



# Housing Diversity Goals & Strategies

Town of Cape Elizabeth Housing Diversity Study Committee  
Summary & Discussion of Housing Diversity Study's  
Proposed Housing Creation Goals & Strategies

Community Forum #2

December 5, 2022

# Housing Creation Goals: Groups to consider

- Cost-burdened Seniors
- Cost-burdened workforce residents
- In-commuting workers
- Adults children living with parents
- New moderate income residents 24 to 44 years old.
- New workforce households
- **Discussion of these and other groups that will strengthen the community.**

**Potential Housing Creation Goals**

Goals	New Affordable Units by 2032
Ambitious	450
Moderate	200
Status Quo	5

**Potential Target Populations**

Target Population	Minimum Affordable Housing Need (units)
1 Cost-burdened workforce residents	100
2 Cost-burdened senior residents	50
3 In-commuting workers	100
4 Adult children living with parents	50
5 New moderate-income 24-44 households	50
6 New workforce households	100
<b>Total</b>	<b>450</b>

# Who is cost burdened on our community?



## Cost-Burdened Households by Age of Householder

(Households with Housing Costs at 30% or More of Household Income)

Householder Age	Cape Elizabeth			Cumberland County		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
15 to 24 years	18	0	18	1,746	163	1,583
25 to 34 years	15	0	15	5,234	1,112	4,122
35 to 64 years	343	308	35	16,845	10,517	6,328
65 years and over	380	380	0	11,411	7,465	3,946
<b>Total</b>	<b>756</b>	<b>688</b>	<b>68</b>	<b>35,236</b>	<b>19,257</b>	<b>15,979</b>

Source: ACS 2020 5-yr Estimates

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

Householder Age	Cape Elizabeth			Cumberland County		
	All Occupied	Owner-Occupied	Renter-Occupied	All Occupied	Owner-Occupied	Renter-Occupied
15 to 24 years	23%	N/A	23%	51%	34%	54%
25 to 34 years	8%	0%	12%	29%	14%	41%
35 to 64 years	16%	15%	27%	25%	20%	39%
65 years and over	29%	30%	0%	33%	28%	50%
<b>Total</b>	<b>20%</b>	<b>20%</b>	<b>17%</b>	<b>29%</b>	<b>22%</b>	<b>43%</b>

Source: ACS 2020 5-yr Estimates

# Proposed Affordable Housing Strategies:

## Overview of Focus Workforce and Affordable Housing Typologies

	Accessory Dwelling Units	Small Single-Family	Clustered Cottages	Duplex + Triplex	Attached Townhouses	Mansion Apartments/Fourplex	Garden Apartments
<b>Overview</b>	Relatively small (300 SF up to 1,000 SF) attached or detached housing units on the same lot as a single-family home.	Generally up to 2,000 SF homes on smaller (e.g., quarter-acre) lots with typically 2 bedrooms.	Small single-story cottages densely clustered around open space and often bought as condominiums.	While size and lot size can vary, these units are typically owned as condominiums with yard space and are generally smaller than single-family homes	Similar to Triplex units, attached townhouses are a similar housing type featuring side-by-side (or occasionally "stacked") that are privately owned.	These apartments are effectively "disguised" in a structure that looks like a single-family home but contains in range of 4-6 rental units.	Apartments in a low-rise (up to 4-story) apartment building.
<b>Target Population Alignment</b>	Ideal for single/childless young professionals and downsizing active seniors	An attractive option for young families starting out looking to build equity and stay within the community.	These are a popular and relatively more affordable option for retirees looking to downsize and for less home maintenance.	These units have broad appeal, including young families with children, childless couples, and downsizing "empty nesters"	Similar to duplex and triplex units they have broad appeal but are generally less suited to older seniors due to multi-level living.	These are well suited for young members of the workforce, childless couples, and downsizing empty nesters	Garden Apartments typically have elevator access and are therefore well suited for seniors as well as other single and childless households.

Source: Camoin Associates Housing Diversity Study for the Town of Cape Elizabeth, Maine, September 2022



# Baseline Stats: for framing discussion on housing creation goals

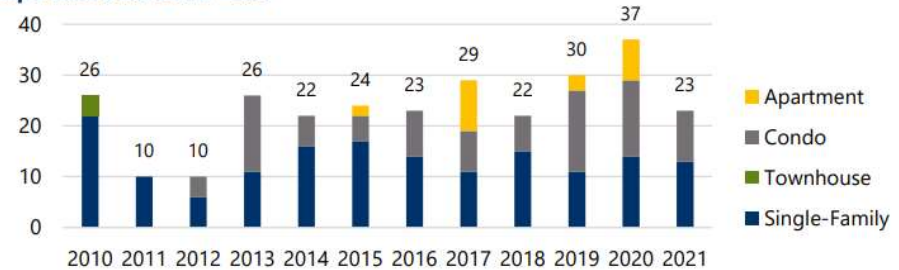


## Key Metrics for Goal Framing

	2010	2020	Change	Pct. Change	Avg. Annual Change
<b>Households</b>					
Cape Elizabeth	3,616	3,738	122	3.4%	12.2
Cumberland County	117,339	128,100	10,761	9.2%	1,076.1
Town Share of County	3.1%	2.9%	1.1%		
<b>Housing Units</b>					
Cape Elizabeth	3,963	4,071	108	2.7%	10.8
Cumberland County	138,657	149,452	10,795	7.8%	1,079.5
Town Share of County	2.9%	2.7%	1.0%		
<b>Renter-Occupied Units</b>					
Cape Elizabeth	538	392	-146	-27.1%	-14.6
Cumberland County	36,718	37,027	309	0.8%	30.9
Town Share of County	1.5%	1.1%	-47.2%		
<b>Affordable Housing Stock</b>					
Cape Elizabeth	36	38	2	5.6%	0.2

Source: Decennial Census, ACS 5-year estimates, Town of Cape Elizabeth

## Building Permits Issued for New Housing Units, Cape Elizabeth 2010-2021



Source: Town of Cape Elizabeth

### Potential 10-Year Housing Creation Goals for Consideration

Goal	Affordable Units	Market-Rate Units	Total Units	Town's Share of Projected County Household Growth	Affordable Unit Share of Town's Housing Stock	Rental Share of Occupied Units	Pct. Increase in Town Households
Ambitious Goal	450	217	667	5.3%	10.3%	17.1%	17.5%
Moderate Goal	200	217	417	3.3%	5.3%	14.3%	10.9%
Status Quo Goal	5	217	222	1.8%	1.0%	10.3%	5.8%
<i>Existing Inventory</i>	38	4,033	4,071	--	0.9%	10.4%	--



# Potential Housing Diversity Objectives:

1. Reduce incidence of **cost-burdened households** by providing more affordable housing.
2. Provide smaller, low-maintenance options for **seniors** to downsize.
3. Provide housing options for public and private sectors **workers** that currently commute.
4. Boost age diversity by increasing **24 to 44 year old households** which are under represented.



# Reduce cost-burdened households

1. Gross Rents no more than \$1,250 per month.
2. Multi-family apartments are best suited to meet this price point.
3. 1, 2, and 3 bedroom units to suit singles, couples, families, and seniors.
4. Homeownership price point is \$100,000 to \$300,000 range.
5. 100 units over 10 years is suggested goal.





# Smaller, affordable options for Seniors

1. Gross Rents no more than \$1,250 per month.
2. Multi-family apartments are best suited to meet this price point.
3. 1, 2, and 3 bedroom units to suit singles, couples, families, and seniors.
4. Homeownership price point is \$100,000 to \$300,000 range.
5. Consider subsidies for Seniors to age in place or how ADUs may benefit this objective.
6. 100 units over 10 years is suggested.



# Create housing for public & private workers

1. Town jobs median annual earnings = \$41,400
2. Rent should be no more than \$1,000 per month.
3. Home price should be no more than \$140,000.
4. To assist the lower income worker rents should be no more than \$625 per month.
5. Singles, couples, roommates, families with children need studio to 4 bedroom homes.



# Create housing for 24 to 44 year olds

1. Adult children are 18-34 years old it is recommended units = 50 over 10 years.
2. Households in the 20's and early 30's need rental apartments and town homes with 1 to 2 bedrooms.
3. Households in their mid-30's to 40's are looking to purchase homes at \$500,000 or below.
4. Both single family homes and multi-family units should be made for sale.



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## Housing Creation Goal Discussion

### Potential Target Populations

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# The importance of Garden Apartments

**Achieving the Ambitious Goal: Illustrative Scenario 1**

	Number of Projects	Avg. Acreage	Units per Acre Density	Total Development Acres	Total Units Built
ADUs	23	N/A	N/A	N/A	23
Starter Homes	3	3.5	5	10.5	53
Townhouse	2	2	10	4.0	40
Clustered Cottage	2	2	10	4.0	40
Mansion Apartments	8	0.5	12	4.0	48
Duplex/Triplex	1	1.5	14	1.5	21
Garden Apartments	3	3	25	9.0	225
<b>Total</b>				<b>33.0</b>	<b>450</b>

**Achieving the Ambitious Goal: Illustrative Scenario 2**

	Number of Projects	Avg. Acreage	Units per Acre Density	Total Development Acres	Total Units Built
ADUs	39	N/A	N/A	N/A	39
Starter Homes	4	3.5	5	14.0	70
Townhouse	2	2	10	4.0	40
Clustered Cottage	5	2	10	10.0	100
Mansion Apartments	16	0.5	12	8.0	96
Duplex/Triplex	5	1.5	14	7.5	105
Garden Apartments	0.0	0	25	0.0	0
<b>Total</b>				<b>43.5</b>	<b>450</b>

Source: Camoin Associates Housing Diversity Study for the Town of Cape Elizabeth, Maine, September 2022



# Proposed Affordable Housing Strategies:

## Overview of Focus Workforce and Affordable Housing Typologies

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<b>Overview</b>	Relatively small (300 SF up to 1,000 SF) attached or detached housing units on the same lot as a single-family home.	Generally up to 2,000 SF homes on smaller (e.g., quarter-acre) lots with typically 2 bedrooms.	Small single-story cottages densely clustered around open space and often bought as condominiums.	While size and lot size can vary, these units are typically owned as condominiums with yard space and are generally smaller than single-family homes	Similar to Triplex units, attached townhouses are a similar housing type featuring side-by-side (or occasionally "stacked") that are privately owned.	These apartments are effectively "disguised" in a structure that looks like a single-family home but contains in range of 4-6 rental units.	Apartments in a low-rise (up to 4-story) apartment building.
<b>Target Population Alignment</b>	Ideal for single/childless young professionals and downsizing active seniors	An attractive option for young families starting out looking to build equity and stay within the community.	These are a popular and relatively more affordable option for retirees looking to downsize and for less home maintenance.	These units have broad appeal, including young families with children, childless couples, and downsizing "empty nesters"	Similar to duplex and triplex units they have broad appeal but are generally less suited to older seniors due to multi-level living.	These are well suited for young members of the workforce, childless couples, and downsizing empty nesters	Garden Apartments typically have elevator access and are therefore well suited for seniors as well as other single and childless households.

Source: Camoin Associates Housing Diversity Study for the Town of Cape Elizabeth, Maine, September 2022

### Starter Home Alignment With Cape Elizabeth Zoning

	RA	RB	RC	TC	BA	BB	BC
<b>Maximum Units per Acre</b>	0.54 (0.66 with open space zoning)	2.2 (with sewer)	2.18	0.54 (4.36 in Core Subdistrict)	0.54 (adjacent to RA) or 2.18 adjacent to RC	0.54	Not Permitted
<b>Minimum Lot Size (Acres)</b>	1.84	1.84	0.46	1.84 (0.23 in Core)	1.84 (adjacent to RA; 0.46 if adjacent to RC)	1.84	Not Permitted

### Clustered Cottages (as Condominiums)

	RA	RB	RC	TC	BA	BB	BC
<b>Max Unit per Acre Allowed (Condominium)</b>	0.66	2.2 (on sewer)	2.9	Not Permitted	Not Permitted	Not Permitted	Not Permitted
<b>Minimum Lot Size (Condominium)</b>	10	1.84	5	Not Permitted	Not Permitted	Not Permitted	Not Permitted

Zoning is Aligned

Zoning not well Aligned

Not Permitted

#### Attached Townhouses

	RA	RB	RC	TC	BA	BB	BC
<b>Max Unit per Acre (Individual Lots)</b>	0.54 (0.66 with open space zoning)	2.2 (on sewer)	2.18	0.54 (4.36 in Core Subdistrict)	0.54 (adjacent to RA District) or 2.18 adjacent to RC District	0.54	Not Permitted
<b>Max Units per Acre (Condominium)</b>	0.66	2.2 (on sewer)	2.9	Not Permitted	Not Permitted	Not Permitted	Not Permitted
<b>Min. Lot Size (Condo) (Acres)</b>	10	1.84	5	Not Permitted	Not Permitted	Not Permitted	Not Permitted
<div> <div>Zoning is Aligned</div> <div>Zoning not well Aligned</div> <div>Not Permitted</div> </div>							

#### Mansion Apartments Alignment With Cape Elizabeth Zoning

	RA	RB	RC	TC	BA	BB	BC
<b>Maximum Units per Acre</b>	0.66	2.2 (on sewer)	2.9	Not Permitted	Not Permitted	Not Permitted	Not Permitted
<b>Minimum Lot Size (Acres)</b>	10	1.84	5	Not Permitted	Not Permitted	Not Permitted	Not Permitted
<div> <div>Zoning is Aligned</div> <div>Zoning not well Aligned</div> <div>Not Permitted</div> </div>							

#### Lowrise Apartments Alignment With Cape Elizabeth Zoning

	RA	RB	RC	TC	BA	BB	BC
<b>Maximum Units per Acre</b>	0.66	2.2 (on sewer)	2.9	14.52 UPA (when in mixed use building)	5.8	Not Permitted	Not Permitted
<b>Commercial Use Required</b>	No	No	No	Yes	No	Not Permitted	Not Permitted
<b>Maximum Building Height (ft.)</b>	35	35	35	35	35	Not Permitted	Not Permitted
<div> <div>Zoning is Aligned</div> <div>Zoning not well Aligned</div> <div>Not Permitted</div> </div>							