

Housing Needs Assessment

Lincoln County, ME

May 2023

Prepared by:





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GLOSSARY OF TERMS



Glossary/Definitions of Terms

Area Median Income (AMI). Area Median Income, typically abbreviated as AMI, is the midpoint of a region's income distribution, meaning that half of the households in a region earn more than the median and half earn less than the median.

Cost Burdened Households. Cost burdened households are defined as households that spend more than 30% of their pre-tax income on housing costs.

Displaced workers. Workers holding jobs in Lincoln County who would prefer to live in the County but instead commute from elsewhere because of a lack of suitable housing options.

Median Gross Rent. Gross rent is defined by the U.S. Census Bureau as the monthly amount of rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter. Median gross rent is the midpoint of these costs across all renters in a defined region, where half of renters pay more and half pay less than this amount.

Overcrowded Households. Housing units occupied by more than 1.0 occupants per room.

Short-term Rentals. Short-term rentals are rentals of a residential home unit that last for a brief period of time—typically less than a month (30 days).

Substandard/Obsolete Housing. Housing units lacking complete plumbing or kitchen facilities or in need of major renovations.

Tax Increment Financing (TIF). Tax Increment Financing is a process by

which a municipality allows some or all future property tax revenues from development to support and finance public and private development costs, including those for infrastructure, projects, and programs related to economic development. For more information on how TIF works in Maine, see the Maine Department of Economic & Community Development website: <https://www.maine.gov/decd/MTIF>

Underhoused Residents. Younger residents (aged 18-34) that live with parent or other family members but who would prefer to live alone if suitable housing options were available.

1. EXECUTIVE SUMMARY

ABOUT THIS HOUSING NEEDS ASSESSMENT

The Lincoln County Regional Planning Commission, with support from the Lincoln County Commissioners hired Camoin Associates to conduct a Housing Needs Assessment to comprehensively assess the state of housing in the County and offer recommendations on strategies for addressing current housing needs and creating affordable housing in the County's communities.

The scope of the study was divided into several components, including the following:

- Demographic & Economic Trends
- Housing Inventory & Market Trends
- Housing Needs Assessment
- Future Growth Opportunities
- Housing Strategy Framework
- Community Housing Profiles
- Stakeholder Interviews



Demographic & Economic Profile

Growth in the year-round population has been steady over the last 20 years. Permanent population growth in Lincoln County over the 2000s decade (2000-2010) and the 2010s decade (2010-2020) was similar (+841 residents vs +780 residents). From 2010 to 2020, the County's population increased by 2.3%, which is comparable to the state's growth rate over that period of 2.6%. Four municipalities lost year-round population over this period: Boothbay, Boothbay Harbor, Edgecomb and Monhegan.

Lincoln County's population is aging. The County's median age was 51.2 in 2020, about 6 years older than the state overall. The population aged 60+ has expanded from 30% of the County's population in 2010 to an estimated 37.5% in 2022. This is further evidenced by a declining average household size, an increase in one-person households, and a decrease in larger households.

The County's youth population has declined. The County's population under the age of 18 has fallen by about 700 individuals, or 11%, between 2010 and 2020. Publicly funded K-12 school enrollment was down 222 students between the 2012-13 and 2022-23 school years.

Incomes vary substantially by community. The County's median household income (for permanent resident households) in 2020 was about \$58,000 annually, on par with the state median overall. The highest-income community was Newcastle with a median of \$83,000, nearly double that of the lowest, Waldoboro, at \$42,000.

Retail Trade, Health Care, and Education are the County's largest employment sectors. There are 1.5 times more workers living in Lincoln County than there are workers employed in Lincoln County, meaning the County is a net exporter of labor. Three of the top four commuting

destinations of residents are located outside the County (Bath, Augusta, and Portland). Lincoln County jobs tend to be concentrated along Route 1 as well as in and around Boothbay Harbor.

Housing Inventory & Market Trends

The rate of new housing production has slowed dramatically. 2,644 housing units were added to County's stock (on net) in the 2000s decade, while during the 2010s only 115 units were added. In other words, from 2000 to 2020, only 5% of new units were added after 2010. The rate of new housing production slowed in every community across the County.

Much of new home construction over the last 20 years has been for seasonal residents. From 2000 to 2010, for every 10 new permanent households added, there were 26 new housing units constructed, suggesting a high share of second-home units built during this period and an influx of seasonal residents. Meanwhile, from 2010 to 2020, growth in number of permanent households outpaced total housing unit growth by 6 to 1, resulting in a reduction of seasonally or otherwise vacant housing units.

Seasonal units comprise 3 out of every 10 housing units in the County. Units that are seasonally vacant (i.e., not the occupants' primary place of residence) make up 29% of Lincoln County units, compared to 17% in Maine as a whole. Seasonal units are heavily concentrated along the coast. The communities of Southport, South Bristol, Bremen, Boothbay Harbor, Bristol, and Monhegan all have upwards of 40% of their housing stock dedicated to seasonal units.

Lincoln County has a low share of renter-occupied units. Approximately 79% of Lincoln County's year-round housing units are owner-occupied and 21% are renter-occupied. This compares to 73% owner and 27% renter in Maine overall. Only 5 communities (out of 19) have a higher share of rental units than the state average. Damariscotta has the highest share of rental units by far, at 45%.

Short-term rentals impact the availability of year-round rental units. Short-term rental units (such as those rented through Airbnb or VRBO) make up an estimated 4% of the County's housing stock, and as high as 9.3% of the housing stock in individual communities. County-wide, total revenue generated per unit for the median month of the year is about \$3,500, substantially higher than monthly rents that could be achieved by renting to a year-round renter household. Peak season revenues can be considerably higher.

Growth in the median home sale price has far exceeded median household income growth. Over the last five years, home sale prices in Lincoln County have more than doubled, increasing from \$189K in October of 2017 to \$399K in October 2022, for an annual growth rate of 16%. Meanwhile, income growth County-wide increased at an annual rate of 2.5% between 2017 and 2020 (the most recent year for which data is available).

About 4,115 Lincoln County households are considered housing cost-burdened, or 26% of all households in the community. When examining only households earning below \$50,000, about 3,445 households are cost-burdened, or about 56% of all households in this income range. Renters, and particularly older adult renters, comprise a disproportionate share of cost-burdened households.

Housing Needs

The median priced home in Lincoln County is out of reach for three out of four resident households. The median sales price of a home in Lincoln County measures \$399,000 – 45% above the price which is affordable based on the current area median income (AMI) of \$80,700. To comfortably afford a property at this price level a household would need a significantly higher level of income, on the order of \$117,000 annually. Just over one quarter (26%) of all households in the County earn \$100,000 annually.

Beyond existing cost-burdened resident households, other sources of housing need include:

- **Displaced workers** – workers holding jobs in Lincoln County who would prefer to live in the County but instead commute from elsewhere because of a lack of suitable housing options
- **Overcrowded households** – housing units occupied by more than 1.0 occupants per room
- **Underhoused residents** – younger residents (aged 18-34) that live with parent or other family members but who would prefer to live alone if suitable housing options were available
- **Substandard/obsolete housing** – housing units lacking complete plumbing or kitchen facilities or in need of major renovations

To simply keep up with projected household growth, the County will need to add 401 units of year-round housing units over the next 10 years. Total employment in Lincoln County is projected to grow by 3.6% from 2022 to 2032, adding about 450 new jobs. At the same time, nearly 2,470 Lincoln County workers are expected to retire from their jobs, amounting to almost 19% of the County's total workforce. The number of households with residents aged 65+ is projected to increase, expanding from 40% to 45% of all households in the County. Meanwhile the number of working-age (<65) households is projected to decline, largely a result of existing residents moving into retirement. On net, this represents an increase of 401 total households.

Because the number and share of housing units occupied by retired households will continue to grow, fewer units will be available to house the County's workforce. To be able to accommodate the number of new worker households that will be needed to fill projected job openings, an estimated 1,365 housing units would be needed, assuming that the share of the workforce that in-commutes holds steady. Demographic projections suggest, however, that there simply may not be enough workers to fully meet this need. An adequate supply of affordable housing will be critical for the County's employers to compete with other locations for the limited number of workers.

A minimum of 1,048 total year-round units are needed to prevent housing affordability from falling further. Another source of new housing demand will come from the need to replace obsolete units, estimated at about 65 homes County-wide each year over the next 10 years. Replacement demand of 647 units plus projected household growth of 401 equals a total of 1,048 year-round units, which should be considered a minimum number needed to prevent housing affordability from falling further. Seasonal units are not included in this total, and additional units will be needed in order to alleviate some of the workforce shortage that is projected to worsen.

900 affordable units will be needed to house working families and older residents of modest means. The portion of total housing demand at the

higher end of the price spectrum will be satisfied by the market, as higher-income households will be accommodated through new market-rate construction. At a minimum, roughly 900 affordable-rate units will be needed to accommodate working families and retirees of more limited means.

The recommended distribution of these affordable-rate units includes approximately 250 owner-occupied workforce units, 250 renter-occupied workforce units, and 400 affordable older adult rentals. The most critical need is for workforce units—those affordable to working households earning up to approximately \$65,000 (80% AMI)—and for units affordable to households age 55+ with income of approximately \$40,000 (50% AMI). Creating new age 55 and older-oriented housing will enable existing cost-burdened older resident households to downsize into more manageable units, while allowing their current residences to be backfilled by worker households.

This need of 900 affordable-rate, year-round units could be met through a variety of measures, including some combination of the following:

- New construction of subsidized and/or income-restricted units
- Adding accessory dwelling units (ADUs) used as year-round rentals to existing residential lots
- Dividing large single-family units into multi-unit dwellings
- Converting seasonally occupied units (including short-term rentals) to year-round units
- Rehabilitating existing vacant housing units that are not currently suitable for occupancy

Potential Distribution of Affordable Units by Community

Alna	13
Boothbay Harbor	73
Boothbay	95
Bremen	15
Bristol	55
Damariscotta	83
Dresden	29
Edgecomb	22
Jefferson	45
Monhegan Plantation	2
Newcastle	56
Nobleboro	32
Somerville	10
South Bristol	19
Southport	13
Waldoboro	153
Westport Island	14
Whitefield	40
Wiscasset	110
County Total	879

While every new unit helps, to make significant progress toward alleviating the housing crunch will require construction of multiple projects of a sizable scale, conceivably 30 units or more. A key advantage of such larger developments is that they require significantly fewer developable sites than providing the same number of units distributed among smaller projects or individual single-family lots.

The County's 19 municipalities will need to share in the goal of creating these new housing units. Boothbay, Boothbay Harbor, Damariscotta, Newcastle, Waldoboro, and Wiscasset are best equipped to handle large multifamily projects given their proximity to water and sewer infrastructure. Other communities should seek to accommodate smaller-scale developments of single-family units, duplexes, or ADUs roughly in proportion to their current share of the County's households. A full description of the methodology behind this distribution of affordable units can be found on page 79.

Affordability – Barriers and Challenges

Interviews and engagement with community stakeholders, employers, and developers revealed a number of barriers to accessing housing in Lincoln County, and the challenges the region’s current housing supply is facing in supporting both seasonal and year-round workers, businesses, and vulnerable populations.

Lack of housing availability and access to right types of housing impact affordability. There have not been enough housing units built in the County over the past decade to keep up with housing demand, leading to price increases. Despite rising interest rates, home prices have been slow to come down. And as Lincoln County’s population ages there is increased demand among older residents and those who wish to age in place for the same kind of smaller, single-family homes that are the same kind of “starter homes” traditionally bought by younger residents seeking to enter the housing market. At the same time, there are few rental units available. Combined, these factors have raised the price of housing making it less affordable across the County.

High construction costs make creation of affordable housing challenging. Both materials and labor have become more expensive in recent years, which makes it even more difficult to economically develop affordable housing. This makes Lincoln County less appealing to developers and constrains housing development, even when some municipalities have enacted zoning ordinances aimed at spurring the creation of housing.

Infrastructure limitations create barriers toward building new housing. Limited amounts of infrastructure presently available to support denser development will impact the cost of creating new housing, which will in turn

make new units created less affordable.

Seasonal housing is crowding out housing that would otherwise be available to year-round residents and workers. Over a quarter of housing units in Lincoln County are classified as seasonal according to the Census Bureau. Additionally, short term rentals comprise about 4% of all housing units in the County, including over 5% of the housing stock in Boothbay, Boothbay Harbor, Bristol, and Edgecomb. Many of these units sit vacant for significant portions of the year. These rentals constrain the overall available housing in the County, leading to higher prices for both renters and those looking to buy a home.

Employers have had to take action to provide housing for their employees. Some employers in Lincoln County have begun to either buy or rent housing for their workers in order to ensure that employees have access to places to live and retain them. These acquisitions are in the best interest of the businesses and nonprofits that need workers, but these actions place further restrictions on an already tight housing market.

Lack of affordable housing has a greater impact on already vulnerable populations and contributes to increasing homelessness. Interviews and engagement with the County showed that despite formal data there is increasing homelessness in Lincoln County, driven in part by the lack of affordable housing options. This has led to more residents living in campers or unsafe situations due to lack of other options, including even temporary shelter services.

FUTURE GROWTH OPPORTUNITIES

LINCOLN COUNTY, ME

Comprehensive Plan Districts

- Growth
- Limited Growth
- Rural
- Shoreland Zoning, Conservation, and Preservation
- Existing Public Utilities - One Mile Buffer

Growth: Growth areas are determined by towns in their comprehensive plan per the Growth Management Law. These are areas that are suitable for added growth as determined by each municipality.

Limited Growth: Limited Growth areas are defined further in individual comprehensive plans. These areas do not define unrestricted growth.

Rural: Rural areas are meant to preserve town character and do not include growth.

Shoreland Zoning, Conservation, and Preservation: These three districts are combined only in this map. They represent areas that cannot contain any growth and are to be protected.

Existing Public Utilities - One Mile Buffer: This area was determined by the proximity to existing public water and sewer utilities. The areas within one mile of the utilities were examined by looking at the Town's most recent Comprehensive Plan Future Land Use designated districts.

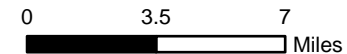
Please refer to each town's Comprehensive Plans for exact designated district areas. Comprehensive Plan District definitions are defined further individually by municipalities.

Towns with designated Future Growth Areas that are not within one mile of public water and sewer include:

- Edgcomb
- Nobleboro
- Somerville

Towns' Utility District and Latest Comprehensive Plan			
Town Name	Water District	Sewer District	Comprehensive Plan Date
Boothbay	Boothbay Region Water District	Boothbay Harbor Sewer District	August, 2016
Boothbay Harbor	Boothbay Region Water District	Boothbay Harbor Sewer District	July, 2015
Damariscotta	Great Salt Bay Sanitary District	Great Salt Bay Sanitary District	October, 2014
Newcastle	Great Salt Bay Sanitary District	Great Salt Bay Sanitary District	March, 2022*
Waldoboro	Waldoboro Utility District	Waldoboro Utility District	February, 2019
Wiscasset	Wiscasset Water District	Wiscasset Wastewater Treatment Plant	January, 2008

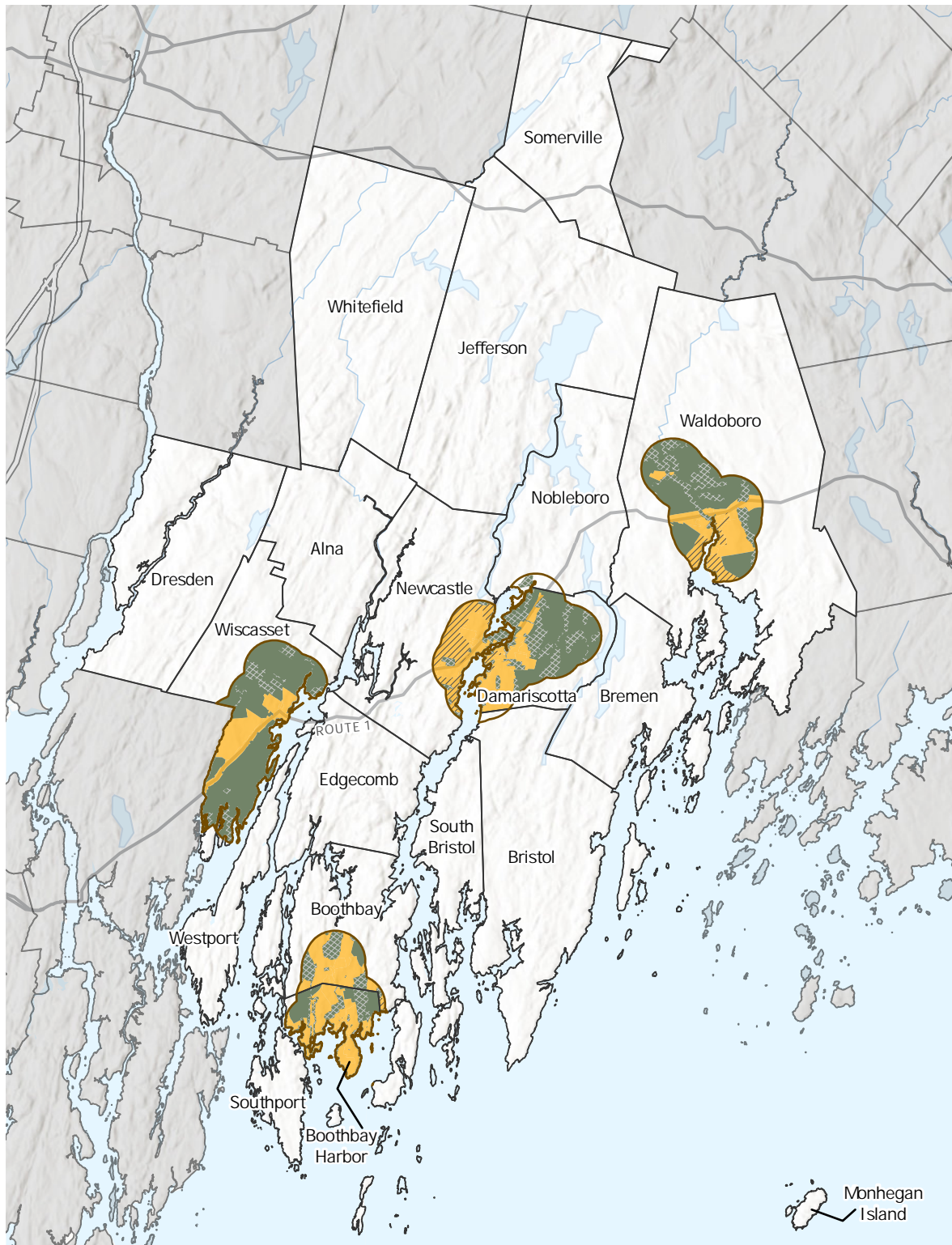
*Date submitted to the State, was not found complete.



Data Sources:
Lincoln County
State of Maine

Produced by Lincoln County Regional Planning Commission
Information Current as of March 2023

THIS MAP IS FOR PLANNING PURPOSES ONLY



SUMMARY OF STRATEGIES AND ACTION ITEMS

Strategy	Action Item	Impact on Housing	Level of Administrative Effort	Timeframe
1. Work With Municipalities to Set Goals & Foster Public Support	1A Set County-wide goals for affordable housing creation	High	Low	0-1 years
	1B Convene municipal decisionmakers to set local housing production goals	High	Medium	0-1 years
	1C Lead on educating the public	Medium	High	0-1 years, ongoing
	1D Build internal County capacity to address affordable housing needs	High	Medium	0-1 years
2. Develop Partnerships	2A Engage existing or establish additional local/regional housing non-profits	High	Medium	1-3 years, ongoing
	2B Engage local and other Maine-based affordable housing developers	Medium	Medium	1-3 years, ongoing
	2C Enlist large employers to assist with housing creation	High	Medium	1-3 years, ongoing
3. Align Regulatory Policies To Encourage Desired Housing Production	3A Expand local growth areas through strategic rezoning	High	Medium	3-5 years
	3B Up-zone growth areas to allow for higher density housing development	High	Medium	3-5 years
	3C Reduce or remove planning, permitting, and/or impact fees for affordable housing	Low	Low	1-3 years
	3D Streamline the approvals process	Medium	Medium	1-3 years
	3E Develop criteria for TIF	Medium	Medium	1-3 years
	3F Encourage accessory dwelling units	Medium	Medium	1-3 years
	3G Reduce parking minimums	Low	Low	1-3 years
	3H Implement short-term rental regulations and periodically evaluate effectiveness	Medium	Medium	3-5 years
4. Prioritize Sites & Advance Shovel-Readiness	4A Compile a prioritized inventory of potential housing development sites	High	High	0-1 years
	4B Remove regulatory barriers on sites	High	Medium	1-3 years
	4C Address infrastructure gaps for key development sites	High	High	1-3 years
	4D Acquire sites with housing development potential	High	High	3-5 years
5. Implement Projects & Ensure Long-Term Affordability	5A Implement affordable housing projects through public-private partnerships with developers.	High	Medium	3-5 years
	5B Ensure ongoing affordability of housing units created.	High	Medium	1-3 years, ongoing

For each action item, this summary matrix shows the impact on housing in Lincoln County, where High represents actions that will have the most direct impact on housing creation, medium will have moderate impacts, and low will not directly lead to housing creation on their own but will help remove some barriers to housing in the County.

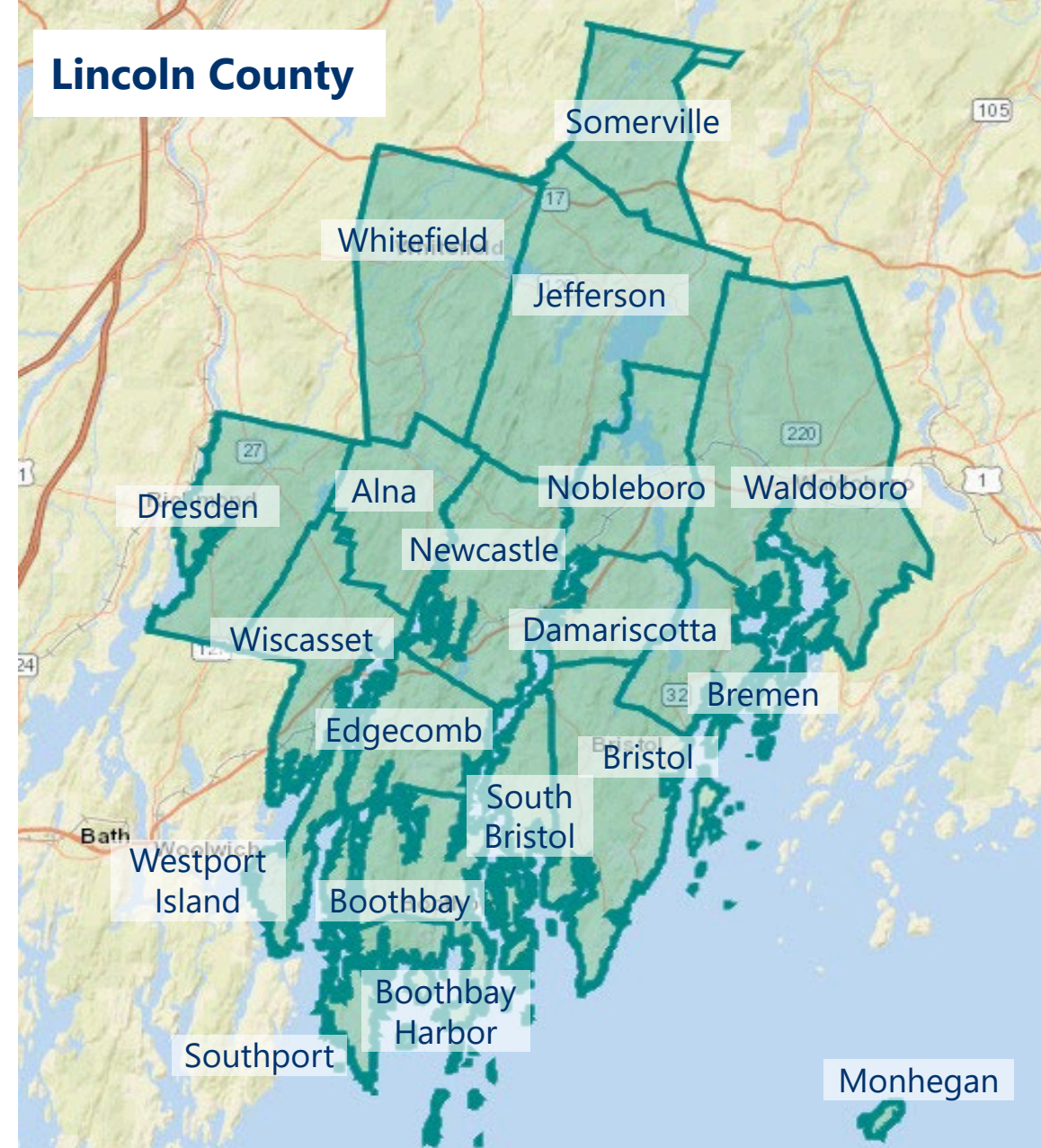
2. DEMOGRAPHIC & ECONOMIC PROFILE

The demographic and economic profile presents data on Lincoln County's population and economy.

GEOGRAPHIES

Data has been prepared for Lincoln County and its nineteen municipalities. These include the communities of:

1. Alna
2. Boothbay
3. Boothbay Harbor
4. Bremen
5. Bristol
6. Damariscotta
7. Dresden
8. Edgecomb
9. Jefferson
10. Monhegan
11. Newcastle
12. Nobleboro
13. Somerville
14. South Bristol
15. Southport
16. Waldoboro
17. Westport Island
18. Whitefield
19. Wiscasset



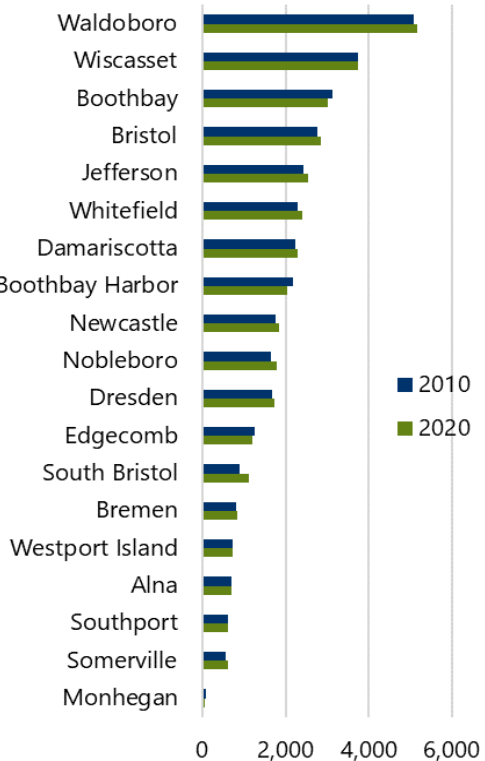
TOTAL POPULATION

According to population counts from the 2020 Decennial Census, Lincoln County had a total population of 35,237 residents. From 2010 to 2020, the County added 780 residents, an increase of 2.3%, slightly slower than the state's 2.6% rate of growth over the same period.

The County's largest communities by population are Waldoboro (5,154), Wiscasset (3,742), and Boothbay (3,003). South Bristol contributed the most overall to County-wide population growth, adding 235 residents, followed by Nobleboro, which added 148.

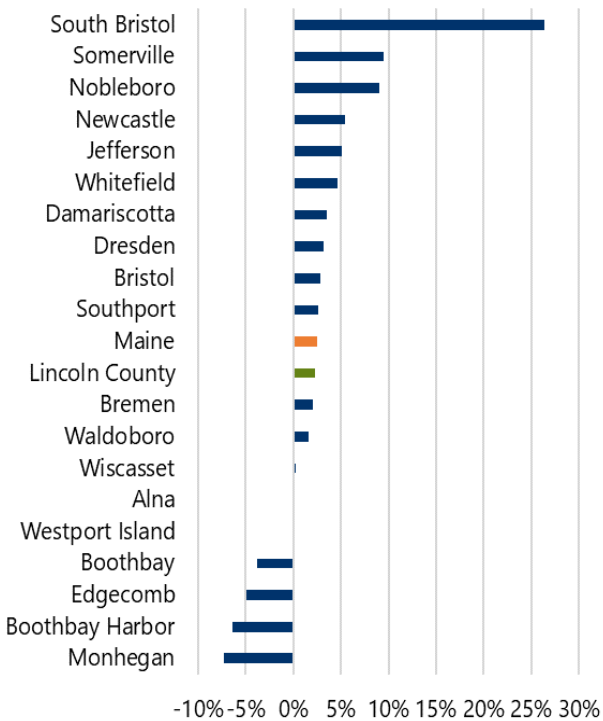
Boothbay, Boothbay Harbor, Edgecomb, and Monhegan were the only communities to lose population over the period. Note that these totals do not capture seasonal residents.

Total Population



Source: Decennial Census

Percent Change in Total Population, 2010-2020



Source: Decennial Census

Total Population

Geography	Population		Percent Change	
	2010	2020	Change	Change
Alna	709	710	1	0.1%
Boothbay	3,120	3,003	(117)	-3.8%
Boothbay Harbor	2,165	2,027	(138)	-6.4%
Bremen	806	823	17	2.1%
Bristol	2,755	2,834	79	2.9%
Damariscotta	2,218	2,297	79	3.6%
Dresden	1,672	1,725	53	3.2%
Edgecomb	1,249	1,188	(61)	-4.9%
Jefferson	2,427	2,551	124	5.1%
Monhegan	69	64	(5)	-7.2%
Newcastle	1,752	1,848	96	5.5%
Nobleboro	1,643	1,791	148	9.0%
Somerville	548	600	52	9.5%
South Bristol	892	1,127	235	26.3%
Southport	606	622	16	2.6%
Waldoboro	5,075	5,154	79	1.6%
Westport Island	718	719	1	0.1%
Whitefield	2,300	2,408	108	4.7%
Wiscasset	3,732	3,742	10	0.3%
Lincoln County	34,457	35,237	780	2.3%
Maine	1,328,361	1,362,359	33,998	2.6%

Source: Decennial Census

POPULATION CHANGE

The overall rate of population change in Lincoln County has remained relatively steady between 2016 and 2020, averaging about 270 new year-round residents (on net) per year. 2016 marked the first year of positive net population change after at least 5 years of negative growth. Notable is the substantial spike that occurred in 2021, with over 600 net new permanent residents flowing into the County.

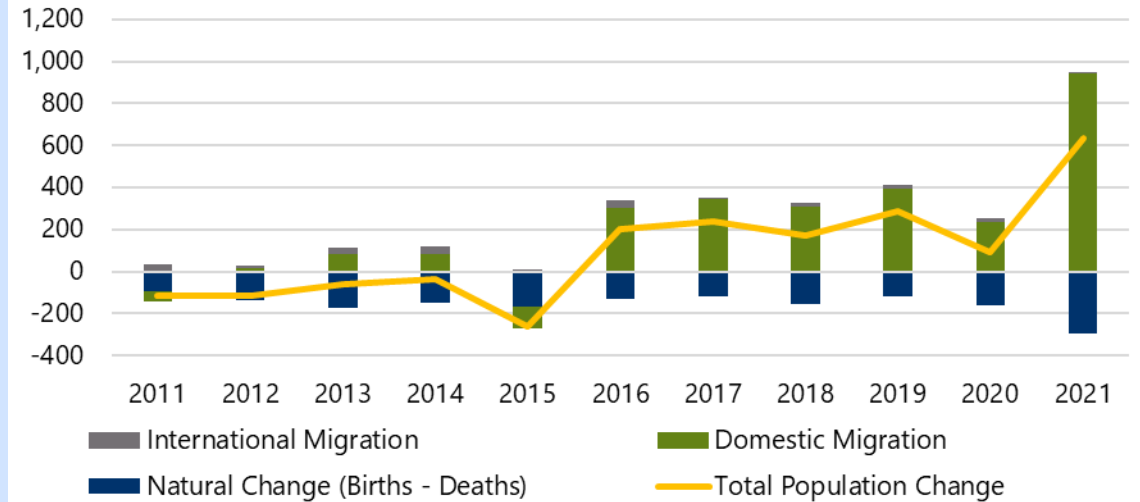
Since 2018, the number of domestic migrants (people moving from outside the County but within the US) has increased, while international migration has slowed, and natural change has become negative (deaths are exceeding births).

Negative natural change in both Lincoln County and in Maine has been the case for at least a decade.

Lincoln County saw the same uptick in pandemic-related population growth from 2020 to 2021 as Maine did, as people from larger urban areas flocked to more rural places throughout the country. It remains to be seen whether these trends will continue post-pandemic, or if population change is more likely to look like it did in the late 2010s.

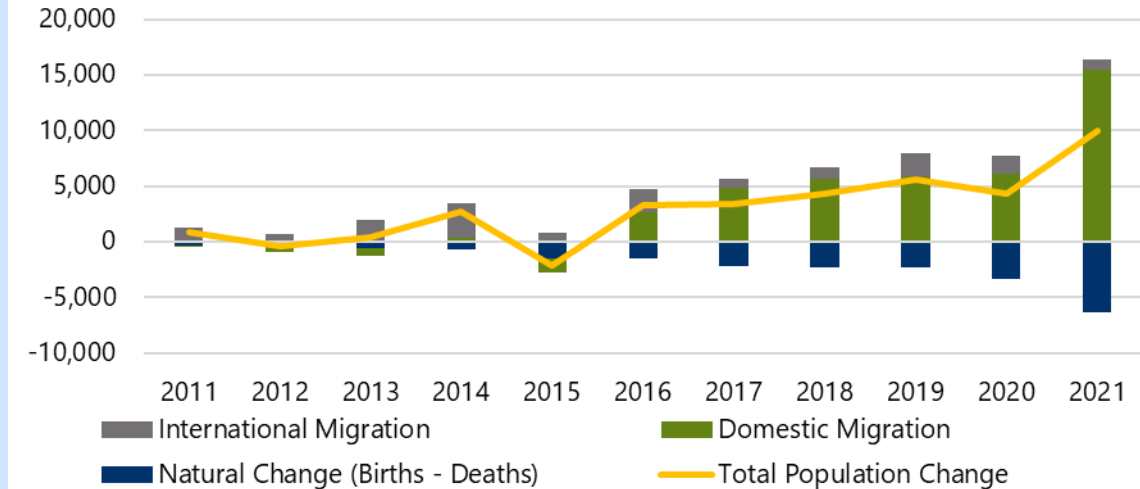
Domestic migration will continue to be the primary driver of population growth in the County and state into the future as natural decrease accelerates.

Lincoln County - Components of Population Change, 2011-2021



Source: Census 2021 Population Estimates

Maine - Components of Population Change, 2011-2021



Source: Census 2021 Population Estimates

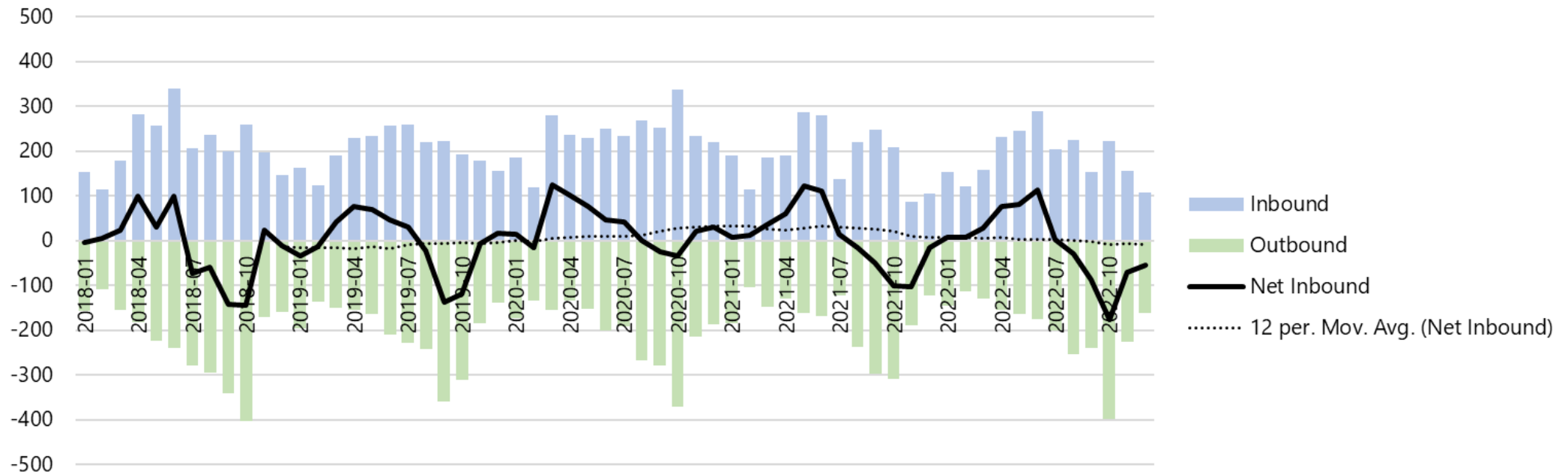
USPS CHANGE OF ADDRESS DATA

Permanent change of address requests from the US Postal Service provide an indication of migration patterns into and out of ZIP Codes throughout the US. Because this data has a one-month time lag, it is useful as a nearly “real-time” indicator. Note that a “permanent” mover can be an individual, a family, or a business.

Monthly ZIP Code level data aggregated for Lincoln County shows a cyclical pattern and inflows and outflows of movers. In the first half of the year, inbound moves exceed outbound moves, peaking in late spring/early summer. In the second half of the year, the reverse occurs with more movers flowing out of the County than moving in. On an annual basis, outbound moves slightly exceed inbound moves in 2018 and 2019. This trend reversed in 2020 with the onset of the pandemic and continued through 2021. However, by 2022 outbound moves again slightly exceeded inbound moves. This suggests a slowdown in domestic in-migration to the County in 2022 compared to 2021.

Between 2018 and 2021, the ZIP Code communities with the highest number of net inbound movers were: Jefferson/Somerville, Dresden, and Nobleboro. Communities with the highest number of net outbound movers were Boothbay Harbor, South Bristol, and East Boothbay.

Monthly Permanent USPS Change of Address Requests, 2018-2022, Lincoln County



Source: USPS Change of Address Data

USPS CHANGE OF ADDRESS DATA

Permanent USPS Change of Address Requests by ZIP Code, 2018-2022

ZIP Code	Place Name	Inbound					Outbound					Net Inbound					Total, '18-'22
		2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	2018	2019	2020	2021	2022	
04348	Jefferson/Somerville	256	248	276	217	258	-261	-203	-206	-211	-164	-5	45	70	6	94	210
04342	Dresden	62	111	125	53	112	-59	-80	-78	-27	-66	3	31	47	26	46	153
04555	Nobleboro	109	108	162	103	152	-111	-123	-82	-83	-82	-2	-15	80	20	70	153
04556	Edgecomb	71	81	79	80	93	-33	-89	-87	-52	-47	38	-8	-8	28	46	96
04535	Alna	28	30	23	0	23	-24	-11	0	0	0	4	19	23	0	23	69
04353	Whitefield	167	155	118	140	111	-188	-153	-70	-111	-116	-21	2	48	29	-5	53
04572	Waldoboro	483	442	427	374	357	-479	-405	-396	-350	-401	4	37	31	24	-44	52
04576	Southport	0	18	23	0	11	-13	0	0	0	0	-13	18	23	0	11	39
04537	Boothbay	176	159	188	187	139	-198	-168	-155	-165	-126	-22	-9	33	22	13	37
04553	Newcastle	160	152	205	189	151	-188	-160	-170	-151	-159	-28	-8	35	38	-8	29
04551	Bremen	11	13	0	28	13	0	-13	-11	0	-14	11	0	-11	28	-1	27
04578	Wiscasset/Westport Island	468	391	506	393	321	-426	-396	-479	-389	-386	42	-5	27	4	-65	3
04539	Bristol	69	40	70	22	27	-48	-35	-42	-37	-64	21	5	28	-15	-37	2
04541	Chamberlain	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
04571	Trevett	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
04573	Walpole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
04575	West Boothbay Harbor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
04852	Monhegan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
04558	Pemaquid	0	0	0	0	0	0	0	0	0	-12	0	0	0	0	-12	-12
04564	Round Pond	0	0	0	0	0	0	-13	0	0	-27	0	-13	0	0	-27	-40
04543	Damariscotta	288	215	256	208	252	-266	-237	-267	-241	-262	22	-22	-11	-33	-10	-54
04554	New Harbor	14	12	48	13	54	-59	-13	-35	-77	-83	-45	-1	13	-64	-29	-126
04544	East Boothbay	24	28	68	27	0	-77	-57	-56	-52	-37	-53	-29	12	-25	-37	-132
04568	South Bristol	12	12	0	0	15	-61	-41	-47	-31	-40	-49	-29	-47	-31	-25	-181
04538	Boothbay Harbor	169	205	268	218	171	-229	-280	-280	-197	-280	-60	-75	-12	21	-109	-235
Total	Lincoln County	2,567	2,420	2,842	2,252	2,260	-2,720	-2,477	-2,461	-2,174	-2,366	-153	-57	381	78	-106	143

Source: USPS Change of Address data

RECENT MOVERS

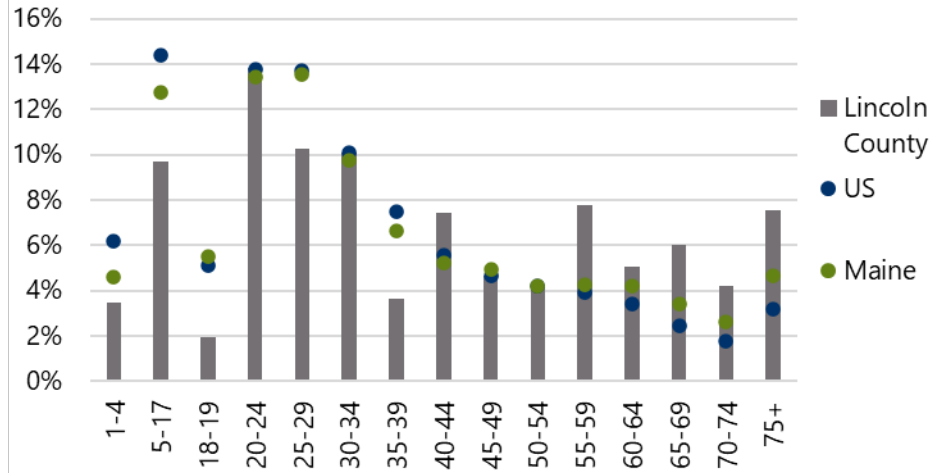
According to 2020 ACS estimates, 35% of recent Lincoln County movers (people who moved within the last year) came from within Lincoln County.

Recent Lincoln County movers were more likely to come from a different state (33%) than movers to Maine (22%) and the US (17%) overall.

Movers to Lincoln County were disproportionately older than the state and nation as a whole. 7.6% of all recent movers were over the age of 75, compared to just 5% and 3% in the state and nation.

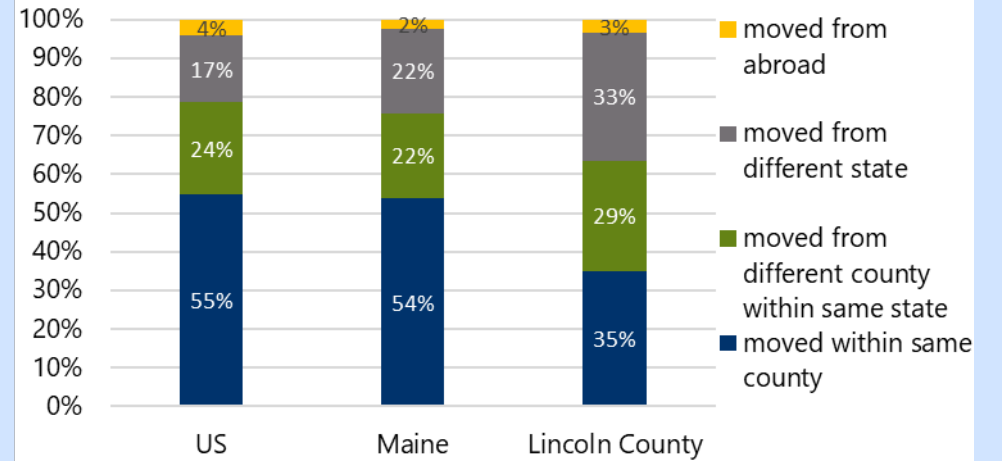
Young adults were underrepresented among Lincoln County movers. Movers between 18-29 made up 26% of those who moved, compared to 32% in Maine.

Distribution of Recent Movers by Age



Source: ACS 5-year estimates 2021

Origin of Recent Movers



Source: ACS 5-year estimates 2021

TOP ORIGIN COUNTIES

Of the top origin counties 7 of the 10 are within Maine, with Massachusetts counties rounding up the rest of the list.

Kennebec, Knox, and Cumberland provide almost one third, 31%, of in-movers into Lincoln County, with no other county of origin providing more than 6% of in-movers.

Middlesex County and Suffolk County in Massachusetts had the highest average household income of in-mover counties, both over \$200,000, while the remaining origin counties all had less than \$100,000.

Top Counties of Origin for Movers to Lincoln County, 2019-2020

County of Origin	Number of Households*	Pct. of Total In-Movers	Average Household Income**
Kennebec County, ME	143	11%	\$48,769
Knox County, ME	135	10%	\$38,926
Cumberland County, ME	132	10%	\$74,091
Sagadahoc County, ME	86	6%	\$51,198
Androscoggin County, ME	32	2%	\$49,594
York County, ME	32	2%	\$50,688
Middlesex County, MA	31	2%	\$216,065
Penobscot County, ME	29	2%	\$62,276
Essex County, MA	21	2%	\$99,714
Suffolk County, MA	21	2%	\$225,571

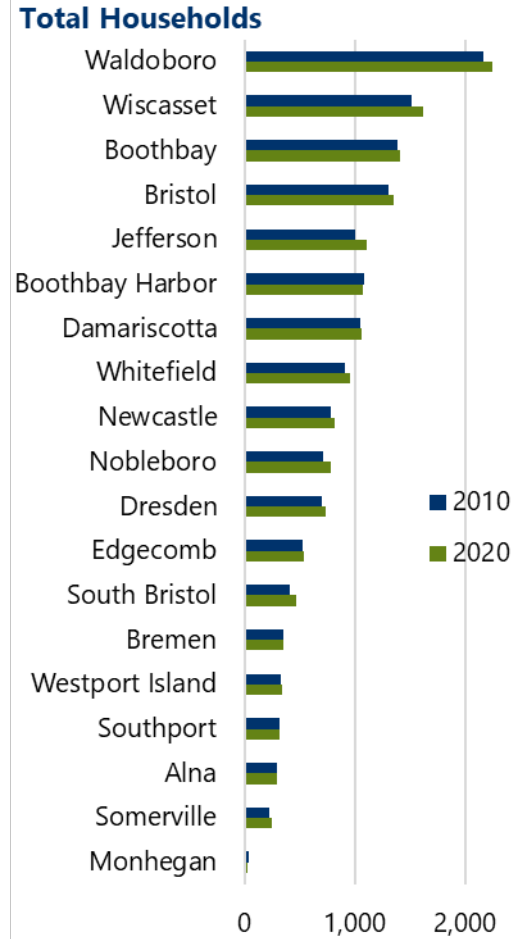
*As approximated by number of tax returns filed

**As approximated by adjusted gross income (AGI) on tax return

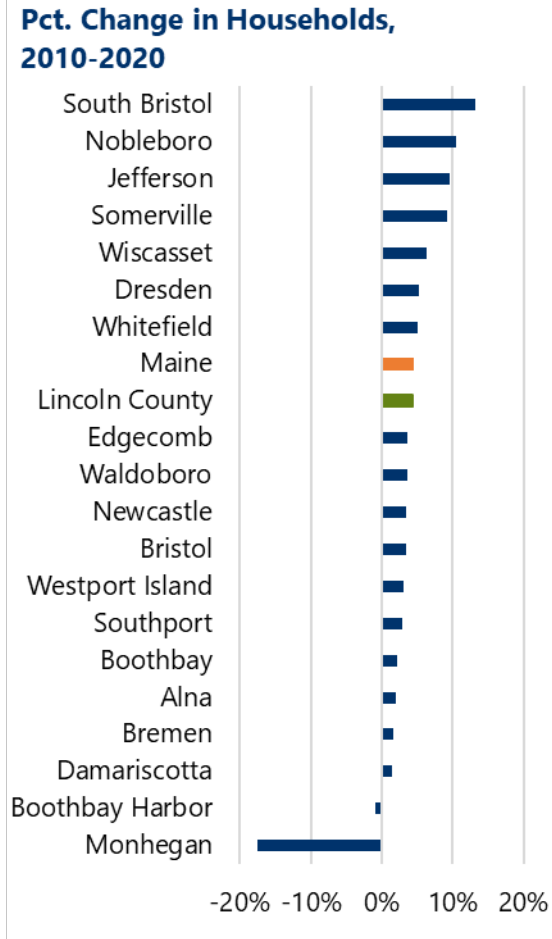
Source: 2019-2020 IRS Migration Data

TOTAL HOUSEHOLDS

From 2010 to 2020, Lincoln County added 654 households, bringing the total number of households to 15,803. The rate of household growth over this period (+4.3%) exceeded the rate of population growth (+2.3%). Percentage growth in households in Lincoln County was slightly lower than the percentage growth in Maine, 4.3% vs 4.5%.



Source: Decennial Census



Source: Decennial Census

Total Households

Geography	Households		Percent Change	
	2010	2020	Change	Change
Alna	295	301	6	2.0%
Boothbay	1,386	1,415	29	2.1%
Boothbay Harbor	1,084	1,075	(9)	-0.8%
Bremen	353	359	6	1.7%
Bristol	1,309	1,353	44	3.4%
Damariscotta	1,051	1,067	16	1.5%
Dresden	700	736	36	5.1%
Edgecomb	523	542	19	3.6%
Jefferson	1,010	1,106	96	9.5%
Monhegan	40	33	(7)	-17.5%
Newcastle	787	814	27	3.4%
Nobleboro	714	789	75	10.5%
Somerville	226	247	21	9.3%
South Bristol	418	473	55	13.2%
Southport	316	325	9	2.8%
Waldoboro	2,171	2,248	77	3.5%
Westport Island	329	339	10	3.0%
Whitefield	917	964	47	5.1%
Wiscasset	1,520	1,616	96	6.3%
Lincoln County	15,149	15,803	654	4.3%
Maine	557,219	582,437	25,218	4.5%

Source: Decennial Census

HOUSEHOLD SIZE

The difference between the rate of total population growth and the rate of household growth is explained by changes in average household size. Maine and Lincoln County have experienced declining household size over the last decade as the population ages. Households with older adults tend to have fewer members, and so it follows that an increase in older adult households as a share of the overall population comes with a decline in average household size.

While the average household size in Lincoln County declined from 2.24 in 2010 to 2.19 in 2020, the communities of Bremen, Damariscotta, Monhegan, Newcastle, and Somerville bucked the County trend, experiencing increases in average household size.

Compared to Maine, Lincoln County has proportionally fewer 3-individual and 4+ individual households and more 1- and 2-person households. About 32% of Lincoln County's households contain a single individual, compared to 30% statewide. Meanwhile, 14% of County households have at least 4 persons, compared to 17% in the state of Maine.

Households by Size

	Lincoln County				Maine			
	2010		2020		2010		2020	
	Count	Share	Count	Share	Count	Share	Count	Share
1-person household	4,195	27%	4,949	32%	155,417	28%	169,560	30%
2-person household	6,592	43%	6,486	41%	212,183	39%	223,129	39%
3-person household	2,213	14%	2,115	14%	84,322	15%	82,657	15%
4-or-more-person household	2,351	15%	2,115	14%	99,754	18%	94,205	17%
Total Households	15,365	100%	15,665	100%	551,125	100%	569,551	100%

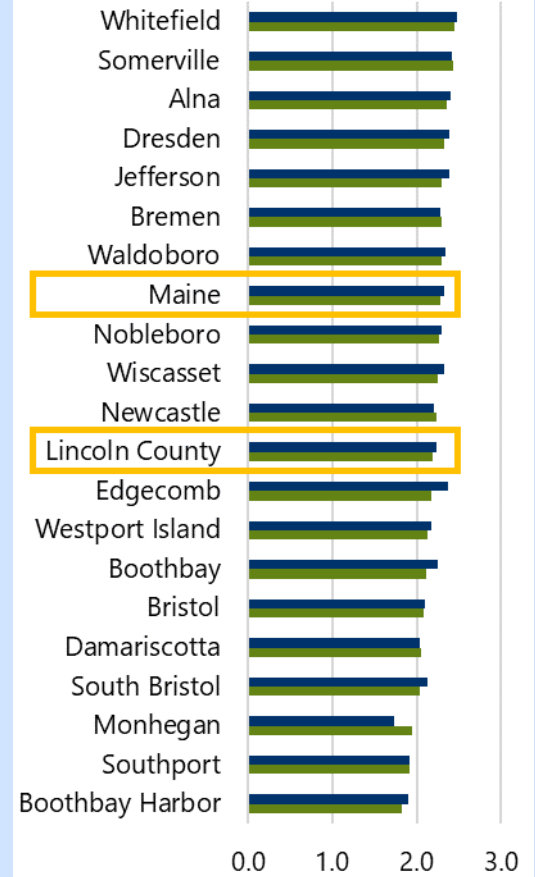
Source: ACS 2020 5-year estimates

Average Household Size

Geography	Household Size		Change
	2010	2020	2010-2020
Alna	2.40	2.36	-1.7%
Boothbay	2.25	2.11	-6.2%
Boothbay Harbor	1.90	1.83	-3.7%
Bremen	2.28	2.29	0.4%
Bristol	2.09	2.08	-0.5%
Damariscotta	2.03	2.05	1.0%
Dresden	2.39	2.32	-2.9%
Edgecomb	2.37	2.18	-8.0%
Jefferson	2.39	2.30	-3.8%
Monhegan	1.73	1.94	12.1%
Newcastle	2.21	2.23	0.9%
Nobleboro	2.30	2.27	-1.3%
Somerville	2.42	2.43	0.4%
South Bristol	2.13	2.03	-4.7%
Southport	1.92	1.91	-0.5%
Waldoboro	2.34	2.29	-2.1%
Westport Island	2.18	2.12	-2.8%
Whitefield	2.47	2.45	-0.8%
Wiscasset	2.32	2.25	-3.0%
Lincoln County	2.24	2.19	-2.2%
Maine	2.32	2.28	-1.7%

Source: Decennial Census

Average Household Size



Source: Decennial Census

HOUSEHOLDS BY TYPE

Roughly two-thirds of households in Lincoln County are family households, while the remaining third are non-family households. Approximately 17% of the County’s households are family households without children under 18. This group consists, in large part, of married couples who are “empty nesters” or who never had children.

43% of all households in Lincoln County are family households with children, compared to 39% in Maine as a whole. The number and share of households in this category declined in both the County and the state over the last decade.

In both the County and state, about 29% of households are comprised of individuals living alone.

The Census divides households into “family households” and “non-family households.” Family households contain a householder and at least one other individual who is related to the householder by birth, marriage, or adoption. Non-family households are comprised of either a single individual living alone, or two or more unrelated individuals living together, such as roommates or co-habiting partners.

Every household contains exactly one householder. The householder is the person (or one of the people) in whose name the housing unit is owned or rented. The Census used to refer to this person as the “head of household.”

Households by Type

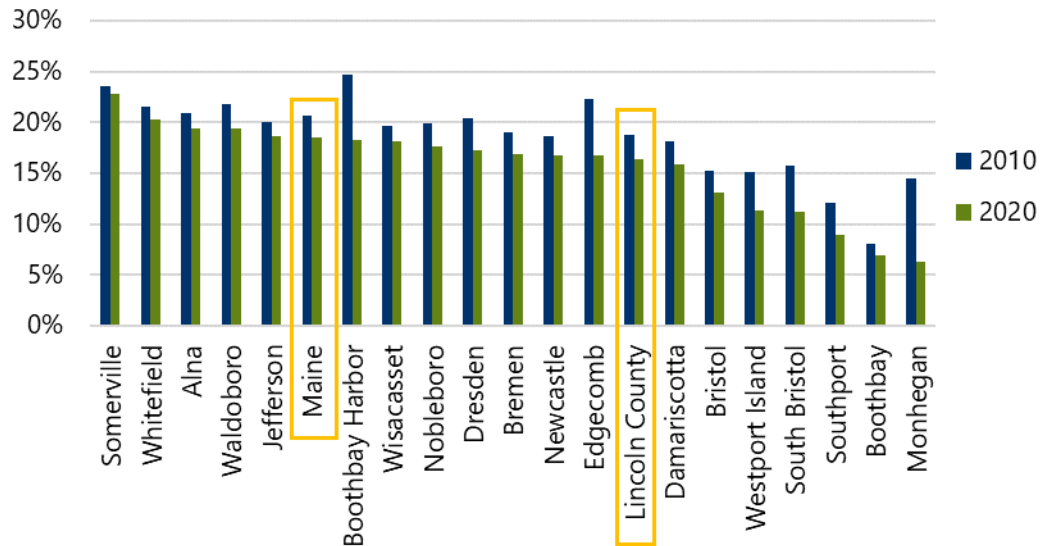
	Lincoln County				Maine			
	2010		2020		2010		2020	
	Count	Share	Count	Share	Count	Share	Count	Share
Total Households	15,365	100%	15,372	100%	551,125	100%	556,955	100%
Total Families	10,095	66%	9,851	64%	354,373	64%	347,959	62%
No Children Under 18	2,564	17%	3,177	21%	100,996	18%	128,729	23%
HH With Children Under 18	7,531	49%	6,674	43%	253,377	46%	219,230	39%
Nonfamily Households	5,270	34%	5,521	36%	196,752	36%	208,996	38%
Living Alone	4,195	27%	4,427	29%	155,417	28%	163,188	29%
Not Living Alone	1,060	7%	1,094	7%	41,886	8%	45,808	8%

Source: ACS 2020 5-year estimates

UNDER 18 POPULATION

According to the 2020 Decennial Census, 16% of Lincoln County's population is under the age of 18. The under-18 population has dropped over the last decades, falling from 6,468 individuals in 2010; to 5,769 in 2020. This is a 10-year decline of 699 young people, or 11%. Somerville was the only community to experience an absolute increase in the under-18 population. All geographies saw declines in the share of the under-18 population from 2010 to 2020.

Under 18, Share of Total Population



Source: Decennial Census

At the time of this writing, detailed age data from the 2020 Decennial Census has not yet been publicly released. The only granularity currently available are counts of the population under 18 versus the population 18 and over. Though it does not include a detailed picture of the community's age composition, it is provided here for reference because it reflects a comprehensive count of the population and is not based on sampling as in the ACS. Age data from the ACS is presented in the following pages.

Population Under 18

Geography	2010-2020		
	2010	2020	Change
Alna	148	138	-7%
Boothbay	252	207	-18%
Boothbay Harbor	536	370	-31%
Bremen	153	139	-9%
Bristol	419	373	-11%
Damariscotta	403	366	-9%
Dresden	342	299	-13%
Edgecomb	278	199	-28%
Jefferson	485	477	-2%
Monhegan	10	4	-60%
Newcastle	326	311	-5%
Nobleboro	328	315	-4%
Somerville	129	137	6%
South Bristol	141	127	-10%
Southport	73	56	-23%
Waldoboro	1,105	1,000	-10%
Westport Island	109	82	-25%
Whitefield	496	489	-1%
Wiscasset	735	679	-8%
Lincoln County	6,468	5,769	-11%
Maine	274,533	252,274	-8%

Source: Decennial Census

Under 18 Population, Share of Total Population

Geography	2010-2020		
	2010	2020	Change
Alna	21%	19%	-1%
Boothbay	8%	7%	-1%
Boothbay Harbor	25%	18%	-7%
Bremen	19%	17%	-2%
Bristol	15%	13%	-2%
Damariscotta	18%	16%	-2%
Dresden	20%	17%	-3%
Edgecomb	22%	17%	-6%
Jefferson	20%	19%	-1%
Monhegan	14%	6%	-8%
Newcastle	19%	17%	-2%
Nobleboro	20%	18%	-2%
Somerville	24%	23%	-1%
South Bristol	16%	11%	-5%
Southport	12%	9%	-3%
Waldoboro	22%	19%	-2%
Westport Island	15%	11%	-4%
Whitefield	22%	20%	-1%
Wiscasset	20%	18%	-2%
Lincoln County	19%	16%	-2%
Maine	21%	19%	-2%

Source: Decennial Census

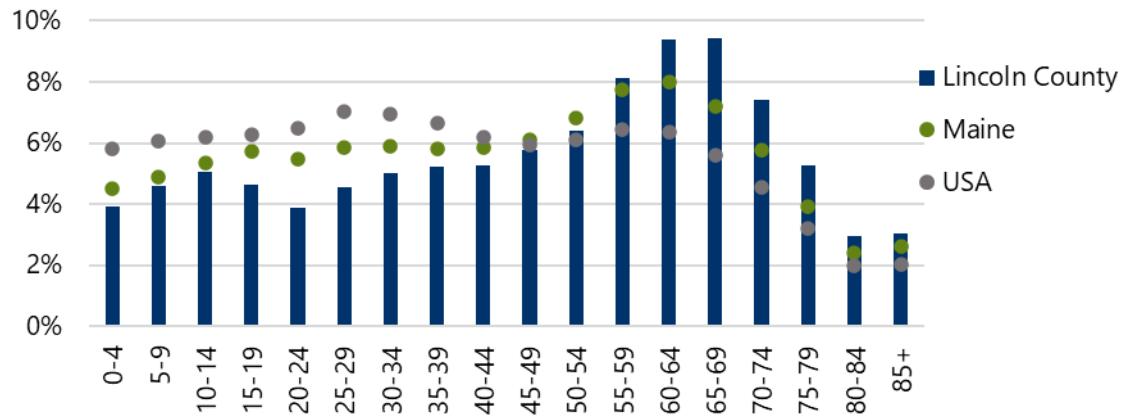
AGE DISTRIBUTION

According to 2020 ACS estimates, Southport has the highest median age of all geographies, at 67.7 years. The town's median age is about 17 years older than in Lincoln County (51.2), and nearly 23 years older than the state of Maine overall (44.8). The youngest community is Somerville with a median age of 32.9.

As shown in the age distribution chart, Lincoln County has a noticeable under-representation of younger adults in the 20 to 44 range as compared to the state and nation. It also over-represented in the 55 to 84 age range.

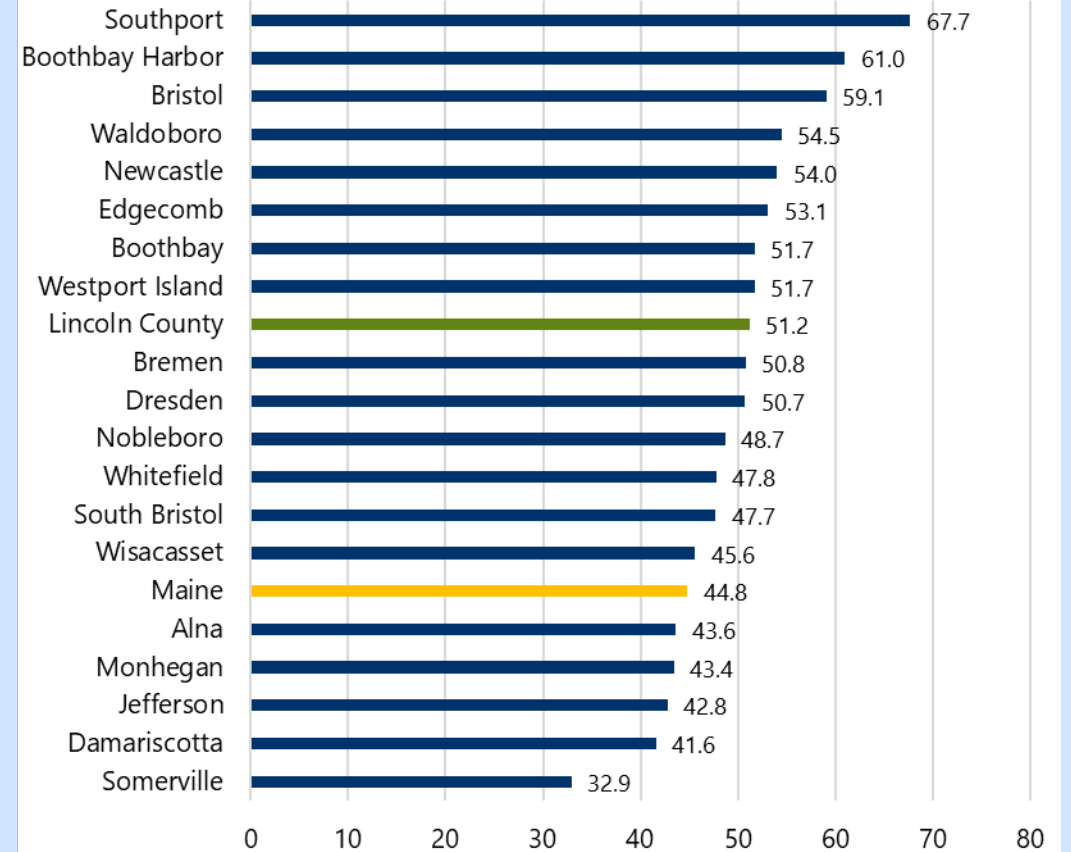
The share of children (0-14) in the County tracks that of the state, though both fall below the national distribution.

Age Distribution, 2021



Source: ESRI

Median Age, 2020



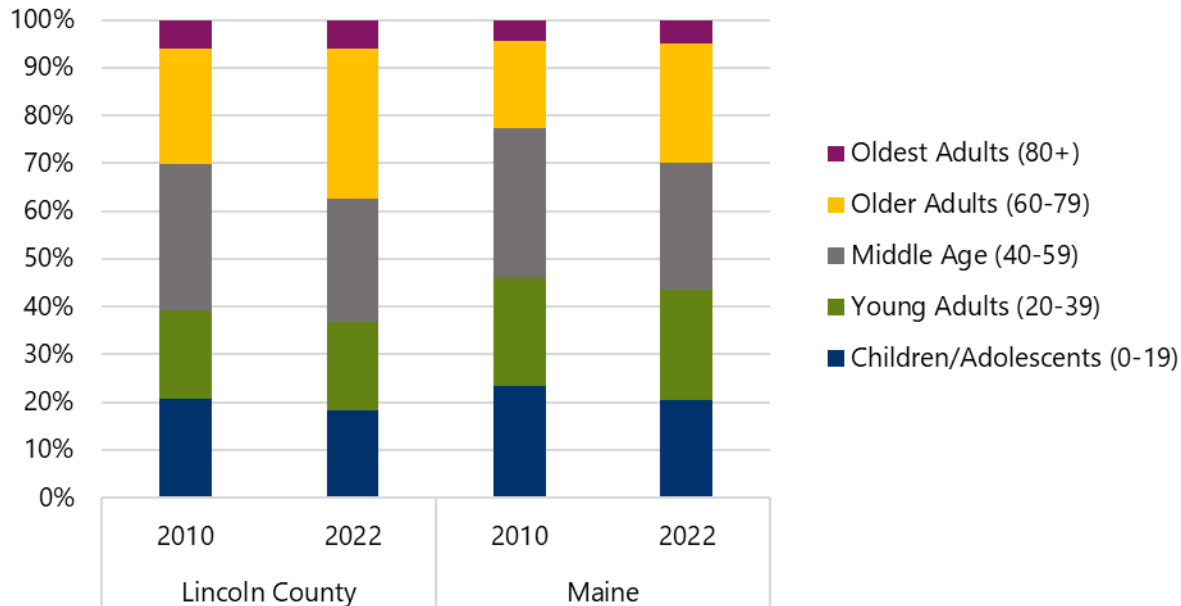
Source: ACS 2020 5-year estimates

AGE DISTRIBUTION

Between 2010 and 2022, the children/adolescent (0-19) and middle-age (40-59) populations in Lincoln County decreased, while the young adult (20-39), younger old individuals (60-79), and oldest old populations (80+) all increased. This was true both in Lincoln County and Maine, suggesting that structural demographic patterns have driven the County's age composition over time as has housing availability.

The older adult population (60+) expanded from 30% of the County's population in 2010 to an estimated 37.5% in 2022. In Maine, older adults grew in share from 22.7% to 29.9%.

Age Distribution by Cohort, 2010-2022



Source: ESRI

Lincoln County Population by Age, 2010-2022

Age	2010		2022		2010-2022	
	Count	Share	Count	Share	Count	Share
0-4	1,605	4.7%	1,394	3.9%	-211	-23.7%
5-9	1,690	4.9%	1,620	4.6%	-70	-7.8%
10-14	1,916	5.6%	1,786	5.1%	-130	-14.6%
15-19	1,896	5.5%	1,644	4.7%	-252	-28.3%
20-24	1,430	4.2%	1,368	3.9%	-62	-7.0%
25-29	1,493	4.3%	1,616	4.6%	123	13.8%
30-34	1,564	4.5%	1,779	5.0%	215	24.1%
35-39	1,916	5.6%	1,842	5.2%	-74	-8.3%
40-44	2,109	6.1%	1,862	5.3%	-247	-27.7%
45-49	2,614	7.6%	2,044	5.8%	-570	-63.9%
50-54	2,912	8.5%	2,270	6.4%	-642	-72.0%
55-59	2,959	8.6%	2,866	8.1%	-93	-10.4%
60-64	2,960	8.6%	3,316	9.4%	356	39.9%
65-69	2,432	7.1%	3,340	9.4%	908	101.8%
70-74	1,590	4.6%	2,628	7.4%	1,038	116.4%
75-79	1,330	3.9%	1,856	5.3%	526	59.0%
80-84	1,010	2.9%	1,041	2.9%	31	3.5%
85+	1,031	3.0%	1,077	3.0%	46	5.2%
Total	34,457	100%	35,349	100%	892	100%

Source: ESRI

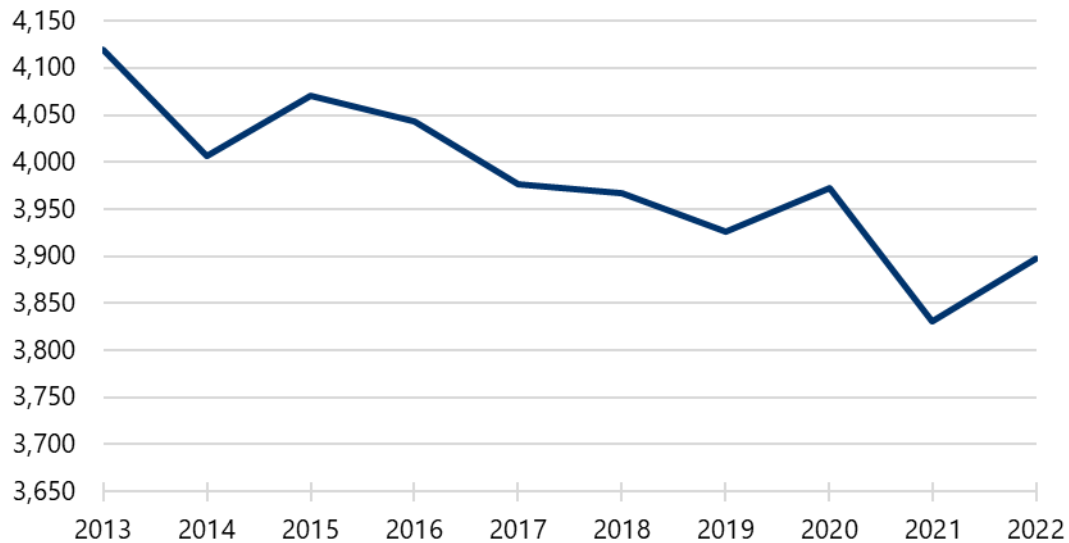
SCHOOL ENROLLMENT

School enrollment data provides another indication of the school-age population in a community. According to enrollment data from the State of Maine Department of Education, total K-12 enrollment in Lincoln County declined from 4,120 students in school year (SY) 2012-13 to 3,898 in SY2021-22. This is a decrease of 222 students (about 5.4%), compared to a 6.7% decrease in enrollment statewide.

Somerville experienced a notable 72.9% increase in enrollment (+35 students) over this period, while the largest decreases were in Boothbay (-128 students or -33.6%), Wiscasset (-66 students or -14.2%), and Dresden (-60 students or -28.7%).

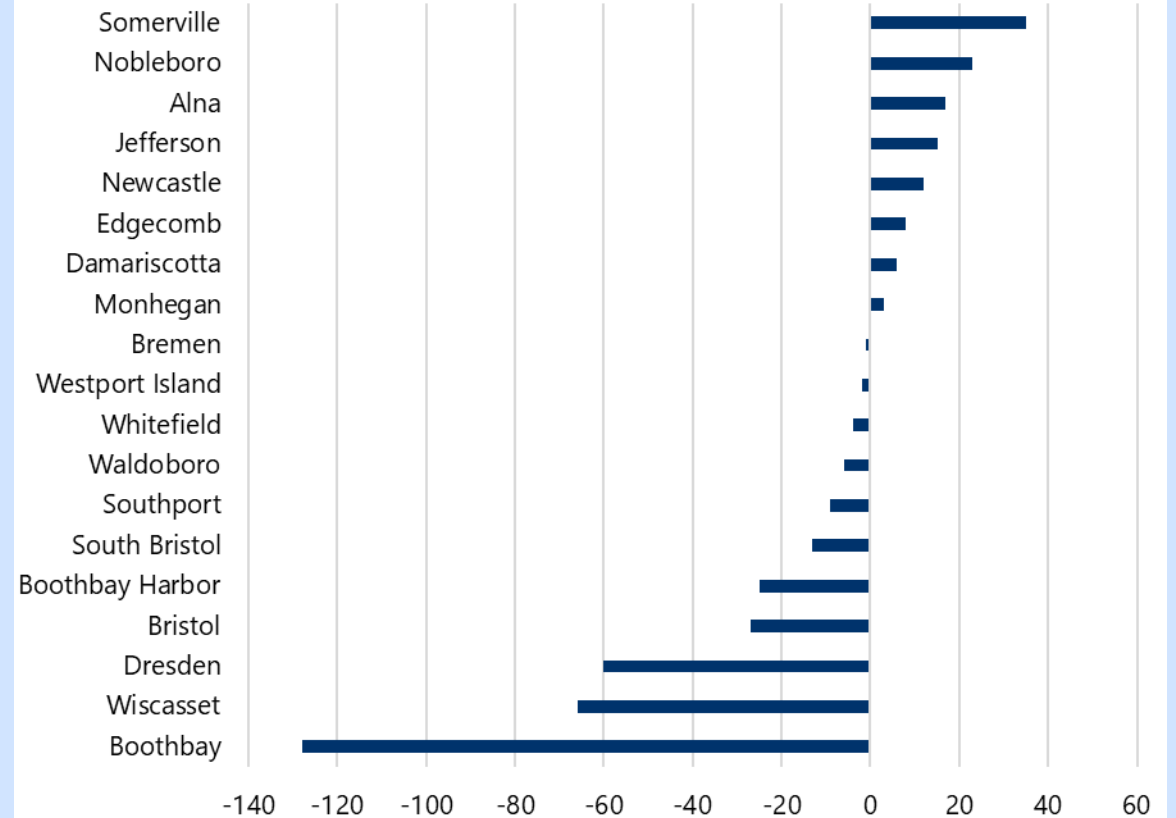
Note that public school enrollment data reflects that number of publicly funded enrollments by students' town of residence (regardless of school district) and does not capture the school-age population enrolled in private schools.

Lincoln County Enrollments, 2013-2022



Source: State of Maine Dept. of Ed.

Change in Total Enrollment, SY2013-SY2022



Source: State of Maine Dept. of Ed.

RACE/ETHNICITY

According to the 2020 Decennial Census, 94.3% of Lincoln County residents identify as White alone, compared to 90.8% in Maine, and 61.6% in the US. The racial/ethnic category with the next highest number of Lincoln County residents is two or more races, with 3.9%.

2020 Population by Race/Ethnicity

Geography	White	American		Asian	Pacific Islander	Other Race	2 or More Races	Hispanic*
		Black/African American	Indian/Alaska Native					
Alna	94.5%	0.1%	0.3%	0.3%	0.0%	0.6%	4.2%	2.0%
Boothbay	94.7%	0.3%	0.4%	0.3%	0.0%	0.3%	4.0%	0.8%
Boothbay Harbor	92.3%	1.0%	0.4%	1.1%	0.0%	0.4%	4.7%	1.2%
Bremen	96.2%	0.1%	0.0%	0.1%	0.0%	0.7%	2.8%	1.6%
Bristol	95.0%	0.5%	0.2%	0.5%	0.1%	0.4%	3.4%	1.0%
Damariscotta	94.0%	0.4%	0.1%	1.0%	0.0%	0.7%	3.7%	0.9%
Dresden	95.7%	0.4%	0.1%	0.3%	0.0%	0.3%	3.1%	0.5%
Edgecomb	94.5%	0.1%	0.2%	0.6%	0.1%	0.5%	4.0%	1.2%
Jefferson	95.1%	0.3%	0.4%	0.3%	0.0%	0.4%	3.5%	1.2%
Monhegan	87.5%	0.0%	0.0%	0.0%	0.0%	3.1%	9.4%	4.7%
Newcastle	93.9%	0.5%	0.0%	0.7%	0.1%	0.5%	4.3%	1.6%
Nobleboro	95.9%	0.3%	0.3%	0.9%	0.0%	0.1%	2.5%	0.8%
Sommerville	92.0%	0.5%	0.3%	1.2%	0.3%	0.0%	5.7%	1.5%
South Bristol	92.1%	1.3%	0.3%	0.6%	0.0%	0.6%	5.1%	2.9%
Southport	95.7%	0.0%	0.2%	0.5%	0.0%	0.3%	3.4%	0.5%
Waldoboro	94.8%	0.4%	0.4%	0.7%	0.0%	0.2%	3.6%	0.9%
Westport	95.3%	0.1%	0.7%	0.6%	0.1%	0.7%	2.5%	0.8%
Whitefield	92.9%	0.5%	0.6%	0.5%	0.0%	0.6%	4.8%	1.7%
Wiscasset	93.1%	0.7%	0.2%	1.1%	0.0%	0.4%	4.4%	0.8%
Lincoln County	94.3%	0.5%	0.3%	0.7%	0.0%	0.4%	3.9%	1.1%
Maine	90.8%	1.9%	0.6%	1.2%	0.0%	0.7%	4.7%	2.0%
US	61.6%	12.4%	1.1%	6.0%	0.2%	8.4%	10.2%	18.7%

*Hispanic Individuals may be of any race.

Source: Decennial Census

INCOME DISTRIBUTION

According to the 2020 ACS 5-year estimates, the median income for Lincoln County households is \$58,125. The median income is on par with that of Maine (\$59,489).

Esri's 2022 household income distribution data estimates that about one in twenty Lincoln County households (4.6%) has a household income greater than \$200,000, compared to 6.2% of Maine households.

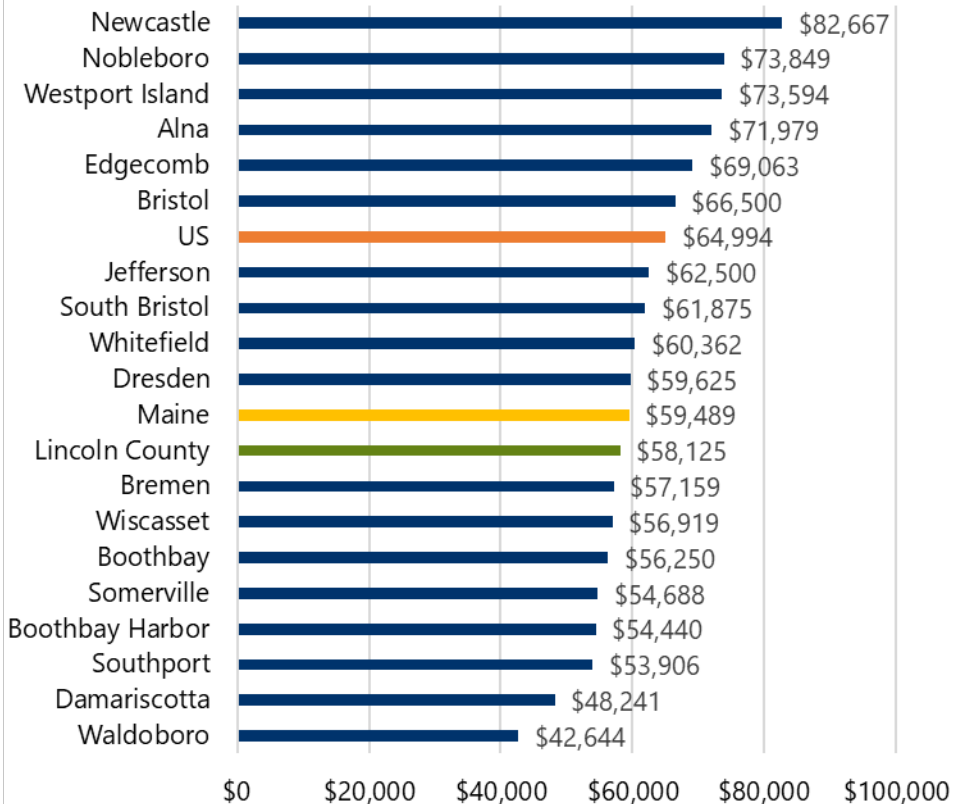
Note that income figures reflect the household income of permanent (i.e., non-seasonal residents).

Household Income Distribution, 2022

Geography	Lincoln County		Maine	
	Count	Share	Count	Share
< \$15,000	1,438	9.0%	47,279	8.0%
\$15,000-\$24,999	1,312	8.2%	48,611	8.3%
\$35,000-\$49,999	2,019	12.7%	76,713	13.0%
\$25,000-\$34,999	1,299	8.2%	52,790	9.0%
\$50,000-\$74,999	3,230	20.3%	106,562	18.1%
\$75,000-\$99,999	2,401	15.1%	82,250	14.0%
\$100,000-\$149,999	2,739	17.2%	96,675	16.4%
\$150,000-\$199,999	754	4.7%	40,399	6.9%
\$200,000+	725	4.6%	36,651	6.2%
Total	15,917	100.0%	587,930	100.0%

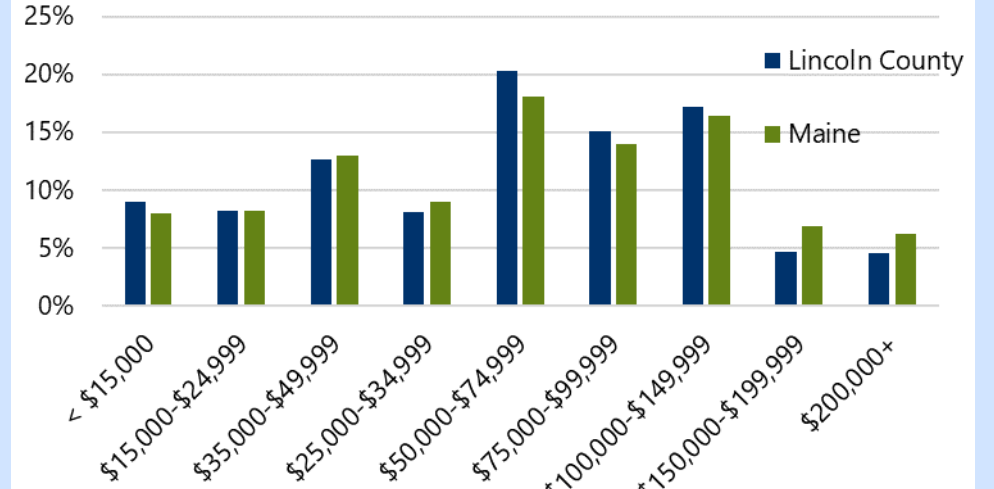
Source: ESRI

Median Household Income, 2020



Source: ACS 2020 5-year estimates

Household Income Distribution, 2022



Source: ESRI

MEDIAN HOUSEHOLD INCOME

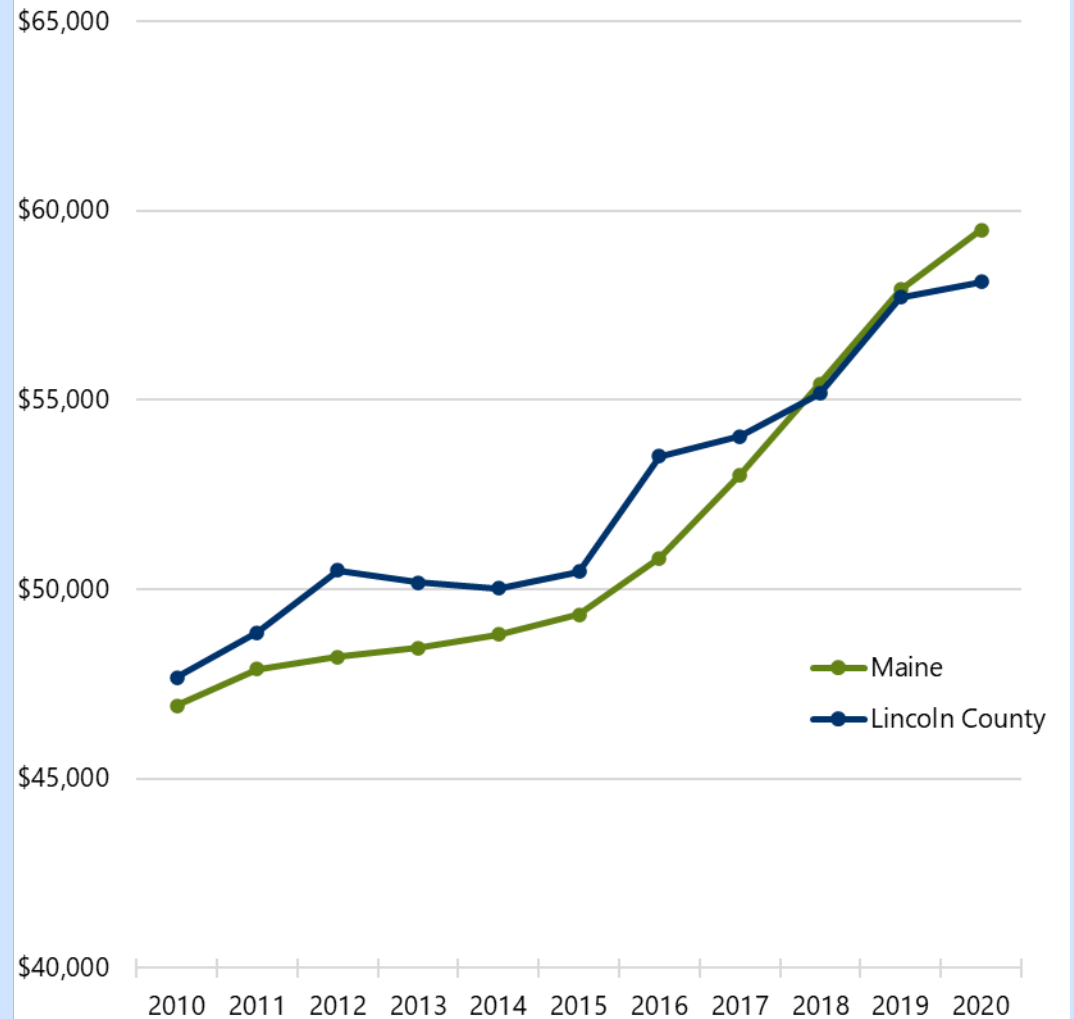
Household incomes have trended upward over the last decade in Lincoln County. According to 2010 ACS 5-year estimates, median household income in Lincoln County was \$47,678 (MOE +/- \$2,752) compared to \$58,125 (MOE +/- \$3,974) in 2020. This represents a 22% rise over 10 years.

Median household income in Maine also rose over this period, more-or-less tracking County income. Maine median income rose 27% over the same 10-year period from \$46,933 (MOE +/- \$457) to \$59,489 (MOE +/- \$682).

The gap in median income between Lincoln County and Maine grew from \$745 in Lincoln County's favor to \$1,364 in Maine's favor over this period.

A margin of error (MOE) is provided for every ACS estimate. An MOE is a measure of the possible variation of the estimate around the true population value. At a given confidence level (90% for ACS), the estimate and the actual population value will differ by no more than the value of the MOE.

Median Household Income, 2010-2020



Source: ACS 2020 5-year estimates

HOUSEHOLDS BY INCOME AND AGE

The tables at right show the concentration of households by income and age of householder in Lincoln County and Maine, according to Esri's 2022 estimates.

As compared to the state, Lincoln County has a relatively high concentration of households in the 55-74 age cohorts and relatively few in the 25-44 cohorts. The income distribution between the County and state is similar.

Households by Income and Age of Householder, Lincoln County, 2022

	<25	25-34	35-44	45-54	55-64	65-74	75+	Total	Share
< \$15,000	52	135	133	166	363	319	270	1,438	9%
\$15,000-\$24,999	35	102	76	106	248	317	428	1,312	8%
\$25,000-\$34,999	36	118	101	122	210	322	390	1,299	8%
\$35,000-\$49,999	45	187	161	201	368	556	501	2,019	13%
\$50,000-\$74,999	67	345	343	506	753	793	423	3,230	20%
\$75,000-\$99,999	34	239	345	424	571	559	229	2,401	15%
\$100,000-\$149,999	22	231	510	508	713	510	245	2,739	17%
\$150,000-\$199,999	1	76	114	150	198	139	76	754	5%
\$200,000+	0	41	113	144	179	167	81	725	5%
Total	292	1,474	1,896	2,327	3,603	3,682	2,643	15,917	100%
Share	2%	9%	12%	15%	23%	23%	17%	100%	

Source: ESRI

Households by Income and Age of Householder, Maine, 2022

	<25	25-34	35-44	45-54	55-64	65-74	75+	Total	Share
< \$15,000	2,899	5,374	4,888	5,981	10,130	8,923	9,084	47,279	8%
\$15,000-\$24,999	2,130	5,141	3,763	4,709	8,208	10,463	14,197	48,611	8%
\$25,000-\$34,999	2,496	6,477	5,323	5,529	8,988	11,017	12,960	52,790	9%
\$35,000-\$49,999	3,439	9,894	8,238	9,192	13,186	17,813	14,951	76,713	13%
\$50,000-\$74,999	3,723	14,617	14,130	17,718	23,490	22,048	10,836	106,562	18%
\$75,000-\$99,999	1,918	10,913	13,556	15,324	19,476	14,721	6,342	82,250	14%
\$100,000-\$149,999	1,272	12,088	19,552	20,845	23,104	14,057	5,757	96,675	16%
\$150,000-\$199,999	243	5,169	7,377	9,556	9,860	5,432	2,762	40,399	7%
\$200,000+	111	3,458	6,996	8,914	9,230	5,469	2,473	36,651	6%
Total	18,231	73,131	83,823	97,768	125,672	109,943	79,362	587,930	100%
Share	3%	12%	14%	17%	21%	19%	13%	100%	

Source: ESRI

POPULATION PROJECTIONS

The permanent (non-seasonal) populations of both Lincoln County and Maine are projected to grow at similar, decelerating rates into the future. According to projections from the Maine State Economist, Lincoln County's population is expected to peak some time between 2033 and 2038.

Population Projections

	Decennial Census			Esri Projections			State Economist Projections								
	2010	2020	CAGR 2010-2020	2022	2027	CAGR 2022-2027	2018	2023	2028	2033	2038	CAGR 2018-2023	CAGR 2023-2028	CAGR 2028-2033	CAGR 2033-2038
Alna	709	710	0.0%	723	751	0.8%	728	751	768	779	785	0.6%	0.4%	0.3%	0.2%
Boothbay	2,165	2,027	-0.7%	1,959	1,946	-0.1%	3,130	3,192	3,234	3,251	3,247	0.4%	0.3%	0.1%	0.0%
Boothbay Harbor	3,120	3,003	-0.4%	2,982	2,969	-0.1%	2,199	2,251	2,288	2,307	2,312	0.5%	0.3%	0.2%	0.0%
Bremen	806	823	0.2%	818	812	-0.2%	800	815	823	825	822	0.4%	0.2%	0.0%	-0.1%
Bristol	2,755	2,834	0.3%	2,902	2,898	0.0%	2,771	2,840	2,892	2,922	2,932	0.5%	0.4%	0.2%	0.1%
Damariscotta	2,218	2,297	0.4%	2,327	2,386	0.5%	2,158	2,170	2,169	2,150	2,117	0.1%	0.0%	-0.2%	-0.3%
Dresden	1,672	1,725	0.3%	1,774	1,875	1.1%	1,665	1,689	1,700	1,699	1,686	0.3%	0.1%	0.0%	-0.2%
Edgecomb	1,249	1,188	-0.5%	1,181	1,184	0.1%	1,253	1,277	1,294	1,300	1,298	0.4%	0.3%	0.1%	0.0%
Jefferson	2,427	2,551	0.5%	2,608	2,717	0.8%	2,424	2,479	2,519	2,540	2,544	0.4%	0.3%	0.2%	0.0%
Monhegan	69	64	-0.7%	70	70	0.0%	68	70	71	72	72	0.6%	0.3%	0.3%	0.0%
Newcastle	1,752	1,848	0.5%	1,887	1,965	0.8%	1,753	1,790	1,814	1,824	1,823	0.4%	0.3%	0.1%	0.0%
Nobleboro	1,643	1,791	0.9%	1,743	1,752	0.1%	1,637	1,672	1,695	1,706	1,705	0.4%	0.3%	0.1%	0.0%
Somerville	548	600	0.9%	584	579	-0.2%	561	569	573	573	569	0.3%	0.1%	0.0%	-0.1%
South Bristol	892	1,127	2.4%	1,120	1,117	-0.1%	874	880	879	871	858	0.1%	0.0%	-0.2%	-0.3%
Southport	606	622	0.3%	617	612	-0.2%	597	605	610	609	605	0.3%	0.2%	0.0%	-0.1%
Waldoboro	5,075	5,154	0.2%	5,135	5,118	-0.1%	5,044	5,121	5,166	5,171	5,142	0.3%	0.2%	0.0%	-0.1%
Westport	718	719	0.0%	713	710	-0.1%	724	740	751	756	757	0.4%	0.3%	0.1%	0.0%
Whitefield	2,300	2,408	0.5%	2,399	2,399	0.0%	2,255	2,275	2,277	2,261	2,230	0.2%	0.0%	-0.1%	-0.3%
Wiscasset	3,732	3,742	0.0%	3,804	3,918	0.6%	3,700	3,762	3,796	3,800	3,780	0.3%	0.2%	0.0%	-0.1%
Lincoln County	34,457	35,237	0.2%	35,349	35,781	0.2%	34,366	34,947	35,320	35,417	35,282	0.3%	0.2%	0.1%	-0.1%
Maine	1,328,361	1,362,359	0.3%	1,370,382	1,382,353	0.2%	1,341,160	1,355,924	1,368,838	1,374,023	1,371,608	0.2%	0.2%	0.1%	0.0%

Compound Annual Growth Rate (CAGR) is the annualized rate of the population growth over a given period of time

Source: Decennial Census, ESRI 2022 Projections, State of Maine- State Economist 2018 Projections

EMPLOYMENT BASE

Lincoln County's largest employment sectors are Retail Trade and Health Care and Social Assistance, which comprise 16.4% and 14.5%, respectively, of all jobs in the County. The third largest sector is Educational Services and represents 12.6% of jobs.

Jobs can also be examined based on the industry sectors of employment of Lincoln County resident workers. About 17% of jobs held by resident workers are in Health Care and Social Assistance, and 14% are in Retail Trade. While Manufacturing is the third largest sector of resident employment, it ranks fifth in terms of jobs located in the County, meaning that a disproportionate number of residents commute out of the County for jobs in this sector.

Jobs held by resident workers outside the County are higher paying than jobs located in Lincoln County. About 43% of jobs held by resident workers pay more than \$3,333 per month (annualized equivalent of \$40K), while this is the case for only 37% of jobs located in the County.

Jobs and Resident Workers by Monthly Earnings Per Job

	\$1,250 per month or less	\$1,251 to \$3,333 per month	More than \$3,333 per month	Total
Lincoln County Jobs	2,019	3,983	3,538	9,540
Share of Total	21.2%	41.8%	37.1%	100%
Lincoln County Resident Workers	2,417	5,149	5,676	13,242
Share of Total	18.3%	38.9%	42.9%	100%

Source: Census OnTheMap

Lincoln County Jobs and Resident Workers, 2019

Industry Sector	Jobs		Resident Workers	
	Count	Share	Count	Share
Agriculture, Forestry, Fishing and Hunting	185	1.9%	170	1.3%
Mining, Quarrying, and Oil and Gas Extraction	0	0.0%	6	0.0%
Utilities	23	0.2%	58	0.4%
Construction	716	7.5%	821	6.2%
Manufacturing	768	8.1%	1,627	12.3%
Wholesale Trade	139	1.5%	338	2.6%
Retail Trade	1,563	16.4%	1,817	13.7%
Transportation and Warehousing	215	2.3%	299	2.3%
Information	138	1.4%	156	1.2%
Finance and Insurance	327	3.4%	419	3.2%
Real Estate and Rental and Leasing	90	0.9%	138	1.0%
Professional, Scientific, and Technical Services	308	3.2%	562	4.2%
Management of Companies and Enterprises	127	1.3%	205	1.5%
Administration & Support, Waste Management and Remediation	372	3.9%	531	4.0%
Educational Services	1,204	12.6%	1,431	10.8%
Health Care and Social Assistance	1,383	14.5%	2,190	16.5%
Arts, Entertainment, and Recreation	292	3.1%	279	2.1%
Accommodation and Food Services	874	9.2%	1,036	7.8%
Other Services (excluding Public Administration)	397	4.2%	471	3.6%
Public Administration	419	4.4%	688	5.2%
Total	9,540	100%	13,242	100%

Source: Census OnTheMap

COMMUTE PATTERNS

Census data on commuting patterns shows the flow of commuters into and out of Lincoln County. According to Census estimates, there are about 9,540 workers employed in positions located in the County, compared to 13,242 County residents who are workers. In other words, there are 1.5 times more workers living in Lincoln County than there are workers employed in Lincoln County. The County's 8,051 out-commuters significantly outnumber its 4,349 in-commuters.

An estimated 46% of workers employed in the County commute from elsewhere. On the other hand, 61% of working residents work at jobs located outside of Lincoln.

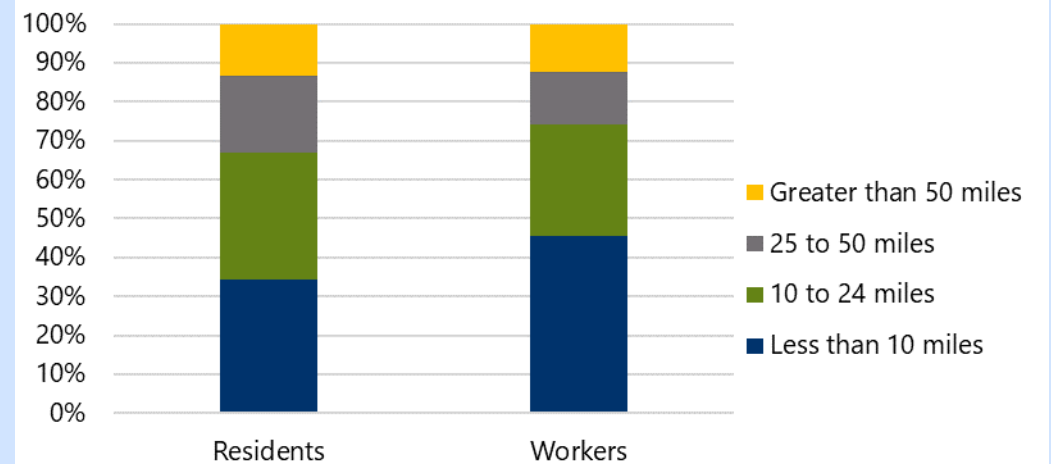
Most workers and residents commute less than 25 miles to work, with less than 15% commuting greater than 50 miles.

In-Commuting and Out-Commuting, 2019, Primary Jobs

	Count	Share
Employed in Lincoln County	9,540	100%
Employed in Lincoln County but Living Outside	4,349	46%
Employed and Living in Lincoln County	5,191	54%
<hr/>		
Living in Lincoln County	13,242	100%
Living in Lincoln County but Employed Outside	8,051	61%
Living and Employed in Lincoln County	5,191	39%

Source: Census OnTheMap

Commuting Distance for Lincoln County Residents and Workers



Source: Census OnTheMap

In the context of OnTheMap data from the Census, a "primary job" is the job that contributes the highest earnings to an individual worker. By looking at primary jobs, rather than all jobs, the data counts each worker exactly once.

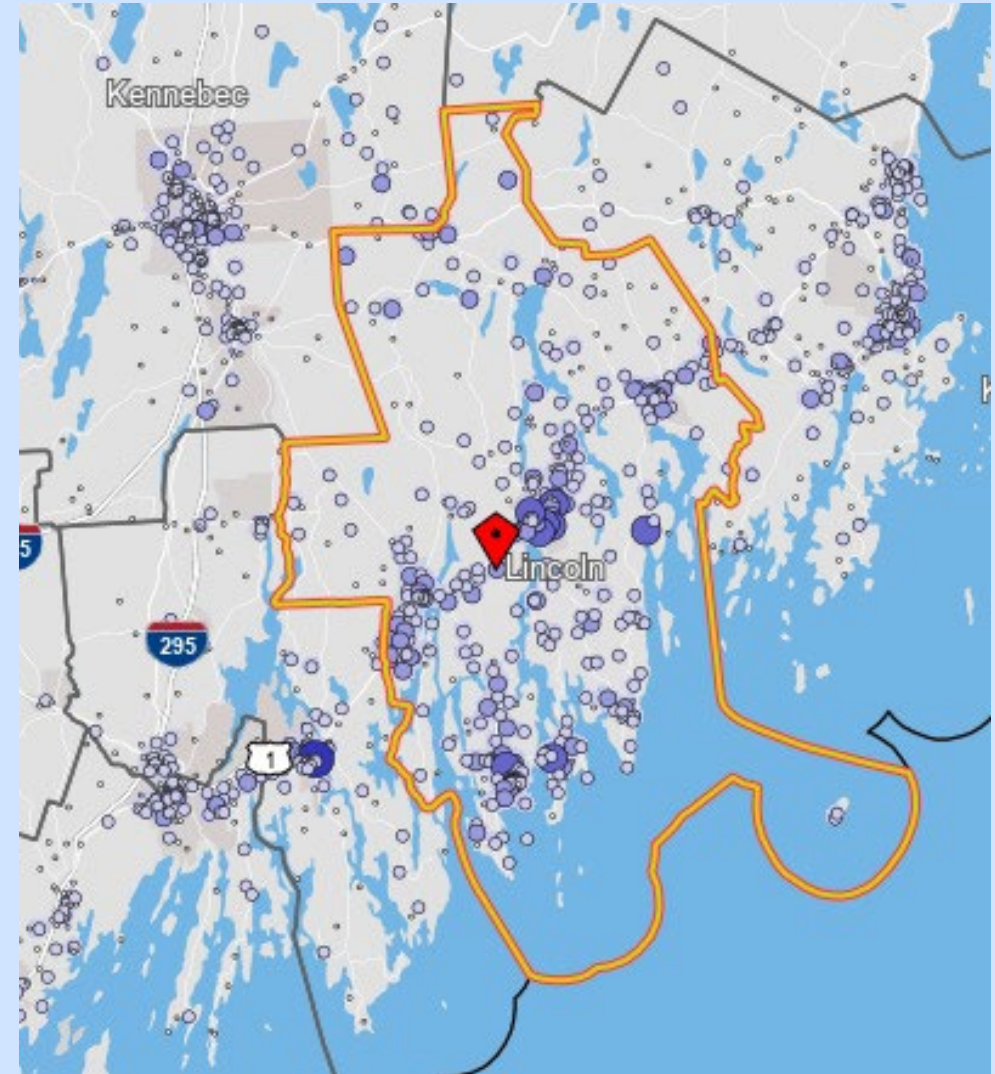
WHERE LINCOLN COUNTY RESIDENTS WORK

Damariscotta (8%) and Bath (7%) represent the top work locations for Lincoln County residents. About 6% of working residents are employed within Augusta. Portland (6%) and Boothbay Harbor (5%) round out the top five destinations for Lincoln County residents. Of the top 10 work locations for residents, four are located outside of the County.

Where Lincoln County Residents Work, 2019, Primary Jobs

City/Town	Count	Share
Damariscotta	1,036	8%
Bath	967	7%
Augusta	809	6%
Portland	753	6%
Boothbay Harbor	710	5%
Wiscasset	647	5%
Boothbay	553	4%
Waldoboro	469	4%
Newcastle	420	3%
Rockland	418	3%
All Other Locations	6,460	49%
Total	13,242	100%

Source: Census OnTheMap



Source: Census OnTheMap

WHERE LINCOLN COUNTY WORKERS LIVE

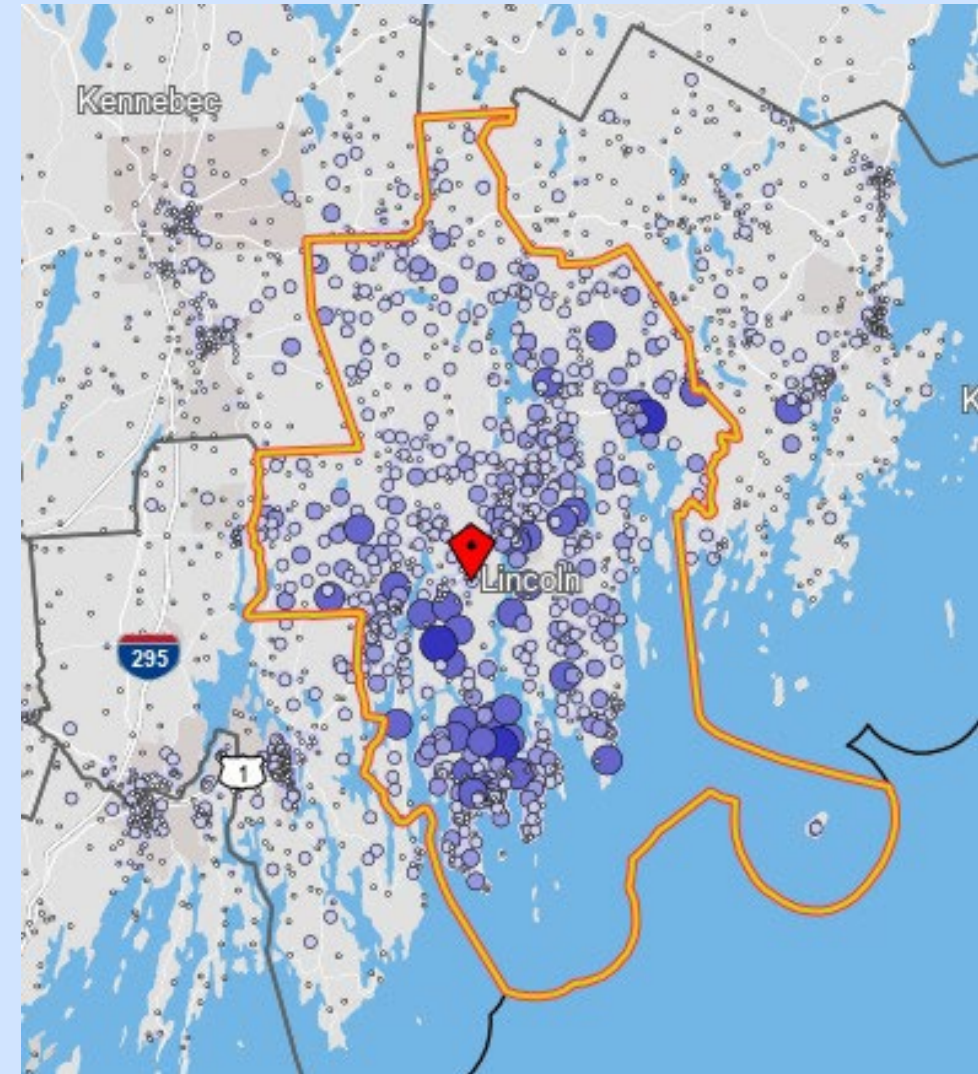
Waldoboro (7%) and Boothbay (7%) represent the top places of residence for those employed at Lincoln County establishments. About 5% of workers live within Bristol. Wiscasset (5%) and Damariscotta (4%) round out the top five home locations for Lincoln County workers.

All 10 of the top communities where Lincoln County workers live are located in Lincoln County itself, suggesting that the County does not serve as a major employment center within the region.

Where Lincoln County Workers Live, 2019, Primary Jobs

City/Town	Count	Share
Waldoboro	648	7%
Boothbay	636	7%
Bristol	445	5%
Wiscasset	433	5%
Damariscotta	414	4%
Newcastle	340	4%
Nobleboro	329	3%
Boothbay Harbor	327	3%
Jefferson	272	3%
Whitefield	233	2%
All Other Locations	5,463	57%
Total	9,540	100%

Source: Census OnTheMap



Source: Census OnTheMap

3. HOUSING INVENTORY & MARKET TRENDS

This chapter describes the town's housing stock in terms of total housing units, vacancy, tenure, year built, units in structure, value/price, rent, and other metrics.



TOTAL HOUSING UNITS

According to the 2020 Decennial Census, Lincoln County is home to 23,608 housing units (including permanently occupied, seasonal, and vacant units). The rate of new housing production in the County stalled dramatically in the 2010s compared to the 2000s. Of the 2,759 new units added on net over the 20 years from 2000 to 2020, less than 5% (only 115 units) were added post-2010.

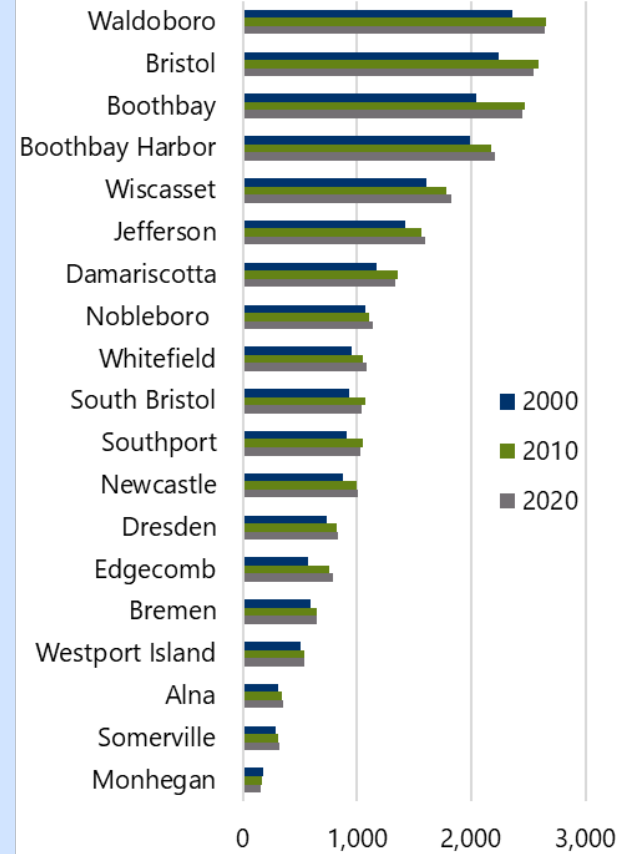
Between 2010 and 2020, the County's housing stock grew by just 0.5%, compared to 2.4% in Maine and 6.7% nationally.

Total Housing Units

Geography	Housing Units			Percent Change		
	2000	2010	2020	2000-2010	2010-2020	2000-2020
Alna	315	346	359	9.8%	3.8%	14.0%
Boothbay Harbor	1,993	2,175	2,207	9.1%	1.5%	10.7%
Boothbay	2,046	2,474	2,448	20.9%	-1.1%	19.6%
Bremen	598	651	648	8.9%	-0.5%	8.4%
Bristol	2,243	2,585	2,549	15.2%	-1.4%	13.6%
Damariscotta	1,172	1,359	1,338	16.0%	-1.5%	14.2%
Dresden	739	819	835	10.8%	2.0%	13.0%
Edgecomb	572	755	794	32.0%	5.2%	38.8%
Jefferson	1,427	1,564	1,595	9.6%	2.0%	11.8%
Monhegan	177	164	160	-7.3%	-2.4%	-9.6%
Newcastle	880	992	1,008	12.7%	1.6%	14.5%
Nobleboro	1,071	1,106	1,139	3.3%	3.0%	6.3%
Somerville	288	309	316	7.3%	2.3%	9.7%
South Bristol	932	1,076	1,045	15.5%	-2.9%	12.1%
Southport	912	1,051	1,026	15.2%	-2.4%	12.5%
Waldoboro	2,360	2,651	2,646	12.3%	-0.2%	12.1%
Westport Island	510	535	540	4.9%	0.9%	5.9%
Whitefield	954	1,055	1,086	10.6%	2.9%	13.8%
Wiscasset	1,612	1,782	1,829	10.5%	2.6%	13.5%
Lincoln County	20,849	23,493	23,608	12.7%	0.5%	13.2%
Maine	651,901	721,830	739,072	10.7%	2.4%	13.4%
United States	115,904,641	131,704,730	140,498,736	13.6%	6.7%	21.2%

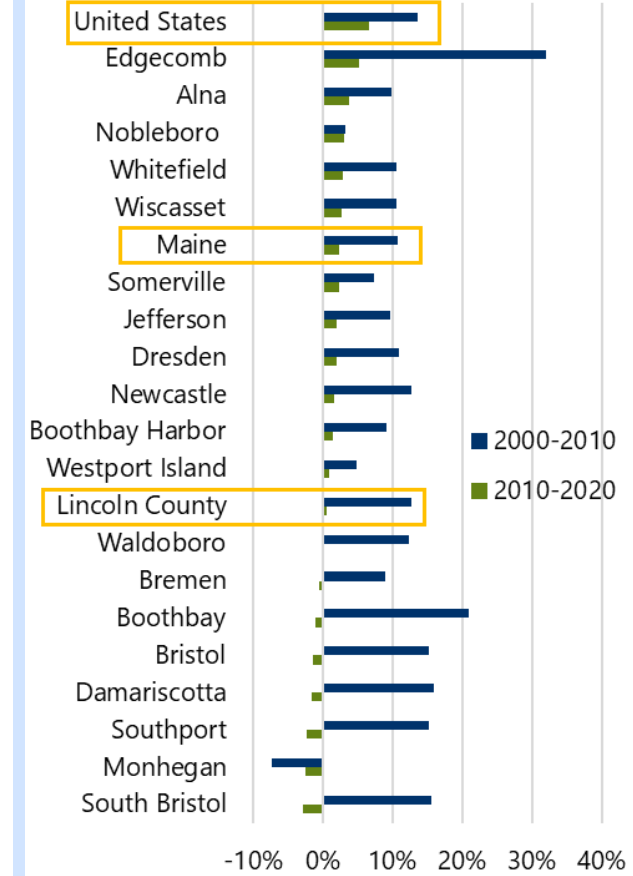
Source: Decennial Census

Total Housing Units



Source: Decennial Census

Percent Change in Housing Units



Source: Decennial Census

HOUSEHOLDS & HOUSING UNITS

Comparing population, households, housing units, and vacant unit counts from the Decennial Census provides insight into the County's changing housing situation.

The number of new households added County-wide between 2000-2010 and 2010-2020, was 991 and 654, respectively. Meanwhile, the number of housing units added between 2000-2010 was significantly higher than the number added between 2010-2020, or 2,644 housing units compared to 115. It therefore follows that the number of vacant units (which includes seasonally vacant units) increased by 1,653 units over the first decade, and then decreased by 539 units over the second decade.

Vacant units can be vacant for a variety of reasons. In markets like Lincoln County, vacant units typically fall into one of the following categories:

- Currently for sale or for rent
- Rented or sold but not yet occupied
- For seasonal, recreational, or occasional use

According to Census definitions, every household is considered to live in a housing unit. A housing unit where a household is living is considered to be occupied. Any other housing unit is considered to be vacant, including units occupied by persons who have a usual residence elsewhere (e.g., seasonal unit or second home). Therefore, the following is always true for a given study area:

$$\text{Households} + \text{Vacant Units} = \text{Total Housing Units}$$

Lincoln County, Population vs Housing Units

	2000	2010	2020	Change, 2000-2010	Change, 2010-2020	Change, 2000-2020
Population	33,616	34,457	35,237	841	780	1,621
Households	14,158	15,149	15,803	991	654	1,645
Housing Units	20,849	23,493	23,608	2,644	115	2,759
Vacant Units	6,691	8,344	7,805	1,653	-539	1,114
Vacancy Rate	32%	36%	33%	3%	-2%	1%

Source: Decennial Census

TENURE

Tenure refers to whether an occupied housing unit is owner- or renter-occupied. According to 2020 ACS 5-year estimates, approximately 79% of Lincoln County housing units are owner-occupied and 21% are renter occupied.

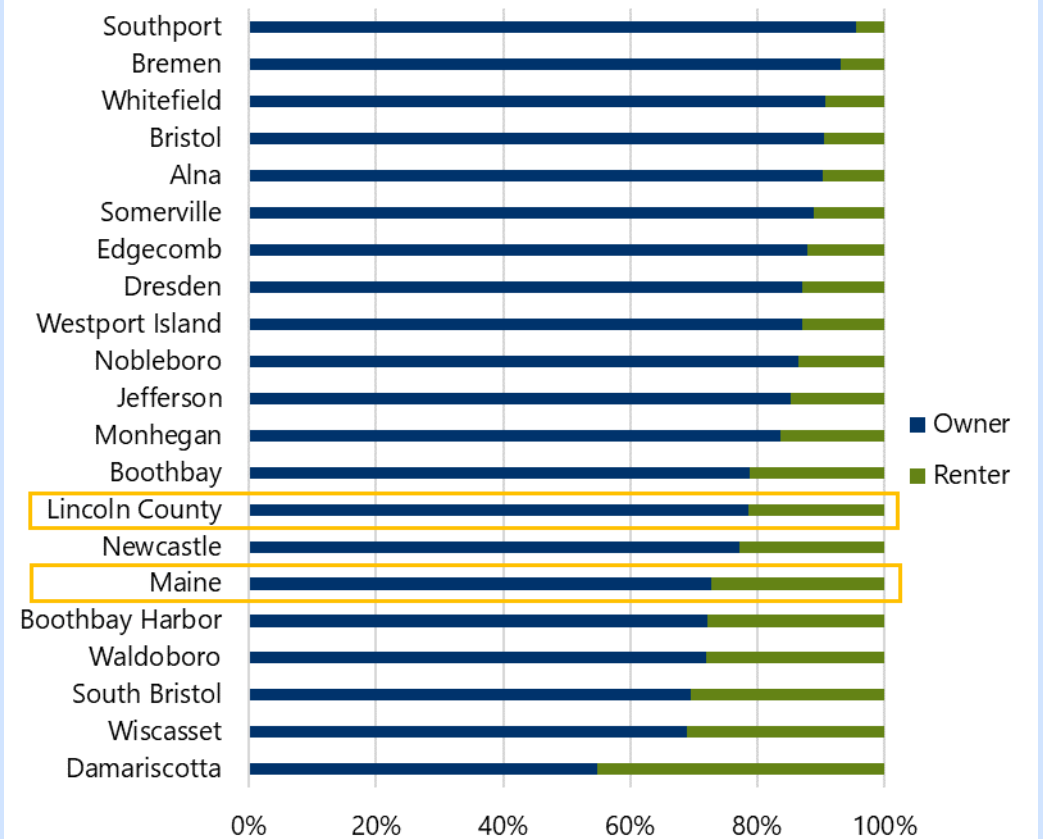
Vacant Units represent 35% of the total housing units in Lincoln County with 29% of all units being seasonally vacant and 6% being otherwise vacant.

Housing Units Overview, 2020

	Owner-Occupied		Renter-Occupied		Seasonal Vacant		Other Vacant		Total Housing	
	Count	Share	Count	Share	Count	Share	Count	Share	Count	Share
Alna	270	72%	29	8%	42	11%	35	9%	376	100%
Boothbay Harbor	694	33%	268	13%	1,081	51%	136	6%	2,128	100%
Boothbay	1,195	44%	323	12%	1,026	38%	140	5%	2,735	100%
Bremen	271	42%	20	3%	333	52%	16	3%	640	100%
Bristol	1,206	44%	128	5%	1,205	44%	174	6%	2,713	100%
Damariscotta	551	39%	453	32%	251	18%	155	11%	1,410	100%
Dresden	699	79%	104	12%	72	8%	14	2%	889	100%
Edgecomb	519	71%	71	10%	124	17%	17	2%	731	100%
Jefferson	783	52%	135	9%	478	32%	104	7%	1,500	100%
Monhegan	36	25%	7	5%	92	64%	8	6%	143	100%
Newcastle	557	62%	165	18%	139	16%	34	4%	895	100%
Nobleboro	608	55%	95	9%	336	30%	69	6%	1,108	100%
Somerville	193	67%	24	8%	54	19%	17	6%	288	100%
South Bristol	313	29%	137	13%	597	55%	35	3%	1,082	100%
Southport	277	29%	13	1%	626	65%	47	5%	963	100%
Waldoboro	1,866	64%	724	25%	166	6%	142	5%	2,898	100%
Westport Island	329	57%	49	8%	190	33%	10	2%	578	100%
Whitefield	797	75%	82	8%	85	8%	94	9%	1,058	100%
Wiscasset	1,155	60%	519	27%	60	3%	180	9%	1,914	100%
Lincoln County	12,319	51%	3,346	14%	6,981	29%	1,427	6%	24,073	100%
Maine	414,939	56%	154,612	21%	127,565	17%	49,677	7%	746,793	100%

Source: ACS 2020 5-year Estimates

Owner vs Renter Occupied Housing Units, 2020

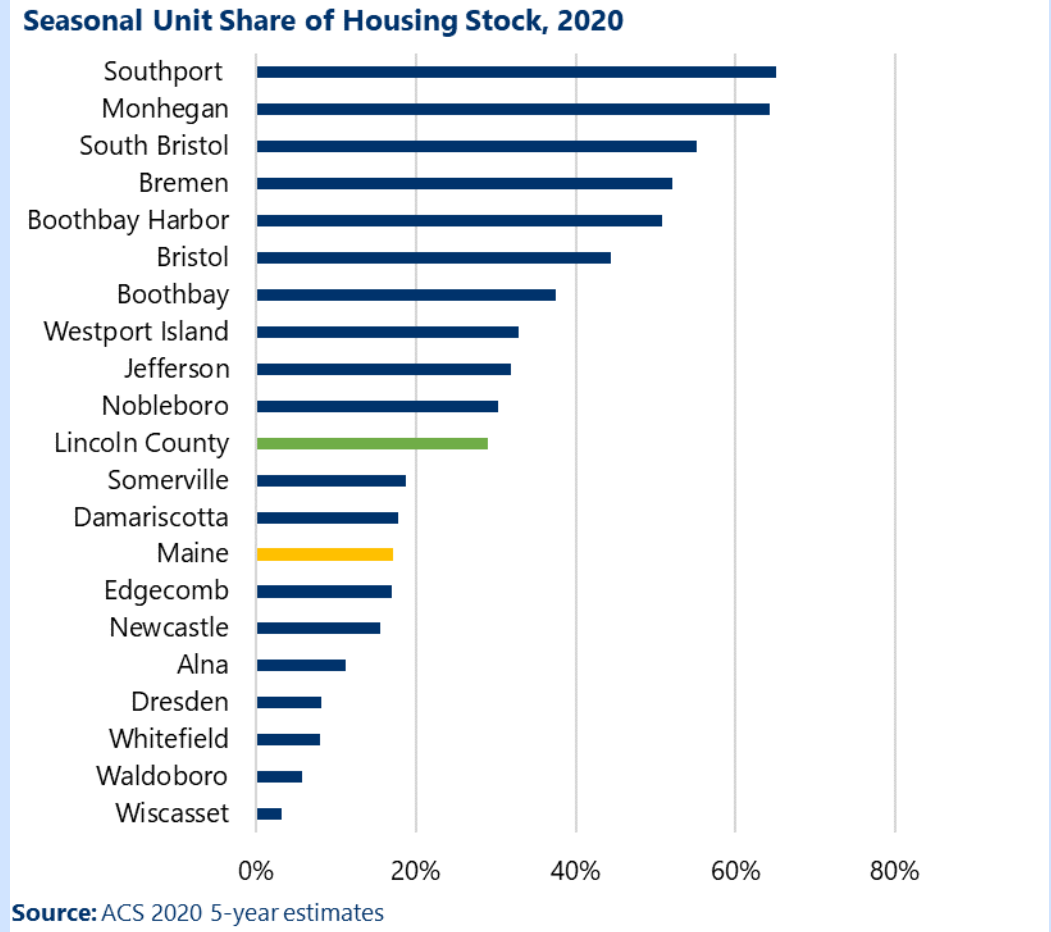


Source: ACS 2020 5-year estimates

SEASONAL UNITS

The share of seasonal units varies significantly by community. In Wiscasset only 3% of homes are considered seasonal, while in Southport, seasonal units make up two out of every three units (65%). In terms of total number of seasonal units, the top three communities are Bristol with 1,205 units, Boothbay Harbor with 1,081 units, and Boothbay with 1,026 units. These three communities together represent nearly half (48%) of seasonal units County-wide.

Interviews with community stakeholders indicated that these seasonal units are often concentrated together, with units closer to the ocean more likely to be seasonal than those farther from the water.



UNITS IN STRUCTURE

2020 ACS data estimates that about 81% of Lincoln County's housing stock (including permanently occupied, seasonal, and vacant units) consists of single-family detached units and another 9% consists of mobile homes. The remaining 10% is comprised of single-family attached units ((e.g., townhouses or rowhouses), multifamily units, and boats, RV, vans, etc.

By contrast, only 70% of Maine's housing stock is single-family detached units.

Housing Units by Units in Structure

	Lincoln County		Maine	
	Count	Share	Count	Share
1-unit, detached	19,548	81%	524,685	70%
1-unit, attached	188	1%	17,458	2%
2 units	521	2%	36,375	5%
3 or 4 units	912	4%	40,364	5%
5 to 9 units	217	1%	27,588	4%
10 to 19 units	158	1%	11,731	2%
20 or more units	304	1%	25,989	4%
Mobile home	2,201	9%	62,296	8%
Boat, RV, van, etc.	24	0%	307	0%
Total	24,073	100%	746,793	100%

Source: ACS 2020 5 -year Estimates

YEAR BUILT

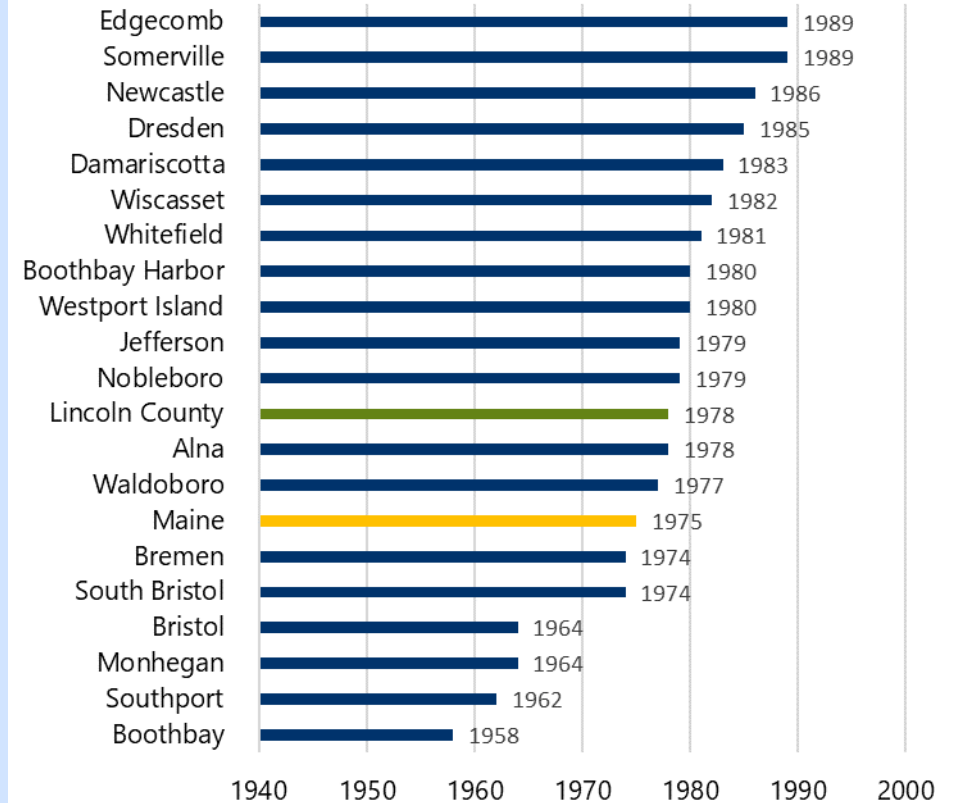
The median year built for Lincoln County housing units is estimated to be 1978, slightly newer than in the state of Maine, the year for which is estimated at 1975. Relatively low homebuilding activity in recent decades means that the County's housing stock is aging relatively in line with the state of Maine which is also experiencing an aging housing stock.

Housing Units by Year Structure Built

	Lincoln County		Maine	
	Count	Share	Count	Share
Built 2014 or later	511	2%	16,062	2%
Built 2010 to 2013	381	2%	17,456	2%
Built 2000 to 2009	3,377	14%	94,235	13%
Built 1990 to 1999	3,350	14%	91,258	12%
Built 1980 to 1989	3,711	15%	107,106	14%
Built 1970 to 1979	3,170	13%	103,247	14%
Built 1960 to 1969	1,312	6%	51,460	7%
Built 1950 to 1959	1,136	5%	53,704	7%
Built 1940 to 1949	660	3%	34,280	5%
Built 1939 or earlier	6,465	27%	177,985	24%
Total	24,073	100%	746,793	100%

Source: ACS 2020 5-year Estimates

Median Year, Structure Built, Housing Units



Source: ACS 2020 5-year estimates

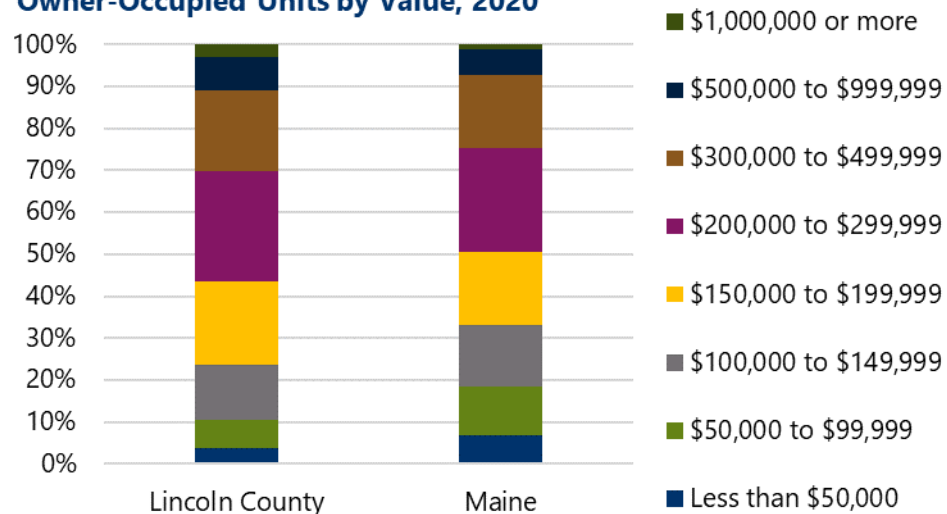
HOME VALUE

Home values have climbed drastically in recent years in Lincoln County, the greater state of Maine, and nationwide. While home value data from the 2020 ACS is no longer an accurate representation of actual home values due to these steep market-wide price escalations, it can be used to compare relative values across communities.

As of the 2020 data collection period, Lincoln County registered a median home value at \$220,000. This was higher than the state-wide median of \$198,000.

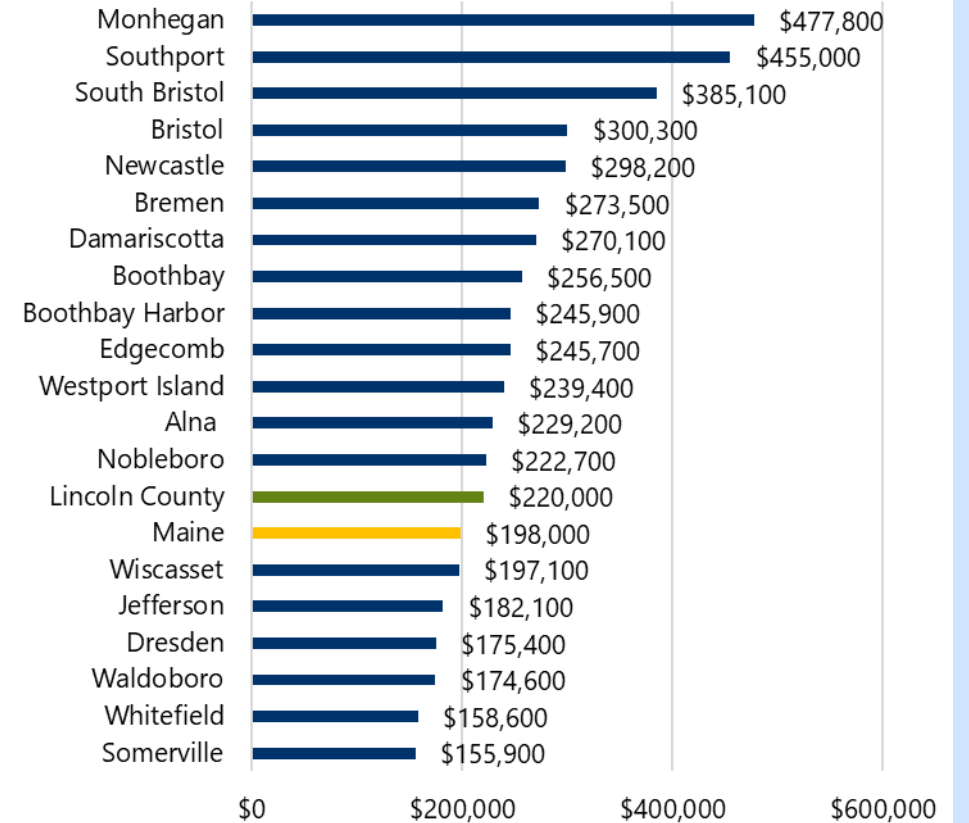
Over 56% of Lincoln County's homes were valued at \$200,000 or more, compared to 49% state-wide.

Owner-Occupied Units by Value, 2020



Source: ACS 2020 5-year estimates

Median Home Value, 2020



Source: ACS 2020 5-year estimates

Change in Median Home Sale Price

	Oct. 2012	Oct. 2017	Oct. 2019	Oct. 2021	Oct. 2022	10-Yr. Pct. Change (2012-2022)	5-Yr. Pct. Change (2017-2022)	3-Yr. Pct. Change (2019-2022)	1-Yr. Pct. Change (2021-2022)
Lincoln County	\$225K	\$189K	\$208K	\$358K	\$399K	77%	111%	92%	11%
Maine	\$201K	\$205K	\$226K	\$317K	\$339K	69%	65%	50%	7%
US	\$184K	\$268K	\$293K	\$379K	\$398K	116%	49%	36%	5%

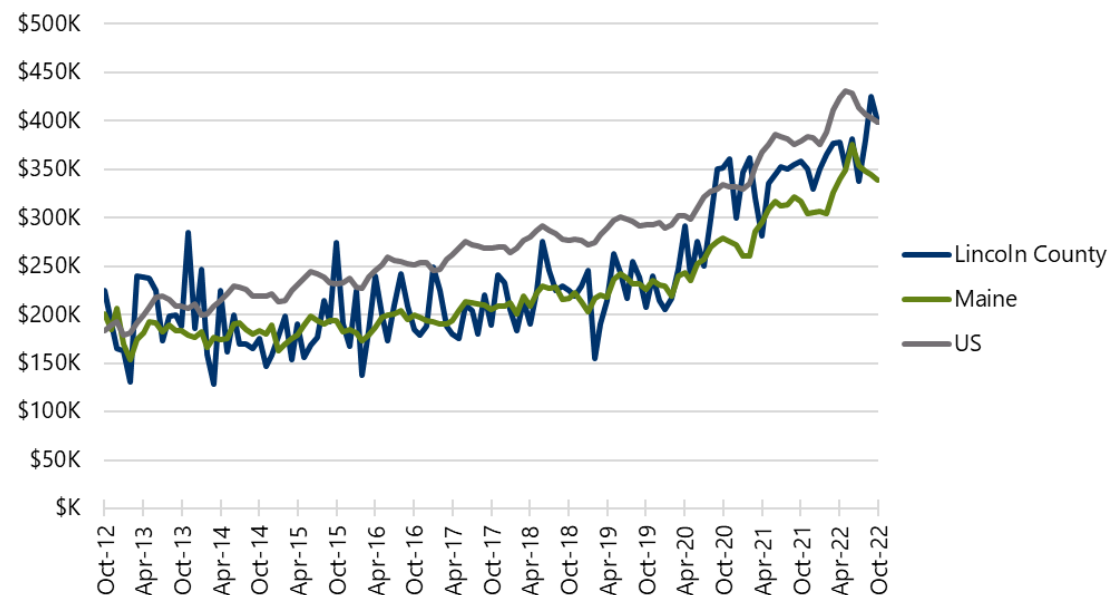
Source: Redfin

HOME SALE PRICE

Home sales data from Redfin, a real estate brokerage and analytics firm, provides a more up-to-date look at sale prices in Lincoln County. As of October 2022, the median sale price for a home in the County was \$399K, about 18% higher than the median sale price of \$339K in Maine overall, and nearly identical to the national median.

Over the last five years, home sale prices in Lincoln County have more than doubled (+111%), increasing from \$189K in October of 2017 to \$399K in October 2022. This compares to a 65% increase statewide and a 49% rise nationally. After closely tracking the statewide median for the better part of a decade, Lincoln County homes now command a considerable premium.

Median Home Sale Price, Oct. 2012–Oct. 2022



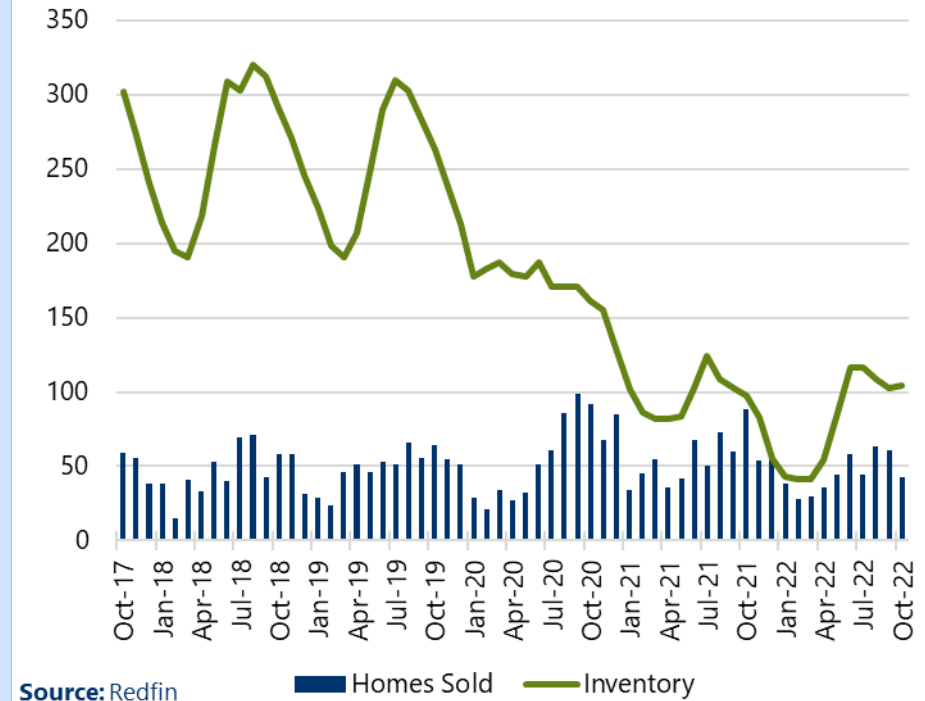
Source: Redfin

HOMES SOLD AND INVENTORY

Steep price increases are driven by constrained supply amid strong demand. For-sale inventory has fallen precipitously over the last 5 years. In October 2017 there were 302 homes on the market in Lincoln County, compared to just 104 as of October 2022, a 66% drop. This is up considerably from the trough experienced in early 2022 when there were fewer than 50 homes for sale, but inventory remains at historically low levels.

Meanwhile, the number of homes sold each month has remained relatively steady, hovering at around 50 homes. This points to increased competition for a limited supply of homes and has contributed to the rise in sale prices.

**Homes Sold vs. Inventory, Oct. 2017–Oct. 2022,
Lincoln County**



HOME SALES BY COMMUNITY

According to Maine Listings Data accessed through MaineHomeConnection.com, the median sale price for all single-family homes sold in Lincoln County in 2022 was \$390,000, up from \$350,000 in 2021.

The number of homes sold County-wide decreased from 663 in 2021 to 509 in 2022. Increased sale prices and a lower number of transactions typically indicates a tight housing market where a lack of for-sale inventory is available to satisfy market demand.

Communities with the highest median sale prices in 2022 were South Bristol (\$785,000), Southport (\$770,000), Westport Island (\$620,000), and Alna (\$600,000).

The lowest median sale prices were found in Whitefield (\$305,000) and Waldoboro (\$306,175).

Sales Trends for Single Family Homes by Community

	Median Sales Price			Closed Sales			Sold \$/SF		
	2022	2021	Pct. Ch.	2022	2021	Pct. Ch.	2022	2021	Pct. Ch.
Alna	\$ 600,000	\$ 260,000	+131%	8	8	+0%	\$ 277	\$ 141	+96%
Boothbay	\$ 515,000	\$ 455,000	+13%	43	77	-44%	\$ 273	\$ 259	+5%
Boothbay Harbor	\$ 395,500	\$ 472,000	-16%	45	50	-10%	\$ 290	\$ 278	+4%
Bremen	\$ 550,000	\$ 393,750	+40%	11	16	-31%	\$ 261	\$ 276	-5%
Bristol	\$ 432,500	\$ 442,000	-2%	56	79	-29%	\$ 265	\$ 224	+18%
Damariscotta	\$ 512,500	\$ 369,500	+39%	28	40	-30%	\$ 242	\$ 201	+20%
Dresden	\$ 335,000	\$ 264,000	+27%	25	20	+25%	\$ 215	\$ 185	+16%
Edgecomb	\$ 331,000	\$ 375,000	-12%	17	17	+0%	\$ 196	\$ 203	-3%
Jefferson	\$ 330,000	\$ 275,000	+20%	47	53	-11%	\$ 227	\$ 181	+25%
Monhegan	\$ 504,000	\$ 810,000	-38%	1	1	+0%	\$ 588	\$ 368	+60%
Newcastle	\$ 480,000	\$ 341,500	+41%	21	32	-34%	\$ 229	\$ 162	+41%
Nobleboro	\$ 330,500	\$ 352,500	-6%	16	32	-50%	\$ 229	\$ 190	+21%
Somerville	\$ 400,000	\$ 210,750	+90%	3	6	-50%	\$ 250	\$ 168	+49%
South Bristol	\$ 785,000	\$ 550,000	+43%	17	29	-41%	\$ 357	\$ 264	+35%
Southport	\$ 770,000	\$ 507,000	+52%	17	25	-32%	\$ 402	\$ 346	+16%
Waldoboro	\$ 306,175	\$ 250,000	+22%	56	70	-20%	\$ 187	\$ 163	+15%
Westport Island	\$ 620,000	\$ 450,000	+38%	23	15	+53%	\$ 283	\$ 267	+6%
Whitefield	\$ 305,000	\$ 280,000	+9%	27	29	-7%	\$ 210	\$ 144	+46%
Wiscasset	\$ 328,700	\$ 300,000	+10%	48	64	-25%	\$ 181	\$ 172	+5%
Lincoln County	\$ 390,000	\$ 350,000	+11%	509	663	-23%	\$ 231	\$ 203	+14%

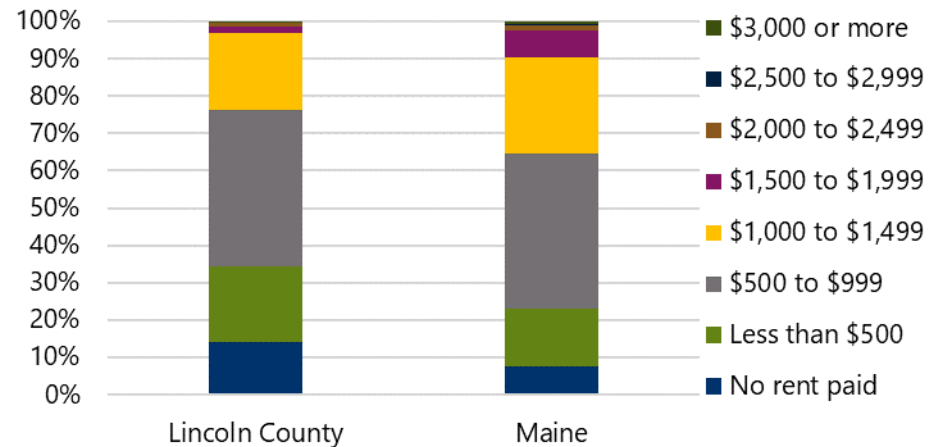
Source: Maine Listings & Domus Analytics via MaineHomeConnection.com

MEDIAN GROSS RENT

The median gross rent for renter households in Lincoln County is estimated at \$817 monthly, according to 2020 ACS 5-year estimates. As with home value data, changes in the rental market in recent years means that 2020 ACS data is no longer an accurate representation of today's rental rates but can be used for relative comparison between communities. **In Maine overall, as of 2023 Q2, average rents have increased approximately 12.4% since the end of 2020, according to data from CoStar.**

The ostensibly low median rent value reported by ACS reflects the significant number of rental units for which below-market rent is being collected. Lincoln County has a higher percentage of renters with rents likely below market than the State of Maine, with about 75% of renters paying less than \$1,000 a month compared to Maine at about 65%.

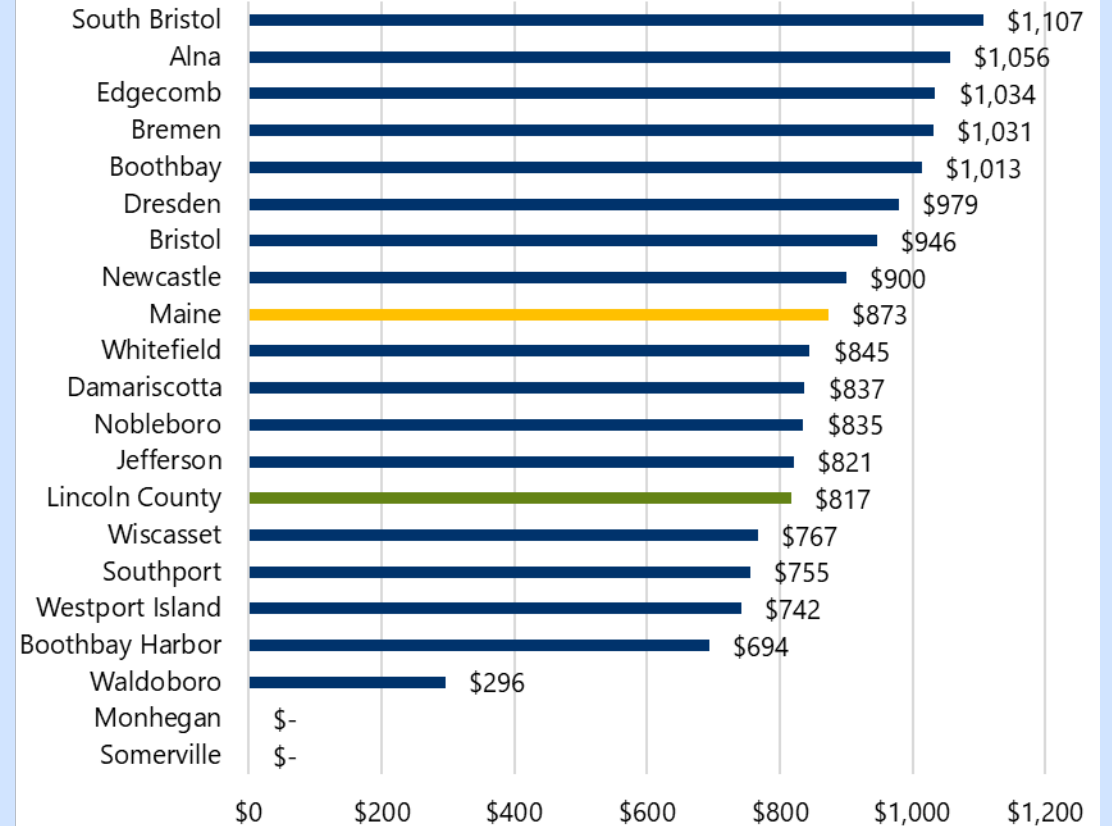
Renter-Occupied Units by Gross Rent, 2020



Source: ACS 2020 5-year estimates

The Census defines "gross rent" as the monthly amount of rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter.

Median Gross Rent, 2020



Source: ACS 2020 5-year estimates

SHORT-TERM RENTALS

According to data from AirDNA, there are currently 1,038 active short-term rentals (STRs) in Lincoln County, with an average daily rate of \$263. STRs are properties such as those listed on Airbnb, VRBO, and similar platforms.

The Boothbay Harbor ZIP code (04538) had the highest number of properties at 233, or nearly a quarter of all STR properties.

Boothbay Harbor and New Harbor (04544—located within the Town of Bristol) were the only ZIP codes to have more than 100 properties. These two ZIPs together comprise one third of all County listings.

The median monthly revenue generated by properties County-wide is approximately \$3,500, equivalent to about 14 occupied nights per month for the typical property.

The vast majority of properties (90%) are entire home rentals.

Over the three-year period from the third quarter of 2019 to the third quarter of 2022, 122 new properties (on net) were considered active, an increase of about 13%.

Short-Term Rentals by ZIP Code Area

ZIP Code Area	Average Daily Rate	Occupancy Rate	Active Rentals Revenue	Percent Entire Home Rentals	Change in Active Rentals		
					2019Q3 - 2022Q3	2021Q3 - 2022Q3	
Alna - 04535 (no data available)	N/A	N/A	N/A	N/A	N/A	N/A	
Boothbay - 04537	\$290	79%	\$3,770	65	93%	6	25
Boothbay Harbor - 04538	\$290	75%	\$3,950	233	92%	22	40
Bremen - 04551	\$265	79%	\$4,019	26	92%	0	3
Bristol - 04539	\$227	57%	\$2,250	10	60%	-7	-3
Chamberlain - 04541 (within T/Bristol)	\$264	96%	\$3,578	7	100%	2	1
Damariscotta - 04543	\$197	80%	\$2,527	52	90%	13	8
Dresden - 04342	\$196	77%	\$2,705	13	100%	10	10
East Boothbay - 04544 (within T/Boothbay)	\$289	87%	\$3,721	85	100%	22	24
Edgecomb - 04556	\$210	77%	\$3,137	70	94%	4	4
Jefferson - 04348 (includes T/Somerville)	\$196	80%	\$2,934	37	83%	4	9
Monhegan - 04852	\$331	98%	\$5,246	10	50%	2	-1
Newcastle - 04553	\$298	77%	\$4,215	28	89%	2	5
New Harbor - 04554 (within T/Bristol)	\$232	87%	\$3,435	108	72%	20	17
Nobleboro - 04555	\$229	74%	\$2,604	20	95%	-1	5
Pemaquid - 04558 (within T/Bristol)	\$218	82%	\$2,920	15	100%	4	4
Round Pond - 04564 (within T/Bristol)	\$249	79%	\$3,580	37	81%	16	5
South Bristol - 04568	\$232	88%	\$3,350	33	100%	-12	-2
Southport - 04576	\$429	72%	\$4,015	40	94%	-3	4
Trevett - 04571 (within T/Boothbay)	\$279	88%	\$3,808	12	100%	5	5
Waldoboro - 04572	\$236	77%	\$2,605	48	97%	19	19
Walpole - 04573 (within T/South Bristol)	\$174	77%	\$3,225	10	80%	-9	1
West Boothbay Harbor - 04575 (within T/Boothbay Harbor)	\$279	77%	\$3,412	14	100%	-7	-7
Whitefield - 04353	\$151	61%	\$1,950	6	100%	0	3
Wiscasset - 04578 (includes T/Westport Island)	\$283	74%	\$3,878	59	94%	10	5
Total, Lincoln County	\$263	79%	\$3,527	1,038	90%	122	184

Average Daily Rate is the average booked nightly rate + cleaning fees for all booked days over the last year, Occupancy Rate is the number of booked days divided by the total number of days available to rent over the last 12 months, Revenue is the median month revenue over the last 12 months, Active Rentals are those that had at least one reserved or available day in the last 12 months, Percent Home Rentals is the percentage of rentals that are rentals for an entire home, Rental Growth is the number of active rentals available in Q3 of each year

Source: AirDNA

SHORT-TERM RENTAL SHARE OF HOUSING STOCK

The estimated 937 short-term rental properties that are entire-home rentals comprise about 4.0% of all housing units located in Lincoln County.

Boothbay Harbor is the community with the largest share of its housing stock dedicated to entire-home STRs, at 9.3%. Edgecomb ranks second with 8.3%, followed by Boothbay with 7.1% and Bristol with 5.3%. No other community has a share higher than 4%.

Short-Term Rentals as a Share of Total Housing Units

Geography	Active Short-Term Rentals	Percent Entire-Home Rentals	Entire-Home STRs	Total Housing Units	Share Entire-Home STRs
Alna	N/A	N/A	N/A	359	N/A
Boothbay	162	97%	157	2,207	7.1%
Boothbay Harbor	247	92%	228	2,448	9.3%
Bremen	26	92%	24	648	3.7%
Bristol	177	77%	136	2,549	5.3%
Damariscotta	52	90%	47	1,338	3.5%
Dresden	13	100%	13	835	1.6%
Edgecomb	70	94%	66	794	8.3%
Jefferson/Somerville	37	83%	31	1,911	1.6%
Monhegan	10	50%	5	160	3.1%
Newcastle	28	89%	25	1,008	2.5%
Nobleboro	20	95%	19	1,139	1.7%
South Bristol	43	95%	41	1,045	3.9%
Southport	40	94%	38	1,026	3.7%
Waldoboro	48	97%	47	2,646	1.8%
Whitefield	6	100%	6	1,086	0.6%
Wiscasset/Westport Island	59	94%	55	2,369	2.3%
Lincoln County	1,038	90%	937	23,608	4.0%

Source: AirDNA; 2020 Decennial Census

BUILDING PERMITS

Lincoln County communities issued building permits for 694 residential units between January 2018 and December 2022.

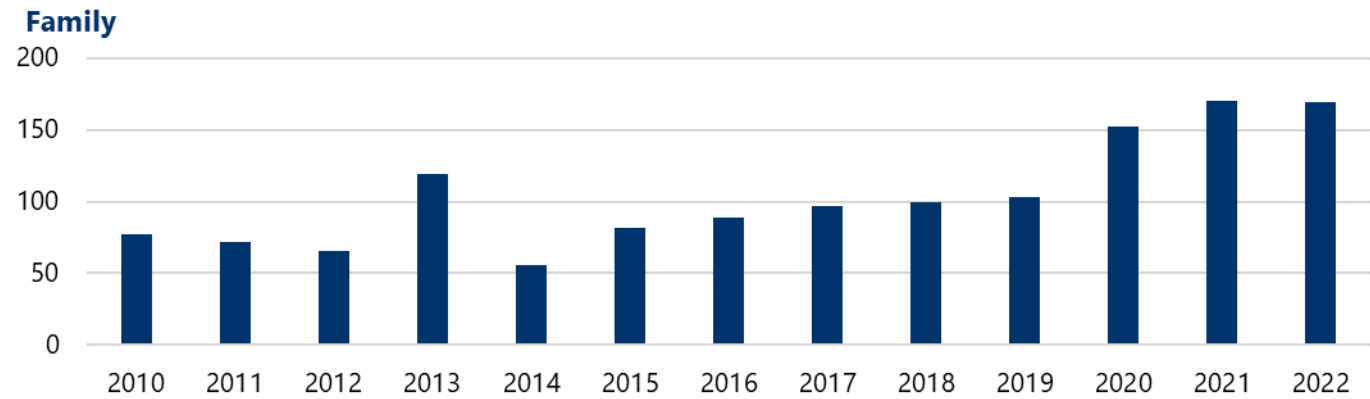
The highest number of permits were issued in Boothbay, Bristol, and Jefferson contributing 17%, 13%, and 13% respectively of permits since 2018.

Total residential building permits in the County have been issued at a similar pace to prior years, though a national slowdown in activity could also play out locally. In 2022, 169 total permits were issued – one fewer than the 170 issued in 2021.

Across the County, single-family permits represent 99% of all permits issued in 2022. The next page has detailed data on single-family and multifamily permits by community.

Note: Data was not available for Monhegan, South Bristol, and Whitefield.

Total Building Permits Issued by Municipality, 2010-2022, Multifamily + Single Family



Source: HUD

Total Building Permits Issued by Municipality, 2010-2022, Multifamily + Single Family

Total Units	2010-2022														Total	Pct. of	Total	Pct. of
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	'10-22	Total	'18-22	Total	
Alna	1	4	2	4	4	2	2	1	0	2	5	2	3	32	2%	12	2%	
Boothbay Harbor	5	7	8	42	10	9	12	13	5	10	15	10	12	158	12%	52	7%	
Boothbay	11	18	9	8	3	15	7	14	16	19	22	31	27	200	15%	115	17%	
Bremen	2	3	1	1	1	3	4	2	5	6	3	8	7	46	3%	29	4%	
Bristol	8	8	13	10	10	10	17	16	7	11	26	25	24	185	14%	93	13%	
Damariscotta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%	
Dresden	2	8	2	2	2	2	2	2	2	2	7	5	7	45	3%	23	3%	
Edgecomb	5	2	2	2	2	4	2	5	4	2	3	4	2	39	3%	15	2%	
Jefferson	6	1	6	8	7	4	9	10	14	11	19	23	21	139	10%	88	13%	
Newcastle	6	1	1	7	3	3	5	5	6	8	9	4	3	61	5%	30	4%	
Nobleboro	3	1	2	6	2	6	5	5	5	6	6	17	16	80	6%	50	7%	
Somerville	4	3	3	3	1	1	1	1	0	2	4	2	3	28	2%	11	2%	
Southport	2	2	0	2	0	4	3	3	3	6	1	4	4	34	3%	18	3%	
Waldoboro	12	9	11	12	4	10	10	14	6	6	11	19	17	141	10%	59	9%	
Westport	5	2	3	3	2	2	3	3	4	4	5	6	6	48	4%	25	4%	
Wiscasset	5	3	3	9	5	7	7	3	23	8	16	10	17	116	9%	74	11%	
Grand Total	77	72	66	119	56	82	89	97	100	103	152	170	169	1,352	100%	694	100%	

Source: HUD

Single-Family Permits Issued by Municipality, 2010-2022

Single Family Units	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Total '10-22	Pct. of Total	Total '18-22	Pct. of Total
Alna	1	4	2	4	4	2	2	1	0	2	5	2	3	32	2%	12	2%
Boothbay Harbor	5	7	8	12	8	7	8	9	5	10	11	10	10	110	8%	46	7%
Boothbay	11	18	9	8	3	15	7	14	16	19	22	31	27	200	15%	115	17%
Bremen	2	3	1	1	1	3	4	2	5	6	3	8	7	46	4%	29	4%
Bristol	8	8	13	10	10	10	17	16	7	11	26	25	24	185	14%	93	14%
Damariscotta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Dresden	2	8	2	2	2	2	2	2	2	2	7	5	7	45	3%	23	3%
Edgecomb	5	2	2	2	2	4	2	5	4	2	3	4	2	39	3%	15	2%
Jefferson	6	1	6	8	7	4	9	10	14	11	19	23	21	139	11%	88	13%
Newcastle	6	1	1	7	3	3	5	5	6	8	9	4	3	61	5%	30	4%
Nobleboro	3	1	2	6	2	6	5	5	5	6	6	17	16	80	6%	50	7%
Somerville	4	3	3	3	1	1	1	1	0	2	4	2	3	28	2%	11	2%
Southport	2	2	0	2	0	4	3	3	3	6	1	4	4	34	3%	18	3%
Waldoboro	12	9	11	12	4	10	10	14	6	6	11	19	17	141	11%	59	9%
Westport	5	2	3	3	2	2	3	3	4	4	5	6	6	48	4%	25	4%
Wiscasset	5	3	3	9	5	7	7	3	21	8	16	10	17	114	9%	72	10%
Grand Total	77	72	66	89	54	80	85	93	98	103	148	170	167	1,302	100%	686	100%

Source: HUD

Multi-Family Permits Issued by Municipality, 2010-2022

MultiFamily Units	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Total '10-22	Pct. of Total	Total '18-22	Pct. of Total
Alna	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Boothbay Harbor	0	0	0	30	2	2	4	4	0	0	4	0	2	48	96%	6	75%
Boothbay	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Bremen	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Bristol	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Damariscotta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Dresden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Edgecomb	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Jefferson	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Newcastle	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Nobleboro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Somerville	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Southport	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Waldoboro	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Westport	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0	0%
Wiscasset	0	0	0	0	0	0	0	0	2	0	0	0	0	2	4%	2	25%
Grand Total	0	0	0	30	2	2	4	4	2	0	4	0	2	50	100%	8	100%

Source: HUD

RENT-RESTRICTED AND INCOME-BASED HOUSING STOCK

There are currently 19 income-based or rent-restricted housing developments within Lincoln County comprising a total of 406 units.

Of the 19 properties, 9 properties have an age restriction, with 10 properties having no age restriction.

Most properties are income based with 4 being rent-restricted.

Income Based Rent means tenants generally pay about 1/3 of their household income on rent.

Rent Restricted means rents are typically based on a specified percentage of the median income for the area.

Rent-Restricted and Income Based Housing Options

Property Name	Address	Town	Unit		Income Based v
			Count	Age Restriction	Rent-Restricted
Campbell Creek	Andrea Lane	Boothbay Harbor	36	None/62+	Income Based
Harbor View Apts	23 School Street	Boothbay Harbor	26	62+	Income Based
Statewide Bay Landing I and II	6/8 Bay Landing Road	Boothbay Harbor	20	62+	Income Based
Rocky Coast	269 Townsend Ave	Boothbay Harbor	4	None	Income Based
High Meadow Apts	10 Meadow Court	Damariscotta	46	None	Income Based
Ledgewood Court	Piper Mill Road	Damariscotta	24	None	Rent-Restricted
Pond Circle	Pond Circle/Lessner Road	Damariscotta	14	None	Rent-Restricted
Salt Bay Apts	1 Salt Bay Drive	Damariscotta	24	62+	Income Based
Biscay Road Residence	4 Jackies Trail	Damasriscotta	6	None	Income Based
The Townhouses at Davis Island	45 Us Route 1	Edgecomb	26	None	Rent-Restricted
Franklin School Apts	23 Mills Road	Newcastle	8	62+	Income Based
Mobius Residence	55 Timberlande Road	Newcastle	13	62+	Income Based
Cole's Hills Apts	25 Old Route 1	Waldoboro	24	62+	Income Based
Marble Oaks	Pond Circle/Lessner Road	Waldoboro	16	None	Rent-Restricted
Sproul Block	8 Friendship Street	Waldoboro	36	62+	Income Based
Waldoboro Woods	604 West Main Street	Waldoboro	12	None	Income Based
Waldoborough Village	1024 Main Street	Waldoboro	20	None	Income Based
Deer Ridge Farm	18 Deer Ridge Road	Wiscasset	27	62+	Income Based
Sheepscot Bay Apts	233 Federal Street	Wiscasset	24	None	Income Based
Total			406		

Source: Maine State Housing Authority/Google

RENT-RESTRICTED AND INCOME-BASED HOUSING STOCK SHARE

Currently income-based or rent-restrictive housing options within Lincoln County account for 1.7% of the total housing stock of Lincoln County.

Damariscotta had the highest percent of housing stock that is subsidized housing with 8.5% of the town's total housing stock being subsidized.

Damariscotta and Waldoboro collectively account for over half of all subsidized housing stock in the County.

13 of the County's communities do not have any subsidized housing options.

Note that the unit counts presented here do not include "naturally occurring affordable housing" (NOAH) units, which are often older units that operate without subsidy yet are affordable to lower-income households. NOAH units are a critical part of the housing stock but are often susceptible to disrepair and/or redevelopment/rehabilitation. If a NOAH unit is significantly rehabilitated it may no longer be affordable since it can now fetch a higher rent or sale value.

NOAH units can also encompass other kinds of naturally occurring affordable units such as resident-owned mobile homes.

Rent-Restricted and Income Based Housing Options as a Share of Total Housing Stock

Town	Rent-Restricted/ Income Based Units	Total Housing Stock	Rent-Restricted/ Income Based Share
Alna	-	359	0.0%
Boothbay Harbor	86	2,207	3.9%
Boothbay	-	2,448	0.0%
Bremen	-	648	0.0%
Bristol	-	2,549	0.0%
Damariscotta	114	1,338	8.5%
Dresden	-	835	0.0%
Edgecomb	26	794	3.3%
Jefferson	-	1,595	0.0%
Monhegan	-	160	0.0%
Newcastle	21	1,008	2.1%
Nobleboro	-	1,139	0.0%
Somerville	-	316	0.0%
South Bristol	-	1,045	0.0%
Southport	-	1,026	0.0%
Waldoboro	108	2,646	4.1%
Westport Island	-	540	0.0%
Whitefield	-	1,086	0.0%
Wiscasset	51	1,829	2.8%
Lincoln County	406	23,608	1.7%

Source: Maine State Housing Authority/Google, Decennial Census

4. HOUSING NEEDS ASSESSMENT

This chapter provides context for the County's level of housing cost burden and metrics for measuring the housing attainability gap. This data can then guide the appropriate price points for meeting affordable housing need based on income.



COST-BURDENED HOUSEHOLDS BY INCOME

A common housing affordability “rule of the thumb” is that a household should spend no more than 30% of its income on housing costs. This definition is also used by HUD.

These tables show the number and share of households at each income level in Lincoln County and Maine that are considered “cost-burdened,” or are spending 30% or more of income on housing costs.

While the 30 percent threshold is the commonly accepted metric, it is most relevant to households at the lower end of the income spectrum. High-income households spending more than 30% of income on housing costs are not of particular concern, since this is often a lifestyle choice.

According to the 2020 ACS, about 4,115 Lincoln County households are considered cost-burdened, or 26% of all households in the County. When examining only households earning below \$50,000, about 3,445 households are cost-burdened, or about 56% of all households in this income range. It is likely that the number of cost-burdened houses have increased since 2020 due to pandemic and inflation-related cost increases over the last three years.

These rates of cost burden are on par with the state as a whole, though Maine has comparatively higher rates of renter cost burden and lower rates of owner cost burden.

For the purposes of this metric, monthly owner housing costs include payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance; utilities (electricity, gas, water, and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where applicable, monthly condominium fees and mobile home costs.

Monthly renter housing costs are comprised of gross rent, as defined previously.

**Cost-Burdened Households by Income Level, 2020
(Households with Housing Costs at 30% or More of Household Income)**

Household Income Level	Lincoln County			Maine		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
Less than \$20,000:	1,403	817	586	58,778	27,575	31,203
\$20,000 to \$34,999:	955	633	322	43,314	22,646	20,668
\$35,000 to \$49,999:	1,087	903	184	24,522	16,542	7,980
\$50,000 to \$74,999:	332	306	26	16,981	13,387	3,594
\$75,000 or more:	338	333	5	9,282	8,548	734
Total	4,115	2,992	1,123	152,877	88,698	64,179
Total < \$50,000	3,445	2,353	1,092	126,614	66,763	59,851

Source: ACS 2020 5 -year Estimates

Share of Households by Income Level that are Cost-Burdened, 2020

Household Income Level	Lincoln County			Maine		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
Less than \$20,000:	74%	88%	60%	77%	76%	78%
\$20,000 to \$34,999:	51%	47%	68%	55%	47%	69%
\$35,000 to \$49,999:	45%	33%	43%	34%	33%	36%
\$50,000 to \$74,999:	11%	17%	5%	16%	17%	15%
\$75,000 or more:	6%	4%	1%	4%	4%	3%
Total	26%	24%	34%	27%	21%	42%
Total < \$50,000	56%	54%	58%	56%	49%	65%

Source: ACS 2020 5 -year Estimates

COST-BURDENED HOUSEHOLDS BY AGE

When examining cost-burdened Lincoln County households by age, rates are similar across age groups, ranging from 22% of 25- to 34-year-olds to 29% of 35- to 64-year-olds.

Across age cohorts, renter households are more cost-burdened than owner households. This is especially true for 65+ year-old households, where the rate of cost burden is 15 percentage points higher for Lincoln County renters compared to owners.

Cost-Burdened Households by Age of Householder (Households with Housing Costs at 30% or More of Household Income)

Householder Age	Lincoln County			Maine		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
15 to 24 years	74	20	54	7,923	1,120	6,803
25 to 34 years	330	177	153	19,853	7,521	12,332
35 to 64 years	2,241	1,611	630	73,323	44,870	28,453
65 years or older	1,470	1,184	286	51,778	35,187	16,591
Total	4,115	2,992	1,123	152,877	88,698	64,179

Source: ACS 2020 5-year estimates

Share of Households by Age of Householder that are Cost-Burdened

Householder Age	Lincoln County			Maine		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
15 to 24 years	28%	27%	28%	46%	30%	50%
25 to 34 years	22%	20%	23%	27%	20%	35%
35 to 64 years	29%	26%	36%	24%	19%	41%
65 years or older	24%	22%	37%	30%	26%	46%
Total	26%	24%	34%	27%	21%	42%

Source: ACS 2020 5-year estimates

COST-BURDENED HOUSEHOLDS OVER TIME

The number and share of cost-burdened households declined between 2010 and 2020 in both Lincoln County and Maine, for both owner- and renter-occupied units. This was consistent with the national trend and driven by a number of causes, including but not limited to:

- Rising incomes in the wake of the Great Recession
- Historically low interest rates keeping mortgage costs down
- Stricter credit requirements, meaning that homeowners were not being given mortgages they cannot afford

Note that this data pre-dates steep increases in inflation, home prices, and rents seen over last two years, and they are from ACS 5-year estimates (e.g., 2020 data reflects the period from 2016 to 2020).

Share of Total Household that are Cost Burdened, 2010-2020

Year	Lincoln County			Maine		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
2010	33.5%	32.9%	36.7%	33.4%	29.1%	45.1%
2011	34.0%	32.6%	42.3%	34.0%	29.3%	46.2%
2012	31.8%	31.1%	35.8%	34.1%	29.1%	47.2%
2013	31.4%	39.0%	29.9%	33.6%	28.1%	47.6%
2014	31.6%	29.6%	40.3%	33.2%	27.4%	47.5%
2015	30.2%	23.3%	47.4%	30.8%	27.7%	43.0%
2016	30.1%	26.4%	43.5%	31.3%	25.4%	46.1%
2017	29.5%	25.9%	42.8%	29.9%	24.1%	44.8%
2018	29.1%	25.4%	42.3%	29.0%	23.2%	43.9%
2019	28.2%	25.1%	39.9%	27.8%	22.2%	42.5%
2020	26.3%	24.3%	33.6%	26.8%	21.4%	41.5%

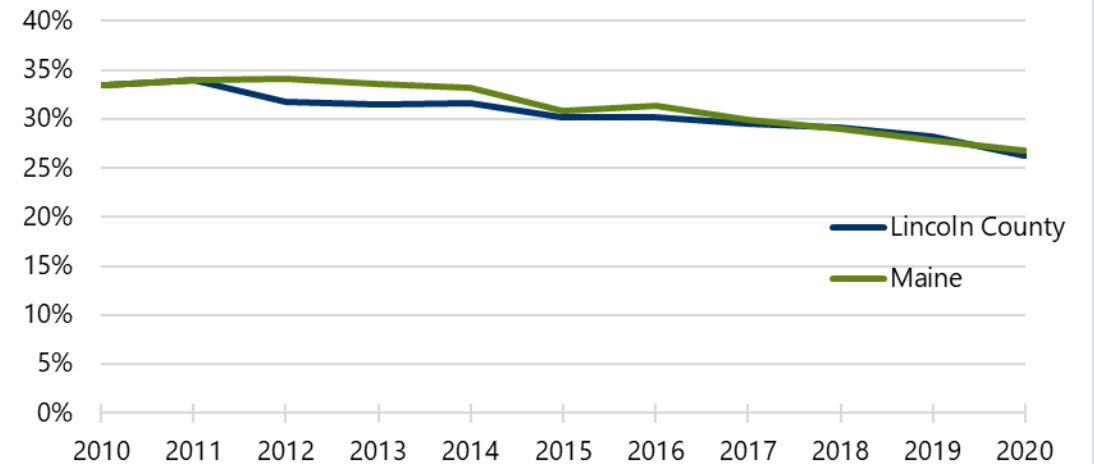
Source: Camoin Associates tabulation of ACS 2020 5-year estimates

Cost Burden Households, 2010-2020

Year	Lincoln County			Maine		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
2010	5,144	4,336	808	184,115	117,306	66,809
2011	5,107	4,149	958	187,292	117,615	69,677
2012	4,788	3,960	828	188,731	115,803	72,928
2013	4,658	3,705	953	186,201	111,790	74,411
2014	4,715	3,592	1,123	183,463	108,365	75,098
2015	4,584	3,270	1,314	167,267	91,712	75,555
2016	4,528	3,085	1,443	172,694	100,245	72,449
2017	4,502	3,091	1,411	165,680	96,321	69,359
2018	4,474	3,049	1,425	161,248	93,284	67,964
2019	4,324	3,052	1,272	155,831	89,942	65,889
2020	4,115	2,992	1,123	152,877	88,698	64,179

Source: Camoin Associates tabulation of ACS 2020 5-year estimates

Share of Total Households that are Cost-Burdened



Source: Camoin Associates tabulation of ACS 2020 5-year estimates

COST-BURDENED HOUSEHOLDS OVER TIME

For households with incomes under \$50,000, the number of cost-burdened households declined between 2010 and 2020 in both Lincoln County and Maine, for both owner- and renter-occupied units. Expectedly, the overall number of \$50,000 households has also declined as nominal incomes rise over time.

While the number of lower-income cost-burdened households has fallen, the share of cost-burdened households with income under \$50,000 in the County has trended upwards. This was driven by owner households, whose rate of cost burden rose from 51% to 54%. Meanwhile, the share of renter households that are cost-burdened has remained flatter.

Share of Households with Income under \$50,000 that are Cost-Burdened, 2010-2020

Year	Lincoln County			Maine		
	All Occupied	Owner-Occupied	Renter Occupied	All Occupied	Owner-Occupied	Renter Occupied
2010	53.2%	51.1%	64.0%	53.8%	49.1%	61.2%
2011	54.0%	50.7%	68.4%	55.5%	50.4%	63.5%
2012	52.6%	51.1%	59.3%	56.8%	51.4%	65.0%
2013	53.5%	51.4%	61.0%	57.1%	51.2%	65.9%
2014	54.7%	52.2%	62.1%	57.2%	51.0%	66.3%
2015	56.7%	53.3%	65.3%	57.5%	51.1%	66.6%
2016	57.6%	53.0%	68.1%	56.8%	50.4%	66.1%
2017	58.3%	54.4%	66.8%	56.2%	49.7%	65.6%
2018	57.8%	54.0%	65.8%	56.3%	49.6%	65.8%
2019	58.9%	56.0%	65.7%	56.1%	49.7%	65.2%
2020	55.6%	54.3%	58.5%	55.6%	49.4%	64.8%

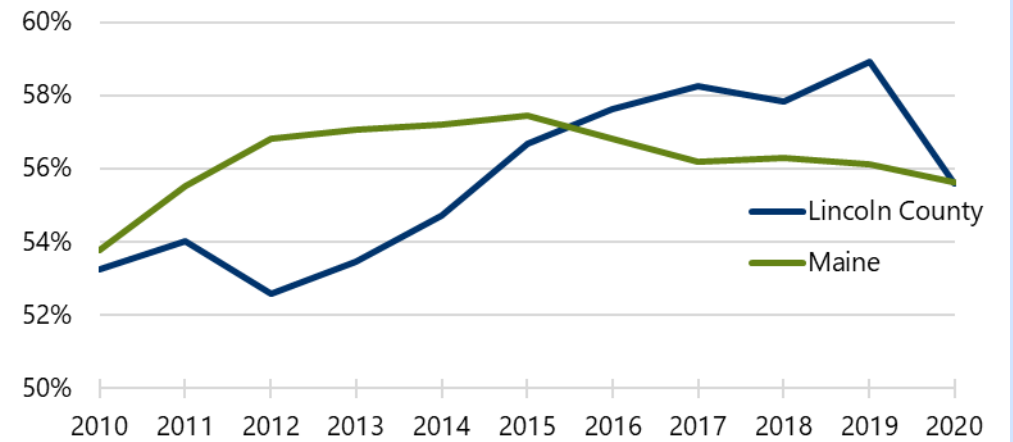
Source: Camoin Associates tabulation of ACS 5-year estimates

Cost-Burdened Households with Income under \$50,000, 2010-2020

Year	Lincoln County			Maine		
	All Occupied	Owner-Occupied	Renter Occupied	All Occupied	Owner-Occupied	Renter Occupied
2010	4,075	3,269	806	150,042	84,649	65,393
2011	4,004	3,064	940	151,777	83,942	67,835
2012	3,783	2,993	790	154,890	84,141	70,749
2013	3,787	2,863	924	154,847	82,868	71,979
2014	3,888	2,809	1,079	153,912	81,264	72,648
2015	3,970	2,678	1,292	152,969	79,942	73,027
2016	3,885	2,473	1,412	146,427	76,497	69,930
2017	3,847	2,463	1,384	139,638	73,027	66,611
2018	3,746	2,368	1,378	134,687	69,606	65,081
2019	3,683	2,457	1,226	129,627	67,131	62,496
2020	3,445	2,353	1,092	126,614	66,763	59,851

Source: Camoin Associates tabulation of ACS 5-year estimates

Share of Households with Income under \$50,000 that are Cost-Burdened



Source: Camoin Associates tabulation of ACS 5-year estimates

HOUSING TENURE BY AREA MEDIAN INCOME

With more than 15,300 occupied housing units, roughly four out of five of the these (81%) are owner-occupied with renter households taking up the balance.

The US Department of Housing and Urban Development (HUD) publishes its measures of Area Median Income (AMI) throughout the country, and it is frequently used to assess a household's or community's need for housing support. For Lincoln County that figure was \$80,700 in 2021. For those households in the rental market, over half see earnings that fall below 50% of the AMI (less than \$40,350).

COST-BURDENED HOUSEHOLDS

As discussed previously, households are considered "Cost-Burdened" when spending on a residence plus associated expenses exceed 30% of total income.

In that respect, just over one quarter (26%) of Lincoln County households are found to be cost-burdened. Among renters, however, this proportion climbs to 29%. This amounts to nearly 4,000 households spending in excess of 30% of their incomes on housing.

Of even greater concern is when those costs take up 50% or more of a household's income. This is referred to as "Severely Cost-Burdened" and in Lincoln County, this is the case for 1,582 households – more than 10% of the total.

Lincoln County Households by AMI Bracket - 2021

	All Households	Owner Households	Renter Households
30% or Less of AMI (Less than \$24,210)	2,658	1,531	1,127
31%-50% of AMI (\$24,210 to \$40,349)	2,078	1,568	510
51%-80% of AMI (\$40,350 to \$64,559)	3,048	2,498	550
81%-120% of AMI (\$64,560 to \$96,839)	3,135	2,762	373
Over 120% of AMI (\$96,840 and over)	4,453	4,140	313
All Income Brackets	15,372	12,499	2,873

Note: HUD's 2021 AMI for Lincoln County equals \$80,700

Source: American Community Survey report S2503/HUD/Camoin Associates

Cost-Burdened Households in Lincoln County - 2021

	All Households	Owner Households	Renter Households
Moderately Cost Burdened	2,363	1,858	505
Percent of Total	15.4%	14.9%	17.6%
Severely Cost Burdened	1,582	1,243	339
Percent of Total	10.3%	9.9%	11.8%
Total Cost Burdened	3,945	3,101	844
Percent of Total	25.7%	24.8%	29.4%

Source: American Community Survey report S2503/PolicyMap/Camoin Associates

COST-BURDENED BY AREA MEDIAN INCOME

Not surprisingly, those households which find themselves cost-burdened are heavily concentrated in lower income ranges.

Households who see income levels measuring half (or less) of the County's AMI level (\$40,349) make up nearly two-thirds (65%) of all cost-burdened households. For renters, that figure jumps to 86%.

Those difficulties are even more dire for those among the severely cost-burdened with 85% of these households seeing income of \$40,349 or less.

Cost-Burdened Households in Lincoln County by AMI Bracket - 2021

Total Cost Burdened	All Households	Owner Households	Renter Households
30% or Less of AMI (Less than \$24,210)	1,560	1,099	461
31%-50% of AMI (\$24,210 to \$40,349)	998	736	262
51%-80% of AMI (\$40,350 to \$64,559)	845	732	113
81%-120% of AMI (\$64,560 to \$96,839)	295	287	8
Over 120% of AMI (\$96,840 and over)	247	247	0
All Income Brackets	3,945	3,101	844
Moderately Cost Burdened			
30% or Less of AMI	560	362	198
31%-50% of AMI	661	460	201
51%-80% of AMI	636	538	98
81%-120% of AMI	259	251	8
Over 120% of AMI	247	247	0
All Income Brackets	2,363	1,858	505
Severely Cost Burdened			
30% or Less of AMI	1,000	737	263
31%-50% of AMI	337	276	61
51%-80% of AMI	209	194	15
81%-120% of AMI	36	36	0
Over 120% of AMI	0	0	0
All Income Brackets	1,582	1,243	339

Note: HUD's 2021 AMI for Lincoln County equals \$80,700

Source: American Community Survey report S2503/PolicyMap/HUD/Camoin Associates

AFFORDABLE AND ACTUAL HOME PRICES

Under HUD's recommended housing cap of 30% of income, a household in Lincoln County earning the current Area Median Income (AMI) of \$80,700 annually, can afford monthly housing outlays of \$2,018.

This amount would allow the household to very comfortably afford to rent a two-bedroom property priced at the area's reported median gross rental rate of \$906.

This is also sufficient to make a mortgage payment (inclusive of taxes and insurance) on a purchased home priced at \$276,000 (assuming a 10% downpayment). Following the rapid growth in home prices over the past decade, however, there are very few homes available in Lincoln County in this price range.

The median sales price of a home in Lincoln County measures \$399,000 – 45% above the price which is affordable based on the current AMI. In order to comfortably afford a property at this price level a household would need a significantly higher level of income, on the order of \$117,000 annually.

Just over one quarter (26%) of all households in the County earn \$100,000 annually.

This means that the median priced home in Lincoln County is out of reach for three out of four resident households.

Home Price and Rental Rates

Median Home Sale Price	\$399,000
Median Gross Rent*	\$906

Note: Rental rate for two bedroom unit in 2021, Sale price in 2022

Source: ACS Report B25031/Redfin

Home Prices and Incomes - Affordable and Actual Median Priced

	Annual Income	Monthly Payment	Home Price
Affordable with 100% AMI	\$80,700	\$2,018	\$276,000
Median Priced Home	\$116,680	\$2,917	\$399,000

Note: Monthly payment and price assume a 10% downpayment, current market mortgage rates, and taxes plus insurance totaling 25% of monthly payments

Source: HUD/RealtyRates.com/Redfin/Camoin Associates

DISPLACED WORKERS

As recently as the mid-2000s, around two-thirds of all people working in Lincoln County also lived in the County. That share has more recently slipped to just over half (54%). One of the causes of this dislocation is likely the pricing and availability of housing in the County and those households displaced from the area represent an additional source of potential demand that continues to go unmet.

More specifically, of the 9,500 people who see their primary occupation as located in Lincoln County, almost 4,350 live in other communities – most especially Knox and Kennebec Counties (8% each of local workers), Cumberland County (7%) and Sagadahoc County (6%).

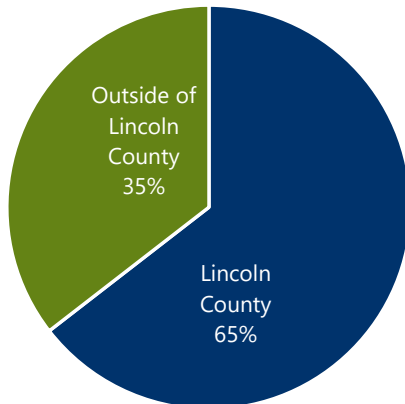
For the County to provide sufficient housing such that the proportion of out-of-area workers could again slip back to 36% would require the development of 963 additional units to the current stock.

Workers Displaced Out of Lincoln County - 2019

Lincoln County Workers	
Total Workers	9,540
Living within Lincoln County	5,191
Living Outside of County	4,349
Percent Living Outside of County	45.6%
Historical Percent Living Outside of County (2002 to 2006)	35.5%
Total Displaced	963
Likely Residence	
Owner Households	783
Renter Households	180
Total Displaced	963

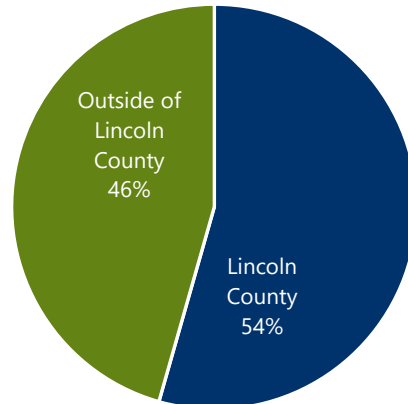
Source: U.S. Census OnTheMap.com/American Community Survey report S2501/Camoin Associates

Where Lincoln County Workers Live - 2002-2006



Source: U.S. Census OnTheMap.com

Where Lincoln County Workers Live - 2019



Source: U.S. Census OnTheMap.com

UNDERHOUSED YOUNGER RESIDENTS

The resident population aged from 18 to 34 years total just over 5,400. Of those, a small proportion lives alone (5%) while a much more substantial portion cohabitates with a spouse or unmarried partner (40%). An additional 9% live with roommates.

The balance, 2,478 residents of this age group, live with parents or other relatives (46%) – about the same number living with a spouse or partner. This figure increased significantly during the pandemic and most likely a good number of those young adults would prefer to live apart from their kin.

As recently as 2017 the proportion of 18- to 34-year-olds living with parents or other relatives registered a much lower 37%. Taking this 2017 percentage as a benchmark for comparison, a return to this share seen just five years earlier would suggest a total number living with parents or other relatives to total just 2,017.

The difference between these measures, the number currently living with kin compared to the number expected at the 2017 rate, comes to a total of 461 young adult residents. These young adults are considered underhoused.

Underhoused Residents Aged 18-34 - 2021

Living Arrangements	#	%
Living alone	277	5.1%
With spouse	1,402	25.8%
With Unmarried Partner	787	14.5%
With Parents	1,857	34.2%
With Other Relatives	621	11.4%
With Other Nonrelatives	487	9.0%
Total 18 to 34 Year Olds	5,431	100.0%
Total Living Family Members	2,478	45.6%
Underhoused		
Living with Family Members in 2017		37.1%
Expected Living with Family Members (2017 Basis)		2,017
Total Underhoused 18-34 Year Olds		461

Source: American Community Survey reports B09021 & B025007/Camoin Associates

Note: Measure of population - not households

OVERCROWDED HOUSEHOLDS

In some cases, the number of residents in a household registers exceptionally high as compared to the number of rooms in the unit. Consider two people living in a two-room apartment – not a two-bedroom apartment, but one with only two rooms in total. The ratio of occupants per room in this instance measures 1.0 and this is the threshold for households characterized as overcrowded. Similarly, a family of four living in a four-room apartment would likewise meet the definition of being overcrowded.

In Lincoln County, a small proportion of households meet this threshold – only 0.7%. But this nevertheless accounts for 115 households that are overcrowded and would ideally be split into multiple units or otherwise relocate to larger homes.

Overcrowded Households - 2021

Housing Units	Total Occupied	Owner Occupied	Renter Occupied
Total Units	15,372	12,499	2,873
Overcrowded Units	115	67	48
Overcrowded Percent of Total	0.7%	0.5%	1.7%

Note: Households with over 1.0 occupants per room or more

Source: American Community Survey report S2501

SUBSTANDARD HOUSING

A small number of residential units within Lincoln County either lack complete plumbing facilities or lack complete kitchens.

Those units found to be without complete plumbing total 75, primarily among homeowners – only two are renter occupied.

Another 67 units lack a complete kitchen and for these, the proportion found amongst rental units is much higher – over one-third.

The minimum number of substandard units for the County is then the higher of the two figures for both owner-occupied and renter-occupied units. The 43 without complete kitchens may be found entirely within those without complete plumbing so at least 73 owner units can be considered substandard.

Likewise, at least 24 rental units, those without complete kitchens, are substandard and there's a chance that the two without complete plumbing are found among those two dozen.

As a result, a minimum of 97 units in the County are considered to be substandard housing.

Substandard Housing - 2021

	Total Occupied	Owner Occupied	Renter Occupied
Total Units	15,372	12,499	2,873
Plumbing Availability			
Units with complete plumbing	15,297	12,426	2,871
Units without complete plumbing	75	73	2
Percent without complete plumbing	0.5%	0.6%	0.1%
Kitchen Availability			
Units with complete kitchen	15,305	12,456	2,849
Units without complete kitchen	67	43	24
Percent without complete kitchen	0.4%	0.3%	0.8%
Minimum Substandard Units	97	73	24

Source: American Community Survey report S2504

OBSOLETE HOUSING

In lieu of a full inspection of the 15,000 homes found throughout the County, the number of obsolete housing units must be derived based on standardized calculations.

One approach is to assume that approximately three percent of all residential units more than eight decades old are in need of major renovations to be suitable for habitation. In some cases, these units may be beyond the point where it is cost-effective to bring them up to reasonable standards. These are considered to be obsolete housing units and for Lincoln County, this calculation yields an estimated 106 obsolete units – 88 of which are owner-occupied and 18 which are rentals.

This may be a conservative estimate. One alternative measure for the number of obsolete units is to calculate 1% of the total number of units within a market. In this instance that would suggest upwards of 150 units are unfit for habitation.

Obsolete Housing - 2021			
	Total Occupied	Owner Occupied	Renter Occupied
Total Units	15,372	12,499	2,873
Units built in 1939 or earlier	3,537	2,944	593
Estimated Percent Obsolete	3.0%	3.0%	3.0%
Estimated Obsolete Units	106	88	18

Source: American Community Survey report S2504

NEEDS OF OLDER RESIDENTS

Special attention must be paid to the needs of older residents when it comes to the availability of housing. While many may have accumulated sufficient wealth to live comfortably into their later years, a fair number of retirees must cover their expenses based only on moderate, fixed incomes.

Narrowing the measure of cost-burdened to only those households headed by a resident aged 65 or over shows nearly one out of four of these older adult households see their cost of housing at or above 30% of their income. While this is on par with the overall population, it nevertheless represents nearly 1,500 households in Lincoln County that may be experiencing difficulties meeting their monthly payments. What's more, the proportion of older adult who rent registering as cost-burdened jumps to 37% - well above the 29% seen for the broader population.

Age 65+ Housing Needs

	All Households	Owner Households	Renter Households
Age 65+ Households	6,174	5,521	653
Percent Cost-Burdened	24.0%	22.5%	37.1%
Cost-Burdened Senior Households	1,483	1,241	242

Source: American Community Survey report S2501/PolicyMap/Camoin Associates

HOMELESSNESS IN LINCOLN COUNTY

Minimal quantitative data exists on homelessness in Lincoln County, though the number of people who are homeless in Maine overall has increased significantly in recent years. Interviews with community stakeholders pointed to a lack of available housing due to former rental stock becoming short-term rentals and second homes, limited available services, and rising costs as factors exacerbating homelessness in the County.

Lincoln County recently completed its [first Point-in-Time Count](#) in January 2023 and identified 21 families living without homes. The 2023 Point-in-Time Count found that [nearly 4,300 people experienced homelessness in Maine](#) as of January 24, 2023. Maine has recently proposed to invest more money into housing to address homelessness, and the County should be a partner in efforts to utilize any funding for housing development.

There is currently no permanent homeless shelter in Lincoln County, though Amistad has a temporary warming shelter in Wiscasset. Those without housing often do not have safe places to access. Transitional housing services in the County have a limited number of spaces which are typically full and accompanied by a long waitlist of others hoping to access.

The County service providers typically refer people in need of shelter to Tedford Housing in Brunswick or the Knock County Homeless Coalition.

CURRENT MEASURES OF HOUSING NEED

There is a need for new, improved or alternative housing arrangements for at least 4,908 households within Lincoln County based on this review. This is not a call for nearly five thousand new homes to be built but rather the County needs upwards of 4,900 housing *interventions* to meet existing needs. These housing interventions can take the form of new housing units, increasing the affordability of existing units, conversion of existing units to rent-subsidized or income-restricted units, tenant-based rental assistance programs, or homeowner assistance programs.

The most pressing source of housing needs is from those households that are over-burdened by current costs, spending 30% or more of their income going to housing. For many households, this proportion reaches 50% or more.

Displaced workers present another source of housing needed within the County. Nearly one thousand of Lincoln County’s workers must live beyond the County’s borders due to the cost and lack of availability of homes closer to their jobs.

Primary Measures of Current Lincoln County Housing Needs - 2021

	All Households	Owner Households	Renter Households
Cost Burdened Households	3,945	3,101	844
Displaced Workers	963	783	180
Total	4,908	3,884	1,024

Note: Displace Workers figures represent individuals - not households

Source: Camoin Associates

Additional sources of housing needs come from those living in substandard, overcrowded, and obsolete housing as well.

Over the past several years the proportion of young adults living with parents, or other (non-spousal) relatives has also increased dramatically. In this case, facilitating a portion of this cohort to live more independently highlights a separate source of un-met residential demand.

Finally, older adults, many of whom are of limited means, account for nearly one-third of all households confronted by housing costs exceeding 30% of total income.

Additional Sources of Residential Need

	All Households	Owner Households	Renter Households
Substandard Housing	97	73	24
Overcrowded Households	115	67	48
Obsolete Housing	106	88	18
Underhoused Residents Aged 18-34	461	0	461
Age 65+ Households	1,483	1,241	242

Note: Underhoused Residents Aged 18-34 figures represent individuals - not households

Source: Camoin Associates

PROJECTED HOUSEHOLD GROWTH

Five-year forecast of household growth by income level and age cohort

The economic and demographics data source, Esri, reports 2022 Lincoln County households as totaling nearly 16,000. These are heavily weighted towards the older cohorts – two out of five (40%) are aged 65 or over.

Looking over the coming five years, Esri estimates a net increase of 300 households in Lincoln County by 2027.

Several age cohorts are expected to decline over this timeframe including younger households aged 34 and under and a portion of middle-aged households ranging from 45 to 64.

Offsetting these declines, however, will be an expansion in the 34 to 44 age group and those aged 65 and over. Amongst this latter group, those aged 65 and over, the outlook is for a net gain of approximately 750 more households.

Along with the need for additional housing stock to accommodate this increase, the current mix of available units may not adequately align with the needs of the community. Specifically, the existing inventory of homes, initially constructed for growing families, may well be much larger on average than those desired by an expanding population of empty-nesters and retirees.

2022 Households by Income and Age of Householder

HH Inc.	<25	25-34	35-44	45-54	55-64	65-74	75+	Total
<\$15k	52	135	133	166	363	319	270	1,438
\$15k-\$24k	35	102	76	106	248	317	428	1,312
\$25k-\$34k	36	118	101	122	210	322	390	1,299
\$35k-\$49k	45	187	161	201	368	556	501	2,019
\$50k-\$74k	67	345	343	506	753	793	423	3,230
\$75k-\$99k	34	239	345	424	571	559	229	2,401
\$100k-\$149k	22	231	510	508	713	510	245	2,739
\$150k-\$199k	1	76	114	150	198	139	76	754
\$200k+	0	41	113	144	179	167	81	725
Total HHs	292	1,474	1,896	2,327	3,603	3,682	2,643	15,917
Med. HH Inc.	\$41,425	\$61,430	\$82,810	\$77,708	\$68,678	\$57,836	\$40,633	
Avg. HH Inc.	\$50,416	\$78,939	\$100,663	\$98,756	\$89,199	\$80,603	\$63,750	

Five Year Projected Change - 2022 to 2027

	<25	25-34	35-44	45-54	55-64	65-74	75+	Total
<\$15k	3	-33	-15	-35	-111	-46	28	-209
\$15k-\$24k	-5	-21	-6	-30	-80	-50	18	-174
\$25k-\$34k	-6	-30	-9	-28	-57	-44	23	-151
\$35k-\$49k	-7	-51	-23	-48	-97	-52	52	-226
\$50k-\$74k	-2	-37	-8	-39	-83	102	142	75
\$75k-\$99k	0	-16	25	-14	-50	55	83	83
\$100k-\$149k	5	23	136	86	79	161	135	625
\$150k-\$199k	0	-2	35	29	33	51	47	193
\$200k+	0	-1	9	15	-3	33	30	83
Total HHs	-12	-168	144	-64	-369	210	558	299
Med. HH Inc.	\$2,357	\$6,675	\$8,551	\$8,100	\$10,107	\$7,233	\$5,517	
Avg. HH Inc.	\$3,770	\$8,924	\$9,658	\$12,680	\$12,429	\$11,124	\$9,187	

Source: Esri

LONGER TERM HOUSING NEEDS

Ten-year growth projections show continued shift to older households – expansion in middle-aged and 75+ segments

The demographic outlook constructed by the Maine State Economist points to continued, though slowing, overall growth in households from 2027 to 2032. Expansion will remain strongest among the 75-year and older age cohort but those in the 35- to 54-year-old segment are also expected to see gains.

Those middle-aged households will likely bring an increased desire to own their own home, rather than rent. At the same time, a portion of the growing number of 55+ households will be interested in down-sizing, moving to a smaller home with lower costs and fewer responsibilities.

Projected Households by Age of Householder - 2022 to 2032								
Year	<25	25-34	35-44	45-54	55-64	65-74	75+	Total
2022	292	1,474	1,896	2,327	3,603	3,682	2,643	15,917
2027	280	1,306	2,040	2,263	3,234	3,892	3,201	16,216
2032	275	1,222	2,082	2,405	3,035	3,685	3,614	16,318

Change in Households - 2022 to 2032								
Time Span	<25	25-34	35-44	45-54	55-64	65-74	75+	Total
2022 to 2027	-12	-168	144	-64	-369	210	558	299
2027 to 2032	-5	-84	42	142	-199	-207	413	102
2022 to 2032	-17	-252	186	78	-568	3	971	401

Source: Esri/Maine State Economist/Camoin Associates

PROJECTED CHANGES IN HOUSING DEMAND – NEW WORKERS

Overall employment growth plus replacement workers for retirees to bring significant in-migration

Total employment in Lincoln County is slated to grow by 3.6% from 2022 to 2032, adding 458 jobs.

At the same time, a considerable number of aging workers in Lincoln County are expected to retire over that same time period. There are now 2,700 workers in the County that are in the 55 to 64 age group. As they age into the 65 and older cohort, 1,200 of these workers are expected to retire in the upcoming ten years.

In a similar vein, it is anticipated that by 2032, the current generation of employees 65 and older will have reached the age of the 75+ cohort and likely 100% of these workers will also have retired. Altogether, the expectation for Lincoln County is for nearly 2,500 workers to retire over the coming decade.

Combined, anticipated growth in total employment (458 workers) along with the number of those retiring (2,468 workers), Lincoln County faces a projected need for around 2,926 added workers by 2032.

Historically between one-quarter and one-half of those working in Lincoln County live outside of the County. In addition, much of the increasing need for new workers will be met by current Lincoln County residents. These include younger people reaching working age who are joining the overall labor force, and those already of working age who had not been working but then choose to join the labor force.

After accounting for these two potential labor pools, 878 out-of-County workers plus 293 current residents joining the labor force, of the anticipated overall need for 2,926 new workers, around 1,755 are expected to be relocating into the County in order to meet the community's employment needs.

Workforce Needs from Job Growth in Lincoln County - 2022 to 2032

2022	2032	Change
Jobs	Jobs	in Jobs
12,669	13,127	458

Source: Lightcast

Lincoln County Replacement Workforce Needs - 2022 to 2032

Employment - 2022	12,669
Workers age 55-64	2,708
Percent Retiring Next 10 Yrs	44.1%
Workers Age 55-64 Retiring Next 10 Years	1,195
Workers Age 65+	1,273
Percent Retiring Next 10 Yrs	100.0%
Workers Agee 65+ Retiring Next 10 Years	1,273
Total Workers Retiring by 2032	2,468

Source: Lightcast/Esri/Camoin Associates

New Lincoln County Resident Worker Needs - 2022 to 2032

Change in Number of Jobs - 2022 to 2032	458
Retiring Resident Workers	2,468
Total 10-Year Added Workforce Need	2,926
Percent of Jobs Filled by Out of County Commuters	30.0%
Estimated Out-of-Region Commuters that Fill Need	878
Estimated Existing In-County Residents that Fill Need	293
Net Workforce In-Migration Need	1,755

Source: Lightcast/Esri/OnTheMap.com/Camoin Associates

PROJECTED SOURCES OF CHANGING HOUSING DEMAND – NEW WORKERS

Approximately 2,926 new workers in Lincoln County will be needed by 2032. Upwards of 878 will likely live outside of the County but the remaining 2,048 will be in need of homes. With an average of 1.5 workers per household, this implies the need for about 1,365 housing units to accommodate these new workers.

Wages for these workers will vary greatly depending on the type of occupations they take and those at the higher end of this spectrum should readily be able to secure housing. Based on a projected distribution of households aged 25 to 54, those most likely to be relocating into the County, approximately 47% will see incomes of at least the AMI of \$80,700.

At this level of income, a household could comfortably afford monthly housing expenses of \$2,017. Most likely this would go towards a rental unit. It is sufficient, however, to finance the loan on a house priced at \$276,000. This assumes a 10% down payment and that a home at this price could be found.

This outlook also anticipates one-third of households (34%) in this age range will see incomes at or below 80% of AMI. Those making the full \$64,559 would be able to maintain spending around \$1,614 per month on rent. Purchasing a home would not be feasible for these 1,925 or so households and they might, in fact, be hard-pressed to find available rental units at this price point. Note, also, that 1,000 or so households in this age cohort will likely see incomes below the \$40,350 level (50% of AMI).

Incremental Increase in Workforce Housing Needs by 2032

New Workers Needed (incr emp + retirees)	2,926
Less out of County Workers	878
Needed In County Workers	2,048
New Worker Households	1,365
Maximum Affordable Monthly Payment*	\$2,017
Affordable Home Price*	\$276,000

Note: Households earning 100% of AMI (\$80,700)

Source: Camoin Associates

Lincoln County Households by AMI Bracket - 25 to 54 Year Olds in 2027

Income Bracket	Households	Share
30% or Less of AMI (Less than \$24,210)	578	10.3%
31%-50% of AMI (\$24,210 to \$40,349)	427	7.6%
51%-80% of AMI (\$40,350 to \$64,559)	920	16.4%
81%-100% of AMI (\$64,560 to \$80,699)	692	12.3%
101%-120% of AMI (\$80,700 to \$96,839)	677	12.1%
Over 120% of AMI (\$96,840 and over)	2,315	41.3%
All Income Brackets	5,609	100.0%

Source: Esri/HUD/Camoin Associates

PROJECTED SOURCES OF CHANGING HOUSING DEMAND – OLDER RESIDENTS

Nearly 2,500 workers currently aged 55 and older are expected to leave the workforce in the coming decade and many of these will choose to relocate out of the County. In addition, based on recent mortality rates approximately 400 or so residents will die over the 2022 to 2032 timeframe. A spouse or other relative may continue living in their former home but many of these units will be put up for sale.

The outlook for this population overall, however, is for significant growth over the coming decade as people age into this older cohort or relocate to Lincoln County from other areas. In the end, growth projections suggest that the number of households aged 75 years and over will swell by roughly 970 on net by 2023.

People generally prefer to age in place and the expectation is that most of Lincoln County's older residents will maintain their current residence over the coming decade. There will nevertheless be some relocations. A portion of these households will choose to downsize, remaining within the County but in a smaller unit.

Depending on their financial positions, the choices of these older households will differ significantly. Wealthier residents may prefer an independent living setting, and these could either be owned or rented.

Conversely, nearly one-quarter (23%) of these older households are expected to see annual incomes at or below 30% of the AMI. At this limited level of income, a household will be able to afford monthly payments of \$605 or less.

Already more than one-third of all households aged 65 and over who rent are considered cost-burdened and for these lower-income older adults, the focus must be on affordability.

Lincoln County Households by AMI Bracket - Age 75 and Older in 2027

Income Bracket	Households	Share
30% or Less of AMI (Less than \$24,210)	744	23.2%
31%-50% of AMI (\$24,210 to \$40,349)	610	19.1%
51%-80% of AMI (\$40,350 to \$64,559)	685	21.4%
81%-100% of AMI (\$64,560 to \$80,699)	307	9.6%
101%-120% of AMI (\$64,560 to \$80,699)	211	6.6%
Over 120% of AMI (\$96,840 and over)	644	20.1%
All Income Brackets	3,201	100.0%

Source: Esri/HUD/Camoin Associates

Incremental Increase in Age 75+ Housing Needs by 2032

Increase in 75+ Households	971
Households with Income 50% of AMI or Less	411
Maximum Affordable Monthly Payment	\$1,009
Households with Income 80% of AMI or Less	526
Maximum Affordable Monthly Payment	\$1,614
Maximum Affordable Home Price	\$221,000

Source: Camoin Associates

REPLACEMENT DEMAND AND THE PACE OF NEW HOME BUILDING

New residential construction activity remained steady from the 1970s through the 2000s with well over 3,000 units built each decade. Despite this more recent pace of development, however, there is a significant portion of the County’s homes built prior to 1940.

Considerable effort can go into maintaining an older home and a portion of these units will inevitably fall into disrepair. If just 1% of these homes built in 1939 or earlier are removed from stock, over a ten-year timeframe this will sum to 600 or more units that are not available for residence.

In addition, population growth is expected to bring an overall increase of 400 households to Lincoln County. Combined, the loss of older units plus new household formation, the County will need to see 1,000 new residential units constructed over the coming decade. And this is just for year-round residents. There will likely need to be an even higher level of new building activity if growth in seasonal homes continues.

Based on historic patterns, this level of new construction should be achievable as the number of new units built (based on permits issued) over the past 40 years average over 1,400 units per decade.

With a strategic approach to building the right mix of housing units in the County over the next decade, Lincoln County can address the needs of its residents effectively.

Ten Year Residential Development Required for Year Round Residents - 2022 to 2032

Existing housing units built in 1939 or earlier	6,465
Annual removal rate of older housing	1%
Ten year removals needing replacement	647
Projected increase in total households	401
Minimum Housing Units Required	1,048

Source: Camoin Associates

Housing Permits Issued in Lincoln County

	1981 to 1990	1991 to 2000	2001 to 2010	2011 to 2020
Total Units	1,133	1,365	2,174	936
Units in Single-Family Structures	1,061	1,284	2,059	888
Units in All Multi-Family Structures	72	81	115	48
Units in 2-unit Multi-Family Structures	2	28	34	20
Units in 3- and 4-unit Multi-Family Structures	22	13	41	0
Units in 5+ Unit Multi-Family Structures	48	40	40	28

Source: HUD

TYPES OF HOUSING IN GREATEST NEED

Overall requirements for new residential construction for year-round residents stand at around 1,000 units over the coming decade in Lincoln County.

The needs of the County's shifting demographics and the ability of local households to afford their residences will in turn determine the types of new development to come.

The two major sources of anticipated demand growth include aging residents and incoming workers.

For both of these segments, market forces will motivate builders to provide new housing to those households with higher levels of wealth and income. Development for these more well-off consumers will likely include larger, higher-end single-family homes. In addition, some older households may be interested in more luxurious down-sizing units – possibly in a community living environment.

A significant portion of the coming demand growth, however, will stem from retirees and working families of more limited means. The County will need to draw approximately 1,365 households to the area in order to support the growing employment needs of local businesses. Of these, about one-third (34%) are expected to see earnings that are less than or equal to 80% of AMI. These new households will be able to comfortably pay rents only if they do not exceed \$1,614 per month.

In addition, the number of those aged 75 years and older is expected to grow by about 971 households over the coming decade with 42% of these anticipating earnings of \$40,350 or less. For these limited income older adult households, monthly rental payments will need to remain below \$1,009 per month to avoid being cost-burdened.

Growth in Low Income Housing Needs by 2023

Households relocating to work	
Increase in households	1,365
Proportion with Income of 80% AMI or Less	34%
Households with income of 80% AMI or Less	468
Increase in households aged 75+	
Increase in households	971
Proportion with Income of 50% AMI or Less	42%
Households with income of 50% AMI or Less	411
Total Low Income Housing Needs	879

Source: Esri/ACS/Camoin Associates

Affordability of Rent and Mortgage Payments Based on Income

Annual Income	Monthly Payment	Affordable Home Price
50% of AMI (\$40,349)	\$1,009	\$138,000
80% of AMI (\$64,559)	\$1,614	\$221,000
100% of AMI (\$80,699)	\$2,017	\$276,000

Note: Monthly payment could be rent or mortgage. For home price estimates, calculations assume a 10% downpayment, current market mortgage rates, and taxes plus insurance totaling 25% of monthly payments

Source: RealtyRates.com/HUD/Camoin Associates

GETTING THERE

The County requires roughly **1,048 new residential units** to become available over the coming decade to accommodate the anticipated overall rise in total households while also replacing older units due for removal. Meanwhile, many communities in the County are attractive destinations for those wanting to own vacation homes in the area. Development of new vacation homes or other short-term dwellings will occur as the market dictates and stands aside from the residential construction required to serve the County's year-round residents.

The market will accommodate the development of higher-end properties for those able to finance their construction. Beyond production of new market rate housing, however, a substantial portion of the community will be in search of significant additions to affordable older adult and workforce housing stock.

Among the most in need of support will be those 468 lower income households ($\leq 80\%$ of AMI) relocating to the area to fill local employment plus the anticipated natural increase of 411 lower income older adult households ($\leq 50\%$ of AMI). Together these present an incremental increase of 879 households in need of support in the County.

HOUSING TENURE – PROJECTED HOME OWNERSHIP AND RENTALS

For Lincoln County households aged 25 to 54 seeing incomes at 80% of the AMI or below, the homeownership rate currently stands at 48%. With the expected new workforce households forming over the coming decade, similar shares of the needed 468 units yield estimates of 224 households becoming home-owners with the balance, 244 households, renting.

For those 75+ households living on 50% of AMI, likely none would find home ownership within reach, and these are all expected to join the ranks of the renters.

The balance of the new housing supply needing to be constructed by 2032, an additional 169 units, would then remain within the market sphere. A likely scenario for these is for them to follow the existing tenure pattern with nearly four-fifths (79%) of all units owner-occupied. That equates to around 133 units slated for owner households and the rest, 36 units, becoming rental properties.

Developing new residential units following these levels would result in 691 rental units, roughly two-thirds (66%) of the total, with the balance, 357 (34%), being owner-occupied units.

Potential Residential Development by Market Segment and Owner Status - 2022 to 2032

	Owner Households	Renter Households	Total Households
Market Rate	133	36	169
Affordable Workforce Housing	224	244	468
Affordable Age 75+ Housing	0	411	411
Total	357	691	1,048

Source: Camoin Associates

5. FUTURE GROWTH OPPORTUNITIES

As the communities look towards meeting the needs of current and future residents, this section provides one vision of how development might occur among the many communities within Lincoln County.

STRUCTURE TYPES AND AFFORDABLE HOUSING TENURE

The table below shows a hypothetical buildout scenario that would accommodate the 879 below-market rate units needed in the County by 2032. It proposes a mix of lower and higher density development types that could be built in locations throughout the County based on available sites and infrastructure.

Focusing one-third of new affordable residential construction on multifamily structures will diverge from the pattern seen throughout the County historically. Over the past several decades only 5% or so of residential permits have been issued for multifamily units. Holding price-points to an affordable level for lower income households, however, will require this reorientation to higher density developments.

To most effectively achieve this level of affordable multifamily construction will require development of multiple properties with a higher number of units - perhaps 30 or more. This seems a reasonable goal, given the County's current inventory of affordable housing which already includes several properties at this scale or larger. A current example is the 162-unit development planned for Boothbay. One advantage of including these larger developments is that they require significantly fewer developable sites than providing the same number of units distributed among smaller 3- to 8-unit projects.

Notably, a total of 94 accessory dwelling units (ADUs) are also included in the suggested build scenario. Recent statewide legislation has cleared some barriers to this type of construction activity and reaching this goal would require a very modest 0.6% of the County's 15,600 currently occupied homes to add one of these units. Note that these are all assumed to be year-round rental units that are "naturally occurring" affordable housing.

Mixed High and Low Density Residential Development Scenario by Type - 2022 to 2032					
	Single Family Homes	Attached Single Family and Duplexes	Multifamily Housing (3 or More Units)	Accessory Dwelling Units	Total
Affordable Workforce Housing	210	130	75	53	468
Owner Occupied	135	89	0	0	224
Renter Occupied	75	41	75	53	244
Affordable Age 75+ Housing					
100% Renter Occupied	0	135	235	41	411
Total	210	265	310	94	879
Owner Occupied	135	89	0	0	224
Renter Occupied	75	176	310	94	655

Source: Camoin Associates

COMMUNITIES OF FUTURE GROWTH AND DEVELOPMENT POTENTIAL

Preferred sites for new residential development in the County will be determined by several factors. Those areas on or nearest to municipal water and sewer systems will prove to be the most cost-effective in terms of utilities, and for multifamily projects, access to these facilities will be essential. Communities currently identified as having these assets accessible to large areas include Boothbay, Boothbay Harbor, Damariscotta, Newcastle, Waldoboro, and Wiscasset. Areas of the County within one mile of existing water and sewer infrastructure are shown on the map in yellow on the next page.

Separately, those towns that currently have large populations or anticipate strong population growth also warrant extra attention. Waldoboro already stands as Lincoln County's largest municipality, and population projections produced by the State of Maine also show this town claiming more than 10% of the County's anticipated population growth. Boothbay, Boothbay Harbor, Bristol, and Wiscasset also stand out as communities slated to see large shares of the County-wide population growth.

With the construction of nearly 900 affordable residential units needed over the coming decade, all of the towns in Lincoln County are bound to see a degree of new development. Given their availability of water and sewer service plus relatively strong levels of population growth, the communities likely to see the greatest level activity include those larger towns already identified as having available infrastructure in place. The table below suggests an allocation of these needed units by town.

Lincoln County Communities and Potential for New Residential Development

	2020 Households		Single	Attached	Multifamily	Accessory	
	Level	Share	Family	Single	Housing	Dwelling	Total
Alna	301	1.9%	5	6	0	2	13
Boothbay Harbor	1,075	6.8%	12	15	40	6	73
Boothbay	1,415	9.0%	15	19	53	8	95
Bremen	359	2.3%	6	7	0	2	15
Bristol	1,353	8.6%	21	26	0	8	55
Damariscotta	1,067	6.8%	16	21	40	6	83
Dresden	736	4.7%	11	14	0	4	29
Edgecomb	542	3.4%	8	11	0	3	22
Jefferson	1,106	7.0%	17	21	0	7	45
Monhegan Plantation	33	0.2%	2	0	0	0	2
Newcastle	814	5.2%	9	11	31	5	56
Nobleboro	789	5.0%	12	15	0	5	32
Somerville	247	1.6%	4	5	0	1	10
South Bristol	473	3.0%	7	9	0	3	19
Southport	325	2.1%	5	6	0	2	13
Waldoboro	2,248	14.2%	23	31	85	14	153
Westport Island	339	2.1%	5	7	0	2	14
Whitefield	964	6.1%	15	19	0	6	40
Wiscasset	1,616	10.2%	17	22	61	10	110
County Total	15,802	100.0%	210	265	310	94	879

Source: Esri/Camoin Associates

Methodology Notes

Multifamily housing generally requires more developed water and sewerage infrastructure and in Lincoln County the communities providing those services include Boothbay, Boothbay Harbor, Damariscotta, Newcastle, Wiscasset, and Waldoboro.

In the development scenario presented, the suggested goal for multifamily building, 310 units, is shared among these towns based on their relative levels of households. The balance of the estimated need over the coming decade, 465 single family units and 94 ADUs, is then spread among all communities based the number of households within each town.

The proportion going to those communities receiving multifamily units, however, is diminished slightly for the single family and ADUs.

FUTURE GROWTH OPPORTUNITIES

The map on the following page shows potential future growth opportunities in Lincoln County based on the distribution of growth areas, limited growth areas, rural, and conservation districts as well as access to existing public utilities. Based on the availability of infrastructure within growth areas, this housing needs assessment suggests the following considerations:

Future growth in Lincoln County is likely to occur most heavily in areas with access to infrastructure. Wiscasset, Newcastle, Boothbay, Boothbay Harbor, Damariscotta, and Waldoboro have the most existing infrastructure capacity to support new housing units.

Despite infrastructure challenges, municipalities should have a stake in increasing the stock of housing. While areas of Lincoln County without municipal water and sewer will be unable to build as densely, opportunities still exist for single-family home production.

As part of this analysis, water and sewer utility districts were contacted to determine if their facilities could handle the potential increased level of services from the proposed housing units. No immediate concerns were identified.

Please also note that future growth opportunities are for the purposes of this housing study only. See Appendix C for individual community maps.



FUTURE GROWTH OPPORTUNITIES

LINCOLN COUNTY, ME

Comprehensive Plan Districts

- Growth
- Limited Growth
- Rural
- Shoreland Zoning, Conservation, and Preservation
- Existing Public Utilities - One Mile Buffer

Growth: Growth areas are determined by towns in their comprehensive plan per the Growth Management Law. These are areas that are suitable for added growth as determined by each municipality.

Limited Growth: Limited Growth areas are defined further in individual comprehensive plans. These areas do not define unrestricted growth.

Rural: Rural areas are meant to preserve town character and do not include growth.

Shoreland Zoning, Conservation, and Preservation: These three districts are combined only in this map. They represent areas that cannot contain any growth and are to be protected.

Existing Public Utilities - One Mile Buffer: This area was determined by the proximity to existing public water and sewer utilities. The areas within one mile of the utilities were examined by looking at the Town's most recent Comprehensive Plan Future Land Use designated districts.

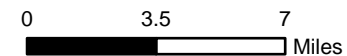
Please refer to each town's Comprehensive Plans for exact designated district areas. Comprehensive Plan District definitions are defined further individually by municipalities.

Towns with designated Future Growth Areas that are not within one mile of public water and sewer include:

- Edgcomb
- Nobleboro
- Somerville

Towns' Utility District and Latest Comprehensive Plan			
Town Name	Water District	Sewer District	Comprehensive Plan Date
Boothbay	Boothbay Region Water District	Boothbay Harbor Sewer District	August, 2016
Boothbay Harbor	Boothbay Region Water District	Boothbay Harbor Sewer District	July, 2015
Damariscotta	Great Salt Bay Sanitary District	Great Salt Bay Sanitary District	October, 2014
Newcastle	Great Salt Bay Sanitary District	Great Salt Bay Sanitary District	March, 2022*
Waldoboro	Waldoboro Utility District	Waldoboro Utility District	February, 2019
Wiscasset	Wiscasset Water District	Wiscasset Wastewater Treatment Plant	January, 2008

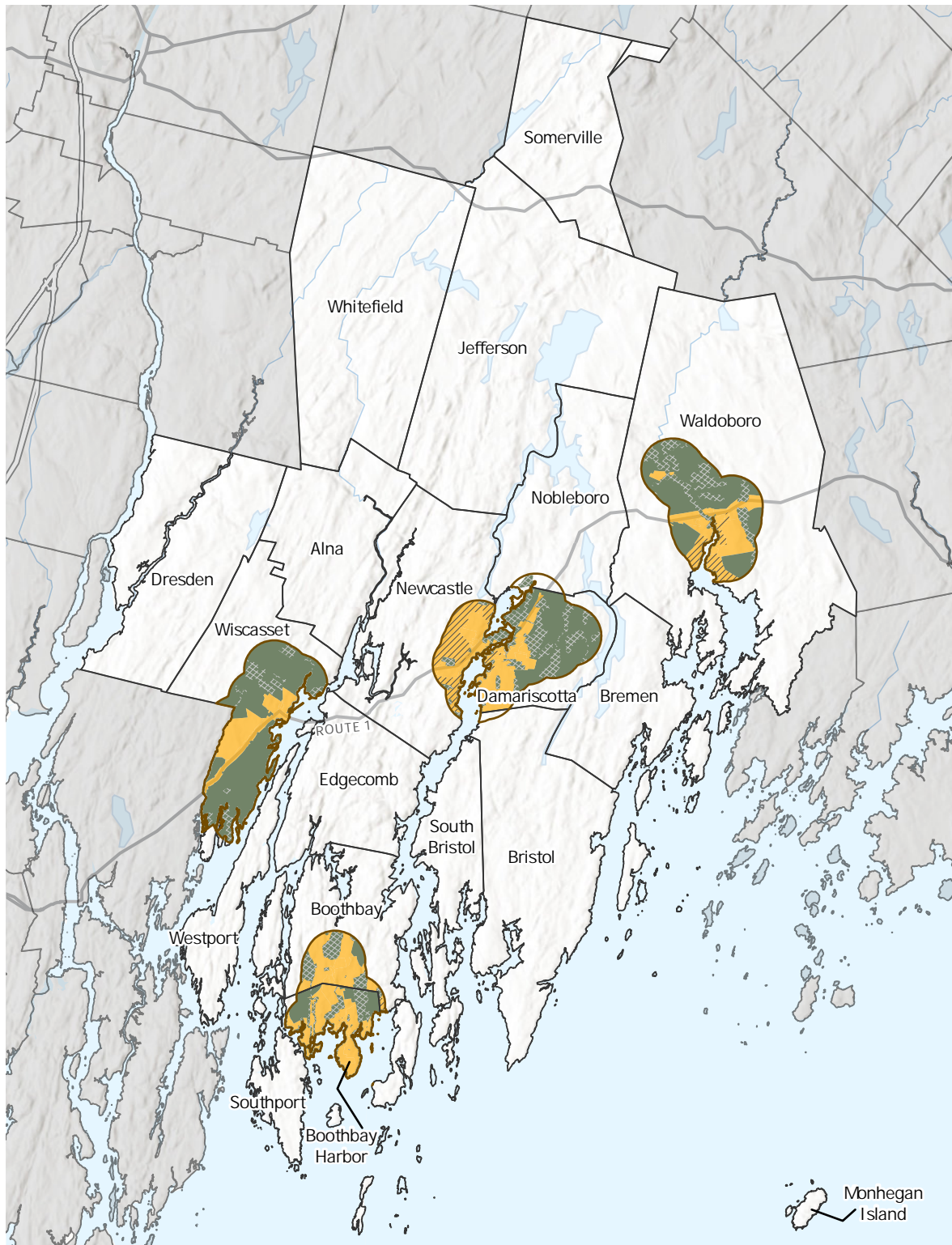
*Date submitted to the State, was not found complete.



Data Sources:
Lincoln County
State of Maine

Produced by Lincoln County Regional Planning Commission
Information Current as of March 2023

THIS MAP IS FOR PLANNING PURPOSES ONLY



CREATING NEW UNITS – THE START OF A SOLUTION

The projected need for an estimated 879 affordable new housing units over the coming decade sets a baseline for needed overall development through 2032 based on anticipated growth in households and replacement of existing stock.

This level of construction suggests a goal for Lincoln County over the coming decade **but achieving it would effectively address only the anticipated incremental increase of those facing the greatest challenges** (working families with income at or below 80% of AMI and new retirees with income at or below 50% of AMI).

These households will, in fact, be additions to a sizable population already facing affordability challenges. More than one-third of the County's working aged households (36% or 3,159 of those aged 25 to 64 years) currently see incomes equaling 80% of AMI or less. Similarly, over 1,350 older resident households (42% of those aged 75 and over) already live on 50% or less of AMI in Lincoln County. On a related note, well over 4,100 households in Lincoln County are considered cost-burdened with more than 30% of their incomes going to cover the cost of housing.

Providing an additional 879 affordable units will be a welcome addition to the County's overall housing stock but would not meet the needs of all of the County's affordability challenged households. Identifying the anticipated growth in these populations and establishing goals that will go at least part of the way towards this end, however, will set the stage for incremental improvements for a large part of the community's households.

Ensuring that housing development keeps pace with workforce needs will be key to addressing the County's future housing needs. Lincoln County should continue to monitor housing conditions and adapt as they change in the future. The strategies laid out in the following section provide a framework for the County to support future housing opportunities.

CASE STUDY: PROPOSED BOOTHBAY HOUSING PROJECT

The Boothbay Region Development Corporation (BRDC) has [begun work](#) on what will eventually be a 162-unit housing development. The work was made possible through the acquisition of a nearly 36-acre parcel on Butler Road in Boothbay. Work is slated to occur in four phases:

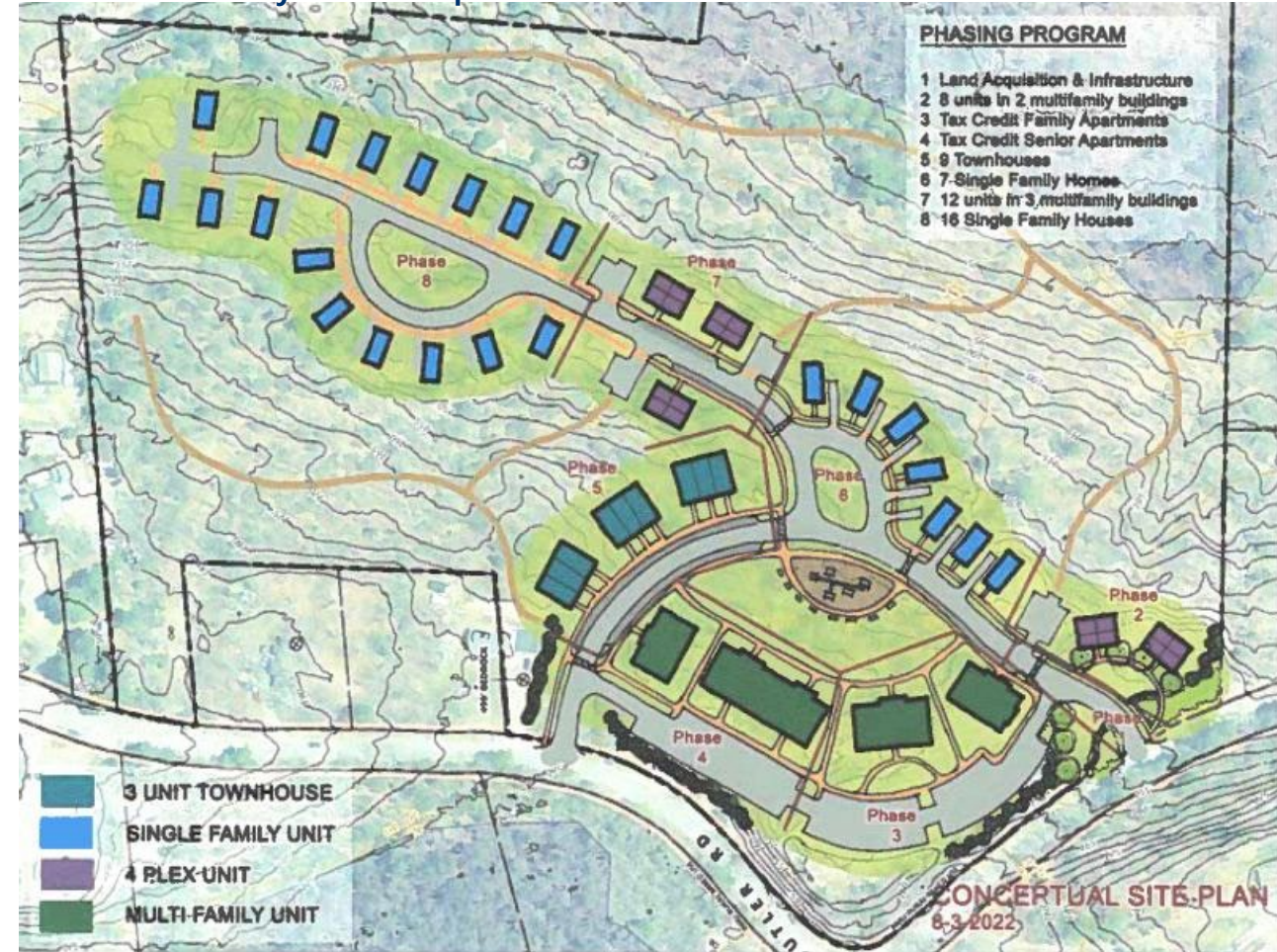
- Phase 1: Land acquisition and extension of water and sewer
- Phase 2: Eight multifamily units (priced at \$287,000)
- Phases 3 & 4: Two multifamily projects for older residents and families

BRDC is working towards an overall 40/60% split between public and private funds and has raised \$1.35 million to date. BRDC is working to raise an additional \$2.1 million in private funding and \$800,000 in local and state funding to complete the first two phases. The Town of Boothbay has provided \$50,000 to the project via American Rescue Plan Act funding, and BRDC has requested further funding from Boothbay Harbor. Other potential grant funding sources include federal Department of Housing and Urban Development Community Block Grants for infrastructure and housing assistance, ARPA funds, MaineHousing, and the Federal Home Loan Bank of Boston.

If funding can be acquired, the project is projected to have the first eight multifamily units of Phase 2 built by Q4 of 2024.

At full proposed build out, 162 units at the Butler Road project in Boothbay would provide 15% of the total housing need identified over the next decade in this analysis.

Butler Road Project Concept Site Plan



Source: Boothbay Register via Town of Boothbay

6. STRATEGY FRAMEWORK

This section presents potential strategies for affordable housing production. They are grouped into the following broad categories, with specific action items for each discussed. The 5 strategies should be thought of as critical components of an overarching framework that will help Lincoln County advance housing goals.

The summary matrix on the following page shows the impact of these strategies on housing in Lincoln County, where High represents actions that will have the most direct impact on housing creation, medium will have moderate impacts, and low will not directly lead to housing creation on their own but will help remove some barriers to housing in the County.



SUMMARY OF STRATEGIES AND ACTION ITEMS

Strategy	Action Item	Impact on Housing	Level of Administrative Effort	Timeframe
1. Work With Municipalities to Set Goals & Foster Public Support	1A Set County-wide goals for affordable housing creation	High	Low	0-1 years
	1B Convene municipal decisionmakers to set local housing production goals	High	Medium	0-1 years
	1C Lead on educating the public	Medium	High	0-1 years, ongoing
	1D Build internal capacity to address affordable housing needs	High	Medium	0-1 years
2. Develop Partnerships	2A Engage existing or establish additional local/regional housing non-profits	High	Medium	1-3 years, ongoing
	2B Engage local and other Maine-based affordable housing developers	Medium	Medium	1-3 years, ongoing
	2C Enlist large employers to assist with housing creation	High	Medium	1-3 years, ongoing
3. Align Regulatory Policies To Encourage Desired Housing Production	3A Expand local growth areas through strategic rezoning	High	Medium	3-5 years
	3B Up-zone growth areas to allow for higher density housing development	High	Medium	3-5 years
	3C Reduce or remove planning, permitting, and/or impact fees for affordable housing	Low	Low	1-3 years
	3D Streamline the approvals process	Medium	Medium	1-3 years
	3E Develop criteria for TIF	Medium	Medium	1-3 years
	3F Encourage accessory dwelling units	Medium	Medium	1-3 years
	3G Reduce parking minimums	Low	Low	1-3 years
	3H Implement short-term rental regulations and periodically evaluate effectiveness	Medium	Medium	3-5 years
4. Prioritize Sites & Advance Shovel-Readiness	4A Compile a prioritized inventory of potential housing development sites	High	High	0-1 years
	4B Remove regulatory barriers on sites	High	Medium	1-3 years
	4C Address infrastructure gaps for key development sites	High	High	1-3 years
	4D Acquire sites with housing development potential	High	High	3-5 years
5. Implement Projects & Ensure Long-Term Affordability	5A Implement affordable housing projects through public-private partnerships with developers.	High	Medium	3-5 years
	5B Ensure ongoing affordability of housing units created.	High	Medium	1-3 years, ongoing

For each action item, this matrix shows the impact on housing in Lincoln County, where High represents actions that will have the most direct impact on housing creation, medium will have moderate impacts, and low will not directly lead to housing creation on their own but will help remove some barriers to housing in the County.

STRATEGY #1: WORK WITH MUNICIPALITIES TO SET GOALS & FOSTER PUBLIC SUPPORT

Action Items

1A: Set County-wide goals for affordable housing creation.

An essential first step toward implementation is ensuring that the County and its municipalities are working toward common affordable housing development goals that have been vetted by decision-makers and the public. This study quantifies the County-wide housing need for various target populations and shows how the needed units could be distributed across the County's 19 municipalities. The County should adopt a formal goal with specifics around the desired number and price points of affordable housing units and an associated timeframe for production of these units that ensures that the County is on track toward a concrete outcome.

Example goal statements:

"By 2033, Lincoln County will create 300 new workforce housing units affordable to households with incomes at between 50% and 100% of area median income."

"By 2028, Lincoln County will create 200 affordable rental units for older adults."

1B: Convene municipal decision-makers to set local housing production goals.

Because the housing market is regional, when certain communities restrict housing production, the onus falls on more development-friendly communities to build more in order to accommodate the region's housing needs. Housing underproduction has reached a

level at which this model is no longer sustainable, and all communities in the County must do their part in alleviating the housing shortage to ensure the ongoing economic wellbeing of the Midcoast region.

The County can play a role as convener of the various municipal decision-makers to build broad-based support for new housing production. The County should encourage the individual municipalities to create local affordable housing creation goals that collectively work toward reaching the County's overarching goals.

1C: Lead on educating the public.

Adopting County-wide and local goals will require public support, and therefore, an understanding of why housing affordability is important and how it benefits Lincoln County and its communities. A range of public outreach initiatives will be needed to educate and build support. The County may host ongoing educational sessions or employer focus groups, conduct surveys, provide written materials, and offer other forums for public discussion. The County may also play a role in supporting local public outreach efforts.

1D: Build internal capacity to address affordable housing needs.

Sufficient professional capacity will be needed to ensure these strategies can be advanced swiftly. The County has already engaged many housing stakeholders and recognizes the need for more capacity, specifically for housing strategy implementation. The summary table shown in the Executive Summary assesses the staff effort required for each action item presented.

STRATEGY #2: DEVELOP PARTNERSHIPS

Action Items

2A: Engage existing or establish additional local/regional housing non-profits.

Non-profit organizations can serve as a valuable partner in working toward affordable housing creation goals. In particular, a housing trust or a community land trust is a common model. The trust can take on functions including acquisition of properties or development sites, identifying and preparing state and federal grant applications, donor fundraising, and program administration.

Existing affordable housing development and home repair non-profits cover portions of Lincoln County. Additional support organizations could be established by mission-driven residents and donors to expand these activities.

2B: Engage local and other Maine-based affordable housing developers.

Proactive outreach to the development community should be undertaken at various stages in the implementation process. Developers can provide valuable feedback on existing regulatory hurdles and can offer suggestions on how to adjust land use policies or incentive programs so that they result in the outcomes intended by the County. Oftentimes communities implement well-intentioned affordable housing policies that do not have the desired effect because they ignore the financial considerations of developers.

Once priority sites have been identified and progress made on removing any regulatory barriers, efforts should be shared with the

development community. For example, the County might host a “developers’ summit” with a brief presentation followed by a tour of potential development sites. Alternatively, one-on-one meetings and tours with potential developers might be arranged.

Simple marketing materials might be prepared, such as a brochure with basic information about housing development opportunities on specific sites.

In some cases, property owners of suitable affordable housing sites may not be aware of the development potential of their land. Meeting with these individuals and assessing their willingness to sell (or even donate) all or part of their property for affordable housing can be a useful first step in making a match between a developer and a site.

2C: Enlist large employers to assist with housing creation.

Access to workforce is among the top concerns of employers across industries both in Lincoln County and nationwide. Because housing availability is so closely tied to workforce availability, employers have a strong interest in ensuring there is sufficient housing available at price points that their workers can afford. Larger employers may have the capacity to assist with the creation of housing, potentially through donations of land or buildings, in-kind contributions, or other financial support.

STRATEGY #3: ALIGN REGULATORY POLICIES TO ENCOURAGE DESIRED HOUSING PRODUCTION

These action items represent a collection of policies that could be implemented to encourage diverse housing production in Lincoln County. The specifics of individual regulatory policies will ultimately be shaped by community preferences around the location, intensity, and scale of future residential development in each municipality. While the County does not have direct control over local regulatory policies, it can provide guidance to municipalities on best practices and encourage local action.

Action Items

3A: Expand local growth areas through strategic rezoning.

Growth opportunities comprise a relatively small portion of the County's land area, and thus significantly constrain the potential sites where higher-density residential development could occur. The County should work to educate municipalities about possible development sites and help them understand how strategic rezoning can support housing development in their communities. When County municipalities are updating their comprehensive plans, the County should provide technical support to municipalities to expand growth opportunities to include these locations, and Lincoln County should encourage municipalities to keep their comprehensive plans up to date.

3B: Up-zone growth areas to allow for higher density housing development.

Increasing the supply of land that is zoned at a level that supports affordable housing development can be achieved by up-zoning some or all of the County's growth areas. This will partially be achieved through the application of the requirements in LD 2003, which allows a 2.5x increase in base density for affordable multifamily development in growth areas. Further increasing density may be needed to allow for flexibility in buildable housing typologies and ensure that desirable affordable housing projects pencil out financially.

One tool for up-zoning in key areas is a density bonus policy, which could allow for additional residential units beyond what is allowed in the underlying zoning district if certain conditions are met. For example, additional residential units might be allowed if the project includes a certain number or share of affordable housing units.

Beyond density limits, minimum lot sizes are a significant limiting factor in allowing higher density levels. These should be re-examined and reduced where practicable.

3C: Reduce or remove planning, permitting, and/or impact fees for affordable housing.

Lincoln County's town permitting fees are mostly nominal, paying for staff time to review projects. Where possible, however, reducing or removing any planning, permitting, and impact fees associated with residential development for affordable housing projects can help close any funding gaps. Criteria should be provided that specify when such reductions might apply.

3D: Streamline the approvals process.

Reducing uncertainty for housing developers with respect to the local approvals process saves time and money and lessens risk. Developers should be made aware of the specific steps in the process, including the different bodies and meetings they will have to attend, documentation they must provide, and timeline for navigating each stage in the process. Efforts should be made to fast-track projects that align with local housing goals. A brief “Guide for Affordable Housing Developers” can be compiled to alert developers as to what they can expect.

3E: Develop criteria for Tax Increment Financing.

Tax Increment Financing (TIF) is a development finance tool that can be used to make housing projects affordable by using incremental property tax revenue generated by the project to pay for related costs. There are two types of TIF districts that can be used for housing, each with specific requirements and limitations as described in Appendix: Funding Sources).

Municipalities should establish clear criteria on the types of housing projects for which it would consider creating or amending a TIF district and entering into a development agreement with a housing developer. The criteria should reflect the State requirements of the TIF programs and any additional local criteria.

Included should be guidance that lays out the preferred term length for a TIF agreement and share of incremental property tax revenues the municipality would be willing to offer the developer. The review and approval process should be clearly laid out.

3F: Encourage accessory dwelling units.

Accessory dwelling units offer the potential to increase the County’s “naturally occurring” affordable housing stock while fitting in with the existing character of its various localities. With their small footprints, they are relatively inexpensive to construct and can therefore be rented at out at lower rates than other market-rate rental units. They can also provide a source of income for the homeowner.

Relaxing restrictions on accessory dwelling units makes it easier for homeowners to add these units. To comply with LD 2003, municipalities will need to allow both attached and detached ADUs. Other changes to local ADU policies might be considered, such as decreasing the minimum lot size or primary dwelling size currently required, removing restrictions related to the number or relationship of persons living in an ADU, and reducing or removing any parking requirements.

3G: Reduce parking minimums.

Developers seek to maximize the buildout potential (or “yield”) of a particular developable parcel, and parking can often be a significant limiting factor. Reducing or removing parking minimums can allow the developer to better optimize the limited acreage of a site and prioritize dwelling units and greenspace over parking.

Municipalities might consider removing or reducing parking requirements (at minimum removing the requirement that each unit have two parking spaces, where in place) and allow the market to decide the appropriate number of spaces given the target demographic of any given project.

3H: Implement short-term rental regulations and periodically evaluate effectiveness.

Active short-term rentals (STRs) represent an estimated 4% of the County’s total housing stock. While they generate income for property owners, they also have the impact of reducing the housing stock available to permanent, year-round residents. STR regulations can help balance these conflicting interests. Examples of STR policies implemented by communities include:

- Requiring annual licensing and/or an associated fee of all STR units
- Requiring STR owners to be permanent residents of the locality
- Requiring STR owners to live permanently on the same property as the rental unit (either same unit or in another on-site unit)

- Requiring the rental portion of a dwelling to be located within the principal structure housing the unit (i.e., restricting ability to rent out an entire unit)
- Limiting the number of nights per year that a property can be used as an STR (this can be difficult to enforce)
- Requiring a minimum number of nights that a property must be rented for a given stay (e.g., 5-night minimum)
- Limiting the number of STR properties that a given owner can operate overall or on a given property

Localities must have the capacity and ability to enforce the enacted policies and should therefore avoid policies that could potentially be difficult to enforce. They should continue to monitor the impacts of these policies to ensure they are resulting in the intended effect.

STRATEGY #4: PRIORITIZE SITES & ADVANCE SHOVEL-READINESS

Action Items

4A: Compile a prioritized inventory of potential housing development sites.

A prioritized inventory of sites is a critical foundational step towards allocating limited public resources to the most impactful projects and recruiting private developer interest and investment in projects.

Important criteria for identifying sites include:

- Sufficient size – ideally at least 2-3 acres of developable land
- Served by or in close proximity to water/sewer infrastructure
- Appropriately zoned (or politically feasible to be rezoned)
- Willing property owner (public or private)
- *Not essential, but preferable:* near schools, services/shopping, and employment opportunities and served by pedestrian/bicycle facilities

County planning staff can spearhead the inventory effort with support from municipal staff. The list of properties identified County-wide should collectively be able to accommodate at least several hundred housing units. Emphasis should be placed on sites that can accommodate larger projects (at least 5 units in communities without sewer/water infrastructure and at least 10 units in those with such infrastructure).

4B: Remove regulatory barriers on sites.

There should be a clear path forward for development of the prioritized sites, including from a regulatory perspective. If any regulatory barriers exist to the development of prioritized sites, such as zoning or other land use regulations, the County can assist municipalities in removing these barriers to advance toward shovel-ready status.

4C: Address infrastructure gaps for key development sites.

For priority sites not currently served by water and sewer infrastructure, the County can work with municipalities and/or water and sewer districts to advance work on the improvements that would be needed, such as conducting preliminary engineering work and developing cost estimates, and/or funding the improvements themselves. This information can be presented to interested developers, reducing pre-development costs and uncertainty.

4D: Acquire sites with housing development potential.

The County or individual municipalities may wish to acquire key sites to ensure they are used for future affordable housing development and not sold for another purpose. With development pressure for market-rate housing and other uses, prime sites are likely to be snapped up quickly. If a key site comes on the market, a public entity can step in and acquire it to prevent a lost opportunity. Land acquisition also be achieved through a partner entity, such as a housing trust (see Action Item 2A).

STRATEGY #5: IMPLEMENT PROJECTS & ENSURE LONG-TERM AFFORDABILITY

Action Items

5A: Implement affordable housing projects through public-private partnerships with developers.

It is imperative for the municipalities of Lincoln County to actively engage in supporting affordable housing development projects rather than rely on or expect the private market to address the region's shortage of attainable housing. The economics of developing such housing are often prohibitive, requiring partnerships with development entities that can take a variety of forms, including but not limited to the following:

- The upfront public provision of infrastructure such as water/sewer service
- Conveyance of publicly owned or controlled land at no cost or reduced cost
- Securing grant funds to support housing development projects that are not available directly to development entities (see Appendix: Funding Sources).
- Entering into tax-increment financing (TIF) Credit Enhancement Agreements with developers or utilizing other TIF funds to support projects (see Appendix: Funding Sources).

5B: Ensure ongoing affordability of housing units created.

Beyond developing housing units that are affordable at the time of creation, it is critical to ensure the long-term affordability of these units. This guarantees that affordable units will not be rented or resold at non-affordable price points in the future. For example, LD 2003 obligates municipalities to require the owner of an affordable housing development to have executed a restrictive covenant to ensure 30 years of affordability for both rental and owner units.

Simply setting a timeframe may not be sufficient to ensure the units indeed remain affordable; both rental and for-sale units require effective monitoring with well-designed resale procedures to ensure they are not released onto the open market, foreclosed upon, allowed to fall into disrepair, etc. To reduce the administrative burden on municipal staff, oftentimes monitoring is administered by partner organizations, such as a community trust.

Existing affordable housing developments in the County may be nearing the end of their required timeframe as affordable and at risk of being converted to market-rate units. The County should work with municipalities and property owners to learn of any future plans for these developments and identify opportunities to extend their life as affordable properties. See Chapter 3 for an inventory of these properties.

APPENDIX A: DATA SOURCES



DATA SOURCES

Esri ArcGIS Business Analyst combines proprietary statistical models covering demographic, business, and spending data with map-based analytics to offer insights on market opportunities for industries, businesses, and sites. Business Analyst integrates datasets covering a wide range of topics including demographics, consumer spending, market potential, customer segmentation, business locations, traffic counts, and crime indexes, which can be overlaid spatially to produce customizable maps and uncover market intelligence. Data can be pulled for standard and custom geographies, allowing for valuable comparison between places. [Click to learn more.](#)

AirDNA provides market intelligence on short-term rental properties around the globe. Powered by Vrbo and Airbnb data from over 10 million properties in 120,000 markets, AirDNA aggregates and analyzes property-level listings to distill market trends and forecasts. Granular data at the ZIP code level on nightly rates, occupancy, monthly revenue potential, property type, ratings, and seasonality can be leveraged to understand broader residential market dynamics and the impact of short-term rentals on housing supply and demand. [Click here to learn more.](#)

Redfin is a national real estate brokerage and analytics firm that offers access to its extensive for-sale residential property listings database. Data is aggregated from the hundreds of local multiple listings services (MLS) used by real estate agents in the markets where it operates. The data covers broker-listed homes from the MLS, homes in foreclosure, select for-sale by owner (FSBO) homes, and records of past sales. Redfin's downloadable data on market trends is released monthly and is available at the national, metro, state, County, city, ZIP code, and neighborhood level. [Click here to learn more.](#)

The **American Community Survey** (ACS) is an ongoing statistical survey by the US Census Bureau that gathers demographic and socioeconomic information on age, sex, race, family and relationships, income and benefits, health insurance, education, veteran status, disabilities, commute patterns, and other topics. Mandatory to fill out, the survey

is sent to a small sample of the population on a rotating basis. The questions on the ACS are different than those asked on the decennial census and provide ongoing demographic updates of the nation down to the block group level. [Click to learn more.](#)

Conducted every ten years in years ending in zero, the **US Decennial Census of Population and Housing** is a complete count of each resident of the nation based on where they live on April 1st of the Census year. The Constitution mandates the enumeration to determine how to apportion the House of Representatives among the states. The latest release of the 2020 Census contains data for a limited number of variables, including: total population by race/ethnicity, population under 18, occupied and vacant housing units, and group quarters population. [Click to learn more.](#)

OnTheMap is a tool developed through the US Census Longitudinal Employer-Household Dynamics (LEHD) program that helps to visualize Local Employment Dynamics (LED) data about where workers are employed and where they live. It offers visual mapping capabilities for data on age, earnings, industry distributions, race, ethnicity, educational attainment, and sex. [Click to learn more.](#)

The US Census Bureau's **Building Permits Survey** collects data on permits for new privately-owned residential construction issued by 21,000 jurisdictions, at the state, County, metro, and permit-issuing jurisdiction levels. Monthly data are available for nearly 9,000 jurisdictions, with the remaining jurisdictions reporting annual data only. The building permits database can be accessed via the State of the Cities Data Systems (SOCDS) from HUD. [Click to learn more.](#)

APPENDIX B: ENGAGEMENT OVERVIEW



ENGAGEMENT

As part of the Lincoln County Housing Needs Assessment, Camoin Associates conducted 8 interviews and small focus groups with community stakeholders identified by Lincoln County staff. These engagement efforts, held both virtually and in person, targeted stakeholders involved either directly or indirectly with housing in Lincoln County, including stakeholders representing:

- Midcoast Maine Community Action
- County Employers
- Chambers of Commerce
- Housing Developers & Lenders
- Municipal Government Representatives
- State and Local Legislators
- Homeless and Housing Service Providers

The information gathered during these interviews and focus groups was used to inform Lincoln County's housing needs assessment and in developing housing strategies for the County.

Additionally, an initial site visit was held in early December 2022 to share progress on the Housing Needs Assessment and collect initial community feedback and questions on demographic and economic trends as well as housing inventory and market data.



APPENDIX C: FUNDING SOURCES



Funding Source	Description	Use Discussion
Affordable Housing Tax Increment Financing (AHTIF) – Maine Housing (MSHA)	<p>The AHTIF Program offers municipalities a flexible financing tool to assist affordable housing projects and support related infrastructure and facilities by designating a specific area of the municipality as an affordable housing development district and adopting an affordable housing development program for the district. AHTIF enables communities to use the incremental tax revenues from the affordable housing district to help make the housing affordable and to pay for related costs.</p>	<p>Eligible uses of incremental tax revenues from a district include:</p> <p><u>Costs inside the AHTIF district:</u> Capital and operating costs of affordable housing and public infrastructure improvements, related soft costs, support services for residents of the affordable housing, and costs of recreational and childcare facilities.</p> <p><u>Costs outside the AHTIF district:</u> Costs outside the AHTIF district can be funded with tax increment revenues from the district only if those costs are directly related to or made necessary by the establishment or operation of the district, and then only to a proportional extent. Examples include infrastructure and public safety improvements, costs to mitigate adverse impacts (including to local schools), and costs to establish a permanent housing development revolving loan or investment fund.</p> <p>An Affordable Housing TIF, a program of Maine Housing , can be used to support housing development. The challenge for this program is that it requires: “At least 33% of the housing units in the AHTIF district must be for households earning no more than 120% of area median income,” and “the affordability of rental units must be maintained for at least 30 years, and the affordability of homeownership units must be maintained for at least 10 years.” “Affordability” as defined by Maine Housing may not be directly compatible with “workforce” housing.</p>
Maine Department of Economic & Community Development (DECD) Tax Increment Financing (TIF)	<p>Through a DECD TIF, any portion of the new taxes generated by a specific project or projects within a defined geographic district may be used to finance public or private projects for a defined period of time up to 30 years.</p> <p>The Program is locally-driven: The municipality or plantation defines the district size, determines the amount of new taxes to be captured, identifies allowable public and private projects along with the term up to 30 years, with the whole package requiring local political approval.</p> <p>A business may approach a municipality with a proposal for investment for which a TIF district would provide financing. Or, a municipality may take advantage of an already-planned and financed project and create a TIF district around it, capturing a portion of new property tax revenue for specific public uses.</p>	<p>The Maine Department of Economic and Community development (DECD) TIF can also be used for housing. DECD TIF’s can be used for housing projects that are not ownership (meaning rentals) and are seen as supporting economic development. They cannot be used for condos or owner-occupied single-family homes. They have the benefit of no housing affordability requirements.</p> <p>Municipalities can utilize TIF funds toward (rental) housing projects in a number of ways:</p> <ol style="list-style-type: none"> 1. TIF Credit Enhancement Agreement would credit back to the developer a percentage of the increased taxation value in paid taxes to offset development costs. 2. TIF can be used as a loan guarantee on financing. 3. TIF funds can be used toward certain public and private infrastructure costs. 4. TIF funds can be used to update local zoning to improve housing density and/or establish density bonuses on lots connected to public water and sewer. 5. Town TIF can be used as leverage or matching funds for grant applications.

Funding Source	Description	Use Discussion
MSHA Affordable Homeownership Program (new for 2022)	<p>This new program is funded by the American Rescue Plan Act through the Maine Jobs & Recovery Plan and is intended to help lower the costs to developers building single-family subdivisions by providing zero percent, forgivable loans. The funding will help offset rising costs to developers for land acquisitions, labor, and materials.</p>	<p>Developers are required to set aside homes in a subdivision as Affordable Homeownership Units that will be sold to homebuyers who earn up to 120% of Area Median Income (AMI). A minimum of five (5) single-family homes in a subdivision must be designated as Affordable Homeownership Units. Homes must be new (never previously occupied) and single-occupancy single-family homes.</p> <p>The minimum forgivable loan amount is \$300,000 and the maximum forgivable loan amount is \$1,400,000 per affordable single-family housing development. The maximum forgivable loan amount per Affordable Homeownership Unit is \$70,000 in Cumberland, Sagadahoc or York counties, and \$60,000 in the remaining 13 counties of the State. Developers participating in the Subdivision Program will not be allowed to access additional subsidy from MaineHousing, however homebuyers may receive subsidy for down payment and closing costs.</p> <p>The program is very similar to the previous Affordable Housing Subdivision Program); however, it provides significantly more subsidy per home (\$60,000 vs. \$25,000) and a greater per project maximum forgivable loan (\$1,400,000 vs. \$450,000).</p>
MSHA Low Income Housing Tax Credit Program	<p>The Low Income Housing Tax Credits are a federal resource that MaineHousing allocates in Maine. The credits are allocated to developers, who sell (syndicate) them to corporate investors. Money raised from the sale is used as equity in the developer's rental housing project.</p>	<p>This is a highly competitive program that is based on a series of scoring criteria and it may be difficult for the region's municipalities to compete. Additionally, the program is targeted toward lower levels of affordability and includes restrictions that do not necessarily align with goals for workforce-level housing.</p>
MSHA Rental Loan Program	<p>The Rental Loan Program (RLP) through MaineHousing provides long-term mortgage financing at attractive interest rates for development of affordable rental housing.</p>	<p>The RLP may be used for acquisition, acquisition and rehab, or new construction of apartment buildings of five or more units; developers must reserve a portion of the units for lower income renters.</p>
<u>Community Development Block Grants (CDBG)</u>	<p>Each year the State of Maine receives a formula allocation of funding from the Department of Housing and Urban Development to be distributed to eligible Maine communities under the Community Development Block Grant Program.</p>	<p>Municipalities can apply for these funds, which can pay for roads, water and sewer to support housing projects. The State has money set aside for rural housing of \$500,000 to \$800,000 per year.</p>

Funding Source	Description	Use Discussion
Community Solutions Grant - MaineHousing	<p>Provides matching grants to municipalities that are taking a lead role in creating or preserving affordable housing in their communities. The grants are flexible and locally driven; each successful municipality determines how best to address their affordable housing needs.</p>	<p>Municipalities may request up to \$500,000 in Community Solutions Grant funds for the creation or preservation of affordable housing units. Applicants must demonstrate a commitment to address their community's affordable housing needs. Grantees must partner with other entities and commit municipal resources. Municipalities with local public housing authorities are encouraged to partner with their local public housing authority in developing a proposal. Interested parties are invited to submit a thoughtful proposal offering a clear solution to their community's identified housing needs.</p> <p>Municipalities must demonstrate that they are bringing additional resources to the table with a value equal to or greater than the Community Solutions Grant requested. Such resources may include without limitation personnel, zoning provisions, other in-kind contributions, and additional funds.</p> <p>Towns can be the application for this grant and play the role of the required non-profit partner. Providing increased density and TIF can serve as a town's required local match. It should be noted that units that benefit from CSG funds must all be for households earnings 80% of AMI or lower.</p>
Federal Home Loan Bank – Affordable Housing Program (AHP)	<p>This Affordable Housing Program supports the development and rehabilitation of stable and affordable rental apartments and for-sale homes throughout New England. Federal Home Loan Banks must contribute 10% of their net income from the previous year to affordable housing through the AHP. The minimum annual combined contribution by the 12 Federal Home Loan Banks must total \$100 million. Member banks partner with developers and community organizations seeking to build and renovate housing for low to moderate income households.</p>	<p>AHP consists of two programs: a competitive application program and a homeowner set-aside program. If rental housing is developed with AHP funds, at least 20% of the units must be reserved for and be affordable to households with incomes below 50% of AMI. Owner-occupied housing must be occupied by households with incomes below 80% of the area median income (AMI).</p> <p>The program requires a non-profit partner but a town can play that role.</p>
U.S. Department of Housing and Urban Development Mortgage Insurance for Cooperative Housing HUD 213	<p>Insures mortgage loans to facilitate the construction, substantial rehabilitation, and purchase of cooperative housing projects. Each member shares in the ownership of the whole project with the exclusive right to occupy a specific unit and to participate in project operations through the purchase of stock. Insures lenders against loss on mortgage defaults.</p>	<p>Section 213 enables nonprofit cooperative housing corporations or trusts to develop or sponsor the development of housing projects to be operated as cooperatives. Section 213 also allows investors to provide good quality multifamily housing to be sold to non-profit corporations or trusts upon completion of construction or rehabilitation.</p>

Funding Source	Description	Use Discussion
U.S. Department of Housing and Urban Development mortgage Insurance for Single Room Occupancy Developments - HUD 221 D4	Insures mortgage loans for multifamily properties consisting of single-room occupancy (SRO) apartments. There are no Federal rental subsidies involved with this SRO program. It is aimed at those tenants who have a source of income but are priced out of the rental apartment market.	SRO projects generally require assistance from local governing bodies or charitable organizations in order to reduce the rents to affordable levels. Although SRO housing is intended for very low-income persons, the program does not impose income limits for admission.
USDA Section 515 Rural Housing	Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multifamily rental housing for very low-, low-, and moderate-income families, elderly persons, and persons with disabilities.	This is primarily a direct housing mortgage program; its funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems. Individuals, partnerships, limited partnerships, for-profit corporations, nonprofit organizations, limited equity cooperatives, Native American tribes, and public agencies are eligible to apply.
Limited Equity Housing Cooperative	A corporation that owns the building and the residents own shares in the corporation. It is known as a "limited equity" coop because the purchase price for the units / shares is limited (lower) and there are income limits for the residents.	The benefit for the owners / shareholders is a lower, fixed cost of housing versus a traditional project where ROI / Return on Investment is the main focus. This approach can be combined with the other affordability programs like low interest loans, grants, TIFs and first-time homebuyer programs.

APPENDIX D: FUTURE GROWTH OPPORTUNITY MAPS



FUTURE GROWTH OPPORTUNITIES

BOOTHBAY & BOOTHBAY HARBOR, ME

Comprehensive Plan Districts

- Growth
- Limited Growth
- Rural
- Shoreland Zoning, Conservation, and Preservation
- Existing Public Utilities - One Mile Buffer

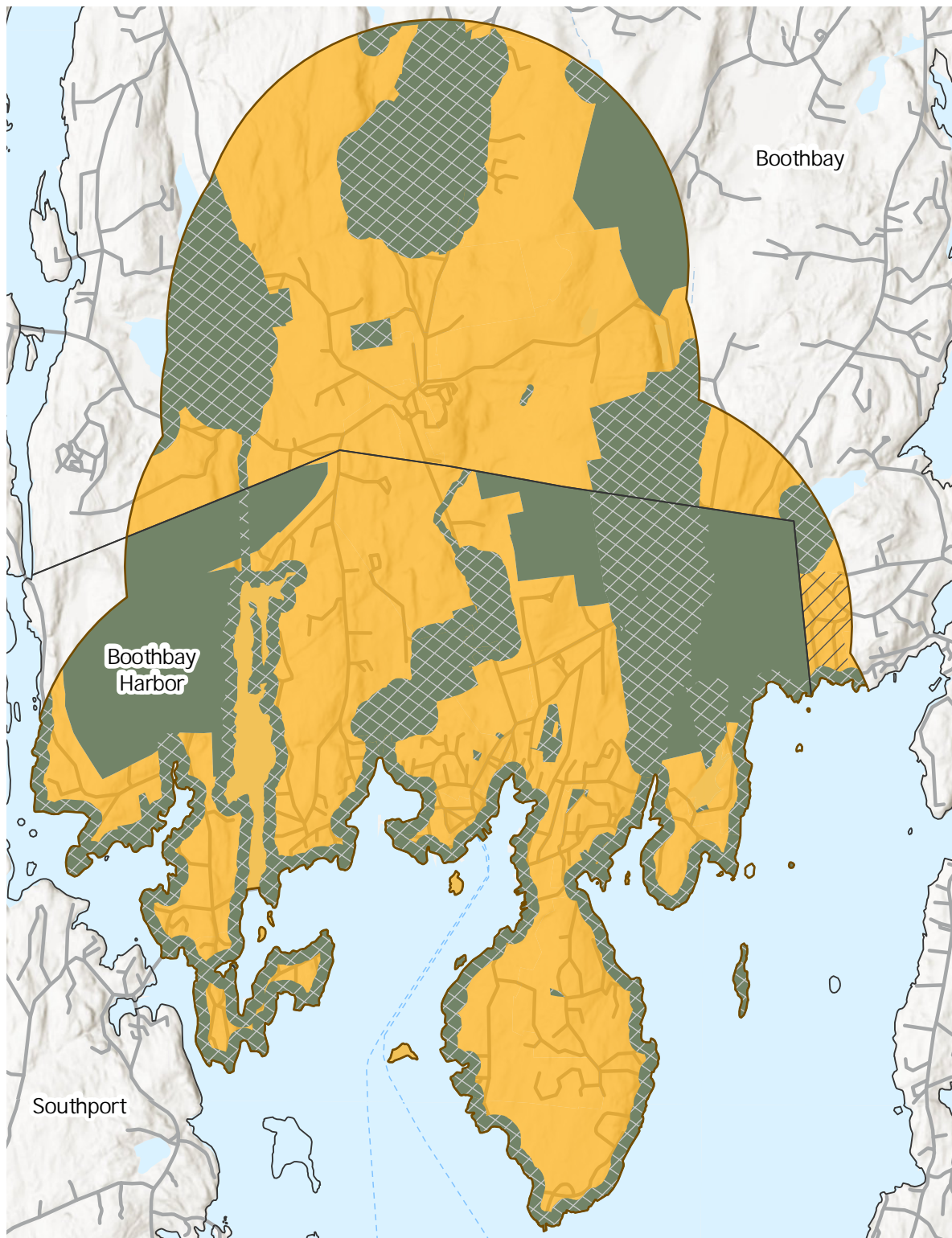
Growth: Growth areas are determined by towns in their comprehensive plan per the Growth Management Law. These are areas that are suitable for added growth as determined by each municipality.

Limited Growth: Limited Growth areas are defined further in individual comprehensive plans. These areas do not define unrestricted growth.

Rural: Rural areas are meant to preserve town character and do not include growth.

Shoreland Zoning, Conservation, and Preservation: These three districts are combined only in this map. They represent areas that cannot contain any growth and are to be protected.

Existing Public Utilities - One Mile Buffer: This area was determined by the proximity to existing public water and sewer utilities. The areas within one mile of the utilities were examined by looking at the Town's most recent Comprehensive Plan Future Land Use designated districts.



List of Town Identified Areas

Boothbay:

Growth Areas:

- Bigelow Laboratory Special District
- Boothbay Village Center Area
- Boothbay Village Fringe Area
- Boothbay Village Mixed-Use Area
- Commercial Corridor Area
- East Boothbay Village Area
- Manufacturing/Business Area
- Maritime Commercial Area
- Residential Area

Limited Growth:

- Coastal Residential Area
- Scenic Gateway Area

Rural Areas:

- Rural Mixed-Use Area

Resource Conservation Areas:

- Resource Protection Area
- Shoreland Overlay Area
- Water Reservoirs Protection Area
- Watershed Overlay District
- Wellhead Protection Area

Boothbay Harbor:

Growth Areas:

- Business Park District
- Downtown Business
- General Business (Route 27 Corridor)
- General Residential-Growth
- Special Residential District

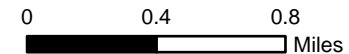
Waterfront Areas:

- Lake Watersheds
- Other Coastal Areas
- The Waterfront and Harbor

Rural Areas:

- General Residential-Rural District
- Rural District

** REFER TO COMPREHENSIVE PLAN FOR DISTRICT DETAILS**



Data Sources:
Lincoln County
State of Maine






Produced by Lincoln County Regional Planning Commission
Information Current as of March 2023

THIS MAP IS FOR PLANNING PURPOSES ONLY

FUTURE GROWTH OPPORTUNITIES

DAMARISCOTTA & NEWCASTLE, ME

Comprehensive Plan Districts

-  Growth
-  Limited Growth
-  Rural
-  Shoreland Zoning, Conservation, and Preservation
-  Existing Public Utilities - One Mile Buffer

Newcastle's Shoreland Zoning only includes the State 250 foot buffer of the coastline, please refer to the town's ordinance for all included areas.

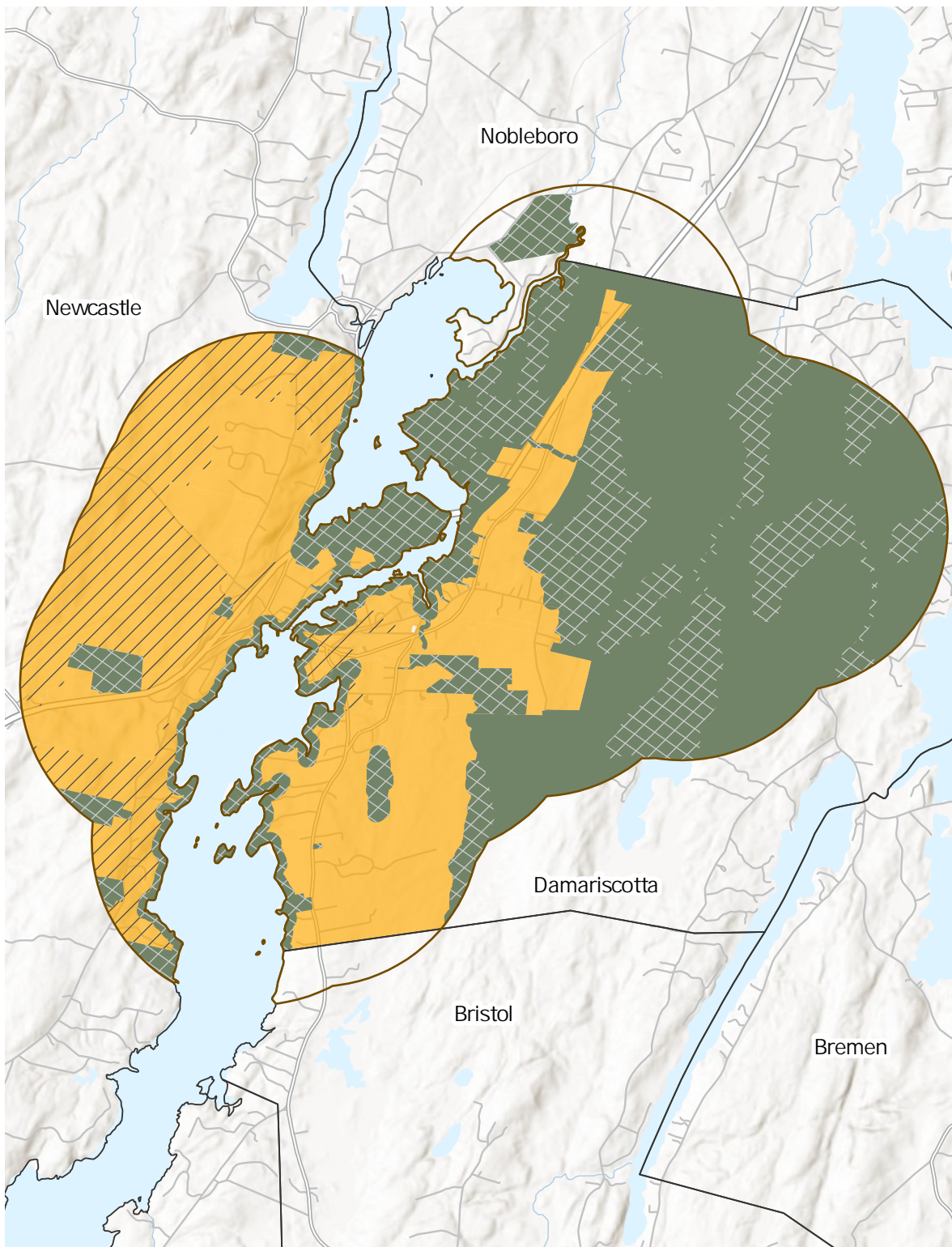
Growth: Growth areas are determined by towns in their comprehensive plan per the Growth Management Law. These are areas that are suitable for added growth as determined by each municipality.

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Shoreland Zoning, Conservation, and Preservation: These three districts are combined only in this map. They represent areas that cannot contain any growth and are to be protected.

Existing Public Utilities - One Mile Buffer: This area was determined by the proximity to existing public water and sewer utilities. The areas within one mile of the utilities were examined by looking at the Town's most recent Comprehensive Plan Future Land Use designated districts.



List of Town Identified Areas

Damariscotta: Growth Areas:

- Industrial District
- Inner Commercial Corridor
- Medical Area
- Outer Commercial Corridor
- Planned Business Park Area
- Residential Area
- Village Expansion Area

Limited Growth:

- Downtown Fringe Area
- Historic Downtown
- Village Residential Area

Rural Areas:

- Rural

Newcastle:

Intended Growth:

- G-2 Intended Growth Sector
- SD - Campus Special District
- SD - Fabrication Special District
- SD - Highway Commercial Special District
- SD - Marine Special District

Limited Growth:

- G-1 Rural Sector

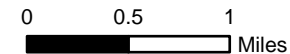
Conservation:

- C-1 Conservation Sector

Preservation:

- P-1 Village Sector

** REFER TO COMPREHENSIVE PLAN FOR DISTRICT DETAILS**



Data Sources:
Lincoln County
State of Maine






Produced by Lincoln County Regional Planning Commission
Information Current as of March 2023

THIS MAP IS FOR PLANNING PURPOSES ONLY

FUTURE GROWTH OPPORTUNITIES

WALDOBORO, ME

Comprehensive Plan Districts

-  Growth
-  Limited Growth
-  Rural
-  Shoreland Zoning, Conservation, and Preservation
-  Existing Public Utilities - One Mile Buffer

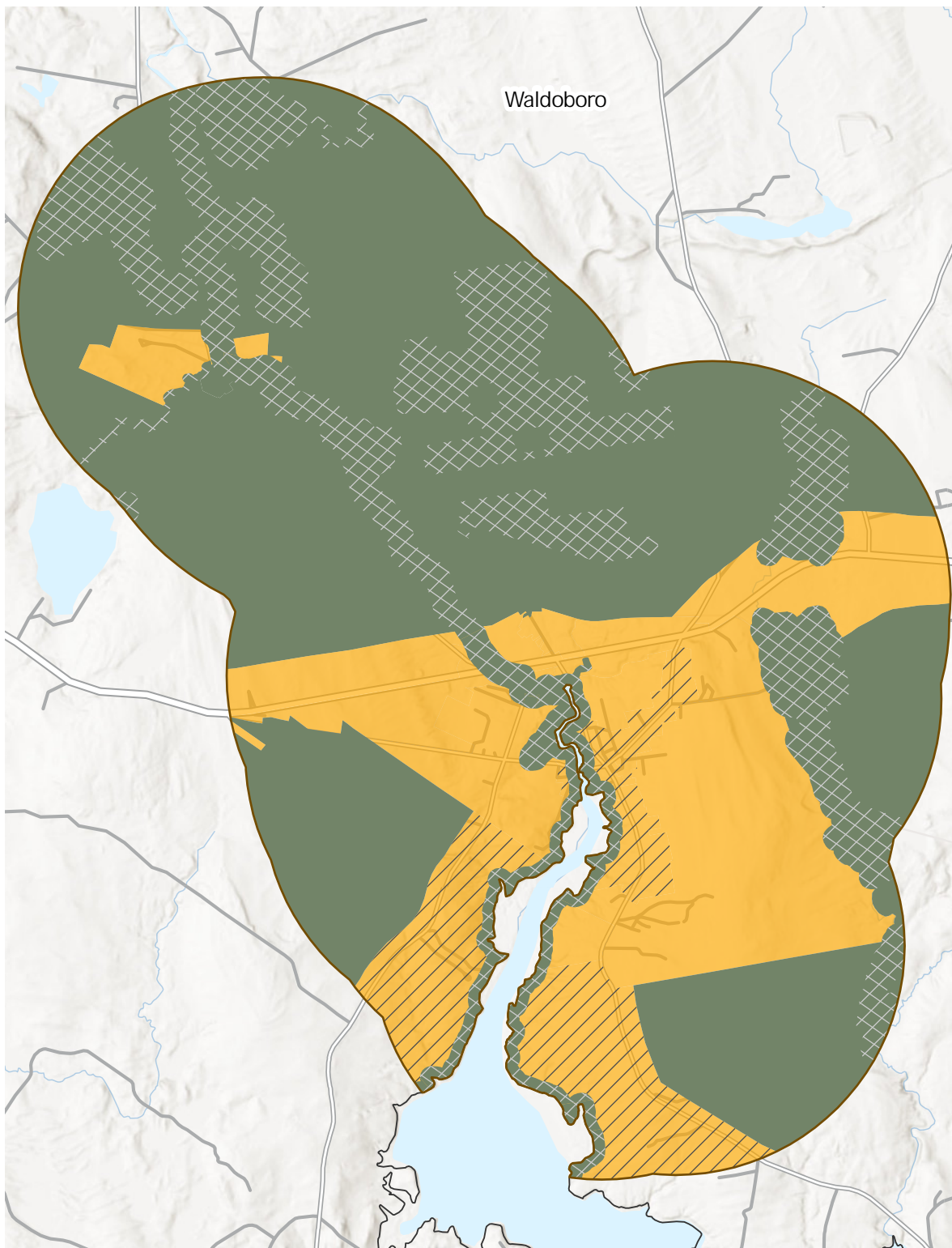
Growth: Growth areas are determined by towns in their comprehensive plan per the Growth Management Law. These are areas that are suitable for added growth as determined by each municipality.

Limited Growth: Limited Growth areas are defined further in individual comprehensive plans. These areas do not define unrestricted growth.

Rural: Rural areas are meant to preserve town character and do not include growth.

Shoreland Zoning, Conservation, and Preservation: These three districts are combined only in this map. They represent areas that cannot contain any growth and are to be protected.

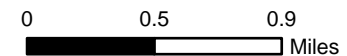
Existing Public Utilities - One Mile Buffer: This area was determined by the proximity to existing public water and sewer utilities. The areas within one mile of the utilities were examined by looking at the Town's most recent Comprehensive Plan Future Land Use designated districts.



List of Town Identified Areas

- Waldoboro:
- Growth Areas:**
- Industrial District
 - Route One A and B Commercial Districts
 - Village District
- Limited Growth:**
- Historic Village District
 - Residential
- Rural Areas:**
- Rural

** REFER TO COMPREHENSIVE PLAN FOR DISTRICT DETAILS**



Data Sources:
Lincoln County
State of Maine






Produced by Lincoln County Regional Planning Commission
Information Current as of March 2023

THIS MAP IS FOR PLANNING PURPOSES ONLY

FUTURE GROWTH OPPORTUNITIES

WISCASSET, ME

Comprehensive Plan Districts

-  Growth
-  Limited Growth
-  Rural
-  Shoreland Zoning, Conservation, and Preservation
-  Existing Public Utilities - One Mile Buffer

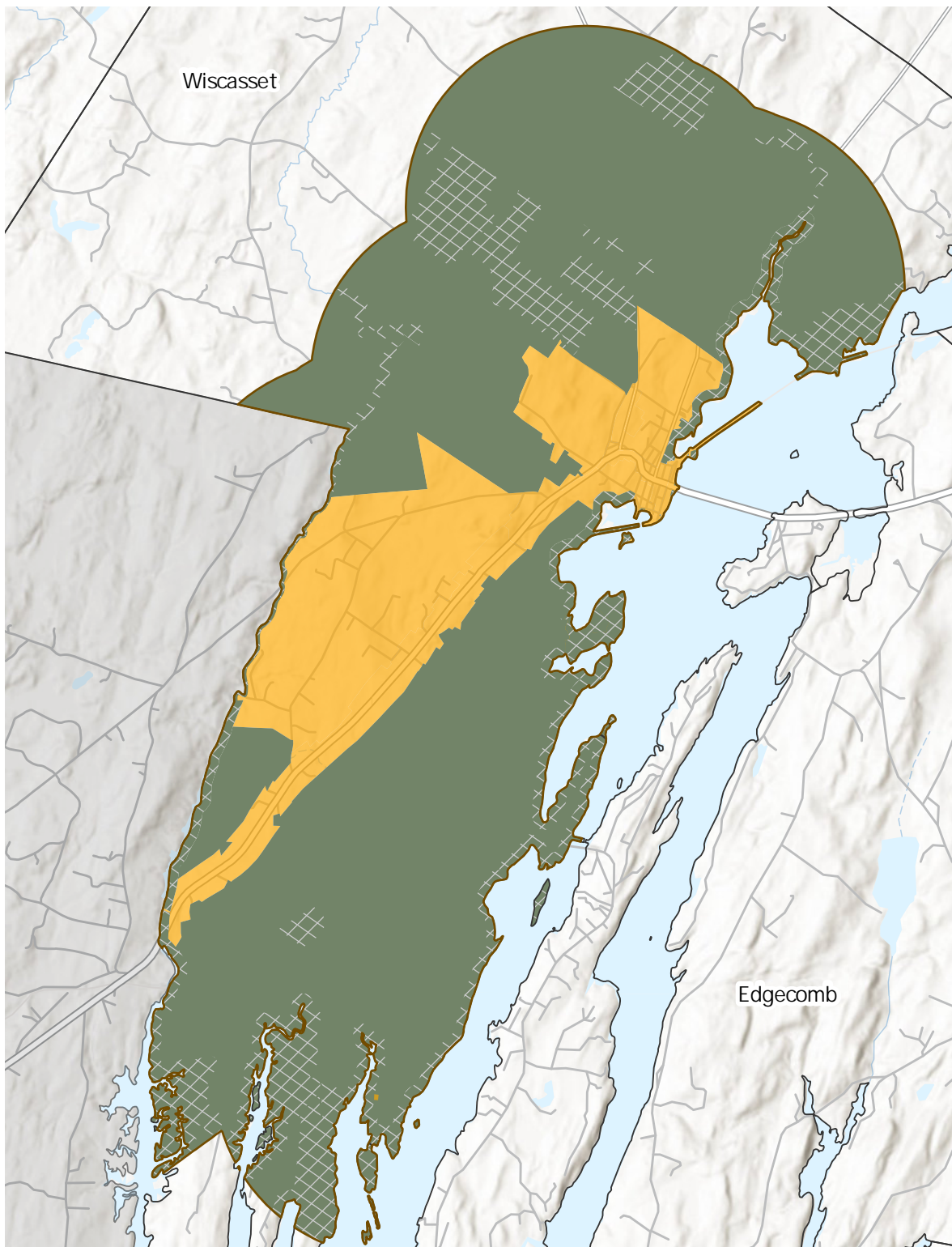
Growth: Growth areas are determined by towns in their comprehensive plan per the Growth Management Law. These are areas that are suitable for added growth as determined by each municipality.

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Existing Public Utilities - One Mile Buffer: This area was determined by the proximity to existing public water and sewer utilities. The areas within one mile of the utilities were examined by looking at the Town's most recent Comprehensive Plan Future Land Use designated districts.



List of Town Identified Areas

Wiscasset:

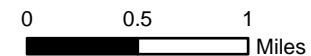
Growth Areas:

- Village 1
- Village 2
- Village Waterfront
- Residential
- Rural Commercial / Industrial
- Airport
- Commercial / Industrial
- Planned Development
- Route 1 Corridor
- Shoreland Business II / Marine Overlay

Rural Areas:

- Rural 1
- Rural 2

** REFER TO COMPREHENSIVE PLAN FOR DISTRICT DETAILS**



Data Sources:
Lincoln County
State of Maine

Produced by Lincoln County Regional Planning Commission
Information Current as of March 2023

THIS MAP IS FOR PLANNING PURPOSES ONLY

FUTURE GROWTH OPPORTUNITIES

LINCOLN COUNTY, ME

Comprehensive Plan Districts

- Growth
- Limited Growth
- Rural
- Shoreland Zoning, Conservation, and Preservation
- Existing Public Utilities - One Mile Buffer

Growth: Growth areas are determined by towns in their comprehensive plan per the Growth Management Law. These are areas that are suitable for added growth as determined by each municipality.

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Rural: Rural areas are meant to preserve town character and do not include growth.

Shoreland Zoning, Conservation, and Preservation: These three districts are combined only in this map. They represent areas that cannot contain any growth and are to be protected.

Existing Public Utilities - One Mile Buffer: This area was determined by the proximity to existing public water and sewer utilities. The areas within one mile of the utilities were examined by looking at the Town's most recent Comprehensive Plan Future Land Use designated districts.

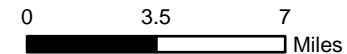
Please refer to each town's Comprehensive Plans for exact designated district areas. Comprehensive Plan District definitions are defined further individually by municipalities.

Towns with designated Future Growth Areas that are not within one mile of public water and sewer include:

- Edgcomb
- Nobleboro
- Somerville

Towns' Utility District and Latest Comprehensive Plan			
Town Name	Water District	Sewer District	Comprehensive Plan Date
Boothbay	Boothbay Region Water District	Boothbay Harbor Sewer District	August, 2016
Boothbay Harbor	Boothbay Region Water District	Boothbay Harbor Sewer District	July, 2015
Damariscotta	Great Salt Bay Sanitary District	Great Salt Bay Sanitary District	October, 2014
Newcastle	Great Salt Bay Sanitary District	Great Salt Bay Sanitary District	March, 2022*
Waldoboro	Waldoboro Utility District	Waldoboro Utility District	February, 2019
Wiscasset	Wiscasset Water District	Wiscasset Wastewater Treatment Plant	January, 2008

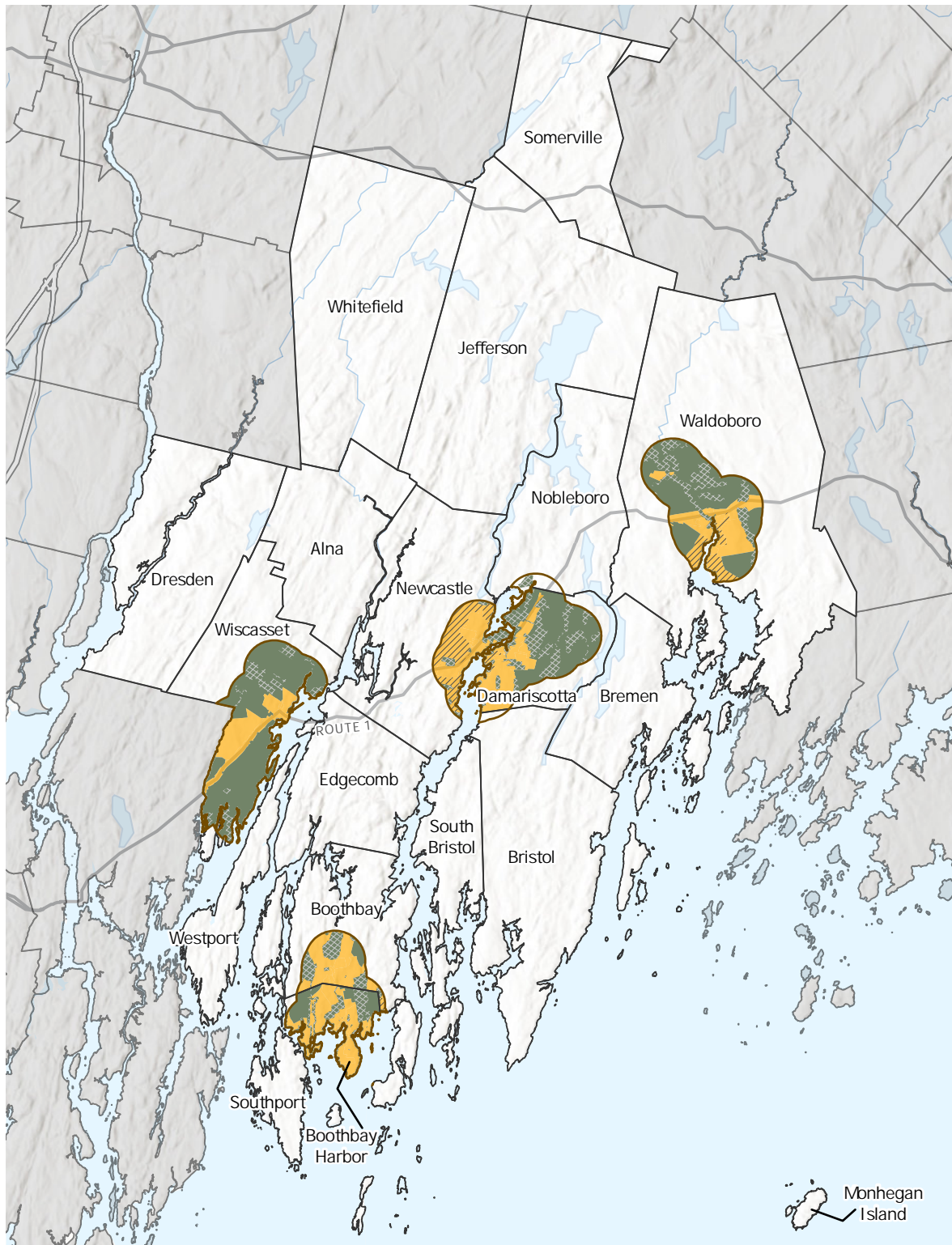
*Date submitted to the State, was not found complete.



Data Sources:
Lincoln County
State of Maine

Produced by Lincoln County Regional Planning Commission
Information Current as of March 2023

THIS MAP IS FOR PLANNING PURPOSES ONLY



APPENDIX E: COMMUNITY HOUSING PROFILES



ALNA COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



710

population



301

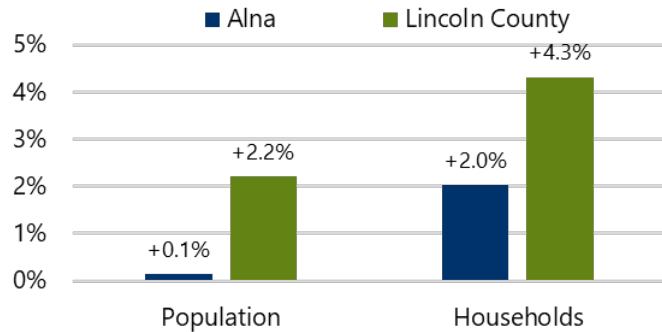
households



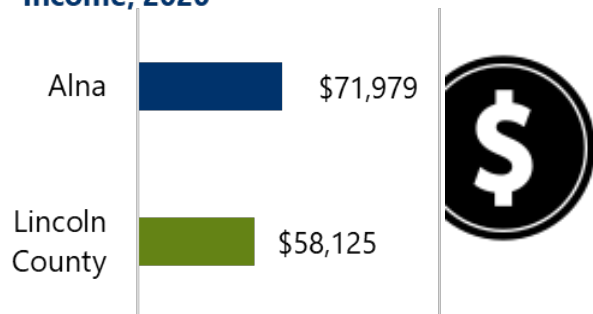
43.6

median age

Percent Change in Population and Households, 2010-2020

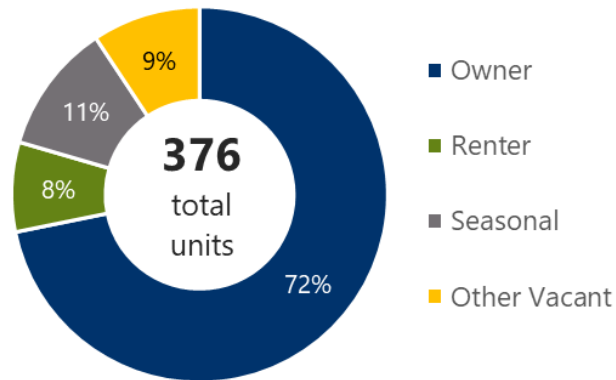


Median Household Income, 2020

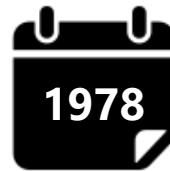


Existing Housing Stock

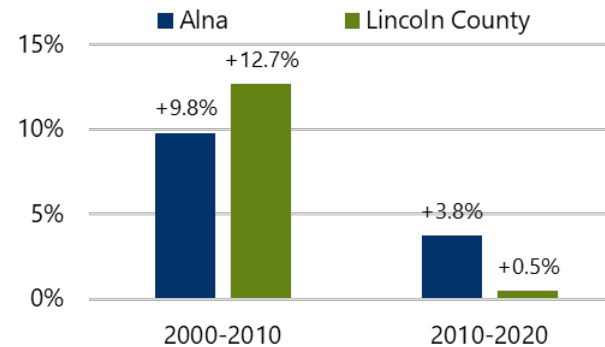
Housing Unit Mix, 2020



Median Year Built

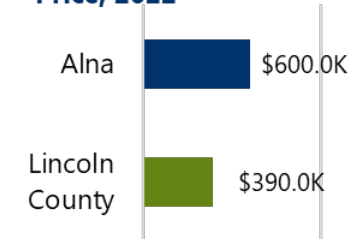


Percent Change in Housing Units

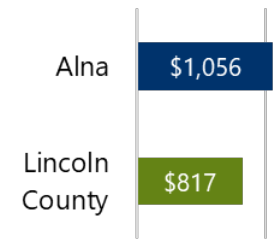


Housing Affordability

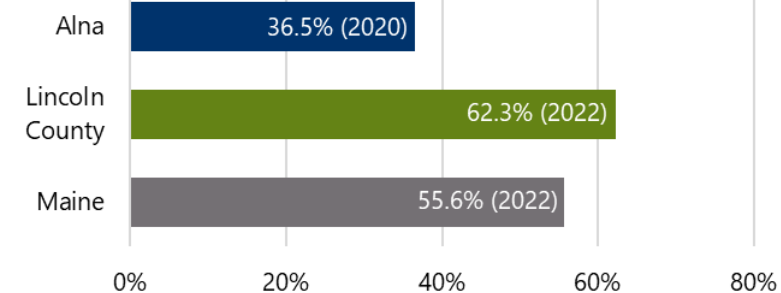
Median Home Sale Price, 2022



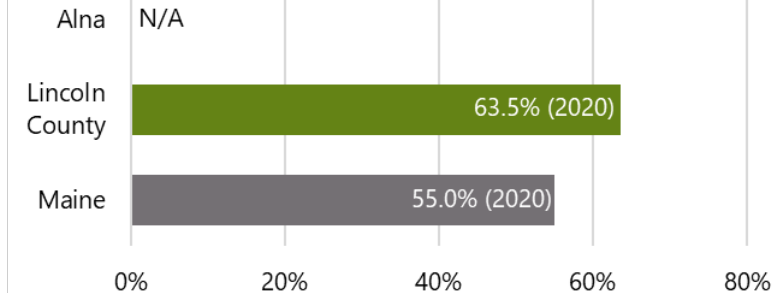
Median Rent, 2020



Share of Households Unable to Afford a Median-Priced Home



Share of Households Unable to Afford to Rent a Median-Priced 2-Bedroom Home



BOOTHBAY COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



2,027
population

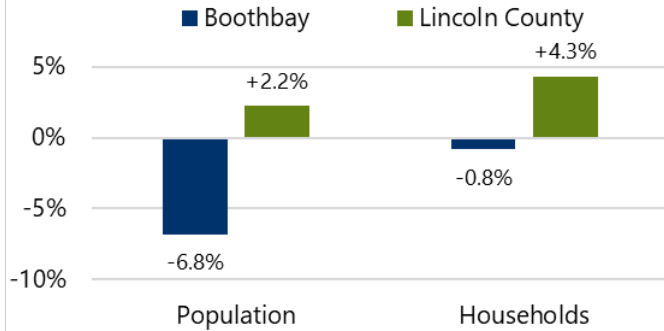


1,075
households

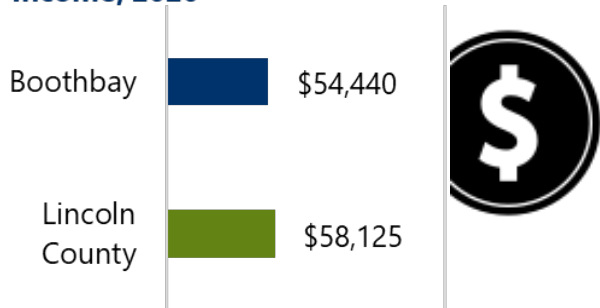


51.7
median age

Percent Change in Population and Households, 2010-2020

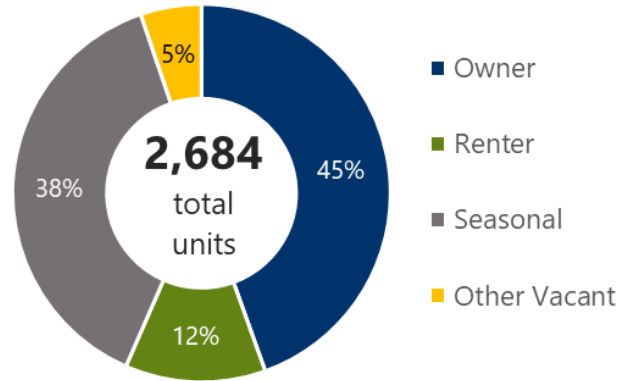


Median Household Income, 2020

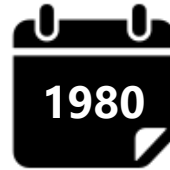


Existing Housing Stock

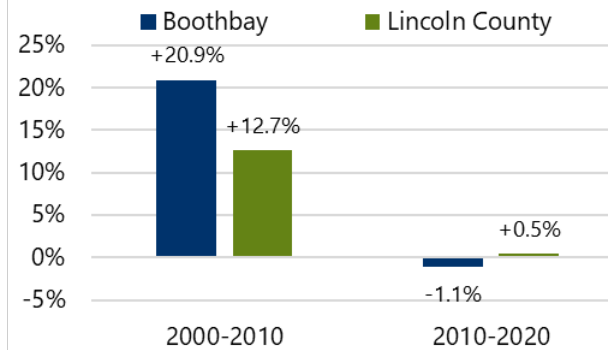
Housing Unit Mix, 2020



Median Year Built

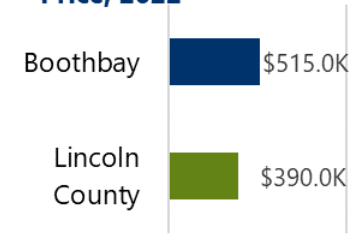


Percent Change in Housing Units

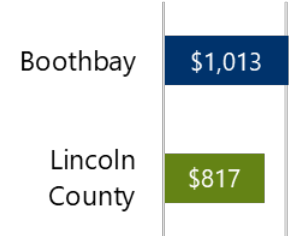


Housing Affordability

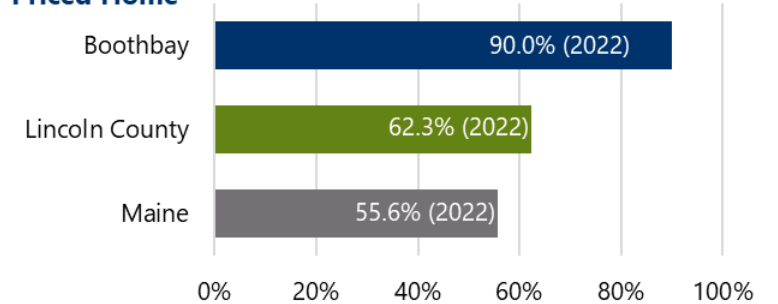
Median Home Sale Price, 2022



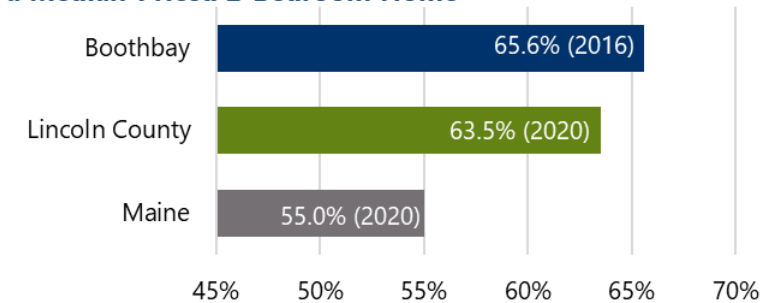
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



BOOTHBAY HARBOR COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



3,003
population

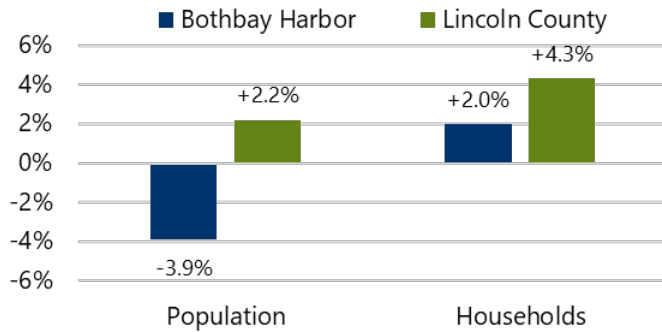


1,415
households

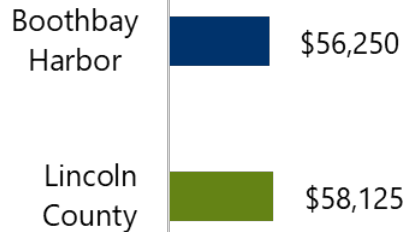


61.0
median age

Percent Change in Population and Households, 2010-2020

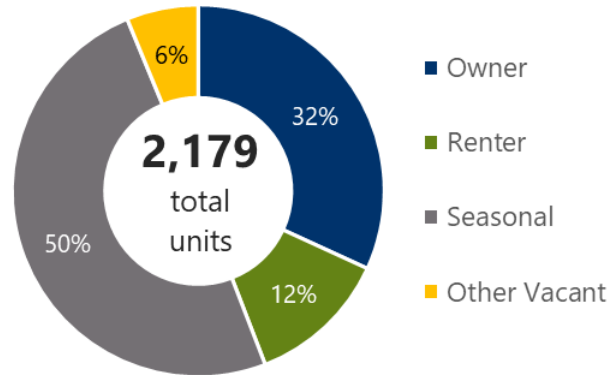


Median Household Income, 2020



Existing Housing Stock

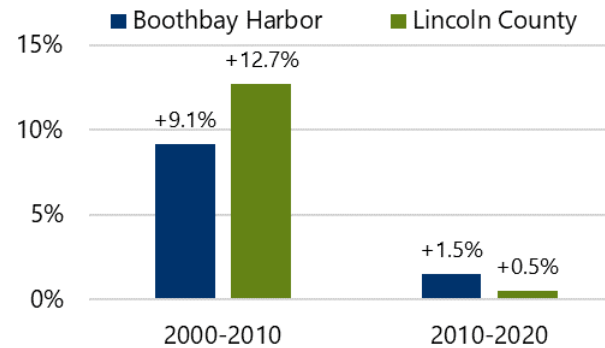
Housing Unit Mix, 2020



Median Year Built

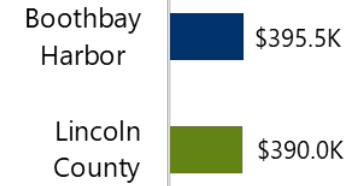
1958

Percent Change in Housing Units

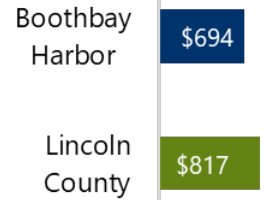


Housing Affordability

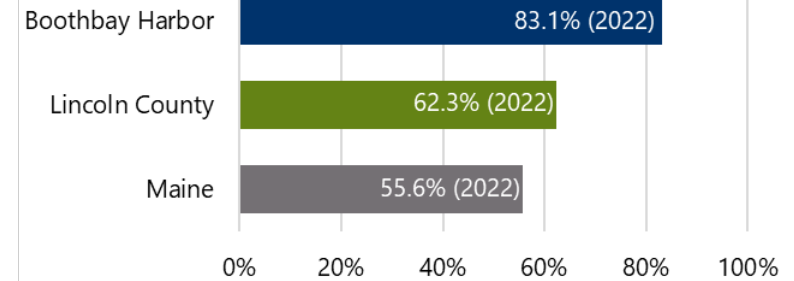
Median Home Sale Price, 2022



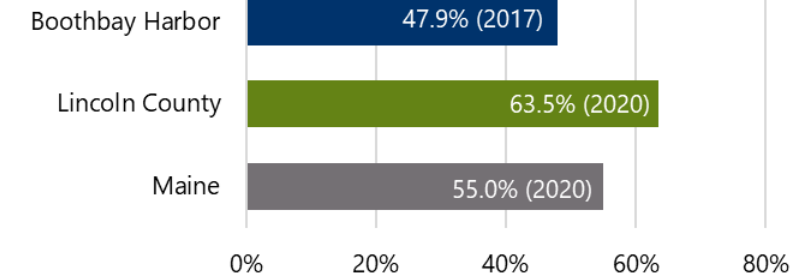
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



BREMEN COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



2,834
population

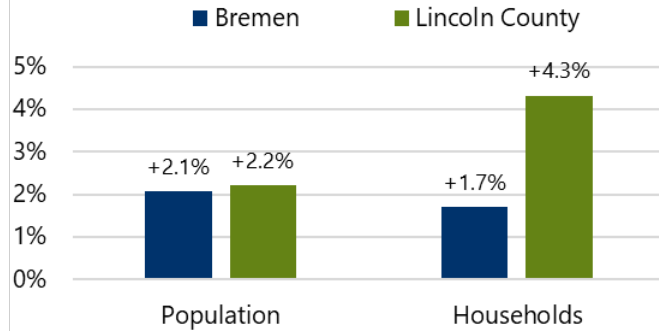


1,353
households

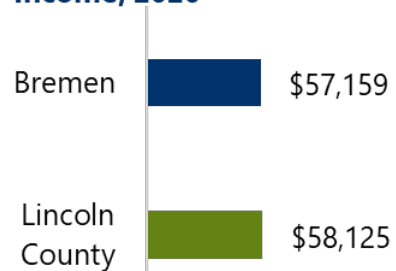


59.1
median age

Percent Change in Population and Households, 2010-2020

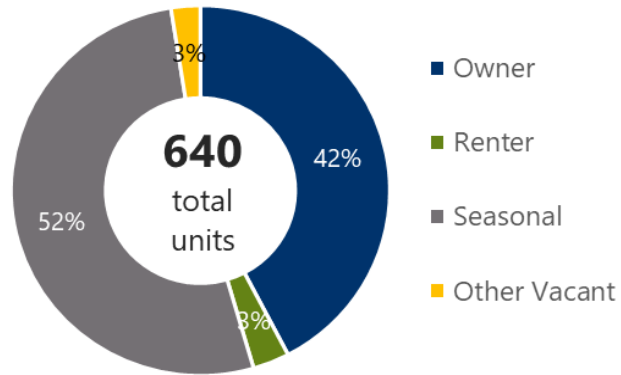


Median Household Income, 2020

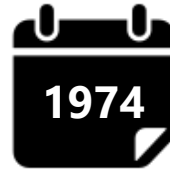


Existing Housing Stock

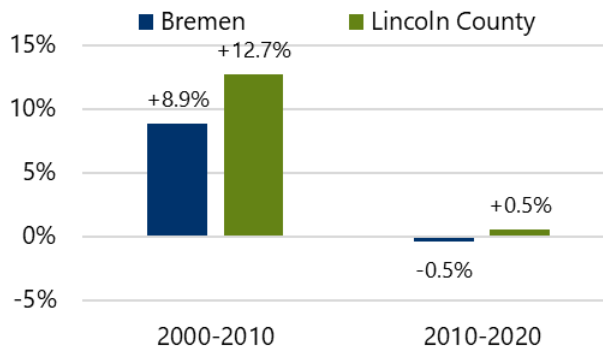
Housing Unit Mix, 2020



Median Year Built

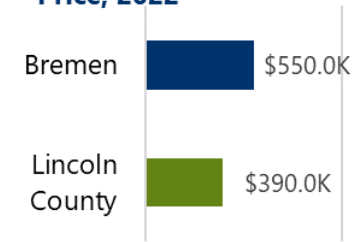


Percent Change in Housing Units

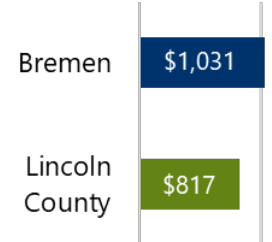


Housing Affordability

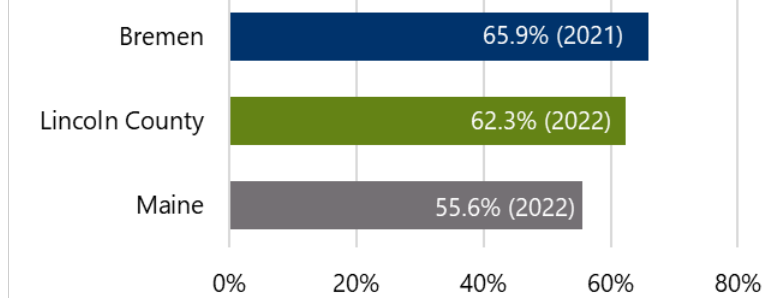
Median Home Sale Price, 2022



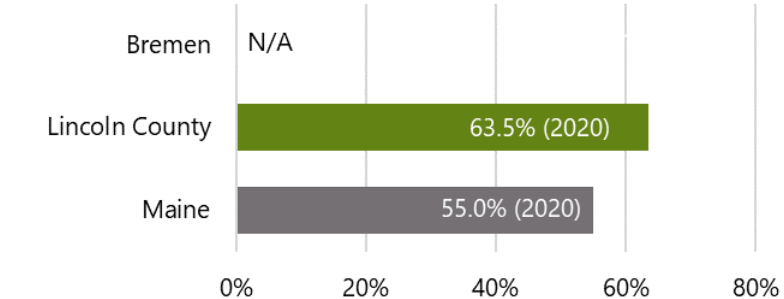
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



BRISTOL COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



710

population



301

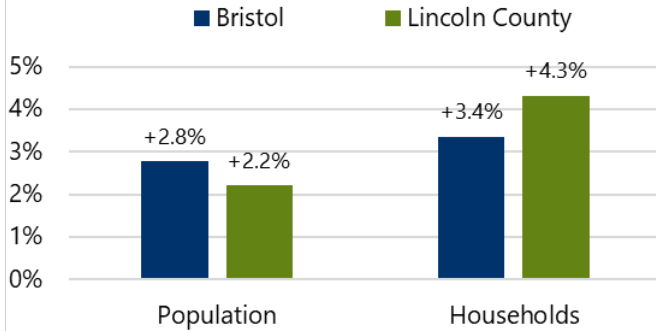
households



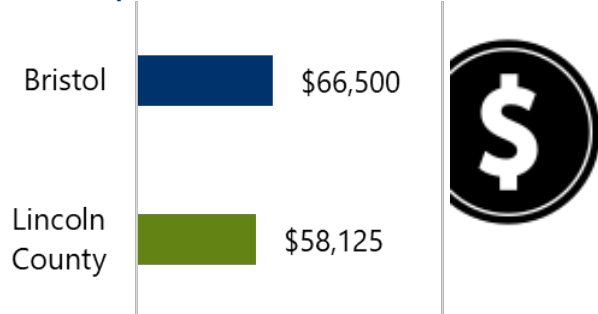
43.6

median age

Percent Change in Population and Households, 2010-2020

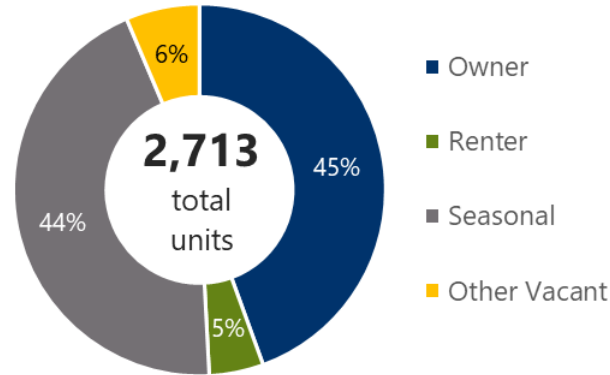


Median Household Income, 2020

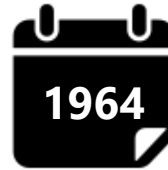


Existing Housing Stock

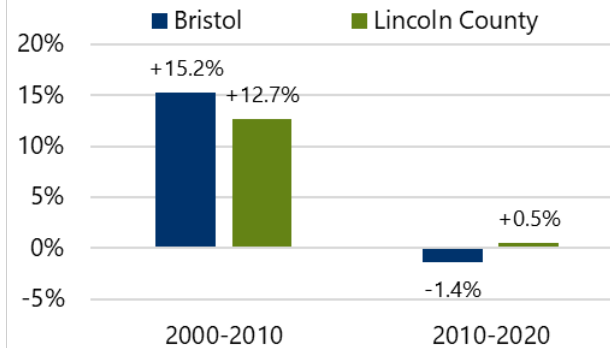
Housing Unit Mix, 2020



Median Year Built

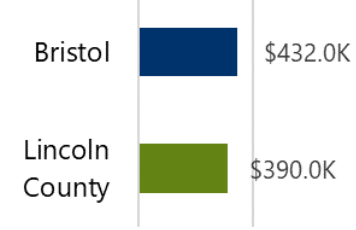


Percent Change in Housing Units

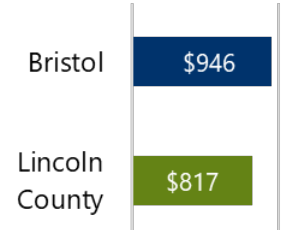


Housing Affordability

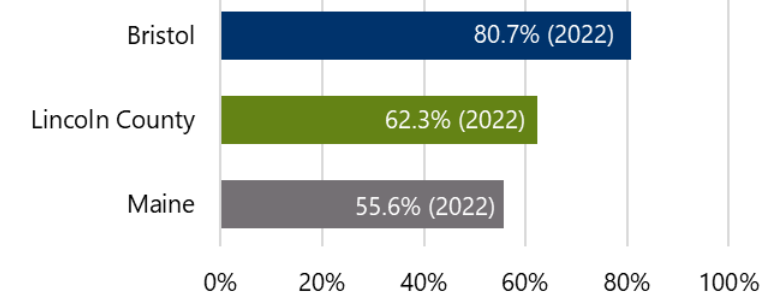
Median Home Sale Price, 2022



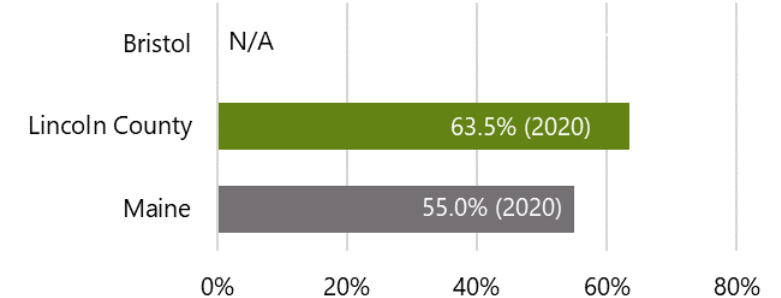
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



DAMARISCOTTA COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



2,297
population

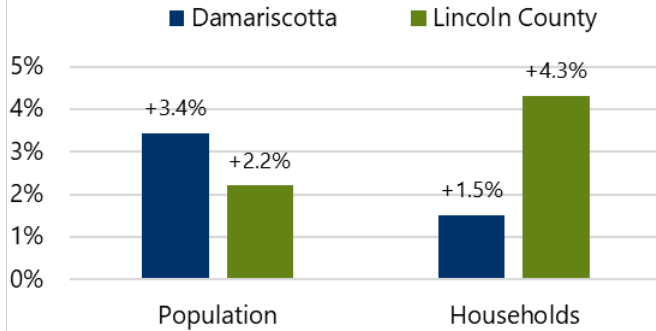


1,067
households

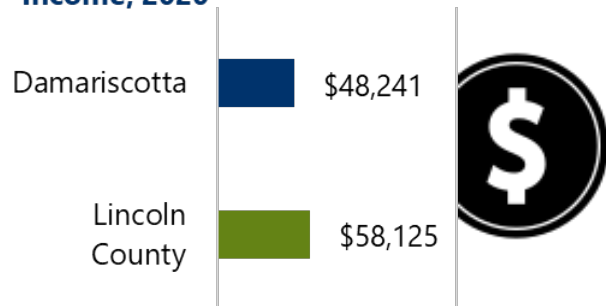


41.6
median age

Percent Change in Population and Households, 2010-2020

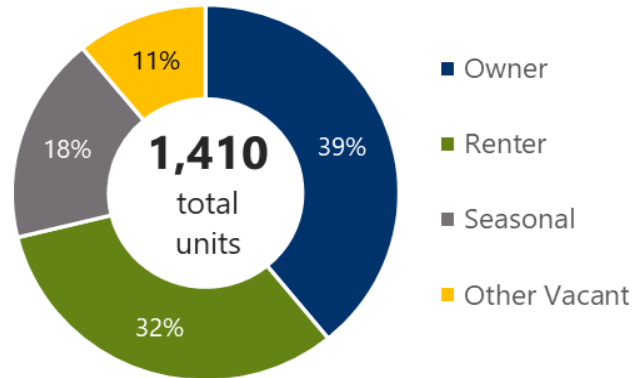


Median Household Income, 2020



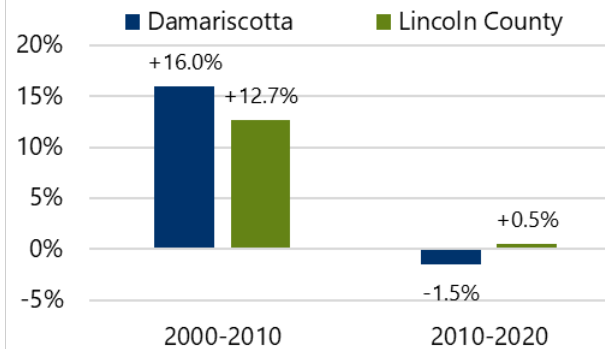
Existing Housing Stock

Housing Unit Mix, 2020



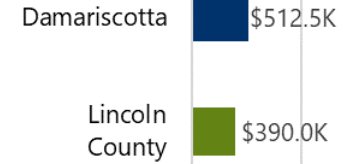
Median Year Built
1983

Percent Change in Housing Units

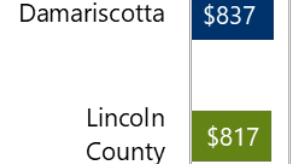


Housing Affordability

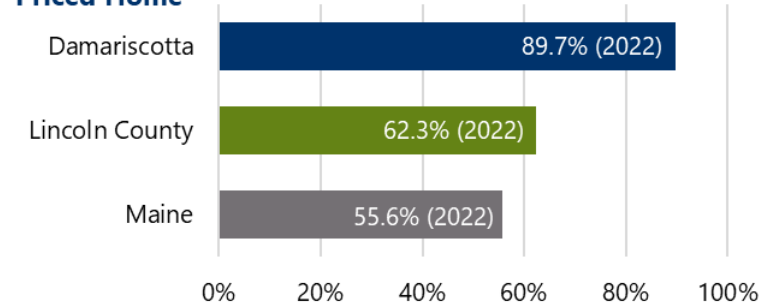
Median Home Sale Price, 2022



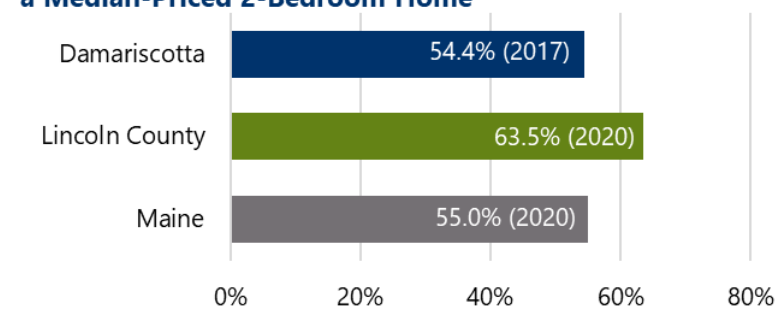
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



DRESDEN COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



1,725
population

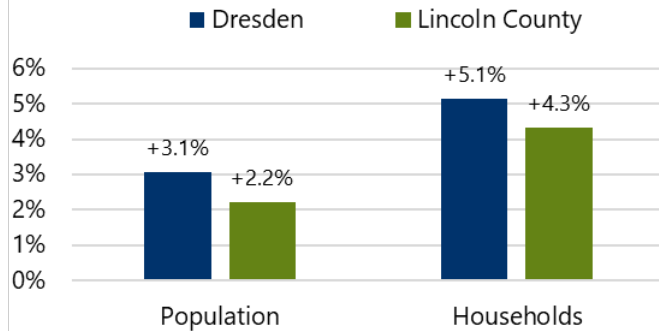


736
households

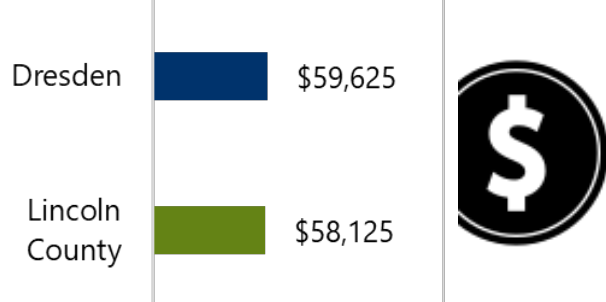


50.7
median age

Percent Change in Population and Households, 2010-2020

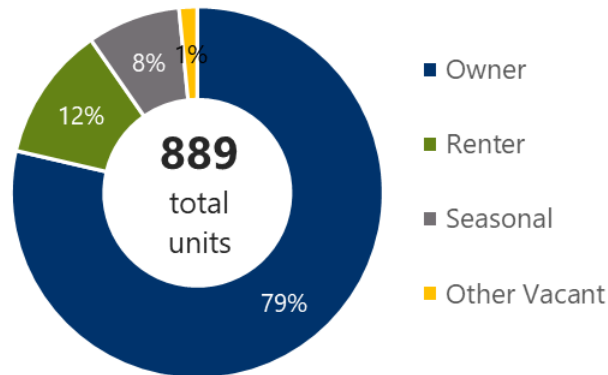


Median Household Income, 2020

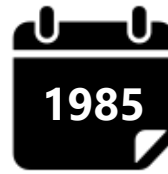


Existing Housing Stock

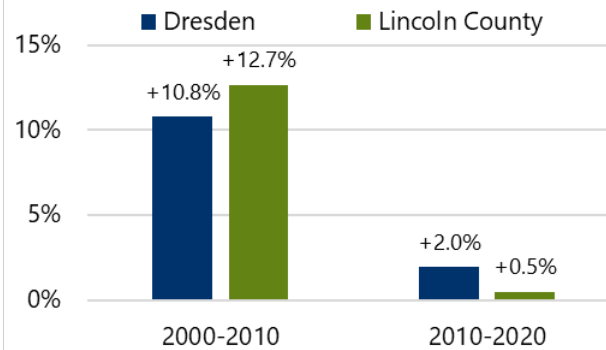
Housing Unit Mix, 2020



Median Year Built

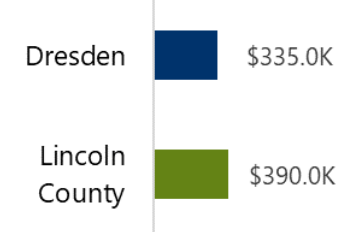


Percent Change in Housing Units

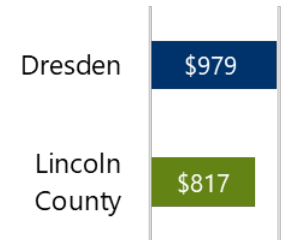


Housing Affordability

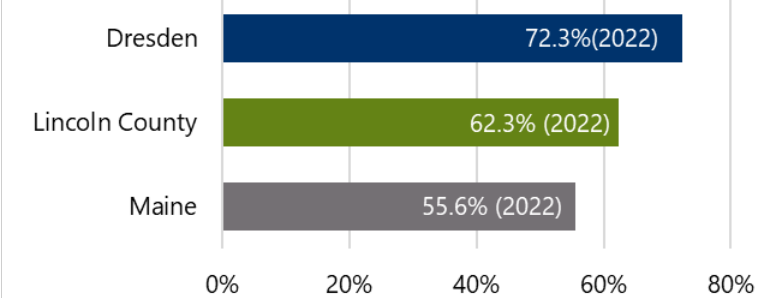
Median Home Sale Price, 2022



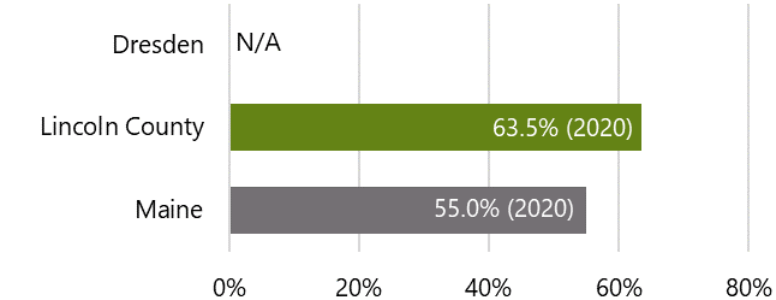
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



EDGECOMB COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



1,188
population

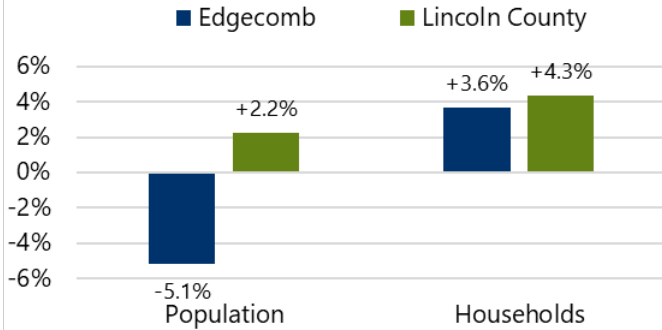


542
households

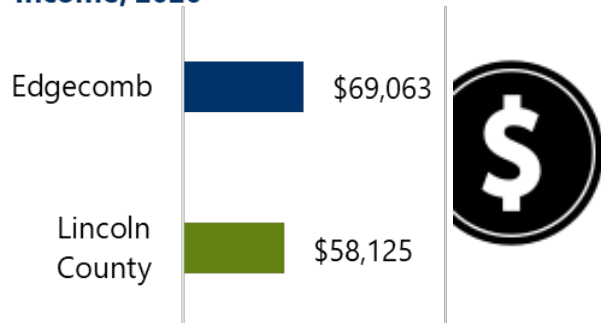


53.1
median age

Percent Change in Population and Households, 2010-2020

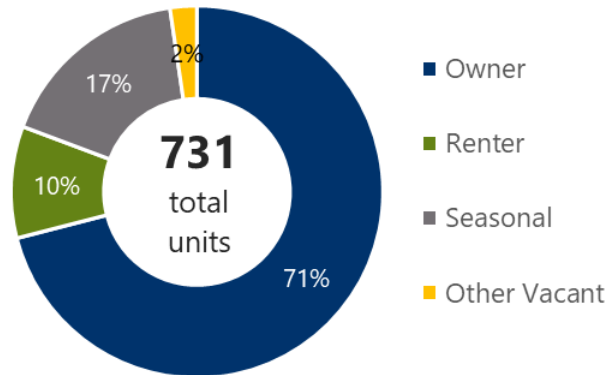


Median Household Income, 2020



Existing Housing Stock

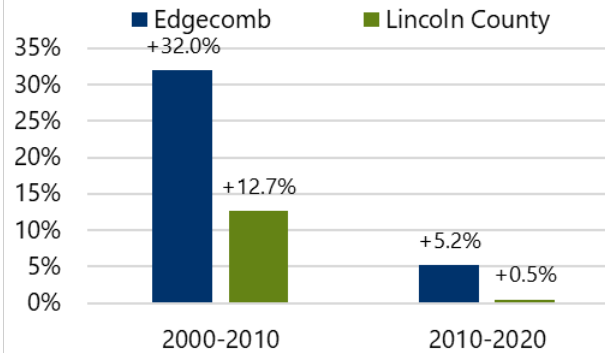
Housing Unit Mix, 2020



Median Year Built

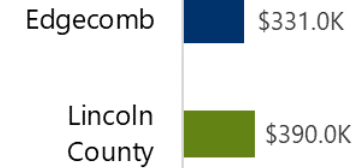


Percent Change in Housing Units

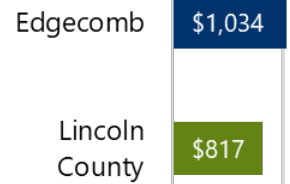


Housing Affordability

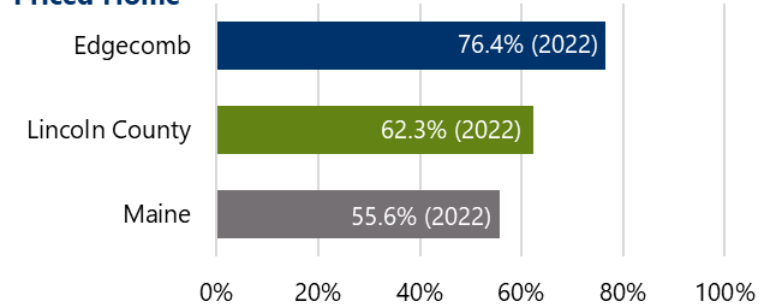
Median Home Sale Price, 2022



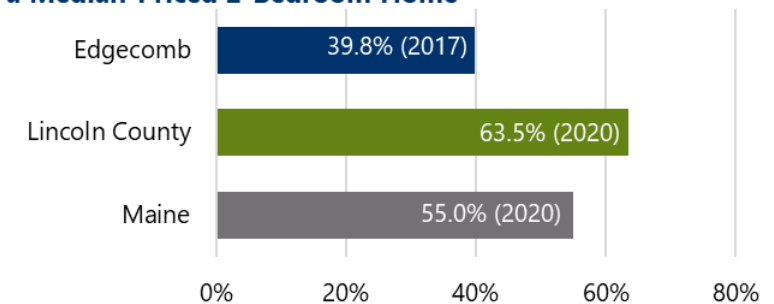
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



JEFFERSON COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



2,551
population

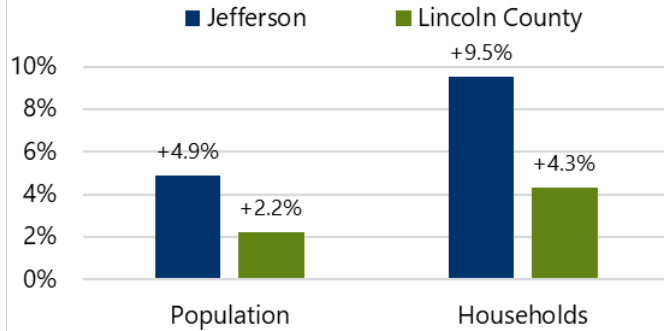


1,106
households

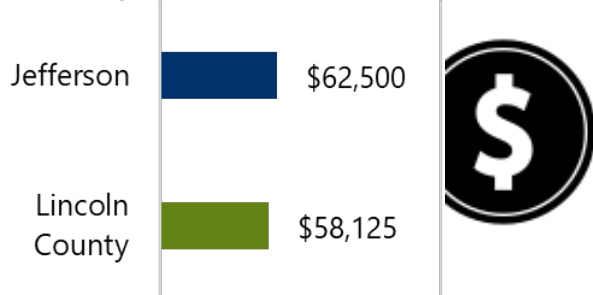


42.8
median age

Percent Change in Population and Households, 2010-2020

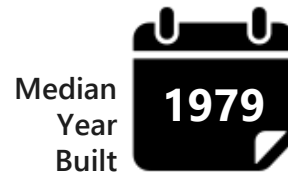
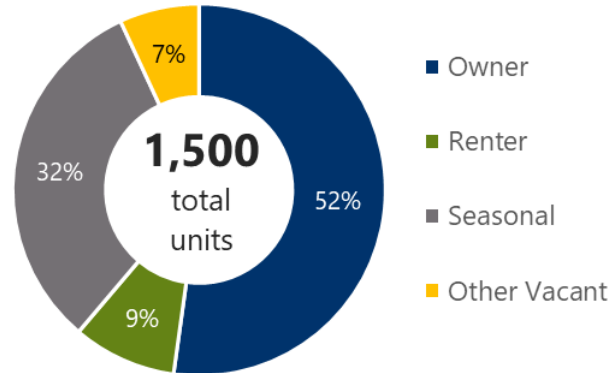


Median Household Income, 2020

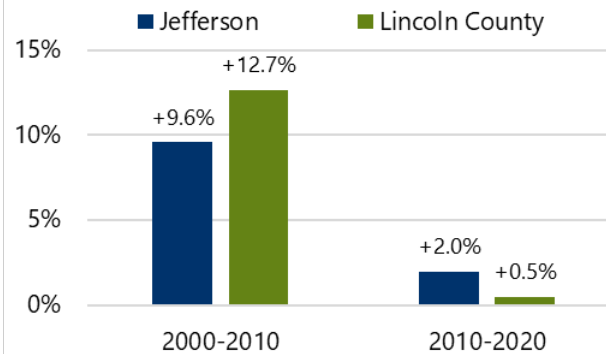


Existing Housing Stock

Housing Unit Mix, 2020



Percent Change in Housing Units

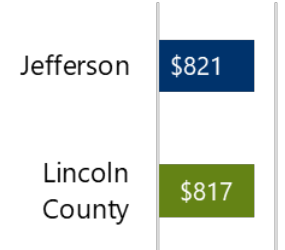


Housing Affordability

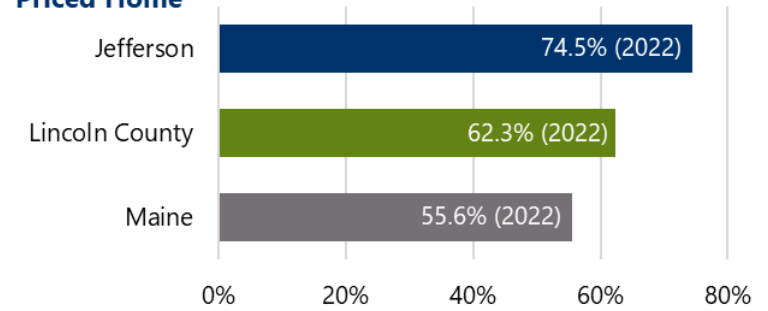
Median Home Sale Price, 2022



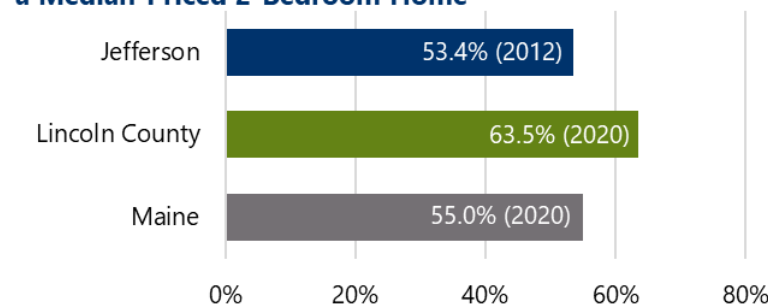
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



MONHEGAN COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



64

population



33

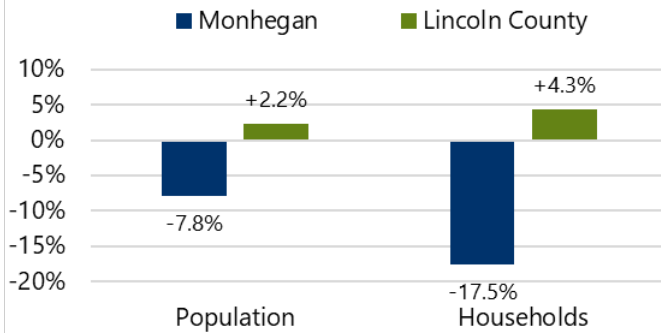
households



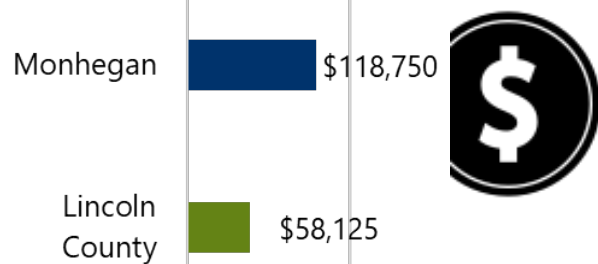
43.4

median age

Percent Change in Population and Households, 2010-2020

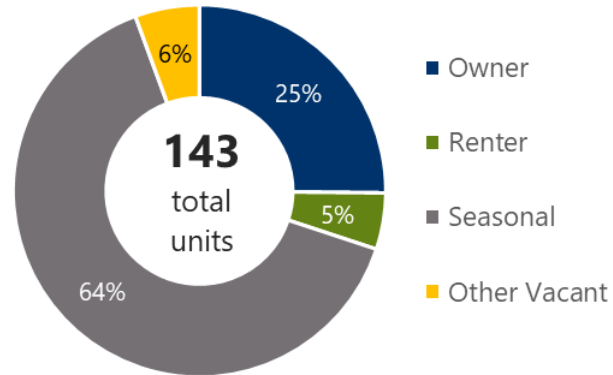


Median Household Income, 2020

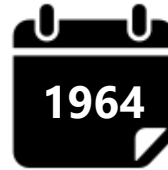


Existing Housing Stock

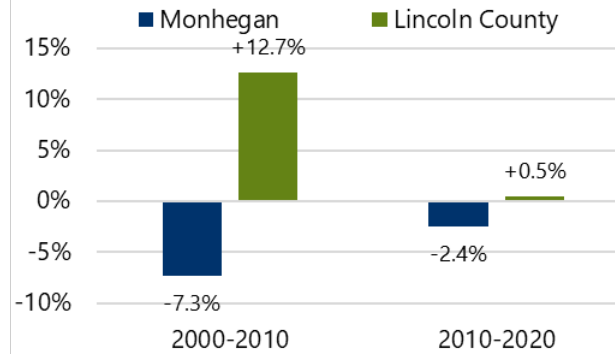
Housing Unit Mix, 2020



Median Year Built

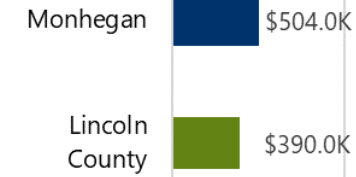


Percent Change in Housing Units

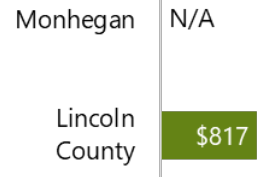


Housing Affordability

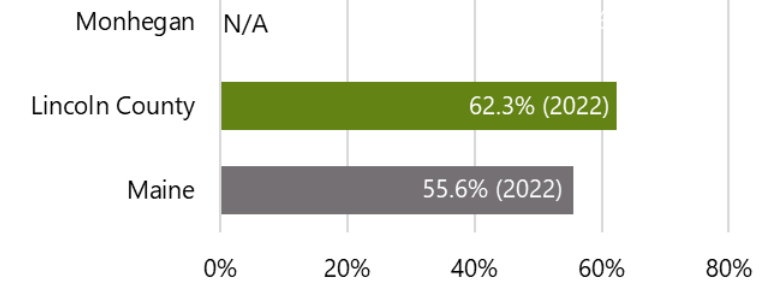
Median Home Sale Price, 2022



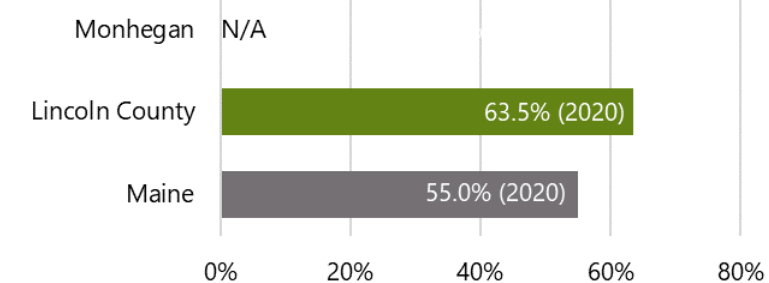
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



NEWCASTLE COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



1,848
population

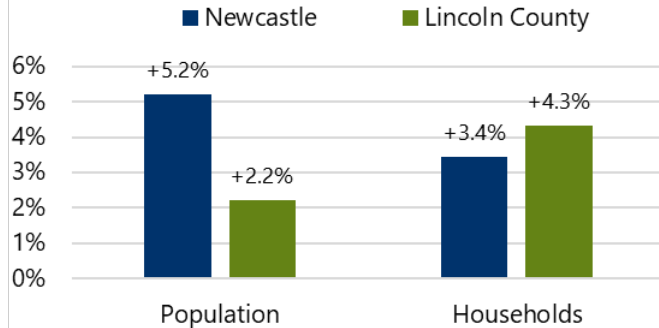


814
households

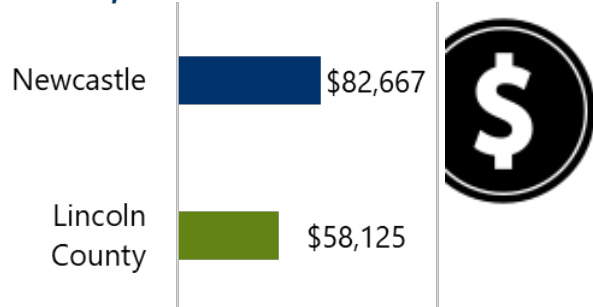


54.0
median age

Percent Change in Population and Households, 2010-2020

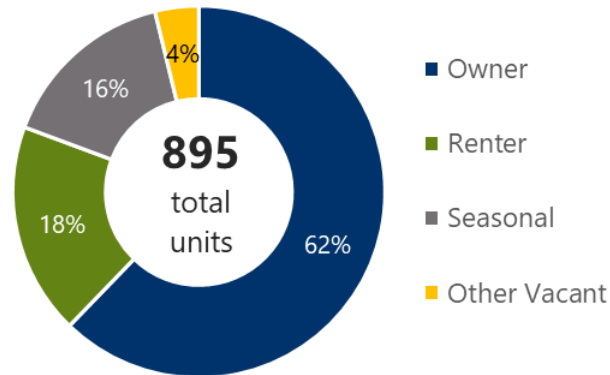


Median Household Income, 2020



Existing Housing Stock

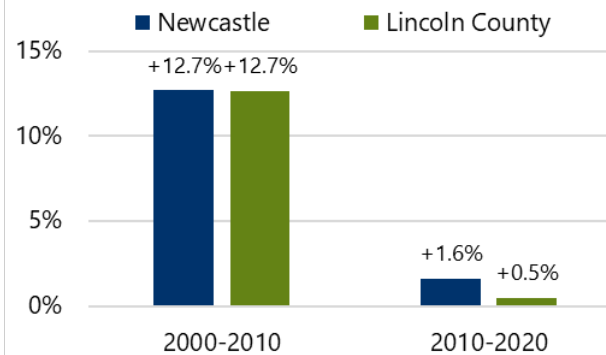
Housing Unit Mix, 2020



Median Year Built

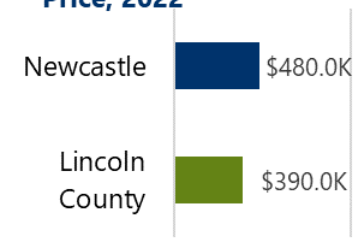


Percent Change in Housing Units

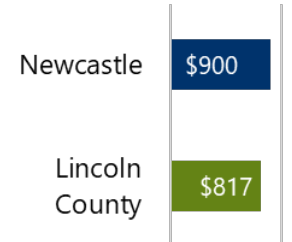


Housing Affordability

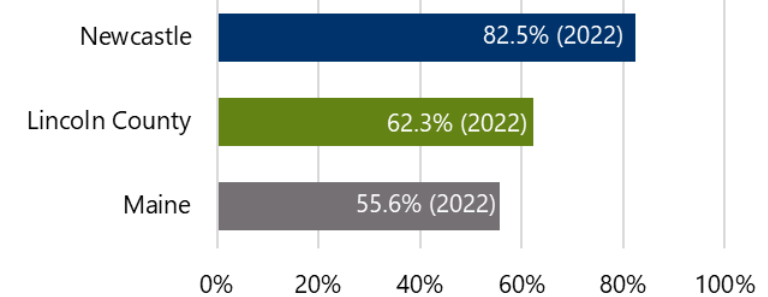
Median Home Sale Price, 2022



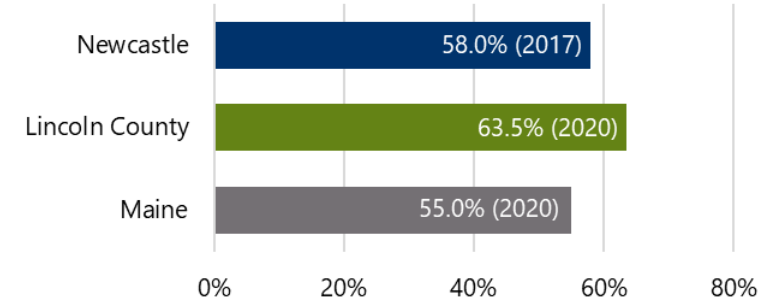
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



NOBLEBORO COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



1,791
population

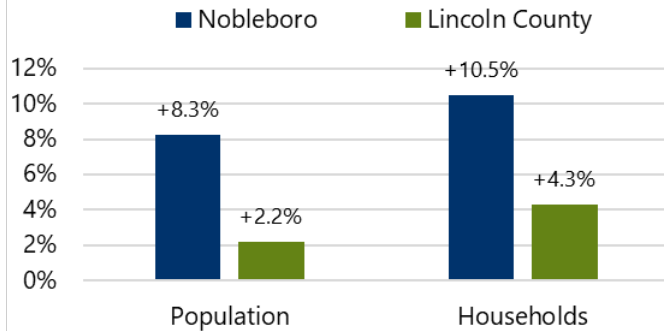


789
households

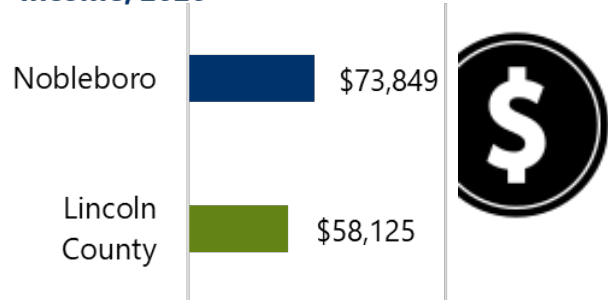


48.7
median age

Percent Change in Population and Households, 2010-2020

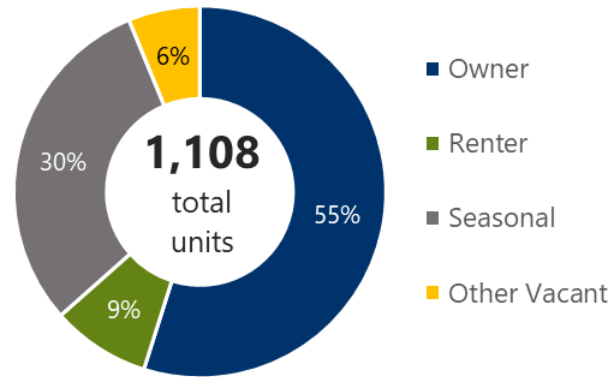


Median Household Income, 2020

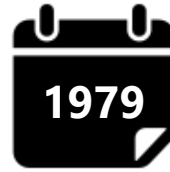


Existing Housing Stock

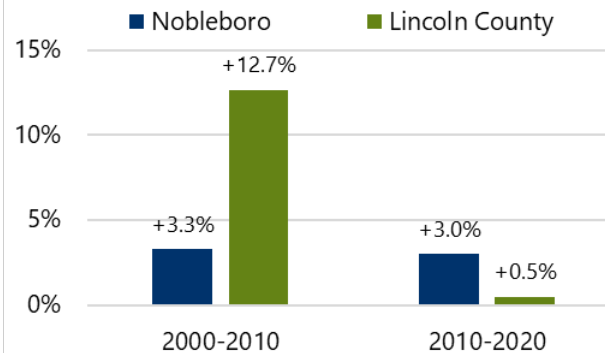
Housing Unit Mix, 2020



Median Year Built

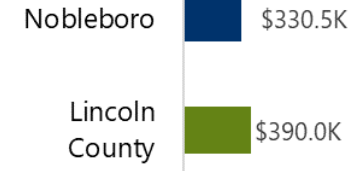


Percent Change in Housing Units

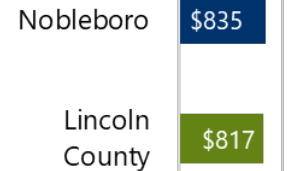


Housing Affordability

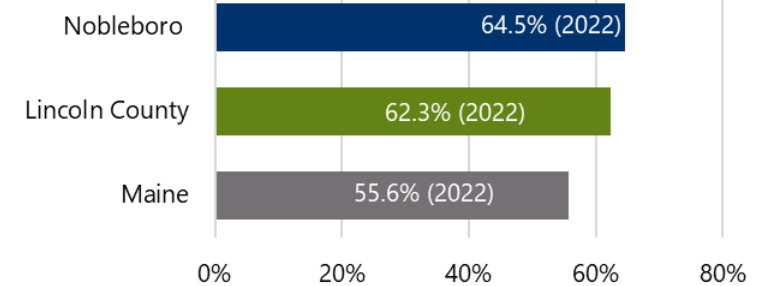
Median Home Sale Price, 2022



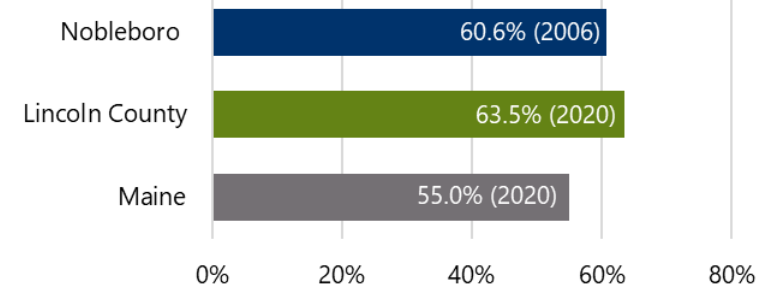
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



SOMERVILLE COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



600

population



247

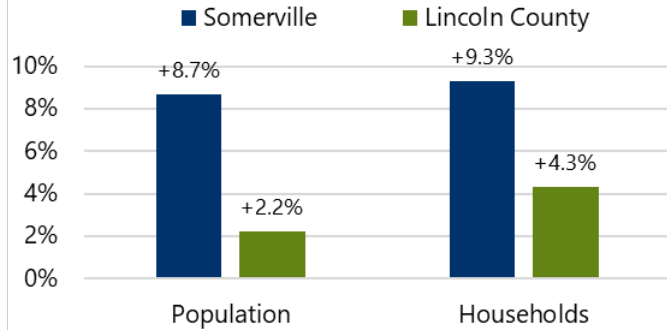
households



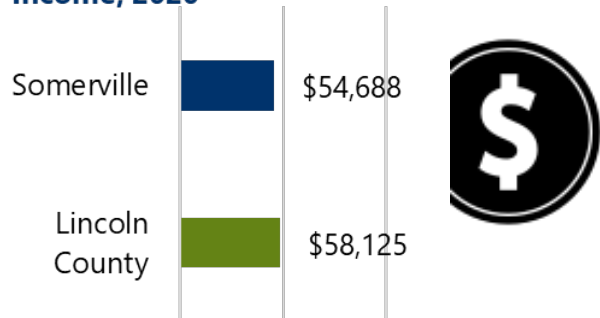
32.9

median age

Percent Change in Population and Households, 2010-2020

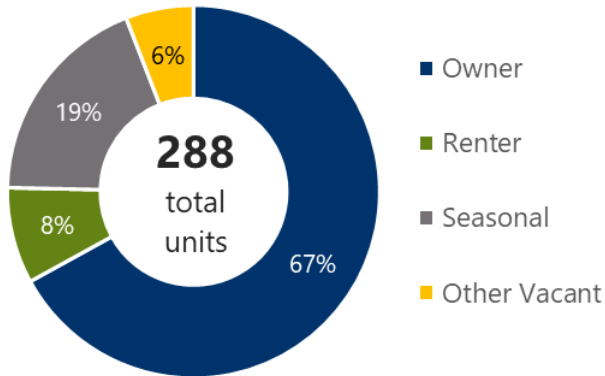


Median Household Income, 2020

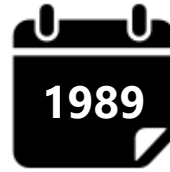


Existing Housing Stock

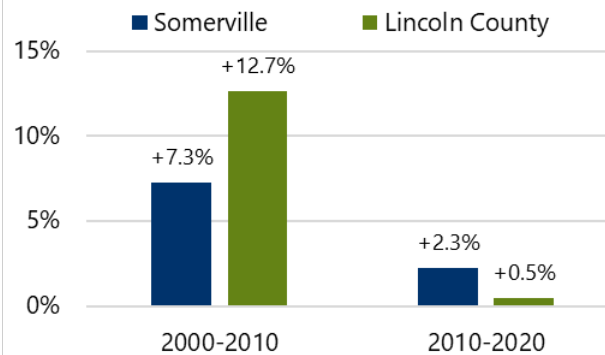
Housing Unit Mix, 2020



Median Year Built

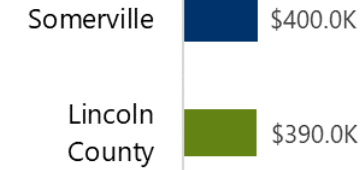


Percent Change in Housing Units

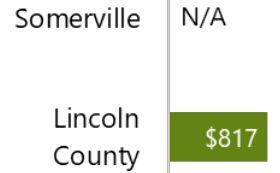


Housing Affordability

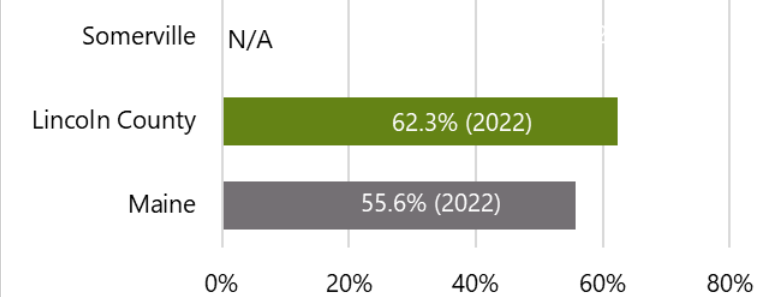
Median Home Sale Price, 2022



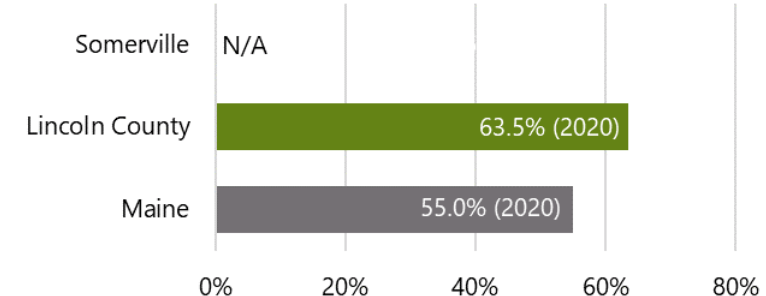
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



SOUTH BRISTOL COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



1,127
population

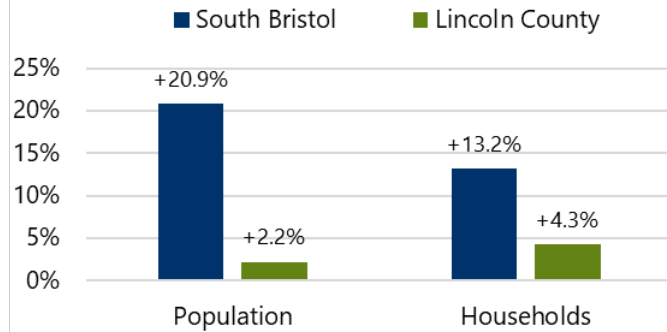


473
households

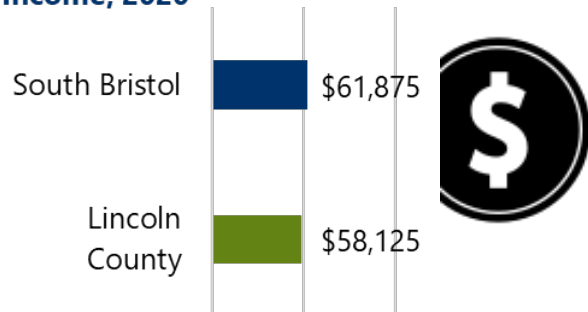


47.7
median age

Percent Change in Population and Households, 2010-2020

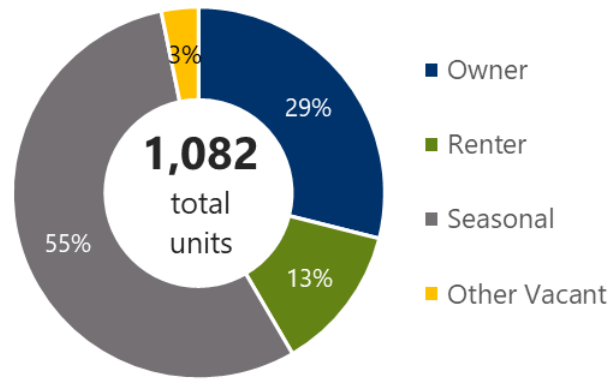


Median Household Income, 2020

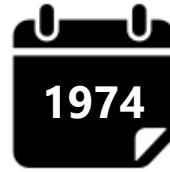


Existing Housing Stock

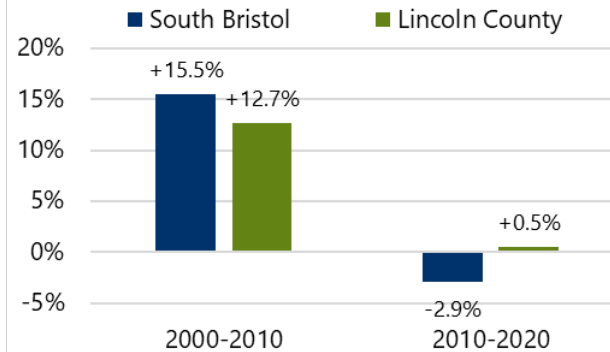
Housing Unit Mix, 2020



Median Year Built

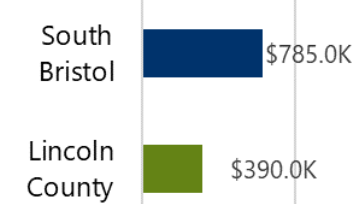


Percent Change in Housing Units

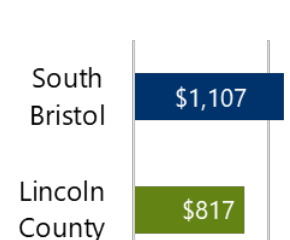


Housing Affordability

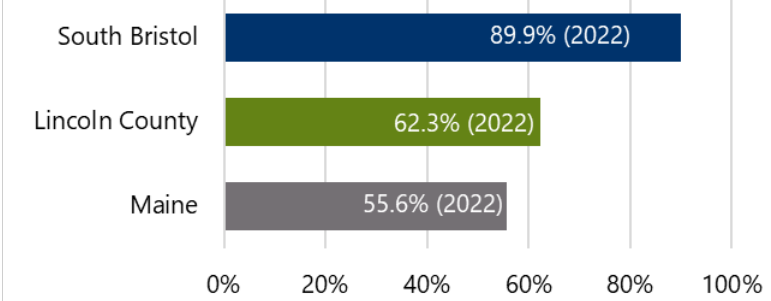
Median Home Sale Price, 2022



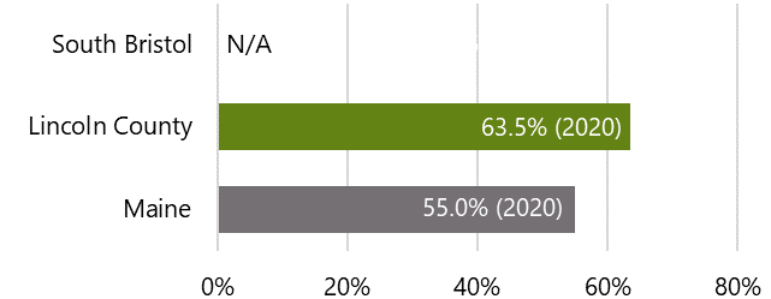
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



SOUTHPORT COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



622

population



325

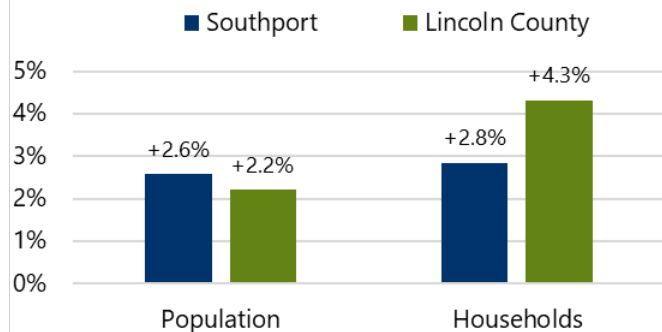
households



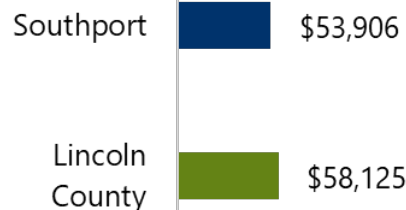
67.7

median age

Percent Change in Population and Households, 2010-2020

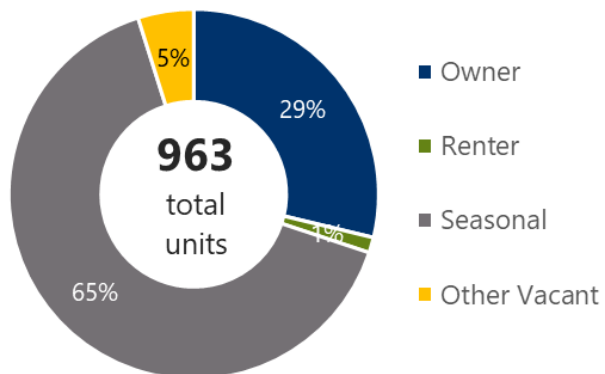


Median Household Income, 2020



Existing Housing Stock

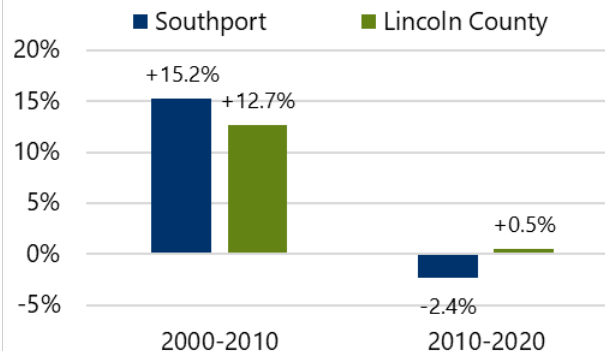
Housing Unit Mix, 2020



Median Year Built

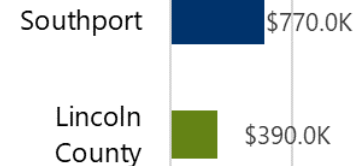


Percent Change in Housing Units

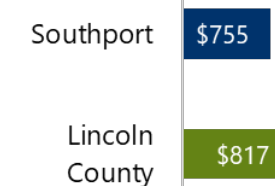


Housing Affordability

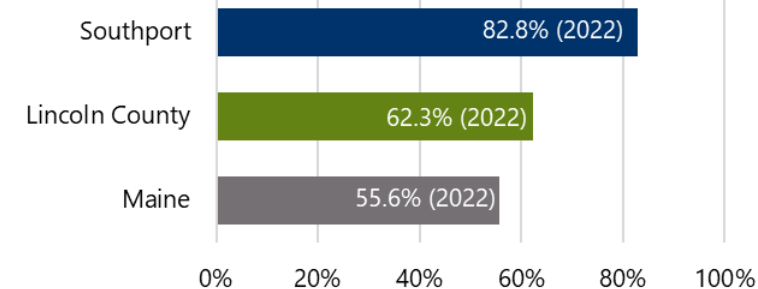
Median Home Sale Price, 2022



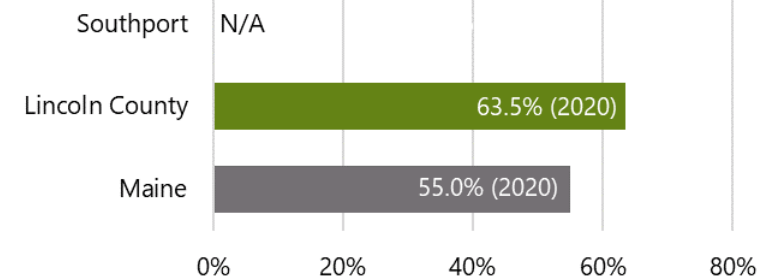
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



WALDOBORO COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



5,154
population

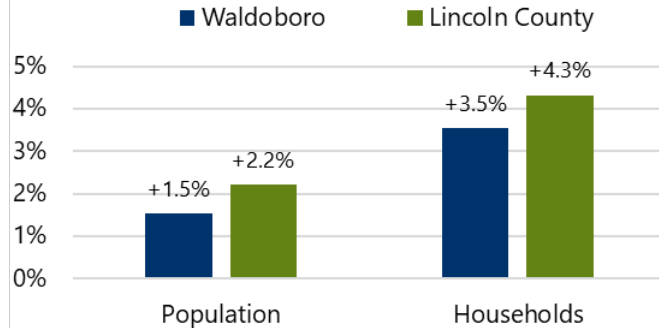


2,248
households

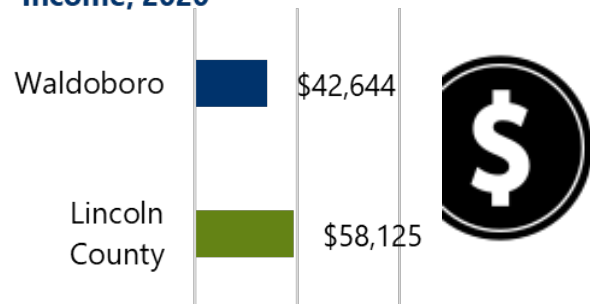


54.5
median age

Percent Change in Population and Households, 2010-2020

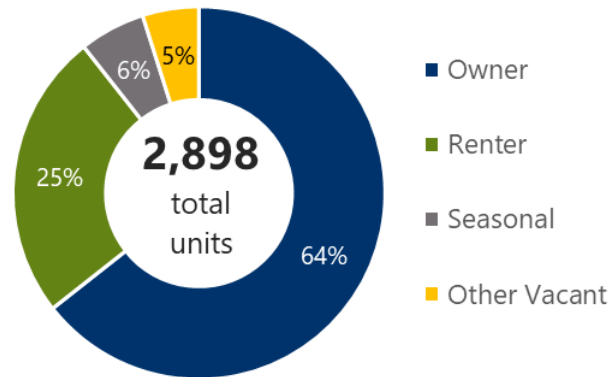


Median Household Income, 2020



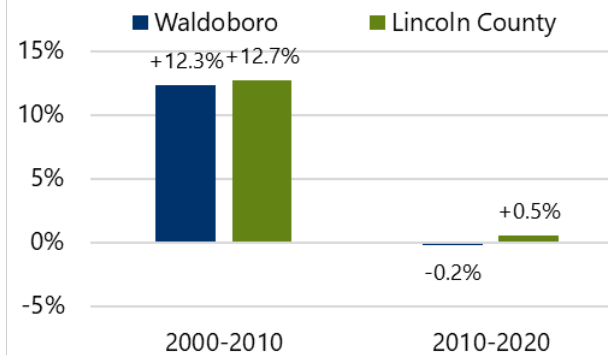
Existing Housing Stock

Housing Unit Mix, 2020



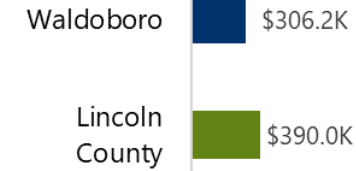
Median Year Built
1977

Percent Change in Housing Units

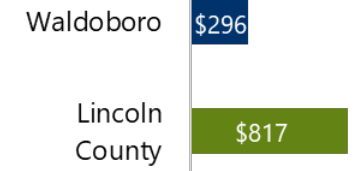


Housing Affordability

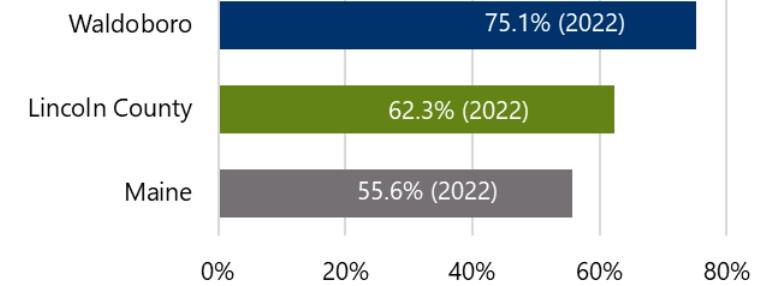
Median Home Sale Price, 2022



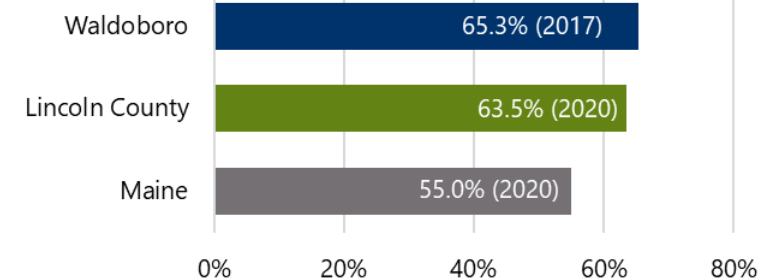
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



WESTPORT ISLAND COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



719

population



339

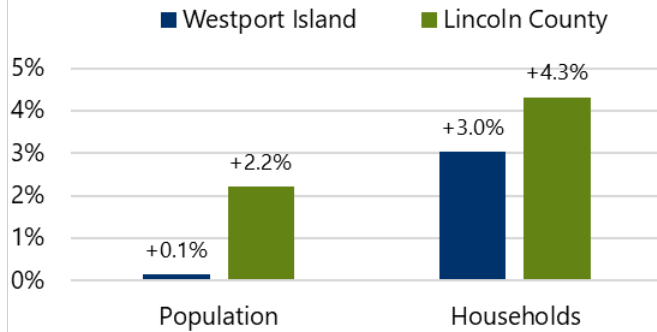
households



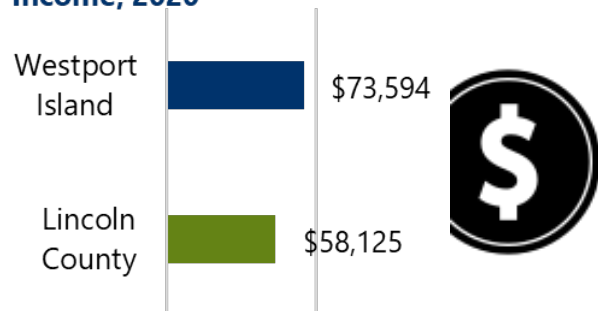
51.7

median age

Percent Change in Population and Households, 2010-2020

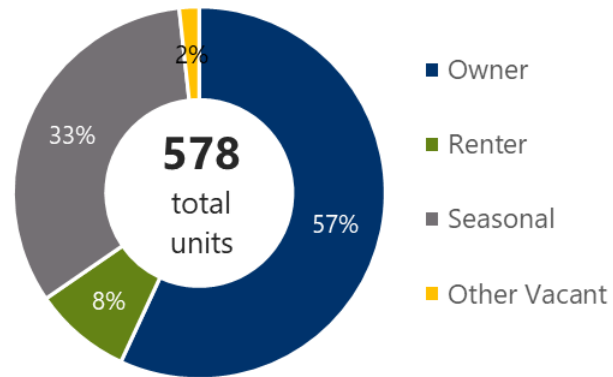


Median Household Income, 2020

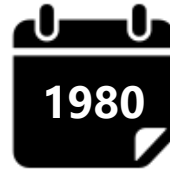


Existing Housing Stock

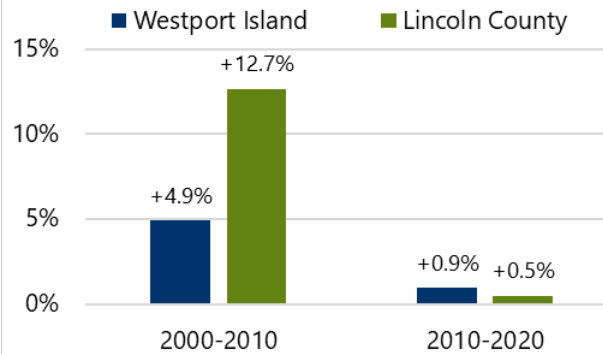
Housing Unit Mix, 2020



Median Year Built

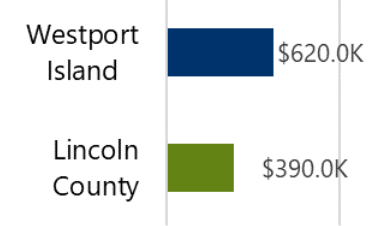


Percent Change in Housing Units

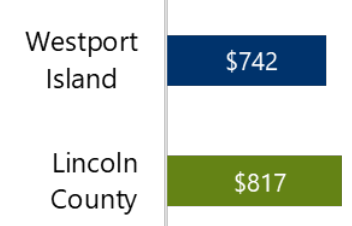


Housing Affordability

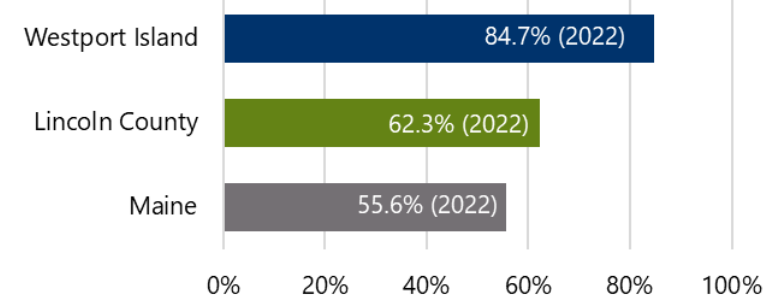
Median Home Sale Price, 2022



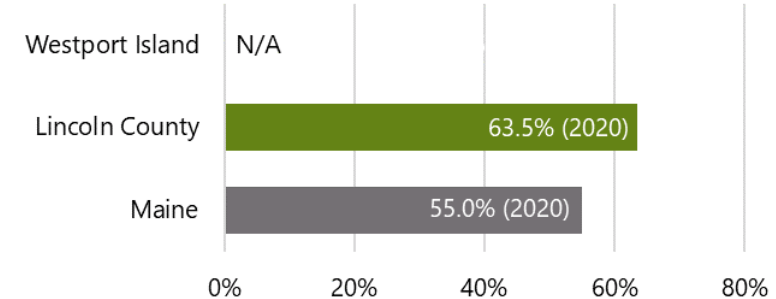
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



WHITEFIELD COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



2,408
population

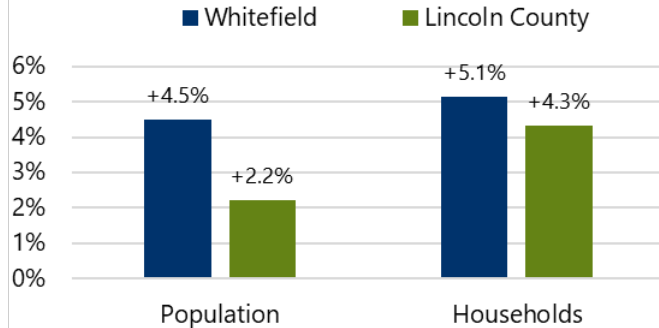


964
households

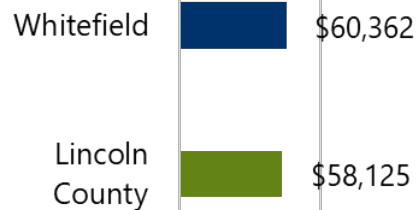


47.8
median age

Percent Change in Population and Households, 2010-2020

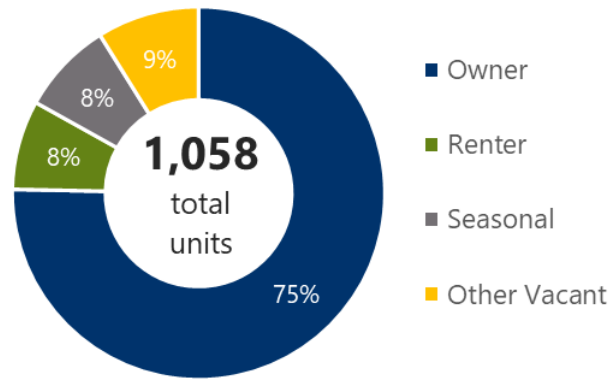


Median Household Income, 2020



Existing Housing Stock

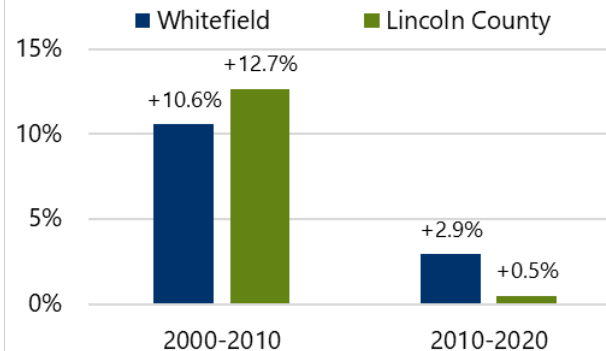
Housing Unit Mix, 2020



Median Year Built

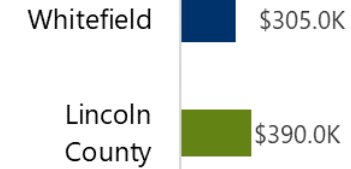


Percent Change in Housing Units

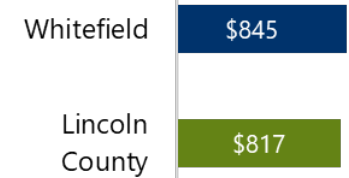


Housing Affordability

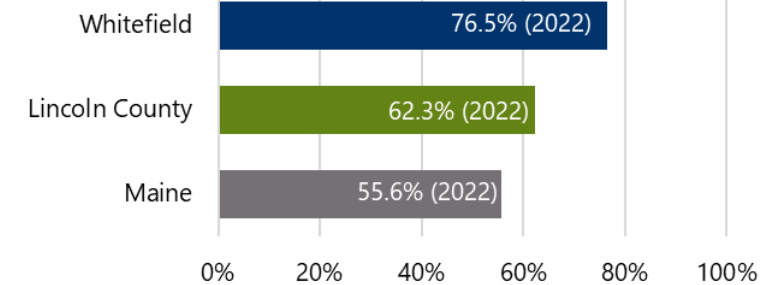
Median Home Sale Price, 2022



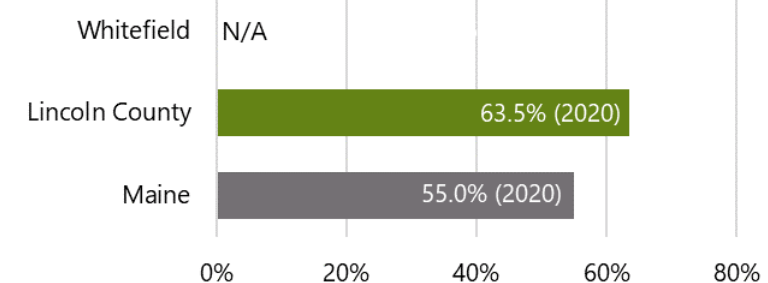
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



WISCASSET COMMUNITY PROFILE

Sources: Decennial Census, ACS 2020 5-Year Estimates, Maine State Housing Authority, Maine Listings

Demographics



3,742
population

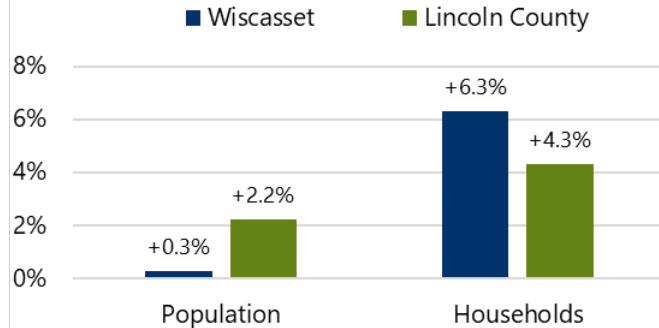


1,616
households

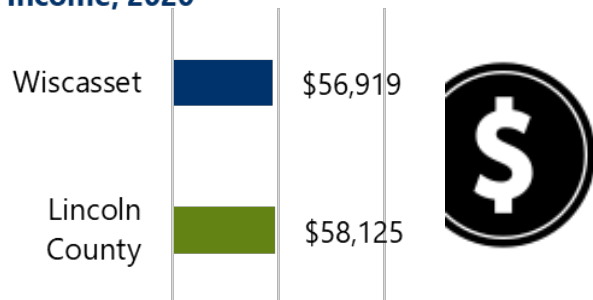


45.6
median age

Percent Change in Population and Households, 2010-2020

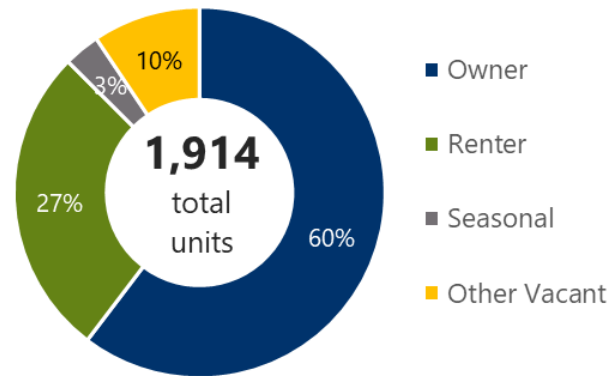


Median Household Income, 2020



Existing Housing Stock

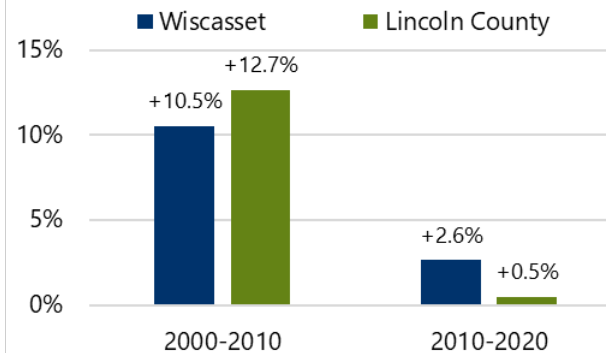
Housing Unit Mix, 2020



Median Year Built

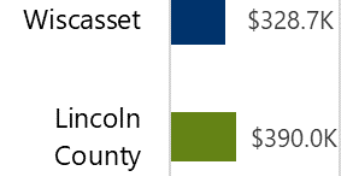
1982

Percent Change in Housing Units

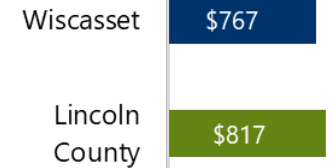


Housing Affordability

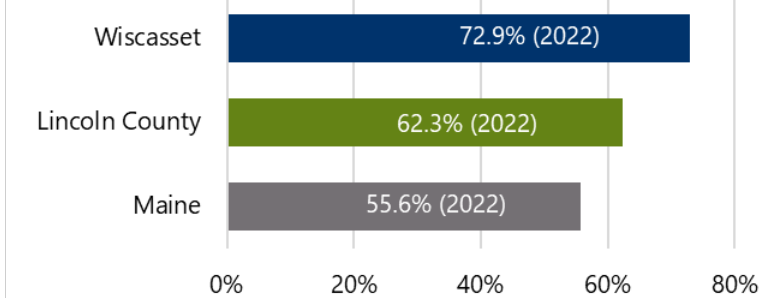
Median Home Sale Price, 2022



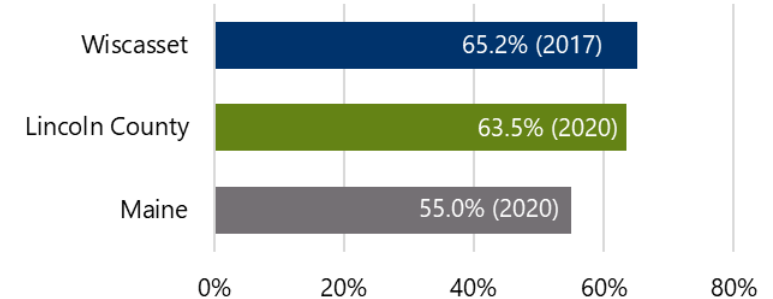
Median Rent, 2020



Share of Households Unable to Afford Median-Priced Home



Share of Households Unable to Afford Rent of a Median-Priced 2-Bedroom Home



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GIS

Service Lines

 Strategic and Organizational Planning	 Real Estate Development Services
 Lead Generation and Relationships	 Business Attraction and Retention
 Entrepreneurship and Innovation	 Industry and Workforce Analytics
 Impact Analysis	