



City of Caribou



Housing Assessment



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EXECUTIVE SUMMARY

A review of the housing issues that could affect Caribou has been evaluated over the past three years. Although the focus of Caribou City officials has always been on housing rehabilitation because this was the wish of its residents, a thorough review of other issues that may or may not exist was undertaken. At this time, there appears to be a lack of quality vacant housing in the community for anyone wishing to relocate to Caribou. The educational and property tax burden for the community is about average for Aroostook County.

Caribou residents must apply to the Code Enforcement Officer and, in some cases, the Planning Board for building permits or code enforcement needs. Caribou's jurisdiction over building standards, site design review standards, subdivisions, floodplain management, and shoreland zoning development are dealt with by referring any violations to the Code Enforcement Officer. Areas in need of greater review are referred to the Planning Board. A new zoning ordinance, site design review ordinance, and subdivision ordinance was certified by the State Planning Office and adopted by residents in 2001. The City also continually updates its Shoreland Zoning and floodplain management ordinance on a regular basis. Caribou is the only city/town in Aroostook County that has capacity to review large developments as determined by the Maine Department of Environmental Protection and the Maine State Planning Office.

The issues of substandard homes throughout the community as well as the rehabilitation needs of elderly housing in Caribou are the only two issues in need of addressing. The City of Caribou began the task of addressing substandard housing in their community in 1977. Residents of Caribou faced problems with their housing stock; i.e. age, condition, and severity of housing needs.

According to the 2000 US Census, Caribou had nearly 44 percent of its households with an annual income of less than \$25,000. In addition, the maximum household income for a four-person household is \$15,386 for VLI and \$21,217 for LMI in 2000. If average home sales remain in the \$60,000 to \$65,000 range and LMI residents have access to low-interest financing and low down-payment requirements, then home ownership is not an affordable option for these households. The average home currently being sold in Caribou is not affordable to VLI households given current VLI guidelines and is edging out the low to moderate income families reach also.

Housing issues in rural communities reminiscent of Caribou revolve around repairing existing homes. Caribou has an attractive future as a place to work, for the urban and rural quality of life it has to offer, and for recreation and leisure-time activities. The city contains an urban downtown area, developed residential, commercial, and industrial areas that surround the downtown, and large outlying areas that have retained much of their rural character, despite the current residential development pressures. In the city, where there is strong economic development activity and a wide range of recreation and leisure activities, the housing demand is becoming significant.

Caribou's housing stock is getting old. Over 80 percent of the current housing stock was built before the 1980s and nearly 57 percent was constructed prior to 1959, according to the 2000 US Census. Over the past 5 years mostly single-family detached units have been constructed. Housing officials have expressed their frustration at the lack of housing rehabilitation funds available. Officials are also working on several grant applications and projects that should bring rehabilitation funds to the city. If successful, these housing rehabilitation efforts will also enhance Caribou's ability to market itself to future potential businesses and industries, which is critical to the City's economic revitalization and future job creation. The City should continue to improve housing conditions for its residents wherever possible by actively pursuing federal and state grants for housing rehabilitation.

Introduction

Caribou is a medium sized city in central Aroostook County with a population of 8,312 residents. The community has a blend of residential homes, commercial and industrial area, agricultural land, elderly housing, a medical center, recreational opportunities, and numerous churches. Caribou is considered a Service Center Community for the surrounding area and many people commute to Caribou for jobs, services, and shopping opportunities. Caribou completed its E-911 system in 2000, which provided much of the information needed to begin the process of housing assessment. Compiling information on each of the occupied households in Caribou is based on accurate details on hand from tax records, past housing rehabilitation projects, surveys, and knowledge of individuals in the community. Because of the nature of the size of our community, Caribou residents are made up of a wide diversity of people some large families and close friends and those that have moved to the region for its quality of life or employment opportunities.

Caribou Housing Advisory Committee

The Caribou Housing Advisory Committee is made up of seven (7) members from the community that make up a cross-section of residents representing education, government, retired professional, and potential low-to-moderate income beneficiaries of housing assistance programs. The Committee had decided to survey the residents of Caribou to determine the type of housing in Caribou and the resident's issues and comments regarding the housing stock of the city. Survey forms were distributed via mail in 2003 to assure that everyone in the community was notified of the City's intent to request assistance for the improvement of substandard housing and to assess the current housing stock. It is important to note that it was the persistence of some needy homeowners in the community that led to the development and circulation of a survey form throughout the community to obtain citizen input.

The Committee has continued its efforts to keep the public informed by way of media, posted notices, direct mailings, and public hearings and meetings in the newspaper.

The tasks of the Committee that were accomplished throughout this housing assessment has included –

- 1) direct mailing of survey forms and compilation of results
- 2) talking with individuals at the elderly housing
- 3) Color coding the E-911 map system to highlight the properties as residential, commercial, vacant, rental, etc.
- 4) Contacting the Code Enforcement Officer to determine how many building permits were issued over the past five years, what were they for, and what was the project cost
- 5) Housing regarding handicapped accessibility and required improvements.
- 6) Phone conversations and personal interviews with other housing agencies
- 7) Examining the employment trends and commuter patterns

The members of the Caribou Housing Advisory Committee appointed to work on the Housing Assessment Plan and the implementation of future housing assistance programs are as follows:

1. Mark Bouchard
2. Dave Ricker
3. Steven Buck
4. Mary Walton
5. Tina Land

City Council Representative:

6. Reggie Reed

Inventory and Analysis

The preliminary assessment of housing in Caribou consisted of reviewing past housing rehabilitation projects and information from the U.S. Census. In addition, a 5-page housing survey form was prepared and distributed to every homeowner in Caribou. Compiling all of this information, as well as common knowledge of City staff, various housing agencies, homeless shelters and others, has been used to compile an accurate count of Caribou's housing stock, housing characteristics, and household occupant information.

The inventory and analysis section is a compilation of all collected data. The existing inventory collected is compiled and presented in table format in the Appendices section. A summation of the compiled information is detailed beginning on the following pages. Subsequent to the summation of the information is the policies and strategies section.

Once a thorough inventory list was compiled, Northern Maine Development Commission (NMDC) focused its attention on identifying the condition of each property. Two surveys were mailed to property owners in Caribou. The first survey was a detailed survey that examined a wide range of issues affecting the residents of the City. The second, shorter survey was more specific to household incomes and property condition. NMDC staff was able to match these surveys with specific properties. Those properties marked as substandard were matched with the survey forms so that housing problems associated with the substandard condition of the home could be identified.

All survey form results were tabulated. A summary of these tabulations was presented to the Committee for review and discussion. Questions on the survey form included information on first time homebuyer programs, affordable housing, rental housing, housing rehabilitation, mobile homes, elderly housing, and homelessness. Appendix A provides in detail the number of respondents, the results of the questionnaire, and comments received during the survey period.

Reviewing both past trends and recent trends regarding housing in our community has helped to identify our goals. Goals have been set for short-term and long-term housing assistance needs. These goals have been prioritized based on the desires of the residents of Caribou. We have listed each existing and/or potential problem in order of priority, with emphasis on the needs of low-to-moderate income families.

The table in Appendix A – Survey results from both housing surveys conducted for the City of Caribou.

Appendix B – Household occupants including national origin, age, race, sex, and occupation from 1990 and 2000 US Census.

Appendix C - Financial Resources Directory is a listing of available funding resources, contact persons, description of the programs/services offered, and eligibility requirements.

Demographics

According to the 2000 US Census, Caribou had a population of 8,312. Based upon the 2000 US Census and the 2002 University of Southern Maine's REMI projections, Caribou will lose 150 additional people by the year 2010, resulting in a projected total population of 8,162. REMI also projects that each of the selected municipalities will continue to lose population through the period. However, the trend is projected to change between 2010 and 2015 in Caribou and each of the selected municipalities. There will be projected population growth, albeit small, in those communities. The projected population loss in Caribou of 17.7 percent between 1980 and 2000, parallels, but is slightly lower than the County's figure of a projected 22.5 percent population decrease by the year 2010. However, some of this population loss may be attributed to a segment of the out-migration population relocating to surrounding communities where the cost of living is perceived to be less expensive. This may be reflected in the increases, or at least the lesser declines, projected for some of the comparative regional communities. Population projections prepared for the Maine State Planning Office, appear to be overly pessimistic considering the amount of economic development activity occurring in the region. Caribou and other regional agencies and organization have worked to market the region and these efforts have begun to pay off in terms of new employment and opportunities. This trend is expected to continue into the foreseeable future.

Sub-Regional Population and Projections, 1980-2015

Town	1980 Census	1990 Census	2000 Census	2010 REMI Projection	2015 REMI Projection	Percent Change 1980-90	Percent Change 1990-00	Percent Change 1980-15
Caribou	9,916	9,415	8,312	8,162	8,395	-5.1	-11.7	-15.3
Woodland	1,369	1,402	1,403	1,405	1,432	2.4	.1	4.6
Presque Isle	11,172	10,550	9,551	9,346	9,521	-5.6	-9.5	-14.8
Washburn	2,028	1,880	1,627	1,543	1,576	-7.3	-13.5	-22.3
Fort Fairfield	4,376	3,998	3,579	3,526	3,621	-8.6	-10.5	-17.3
Aroostook County	91,331	86,936	73,938	70,770	72,893	-4.8	-15.0	-20.2
State of Maine	1,124,660	1,227,928	1,306,060	1,385,109	1,371,022	9.18	16.13	21.9

Source: US Census, 1980, 1990, 2000 and 2002 REMI

The following chart details the age breakdown for the City of Caribou. In 1980, Caribou's median age was approximately 29.6 years of age. By 1990, the median age had increased to 34.7 years of age. In 2000, Caribou's median age was 40.8. The median age in Caribou has shifted as a segment of the younger age population has decreased as reflected in the 1980, 1990, and 2000 US Census. This is due in part to a smaller number of families, smaller number of children per family, the decline and mechanization of the agricultural and the lumber industries, and out-migration.

Caribou Population by Age Group, 1980-2000

Age Group	1980	1990	2000	% Change 1980-1990	% Change 1990-2000	% Change 1980-2000
Under 5	745	625	475	-16.1	-24.0	-36.2
5-17	2,615	1,695	1,463	-35.1	-13.7	-44.1
18-44	3,504	3,837	2,744	9.5	-28.5	-21.7
45-64	2,006	1,958	2,174	-2.4	11.0	8.4
65+	1,046	1,300	1,459	24.3	12.2	39.5
Total	9,916	9,415	8,312	-5.1	-11.7	-16.2

Source: US Census, 1980, 1990, and 2000

Educational Attainment

The level of education is an important factor that must be considered when reviewing the makeup of Caribou's population. Statistics indicate that a lower level of education results in less income for the household. In this section, Caribou looked at both the educational attainment and the income and poverty statistics for Caribou. According to the 2000 US Census, 75.4 percent of persons 25 years of age and older in Caribou (5,930) are high school graduates or higher. In 1990, 71.1 percent of the population aged 25 years or older were high school graduates or higher. The overall percentage of those 25 and over going on to higher education had increased slightly between 1990 (33.9%) and 2000 (42%). Even with this improvement, the percentage of high school graduates or higher over the age of 25 was slightly lower than that of the Aroostook County 2000 figure of 76.9 percent and significantly lower to the State of Maine figure of 85.4 percent. In 2000, 17.9 percent of adults 25 years of age or older in Caribou had a bachelors degree or higher.

Educational Attainment of Population Age 25+, 1990 to 2000

	Year	25 Years or Older Population	Years of Education						
			<9th	9 to 12	HS Grad	Some College	Associates	Bachelor's	Grad Degree
Caribou	1990	6,179	998	787	2,294	849	446	565	240
	2000	5,930	743	718	1,986	1,004	419	769	291
Presque Isle	1990	6,609	849	761	2,002	1,310	623	702	362
	2000	6,292	475	695	2,014	1,207	580	929	392
Fort Fairfield	1990	2,625	379	349	816	480	221	259	121
	2000	2,449	253	371	892	327	100	363	143
Woodland	1990	887	147	151	370	86	35	72	26
	2000	957	107	150	354	159	66	79	42
County	1990	55,738	N/A	N/A	9,027	7,176	23,912	8,676	6,947
	2000	51,439	5,802	6,066	19,799	8,893	3,345	5,544	1,990
State	1990	795,613	N/A	N/A	70,153	98,307	295,074	182,727	149,352
	2000	869,893	47,183	80,105	314,600	165,111	63,934	129,992	68,968

Source: US Census, 1990 and 2000

Poverty Status

According to the 2000 US Census, the poverty status of residents living in Caribou shows 16.7 percent of all persons have incomes below the poverty level. This is higher than the Aroostook County statistic of 14.3 percent and significantly higher than the State of Maine's 10.9 percent of all persons having incomes below the poverty level. The highest percentage for all categories surveyed belongs to families with female householder, no husband present with 64.8 percent having incomes below the poverty level.

The poverty status for a family of four (4) in 2000 was \$15,575. For families residing in Caribou, 9.8 percent have incomes below the poverty level. This is equal to Aroostook County's average of 9.8 percent, and similar to Maine's average of 7.8 percent. Statistics show that 19.6 percent of the families with children under the age of 18 years of age have incomes below poverty level. This percentage is higher than both Aroostook County's percentage of 14.9 and the State of Maine at 11.9 percent. In Caribou, 25.7 percent of families with children under the age of five (5) years had incomes below the poverty level.

Households and Household Size

According to the 2000 US Census, Caribou had 3,517 households with an average household size of 2.32 people. Caribou's average family size in 2000 was 2.84 people. In 1990, Caribou had 3,719 households with an average household size of 2.49 people. The average family size was 2.98 people. Caribou's trend of smaller household and family size is consistent with that of Aroostook County. The smaller size can be attributed to the "empty nesters" returning to live in the area or retirees from the military staying in the region.

Median Household Income

In 2000, the median household income was \$29,485 and the per capita income of individuals was \$16,061. In Caribou, 24.1 percent of the total number of households was in the less than \$15,000 category. However, 25.5 percent of all households are in the greater than \$50,000 category and 19.2 percent are in the \$15,000-24,999 category. Caribou's median household figure was below the 2000 US Census figure for the State at \$37,240. Caribou's median household income is slightly above the 2000 Aroostook County figure of \$28,837.

Housing

The inventory of housing trends includes data from communities within the central Aroostook County sub-region, Aroostook County, and the State of Maine. Towns studied in this section include; Presque Isle, Fort Fairfield, New Sweden, Woodland, Caribou, and Stockholm. The selected communities all showed an increase in the number of housing units between 1980 and 1990, and 1980 and 2000. However, all but Woodland and New Sweden lost housing units in the 1990s. The number of housing units in Caribou has grown from 3,694 in 1980 to 3,831 in 2000, a 3.7 percent increase. Between 1980 and 1990, New Sweden reflected the fourth highest percent growth of the selected subregional communities at 10.7 percent. Caribou had the greatest decline in housing units in the 1990s. It should be noted that many of the surrounding communities have smaller numbers of housing units and that any fluctuations in housing units can significantly skew the percent changes.

Housing Units Comparison, 1980-2000

	1980	1990	2000	Percent Change 1980-90	Percent Change 1990-00	Percent Change 1980-00
New Sweden	270	317	319	17.4	0.06	18.1
Caribou	3,694	4,089	3,831	10.7	-6.3	3.7
Woodland	468	532	577	13.7	8.4	23.3
Presque Isle	3,996	4,411	4,405	10.4	-0.14	10.2
Fort Fairfield	1,567	1,661	1,654	6.0	-0.42	5.5
Stockholm	134	137	135	0.2	-1.5	0.07
Aroostook County	35,920	38,421	38,719	7.0	0.7	7.8
State of Maine	501,093	587,045	651,901	17.2	11.0	30.1

Source: 1980-2000 US Census.

The 2000 US Census reported that Caribou had 3,831 housing units. This was down 6.3 percent from the 1990 US Census count of 4,089 units. The comparative data revealed an increase of 137 housing units in the 20-year period from 1980 to 2000, or a percent increase of 3.7.

One thousand one hundred and forty two units (1,142) were built before 1939 (29.8%), 1,042 during the 1940s and 50s (27.2%), 341 during the 1960s (8.9%), 609 during the 1970s (15.9%), 447 units during the 1980s (11.7%), and 214 in the 1990s (5.5%). Thirty five (35%) percent of all the housing units were built either before 1939 or during the 1990s.

Of the 3,831 total housing units, 28 units had 1 room, 130 units had 2 rooms, 394 units had 3 rooms, 746 had 4 rooms, 875 had 5 rooms, and 1,658 had 6 or more rooms. Twenty five units lacked complete plumbing facilities, 5 lacked complete kitchen facilities, and 51 had no telephone service. Three thousand and four (3,004) used fuel oil for heating fuel, 199 used wood, 272 used kerosene, and 22 used bottled gas.

When reviewing the following chart, according to the 1990 and 2000 US Census the total number of housing units in Caribou decreased by 6.3 percent. According to the Housing Department Director this decrease is not representative of Caribou's housing situation and may be attributed to a housing unit over count in the 1990 Census. However, it should be noted that the vacancy rates between 1990 and 2000 for year round units had remained fairly stable.

Occupied and Vacant Housing Units, 1990 and 2000

Town	1990 Total	Occupied	Vacant Year Round	percent Vacant	2000 Total	Occupied	Vacant Year Round	percent Vacant
New Sweden	317	272	38	11.99	319	246	49	15.36
Caribou	4,089	3,719	336	8.22	3,831	3,508	309	8.07
Woodland	532	485	45	8.46	577	528	37	6.41
Presque Isle	4,411	4,124	216	4.90	4,405	3,963	382	8.67
Fort Fairfield	1,661	1,494	111	6.68	1,654	1,523	91	5.50
Stockholm	137	120	11	8.03	135	111	24	17.78
Maine	576,095	465,312	33,902	5.88	638,834	518,200	32,231	5.05

Source: 1990 and 2000 US Census

The following chart shows that single unit housing units make up a vast majority of the total housing units in Caribou with 56.7 percent in 1990 and 63 percent in 2000. According to the US Census' the total number of single unit houses has increased by 4 percent during the time period. It is interesting to note that mobile homes, a housing type that is often considered affordable' decreased by 30 percent during the decade and dropped from 14 percent of the housing stock to just over 10 percent. With the exception of single units, all other housing unit types decreased in Caribou in the 1990s. However, this may be due to a Census over count in 1990.

Housing Units by Type

Type	1990	Percent of Total	2000	Percent of Total	Percent Change 90-00
1 Unit	2,321	56.76	2,417	63.09	4.14
2 Units	221	5.40	175	4.57	-20.81
3 or 4 Units	393	9.61	358	9.34	-8.91
5 to 9 Units	318	7.78	269	7.02	-15.41
10-19 Units	162	3.96	113	2.95	-30.25
20 or More	92	2.25	92	2.40	0.00
Mobile Home	582	14.23	407	10.62	-30.07
Total	4,089	100.00	3,831	100.00	-6.31

Source: 1990 and 2000 US Census

Housing Condition

City officials looked at all possible housing issues that may or may not affect its citizens. Accessibility of housing was not an issue found in the community. In August of 2003, a public opinion survey was mailed to 2,800 property owners in Caribou. Nine hundred and seven (907) surveys were returned with a wide variety of responses (32.4%). Of that return, 80.2 percent of the returns were from residents living in single family units, 12 percent were from mobile home residents, 3.4 percent from mobile home park residents, 1.5 percent from those living in apartments, and the remaining from a variety of housing unit types.

Of those responding, 18.9 percent stated their home was built in 1980 or after, 17.9 percent stated 1950-59, and 17.5 percent stated 1970-79. It is interesting to note that 48.1 percent of the

respondents owned their homes free and clear and have lived in their homes an average of 21 years. Fifty percent of those responding had housing costs/income ratios of less than 30 percent of total income.

Nearly forty-seven percent of the respondents stated their homes were in good condition but in need of repairs, 23 percent stated that their houses were in need of many repairs, and 20 percent stated their houses were in excellent condition. Conversely, 67 residents responded that their home was in poor condition and in need of many major repairs and 2 stated that their homes should be torn down. Twenty three percent (23%) stated that their homes had physical deficiencies.

Of those responding that there were physical deficiencies in their homes, comments ranges from cracked foundations, poor windows, wet basements, mold problems, poor insulation, need new chimney, need for handicapped accessibility, poor piping, and poor electrical wiring. It is apparent that there are common issues facing the housing stock in Caribou and that housing rehabilitation funds are needed to assist those with deteriorating housing conditions.

A second housing rehabilitation survey was mailed to all homeowners in Caribou in November 2003 to obtain further information on housing age and condition within the city. Of the 2,800 surveys mailed, 685 detailed responses were returned (24.5%). Of those responding, 655 (95.6%) indicated that they owned their property, 5 (.7%) rented, and 25 (3.7%) did not respond to this question. Two hundred and ninety three respondents (42.7%) indicated that they could be considered very low, low, or moderate income. Seventy nine (11.5%) respondents owned mobile homes, 547 (79.9%) owned single family homes, 25 (3.7%) responded that their property was a two-family duplex, 20 (2.9%) stated "other", and 14 (2%) did not respond to the question. The average age of the respondent's property was 50 years with the minimum age being 2 years old and the maximum of 200 years old.

Property owners were asked to rate the condition of their homes plus a variety of systems in their homes from excellent to poor. Of those responding, 115 stated that their house structural condition was either fair or poor (96 fair and 19 poor). Two hundred and ten (210) respondents stated that their water supply was in good condition while 31 said fair and 16 poor. When asked the condition of the roof, 118 stated fair (17.4%) and 72 said poor (10.6%). Similarly, 101 respondents (15.2%) stated that their chimney was in fair condition and 25 (3.7%) said poor.

A complete synopsis of both housing surveys is located in Appendix A. Both surveys indicate the need for housing rehabilitation in the city. It should also be noted that 64.7% of the respondents stated that they would be willing to participate in a housing rehabilitation program administered by the City of Caribou and funded by a Community Development Block Grant.

Caribou's commitment to assisting residents with housing needs is apparent with the development of its Housing Agency established in 1977. It currently has two and one half employees (2 ½). The purpose of the agency is to administer the City's Section 8 and Voucher as well as other Housing and Urban Development (HUD) Housing Programs. The Agency receives \$750,000 per year to assist 193 families in the City. These funds are used to assist families with housing assistance payments and to support the staffing of the Agency. The major goal of the Agency is to provide decent, safe, affordable housing to very low income families.

The Caribou Housing Agency is part of the Central Aroostook Housing Collaborative. The Collaborative is made up of housing agencies and authorities from Van Buren, Caribou, Presque Isle, and Fort Fairfield. In 1994, a \$1 million grant was received to develop the Families Investment Center (FIC) program. This program provides training and assessment for eligible low income families. Graduates of the program have gone on to become nurses, teachers, and self sufficient members of the community. The FIC program has utilized all available funding and will be seeking additional revenues from HUD. The Housing Agency receives, on an annual basis, federal funding of \$750,000 to assist low income residents with Section 8 vouchers.

The Agency has developed a 5-Year Plan that includes the following goals:

- Continue to apply for additional funding from HUD and other agencies for rental assistance.
- Rejuvenate the FIX-ME program with the assistance of MSHA, NMDC, ACAP and other agencies.
- Develop a citywide housing assessment and rehabilitation program,
- Develop a region-wide housing assistance program.
- Housing rehabilitation. Encourage subdivisions in growth area.
- Bring substandard housing up to code.
- Implement Section 8 home ownership programs.
- Review and adjust ordinances accordingly.
- Continue to work toward lowering vacancy rates.
- Work to remove older mobile homes in mobile home parks as the owners vacate the units.

Building Permit Activity

Caribou has seen significant growth and building permit activity since 1997. In total, 694 building permits have been issued with an estimated assessed value of \$26,521,000. There has been a mix of residential, commercial, and industrial activity which has brought significant increases in property taxes to the city. According to city officials, approximately fifty percent (50%) of the value of construction was by non-profit or tax exempt organizations.

The following chart documents building permit activity for the period 1997 through 2002.

Caribou Building Permit Activity 1997-2002

Year	Permit Activity	Cost of Construction	New Housing Permits
1997	94	\$2,000,000	9
1998	118	\$2,586,000	10
1999	99	\$5,325,000	21
2000	126	\$4,710,000	23
2001	121	\$3,100,000	14
2002	136	\$8,800,000	20
Totals	694	\$26,521,000	97

Source: City of Caribou, 2002

Agencies outside of Caribou were contacted as to the services provided to Caribou residents. The Aroostook County Action Program (ACAP) was contacted to determine their level of involvement in housing issues in Caribou. During interview with ACAP Energy and Housing Services staff, it became apparent that the home energy assistance program was the most popular program and the one that was most quickly out of funding. According to ACAP staff, this program's expenditures annually outstrip revenues. The following is a list of activities provided to Caribou residents in 2002-2003.

ACAP Activities 2002-03

Activity	Units of Service Provided	Expenditure
Weatherization	4	\$19,201.20
Central Heating Improvement Program	18	\$34,738.36
Section 8 Rental Assistance	4	\$13,304.68
Community Housing Development	3	\$17,652.00
Family Development Account	2	\$10,048.29
Lead Hazard program	2	\$5,907.00
Above Ground Storage Tank Replacement	9	\$9,381.65
Home Owner education	9	\$803.57
Home Energy Assistance	771	\$316,929.73
Temporary Housing Assistance	6	\$2,324.00
Energy Crisis Intervention program	88	\$13,421.98
Administration and Community Development	na	\$35,159.76
Total	916	\$478,872.22

Source: ACAP, 2003

In addition to the variety of housing options located in Caribou, other types of housing in the region were inventoried. These included Assisted Living Facilities, or Residential Care Facilities, that are available to assist adult and youth mentally ill and mentally retarded individuals. There are a variety of assisted living housing types, all which must be licensed by the State. The following types of services and housing are available under this category. (1) Adult Day Services: A group program of care carried out on a regular basis for at least 2 hours per day for more than 2 adults. (2) Adult Family Care Home: A family-style home which provides personal care and other assisted living services for up to 5 elderly or disabled adults. Homes are equipped with life safety devices that allow residents to age in place. Home operators are trained by the Department of Human Services. (3) Adult Foster Home or (Level I Residential Care Facility): A home caring for up to 6 residents. Homes provide a broad array of assisted living services, including 24-hour supervision. (4) Boarding Home or (Level II Residential Care Facility): A home caring for more than 6 residents. Homes provide a broad array of assisted living services, including 24-hour supervision. (5) Congregate Housing: A comprehensive program of supportive services provided in individual apartments and which includes a congregate meal program.

Assisted Living Facilities

There are nine (9) assisted living facilities in the Caribou/ Presque Isle Service Center areas with a total of 119 beds. At the time of the writing of this assessment, all of the facilities had vacancies. However, due to state budget cuts, one facility was looking at the possibility of closing. If closed, this facility could create a void in service provided.

Assisted Living Facilities in the Central Aroostook Area, 2003

Name/Location	Facility Type	# of Beds	Handi-capped	Elderly	Mentally Ill	Mentally Retarded	Traumatic Brain Injury	Alzheimer's
Daybreak Adult Care-Caribou	Adult Daycare	12	Yes	Yes	No	No	No	Yes
Jandreau Foster Home- Caribou	Type 1	4	Yes	Yes	Yes	Yes	No	Yes
Philbrook Foster Home-Caribou	Level I	2	Yes	Yes	Yes	Yes	No	No
Daybreak II- Presque Isle	Adult Daycare	10	Yes	Yes	No	No	No	Yes
Limestone Manor, Inc.- Limestone	Level II	40	Yes	Yes	Yes	Yes	No	Yes
One Seventy Main Street- Presque Isle	Level I	4	Yes	No	No	Yes	No	No
Skyhaven- Presque Isle	Level II	12	Yes	No	Yes	No	No	No
Southern Acres Boarding Home- Westfield	Level II	30	Yes	Yes	Yes	Yes	No	Yes
Tompkins Foster Home-Fort Fairfield	Level I	4	No	Yes	Yes	Yes	No	No
Total		119						

It should be noted that Aroostook County has a wealth of Assisted Living facilities. For example, the St. John Valley has 27 Assisted Living facilities with a total of 267 beds available.

Many of these units are located in Van Buren and available for use by residents of Caribou. However, several facility managers stated that both residents and families prefer to have a facility in the person's home town or near by.

Elderly Housing Units

Elderly Housing Units were also inventoried. With an aging population and aging housing stock, City officials need to prepare for the needs of this segment of the population. As stated below, nearly 27 percent of Caribou's population is over the age of 55. Using basic assumptions of retirement aged people living on a fixed income combined with increasing home maintenance costs, Caribou could be faced with a elderly housing crunch in the near future. Caribou has eleven elderly housing complexes with a total of 178 units. At the present time, there were 11 vacant units (6.2%). In the Caribou/Presque Isle Service center area, there are 359 elderly units spread throughout the area. The vacancy rate of these units averages approximately 5 percent.

The percent of elderly individuals in Caribou is nearly equal to that of the surrounding communities' percentage and the Aroostook County percentage. To further define the elderly population of the region and Aroostook County, data was obtained to compare the three distinct categories of the elderly population as classified by the Maine State Housing Authority. The three classes of elderly are defined as those in the 55 to 64 age group; 65 to 74 age group; and 75 and older group.

Location	55-64	Percent of Population	65-74	Percent of Population	75+	Percent of Population
Aroostook County	8,048	10.88	6,811	9.21	5,740	7.76
Caribou	903	10.86	806	9.69	653	7.86
Presque Isle	859	9.03	774	8.13	734	7.17
Fort Fairfield	397	11.09	346	9.66	263	7.34

Source: US Census 2000.

Caribou's population of "young elderly" is nearly equal the region's percentage of population as well as Aroostook County's percentage. The "middle-Aged elderly" is slightly higher than that of the County and the region percentage rate. Finally, the frail elderly makes up 7.8 percent of Caribou's population as compared to the County average of 7.7 percent. An area of concern is that in all cases nearly 30 percent of the population is over the age of 55. Combined this figure with that of an aging housing stock and the assumption that many of these individuals are on fixed incomes, the need for housing rehabilitation becomes more important.

Nursing Homes

There are 14 nursing homes in Aroostook County. The table below describes the number of beds, the total number of residents, percent occupied, type of ownership, location within a hospital, and participation in Medicaid/Medicare programs.

Name	Location	Beds	Residents	Percent of Occupied Beds	Medicare participant	Medicaid participant	Type of Ownership
Aroostook Medical Center	Mars Hill	72	48	67%	Yes	Yes	Non-profit
Borderview Manor	Van Buren	71	65	92%	Yes	Yes	For profit
Caribou Nursing Home	Caribou	86	80	93%	Yes	Yes	For profit
High View Manor	Madawaska	63	58	92%	Yes	Yes	For profit
Madigan Estates	Houlton	87	28	32%	Yes	Yes	For profit
Maine Veterans' Home	Caribou	40	38	95%	Yes	Yes	Govt.
Presque Isle Nursing Home	Presque Isle	83	82	99%	Yes	Yes	For profit
St. Joseph Nursing Home	Frenchville	41	40	98%	Yes	Yes	For profit

Subsidized Apartment Units

The following chart represents subsidized housing units in Caribou as of August 2003. As of this date, there were 304 total units consisting of 216 elderly units and 88 family units. The city has worked closely with developers to establish subsidized housing units and at the present time there appears to be an adequate amount of the units for the demand. According to the Housing Department Director, the number of subsidized apartment units in Caribou is adequate for current and projected needs. However the amount of funding under the Section 8 voucher system is inadequate for the current need. There are currently 128 persons on a waiting list for Section 8 vouchers.

Subsidized Apartment Units, 2003

Name	Type	Number
Home Farm Apartments	Elderly	20
Lee Estates	Family	26
Rose Acres I	Elderly	18
Rose Ares II	Elderly	24
Rose Acres III	Elderly	24
Summit Street Apartments	Family	10
The Willows	Family	24
Farmview	Elderly	32
Caribou Gardens	Elderly	20
Townview Estates	Elderly	22
Mill Park Apartments	Family	20
Lyndon Heights	Elderly	37
Caribou Apartments	Elderly	10
Scattered Sites	Elderly	9
Scattered Sites	Family	8

Source: City of Caribou, 2003

Homelessness

The Caribou Housing Department, in cooperation with other Housing Authorities in the central Aroostook area, completed a homelessness survey during the winter of 2002-03. According to the Housing Department, there were twenty-two (22) homeless persons from Caribou at the time of the survey. This included 9 people living in shelters (5 of whom were out of state), 12 living with family or friends in a temporary situation, and 1 living in another situation at the time of the survey. According to the Housing Department Director, much of the homelessness in Caribou is attributed to temporary situations

There are homeless shelters in 12 of Maine's 16 counties. In Aroostook County, a Battered Women's Project is located in Caribou and Houlton. New Visions for Women, Inc. owns and operates the Battered Women's Project. In Caribou, there are two transitional apartments for victims of domestic violence. In addition to providing a home for victims, they offer counseling, skill development, substance abuse treatment, transportation, children's services, legal assistance, and crisis services. In Houlton, New Visions for Women, Inc. owns and operates eight transitional housing units for victims of domestic violence.

The Sister Mary O'Donnell Shelter located in Presque Isle, incorporated in 1984, operates a 30-bed emergency homeless shelter for adults and families. The Shelter serves all of Aroostook County, an area covering nearly 7,000 square miles and comprised of 69 communities and 104 unorganized townships. The Shelter is a private 504 (c) (3) nonprofit organization. The O'Donnell Shelter, which was incorporated in 1984, operates a 30-bed emergency homeless shelter for adults and families, with seven units of family transitional housing located in Presque Isle. The O'Donnell Shelter is governed by a 12-member Board of Directors. Several formerly homeless people serve on the Board of Directors or a committee, and they provide unique insight

and recommendations for policies regarding the Shelter's programs. The shelter facility is located in a former military base chapel in the Skyway Industrial Park.

The mission of the O'Donnell Shelter is to provide a safe place to stay and other basic necessities for people who encounter adverse circumstances, and cannot furnish these things for themselves. Staff provides case management for clients and refers them to appropriate agencies that can assist them toward becoming self-sufficient. During the 18 years the shelter has operated, they have served several thousand homeless people, including families and individuals. Therefore, the Shelter is very familiar with the homeless population and their needs. Many of the clients they serve have mental health and/or substance abuse issues in addition to the economic reasons, evictions, domestic violence, and other issues that cause homelessness.

The Transitional Housing Program offered through the O'Donnell Shelter provides the needed break in the homeless cycle. When homelessness occurs, survival skills are employed and this often leads to decisions being made to solve immediate problems. Solving immediate problems helps only the immediate situation and does not address longer term problems; i.e. steady employment, improving job skills, long term child care costs, rent and more. When these long term problems again arise the homeless cycle repeats itself.

The Sister Mary O'Donnell Shelter's Transitional Housing Program provides a family with up to two years of living security allowing each family member time to address long term problems. Each tenant admitted into this program is required to have a plan to address his/her individual needs. The Social Worker then helps the individual complete this plan.

A typical plan might include; educational goals, budget goals, family goals, and living plan. While completing a plan each adult is required to look for employment. When employment is gained each tenant uses more of his/her own money to pay rent. By program end, each client is expected to be paying 100percent of the rent. This allows a tenant to move into unsubsidized housing with the knowledge of how to pay rent within personal budget guidelines.

According to the Executive Director of the Sister Mary O'Donnell Shelter, they served seventy four (74) individuals from Caribou in 2002-2003. These individuals spent a total of 550 bed nights in the shelter or approximately one week (7.4 days). According to the Executive Director, the number one cited reason for homelessness for residents of the Caribou area is the economy. The increase of the cost of housing in Caribou has caused a financial hardship and/or the inability to pay one's rent places low income persons at risk of becoming homeless, especially for those considered the working poor. The Shelter works with the Aroostook County Action Program to place homeless persons into permanent shelter through the Section 8 Voucher Program.

The need for a homeless shelter in the Caribou is not demonstrated by the fact that Presque Isle's shelter has had only seventy four (74) individuals. What Caribou City Officials have done to address the potential for homelessness is to make available a brochure at the City Office. The brochure lists the contact person and the phone number of the Sister Mary O'Donnell Shelter as a source of temporary shelter for Caribou citizens.

Housing Market Conditions

Market conditions are determined by economic and housing market trends. Conversations with local real estate agents as well as a report of recent transfers of property in Caribou within the past three years are first steps in looking at the housing market conditions. Over the past ten years, the census data shows that Caribou has decreased its housing stock by 6.3 percent, from 4,089 housing units in 1990 to 3,831 housing units in 2000. According to the Code Enforcement Officer, this appears to be a census over count as during the decade there was no large scale demolition or removal of housing units.

From 2000 to 2002, the City Office recorded 208 real estate transfers (2003 information was not available at the time of this report). In 2000, there were seventy three (73) purchases of residential homes with an average sales price of \$62,214.38. In 2001, the sale price of fifty-four (54) purchases of residential homes had dropped to \$58,309.79. In 2002, there were eight-one (81) units sold with an average sale price of \$50,440.37. These comparisons were based on all home sales within Caribou during the period, including foreclosure, mobile homes, and urban and rural properties. They do not include sales due to family transfers or divorces. During the entire time period the low sale price for a housing unit was \$7,500 and the high was \$209,000.

Local realtors were also contacted for this assessment. Realtors included: Aroostook Real Estate, Bernard-Coury Realty, Cheney Real Estate, Crown E-Realty, Kieffer Insurance and Real Estate, Mahoney's Real Estate, and Progressive Realty. During conversations with the local realtors, all stated that housing market conditions in Caribou are very strong. All also went so far as to state they had had the best sales year between 2002-03 than they had in many years and rivaled pre closure of Loring Air Force Base. Several quoted that they had also sold houses for the highest amount ever, one at over \$300,000 and another at just over \$265,000. Most felt that the strong sales were due in part to the very low interest rates and the fact that there was an adequate number of mid range (\$60-85,000) properties for sale. One realtor stated that in the past, her property turn-over rates were anywhere from 60 to 90 days during peak selling season. Now most properties are selling in 45 to 60 days.

All realtors also stated that there was a wide range of housing availability in Caribou. Most also stated that there was adequate land for sale within the city. Only Progressive Realty stated that vacant land was at a premium and difficult to find. Most stated that it was harder to finance the less expensive houses based on their condition. Insurers are also seeing lower end housing units with window and sill rot.

Conversely according to the survey, 54 percent of those responding (748 total) felt that the City was lacking in affordable housing that was for sale. Additionally, 34 percent of those responding had looked for new housing but were unable to find a housing unit within their price range. Many also stated in the comment section that the condition of housing units was "sub par" and often times in need of "major renovations".

Housing Affordability

The determination of affordability to a renter-occupied household of a particular size is if the unit's monthly estimated rent, insurance costs, and utility costs do not exceed 30 percent of the

household monthly income; or affordable to an owner-occupied household of a particular size is if the unit sales price or value does not exceed that for which monthly estimated mortgage payments (including principal and interest), property tax, insurance costs (homeowner's and private mortgage insurance), mortgage costs, and utility costs would equal 27 percent of the household's monthly income. In Caribou, it has been determined that there are 1,076 renter occupied housing units. Of that number 97 people do not pay rent, 542 pay between \$300 and \$499, 139 pay between \$500 and \$749, and 11 pay over \$750 per month. The amount of rent paid per month was compared with their annual incomes as related to the City through the survey form. Over 25 percent of the renters living in Caribou pay over 30 percent of their household income towards rent and another 14 percent pay between 25 and 29 percent of their annual income toward rent. Renter affordability is beginning to edge out of the realm of many individuals and is an issue that the City must watch carefully. In addition, many of the renters that responded to the housing survey stated that their rental units were in need of repairs. If the owner of the property were to repair these units, rents could increase further and create a hardship for many renters.

Monthly mortgage payments have been computed based on information in the list of assumptions provided below. The figures do not include points or legal fees associated with the loan. As discussed below, the resulting data indicates that a VLI family (50% of the median family income for the State of Maine: \$45,179) is unable to afford the average sale price of housing units priced at \$60,000. However, data on average sales prices for homes indicates that they are affordable to families of moderate and low income levels (LMI).

Affordable Housing Comparison

List of Assumptions: No down payment.

Legal and other closing costs **not included** in monthly housing expense.

Interest rate is 6.08 percent. (MSHA Home Ownership Program rate).

30-year mortgage.

Amount financed is the selling price of the home.

The amount financed is the assessed value of the home.

Caribou's real estate mil rate of .02252 (2002).

Insurance is 1.1 percent of financed amount.

Caribou, Affordable Housing Comparison

Amount Financed	Mortgage	Property Taxes	Monthly Insurance Premium Payment	Total Monthly Housing Expenses in Caribou	Minimum Annual Income for Affordability (28% of Monthly)
\$35,000	215.23	65.66	32.08	312.97	13,413.00
\$40,000	246.29	75.00	36.67	357.96	15,341.14
\$45,000	277.07	84.41	41.25	402.73	17,259.86
\$50,000	307.86	93.83	45.83	447.52	19,179.43
\$55,000	338.64	103.17	50.42	492.23	21,095.57
\$60,000	369.43	112.58	55.00	537.01	23,014.71
\$65,000	400.22	121.91	59.58	581.71	24,930.04
\$70,000	431.00	131.33	64.17	626.50	26,850.00

Source: US Census and Maine State Housing Authority, 2003

A measure of housing affordability is based on the premise that a household's total monthly housing expenses should not exceed 28 percent of the household monthly income. Caribou's median household income, according to the 2000 U.S. Census, was \$29,485 in 1999 dollars. Therefore, the average home sold in City in recent years was affordable to Caribou's households earning the median income based on the above table.

Caribou had nearly 44 percent of its households with an annual income of less than \$25,000. In addition, the maximum household income for a four-person household is \$15,386 for VLI and \$21,217 for LMI in 2000. If average home sales remain in the \$60,000 to \$65,000 range and LMI residents have access to low-interest financing and low down-payment requirements, then home ownership is not an affordable option for these households. The average home currently being sold in Caribou is not affordable to VLI households given current VLI guidelines.

The owner-occupied housing affordability was more difficult to verify since not all households in Caribou had completed the survey form. Of the 1,737 housing units in Caribou in 2000, 543 have homes valued at less than \$50,000, 982 between \$50,000 and \$99,999, 135 were valued between \$100,000 and \$149,000, 72 between \$150,000 and \$299,999, and 1 unit was valued at over \$1 million. The median value of homes in the community is \$61,700. The drop in interest rates over the past year has resulted in refinancing of existing mortgages. This has helped Caribou residents lower their mortgage payments thereby increasing housing affordability. According to realtors, the low interest rates have made the housing market stronger and lowered the turnover time for their properties. In addition, new homeowners had the ability to purchase housing units that may have been out of their price range due to higher rates. City officials will, however, need to be watchful of increasing property taxes that could create financial hardships on lower to middle income homeowners.

The following questions were included in the survey form distributed to each homeowner.

Have you experienced any of the following difficulties in housing yourself or your family?

- 1) Shortage of affordable rental housing- 55 responded yes.
- 2) Limited numbers of affordable homes for sale- 103 responded yes.
- 3) Finding housing that is both accessible for my disability and affordable- 21 responded yes.
- 4) Available, affordable housing is of poor quality or too small – 136 responded yes.

Policies and Strategies

The first priority is to address the existing housing stock in Caribou.

Priority #1: Address substandard housing conditions of existing residential homes throughout the community.

Caribou has substandard homes that require complete rehabilitation in order to meet the energy efficiency considerations standards and the HUD Minimum Section 8 Housing Quality Standards. The strategy is to work in partnership with various other funding programs and services to provide decent, safe, and sanitary housing to all low-to-moderate income households. The City of Caribou anticipates submitting an application for \$400,000 with the Maine Department of Economic and Community Development Housing Rehabilitation Grant Program and/or Innovative Housing Grant program. Other partners will include the United States Department of Agriculture-Rural Development, Aroostook County Action Program for weatherization services, central heating improvement systems, and oil tank replacements, area housing authorities, and private lending institutions.

Priority #2: Reduce the amount of families waiting for Section 8 Voucher programs.

Caribou presently has 129 residents waiting for Section 8 Vouchers for rental assistance. The City will seek funding through the Housing and Urban Development to reduce the number waiting. Partners will include the Aroostook County Action Program and all local housing authorities.

Priority #3: Seek to increase affordable housing opportunities.

In many cases, low to moderate income individuals and families cannot purchase their own homes due to insurance companies not willing to insure the property. The City will work with insurance companies, lending institutions, and others to develop innovative insurance policies that assist low to moderate income individuals and families. In addition, the City will work with DECD to determine if there is the possibility for city officials the opportunity to waive insurance requirements under certain circumstances.

Action Plan

Single Family Housing Rehabilitation

Apply for \$400,000 from the Maine Department of Economic and Community Development Housing Rehabilitation Grant Program and/or Innovative Housing Grant program to rehabilitate housing units in Caribou.

Apply for a Housing Preservation Loan Program from the USDA-Rural Development for \$20,000 per family to assist families with foundation replacement, heating system replacement, and electrical work.

Submit a listing of all Caribou applicants to the Aroostook County Action Program. There are already 79 applicants on the waiting list for weatherization services. ACAP will work in cooperation with CDBG to address related projects.

Submit a list of all applicants requiring assistance with oil tank replacements. Assist the applicant in obtaining cost estimates for submittal to ACAP

Private Financial Lending Institutions will be contacted on a case-by-case basis to secure additional funding for homeowners.

Work with the Maine Home Repair Network program through the Maine State Housing Authority, Housing and Urban Development, USDA- Rural Development, Department of Economic and Community Development, Maine Municipal Bond Bank, and the Aroostook County Action Program.

Work to rejuvenate the Fix-ME program through the Maine State Housing Authority and Aroostook County Action Program.

Section 8 Vouchers Program

Continue to apply to the Housing and Urban Development for \$750,000 for Section 8 vouchers. Apply for additional funding to reduce the current waiting list.

Other Issues

Seek \$1 million from various funding sources to construction a homeless shelter in Caribou.

Seek solutions to increase housing affordability for all income classes in Caribou.

Support the 1 and 5 year plans of the Housing Department.

Appendix A

Housing Survey Results

Caribou Housing Survey results
October 2003

HOUSING EXPERIENCE

1. Which best describes the building you live in?

Mobile home or manufactured home on its own lot:	104	12 %
Townhouse (one-family house attached to one or more houses):	3	.3 %
Mobile or manufactured home in a mobile home park:	30	3.4 %
Duplex, Triplex, or Four-plex:	18	2 %
One-family house detached from any other house:	693	80.2 %
Other (Explain):	14	1.6 %
<ul style="list-style-type: none"> * House with apartment upstairs * Home/office * 6 units * Duplex that is being used entirely as a one family home * One-family home with attached mother-in-law apartment * 1-story home with 2 car garage * Farm house with attached barn * 3 family house with main house & 2 apts. * Apartment upstairs * Small apt. attached to house * Two floors attached to barn * Small family house * I lived in a trailer until the roof leaked and ruined ceiling, then moved into apartment * Own apt. building 		
No response	2	.23 %

2. Is your dwelling...?

Owned by someone in this household buying it with a mortgage:	413	47.8 %
Owned by someone in this household free and clear (Paid for):	416	48.1 %
Rented for cash rent:	10	1.2 %
Occupied rent-free without payment of cash rent:	13	1.5 %
No response:	12	1.4 %

3. How long have you lived in this home (years)?

Ave: 21 **Min:** 1 **Max:** 99 years

(If less than one year, write number of months here:)

Ave: 6.5 **Min:** 3 **Max:** 10 months

4. About when was your home built?

a. 1980 or after:	163	18.9 %
b. 1970-1979:	151	17.5 %
c. 1960-1969:	82	9.5 %
d. 1950-1959:	155	17.9 %
e. 1940-1949:	98	11.3 %
f. 1939 or earlier:	135	15.6 %
g. Don't Know:	68	7.9 %
No Response:	12	1.4 %

5. Are you employed outside of your city of residence?

Yes:	238	27.5 %
No:	587	67.9 %
No Response:	39	4.5 %

	Total Commuters	Average Miles	Minimum Miles	Maximum Miles
Limestone/Loring	56	18.3	2	34
Presque Isle	123	24.6	10	41
Easton	15	35.6	12	60
Eagle Lake	1	110	110	110
Connor	2	20	20	20
Van Buren	2	45	45	45
Fort Fairfield	3	23.7	22	25
Madawaska	1			
Bangor	1			
New Sweden	1	20	20	20
Ashland	1	56	56	56
Stockholm	1	36	36	36
Woodland	3	12.6	5	18
Aroostook Cty.	2	100	100	100
Statewide	1	400	400	400
Varies	2	70	50	90

6. Have you experienced any of the following difficulties in housing yourself or your family?

Shortage of affordable rental housing:	55	6.3 %
Limited numbers of affordable homes for sale:	103	11.9 %
Available, affordable homes are poor quality or too small:	136	15.7 %
Don't have enough money for required down payment on a home:	84	9.7 %
Can't qualify for a mortgage at today's interest rates and home prices:	29	3.3 %
Trouble qualifying for home financing because of credit rating:	44	5 %
Finding housing that is both accessible for my disability and affordable:	21	2.4 %

NOTE: The following contains comments regarding option Other, Explain on question 6. Also, included are general comments that were written in blank spaces and on the backs of surveys.

Other (Explain) 66 7.6 %

- * House is paid for.
- * None of the above
- * Can't rent apartments because there is no work. I know we do have plenty of housing in Caribou, ME. Thanks.
- * Lack of available old (pre 1900) houses
- * Many rentals are substandard. Many homes are available but very small and run-down
- * Haven't looked for years
- * Overall, I feel the cost to live in this community is more of a problem than the housing issue. I feel that the more subsidized housing that we have, than the more welfare we will have. I feel that this is a major problem in the entire state of Maine. Hence, all costs to live goes up to even out the welfare system. We are a 2 income family with 1 child. We make decent wages for this area. By the time we are done paying necessities to live here, mortgage, taxes, utilities, insurance (medical & property& vehicle), fuel (heat & gas for our vehicles) there is nothing left. And we currently have only 1 car payment, our other vehicle is paid in full. We could not afford another car payment if necessary. Therefore, we have no options to save "for a rainy day" or our daughter's college, etc. I would like to see industry come to our area so housing is a needed commodity.
- * Can't get home equity loan for repairs
- * Always owned my own home

- * We do not need anymore welfare broodmare housing for them and their prodder offspring.
- * As we age, we fear we may not be able to afford basic maintenance, taxes etc.
- * They should have more housing for the elderly people
- * Taxes are too high for the small homes and small lots that go with them.
- * I am trying to sell my house and leave Caribou so I can get away from the excessively high property taxes!
- * A house that does not need extensive repairs @ a good price.
- * Trouble selling present house to purchase newer house. Houses don't sell in this town if older unless sell for way less than worth.
- * Make enough money to qualify and purchase a home, however mortgage payments plus other associated bills make it very difficult to make ends meet.
- * Retired
- * I believe we need an assisted living apt. house in Caribou.
- * My husband provided our home. Frugal living has allowed us to own our home. I require assistance to live here as I can no longer live alone due to a broken hip, failing health and advanced age (93). Thanks for initiating this survey.
- * Shortage of affordable clean, well kept in nice neighborhood.
- * own my own home
- * Finding a home we liked in a location we liked.
- * Property taxes too high
- * There appears to be plenty on rental housing available.
- * Keeping up with the house
- * Finding housing large enough for family.
- * We sure do need more housing for the elderly with every thing on one floor, cause I tried. Wash rooms outside or down cellar is no good for elderly.
- * No problems, even when we were renting an apartment.
- * No difficulties
- * All these don't apply especially in city of Caribou. There are all kinds of houses for sale or empty.
- * Having to keep up the maintenance of a house on a low salary.
- * The property taxes keep going up & up, pretty soon people won't be able to afford to live here and own a home because besides a mortgage the taxes are like having to rent besides. It is cruel that the more you fix your property up to make it nicer, the more you get punished by higher property taxes. My property taxes have more than tripled since I have owned my home, but wages and services have not changed in at least 10 years.
- * Every other house in Caribou is for sale or empty.
- * Too old, retired and on social security
- * Should have included a question on family size!
- * As regards to question #24, I do not feel that any person should be placed in either subsidized or elderly, low income "rental" housing. I cannot condone anyone ripping-off tenants for their welfare check, calling it rent, and yet still expecting them to pay utilities, buy food and hygiene items and keep body and soul together!!! "In my opinion, it is a pitiful system at best, or a totally fraudulent one at worst. I know which way my opinion has swayed as D.H.S. has built a seemingly omnipotent shell around themselves to preclude anyone from installing a system of checks & balances on their activities. Secondly, home rentalship,(?) instills no sense of pride; but just the words "home-ownership" can make you look up with a little more hope for the future, knowing that this home can be yours and you are not just lining the pockets of someone who does not care how you survive as long as they get that subsidy money. Well, you sent me the questionnaire, your questions tweaked my ire, so I hope you can accept my sincere honest answers/opinions. **Text blocked**
- * Condos needed - ground floor level
- * Condominiums
- * Rents are too high in this area verses jobs.
- * You are missing the point entirely. The solution is not to provide cheap housing, it's to improve the job skills and employment opportunities and income levels (wages paid) so that the population can afford the level of housing (and other things).
- * No problems at all
- * Own our home
- * Non-elderly low income families should be given an opportunity to own a home. I don't agree that low income families get subsidized rents. No incentive to increase income or work more, etc. Too many times I have seen people refuse to work or want to be paid cash because their rent will go up if they earn more.

- * Our home at **Text Blocked** is on the market. We have not lived there in seven years but occasionally it has been rented.
- * no complaints
- * **Text Blocked** I live in Lenora's house that is in great need of repair. At the present time, none of us can afford to fix up the house.
- * Houses in Caribou are 50% for sale. There is enough housing in this small community. It costs more to own than to rent due to high valuation of property, thus paying too high taxes.
- * Finding and buying an affordable place to stay when forced to commute so far.
- * Increasing tax rates. My street is properly maintained-forget asking for paving as Caribou prefers to pave the streets in town – because I live in “farm country”, we're lucky to get a coating of rocks. Street doesn't have any lights – again, because I don't live in town proper we get less services and attention, yet pay equal to those in town. I know I've written more than what you wanted, but I wanted you to know how I felt about my housing situation.
- * House bought in 1962, not able to maintain, husband died in Aug.2002
- * If you had asked me these questions more than 4 yrs ago (before I bought my home). I would have answered much differently.
- * Lots for mobile homes
- * I believe that when people reach age 65, the taxes do not increase as people are on limited income with much medication cost and they cannot continue to stay in their homes with property taxes increasing all the time. The town should get clean industries to help support our town and thus, get revenue for all their expenses!
- * Heating and electric expenses are very high.
- * The Caribou area needs transitional housing for the mentally ill with 24 hr. supervissional care. The same as the units in Presque Isle, Maine known as Sky Haven. With staff and transportation available, the number of units should be increased by 3 to 4 times that of the Presque Isle facility. This is a problem not just for one community, but all of Aroostook County and Maine. The present programs are far from adequate to fill the needs of the area.
- * Lived in house all her life
- * We desperately need more transitional residence homes for the mentally ill that require supervision and home care. Skyhaven is an excellent example for more homes, there is a long waiting list for care. Homeless shelters can also verify the need for homes for the mentally ill.
- * House was too small, I built on. Cost over \$24,000 to build on and repairs. I did buy the house around 1996 and I own it.
- * Assisted living facilities for my elderly parents.
- * My home is presently for sale.
- * This housing assessment survey should have been done in the following manner: 1. Survey sent to owner's of rental units (availability etc.) 2. Survey sent to people renting housing and
- * This community needs to pay people in the area better. That's why our youth leave here. You can work construction around here for \$8.00/hr. and in Southern Maine get \$8.50 for working at McDonald's. Certain families in Caribou control our economy because they don't allow other businesses in here. Why not a Home Depot or Old Navy?? Youth can't afford to purchase houses because they don't make enough to have a down payment. If they only earn (bring home) \$1,000 /month and pay \$440 for rent alone, how can they? They have to buy food, pay car insurance, pay utilities, etc.
- * Get out of business of creating more mobile home parks. High quality, upper-middle class apartments are basically non-existent. I'm not talking executive suites, but condominium style. Seems like anything around Caribou are older or remodeled homes and apartments concentrating on Section 8's and low-income residents. Caribou can't compete with the established Commerce Center or Presque Isle retail/college or industry - so concentrate on a stylish bedroom community. Again, it seems like Caribou's emphasis is on subsidized housing instead of inviting and encouraging real estate builders to come in and provide fine places for rent. Nothing here applies to the working class affordable apts. No wonder people move out of the area.
- * No over 55 retired residential living accommodations. One big reason why seniors leave the area during the winter months only thing available is FHA subsidized housing in which many people don't qualify to live in.

7. Overall, how do you feel about your present housing situation?

Very Satisfied:	343	39.7 %
Satisfied:	341	39.5 %
Neither Satisfied or Dissatisfied:	65	7.5 %
Dissatisfied:	35	4 %
Very Satisfied:	11	1.3 %
No Response:	69	8 %

8. How many rooms does your house or apartment have? Include the kitchen, but do not count bathrooms, halls, foyers, balconies, porches, unfinished basement rooms, or half-rooms. (Check one)

One:	1	.1 %
Two:	6	.6 %
Three:	21	2.4 %
Four:	94	10.8 %
Five:	235	27.5 %
Six:	191	22.1 %
Seven:	255	29.5 %
No Response:	61	7 %

9. How many bedrooms are in your home?

One:	36	4.2 %
Two:	200	23.1 %
Three:	387	44.8 %
Four:	139	16.1 %
Five or more:	42	4.9 %
No Response:	60	6.9 %

10. Does your home have (Check all that apply)...

cold, piped water:	771	89.2 %
hot, piped water:	342	39.5 %
flush toilet(s):	776	89.8 %
a tub and/or shower:	391	45.2 %
connection to public/city sewer:	805	93.1 %
connection to septic tank or cesspool:	404	46.7 %
connection to public/city water:	801	92.7 %
a well with safe water supply:	795	92 %
complete kitchen facilities(range, refrigerator):	477	55.2 %

11. Does your home have (Check all that apply):

at least one entry with only one or no steps:	295	34.1 %
entrance(s) with more than one step:	700	81 %
ramped entrance instead or in addition to steps:	37	4.2 %
front door wide enough for wheelchair passage (at least 32" clear passage)	440	50.9%
bathroom door wide enough for wheelchair passage: (at least 32" passage)	225	26 %
room to maneuver a wheelchair in the bathroom:	131	15 %
room to maneuver a wheelchair in the kitchen:	456	52.7 %
grab rails near the tub or shower:	127	14.6 %
grab rails near the toilet:	42	4.8 %

12. Please rate the following aspects of your living environment:

	<u>Excellent</u>	<u>Very Good</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>
House Structural Condition:	222 25.6%	278 32.1%	204 23.6 %	72 8.3%	17 1.9%
Exterior Appearance of Home:	244 28.2%	260 30.5%	199 23%	89 10.3%	10 1.1%
Yard/Lot Size:	314 36.3%	234 27%	154 17.8%	75 8.6%	19 2.1%
Adequate Heating:	317 36.6%	278 32.1%	170 19.6%	27 3.1%	8 .9%
Sanitation and Safety:	312 36.1%	296 34.2%	156 18%	23 2.6%	7 .8%
Security from Crime:	187 21.6%	315 36.4%	193 22.3%	64 7.4%	21 2.4%
Quality of Neighborhood:	292 33.7%	299 34.6%	147 17%	42 4.8%	10 1.1%
Distance from Work:	207 23.9%	181 20.9%	129 14.9%	58 6.7%	10 1.1%
Occupancy Costs:	113 13%	218 25.2%	267 30.9%	113 13%	25 .28%

13. Which one best describes the condition of your home?

Excellent, no repairs needed:	174	20.1%
Poor, needs major repairs:	67	7.7%
Good, only a few minor repairs needed:	406	46.9%
Very poor, needs to be torn down:	2	.2%
Adequate, needs many, but mostly minor repairs:	207	23.9%
No Response:	8	.9%

14. Does your home have any physical deficiencies?

No:	564	65.2%
Yes:	200	23.1%

The following are the explanations for Question 14:

- * No railing on basement stairs
- * Cracked foundation
- * Basement leaks
- * Roof
- * Need modifications for handicapped daughter
- * Painting on outside
- * Bad roof
- * Roof needs to be redone, water getting in basement, walls have little insulation, needs siding.
- * Needs siding - minor roof leak
- * Need new windows/siding
- * Needs new roof, new siding & insulation
- * No basement for storage, constructed on cement slab
- * We are currently working on a plan to bring oil tank and lines up to code.
- * Damp basement mostly in summer months

- * Front entrance has minor water rot. Tree roots pushing against foundation.
- * Living room roof leaks & have no money to repair
- * Three levels with stairs & stairs to get in, 32" interior doors, small baths would be very difficult for anyone with disabilities, even minor ones.
- * Needs roof - leaking. Siding on house & garage are deteriorating.
- * Needs to be better insulated, new windows, new siding.
- * Roof leaks in one bedroom
- * Needs cellar repairs
- * Need repair to roof over kitchen & new kitchen ceiling.
- * Leak in bathroom roof. Carpenter has not found the spot to fix yet.
- * Needs roof, windows
- * Poor overall condition
- * Lacks a complete foundation, plumbing, electrical
- * Cellar walls are cracked
- * Needs siding
- * Eventually needs foundation
- * Foundation walls cracked & leak
- * Water gets in basement
- * Leaks, piping bad, windows bad (can't afford.)
- * Chimney, driveway, foundation cracks
- * Pier & beam floor joists starting to rot at outside diameter of home, living room
- * Floor separating from wall.
- * Currently have a cesspool - needs new septic system
- * Needs stair, sink, floor repair
- * Electrical
- * Leaky foundation on one side. Back porch is pulling away from house.
- * Roof sagging, needs all new trusses and roof.
- * Would need a face lift & insulated
- * Needs new roof
- * Poor insulation, foundation needs repair, both chimney need to be replaced.
- * Cellar, roof, windows
- * Cracks in foundation & garage floor from blasting 2-3 years ago which public officials have denied
- * Old wiring, furnace etc., can't afford to fix
- * Bath
- * Needs steps out back and window upstairs leaks. Rear living room window leaks.
- * May need wheelchair ramp in near future.
- * Windows freeze in cold weather, can't open, heat loss, poorly insulated doors
- * Cracks in basement
- * Need new steps and hand rails
- * Very wet cellar (moldy). Needs all new windows & siding.
- * Roof & siding
- * Needs new roof, neighbors trees breaking up foundation
- * Needs roof, chimney, siding & windows
- * Roof
- * Front porch needs repairs - no bathroom upstairs - no bedroom downstairs
- * Shingles fading
- * Upstairs entrance
- * Roof needs fixing
- * Major heat loss, unlevel flooring
- * Needs means of fire escape from upstairs bedrooms.
- * Asbestos siding needs removal - very poorly insulated - rotting window frames.
- * Roof leaks
- * No basement-built solar-on slab
- * Basement floods, shingles need replacement, older windows, drafty, chimney, boiler is bad, etc.
- * Needs siding, new windows
- * Needs new siding & steps
- * Ceiling, roof, windows, door

- * Needs some new electrical wiring done - needs new kitchen
- * Not on a foundation, needs siding and roof.
- * Foundation to garage/porch on top is cracked.
- * Walls are coming up & ceilings are coming down.
- * The basement receives incoming water when it rains and snow is melting in the spring.
- * It is not handicapped friendly.
- * Cracks in cellar walls
- * Needs new roof and siding.
- * needs siding
- * Wet basement mostly because of snow, no place to put it.
- * Unsure
- * Front porch entrance is rotted and needs a new one. Also cellar floods.
- * Road to home needs major repair work.
- * No garage, lot too narrow, need siding and shingles
- * Needs a roof
- * It is a trailer and 27 years old
- * Wet cellar
- * Need foundation walls replaced
- * Needs new roof & five windows need to be replaced. Water seeps in basement and sump-pump deals with it 95%. In spring, have to mop it up for a week or two until snow is gone.
- * Needs windows. We have some on order

15. Do you agree that this community has any of the following housing problems?

	Disagree (Not a Problem)	Agree (Minor Problem)	Definitely Agree (A major problem)	Don't Know
Enough different dwelling types:	200	258	82	202
Enough affordable homes for sale:	184	267	141	156
Enough affordable rental units:	125	179	178	276
Enough subsidized/assisted housing:	132	166	137	317
Enough housing for elderly:	115	184	181	277
Too much poor, dilapidated housing:	98	265	209	186
Too much vacant/abandoned housing:	122	244	180	216

16. Would you say that it is difficult for the following people to find appropriate and affordable housing in your community?

	Not Difficult	Somewhat Difficult	Very Difficult		
Married Couples without Children:	336	136	142	22	24
Married Couples with Children:	148	132	252	83	51
Single Parents with Children:	116	108	247	105	80
Single Persons living alone:	259	156	159	32	48
Older people aged 55-79:	142	115	225	111	80
Older people aged 80 or older:	95	86	191	141	150

17. What types of housing should your community encourage (more of) ?

	Rental	Homeownership
Subsidized Housing for Low Income Elderly:	418	173
Subsidized Housing for Non-elderly Low Income Families:	261	222
Accessible/Adaptable Housing for Disabled Persons:	329	230
Mobile/Manufactured Homes in Mobile Home Parks:	131	159
Mobile/Manufactured Homes on individual house lots:	91	266
None of the above - Adequate housing is available:	106	111

18. Are you sharing housing with someone else because you have to in order to afford it?

Yes:	47	5.4%
No:	788	91.2%
No Response:	29	3.3%

19. If housing that better suits your needs was available, how would you feel about moving or selling your home?

No desire to move:	460	53.2%
No desire to sell:	300	34.7%
Would like to move:	109	12.6%
Would like to sell:	118	13.6%
Definitely want to move:	36	4.1%
Definitely want to sell:	39	4.5%
Definitely expect to move:	21	2.4%
Definitely expect to sell:	21	2.4%
Definitely plan to move:	46	5.3%
Definitely plan to sell:	45	5.2%

20. During the past year, did you try to find better or more affordable housing?

No:	712	82.4%
Tried moderately hard:	22	2.5%
Tried, but not very hard:	35	4%
Tried very hard:	17	1.9%
No response:	78	9%

21. If able to move to other housing you could afford, would you prefer to :

Rent:	92	10.6%
Own:	494	57.1%
Other:	27	3.1%
No Response:	251	29%

The following are explanations from Question 21:

- * When I can't live in my house any more due to old age or illness I would like assisted living. I would like to see retirement living where we would have 24 hour emergency response and a central dining hall where meals would be served and if one was unable to go to the dining hall the meal could be brought to the apartment. I would like to have a walking trail nearby where it would be safe for the elderly to walk and also have a variety of organized social activities. I would like to have house-keeping & home health care for those in need. I think this is very important since we have an aging population.
- * I was renting, bought this house 8 months ago
- * Own outside Caribou's high property tax area
- * When we moved here 4.5 years ago, we would have liked to rent a 4-5 bedroom home until we decided where to buy. Nothing was available.
- * Moving to other location
- * No interest in moving. If I had to I'd rent.
- * Move with elderly people
- * Out of area
- * Get away from high taxes and live out of state!
- * Maybe taxes & insurance getting very high
- * No need
- * Own if could afford upkeep-rent if not
- * Don't want to move
- * Would move
- * I can no longer do things pertaining to up-keep in & outside.
- * Don't wish to move.
- * If taxes were reasonable.
- * Reasons for rent - taxes to high to own
- * Selling
- * Don't want to move.
- * Want to move but not to other housing in this community.
- * I now own and love it.
- * Low income for disabled
- * Elderly
- * We don't need to move
- * I am able but prefer not to move from the housing I am in.
- * When I move, it will be out of Aroostook.
- * Ok with where I am living
- * Taxes too high
- * Condos
- * Depends on whether I stay
- * Not interested in moving
- * Temporary situation

- * Rent with option to buy
- * I don't want to move.
- * Have lot, need well and sewer

22. If you were able to move to other housing, would you consider the following options?

	Definitely Not	Probably Not	Not Sure	Probably Yes	Definitely Yes
Sharing a home with a non-related person/family:	577	77	22	10	5
Buy a mobile home located in a rented space in a park on my own lot:	522	90	30	31	11
Buy a mobile home and place:	454	92	52	59	22
Buy a duplex and rent out 1/2:	417	99	91	59	14
Buy a single-family home:	114	32	52	229	246
Buy a townhouse:	374	129	85	68	15
Rent in a duplex:	438	142	51	36	7
Rent in a Tri-or Four-plex:	502	114	27	29	2
Rent in a single-family house:	377	130	82	69	15
Rent an apartment in building with 5+ units:	493	110	37	34	6

23. Which of the above housing options would you most prefer (Question 22 a-j)?

	<u>Most Prefer</u>	<u>Second Most Prefer</u>
a:	11	9
b:	10	19
c:	27	77
d:	30	98
e:	479	44
f:	18	128
g:	13	32
h:	11	20
i:	23	84
j:	27	24

24. Which one of the above would you most dislike?

	<u>Most Dislike</u>
a:	241
b:	106
c:	28
d:	4
e:	4
f:	11
g:	7
h:	35
i:	10
j:	228

HOUSING COSTS/INCOME RATIO

25. Income Ratio:

Less than 30 percent:	434	50.2%
31-40 percent:	51	5.9%
41-50 percent	32	3.7%
More than 50 percent:	40	4.6%
No Response:	307	35.5%

If you rent, please answer these questions:

26. Why do you choose to rent?

Planning to stay a short time:	2
Little or no upkeep required:	7
Can't afford to buy a home:	13
Other, explain:	12

- * I pay lot rent and own my mobile home which is old. I can not afford to buy anything.
- * Own but still owe mom
- * My landlord lives elsewhere. Someone else lives in my house.
- * Our 3 three family apt building.
- * Trying to find land
- * Sold house, couldn't afford to keep up
- * Would need roof on trailer repaired then I could move there.
- * Own trailer/land
- * Rent lot trailer is on
- * Became disabled and hard to keep up a home
- * Only renting lot
- * No rent for us

27. Was a security deposit required when you moved into this unit?

Yes:	9	How much?	\$ 250
			\$ 1
No:	42		\$ 600
			\$ 300
			\$ 450
			\$ 125
			\$ 200
			\$ 150
			\$ 45

28. Are you interested in buying a home?

Yes: 25 No: 67

If yes, what is your affordable price range:

- \$ 40,000
- \$ 18,000
- * I have no income
- \$ 50,000
- \$ 40,000
- * not sure
- \$ 65,000-80,000
- \$ 30,000-40,000
- \$ 60,000
- \$ 20,000
- \$ 0
- \$ 70,000
- \$ 30,000
- \$ 40,000
- \$ 100,000
- \$ 75,000
- \$ 50,000
- \$ 40,000-60,000
- \$ 20,000-30,000

If yes, would a 10% down payment on a home in that price range be a problem?

Yes: 19 No: 12

HOUSING ASSISTANCE AND SUPPORT SERVICE NEEDS

29. Do any of the following conditions interfere with the daily activities of anyone in your household?

Physical Disability:	114	13.1%
Developmental Disability such as Mental Retardation:	12	1.3%
Mental Health/Emotional Problem:	29	3.3 %
Alcohol or Drug Dependence:	3	.3 %
HIV or AIDS-Related Complex:	0	0%
No Response:	706	81.7 %

30. Does any adult or child in your home have a physical, mental or other health condition lasting for six months or more that:

Interferes with ability to care for personal needs (bathing, dressing):	29	3.3 %
Makes it difficult to get around inside the house:	37	4.2 %
Limits the kind or amount of work the person can do at a job:	79	9.1 %
Prevents this person from working at a job:	89	10.3 %
Makes it difficult to get in and out of the house:	37	4.2 %

31. In the past year, did anyone in your household need or receive outside help (from non-relatives) with any of the following?

	<u>Needed</u>	<u>Received</u>
Child Care Services:	23	32
Household Tasks (such as yard work or heavy cleaning:	66	65
Personal Care (bathing, dressing, etc.):	16	22
Home Health Assistance:	22	27
Meals delivered to your home:	8	14
Transportation Services:	29	27

Housing Rehabilitation Survey Results

City of Caribou Housing Rehabilitation Survey Results December 2003

1. Do you own or rent your property? (check one)

Own: 655 95.6 %

Rent: 5 .7 %

No response: 25 3.7 %

2. Estimated age of property is:

Min: 2 years

Max: 200 years

Ave: 50 years

3. Is your property a:

Mobile home: 79 11.5 %

Single Family: 547 79.9 %

Two Family Duplex: 25 3.7 %

Other: 20 2.9 %

No Response: 14 2 %

4. Income: In the left column of the following table, determine your household size then to across to your income level. Check the appropriate box.

Household Size ↓	Your Household Income ➡								
	Less than \$24,850	Less than \$28,400	Less than \$31,950	Less than \$35,500	Less than \$38,350	Less than \$41,200	Less than \$44,050	Less than \$46,900	Greater than \$46,900
1	118	18	15	4	8	6	3	5	5
2	96	22	19	19	7	11	13	7	89
3	13	6	9	6	3	3	4	3	31
4	5	5	2	3	5	7	3	2	44
5	5	3	0	0	1	1	0	0	12
6	1	0	0	3	0	1	1	1	3
7	0	0	0	0	0	0	0	0	2
8	0	0	0	0	0	0	0	0	2

5. Please rate the following condition of your property:

	<u>Excellent</u>	<u>Very Good</u>	<u>Good</u>	<u>Fair</u>	<u>Poor</u>
House Structural Condition	132	202	220	96	19
Water Supply	171	242	210	31	16
Sewer System	177	214	203	57	20
Electrical System	139	218	227	74	18
Heating System	172	227	195	62	21
Plumbing	130	208	231	86	20
Chimney	121	190	226	101	25
Roof	165	172	152	118	72
Walls, Floors, Ceilings	104	206	226	108	35
Exterior Appearance	128	223	189	98	35
Other (Specify)	5	4	3	13	32
	4	7	3	7	23
	1	3	2	5	9

6. Would you be willing to participate in a Housing rehabilitation Program administered by the City of Caribou and funded by a Community Development Block Grant?

Yes: 443 64.7 %

No: 183 26.7 %

No Response: 59 8.6 %

Appendix B

HOUSEHOLD OCCUPANTS

Subject	1990 Number	2000 Number
National Origin	11,952	9,117
Canadian	269	988
English	2,362	1,360
French	4,460	2,539
German	518	288
Irish	1,485	1,009
United States or American	484	784
Other	2,374	2,149
Age		
Under 5	625	475
5-17	1,696	1,463
18-44	3,837	2,744
45-64	1,958	2,174
65+	1,300	1,459
Total	9,415	8,312
Race		
White	9,158	7,998
Black	50	24
American Indian	120	123
Other	87	80
Sex		
Male	4,564	4,009
Female	4,851	4,303
Occupation		
Management	858	1,160
Service	652	622
Sales	532	951
Farming, Fishing, and Forestry	123	61
Construction	422	399
Production	1,409	511

Source US Census 1990 and 2000

Appendix C

Financial Resources Directory

1. **DEP Small Communities Grant Program**

Purpose: State funding grants for individual and neighborhood sewer and septic systems. Priority exists for straight pipe overboard. Replacement systems have priority over new households. Addresses pollution problems too small for federal construction grants.

All smaller municipalities are eligible for this program. The Small Community Grant Program can provide up to 90 percent grant funding of sewage treatment and disposal systems to eliminate problems that meet the criteria listed.

Criteria:

- Elimination of discharges to public drinking water supplies
- Elimination of discharges to shellfishing areas
- Elimination of discharges to nonshellfishing waters
- Elimination of public nuisance conditions

Funding: Privately owned systems can only be funded if the yearly net taxable income of the property owners does not exceed \$30,000. Only year round privately owned facilities can be funded at 90percent; commercial or seasonal properties are funded at 50 percent and 25percent.

Contact Person: Code Enforcement Officer
25 High Street
Caribou , ME 04736 (207) 493-4234

2. **Rural Development – 504 Assistance Program**

Purpose: Grant/Loan Assistance is available to eligible homeowners to eliminate a health or safety hazard from the home.

Funding: Grant assistance is available to homeowners 62 years of age or older. The maximum amount of the grant is \$7,500.

The maximum amount of the 504 assistance is \$15,000. Elderly homeowners may be approved for a \$7,500 grant and a \$7,500 loan. Non-elderly homeowners may be approved for a loan not to exceed \$15,000 at a one-percent interest loan.

Contact Person: Judy Gengler, Single Family Housing Specialist
Rural Housing Development
99 Fort Fairfield Road
Presque Isle, ME 04769 (207) 764-4155

3. AROOSTOOK COUNTY ACTION PROGRAMS:

(A) Weatherization Program:

Purpose: Funding through the Department of Energy allows ACAP to distribute weatherization services to all low-income homeowners. Weatherization program regulations encourage ACAP to work with other funding sources such as the CDBG Program to maximize resources in common projects. ACAP would either schedule their crews to weatherize projects or provide materials for contractors to install.

Funding: The maximum average per unit is \$1,700 for materials, labor, and other program costs, or \$400 for materials only. The top priority is insulation.

Contact Person: John Voorhees
Aroostook County Action Program
P.O. Box 1116
Presque Isle, ME 04769 (207) 764-3721 or
1-800-432-7881

(B) CENTRAL HEATING IMPROVEMENT PROGRAM (CHIP):

Purpose: CHIP operates as a priority program, rated as to condition of heating systems, with coordination of activities with CDBG. CHIP can repair or replace heating systems costing up to \$2,500 per unit.

Contact Person: Randy Rattray
Aroostook County Action Program
P.O. Box 1116
Presque Isle, ME 04769 (207) 764-3721 or
1-800-432-7881

(C) FIX-ME LOAN PROGRAM:

The Aroostook County Action Program (ACAP) will be administering a program similar to the Fix-ME Loan Program on behalf of the Maine State Housing Authority. The new replacement program is scheduled to be announced on or about January 1, 2004.

Purpose: All low-income homeowners are eligible to apply for this program to assist with home improvements and rehabilitation. Priority is given to those improvements, which would eliminate safety and health hazards.

Funding: Loan assistance to a maximum of \$15,000 at a one to four percent interest rate is available for eligible homeowners.

Contact Person: Ted Roberts
Aroostook County Action Program
P.O. Box 1116
Presque Isle, ME 04769 (207) 768-3033 or
1-800-432-7881

4. DEPARTMENT OF HUMAN SERVICES – EMERGENCY ASSISTANCE PROGRAM

Purpose: The program is limited to families with children under the age of 21. Payments are made to providers of goods or services. No cash grants are made. Emergency Assistance is provided for the following categories:

- Natural disasters such as fire, flood or storms \$350
- Repairs/Replacement of septic systems, wells, Chimney, plumbing, furnaces & heating stoves \$500
- Evictions (no due to misuse of property) \$250
- Utility shut off \$150
- Special equipment due to handicap which is not Covered by Medicaid or Vocational Rehab. \$250

Contact Person: Eva Bard
Department of Human Services
Income Maintenance
92 Market Street
Fort Kent, ME 04743 (207) 834-7700

5. Maine Home Repair Network

Purpose: Funding through a variety of agencies allows ACAP to distribute low interest loans allowing low income homeowners an opportunity to make needed repairs to their homes. Improvements can include well and septic repairs, heating and electrical systems, roofs and chimneys, widow replacements handicapped accessibility improvements and others.

Funding: Loan and grant amounts can vary depending on family income and size. Interest rate is 1 percent and loan terms range from 15 to 20 years.

Contact Person: Jeff Heron
Aroostook County Action Program
P.O. Box 1116
Presque Isle, ME 04769 (207) 764-3721 or
1-800-432-7881

Caribou Completes Housing Assessment

The Northern Maine Development Commission has just completed the City of Caribou's Housing Assessment, pending receipt of any public comment input received on the Plan, which will then be incorporated into the document. This study was funded through a \$10,000 State of Maine CDBG Planning Grant. The purpose of this study is to identify housing issues affecting the low to moderate income segment of the population, including the elderly and disabled. It is the City's intention to then prioritize its housing needs, formulate an action plan and begin the process of addressing those needs. Ultimately, with the Council's approval, the City will apply for a CDBG Housing Rehabilitation Grant to address a segment of those needs.

Please take the time to review this document. If you have any comments or questions, they may be addressed (in writing or verbally) to:

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Director of Community Development
City of Caribou
25 High Street
Caribou, Maine 04736
(207) 493-3324 Phone
(207) 498-3954 Fax
mwalton@cariboumaine.org E-mail

A public hearing will also be held on **January 12, 2004 at 7 p.m. at the Caribou City Council Chambers** to provide an opportunity for the general public to provide input.