Islands on the Edge:
Resilience and Risk in Maine's Year-Round Island Communities

by Jennifer Seavey

Stepping off the lobster boats and ferries onto Maine's 15 year-round islands just months after the devastating 2024 winter storms, I saw many island landscapes that looked as though a massive tidal wave had rolled over them. Buildings were sinking, roads washed out, docks damaged, and critical infrastructure exposed. These impacts underscore the islands' growing vulnerability to converging challenges—from climate change and housing shortages to volunteer burnout and economic fragility—offering a vital lens on rural life under pressure. While the pressure is there, there is also hope, action and innovation, and an opportunity to learn from rural communities on the front lines of change.

The most striking insight from my 2024 learning tour was the remarkable uniqueness of each year-round island, shaped by its own history, economy, and landscape. Yet, despite these distinct identities, they all face a shared set of pressures that threaten their long-term viability. Climate change is urgent here, surrounded by a rising and warming ocean. Gulf of Maine sea levels are rising approximately 1.47 inches per decade over the past 30 years (MCC STS 2024), and ocean temperatures over the last decade are the warmest on record—disrupting fisheries and increasing the impacts of coastal storms that negatively affect local economies, infrastructure, and potentially lives (MCC STS 2024).

At the same time, the housing crisis on the islands is acute. In all my conversations, it was the number one concern discussed. Limited housing on islands has always been an issue, but it has been following the national-wide trend and has become acute. This challenge is growing and may threaten the survival of year round islands (LaClaire 2025). Limited year-round housing stock and increasing demand from seasonal residents have driven median home prices up by over 60 percent on some islands over the last decade.[1] Cost of living from electricity to groceries is also typically higher on islands (Island Institute 2022). In 2017, island households spend 16 percent to 18 percent of their household income on home heating and electricity (Island Institute 2017). These structural challenges are compounded by limited human resources.

On island after island that I visited, the residents discussed the challenge of relying on a small group of residents to manage vital services—from fire departments to local governance—leading to widespread burnout and diminishing civic participation. Finally, financial and health risks are high due to the elevated rate of self-employment on island communities compared to the mainland (Island Institute 2022). Addressing these interconnected issues requires coordinated, place-based policy responses that recognize both the environmental vulnerabilities and socioeconomic constraints unique to island life. Without such action, the sustainability of these communities is at risk.

Diving a bit deeper on the economy, year-round island communities expressed concerns about their deep connection to commercial fishing—a sector that is increasingly fragile in the face of climate change and rising operational costs. Compared to the mainland, island communities have among the highest percentage (15 percent to 30 percent) of residents with lobster licenses, and income from lobster fishing representing 31 percent to 92 percent of the total community revenue. On four of the smallest islands, over 25 percent of the year-round residents hold lobster licenses, with Frenchboro the highest at 43 percent (Island Institute 2017, 2018). Yet, lobster landings in Maine have declined by 35 percent from 2009 to 2024 across the state and declines are expected to continue over time with local variability. Adding to the stress of decreased landings, are regulatory uncertainty, particularly around protections for the endangered North Atlantic right whales, alongside rising costs of fuel, bait, and crew (Reardon 2025).

Another significant island challenge is the dramatic seasonal population swing. On unbridged islands, only 33 percent of the housing stock is year-round (Island Institute 2017). Some of the smaller islands can see a five- or even sixfold increase in their population in the summer (Island Institute 2018). These increases place immense pressure on utility systems, ferry capacity, and emergency services. On North Haven, 65 percent of the houses are owned by seasonal residents and on Swan's Island that number rises to 71 percent (Island Institute 2018), which means that the responsibility for long-term planning, volunteering, and

governance largely rests with a small group of permanent residents. Given island population sizes, the percentage of people who volunteer is relatively high, which says a lot of great things about island culture. However, during my visits, community volunteers talked about feeling burned out, without replacements, and frustrated with the lack of capacity to enable them to address all the challenges. Add to this the immense difficulty of obtaining and managing state and federal funding—the mountains of paperwork, legal requirements, and project management.

The highlight of my learning tour was all the stories of communities responding with creativity and determination in the face of challenges. Storm damage that I witnessed on North Haven, Matinicus, and Peaks was addressed through community-driven efforts to support island and marine economy infrastructure. On Isle au Haut, I visited several community-owned houses, that have allowed this island to offer affordable housing at below market prices for those who "participate or will participate in community activities" (IAHCDC 2021). On Cranberry Isles and Mohegan, the community celebrated hard-won broadband connections. In an incredible show of solidarity, in 2025, all the year-round islands banded together to undertake climate planning, creating a learning and innovation network to identify solutions. Across many islands from Islesboro to Vinalhaven residents are diversifying their revenue from fisheries to aquaculture such as kelp and shellfish. These innovative efforts are supported by nonprofits, private island foundations, state agencies, and university researchers, which offer funding, expertise, and technical assistance.

To sustain the innovation happening on islands, they need to be supported by policy and financial support. These communities need place-based, long-term policy strategies that reflect their environmental exposure and human resource constraints. Maine's year-round island communities are microcosms of resilience, rooted in tradition and navigating modern pressures. Their experiences echo broader patterns in rural and coastal regions nationwide making them not only vulnerable, but vital. More than scenic destinations, these islands are living models of adaptation, where local ingenuity meets complex global trends. As such, they deserve attention, investment, and forward-thinking policy.

NOTES

1 MaineHousing, State of Maine Housing Data Portal, https://mainestatehousingdata.org/data-portal

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