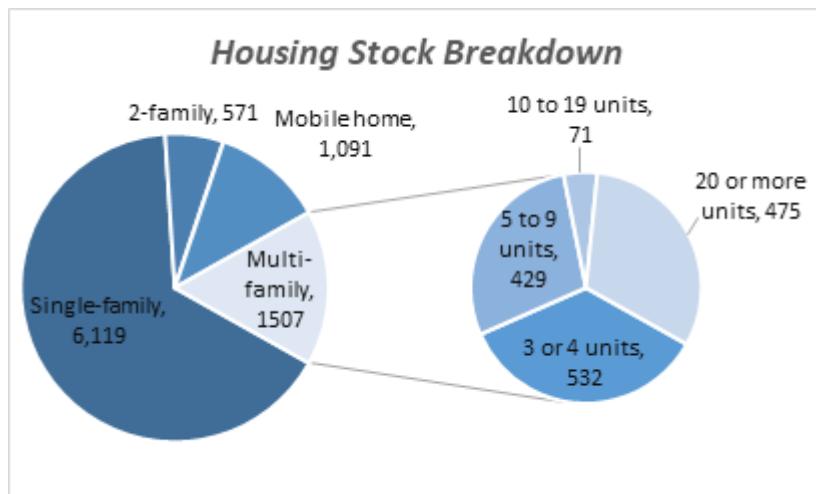


Housing

Existing Housing Stock

Per American Community Survey estimates from 2021, there were approximately 9,288 housing units in Brunswick. Of these, 65.9% are single-family dwelling units. Multi-family buildings (defined as buildings with three or more dwelling units) make up 16.2% of the housing stock, the second most common type of residential building.



Source: American Community Survey estimates, 2021.

Of the multi-family buildings in Brunswick, the bulk of the dwelling units are in either small-scale buildings (3 or 4 units) or in large apartment buildings with 20 or more units. Mobile homes also have a significant presence in the community, comprising 11.7% of all dwelling units.

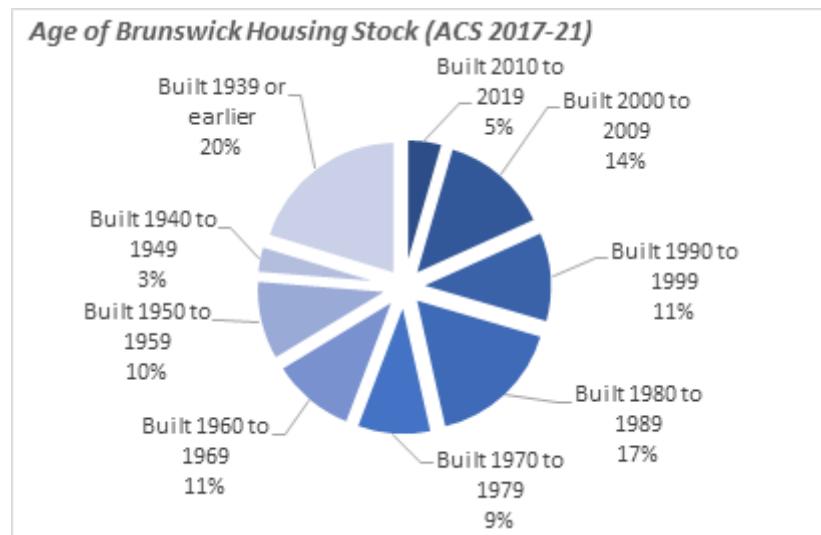
Since 2010, the Town has added 1,609 new dwelling units. The breakdown of units added is below:

Housing Units Added Since 2010 by Building Type

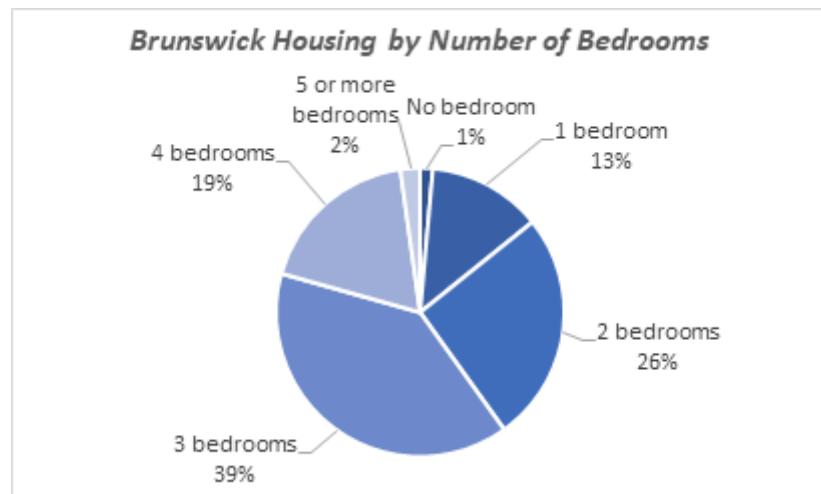
Building Type	Number of Units Added
Mobile Home	322
Duplex (2-unit)	22
Triplex (3-unit)	9
Mid-size apartment buildings (4-7 units)	29
Larger apartment buildings (7+ units)	261
Condominiums (separated housing units on shared land)	96
Single-family homes	870

Source: Town of Brunswick Assessing Department

During the same period, the Town issued demolition permits resulting in the loss of approximately 126 units. Of these, 57 were for mobile homes, 48 were for single-family homes, and the remainder were for duplexes, triplexes, or larger multi-unit apartment buildings (5 demolition permits covering approximately 16 units).



The Town's housing stock reflects Brunswick's lengthy history and includes everything from historic homes to recently constructed homes with sustainable elements such as energy-efficient passive house design. A large portion of the Town's existing housing units (20%) were built in 1939 or earlier, though there was another building boom in the 1980's which now comprises 17% of the Town's housing stock. Finally, like many communities, Brunswick saw the construction of new homes in the period between 2000 and 2009. Homes built during this time now comprise 14% of the Town's overall housing stock. A recent increase in multi-family development has further diversified Brunswick's housing options.



Most of Brunswick's housing units (60%) have 3 or more bedrooms, consistent with the number of single-family homes in the community but suggesting that smaller housing units may not be readily available in the community.

Of occupied housing units, 28.5% are occupied by renters and 71.5% are occupied by owners. For owner-occupied units, the average household size is 2.40. For renter-occupied units, the average household size is 2.01, indicating that a larger share of renters in the community live alone or in pairs while owner-occupied units are occupied by larger groups of people, such as families with children.

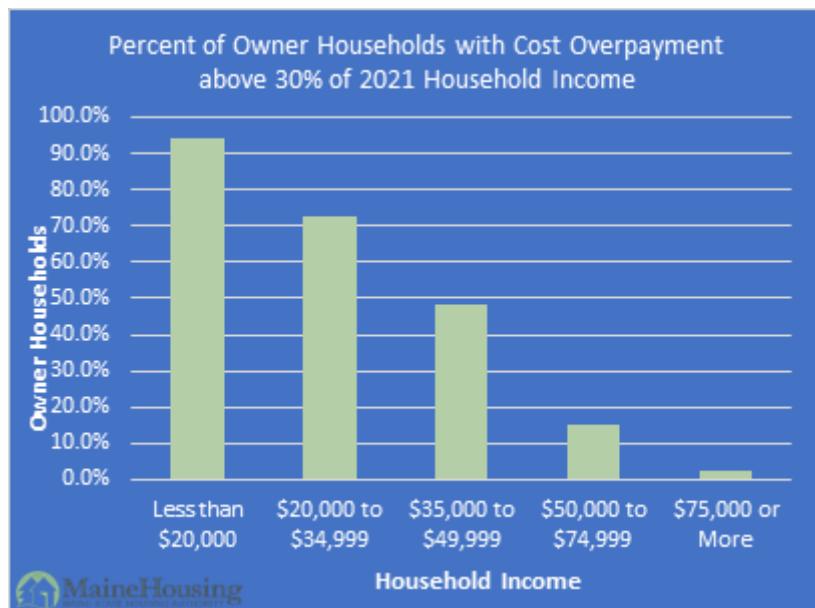
Substandard Housing

The amount of substandard housing, as defined by the Census Bureau as "the lack of complete kitchen or bathroom facilities" is a low percentage of the Town's overall housing units. Approximately 1.4% of housing units

lack complete kitchen facilities, and 0.8% lack complete plumbing facilities. Note that dormitories would technically fall under the definition of substandard housing since most lack complete kitchen facilities and require students to share plumbing facilities. In general, truly inadequate housing (outside of dormitories) is likely very rare in Brunswick.

Housing Affordability

Housing in Brunswick has steadily become less affordable to existing residents. Housing costs have steadily increased in recent years, but wages have not increased proportionally. Housing affordability is typically evaluated by measuring the proportion of a household's income that is spent on housing costs. Households spending 30% or more of their gross income on rent or a mortgage are considered housing cost burdened. Obviously, whether a household is actually cost burdened depends on a number of factors including accumulated savings/household wealth and the actual monthly mortgage cost - for example, many households that include retirees have low incomes but are drawing down savings, and many have low mortgages or own their homes outright.



By the measure outlined above, 22% of homeowners in Brunswick are considered cost burdened. As shown on the above chart, housing is considerably less affordable for lower-income households. The share of households who are cost-burdened grows the lower on the income spectrum the household is (though even a small portion of the highest income earners are cost-burdened).

The existing housing affordability problem has been exacerbated by a slow-down in housing production since 2010, following the Great Recession, and the steep increase in cost of construction (materials, labor, and financing) since the onset of the COVID-19 pandemic in March 2020.



Source: MaineHousing data.

Median home sales prices have increased across the country and especially in Maine and most especially in Cumberland County. Between 2018 and 2022, Brunswick experienced a 72% increase in median home sales price (from \$269,000 to \$465,000). The median home sale price in Brunswick grew at a faster rate than in the State and has now essentially closed the gap with the median home sale price across Cumberland County, which has historically been consistently higher than Brunswick. Furthermore, recent home sales have underscored the extent of the supply challenges, with realtors reporting multiple offers, all-cash offers, and sale prices coming in at up to 25% above the asking price.



Source: American Community Survey Estimates.

The median rent for a one-bedroom apartment in Brunswick was relatively stable from 2010 to 2018, with a sharp increase starting in 2019. The median rent for a one-bedroom apartment as of 2021 was \$1,150 (about 150% of the median rent in 2010, which was \$779). By the measure outlined on the previous page, almost half (45.3%) of Brunswick residents who rent their home are housing cost burdened.¹

Seasonal and Vacant Housing

According to 2021 American Community Survey data, of the 9,288 total housing units in Brunswick, 184 are for “seasonal, recreational or occasional use.” That constitutes about 2% of the housing units the Town. An additional

225 units are listed as “other vacant,” of which some might be for seasonal use.² In total, 572 units in the town are listed in the 2021 American Community Survey as vacant, or about 6% of the Town’s total housing stock.

Vacant Housing Units in Brunswick	
For rent	91
For sale only	72
For seasonal, recreational, or occasional use	184
Other vacant	225
Total Vacant	572
Total Housing Units	9,288
Seasonal as Percentage of All Units	1.98%
Vacant as Percentage of All Units	6.15%

Source: 2021 American Community Survey 5 Year Estimates.

These numbers have declined since 2010. In the 2010 ACS 5-Year Estimate, the number of “seasonal, recreational or occasional use” housing units was 336. This trend mirrors that of the rest of the coastal region of Maine, where the prevalence of seasonal homes was rising steadily until its peak in 2016 and has been slowly declining since.³ There was also a higher number of vacant units for rent or sale in 2010, indicating the weaker housing market coming out of the Great Recession as well as the then-recent closure of the Brunswick Naval Air Station when many military service members left the area. Much of the population growth in Brunswick over the past decade has involved the filling of housing that was left vacant after the base closure.

Local Efforts to Address Known Issues

Multifamily dwelling units are expressly permitted in most Growth Residential zoning districts (except for GR2, GR3, and GR10), all of the Growth Mixed-Use zoning districts, Multi-family residential is also permitted in all of the Growth College zoning districts (with the exception of GC5). Multi-family is not permitted in the GA, GI, GO, and GN zones, though these are relatively uncommon zones. Multi-family dwelling units are conditional uses in the GC5 zoning district, requiring additional review by the Planning Board in accordance with the criteria for approval of Conditional Use Permits as outlined in Sec. 5.2.2 of the Zoning Ordinance. Additional performance standards may apply in the certain zones if the development is proposed in the Shoreland Protection Overlay.

The minimum parking standards are the same for both single-family and multi-family dwellings. Accessory apartments do not require any additional parking beyond the standards required for the principal dwelling.

In zoning districts where multifamily dwellings are allowed, they may also be eligible for “minor development review” by Staff Review Committee rather than the full Planning Board, thereby expediting the development review process under certain conditions. All zoning districts that permit multi-family allow for minor development review of projects with 3 to 5 units.

The Town has taken both a “carrot” and a “stick” approach to housing development, in that it provides incentives for the development of affordable housing but also specifically requires affordable housing in certain instances.

In terms of incentives, affordable housing developments (as defined in Sec. 4.2.5.D of the Town’s Zoning Ordinance) are eligible for certain benefits, including: a reduction in building permit fees and impact fees that may be associated with new development; modification of dimensional standards such as building setback requirements if the proposed modification is necessary to make the project economically viable or if it is the only way to accommodate bonus units (while still meeting the standards of Section 4.11: Architectural Compatibility); density bonus allowances, calculated based on the type of units provided for (e.g., if affordable housing units are restricted to those at the very low income level, the applicant is eligible for up to a 2x density bonus for each of that unit type).⁴

In July of 2022, the Town Council authorized the creation of a Housing Committee tasked with the following:

- Examining the diversity and affordability of Brunswick's existing housing stock. Research, study, and provide information on ways for the Town to support housing initiatives for all segments of the population.
- Recommending an order of prioritization for Brunswick's housing policy needs.
- Reviewing and making recommendations regarding Brunswick's housing incentives and requirements, including a variety of potential zoning ordinance amendments, potential incentives (such as Credit Enhancement Agreements or the creation of Affordable Housing Tax Increment Financing districts), and development review process improvements.
- Reviewing the impact that short-term rentals and Air BnB's have on the availability of longer-term housing options.
- Reviewing and considering recommending the creation of a "home share" program.
- Reviewing and consider recommendations regarding landlord tenant issues including the possibility of establishing a rent control mechanism and to consider the impact of converting rental units to ownership.
- Other duties that might arise because of urgent circumstances, Council action, or staff suggestions.

In August of 2023 the Town Council authorized the creation of an Affordable Housing Support Fund (AHSF) with the express purpose of stimulating and leveraging private sector investment in housing development that serves households at or below 80% of the Area Median Income (AMI).⁵ The AHSF is primarily focused on adding supply and preserving the covenants on existing affordable units. The AHSF was funded through a mix of federal American Rescue Plan Act (ARPA) funds, grants through MaineHousing, and revenues from the Town's Cook's Corner Tax Increment Financing District. The Housing Committee continues to seek ways to infuse money into the AHSF through grants and other local funding mechanisms.

With respect to mandates, in July of 2023 the Town adopted an "inclusionary zoning" amendment to the Zoning Ordinance, requiring for-rent residential projects consisting of 15 or more net new dwelling units within the existing Growth district to set aside 15% of total units for households at or below 80% AMI, and to maintain the affordability of those units for 30 years. At the time of Plan drafting, the Housing Committee is currently considering how to establish a similar inclusionary zoning requirement for for-sale residential properties.

In terms of regional partnerships, the Town relies heavily on the Greater Brunswick Housing Corporation, which was created in August 1998 to increase the supply of affordable housing in Brunswick and its neighboring communities. The specific purposes of the corporation are to own, lease, organize, develop, construct, financial assist, manage and operate projects or programs to provide low-income rentals to the elderly, handicapped, and families.⁶ The Corporation oversees Brunswick Housing Authority, which manages a number of properties in the community including (but not limited to): Perryman Village Family Housing in Cooks Corner (which is designed for families, with units having two, three, four, or five bedrooms); Old Gurnet (two and three bedroom duplexes, including two units designed for those with disabilities); Creekside Village (one and two bedroom units limited to those 55 and older); Woodlawn Terrace (all one bedroom units, with four units designed for those with disabilities); and Woodlawn Tower (one and two bedroom units, including 4 units designed for those with disabilities).

Projected Future Demand

As noted in the Population & Demographics section of this Plan, current projections by the Maine State Economist indicate that Brunswick's population will likely decline slightly over the next 15 years. There appears to be a gap between the housing choices currently available on the market and the ability to provide houses for the entire population of the community throughout the lifespan.

Demographics are expected to continue to shift. A declining household size (following trends that the community has been exhibiting since 1960) and a growing senior population will require smaller housing units closer to services. At the same time, there is a need to attract younger workers to the community who will be able to fill out **the workforce as the aging population retires.**

In October 2023, the State of Maine Housing Production Needs Study was released, highlighting a historic underproduction of housing across the state as well as the need to produce more housing in order to both correct this historic underproduction and provide for the projected population growth across the state.⁷ Overall population and population growth determines how many people currently need homes or will need homes in the future. The study focuses on regional need for housing and indicates that Cumberland County specifically will need between 7,200 and 8,600 housing units by the year 2030 in order to accommodate projected population growth, population shifts, and anticipated economic changes.⁸

As a follow-up to the State of Maine Housing Production Needs Study, the Midcoast Council of Government's Housing Gap Analysis included analysis of supply and demand dynamics in the region. The Housing Gap Analysis estimated that there is a current shortage of 1,990 units across the Brunswick Labor Market Area (which includes communities such as Topsham, West Bath, Harpswell, and Bath), i.e., that an additional 1,990 units **would be necessary to restore the local housing and labor markets to equilibrium.** This study also shows that the greatest need for housing in Brunswick is for persons with household income at \$50-\$75k (defined as the "missing middle" housing) and for persons at \$100-\$150k.

Low Income and Senior Housing

According to 2021 American Community Survey data, there are a total of 2,543 Brunswick residents spending more than 30% of their monthly income on housing-related costs (2,543 cost-burdened households). Of those, 2,162 are earning less than \$50,000 a year (or less than 50% of the Area Median Income).⁹ Under Brunswick's Zoning Ordinance definitions, these households would be considered "very low income." This indicates a need for over 2,000 additional low- and moderate-income family, senior, or assisted living housing in Brunswick (since many of these houses are headed by those over age 65). This need will have to be met both locally, within Brunswick, as well as regionally.