

4. HOUSING

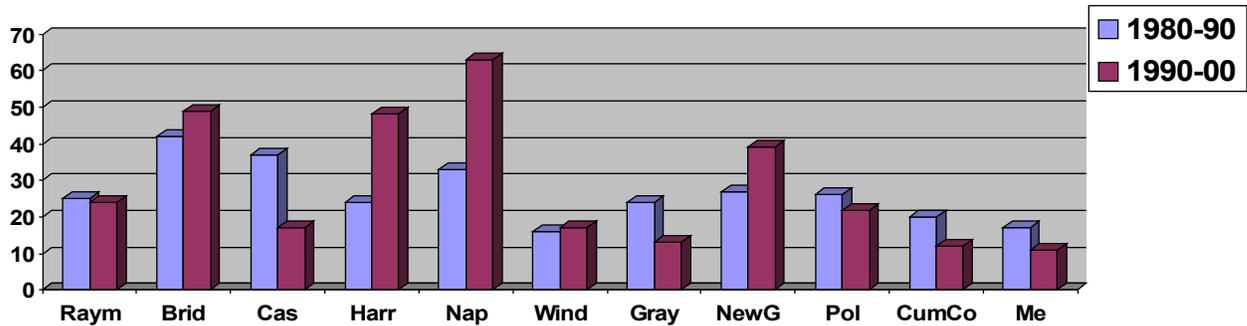
Changes in Total Housing Stock

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	1,675	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
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.