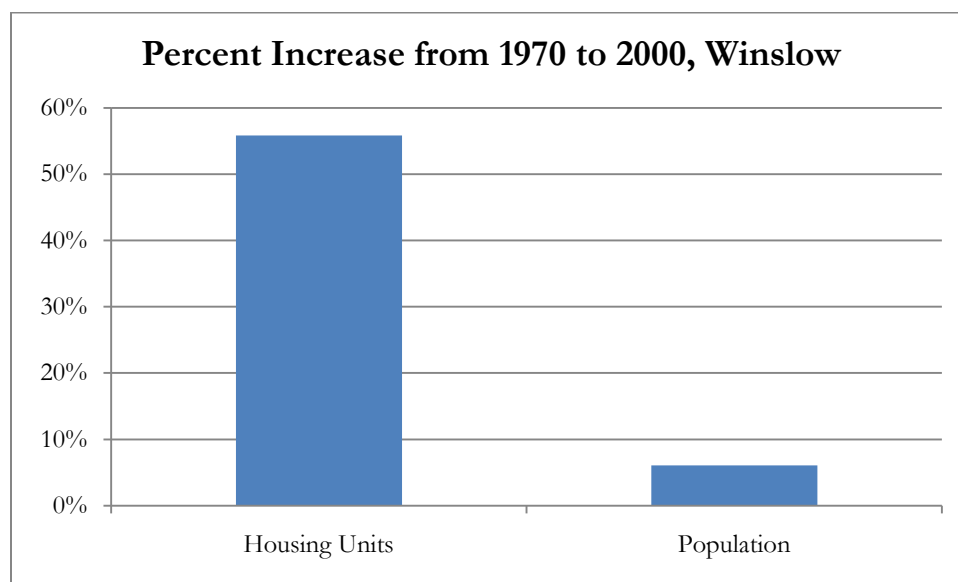


Winslow’s historic development serves its residents well in the housing department. The dense network of factory and early suburban residential development in the northwest has ensured a ready supply of affordable housing to area residents. Even today, small lots and modest-sized homes in “downtown” Winslow remain an option.

As documented in the Population and Demographics chapter, a shrinking average household size has contributed to a housing growth rate higher than the population growth rate. The total number of housing units in 1970 was 2,304. By 2000, the count of housing units rose to 3,591. In thirty years, the town gained 1,287 housing units while only adding 444 residents. The housing supply increased by 56 percent, but the population grew by only 6 percent.



Housing Profile:

The table below profiles housing types in Winslow. The overwhelming majority of housing is stick-built single-family. Although relative percentages fluctuated somewhat over the time period, there has been negligible change.

Housing Type	1980		1990		2000		2006	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
Single-family	1975	70%	2149	66%	2389	68%	2513	67%
Multi-family	685	24%	852	26%	889	25%	935	25%
Mobile Home	177	6%	248	8%	258	7%	284	8%

Approximately two-thirds of homes built in Winslow are single-family stick-built. That relative percentage of home type remains regardless of the surrounding economic conditions, such as recession in 1980s or housing boom in early 2000s.

Single-family stick-built homes need not be constructed on two acres of land in a rural part of town. As the chart below indicates, there is an even spread of housing age in Winslow. The majority of Winslow’s oldest homes were constructed on small lots in the northwest and western parts of town, with water and sewer services. It was not until recent decades that the majority of homes were constructed in rural areas.

Year Structure Built	Units	Percent
1990 to 1999	410	11%
1980 to 1989	466	13%
1970 to 1979	711	20%
1960 to 1969	587	16%
1940 to 1959	734	20%
1939 or earlier	683	19%

Winslow has a large number of rental units, about 25 percent (816 units) in 2000. Rental units,

Town	2000 Rental Percentage
Winslow	25.0 %
Waterville	50.9 %
Benton	13.2 %
Fairfield	24.3 %
China	16.4 %

especially multi-family units, are characteristic of more urban patterns. As can be seen in the box at left, Waterville has a rental percentage of over 50 percent, while rural Benton and China have percentages under 20 percent. Kennebec County as a whole is at 28.8 percent. Winslow, like the county it sits in, is generally a rural area, though there are urban sections.

Affordability:

Housing affordability can be boiled down to the following statement: A household earning the median household income should be able to purchase a home that sells for the median sales price. Although the complete equation is more complex, generally, a region’s “affordability” is measured by how much the median home sales price fluctuates from the median household income.

Analysts have long held to the 30% rule, meaning a household should not spend more than 30% of its income on housing; otherwise they will not have sufficient funds to pay for other necessities such as food and healthcare. In attempting to make numerical analysis of affordable housing easier, the “affordability index” was created. The Index basically follows the 30% rule, and if the Index equals 1.00, then the median household income is sufficient to afford the median

home price. If the Index is greater than 1.00, then the median household income can purchase more than the median home; similarly, an Index less than 1.00 means that a median household income cannot purchase the median-priced home. The table below indicates that although the overall affordability in Winslow is positive, meaning an Affordability Index greater than 1.00, the trend is moving in the wrong direction.

Year	Affordability Index	Median Home Price	Median Income	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income
2002	1.16	\$84,900	\$36,581	\$31,529	\$98,503
2003	1.32	\$89,000	\$42,651	\$32,431	\$117,046
2004	1.03	\$108,250	\$40,776	\$39,738	\$111,078
2005	1.03	\$114,900	\$42,448	\$41,285	\$118,136
2006	1.03	\$126,000	\$44,476	\$43,215	\$129,677

Though Winslow's affordability index is trending in the less affordable direction, it is important to place this statistic in the proper context. Housing prices across the nation increased astronomically during the period from 2002 to 2006, so much so that when that bubble burst, it created one of the worst economic recessions since the Great Depression. Therefore, for Winslow's affordability index to decrease to 1.03 at the height of the recent great housing boom indicates that Winslow is really a very affordable town.

Year 2006 Housing Statistics for Various Regions in Maine

Location	Affordability Index	Median Home Price	Median Income	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income
U.S. Congressional District 1	0.70	\$218,000	\$49,557	\$70,525	\$153,186
Maine	0.73	\$185,000	\$44,488	\$61,270	\$134,329
Kennebec County	0.90	\$139,000	\$41,634	\$46,402	\$124,718
Waterville Micropolitan Housing Market	0.91	\$124,000	\$37,930	\$41,503	\$113,323
Winslow	1.03	\$126,000	\$44,476	\$43,215	\$129,677

Note that in the table above, Winslow's affordability index is decidedly greater than any region in which the town is a member. The conclusion, then, is that Winslow provides an affordable housing option to residents unlike most other towns in the region.

We can also document Winslow's affordability without use of the affordability index. If the median is by definition 50%, or half above and half below, then if more than 50% of households are unable to afford the median home price, there is an affordability problem. According to the table below, only 48% of Winslow households are unable to afford the median home price. This means that 52% of households *can* afford the median home price.

Year 2006 Housing Statistics for Various Regions in Maine

Location	Percentage of households Unable to Afford Median Home Price	Number of Households Unable to Afford Median Home Price
Congressional District 1	73.5%	215,105
Maine	66.5%	369,128
Kennebec County	55.4%	28,361
Waterville Micropolitan Housing Market	53.9%	10,037
Winslow	48.3%	1,695

Similar statistics exist for renters in Winslow:

Year 2006 Housing Statistics for Various Regions in Maine

Location	Percent of Households Unable to Afford Average 2BR Rent	Number of Households Unable to Afford Average 2BR Rent
Maine	58.4%	90,707
Congressional District 1	57.3%	48,447
Kennebec County	53.5%	7,735
Waterville Micropolitan Housing Market	53.3%	3,131
Winslow	49.0%	444

Analysis and Key Issues

Diversity is the key component to housing affordability. As demonstrated earlier in this chapter, there is an even spread in the age of housing. Roughly one-quarter of homes are multi-family. Single-family stick-built homes exist on lot sizes ranging from 8,000 square feet to over one hundred acres. Winslow is a diverse dwelling unit town.

Nonetheless, there is reason for concern. Recent development patterns indicate that Winslow may be losing touch with the very diversity that has provided such historical affordability.

Dwelling Units Constructed in Winslow

Zoning District	Year						TOTAL
	2001	2002	2003	2004	2005	2006	
Rural	18	21	14	21	28	21	123
Low Density Residential		1					1
Medium Density Residential		1	6	1	2		10
High Density Residential				1		1	2
Multi Family Residential	9	12	9	9	8	13	60
TOTAL	27	35	29	32	38	35	196

The table above indicates that the vast majority of recent dwelling unit construction has occurred in the Rural Zoning District. This zoning district has a minimum two acre lot size, and no public water or sewer connections. Residents in rural areas must also drive everywhere. Not only is this sprawling development pattern bad for the environment, it also limits the diversity of housing stock available to residents. Quite simply, homes on larger lots in rural areas are more expensive than homes on smaller lots with public utilities in more dense areas.

Town officials, perhaps in partnership with local private organizations, need to encourage more development of diverse housing options. Currently, there are over ten zoning districts in Winslow, each with its own development standards, and each permitting only certain types of development. Some affordable housing-specific projects can only occur when conditions are ripe, such as when a certain property becomes available. Constructing and selling affordable housing is by nature a tenuous process, with little financial wiggle room, so any setback could squash the project. Multiple development zones increase the likelihood that affordable housing projects need to take an extra step of obtaining a variance to standards, which increases the costs for the project. Multiple zones with varying standards also, by definition, segregate. Diversity creates affordability, and the more opportunity to create diverse housing, the greater the likelihood that that housing will be affordable.

Diversity by definition means different types of housing. Affordable housing need not be large apartment complexes, nor are mobile homes the only type of affordable single-family homes. It is possible to design smaller homes in the same architectural style as surrounding larger homes, thus reducing the stigma associated with affordable units. It is also possible to design affordable neighborhoods within the larger community architectural style, again, limiting the stigma. Essentially, affordable housing need not be “low-class” housing.

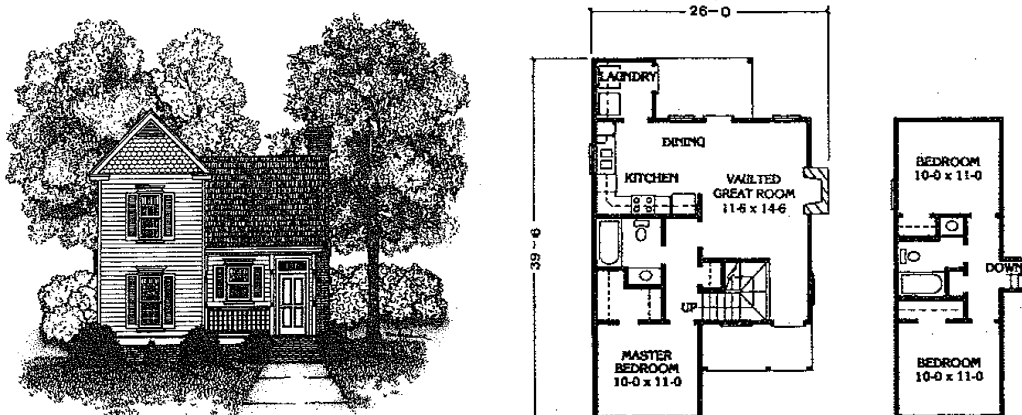


Figure courtesy Randall Arendt, *Rural by Design*, 1994, p. 150

The home in the figure above contains 1,100 sq. ft., and sits comfortably on a 50-foot wide lot. A driveway runs down the side of the lot, leading to a garage in the rear. At 125 feet long, the lot can be as small as 6,250 sq. ft. Naturally, this type of housing can only occur with public water and sewer, but it is also precisely the type of housing that was built in northwestern Winslow in the early 20th century – and remains popular today. This 3 bedroom home is an ideal and affordable “starter” home – but also one that will never be built with minimum lot sizes even as low as 10,000 sq. ft.

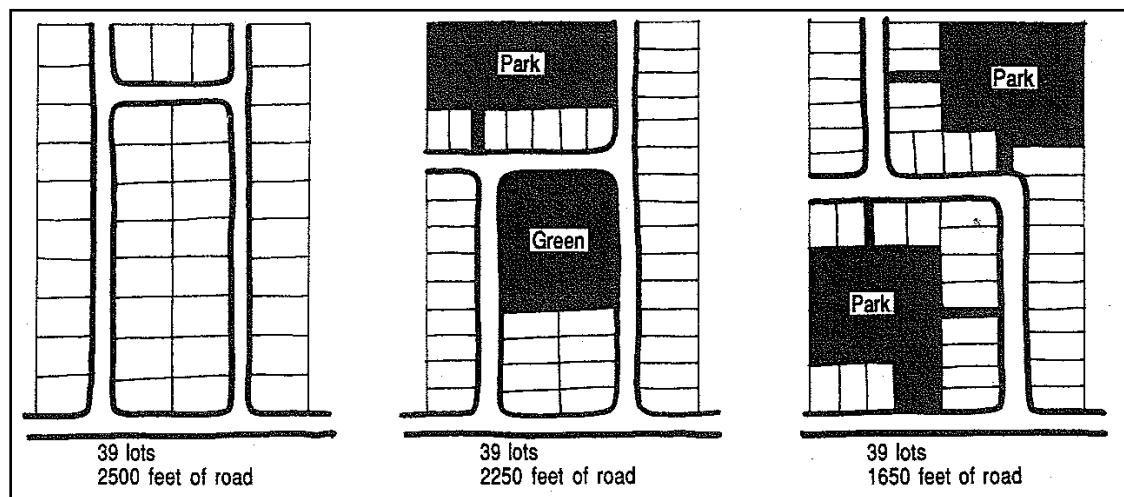
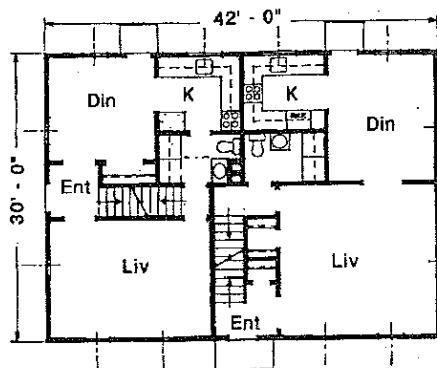
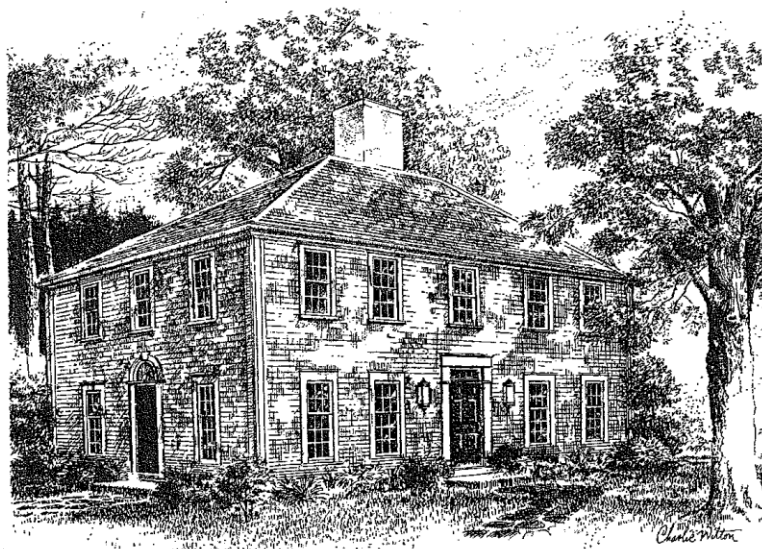


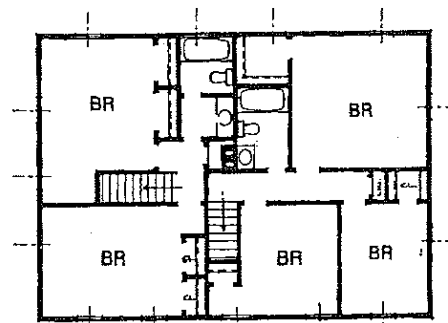
Figure courtesy Randall Arendt, *Rural by Design*, 1994, p. 152

Diverse affordable housing can also be constructed by focusing on site plan design. In the figure above, three scenarios of development are proposed, each containing the same number of lots, but with varying degrees of lot size and road lengths. As the construction costs for the developer are reduced, by lowering things like road/infrastructure costs, individual homes become more affordable. Naturally, in the two scenarios above with parks, the lot size is reduced and therefore the homes are smaller. However, there is still a strong likelihood of the homes selling, not just because the cost will be lower, but also because people love neighborhood parks. Couple this site plan layout with well-designed homes, and the product is a beautiful new neighborhood of affordable homes.

Affordable housing can also be “hidden” in a neighborhood. The word “duplex” has a negative connotation, but two-family housing can just as easily appear to be a large stick-built home as it can a manufactured “cheap” home. Nobody would ever suspect that the beautiful Georgian home in the figure below is in fact a two-family house.



First Floor: 582 + 678 = 1260 Sq. Ft.



Second Floor: 582 + 678 = 1260 Sq. Ft.

Figure courtesy Randall Arendt, *Rural by Design*, 1994, p. 156

Coupling individual home architecture with site design yields development that is affordable and preserves small town and neighborhood character. One can imagine a neighborhood that contains a mixture of single-family and two-family units, but with both types of homes having similar exteriors. The figure below shows what would appear to be a wealthy development with large single-family stick-built homes. In reality, the figure below shows one part of a 35-unit development in Amherst, Massachusetts called Outer Commons. There are three “commons” to this development, which means there are three common central greenspaces. Surrounding each common are residences, including ten affordable dwellings in five two-family homes designed to look like large, traditional single-family homes. The 18 acre development also contains an extensive trail network.

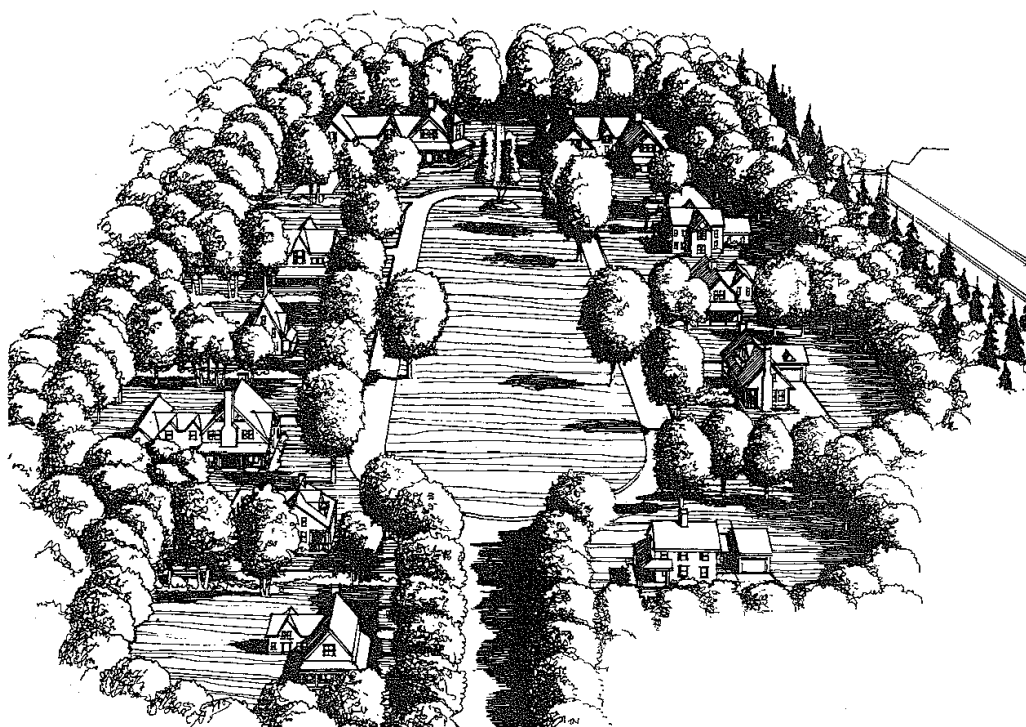


Figure courtesy Randall Arendt, [Rural by Design](#), 1994, p. 153

We must also recognize that the population in Winslow is aging. In addition to small and affordable “starter” homes for young families, Winslow officials must be planning for small and affordable senior housing units. Better to set up the regulatory framework now that will encourage that type of development.

The Kennebec Valley Community Action Program (KVCAP) is a non-profit regional organization offering affordable housing services. They provide first-time homebuyer counseling, assist with construction and financing of homes, and are committed to energy efficiency for low maintenance costs over the life of the home. KVCAP services are available in

Winslow. In addition to KVCAP, the Waterville Area Habitat for Humanity uses volunteer labor and donated materials to construct affordable homes.

Policies

- The town should encourage and promote adequate workforce housing to support the community and region's economic development.
- The town should ensure that land use controls encourage the development of quality affordable housing, including rental housing.
- The town should seek to achieve at least 10% of all housing built or placed during the next decade be affordable.
- The town should encourage and support the efforts of the regional housing coalitions in addressing affordable and workforce housing needs.

Strategies

- ✓ The town should 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 make housing less expensive to develop.

The Planning Board and Town Council should amend the zoning ordinance to reflect recommendations made in Future Land Use Plan of this Comprehensive Plan. As it applies to housing the Future Growth Area would encourage affordable housing by reducing lot size requirements and allowing all types of housing. The Planning Board should recommend zoning changes to the Town Council in 2009.

- ✓ The town should allow the addition of at least one accessory apartment per dwelling unit in growth areas, subject to site suitability.

In addition to allowing all types of residential development, the Future Growth Area should also allow at least one accessory apartment per dwelling unit. This would help alleviate the need for separate senior housing complexes, and encourage more diverse neighborhoods. The Planning Board should also make this recommendation to the Town Council in 2009.

- ✓ The town should continue to support community affordable housing committees and regional affordable housing coalitions.

The Town Council should make it a priority to keep a town official on local affordable housing committees and regional affordable housing coalitions. The Town Council should invite KVCAP and the Waterville Area Habitat for Humanity to a meeting for discussion on affordable housing collaborations. The Planning Board should invite local developers to a meeting to discuss alternative development scenarios, such as “hiding” affordable housing within a traditional development. These meetings should take place by 2010.

- ✓ The town must designate a location in growth areas where mobile home parks are allowed pursuant to 30-A M.R.S.A. §4358(3)(M).

As stated earlier, the new growth area should allow for all types of housing, including mobile home parks.