

CHAPTER III

HOUSING

INTRODUCTION

Examination of housing characteristics in Waterboro is a critical determinant in the formulation of a Town plan. Residential housing, and its associated accessory buildings and yards, represents the dominant land use in Waterboro's built environment. Secondly, housing characteristics have a strong influence on the size and composition of the Town's future population. Thirdly, given the Town's emerging role as a residential alternative for the regional job centers, residential housing provides the lion's share of Waterboro's local tax base. Future provisions of municipal services and a stable fiscal environment will be governed by the net taxable dollars generated by the housing market. Finally, since it serves as the dominant built land-use, housing development patterns play a pivotal role in the visual and cultural identity and image of the community.

This chapter is intended to identify historical and current housing characteristics in Waterboro in order to: 1) project future housing patterns and trends; and 2) analyze housing needs and issues that may impact municipal services and settlement patterns of Waterboro in the year 2000.

HOUSING CHARACTERISTICS

• DENSITY

Density calculations provide a measure of urbanization and relative development intensity in a community. Table III-1 reveals Waterboro is more densely developed than neighboring communities to the north and west; however, compared to all of York County and its urban centers, Waterboro has considerably lower density figures. Not surprisingly, the density of Hollis and Alfred is comparatively higher due to the changing roles as bedroom communities for the Greater Portland and Sanford job centers.

Table III-1

DEVELOPMENT DENSITY
WATERBORO, YORK COUNTY & STATE OF MAINE
1989

	Area in Square Miles	Dwellings Per Square Mile	Persons Per Square Mile
Waterboro	53.5	41.8	89.7
Newfield	35.4	22.7	25.7
Lyman	43.9	33.9	20.7
Limington	44.1	26.4	64.9
Limerick	27.9	35.9	64.5
Alfred	26.2	40.7	97.7
Hollis	32.6	42.3	117.5
Saco	38.8	172.3	409.8
Sanford	50.4	172.0	418.7
Kittery	18.5	214.9	535.1
Biddeford	30.8	282.3	665.6
York County	989.0	85.0	180.0
State of Maine	29,961.0	----	37.6

SOURCE: SMRPC; Maine Register 1989-1990; STI, 1989

• HOUSING SUPPLY TRENDS

As discussed in Chapter 1 (Population Characteristics), Waterboro's population has almost quadrupled in the past twenty years. Naturally, the Town has witnessed a corresponding increase in the housing stock. As Table III-2 indicates, the total number of housing units has more than doubled from 1970, with 708 new units added from 1970-1980, and 805 new residential building permits issued between 1980 and 1990.

Table III-2

GROWTH IN RESIDENTIAL UNITS
WATERBORO: 1970, 1980, 1990

Year	Year-Round Units	% Change	Seasonal Units	% Change	Vacant Units	% Change	Total Units	% Change
1970	492	---	404	---	91	---	896	---
1980	985	+100%	619	53%	51	-44%	1604	+79
1990	1790	+82%	619	0%	--	---	2409	+50

SOURCE: U. S. Census, 1980;
Town of Waterboro Building Records, 1979-1989

* 1990 Figures are based on Building Permits only - issued between 1/1/80 and 12/31/89

The period between 1970 and 1980 not only shows a dramatic increase in all housing units in the Town, but also a marked rise in seasonal dwelling construction. This increase may be attributed to the development of the Lake Arrowhead community and second home infill around the Town's more established seasonal communities. The virtual arrest of seasonal home growth during the 1980's is due to stronger building codes and investment decisions by property owners, whereby year-round units were constructed regardless of their seasonal use.

Figures in Table III-2 clearly show that rapid housing development in Waterboro is not the product of the 1985-1989 growth phenomenon in southern Maine, but a long-standing and sustained development trend.

• COMPOSITION OF THE HOUSING STOCK

As Table III-3 testifies, single family detached dwellings represent the dominant housing unit type in Waterboro. Of the total permitted housing stock as of December 31, 1989, 85% consist of single family units. Mobile homes rank as the second highest unit type at 11% of the stock, with apartments and duplexes each commanding less than 3% of the housing stock in Town.

Table III-3
GROWTH IN YEAR-ROUND HOUSING
BY UNIT TYPE
WATERBORO, MAINE
1979 - 1989

<u>Unit Type</u>	<u>Existing 1979</u>	<u>Permits 1979-1989</u>	<u>Total Units</u>	<u>% Stock</u>	<u>% Increase 1979-198</u>
Single Family Units	827	700	1527	84.5%	85%
Duplex Units	41	6	47	2.6%	15%
Mobile homes	90	112	202	11.1%	124%
Apartment Units	27	4	31	1.8%	15%
Vacant Units	(51)	--	(51)	--	--
Total Permitted Units (1979 - 1989)	934	822	1807		88%
Total Built Units * (1979 - 1988)	934	679	1613		73%

* Assume a 1-year lag time between permit and occupancy.

SOURCE: Waterboro Building Records

Not surprisingly, expansion of the housing stock over the past decade has occurred primarily upon the single family housing market. Between 1980 and 1989, the number of single family homes in Waterboro increased by 85%. However, more startling is the 124% growth rate occurring in mobile/manufactured housing. Although mobile homes have long served as an affordable alternative to stick-built housing, the 1980-1989 increase in this market is unusual. The rising land prices and construction costs accompanying the southern Maine growth boom of the past four years may be credited with the rapid increase of mobile homes in the Town's housing stock.

It should also be noted that apartments and duplexes are conspicuously limited in the Town. As such, rental opportunities for certain segments of the population, such as singles, young couples, and single-elderly households, are constrained. Waterboro's housing stock is overwhelmingly targeted towards single family ownership (see Table III-5).

The number of bedrooms per unit reveals more about the dwelling size and target market of the housing stock in Town. According to statistics illustrated in Table III-4, two and three bedroom units dominate the housing market. Larger dwellings (4 and 5+ bedrooms) represent a surprisingly small proportion of the total stock. One bedroom units appear to represent the few available apartments, converted camps, and substandard units.

Table III-4

YEAR-ROUND UNIT TYPES BY
NUMBER OF BEDROOMS
WATERBORO, MAINE
WATERBORO, 1980

<u>No. of Bedrooms/ Housing Units</u>	<u>Owner Occupied</u>	<u>Renter Occupied</u>	<u>Vacant</u>	<u>Total</u>	<u>% Housing Stock</u>
None	0	0	0	0	0%
1 Bedroom	43	18	4	69	7%
2 Bedrooms	300	54	19	373	38%
3 Bedrooms	319	35	15	369	37%
4 Bedrooms	105	17	14	136	13%
5+ Bedrooms	40	3	0	43	4%

SOURCE: U. S. Census, 1980

Two-bedroom dwellings cater to the "starter home" and "empty-nester"/retired household markets, while 4+ bedroom units are usually larger residential units constructed by more affluent households. Three-bedroom dwellings are considered to be the most common form of single family unit constructed in the northeast United States.

The data suggests that, as of 1980, Waterboro's housing stock attracts young families just starting out, and more established young households with children. Although confirmed data will not be available until the 1990 Census, a preliminary review of Town building records indicates that 1970-1979 trends continued through the 1980's, with an apparent increase in two-bedroom units. This implies that Waterboro serves as an attractive community for starter home development in southern Maine.

AGE OF HOUSING STOCK

Unlike many older communities in southern Maine, Waterboro's housing stock is recent in age. Whereas dwellings constructed prior to 1939 represent 35% of the housing stock in York County, only 10.5% of Waterboro's residential units pre-date World War II. The Great Fires of 1919 and 1947 can be held directly responsible for the lack of older historic structures in Town. As a result, most of the housing stock in Waterboro is post-war construction, with over 44% of the Town's total stock appearing from 1980 to 1989.

Table III-5

**AGE OF YEAR-ROUND HOUSING STOCK
WATERBORO, MAINE**

<u>Year Constructed</u>	<u>Owner Occupied</u>	<u>Renter Occupied</u>	<u>Vacant Stock</u>	<u>Total Stock</u>	<u>% of Total</u>
1939 or earlier	146	26	15	187	10.5%
1940 - 1949	81	31	2	114	6.4%
1950 - 1959	47	14	11	72	4.1%
1960 - 1969	112	20	9	141	8.0%
1970 - March 1980	421	36	19	476	27.0%
Sub-Total Housing Units	807	127	56	990	---
3/80 - 11/89 Permits	---	---	--	781	44.0%
TOTAL POTENTIAL UNITS				1771	100.0%

SOURCE: U. S. Census, 1980;
Waterboro Building Records, 1979-1989.

Table III-6

**COMPARISON OF HOUSING STOCK AGES
WATERBORO & YORK COUNTY**

<u>Year Constructed</u>	<u>Waterboro</u>	<u>York County</u>	<u>% York County</u>
1939 or earlier	187	22,653	35.0%
1940 - 1949	114	5,197	8.0%
1950 - 1959	72	5,011	7.8%
1960 - 1969	141	6,231	9.7%
1970 - 1979	476	14,743	23.0%
1980 - 1986	229*	10,634	16.5%
Total Stock (1986)	1,219	64,469	100%

* Assume 1986 permitted homes have 1-year lag time until occupancy.

SOURCE: 1980 U. S. Census, Waterboro Building Department, York County 2000, 1986.

The young age of housing stock in Waterboro carries with it several important implications:

1. With most of the Town's residences being constructed between 1970 and 1989, it can be assumed that a higher proportion of Waterboro's housing stock conforms to modern building codes.
2. Fire insurance rates should be lower overall in Waterboro than in communities with older homes.
3. Traditional settlement patterns are not as evident in Waterboro, and hence there is more of a "suburban" image to the community.

• OCCUPANCY CHARACTERISTICS

According to the U. S. Census, a vast majority (86%) of Waterboro residents own the home in which they live as of 1980. Table III-6 below shows that, although the number of rental units more than doubled between 1970 and 1980, the proportion of rental housing in Town rose marginally from 13% to 14%. Just as significant is the changing face of household sizes from 1970 to 1980. Although rental units typically accommodate smaller households than owner-occupied units, the household sizes in 1970 were roughly similar for both rental and owner occupied units. As of 1980, however, household sizes in rental units dropped to standard levels, while household sizes in owned dwellings increased during a period when national household size averages were dropping. As

discussed in Chapter 1 (Population Characteristics), it may be speculated that Waterboro was being discovered as a community where growing families could find more affordable housing.

Table III-7

COUNT OF YEAR-ROUND UNITS: OWNER vs. RENTER OCCUPIED

Unit Type	1970	1970	1980	1980	Persons/Unit	
	# Units	%	# Units	%	1970	1980
Owner-Occupied	351	87%	807	86%	3.02	3.23
Renter-Occupied	50	13%	127	14%	2.94	2.64
Total Occupied Units	401	100%	934	100%	3.01	3.15

SOURCE: U. S. Census, 1970 and 1980

VACANCY RATES

Vacancy rates serve as an indicator of the health of the housing market in a community. A high vacancy rate is often a sign that the housing stock is undesirable, either due to dilapidated conditions or inflated prices. On the other hand, low vacancy rates indicate an artificially constricted housing supply resulting from tight credit, exclusionary zoning practices, and/or limits of available land. Generally, 2% is the average vacancy rate for homes for sale, while rental units normally experience a 5% vacancy rate. Table III-8 below illustrates vacancy rates in Waterboro for the census years of 1970 and 1980.

Table III-8

VACANCY RATES FOR YEAR-ROUND UNITS
1970 and 1980

	1970 *	1980 *
	<u>Vacancy Rate</u>	<u>Vacancy Rate</u>
Units for Sale	0.6%	1.5%
Units for Rent	15.3%	8.0%
Total Year-round Vacancies	2.6%	2.4%

* Excludes uncategorized year-round vacancies. It is assumed that these units represent winterized homes used by seasonal residents.

SOURCE: U. S. Census, 1970 and 1980

Results from Table III-8 clearly show that the demand of single family homes appears to historically outstrip the available supply. Conversely, the rental stock in Town appears to have chronically high vacancy rates due to general disinvestment in rental properties.

MARKET VALUES OF HOUSING STOCK

• Single Family Houses

The only comprehensive survey of prevailing residential market prices available for Waterboro is derived from the 1980 census. In the ten years since this data was generated, market prices have increased dramatically, both in southern Maine and in Waterboro. Therefore, data revealed in Table III-9 can only be regarded as a relative distribution of residential home values in Town. It should also be noted this data represents only owner-occupied single family units and its surrounding property. Properties containing mobile homes, houses with ten acres or more, or mixed use establishments were specifically excluded from the tabulations.

Table III-9

MARKET VALUE OF OWNER-OCCUPIED HOUSING UNITS WATERBORO, 1980

<u>Estimated Market Value</u>	<u>Waterboro # Units</u>	<u>Waterboro % Units</u>	<u>York County Units</u>	<u>York County %</u>
- \$10,000	13	2%		
\$10,000 - \$14,999	12	2%		
\$15,000 - \$19,999	17	3%		
\$20,000 - \$24,999	37	6.3%		
\$25,000 - \$34,999	96	16.4%		
\$35,000 - \$49,999	288	49.3%		
\$50,000 +	121	21.0%		

SOURCE: U. S. Census, 1980

As an alternative to the outdated figures in Table III-9, the average value of housing property in Waterboro may be determined by factoring the Town's residential land and building tax values to fair market valuation and dividing by the total number of residential units (seasonal and year-round) available in 1988. This methodology yields a mean value of \$72,770 per dwelling unit. Of course, this figure is skewed by such factors as lower-value mobile homes, large lots (10+ acres), seasonal and substandard housing.

• Rental Structure

The same inflationary disparity between data reported in the 1980 census and prevailing rates pertains to rental costs in Waterboro. Interpolating the available data, the median rent per month was \$178.00. Obviously, this figure is substantially lower than prevailing rates. According to SMRPC data for 1988, the fair market rent for a two-bedroom unit located in the non-MSA portion of York County averages \$548.00

SUBSTANDARD HOUSING CONDITIONS

With most of the Waterboro housing stock being constructed after the 1940's, it could be assumed that the Town would contain few substandard units. Substandard units are defined by H.U.D. Section 8 provisions as dwelling spaces that fail to pass BOCA Code building requirements. In applying these standards to available census housing data, two categories are generally regarded as being prime indicators of substandard housing conditions: 1) incomplete indoor plumbing; and 2) overcrowding in which more than one person occupies each room of the unit.

Table III-10

YEAR-ROUND UNITS LACKING ADEQUATE
INDOOR PLUMBING
WATERBORO, 1980

	Owner Occupied	Renter Occupied	Vacant	Total	% 1980 Waterboro	% State
Lacking Adequate Indoor Plumbing	20	10	6	36	3.6%	4.9%

SOURCE: U. S. Census, 1980

Table III-11

YEAR-ROUND UNITS CONTAINING
1.01+ PERSONS PER ROOM
WATERBORO, 1980

Age of Housing	Units with 1.01+ Persons Per Room	% Total 1980 Housing Stock	% State
1939 or earlier	2	0.2%	--
1940 - 1980	23	2.3%	--
Total	25	2.5%	3.1%

SOURCE: U. S. Census, 1980

According to 1980 Census data compiled in Tables III-10 and III-11, 36 units or 3.6% of the housing stock in Town have inadequate plumbing facilities, while 25 or 2.5% of the units have overcrowded conditions. Only one (1) unit was identified in 1980 as having both inadequate plumbing and overcrowded conditions.

In comparative terms, Waterboro's stock of substandard housing is lower proportionately than the overall State figures. It is also likely that in the eleven years since the Census, housing conditions have improved and the proportion of substandard units to the Town's total stock has decreased. Overall, it can be stated that substandard housing in Town does not appear to be an outstanding problem. However, the existence of any substandard units in Waterboro should be considered unacceptable. Consequently, the Town should institute policies and provide incentive programs for the eradication of remaining substandard housing units.

Most of the substandard units are concentrated in South and East Waterboro. Given their concentration in relatively compact urban centers, and the absence of adequate supporting infrastructure, as well as the historic character of these village centers, it would be appropriate for the Town to pursue CDBC funds for rehabilitation of living conditions to acceptable standards.

SEASONAL HOUSING

In the post-war years, Waterboro's water resources have made the Town a magnet for summertime recreation and second-home development. Most of this vacation development occurred in enclaves surrounding Lake Arrowhead, Little Ossipee Pond, Middle Branch Pond, Lake Sherbourne, and Northwest Pond. By 1970, almost half of Waterboro's total housing stock consisted of seasonal homes (see Table III-2).

However, in the succeeding years, the "discovery" of Waterboro by the local commuting market has diminished the dominant role of seasonal dwellings in the Town's housing stock. Although second home development grew by 53% (619 units total) from 1970-1980, seasonal housing represented only 39% of the Town's housing stock.

Although comprehensive data is not yet available, building permit records indicate that the traditional camps and summer houses have been replaced by year-round construction in the 1980's. This changing trend can be attributed to: 1) the economic necessity of year-round construction in the face of scarce and costly waterfront property; 2) strict enforcement of building codes and changing land use laws; and 3) an emerging tendency for seasonal residents to spend their retirement years at their summer properties.

CONVERSIONS

In addition to year-round construction, the 1980's witnessed an increase in the number of conversions of seasonal units to year-round use. Some of these conversions may be for the benefit of the principle owners, while in other cases, converted units are intended to provide rental income during off-season periods. As such, the actual number of seasonal dwellings may have not only stabilized, but actually declined in the 1980's.

ADVANTAGES & DISADVANTAGES

The seasonal home stock offers both advantages and disadvantages to the Town. From the positive side, seasonal units represent a tax revenue advantage since summer residents require fewer services than year-round residents. The savings in educational costs alone justifies the encouragement of seasonal construction. Conversion of seasonal units, therefore, represents a fiscal burden to the community as new demands are placed on municipal services from the year-round inhabitants.

Conversion of seasonal units also raises other fiscal and environmental concerns. Many older camps are situated on lots which cannot effectively process nutrients from expanded use of inadequate septic systems. The lack of available space and the grandfathered status of seasonal septic systems often results in compromised designs that do not insure protection of adjacent water resources. In addition, the municipal government can find itself under pressure to assume maintenance responsibilities for substandard private roads servicing converted seasonal enclaves.

ELDERLY HOUSING

In 1986, the Applewood Housing Project was constructed in Waterboro Center to provide affordable housing for Town citizens. Constructed through a Farmers Home Administration loan, the project provides 16 units of Section 8 subsidized housing. Resident eligibility is based on Section 8 criteria in which an applicant must be at least 62 years old or be classified as "disabled" under Social Security Administration guidelines, or "handicapped" as defined by H.U.D. criteria. At this point, most of the current residents are elderly citizens.

As Waterboro grows into the next century, elderly and disabled housing needs will become more of a pressing issue. In the 1980 Census, the elderly represented a disproportionate share of all households at or below the poverty level. (Refer to Tables I-13 and I-16). Waterboro's elderly population is expected to parallel national trends and balloon by the end of the century. Increased property values and tax valuations will make it increasingly difficult for elderly citizens on fixed incomes to meet tax obligations. In the face of these emerging trends, it can be anticipated that the number of elderly households hovering at poverty level will correspondingly increase. The Town must be

prepared to not only expand its current stock of subsidized housing, but to pursue alternative measures that assist elderly citizens to hold onto their existing housing.

LAKE ARROWHEAD GROWTH

Lake Arrowhead Estates was originally designed in the early 1970's as a high-end recreational community strategically situated on the shores of the impounded Little Ossipee River. Originally approved for a total of 1760 half-acre lots, the community was supported by over 80 miles of private roads, centralized and private drinking water distribution system, three recreational clubhouse complexes, a miniature golf course, and three community beaches. In the 1980's, the Lake Arrowhead project failed and was bought out by the local homeowners association referred to as Lake Arrowhead Community (LAC). Sales, resales, and construction occurred at a modest pace until 1985 when sales increased dramatically in the project.

Table III-12 illustrates the progressive growth of housing in the LAC properties from 1985-1989.

Table III-12

**BUILDING PERMITS ISSUED IN
LAKE ARROWHEAD ESTATES
1985 - 1989**

<u>Year</u>	<u>Permits Issued in LAC</u>	<u>Total Permits - Waterboro</u>	<u>% Town Permits</u>
1985	18	65	28%
1986	27	94	29%
1987	72	159	45%
1988	97	156	62%
1989	137	174	80%

SOURCE: Waterboro Building Inspector, 1990.

The housing explosion in Lake Arrowhead and its progressive dominance in the Town's housing market can be attributed almost exclusively to the issue of housing affordability. While the average house lot is priced between \$20,000.00 and \$30,000.00 elsewhere in Waterboro, an interior lot in the Lake Arrowhead project can be purchased for \$7,000.00-\$10,000.00. Two-bedroom cape or ranch-style home packages are currently being advertised at under \$90,000.00. Waterfront lots offered by LAC average around \$30,000.00. Considering that a family earning the median income of \$32,600 can only afford a \$95,000.00 mortgage, Lake Arrowhead offers first time home buyers a viable alternative to mobile homes and rental units.

As housing prices overheated during the late 1980's, Lake Arrowhead attracted a regional market of affordable home buyers. The housing downturn of 1989-1990 seems to have had little effect on building boom in the project as evidenced by the disparity between permits issued for LAC and those issued for non-LAC properties. The market for higher-priced homes may have abated in York County; however, there remains a pent-up demand for affordable units that the current lower interest rates may encourage. Given the pent-up affordable housing demand and 1,020 unbuilt lots remaining in the project, it may be assumed that housing construction in LAC will continue at a brisk pace through the 1990's.

PROS AND CONS OF LAC

The Lake Arrowhead Community offers both distinct advantages and disadvantages for housing needs in Town.

Advantages

1. LAC enables a sector of the Town's population to buy housing that would otherwise be beyond their means.
2. Serves as an alternative to mobile homes. Manufactured housing requires similar municipal services as small stick-built housing, but offers lower tax valuations.
3. LAC units currently being constructed on non-waterfront lots are sized (two-bedroom) for young couples, beginning families, and retirees. Consequently, school children being generated by LAC are pre-school and elementary age. Per unit loading of SAD 57 facilities from LAC will be less than that encountered by 3 and 4-bedroom units being constructed elsewhere in Town.
4. LAC's recreational facilities are more extensive and better equipped than the Town's, thereby placing few demands on Town facilities.
5. LAC provides Waterboro with an operating and proven affordable housing program that achieves both Town and State objectives.
6. LAC enforces a series of covenants and restrictions which controls devaluating development practices.
7. Centralization of housing in LAC conserves land area in Town, counteracts the fragmented building pattern undermining community image, creates a viable community center, and provides an opportunity to provide architecturally-sensitive commercial infill and services in North Waterboro.

Disadvantages

1. LAC infrastructure (particularly roads) are substandard and pose an immense fiscal burden in the event that the Town was required to assume future maintenance responsibility.
2. Per unit loading of the SAD 57 system may be relatively low, but the cumulative impact of over 1,000 families in LAC will seriously burden school facilities and programs.
3. The development of year-round housing in LAC eclipses the tax advantages that would otherwise be realized by seasonal home construction.
4. At build-out, LAC will represent a dominant political force that can upset traditional balances in Town.
5. Waterboro, via LAC, is carrying the brunt of the affordable housing burden for the entire region.
6. The potential lack of dwelling unit diversity in LAC has the potential to artificially depress tax valuations in the project.
7. LAC build-out will increase pressures for commercial and service development in North Waterboro that is incompatible with the historic character of the village.
8. The cumulative impact of septic system discharges of over 1700 units in a very concentrated area will pose severe nutrient loading problems for water quality in Lake Arrowhead.

Housing Projections for 2000

ESTIMATES FOR GROWTH

In Chapter I (Population Characteristics) three growth scenarios were developed to predict Waterboro's population and housing stock by the year 2000. The factors and trends that were matrixed in each of the three scenarios may be summarized as follows:

Scenario 1

This growth scenario assumes that the housing market experiences a "boom and bust" cycle as evidenced by the growth pattern of the last decade. Therefore, Scenario 1 predicts that Waterboro will undergo a similar growth pattern as experienced in the 1980's

Scenario 2

Scenario 2 assumes that Lake Arrowhead will continue to attract the pent-up demand for affordable housing in the region at 1989 rates, while housing growth elsewhere continues at a 2.5% rate (1989).

Scenario 3

The final scenario assumes that the current slump in the housing market is a long-term event. Consequently, new housing starts will slow to half of 1980-1989 levels, resulting in a 3.5% growth rate per year.

Resulting projections for Waterboro's future housing stock are revealed in Table III-13 below:

Table III-13

HOUSING STOCK PROJECTIONS - YEAR 2000 BASED ON HOUSING GROWTH PATTERNS WATERBORO, MAINE

Scenario	Additional Units	Total Units		Projected Growth
Existing (1980-1990)	684	1621		63.5%
Scenario 1	1029	2650	6.1%	63.5%
Scenario 2	1177	2798	(See text)	72.6%
Scenario 3	588	2209	3.5%	36.3%

SOURCE: Sebago Technics, Inc., 1989

IMPLICATIONS OF HOUSING GROWTH

The housing stock produced by any of the three development scenarios can be accommodated under current zoning. Consequently, regardless of the rate of growth, Waterboro will experience significant changes over the next 10 years. The implications of this housing growth can be identified as follows:

1. Expansion of the housing stock will place increased demands on municipal services, particularly fire and police protection, roads, schools, and recreation.
2. Current zoning encourages single family housing development - the one housing type that creates the greatest burden on municipal services and municipal finances. Single family homes are generally recognized as net revenue losses for a community.
3. With the exception of LAC, new housing development will be scattered throughout Waterboro along existing roads, resulting in strip residential development patterns and a further fragmentation of historical community centers.
4. Scattered housing development in Town will stretch the capacities of local emergency services as presently staffed and equipped.
5. New housing growth will place pressures on existing open space reserves and sensitive environmental systems if the current scattered development practices continue.
6. Build-out of LAC has the potential of threatening water quality in Lake Arrowhead unless nutrient abatement practices are initiated.
7. As the population ages, demands for housing targeted for the elderly and disabled will increase.
8. Even with the LAC affordable home factor, the demand for mobile and manufactured housing will increase.

RECOMMENDATIONS

1. Encourage a greater mix of housing types that require different levels of municipal services and meet the needs of all demographic groups in Waterboro.
2. Encourage the construction types that specifically address changing household characteristics - such as young couples, single parents, retirees, and the disabled.
3. Promulgate land-use ordinances that encourage housing infill in existing village centers and development centers.

4. Encourage clustering of housing to conserve natural resources and open space and to diminish the visual and physical impact of strip residential settlement.
5. Promote the expansion of subsidized housing for the elderly and disabled.
6. Institute tax breaks or deferred tax assessments that enable elderly homeowners to retain their dwellings.
7. Institute septic system and development controls that mitigate nutrient loading in Lake Arrowhead without seriously undermining the affordability factor.
8. Encourage seasonal housing.
9. Encourage the formulation of a South Waterboro Revitalization Committee dedicated to upgrading housing in this village area.
10. Institute a long-range program to rehabilitate substandard housing in Waterboro, and actively seek CDBG and other available funds to implement said program.
11. Establish standards and designate areas suitable for mobile home parks.