

## Housing

### Conditions & Trend

(1) *The community's Comprehensive Planning Housing Data Set prepared and provided to the community by the Maine State Housing Authority, and the Office, or their designees.*

The increase in the number of housing units has occurred at a moderately faster rate than the growth in population in Bowdoinham over the past twenty years. Population grew by 16.7% from 2000 to 2020, while housing grew by 23.4%. The vacancy rate was 7.2% in 2000 and 8.9% in 2020. Of that, 0.9% of housing was for sale in 2000 and 0.3% in 2020, indicating high demand and/or a limited supply of housing locally.

<b>Housing Units in Bowdoinham</b>						
<b>Units by Tenure</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>Change</b>	<b>Percent Change</b>
Total Units	884	1,107	1,279	1,366	259	23.4%
Occupied	818	1,027	1,179	1,245	218	21.2%
Vacant	66	80	100	121	41	51.3%
- Vacant, for rent	4	6	9	8	2	33.3%
- Vacant, for sale only	15	10	11	4	-6	-60.0%
- Vacant, rented or sold, not occupied	2	8	7	9	1	12.5%
- For seasonal, recreational, occasional use	4	34	42	43	9	26.5%
- All other vacant	41	22	31	57	35	159.1%

Source: 2020 U.S. Census Bureau

The increase in the number of housing units has occurred at a faster rate than the growth in population for Sagadahoc County over the past thirty years. Population grew by 4.2% from 2000 to 2020 countywide, while housing grew by 14.9%. The County vacancy rate was 14.4% in 2000 and 14.8% in 2020. Of that, 0.6% of housing was for sale in 2000 and 0.7% in 2020. As a coastal county, Sagadahoc has more seasonal housing proportionally than does the Town.

<b>Housing Units in Sagadahoc County</b>						
<b>Units by Tenure</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>Change</b>	<b>Percent Change</b>
Total Units	14,633	16,489	18,288	18,938	2,449	14.9%
Occupied	12,581	14,117	15,088	16,136	2,019	14.3%
Vacant	2,052	2,372	3,200	2,802	430	18.1%
- Vacant, for rent	273	250	478	248	-2	-0.8%
- Vacant, for sale only	129	107	275	138	31	29.0%
- Vacant, rented or sold, not occupied	50	102	110	131	29	28.4%
- For seasonal, recreational, occasional use	1,293	1,683	1,829	1,796	113	6.7%
- All other vacant	307	230	508	483	253	110.0%

Source: 2020 U.S. Census Bureau

About 82.7% of the Town’s housing is comprised of single-units (single-family: attached and detached). In comparison, the County’s housing stock is 77.5% single-family units, while the State’s is 72.7%. It is unclear why the data notated Bowdoinham having an absence of multi-unit housing. Bowdoinham in fact does have a modest amount of multi-family housing, of about (1%) in contrast to the County’s 14.5% and the State’s 18.9% multi-unit housing percentages. For more information, please see the notation below about Bowdoinham Estates and Greenleaf Apartments. At 17.3%, the Town had more than twice the percentage of mobile homes as a proportion of its total housing than did the County (8%) and the State (8.3%).

<b>Estimate of Units by Structure Type 2017-2021</b>						
<b>Category</b>	<b>Bowdoinham</b>		<b>Sagadahoc County</b>		<b>Maine</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
Total Est. Units	1,328	100.0%	18,880	100.0%	737,782	100.0%
1, detached	1,069	80.5%	14,178	75.1%	518,526	70.3%
1, attached	29	2.2%	448	2.4%	17,537	2.4%
2	0	0.0%	761	4.0%	35,090	4.8%
3 or 4	0	0.0%	897	4.8%	39,904	5.4%
5 to 9	0	0.0%	612	3.2%	26,872	3.6%
10 to 19	0	0.0%	199	1.1%	11,911	1.6%
20 to 49	0	0.0%	153	0.8%	14,819	2.0%
50 or more	0	0.0%	107	0.6%	11,188	1.5%
Mobile home	230	17.3%	1,509	8.0%	61,563	8.3%
Boat, RV, van, etc.	0	0.0%	16	0.1%	372	0.1%

Source: U.S. Census Bureau, 2017-2021 American Community Survey

Notes: The total “estimate of units by structure type” does not equal the total number of units as recorded by the Census in 2020.

Two complexes of housing for elderly and low income were built in the late 1980’s and early 1990’s. Bowdoinham Estates on Preble Street, off 125 close to the I-95 interchange, is an apartment complex for elderly over 62 or handicapped over 18. There are 25 one-bedroom unit for rent.

Greenleaf Apartments, also on Preble Street, is a complex of 21 attached units in groups of 2-4 each. The rent is set at 30% of income, affordable rate for all ages.

During the past decade, all of Bowdoinham’s housing permits were for single-family homes. No multi-family unit permits were issued. Permit activity was stronger in the end of the decade. Bowdoinham had about 14.1% of the permits issued in Sagadahoc County, while having about 8.3% of the County’s population.

Bowdoinham Housing Unit Building Permits Issued													
Housing Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Sum	Yearly Avg
Units in Single-Family Structures	10	6	4	13	13	9	20	19	19	19	20	152	13.8
Units in All Multi-Family Structures	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Units	10	6	4	13	13	9	20	19	19	19	20	152	13.8

Source: Housing unit Building Permits for: Bowdoinham Town, ME.

SOGDS Building Permit Database: <https://socds.huduser.gov/permits/>

Like Bowdoinham, there was more building permit activity countywide in the end of the decade than at the beginning or the middle. At the County level, about 3.7% of all permits were for multi-family structures.

Sagadahoc County Housing Unit Building Permits Issued													
Housing Type	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	Sum	Yearly Avg
Units in Single-Family Structures	102	60	67	83	97	77	110	122	100	105	113	1,036	94.18
Units in All Multi-Family Structures	0	0	0	0	0	0	16	2	12	0	10	40	3.63
Total Units	12	60	67	83	97	77	126	124	112	105	123	1,076	97.81

Source: Housing Unit Building Permits for: Bowdoinham Town, ME.

SOGDS Building Permit Database: <https://socds.huduser.gov/permits/>

Bowdoinham has not seen any new housing development since 2019, yet it maintains the most recent median year built of 1984 when compared to the County and the State. In Sagadahoc County, only three new houses have been constructed since 2019, resulting in a median year built of 1976. The State also exhibits a notably low rate of housing construction, with only 804 new houses built since 2019, and its median year built stands at 1975.

<b>Housing Units by Year Built</b>			
<b>Age of Housing Unit</b>	<b>Bowdoinham</b>	<b>Sagadahoc County</b>	<b>Maine</b>
Total	1,328	18,880	737,782
Built 2020 or later	0	3	804
Built 2010 to 2019	106	1,158	39,590
Built 2000 to 2009	105	2,178	91,908
Built 1990 to 1999	270	2,462	86,701
Built 1980 to 1989	306	2,701	104,083
Built 1970 to 1979	238	2,350	101,516
Built 1960 to 1969	53	912	51,715
Built 1950 to 1959	19	1,098	52,345
Built 1940 to 1949	11	934	34,332
Built 1939 or earlier	220	5,084	174,788
Median Year Built	1984	1976	1975

Source: U.S. Census Bureau, 2017-2021 American Community Survey

About 90.5% of occupied housing in Bowdoinham was owner occupied in 2021, as compared with 76.7% in Sagadahoc County and 73.4% for the state. As a portion of total occupied housing, there is less renter occupied housing at the local level than at the County level or statewide. About 16.5% of owner-occupied housing in Bowdoinham was built before 1989. For the County that figure was 19.5% and for the State that figure was 19.8%. After 2019, Bowdoinham does not have any owner-occupied or renter-occupied units because no housing has been built since that year.

<b>Occupied Housing Units by Year Householder Moved into Unit</b>			
<b>Age of Housing Unit</b>	<b>Bowdoinham</b>	<b>Sagadahoc County</b>	<b>Maine</b>
Total Occupied	1,196	15,879	571,064
Owner occupied Total	1,082	12,184	419,024
Moved in 2019 or later	0	484	23,047
Moved in 2015 to 2018	213	2,480	76,013
Moved in 2010 to 2014	159	1,800	61,358
Moved in 2000 to 2009	441	3,397	108,299
Moved in 1990 to 1999	90	1,648	67,319
Moved in 1989 or earlier	179	2,375	82,988
Renter occupied Total	114	3,695	152,040
Moved in 2019 or later	0	747	24,928
Moved in 2015 to 2018	43	1,695	68,496
Moved in 2010 to 2014	29	643	31,594
Moved in 2000 to 2009	0	479	17,813
Moved in 1990 to 1999	42	86	4,984
Moved in 1989 or earlier	0	45	4,225
Median Year Householder Moved into Unit	2007	2010	2,010

Source: U.S. Census Bureau, 2017-2021 American Community Survey

In 2010, the median income earner in Bowdoinham could afford about 83% of the median home sale price in the Town. Despite an overall increase in incomes, the town experienced a decrease in housing affordability since 2016. Notably, the most affordable year for home purchases was 2012, with a median home sale price of \$128,500. Fast forward to 2020, and the median home sale price surged to \$310,000, necessitating an income of \$85,561 to afford it – a staggering 115% increase compared to the median income. The next table also shows the income needed to afford recent home sale prices, and home prices that are affordable for recent income figures. Home sale prices are for units sold through multiple-listing services. These sales do not include homes and lands sold directly by the owner without the use of a real estate agent, which tend to fetch lower prices and are often sold or given to relatives.

<b>Housing Affordability in Bowdoinham</b>					
<b>Year</b>	<b>Affordability Index</b>	<b>Median Home Sale Price</b>	<b>Median Income</b>	<b>Income Needed to afford Home Price</b>	<b>Home Price Affordable to Median Income</b>
2020	0.87	\$310,000	\$74,309	\$85,561	\$269,232
2019	0.99	\$224,000	\$65,990	\$66,357	\$222,761
2018	0.88	\$221,500	\$59,931	\$67,733	\$195,985
2017	0.92	\$209,500	\$56,583	\$61,348	\$193,229
2016	1.1	\$190,000	\$60,537	\$55,107	\$208,722
2015	1.15	\$196,000	\$64,080	\$55,731	\$225,364
2014	1.39	\$162,000	\$64,098	\$46,075	\$225,370
2013	1.3	\$160,000	\$60,484	\$46,468	\$208,262
2012	1.52	\$128,500	\$58,032	\$38,226	\$195,079
2011	1.06	\$180,000	\$57,689	\$54,520	\$190,462
2010	0.83	\$205,000	\$58,838	\$70,895	\$170,136

Source: Maine State Housing Authority.

Notes: The affordability index is the ratio of Home Price Affordable at Median Income to Median

Home Price. An index of less than 1 means the area is generally unaffordable – i.e., a household earning area median income could not cover the payment on a median priced home (30 year mortgage, taxes and insurance) using no more than 28% of gross income.

Despite having a higher median income, Bowdoinham exhibits a lower affordability index compared to both the County and the State. This is due to a greater variety of housing stock found outside of the Town, including more multi-family housing units, which are often less expensive than single-family detached housing units.

<b>Housing Affordability in 2020</b>					
<b>Area</b>	<b>Affordability Index</b>	<b>Median Income</b>	<b>Median Home Sale Price</b>	<b>Income Needed to afford Home Price</b>	<b>Home Price Affordable to Median Income</b>
Bowdoinham	0.87	\$74,309	\$310,000	\$85,561	\$269,232
Sagadahoc County	0.94	\$68,406	\$271,000	\$72,716	\$254,936
Maine	0.91	\$63,340	\$255,000	\$69,691	\$231,762

Source: Maine State Housing Authority

Notes: The affordability index is the ratio of Home Price Affordable at Median Income to Median Home Price. An index of less than 1 means the area is generally unaffordable – i.e., a household earning area median income could not cover the payment on a median priced home (30-year mortgage, taxes and insurance) using no more than 28% of gross income. The Brunswick LMA includes Brunswick, Harpswell, Dresden, Westport, Wiscasset, Arrowsic, Bath, Bowdoin, Bowdoinham, Georgetown, Perkins UT, Phippsburg, Richmond, Topsham, West Bath, and Woolwich.

Over half of the households in their community are unable to meet the financial requirements to purchase a housing unit at the existing sale prices.

<b>Households Unable to Afford Median Home Sale Price in 2020</b>			
<b>Area</b>	<b>Percent of Households that can't afford</b>	<b>Number of Households that can't afford</b>	<b>Total Households</b>
Bowdoinham	59.4%	698	1,218
Sagadahoc County	58.1%	8,277	15,658
Maine	56.4%	317,492	572,586

Source: Maine State Housing Authority

Due to the limited number of rental units in Bowdoinham, local data is not available on affordability from the Maine State Housing Authority. Consequently, data from Brunswick is presented instead. Similar to the table above, over half of the renter households cannot afford the average 2-bedroom rent at the existing sale prices in the County and the State.

<b>Renter Households That Can't Afford the Average 2-Bedroom Rent 2020</b>			
<b>Area</b>	<b>Percent of Households Unable to Afford Avg. 2BR Rent</b>	<b>Number of Households Unable to Afford Avg 2BR Rent</b>	<b>Average 2 BR Rent (with Utilities)</b>
Brunswick Micropolitan Housing Market/LMA	50.3%	3,878	\$1,011
Sagadahoc County	52.8%	2,024	\$1,011
Maine	57.2%	93,292	\$1,062

Source: Maine State Housing Authority

Notes: Bowdoinham rental figures are not available.

From 2018 to 2022, 114 families participated in the First Time Home Program in Bowdoinham receiving financial assistance from the Maine State Housing Authority.

<b>Maine Housing First Home Program Participation in Bowdoinham</b>						
<b>Year</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>Totals</b>
Number of Loans	31	25	28	12	18	114

Source: Maine State Housing Authority

In Bowdoinham, 40.5% of homeowner households earned more than 80% of Median Household Income. About 22% of homeowner households earned more than 50% but less than 80% of the Median Household Income. About 14.6% of Bowdoinham homeowners earned more than 30% to 50% of the Median Household Income. For the County as a whole, those figures were 37.7%, 20.3% and 10.4% respectively.

<b>Homeowner Households by Income in 2020</b>					
<b>Area</b>	<b>Total Homeowner Households</b>	<b>&gt;80% Median Household Income</b>	<b>&gt;50% to 80% Median Household Income</b>	<b>&gt;30% to 50% Median Household Income</b>	<b>Average Household Size</b>
Bowdoinham	1,085	439	239	158	2.45
Sagadahoc County	11,980	4,519	2,431	1,250	2.25

Source: Maine State Housing Authority

Due to the limited number of rental units in Bowdoinham, data from the Maine State Housing Authority is not available on renter income at the Town level, 38.8% of renter households earned more than 80% of Median Household Income. About 21.6% of renter households earned more than 50% but less than 80% of the Median Household Income. About 11% of renter households earned more than 30% to 50% of the Median Household Income.

<b>Renter Households by Income in 2020</b>					
<b>Area</b>	<b>Total Renter Households</b>	<b>&gt;80% Median Household Income</b>	<b>&gt;50% to 80% Median Household Income</b>	<b>&gt;30% to 50% Median Household Income</b>	<b>Average Household Size</b>
Bowdoinham	142	N/A	N/A	N/A	2.45
Sagadahoc County	3,830	1,487	828	422	2.25

Source: Maine State Housing Authority

(2) *Information on existing local and regional affordable/workforce housing coalitions or similar efforts.*

The Midcoast Council of Governments began convening the Five Rivers Affordable Housing Working Group in the winter of 2023. Stakeholders include public and private stakeholders in the Sagadahoc County, Harpswell and Brunswick. The goal of the working group is to align existing housing assessments and agreements, work to consolidate zoning approaches, inform the development of common housing models, and facilitate collaboration on regionally focused housing projects.

In October of 2022 the Bowdoinham Community Development Initiative and the Bowdoinham Comprehensive Planning Committee cohosted a housing forum to review housing data, affordable housing options, local regulations regarding housing, and to discuss housing needs. The conversations and efforts to make progress on creating more affordable housing continues through the Comprehensive Planning Committee’s Housing Subcommittee which meets monthly.

The Maine Affordable Housing Coalition based in Portland is a diverse coalition of private and public sector organizations, including developers, architects, engineers, builders, investors, Community Action agencies, public housing authorities, housing and service providers, advocates and others committed to ensuring that all Mainers are adequately and affordably housed. The group was formed initially as the Southern Maine Affordable Rental Housing Coalition in 2000, but since that time, has extended its membership and activities to other areas of the State including Sagadahoc County.

The United Way of Mid-Coast Maine based in Bath administers the Emergency Home Heating Assistance and Emergency Food and Shelter Program in the region.

The Greater Brunswick Housing Corporation was created in 1998 to increase the supply of affordable housing in the region. The specific purposes of the corporation are to own, lease, organize, develop, construct, financially assist, manage and operate, on a non-profit basis, projects or programs providing low- income rentals or homeownership opportunities to elderly, handicapped and/or families.

The Bath Housing Authority is a non-profit agency concerned with providing Bath area residents with safe, attractive, efficient, and affordable housing in the City of Bath.

*(3) A summary of local regulations that affect the development of affordable/workforce housing.*

One- and two-family residential units are allowed town-wide excluding the Commercial Fisheries and Maritime District. Multi-unit residential is allowed in most of Bowdoinham (General District: Residential/Agricultural District, all areas outside of the shoreland zoning districts, and in the Limited Residential and Limited Commercial shoreland zoning districts).

Outside of the shoreland zoning districts, the minimum lot size in the Residential/Agricultural District is one acre and the maximum residential density is one unit per acre for development on individual lots and one acre, net residential density, in subdivisions. The one- acre standard was set due to the lack of sewer in Bowdoinham, which inhibits the development of multi-unit housing.

Affordable housing tends to be located on lots smaller than one acre, and/or as part of multi-unit development with connections to sewer or community wastewater systems. The Land Use Ordinance allows for higher density for housing units that would be connected to sewer, should it become available, or to community wastewater systems, or for units designated as affordable based upon State or federal criteria. In Village District I and II, the minimum lot size is 10,000 square feet for subdivisions with community subsurface wastewater systems with a maximum residential density of 20,000 square feet. Further, in 2023 the Land Use Ordinance was amended to allow for an additional accessory dwelling unit of up to 1,600 square feet which is exempt from any density or lot area requirements in all districts.

Additionally, manufactured housing (mobile homes and mobile home parks) are allowed town-wide excluding certain shoreland districts. As noted above, Bowdoinham has a relatively low proportion of multi-units and a high proportion of mobile homes as compared to the County and State.

Analysis

*(1) How many additional housing units (if any), including rental units, will be necessary to accommodate projected population and demographic changes during the planning period?*

Based upon observed trends, the 2035 population of the Town is forecast to total a maximum of 3,176 persons, up by 129 from 2020. See the Population Chapter for more information. At the current average household size of 2.54 persons, that would require an additional about 51 housing units by 2035. However, an analysis by the Midcoast Council of Governments projects this growth to be significantly higher, possibly up to 13%. If that growth is actualized, along with the trend in increased average household size projected to be around 2.65 persons, the Town could be looking to support an additional 396 people requiring 149 more housing units. Given the actual amount of housing growth seen from 2010 to 2019 (106 units), it may be possible that the additional units to be built over the next planning period may fall short.

Rental housing in the form of multi-family units comprised very little of the Town housing stock. Without sewer or community wastewater systems, multi-unit housing is unlikely to increase significantly. However, recent changes to allow more density in the Village Districts and allowance for an additional accessory dwelling unit could spur rental housing development.

- (2) *Is housing, including rental housing, affordable to those earning the median income in the region? Is housing affordable to those earning 80% of the median income? If not, review local and regional efforts to address issue.*

In 2020, the median income household in Bowdoinham (\$74,309) could afford about 86.8% (\$269,332) of the median home sale price in the Town (\$310,000). The affordability figure was notably better for Sagadahoc County (94%). Of course, for those earning less than the median income, housing is even less affordable. About 646 Bowdoinham homeowner households earned 80% or less of the median household income, as estimated in 2020. Rental household figures were not available at the Town level. Housing affordability, as based upon the standard definition of not spending more than 30% of one's income on housing, concerns middle and low-income earners in Bowdoinham as it does residents statewide.

Mobile homes comprise about 17.3% of Bowdoinham's housing stock and provide the majority of affordable housing, as there are few multi-units in the Town. The Land Use Ordinance allows mobile homes in most parts of the community, except for certain shoreland zoning districts.

Since 2000, the Town has not facilitated any affordable housing. See the Conditions and Trends section for a description of regional affordable housing efforts.

- (3) *Are seasonal homes being converted to year-round use or vice-versa? What impact does this have on the community?*

Bowdoinham has few seasonal units (43 in 2020). The Code Enforcement Office reports that since 2010 there have been few conversions of seasonal units to year-round. While the Town does not actively monitor occupancy, there has been no appreciable impact on the community from conversions.

- (4) *Will additional low and moderate income family, senior, or assisted living housing be necessary to meet projected needs for the community? Will these needs be met locally or regionally?*

As noted in the Population Chapter, much of the forecasted population increase in Bowdoinham will be in the older age groups. The demand for housing to accommodate the needs of the elderly will increase. Expansion of existing subsidized facilities (Bowdoinham Estates and Greenleaf Apartments) in Bowdoinham for low-income persons and the elderly, or the construction of new similar facilities including assisted living would be needed to meet future local demand. A wider variety of elderly housing options are found nearby in the larger communities of Bath and Brunswick, which benefit from a range of complementary services and medical facilities that Bowdoinham lacks. It is likely that service center communities will continue to provide the majority of subsidized units, with a smaller, but growing portion provided locally.

- (5) *Are there other major housing issues in the community, such as substandard housing?*

The CEO does occasionally respond to substandard housing issues a few times a year with reports concerning wastewater disposal and internal plumbing issues. In addition, the local health inspector has been called to respond less frequently to substandard housing conditions.

- (6) *How do existing local regulations encourage or discourage the development of*

*affordable/workforce housing?*

Affordable housing tends to be located on lots smaller than one acre, and/or as part of multi-unit development with connections to sewer or community wastewater systems. The Land Use Ordinance allows for higher density for housing units that would be connected to sewer, should it become available, or to community wastewater systems, or for units designated as affordable based upon State or federal criteria. In Village District I and II, the minimum lot size is 10,000 square feet for subdivisions with community subsurface wastewater systems with a maximum residential density of 20,000 square feet. Further, in 2023 the Land Use Ordinance was amended to allow for an additional accessory dwelling unit of up to 1,600 square feet which is exempt from any density or lot area requirements in all districts.

Additionally, manufactured housing (mobile homes and mobile home parks) are allowed town-wide excluding certain shoreland districts. As noted above, Bowdoinham has a relatively low proportion of multi-units and a high proportion of mobile homes as compared to the County and State.