

# CHAPTER 6

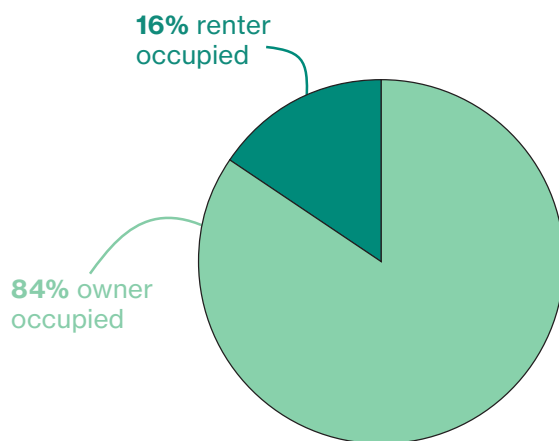
## HOUSING

This chapter of the Casco Comprehensive Plan is a portion of the Inventory and Analysis section of the plan. The purpose of this section is to provide a current status of housing within Casco. This Chapter is organized into two sections:

1. Housing Stock
2. Housing Affordability

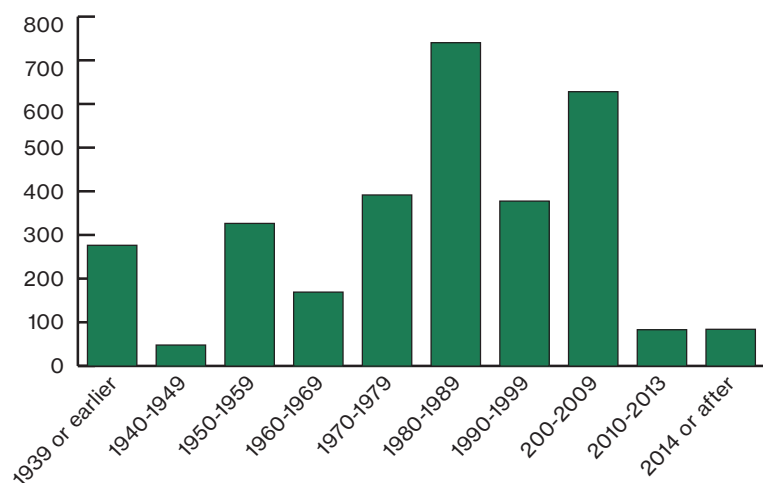
# HOUSING FACTS & AFFORDABILITY

**3130** total  
housing units



**1363** units  
are for **seasonal, recreational,  
or occasional use**, which is  
**44%** of Casco's  
housing units

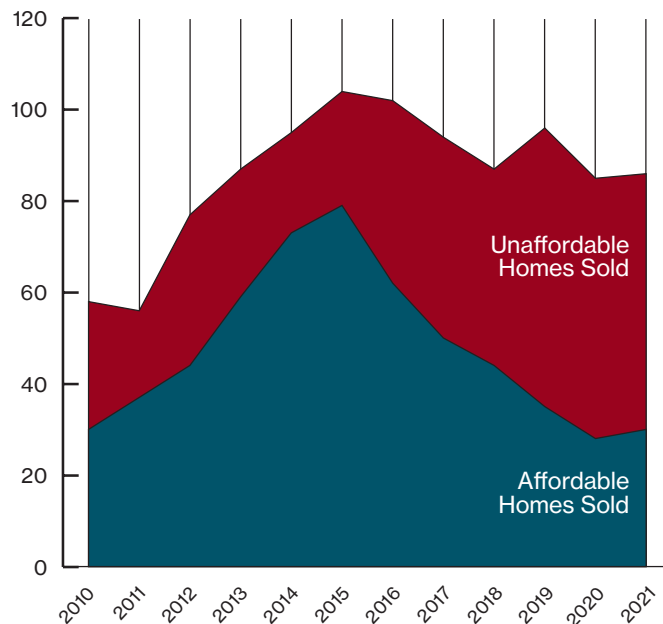
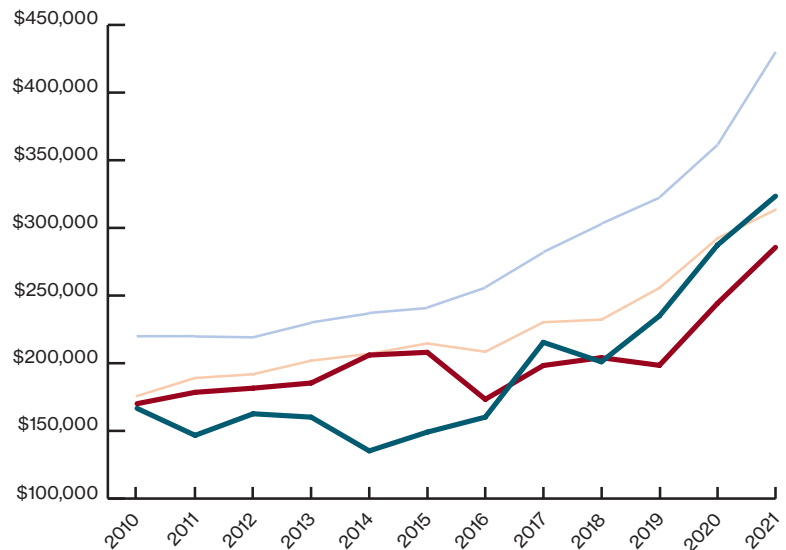
**37%**  
of housing units  
were built  
after **1990**



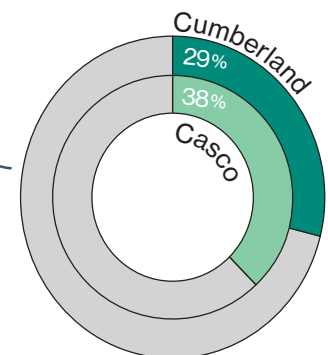
**19%** of housing units are **mobile homes**

The median home costs  
**\$323,750**  
 which is unaffordable for  
**56.6%** of households

■ Casco Median Sale Price  
 ■ Casco Price Affordable to Median Income  
 ■ Cumberland County Median Sale Price  
 ■ Cumberland County Price Affordable to Median Income




Casco renters spend  
**9% more**  
 of their income on rent  
 than the county median




**33** units  
 without complete  
 kitchen facilities


**16** units  
 without complete  
 plumbing facilities


**94** units  
 without telephone  
 service available

## Housing Stock

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

In 1:1 interviews with town staff and in conversation with the planning board and comprehensive plan committee, we heard that housing is precarious in Casco. There are only a handful of houses on the market in Casco at a time, estimated by staff around five at the most. Much of the rental housing stock consists of short-term rentals particularly through Airbnb and Vrbo. Outside of these, there aren’t many units available to rent for long-term housing. If someone wants to move to Casco, they would likely have to buy a house or rent for more than a mortgage.

There is potential for denser housing in a number of locations in Casco, as described on the Conservation, Preservation and Development Map in Part I of this plan. As residents who desire a more rural environment to live in already reside outside of the village, staff predict that residents would not object to incrementally increasing density within the village.

***[STATE REQUIREMENT: “Are seasonal homes being converted to year-round use or vice-versa? What impact does this have on the community?”]***

According to town staff, there have been no conversions of seasonal homes to year-round or vice versa in recent years. If there were to be conversions, particularly from seasonal to year-round, there would be necessary steps to take such as converting septic systems and insulation for coverage beyond two seasons.

***[STATE REQUIREMENT: “Are there other major housing issues in the community, such as substandard housing?”]***

As recorded by the State Economist of Maine, of the 1,913 housing units occupied in 2020, 33 lacked complete kitchen facilities, 16 lacked complete plumbing facilities, and 94 lacked telephone service. Many buildings are in poor condition, an issue the Code Enforcement Office has been attempting to rectify. Although many of these buildings are unsafe, families are often unable to afford to repair the problems.

The lack of housing is the most major housing issue in Casco.

## Housing Affordability

***[STATE REQUIREMENT: “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? If not, review local and regional efforts to address the issue. 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 shortage of housing in general severely limits the affordable housing options in Casco. The Casco Selectboard has discussed the possible use of the Berry Property for affordable/senior housing. The Board reached out to Avesta Housing regarding the potential for the site and found that there are multiple potentially limiting factors to Casco securing funding from Maine Housing such as Casco’s low walkability, modest area rents, unlikely chance the town would provide a TIF, and Casco’s position not as a service center community.

There are multiple assisted living and residential care facilities in Casco and the surrounding towns.

- The ACS 2021 five-year estimate identifies the median household income in Casco as \$64,767. The average rate of homeownership in Casco is higher than in the rest of Maine (89.6% vs. 74.8%). The median gross rent in Casco is \$933.

***[STATE REQUIREMENT: “Information on existing local and regional affordable/workforce housing coalitions or similar efforts.”]***

There is no affordable/workforce housing coalition that covers the Town of Casco.

***[STATE REQUIREMENT: “How do existing local regulations encourage or discourage the development of affordable/workforce housing? A summary of local regulations that affect the development of affordable/workforce housing.”]***

Minimum lot size standards, parking standards and additional steps to permit multi-family housing stand in the way of adding to housing stock, particularly standing in the way of affordable and workforce housing.

**The following regulation applies in the Village District:**

§ 215-4.5 Village District (V). A. Intent. To provide a variety of housing types and services within a compact area while reinforcing existing village characteristics. This district is established to combine the convenience of village life with the physical amenities of a rural environment and to encourage development near adequate roads and Town services. Toward the achievement of these purposes, the following minimum standards are established.

E. Density bonus for affordable housing. Single-family subdivisions comprised of 25% or more of affordable housing units as defined shall have minimum lot sizes of 50,000 feet. Multiplex and planned residential developments that include

25% or more affordable housing units as defined shall have a minimum of 50,000 square feet of net residential area per dwelling unit.

**The following performance standards apply to planned residential development:**

§ 215-5.24 Planned residential development.

“A. Purpose. The purpose of these provisions

is to encourage greater flexibility and more

creative design for the development of single-family dwellings and multiplex dwellings than

generally is possible under strict application of the

space standards of this chapter. It is intended to

encourage a pattern of residential development

which will result in the following attributes:

[Amended 6-14-2017 by Art. 27] (1) Preservation

of Casco’s rural character by retention of open

space. (2) Preservation to the greatest extent

possible of existing landscape features and

the utilization of such features in a harmonious

fashion. (3) Protection of environmentally

sensitive areas.(4) Economical and efficient

building arrangement, traffic circulation and utility

construction. (5) Recreation facilities that may be

better located and used than would otherwise

be provided under more conventional land

development. (6) Planned variety and coordination

in the location of structures and building forms

and relationships. B. General requirements. (1)

Planned residential developments are permitted

in Village and Residential Districts and, in the

Limited Residential/Recreational Shoreland

Subdistrict, shall conform and be subject to net

residential density calculation. (2) All single-family

subdivisions of 20 lots or more shall be reviewed

by the Planning Board as PRDs and be subject

to the net residential calculation for PRDs. (3) All

multiplex developments of 10 dwelling units or

more shall be reviewed by the Planning Board

as PRDs and be subject to the net residential

calculation for PRDs. (4) In the Village District,

subdividers/developers of parcels five acres or larger may choose to have their projects reviewed as PRDs. (5) In all other districts in which they are allowed, subdividers/developers of parcels 10 acres or larger may choose to have their projects reviewed as PRDs. (6) All PRDs shall meet the use standards of the districts in which they are located. (7) All PRDs shall meet the requirements of Chapter 210, Subdivision of Land, and site plan review provisions of this chapter. (8) Allowable densities for PRDs shall be based on net residential density and shall be calculated in the following manner: (a) Determine the net residential area of the parcel (see definitions and § 215-5.19). (b) Divide the net residential area by the minimum land area per dwelling unit size for the particular district to establish the maximum net residential density for the project. (c) Except for projects qualifying for the affordable housing density bonus, in no case shall the density of a PRD or multiplex project exceed the density established by the minimum land area per dwelling unit for the district where the project is located. C. Single-family PRD standards. (1) Except in the Village District, lot sizes may be reduced below the minimum lot size normally required in the zoning district [see Subsection C(2) and (3) below] as long as the residual open space created by such reductions, plus the areas which are subtracted from gross area to calculate net residential area, are designated as open space. (2) Except in the Village District, lot areas for individual lots may be reduced up to 25% below the minimum lot size required in the zoning district. In no case shall lot sizes for PRDs be less than 50,000 square feet. (3) Except in the Village District, frontage for individual lots may be reduced up to 25% below the minimum frontage required in the zoning district. In no case, including instances when lots front a cul-de-sac, shall road frontages be less than 75 feet. (4) Front, side and rear setbacks shall

not be reduced below the minimum standards required in the zoning district. (5) Shore frontage and shore setback requirements shall not be reduced below the minimum shore frontage or shore setback required in the zoning district. (6) A setback of 100 feet on an arterial street is required and shall include a fifty-foot landscaped strip. (7) No building or structure shall be sited in areas treated as 100% deductions from the parcel's net residential acreage. Siting of structures on areas treated as 50% deduction (poorly drained soils) is discouraged but is permitted where the applicant/developer demonstrates that no adverse impacts will result. D. Multiplex PRD standards. (1) Front, side and rear setback for the perimeter of multiplex PRD developments shall be double the minimum front, side and rear setbacks required in the zoning district. (2) Distances between detached multiplex clusters shall be at least 50 feet. (3) A setback of 100 feet on an arterial street is required and shall include a fifty-foot landscaped strip. E. Planned residential development open space standards. (1) The total area of open space within the development shall equal or exceed the sum of the areas by which the building lots in single-family subdivisions are reduced below the minimum net residential area per dwelling unit required in the zoning district. (2) In no case shall a planned residential development reserve less than 15% of the gross area as open space. Street rights-of-way and impervious surface areas shall be excluded from the calculation of minimum dedicated open space. (3) All open space with PRDs shall also comply with § 215-5.23, open space performance standards. F. Location of buildings. (1) Buildings shall be oriented with respect to scenic vistas, solar access, natural landscaped features, topography, and natural drainage areas in accordance with an overall plan for site development. (2) Buildings shall be

compatible in terms of physical size, visual impact, intensity of use, proximity to other structures, and density of development with other permitted uses within the district. G. Utilities. (1) Water supply. (a) All dwellings in the development shall be connected to a common water supply and distribution system or individual on-site water systems. (b) The subdivider/developer must clearly demonstrate that adequate groundwater or treated surface water is available for all and that the water source is safe from both on-site and off-site contamination. (2) Sewer. (a) All structures with required plumbing in the development shall be connected to individual septic systems or a private central collection and treatment system in accordance with the minimum standards set forth in the Maine State Plumbing Code. (b) If a central collection and treatment system is proposed for a single-family PRD, the applicant/developer must show that at least one site on each lot has soils suitable for on-site subsurface waste disposal in accordance with the minimum standards set forth in the Maine State Plumbing Code. (c) If a central collection and treatment system is proposed for a multiplex PRD, the applicant/developer must show that a second site on the parcel has such size, location and soil characteristics as to accommodate a system similar to the one proposed for the primary site.