



Addressing Housing Gaps

The housing crisis in Northern Forest communities is well established. Numerous factors – from zoning to pandemic effects to short-term rentals to aging housing stock – have conspired to make it extremely difficult for low- to middle-income people to find a place to live in many Northern Forest towns. This reality is causing real harm to schools, hospitals, hospitality businesses, and other sectors needed to sustain vibrant communities.

The Northern Forest Center gathered four experts to discuss their approaches to this persistent problem. **They emphasized that there are many ways to address housing – from federal grant programs to local land use code to tax credits, among others – and communities need to consider all of them.** The programs they discussed reflect only a few of the options, but they’re intriguing:

- **Marla O’Byrne** of [Island Housing Trust](#) in Bar Harbor, Maine promotes viable, year-round island communities by advancing permanent workforce housing through a variety of tools. One of these is helping people make down payments, a barrier to homeownership for many.
- **Susan Bradford**’s program at [Community Concepts](#) brings people in western Maine together to build homes for six families at the same time, using USDA funds to subsidize the projects.
- **Dan Kiefer-Bach**, of [Living ADK](#), runs a program in the west-central Adirondacks that pays homeowners to encumber their property voluntarily, adding a restrictive covenant to deeds that requires anyone named by the deed to be a primary resident. This is a relatively simple process that can be replicated readily and applies to all future owners of the property.
- **Laurel Will**, the [Northern Forest Center](#)’s director of finance, explained how the Center is using impact investment funds (unsecured, low-interest loans) to finance property redevelopment and new construction in specific communities across the Northern Forest.

Northern Forest communities must find solutions to the housing crisis in order to thrive. As Marla said, “We need people to teach, to sell us groceries, to keep our communities resilient,” and if there’s no housing for these people, they simply can’t be there. The leaders we spoke with are all demonstrating that creative solutions are possible, durable, and worth the challenge.

For additional project examples and resources, see [A Place to Start: Adirondack Housing Resources](#). The Center developed this in partnership with the Adirondack Foundation and its relevance extends well beyond the Adirondacks.



The Community Learning Briefs summarize the Northern Forest Center’s 2021-2023 “Building the New Forest Future” webinar series. The Addressing Housing Gaps webinar and others in this series are available [here](#). This project has been supported in part by USDA Rural Development.