



# Housing

York is a community of primarily single-family, owner-occupied homes. While an increasing number of these properties are seasonal residences, over half are occupied year-round. With many of the homes here priced above \$500,000, buying or renting an affordable place to live can be challenging. With its beautiful beaches, historic village centers, and convenient location, it's not surprising that our community is an attractive place to live. People who work in local businesses often must commute from out of town, as their incomes do not support the cost of housing here. There is also a need for varied housing stock to offer more choices to York residents throughout their lifecycle.

## This topic includes<sup>1</sup> ...

- **Housing availability and existing housing stock**
- **Projected population growth and housing needs**
- **Housing affordability**
- **Housing development regulations**
- **What the community said**
- **Key takeaways**

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<sup>1</sup> Data sources for this housing analysis include: York's Comprehensive Planning Housing Data Set prepared and provided to the community by the Maine State Housing Authority, and the Office, or their designees; U.S. Census Bureau American Community Survey; MaineHousing; York Housing; the Maine Housing Finance Agency; Southern Maine Planning and Development Commission, and; the Vitalius Group.



## Housing Availability and Stock

### Existing Housing Stock

According to the 2019 U.S. Census American Community Survey, from 2011 to 2019, the total housing stock in York increased by 733 units from 8,702 to 9,435, an 8.4% increase. In that same time the estimated number of seasonal homes<sup>2</sup> alone (new and converted) increased by 705 from 2482 to 3187, a 28.4% increase.<sup>3</sup> The large increase in seasonal housing stock suggests that some year-round homes have been converted to seasonal residences.

Conversion of existing homes to seasonal use is likely impacting the local housing market.

### Housing Unit Size

While there is a variety of housing types in York, the most common type is a two- to four-bedroom single family home. In 2019, approximately 43% of housing units in York were 3-bedroom units; 67% of housing units were 3-bedroom or larger units (Table 1). Almost 90% of these housing units were owner-occupied.<sup>4</sup>

**Table 1. Housing Unit Sizes in York, 2019**

<b>No bedroom</b>	<b>280</b>
<b>1 bedroom</b>	<b>532</b>
<b>2 bedrooms</b>	<b>2331</b>
<b>3 bedrooms</b>	<b>4075</b>
<b>4 bedrooms</b>	<b>1788</b>
<b>5 or more bedrooms</b>	<b>429</b>
<b>Total housing units</b>	<b>9435</b>

*Source: 2019 Five-Year American Community Survey U.S. Census*

There is some discrepancy between the size of existing housing units and household sizes. Only 812 out of all 9,435 year-round and seasonal housing units in York have one bedroom or less. At the same time, there are 1,779 single-person households in York, and an additional 2,319 two-person households (Table 2). Put another way, there are a total of 4,098 single or two-person households (71% of York's households) and smaller housing stock (2 bedroom or less) constitutes 43% of existing housing units (4,098 units).

<sup>2</sup> "Seasonal" means housing units that could be converted to year-round use but not hotels, cottages, and other housing that is clearly for transient use.

<sup>3</sup> Note: This report relies on housing unit counts from the U.S. Census American Community Survey as Town of York Code Office complete housing and building permit data were not available during this planning process.

<sup>4</sup> 2019 U.S. Census American Community Survey.



**Table 2. Household Sizes in York (2019)**

<b>1-person household</b>	1779
<b>2-person household</b>	2319
<b>3-person household</b>	681
<b>4+ person household</b>	967
<b>Total Households</b>	<b>5746</b>

*Source: 2019 Five-Year American Community Survey U.S. Census*

While many of these residents live in larger homes and prefer to do so, it seems likely that at least some small households may end up paying more for housing by renting or buying a place that is larger than they require/want. Other small households may wish to downsize and have limited choices to do so.

### **Housing Unit Condition**

Approximately half the housing in York was built between 1970 and 2000, indicating a newer housing stock than many other communities in Maine.<sup>5</sup> The older homes tend to have been well-maintained by households that were generally able to afford upkeep and improvements. For these reasons, there does not appear to be a systematic issue of housing in need of physical improvements to be brought up to modern standards. However, there are likely energy-efficiency and renewable energy investments that can be made in the majority of these homes, especially the older ones. In addition, some campgrounds and seasonal cottages that may not be classified as “housing units” by the U.S. Census are likely in need of some upgrades, particularly if there is interest in converting them to year-round housing.

### **Affordable Housing**

Affordable rental housing is primarily provided by the York Housing Authority in the form of income-based rentals and rentals based on area median income. Units are predominantly available for those aged 62 years and older, though there are currently 29 age unrestricted units and plans to build at least 52 more. In all, these below-market units constitute 3.15% of the total year-round housing stock in the town and 1.92% of the total housing stock in the town.<sup>6</sup> In June 2021, the York Planning Board approved the development of a 63-unit workforce rental housing apartment building, in alignment with the regulations of the

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<sup>5</sup> 2019 Five-Year American Community Survey U.S. Census.

<sup>6</sup> York Housing, Levine Planning Strategies, and the 2019 Five-Year American Community Survey U.S. Census.



Workforce Affordable Housing Overlay District. More information on York's housing affordability and affordable housing can be found later in this section.

### Accessory Dwelling Units (ADUs)

The Town of York allows for the long-term rental (12 months or more) of ADUs on single-family properties, as a way to increase the variety of housing opportunities and serve as an additional source of income for the property owner. York's Zoning Ordinance defines an Accessory Dwelling Unit (ADU) as "[a] small apartment which is part of an existing single family owner-occupied home, in the same building as the principal dwelling unit or in a building accessory to the principal dwelling unit, and which is clearly secondary to the single-family home."<sup>7</sup> The ADU may be rented so that the owner-occupant may benefit from the additional income. The owner may also elect to occupy the accessory dwelling unit and rent the principal dwelling unit. ADU's are permitted in most parts of the town subject to certain conditions. As the overall population of York ages, ADUs can potentially provide an additional housing option for those seeking to age in the community.

From 2014 to 2020, 51 building permits for ADUs were issued by the Town's Code Enforcement Department, averaging about seven ADU permits per year. Policies and regulations regarding ADUs have recently been undergoing revisions at the state and town levels and more information is provided on this later in this section.

### Short Term Rentals

Short-Term Rentals (STRs) are generally defined as rooms or housing units for rent for periods shorter than 30 days. They are often seen as alternatives to hotels or cottages for visitors. Unlike hotels, however, they are generally considered "housing units" for many purposes.<sup>8</sup> As with many destination areas, York has a sizable number of STRs. According to AirDNA, a website that collects data on STRs by community, there are over 350 full-home STRs in York that are offered for rent at least some of the time. The average daily rate for these STRs is over \$350, and the average monthly revenue is close to \$4,000. With an annual occupancy rate of approximately 65% - increasing to 95% in August – there is clearly a strong market for STRs in York. These STRs represent over 3% of the overall housing stock in York. While STRs can provide home owners with another source of income, they can also reduce the overall year-round housing stock.

Many communities in Maine, such as Portland, South Portland, and Cape Elizabeth, have looked to regulate STRs at various levels of stringency. Other communities have chosen to

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<sup>7</sup> Town of York Zoning Ordinance 7.17.2.

<sup>8</sup> While STRs tend to host shorter stays, due to limited data about the locations and rental activity of STRs, they are classified as year-round or seasonal homes depending on how they are identified in the U.S. Census.

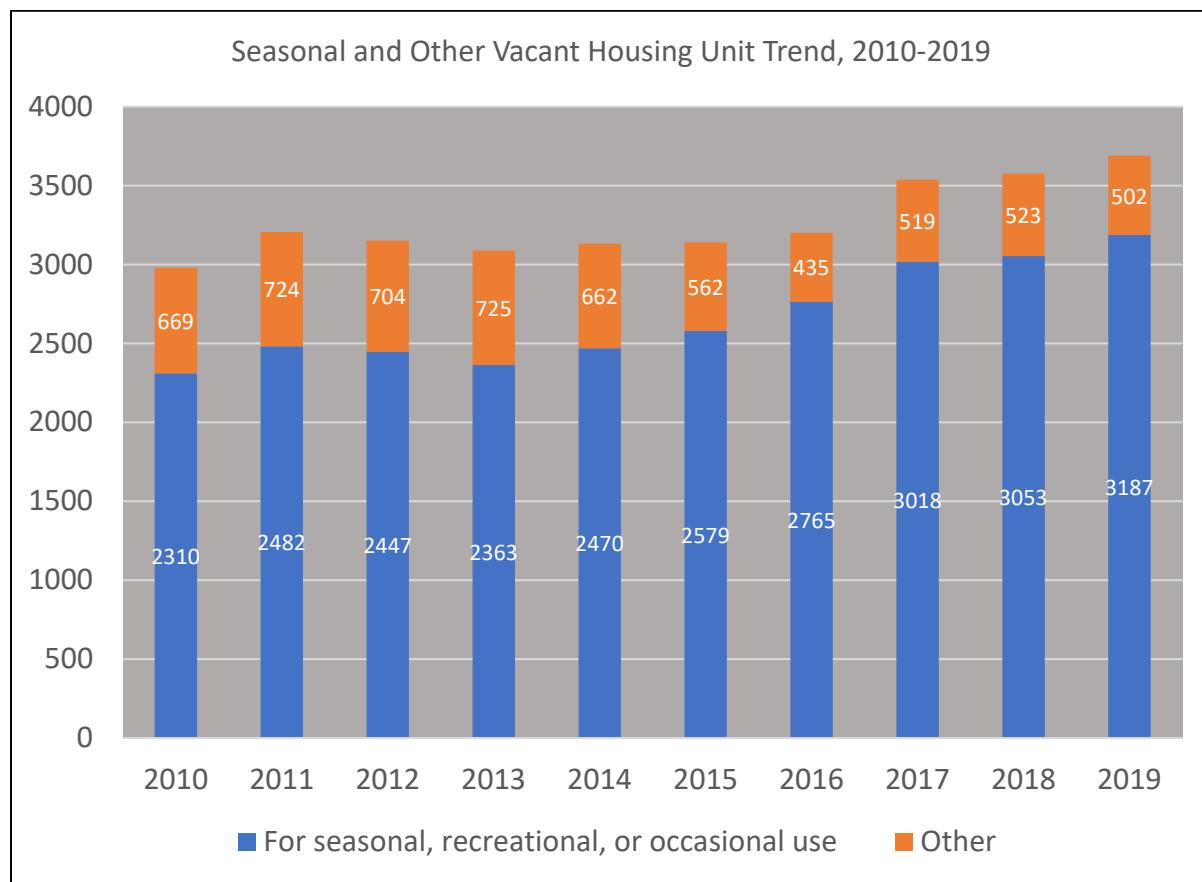


treat STRs as any other housing units in the community. York does not require property owners who rent out their property to register and pay for a permit. STRs as a business may not technically be an allowed business use under current York Zoning.

## Seasonal Housing Trends

A significant and increasing amount of the housing in York is seasonal – from 2,310 units in 2010 to 3,187 in 2019, a 38% increase (Fig. 1). This seasonal housing includes housing units that could be used year-round but are generally used for only some portion of the year, either by one household, or as shorter-term rentals, or both. The percent of the town's total housing stock that is seasonal changed from 24.8% in 2010 to 33.8% in 2019. This does not include other forms of vacant housing, which may be in the process of being renovated, for sale, or for rent.

**Figure 1. Seasonal Homes in York**



Source: American Community Survey

Much of this increase in seasonal homes appears to be conversion of year-round homes to seasonal homes, rather than new construction, as this increase is far higher than the rate of new construction during that time period.



At the same time, housing for workers in local hotels and resorts is a challenge. At least two facilities own some apartments for workers to allow them an opportunity to live close by and not have to travel long distances for work. According to one York hotel owner, it is becoming increasingly important to provide housing for staff as this is a factor in attracting talent.

This increase in seasonal homes – that is, housing units that are built to comparable standards as year-round homes and could easily be used year-round – has not come largely at the expense of year-round homes. The year-round stock continues to grow, though much more slowly than seasonal homes. However, the increased percentage of seasonal units can have an impact on the community's character and feel. Of note, seasonal homes can provide property tax revenue to fund local operations, without significant local costs as there are no demands on the school system and reduced demands on public safety and other resident services and programs.

While it is difficult to predict the future with any great certainty, it seems likely that production of seasonal homes will slow down, and that some existing seasonal homes may even convert to year-round, in a post-COVID-19 world. York is only an hour from Boston and even closer to employment centers north of Boston. With the rise in remote working, and an increased interest in living in places with high quality of life, it seems plausible that more seasonal York residents will consider moving to town on a permanent basis.

While it is not expected that a significant number of seasonal homes will become year-round, the projections assume that the rate of increase in seasonal homes over the past several years will end – though the number of seasonal homes will continue to go up at a somewhat constant rate – and that some seasonable homes will convert to year-round homes. Those year-round conversions are assumed to be at the same rate that year-round homes were converting to seasonal homes over the past few years. That change would mean an increased year-round population, which means increased burdens on local government to provide services such as schools, fire, and police coverage.

## Projected Population Growth and Housing Needs

York has been experiencing a slow but steady increase in population (Fig. 2). York's year-round population is projected to increase from 13,247 in 2021 to 14,697 in 2031. The seasonal population, which includes summer residents but not day visitors or those who stay in hotels, was estimated at 20,923 in 2021, and is expected to increase to 24,018 by 2031. The peak population of the town, which includes the seasonal population as well as those who stay in hotels, was estimated at 30,914 in 2019 and is predicted to increase to 31,180 by 2029. The



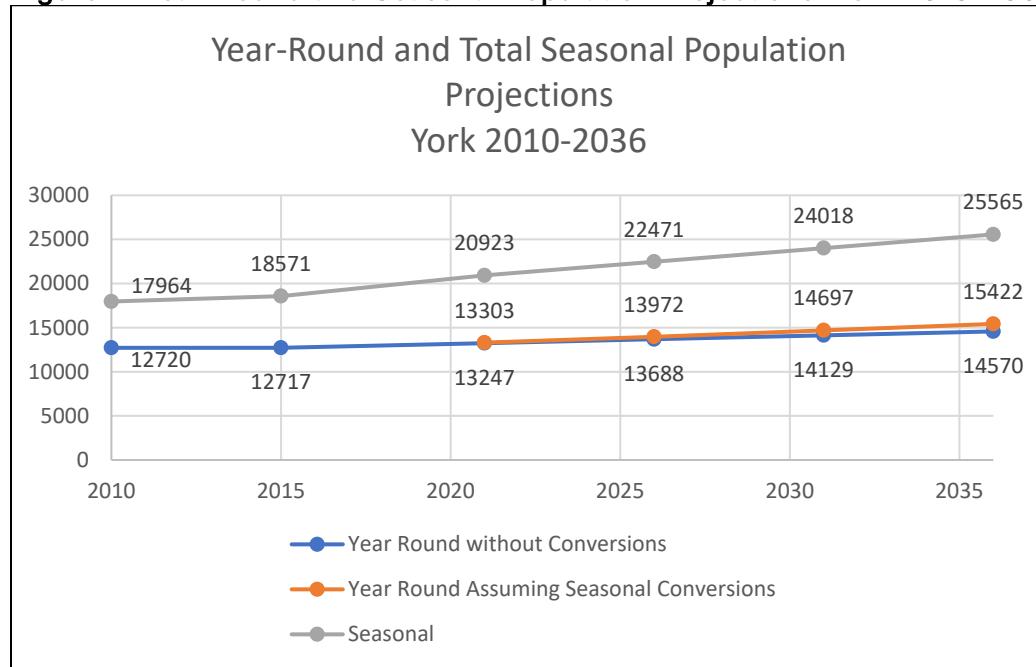
largest percentage increases will likely be in those aged 60 years and over.<sup>9</sup> The summer population has increased more quickly than the year-round population in the past ten years, with much of new housing production being used seasonally.

#### Year-Round, Seasonal, and Peak Summer Populations

This document differentiates between three portions of the population in York, each of whom have different impacts on the housing stock:

- “**Year-Round**” population represents people who identify York as their primary place of residence and generally live in York in both the summer and winter. Year-Round residents generally live in year-round housing units;
- “**Seasonal**” population represents both year-round population and also people who live in York for some of the year but don’t identify York as their primary place of residence. The seasonal population generally lives in homes, apartments, and condominiums, that are defined by the U.S. Census as housing units.
- “**Peak summer**” population includes year-round population, seasonal population, and also those who visit in the peak summer months for shorter visits. Peak summer population is generally staying in hotels or other places not defined by the U.S. Census as housing units, though some may stay in short-term rentals or other housing units.

**Figure 2. Year-Round and Seasonal Population Projections: York 2010-2036**



Source: American Community Survey and Levine Planning Strategies.

<sup>9</sup> U.S. Census American Community Survey, Southern Maine Planning & Development Commission, and Levine Planning Strategies.



There will continue to be need for new housing units in York in the next ten years. The primary need will be for more rental units, as some of the new demand for owner-occupied units may be met by conversion of seasonal housing units to year-round homes. Given current regulatory constraints, as well as a relatively flat rental market, the production of rental units may require proactive planning steps in order to occur.

While it seems that the population will continue to slowly grow in York, future trends in seasonal homes can be a major factor in housing demand.<sup>10</sup> In the past ten years, the number of seasonal-use homes appears to have significantly increased. It is possible that in a post-pandemic economy, York's location between Boston and Portland will make it an attractive place to work semi-remotely. That would result in some of the homes now used seasonally or part time becoming year-round residences.

Making reasonable (but not definitive) assumptions about how many seasonal homes may convert to year-round would mean that York's population would increase from approximately 13,300 in 2021 to 14,697 in 2031. The seasonal population, which is 20,923 in 2021, is expected to increase to 24,018 by 2031 – unless limitations on developable land reduce the rate of seasonal home production. Peak summer population is also slated to increase, but not by as high a number, according to the Southern Maine Planning & Development Commission. However, if the seasonal population increase projected above comes to fruition, there may be a larger increase in peak summer population.

Projected town population by age group indicates that while all age groups will likely see an increase in numbers, the largest percentage increases will likely be in those aged 60 and over (Table 3). This increase in older York residents will affect future housing demand, as these residents are likely to seek smaller and lower-maintenance homes. Demand for one- and two-bedroom units, and rental units, is therefore likely to increase over the next ten years.

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<sup>10</sup> The Town's climate planning work of 2021-22 refers to research that shows that drought in the southern United States and changes in economic opportunity will make Maine a desirable in-migration state. The time frame for this is beyond the next 10-20 years but this issue should be acknowledged as York considers other questions of housing and population.



**Table 3. Current and Projected Year-Round Town Population by Age Cohort**

	2015	2019	2031 (estimated)	2019-2031 % Increase
<b>5 to 14 years</b>	1,361	1,391	1,514	8.8%
<b>15 to 17 years</b>	382	634	1,558	145.7%
<b>15 to 44 years</b>	3,561	3,577	3,762	5.2%
<b>16 years and over</b>	10,886	11,069	12,052	8.9%
<b>18 years and over</b>	10,593	10,660	11,243	5.5%
<b>60 years and over</b>	4,095	4,646	6,672	43.6%
<b>65 years and over</b>	2,760	3,543	6,364	79.6%
<b>75 years and over</b>	1,183	1,375	2,072	50.7%
<b>TOTAL POPULATION</b>	<b>12,717</b>	<b>13,070</b>	<b>14,697</b>	<b>12.4%</b>
<b>Median age (years)</b>	50.3	52.2	56.0	3.8

Source: 2019 Five-Year American Community Survey U.S. Census and Levine Planning Strategies

How does that population increase translate into future housing demand?

The year-round population of York is estimated to increase from 13,247 in 2021 to 14,697 in 2031. This population increase estimate is based on state projections adjusted to include an anticipated conversion of 25 seasonal units per year to year-round housing units. The estimated 1,450 new residents through 2031 will need a total of approximately 560 units (Table 4) of year-round housing (361 owner-occupied and 199 rental). Of these 560 units, as mentioned above, it is assumed that 250 units will be seasonal homes converted to year-round use, leaving a demand for 310 new units (111 owner-occupied and 199 rental). This projected demand for housing is conservative, as it is based on state projections; the assumed household size in these projections is slightly larger than the current York household size of 2.3 people per household. It is possible that demand for housing may be more than these 310 units. Just as important as the projected number of needed units is the anticipated size and type of units needed. The projected minimum need of 310 units may work according to the population numbers projected for York but may not match consumer preference because of a likely desire for smaller housing units by smaller households in the future. A number of these smaller households may be existing York households looking to relocate or downsize in the community. Important to remember is that the Town's preparation for this projected housing need is not a mandate. The market will determine how many units are built; this Plan seeks to encourage new housing units that meet the needs of the current community, which is growing older and will quite likely have increased need for different housing (smaller units, walkable location, accessible, less maintenance, more affordable) than the current housing stock.



Table 4. Owner- and Renter-Occupied Year-Round Units in York, Past and Projected

	2010	2015	2019	2031 (est.)	2019- 2031 Estimated Need	2019-2031 New Construction Need	2019-2031 Annual Construction Need
<b>Owner-occupied Units</b>	4,424	4,507	4,695	5,056	361	111	9
<b>Renter-occupied Units</b>	902	1,162	1,051	1,250	199	199	17
<b>TOTAL HOUSING UNITS</b>	<b>5,326</b>	<b>5,669</b>	<b>5,746</b>	<b>6,306</b>	<b>560</b>	<b>310</b>	<b>26</b>

Source: American Community Survey and Levine Planning Strategies

## Housing Affordability

### Current Housing Prices

Demand for housing in York is strong, as indicated by increasing housing costs across housing types in the community. It is likely this demand is caused by increased interest in owning seasonal homes in southern Maine, an increase in remote working from attractive communities like York, and the generally strong economy seen in York County over the past ten years. According to the Vitalius Group, the median single-family home price in York increased from \$437,000 to \$499,000 from 2019 to 2020, an increase of 14.2%. The average single-family home price in York increased from \$532,732 to \$637,841 from 2019 to 2020, an increase of 19.7% (Table 5). These increased prices do not seem to be impacting demand. In that same one-year period, the Vitalius Group<sup>11</sup> reported overall single-family sales of 304 homes in 2019 and 339 homes in 2020, an increase of 11.5%.

Table 5. Median and Mean Single Family Home Prices in York, 2019-2020

	2019	2020	Percent Change
<b>Median</b>	\$ 437,000.00	\$ 499,000.00	14.2%
<b>Mean</b>	\$ 532,732.57	\$ 637,841.35	19.7%

Source: The Vitalius Group

### Affordable Housing

The term “affordable” can mean a range of things. In general, “affordable housing” is not about the specific income of the residents who live in the housing, but instead indicates how much of that income they spend on housing. There is often some confusion with respect to

<sup>11</sup> The Vitalius Group is a real estate firm in Portland, Maine that tracks market data for the region.



“affordable” housing and how it relates to income levels and ability to pay. The definitions on the next page help explain some of the nuances of the terms used in the housing field.

## WHAT IS “AFFORDABLE HOUSING?” AND SOME IMPORTANT TERMS TO KNOW

**Affordable Housing:** Housing is considered affordable when a household pays 30% or less of their income on housing costs- rent or mortgage; heat; insurance; utilities; property taxes and other housing-related costs. When the term is used, it generally is meant to refer to housing that is affordable to households that make less than the area median income (below-market affordable (defined below). While household assets are not usually directly used as a measurement of affordability, the income derived from those assets is considered part of household income.

**Area Median Income:** The median household income of a region calculated by the U.S. Department of Housing and Urban Development and updated annually. The Area Median Income is calculated based on household size, so the amount varies depending on the number of people living together. Often the Area Median Income for a household of four is used as a simpler version of the calculation. The area used for York is the York County Fair Market Rent Area (Tables 6 and 7). For example, a four-person household making 80% of Area Median Income in York would be earning \$79,990 and could afford to pay \$1,997 a month in rent and other housing expenses.

**Below-Market Affordable Housing:** Affordable housing that is available for households below the Area Median Income. This is what is often meant when someone refers to “affordable housing.” Below-Market Affordable Housing is often calculated based on 50%, 60% or 80% of Area Median Income.

**Housing Cost-Burdened:** A household that spends more than 30% of its income on housing costs. In other words, any household that does not have housing affordable for its income is housing cost-burdened.



In York, there are specific definitions, in the Town Zoning Ordinance, for Low-income, Moderate Income, and Workforce Affordable Housing (Table 6).

**Table 6. Town of York Housing Affordability Definitions, Zoning Ordinance**

	<i>Definition (Town of York Zoning Ordinance)</i>	<i>2021 Income Levels for a 4- person household (York Housing)</i>
<b>Low Income</b>	Household income which is not more than 80% of the median family income for the York-Kittery-South Berwick HUD Metropolitan Finance Area.	Not more than \$79,900 (80% area median income) <i>A York police officer heading a family of 4, as the single breadwinner, qualifies as low income with an average salary of \$77,221 annually.<sup>12</sup></i>
<b>Moderate Income</b>	Household income which is between 50% and 120% of median family income for the York-Kittery-South Berwick HUD Metropolitan Finance Area.	\$52,650 (50% area median income) to \$126,360 (120% area median income) <i>York teachers make an average of about \$80,500/year.<sup>13</sup> A family of four with a teacher as the single breadwinner is a moderate income family.</i>
<b>Workforce Affordable Housing</b>	Dwelling units that may be purchased or rented for year-round occupancy by a working household with <b><u>moderate income</u></b> . Workforce Affordable Housing may include single-family dwellings, two-family dwellings, multi-family dwellings, or a combination of these.	See above for moderate income definition. <i>Many of the critical jobs needed in the community to keep services, amenities, health care, restaurants, and other businesses open, are part time. Most workers, if working full time or a two-wage earner household of four with part time jobs would fit into this category (see Table 13 below).</i>

*Note: Definitions above are specific to the Town of York and may differ from definitions used elsewhere.*

<sup>12</sup> <https://www.yorkmaine.org/DocumentCenter/View/4403/2021-Full-Time-York-Recruitment-and-Application>

<sup>13</sup> York School Department, FY23.



Like many communities in York County, York has some housing affordability challenges. Many people who work in York cannot afford to live in the town, or even nearby, and may have to commute 45 minutes or more in order to find a home they can afford. One way to look at the challenge of housing affordability is by exploring the housing affordability burden for various York households. Generally, a household is considered “housing cost-burdened” when they spend 30% or more of their income on housing-related expenses. This concept is different from the concept of area median income, in that even higher-income households can be housing cost-burdened if they buy or rent beyond their means – or if they have savings but their income is relatively low.<sup>14</sup> Nonetheless, this is a useful tool to explore housing costs. In reality, most housing cost-burdened households are at or below 80% of area median income.

Tables 7-8 below show housing costs as a percentage of annual income for homeowners and renters in York. A higher percentage of York renters have housing cost-burdens than owners – 44.9% of renters versus 22.9% of homeowners in 2019 (Tables 9-10). While the percentage of both renters and homeowners who are housing cost-burdened has declined between 2011 and 2019, declines have been more dramatic for homeowners. This suggests a stratification of York households into owners who are generally less challenged by housing costs and renters that are more so.

**Table 7. Housing Costs as a Percentage of Income for Owners in York (2011-2019)**

<b>Owners</b>	<b>2011</b>	<b>2015</b>	<b>2019</b>
<b>Less than 20.0 percent</b>	1862	2238	2514
<b>20.0 to 24.9 percent</b>	454	585	806
<b>25.0 to 29.9 percent</b>	442	344	300
<b>30.0 to 34.9 percent</b>	226	164	225
<b>35.0 percent or more</b>	1523	1087	850
<b>TOTAL</b>	4507	4418	4695

Source: American Community Survey

**Table 8. Housing Costs as a Percentage of Income for York Renters (2011-2019)**

<b>Renters</b>	<b>2011</b>	<b>2015</b>	<b>2019</b>
<b>Less than 20.0 percent</b>	258	178	217
<b>20.0 to 24.9 percent</b>	166	224	324
<b>25.0 to 29.9 percent</b>	94	150	260
<b>30.0 to 34.9 percent</b>	83	79	177
<b>35.0 percent or more</b>	392	389	475
<b>TOTAL</b>	993	1020	1453

Source: American Community Survey

<sup>14</sup> Anecdotal information suggests that many long-time residents have property taxes higher than their mortgage costs and that increasing land values in areas that have become highly desirable are driving up housing expenses for residents with fixed incomes.



**Table 9. Number of “Housing Cost-Burdened” Households in York (2011-2019)**

	<b>2011</b>	<b>2015</b>	<b>2019</b>
<b>Total</b>	<b>2224</b>	<b>1719</b>	<b>1727</b>
<b>Owners</b>	1749	1251	1075
<b>Renters</b>	475	468	652

Source: American Community Survey

**Table 10. Percentage of “Housing Cost-Burdened” Households in York (2011-2019)**

	<b>2011</b>	<b>2015</b>	<b>2019</b>
<b>Total</b>	<b>40.4%</b>	<b>31.6%</b>	<b>28.1%</b>
<b>Owners</b>	38.8%	28.3%	22.9%
<b>Renters</b>	47.8%	45.9%	44.9%

Source: American Community Survey

MaineHousing uses a different type of analysis of household incomes and housing costs to determine an “affordability index” that indicates how affordable the market is (Table 11). This analysis again considers 30% of income to be the threshold for affordability. For renters, an index of at least 1.00 means a household with the median renter household income in York can afford the average priced two-bedroom rental. For homeowners, an index of at least 1.00 means a household with the median owner-occupied household income in York can afford the median priced home. The lower the index, the greater the difference between the median income and the income needed to afford the average rental or median home price.

For renters, interpreting the results of the index is more straightforward, as rent is typically an ongoing fixed monthly cost. Rental affordability and average rent in York stayed surprisingly consistent between 2007-2017. The 2017 affordability index of 0.85 was also comparable to York County and the State of Maine, which had rental affordability indices of 0.85 and 0.83, respectively. It is worth noting that an index less than 1.00 does not mean that most renters are housing cost-burdened. The index only considers the average two-bedroom while many renters are likely renting other types of units, such as one-bedrooms or studios, that are less expensive and therefore require a lower income to be considered affordable.

The index is more of a reflection of how difficult it is for typical potential homeowners to buy in York, rather than the proportion of current homeowners who are unable to afford their homes. It makes certain assumptions about down payment levels and mortgage terms. For some owners, these assumptions may not apply. Households with high levels of savings but lower incomes would have fewer affordability challenges as they may have a smaller-than-typical mortgage, or no mortgage at all. In 2020, York’s owner affordability index of 0.7 was



much lower than York County and the State of Maine overall, which had homeownership affordability indices of 0.86 and 0.91, respectively.

**Table 11. Median Rental and Owner-Occupied Affordability in York (2007-2020)**

Rental				
Year	Average 2-Bedroom Monthly Rent	Median Renter Household Income	Income Needed to Afford Average 2-Bedroom	Affordability Index
2017	\$1,184	\$40,155	\$47,534	0.85
2012	\$1,138	\$42,716	\$45,511	0.94
2007	\$1,180	\$40,103	\$47,211	0.85

Owner-Occupied				
Year	Median Home Price	Median Owner Household Income	Income Needed to Afford Median Home Price	Affordability Index
2020	\$520,000	\$93,364	\$132,565	0.7
2017	\$419,500	\$72,347	\$114,677	0.63
2012	\$340,000	\$66,737	\$89,486	0.75
2007	\$375,450	\$68,469	\$114,877	0.6

*Source: Maine Housing Finance Agency*

Households at 80% of area median income – which would be \$79,990 annually for a four-person household in York – can afford housing expenses of \$1,997 a month. That household could afford the average-priced 2-bedroom rental unit in York but not the median-priced home. In fact, according to MaineHousing, it would require a household income of about 127% of area median income for a four-person household to afford the median priced home in York. In short, York residents have a wide range of incomes, but not all York residents are able to comfortably afford housing in town. When you factor in those who would like to live in York but can't, the challenge becomes larger. There are some efforts to provide below-market affordable housing on the local level. On the regional level, there is some discussion of affordability as related to the Portsmouth Naval Shipyard workforce. The Town of York has been involved in a "Joint Land Use Study" with the shipyard, Kittery, and regional partners, and considerations of below-market affordable housing have been part of that discussion.

## Meeting a Range of Needs

People are more than numbers. As the community seeks to provide a range of housing types and prices to meet the needs of York residents, a look at some average salaries of essential workers, Town employees, and others in the York labor force sheds light on the challenge of finding affordable housing in the town. As shown in Table 11, the income needed to afford the 2020 York Median Home Price of \$520,000 was \$132,565. Even at February 2022 salaries, the 2020 Median Home Price is out of touch for many in York and rental opportunities are limited. Table 12 shows the average salaries in a range of local sectors in early 2022; working in York does not necessarily provide a pathway to living in York.



**Table 12. Salaries for Selected Advertised Job Openings and Reported Job Salaries in York, as of 2/11/22 and 3/2/22 unless otherwise noted**

<b>Sector/Job Type</b>	<b>Job Description</b>	<b>Average annual salary (FT or PT). Assumed PT is half time (see note below).</b>
Hospitality/Lodging	Assistant General Manager	\$65,000 (FT)
	Front Desk Associate/Clerk <i>Average \$14/hour PT</i>	\$14,560 (PT) or 2 jobs = \$29,120
	Housekeeper <i>Average \$16/hour PT</i>	\$16,640 (PT) or 2 jobs = \$33,280
Public/Town of York	Police Officer	\$77,221(FT) <sup>15</sup>
	School Teacher	\$80,500 (FT) <sup>16</sup>
	Center for Active Living Program Coordinator	\$64,000 (FT) <sup>17</sup>
Health Care/York Hospital	School Lunch/Recess Monitor	\$28,000 (PT) or 2 jobs = \$56,000
	Patient Screener, Patient Transportation Navigator, Support Staff	\$25,000 (PT) or 2 jobs = \$50,000
	Central Sterile Supply Technician, ER Unit Clerk, Laboratory Processor	\$32,000 - \$37,000 (FT)
Food Mfg/Stonewall Kitchen	York Family Practice Nurse Practitioner	\$92,884 (FT) (not including bonuses)
	Cost Accountant	\$55,000 (FT)
	Manufacturing Associate <i>up to \$22/hour</i>	\$45,760 (FT)
Services/ Restaurants & Cafes	Chef	\$65,000 (FT)
	Barista, Cashier, Prep Cook <i>Average \$16/hour PT</i>	\$16,640 (PT) or 2 jobs = \$33,280
	Server <i>\$12.75 PT</i>	\$13,260 (PT) or 2 jobs = \$26,520
Miscellaneous	Seasonal Groundskeeper, Landscape Gardener, Grounds Crew <i>\$17/hour PT</i>	\$17,680 (PT) or 2 jobs = \$35,360
	In-home Caregiver <i>\$18/hour PT</i>	\$18,720 (PT) or 2 jobs = \$37,440

Sources: all information from [indeed.com](https://www.indeed.com) job listings accessed on 2/11/22 and 3/3/22 and [Glassdoor.com](https://www.glassdoor.com) reported salaries, accessed on 3/3/22 except where otherwise noted.

Notes:

(1) This Table is not intended to fully represent all available jobs and salaries in York for early 2022. Rather, the Table represents information that was available online through the sources listed. Some employers, such as York Hospital,

<sup>15</sup> <https://www.yorkmaine.org/DocumentCenter/View/4403/2021-Full-Time-York-Recruitment-and-Application>

<sup>16</sup> York School Department, FY23.

<sup>17</sup> <https://bit.ly/3HMJpcz>



*do not publicly post job salaries on their websites and require initial applications or inquiries as the first step in an application process. In addition, these salaries do not represent signing bonuses and recruitment incentives, which are common in the northeast at the time of this plan preparation. There is no evidence to suggest that the salary ranges above are not generally accurate.*

(2) *For simplification, it was assumed that all PT jobs are 20 hours per week and a full time equivalent (40 hours per week) salary is provided in the table above. In reality, many of these jobs are available only at certain hours (school lunch monitor, custodian, prep cook) and it is unlikely that any worker may find two jobs to fit their skills to completely work full time hours.*

## Existing Affordable Housing

York Housing is the primary provider of housing that is intended to be affordable to households at below-median incomes in York. Officially the York Housing Authority, York Housing has been in existence since 1978. York Housing manages a portfolio of 181 housing units at a variety of income levels. Of those units, 72 units base the rent they charge on actual income – in other words, residents pay a percentage of their adjusted income in rent. The other 109 units have rent limits – some formal and some based on York Housing policy – that set rents based on affordability at the target income levels. In other words, for those units, the rent may be set based on a percentage of area median income, whereas for the other 72 units, the rent is set based on a percentage of the actual resident's income.

Unlike other housing authorities, some of York Housing's developments are privately financed by lenders based on York Housing's ability to leverage existing assets. In general, York Housing officials say they prefer more traditional financing for the flexibility this provides. Further, they feel they can create workforce housing rents using extensive value engineering and by building on land they already own. York Housing's below-market units constitute 3.15% of the total year-round housing stock and 1.92% of the total housing stock in the town (Table 13).

**Table 13. Below-Market Affordable Units in York (2019)**

<b>CURRENT TOTAL BELOW-MARKET AFFORDABLE UNITS</b>	<b>181</b>
<b>Total Housing Units</b>	<b>9435</b>
<b>Total Housing Units Occupied Year-Round</b>	<b>5746</b>
<b>Percentage of Total that are Affordable</b>	<b>1.92%</b>
<b>Percentage of Year-Round that are Affordable</b>	<b>3.15%</b>

Source: York Housing, Levine Planning Strategies, and the American Community Survey.



*Left Photo: York Housing developments on Long Sands Road; Right Photo: York Housing also operates 29 family units at Carriage House Apartments on Gorgeana Way.*

One market that York Housing sees as not being currently met in the town is housing for those with physical disabilities. At present, there are few known options for those seeking such housing in York. York Housing has also expressed interest in increasing the diversity of York's population, as well as increasing coordination with other public agencies in order to help increase the town's below-market affordable housing stock.

Table 14 provides information about the type and number of existing affordable housing units in York. York Housing has also received approval for 52 workforce housing units at "Moorehouse Place" on U.S. Route 1 and has proposed an additional 22 units in a later phase.



*Proposed York Housing development at "Moorehouse Place"*



**Table 14. Below-Market Affordable Properties Owned by York Housing**

Property Name and Address	Housing Type			Units		Type of Assistance	
	Elderly			Family/ All	Total	Accessible	Income Based Rent
	55 and older	62 and older	With Disabilities				
Pine Grove at Village Woods 117 Long Sands Rd.	•				40	5	•
Yorkshire Commons 161 York Street	•	•*			32	3 1-br* 2 2-br	•
Village Woods 117 Long Sands Rd.	•				36	3 1-br 3 2-br	•
Deerfield Place at Village Woods 117 Long Sands Rd.	•				28	1	•
Carriage House Apartments Gorgeana Way				•	29	1	•
Baldwin Apartments 117 Long Sands Road	•				16	1	•
Moorehouse Place (under development) 296 U.S. Route 1				•	52-74	2 1-br 1 2-br	•

\*3 units can accommodate persons under age 62 who require the features of an accessible unit

Source: York Housing and Levine Planning Strategies

Other producers of below-market affordable housing in southern Maine, such as Avesta Housing, have not had much direct involvement in housing production in the town. That may be due to York Housing's proactive efforts in the market and ability to produce below-market housing at little public cost. It is possible that opportunities may arise for these other providers in the future, leveraging resources they may be able to access from outside the town. In June, the York Planning Board approved the development of a 63-unit workforce rental housing apartment building, in alignment with the regulations of the Workforce Affordable Housing Overlay District.

There are additional tools for producing below-market affordable housing that have not been used recently in York. The Village Woods project was able to use Low Income Housing Tax Credits through MaineHousing, but no projects in York have used that financing tool recently. With the addition of state tax credits in 2020, this tool has become easier to use and may be worth exploring again. The Town could explore creating an Affordable Housing Tax Increment Finance District to help support operating costs for below-market units as well.



Finally, there are voucher programs for individual households through the federal government that help pay for their rent. These vouchers, often called “Section 8 vouchers,” fund the difference between a rent that is affordable for that household (Table 15) and the “fair market rent” for a unit (Table 16). While many landlords have tenants that utilize vouchers, some landlords are reluctant to accept tenants that would require the use of such vouchers. This could be due to a variety of factors, including concerns about mandatory inspections of units and the possibility that they can rent their units for more than the “fair market rent” on the open market. A lack of willingness to accept vouchers is also sometimes seen as discriminatory against lower-income tenants, a higher proportion of whom are minorities.

**Table 15. Income Levels & Affordable Rents by Percentage of Area Median Income & Household Size, FY 2021**

	<b>1 Person</b>	<b>2 Person</b>	<b>3 Person</b>	<b>4 Person</b>
<b>80%</b>	<b>\$55,950</b>	<b>\$63,950</b>	<b>\$71,950</b>	<b>\$79,900</b>
	\$1,398	\$1,598	\$1,798	\$1,997
<b>100%</b>	<b>\$76,764</b>	<b>\$85,293</b>	<b>\$94,770</b>	<b>\$105,300</b>
	\$1,919	\$2,132	\$2,369	\$2,632
<b>120%</b>	<b>\$92,116</b>	<b>\$102,351</b>	<b>\$113,724</b>	<b>\$126,360</b>
	\$2,302	\$2,558	\$2,843	\$3,159
<b>150%</b>	<b>\$115,146</b>	<b>\$127,940</b>	<b>\$142,155</b>	<b>\$157,950</b>

Source: *York Housing*

**Table 16. "Fair Market Rents" in York**

<b>Fair Market Rents as Determined by HUD</b>	<b>Efficiency (Studio)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
<b>FY2021</b>	\$1,066	\$1,118	\$1,473	\$1,905	\$2,550
<b>FY2020</b>	\$910	\$1,008	\$1,327	\$1,654	\$2,330

Source: *U.S. Department of Housing and Urban Development*

## Housing Development Regulations

### Zoning

York’s local regulations initially appear to permit two-family and even multi-family housing in 10 out of 21 districts. While multi-family housing is limited to certain zones, such as the RES-7, GEN-3, and some business zones and overlays, two-family houses are allowed in almost every zone.



However, a closer look at the requirements for two-family and multi-family housing reveals a more complex story. Many zones require 9,000 square feet of land for each dwelling unit in a multi-family development. The Town's zoning also requires 1.5 parking spaces per multi-family unit under three bedrooms, and two spaces for each larger unit. Finally, site plan review is generally required for multi-family development.

Taken in total, these requirements make it economically challenging to build multi-family housing in many parts of town, even on U.S. Route 1. Existing land use regulations do not appear to encourage the development of multi-family housing in general. Since most affordable and workforce housing consists of multi-family development, the effect of York's zoning code is generally to discourage development of affordable and workforce housing as well. If a developer is able to obtain a parcel of land that can be developed, zoning steers that development towards single-family market-rate units.

### Affordable Housing Overlays

There are some limited exceptions to the restrictive impact of local regulations. The York Village Elderly Housing Overlay District allows for development of up to 40 units of below-market elderly housing with a lot area requirement of 3,000 square feet per unit (Fig. 3). This overlay consists of the York Housing properties off Long Sands Road. Without the overlay, it seems very unlikely that these below-market units could have been developed.



*One of the developments  
in the York Village Elderly  
Housing Overlay District*

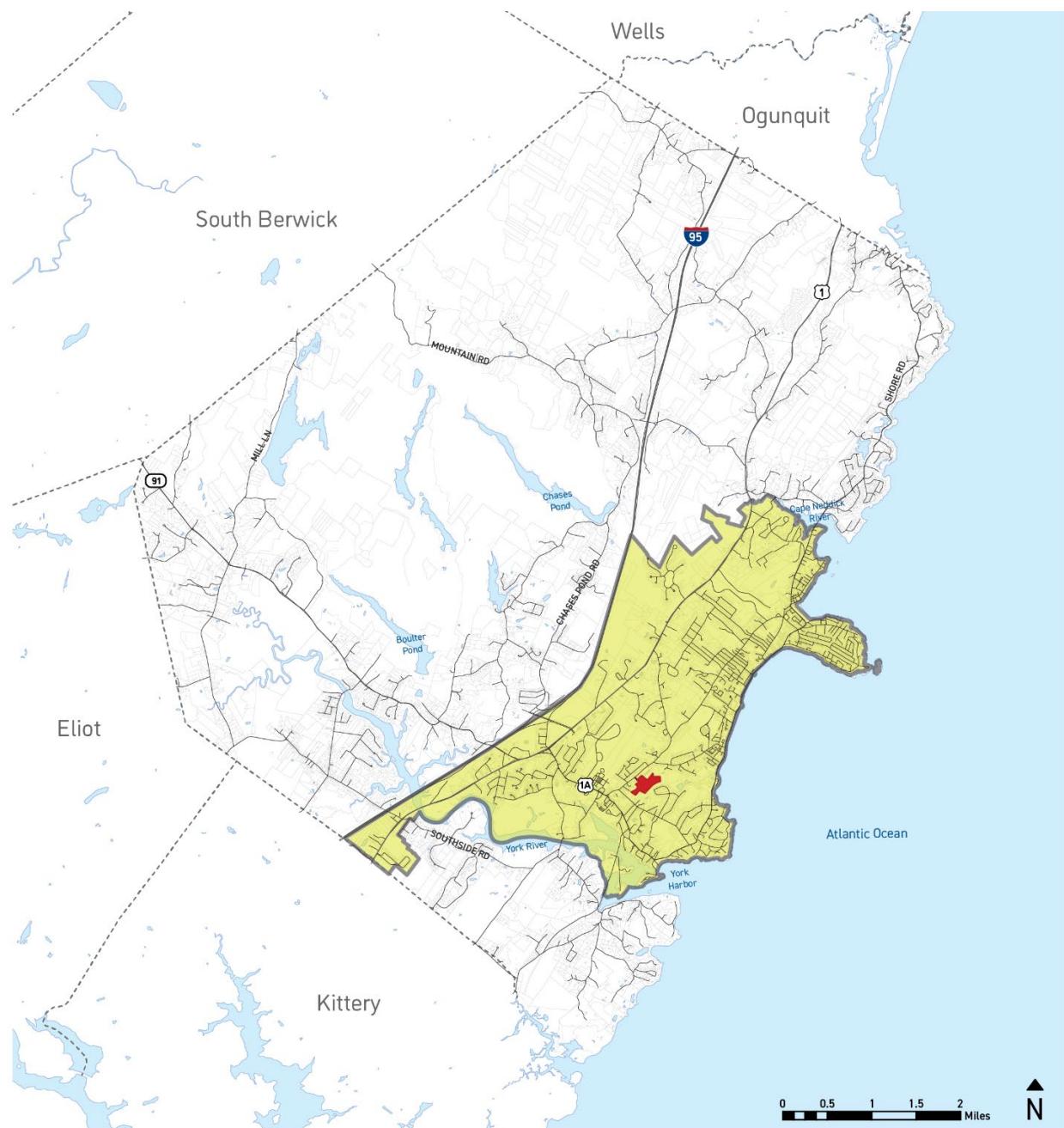
The Town also has a Workforce Affordable Housing Overlay District covering much of the town between U.S. Route 1 and the ocean. This overlay allows for higher density and some additional units if a subdivision includes a certain number of below-market affordable homes.<sup>18</sup>

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<sup>18</sup> This density bonus allowance is also offered to every subdivision application regardless of zone (but not if it compromises any restrictions (buffers, setbacks, and others).



Figure 3. York Zoning Ordinance Affordable Housing Overlay Districts



Data Sources: Town of York GIS, Town of York OpenData, Maine Geolibrary, USGS National Hydrography Dataset. Map created by CivicMoxie.

Workforce Affordable Housing Overlay District

York Village Affordable Elderly Housing Overlay District



All multi-family housing with 10 or more units built in the Workforce Affordable Housing Overlay District must preserve at least 10% of units as workforce affordable housing. Development of affordable housing is less restrictive in this district because only a minimum of 3,000 square feet per new affordable rental unit is required, and it can be less if a pre-existing building is being converted to workforce housing within the same building footprint. A minimum of 8,000 square feet is required for new owner-occupied affordable units. An additional incentive is that for each 10 units of newly constructed workforce housing, a portion of the projects may be developed for a supplemental use, such as a community center, convenience store, or coffee shop, that is permitted by the base zoning.

## ADUs

The Town of York also allows for the long-term rental (12 months or more) of ADUs on single-family properties, as a way to increase the variety of housing opportunities and serve as an additional source of income for the property owner.

## Open Space Conservation Subdivisions

In a residential open space conservation subdivision development that consists of 10 or more dwelling units, 10% of the total number of dwelling units must be workforce affordable housing. A density bonus of 20% is allowed if at least 25% of the proposed dwelling units are workforce affordable housing. Proposed residential subdivisions that are not created through exemptions in the State Subdivision Law are required to be designed as open space conservation residential development when the proposed subdivision contains a private or public road that provides access to the lots/dwellings, when the lot abuts conservation land or land that can't be developed that is 10 acres or greater, and when the lot to be subdivided is partially or fully within the Cape Neddick or York River watersheds (York Zoning Ordinance 7.6.1 and 7.6.4.C).

## What the Community Said

The summary of community feedback below represents the common themes heard during public meetings and events, as well as through other forms of outreach. When information is provided from the Fall 2021 Comprehensive Plan Community Survey<sup>19</sup> results, this is specifically noted with the percentage of respondents who replied in this way.

- There is interest in improving housing diversity by providing a variety of housing types
  - About 63% of survey respondents did not think York's existing housing supply adequately accommodates people of all ages and income levels.

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<sup>19</sup> There were 1163 responses to the survey. Not every question had a 100% response rate; the number of responses for questions listed below are noted.



- Many participants at engagement events commented on the need for allowing or supporting more housing diversity in type and costs in town. Specifically mentioned were a desire for more affordable low-income and workforce housing. Affordable housing for older adults was a common request for future housing in York.
- Participants expressed a desire for more choices for smaller housing units for older adults who wish to downsize and an interest in ensuring that there are entry-level homes in the community to attract young families. There was also a desire for mixed-income or multigenerational housing.
- Concerns were also expressed about the lack of housing for the service workers and York labor force that are essential for the businesses, services, and amenities that residents enjoy.
- York employers spoke of their challenges with attracting talent. York Hospital struggles to fill vacant positions because of local housing costs and businesses that are the core of York's tourism economy face challenges housing seasonal workers. Some hotels and resorts have provided their own seasonal worker housing.
- Some participants in meetings suggested allowing smaller lot sizes to accommodate smaller homes and to encourage housing construction that better fits the character of the villages and existing built-out areas of the town.
- Many seasonal homes are not utilized year-round, which caused concern about the impact on housing availability in town as well as the social fabric of the community.
- Questions were asked about how to regulate short-term rentals and concerns expressed about the effect these rentals have on housing availability and prices.

## Key Takeaways

### York is an Older Community

Even in the absence of any significant population growth, the housing needs of York's aging population will change and corresponding changes in housing policy will be needed to accommodate older adults in town. Approximately 27% of York residents are age 65 and older. In 2019, poverty rates were highest among adults aged 65 and older (6.7% of the population)<sup>20</sup> which constitutes a large and growing proportion of the population that will need access to affordable housing. The largest percentage increases in York's population are projected to be those age 60 and over. Projections indicate a growth from 4646 residents in 2019 to 6672 residents in 2031.<sup>21</sup> York's current housing stock will not meet the needs and desires of many of the town's aging population.

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<sup>20</sup> 2019 Five-year American Community Survey U.S. Census.

<sup>21</sup> U.S. Census American Community Survey and Levine Planning Strategies (see Population and Demographics section for details).



## A Goal of 10% Affordable New Housing Stock

The state requires that each community in Maine seek to address the problem of housing affordability. Maine State Law (Title 30-A MRSA 326, (3-A) (G)) states that "The municipality or multimunicipal region shall seek to achieve a level of at least 10% of new residential development, based on a five-year historical average of residential development in the municipality or multimunicipal region, that meets the definition of affordable housing." York's amended 1999 Comprehensive Plan included this 10% goal for affordable housing. The Town has fallen short of its goal. Affordable housing is needed for York's current population and York's work force. Approximately 27% of York households have a household income of less than \$50,000 and approximately 40% of York households have a household income less than \$74,999 (2019). A household needs either a substantial down payment or to have an income of \$132,565 to purchase a home at the median price of \$520,000.

There is also a high percentage of "housing cost-burdened" households (households that spend 30% or more of their income on housing-related expenses. This concept is different from the concept of area median income, in that even higher-income households can be housing cost-burdened if they buy or rent beyond their means – or if they have savings but their income is relatively low. In 2019, 44.9% of renters and 22.9% of homeowners were housing cost-burdened.

Housing is linked to the economy and York, like every other coastal town in Maine, suffers from a labor shortage. The lack of affordable housing contributes to the town's labor shortage. The average wages for healthcare workers, teachers, policemen, fire fighters, grocery workers, restaurant staff, Town staff, and all service workers for the maintenance and improvement of homes generally make it impossible to live in York. This issue already has adverse impacts on the quality of life in York and is getting worse. The cost of doing nothing is great. New housing will be built; York will grow with or without Town influence and Comprehensive Plan strategies.

## Smaller Housing Units are Needed

In general, if desired, it appears that regulations could be modified to address local concerns about community character and natural resource protection, while still permitting more economically feasible housing choices. For example, many multi-family housing units must be at least 600 square feet in size – however, a new state law permits "Tiny Homes" in every community. Removing that minimum size could increase housing variety in the town.

Local codes could also permit smaller units to be combined such that a multifamily dwelling looks like a single-family home rather than an apartment building. As one of the parts of the state that is continuing to see some residential growth, York could leverage that growth using more tools such as the Workforce Affordable Housing Overlay District.



## Neighborhood Zoning Assessment

Housing development occurs in all different ways. Some projects contain many units on larger tracts of land and other housing is built parcel-by-parcel on vacant infill lots. There are many such small lots within York's 2006 Growth Area (see Appendix A10: Existing Land Use Current Conditions).

A zoning assessment of all neighborhoods within the Growth Area could determine how many lots are non-conforming to current zoning. Why is this important? Changes in zoning over the decades may have left many of these small infill lots non-conforming to existing zoning, making development challenging and potentially expensive, as well as insensitive to current neighborhood fabric and scale. Reducing allowable density, increasing setbacks and parking requirements, and enlarging minimum lot sizes are just some of the zoning changes that limit owner choices over time and create new development that is not compliant with current neighborhood character. The City of Montpelier conducted a zoning assessment using a VISTA volunteer and found wide-spread non-conformance of existing lots with some neighborhoods having between 60-100% non-conformance with the current zoning. This means a new house or development would not conform with what residents love about their community. By changing zoning to reach the target of 90% conformance for lot size and density for zoning, Montpelier is able to incentivize "invisible infill" – new housing construction that fits the characteristics of neighborhoods.

## Short Sands Road Area

When asked about what the Town should consider doing with the Short Sands Road area, where the Town has invested in infrastructure improvements, about 65% of survey of the Comprehensive Plan respondents thought it should be developed and about 55% thought housing should be allowed. There seems to be community interest for a mix of uses in this area as approximately 61% thought retail/dining should be allowed. In addition, 37% thought this area should be restricted to recreational use (971 total responses to these questions).

A community charrette and further visioning exercises could yield a plan for the area that provides housing types that are in short supply in York, including smaller, more affordable units for older adults that are part of a walkable community, connected to services, recreation, and activities.

## Increased Town Support for Affordable and Workforce Housing

The market is the most effective arbiter of balance between housing supply and demand. If the Town takes no action regarding housing policy or housing supply, existing land use regulations and current financial and market systems will perpetuate current housing production and redevelopment. Concerns about lack of affordability, tear-downs, larger new



homes, the mismatch between current housing supply and need, etc., will remain just that—concerns. There are a host of tools and policies that towns have used to affordable housing production in addition to land use regulations, including allocating land held for tax lien foreclosures to affordable housing; establishing funds dedicated for affordable housing, and; allocating real estate transfer taxes for affordable housing funds, to name a few.

## Housing Resilience

Climate change impacts, such as sea level rise and increasing storm frequency and intensity, will affect the way housing is developed in York.<sup>22</sup> There is a strong allure to building a home directly on the ocean; however, increasingly frequent events are likely to damage homes in sensitive locations. In addition, sea level rise and storm surge will likely create transportation disruptions and block certain roads and perhaps entire neighborhoods in the future. Raising the first-floor level, providing floors and walls on lower levels that can be flooded without significant damage, and even requiring homes be constructed further back from the coast all will be prudent strategies to consider for future home rebuilds and new construction.

## Increased Collaboration and Regional Efforts

Efforts to create more affordable housing in York would benefit from the establishment of a Housing Committee. The Committee could actively address the range of housing costs and types needed in York and would inform affordable/workforce housing policies and identify funding sources for housing production. The Committee would also support land use policies that allow and encourage a range of housing types for York's residents. This committee could be part of a regional affordable housing coalition. Composition would include Planning Board and Selectboard members, YHA, YCSA, and others.

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<sup>22</sup> The Town's 2021-22 climate planning efforts point to a number of coming housing challenges, including reducing home energy consumption and shifting to non-fossil fuel heating sources and protecting homes and properties from the effects of seal level rise and increased precipitation.