housing focus), and through partnership with the Genesis Community Loan Fund and Maine-based nonprofit developers such as Avesta Housing.
- Exploring the use of suitable Plantation-owned land for affordable housing. Even a single Plantation lot, ground-leased to MISCA at a nominal rate, can materially improve a project's capital stack by reducing acquisition costs to near zero.
- Considering, over the longer term, whether MISCA should pursue Community Housing Development Organization (CHDO) certification with HUD, which would open additional federal funding streams. CHDO status is not necessary for near-term development but should be revisited as the project pipeline matures.

2.2 Medium-Term Recommendations (3–5 Years)

Recommendation 5: Pursue Community-Guided Planning with LUPC

The survey revealed divided but thoughtful opinion on greater local land-use control: 33% opposed becoming a town, 28% supported it, and 26% were unsure, with many expressing a desire to learn more. Workshop 3 surfaced strong interest in a third pathway that was not widely understood at the time of the survey — a comprehensive planning process that works within the LUPC framework to gain local zoning control without full town incorporation.

Under 30-A M.R.S. §7059, a plantation is subject to the Maine Growth Management Act for planning and land-use purposes in the same manner as a town or city. Under 12 M.R.S. §685-A(4-A), a plantation may adopt local planning, zoning, and subdivision control by submitting to LUPC — and obtaining LUPC approval of — a comprehensive land use plan, land-use district standards, and a district boundary map that are not less protective of natural, recreational, and historic resources than LUPC's own. Section 5 of this report provides a detailed analysis of the legal framework, process, timeline, and budget; Recommendation 5 should be read together with that analysis. It is worth emphasizing that LUPC itself, in its October 2022 letter to the Plantation, offered to orient Monhegan to this process and to provide technical assistance — and that LUPC routinely undertakes lighter-touch, community-guided planning tools (described in Section 5.2) that can deliver tailored flexibility without a full transfer of jurisdiction.

Recommendation 6: Explore Limited Conservation Land Release (If Necessary)

Working with Monhegan Associates on potential limited conservation land release received significant survey support (45% strongly, 17% potentially) but also the highest opposition rate of any major strategy tested (19%). This option should be pursued only if development within existing village areas proves insufficient to meet housing targets, and only through a transparent, community-driven process that carefully balances housing needs with conservation values.

LUPC's guidance establishes the practical sequence. Any such effort would require substantive engagement with the Monhegan Associates Board, which holds the easements at issue; early consultation with LUPC staff before any easement is altered, to ensure that land removed from conservation would actually be developable and may subsequently be moved into a development subdistrict (a rezoning that may itself be necessary depending on location and unit count); a clear set of community-developed siting and design criteria; and a deed-restriction or community-land-trust mechanism to keep any resulting housing permanently dedicated to year-round affordable use. Scale also matters for the regulatory path: a proposal of three or more units may constitute a subdivision, allowable only by permit in a development subdistrict, whereas a proposal of only one or two units may not require a subdivision permit. As an interim step, LUPC can help the Plantation identify which legally existing but undeveloped lots — whether Plantation-owned, privately held, or in conservation — are developable, which may reduce or eliminate the need to disturb conserved land at all.

Section 3: Implementation Strategy

Successfully implementing the recommendations in Section 2 requires coordinated engagement with multiple stakeholders and a realistic timeline that accounts for the logistical challenges of working in an unbridged island community. This section outlines the key stakeholder roles, the coordination framework with LUPC, and a phased implementation timeline. It satisfies the deliverable defined under Phase 5 of the contract scope.

3.1 Key Stakeholder Roles

Maine Land Use Planning Commission (LUPC)

LUPC is the planning and zoning authority for Monhegan Plantation and the essential partner for any regulatory change. Staff — particularly Planning Manager Ben Godsoe and Senior Planner Tim Carr — have already engaged constructively on Monhegan's housing challenges, as evidenced by the October 2022 follow-up letter and subsequent technical analyses of multi-family zoning, affordable-housing flexibility, and ADU and septic considerations. Continued engagement should focus on formalizing ADU allowances under §10.25,U (Recommendation 1); permitting small multi-family projects in D-GN and D-RS, including MISCA-lot development (Recommendations 2 and 4); establishing the legal and engineering framework for shared septic systems (Recommendation 3); and supporting a comprehensive planning process aligned with §7059 and §685-A(4-A) when the community is ready (Recommendation 5 / Section 5).

Lincoln County Regional Planning Commission (LCRPC)

LCRPC is the regional planning commission serving Lincoln County, which includes Monhegan Plantation, and should be the primary point of contact for any comprehensive planning effort (Section 5). LCRPC also serves as a regional coordinator for the Community Resilience Partnership and can assist with grant applications, technical assistance, and coordination with state agencies. MCOG's relationship to this project is as the contracted partner for the present housing study; on a comprehensive planning engagement, the Plantation's initial outreach should go to LCRPC, with MCOG available to collaborate only if needed and invited.

Monhegan Island Sustainable Community Association (MISCA)

MISCA is the island's primary nonprofit housing organization and holds buildable lots that represent the highest-leverage near-term opportunities. MISCA should be actively involved in site planning, funding applications, design decisions, and stewardship arrangements, and its Board should weigh whether to pursue CHDO certification, expand capacity through an Island Fellow placement or contracted project management, and partner with an established Maine affordable-housing developer for the first multi-unit project.

Monhegan Associates, Inc.

Monhegan Associates holds the conservation easements protecting roughly two-thirds of the island. While this report focuses on development within the existing development subdistricts, the question of limited conservation land release (Recommendation 6) cannot be separated from the Associates' role. Early, exploratory conversations with the Associates Board are appropriate during 2026–2027; substantive negotiations are appropriate only if and when the village-area pathway proves insufficient.

Island Institute

The Island Institute has been a key partner across many Maine island housing efforts and has invested directly in this project through technical guidance and stakeholder coordination. It can continue to support Monhegan through Island Fellowship placements (a high-leverage option given the success of Dan DeBord's 2018–2020 placement), community-development grants, and access to its statewide island-housing peer network — which includes Vinalhaven, North Haven, Islesboro, Chebeague, Frenchboro, and other communities working on similar challenges.

MaineHousing

MaineHousing administers the Affordable Housing Initiative for Maine Islands, which provides zero-interest forgivable funding for the creation or substantial rehabilitation of affordable multi-family rental housing on Maine's islands — the single most important funding source for a year-round multi-unit rental project on Monhegan, which appears on the program's list of eligible islands. Beyond the Islands Initiative, MaineHousing also administers Low-Income Housing Tax

Credit allocations, the Affordable Homeownership Program (AHOP), weatherization assistance, and a range of homebuyer support programs.

Maine DHHS Subsurface Wastewater Unit

DHHS must be engaged for any wastewater permitting, shared-septic arrangement, or innovative-technology approval. Early consultation is recommended before advancing site-specific plans. DHHS staff have indicated willingness to engage on the technical and legal questions associated with shared systems; the limiting factor on Monhegan has been the absence of a specific project to evaluate, not any DHHS reluctance.

USDA Rural Development

USDA Rural Development administers the Water & Waste Disposal Predevelopment Planning Grants and the Water & Waste Disposal Loan & Grant program, both directly applicable to shared-septic infrastructure on Monhegan, as well as several housing programs (Section 502 Direct, Section 504 Repair, Housing Preservation Grant) that could support individual island property owners. Initial outreach to the Maine USDA Rural Development office should be made by MISCA or the Plantation early in implementation.

Maine Office of Community Affairs (MOCA)

As of 2024–2025, the State consolidated several municipal-assistance functions — including the Municipal Planning Assistance Program, the Maine Coastal Program's grant administration, and the Community Resilience Partnership — within the new Maine Office of Community Affairs. MOCA is therefore the single most important state administrative contact for the planning and resilience grants profiled in Sections 4 and 5, and the Plantation should establish a working relationship with MOCA program staff early.

3.2 Coordination Framework with LUPC

LUPC engagement should follow a structured framework that avoids ad hoc requests and instead bundles multiple Monhegan housing items into a coherent agenda:

- **Initial scoping meeting (Spring–Summer 2026).** The Plantation Administrator, the First Assessor, MCOG's Project Lead, and a MISCA representative should meet again with LUPC staff to walk through these recommendations and identify the regulatory pathway for each — specifically ADU formalization under §10.25,U; multi-family permit pathways in D-GN / D-RS; shared-septic legal questions; and the Plantation's interest in §7059 / §685-A(4-A) planning.
- **LUPC pre-application consultation on the MISCA project (Fall 2026).** As MISCA advances site planning on a priority lot, schedule a pre-application meeting to confirm dimensional standards, wastewater requirements, and any conditions that would attach to a multi-family permit. This is standard LUPC practice and reduces the risk of post-application surprises.
- **Joint LUPC / DHHS technical session on shared septic (Winter 2026–27).** The two agencies do not routinely meet on these questions on their own; the Plantation can usefully convene a session focused on what a shared-septic permitting pathway would look like for Monhegan, what model legal documents would satisfy both agencies, and what predevelopment work a USDA RD grant would need to fund.
- **Comprehensive plan scoping engagement (mid-2027, if authorized).** If the Plantation votes to pursue a comprehensive plan, formal scoping with LUPC planning staff should begin early so the plan is designed to satisfy §685-A(4-A) requirements from the outset rather than retrofitted later.

3.3 Implementation Timeline

Timeframe	Action	Lead Partners
Spring-Summer 2026	Present final recommendations to Assessors and community; identify priority MISCA lots	MCOG, Plantation, MISCA
Summer 2026	Next scoping meeting with LUPC on the full Monhegan agenda (§3.2)	Plantation, LUPC, MCOG
Summer 2026	Initiate DHHS consultation on shared-septic technologies and permitting	Plantation, DHHS, LCRPC, MCOG
Summer-Fall 2026	Engage licensed site evaluator for lot-level wastewater feasibility on priority parcels	Plantation, MISCA, DHHS
Summer–Fall 2026	Formalize ADU permitting pathway; develop pre-approved building plans	Plantation, LUPC, MCOG
Fall 2026	Begin ADU incentive program design (ADU Boost adaptation) with funding partners	Plantation, MCOG, Island Institute, MaineHousing
2027	Submit MISCA lot development applications to LUPC using affordable-housing provisions	MISCA, LUPC
2027	Apply for MaineHousing Islands Initiative funding and USDA RD predevelopment grant	MISCA, MaineHousing, USDA
2027–2029	Comprehensive planning process (if authorized — see Section 5)	LCRPC (likely lead), Other Consultants (alternative option), LUPC, Plantation, MCOG (if needed)
2027–2029	Construction of first 4–6 units through MISCA lots and ADU development	MISCA, private owners, contractors
2028–2030	Phase 2: additional multi-family projects; conservation-land discussion if needed	Plantation, MISCA, Monhegan Associates

Section 4: Housing Development Funding Strategies

One of the most common failure modes for thoughtful small-community housing plans is the gap between plan and funded construction. This section identifies realistic funding sources for the types of development recommended in this report, organized by project component, and concludes with an illustrative capital stack for a two-to-four-unit MISCA project. It addresses the deliverable defined under Phase 6 of the contract scope. Program parameters below reflect the most current information available as of May 2026 and should be re-verified against each program's then-current guidance at the time of application.

4.1 Funding for Wastewater Infrastructure Assessment and Construction

Because wastewater capacity is the binding constraint, securing funding for wastewater planning and infrastructure should be an early priority. This is one of the better-funded areas of federal rural-development policy, and Monhegan's small, rural, island character maps cleanly onto the eligibility criteria for several programs.

USDA Rural Development — Water & Waste Disposal Programs

USDA Rural Development operates several programs directly applicable to Monhegan's wastewater challenges; the island easily qualifies as a rural community with a population well under 10,000.

- **Water & Waste Disposal Predevelopment Planning Grants.** These grants help low-income rural communities plan and develop applications for USDA water or waste-disposal projects. This would be an ideal first step to fund the engineering and site-evaluation work needed to determine which lots can support development and which shared-septic solutions are feasible. The maximum award is $60,000 or 75% of predevelopment planning costs, with at least a 25% match from the applicant or third parties (in-kind contributions do not count). Applications are accepted year-round through the Maine RD office, and — importantly — the grant need not be repaid if the subsequent USDA construction application is unsuccessful. Eligible applicants include local governments and nonprofits, so either the Plantation or MISCA could apply.
- **Water & Waste Disposal Loan & Grant Program.** For construction of shared wastewater systems, this program provides grants and low-interest loans to rural communities, with the federal grant share scaling upward for communities with the lowest median household incomes. Applicants should expect to engage a professional engineer from predevelopment through construction (engineering fees of roughly 10–15% of project cost are themselves eligible), and to plan for a total timeline of two to five years.
- **Rural Decentralized Water Systems Grants.** This program funds qualified nonprofits to create revolving loan funds or award sub-grants for individually owned water and wastewater services — for example, low-interest household loans that could help individual owners address the septic limitations that prevent ADU construction.

Maine Coastal Community Grants and Shore & Harbor Planning Grants

Administered through the Maine Office of Community Affairs in partnership with the Maine Coastal Program and funded by NOAA, these competitive grants support planning and assessment work in coastal communities, including review of and changes to local land-use law and resilient-infrastructure planning. Monhegan is eligible as a community in Maine's coastal zone, and collaborative applications submitted with or through a coastal regional council such as LCRPC are explicitly encouraged. Single-applicant awards range from $5,000 to $50,000 and collaborative awards up to $75,000, with a 10% non-federal match; the most recent (FY2026) round closed in January 2026 with project completion required by March 2027, and a comparable round can be expected annually. These programs are an excellent fit for the site-assessment and ordinance work this report recommends, and for the comprehensive plan discussed in Section 5.

State Revolving Funds (Drinking Water / Clean Water)

Though typically used for larger municipal systems, the Drinking Water and Clean Water State Revolving Funds can in some cases support innovative decentralized systems serving multiple housing units. The Plantation should consult Maine DEP during predevelopment to determine whether SRF financing is a viable component of any shared-septic project.

4.2 Funding for Housing Construction

MaineHousing Affordable Housing Initiative for Maine Islands

This is the single most important funding source for multi-unit rental housing on Monhegan. MaineHousing provides zero-interest forgivable funding for the creation or substantial rehabilitation of affordable multi-family rental units on Maine's islands. Key requirements include a 45-year minimum rental-housing covenant; leasing to full-time island residents as their primary residence; and compliance with MaineHousing's affordability standards (generally tied to 80% of area median income or below). The 45-year covenant functionally addresses the community's concern about new units being converted to short-term rentals, and MISCA — given its land holdings, nonprofit status, and the strong community mandate — should be the primary applicant.

> ***Two realities the Plantation should plan around.*** *First, the Islands Initiative is intermittently funded: it launched in 2007, has waxed and waned, and as of this writing had most recently been capitalized in 2022, having funded roughly 49 units across ten islands. The Plantation and MISCA should monitor MaineHousing announcements closely and be application-ready when a round opens, rather than assume funds are continuously available. Second, the model works at Monhegan's scale: in December 2025 the Vinalhaven Housing Initiative — a nonprofit formed only in 2023 — completed four units of affordable year-round rental housing with the support of an approximately $840,000 MaineHousing grant. That project is the clearest available proof of concept for exactly the kind of two-to-four-unit MISCA development this report recommends.*

Island Institute Community Development Funding

The Island Institute provides direct grants and technical assistance to Maine's island and remote coastal communities. Its awards are typically smaller in absolute terms than MaineHousing or USDA awards, but they are flexible, fast, and often serve as the matching funds or predevelopment seed money that unlocks the larger awards. The Institute has already invested in this work and should remain a funding and capacity-building partner through implementation.

Genesis Community Loan Fund

Genesis is a Maine-based community development financial institution (CDFI) that provides bridge financing, construction loans, and permanent take-out financing for affordable housing, with specific experience serving small Maine nonprofit developers — a natural lending partner for MISCA's first multi-unit project.

USDA Rural Development — Housing Programs

Beyond water and waste programs, USDA Rural Development offers the Section 502 Direct Loan for low-income homebuyers, Section 504 Home Repair Loans and Grants for very-low-income homeowners, and the Housing Preservation Grant program for rehabilitation of low-income rural housing. These are individually small but, taken together, can extend the reach of any strategy by addressing existing-homeowner needs in parallel with new construction.

Maine Affordable Housing Tax Credit (LIHTC)

Low-Income Housing Tax Credits administered by MaineHousing are unlikely to finance a project as small as the first MISCA development, since LIHTC projects typically need eight to ten units or more to absorb syndication costs. LIHTC may become relevant only if a future Monhegan project bundles multiple sites or is pursued in partnership with an experienced LIHTC developer such as Avesta.

4.3 Funding for ADU Incentives and Technical Assistance

MCOG ADU Boost Pilot Program (and the Housing Opportunity Program behind it)

As described in Recommendation 1, MCOG's ADU Boost Pilot Program — funded through the State's Housing Opportunity Program and operated with Bangor Savings Bank in Bath, Brunswick, and Rockland — pairs an incentive grant of 10% of qualified costs (up to $10,000) with financing and project-management assistance for homeowners who finance at least $50,000 in project costs and meet income criteria. The program was deliberately designed to be piloted and then extended, which makes a Monhegan adaptation a realistic near-term ask — either through the Housing Opportunity Program directly or through a tailored island variant developed with MaineHousing and the Island Institute.

Maine Community Resilience Partnership (CRP)

Monhegan Plantation is enrolled in the Community Resilience Partnership, now administered by the Maine Office of Community Affairs; plantations are expressly eligible. The Plantation can apply for Community Action Grants of up to $75,000 for individual projects (up to $175,000 for multi-community projects), with no local match required for actions drawn from the State's List of Community Actions. While the CRP is primarily focused on climate and energy, several eligible actions — energy-efficient building design for new units, vulnerability assessment, and capital-improvement planning — directly support this housing strategy.

Efficiency Maine Programs

Efficiency Maine offers incentives for energy-efficient new construction and renovation, including heat-pump rebates and building-envelope incentives. These are individually modest but stack well atop larger housing funding and improve the cost-of-occupancy math for tenants in new units.

4.4 Capital Stacking Strategy

The most successful island housing projects in Maine rely on capital stacking — combining multiple sources to cover the full cost of development. For a typical two-to-four-unit affordable project on Monhegan, an illustrative stack might look as follows.

Funding Source	Purpose	Estimated Amount / Share
MaineHousing Islands Initiative	Primary construction / rehabilitation financing	40–60% of project cost (zero-interest forgivable)
USDA RD Water & Waste	Shared-septic infrastructure	$50,000–$150,000 (grant + low-interest loan)
USDA RD Predevelopment Planning Grant	Engineering, site evaluation, application development	Up to $60,000 (75% of predevelopment costs)
Island Institute grants	Predevelopment, technical assistance, design	$10,000–$25,000
Genesis Community Loan Fund	Bridge / construction financing	Gap as needed
Plantation-contributed land	Site / land value (ground lease to MISCA)	Variable; reduces acquisition to ~$0
CRP Community Action Grant	Energy-efficiency features; resilience design	Up to $75,000

Funding Source	Purpose	Estimated Amount / Share
Coastal Community Grant	Site assessment / planning	$5,000–$50,000 (single) / up to $75,000 (collaborative)
Efficiency Maine rebates	Heat pumps, envelope upgrades	~$3,000–$10,000 per unit
Private donations / local fundraising	Local match; gap funding	Variable; modest but valuable

The affordable target range of $215,000 to $360,000 per unit, set against the roughly $708,000 average island sale price, makes plain why capital stacking is essential, and why MISCA's role as a nonprofit developer is critical to accessing programs (including the MaineHousing Islands Initiative and USDA RD) that require or strongly prefer nonprofit applicants. A Plantation-only development pathway is not viable for new construction at this scale; the strategy is necessarily a Plantation–MISCA–funder partnership.

> ***Sequencing matters as much as identifying sources.*** *The first applications should be predevelopment-oriented — the USDA RD Water & Waste Predevelopment Planning Grant, a Coastal Community Grant for site assessment, and an Island Institute predevelopment supporting grant. Only after the wastewater feasibility analysis clarifies parameters around specific buildable lots and a concrete project scope should the larger construction applications (chiefly the MaineHousing Islands Initiative) be submitted. Submitting an Islands Initiative application before the wastewater question is resolved is the most likely way Maine island housing projects fail to secure funding.*

Section 5: Comprehensive Planning Opportunity Analysis

Throughout this engagement, the recurring question beneath each individual recommendation has been a structural one: whether Monhegan Plantation should continue to address land-use and housing pressures one regulatory amendment at a time, or whether it should undertake a coordinated comprehensive planning effort that situates housing within a fuller picture of the island's future. This section analyzes that opportunity. It is written to be decision-useful rather than prescriptive — the choice belongs to the Plantation and its residents — and it deliberately presents a spectrum of options, from a full state-reviewed comprehensive plan to lighter-touch, community-guided planning tools that LUPC has developed precisely for small unorganized and de-organized communities. This section satisfies the comprehensive-planning analysis deliverable defined in the contract scope.

5.1 Legal Framework: Two Distinct Pathways

Comprehensive planning in Maine's unorganized and plantation territory operates under a framework distinct from that governing organized municipalities, and it is essential that the Plantation understand the two pathways available to it before weighing cost and benefit.

The Growth Management Act (30-A M.R.S. §§4301–4350)

The Growth Management Act (GMA) establishes the standard structure for a Maine comprehensive plan: an inventory and analysis of existing conditions across a defined set of topic areas, a statement of goals and policies, and an implementation strategy. A plan prepared and adopted consistent with the GMA and found consistent by the State affords the community several advantages — most notably the legal foundation required to adopt and defend local land-use regulation, eligibility preferences in numerous state grant programs, and a recognized framework for coordinating capital investment. For Monhegan, a GMA-consistent plan would address the State's coastal and growth-management goals as applied to a single-island plantation, organized around the chapters inventoried in the project budget (Appendix E).

LUPC Jurisdiction Assumption (12 M.R.S. §685-A(4-A))

Because Monhegan lies within LUPC's service area, a second pathway exists that organized municipalities do not have. Under 12 M.R.S. §685-A(4-A), a plantation or other community within the Commission's jurisdiction may, in coordination with LUPC, assume a greater degree of local control over land-use planning and zoning — in effect, developing its own prospective zoning and land-use standards that LUPC then administers or that the community administers under a negotiated arrangement. This is the mechanism through which several unorganized and de-organized communities have tailored land-use regulations to local priorities rather than relying solely on the Commission's standard subdistrict framework. For Monhegan, the §685-A(4-A) pathway is significant because it offers a route to locally-calibrated zoning — for example, ADU allowances, small multi-family provisions, and cluster standards designed specifically around the island's development subdistricts — without requiring the Plantation to fully de-organize or assume the full administrative burden of an organized municipality.

The two pathways are not mutually exclusive. A community may pursue a GMA-consistent comprehensive plan alone (Option A in the budget), or pair the comprehensive plan with a parallel §685-A(4-A) zoning track that translates the plan's housing and land-use policies into administrable standards (Option B). The incremental cost of adding the §685-A(4-A) track is modest relative to its value, as discussed in Section 5.5.

5.2 Benefits, and a Spectrum of Lighter-Touch Alternatives

A full comprehensive plan is not the only — or necessarily the first — tool available. LUPC has, over the past two decades, worked with a number of small communities to develop community-guided planning instruments that achieve many of the benefits of comprehensive planning at a fraction of the cost and administrative weight. Monhegan should understand the full spectrum before committing to any single point on it. The instruments below are arranged roughly from lightest-touch to most comprehensive.

Community-guided prospective zoning and targeted subdistricts

Several communities have worked with LUPC to create or adapt subdistricts tailored to local economic and housing needs rather than undertaking a full comprehensive plan. In Aroostook County, LUPC worked with the Northern Maine Development Commission to establish a new Rural Business Development (D-RB) subdistrict responsive to local economic priorities. In Washington County, a comparable D-RB effort with the Washington County Council of Governments was paired with scenic-byway height standards reflecting local landscape values. These precedents demonstrate that a community can secure a tailored regulatory tool — in Monhegan's case, plausibly an ADU allowance and small multi-family provisions calibrated to the D-GN and D-RS subdistricts — through a focused, lighter-touch process coordinated with the Commission.

Overlay subdistricts

Where a community wishes to address a discrete area or issue, an overlay subdistrict can layer additional standards atop existing zoning. The Down East Acadia / Grand Lake Stream area provides a model: a locally-driven overlay (the DACSS overlay) was developed to reflect community priorities without rezoning the underlying subdistricts. For Monhegan, an overlay approach could, for instance, formalize housing-supportive standards within the village development area while leaving the surrounding protection subdistricts untouched.

Prospective zoning replacing a concept plan

In the Moosehead Lake region, LUPC developed prospective zoning that replaced an earlier developer-driven concept plan with a community-informed regulatory framework. While Monhegan's circumstances differ, the precedent illustrates that prospective zoning can be used affirmatively — to set out where and how the community wants development to occur — rather than only reactively.

Multi-community regional plans

The Rangeley Lakes region adopted a community-guided plan in 2000 covering ten townships and plantations on a roughly five-year horizon. This model shows that comprehensive-style planning can be undertaken collaboratively across small communities to share cost and capacity. Monhegan's geographic isolation limits the direct applicability of a multi-community model, but the precedent is relevant to any future LCRPC-coordinated effort that bundles island or small-community planning.

Full jurisdiction assumption: two instructive precedents

At the most comprehensive end of the spectrum, two plantations have completed full planning efforts under §685-A(4-A) within the past decade, and their differing approaches are directly instructive for Monhegan's capacity question. Kingsbury Plantation prepared its comprehensive plan largely in-house, engaging paid assistance only for the zoning map while LUPC staff assisted with the ordinance — a low-cost, high-volunteer-effort model. Highland Plantation, by contrast, hired a consultant to lead its effort; notably, Highland subsequently moved to revert its arrangement in September 2025, a reminder that jurisdiction assumption carries ongoing administrative obligations that a very small community must be prepared to sustain. The lesson for Monhegan is not that one model is superior, but that the level of in-house volunteer capacity the community can realistically commit should drive the choice between a consultant-led and a staff-supported approach, and that the ongoing administrative load — not merely the one-time planning cost — must be weighed honestly.

> ***Recommended approach.*** *Monhegan need not decide between "full comprehensive plan" and "nothing." The most prudent near-term course is to pursue the specific regulatory amendments in Section 2 — ADU allowances, small multi-family provisions, and shared-septic standards — through focused, LUPC-coordinated processes modeled on the lighter-touch precedents above, while treating a full GMA comprehensive plan as a deliberate medium-term option to be initiated through LCRPC when community readiness, volunteer capacity, and grant funding align.*

5.3 Administrative Requirements and Ongoing Capacity

Any movement toward locally-administered zoning — whether through §685-A(4-A) jurisdiction assumption or through the adoption of locally-administered standards — carries ongoing administrative requirements that a community of Monhegan's size must plan for realistically. Chief among these is permit administration and code enforcement. Any expansion of locally-administered land-use standards would increase the need for a designated Code Enforcement Officer (CEO) / LPI with capacity to review applications, conduct inspections, and maintain records. Based on comparable small-community arrangements, the Plantation should budget on the order of $15,000 to $25,000 per year for shared or part-time CEO/LPI services, potentially through a shared-service arrangement with a nearby community, such as St George, or through LCRPC. This ongoing cost — modest in absolute terms but meaningful for a plantation budget — is the single most important practical consideration in any decision to assume greater local control and is an obligation that prompted Highland Plantation to reconsider its arrangement.

5.4 Process and Timeline

A full GMA-consistent comprehensive plan for a community of Monhegan's size, undertaken with appropriate community engagement and state review, should be expected to take roughly 24 to 30 months from initiation to state finding of consistency. A representative sequence follows.

Phase	Activity	Approx. Duration
1	Initiation, scoping, and LCRPC engagement; secure planning grant funding	Months 1–4
2	Existing-conditions inventory and analysis across GMA chapters (building on the existing-conditions outline in Appendix D)	Months 4–12

Phase	Activity	Approx. Duration
3	Community engagement: workshops, surveys, visioning (building on this study's survey and workshop work)	Months 6–16
4	Drafting goals, policies, and implementation strategy; parallel §685-A(4-A) zoning track if pursued	Months 14–22
5	Public review, Plantation adoption, and submission for state consistency finding	Months 22–30

This timeline can be compressed where a community has strong volunteer capacity (the Kingsbury model) or extended where capacity is constrained. Importantly, much of the Phase 2 and Phase 3 work has already been advanced by the present housing study — the existing-conditions outline, the resident survey, the workshop series, and the zoning analysis all constitute foundational material that a future comprehensive plan can build upon rather than duplicate, materially reducing both cost and duration.

5.5 Comprehensive Plan Budget: Two Options

The project budget (reproduced in full as Appendix E) models two options at a mock professional rate of $70 per hour. Option A funds a GMA-consistent comprehensive plan alone; Option B funds the comprehensive plan together with a parallel §685-A(4-A) zoning track. The summary below presents the professional-services and logistics components; Appendix E provides the full chapter-by-chapter breakdown and the detailed travel and logistics assumptions.

Component	Option A (GMA only)	Option B (GMA + §685-A(4-A))
Professional planning services	360 hrs / $25,200	400 hrs / $28,000
Travel & island logistics (ferry, lodging, mileage, parking, per diem)	$3,850	$3,850
Indicative total	**360 hrs / $29,050**	**400 hrs / $31,850**

The incremental cost of the §685-A(4-A) zoning track — roughly $2,800 — is modest relative to its value, because it converts the comprehensive plan's housing and land-use policies into administrable standards rather than leaving implementation to a later, separately-funded effort. The travel and logistics figure reflects the genuine cost of working in an unbridged island community: round-trip passenger ferry fare on the Monhegan Boat Line out of Port Clyde, multi-night lodging for workshop and inventory visits, vehicle mileage to Port Clyde, and parking. These logistics costs are unavoidable and should be built into any grant application from the outset — a lesson repeatedly borne out across island planning engagements.

> *These figures use a mock $70/hour rate for planning purposes and are intended to support grant budgeting and scoping conversations. Actual costs will depend on the selected planning partner, the degree of volunteer capacity the community contributes, and the scope ultimately defined with LCRPC and LUPC. They are indicative, not a quotation.*

5.6 Funding the Comprehensive Plan

A comprehensive planning effort need not be funded fully from the Plantation's general budget. Several programs can offset most or all of the cost, and the recent reorganization of state planning assistance under the Maine Office of Community Affairs (MOCA) has consolidated the most relevant sources.

- **Community Resilience Partnership (CRP) Community Action Grants —** now administered through MOCA, with plantations explicitly eligible. CRP funds planning activities that advance resilience, and a comprehensive plan with strong climate-adaptation and working-waterfront components is a competitive fit. Re-enrollment is required roughly every two years, and the current grant round is open.
- **Coastal Community Grants / Shore & Harbor Planning Grants —** now under MOCA and the Maine Coastal Program and funded through NOAA, these grants support coastal planning and can fund elements of a comprehensive plan, particularly those addressing the working waterfront and shorefront land use. Collaborative applications (for example, an LCRPC-coordinated effort) can access larger awards.
- **Island Institute community-development grants —** can help fund predevelopment, engagement, and technical-assistance components of a planning effort, and the Institute's island-housing peer network adds value beyond dollars.
- **Maine DOT and other capital-planning programs —** where a comprehensive plan addresses transportation, wharf, or public-landing infrastructure, targeted state capital-planning assistance may offset the relevant inventory and analysis components.

Pursued together, these sources can plausibly cover the substantial majority of the indicative totals in Section 5.5, leaving the Plantation responsible chiefly for required local match and in-kind volunteer contribution. As with housing construction funding, the recommended sequence is to secure planning-grant funding through LCRPC before committing local funds, and to align the application cycle with the community's readiness to begin.

> ***MCOG territorial note.*** *Comprehensive planning for Monhegan Plantation falls within the service area of the Lincoln County Regional Planning Commission first and foremost. The Plantation's initial outreach for any comprehensive planning effort should be directed to LCRPC. MCOG's role in the present engagement is as the contracted partner for this housing study; MCOG would participate in a comprehensive planning effort only as additional assistance for LCRPC and the Plantation or as an alternative option if LCRPC staffing is not available for a comprehensive planning contract. There are also several independent contractors and private planning businesses throughout the state capable of managing the comprehensive planning process if regional council/planning commission support is either unavailable or inadequate to meet community needs.*

Section 6: Conclusion and Recommended Immediate Next Steps

Monhegan Island faces a housing challenge that is acute, well-documented, and broadly recognized by its own residents. An average island sale price of roughly $708,000 stands far above the $215,000–$360,000 range that would be affordable to the island's year-round workforce, and the community has identified a need for an estimated ten to fifteen units to sustain its year-round population. The resident survey leaves little doubt about either the severity of the problem or the community's appetite for action: an overwhelming majority describe finding year-round housing as difficult or impossible, prioritize year-round residents, support accessory dwelling units, and would accept thoughtfully-designed clustered development. The constraints are equally clear — a limited supply of buildable land within the development subdistricts, challenging soils and a vital aquifer that complicate on-site wastewater disposal, the high cost of island construction, and the modest administrative capacity of a very small plantation.

The path forward identified in this report is deliberately incremental and sequenced. It does not depend on any single intervention. Rather, it pairs targeted regulatory changes — formalizing ADU allowances under §10.25,U, enabling small multi-family development in the D-GN and D-RS subdistricts, and establishing a workable shared-septic framework — with a realistic funding strategy built on capital stacking, and with a clear-eyed analysis of the comprehensive-planning options available when the community is ready. Each recommendation is grounded in the specific provisions of LUPC's rules, the technical realities of the island's soils and aquifer, and the lived priorities expressed by residents. The single most important sequencing principle, repeated throughout this report, is that wastewater feasibility must be resolved before construction funding is sought; this is the most likely deciding factor that separates Maine island housing projects that get built from those that stall.

The following immediate next steps are recommended for the Plantation, MISCA, and their partners over the coming year. They are ordered to build momentum, resolve the binding wastewater constraint early, and position the community to compete for funding when the right cycles open.

1. Convene a housing working group. Establish a small standing group — drawing from the Plantation Assessors, MISCA, and engaged residents — to own implementation of this report, coordinate with partners, and maintain continuity as opportunities arise.
2. Open a formal dialogue with LUPC on ADUs and small multi-family standards. Building on the constructive engagement of 2022–2023, request LUPC's assistance in drafting ADU allowances under §10.25,U and small multi-family provisions for the D-GN and D-RS subdistricts, modeled on the lighter-touch, community-guided processes LUPC has used elsewhere.
3. Commission a wastewater feasibility analysis for priority lots. Engage a licensed Site Evaluator to assess the highest-leverage MISCA-held and Plantation-adjacent lots, including the suitability of advanced treatment (such as Fuji Clean) and reduced-footprint disposal (Eljen GSF), with explicit attention to aquifer protection in the P-AR subdistrict.
4. Submit predevelopment funding applications. Pursue the USDA RD Water & Waste Predevelopment Planning Grant, a Coastal Community Grant for site assessment, and an Island Institute predevelopment grant to fund the feasibility work above — before, not after, scoping construction.
5. Strengthen MISCA's development capacity. Support MISCA in evaluating CHDO certification, an Island Fellow placement or contracted project management, and a partnership with an established Maine affordable-housing developer for the first multi-unit project.
6. Engage MaineHousing early and be application-ready. Open a dialogue with MaineHousing regarding the Affordable Housing Initiative for Maine Islands, recognizing that the program is intermittently funded; the Vinalhaven Housing Initiative's recent four-unit success demonstrates what an island community can achieve when it is ready to apply the moment a round opens.
7. Adapt MCOG's ADU Boost model for Monhegan. Explore with MCOG's housing-policy lead whether the ADU Boost incentive structure — already operating in Bath, Brunswick, and Rockland with State Housing Opportunity Program support — can be adapted to lower the financing barrier for resident ADU construction on the island.
8. Treat comprehensive planning as a deliberate medium-term option through LCRPC. When community readiness, volunteer capacity, and grant funding align, initiate a comprehensive planning conversation with the Lincoln County Regional Planning Commission, using the analysis and budget options in Section 5 and Appendix E as a starting point.

Monhegan has confronted hard problems before through the resourcefulness and shared commitment of its community, and the institutional pieces required to address this one are already in place: an engaged Plantation government, a capable housing nonprofit in MISCA, a constructive regulatory partner in LUPC, a regional planning commission in LCRPC, and a deep bench of potential federal, state, and philanthropic funders. The work ahead is to sequence these pieces deliberately — resolving the wastewater question first, building development capacity, and assembling the capital stack — so that the island can add the modest number of year-round homes it needs to remain the living, working community it has always been. The Midcoast Council of Governments is grateful for the opportunity to have supported this effort and stands ready to assist as needed as the Plantation and its partners carry it forward.

Appendix A: RFP Task Cross-Reference Matrix

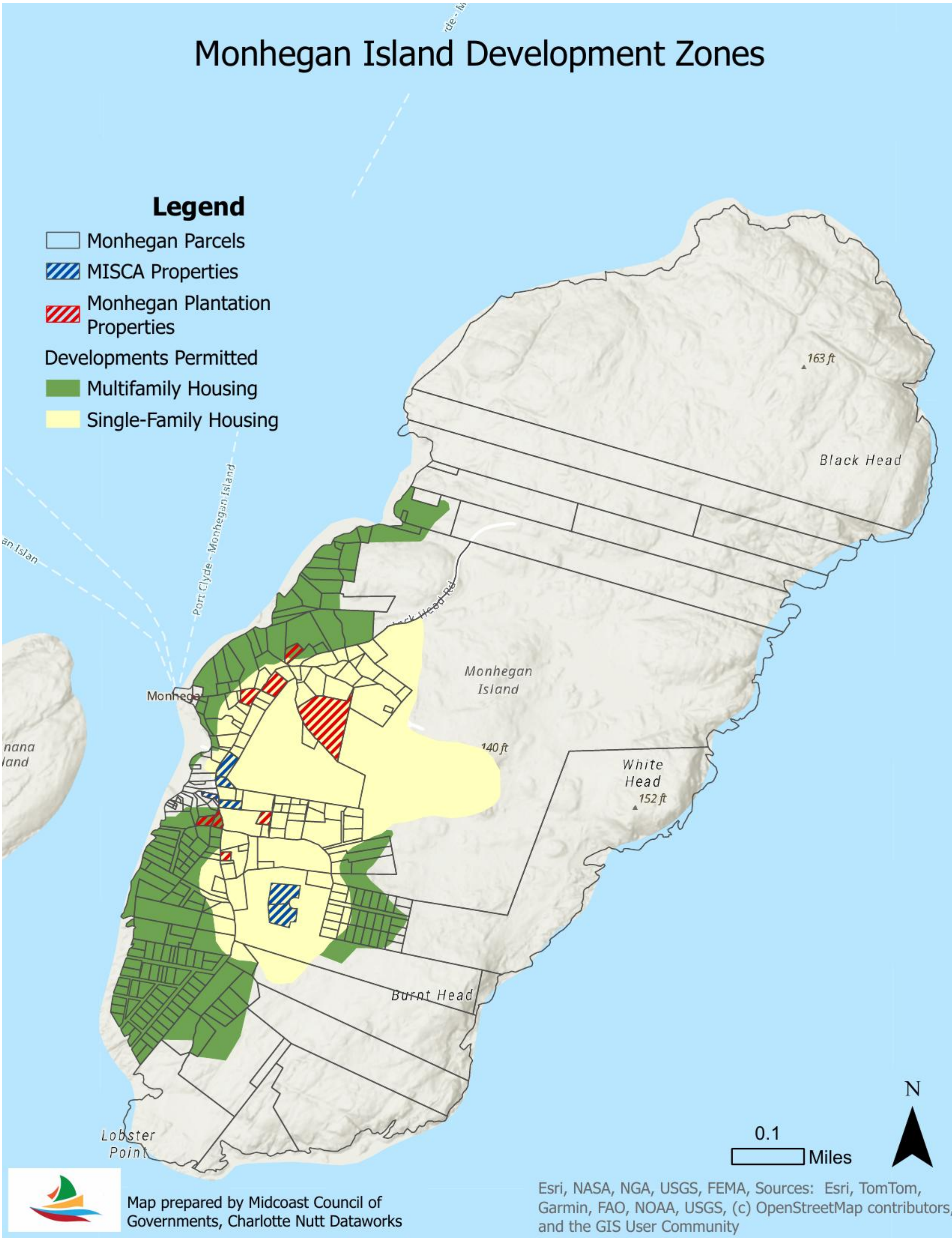
This matrix maps each task and principal subtask defined in MCOG's March 12, 2025 RFP response — adopted in the May 14, 2025 contract between Monhegan Plantation and MCOG (executed May 14, 2025; revised April 28, 2026; term ending May 31, 2026; 420 staff hours; $41,610) — to the specific location in this report or in a prior project deliverable where the work is documented. It is provided as an audit trail of contract performance for the Plantation and for any future grant administrator.

Task / Subtask	Deliverable	Documented In
Task 1 — Existing Conditions & Housing Assets Inventory		
1a. Inventory of available/buildable land by LUPC subdistrict	Acreage analysis of D-GN, D-RS, D-MT, P-AR and other subdistricts	§1.2; Appendix B; Existing Conditions Outline (Appendix D)
1b. Existing housing stock and ownership patterns	Tenure, seasonality, and short- vs. long-term rental analysis	§1.2; Appendix D
1c. Infrastructure constraints (water, wastewater, power)	Aquifer, soils, septic, and Power District constraints	§1.2; §2.3
Task 2 — Community Preference & Needs Surveying		
2a. Survey design and dissemination	69-response resident survey (advised by Alexis Mann, PhD)	§1.3; Survey Results Summary (Appendix C)
2b. Survey analysis and headline findings	Affordability, year-round priority, ADU and clustering support	§1.3; Appendix C
Task 3 — Ordinance, Zoning & Land Use Recommendations		
3a. ADU allowances under §10.25,U	Recommendation 1	§2.1
3b. Small multi-family in D-GN / D-RS	Recommendation 2	§2.2
3c. Shared / advanced wastewater framework	Recommendation 3	§2.3
3d. MISCA-lot development pathway	Recommendation 4	§2.4
3e. Comprehensive planning / local-control pathway	Recommendation 5	§2.5; Section 5
3f. Limited conservation-land release	Recommendation 6	§2.6
Task 4 — Community Meetings for Recommendations Feedback		
4a. Three community workshops (on-island and via Zoom)	Documented community feedback, incl. North End / Horn Hill preference	§1.3

Task / Subtask	Deliverable	Documented In
Task 5 — Coordination with Stakeholders & LUPC		
5a. Stakeholder roles and LUPC coordination framework	Implementation strategy	§3.1–§3.2
5b. Phased implementation timeline	Implementation timeline	§3.3
Task 6 — Housing Development Funding Strategies		
6a. Wastewater infrastructure funding	USDA RD, Coastal Community / MOCA	§4.1
6b. Housing construction funding	MaineHousing Islands Initiative; Vinalhaven comparable	§4.2
6c. ADU incentives and capital stacking	ADU Boost / HOP; CRP; capital stack	§4.3–§4.4
Additional — Comprehensive Planning Opportunity Analysis	*Added at community request through Workshop 3*	*Section 5; Appendix E*

Appendix B: Development Zones Map and LUPC Subdistrict Acreages

The map on the following page depicts Monhegan's LUPC subdistricts as they bear on housing development potential, together with MISCA- and Plantation-held properties. Multi-family-eligible development subdistricts (D-GN and D-RS) are concentrated in the village area on the western side of the island near the wharf; single-family-eligible subdistricts extend the developable area modestly; and protection subdistricts cover roughly the eastern two-thirds of the island.



Monhegan Island Development Zones
Legend
Monhegan Parcels
MISCA Properties
Monhegan Plantation Properties
Developments Permitted
Multifamily Housing
Single-Family Housing
Port Clyde - Monhegan Island
Black Head
163 ft
Monhegan Island
140 ft
White Head
152 ft
Burnt Head
Lobster Point
0.1
Miles
N
Map prepared by Midcoast Council of Governments, Charlotte Nutt Dataworks
Esri, NASA, NGA, USGS, FEMA, Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, (c) OpenStreetMap contributors, and the GIS User Community

LUPC Subdistrict Acreages and Housing Permissions

The following table summarizes the acreage of each LUPC subdistrict on Monhegan and its associated housing permissions, drawn from LUPC's multi-family zoning analysis (T. Carr, March 4, 2023). Subdistricts overlap in places, and where they overlap the most protective controls govern. The two development subdistricts most relevant to new housing — D-GN and D-RS — together total approximately 54.1 acres.

LUPC Subdistrict	Acreage	Single-Family	Multi-Family / Notes
D-GN (General Development)	37.5	By permit	Two-family by permit; multi-family by permit
D-RS (Residential Development)	16.6	By permit	Two-family by permit; multi-family by special exception
D-MT1 & D-MT2 (Maritime)	1.8	—	Created at Monhegan's request; only D-MT in LUPC service area; wharf & Fish Beach; transient <6 units by special exception in D-MT2
P-AR (Aquifer Protection)	72.7	By permit	Vital aquifer; SFD by permit with septic / aquifer review
P-UA (Unusual Area)	439	By permit	—
P-SL1 & P-SL2 (Shoreland)	176.7	By permit	—
P-RR (Recreation)	312	—	No residential
P-WL1 & P-WL2 (Wetland)	22.7	—	No residential
P-SG (Soil & Geology)	12.6	—	No residential
D-GN + D-RS (multi-family-eligible development land)	**54.1**	**—**	**Primary near-term development capacity**

Appendix C: Housing Needs & Preferences Survey — Results Summary

The Monhegan Island Housing Needs & Preferences Survey Results Summary, delivered to the Plantation earlier in this project, is reproduced in full on the following pages. The survey (n = 69) was designed and analyzed with the guidance of Alexis Mann, PhD, the project's qualitative survey advisor. Its headline findings are summarized in §1.3 of this report.

Monhegan Island

Housing Needs & Preferences Survey

Results Summary

Survey Period: Fall 2025

Total Responses: 69

Executive Summary

The Monhegan Island Housing Needs & Preferences Survey gathered input from 69 community members in an effort to better understand the current housing landscape and identify priorities for addressing the island's housing challenges. This survey represents a significant cross-section of the island community, including full-time residents, seasonal residents, and property owners.

The results reveal a community deeply concerned about housing availability, with strong support for strategic interventions to preserve Monhegan's year-round character. The data clearly indicates that housing difficulties affect the vast majority of community members, with 81% of respondents reporting that finding suitable housing is either "very difficult" or "impossible."

Key Findings at a Glance:

- **81%** report housing is very difficult or impossible to find
- **86%** identify year-round residents as a high housing priority
- **78%** support expanded ADU development with appropriate limits
- **70%** support multi-unit/clustered housing if carefully designed
- **59%** strongly support nonprofit/cooperative housing approaches (MISCA)

Respondent Profile

Community Member Type

The survey captured a wide variety of perspectives within the Monhegan community. The respondent pool was nearly evenly split between full-time residents (38%) and seasonal/part-time residents of less than 6 months per year (39%), with seasonal residents of more than 6 months per year (12%), property owners (4%) and others (7%) rounding out the sample.

Community Member Type	Count	Percentage
Full-time resident	26	38%
Seasonal/part-time (less than 6 months)	27	39%
Seasonal/part-time (over 6 months)	8	12%
Property owner only	3	4%
Other	5	7%

Housing Tenure

The majority of respondents (72%) own their housing on Monhegan, while the remainder rent, have employer-provided housing, or have other arrangements. This ownership-heavy sample is notable given that renters and those in precarious housing situations may be underrepresented.

Housing Tenure	Count	Percentage
Own	50	72%
Rent	6	9%
Other arrangements	13	19%

Current Housing Situation

When asked to describe their current housing situation on Monhegan, responses revealed a community divided between those with stable year-round ownership and those in more precarious situations:

- **Own a year-round home:** 24 respondents (35%)
- **Own a seasonal/part-time home:** 25 respondents (36%)
- **Rent year-round:** 4 respondents (6%)
- **Employer-provided housing:** 5 respondents (7%)
- **Seasonal rental or other:** 11 respondents (16%)

Several respondents described particularly challenging situations, including having to switch jobs to secure employer-provided housing, living in homes that need significant work to be winterized, or facing uncertainty about continued housing availability.

Rental Property Ownership

Understanding rental property patterns is critical to addressing housing availability. Among respondents, 39 (57%) do not own any rental property, while 18 (26%) own short-term rentals and only 5 (7%) own long-term rentals. This imbalance between short-term and long-term rental availability reflects a broader pattern where seasonal tourism demand has shifted the rental market away from year-round housing options.

Demographics

Age Distribution: The respondent pool skewed older, with 46% aged 65 or older and 30% aged 45-64. Only 13% were in the 25-44 age range, which represents the demographic most likely to be raising families and building careers on the island.

Household Size: Two-person households were most common (42%), followed by households of 3-4 people (26%) and single-person households (10%).

Household Income: Income distribution was varied, with the most common bracket being $25,000-$49,999 (17%), followed by $75,000-$99,999, $50,000-$74,999, $100,000-$149,000, and $200,000+ each at approximately 12%. This diversity in income levels underscores the need for housing solutions across multiple price points.

Housing Difficulty Assessment

The survey results highlighted the severity of housing challenges facing Monhegan. When asked how difficult it is to find suitable housing on Monhegan (either for themselves or for people they know), respondents overwhelmingly reported serious difficulties:

Difficulty Level	Count	Percentage
Very difficult	**40**	**58%**
Impossible to find	**6**	**9%**
Somewhat difficult	10	14%
Not difficult	4	6%
Not sure / Other	9	13%

Combined, 67% of respondents indicated that finding suitable housing is either "very difficult" or "impossible." When "somewhat difficult" responses are included, a total of 81% of respondents acknowledge significant housing challenges on the island.

Several respondents provided detailed comments elaborating on the nature of housing difficulties. One noted that "housing technically exists...but it's often tied to jobs or priced far out of reach. Year-round renters have virtually no path to ownership." Another observed that they had been "forced to leave the island due to lack of winterized housing options."

Housing Development Preferences

Types of Housing Development Supported

Respondents were asked about their support for various types of new housing development on Monhegan. The results reveal a community that generally supports modest, incremental development while expressing more concern about larger-scale or higher-density options:

Highest Support (Over 80% in favor)

- **Single-family homes:** 59 respondents (87%) support, with 41 strongly supporting and 18 supporting with limitations. Only 2 respondents oppose this housing type.
- **Accessory Dwelling Units (ADUs):** 54 respondents (78%) support, with 23 strongly supporting and 31 supporting with limitations. Only 3 oppose.

Strong Support (60-80% in favor)

- **Duplexes/Triplexes:** 42 respondents (61%) support, with 17 strongly supporting and 25 supporting with limitations. 9 oppose.
- **Extended stay workforce rentals:** 46 respondents (67%) support, with 22 strongly supporting and 24 supporting with limitations. 7 oppose.
- **Multi-unit dwellings (3+ units):** 40 respondents (58%) support, with 17 strongly supporting and 23 supporting with limitations. 13 oppose.

More Divided Opinion (Below 60% in favor)

- **Mixed commercial/residential:** 37 respondents (54%) support, with 18 strongly supporting and 19 supporting with limitations. 13 oppose.
- **Apartments/condominiums:** 26 respondents (38%) support, with 13 strongly supporting and 13 supporting with limitations. 17 oppose, making this the most controversial housing type.

Preferred Scale of Development

When asked about the appropriate scale of development for Monhegan, the community expressed clear preference for modest, incremental approaches:

Scale of Development	Count	Percentage
A few units at a time (2-4 units)	**29**	**42%**
One unit at a time (small-scale)	13	19%
Medium-sized projects (5-10 units)	7	10%
Renovation of existing properties only	7	10%
No new development	2	3%
Other / Multiple approaches	11	16%

The strong preference for 2-4 units at a time (42%) combined with one unit at a time (19%) suggests that 61% of respondents favor very modest development scales. Several respondents advocated for flexibility, noting that "a combination of a few units at a time and renovation of existing properties" might be optimal, or that decisions should be made on a "case by case basis, depending on the project."

Housing Priority by Resident Type

Respondents were asked to prioritize which types of residents should be served by additional housing. The results reveal strong consensus around prioritizing year-round residents and families, while opinions were more divided on other groups:

Clear Priorities

- **Year-round residents:** 86% rated as high priority (59 respondents), with only 2 rating as low priority. This is the strongest consensus in the survey.
- **Families with children:** 65% rated as high priority (45 respondents), reflecting community recognition that sustaining the school and multigenerational community requires housing for families.

Moderate Support

- **Seasonal/temporary workers:** 36% rated as high priority, 25% medium priority, 17% low priority. The community recognizes workforce housing needs but is more divided on priority level.
- **Business owners/operators:** 25% rated as high priority, 26% medium priority, 19% low priority. Business owner housing is viewed as important but not the top priority.
- **Anyone who qualifies financially (low-income):** 28% rated as high priority, 23% medium priority, 13% low priority. Support exists but with significant uncertainty.

Lower Priority

- **Seniors/retirees:** Only 9% rated as high priority, while 32% rated as low priority and 16% as no priority. This may reflect the existing age profile of property owners on the island.
- **Market-rate buyers (no public assistance):** 32% rated as no priority, 13% low priority, 13% medium priority, and 16% high priority.

Accessory Dwelling Units and Shared Resources

Support for Multi-Unit/Clustered Housing

When asked whether they would support building more multi-unit or clustered housing that utilizes shared resources such as wells and septic systems, the community showed qualified support:

Response	Count	Percentage
Yes, but only if carefully designed	33	48%
Yes, strongly support	15	22%
No	15	22%
Not sure / Other	6	9%

Combined support reaches 70%, but the emphasis on "carefully designed" signals that the community wants assurances about aesthetics, infrastructure capacity, and neighborhood compatibility. One respondent noted that "2-3 units with shared septic is fine" but shared reservations about the potential of "creating the 'Monhegan projects' of an apartment building."

ADU Development Support

Accessory Dwelling Units received strong general support as a development strategy:

- **Yes, with some limits:** 38 respondents (55%)
- **Yes, strongly support:** 16 respondents (23%)
- **No:** 6 respondents (9%)
- **Not sure:** 5 respondents (7%)

78% of respondents support ADU development, making it one of the most broadly supported strategies in the survey.

Property Owners and ADU Interest

When property owners were asked whether they would consider adding an ADU to their property, responses were more cautious:

- **No:** 23 respondents (33%)
- **Not sure:** 10 respondents (14%)
- **Yes:** 10 respondents (14%)
- **Yes, if financial assistance available:** 5 respondents (7%)
- **Not applicable (don't own property, no space):** 21 respondents (30%)

This gap between general support for ADUs and willingness to build them suggests that while the concept is appealing, practical barriers exist. Addressing these barriers will be crucial to realizing the potential of ADU development.

ADU Barriers and Concerns

Those who answered "no" or "not sure" to adding an ADU identified several concerns:

- **Not enough space on property:** Most frequently cited concern
- **Too expensive to build:** Often cited in combination with space constraints
- **Don't want to manage tenants:** Significant concern for several respondents
- **Don't want to change property use:** Preference to maintain current character

- **Septic system limitations:** Infrastructure capacity concerns

ADU Incentives Desired

Respondents identified multiple forms of support that might make ADU development more feasible. The most commonly requested incentives included:

- Financial assistance (grants, low-interest loans)
- Technical/design assistance
- Pre-approved building plans
- Relaxed zoning/dimensional requirements
- Property tax incentives

The combination of financial, technical, and regulatory assistance emerged as the preferred approach, with 8 respondents explicitly selecting all five incentive options.

Plantation Strategies and Resources

Resources to Promote Affordable/Workforce Housing

Respondents were asked what resources they would support the Plantation using to promote affordable or workforce housing. Results showed broad support for leveraging multiple resource types:

- **Plantation-owned land:** Supported by majority of respondents
- **Partnerships with nonprofits or land trusts:** Very strong support
- **State/federal grants:** Widespread support
- **Property tax revenue:** Moderate support, with some expressing concern about tax burden impacts

The most common response (19 respondents) supported using all four resource types together. Another 18 respondents supported a combination of Plantation-owned land, nonprofit partnerships, and state/federal grants while excluding property tax revenue.

Strategies the Plantation Should Pursue

Respondents were asked to indicate their support for specific strategies the Plantation might pursue:

Strategy	Strong Support	Potential Support	Oppose
Support nonprofit/cooperative housing (MISCA)	**41 (59%)**	10 (14%)	2 (3%)
Seek funding/technical assistance	**37 (54%)**	11 (16%)	4 (6%)
Work with Monhegan Associates on land release	31 (45%)	12 (17%)	13 (19%)
Explore lot reconfiguration	30 (43%)	15 (22%)	4 (6%)
Consider new zoning/land use control	28 (41%)	10 (14%)	5 (7%)
Allow more mixed-use development	25 (36%)	12 (17%)	9 (13%)

Supporting MISCA and similar nonprofit/cooperative housing efforts received the strongest support (59%), followed closely by seeking external funding and technical assistance (54%). Working with Monhegan Associates on potential limited land release showed significant support but also notable opposition (19%), reflecting the difficulty of balancing competing values of wildland conservation and year-round housing development.

Becoming a Maine Town

Respondents were asked whether they would favor the Plantation exploring the process of becoming a Maine town to gain more local zoning and land use control. This question generated divided opinions:

- **No:** 23 respondents (33%)
- **Yes:** 19 respondents (28%)
- **Not sure:** 18 respondents (26%)
- **Other responses:** 9 respondents (13%)

Several respondents expressed interest in learning more before forming an opinion, noting "I would have to know more about the differences between plantation government responsibilities and town responsibilities" and recognizing that becoming a town "requires a great deal of work to write a town plan, and then administer it." One respondent strongly felt that "Monhegan must always remain a plantation." Given that the responses were so divided and many expressed interest in learning more, this topic would be worth more extensive community conversations to better understand the ramifications of such a potential change.

Community Voices: Open-Ended Responses

Thirty-six respondents provided additional comments about housing needs on Monhegan. Key themes emerged from the comments:

Urgency of the Housing Crisis

Multiple respondents expressed alarm at the current trajectory. One noted that "housing needs on the island have become extremely urgent. We are losing year-round residents and people are not having families because of housing instability." Another stated simply: "we desperately need housing to be able to exist as a year-round community!"

Year-Round Community Preservation

Many comments emphasized the importance of maintaining Monhegan's year-round character. One respondent observed that "a lot of the stuff that we all enjoy in the summer wouldn't happen if there wasn't a year-round community." Another applauded "an earnest attempt to increase the ability of young people, particularly families, to live and work on Monhegan in permanent housing so that Monhegan doesn't become a complete rental community."

Infrastructure Concerns

Several respondents raised practical concerns about the island's capacity for growth. One noted that "denser housing requires infrastructure—principally sewage treatment and municipal water supply. There are limits to the potential for leech fields without poisoning the meadow. The biggest obstacle to development is poop!" Another cautioned: "Be careful to not strain the limited Island resources."

Economic and Housing Integration

Multiple respondents emphasized that housing cannot be addressed in isolation. One argued that "for the Monhegan community to attract and hold residents, affordable housing has to be coupled with more sources of income." Another noted that "the housing dilemma needs to be considered in conjunction with available economic opportunities and overall affordability."

MISCA and Existing Mechanisms

Several respondents expressed views about MISCA's role and effectiveness. Some suggested the Plantation should "first and foremost work with MISCA." Others raised concerns about organizational capacity and coordination, noting that "there are four lots available to be built on thru MISCA" and questioning why additional housing efforts were being launched separately.

Policy Tools and Incentives

Respondents offered various policy suggestions, including: "Discourage (financially) absentee owners who leave property vacant most of the year" and "there should be real incentive for people who own existing (year-round) housing that will not rent through the winter." One respondent advocated for "funding for workforce including year-round [that] can be funded through rental 'tax', higher commercial real estate tax, and landing fees charged to all visitors."

Design and Community Character

Several respondents emphasized the importance of thoughtful design. One noted that "any development must be carefully designed so that the peace and privacy of neighbors is not disturbed." Another advocated for development to "stay within current village boundaries."

Conclusions and Key Findings

The Monhegan Island Housing Needs & Preferences Survey reveals a community that recognizes the severity of its housing challenges and is broadly supportive of taking action, while expressing important concerns about scale, design, and community character. The following key findings should guide next steps:

1. Universal Recognition of Housing Crisis

With 81% of respondents reporting that finding suitable housing is difficult or impossible, there is overwhelming consensus that housing challenges are real and urgent. This shared understanding provides a foundation for collective action.

2. Clear Priority on Year-Round Residents and Families

86% identify year-round residents as a high housing priority, and 65% prioritize families with children. Any housing strategy should center these populations to preserve Monhegan's year-round community character.

3. Strong Support for ADUs and Single-Family Development

These smaller-scale, property-level solutions received the broadest support (78-87%). However, there is a gap between general support for ADUs and property owners' willingness to build them, suggesting that incentives and assistance programs are needed.

4. Qualified Support for Clustered/Multi-Unit Housing

70% support multi-unit housing if carefully designed. The emphasis on design quality and infrastructure capacity indicates that such projects will need to demonstrate sensitivity to community character and practical sustainability.

5. Preference for Incremental Development

61% favor development of 1-4 units at a time. Large-scale projects are unlikely to gain community acceptance; instead, multiple smaller initiatives may be more feasible politically and practically.

6. Strong Support for Nonprofit/Cooperative Approaches

MISCA and similar organizations enjoy strong support (59% strongly support, 14% potentially support). Strengthening and supporting existing nonprofit housing infrastructure should be a priority.

7. Openness to External Resources and Partnerships

The community broadly supports seeking state/federal grants and technical assistance (54% strongly support). Pursuing external funding should not be controversial and represents an area where immediate progress can be made.

8. Tensions Around Land Use and Conservation

Working with Monhegan Associates on potential limited conservation land release generated significant support (45%) but also notable opposition (19%). Balancing housing needs with conservation values will require careful dialogue and creative solutions.

9. Infrastructure Capacity is a Real Constraint

Community comments consistently raised concerns about wells, septic systems, and other infrastructure. Housing strategies must account for these practical limitations and potentially include infrastructure investments.

10. Housing and Economic Development are Linked

Multiple respondents emphasized that housing cannot be addressed in isolation from economic opportunities. A comprehensive approach that considers both housing availability and year-round income opportunities will be more effective than housing-only solutions.

Appendix D: Existing Conditions Outline

The Monhegan Existing Conditions Outline (draft of September 9, 2025), prepared as the Phase 1 deliverable, is reproduced in full on the following pages. Its findings are summarized in §1.2 of this report and provide the factual baseline for the recommendations that follow.

165 Main Street
P.O. Box 62
Damariscotta, ME 04543
207-209-4129

EDA designated economic development district

September 9, 2025

To: Carley Feibusch, Monhegan Plantation Municipal Administrator
From: Dan DeBord, MCOG Community Planner
Subject: Monhegan Housing Existing Conditions Initial Findings

Dear Mrs. Feibusch,

As the smallest municipality by land area in the state, 12 miles out to sea, Monhegan Plantation faces several different challenges you are all well aware of in providing enough housing to meet the demand for year-round residents and seasonal workers. As a plantation, Monhegan's land use and zoning are regulated by the Maine Land Use Planning Commission (LUPC), which means that local control over zoning allowances is limited, and a unified vision must be identified to enable discussions with LUPC about any zoning changes. Between difficulties in obtaining construction materials, high cost of development if construction materials and builders are available, lack of local zoning and land use control to easily increase density allowances, and the limited availability of land, a great degree of creativity will be required to expand housing opportunities on the island.

This memo, along with the accompanying map, is an initial summary of the existing zoning framework, land availability, and regulatory constraints, drawing on past LUPC guidance, the questions being asked in the upcoming community housing needs and preferences survey, and recent MCOG zoning and land use analyses. We anticipate that we will refine these initial findings further throughout the coming months as additional insight is gained via community engagement workshops, review of survey results, and additional stakeholder conversations with Monhegan leadership, LUPC, and supporting organizations such as MISCA, Monhegan Associates, Lincoln County Regional Planning.

1. Zoning Framework and Land Use Patterns

Monhegan Island has a mix of Development districts and Protection districts. The Development districts, concentrated near the village, are the only areas that allow for multi-family or denser residential use.

- General Development (D-GN, 37.5 acres): Two-family and multi-family dwellings allowed by permit.
- Residential Development (D-RS, 16.6 acres): Two-family dwellings allowed by permit; multi-family dwellings require special exception approval.
- Maritime Development (D-MT, 1.8 acres): Established at Monhegan's request to preserve working waterfront and maritime uses; residential development is not allowed.
- Protection Subdistricts, covering the majority of the island, limit or prohibit residential uses:
- Aquifer Protection (P-AR, 72.7 acres): Only single-family homes allowed by permit.
- Unusual Area Protection (P-UA, 439 acres): Primarily conservation lands owned by Monhegan

Associates; only single-family homes allowed by permit.
- Recreation Protection (P-RR, ~312 acres): Also conservation land, prohibits residential development.
- Other protective overlays (shoreland, wetland, soils & geology) further limit development.

Only a small share of Monhegan's land area—primarily in the D-GN and D-RS zones—offers potential for workforce or multi-family housing development.

2. Land Availability and Physical Constraints

Lot Size and Nonconformance: Many existing island lots are undersized relative to LUPC dimensional standards. The Commission's affordable housing rules allow the minimum lot size to be reduced to 20,000 sq. ft. or less per unit, provided wastewater requirements are met.

Wastewater Disposal: Septic and wastewater disposal capacity is the most significant limiting factor for adding housing units. Many small lots cannot safely support individual systems. While rules generally expect wastewater disposal on the same lot as the dwelling, LUPC and DHHS allow combined or shared septic systems, which could enable higher density or clustered development.

Conservation Lands: More than half of the island is protected by Monhegan Associates under P-UA and P-RR subdistricts. Housing development on these lands is largely not permitted unless land is released from conservation, which would require legal, regulatory, and community processes.

Developed Properties with Potential: Properties such as the Monhegan House (in P-AR, currently a nonconforming commercial use) and the Monhegan Store have been discussed as candidates for adding residential units. However, "stacking" dimensional requirements (lot coverage, frontage, mixed-use standards) may complicate these scenarios.

3. Opportunities for Workforce and Housing Development

1. Maximize Use of D-GN and D-RS Zones
- Encourage small-scale multi-family and duplex development.
- Utilize special exceptions in D-RS for additional units.

2. Expand ADU Options
- Formalize ADU allowances through LUPC.
- Provide incentives or pre-approved design templates to reduce cost barriers.

3. Clustered Wastewater Systems
- Explore shared septic systems across undersized lots.
- Engage DHHS early to confirm acceptable technologies and approaches.

4. Mixed-Use Redevelopment
- Redevelop existing commercial lots (e.g., Monhegan House, Monhegan Store,) to incorporate housing, provided dimensional standards can be managed.

5. Partnerships and Funding
- Work with MISCA, Island Institute, and housing nonprofits to leverage funding and technical

support.
- Further investigate state, federal, and private affordable housing funds.

6. Long-Range Options
- Explore limited release of conservation land if near-village development proves insufficient.
- Consider petitioning LUPC for a tailored zoning or planning process to create additional flexibility.

4. Key Constraints and Risks

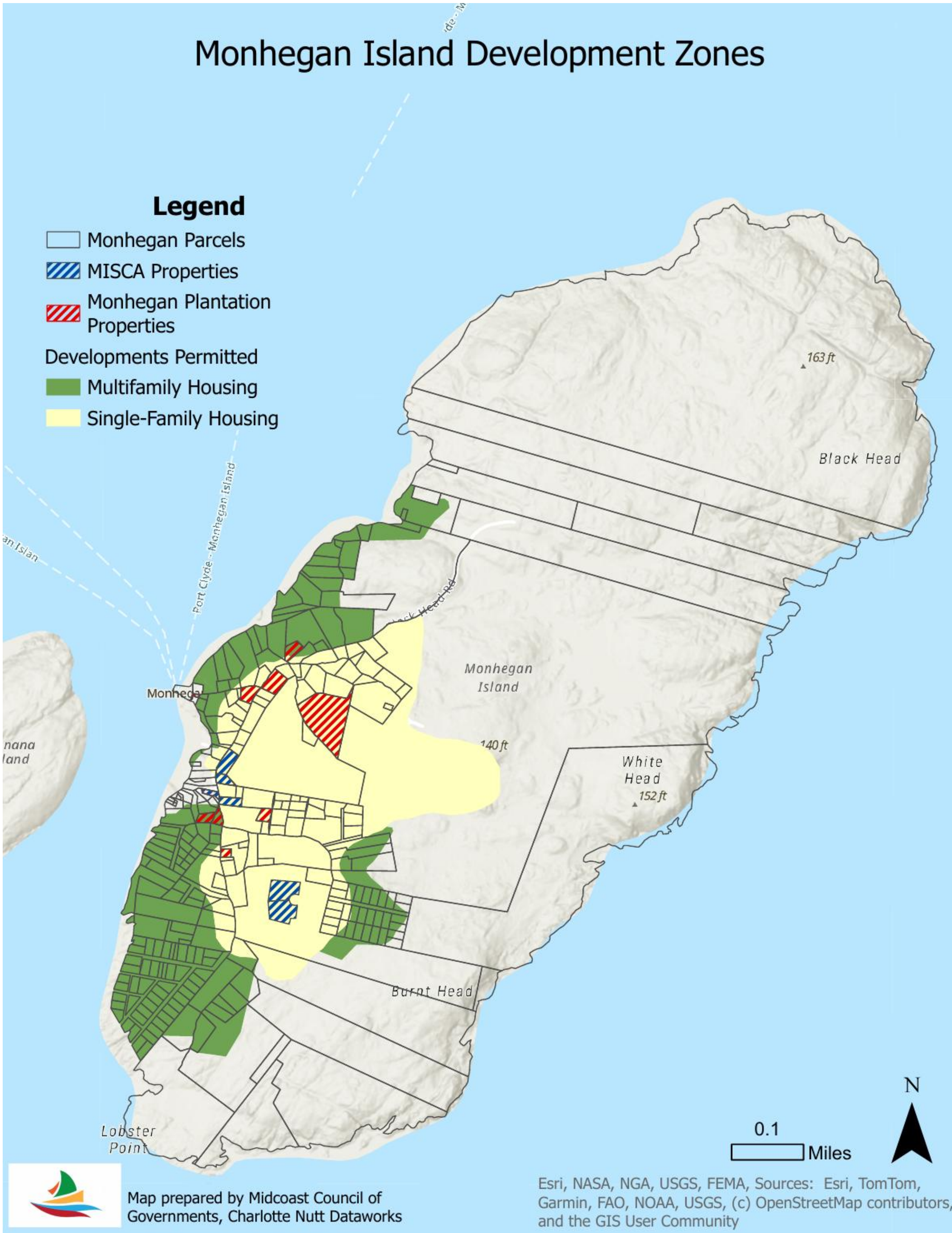
- Wastewater and water supply limitations remain the greatest barriers to expanding housing.
- Dimensional standards (setbacks, lot coverage, frontage) restrict infill potential on small lots.
- Funding complexity for mixed-use redevelopment may discourage private investment.
- Community character concerns could limit support for larger housing projects.

Conclusion

Monhegan's housing challenges are defined by its small land base, conservation commitments, and infrastructure limits. However, existing zoning (D-GN and D-RS), coupled with regulatory flexibility under LUPC's affordable housing rules, creates opportunities for carefully scaled workforce and year-round housing. Community support for ADUs, clustered systems, and small multi-unit projects, coupled with a lot-level analysis of wastewater feasibility for Plantation and MISCA owned lots in the D-GN and D-RS zones would provide a strong foundation for action.

The next steps should include:

1. Incorporation of results from community surveying, workshops, and stakeholder conversations into a refined final existing conditions report.
2. A lot-level analysis of wastewater feasibility in D-GN and D-RS zones.
3. Development of model legal and technical frameworks for shared septic systems.
4. Further investigation of existing pilot projects elsewhere in the state demonstrating ADUs or small multi-unit housing with shared systems on lot sizes similar to those on Monhegan.
5. Pursuit of funding partnerships to reduce the cost burden on residents and local institutions.


Monhegan Island Development Zones
Legend
Monhegan Parcels
MISCA Properties
Monhegan Plantation Properties
Developments Permitted
Multifamily Housing
Single-Family Housing
Port Clyde - Monhegan Island
Monhegan Island
163 ft
Black Head
140 ft
White Head
152 ft
Burnt Head
Lobster Point
0.1
Miles
N
Map prepared by Midcoast Council of Governments, Charlotte Nutt Dataworks
Esri, NASA, NGA, USGS, FEMA, Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, (c) OpenStreetMap contributors, and the GIS User Community

Appendix E: Comprehensive Plan Mock Budget

The budget models two options. Option A funds a Growth Management Act (GMA) comprehensive plan only (no transfer of land-use authority). Option B funds the full dual track, adding the LUPC §685-A(4-A) deliverables (Task 2A and the associated LUPC review work in Task 4). Both options include all chapters and all community engagement.

Task-by-Task Detail (Option B — Full Dual Track)

Task / Line Item	Hours	Cost
Task 1: Project Start-Up & Ongoing Committee Meetings		
Review of existing documents (LUPC zoning, prior MCOG Housing Study, Plantation policies)	6	$420
Committee meetings (22 meetings; Zoom & in-person mix)	72	$5,040
Task 1 Subtotal	**78**	**$5,460**
Task 2: Chapter Writing & Revisions (GMA Track)		
Population & Demographics	4	$280
Economy	10	$700
Housing (building on Monhegan Island Housing Study)	8	$560
Transportation (ferry, wharf, internal pathways)	8	$560
Water Resources	8	$560
Marine Resources (incl. Working Waterfront, Lobster Conservation Area)	18	$1,260
Natural Resources (incl. National Natural Landmark context)	10	$700
Agricultural & Forest Resources (brief)	4	$280
Climate Change (incl. Sea Level Rise focus)	12	$840
Historical & Archaeological Resources	12	$840
Recreation	6	$420
Public Facilities & Services (incl. Power District, Water Co., School)	12	$840
Fiscal Capacity & Capital Investment Plan	14	$980
Existing Land Use	16	$1,120
Future Land Use	22	$1,540
Public Participation Summary	3	$210

Task / Line Item	Hours	Cost
Introduction / Vision Statement	3	$210
Regional Coordination Program	6	$420
Plan Implementation / Evaluation	10	$700
Task 2 Subtotal (GMA chapters)	**186**	**$13,020**
Task 2A: LUPC §685-A(4-A) Additional Deliverables (Optional Dual Track)		
Land Use District Standards	14	$980
Land Use District Boundary Map	6	$420
LUPC Coordination & Pre-Submission Review	8	$560
Task 2A Subtotal (LUPC track add-on)	**28**	**$1,960**
Task 3: Public Engagement & Draft Review		
Public meeting: Land Use Workshop	14	$980
Public meeting: Future Land Use Plan	10	$700
Public meeting: Presentation of Final Draft	8	$560
Public meeting outreach material development	10	$700
Revisions & final changes	18	$1,260
Task 3 Subtotal	**60**	**$4,200**
Task 4: Final Formatting, Submission & Review		
Formatting & final draft preparation	20	$1,400
Submission to State of Maine (DACF) and LUPC	6	$420
Respond to comments by State of Maine	10	$700
Respond to comments by LUPC	12	$840
Task 4 Subtotal	**48**	**$3,360**
Staff Hours & Services Subtotal	**400**	**$28,000**

Task 5: Travel & Island Logistics

Line Item	Cost
Ferry fares (est. 8 in-person trips, 1–2 staff @ $52 RT, Monhegan Boat Line 2026)	$650
Parking at Port Clyde dock ($10/day, est. 1–2 days per trip)	$150
Mileage — Damariscotta to Port Clyde (8 RT @ IRS rate)	$450
Overnight lodging on Monhegan (est. 12 nights; limited inn capacity)	$2,100
Meals & per diem	$500
Travel & Logistics Subtotal	**$3,850**

Two-Track Cost Comparison

The Plantation can elect either the Growth Management Act track only, or the full dual track that includes the LUPC §685-A(4-A) deliverables. Both options include all chapters and engagement; the dual track adds Task 2A and the LUPC review work in Task 4.

Option	Hours	Cost
Option A: Growth Management Act Track Only (no transfer of land-use authority)	360	$29,050
Option B: Full Dual Track (GMA + LUPC §685-A(4-A))	400	$31,850
Incremental Cost of Dual Track (Option B − Option A)	**40**	**$2,800**

Travel Cost Assumptions

- Monhegan Boat Line 2026 fares: $52 per adult round trip ($35 one way). Sailing time 55–70 minutes one way.
- Port Clyde dock parking: $10/day, with weekly and monthly rates available.
- Roughly 60 miles round trip Damariscotta → Port Clyde; 8 in-person trips × ~60 mi at the IRS standard mileage rate.
- Lodging on Monhegan is limited (a small number of seasonal inns and rental options); rates run substantially higher than mainland equivalents. Estimate assumes ~$175/night average.
- Winter and shoulder-season ferry runs only 2–3 days per week, which often necessitates a second overnight stay to complete a single round trip.