

Chapter 3

HOUSING

Changes in Total Housing Stock

In the 1980's Bridgton awarded 522 permits for new residential single-family dwellings. In the 1990's Bridgton awarded 305 permits for new residential single-family dwellings. From 1997 through 2003 Bridgton awarded 385 permits for new construction – both single- family and commercial. 115 permits were issued for lakefront construction. There were 59 permits for new commercial construction, and 285 for residential construction. Of these residential permits, 105 were for lakefront homes, and 166 were for non-lakefront homes. A casual analysis reveals that about 15 of the 385 new construction sites during those five years were in designated growth areas, or about 4.5% of all permits, and an even smaller percentage of all residential permits. Commercial permits outside the growth areas contributed to commercial strip development in rural areas.

From 2003 through 2013 Bridgton awarded 632 permits for new construction, 27 for new commercial construction and 554 for single-family residences, with the balance in garages and additions. Of these residential permits, 89 were for lakefront homes, and 465 were for non-lakefront homes.

Table 3.1 includes a summary of the changes in total housing stock since 1980 in Bridgton, a number of adjacent communities, Cumberland County and the State of Maine. Unfortunately, the Census figure for total housing in Bridgton for 1990 (2,921) may be incorrect, because, based on the above description of building permits issued, it is not likely that there was an increase of 860 dwellings in the 1980's and only 142 units in the 1990's. If the figures for 1980 and 2000 are correct, Bridgton experienced an increase of 1,002 dwellings, or 49%, during that 20-year period. This was the highest numerical increase and the fourth highest percentage increase of any community shown in the table during that period. As of 2010 Bridgton had a total of 3,605; an increase of 542 housing units from 2000.

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Table 3.1

**Total Number of Building Units
1980 to 2010**

Town	1980	1990	2000	2010	Increase 1980- 2000	% Increase 1980- 2000	Increase 2000- 2010	% Increase 2000- 2010
Bridgton	2061	2921	3063	3605	860	42%	542	18%
Casco	1222	1677	1958	2231	455	37%	273	14%
Denmark	695	945	969	1107	250	36%	138	14%
Fryeburg								
Harrison	964	1193	1430	1511	229	24%	81	6%
Naples	1462	1946	2381	2889	484	33%	508	21%
Raymond	1642	2050	2534	2893	408	25%	359	14%
Sebago	988	1202	1240	1379	214	22%	139	11%
Sweden	215	238	266	241	23	11%	-25	-9%
Waterford	557	766	895	1114	209	38%	219	24%
Cumberland County	91,791	109,890	122,600	132,725	18099	20%	10,125	8%
State of ME	501,093	587,045	651,901	696,948	48,952	17%	45,047	7%

Source: US CENSUS 1980, 1990, 2000, 2010

Table 3.2 contains 2010 Census information on selected housing characteristics including total housing units, the number and percentage of year-round dwelling units, the number and percentage of seasonal dwellings, the percentage of owner occupied units, and the percentage of renter occupied units. In 2010, about two thirds of Bridgton’s dwelling units were year-round dwellings, and a third was seasonal units. Bridgton had the smallest percentage of owner occupied dwelling units (74%) of any comparison community, as well as the highest percentage of renter occupied dwelling units.

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**Table 3.2
Selected Characteristics of Housing Units – 2010**

	Total Dwelling Units	Yr Round Dwelling Units	Seasonal Dwelling Units	% Owner Occupied	% Renter Occupied
Bridgton	3605	2049	1014	78.9	21.1
Casco	2231	1385	573	81.2	18.8
Denmark	1107	449	520	85.6	14.4
Fryeburg					
Harrison	1511	964	466	92.9	7.1
Naples	2889	1394	987	78.7	21.3
Raymond	2893	1675	859	85.3	14.7
Sebago	1379	658	582	90.1	9.9
Sweden	241	139	127	100	0
Waterford	1114	615	280	66.9	33.1
Cumberland County	132,725	111,754	10,846	66.9	33.1
State of ME	696948	550431	101470	66.9	33.1

Source: US CENSUS 2010

Housing Types

In 2010, 71.4% of the housing units in Bridgton were detached, single-family dwellings. This is the smallest percentage of any municipality shown in Table 3.3, although it is higher than in Cumberland County or the State. In 2010, other types of dwellings in Bridgton included 239 mobile home (6.6% of the total), 250 duplex units (6.9%) and 223 multi-family units (6.3%).

**Table 3.3
New Housing Unit by Structure**

Town	Single Family Detached	2 Family	Mobile Home	3-4 Family	4 + Family	Seasonal Home	Total
Bridgton	62	0	8	0	0	5	75
Casco	68	0	10	0	0	6	84
Denmark	13	0	0	0	0	11	24
Fryeburg	0	0	0	0	0	0	0
Harrison	15	0	5	0	0	0	20
Naples	63	0	10	0	0	12	85
Raymond	51	0	3	0	0	8	62
Sebago	34	0	0	0	0	0	34
Sweden	6	0	3	0	0	0	9
Waterford	23	0	5	0	0	0	28

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Cumberland County	1,549	8	73	2	5	54	1,691
State of ME	6,920	75	1,076	49	13	371	8,504

Source: SPO/Maine Housing 2006

Housing Age and Services

Table 3.4 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 age is not necessarily a reliable gauge. Old housing in Bridgton does not necessarily mean deteriorated housing. As shown in Table 3.4, Bridgton has a somewhat larger percentage of homes constructed before 1939 (29.7%) than the County (28.6%) and State (28.3%). 97.85% of the homes in Bridgton are reported to have complete plumbing (97.7%) and kitchen facilities (98%).

Table 3.4

Housing Age and other Characteristics 2010

Town	Structure Built 2000-2009	Structure Built Before 1939	Complete Plumbing Facilities	Complete Kitchen Facilities
Bridgton	18%	29.70%	97.80%	98%
Cumberland County	8%	28.60%	99.40%	99.60%
State Of ME	7%	28.30%	99.20%	99.20%

Source: US Census 2010

Housing Affordability

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 to live when comprised 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.

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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 to children, 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 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.

Table 3.5

**Rent Affordability Quotient
Housing, Unable to Afford 2 Bedroom Rent in 2008**

	Maine	Cumberland County	Bridgton
% of Renter Households Unable to Afford Average 2 Bedroom Rent	57%	57.60%	54.3
Number of Renter Households Unable to Afford Average 2 Bedroom Rent	88,627	21,035	296

Sources: ME Housing – Unable to Afford 2 Bedroom Rent

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Table 3.6

**Home Buyer Affordability Quotient
Housing, Unable to Afford Median Home Price 2008**

	Maine	Cumberland County	Bridgton
% of Households Unable to Afford Median Home Price	59.40%	67.80%	52.30%
Number of Households Unable to Afford Median Home Price	332,003	77,408	1,128

Sources: ME Housing 2008 – Unable to Afford Median Home Price

Housing Values

The 2010 Census contains a summary of housing values for both Bridgton 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 Bridgton 10.7% of respondents reported a value between \$50,000 and \$99,000, a range generally considered affordable for low-income households (see Table 3.5).

Table 3.7

Range of owner occupied housing values:

Value of these Homes	Number of Residents living In these Homes	Percentage of Residents living In these Homes
Less than \$50,000	92	5.4%
\$50,000-99,999	184	10.7%
\$100,000-\$149,999	430	25.1%
\$150,000-\$199,999	328	19.1%
\$200,000-\$299,999	383	22.4%
\$300,000-\$499,999	270	15.8%
\$500,000-\$999,999	26	1.5%
\$1,000,000 or more	0	0%

Source: US Census 2010

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Ownership Costs

Based on 2010 Census data as reported by a sample of homeowners and shown in Table 3.6, the median value of a home in Bridgton (\$170,200) was substantially lower than it was in Cumberland County (\$244,900) and approximately equal to the State as a whole (\$172,100). Median owner costs with a mortgage (\$1,228) were significantly less than those in Cumberland County (\$1,628), while median owner costs without a mortgage (\$529) were also lower than in the County (\$559). The percentage of people in Bridgton paying 30% or more of their income on homeowner costs (48.2%; a dramatic increase from 26% in 2000) is significantly larger than other two jurisdictions of Cumberland County 37.4% and the State 34.5%. In 2000 the Bridgton, Cumberland County & State percentages were approximately equal. (*This is an alarming change*).

Table 3.8

2010 Housing Costs

Town	Median Value	Owner occupied with Mortgage	Owner Occupied Without Mortgage	30% or More of Income
Bridgton	\$170,200	\$1,128	\$529	48.2%
Cumberland County	\$244,900	\$1,628	\$559	37.4%
State Of Maine	\$172,100	\$1,268	\$419	34.5%

Source: US Census 2010

Table 3.9

**Housing Selling Prices and Affordability
Housing, Unable to Afford Median Home Price, 2008**

	Maine	Cumberland County	Bridgton
% of Households Unable to Afford Median Home Price	59.40%	67.80%	52.30%
Number of Households Unable to Afford Median Home Price	332,003	77,408	1,128
Housing - Median Home Price, 2008			
Affordability Index	79%	75%	95%
Median Income	46,321	55,558	45,748
Affordable at Median Income	139,864	169,215	144,127
Income Needed for Median Price	58,951	73,874	48,088
Median Sale Price	178,000	225,000	151,500

Sources: ME Housing – Unable to Afford Median Home Price 2008

In 2000, the median sale price of a single family dwelling in Bridgton was \$117,500 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 3.9, above.

The Maine State Housing Authority reports that the housing affordability index for Bridgton for 2003 was 0.78 (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 Bridgton than it is in the County, but slightly less affordable than in the State. This report indicated that the median sales price of a single family dwelling in Bridgton in 2003 was \$148,000 (\$195,000 in Cumberland County).

Rental Affordability

Based on the 2010 Census, the median gross rent in Bridgton (\$686) was lower than in either Cumberland County (\$851) and approximately equal to the State (\$688). The percentage of people in Bridgton paying 30% or more of their income on rent (43.4%) is lower than in the other two jurisdictions. The rents shown in Table 3.10 are reported by tenants and do not take into account the subsidies some may receive in the form of Section housing.

Table 3.10

2010 Rental Costs for a 1-room Apartment with Utilities

Town	Gross Rent	% of Income It Would Cost
Bridgton	\$686	43.4%
Cumberland County	\$851	52.2%
State of Maine	\$688	48.7%

Source: US Census 2010

*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 not 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 and over 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 Bridgton. It is also likely that some of the Town's projected growth will include people who currently own seasonal property in Bridgton, and will retire to these homes and convert them to year-round use.

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However, from a county-wide perspective, there is an affordable housing gap. Maine State Housing Authority (MSHA) data indicates that 40% of all households in the County are low income, so there is a need for 40% of future dwellings in Bridgton to be affordable.

As this Comprehensive Plan is being drafted, there are several new housing developments being constructed or planned with hopes of serving a growing population.