

Chapter 13 – Housing:

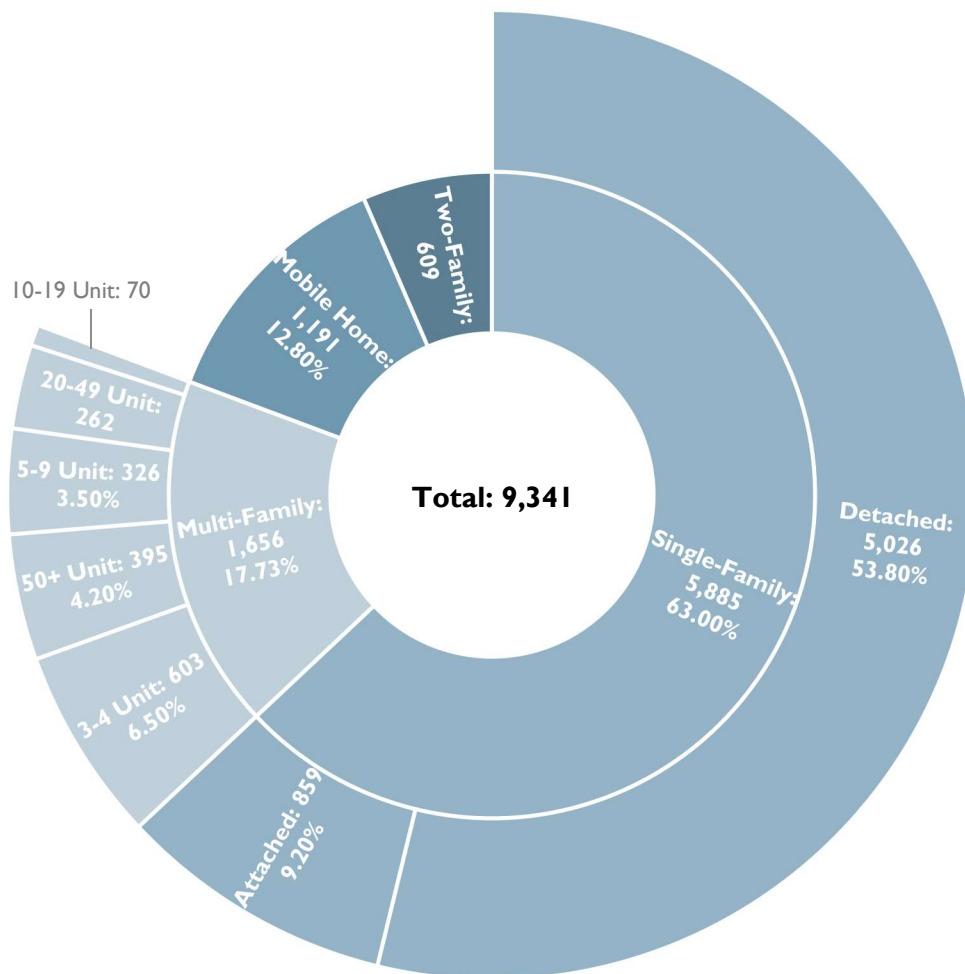
I. EXISTING CONDITIONS AND TRENDS

Policy Area 5 of the 2008 Comprehensive Plan Update is dedicated to encouraging, “a diversity of housing types in the designated growth area and facilitate the preservation and development of affordable and workforce housing.” The 2008 Plan’s objectives, action items, and performance targets are summarized in the 2008 Comprehensive Plan Update Report, pages XX – XX. Using primarily the United Census Bureau’s American Community Survey (ACS) five-year estimate data (Census Tracts 111, 112.01, 112.02, and 113) released between 2009 to 2018, Department of Planning and Development permits, and Town assessor records, the following information demonstrates how changes in the housing market and Town policy over the last ten years have affected the Town’s housing stock and the Town’s efforts to further the State’s goal, “to encourage and promote affordable, decent housing opportunities for all Maine citizens.”

A. Housing Units – Quantity and Typology:

As of 2018, there were 9,341 housing units within the Town. *Chart 13.1 – Total Housing Units by Type* depicts the distribution of the various housing types.

Chart 13.1 – Total Housing by Type (2018):



The majority, 63%, of the Town’s existing housing units are single-family dwelling units. Of those single-family dwelling units, detached homes comprise 85.40% of the single-family units and attached single-family homes make up the remaining 14.60%.

Multi-family dwelling units, accounting for 17.73% of all housing units, are the second most common type of housing in the Town. The distribution of multi-family dwelling units is unique in that 36.41% of these units are in smaller, 3- to 4-unit structures and 23.85% of the multi-family dwelling units are in large structures with 50 or more units. Combined, structures with between five (5) to 49 units account for 39.74% of all multi-family units.

Comprising 12.75% of the total housing units in Town, mobile homes also have a significant presence in the Town.

Finally, two-family dwelling units are the least common, accounting for only 6.52% of the Town’s total housing units.

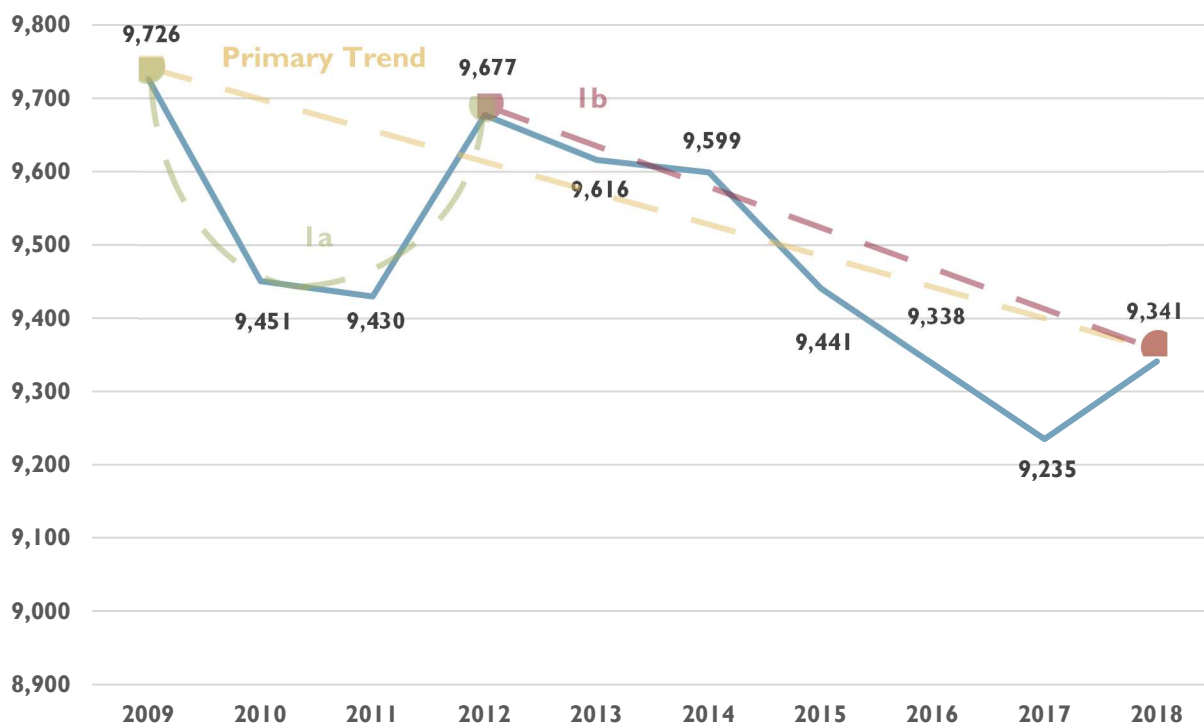
In comparison to 2009, the total number of housing units in 2018 decreased by 3.96% (-385 units). The decrease in housing units is perplexing in consideration that Department of Planning and Development demolition and new construction data for the same time period shows that there were 320 new units constructed and only ten (10) residential demolition permits issued that had no associated replacement structure.

In order to better understand this trend an analysis of what types housing of units were lost, when units were lost, and where they were lost is necessary.

I. Housing Units Over Time: 2009 – 2018

Chart 13.2 – Total Housing Units by Year, depicts the primary trend in the decrease of total housing units. There are also two noticeable (2) sub-trends, Ia from 2009 to 2012 and Ib continuing from 2012 to 2018.

Chart 13.2 – Total Housing Units by Year



The slope of the Primary Trend depicts a housing loss rate of 38.50 units per year. Although there was a drastic 275-unit decrease between 2009 and 2010, the subsequent rebound in Trend 1a resulted in a housing loss rate of 12.25 units per year. Trend 1b's steeper slope depicts a housing loss rate of 48.00 units per year. Finally, a 106-unit increase from 2017 to 2018 and a 43-unit increase in 2019 may be an indication of a new upward trend, but it is too early to confirm.

2. Housing Units by Type: 2009 – 2018

The Primary Trend in *Chart 13.2* shows that the decrease in housing units was not evenly distributed among housing types. *Chart 13.3 – Housing Units by Type Over Time: 2009 – 2018* below demonstrates the total composition of housing by type and the percent of which each housing type accounted for in the overall number of housing units in 2009 and 2018 respectively.

Chart 13.3 – Housing Units by Type Over Time: 2009 – 2018

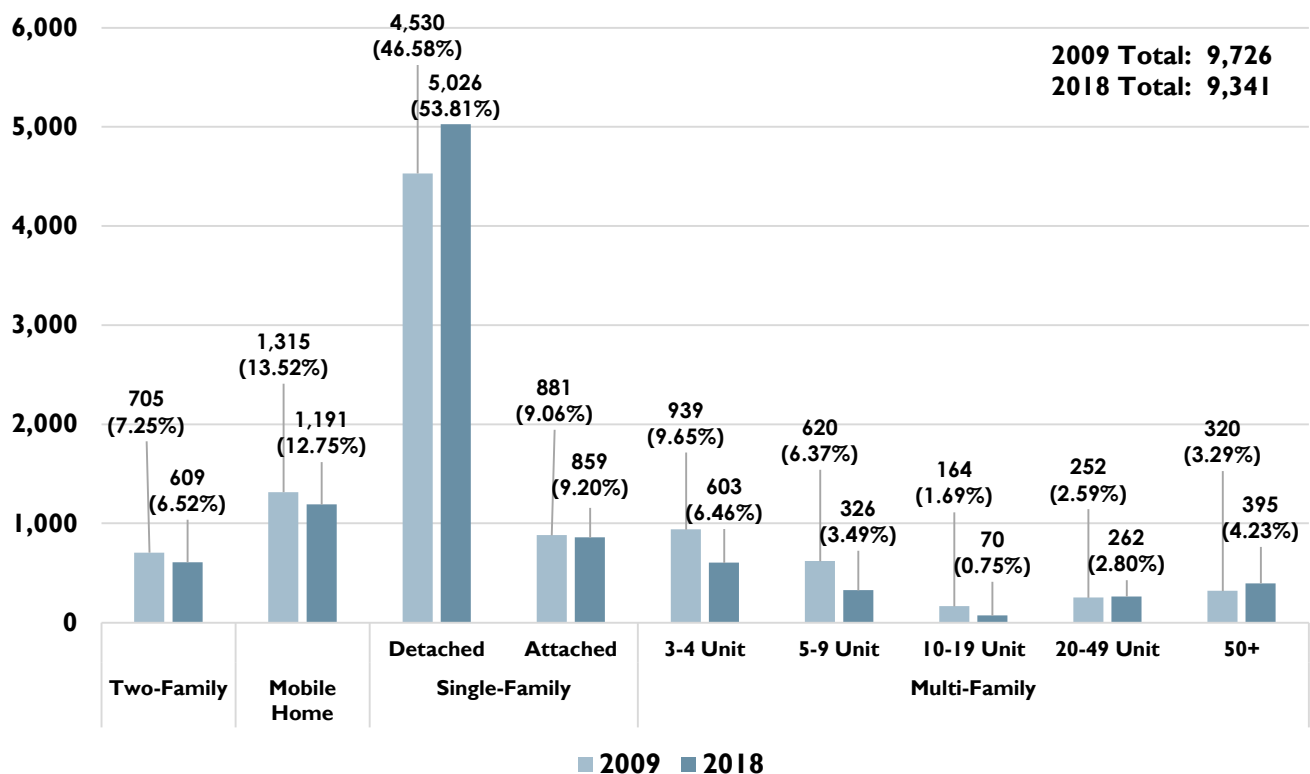
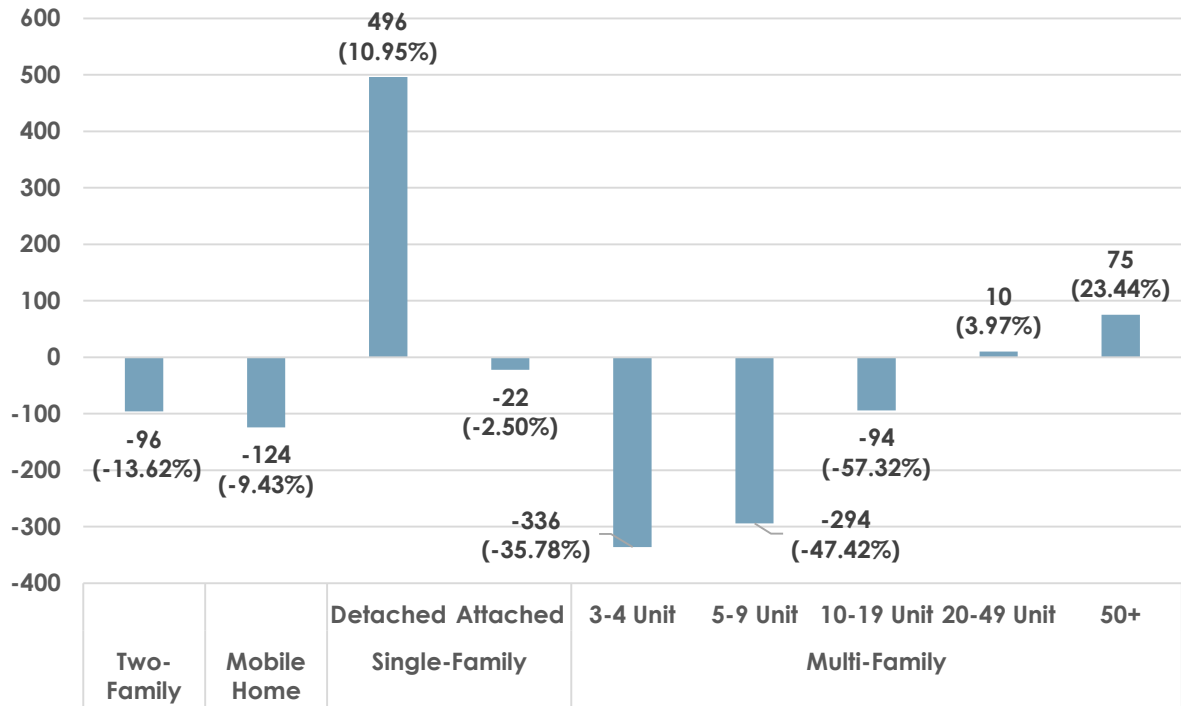


Chart 13.4 – Net Changes in Housing Units by Type: 2009 – 2018 below illustrates the net changes that occurred and the percent increase or decrease during the 2009 to 2018 time period.

Chart 13.4 – Net Changes in Housing Units by Type: 2009 – 2018



Although there was an increase (10.95% / 496) in detached single-family dwelling units this growth was more than offset by noticeable decreases in the total number of multi-family dwelling units (-27.84% / -639 units), two-family homes (-13.62% / -96 units), and mobile homes (-9.43% / -124 units). Within the multi-family housing category, the most significant losses occurred in the 3- to 4-unit (-35.80% / -336 units), 5- to 9-unit (-47.4% / -294 units), and 10- to 19-unit (-7.30% / -94 unit) subcategories.

Table 3.1 – Overall Growth / Contraction by Housing Type illustrates how the changes in the number of housing units over time contributed to the overall decrease in the total number of housing units.

Table 13.1 – Overall Growth / Contraction by Housing Type				
Housing Type	2009	2018	Change	% of All Housing
Single-Family	5,411	5,885	474	4.87%
Single-Family (Detached)	4,530	5,026	496	5.10%
Single-Family (Attached)	881	859	-22	-0.23%
Two-Family	705	609	-96	-0.99%
Multi-Family	2,295	1,656	-639	-6.57%
3-4 Unit Multi-Family	939	603	-336	-3.45%
5-9 Unit Multi-Family	620	326	-294	-3.02%
10-19 Unit Multi-Family	164	70	-94	-0.97%
20-49 Unit Multi-Family	252	262	10	0.10%
50+ Unit Multi-Family	320	395	75	0.77%
Mobile Homes	1,315	1,191	-124	1.27%
TOTAL:	9,726	9,341	-385	-3.96%

Within the Primary Trend, the u-shaped curve (1a in Chart 13.1) that forms in the time period between 2009 and 2012 is unique in that it depicts a decrease (3.04% / -296 units) in housing units from 2009 to 2011 followed by an immediate increase (2.62% / 247 units) in the number of units from 2011 to 2012. Ultimately, the u-curve

results in a net 0.50% decrease (-49 units) in the number of housing units. Although the net decrease is minimal in Trend 1a, a closer analysis reveals there were noticeable shifts in the quantities of housing types.

Housing Type	2009	2012	Change	Change %
Single-Family	5,411	5,519	108	2.00%
<i>Single-Family (Attached)</i>	4,530	4,529	-1	-0.02%
<i>Single-Family (Detached)</i>	881	990	109	12.37%
Two-Family	705	563	-142	-20.14%
Multi-Family	2,295	2,131	-164	-7.15%
<i>3-4 Unit Multi-Family</i>	939	977	38	4.05%
<i>5-9 Unit Multi-Family</i>	620	478	-142	-22.90%
<i>10-19 Unit Multi-Family</i>	164	143	-21	-12.80%
<i>20-49 Unit Multi-Family</i>	252	161	-91	-36.11%
<i>50+ Unit Multi-Family</i>	320	372	52	16.25%
Mobile Homes	1,315	1,408	93	7.07%
Boat, RV, Van, etc.	0	56	56	---
TOTAL:	9,726	9,677	-49	-0.50%

By percentage, the largest decrease in housing units occurred in 20-49-unit multi-family housing, 5-9-unit multi-family housing, and two-family housing. The largest percentage increase occurred in 50+ unit multi-family housing, single-family detached housing, and mobile homes. In general, the u-shaped curve in housing supply between 2009 to 2012 indicates a shift away from moderate-density housing in favor of either of the two extremes of low-density or high-density housing.

Due to the time period in which this occurred, the Great Recession is a possible explanation for the housing unit decrease from 2009 to 2011 and subsequent increase as a start of a recovery in 2012. However, the Census data for housing unit type includes both occupied and vacant housing units, meaning any foreclosures that occurred due to the recession should still be counted as housing units. Furthermore, the Department of Planning and Development's building and demolition permit data does not support the initial loss of 296 housing units from 2009 to 2011 nor does it support the subsequent 247-unit increase from 2011 to 2012.

Another potential cause of the u-shaped curve from 2009 to 2012 is the closure of the Brunswick Naval Air Station (BNAS), announced in 2005 and completed in 2011. As a result of the closure, 573 housing units in Brunswick were at least temporarily vacated. A total of 239 housing units were also identified for demolition between 2010 and 2011 in Brunswick and neighboring Topsham. However, the number of units demolished as well as the specific number of units demolished in Brunswick versus the number of units demolished in Topsham is unavailable. It is possible that the 296 unit decrease in housing units from 2009 to 2011 is a result of a combination of demolition, conversion to other uses, and/or vacated units that may have been omitted due to their uncertain future.

The second sub-trend, a gradual decrease (-3.47% / -336 units) in the number of housing units between 2012 and 2018, shows that noticeable increases in the detached single-family (10.97% / 497 units) and two-family (8.17% / 46 units) categories were offset by noticeable decreases in the multi-family (-22.29% / -475 units) and mobile home (-15.41% / -217 units) categories. Within the multi-family category there was a substantial increase (62.73% / 101) in the 20- to 49-unit subcategory. However, there were decreases in the 3- to 4-unit (-38.28% / -374), 5- to 9-unit (-31.80% / -152) subcategories.

Table 13.3 - Change in Housing Unit Type (2013-2018)				
Housing Type	2012	2018	Change	Change %
Single-Family	5,519	5,885	366	6.63%
<i>Single-Family (Detached)</i>	4,529	5,026	497	10.97%
<i>Single-Family (Attached)</i>	990	859	-131	-13.23%
Two-Family	563	609	46	8.17%
Multi-Family	2,131	1,656	-475	-22.29%
<i>3-4 Unit Multi-Family</i>	977	603	-374	-38.28%
<i>5-9 Unit Multi-Family</i>	478	326	-152	-31.80%
<i>10-19 Unit Multi-Family</i>	143	70	-73	-51.05%
<i>20-49 Unit Multi-Family</i>	161	262	101	62.73%
<i>50+ Unit Multi-Family</i>	372	395	23	6.18%
Mobile Homes	1,408	1,191	-217	-15.41%
Boat, RV, Van, etc.	56	0	-56	-100.00%
TOTAL:	9,677	9,341	336	-3.47%

Although the decrease in these units is perplexing, it is possible that some of these units were lost to conversions to other types of dwelling units and/or demolition due to substandard housing conditions. The growth of single-family detached housing in the Town is evident in the construction of several new single-family subdivisions such as... The construction of new two-family dwelling units, such as those in the Botany Place subdivision, and the gradual absorption of vacated units by the general public starting in 2012 may explain the increase from a low of 399 two-family units in 2011 to a total of 609 two-family units in 2018.

It is hopeful that the 2020 Census, once completed, may bring more clarity to the Town's existing housing stock.

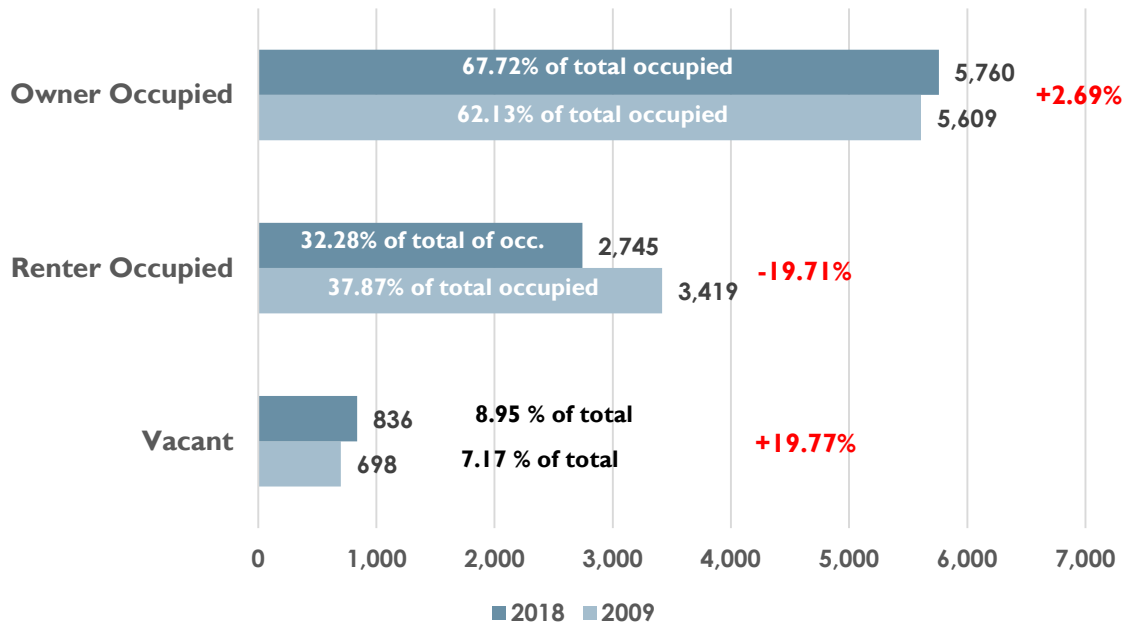
3. Housing Unit Growth / Contraction by Location: 2009 – 2018

Insert Map.

B. Housing Tenure & Occupancy Status

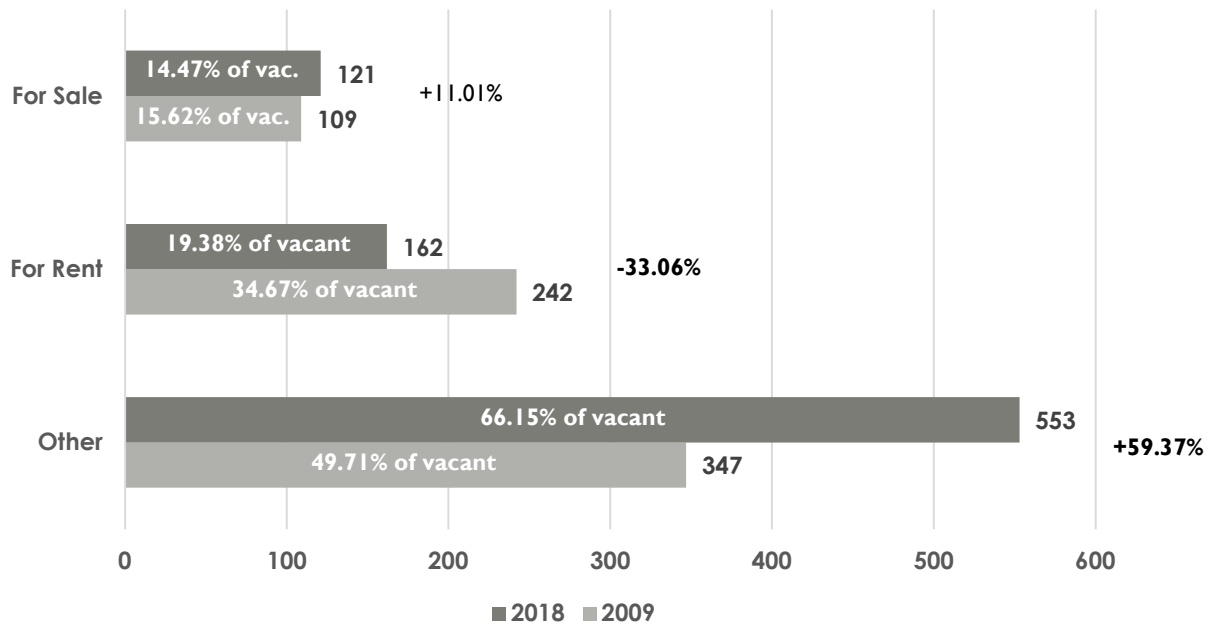
As seen in *Chart 13.5 – Change in Housing Tenure Over Time*, in 2018 the Town's owner-occupied to renter-occupied housing ratio was approximately 2:1 in favor of owner-occupied housing units. Based on the data, between 2009 and 2018 there was an overall 5.79% shift in the total number of occupied housing units away from renter- to owner-occupied units. The number of vacant units in 2018 grew 19.77% in comparison to the number of vacant units in 2009. However, based on the total number of housing units, the 138 additional vacancies account for only a 1.42% growth in the number of vacant units from 2009 to 2018.

Chart 13.5 – Change in Housing Tenure Over Time



Of the vacant housing units, the percent share of each housing tenure type, owner or renter, and the changes that occurred between 2009 and 2018 are illustrated in *Chart 13.6 – Change in Residential Vacancies by Type Over Time*.

Chart 13.6 – Change in Residential Vacancies by Type Over Time



The combination of increased demand for rental housing and a decreased supply of both vacant- and occupied- rental units suggests an imbalance in the available housing choices for existing and prospective residents. The dramatic increase in the amount of “other” vacancies is concerning, especially due to the lack of specific information regarding what types of residential units comprise this broad category. According to the definition of the Census Bureau, the other category, “includes units held for occupancy by a caretaker or janitor, and units held for personal reasons of the owner.” Additional research may be necessary to determine if seasonal rentals

and/or short-term rentals are being included within this category. If so, regulatory action may be necessary to encourage or require short-term rentals to return to long-term rental status.

C. Housing Stock Age & Condition:

The range of the age of the Town’s housing stock is vast, ranging from pre-Revolution Colonial-style homes to recently constructed homes with sustainable elements such as energy-efficient passive house design. Although the 1980s saw the largest number of new housing construction (1,544 units / 18.15% of total), the pre-World-War II era, 1939 or earlier, is second (1,425 units / 16.75%) of total. The decades that experienced the least amount of new residential construction were 2010 or later (273 units / 3.21% of total) and the 1940s (366 units / 4.30% of total). It should be noted that the data regarding the age of vacant housing units is unavailable and that the 2010 or later time period data is incomplete until the 2020 Census is completed.

The broad distribution of housing age is reflected in the 57-year median age of the Town’s housing stock. *Chart 13.7 – Occupied Housing Stock by Year Built* further depicts this wide distribution of housing construction throughout the decades.

Chart 13.7 – Occupied Housing Stock by Year Built

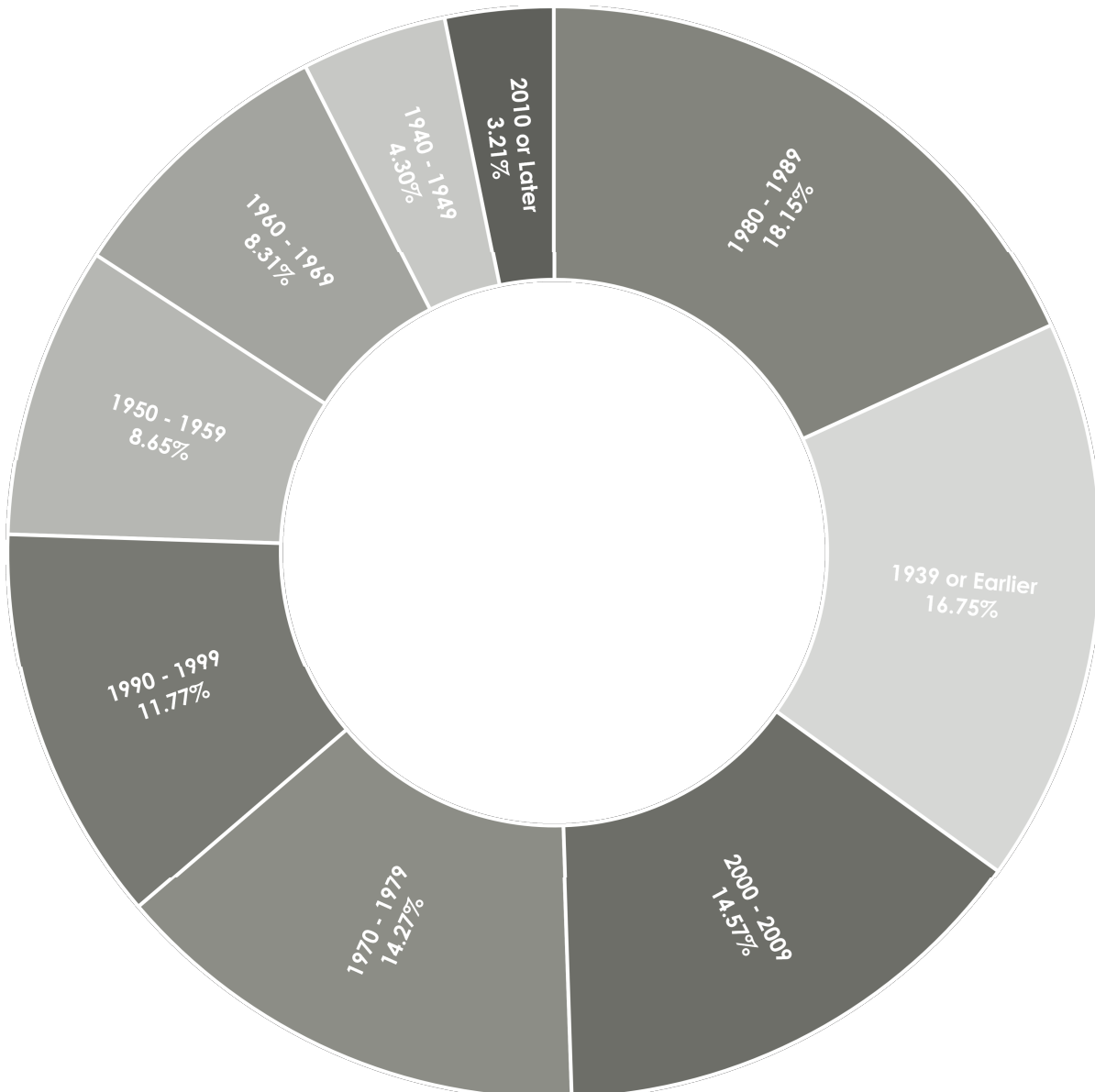
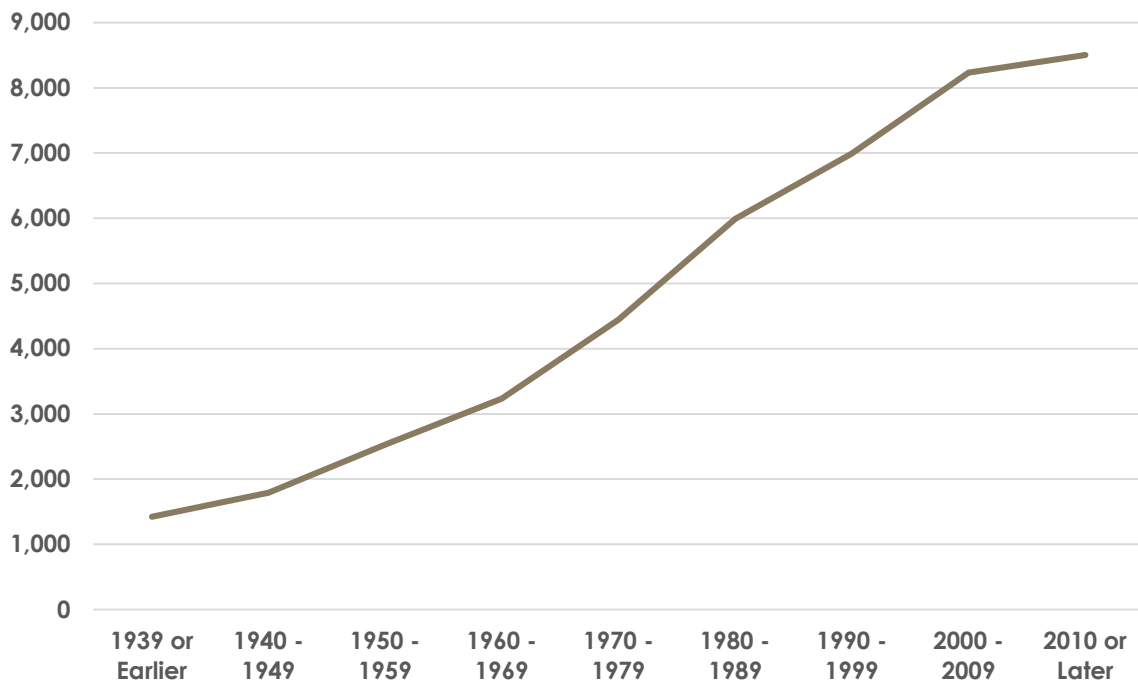


Chart 13.8 – *Increase in Housing Units Over Time* depicts a relatively linear progression of housing construction for the second half of the twentieth century. In combination with previously referenced housing data demonstrating a net loss of housing between 2009 and 2018, there is a preliminary indication that this growth in the number of residential units is plateauing.

Chart 13.8 – Increase in Housing Units Over Time



The amount of substandard housing, as defined by the Census Bureau as, “the lack of complete kitchen or bathroom facilities,” has increased since 2009, but remains a low percentage of the Town’s total housing units

Chart 13.9 – Change in Substandard Housing Units Over Time

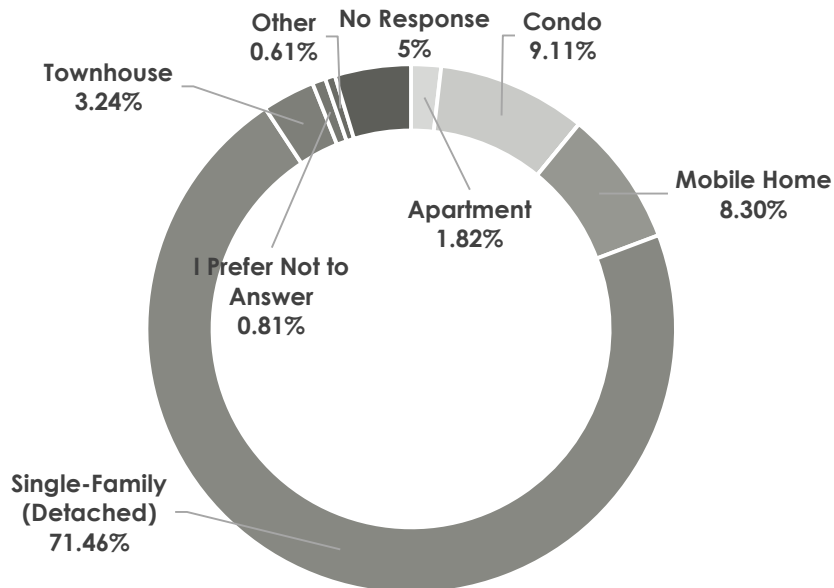


D. Community Survey Results:

The Comprehensive Plan Update’s public participation process included a community survey. Some of the questions included in the survey were repeated from the last community survey conducted in 2005 and incorporated into the 2008 Comprehensive Plan Update. A comparison of data for both 2005 and 2020 will be provided when available. The following questions and results pertain to the Town’s existing housing stock:

Chart 13.10 – Community Survey, Housing Type (2020)

Question: What type of housing do you live in?

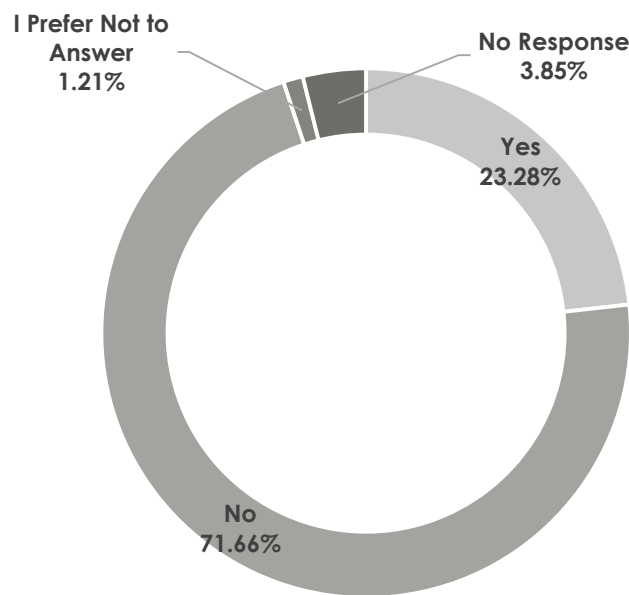


In comparison of the random distribution of surveys by housing type, the responses to this basic question reveals that residents in single-family (detached and attached/townhouse) housing made up a larger percentage of respondents than the percentage of surveys distributed to said housing types. The condo response rate was nearly the same as the condo survey distribution. The response rate for mobile homes and apartments was lower than the percent of surveys distributed to said housing types.

Table 13.5 – Community Survey – Housing Type Distribution vs. Response Rate			
	Distribution	Responses	% Change
Apartment	3.13%	1.82%	-1.29%
Condo	9.93%	9.11%	-0.82%
Mobile Home	17.13%	8.30%	-8.83%
Single-Family Home (Detached)	67.47%	71.46%	3.99%
Townhouse (Attached Single-Family)	2.33%	3.24%	0.91%
I Prefer Not to Answer	---	0.81%	---
Other	---	0.61%	---

Chart 13.11 – Community Survey, Multi-Generational Housing (2020)

Question: Do you live in a multi-generational household (ex: children / parents / grandparents)?



There is no local data by which to compare the responses of this question, but a 2018 Pew Research Center concluded that as of 2016 (the most recent available data at the time) that 20% of all households in the country were multi-generational. The community survey depicts the Town as having slightly more (3.28%) multi-generational households than the national average. The overall number of multi-generational households nationwide has been steadily increasing since an all-time low of 12% in 1980. This trend indicates that careful attention is necessary to ensure new housing types and designs adequately accommodate residents of all ages.

II. Affordable Housing

A. Cost-Burdened Households

A residential dwelling unit is considered affordable by the United States Department of Housing and Urban Development (HUD) if it can be obtained for 30% or less of the household income. If a household pays more than 30% of their income to housing costs, the household is considered, “cost-burdened.” Based on this definition, the number of cost-burdened residential units, both rental- and owner-occupied has decreased since 2009. In 2018, 71.03% of owner-occupied residential units, and 53.30% of renter-occupied residential units spent less than 30% of their household income on housing costs.

Chart 13.12 – Cost-Burdened Households Over Time: (2009 – 2018)

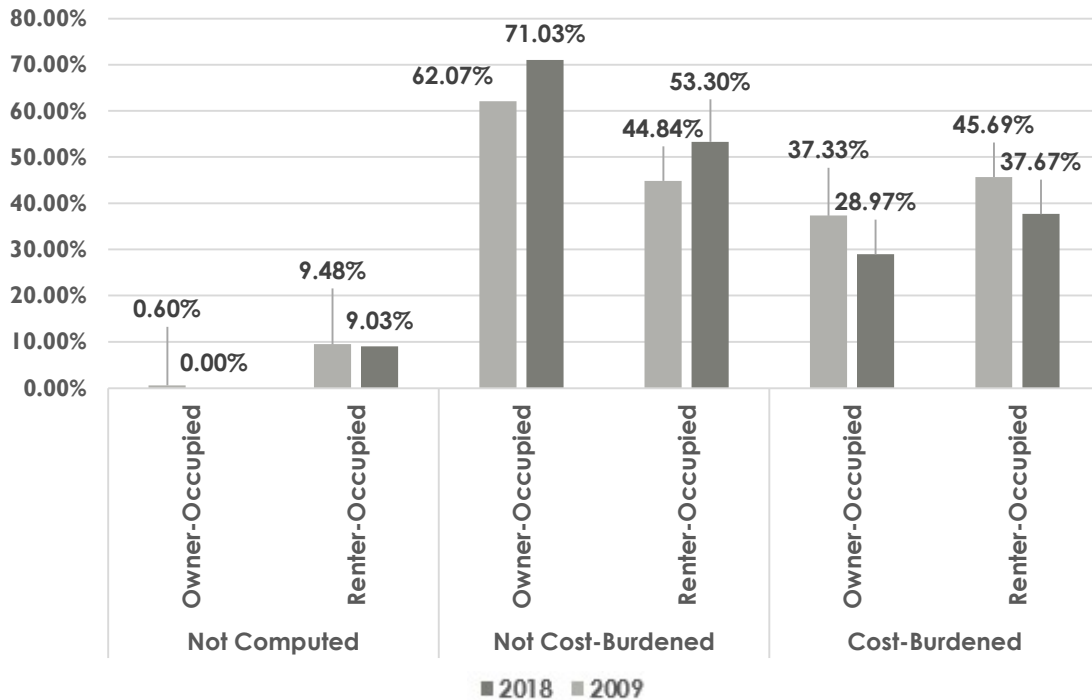
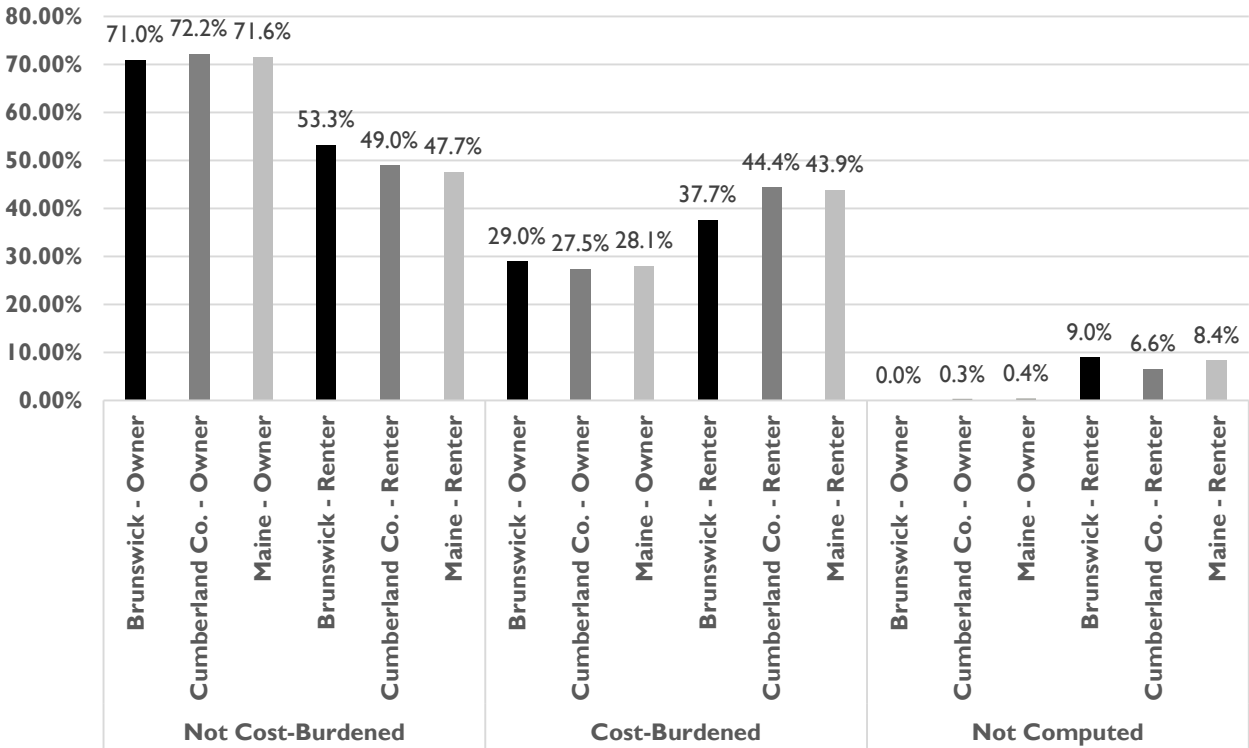


Chart 13.13 – Cost-Burdened Households Regional Comparison: (2018)



For the percentage of owner-occupied households that are defined as cost-burdened, the Town, Cumberland County, and the State of Maine varies by less than 2%. For renter-occupied units the Town has between 4.3% - 6.7% less cost-burdened households than the County and State. Although it is tempting to conclude that housing affordability in Town has improved since 2009 and that housing is slightly more affordable than the surrounding area, further analysis is required.

The percentages above indicate that within the Town there are 1,034 renter-households and 1,003 owner-households that are cost-burdened. In order to reduce the number of cost-burdened households and thereby achieve the State goal, “to encourage and promote affordable, decent housing opportunities for all Maine citizens” and meet the legislative requirement to achieve a level of at least 10% of new residential development, based on a 5-year historical average, that meets the definition of affordable housing a review of household income and housing costs are warranted.

B. The Housing Cost and Household Income Connection

HUD establishes different levels of an area’s average median income (AMI – the income level where one-half of households earn more and the other half of households earn less) to address affordable housing needs. These incomes levels are:

Table 13.6 – HUD Income Levels	
HUD Income Levels	AMI
Extremely Low Income	30% or Less
Very Low Income*	31% to 50% of AMI
Low Income*	51% to 80% of AMI
Moderate Income*	81% to 120% of AMI
Middle Income	121% or More of AMI

* In conducting an affordable housing inventory, only very low income, low income, and moderate-income levels are suggested for analysis.

Based on the 2018 American Community Survey, the AMI for the Town is \$60,226. This represents a 9.05% increase in the AMI since 2009. Applying the 2018 AMI to the above referenced income levels results in:

Table 13.7 – AMI Levels in Brunswick		
HUD Income Levels	2009*	2018
Very Low Income	≤ \$27,614.50	≤ \$30,113.00
Low Income	\$27,614.51 - \$44,183.20	\$30,114.00 to \$48,180.80
Moderate Income	\$44,183.21 - \$66,274.80	\$48,180.81 to \$72,271.20

* Adjusted for Inflation to 2018

Although the HUD-defined income ranges for the above three (3) income levels do not match Census-defined income levels it is possible to demonstrate, by income level, what percentage of households pay more than 30% of their income toward housing costs.

Table 13.8 - Cost-Burdened Households by Income Level						
Household Income	Rental (% Cost-Burdened)			Owner (% Cost-Burdened)		
	2009	2018	% Change	2009	2018	% Change
< \$20,000	21.31%	19.22%	-2.09%	13.52%	11.08%	-2.44%
\$20,000 to \$34,999.99	16.05%	11.78%	-4.27%	11.59%	8.34%	-3.25%
\$35,000 to \$49,999.99	7.98%	4.51%	-3.47%	6.29%	4.93%	-1.36%
\$50,000 to \$74,999.99	1.94%	2.34%	0.40%	4.88%	4.08%	-0.80%
> \$75,000	0.00%	0.00%	0.00%	1.89%	0.56%	-1.33%

The data in Table 13.9 – Cost-Burdened Households by Income Level demonstrates:

1. The lower the household income, the higher percentage of it is dedicated to housing costs.
2. Except for renter-occupied households earning \$50,000 to \$74,999.99, there was an overall decrease between 2009 and 2018 in both rental-occupied and owner-occupied housing units that were cost-burdened.
3. Owner-occupied households are less likely to be cost-burdened than rental-occupied households for those with an income less than \$35,000 per year; and
4. Conversely, owner-occupied households are more likely to be cost-burdened (albeit slightly) than rental-occupied households for those with an income greater than \$35,000 per year.

In comparison to Cumberland County and the State, the Town has less cost-burdened renter-occupied households than both the County and State. In comparison to owner-occupied cost-burdened households, the Town falls within 1.5% of the County and is nearly identical to the State:

Table 13.9 - Cost-Burdened Households by Income Level by Region (2018)						
Household Income	Rental			Owner		
	Town	County	State	Town	County	State
< \$20,000	19.22%	19.17%	24.03%	11.08%	9.67%	11.99%
\$20,000 to \$34,999.99	11.78%	12.78%	13.31%	8.34%	7.53%	7.89%
\$35,000 to \$49,999.99	4.51%	8.16%	4.69%	4.93%	5.48%	4.30%
\$50,000 to \$74,999.99	2.34%	3.71%	1.60%	4.08%	4.83%	3.23%

> \$75,000	0.00%	0.59%	0.26%	0.56%	2.94%	1.54%
TOTALS:	37.70%	44.41%	43.89%	28.99%	30.45%	28.95%

--- ADDITIONAL INFORMATION STAFF WOULD LIKE TO ADD, BUT NOT REQUIRED BY STATE ---

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- C. The Housing Cost and Transportation Cost Connection
- D. Housing Affordability and Town Employees
- E. Mobile Home Analysis
- F. Tiny Homes