

Chapter 3 – Housing

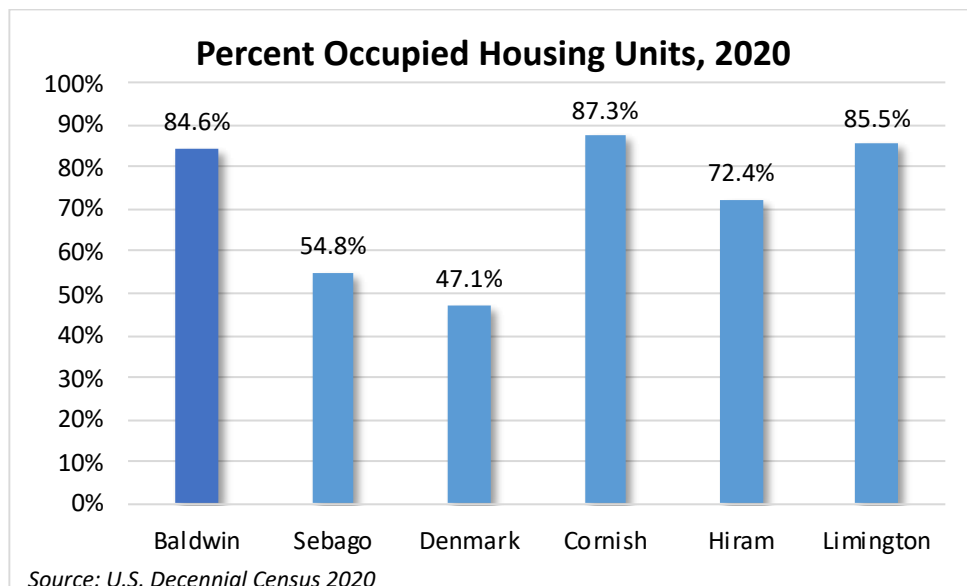
Baldwin has historically been described as a small, tightly knit rural Maine town with its economy dominated by agriculture and lumber. As these industries began to decline in the late 1800s, the town’s population saw similar trends. Baldwin did not begin to see significant residential growth again until about the 1970s.

General development in Baldwin is clustered into three areas known as North Baldwin, West Baldwin, and East Baldwin. Residential development roughly follows these same parameters, but it remains scattered throughout town. 46% of survey respondents currently reside in West Baldwin, 34% reside in East Baldwin, and 14% reside in North Baldwin. Remaining respondents are non-resident taxpayers. Additional survey questions indicate that 72% of respondents prefer new residential growth to be scattered around town, with 23% preferring growth to fall within the parameters of the three villages of North, West and East Baldwin.

Housing Units and Age

An analysis of a town’s occupied housing units provides insight to the health of the housing stock. Vacant housing units are generally considered seasonal or second homes which are not occupied year-round. The chart below shows that Baldwin has a high percent (84.6%) of occupied housing units, indicating that Baldwin has a low quantity of seasonal homes and most

of Baldwin’s housing stock consists of permanent residences. This is mirrored in the community survey, where 87% of respondents



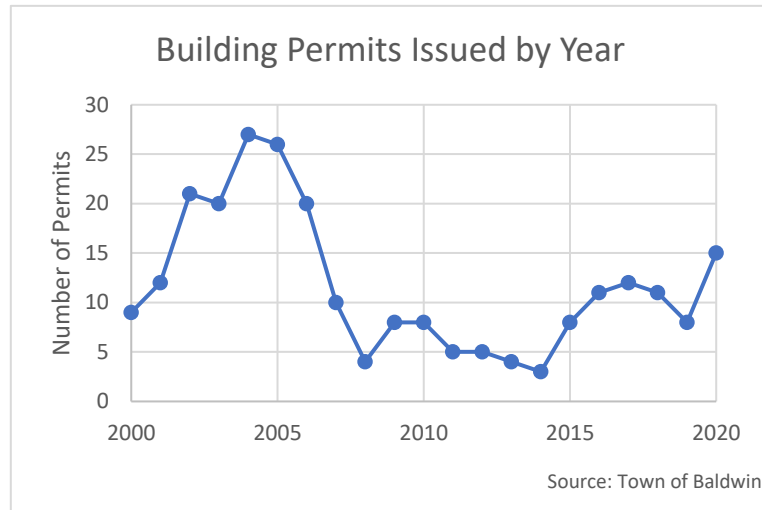
reported that they are year-round residents. This number is on par with nearby towns of Cornish, Hiram, and Limington but higher than Sebago and Denmark which both have a high proportion of seasonal residences, likely due to their proximity to lakes and other bodies of water used for seasonal recreation.

Housing Unit Comparison, 2010 - 2020					
	Total Housing Units	Occupied	% Occupied	Vacant	% Vacant
2010					
Baldwin	700	588	84.0%	112	16.0%
Sebago	1,464	724	49.5%	740	50.5%
Denmark	1,075	479	44.6%	596	55.4%
Hiram	905	652	72.0%	253	28.0%
Cornish	692	609	88.0%	83	12.0%
Limington	1,615	1,392	86.2%	223	13.8%
2020					
Baldwin	719	608	84.60%	111	15.40%
Sebago	1,538	843	54.80%	695	45.20%
Denmark	1,125	530	47.10%	595	52.90%
Hiram	906	656	72.40%	250	27.60%
Cornish	717	626	87.30%	91	12.70%
Limington	1,724	1,474	85.50%	250	14.50%
2010-2020 CHANGE					
Baldwin	19	20	0.60%	-1	-0.60%
Sebago	74	119	5.30%	-45	-5.30%
Denmark	50	51	2.50%	-1	-2.50%
Hiram	1	4	0.40%	-3	-0.40%
Cornish	25	17	-0.70%	8	0.70%
Limington	109	82	-0.70%	27	0.70%
<i>Source: U.S. Decennial Census 2010 & 2020</i>					

The chart above displays changes in housing units, occupancy, and vacancies in Baldwin from 2010 to 2020. According to the Decennial Census, the total number of housing units in Baldwin increased by 19 from 2010 to 2020 while the total number of occupied units increased by 20, or 0.6%. Surrounding communities have experienced greater change, ranging from 25 – 109 new housing units. However, the Census data drastically differs from Town building permit reports.

Town Building Permit data shows a significant increase in new homes in Baldwin during the early 2000s, particularly between 2002 and 2006. From 2000 to 2010, 165 building permits were issued for new homes, 114 of which were between 2002 and 2006. Growth was much slower from 2010 to 2020, where only 82 building permits were issued.

The town’s Growth Ordinance was put into effect in 2020, limiting new residential building permits to 15 per year. In each year since, the number of building permits has reached the limit.



The chart below breaks down the number of housing units in each town by the year they were built. 60.9% of Baldwin’s housing unit stock was built between 1970 and 2009. Only 3.8% of Baldwin’s housing stock was built after 2014. Generally, building trends are consistent with the neighboring towns of Sebago and Denmark.

Housing Units by Year Built, 2020											
	Total Housing Units	2014 or Later	2010-2013	2000-2009	1990-1999	1980-1989	1970-1979	1960-1960	1950-1959	1940-1949	1939 or earlier
Baldwin	712	3.8%	1.3%	21.8%	10.8%	11.1%	17.3%	7.2%	8.4%	2.1%	16.3%
Sebago	1,511	3.0%	1.3%	17.6%	11.4%	13.3%	10.5%	13.9%	10.1%	6.9%	12.0%
Denmark	1,034	2.2%	0.8%	12.8%	13.5%	13.5%	12.1%	18.5%	3.1%	1.2%	22.3%
Hiram	892	0.8%	2.0%	15.1%	8.2%	11.1%	23.8%	10.0%	2.5%	1.1%	25.4%
Cornish	738	0.7%	1.4%	15.3%	13.1%	8.7%	8.0%	7.2%	14.5%	3.3%	27.9%
Limington	1,794	0.0%	4.2%	18.6%	10.8%	19.6%	18.6%	10.6%	7.3%	0.6%	9.8%

Source: 2020 American Community Survey

The 1970s jumpstarted trends of accelerated growth in Baldwin. Within that decade, the population increased by 29%. The housing stock had to be increased to accommodate this

growth. An additional surge in housing between 2000 and 2009, with 21.8% of Baldwin's housing built during that decade.

Housing Affordability

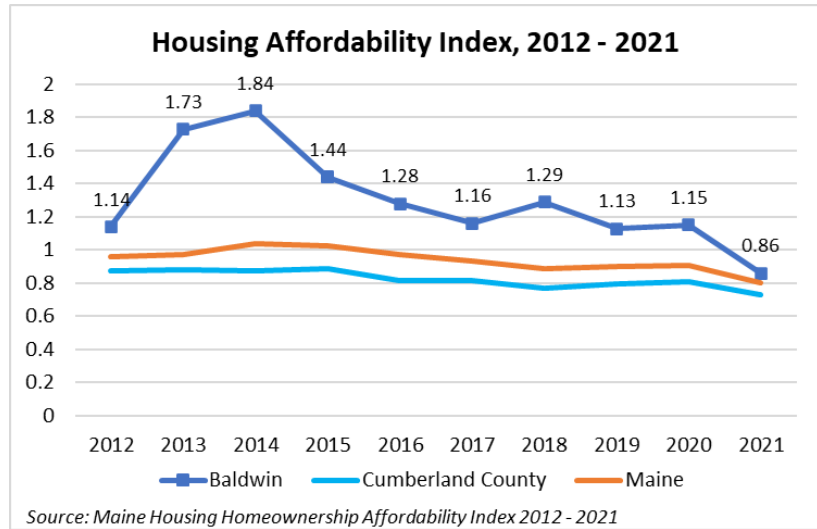
Homeownership Affordability, Baldwin and Surrounding Towns 2021					
Name	Affordability Index	Median Income	Median Home Price	Home Price Affordable to Median Income	Percent of Households Unable to Afford Median Home Price
Baldwin	0.86	\$59,645	\$259,900	\$223,800	59.7%
Cornish	0.59	\$48,986	\$317,000	\$187,491	65.8%
Denmark	0.69	\$57,563	\$329,900	\$227,391	71.1%
Hiram	0.77	\$47,715	\$232,000	\$179,532	61.1%
Limington	0.99	\$72,780	\$290,000	\$286,922	50.6%
Sebago	0.68	\$62,609	\$357,050	\$242,235	70.8%
Cumberland County	0.73	\$82,830	\$430,000	\$313,613	60.6%
Maine	0.8	\$63,427	\$295,000	\$236,243	61.60%

Source: Maine Housing Affordability Indices, 2021

The Affordability Index is a MaineHousing statistic that is produced annually. It is the ratio of **Median Home Price to Home Price Affordable to the Median Income**. The affordable home price is one where a household making the median income could cover a 30-year mortgage, taxes, and insurance with no more than 28% of their gross income.

- An Index of 1 indicates that the home price is affordable to the median income.
- An Index Less than 1 indicates that the home price is generally unaffordable.
- An index of Greater than 1 indicates that the home price is generally affordable.

Baldwin has been more affordable than the state and county averages for a long time. The town was classified as affordable from 2012 – 2020. However, the affordability index dropped down to .83 in 2021, bringing Baldwin close to state and county averages, and



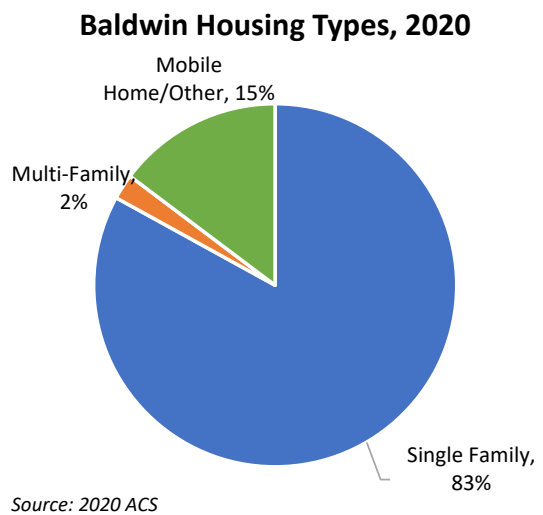
classifying the town as unaffordable for the first time in the past 10 years. As of 2021, 59.7% of Baldwin residents cannot afford the median home price of \$259,900.

Housing and Ownership Type

83% of the housing in Baldwin consists of single-family homes, 15% consists of mobile or other types of homes, and only 2% consists of multi-family homes. Baldwin has the highest proportion of mobile homes compared to surrounding towns. In general, the distribution of housing types in Baldwin is on par with surrounding towns, with Denmark as an outlier.

	Single Family	Multi-Family	Mobile Home/Other
Baldwin	83.0%	2.2%	14.7%
Sebago	85.3%	2.8%	11.8%
Denmark	94.7%	0.8%	4.5%
Hiram	83.3%	4.1%	12.6%
Cornish	80.2%	9.9%	9.9%
Limington	87.1%	0.7%	12.2%

Source: 2020 American Community Survey



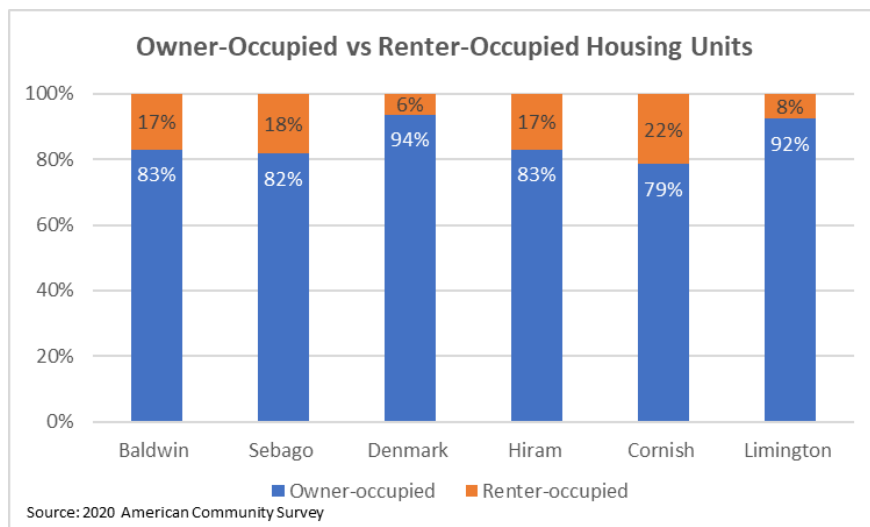
The chart below breaks down the different types of housing by the number of units in each town. The overwhelming majority of units in Baldwin are 1-unit detached, with the second most popular unit type being mobile homes. Baldwin is the only town in the area with Boat, RV, or Van housing units captured in the ACS.

Housing Types by Unit, 2020										
	Total Housing Units	1-unit Detached	1-unit attached	2 Units	3 or 4 Units	5 to 9 Units	10 to 19 Units	20 or more units	Mobile Home	Boat, RV, or Van
Baldwin	712	82.2%	0.8%	2.2%	0.0%	0.0%	0.0%	0.0%	11.8%	2.9%
Sebago	1,511	84.5%	0.8%	1.2%	0.7%	0.9%	0.0%	0.0%	11.8%	0.0%
Denmark	1,034	94.4%	0.3%	0.0%	0.0%	0.8%	0.0%	0.0%	4.5%	0.0%
Hiram	892	81.6%	1.7%	3.8%	0.0%	0.3%	0.0%	0.0%	12.6%	0.0%
Cornish	738	78.9%	1.4%	3.1%	1.2%	0.0%	0.4%	5.1%	9.9%	0.0%
Limington	1,794	85.1%	2.0%	0.0%	0.7%	0.0%	0.0%	0.0%	12.2%	0.0%

Source: 2020 American Community Survey

Based on the Community Survey, single-family detached homes are the most desired housing type by Baldwin residents. Respondents found cluster subdivisions and multi-family housing (3 or more units) undesirable.

Based on the Community Survey, 98% of respondents own their homes in Baldwin. This number is higher than reported by the 2020 American Community Survey, but not drastically different given the sample size.



Compared to other towns in the region, Baldwin has similar characteristics of owner vs renter occupied housing units. As shown in previous sections, Denmark and Limington have higher percentages of single-family housing compared to multi-family than Baldwin, which may contribute to their higher rates of owner-occupied housing than Baldwin has.

Town Land Use Regulations for Housing

Baldwin's Land Use Ordinance currently permits one- and two-family housing, with appropriate provisions, in the Highland district, Rural district, Village Commercial district. Multi-family housing is permitted in the Rural and Village Commercial districts.

In 2022, the State of Maine legislature passed several pieces of legislation aimed at increasing housing stock in Maine, primarily through zoning regulations. The most significant law *H.P. 1489 - L.D. 2003 "An Act to Increase Housing Affordability through Zoning and Land Use"* enacted a set of zoning requirements that require municipalities to allow higher density housing in various ways throughout the community. Higher density allowances are required in areas that are identified growth areas or are equipped with public sewer and water infrastructure. There are three major components to the law:

1. Where multi-family housing is permitted, developments must be allowed density 2 ½ times the base zone density if a majority of the housing units meet defined standard affordability requirements for a minimum of 30 years.
2. Anywhere housing is allowed, municipalities must allow at least 2 units per lot on vacant lots. In areas of identified growth areas or areas serviced by public water or sewer, up to 4 units must be allowed on vacant lots. On lots with an existing single-family dwelling, municipalities must allow the addition of up to two units.
3. On any lot with an existing single-family dwelling, municipalities must allow the addition of at least one accessory dwelling unit.

These requirements take effect in July 2024. Before then, the town should consider how each requirement will impact the zoning ordinance, as well as what pieces of the requirements will be applicable to Baldwin and in what areas of the community. There are a few ways which the

community may consider changing their ordinance to control the impacts of these allowances such as requiring additional lot square footage for additional units and limiting ADU size and quantity per lot. This will be addressed again in more detail the Existing Land Use Chapter.