

## Chapter 8: Housing

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

**Purpose:** The purpose can be divided into two parts: first, an inventory of Clinton's housing stock, and second an assessment of its affordability.

**Neighborhoods:** Clinton was a traditional New England village surrounded by a rural, farming community. The village consisted of single family homes, businesses employing several hundred workers, and retail outlets clustered within a quarter mile distance of the Main St. / Railroad St. intersection. Most desired or required services were available within the village. These services included all types of stores, repair shops, doctors, schools, etc. While some of the services have either moved from Clinton or out of the village area, many services are still available in the village. Services within the village include the following: auto repair, medical, pharmacy, convenience stores, gas station, post office, and schools. The village extends on both sides of Route 11/Main Street beginning at Baker Street and extending towards Silver Street. The area is also bounded by the Sebasticook River and the railroad line.

The new homes and rebuilt homes are mostly along the rural roads. Some of the movement from the village was enhanced as Clinton upgraded roads from mud/gravel to year round paved roads. It is now common to find businesses located in the rural area adjacent to the owner's home. Along with that we have five or six large farms which support multiple families and include large acreages both open and forested.

**Subdivisions:** Subdivisions play a major role in housing development throughout a community. An advantage of a subdivision over incremental development is that a greater amount of planning goes into a subdivision project. The town has a subdivision ordinance that was updated as per the recommendations of the previous comprehensive plan. Clinton currently has approximately 12 subdivisions in the town inventory.

**Residential Housing and Land Use:** This paragraph is not intended to be more than information and will not supersede the current Clinton's Land Use District Requirements Ordinance. Section 2, Chapter 13, Existing Land Use Patterns, of this plan addresses in more detail allowable residential housing types by zoning districts. It is sufficient here to say residential housing is allowed to some degree in all zoning districts (Commercial, Industrial/Commercial, Low Density, Medium Density, Rural and Resources Protected) as described in the ordinance.

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**Changes in Total Housing Stock:** Table 8-1 includes a summary of the changes in total housing stock since 1990 in Clinton and a number of adjacent communities, Kennebec County and the State of Maine. Between 1990 and 2000, and total housing stock in Clinton grew by 183 units, or 15%. The Town's rate of increase was far greater than that of Kennebec County (9%) and the State of Maine (11%). Between 2000 and 2010 Clinton grew by 138 housing units or 10%. This rate of growth was higher than the County (8%) and less than State rate (11%), and was tied for fifth highest of all communities shown in the table. Clinton's rate of growth has decreased by 5% between 2000 and 2010. However, in the communities south of Waterville in the table, housing stock is increasing at a faster rate than Clinton.

|                 | 1990    | 2000    | 2010    | # Change<br>1990-2000 | % Change<br>1990-2000 | #Change<br>2000-2010 | %Change<br>2000-2010 |
|-----------------|---------|---------|---------|-----------------------|-----------------------|----------------------|----------------------|
| Clinton         | 1,226   | 1,409   | 1,547   | 183                   | 15                    | 138                  | 10                   |
| Benton          | 876     | 1,069   | 1,164   | 193                   | 22                    | 96                   | 9                    |
| Burnham         | 534     | 649     | 714     | 115                   | 22                    | 65                   | 10                   |
| Canaan          | 792     | 979     | 1,105   | 187                   | 24                    | 126                  | 13                   |
| China           | 1,703   | 2,029   | 2,316   | 326                   | 19                    | 287                  | 14                   |
| Fairfield       | 2,658   | 2,801   | 3,016   | 143                   | 5                     | 215                  | 8                    |
| Norridgewock    | 1,215   | 1,389   | 1,520   | 174                   | 14                    | 131                  | 9                    |
| Skowhegan       | 3,895   | 4,165   | 4,234   | 270                   | 7                     | 69                   | 2                    |
| Vassalboro      | 1,602   | 1,838   | 2,065   | 236                   | 15                    | 463                  | 25                   |
| Winslow         | 3,274   | 3,591   | 3,692   | 317                   | 10                    | 418                  | 12                   |
| Kennebec County | 51,648  | 56,364  | 60,972  | 4,716                 | 9                     | 4,680                | 8                    |
| State of Maine  | 587,045 | 651,901 | 721,830 | 64,856                | 11                    | 69,929               | 11                   |

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**Housing Types:** Table 8-2 contains an estimate of housing units in 2009 by housing type, as reported in the 2009-2013 American Community Survey 5-year Estimates. In 2009, 67% of the housing units in Clinton were estimated to be single family dwellings (detached and attached). The table also shows 2013-2017 American Community Survey 5-year Estimates. Single-family dwellings were still predominant as 66% of the housing. In conclusion, single family housing, to include mobile homes, represents almost all of the housing in Clinton.

| Total # Year-round units         | #2009-2013 estimate occupied | %2009-2013 estimate occupied | #2013-2017 estimate occupied | %2013-2017 estimate occupied |
|----------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| <b>Single Family</b>             | <b>951</b>                   | <b>67</b>                    | <b>910</b>                   | <b>66</b>                    |
| <b>Duplex (2 families)</b>       | <b>9</b>                     | <b>.6</b>                    | <b>0</b>                     | <b>0</b>                     |
| <b>Multi-family (3-4 units)</b>  | <b>0</b>                     | <b>0</b>                     | <b>62</b>                    | <b>4.5</b>                   |
| <b>Multi-family (5-9 units)</b>  | <b>11</b>                    | <b>.8</b>                    | <b>0</b>                     | <b>0</b>                     |
| <b>Multi-family (10 or more)</b> | <b>0</b>                     | <b>0</b>                     | <b>6</b>                     | <b>.5</b>                    |
| <b>Mobile Home</b>               | <b>448</b>                   | <b>31.6</b>                  | <b>399</b>                   | <b>29</b>                    |
| <b>Total</b>                     | <b>1419</b>                  | <b>100</b>                   | <b>1377</b>                  | <b>100%</b>                  |

Local data from Trio records in October 2019 and surveys indicate the estimates in Table 8-2 can be clarified by the following:

Single family dwellings: 1008  
 Multi-unit dwellings: 61  
 Single-wide Mobile Homes: 376  
 Total: 1445

**Age and Condition of Clinton's Housing Stock:** Most of the housing stock was constructed since 1960 as noted in Table 8-3. A total of 74% of housing was constructed between 1960 and 2000. The remaining 26% was constructed prior to 1960. The housing stock should be in relative good condition considering its age.

| Year Built             | %Occupied Housing Units(1492) | %Owner Occupied Units (1214) | %Renter Occupied Units (278) |
|------------------------|-------------------------------|------------------------------|------------------------------|
| <b>2000 or later</b>   | 8.6%                          | 8.2%                         | 10.4%                        |
| <b>1990-1999</b>       | 9.1%                          | 10.3%                        | 4%                           |
| <b>1980-1989</b>       | 22.8%                         | 26%                          | 8.6%                         |
| <b>1960-1979</b>       | 33.5%                         | 31.3%                        | 43.2%                        |
| <b>1940-1959</b>       | 5.9%                          | 5.5%                         | 7.6%                         |
| <b>1939 or earlier</b> | 20%                           | 18.6%                        | 28.3%                        |

**Tenure of Households:** Table 8-4 indicates that between 2012 to 2017 there is no statistical significant change of number of occupied housing units. However, vacant units went from 9% in 2012 to 13% in 2017.

| <b>Table 8-4</b><br><b>Clinton Housing Units by Tenure (Owner occupied vs. Vacant Units)</b><br>Source: Maine State Housing Authority January 2019 |           |              |           |              |
|--|-----------|--------------|-----------|--------------|
|  | 2008-2012 | Percent      | 2013-2017 | Percent      |
| Total Units  | 1,541     |              | 1,585     |              |
| Occupied Units   | 1,398     | 91% of Total | 1,377     | 87% of Total |
| Owner Occupied   | 1,095     | 78% of Occ.  | 1,120     | 81% of Occ.  |
| Renter Occupied  | 303       | 22% of Occ.  | 257       | 19% of Occ.  |
| Vacant Units   | 143       | 9% of Total  | 208       | 13% of Total |
| Vacant For Sale  | 0         | 0% Vac.      | 0         | 0% Vac.      |
| Vacant For Rent  | 21        | 6.5% Vac.    | 42        | 14% Vac.     |
| Vacant Seasonal  | 11        | 1% of Total  | 20        | 1% of Total  |

**Housing Affordability:** Table 8-5 shows that approximately 1143 units are spending less than \$1,166 per month (30% of Clinton’s median income of \$3,885 per month). There are approximately 180 units that are spending more than 30% of the median income.

| <b>Table 8-5</b><br><b>Clinton Analysis of Housing Expenses by Unit</b><br>Source: 2013-2017 American Community Survey 5-year Estimates |                 |
|---|-----------------|
| Monthly Housing Costs (1377 occupied units)   | Number of Units |
| Less than \$300   | 178             |
| \$300-\$499   | 206             |
| \$500-\$799   | 312             |
| \$800-\$999   | 341             |
| \$1,000-\$1,499   | 213             |
| \$1,500-\$1,999   | 55              |
| \$2,000-\$2,499   | 12              |
| \$2,500-\$2,999   | 6               |
| \$3,000 or more   | 0               |
| No cash rent  | 54              |

The 335 very low income households in Clinton should be spending \$626 or less for housing. The 185 low income households should be spending between \$626 and \$1002 for housing. The 592 moderate income households should be spending between and \$1002 and \$1879 for housing. Reference Table 6-7 for the number of households in each income bracket.

The Maine State Housing Authority Facts and Affordability Index for Maine-2018 states that the Waterville Micropolitan Housing Market’s Affordability index is 1.16. The Median Home Price is \$134,500. The area’s median income is \$47,695. The income needed to afford Median Home Price is \$41,073. These figures result in a Home Price Affordable to Median Income to be \$156,185. These figures align to Clinton’s Median Income of \$46,625. An Affordability Index of less than 1 means the area is generally unaffordable. So the 1.16 affordability index indicates that there is affordable housing in the greater Waterville housing market.

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Table 8-6 shows that 19.6% of Clinton’s households are spending 30% or more of their income for housing. This is slightly less than the 20.4% in Kennebec County who are paying 30% or more for housing.

| Yearly Household Income | Percentage of Households | Monthly housing cost Less that 20% | Monthly housing cost 20%-29% | Monthly housing cost 30% or more |
|-------------------------|--------------------------|------------------------------------|------------------------------|----------------------------------|
| Less than \$20000       | 11.0%                    | 2.1%                               | 0%                           | 8.9%                             |
| \$20000 - \$34999       | 18.4%                    | 6.3%                               | 3.8%                         | 8.3%                             |
| \$35000-\$49999         | 18.2%                    | 8.1%                               | 8.8%                         | 1.3%                             |
| \$50000-\$74999         | 26.9%                    | 22.4%                              | 3.4%                         | 1.1%                             |
| \$75000 & more          | 22.8%                    | 21.8%                              | 1%                           | 0%                               |
| Zero or negative income | 2.7%                     | 0%                                 | 0%                           | 0%                               |
| <b>Total</b>            | <b>100.00%</b>           | <b>60.70%</b>                      | <b>17.00%</b>                | <b>19.60%</b>                    |

### Conclusions:

- Additional housing units required for the next 10-12 years based on Table 8-2, local Trio data, and permits is around 8-10 per year. A minimum of one housing unit needs to be affordable.
- Housing including rentals is affordable for those earning 80% (\$37,300) of Clinton’s median income of \$46,625. See Table 8-5 and 8-6.
- Seasonal homes do not have impact on Clinton’s housing. See Table 8-4. There are very few seasonal homes as there are no lakes where such homes would appear.
- Housing types in Table 8-2 indicate the need for multi-unit senior citizen and low income housing.
- There are a large number of older mobile homes which have depreciated. This is a concern to the community.
- Existing local regulations encourage the development of affordable, workforce housing.

### Issues:

1. There is a need for housing for seniors and low income citizens.

2. Mobile homes make up a significant portion of the town’s housing stock.

**Policies:** Minimum policies required to address state goals:

(1) To encourage and promote adequate workforce housing to support the community’s and region’s economic development.

(2) To ensure that land use controls encourage the development of quality affordable housing, including rental housing.

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(3) To encourage and support the efforts of the regional housing coalitions in addressing affordable and workforce housing needs.

**Strategies:** Minimum strategies required to address state goals:

(1) Maintain, enact or amend growth area land use regulations to increase density, decrease lot size, setbacks and road widths, or provide incentives such as density bonuses, to encourage the development of affordable/workforce housing.

(2) Maintain, enact or amend ordinances to allow the addition of at least one accessory apartment per dwelling unit in growth areas, subject to site suitability.

(3) Create or continue to support a community affordable/workforce housing committee and/or regional affordable housing coalition.

(4) Designate a location(s) in growth areas where mobile home parks are allowed pursuant to 30-A M.R.S.A. §4358(3)(M) and where manufactured housing is allowed pursuant to 30-A M.R.S.A. §4358(2).

(5) Support the efforts of local and regional housing coalitions in addressing affordable and workforce housing needs.

(6) Seek to achieve a level of at least 10% of new residential development built or placed during the next decade be affordable.

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**Issues identified by the Comprehensive Planning Committee with Strategies:**

| <b>Issue</b>   | <b>Strategy</b>   | <b>Responsibility</b> | <b>Action Party</b>                             | <b>Coordinator</b>   | <b>Implementation</b> |
|--|---|-----------------------|---|--|-----------------------|
| <p><b>Issue 8-1</b><br/>Need senior and low income housing.</p> <p><b>See Issue 7-2</b></p>        | <p>Determine need for number of housing units, then research lenders and/or investors to determine feasibility. Consider including this with the village reinvention.</p> | <p>Selectmen</p>      | <p>Town Manager, Planning Board</p>             | <p>Maine State Housing Authority, USDA Rural Development, Village Reinvention Ad-Hoc Committee</p> | <p>2025</p>           |
| <p><b>Issue 8-2</b><br/>Mobile homes make up a significant portion of the town's housing stock</p> | <p>Designate locations where mobile homes are allowed and what permissions and restrictions apply</p>   | <p>Selectmen</p>      | <p>Planning Board, Code Enforcement Officer</p> | <p>State of Maine Manufactured Housing Board</p>   | <p>Start 2023</p>     |