

# HOUSING

This chapter is a portion of the Inventory and Analysis section of the York Comprehensive Plan. Its purpose is to provide information about the housing stock in York. The text of this Chapter is organized into 2 section: housing stock; and housing affordability.

Comprehensive Plans in Maine must comply with the legal requirements of state law, specifically Title 30-A §4326. The law establishes that land use policy must be based on information and analysis, and accordingly the law establishes that comprehensive plans must contain an Inventory and Analysis section. This Chapter is one part of the Inventory and Analysis section of the York Comprehensive Plan. This Chapter, and others being prepared at this time, marks a change in format for the Plan. The Inventory and Analysis section is being converted to a series of technical reports on individual subjects (population, housing, land use, natural resources, etc.). Each is complete as a stand-alone report on its specific subject, but taken as a set they comprise the complete Inventory and Analysis section. This new format should encourage the Town to keep the Plan up to date, and should increase public access to information contained in the Inventory and Analysis. During the transition from a single Inventory and Analysis section to a series of single-subject reports, some degree of overlap of content and information is expected. For purposes of interpretation, the most current document shall supersede any earlier version or chapter of the Inventory and Analysis section. When the entire set of Inventory and Analysis chapters is adopted, the 1999 Inventory and Analysis section of the York Comprehensive Plan can be repealed.

## Housing Stock

### 1. Composition

There are approximately 8,430 housing units in York as of mid-2004. This is based on a Census count of 8,053 units as of April 2000, and building permits issued for 377 new units from 2000 through 2003. This number must be an estimate because the dates and data sources don't match perfectly, and because time to complete homes, once permitted, varies greatly.

Housing in York is primarily composed of single-family detached homes. As the following table of 2000 U.S. Census data indicates, 89% of all housing is classified as single-family. It is important to understand the classification system used in the Census because it includes "attached" single-family homes (condominium apartments) under the heading of single-family homes. York's land use codes would not classify these as single-family units, but would base the classification on the number of units per building (duplex or multi-family) regardless of ownership. Using the Town's classification system, only the 84% of York's housing which the Census considers single-family detached would be

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classified as single-family. The composition remained virtually unchanged between 1990 and 2000.

### **Composition**

Type of Unit	# Units	% of Total
Single-Family	7,146	89%
detached	6,775	84%
stick-built	6,520	81%
mfg. Housing	255	3%
attached	371	5%
Duplex	333	4%
Multi-Family	556	7%
Other	18	0%
<b>Total</b>	<b>8,053</b>	

In comparison, the composition of York's housing stock is significantly different than that of neighboring towns, the County and the State. On the whole, York has a higher-than-average rate of traditionally built single-family homes, and has lower-than-average manufactured housing, duplex, multi-family and other units.

### **Area Housing Composition**

Town	Traditional Construction S.F.	Manufactured Housing	Duplex, Multi-Family, etc.
York	81%	3%	16%
Kittery	65%	7%	28%
Eliot	80%	7%	13%
S. Berwick	73%	5%	22%
Ogunquit	68%	1%	31%
Wells	61%	13%	26%
York Area	71%	7%	22%
County	68%	7%	25%
State	67%	10%	23%

## 2. Seasonal vs. Year-Round Housing

York has a significant proportion of seasonal housing. The 2000 Census indicates 1/3<sup>rd</sup> of all housing units are seasonally occupied. According to Census data, the number of seasonal units has increased modestly, but the percent of seasonal housing has been slowly and steadily declining, as the following table shows.

<b>Seasonal Housing</b>				
	1970	1980	1990	2000
Seasonal Housing Units	1,413	2,251	2,247	2,666
Seasonal as % of Total	38%	39%	35%	33%

In neighboring communities, Kittery, Eliot and South Berwick have had constantly small percentages of seasonal housing, ranging between 1% and 6% from 1970 to 2000. York is highly seasonal, though not to the extent of Ogunquit and Wells. The York Area is more seasonal than York County or the State of Maine.

<b>Area Seasonal Housing Comparison</b>				
% Seasonal Housing				
Town	1970	1980	1990	2000
York	38%	39%	35%	33%
Kittery	2%	2%	2%	3%
Eliot	6%	3%	2%	2%
S. Berwick	1%	1%	1%	1%
Ogunquit	-	-	55%	65%
Wells	52%	42%	35%	44%
York Area	27%	27%	24%	28%
County	20%	20%	16%	18%
State	-	-	15%	16%

Two of the Town's past comprehensive plans state interesting perceptions about the percent of seasonal housing in York. York's 1970 Comprehensive Plan Report indicates that 54% of housing was seasonal based on Town data. Census figures released 2 years later indicated 38% of housing was seasonal—a significantly different figure. Two decades later, York's 1991 Draft Comprehensive Plan (completed but never adopted) concluded that 40% of housing was seasonal, while the Census figures indicate 35%. This is much closer than the perception in 1970, but it is still an over-estimate. The perception appears to be that, 'York used to have so much more seasonal housing than it does today.'

The 1982 Comprehensive Plan expressed concern about the potential impact a loss of seasonal housing would have on the Town. Large-scale conversion to

year-round use would increase year-round population with a resulting impact on municipal services and facilities, most notably schools. This concern is still widespread today. Concern about seasonal conversions, coupled with perceptions about loss of seasonal housing are important considerations, and certainly the Town needs to be aware of the potential problems that could arise. However, the number of seasonal units in York has grown by over 1,200 units since 1970, which is an 89% increase over 3 decades. It declined only as a proportion of total housing, since total housing stock grew by 120% during this same period.

### **3. Home Ownership**

Home ownership has been a major focus of American housing policy. In York, 82% of the year-round homes are owner-occupied. This is typical of the York Area and York County, where all towns except Kittery range from 77% to 82%. Statewide, home ownership is lower at 72%, and nationally it is lower still at 66%. Home ownership in Kittery is 64%.

There is a noticeable size difference in housing units that are owned versus rented. The 2000 Census data indicates the median number of rooms per unit is 6.5 for owner-occupied units, and 4.5 for renter-occupied units. This is consistent with the patterns in York County and the State of Maine.

<b>Rooms Per Unit</b>			
<b>Median Number of Rooms</b>			
<b>Ownership</b>	<b>York</b>	<b>County</b>	<b>State</b>
Owner-Occupied	6.5	6.0	5.9
Renter Occupied	4.5	4.2	4.1

There is a corresponding pattern with respect to the number of bedrooms per unit. In owner-occupied units, 77% have 3 or more bedrooms, while in renter-occupied units, only 41% have 3 or more bedrooms. The difference in size of renter-occupied units is less significant in York than in the County and State.

<b>3+ Bedrooms Per Unit</b>			
<b>Ownership</b>	<b>York</b>	<b>County</b>	<b>State</b>
Owner-Occupied	77%	71%	69%
Renter Occupied	41%	28%	26%

The type of structures also vary by ownership. Approximately 94% of owner-occupied units are single-family detached homes, including mobile homes. By comparison, only 49% of renter-occupied units are single-family detached homes, including mobile homes. The significance of these differences is important because the primary type of residential construction in York in recent years is

single-family detached housing, a type of housing less likely to become rental housing.

### **Single-Family Detached Units**

Ownership	York	County	State
Owner-Occupied	94%	92%	94%
Renter Occupied	49%	30%	30%

#### **4. Age of Housing Stock**

The age of housing stock is usually used as an indicator of the condition of housing. The presumption is that older housing is generally in need of more maintenance and repair, and is often times less expensive as a result. This is not the case in York because many of the older homes are of significant historical value, and they are certainly no less valuable or expensive than new homes. While many other communities with large numbers of aging homes struggle with maintenance, safety and appearance issues, this has not proven to be a significant issue in York.

Because the issue of building maintenance is not a significant public policy issue in York, data on this issue is provided only for purposes of documenting current conditions. Data is available from 3 sources: the U.S. Census, Town building permit data, and Town tax assessing data. The following table shows significant variation in available data. Even between each Census the numbers fluctuate significantly because the data is based on the recollection or knowledge of the then-current homeowner, who doesn't always know the actual age of their home.

### **Age of Houses**

Year Built	Town Building Records	Town Tax Records	2000 Census	1990 Census	1980 Census
1990s	1,014	1,016	1,512	-	-
1980s	1,549	1,220	1,722	1,882	-
1970s	-	1,209	1,479	1,244	955
1960s	-	772	829	760	515
1950s	-	586	588	374	339
1940s	-	318	426	331	220
earlier	-	1,303	1,497	1,913	1,097

## 5. Adequacy of Housing Units

In York there is very little substandard or overcrowded housing. These issues therefore warrant minimal policy attention. A traditional statistic from the U.S. Census is a count of sub-standard housing units. This was of significant interest to policy-makers in the first part of the 20<sup>th</sup> Century. Over the past hundred years there has been a monumental change in availability and use of electricity, indoor plumbing, kitchen facilities and telephones in homes across the country. These have changed from luxuries to essentials, and it is rare for housing built in the past few decades to not have all such amenities.

The Census evaluates each residence for complete indoor plumbing (piped hot and cold water), complete kitchens (stove, refrigerator and sink), and access to a telephone in the home (hard-wired or wireless). In 2000, the Census reports only 25 houses without complete plumbing facilities, 26 homes without complete kitchen facilities, and no homes without access to a telephone. Considering there are over 8,000 housing units in York, a couple thousand of which are seasonal units, these statistics indicate that substandard housing units are not a significant issue in York.

Overcrowding of residences is also not an issue in York. The general standard for evaluating overcrowding of residences is based on the number of people per room. Ratios of more than one person per room are considered overcrowded, and ratios of more than 1.5 people per room are considered severely overcrowded. The 2000 Census data indicate there are 23 owner-occupied housing units with some level of overcrowding, and 10 renter-occupied units with overcrowding. Interestingly, none of these overcrowded units was occupied by a household living below the poverty level. The average numbers of people per room for owner- and renter-occupied units are close to County, State and national levels.

## 6. Other Information

Other information is helpful to better understand the housing situation in York:

- The size of households in York has declined during the 1990s, from 2.57 to 2.42. This is consistent with the national trend of declining household size. The implication of this trend is that more units are needed to house a given number of people.
- The number of 1- and 2-person households increased during the 1990s, in York from 58% to 65%. This is consistent with declining average household size.
- The number of households with 6 or more people remained constant during the 1990s, remaining steady at 2% of the total households.
- The percent of non-family households increased during the 1990s, in York from 27% to 29% of all households. This is consistent with the national trend, with non-family households becoming increasingly common, though still clearly in the minority. Long-term changes in the types of households may affect the types of housing needed in a community.

# Housing Affordability

Housing affordability is the most important housing policy issue in York. There are plenty of residential units in York, and virtually all are well maintained and provide safe, decent housing for the occupants. The problem is that many people can't afford the cost of living in York.

## 1. Everyone's Problem

There is a severe lack of affordable housing, not only in York or in the Seacoast Region, but throughout the State of Maine, and in neighboring states as well. The State of Maine has acknowledged, in state law, the existence of a statewide affordable housing problem. Consider the purpose statement for the State's Affordable Housing Program:

The State is experiencing severe shortages of affordable housing in various parts of the State. The affordable housing shortage is also contributing to an increasing class of working poor people and creating severe hardships for a significant number of the State's citizens. Municipalities feel the impact of the affordable housing shortage and find it difficult to deal with the problem with their inadequate resources. By working together, sharing resources and using more comprehensive measures, the State and its municipalities can more effectively address the shortage of affordable housing and the many other problems stemming from this housing shortage. (Title 30-A, §4751)

Another statutory reference is provided in the Findings and Purpose language in the law that creates Maine's Affordable Housing Partnership. It reads:

There is a substantial deficiency of decent, sanitary and safe housing available at affordable costs to lower income and moderate-income households in Maine which has a detrimental impact upon the State and all Maine citizens. As a result of significant increase in land costs, the substantial reduction in the role of the Federal Government in housing and a significant increase in the working poor population of Maine, the lack of affordable housing for lower income and moderate-income households threatens the health, safety and welfare of Maine citizens.

Affordable housing solutions are possible when there is concerted action among state agencies which is coordinated with local and federal resources. Municipalities, which may make a positive or a negative impact on the cost and production of housing through local policies and regulations, need to be included in the solutions to the affordable housing crisis. ... (MRSA Title 30-A, §5003)

Other organizations have also recognized the problem. The York Housing Authority, the Workforce Housing Coalition of the Greater Seacoast, the York County Initiative to End Homelessness, The Southern Maine Affordable Rental Housing Coalition, together with dozens of collaborative partner agencies and

organizations, have each recognized the social need, economic importance and the geographic expanse of this issue.

Because the problem is so wide-spread, all communities have an obligation to contribute to the solution. State policy mandates, “Any comprehensive plan... shall provide for the development of affordable housing for low-income and moderate-income households...” (MRSA Title 30-A, §4752) and that “[each] municipality shall seek to achieve a level of 10% of new residential development... meeting the definition of affordable housing” (MRSA Title 30-A, §4326.3.G).

It is not legal for the Town to take or accept a policy position that someone who can’t afford to live in York can simply live in another community. Every town is obligated by State law to participate in the solution. Besides, the neighboring towns aren’t affordable either.

## **2. General Standards for Defining Affordability**

Housing affordability is evaluated using economic and social data. Not only is the cost of housing important, but so is the ability of households to pay for it.

While our region is held up as an example of one of the least affordable regions in the country, it is just as bad or worse in other parts of Maine. Areas of lower incomes and lower home prices can and do have more severe affordability problems than areas with higher incomes and higher home prices (see “The State of Maine’s Housing, 2002,” Maine State Housing Authority, September 2002, p.7).

There are a variety of standards that come into play as various government agencies and organizations address affordability. It is important to recognize that the range of programs and policies enacted in state and federal law establish differing standards. The following definitions provide a general overview of the terminology.

**Affordable Housing.** Decent, safe and sanitary dwellings, apartments or other living accommodations for low-income and moderate-income households. The Maine State Housing Authority may define “affordable housing” by rule. Affordable housing includes, but is not limited to: a) government-assisted housing; b) housing for low-income and moderate-income families; c) manufactured housing; d) multi-family housing; and e) group and foster care facilities. (MRSA Title 30-A, §5002.2)

**Affordability.** Housing is considered affordable when a household pays no more than 30% of its income on housing. (HUD definition)

**Low-Income Household.** A household with an income of 80% or less than the median household income. There are variations on this definition depending on the geographic reference involved—the municipality, the

metropolitan statistical area, or the county. York's median income is significantly higher than York County's median income, so the threshold for low-income is higher in York than in York County.

**Very-Low Income Household**. A household with an income of 50% or less than the median household income. As with low-income household, the geographic reference can vary and affect the amount greatly.

**Moderate Income Households**. Households in which gross income does not exceed 150% of the median income of the county or metropolitan statistical area in which the household is located. (MRSA Title 30-A, §5002.12)

There are also adjustments that can be applied based on number of people per household—the threshold for low-income is different for a family with 2 adults and 3 children than it is for a household with one adult. There is no single standard to address affordability, but it is not critical for the Town of York to match its policies to other government entities since each has its own specific standards.

Issues range from a basic human need for shelter (homelessness) to a need for affordable rental housing to the desirability of housing to purchase. To develop a meaningful understanding of the issues, it is necessary to categorize and group issues. Bear in mind that affordability is an issue at the lower end of the housing cost spectrum, so it isn't about the availability of million dollar starter castles—it's about more basic needs. The following are a few examples of measures that could be applied:

- The ability of a low-income household to rent safe, decent, year-round housing without spending a disproportionately large portion of their income to do so.
- The ability of households to purchase their first house.
- The availability of all types of housing units to ensure access to a variety of housing types throughout the range of costs.
- The legal ability to construct affordable units, which are typically smaller than average, may need to be constructed at a higher density, and of a form other than the traditional stick-built single-family detached house.
- The ability of long-time residents, especially senior citizens, to retain the houses they've owned for years, put in jeopardy because property values and property taxes have escalated much faster than income.

### **3. Affordable Housing Issues In York**

There is a range of housing affordability issues that must be addressed. There are three basic types of affordability problems: ability to find any shelter (homelessness); ability to find affordable rental housing; and ability to purchase housing.

**A. HOMELESSNESS**

Lack of basic shelter is not a major problem in York. There are a few people each year that require some assistance. The Police and Human Services departments deal with this issue. The Town budgets for public assistance, and there is a network of private organizations to assist these folks as well. The resources available are meager and clearly need Town support.

**B. RENTAL ISSUES**

There is a significant lack of safe, decent, sanitary rental housing in York. It is difficult to quantify this problem because there is little data available about rental units. The Assessor's database counts the number of units in structures, but doesn't address occupancy, types of rental agreements, and similar information. The Census data is comprehensive, but is already old data—income and housing costs have changed significantly since 1999. That said, the most relevant statistic available is from the 2000 U.S. Census—36% of the year-round renters in York spend 30% or more of their income on housing. This means more than 1/3<sup>rd</sup> of the renters are not living in housing that is affordable to them.

There are 68 units of public subsidized elderly housing existing in York in 2003. There are 40 units approved by the Planning Board in November 2003. There are 8 households (in 2002) receiving Section 8 vouchers to help pay for rent in private rental units. There is no publicly-owned or subsidized housing for households other than the elderly.

An additional factor in York is the lack of housing for the summer influx of seasonal employees, many of whom are foreign workers with temporary work visas, working in the hospitality industry. Winter rentals are not available during the summer, when they are occupied by the owners or are rented by the week at very high rents. Some businesses have resorted to developing housing or dormitories to house their own employees, and there are countless stories of illegally housed workers—living in cellars, sheds, crowded into single rooms. The conditions faced by these workers today may, in fact, be quite similar to those faced by American immigrants a century ago.

The patterns of new construction seen in York are not likely to improve the rental situation. The predominant type of new housing built in York are large, single-family detached units. During the 1990s, the total number of manufactured homes declined from 305 to 255. The Town's manufactured housing standards are more restrictive than the State standards. Few multi-family units are being built. Few small homes or apartments are being built, and in fact the Town's minimum floor area standards prevent creation of small units such as studio apartments. The

patterns of change in York do not paint an optimistic future for the housing rental.

**C. OWNERSHIP ISSUES**

There are two basic affordability issues relevant to home ownership: purchase and retention.

Buying a home of your own—the American dream. This ideal has been a cornerstone of public housing policy in America for many decades. Home ownership is an important financial step for people, facilitating the building of personal wealth. It is also important to a community. Examples of the community benefits to home ownership include more stable neighborhoods (people don't move in and out as frequently) and better property maintenance (people taking pride in their homes and yards). In York the problem is that the ability to purchase a home does not allow households across the economic spectrum to afford homes, and the Town risks a significant loss of diversity as a result. It is unlikely that a household with the median income (\$56,000 in 1999) could afford to purchase a home in York.

In York this is a significant issue, as it is throughout the Seacoast Region. The price of housing is very high, significantly disproportionate to the incomes required to purchase houses. The National Association of Homebuilders conducted a study recently and found this region has the greatest affordability problem of any area outside California. The 2000 U.S. Census indicates that 23% of the year-round home-owning households in York spend 30% or more of their income on housing. Over 1/5<sup>th</sup> of York's homeowners are not living in housing that is affordable to them. (When renters and owners are evaluated together, the 2000 Census figures show 26% of all year-round households, more than 1/4<sup>th</sup>, are living with a housing affordability problem.)

Retention of ownership is a very different affordability issue. Some people, already homeowners, have trouble continuing to afford their homes. This is particularly problematic for long-time residents on fixed incomes. They purchased their homes when values were far lower than current prices. As the value of their property rises, and as the Town provides more and better public services, property taxes rise, too. This becomes a problem when the increase in property taxes outpaces the growth of their incomes. At this time the problem has not been quantified in any manner, but it would be a worthwhile undertaking.