

4. HOUSING

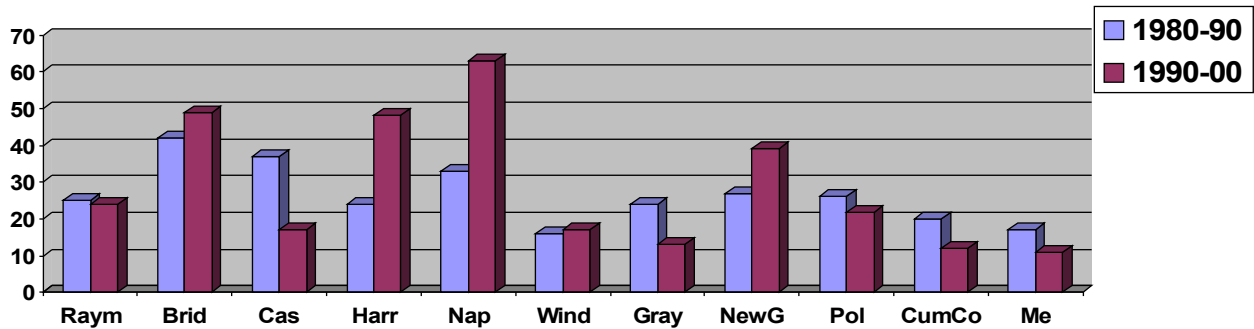
Changes in Total Housing Stock

Table 1 includes a summary of the changes in total housing stock since 1980 in Raymond, a number of adjacent communities, Cumberland County and the State of Maine. Between 1980 and 1990, the total housing stock in Raymond (seasonal and year-round) grew by 408 units, or 25%. The Town's rate of growth was greater than that of Cumberland County (20%) and the State of Maine (17%), but less than that of some nearby communities including Bridgton (42%), Casco (37%), and Naples (33%). Between 1990 and 2000, Raymond grew by 484 housing units or 24%. This rate of growth was again higher than that of the County (12%) or State (11%), but less than that of Bridgton (49%), Harrison (48%), Naples (63%) and New Gloucester (39%). The changes in the rate of growth are also shown in the chart following table 1.

| Table 1 | | | | | | | |
|---------------------------------------|------------------------------|----------------|----------------|---------------------------|-----------|---------------------------|-----------|
| Changes In Total Housing Stock | | | | | | | |
| | Total Number of Units | | | Increases, 1980-90 | | Increases, 1990-00 | |
| | 1980 | 1990 | 2000 | # | % | # | % |
| Lake Region Towns | | | | | | | |
| Raymond | 1,642 | 2,050 | 2,534 | 408 | 25 | 484 | 24 |
| Bridgton | 2,061 | 2,921 | 3,063 | 860 | 42 | 1,002 | 49 |
| Casco | 1,222 | 1,677 | 1,958 | 455 | 37 | 281 | 17 |
| Harrison | 964 | 1,193 | 1,430 | 229 | 24 | 466 | 48 |
| Naples | 1,462 | 1,946 | 2,381 | 484 | 33 | 919 | 63 |
| Windham | 4,469 | 5,200 | 6,088 | 731 | 16 | 888 | 17 |
| Other Towns | | | | | | | |
| Gray | 2,291 | 2,836 | 3,202 | 545 | 24 | 366 | 13 |
| New Gloucester | 1,077 | 1,363 | 1,889 | 286 | 27 | 526 | 39 |
| Poland | 1,509 | 1,895 | 2,316 | 386 | 26 | 421 | 22 |
| Cumberland Co. | 91,791 | 109,890 | 122,600 | 18,099 | 20 | 12,710 | 12 |
| State of Maine | 501,093 | 587,045 | 651,901 | 85,952 | 17 | 64,856 | 11 |

Source: U.S. Census, 1980, 1990, 2000

Rate of Growth in Housing Stock, 1980-2000



Year -Round and Seasonal Dwellings

Most of the housing growth in Raymond and surrounding communities was in the form of year-round, rather than seasonal dwellings. As shown in table 2, between 1980 and 1990, there was a decline in seasonal dwellings in Raymond and many other jurisdictions shown. The Census figures for this period reflect the fact that many seasonal dwellings were converted to year-round dwellings. Between 1990 and 2000, there was a small increase in seasonal units in Raymond and several other jurisdictions, and continued losses in several other jurisdictions. It should be noted that Census figures pertaining to seasonal dwellings can be somewhat misleading, because most home builders no longer differentiate between construction of year-round homes and seasonal units. Most new housing units are built to be year-round residences, even if they are used seasonally.

Table 2
Growth in Number of Year-Round and Seasonal Housing Stock

| | Numerical Increase 1980-1990 | | Numerical Increase 1990-2000 | |
|-----------------------|------------------------------|----------|------------------------------|----------|
| | Year-Round | Seasonal | Year-Round | Seasonal |
| Lake Region | | | | |
| Raymond | 422 | -14 | 452 | 32 |
| Bridgton | 386 | 474 | 193 | -51 |
| Casco | 322 | 133 | 249 | 32 |
| Harrison | 128 | 101 | 214 | 23 |
| Naples | 467 | 17 | 208 | 227 |
| Windham | 965 | -234 | 963 | -75 |
| Other Towns | | | | |
| Gray | 721 | -176 | 436 | -70 |
| New Gloucester | 326 | -40 | 535 | -9 |
| Poland | 395 | -9 | 314 | 107 |
| Cumberland Co. | 16,675 | 1,424 | 12,098 | 612 |
| Maine | 71,629 | 14,323 | 51,425 | 13,431 |

Source: U.S. Census, 1990, 2000

Table 3 contains information on the total number of dwellings, the number of year-round dwellings, and the number of seasonal dwellings in Raymond, Cumberland County and the State of Maine. In 2000, Raymond had a lower percentage of year-round dwellings (66%) than the County (91%) or State (84%), and a higher percentage of seasonal dwellings (34% vs. 9% and 16%, respectively). The number of seasonal dwellings in Raymond as reported in the U.S. Census has remained relatively constant over the past 20 years.

| Table 3 | | | | | |
|---|------------------------|-----------------------------------|----------|---------------------------------|----------|
| Year-Round and Seasonal Dwellings, 1980-2000 | | | | | |
| | Total Dwellings | Total Year Round Dwellings | | Total Seasonal Dwellings | |
| | # | # | % | # | % |
| Raymond | | | | | |
| 1980 | 1,642 | 801 | 49 | 841 | 51 |
| 1990 | 2,050 | 1,223 | 60 | 827 | 40 |
| 2000 | 2,534 | 1675 | 66 | 859 | 34 |
| | | | | | |
| Cumberland County | | | | | |
| 1980 | 91,791 | 82,981 | 90 | 8,810 | 10 |
| 1990 | 109,890 | 99,656 | 91 | 10,234 | 9 |
| 2000 | 122,600 | 111,754 | 91 | 10,846 | 9 |
| | | | | | |
| State of Maine | | | | | |
| 1980 | 501,093 | 427,377 | 85 | 73,716 | 15 |
| 1990 | 587,045 | 499,006 | 85 | 88,039 | 15 |
| 2000 | 651,901 | 550,431 | 84 | 101,470 | 16 |

Source: U.S. Census

Housing Types

The predominant housing type in Raymond is the single-family dwelling. Table 4 contains a breakdown of housing units in 2000 by housing type, as reported in the 2000 Census. In 2000, 93% of the housing units in Raymond were single family dwellings. This is a much higher percentage than in Cumberland County (63%) or the State as a whole (67%). Raymond has a very low percentage of mobile homes (1%), duplexes (2%) and multi-family dwellings (2%) compared to the other two jurisdictions.

**Table 4
Total Housing Units by Type of Structure, 2000**

| | Raymond | | Cumberland County | | State | |
|-------------------------|--------------|-----------|-------------------|------------|----------------|------------|
| | # | % | # | % | # | % |
| Single-family, detached | 2,361 | 93 | 77,307 | 63 | 439,459 | 67 |
| Single-family, attached | 28 | 1 | 5,071 | 4 | 14,387 | 2 |
| Mobile home | 34 | 1 | 5,636 | 5 | 63,902 | 10 |
| Duplex | 54 | 2 | 8,657 | 7 | 36,565 | 6 |
| Multi-family | 57 | 2 | 25,887 | 21 | 95,777 | 15 |
| Boat, RV, van, etc | - | | 42 | - | 1,811 | - |
| Total | 2,534 | 99 | 122,600 | 100 | 651,901 | 100 |

Source: U.S. Census, 2000

Growth by Type of Structure, 1990- 2000

As shown in Table 5, between 1990 and 2000, 89% of the housing growth in Raymond was in the form of detached, single-family dwellings. The number of mobile homes declined by nine. Duplexes and multi-family dwellings accounted for 10% of the housing growth during the decade. The growth in the number of multi-family dwellings is due in part to the construction of a 23-unit elderly housing project adjacent to Route 85.

**Table 5
Raymond Growth in Housing Types, 1990-2000**

| | 1990 | 2000 | # Increase 1990-2000 | % of Total Increase |
|-------------------------|-------|-------|-------------------------|------------------------|
| Single-Family, detached | 1,929 | 2,361 | 432 | 89 |
| Single-family attached | 13 | 28 | 15 | 3 |
| Mobile Home | 43 | 34 | -9 | -2 |
| Multi-Family/duplex | 65 | 111 | 46 | 10 |
| Total | 2,050 | 2,534 | 484 | 100 |

Source: U.S. Census, 1990, 2000

Owner Occupied vs. Renter Occupied Dwellings

As shown in Table 6, the percentage of owner-occupied dwellings in Raymond increased from 84% in 1980 to 87% in 2000. Raymond's year 2000 percentage of owner occupied year-round dwellings was significantly higher than Cumberland County's (67%) or the State's (72%). The number of rental units in Raymond doubled over the past 20 years, growing from 102 units in 1980 to 215 units in 2000.

**Table 6
Owner Occupied Vs. Renter Occupied Housing**

| | Total Occupied | Owner Occupied Dwellings | | Renter Occupied Dwellings | |
|--------------------------|-----------------------|---------------------------------|----------|----------------------------------|----------|
| | # | # | % | # | % |
| Raymond | | | | | |
| 1980 | 766 | 664 | 84 | 102 | 16 |
| 1990 | 1,160 | 1,032 | 89 | 128 | 11 |
| 2000 | 1,616 | 1,401 | 87 | 215 | 13 |
| Cumberland County | | | | | |
| 1980 | 78,703 | 50,744 | 65 | 27,960 | 36 |
| 1990 | 94,512 | 60,812 | 64 | 33,700 | 36 |
| 2000 | 107,989 | 72,093 | 67 | 35,906 | 33 |
| Maine | | | | | |
| 1980 | 395,184 | 280,377 | 71 | 114,807 | 29 |
| 1990 | 465,312 | 327,888 | 71 | 137,424 | 30 |
| 2000 | 518,200 | 370,905 | 72 | 147,295 | 28 |

Source: U.S. Census, 1980, 1990, 2000

Housing Age and Services

Table 7 contains information on the age of housing and the percentage of homes with complete plumbing and kitchen facilities. Statistics on the age of housing have sometimes been used as a measure of the extent of substandard housing, but these are not necessarily a reliable gauge. Old housing in Raymond does not necessarily mean deteriorated housing. As shown in Table 7, Raymond has a lower percentage of homes constructed before 1939 (9%) than the County (29%) and State (29%). Virtually all the homes in Raymond have complete plumbing and kitchen facilities.

**Table 7
Year – Round Housing Age And Other Characteristics – 2000**

| | Structure Built Between 1990-2000 | Structure Built Before 1939 | Complete Plumbing Facilities | Complete Kitchen Facilities |
|-------------------|--|------------------------------------|-------------------------------------|------------------------------------|
| | % | % | % | % |
| Raymond | 21 | 9 | 100 | 100 |
| Cumberland County | 14 | 29 | 100 | 100 |
| State of Maine | 15 | 29 | 99 | 99 |

Source: U.S. Census, 2000

Housing Affordability

Introduction. One of the goals set forth in the State’s growth management law is to encourage and promote affordable, decent housing opportunities for all Maine citizens.” The law is based on the premise that any village or town is a more desirable place in which to live when composed of citizens of all income levels. Affordable, decent housing to accommodate a portion of all income levels is identified as an important element to providing a foundation for economic balance.

The State’s growth management law requires that each municipality “...shall seek to achieve a level of 10% of new residential development, based on a 5-year historical average of residential development in the municipality, meeting the definition of affordable housing.” Affordable housing is defined as an owner-occupied unit whose price results in a monthly housing cost that does not exceed 30% of the household’s gross monthly income. Monthly cost includes mortgage principal and interest, insurance, real estate taxes and utilities. A rental unit would follow the same formula, where the monthly rate includes utilities.

Those Mainers most often affected by lack of affordable housing include older citizens (often on fixed incomes) facing increasing maintenance and property taxes, young couples unable to afford their own home, single parents trying to provide a decent home, low income workers seeking a place to live within commuting distance of their jobs, and young adults seeking housing independent of their parents.

Affordable housing can include manufactured housing, multi-family housing, accessory apartments, rental of seasonal housing during off-season times, government assisted housing (both housing for families and the elderly), and group and foster care facilities. In addition, decreased unit sizes, smaller lot sizes, increased density, and reduced frontage requirements can contribute to a community’s affordable housing stock.

For the purposes of this analysis, affordability is described in terms of households earning 80% of the median income. These households will be referred to as low income households. In 2000, low income households made \$36,335 or less in Cumberland County and \$41,779 or less in Raymond.

Housing Values. The 2000 Census contains a summary of housing values for both Raymond and Cumberland County, as reported by a sample of homeowners. These estimates of value are based on the perceptions of homeowners and may not reflect actual values or selling prices. Note that in Raymond 26.9% of respondents reported a value between \$50,000 and \$99,000, a range generally considered affordable for low income households (see Table 10).

**Table 8
Housing Values in 2000**

| | Raymond | | Cumberland County | |
|---------------------|---------|------|-------------------|------|
| | # | % | # | % |
| Less than \$50,000 | 0 | 0 | 545 | 1.0 |
| \$50,000-\$99,999 | 294 | 26.9 | 12,745 | 22.6 |
| \$100,000-\$149,999 | 376 | 34.4 | 22,193 | 39.3 |
| \$150,000-\$199,999 | 230 | 21.0 | 9,696 | 17.2 |
| \$200,000-\$299,999 | 122 | 11.2 | 7,166 | 12.7 |
| \$300,000 or more | 72 | 6.6 | 4,058 | 7.3 |

Source: 2000 Census

Ownership Costs. Based on 2000 Census data as reported by a sample of homeowners and shown in Table 9, the median value of a home in Raymond (\$126,900) was somewhat lower than it was in Cumberland County (\$131,200) but substantially higher than in the State as a whole (\$98,700). Median owner costs with a mortgage (\$1,124) were identical to those in Cumberland County (\$1,124), while median owner costs without a mortgage (\$314) were lower than in the County (\$366). The percentage of people in Raymond paying 30% or more of their income on homeowner costs (20%) is about the same as in the other two jurisdictions.

**Table 9
2000 Housing Costs**

| | Median Value Owner Occupied Unit | With Mortgage | Without Mortgage | 30% or more of Income |
|----------------------|--|---------------|---------------------|--------------------------|
| Raymond | \$126,900 | \$1,124 | \$314 | 20% |
| Cumberland County | \$131,200 | \$1,124 | \$366 | 22% |
| State of Maine | \$98,700 | \$923 | \$299 | 20% |

Source: 2000 Census

Housing Selling Prices and Affordability. Based on data from the Maine State Housing Authority, as shown in Table 10, low income households comprise 34% of all households in Raymond and 40% of all households in Cumberland County. Low income households in Cumberland County would have been able to afford a home costing \$97,488, while low income households in Raymond would have been able to afford a home costing \$115,659.

**Table 10
Summary of LMI Households/Affordability in 2000**

| | LMI Household Income | % of households | Affordable Selling Price | Median Sales Price |
|-------------------|-----------------------------|------------------------|---------------------------------|---------------------------|
| Raymond | Up to \$41,779 | 34% | Up to \$115,659 | \$145,000 |
| Cumberland County | Up to \$36,335 | 40% | Up to \$97,488 | \$135,000 |

Source: 2000 Census and Maine State Housing Authority

In 2000, the median sale price of a single family dwelling in Raymond was \$145,000, and in Cumberland County it was \$135,000 (Maine State Housing Authority). Note that selling prices in both jurisdictions were greater than median housing values as reported by the Census in Table 8, above. Low income households in both Raymond and Cumberland County could not have afforded the median priced home in either jurisdiction. However, based on a review of data from the Statewide Multiple Listing Service, low income households in Cumberland County could have afforded some of the homes sold in Raymond in 1999. According to that data, there were 82 single family homes sold in Raymond that year, of which 14 sold for less than \$97,000.

The Maine State Housing Authority reports that the housing affordability index for Raymond for 2003 was 0.89 (a figure over 1.0 is affordable; an index less than one is unaffordable). For Cumberland County, the figure was 0.74, and for Maine it was 0.81. These figures would indicate that housing is currently slightly more affordable in Raymond than it is in either the County or the State. This report indicates that the median sales price of a single family dwelling in Raymond in 2003 was \$192,500 (\$195,000 in Cumberland County).

Rental Affordability

Based on the 2000 Census, the median gross rent in Raymond (\$650) was higher than in either Cumberland County (\$615) or the State (\$497). The percentage of people in Raymond paying 30% or more of their income on rent (33%) is slightly lower than in the other two jurisdictions. The rents shown in Table 11 are reported by tenants and do not take into account the subsidies some may receive in the form of Section 8 housing.

**Table 11
2000 Rental Costs**

| | <u>Median Rental Costs</u> | |
|-------------------|-----------------------------------|------------------------------|
| | Gross Rent | 30% or more of Income |
| Raymond | \$650 | 33% |
| Cumberland County | \$615 | 34% |
| State of Maine | \$497 | 35% |

Source: 2000 Census

As of 2003, the Maine State Housing Authority reports that 56% of Cumberland County renter households can't afford the average two-bedroom rent in the Sebago Lakes Region. The figure is 58% for Cumberland County and 59% for Maine, which suggests that rents are now slightly lower in the Sebago Lakes region than they are in Cumberland County or Maine. Nevertheless, rental affordability remains a serious problem in all jurisdictions.

Future Growth and Housing Affordability

Since most of the Town's projected population growth over the next 10 years will be in the "45-64" and "65+" categories, affordable housing will be less of a problem than would be the case if most of the growth were projected to be in the "18-44" category. It is reasonable to assume that people in the two older categories will have had more opportunity to accumulate equity and buying power than younger people, and thus will be better able to afford housing in Raymond. It is also likely that some of the Town's projected growth will include people who currently own seasonal property in Raymond, and will retire to these homes and convert them to year-round use.

Moreover, some steps have been taken to address the problem of affordable housing. The York Cumberland Housing Coalition Authority has constructed a 23-unit elderly housing project adjacent to Route 85 near Route 302. The Town has also adopted a mobile home park overlay district in a designated growth area, and has added individual mobile homes to the list of permitted uses in residential districts. The Town could adopt the requirement recommended in the 1991 Plan that 10% of units in subdivisions of 10 or more lots be affordable units, or the Plan's proposed density bonus for subdivisions with 15% or more affordable units. The Town could also amend the "in-law apartment" provision in the Town's Land Use Ordinance to permit accessory apartments, thus broadening the opportunity to provide affordable apartments to those who need them.