

STATE GOAL

To encourage and promote affordable, decent housing opportunities for all Maine citizens.

INTRODUCTION

Housing and especially its affordability is very important for the future of the Town of Clifton. Clifton is primarily rural, with only 11.3% of the Town's land area currently taken up by residential use. The report, "The State of Maine's Housing, 1999", includes the Town of Clifton in the Ellsworth – Bar Harbor Housing Market. As with Clifton's labor market designation (as noted in the Economy section), common sense, observation and local experience lead us to conclude that Clifton has stronger ties to the Bangor Housing Market to our west than to our neighbors to the south and east. Therefore, we have chosen to compare Clifton with the Towns of Holden and Eddington, the State of Maine and Penobscot County. As in other sections, we have also included some Hancock County data since in some respects our Town can be best understood by contrasting and comparing statistics from our own Penobscot County with that from Hancock County.

CHANGES IN TOTAL HOUSING STOCK

Table 1 includes a summary of the changes in total housing stock since 1980 in Clifton, the nearby communities of Eddington and Holden, Hancock County, Penobscot County and the State of Maine. Between 1980 and 1990, the total housing stock in Clifton (seasonal and year-round) grew by 71 units, or 23%. The Town's rate of increase was greater than that of either county or the state, greater than Holden's (20%), but slightly less than that of the neighboring community of Eddington (27%).

Between 1990 and 2000, Clifton grew by 40 housing units or 11%. This rate of growth was the same as the State, less than Hancock County (12%), and more than Eddington and Penobscot County (each at 9%). Holden had a negative rate of growth of -1%. The changes in the rate of growth are shown in the chart following table H-1.

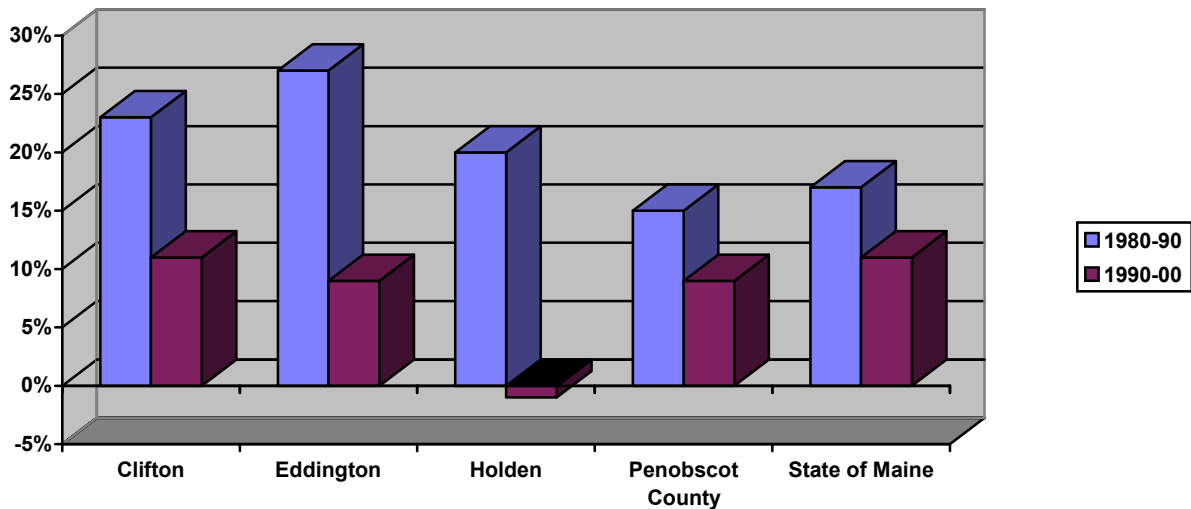
Table H-1

TOTAL HOUSING STOCK							
	1980	1990	Number	Percent of Change	2000	Number	Percent of Change
Clifton	305	376	71	23%	416	40	11%
Eddington	664	843	179	27%	920	77	9%
Holden	1,106	1,332	226	20%	1,320	-12	-1%
Hancock County	25,062	30,396	5,334	21%	33,945	3,549	12%
Penobscot County	53,415	61,359	7,944	15%	66,847	5,488	9%
State of Maine	501,093	587,045	85,952	17%	651,901	64,856	11%

Source: U.S. Census, 1980, 1990, 2000

Chart H-1

Rate of Growth in Housing Stock, 1980-2000



HOUSING GROWTH PROJECTIONS

Between 1970 and 2000, the Town of Clifton experienced a 64.4% increase in housing units, adding 163 units, or an average of 5 or 6 per year. It is projected that between 2000 and 2013, the Town will add 118 more units. This would be a 28.4% increase in housing units, at a rate of 8 or 9 per year, on average. The data in Table H-1 indicates that Clifton’s housing growth rates have been higher than those of the County and the State. The projection is for the Town’s housing unit total to grow faster than the County’s but slightly slower than the State’s over the next 10 years.

Table H-2

PROJECTED HOUSING UNITS AND RATES OF CHANGE				
	2000	2010 Projection	2013 Projection	2015 Projection
Town of Clifton	425	488	506	518
Rate of Change		14.8%	3.7%	2.4%
Penobscot County	66,847	73,972	75,987	77,330
Rate of Change		10.7%	2.7%	1.8%
State of Maine	651,901	730,824	753,442	760,983
Rate of Change		12.1%	3.1%	1.0%

Source: U.S. Bureau of Census

Projections are based on a twenty-year period using linear regression analysis.

These estimates are not based on percent growth per year.

YEAR-ROUND AND SEASONAL DWELLINGS

Table 2 contains information on the total number of dwellings, the number of year-round dwellings, and the number of seasonal dwellings in Clifton, Hancock County, Penobscot County and the State of Maine. In 1980, Clifton had a higher percentage of seasonal dwellings (39%) than Hancock County (32%), a higher percentage than Penobscot County (7%), and a higher percentage than the State (15%). While the percentage of seasonal compared to year-round dwellings in both Counties and in the State has remained relatively constant over the past 20 years, in Clifton the percentage has declined from 39% to 24%.

Table H-3

YEAR-ROUND AND SEASONAL DWELLINGS, 1980-2000						
	Total Dwellings		Total Year Round Dwellings		Total Seasonal Dwellings	
	#		#	%	#	%
Clifton						
1980	305		185	61	120	39
1990	375		262	70	113	30
2000	416		317	76	99	24
Hancock County						
1980	25,062		17,074	68	7,988	32
1990	30,396		20,260	67	10,136	33
2000	33,945		23,273	69	10,672	31
Penobscot County						
1980	53,415		49,541	93	3,874	7
1990	61,359		57,321	93	4,038	7
2000	66,847		61,885	93	4,962	7
State of Maine						
1980	501,093		427,377	85	73,716	15
1990	587,045		499,006	85	88,039	15
2000	651,901		550,431	84	101,470	16

Source: U.S. Census

STRUCTURE TYPE

The type of housing units is an important indicator of affordability, density and the character of the community. Within a community there should be a diverse distribution of homes to provide variation according to affordability and style. The Census Bureau enumerates housing units by structure type. That is, units are categorized as to whether there is one unit or multiple units. Mobile homes are counted separately; and, in 2000 a new 'other' category included vans, boats, campers and the like which were being used as residences.

The figures in Table H-2 indicate that conventional single-unit housing increased slightly in the 1980s; multi-unit housing remained rare; but mobile home units increased by nearly 300% from 21 to 82. In the 90s, one-unit structures increased by 15.8%; multi-unit structures doubled from 3 to 6 and mobile homes declined slightly to 77. In comparison, for the same time period, single-unit housing in Penobscot County increased by 14.98 percent, multi-unit development increased 2.26 percent, and mobile homes increased by 15.56 percent. The State as a whole increased single-unit housing by 16.32 percent, multi-unit development increased 2.70 percent, and mobile homes increased by 17.18 percent.

Table H-4

TOTAL HOUSING UNITS BY STRUCTURE TYPE									
	Town of Clifton			Penobscot County			State of Maine		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
One-Unit	280	291	337	34,869	36,753	42,260	282,560	390,166	453,846
Rate of Change		3.9%	15.8%		5.4%	14.9%		9.8%	16.3%
Multi-Unit	3	3	6	12,988	14,855	15,190	110,580	128,860	132,342
Rate of Change		--	100%		14.4%	2.3%		16.5%	2.7%
Mobile Home	21	82	77	5,558	7,995	9,239	35,105	54,532	63,902
Rate of Change		290.5%	(6.1)%		43.8%	15.6%		55.3%	17.2%
Other	--	--	5	--	1,756	158	--	13,487	1,811
Rate of Change			500%			(91.0)%			(86.6)%
Total Units	304	376	425	53,415	61,359	66,847	428,245	587,045	651,901

Source: U.S. Bureau of Census

Table H-3 shows how the percentage of housing changed over the 20 year period. Clifton in each census year had more single family homes than did the County or the State. However, as the percentage of one-unit structures decreased in Clifton, the percentage of mobile homes almost tripled. By 2000, Clifton had almost twice the percentage as the state (18.1% compared to 9.8%). While the County and the State had over 20% multi-unit housing in each census, Clifton has never had even 2%.

Table H-5

PERCENTAGE OF TOTAL HOUSING UNITS BY STRUCTURE TYPE									
	Town of Clifton			Penobscot County			State of Maine		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
One-Unit	91.8	77.6	79.3	65.3	59.9	63.2	70.9	66.5	69.6
Multi-Unit	0.9	0.8	1.4	24.3	24.2	22.7	22.1	22.0	20.3
Mobile Home	6.9	21.9	18.1	10.4	13.0	13.8	7.0	9.3	9.8
Other	--	0	1.2	--	2.9	0.2	--	2.3	0.3

Source: U.S. Census Bureau

Table H-4 gives the Assessor's breakdown of dwellings by type and provides an average assessment for each. As shown, the average assessment of the 242 single family dwellings at \$42,063 is over three times the average assessment of the 75 mobile homes at \$13,743. This would seem to indicate a fair number of affordable manufactured home opportunities in the Town. Again, data indicate that Clifton has very few multi-unit dwellings. In 2002, the Town voted to limit new construction to no more than two units per structure.

Table H-6

TOWN OF CLIFTON ASSESSOR'S DWELLING ANALYSIS REPORT 2002		
<i>Dwelling Type</i>	<i>Count</i>	<i>Average Assessment</i>
One-Unit Building	242	\$42,063
Two-Unit Building	1	\$64,566
Mobile Home*	75	\$13,743
Seasonal (Camp)	109	\$19,912
One Unit with Mobile Home	5	\$20,865
Sawmill/Lumber	1	\$11,898
Recreational	5	\$33,343
Outbuilding	1	\$2,203

Source: Local Assessing Reports

MOBILE HOME PARKS AND MANUFACTURED HOUSING STANDARDS

Maple Leaf Mobile Home Park is the only mobile home park in the Town of Clifton. The Park was approved in 1995 for 13 units, however the Park has not been fully developed. There are currently four or five homes in the park. Although the developers of the Park had an extensive agreement of rules, regulations and standards, the largely undeveloped facility has not fulfilled its potential as a significant affordable housing resource for the Town. The Code Enforcement Officer has recommended that the Town consider a Manufactured Housing Ordinance to ensure that this affordable residential option is also a safe, healthy and attractive one.

AGE AND CONDITION OF HOUSING STOCK

Maine's housing stock reflects the State's history, the uniqueness of its culture and the independent character of its people. Maine's housing stock is the oldest in the nation. It ranks first in the proportion of the State's housing stock that was built prior to 1940.

Homes built prior to the 1960s are more likely to be in need of insulation, maintenance, and repair. They are more likely to be deteriorating and therefore incurring a loss in the market, or requiring extensive rehabilitation before being marketable. Aging houses, not properly cared for, can impact the quality of the housing stock. It is important for Clifton residents to be aware of the availability of rehabilitation funds and the application process for obtaining assistance.

Clifton is fortunate to be in its third round of CDBG Housing Rehabilitation since 1993. The Town utilized grant funds to rehabilitate approximately 50 homes in the first two grant periods. Participating with its neighboring towns of Eddington and Bradley, Clifton anticipates five to eight more home rehabilitation projects to be funded in the current grant by the end of 2004. At the end of 2003, the Town had 17 applicants and three projects completed.

Table H-7 shows the year of structure built as reported by the U.S. Census Bureau.

Table H-7

	YEAR STRUCTURE BUILT					
	Town of Clifton		Penobscot County		State of Maine	
	#	%	#	%	#	%
1990 to March 2000	106	25	9,196	14	94,909	15
1970 to 1989	152	36	21,367	32	207,845	32
1940 to 1969	119	28	17,371	26	159,288	24
1939 or prior	48	11	18,913	28	189,859	29
Total	425	100	66,847	100	651,901	100

Source: U.S. Census Bureau

According to the data, 106 of Clifton's 425 housing units (25%) were constructed between 1990 and March 2000, 36% were built between 1970 and 1989, 28% between 1940 and 1969, and 11% or 48 houses were built before 1940. Again, according to this data, Clifton seems to have fewer homes over 60 years old than do the County and the State. The Town has similar aged housing to the County and the State built between 1940 and 1990. The Census Bureau credits Clifton with a much larger growth rate in the 1990's, 25% compared to 14% for the County and 15% for the State.

New construction data from the Maine State Housing Authority for the years 1997-2001 is found in Table H-8.

Table H-8

TOWN OF CLIFTON NEW CONSTRUCTION 1997- 2001						
<i>New Construction</i>	<i>1997</i>	<i>1998</i>	<i>1999</i>	<i>2000</i>	<i>2001</i>	<i>Total</i>
Single Family	3	0	0	5	3	11
Mobile Home	1	0	4	1	2	8
Multi-Family	0	0	0	0	0	0
Seasonal	0	0	0	1	1	2
<i>Total</i>	4	0	4	7	6	21

Source: Maine State Housing Authority/Maine Revenue Service

HOME OCCUPANCY AND HOUSEHOLD DEMOGRAPHICS

Home ownership is a good indicator to assess the overall standard of living in an area. One way to trace the change in home ownership over time is to compare owners and renters as proportions of total occupied housing. A high rate of owner-occupied housing is typical for rural Maine communities. The data in Table H-8 indicate that home ownership and renter-occupied rates did not vary significantly for any of the locations over the period 1980 to 2000. Clifton and its neighboring towns continued to have higher rates of home ownership (80% to 90%) than Penobscot County and the State (69% to 72%). Hancock County had 75% to 78%.

Table H-9

HOUSING OCCUPANCY						
Town of Clifton						
	2000		1990		1980	
	Units	Percent of Total	Units	Percent of Total	Units	Percent of Total
Owner-occupied	258	85.1%	190	81.5%	141	85.5%
Renter-occupied	45	14.9%	43	18.5%	24	14.5%
Total	303		233		165	
Town of Eddington						
Owner-occupied	666	80.7%	702	82.5%	498	85.0%
Renter-occupied	159	19.3%	149	17.5%	88	15.0%
Total	825		851		586	
Town of Holden						
Owner-occupied	1,010	87.6%	975	86.1%	802	87.7%
Renter-occupied	143	12.4%	157	13.7%	112	12.3%
Total	1,153		1,132		914	
Penobscot County						
Owner-occupied	40,554	69.8%	37,679	69.7%	32,203	70.1%
Renter-occupied	17,542	30.2%	16,384	30.3%	13,771	29.9%
Total	58,096		54,063		45,974	
Town of Amherst						
Owner-occupied	99	92.5%	76	90.5%	57	79.2%
Renter-occupied	8	7.5%	8	9.5%	15	20.8%
Total	107		84		72	
Town of Otis						
Owner-occupied	205	89.5%	110	85.9%	77	87.5%
Renter-occupied	24	10.5%	18	14.1%	11	12.5%
Total	229		128		88	
Hancock County						
Owner-occupied	16,550	75.7%	13,876	75.7%	12,037	77.9%
Renter-occupied	5,314	24.3%	4,466	24.2%	3,405	22.1%
Total	21,864		18,342		15,442	
State of Maine						
Owner-occupied	370,905	71.6%	327,928	70.5%	280,377	70.9%
Renter-occupied	147,295	28.4%	137,384	29.5%	114,807	29.1%
Total	518,200		465,312		395,184	

Source: U.S. Census Bureau

Table H-10

CLIFTON HOUSEHOLD DEMOGRAPHICS								
	1970		1980		1990		2000	
	#	%	#	%	#	%	#	%
Number of households	77	100	164	100	232	100	303	100
Family households	66	85.7	139	84.8	182	78.5	214	70.6
Nonfamily households	11	14.3	25	15.2	50	21.6	89	29.4
Average household size	3.03	XXX	2.80	XXX	2.62	XXX	2.45	XXX

The Table above shows that over the time period, 1970 to 2000, family households in Clifton declined from over 85% to almost 70%. Nonfamily households increased from a little over 14% to almost 30%. At the same time, average household size decreased from 3.03% to 2.45%.

Table H-11

COMPARATIVE HOUSEHOLD DEMOGRAPHICS										
	CLIFTON		EDDINGTON		HOLDEN		PENOBSCOT COUNTY		STATE OF MAINE	
	#	%	#	%	#	%	#	%	#	%
#of Households	303	100%	825	100%	1,153	100%	58,096	100%	518,200	100%
Family h.h.'s	214	70.6%	596	72.2%	826	71.6%	37,813	65.1%	340,685	65.7%
Nonfamily hh's	89	29.4%	229	27.8%	327	28.4%	20,283	34.9%	157,325	30.4%
Lone householder	64	21.1%	174	21.1%	261	22.6%	15,517	26.7%	139,969	27.0%
Hh with >64 years	54	17.8%	194	23.5%	232	20.1%	13,436	23.1%	128,137	24.7%
Average household size	2.45	XXX	2.46	XXX	2.45	XXX	2.38	XXX	2.39	XXX

As the Table above shows, by the year 2000, the trend to declining family households was not only true in Clifton, but also in neighboring towns, the County and the State. The Towns averaged about 70 to 72%, the County and the State had about 65%. Over one-fifth of households in the Towns were single occupant and over one-fourth in the County and State. This would seem to indicate while many people want to own single family homes, for many households with one income this may be a difficult option. Also households with elderly persons were 17.8% in Clifton and almost 25% in the State.

The continued housing needs of older residents, as they live longer and healthier lives, with some moving into smaller units and others remaining in their family homes, may contribute to the increased demand for renter-occupied housing.

The high level of home ownership in Clifton and surrounding towns may present a difficult situation for lower income residents, as quality rental units may be rare and the price may be inflated. Rights exist for renters to assure a safe and sanitary housing environment. Also, subsidized rental housing development and renter assistance programs help to make housing more affordable for renters. There are programs offered through the Penquis Community Action Program (Penquis CAP), Rural Development (formerly FmHA), and Maine Housing Authority to assist low-income homeowners to attain or maintain safe and affordable housing.

PENQUIS COMMUNITY ACTION PROGRAM

In 2001, Penquis Community Action Program spent a total of \$12,161 in assistance to Clifton residents. Residents used these funds to improve weatherization, participate in the Section 8 Housing program, replace an oil tank, and participate in the Home Buyer Education Program. In addition, Penquis CAP received 1% loans requests from three Clifton single-family homeowners for housing rehabilitation. A listing of some housing assistance services and programs provided by Penquis Community Action Program (Penquis CAP) can be found in Appendix E.)

RURAL DEVELOPMENT

Rural Housing Service

The Rural Housing Service is an agency within Rural Development that provides Single Family Housing loans, grants, and guarantees; loans and guarantees for Multi-Family Housing; and loans, grants, and guarantees for not-for-profit and municipal Community Facilities. A listing of the programs and services offered by the Rural Housing Service can be found in Appendix E.)

Rural Utilities Service

The Rural Utilities Service is an agency within Rural Development that provides loans, grants, and guarantees for Water and Waste Disposal systems to municipalities, public utilities, and not-for-profit water or sewer systems. A listing of the programs and services offered by the Rural Utilities Service can be found in Appendix E.)

MAINE STATE HOUSING AUTHORITY

Maine State Housing Authority (MSHA) provides low-interest rate loans and grants to provide housing for first-time home buyers, lower income renters, owners of housing that needs repair, people with special needs, and people who are homeless. A listing of some of the programs and services offered by Maine State Housing Authority can be found in Appendix E.)

HOUSING NEEDS ASSESSMENT

The Town of Clifton, with the Towns of Bradley and Eddington, engaged the services of a consultant to assist the group in preparing a Community Development Block Grant (CDBG) housing study to apply for funds to rehabilitate low to moderate income (LMI) housing units. In June 2002, the consultant delivered a multi-community housing needs assessment.

The report shows that Clifton residents consider new single-family homes, quality rental housing and retirement housing developments to be the most important housing needs. When asked to prioritize spending on housing needs, Clifton residents identified the top five priorities as follows:

1. Rehab of current homes
2. Modification of current homes to meet the needs of seniors
3. Assisted-living housing
4. Law enforcement
5. New rental housing

Of the total 227 surveys taken in the project area, 33 were taken in Clifton, 22 of which were single-family households, and 9 of which were mobile home households. Key findings of the survey include:

1. The average age of a home in Clifton is 27.2 years.
2. Clifton residents have lived in their homes for an average of 14.2 years.
3. 24.2% of respondents concluded that no repairs needed to be done to their homes.
4. Windows, bathrooms and floors were the top three problems reported by Clifton respondents.

Projected number of homes in Clifton needing repairs is 317, with an estimated total housing repair cost of \$1,826,672.

HOUSING VALUES

As indicated by the data in Table H-9, the median value of owner-occupied housing units has more than doubled from 1980 to 2000 in Clifton. The median value of a home in Clifton is \$85,000. Maine State Housing Authority reports that the 2001 average selling price for a single-family home in Clifton was \$86,755. MSHA also reports that there were ten homes sold in 2001.

Table H-12

MEDIAN VALUE OF OWNER- OCCUPIED HOUSING UNITS			
	April 1, 1980	April 1, 1990	April 1, 2000
Town of Clifton	\$34,000	\$71,300	\$85,000
Town of Eddington	\$39,900	\$74,500	\$86,400
Town of Holden	\$44,600	\$90,900	\$112,600
Penobscot County	\$36,700	\$69,100	\$82,400
Town of Amherst	\$29,000	\$58,000	\$65,000
Town of Otis	\$28,800	\$64,300	\$98,200
Hancock County	\$36,000	\$85,200	\$108,600
State of Maine	\$37,900	\$87,400	\$98,700

Source: U.S. Census Bureau

The median contract rent for Clifton more than tripled from 1980 to 2000. Table H-13 shows median contract rents also increased significantly for Penobscot County and the State. Although, the median contract rent in Clifton may be a few dollars less than that of the County and the State, it appears to be consistent. The Town of Clifton has a very limited number of multi-family rental units, therefore the majority of rents represent homes rather than apartments.

Table H-13

MEDIAN CONTRACT RENT			
	April 1, 1980	April 1, 1990	April 1, 2000
Town of Clifton	\$130	\$388	\$456
Town of Eddington	\$198	\$329	\$565
Town of Holden	\$193	\$456	\$485
Penobscot County	\$178	\$335	\$468
Town of Amherst	\$130	\$175	\$325
Town of Otis	\$88	\$363	\$525
Hancock County	\$160	\$325	\$514
State of Maine	\$173	\$358	\$497

Source: U.S. Census Bureau

VACANCY RATE

The purpose of identifying vacancy rates is to understand how tight the housing market is and whether or not there is a shortage or surplus of housing units in the area. The vacancy rate is of concern to a community if it is too high or too low. High vacancy rates may lead to abandonment or nonprofitable housing markets, while low vacancy rates lead to competition for housing and inflated prices. It is important to keep these two items in balance.

The 2000 Census reports that the homeowner vacancy rate for Clifton is 0.4% and the rental vacancy rate is 2.2%. These extremely low rates, indicate a shortage of both year round housing units and rental units in the Town. This tight housing market is eased somewhat by the conversion of seasonal dwellings to year-round.

HOUSING AFFORDABILITY

Many factors contribute to the challenge of finding affordable housing. These factors might include population changes especially internal migration to job growth areas, the emergence of the "baby boom" generation, older residents living longer, healthier lives at home, more single parent households, and generally smaller household sizes than in previous years.

Many people in Maine are affected by a lack of affordable housing including: older citizens facing increasing maintenance costs and property taxes; young couples unable to afford their own home; single parents trying to provide a decent home; low income workers seeking an affordable place to live within commuting distance to jobs; and grown children seeking independent housing.

The affordability of housing units is of critical importance for any municipality. High costs are burdensome to individuals, to governments, and to the economy of the area. Excessively high housing costs will force low to moderate-income (LMI) residents to leave the community.

The Maine Department of Economic and Community Development (DECD) has suggested communities consider options for affordable housing. Affordable housing can include manufactured housing, multi-family housing, government-assisted housing for LMI families, and group and foster care facilities. In addition, decreased unit sizes, smaller lot sizes, increased density, and reduced frontage requirements can contribute to a community's affordable housing stock.

Traditionally, Maine residents have been moderate-income people who own their homes. While it was often a struggle for Maine people to realize their dream of home ownership, having and owning a home was generally within the grasp of the working Maine household. Since the prices of homes are increasing at a faster rate than the median household income, purchasing a home today is becoming more of a challenge.

One way to gauge the financial ability to buy a home is to establish a ratio between the price of the property and the income of the person wishing to buy. The Maine State Housing Authority (MSHA) reports an affordability index by housing market. An index under 1.00 is unaffordable and an index over 1.00 is reported as affordable. As shown in the table below, Clifton has an affordability index of 1.11, indicating housing is affordable for most individuals in town. Housing is considered relatively more affordable in Penobscot County as a whole.

Table H-14

2001 AFFORDABILITY INDEX	
Location	Index
Clifton	1.11
Penobscot County	1.18
Ellsworth/Bar Harbor Housing Market	.88
Congressional District 2	1.09
Maine	.95

Source: *Maine State Housing Authority
Statewide Multiple Listing Service*

Note: MSHA figures in the above table consider property taxes, utilities, mortgage, etc. to determine affordability.

Affordable housing means decent, safe, and sanitary living accommodations that are affordable to LMI people. Clifton's extremely low-income households are households with an annual income of less than or equal to 30 percent of the County's median annual family income, very low-income households are households with annual income of less than or equal to 50 percent. Low-income households are households with annual incomes more than 50 percent, but less than or equal to 80 percent, of the County's median annual family income. Moderate-income households are households with annual incomes more than 80 percent, but less than or equal to 150 percent, of the County's median annual family income.

An owner-occupied housing unit is considered affordable to a household if the unit's selling price/market value can reasonably be anticipated to result in a monthly housing cost (including mortgage and interest, mortgage insurance, homeowner's insurance, and real estate tax) that does not exceed 28 to 33 percent of the household's gross monthly income. A renter-occupied housing unit is considered affordable to a household if the unit's monthly housing cost (including rent and utilities) does not exceed 30 percent of the household's gross monthly income. The tables below show the percentage of Clifton's households in each affordability category.

The 2000 Census indicates that the median value of owner occupied housing units for Clifton is \$85,000 and the median contract rent for a renter-occupied housing unit is \$456 per month. The majority of Clifton's housing units are single-family units, including those classified as mobile homes. It appears, as indicated by MSHA's affordability index and figures presented, that housing in Clifton is affordable for most town residents. It is slightly more difficult to determine whether or not all housing demands are being met for all household income categories since the Census breaks down value of units at rounded values that don't align directly with affordability according to income.

The State of Maine Growth Management Act requires that every municipality "...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, meeting the definition of affordable housing." As shown in the table below, during the past five-year period from 1999 to 2003, 27 permits were issued for residential housing construction in the town. Thus, Clifton would meet the requirement of the Act if the town sought to provide at least 3 low to moderate income housing units in this period. Within this period, affordable housing meeting state guidelines was built in the form of mobile homes, as 5 such units were put in place, which was 18.5% of all residential housing permits issued. The town believes such trends will continue as mobile homes are not prohibited from any areas in town currently, and no prohibitions are proposed in this plan.

Table H-15

Housing Unit Building Permits for: CLIFTON TOWN, ME						
	1999	2000	2001	2002	2003	Total
Units in Single-Family Structures	6	7	8	3	3	27
Units in All Multi-Family Structures	0	0	0	0	0	0
Total Units	6	7	8	3	3	27

Source: Department of Housing and Urban Development

Table H-16

CLIFTON HOUSEHOLDS BY INCOME FOR 2001					
	Extremely Low <30%	Very Low <50%	Low <80%	Moderate <150%	Total/ Median
Total Households	19	44	99	226	302
Percent of Households	6.4%	14.6%	32.7%	74.9%	
<i>Owner Households</i>	12	32	77	172	251
Percent of Households	4.7%	12.6%	30.8%	68.7%	
<i>Renter Households</i>	8	14	25	43	51
Percent of Households	15.0%	27.6%	49.6%	85.0 %	
Income	\$10,833	\$18,056	\$28,889	\$54,167	\$36,111
Approximate Value of Affordable Home (up to)	\$30,881	\$51,471	\$82,352	\$154,410	\$102,928
Approximate Value of Rent per month, including utilities (up to)	\$271	\$451	\$722	\$1,354	\$903

Source: Maine State Housing Authority

Note: MSHA figures in the above table consider property taxes, utilities, mortgage, etc. to determine affordability by income group.

As noted in the Housing Values subsection, the Maine State Housing Authority reports that the

2001 average selling price for a single-family home in Clifton was \$86,755. Thus, housing was affordable to most of those earning low incomes and all of those earning moderate incomes in Clifton, as seen in the table above. (Note: The Maine State Housing Authority was unable to provide the town with more recent data.) It is believed that a similar situation regarding affordable housing exists today. That is, extremely low and very low income Clifton households (comprising 63 households, 21% of total households) are not living in affordable housing currently, while most of those Clifton households in the low income group and all households in moderate income group are living in housing that is considered affordable. This suggests that the town ought to set a goal of seeking at least 21% of new residential development in the town that would meet the definition of affordable housing. Since 18.5% of housing built/located in Clifton between 1999 and 2003 is deemed affordable because it comprised mobile homes, the goal that at least 21% of new housing be affordable for the planning period of this plan seems reasonable and achievable. As noted in Table H-14, the Maine State Housing Authority affordability index indicates that housing is relatively more affordable in Penobscot County as a whole than in Clifton. Put another way, the affordability gap between incomes and housing costs is smaller for Penobscot County than for Clifton.

The table below shows the distribution of housing by value for the most recent year available. Housing units costing less than \$100,000 comprised 75% of the housing stock in 2000.

Table H-17

TOWN OF CLIFTON		
2000 VALUE OF OWNER-OCCUPIED HOUSING UNITS		
	Number of Units	Percentage of Total
Less than \$50,000	11	6.7
\$50,000 to \$99,999	112	68.3
\$100,000 to \$149,999	29	17.7
\$150,000 to \$199,999	8	4.9
\$200,000 to \$299,999	2	1.2
\$300,000 to \$499,999	--	--
\$500,000 to \$999,999	2	1.2
Total	164	
Median value	\$85,000	

Source: U. S. Census Bureau

Although the U.S. Census Bureau indicates two housing units with values of \$500,000 to \$999,999, local assessment records show there are no housing units in the Town of Clifton with these values.

Table H-18

TOWN OF CLIFTON		
2000 MONTHLY VALUE OF RENTER-OCCUPIED HOUSING UNITS		
	Number of Units	Percentage of Total
Less than \$200	--	--
\$200 to \$299	--	--
\$300 to \$499	16	44.4
\$500 to \$749	9	25.0
\$750 to \$999	--	--
\$1,000 to \$1,499	--	--
No Cash Rent	11	30.6
Total	36	
Median contract rent	\$456	

Source: U. S. Census Bureau

SUBSIDIZED HOUSING

Local, state, and federal governments have a number of different program subsidized housing. In most cases, the efforts of the different levels of government are integrated, with funding and operation and jurisdictional fields overlapping.

The United States Department of Housing and Urban Development (HUD) and the United States Department of Agriculture (USDA) is the primary Federal agency dealing with affordable housing. The Maine State Housing Authority (MSHA) is the state's agency for such issues and Penquis CAP is the agency for Penobscot county. The Town of Clifton does not have a local housing authority but the Town does have a General Assistance Program, which is used at times to defray housing and utility costs.

Subsidized units are built with state or federal funding for the express purpose of providing housing to lower income individuals and families. A housing project or development may be entirely formed by subsidized units, or the project may be of mixed uses. Subsidized units are typically available to individuals below certain income guidelines, and residents are expected to pay a fixed percentage of their income as rent.

Housing is also subsidized through certificates and vouchers. Especially when subsidized units are not available, MSHA will provide monies for citizens to use as payment for rent for non-public units. The Town is also reimbursed by the state for general assistance money, which may be given to citizens with short-term immediate needs for housing. Finally, low interest loans through the federal or state governments are also a form of subsidy.

There are no subsidized housing developments in Clifton. Rental assistance and vouchers are used to compensate when subsidized housing units are not available. It is the opinion of the comprehensive planning committee that rental assistance vouchers are currently meeting the subsidized housing needs to the Town.

SUBSTANDARD CHARACTERISTICS

Without resources to conduct a complete study of the current housing stock and any substandard characteristics, the best way to get a clear understanding of any substandard characteristics is to use the U.S. Census Bureau reported percentage of housing units lacking complete plumbing facilities, kitchen facilities and telephone.

Table H-19

TOWN OF CLIFTON		
2000 SELECTED CHARACTERISTICS		
	Number of Units	Percentage of Total Units
Lacking complete plumbing facilities	7	2.3
Lacking complete kitchen facilities	7	2.3
No telephone in housing unit	6	1.9
Total Housing Units	425	

Source: U.S. Bureau of Census

BUILDING CODES AND SAFETY STANDARDS

Clifton has two hours per week allotted for the code enforcement officer (CEO), and provides services on an as-needed basis. The Code Enforcement Officer oversees the issuance of building permits, which are aimed at making sure the State Plumbing Code is met. The CEO also assures that new and remodeled homes meet state regulations. During 2002, the Code Enforcement Officer issued 34 building permits and 16 plumbing permits.

IDENTIFIED HOUSING ISSUES

- 1) Lack of multifamily housing and other affordable rental units limits choices for low and moderate income residents, or potential residents.
- 2) Lack of local regulation of manufactured housing creates a potential for safety and blight conditions.
- 3) Lack of subsidized housing limits affordable choices for low income, the elderly and special needs populations.

POLICY AND IMPLEMENTATION PLAN

In order to encourage and promote affordable, decent housing opportunities for all citizens, the Town of Clifton has developed the following policies and implementation strategies:

H1. Policy:

The Town will continue to ensure the availability of safe and affordable quality housing opportunities for all residents, and will set the goal that at least 21% or more of housing starts meet the definition of affordable housing for Clifton residents.

Short-Term Implementation Strategies

- A. The Planning Board, or their designee(s), will include language in the future land use ordinance to allow for the permitting of multifamily housing units within the designated growth areas.
- B. The Planning Board will institute an occupancy permitting process for all new housing uses within the Town.
- C. The Planning Board will encourage participation in programs and projects for the improvement of energy efficiency and habitability of existing housing units (i.e., the use of currently awarded CDBG housing rehabilitation funds). Priority will be given to projects that relate to safety, health and blight conditions.
- D. The Planning Board, or their designee(s), will create a local manufactured housing ordinance consistent with MRSA Title 30-A Section 4358, Regulation of Manufactured Housing.
- E. The Planning Board, or their designee(s) will create a town-wide waste and litter ordinance.
- F. The Planning Board, or their designee(s), will pursue opportunities, local and regional, to promote development projects that provide affordable assisted living housing for the elderly and disabled.
- G. The Select Board will consider applying for housing assistance grants from USDA Rural Development, including housing rehabilitation and new construction.
- H. The Planning Board or their designee(s), e.g. a land use ordinance committee, will create ordinance standards allowing for the use of accessory “in law” apartments within single family homes as a means to reduce housing costs.

H2. Policy

The Town will discourage sprawl by providing incentives for new housing developments to be located within the designated growth areas.

Short-Term Implementation Strategies

- A The Planning Board, or their designee(s), will include a ‘Schedule of Impact Fees’ in the future land use that recognizes the additional municipal costs of housing development and passes along to developers a share of that cost in proportion to the location of development in designated growth or rural areas.

B. The Planning Board, or their designee(s), will include language in the future land use ordinance which will provide incentives for cluster housing and provisions for open space planning.