

## 3. HOUSING

### INTRODUCTION

A comprehensive plan needs to address several key housing issues. These include changes in conditions and needs as well as projecting future demand for housing. As a service center, Bucksport faces different housing challenges than the smaller, surrounding towns.

**State Goal:** To encourage and promote affordable, decent housing opportunities for all Maine citizens.

### OVERVIEW / MILL CLOSURE EFFECTS

Bucksport contains a mix of homes ranging from the late eighteenth century to modern construction. While most houses are single-family, there are more than 100 buildings with 2 or more dwelling units. A large majority of the multi-family complexes are situated in the village area with town water and sewer.



The mill closure directly affected the housing market by creating a situation where some owners needed to sell on short notice. The market had been showing signs of full recovery from the 2008 recession when the announcement was made. Though not a crisis situation, higher property taxes and fewer jobs could bring prolonged concerns.

The number of occupied dwelling units increased by 4.2 percent between 2000 and 2010, but the total number of dwellings (vacant and occupied) increased by about 12 percent. There was a 37 percent increase in the number of duplexes and multi-family units. Bucksport had 222 subsidized rental units in 2011, which was nearly 16 percent of all such units in the county. Home sales and rental prices are below the county median. Given the gradual increase in the median age of residents, more senior citizen housing may be needed. Real estate agents report that there are a limited number of energy-efficient homes and rental units available in the middle-price range. An assessment of the extent of substandard and energy-inefficient housing may be warranted. Town needs to continue to monitor blight and involve neighborhoods in managing sources of blight.

### HIGHLIGHTS

- ★ Bucksport was required to adopt the Maine Uniform Building and Energy Code.
- ★ Bank foreclosures presently average about 1 property per month since 2008.
- ★ The housing market's future will partly depend on the image that the town creates.
- ★ The town could seek more CDBG and other sources of housing improvement funds
- ★ Economic pressures may lead Bucksport to become more of a bedroom community if employment opportunities in town do not regain.

## ANALYSIS

### Change in Dwelling Units

There was a 22.7 percent increase in dwelling units (occupied and vacant) in Bucksport (from 2,079 to 2,551 units) between 1990 and 2010 (see Table 3.1). This is a slower than the 29.5 percent rate of increase for the county. The 2010 Census data show a 4.2 percent increase in year-round occupied units in Bucksport for the 2000 to 2010 period (from 2,049 to 2,135) while there was a 10.7 percent increase for the county. The 2003 comprehensive plan projected that there would be 2,146 occupied units in Bucksport in 2010, which is only 11 more than the number reported that year by the Census. This is very close to the projected number. Bucksport has experienced a slower rate of increase in occupied homes than the county as a whole.

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

| <b>Table 1:<br/>Change in Total Dwelling Units (occupied and vacant)<br/>Bucksport and Hancock County: 1990-2010</b> |                  |        |        |        |                     |                     |                     |
|--|------------------|--------|--------|--------|---------------------|---------------------|---------------------|
|  |                  | 1990   | 2000   | 2010   | % change<br>'90-'00 | % change<br>'00-'10 | % change<br>'90-'10 |
| <b>Bucksport</b>   | Occupied         | 1,811  | 2,049  | 2,135  | 13.1%               | 4.2%                | 17.9%               |
|  | Percent of Total | 87.1%  | 89.7%  | 83.7%  |                     |                     |                     |
|  | Vacant           | 268    | 233    | 416    | -13.1%              | 78.5%               | 55.2%               |
|  | Percent of Total | 12.8%  | 10.2%  | 16.3%  |                     |                     |                     |
|  | Total            | 2,079  | 2,282  | 2,551  | 9.7%                | 11.7%               | 22.7%               |
| <b>Hancock County</b>  | Occupied         | 18,342 | 21,864 | 24,221 | 18.2%               | 10.7%               | 32.1%               |
|  | Percent of Total | 60.3%  | 65.8%  | 60.3%  |                     |                     |                     |
|  | Vacant           | 12,054 | 12,081 | 15,963 | 35.4%               | 23.1%               | 33.1%               |
|  | Percent of Total | 39.7%  | 35.2%  | 39.7%  |                     |                     |                     |
|  | Total            | 30,396 | 33,945 | 40,184 | 11.6%               | 15.95%              | 32.3%               |
| <b>Source:</b> U.S. Census   |                  |        |        |        |                     |                     |                     |

The number of vacant homes in Bucksport increased by 78.5 percent (from 233 to 416) between 2000 and 2010. This is much higher than the 23.1 percent rate for the county. Table 3.2 shows the estimated breakdown of vacant homes. It shows that 46.6 percent (194) are seasonal or second homes. This is a much smaller proportion than the county, where 82 percent of the vacant units are second homes. The 2003 comprehensive plan reported that there were 137 second homes in town and that there had been little change in that number since 1980. By contrast, the number of second homes increased by 41 percent (57 units) between 2000 and 2010.

| <b>Table 2:<br/>Vacant Units by Category, 2010</b> |                  |                    |                       |                    |
|--|------------------|--------------------|-----------------------|--------------------|
|  | <b>Bucksport</b> | <b>% of vacant</b> | <b>Hancock County</b> | <b>% of vacant</b> |
| For rent   | 77               | 18.5%              | 838                   | 5.2%               |
| Rented not occupied                                | 9                | 2.1%               | 85                    | 0.5%               |
| For sale   | 52               | 12.5%              | 681                   | 4.2%               |
| Sold, not occupied                                 | 8                | 1.9%               | 74                    | 04.6%              |
| For Seasonal, recreational or                      | 194              | 46.6%              | 13,134                | 82.2%              |
| All other vacant                                   | 76               | 18.2%              | 1,151                 | 7.2%               |
| <b>Total vacant</b>                                | <b>416</b>       | <b>100%</b>        | <b>15,963</b>         | <b>100%</b>        |
| <b>SOURCE:</b> 2010 U.S. Census, D.P. 1            |                  |                    |                       |                    |

An informal survey by the code enforcement office estimated that there are 94 second homes around the town’s lakes. Some of the other second homes may not be seasonal “camps.” Rather, they may be year-round homes now used for part of the year with owners who spend the cold months out of state.



Water views create some of the most desirable locations for homes. Some shoreline in Bucksport is difficult or impossible to access by land. Over five miles of the Penobscot River front are blocked from land access by the railroad tracks.

In 2010 18.5 percent of the vacant units in Bucksport were for rent compared to 5.2 of the units in the county. The town has experienced a significant increase in vacant rental units. The rate is higher than both Waldo County (7.1 percent of all vacant units) and Penobscot County (14 percent).

**Housing Types and Occupancy**

The number of duplex and multi-family units in Bucksport increased by 37 percent between 2000 and 2010 (see Table 3.3). There was a nearly 22 percent increase in the number of mobile homes, while single-family homes increased by under 1 percent. It should be noted that the 2010 data are based on American Community Survey data with a margin of error rate of between 1.8 and 7.2 percent.

| <b>Table 3.3:<br/>Change in Dwelling Unit Types (Occupied and Vacant)<br/>Bucksport: 2000 &amp; 2010</b> |             |                  |             |                  |                  |
|--|-------------|------------------|-------------|------------------|------------------|
| <b>Total Dwellings</b>   | <b>2000</b> |                  | <b>2010</b> |                  | <b>2000-2010</b> |
|  | Number      | Percent of Total | Number      | Percent of Total | Percent Change   |
| Single Family  | 1,649       | 72.3%            | 1,654       | 66.5%            | 0.03%            |
| Duplex/Multi-family  | 382         | 16.7%            | 525         | 21.1%            | 37.4%            |
| Mobile Homes   | 251         | 11.0%            | 306         | 12.4%            | 21.9%            |
| Total Units  | 2,282       | 100%             | 2,485       | 100%             | 8.8%             |
| <b>Source:</b> U.S. Census and American Community Survey (ACS) (2006-2010 average)                       |             |                  |             |                  |                  |

Nearly 30 percent of the occupied dwellings in Bucksport in 2010 were rental units compared to 24 percent of the units county-wide (see Table 3.4). About 11 percent of the county’s rental units are in Bucksport, while the town accounts for about 8.7 percent of the total number of occupied units. As a service center community, Bucksport has more rental units than most towns. Local observers note that some of the rentals are single-family homes that were formerly owner-occupied.



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| <b>Table 3.4:<br/>                     Estimated Tenure of Occupied Year-Round Housing 2000-2010<br/>                     Bucksport &amp; Hancock County (does not include vacant units)</b> |                      |        |            |        |            |                |
|--|----------------------|--------|------------|--------|------------|----------------|
|  |                      | 2000   |            | 2010   |            | 2000-2010      |
| Bucksport  |                      | Number | % of Total | Number | % of Total | Percent Change |
|  | Renter-Occupied      | 534    | 26.1%      | 602    | 29.6%      | 12.7%          |
|  | Owner-Occupied       | 1,515  | 73.9%      | 1,425  | 70.3%      | -5.9%          |
|  | Total Occupied Units | 2,049  | 100%       | 2,027  | 100%       | -0.1%          |
| Hancock County   | Renter-Occupied      | 5,314  | 24.3%      | 5,596  | 24.0%      | 5.3%           |
|  | Owner-Occupied       | 16,550 | 75.7%      | 17,704 | 75.9%      | 6.9%           |
|  | Total Occupied Units | 21,864 | 100.0%     | 23,300 | 100%       | 6.5%           |
| <b>Source:</b> U.S. Census 2000, ACS, 2010   |                      |        |            |        |            |                |

The data show that Bucksport has lower housing prices than most parts of Hancock County. The 2010 American Community Survey (ACS) indicated that the median monthly rent in Bucksport was \$548 compared to \$725 for the county. The median value of an owner-occupied home in 2010 was \$129,900, while the county value was \$201,600. Lower prices do not necessarily mean affordable units, since income levels must be considered.

*Is housing, including rental housing, affordable to those earning the median income in the region? Is housing affordable to those earning 80% of the median income?*

Data from the Maine Office of Policy and Management (OPM) indicate that in 2011, 32.7 percent of households in Bucksport would be unable to afford to buy a home at the median sales price. This rate is below Hancock County (51.7 percent), Waldo County (57.5 percent), and the state (52.5 percent). Maine State Housing Authority data maintain that 36 percent of rental households in Bucksport pay more than 35 percent of their income for rent compared to 33 percent of those in the county. About 58.5 percent of rental households in Bucksport cannot afford the average 2-bedroom rent. This is higher than the 56.5 percent rate for Hancock County but lower than Waldo County (64.1 percent). The affordability problem is compounded by high home heating costs.

The town has taken steps to meet its housing needs. It has undertaken housing rehabilitation programs. Also, it had 222 subsidized units in 2011, which accounted for nearly 16 percent of all such units in the county. The data provided by the OPM indicate that there are no units for the disabled and 51 for senior citizens. More such units may be needed as the population ages.

As mentioned above, the number of seasonal homes increased by nearly 42 percent (57 units) between 2000 and 2010. This contrasts with the

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

1990 and 2000 period when the number of second home decreased by 1 unit (from 138 to 137). Their impact on the town is minimized by the high rate of ownership by Bucksport residents. The previous comprehensive plan committee estimated that about two-thirds of the seasonal homes in town were owned by residents.

If population growth remains stagnant or declines, the town will not experience a significant increase in new home construction. The town will likely need additional units for the elderly and disabled. One specific need is more opportunities for “aging in place.” This means both offering home care services for the elderly and housing developments that provide a continuum of care from assisted living to full nursing care. Since the adjoining towns have very limited land with the public water and sewer required to accommodate higher density housing, most of this need will probably be met locally.

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

The 2003 plan had detailed data on housing conditions at that time. While the town has received Community Development Block Grants and other funding to improve its housing stock since 2003, substandard housing remains a problem. The town needs to conduct an updated housing study to document specific housing conditions. This may include an assessment of the extent of lead paint as well as other life-safety conditions and structural deficiencies. This assessment should be in done in conjunction with the housing committee,

*Are there other major housing issues in the community, such as substandard housing?*



The town’s housing stock is somewhat older than that of the county. The most recent ACS data indicate that 27.8 percent of the dwellings in town were built before 1940 compared to a 26.3 percent rate for the county (see Table 3.5). About 15.2 percent of the units in Hancock County were built between 2000 and 2009 compared to only 5.9 percent of those in Bucksport. This in contrast to the 1980s and 1990s when Bucksport had a higher proportion of homes built than the county. The town has experienced a slowdown in residential construction. Real estate agents report that most buyers prefer newer homes, which are built to more energy efficient standards.

| Table 3.5:<br>Year Dwelling Built |              |             |                |             |
|-----------------------------------|--------------|-------------|----------------|-------------|
| Date range                        | Bucksport    |             | Hancock County |             |
|                                   | Number       | Percent     | Number         | Percent     |
| 2005 or later                     | 90           | 3.6%        | 194            | 4.8%        |
| 2000-2004                         | 58           | 2.3%        | 5,919          | 14.7%       |
| 1990-1999                         | 463          | 18.6%       | 6,243          | 15.5%       |
| 1980-1989                         | 475          | 19.1%       | 5,610          | 13.9%       |
| 1970-1979                         | 343          | 13.8%       | 5,154          | 12.8%       |
| 1960-1979                         | 91           | 3.7%        | 2,421          | 6.0%        |
| 1950-1959                         | 222          | 8.9%        | 2,431          | 6.0%        |
| 1940-1949                         | 53           | 2.1%        | 1,723          | 4.3%        |
| 1939 or earlier                   | 690          | 27.8%       | 10,571         | 26.3%       |
| <b>Total</b>                      | <b>2,485</b> | <b>100%</b> | <b>40,266</b>  | <b>100%</b> |

**SOURCE:** ACS 2008-2010 (Bucksport) ACS 2010-2012 (County]

Local observers note a prevalence of energy-inefficient homes and dwellings requiring substantial repairs. According to ACS estimates, the most common heating source is fuel oil (65.9 percent), followed by wood (15.2 percent), and electricity (10.5 percent). While fuel oil and wood have comparable percentages county-wide, only 5.4 percent of homes in Hancock County are heated by electricity (see Table 3.6). Bucksport has nearly double the rate of homes with electric heat than the county. High heating costs may discourage people from buying homes.

The Maine Uniform Building and Energy Code (MUBEC) requires efficiency in new Bucksport homes. Extra up-front costs incurred are more than recovered through avoided fuel costs. MUBEC has been in force since 2012.

|   | <b>Bucksport</b> |               | <b>Hancock County</b> |             |
|---|------------------|---------------|-----------------------|-------------|
|   | Number           | Percent       | Number                | Percent     |
| Utility Gas   | 0                | 0.0%          | 159                   | 0.7%        |
| Bottled, tank or LP gas   | 124              | 6.1%          | 2,955                 | 12.2%       |
| Electricity   | 212              | 10.5%         | 1,321                 | 5.4%        |
| Fuel oil, kerosene  | 1,336            | 65.9%         | 15,704                | 64.8%       |
| Coal/Coke   | 0                | 0.0%          | 52                    | 0.2%        |
| Wood  | 308              | 15.2%         | 3,751                 | 15.5%       |
| Solar Energy  | 0                | 0.0%          | 15                    | 0.1%        |
| Other fuel  | 38               | 1.9%          | 268                   | 1.1%        |
| No fuel used  | 9                | 0.4%          | 23                    | 0.1%        |
| <b>Total Occupied Dwelling Units</b>                            | <b>2,027</b>     | <b>100.0%</b> | <b>24,248</b>         | <b>100%</b> |
| <b>SOURCE:</b> ACS 2008-2010 (Bucksport) ACS 2010-2012 (County) |                  |               |                       |             |

Real estate agents have reported that there are few homes available in the middle price range built to today’s energy efficiency standards. Another problem is a shortage of family-friendly neighborhoods where children can easily walk to friends’ houses and have places to play. (See discussion of sidewalks in the Transportation chapter).

The town’s land use ordinance facilitates the development of affordable/workforce housing in several ways. It sets standards for mobile home parks, duplexes, and multi-family developments.

*How do existing local regulations encourage or discourage the development of affordable/workforce housing?*

These assure that housing meets quality standards while not imposing excessive requirements. It also allows for residential care facilities and support services such as adult day care.

The town ordinances do not have provisions for an affordable housing density bonus. These provisions are more appropriate for towns with higher real estate prices and a substantial rate of single-family home construction. The data cited in this chapter demonstrate that Bucksport has ample affordable housing opportunities. (Development trends are discussed in the Land Use chapter).