



TOWN OF ELIOT, MAINE

1333 STATE ROAD, ELIOT, ME 03903

(207) 439-1813

WWW.ELIOTMAINE.ORG

2017

Annual Findings & Recommendations of the Eliot Planning Board Regarding the Annual Allocation of Growth Permits

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PLANNING BOARD FINDINGS REGARDING 2017 PROJECTED GROWTH AND RECOMMENDED NUMBER OF GROWTH PERMITS TO ALLOCATE

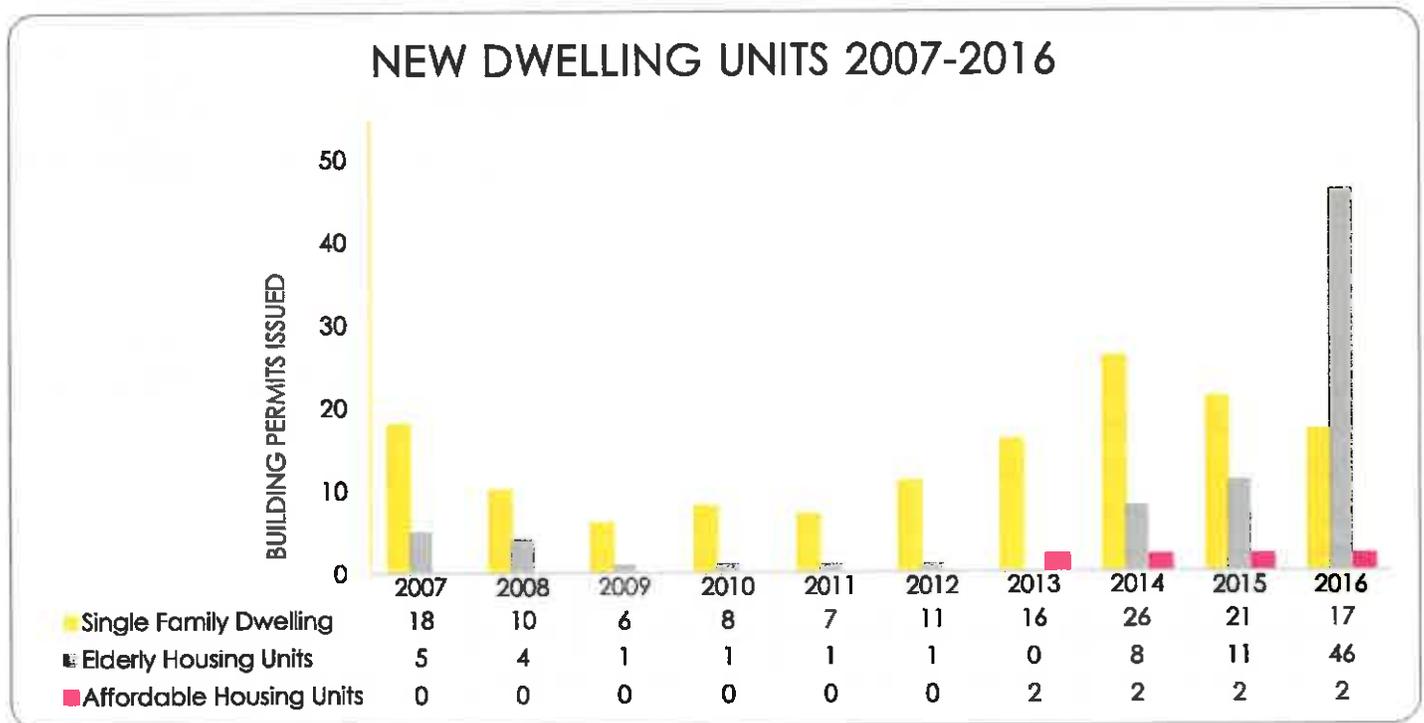
INTRODUCTION

In accordance with §29-5(b)(2) of the Growth Management chapter, the Planning Board shall prepare for the general public findings regarding the following calendar year's projected rate of residential growth and recommendations regarding the number of growth permits to allocate for new dwelling units in 2017. These recommendations will be presented to the Board of Selectmen in the form of a warrant article and voted on by residents at the next annual or special town meeting.

If the Planning Board's recommended number of growth permits is rejected by the majority of voters, the number of growth permits to be allocated for 2017 shall be the minimum number established by State statute, as described in §29-5(a) below:

In accordance with 30-A M.R.S.A. § 4360, the number of building permits allocated each calendar year for new residential dwelling units must be 105 percent or more of the mean number of permits issued for new residential dwellings, not including permits for affordable housing, during the ten years immediately prior to the year in which the number is calculated. The mean is determined by adding together the total number of building permits issued, excluding permits issued for affordable housing, for new dwelling units for each year in the prior ten years and then dividing by ten. In addition, the minimum number of building permits allocated annually for new dwelling units meeting the definition of affordable housing shall be no less than ten percent of the number set forth above. If either number is a decimal, it shall be rounded to the nearest whole number. For the purposes of this chapter, 105 percent of the ten-year mean shall be the floor, or minimum number of building permits which must be allocated annually.

The chart below represents the last 10 years of new homes constructed including single family dwellings, elderly housing dwelling units, and affordable housing units.



FACTORS CONSIDERED BY THE PLANNING BOARD WHEN RECOMMENDING THE ANNUAL ALLOCATION OF GROWTH PERMITS

The Planning Board considers a number of factors when recommending the maximum allocation of growth permits each year including:

- Input solicited from the public works director, planning assistant, code enforcement officer, town clerk, fire chief, chief of police, community services director, school district or other departments, independent experts or agencies to ensure that the rate of growth has not outpaced or otherwise become inconsistent with the town's capital improvement capability to establish or enlarge public facilities and services to accommodate growth (see attached questionnaires returned by department heads);
- Consistency with the Town of Eliot Comprehensive Plan;
- The number of applicants currently on the growth permit waiting list;
- Written and verbal comments from the public at public input sessions, etc.;
- Comments made at July 12, 2016 public hearing on 2017 growth permit allocation;
- The unintended consequences of limiting residential growth (i.e. how the lack of growth permits to meet current demand can drive other types of growth like commercial development or elderly housing).

STATUS OF WAITING LIST/AVERAGE TIME OF WAITING LIST

- As of July 30, 2016, there are a total of 38 lots on the waiting list awaiting growth permits.
- For each of the 18 growth permits issued in 2016, the average amount of time spent on the waiting list was **150 days** overall.
- Non-subdivision lots spent an average of **99 days** on the waiting list
- Lots within subdivisions spent an average of **200 days** on the waiting list.
- Please see the attached memo from Heather Ross, Code Enforcement Officer, for estimated wait list time for 2017 based on the minimum allocation of growth permits.

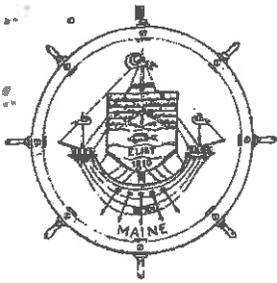
PLANNING BOARD'S RECOMMENDED NUMBER OF GROWTH PERMITS TO ALLOCATE IN 2017

After considering all of the information described above, the Planning Board is unanimously recommending a maximum allocation of **30** growth permits for new dwelling units in 2017.

2017 MINIMUM ALLOCATION OF GROWTH PERMITS FOR 2017 (ESTIMATED)

In accordance with §29-5(a), if the Planning Board's recommended number of growth permits is not approved by voters, the estimated number of growth permits that will be allocated in 2017 for new dwelling units will be **23**, plus 2 additional permits for dwelling units meeting the definition of 'affordable housing. Please be aware that these are only estimates. The calculation of the minimum allocation of growth permits for 2017 will not be final until December 31st, 2016. An additional 6 dwelling units would have to be permitted prior to December 31st to this estimate of 23 to 24, so it is not likely this number will change substantially. See below for calculation:

# Permits issued for new dwelling units in last 10 years (excl. affordable housing)	=	218
Mean of 218 (218/10)	=	21.8
Mean x 1.05%	=	22.89
22.89 rounded to nearest whole #	=	23 Subdivision/Non-Subdivision growth permits
+Additional 10% for Affordable Housing Units	=	2 Affordable Dwelling Unit growth permits



Town of Eliot

INCORPORATED 1810

Code Enforcement Department

1333 State Road, Eliot, ME 03903

Tel: (207) 439-1813 Extension 16

Memo

Date: July 11, 2016

To: Planning Board

From: Heather Ross, Code Enforcement Officer

RE: Growth Permit

Current growth permit wait list:

- 28 Applications for properties within a subdivision
- 8 Applications for properties not in a subdivision
- 2 Applications for affordable housing

In accordance with Sec. 29-5, there will be 23 growth permits issued in 2017. This number may change depending on the actual number of permits issued in 2016.

The following time frames are based on the issuance of 23 growth permits in 2017, and in subsequent years:

Growth Permit for property within a subdivision

The next application received for a property within a subdivision will be eligible for a growth permit in January 2018. Any subsequent subdivision growth permit applications would be eligible for growth permits in January 2019.

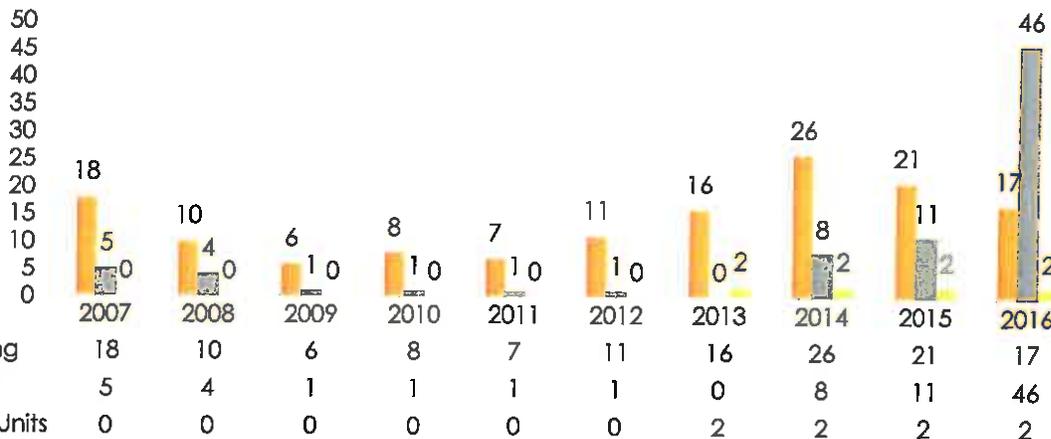
Growth Permit for a property not within a subdivision

The next four applications for property not within a subdivision would be eligible for a growth permits in January 2017. Any subsequent non-subdivision applications would be eligible for growth permits in January 2018.

Growth Permit for an affordable house

A new application for affordable housing would be eligible for a growth permit in January 2018.

Growth History 2007-2016



1. The chart above illustrates the last 10 years of new dwelling units constructed by housing type. Over the last 10 years (or during your tenure, if less), do you recall any year(s) in which the rate of new home construction significantly impacted or outpaced your department's ability to provide the necessary services and facilities to accommodate the increase in population? (i.e. Lack of staff to service increased population or maintain additional infrastructure such as roads, inadequate space at your facility to accommodate population, etc.).

YES NO

If yes, please provide the year(s) and describe any significant impacts on your department below:

2. In the coming year (2017), could your department reasonably shoulder the impacts of 25 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

N.A.

3. In the coming year (2017), could your department reasonably shoulder the impacts of 50 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

N.A.

4. In the coming year (2017), could your department reasonably shoulder the impacts of 75 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

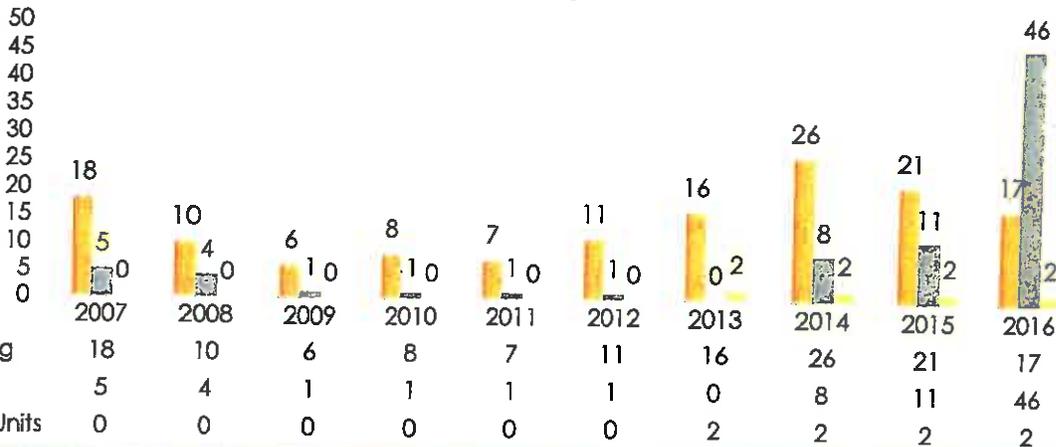
N.A.

Richard Philbrick
Name and Title

Harbor Master
Department

RECEIVED
JUL 12 2016
BY: [Signature]

Growth History 2007-2016



1. The chart above illustrates the last 10 years of new dwelling units constructed by housing type. Over the last 10 years (or during your tenure, if less), do you recall any year(s) in which the rate of new home construction significantly impacted or outpaced your department's ability to provide the necessary services and facilities to accommodate the increase in population? (i.e. Lack of staff to service increased population or maintain additional infrastructure such as roads, inadequate space at your facility to accommodate population, etc.).

YES NO

If yes, please provide the year(s) and describe any significant impacts on your department below:

Yes, Planning Dept. is overloaded. Need additional staff.

2. In the coming year (2017), could your department reasonably shoulder the impacts of 25 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

We do miracles.

3. In the coming year (2017), could your department reasonably shoulder the impacts of 50 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

But very challenging

4. In the coming year (2017), could your department reasonably shoulder the impacts of 75 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

Not enough Planning Asst. + CEO to do that much in One Year

Dana Lee, Town Mgr

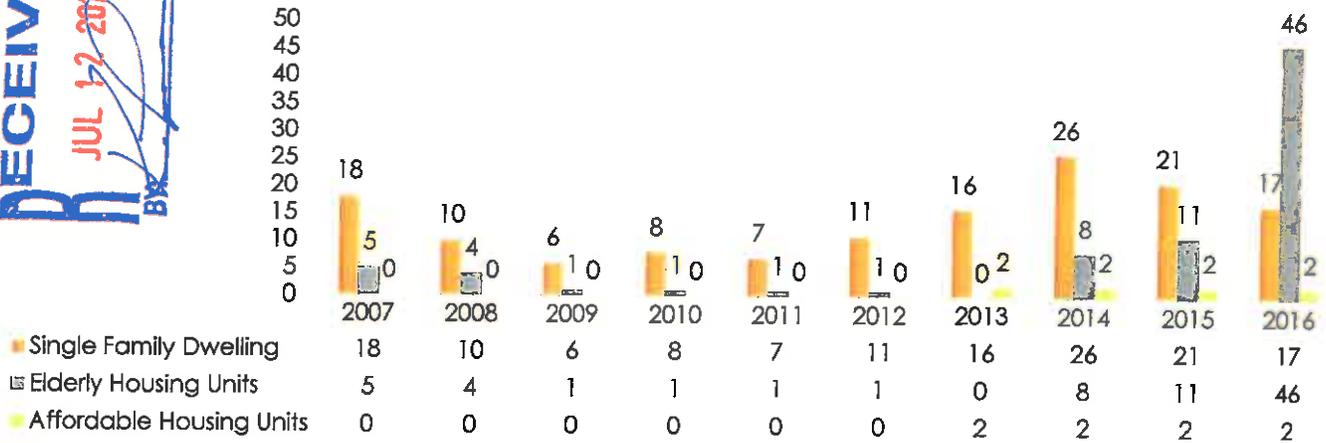
Name and Title

Admin

Department

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Growth History 2007-2016



1. The chart above illustrates the last 10 years of new dwelling units constructed by housing type. Over the last 10 years (or during your tenure, if less), do you recall any year(s) in which the rate of new home construction significantly impacted or outpaced your department's ability to provide the necessary services and facilities to accommodate the increase in population? (i.e. Lack of staff to service increased population or maintain additional infrastructure such as roads, inadequate space at your facility to accommodate population, etc.).

YES NO

If yes, please provide the year(s) and describe any significant impacts on your department below:

2. In the coming year (2017), could your department reasonably shoulder the impacts of 25 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

3. In the coming year (2017), could your department reasonably shoulder the impacts of 50 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

AN INCREASE TO 50 NEW DWELLING UNITS COULD REQUIRE 160-220 ADDITIONAL INSPECTIONS AND INCREASED PAPERWORK.

4. In the coming year (2017), could your department reasonably shoulder the impacts of 75 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

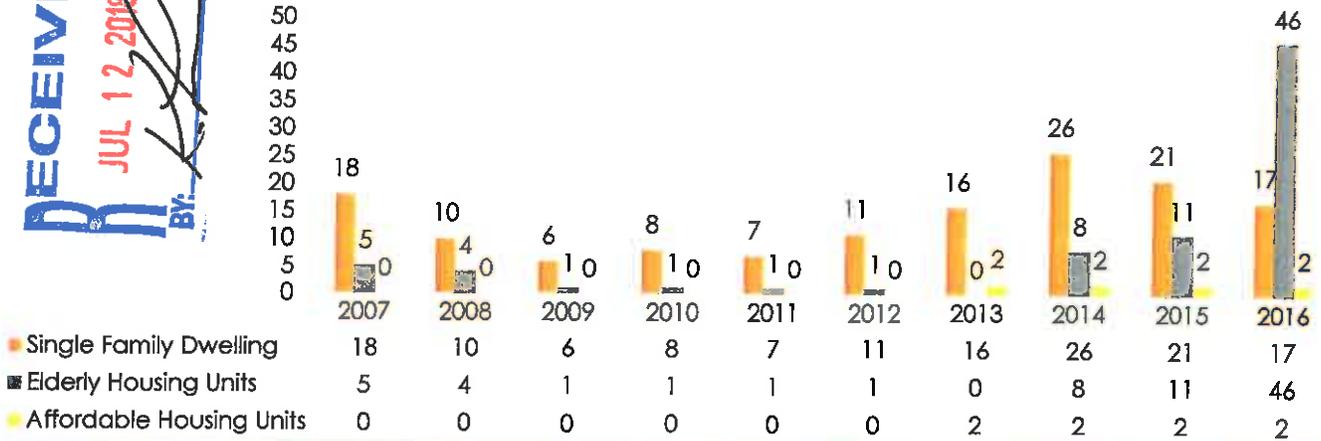
SEE ABOVE

HEATHER M ROSS CODE ENFORCEMENT
Name and Title OFFICER

CODE ENFORCEMENT
Department

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JUL 12 2016
BY: [Signature]

Growth History 2007-2016



1. The chart above illustrates the last 10 years of new dwelling units constructed by housing type. Over the last 10 years (or during your tenure, if less), do you recall any year(s) in which the rate of new home construction significantly impacted or outpaced your department's ability to provide the necessary services and facilities to accommodate the increase in population? (i.e. Lack of staff to service increased population or maintain additional infrastructure such as roads, inadequate space at your facility to accommodate population, etc.).

YES NO

If yes, please provide the year(s) and describe any significant impacts on your department below:

2013/2014. WHEN WE WERE IN BETWEEN CODE ENFORCEMENT OFFICERS AND IT WAS A VERY BUSY YEAR FOR NEW CONSTRUCTION. COVERING PLANNING & CODE ENFORCEMENT @ THE SAME TIME WAS VERY CHALLENGING.

2. In the coming year (2017), could your department reasonably shoulder the impacts of 25 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

3. In the coming year (2017), could your department reasonably shoulder the impacts of 50 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

4. In the coming year (2017), could your department reasonably shoulder the impacts of 75 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

100 NEW DWELLING UNITS WOULD LIKELY REQUIRE AN ORDINANCE CHANGE TO EXTEND REVIEW TIMES FOR PB OR ADDITIONAL STAFF TO REVIEW PLANS OR TAKE ON ADMINISTRATIVE DUTIES

KATE PELECHER, PLANNING ASST.

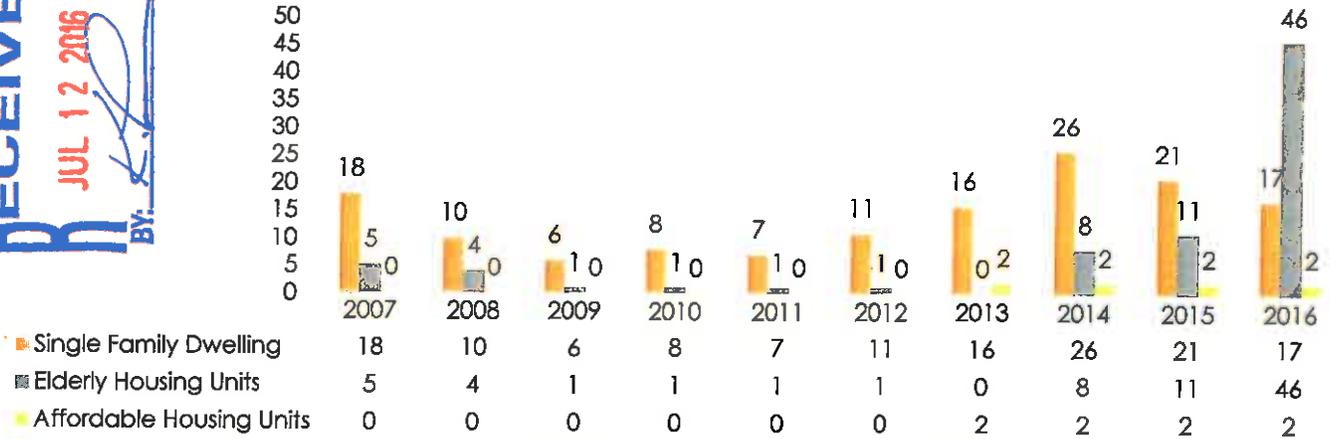
PLANNING

Name and Title

Department

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JUL 12 2016
BY: [Signature]

Growth History 2007-2016



1. The chart above illustrates the last 10 years of new dwelling units constructed by housing type. Over the last 10 years (or during your tenure, if less), do you recall any year(s) in which the rate of new home construction significantly impacted or outpaced your department's ability to provide the necessary services and facilities to accommodate the increase in population? (i.e. Lack of staff to service increased population or maintain additional infrastructure such as roads, inadequate space at your facility to accommodate population, etc.).

YES NO

If yes, please provide the year(s) and describe any significant impacts on your department below:

2. In the coming year (2017), could your department reasonably shoulder the impacts of 25 new dwelling units without the need for additional staff, space or funding? YES NO

If no, please describe any measurable impacts on your department below:

3. In the coming year (2017), could your department reasonably shoulder the impacts of 50 new dwelling units without the need for additional staff, space or funding? YES NO

If no, please describe any measurable impacts on your department below:

SOMEWHAT, THERE MAY BE TIMES OF NEEDED ADDITIONAL STAFF AND FILING SPACE

4. In the coming year (2017), could your department reasonably shoulder the impacts of 75 new dwelling units without the need for additional staff, space or funding? YES NO

If no, please describe any measurable impacts on your department below:

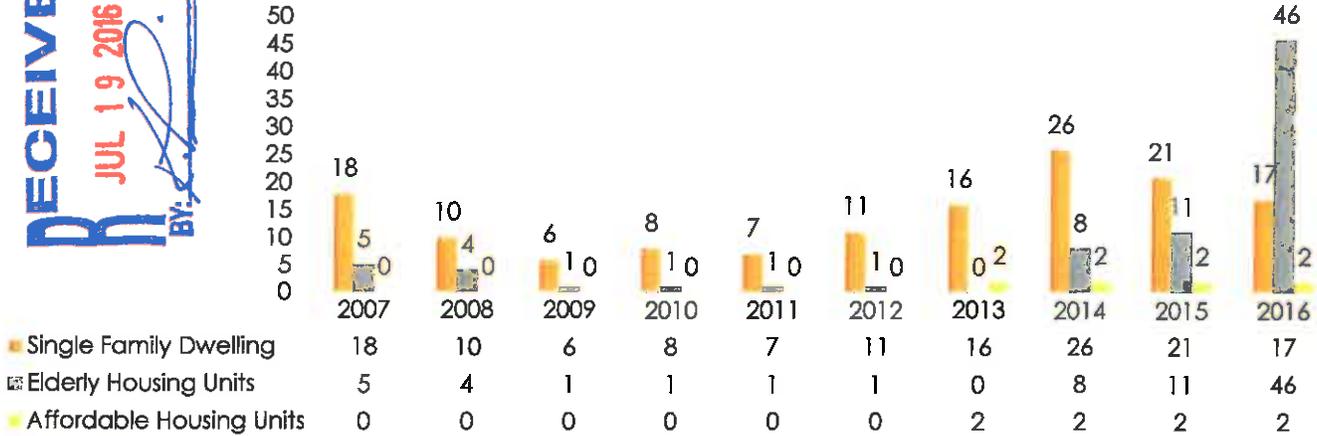
WOULD NEED ADDITIONAL SPACE AND STAFF HELP AT TIMES

MARTINE PAINCHAUD ASSESSOR
Name and Title

ASSESSING
Department



Growth History 2007-2016



1. The chart above illustrates the last 10 years of new dwelling units constructed by housing type. Over the last 10 years (or during your tenure, if less), do you recall any year(s) in which the rate of new home construction significantly impacted or outpaced your department's ability to provide the necessary services and facilities to accommodate the increase in population? (i.e. Lack of staff to service increased population or maintain additional infrastructure such as roads, inadequate space at your facility to accommodate population, etc.).

YES NO

If yes, please provide the year(s) and describe any significant impacts on your department below:

2. In the coming year (2017), could your department reasonably shoulder the impacts of 25 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

- ① IF NEW DWELLINGS WERE CONSTRUCTED ON ROADWAY(S) THAT ARE ADOPTED AS TOWN OWNED ROADWAYS
- ② ADMINISTRATIVELY IN HOMES CONTINUE TO CONNECT TO THE TOWNS SEWER SYSTEM.

3. In the coming year (2017), could your department reasonably shoulder the impacts of 50 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

FOR THE SAME REASON(S) STATED IN QUESTION #2.

4. In the coming year (2017), could your department reasonably shoulder the impacts of 75 new dwelling units without the need for additional staff, space or funding?

YES NO

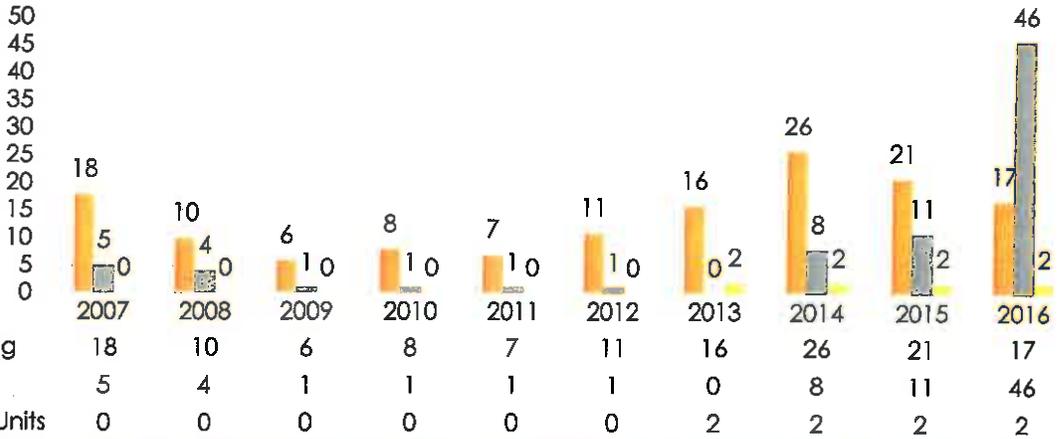
If no, please describe any measurable impacts on your department below:

FOR THE SAME REASON(S) STATED IN QUESTIONS #2 and #3.

JOEL MOUNTAIN, DPH DIRECTOR
Name and Title

PUBLIC WORKS
Department

Growth History 2007-2016



1. The chart above illustrates the last 10 years of new dwelling units constructed by housing type. Over the last 10 years (or during your tenure, if less), do you recall any year(s) in which the rate of new home construction significantly impacted or outpaced your department's ability to provide the necessary services and facilities to accommodate the increase in population? (i.e. Lack of staff to service increased population or maintain additional infrastructure such as roads, inadequate space at your facility to accommodate population, etc.).

YES NO

If yes, please provide the year(s) and describe any significant impacts on your department below:

2. In the coming year (2017), could your department reasonably shoulder the impacts of 25 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

3. In the coming year (2017), could your department reasonably shoulder the impacts of 50 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

4. In the coming year (2017), could your department reasonably shoulder the impacts of 75 new dwelling units without the need for additional staff, space or funding?

YES NO

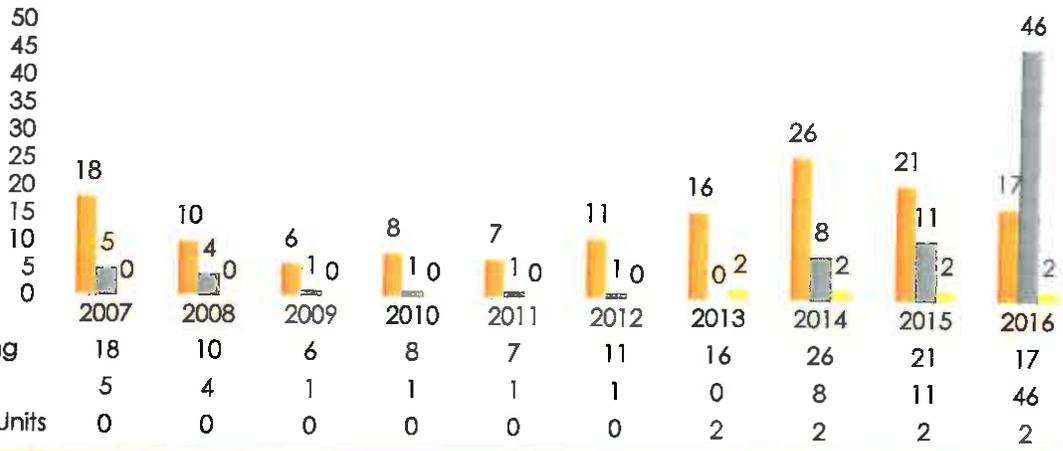
If no, please describe any measurable impacts on your department below:

Wendy Rawski, Town Clerk
Name and Title

Administration
Department

Growth History 2007-2016

RECEIVED
JUL 19 2016



1. The chart above illustrates the last 10 years of new dwelling units constructed by housing type. Over the last 10 years (or during your tenure, if less), do you recall any year(s) in which the rate of new home construction significantly impacted or outpaced your department's ability to provide the necessary services and facilities to accommodate the increase in population? (i.e. Lack of staff to service increased population or maintain additional infrastructure such as roads, inadequate space at your facility to accommodate population, etc.).

YES NO

If yes, please provide the year(s) and describe any significant impacts on your department below:

2. In the coming year (2017), could your department reasonably shoulder the impacts of 25 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

3. In the coming year (2017), could your department reasonably shoulder the impacts of 50 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

4. In the coming year (2017), could your department reasonably shoulder the impacts of 75 new dwelling units without the need for additional staff, space or funding?

YES NO

If no, please describe any measurable impacts on your department below:

Elliott Moyer *(Signature)*

Police Department

Name and Title

Department



Eliot Police Department

27 Dixon Road Eliot, Maine 03903



Respect Integrity Fairness Leadership Empathy

Elliott L. Moya
Chief of Police

To: Kate Pelletier
From: Elliott Moya
Re: Growth Permits Input

July 19, 2016

Using a Per Capita approach (approx. 2 officers per 1000 residents), our department should be at approximately 12 officers. If you take a thoughtful look at our calls for service and patrol activity, it doesn't, in my opinion, justify using the Per capita equation. However if you take the median family size of 2.44, it would not add the population amount to impact our service enough to rationalize additional resources or staffing for the department. Our department has recently lost a position which we will analyze the effects of shortly.

With that said, as I reviewed the Growth History chart provided with the survey, I pulled a sampling of stats from our records management system. In this case, specifically from the elderly housing at Baran Place because that shows the largest growth potential in the chart. In the last three years, the police department's calls for service (CFS) at Baran Place were not overburdening, and many were self-initiated.

Finally, staffing and allocation is an intuitive process so we may find after some time that calls for service increase and additional needs will require additional staffing, but as it is now using current data, I feel that this department can handle the growth of up to 75 residences.

Growth Permits Projections Footnotes:

#1 This shows projected growth permits as of today without consideration for any changes or senior housing increases.

#2 This shows projected growth permits assuming 150 senior housing units in 2017. The white number in the column is the numbers of regular permits for 2017 using the 105% formula.

#3 This shows projected permits assuming 50 senior units per year for 3 years. White numbers in the column are the number of regular permits in the total.

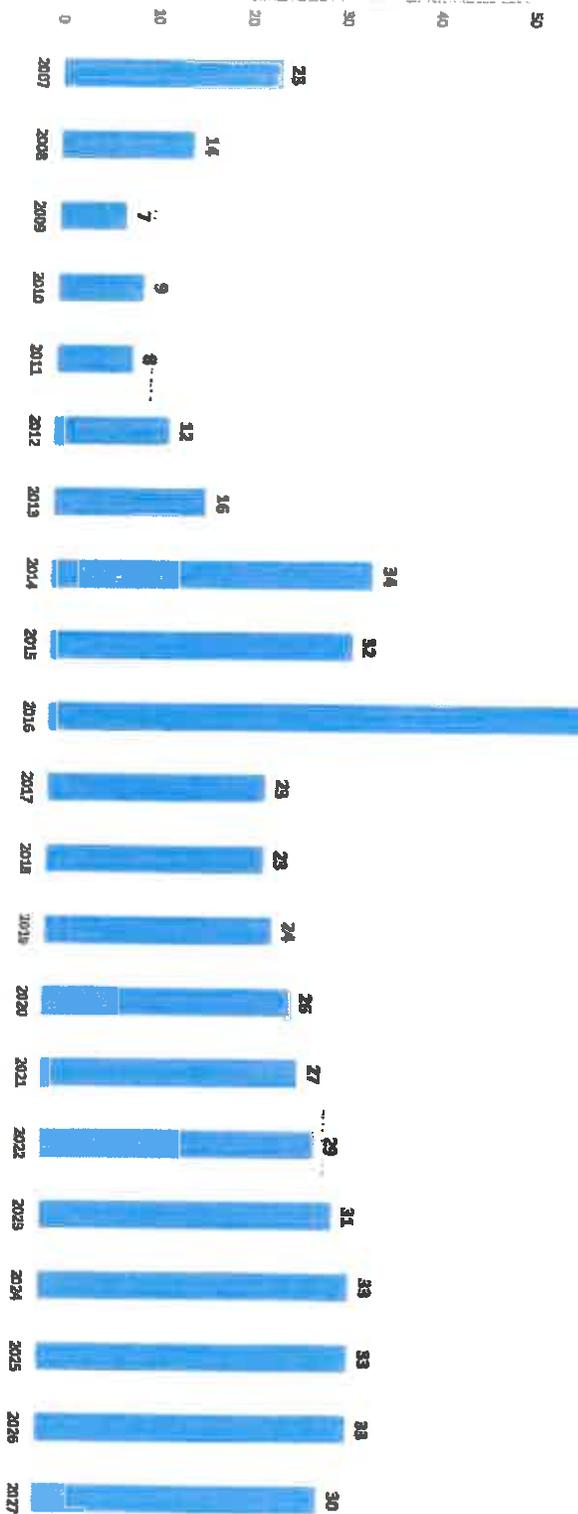
#4 This shows projected permits assuming 50 senior units per year and passing an increase in the ordinance to the number 30 as proposed. The white number in the column are the number of regular permits. You will note that in 2019, the formula requirement of 105% exceeds the number of 30 permits. That assumes that once passed, the number of 30 permits remains fixed.

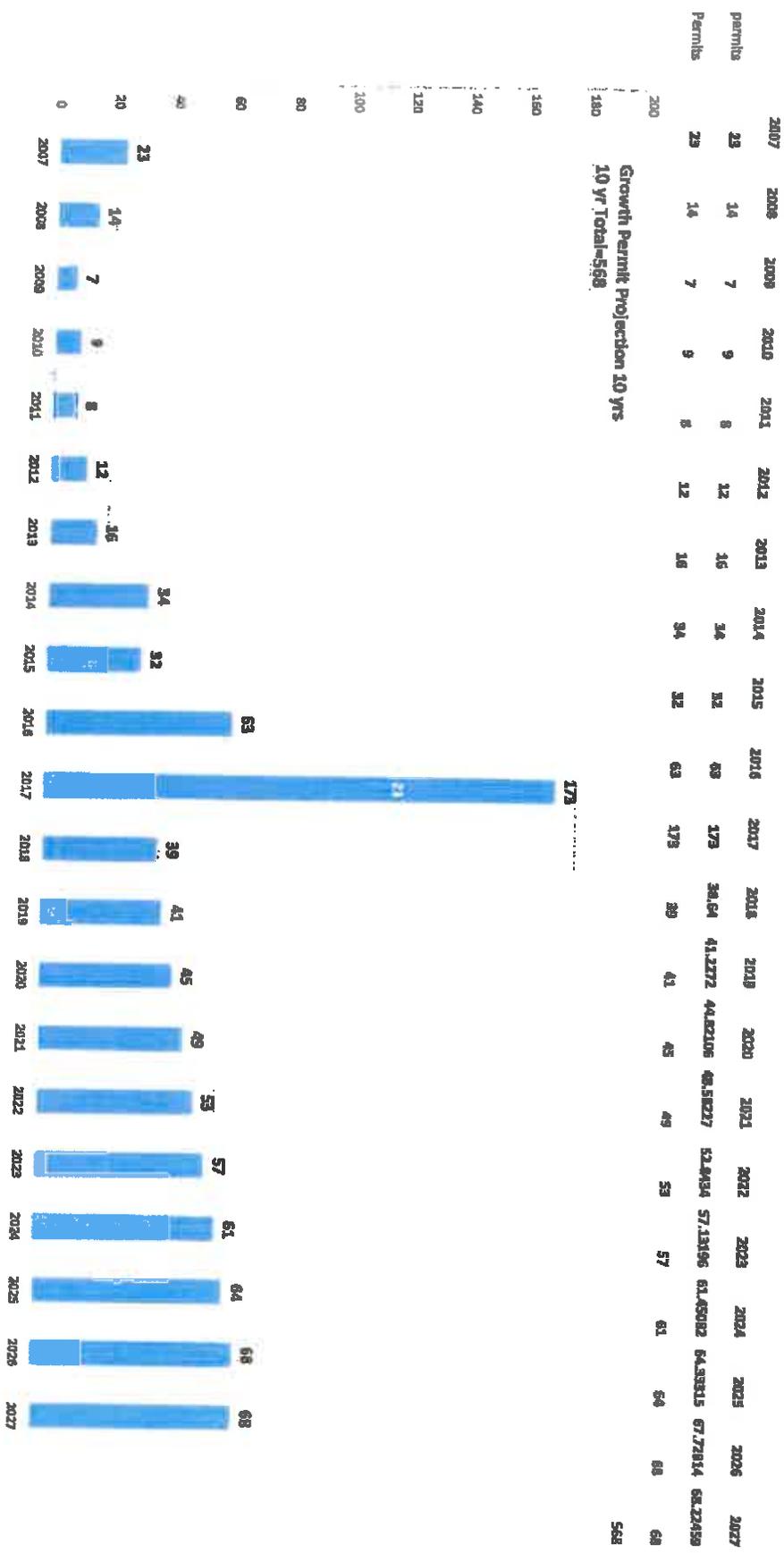
All projections are based on current numbers and assume that all permits available are filled. It also assumes no additional senior housing units beyond the year 2019 or beyond the year 2017 in #2.

Calculations are provided above the graph. All numbers are rounded to the nearest whole number as required by law.

Year	Permits
2007	23
2008	14
2009	7
2010	9
2011	8
2012	12
2013	16
2014	34
2015	32
2016	63
2017	23
2018	22,870,465
2019	23,820,069
2020	18,575,641
2021	27,316,627
2022	29,244,448
2023	31,166,645
2024	32,759,004
2025	32,827,641
2026	32,698,641
2027	29,511,196

Growth Permit Projection 10 Yrs
No Changes, No Senior Total 312

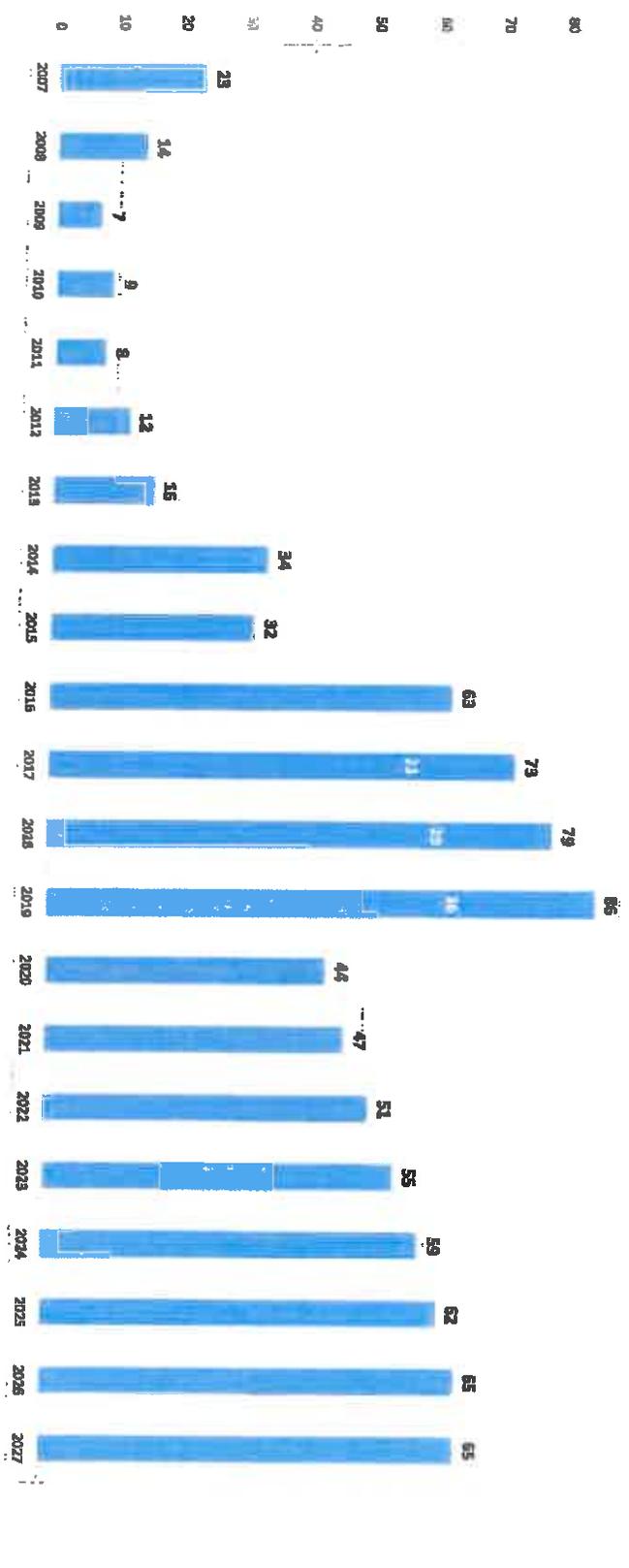


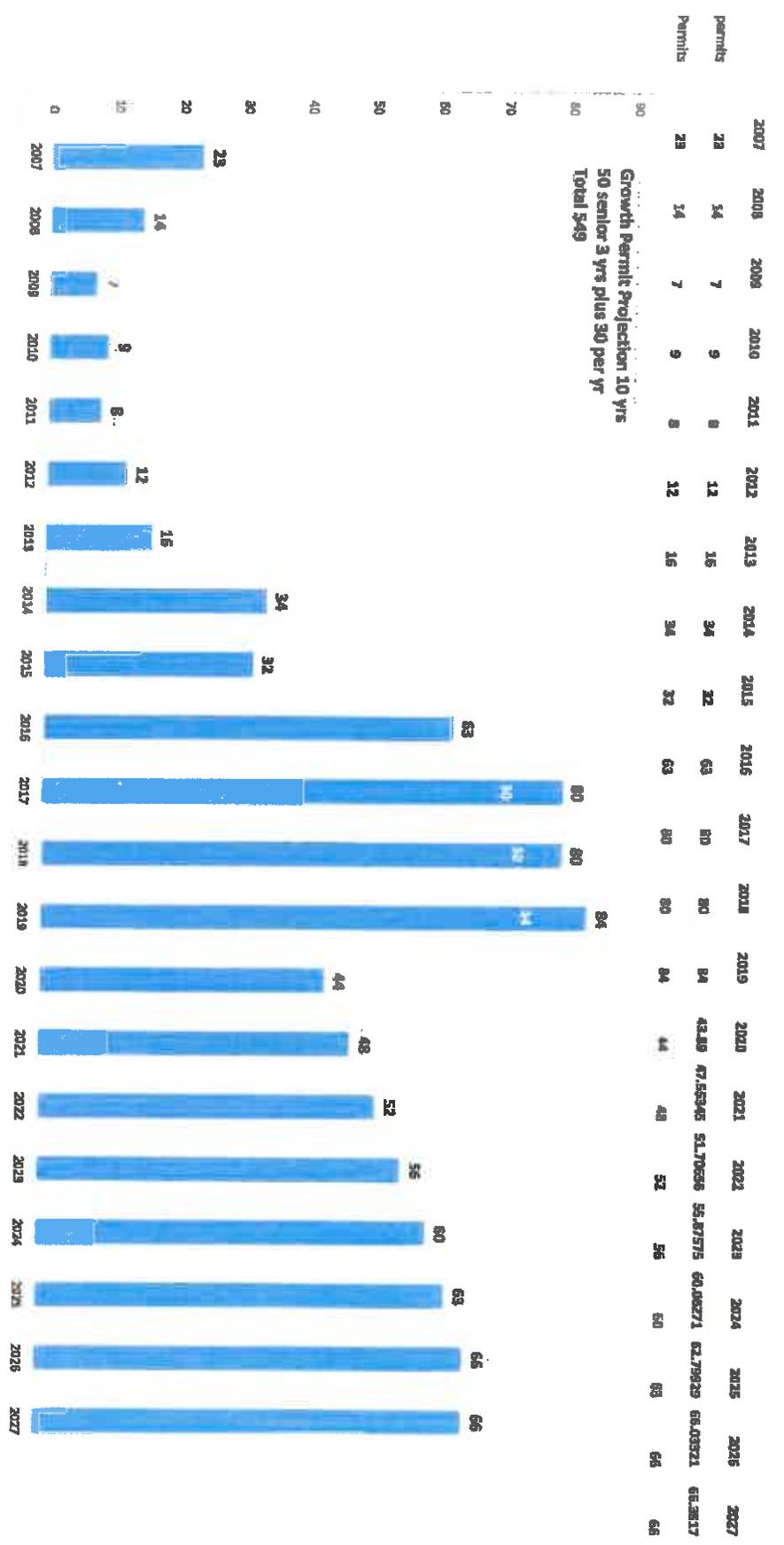


permits
Permits

Year	Permits	Permits
2007	23	23
2008	16	16
2009	7	7
2010	9	9
2011	8	8
2012	12	12
2013	16	16
2014	34	34
2015	32	32
2016	63	63
2017	73	73
2018	79	79
2019	86	86
2020	48.28	48.28
2021	46.8579	46.8579
2022	50.9732	50.9732
2023	55.02573	55.02573
2024	59.12344	59.12344
2025	61.7614	61.7614
2026	64.08824	64.08824
2027	65.08441	65.08441

Growth Permit Projection 10 yrs
Senior 50 for 3 yrs Total 598





**XCERPTS FROM THE COMPREHENSIVE PLAN IN SUPPORT OF THE PLANNING BOARD'S
RECOMMENDED ALLOCATION OF 30 GROWTH PERMITS FOR CALENDAR YEAR 2017**

Glossary (Page 8)

State Growth Management Act – common name for Maine Revised Statutes, Title 30-A. This law mainly establishes guidelines for drafting and adopting comprehensive plans. The law also states that a municipality's rate of growth, zoning or impact fee ordinance must be consistent with a locally-adopted, State-approved, comprehensive plan or the portion of the ordinance that is not consistent with a comprehensive plan is no longer in effect and may be challenge in court.

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Population and Demographic Changes in Eliot

With its location in southern York County, Eliot is part of the fastest growing region in Maine. The following table (based on recent SMRPC estimates), highlights the growth in Eliot, the surrounding towns, and York County as compared to the rest of Maine.

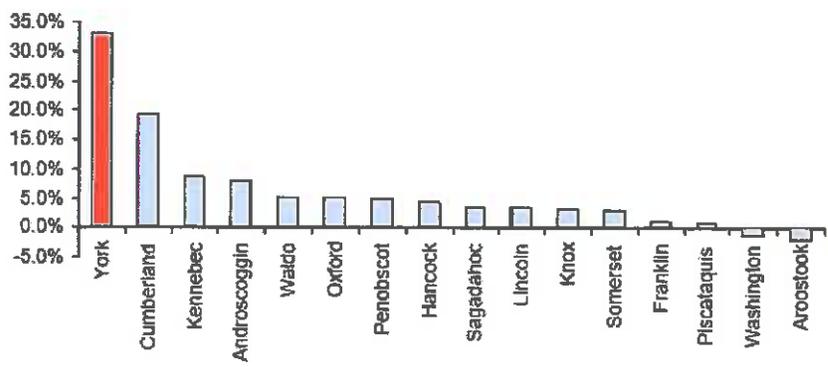
Population Growth 2000-2006 (SMRPC estimate)

	2000	2006	% Change
Eliot	5,954	6,450	8.3%
South Berwick	6,671	7,320	9.7%
York	12,854	13,910	8.2%
Kittery	9,543	10,110	5.9%
York County	186,742	206,590	10.6%
Maine (census)	1,274,923	1,321,574	3.66%

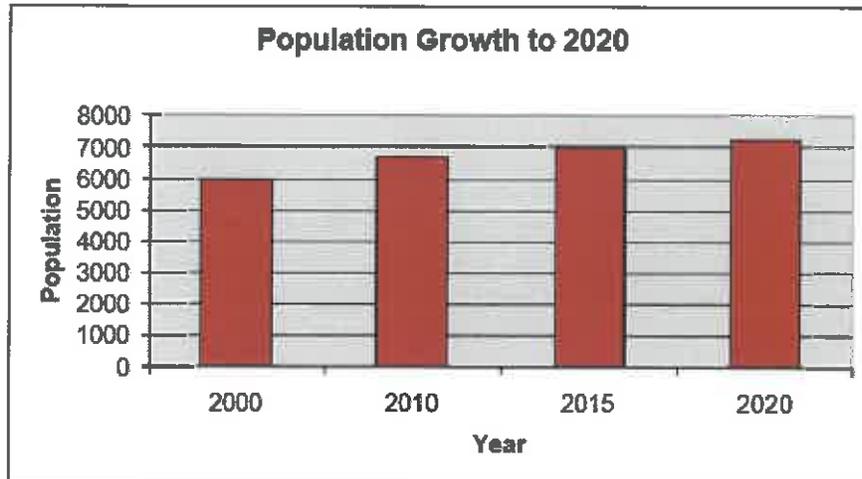
By comparison, Eliot's growth rate from 1990 to 2000 was 12% or a 1.12 % annual growth rate. The annual growth rate for 2000-2006 was 2%.

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**Percentage of Total Population Growth
in Maine by County, 2000-2006**



What the above tables clearly demonstrate is that Eliot is part of a regional growth trend that, even with a slow down in the housing market, is poised to continue. While the growth in Eliot is below the county average and well below some of the faster growing communities, such as Waterboro, Berwick and smaller towns in northern York County, there seems to be ample evidence that Eliot should be prepared to deal with sustained growth.



This would represent 1,282 people or a 21% increase in population from 2000-2020. It should be noted that if Eliot's growth cap were to remain in place at 48 units per year (on average) and reaching that limit yearly and assuming a household size (from the 2000 Census) of 2.51, population increases could number 2,409 or 40%.

The SPO also calculated the number of housing units that will either be occupied or for rent to the year 2015. This gives the community an idea of what it may expect for housing stock (and the needs which come with that housing stock).

SPO Housing Projections to 2015

<u>Year</u>	<u>Number of units</u>
2000	2374
2005	2508
2010	2642
2015	2754

This would represent an increase of 380 units either occupied or for rent (or an increase of 16%), or about 25 units per year. This number appears low. By comparison, if Eliot were to hit a building cap of 48 yearly, the town would add 720 units. It would appear the actual number may be somewhere in between these two figures (it should also be pointed out that every home that is built is actually occupied as they may be seasonal or simply vacant).

Over the past five years Eliot has averaged about 44 units per year. For the purposes of this plan, and in view of the towns existing cap of 48 which will in fact be lowered in accordance with recent law changes, it is reasonable to assume Eliot would average anywhere from 35 to 40 new units per year.

Planning Implications (page 15)

- While Eliot's population increases are consistent with the sub-region in general, Eliot sits in an area that is one of the fastest growing in New England, and seems poised to continue this growth into the future, even with downturns in the economy and housing market. This indicates a need to continue to plan for moderate to high growth rates for the planning horizon (ten years).
- Eliot's increasing median age reflects a need for senior housing opportunities and possibly other senior-related services, such as transportation, emergency services and cultural activities (not to mention health care). It also reflects the growing age of the region in general, which has raised alarm in the field of economic development. Specifically, where does the labor force come from if we want to grow our economy? Solutions to this issue are not obvious, but the affordability of housing and policies which may discourage families with children from moving into a community (such as the difficulties in building multi-family units and growth caps which only exempt elderly housing) may contribute to the problem. While the number of school age children would seem to indicate a decrease in school costs, the history in Maine has shown that even as our school age population shrinks our costs for education have risen dramatically.
- The town's growth cap provides a safety net for rapid spikes in housing and population growth. While both population and housing projections are not always reliable, it does seem as if the town could plan for about 38 units of housing per year. Over a ten year period this would equal approximately 380 housing units. The town, through their zoning and land use controls, can guide this growth into those areas that seem most appropriate for growth and where the services and infrastructure can most easily accommodate the population.

Summary and Analysis and Planning Implications (page 58)

The state of Maine's Growth Management Law reads in part, that a "municipality shall seek to achieve a level of 10% of new residential development, based on a 5-year historical average of residential development in the municipality meet the definition of affordable housing." The Maine State Planning Office has, for the purposes of municipal comprehensive plans, established a definition of affordability and set criteria for income levels for which towns should be concerned about the supply of affordable housing. The rules adopted by the Office indicate that an owner-occupied housing unit is considered affordable if the unit's selling price is one that can result in the monthly costs (mortgage, insurance, taxes, and utilities) of no more than 33% of the household's gross monthly income. A rental unit is considered affordable if the unit's monthly costs (rent and utilities) are no more than 33% of the household's gross monthly income. The State Planning Office defines "affordable housing" as housing units which are affordable to low income and moderate income households. The terms low and moderate income households refer to various percentages of the median household income in the metropolitan area or non-metropolitan portion of the county in which the municipality is located. Low income households are those with an income which does not exceed 80% of the area median. Moderate income households are those with an income which is between 80% and 150% of the area median.

A wide range of existing policies and demographics influence the development of affordable housing. For instance, the lack of diversity in the Eliot housing stock (very few multi-family developments), fairly large lot sizes throughout the community, and the presence of a growth cap might hinder the development of affordable housing. Smaller households have also created the need to create additional housing for fewer residents.