

Readfield Housing Profile

The Housing Stock:

The supply, quality, and availability of housing in Readfield is a factor in the overall growth and health of the town, as it is in every town. Although the town government has little control over the supply of housing, it is possible to address potential problems at the municipal level in multiple ways. If a large proportion of housing is substandard, for example, or not energy-efficient, there are grants that the town can use to help. If housing prices rise to the point where new houses are not affordable, that presents a whole new set of problems in encouraging people to move to town for the employment that is available.

The table below shows the development of housing by type since 1970 (there are some discrepancies since the census changed its definition of seasonal unit in 1980, and mobile homes did not exist in 1970). The total number of housing units more than doubled between 1970 and 2010, with the biggest increase in the 1980's when almost 50 new houses per year were built. This housing boom corresponds with the 685-person population increase from 1970 to 1980 and is a result of the baby boom generation (those individuals born generally between 1945 and 1965). The 1990's saw the biggest jump in mobile homes – in fact almost a third of new homes in the 1990's were mobile homes (since 1980, a little under 20 percent of all new homes have been mobile homes). The numbers do not actually add up, with 30 percent of the housing additions being seasonal. There could be some overlap, but the bottom line is that there were not many traditional stick-built homes constructed in the 1990's.

TABLE 1: READFIELD HOUSING: TYPE AND OCCUPANCY FROM 1970 TO 2020

	1970	1980	1990	2000	2010	2020*
Total Housing Units	554	870	1,003	1,148	1,293	1,320
Occupied Housing Units	381	646	722	867	998	977
Vacant Housing Units	173	224	277	281	295	343
Seasonal Housing Units	148	201	247	248	260	n/a
Mobile Homes	26	102	96	55	65	61
Owner Occupied Housing	309	555	649	764	897	785
Renter Occupied Housing	72	91	73	103	101	192
Single Family Housing Unit Including Mobile Homes (out of total housing stock)						1,230
Two or More Unit Housing						90

Source: 1970, 1980, 1990, 2000, & 2010 Census unless otherwise noted.

* Data source American Community Survey (ACS)

Readfield has more seasonal units compared to like-towns due to its lakefront location and many lots available on the lake, ideal for camps and other types of seasonal homes. This may make the seasonal population fluctuation an issue in Readfield. According to the 2020 Municipal Valuation Return Statistical Summary report, there are currently 770 homestead exemptions. Out of 977 households, from this information, it can be ascertained that 207 of the households are seasonal or don't claim their property in Readfield as their primary residence. At 2.07 percent of the total households, the seasonal population should not have a significant negative impact on the community during peak season.

Conversion of seasonal housing into year-round housing can present a host of problems, from adequate wastewater disposal to accommodate year-round use, to building code requirements. In recent years, many towns have seen an increase in seasonal conversions. Recently, both Maranacook and Torsey Lakes have seen high density residential development. While there has not been a significant amount of known seasonal conversion, these conversions often go unreported and are challenging to track.

The number of vacant units may be a concern, even though the quantity has not increased drastically in numbers, it does contribute to approximately 25 percent of the housing stock and shows minimal fluctuation over the last several decades. Additionally, the percentage of vacant homes from decade to decade has decreased. The rental vacancy rate is not available in an accurate way via census information but appears to be very low.

There is no data directly addressing how many renters live in houses versus apartments, but there is data on how many housing units there are in a building, or multifamily housing home. According to data from the American Community Survey (ACS), as of 2020 there were 1,230 single family homes (including mobile homes) in Readfield and 90 multifamily homes, classified as such because they contain two or more housing units.

Of the 90 multi-family homes, some may be owner-occupied, leaving only a small number of single-family homes rented. Current available data does not break down housing stock and rented units in this way.

Housing Conditions:

Very little statistical data exists on the *age and condition* of the town's housing stock. The census does ask questions such as how old a house is and whether it has modern plumbing and heating systems, but this is based on a statistical sample (formerly the "long form," now called the American Community Survey), and the samples are so small that in a town the size of Readfield, the figure is little more than a guess.

The 2020 ACS indicates that 100% of Readfield's occupied housing units met the standard criteria for complete plumbing facilities. Data shows that five occupied units do not have complete kitchen facilities though these may be more rustic style camps. In 2019, seven of the town's occupied housing units did not have full kitchens, but all had complete plumbing systems. This is a common identifier used to determine the condition

and quality of homes in a given community, however the camp-style homes skew the numbers.

The age of housing structures can often be used as an indicator of housing conditions with varying degrees of accuracy. While some older homes are structurally very sound, they may have inadequate wiring, inefficient insulation, or contain hazardous materials like lead paint or asbestos. Homes built in the 1960's and 1970's tend to have inadequate insulation, whereas homes built more recently mostly conform to modern building code requirements. In Readfield, the 2020 ACS estimates 226 houses were built prior to the start of World War II in 1939 (23% of all occupied housing stock). In Kennebec County, 23.9% of all homes were built before WWII. In Readfield, 459 homes or 51% of the occupied housing units were built after 1980; in Kennebec County that figure is 41.1% (Source: Maine State Housing Authority).

Not only are there older homes in town that visibly need repair and renovations, there are older homes in town that appear to be in good condition but are lacking in some way. As stated, many older homes do not have sufficient insulation or do not meet modern building codes for plumbing or electrical. Further, many houses are not up to standards for energy efficiency.

TABLE 2: AGE OF HOUSING STOCK IN READFIELD, MAINE

Age of Housing Units in Readfield		
Year Structure was Built	# Of Homes	Percent of Total
1939 or earlier	226	23.1%
1940-1959	39	4.0%
1960-1979	217	22.2%
1980-1999	327	33.5%
2000-2009	146	14.9%
2010-2013	4	0.041%
2014 or later	18	1.84%

Source: 2020 ACS

Price and Affordability:

The price and affordability of housing is often a significant factor in the economic life of a town. Housing prices are generally set by the open market, but if supply and demand get out of whack it can result in insufficient housing availability, unaffordability for prospective workers, and it could result in residents relocating to another town because they cannot afford local housing.

The growth management goal for affordable housing states that ten percent of new housing should be affordable to households making less than 80 percent of the median household income. How this goal is attained is left up to the town to determine whether that ten percent should be as stick-built homes, or mobile homes, rental properties, or elderly apartments.

A house is considered affordable if a household whose income is at or below 80 percent of the Area Median Income (AMI) can live there without spending more than 28 percent of their income on housing costs (including heat, electricity, insurance, etc.). What this means in practice differs for rental and ownership units. For rentals to be considered affordable at 80 percent of the AMI, the household should be able to live there without spending 30 percent of their income on housing expenses.

As an example, in Kennebec County, 80 percent of the AMI by family size is as follows:

Family of 1: \$42,250	Family of 2: \$48,250
Family of 3: \$54,300	Family of 4: \$60,300
Family of 5: \$65,150	Family of 6: \$69,950
Family of 7: \$74,800	Family of 8: \$79,600

This data is from 2021 and can be found on the Maine Housing website.

The determination of whether housing is affordable begins with a discussion of cost. The census provides very good (though sample-sized) data regarding the price of housing in Readfield (see table below). This price is derived through owners' estimation of their homes value, meaning it does not necessarily match up with actual recorded sales prices, assessor evaluation, or real estate appraisals. As such, this information is a good starting point; however, the margin of error is significant and should be taken into consideration.

TABLE 3: VALUE OF OWNER-OCCUPIED HOUSING UNITS FROM 2000 TO 2010

	2000	2010	Change
Median Value* of Specified ² Housing Units	\$104,900	\$209,500	\$104,600 (99.7%)
Number of Units Valued at:			
Less Than \$50,000	22	24	2 (9.09%)
\$50,000 - \$99,999	204	80	-124 (-155%)
\$100,000 - \$149,999	141	172	31 (22%)
\$150,000 - \$199,999	102	150	48 (47%)
\$200,000 - \$299,999	8	342	334 (4,175%)
\$300,000 - \$499,999	0	101	101 (100%)
\$500,000 - \$999,999	5	0	-5 (-100%)
<p><i>*/ "Value" is the census respondent's estimate of how much the property would sell for if it were for sale.</i></p> <p><i>2/ "Specified" units exclude one-family houses on ten or more acres and units with a commercial establishment on the premises. In 2000, mobile homes were excluded as well, but not in 2010, accounting for the significant rise in housing counts.</i></p>			

Source: 2010 U.S. Census & 2020 ACS

According to the census, the median value of owner-occupied housing in 2010 was \$209,500; the ACS data shows the 2020 median home price as \$219,000. At the time of the census, the increase in median home values increased 4.53 percent since 2010. Properties costing over \$200K have increased significantly in the last ten years, presumably due to more growth and higher property valuations of the shore front properties on Readfield Lake and Three Mile Pond.

TABLE 4: VALUE OF OWNER-OCCUPIED HOUSING UNITS FROM 2010 TO 2020 WITH A MORTGAGE

	2010	2020	Change
Median Value* of Specified ² Housing Units	\$209,500	\$219,000	\$9,500 (4.53%)
Number of Units Valued at:			
Less Than \$50,000	24	0	-24 (-100%)
\$50,000 - \$99,999	80	19	-61 (-321%)
\$100,000 - \$299,999	664	384	-280 (-42.2%)
\$300,000 - \$499,999	101	84	-17 (-16.8%)
\$500,000 - \$999,999	0	3	3 (100%)
\$1,000,000 or more	n/a	0	n/a

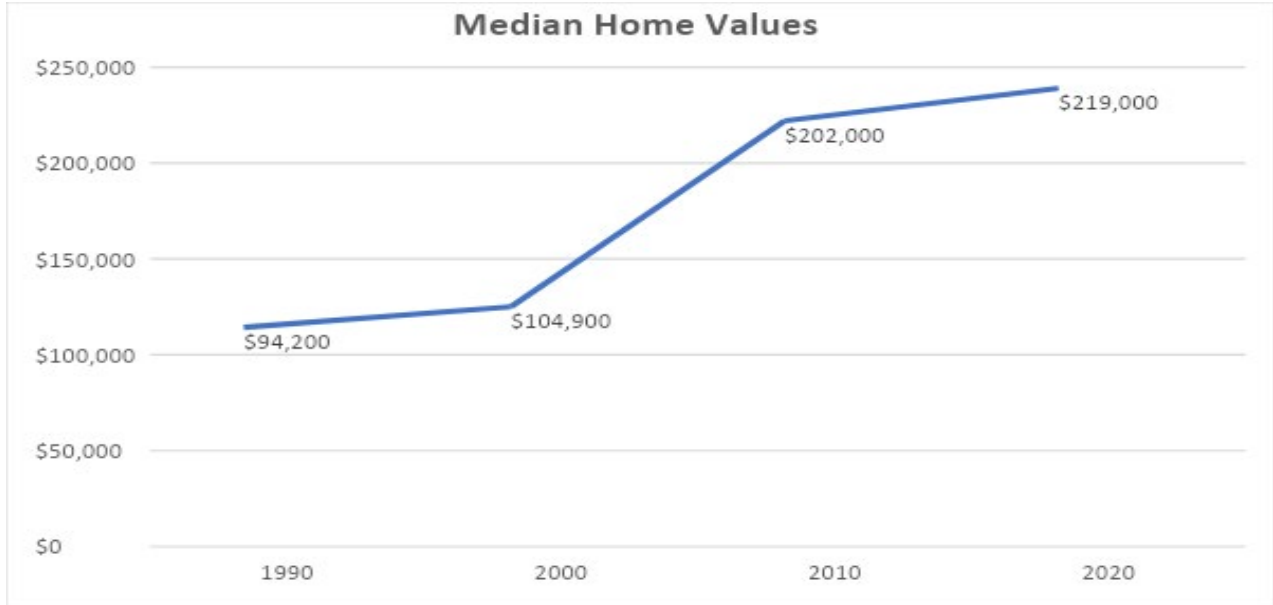
**/ "Value" is the census respondent's estimate of how much the property would sell for if it were for sale.*

2/ "Specified" units exclude one-family houses on ten or more acres and units with a commercial establishment on the premises. In 2000, mobile homes were excluded as well, but not in 2010, accounting for the significant rise in housing counts. Important to note: "Specified Housing Units" is not a term used in the ACS.

Source: 2010 U.S. Census & 2020 ACS

As mentioned in the previous paragraph, it is important to bear in mind that the estimated value of the home is supplied to the Census by the homeowners and does not represent what the home would actually sell for or even the appraised value. It's also important to understand that this data is from 2020 and since that time, home prices have increased exorbitantly. It's easier to fathom the above information presented in Table 4 when these circumstances are taken into consideration.

FIGURE 1: MEDIAN VALUE OF HOMES IN READFIELD FROM 1980 TO 2020



Source: 2020 ACS

Maine State Housing Authority (MSHA) tracks actual sales data, though it is sometimes out of date by the time it is published. According to MSHA, the median price (actual sales) of a home in 2021 in Readfield was \$330,000. This represents a robust recovery from the slump in house prices after the 2008 recession and recent trends due to the pandemic. For perspective, in 2008 the median price of a home in Readfield was \$135,000. In 2020 MSHA's data shows the median price of a home in Readfield was \$250,000. The data from MSHA may differ from that of the ACS because the ACS is an estimation.

According to MSHA, the percentage of homes sold in 2021 dropped by three percent and the median sales price increased by 13 percent for the state in 2020. Some counties saw a staggering increase of more than 20 percent in median home prices since 2020. In 2021, the median home price for the State of Maine was \$295,000 and \$243,000 for Kennebec County. Comparatively, in 2015 the median home price was \$176,000 for the state and \$134,250 for Kennebec County. And MSHA predicts this upward trend will continue.

Compared with surrounding communities and Kennebec County, Readfield's housing prices appear to be on the higher end. According to the MSHA's 2021 data, median home values in neighboring communities ranged from \$282,000 in Mount Vernon, to \$337,250 in Belgrade. The median house price in Readfield is 35 percent higher than the county average.

TABLE 5: COMPARISON OF MEDIAN HOME PRICES IN NEARBY TOWNS, COUNTY, AND STATE

Towns/County/State	2021 Median Home Price
Readfield	\$330,000
Mount Vernon	\$282,000
Belgrade	\$337,250
Kennebec County	\$243,000
Maine	\$295,000

Source: Maine State Housing Authority

Provision of affordable housing options are assisted by MSHA programs. MSHA provides some state and federal options for many types of buyers and renters. Maine State Legislature enacted Legislative Document Number 2003 (LD 2003) in 2022 that has provision to remediate the affordable housing problem state-wide. LD 2003 also requires the Department of Economic and Community Development to develop programs and grant funding to assist towns with the implementation of the new bill. The specifics of LD 2003 are provided at the end of this chapter.

Household Income:

According to data compiled by MSHA, the median home price in Readfield of \$330,000 is considered unaffordable based on the 80 percent of median income rule mentioned above. MSHA calculates an affordable home at various income levels, factoring in interest rates and other variables, and using the rule of thumb that a household should pay no more than 28 percent of its monthly income in housing costs.

MSHA data shows annual median income in Readfield as \$78,106 and the income needed to afford the median home price (\$330,000) is \$92,252 annually, which calculates to an hourly rate of \$44.35 (See Table 6). The median price of what is considered an affordable home is \$279,398 based on the current median income. With the actual median house price, approximately, 59.1% of households (608 households) cannot afford a median priced home in Readfield.

TABLE 6: MEDIAN VERSUS AFFORDABLE COMPARISONS

Median Annual Income	\$78,106
Income Needed to Afford Median Priced House	\$92,252
Difference (Median Vs. Actual)	\$14,146
Median Home Price	\$330,000
Affordable Home Price	\$279,398
Difference (Median Vs. Actual)	\$50,602

Source: Maine State Housing Authority

By this standard, out of the houses sold in Readfield, 60% (30 homes) are considered unattainable to Readfield residents based on their current annual wages, while only 20 homes that have been sold are considered affordable.

TABLE 7: READFIELD'S ESTIMATED HOUSEHOLD INCOMES

Total Households: 977	Approximate Number of Households
Less than \$10,000	11 (1.1%)
\$10,000 - \$14,000	25 (2.6%)
\$15,000 - \$24,999	58 (5.9%)
\$25,000 - \$34,999	55 (5.6%)
\$35,000 - \$49,999	114 (11.7%)
\$50,000 - \$74,999	149 (15.3%)
\$75,000 - \$99,999	187 (19.1%)
\$100,000 - \$149,999	212 (21.7%)
\$150,000 – 199,999	86 (8.8%)
\$200,000 or more	80 (8.2%)
Median income	\$78,106

Source: 2020 ACS

That means Readfield is not affordable for 608 households out of 977 total households currently living in town. Another way to look at it is, out of all the households in Readfield, 369 or 37.8% of them cannot afford to purchase a home that is median priced.

Rental Housing:

The table below shows changes over the last three decades in the cost and affordability of rental housing in Readfield (ACS data source). The median rent charged increased by 58 percent between 2010 and 2020. This rate likely matches inflation and reflects the increase in home values in the last few years. Also notable is the disappearance of available rentals between \$300 to \$500 a month, whereas these price point options were available in 2000. From 2010 to 2020, fewer rentals were available at lower costs, with more available at higher costs. The \$500 - \$999 range still has the most rental options, followed closely by the \$1000 - \$1499 range, whereas in the past two decades there was nothing available in this higher price range. More important, however, are the figures on

affordability in the rental market. Affordable rental housing has declined, while the number of renters paying more than 30 percent of their income for rent has increased greatly.

TABLE 8: COST OF RENTING IN READFIELD

	2000	2010	2020	% Change (2010-2020)
Median Monthly Rent Specified Renter-Occupied Units	\$604	\$633	\$1,000	58%
# Of Units with Cash Rent of:				
\$200 - \$299	9	7	0	-100%
\$300 - \$499	17	0	0	0%
\$500 - \$999	41	51	52	1.96%
\$1000 - \$1499	0	0	39	100%
\$1500 - \$1900	n/a	n/a	7	n/a
\$2000 - \$2400	n/a	n/a	6	n/a
\$2500 or more	n/a	n/a	0	n/a
Rent as a Percentage of Household income:				
Less than 20 percent	39	31	19	-38.7%
20 – 30 percent	18	0	36	100%
30 percent or more	6	27	49	81.5%
Not computed	n/a	n/a	88	n/a

Sources: US Census (2000 & 2010), 2020 ACS

According to MSHA statistics, in 2020 the median cost of the average two-bedroom rental in Readfield’s market area (Augusta Micropolitan Housing Area) was \$941 including utilities. The annual income needed to afford that rent was \$37,646. By their calculations the renter’s household median annual income was \$34,246 and able to afford \$856 for a month’s rent. Additionally, MSHA estimates that some 53.7% of renter households are unable to afford the median cost for an average 2-bedroom rental in the Readfield area. That means that the average two-bedroom unit in the Readfield area is unaffordable, though that data conflicts with the ACS data, which is an estimate and considers Augusta’s data.

This data and trend are in keeping with all of Kennebec County. Data from MSHA shows the median cost of a 2-bedroom apartment including utilities was \$985 in 2020 for Kennebec County. The average renter’s median annual income was \$32,358 in Kennebec County, however the income needed to afford this median cost apartment was calculated to be \$39,397. This leaves 57.7% of households unable to afford what is considered a median priced apartment in Kennebec County.

On the positive side, according to MSHA’s data the average rent from 2017 to 2020 in the Augusta micropolitan area increased by 3 percent, while the median income of renters in this same area increased by 16.7 percent. Therefore, it could be concluded that overall, renting is becoming a little easier in recent years.

According to Maine State Housing Authority, datasets for quantities of housing vouchers issued in Readfield are too minimal to accurately track and could potentially lead to a breach in confidentiality.

Housing Location Trends:

Nationally and regionally, development over the past 40 years has been characterized by urban sprawl and lack of future planning. Small suburban towns explode with population increase and cities shrink in population. Large stores with sizable parking lots have been built on even larger lots, consuming valuable land and resources, while increasing impervious surfaces. What were once small towns on the urban periphery have blossomed into large centers of commerce.

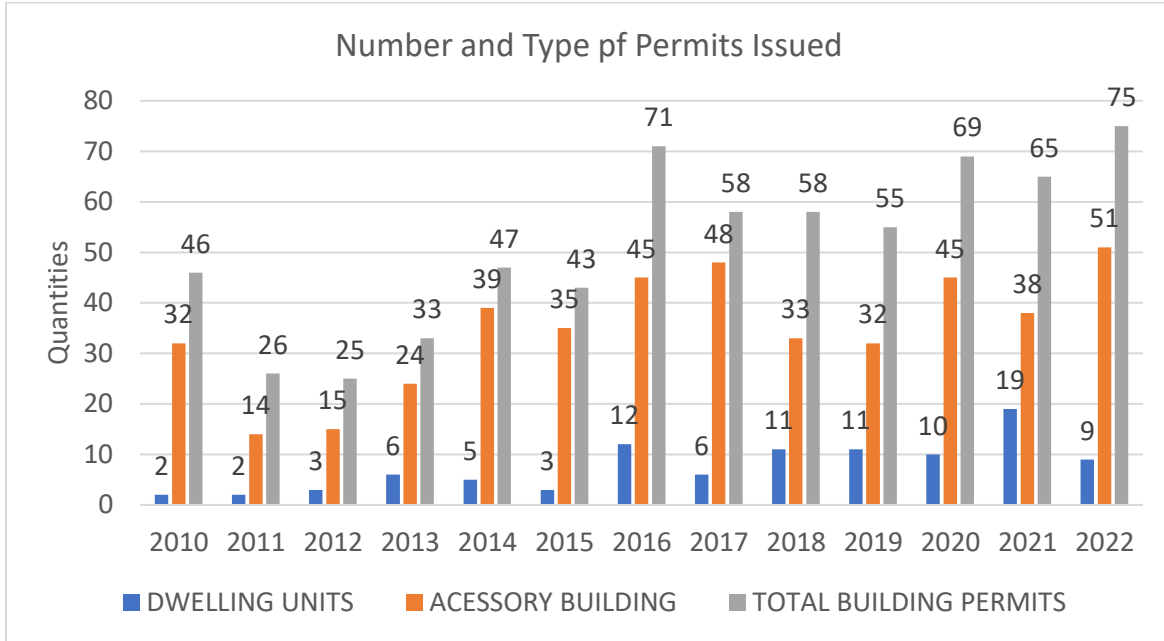
Readfield is somewhat untouched by this and does not appear threatened by large-scale development. The town's character and identity are largely defined by its well-preserved historic areas, rural agricultural countryside, and waterbodies that dot the landscape. The town has a more active town center, but plentiful rural land available for development if ownership patterns and town ordinance encourage it.

While Readfield has avoided commercial sprawl, housing sprawl could become a concern to be aware of. To prevent this type of development and preserve the rural feel, the town should review and update the Land Use Ordinance and Zoning Map on a regular basis to keep up with ever-changing patterns.

Currently, most of the development in Readfield has been spread throughout the town and on a lot-by-lot basis. Residential development far outweighs commercial or industrial development in the past decade. Few subdivisions have been created in the past 10 years. Since 2016, there has been a significant uptick in permits issued. While many were for renovations or reinvestment in existing buildings, there has been an increase in new home construction, too. There have been no permits issued this year for new houses in the Shoreland Zone, but many of these houses have been permitted for renovation. Figure 2 below shows the quantities and types of permits issued since 2010.

In Figure 2, Dwelling Units are defined as new houses, double wide houses, and mobile homes. Accessory Units are defined as garages, sheds, barns, major renovations; and Other is defined as minor renovations, driveways, demolitions, car junk yards, miscellaneous, and solar.

FIGURE 2: NUMBER AND TYPES OF PERMITS ISSUED 2010 – 2022*



Source: Readfield Town Officials

*Quantities through October 31, 2022

Projections:

How much, if at all, can Readfield be expected to grow in the future? Population projections provide the short and easy answer. These are mathematical extrapolations of past population growth and factors such as age distribution and household size.

Maine’s Office of the State Economist (the Office) frequently publishes population projections. The Office projects that Readfield’s population will be 2,611 in 2038. That’s a 0.5 percent increase from the current population of 2,597 in over 16 years. This information was published in 2018, based on Census data.

The Kennebec Valley Council of Governments (KVCOG) also does population projections. It estimates a 2030 population between 2,842 and 3,100. This estimate is based solely on the overall slowing trend of population growth. It should be noted that both sources estimated a population of around 8,200 – 8,600 as of the last Comprehensive Plan in 2010, and Readfield’s current population of 2,597 is far short of that. It is impossible to predict the future, of course. Both projections rely on past trends and other factors.

Based on the projection by the State Economist’s Office, there will be minimal need for the addition of new houses due to population growth. When considering KVCOG’s population projection, there will be a population increase between 245 and 503 people. This would require approximately between 100 to 200 houses in the next planning period. This equates to approximately 8 to 17 houses per year. It is important to keep in mind

these numbers are based on population estimates, and statistical data trends such as decreasing household size, and an increasing number of individuals living alone. These numbers are simply projections to stimulate thought about location for new homes and how to plan to accommodate growth.

The trends of an aging population, single person households, and decreasing family sizes reflect a need for specific housing types. In planning for the future, these trends should shape the type of new housing constructed in one of two ways, or even both: the town should encourage the construction of smaller, one-story low maintenance homes, or condos that blend with the character of the town to accommodate those living alone, and/or the town could encourage larger scale, cluster housing developments with large-sized homes that would, in theory, attract large families that value comfortable space with an easy commute to Augusta. These developments should be encouraged on smaller lot sizes for denser development, preventing urban sprawl into the rural areas of town. Denser development would mean less public road for the town to maintain and generate a more walkable neighborhood, if done properly.

It is worth noting that both population growth and new housing developments increase the demand and use of public services. Furthermore, unless specifically designed for senior citizens, each new household must have one or more regional jobs to support it. Younger, larger households will generate school children, creating demand for the school system. Nearly all households require added waste management and road maintenance costs.

It cannot be expected that the household size will continue to shrink indefinitely. Assuming this trend continued for the next fifteen years and resulted in a total decrease of five percent of the current 2.58 people per household, the average household size would be about 2.45 people per household. This is an important factor to consider when projecting future growth areas in town.

Affordability is another critical factor to consider. Elderly folks are usually on a fixed income. And with the ever-increasing housing costs, many of them may not be able to downsize as they age and afford to stay in town. Likewise, as the younger generations grow up and set out on their own, will they be able to afford to buy a house in the town they grew up in? Not likely, if the current housing price trends continue. Equally concerning, based on the information provided by MSHA, the majority of the population in town cannot afford a median priced house on their income should they have to move.

While some towns can use municipal policies to impact population change, it requires a need and consensus to take strong action, which Readfield may or may not have. It is important, however, that the community pay attention to annual changes in housing development and other local and regional indicators to assess and plan for their future. The town should continue to monitor the rate and type of new homes that are being built. There should be continued discussion on the implications of the demographics' changing needs as they correspond to housing and address these possible needs through policy changes.

Current Housing Regulations:

Readfield's Land Use Ordinance (LUO), updated and adopted in June of 2022, is well-written, current, and comprehensive. It covers all the major, likely application types for various land uses, and is written in a clear, concise manner that would be easily understandable to a seasoned developer, contractor, or inexperienced homeowner. Accompanying the Land Use Ordinance is a Zoning Map that reflects which areas of the town are zoned for different land use types.

Taken together, the Land Use Ordinance and the Zoning Map, allow minimal room for confusion around the wording and intent of the language. Additionally, the timelines for approvals are laid out clearly in the Ordinance. This transparent information should result in applicants submitting all of the required materials with applications and an expedited approval process, if the application requirements are followed properly.

The state regulatory requirements such as Shoreland Zoning and Subsurface Wastewater disposal are addressed in Readfield's LUO because local oversight is preferred; however, if a major violation occurs or technical review is required, the town relies heavily on the state's involvement.

There is nothing to note that would discourage construction of workforce or affordable housing. In fact, Readfield's Land Use Ordinance is not unnecessarily restrictive, nor does it include excessive land use regulatory controls that would prevent or discourage this type of housing.

Suggestions to consider that could result in an offset of housing cost while providing smaller housing units, is the minimum lot size requirements for multifamily housing. Lot size for a multifamily structure is calculated by multiplying the number of proposed housing units in the building by the minimum lot size required in that district for a single-family home. For example, if a four-family dwelling unit was proposed in the Village Residential District, which has a 40,000 square foot (0.92 acre) minimum lot size, the parcel necessary to construct this building would have to be, at minimum 160,000 square feet (3.67 acres), regardless of access to public water and sewer. This could be a deterrent to developers who may be interested in building in Readfield.

Another suggestion for potential change is the restriction in locations for mobile and modular homes outside of a mobile home park. Currently, these housing types are only permitted in the Rural District, Stream Protection District, Resource Protection District, and the Mobile Home Overlay District. This type of housing construction has seen significant improvements in recent years, where some of the modular units are nearly indistinguishable from stick-built homes. They are also considerably more affordable than stick-built construction.

Regardless of these two minor suggestions, the Land Use Ordinance should be reviewed for consistency with new legislation and the Comprehensive Plan update, upon completion of said update. In addition to other changes brought about by LD 2003, the

state has made grant funding available to municipalities for the purposes of contracting services and hiring staff to help administer municipal responsibilities resulting from the passing of this bill. The grant is intended to cover the review and update of land use ordinances to include requirements of this bill.

The most significant changes municipalities will see due to the approval of this bill are detailed below:

- Prohibits municipalities from adopting any ordinance that caps the number of building or development permits each year for any kind of residential dwellings.
- Mandates municipalities to allow higher housing densities.
- Requires municipalities allow multifamily homes with up to 4 dwelling units in any zone in which housing is permitted.
- Required municipalities to allow accessory dwelling units, with proper permitting, attached or detached to any existing housing.
- Mandates that municipalities designate a location within the municipality as a priority development zone in which multifamily housing is permitted at a greater density and requires the priority development zone to be located in an area that has significant potential for housing development and is located near community resources.

If this bill stands as written, it will be one of the most impactful pieces of new legislation seen by the State of Maine in decades. This signals a more active approach in involvement with local government by the state, with more similar activity expected in the future.

Current Housing Regulation Review:

The following Ordinances exert regulatory pressures on all land uses:

Readfield's Land Use Ordinance covers the following:

- Article 1- General Provisions
- Article 2- Administration, Enforcement and Penalties
- Article 3- Non-Conformance
- Article 4- Permit Requirements
- Article 5- Permit Review Requirements
- Article 6- Permit Review, Application Procedures and Standards
- Article 7- Land Use Districts and Regulations
- Article 8- Performance Requirements and Standards
- Article 9- Commercial and Industrial District Adoption Procedure
- Article 10- Road Standards
- Article 11- Definitions

Floodplain Management Ordinance
Public Ways, Traffic, and Parking Ordinance
ICC Building Codes

- International Residential
- International Building
- International Energy Conservation
- Uniform Plumbing Code

Analysis and Key Issues:

Readfield's housing supply and prices determine the future growth in the town, as well as diversity of opportunities. A mixture of housing types encourages a mixture of residents—old and young, singles and large families, as well as different economic classes.

While local government is not generally in the business of providing housing to its residents, many local policies influence the style, price, and location of housing. Towns have historically been responsible for ensuring that its citizens have safe, sanitary, and secure homes, and have done what they can to keep the price of housing down.

Housing affordability needs to be addressed at a regional level, since people are very likely to be willing to move in order to find more affordable housing. If people come to work in Readfield but cannot find a house in their price range, they may well either commute from out of town or quit their job to find better conditions elsewhere.

Seniors are almost always the class most in need of affordable housing. It is clear that Readfield's housing market is falling short of meeting certain needs, particularly for seniors and young, potential home buyers. Assistance is available on the state and federal level, through programs that help with housing affordability. MSHA also has programs for first time home buyers; however, this program is only a discounted down payment and interest rate. At a certain point, even those incentives are inadequate to compensate for high home prices.

Traditionally a function of private enterprise, the supply and location of housing within the community is a major determinant of its future. The many styles and forms of housing can influence the size, age, and income levels of a community, and the location of housing can impact the cost of providing town services and economic health of commercial areas.

The town can help by providing incentives or a regulatory structure that will favor a preferred form of development. Based on past growth, future housing should be encouraged to develop as follows:

- There should continue to be a diversity of housing size and styles, to reflect the diversity of the town's population;
- At least one of every ten new houses constructed will need to be affordable to a family making 80 percent of the median household income (\$78,106- MSHA data);
- Construction quality will be ensured through enforcement of the statewide building code.

There are two demographic trends which must be accommodated within the housing market: 1) populations nationwide and in Readfield are aging: older households have changing priorities in housing, 2) the overall family size is decreasing. This demographic too, has different housing priorities than that of the traditional four-family household. Single-person households and young couples tend to be of the working age, with wages that cannot afford the typical new home.

Since the historic trend in Readfield has been construction of mid-sized to large, single-family homes on large rural lots, it is clear the future demand will not be met if current patterns continue. Strategies to reduce the cost of housing, while not impacting quality are a must.

The cost of housing may be reduced primarily through reducing the development cost. Mechanisms for doing this include decreasing the required parcel size in predetermined areas, reducing the required parcel size for multifamily housing, extending the water and sewer services, or allowing mobile and manufactured homes in more districts. Other mechanisms include permitting more intensive use of existing buildings or forming an affordable housing committee to work with developers and ease the permitting process.

The size of housing lots, also known as “density”, is tied closely to the availability of public services and relation to the existing built-up areas. There are several areas inside the built-up areas of Readfield which could be developed at higher density without impacting the character of the town. This strategy would reduce the development pressure on rural land, increase the efficiency of public utilities, and improve the vitality of the village.

Affordable housing need not be large apartment buildings, nor are mobile homes the only type of affordable single-family homes. It is possible to design affordable single-family homes, thus reducing the stigma associated with affordable housing. It is also possible to design affordable housing neighborhoods within the larger community’s architectural style, again limiting the stigma. Essentially, it is important to keep in mind that affordable housing is not “low class” housing. Promoting housing affordability is for the seniors already living in Readfield who want to downsize, it’s for the young couple who are struggling to start their careers and a family, it’s for the younger generation who want to live in the town where they grew up, and for those who move to town after graduating college to start a local business.