



City of Biddeford, Maine

# Housing Assessment and Market Analysis

March, 2018

## Executive Summary

After decades of minimal population growth, Biddeford is now poised for noticeable increases in the number of people who live here. Over the next five years alone, forecasters anticipate the population will grow by more than 5%. This magnitude of growth is striking, since Biddeford has essentially the same size population as in 1950.

The number of new housing units will likely grow accordingly, especially in the downtown area where Mill District conversions will add hundreds of new housing units over the next 24 to 36 months. The number of new households created may nevertheless place strain on the availability of housing. The trend in recent decades is of smaller household size. One- or two-person households vastly outnumber larger households in Biddeford as elsewhere; therefore, more housing units may be needed to shelter Biddeford's growing population than ever before.

Overall, the condition of the housing stock here is fundamentally good. Just 6% of single-family units are in only fair or poor condition. However, this number jumps to more than one-fifth of rental housing units, raising some concern about the housing stock. Condition of housing may be a function of age. The housing stock here in Biddeford is among the oldest in the nation. The median year built here is 1946 as compared with 1977 for the nation as a whole.

Perhaps the most pressing concern regarding housing in Biddeford is affordability. In the York County rental market, Biddeford is the least affordable community, according to the Maine Housing Authority. Homeownership is a bit less onerous, but still difficult as compared to some nearby communities. This problem may be due to a median income that is noticeably lower than in other communities. The median income of renter households is especially low. However, affordability here in Biddeford may be reflective of the tight housing market throughout the greater Portland, Maine metropolitan area.

## Demographic Profile

The overall population in Biddeford has barely changed in decades. While the United States grew almost 10% from 2000 to 2010 alone, Biddeford's population grew just 1.6% over the same period of time. Over this same decade, Maine grew at a rate of 4.2% and York County grew at 5.6%. However, because of steady redevelopment of Biddeford's Mill District over the past five years, including an expected increase in the number of housing units here, the population may begin to burgeon.

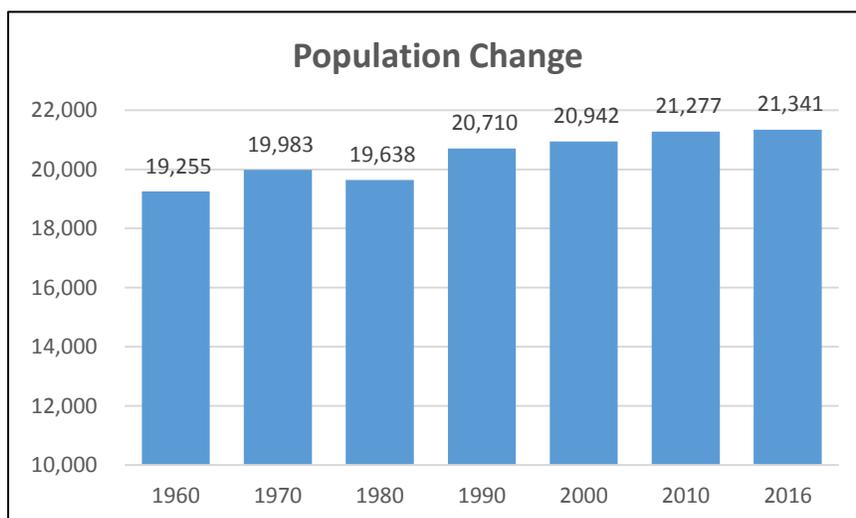
Biddeford is a young community. While Maine is the oldest state in the United States in terms of median age, Biddeford skews young, almost ten years younger than Maine. Millennials, those individuals born between 1982 and 2000 (as defined by the U.S. Census Bureau) make up an important part of Biddeford and so their needs and influence will be increasingly felt throughout the community, especially as this cohort is seen as more civic minded than other age cohorts.

More than nine-tenths of Biddeford residents are white, with African Americans and Asians making up the majority of other races in the city. According to the 2015 American Community Survey, 5.5% of the population is foreign-born.

Biddeford is not a wealthy community, with a median household income that falls behind the national, state, and county medians, and a poverty rate that rises above those same geographies. This, in part, may be due to a comparatively low educational attainment that is a full four percentage points lower than the York County level. But Biddeford residents are willing and able to work. The labor participation rate is more than five percentage points higher here than the national rate.

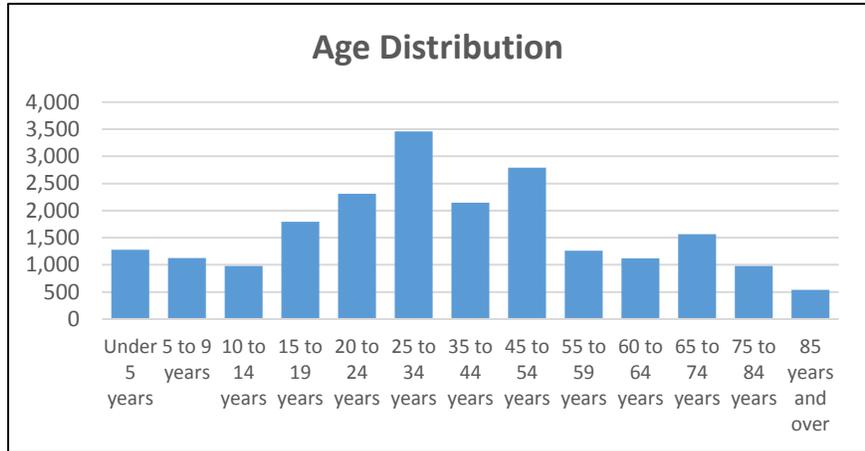
Biddeford has experienced major job losses over a period of decades. The textile mills, the source of employment and wealth in this community for more than a century, began closing in the 1960s, with the last manufacturer closing in 2009. This legacy of economic uncertainty lingers. However, with reinvigorated population growth, a young populace, and the willingness to work, Biddeford will overcome the lagging demographic measures. Seven demographic measures have been examined here:

**Total population in Biddeford has remained relatively flat over the past five decades, increasing just 10.8% since 1960.** In contrast, the population of York County has increased 103.6% over the same time period.

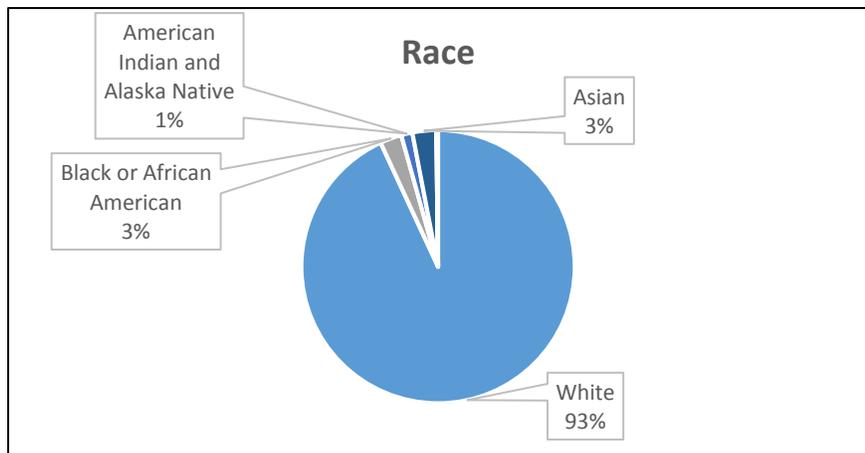


Source: U.S. Census Bureau, 2016  
American Community Survey 5-Year Estimate

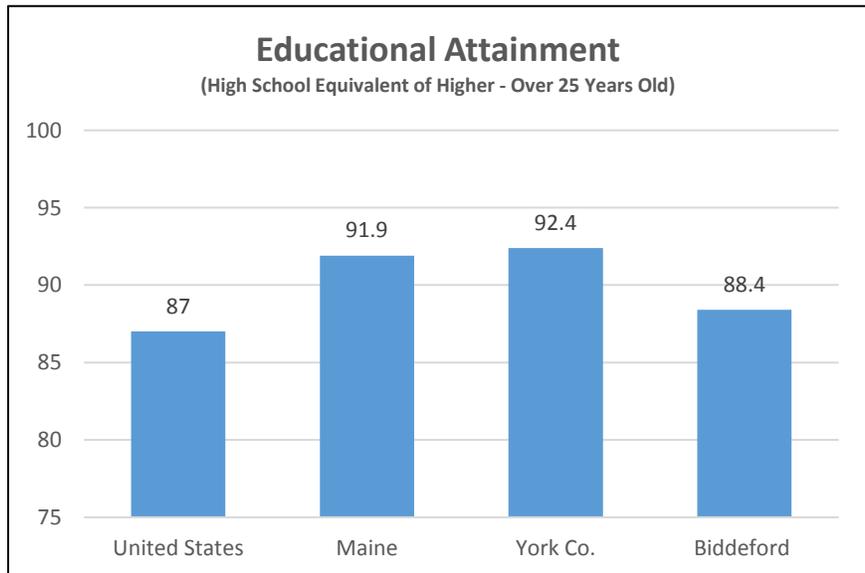
Biddeford is a comparatively young community. The largest age cohort in Biddeford is the 25 to 34 year old age group. **Median age here is 33.8 years.** In York County, median age is 44.4 years.



Like the rest of Maine, Biddeford is overwhelmingly white. **Just 7% of the population is a race other than white.** In York County, 98.1% of the population is white.

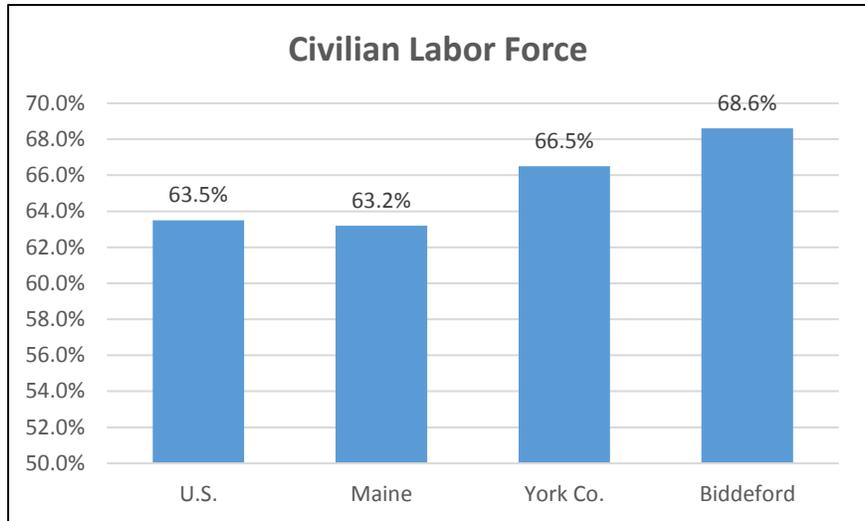


**Educational attainment in Biddeford is lower than in both York County and in the rest of Maine, with 88.4% of the population 25 year old and above have at least high school equivalency.** This is 4 percentage points lower than in York County. Educational attainment here is 1.4% higher than the overall United States.

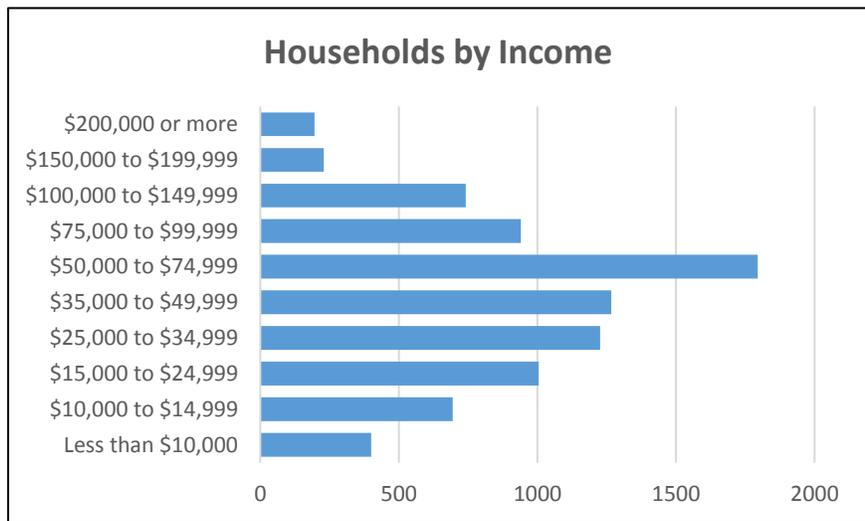


Source: U.S. Census Bureau, 2016 American Community Survey 5-Year Estimate

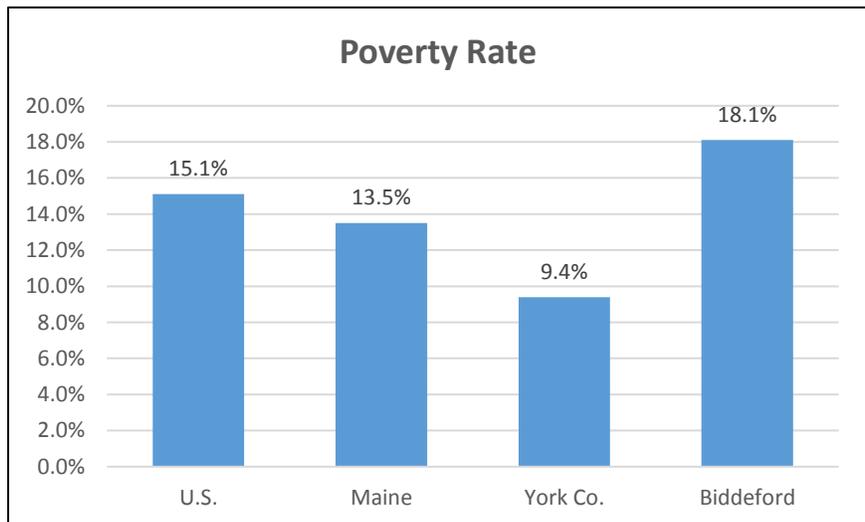
A greater portion of the population here is in the labor force as compared to York County, Maine and the U.S., and is **an indication of a strong local workforce**. This is especially true when seen in conjunction with the unemployment rate (just 3.0% as of Jan. 2018 according to the Maine Center for Workforce Research and Information).



The **median household income in Biddeford is \$47,265**. This is 25% lower than York County (\$59,132), and 7.5% lower than the State of Maine (\$50,826). Just over one-fifth of households here earn income from \$50,000 to \$74,999. Almost 5% earn less than \$10,000 per year. Just over 2% earn more than \$200,000 per year.



Biddeford has a higher poverty rate than York County, Maine and the U.S. **More than 18% of all people are living in poverty**. The rate of families living in poverty is noticeably lower, at 10.0%



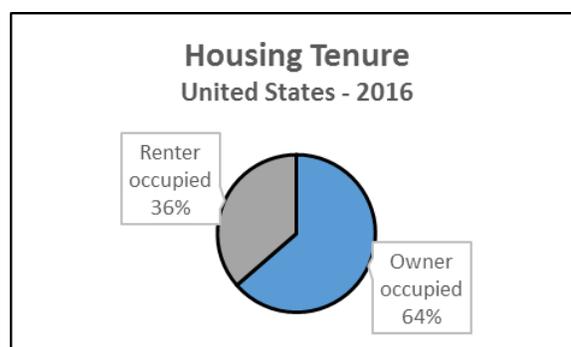
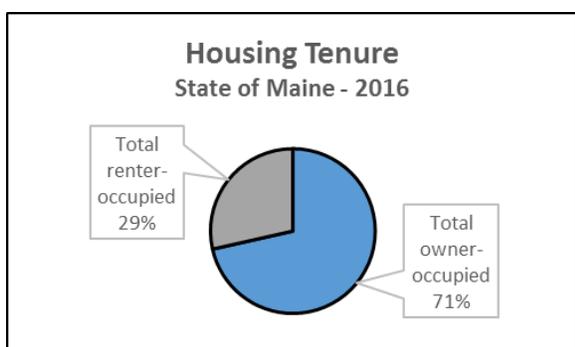
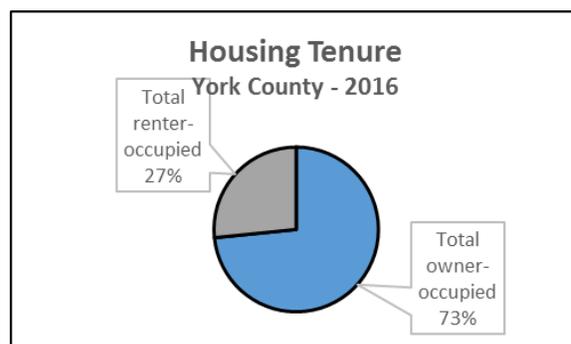
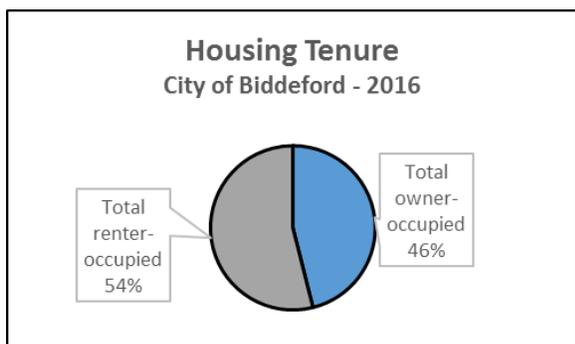
Source: U.S. Census Bureau, 2016 American Community Survey 5-Year Estimate

## Existing Conditions

### Housing Tenure

More than half of the households in Biddeford rent their homes. In York County more than one quarter of households rent and in the State of Maine 28.5% of households rent. The rental rate is high here as compared to the overall United States, where 36% of households rent their homes.

	City of Biddeford		York County		State of Maine	
	# of units	%	# of units	%	# of units	%
<b>Total occupied</b>	8,493	100.0%	82,588	100.0%	551,109	100.0%
<b>Total owner-occupied</b>	3,914	46.1%	60,617	73.4%	393,966	71.5%
<b>Total renter-occupied</b>	4,579	53.9%	21,971	26.6%	157,143	28.5%



The greatest concentration of renter-occupied housing are located downtown, in census tracts 252.01 and 252.02. About three-quarters of all occupied housing units in these tracts are renter-occupied.

Source: U.S. Census Bureau, 2016 American Community Survey 5-Year Estimate.

These tracts comprise almost 60% of all housing units in Biddeford. Outside of the downtown area, where about 40% of all housing units are located, is predominantly owner-occupied.

	<b>Tract 251 West</b>	<b>Tract 252.01 Downtown West</b>	<b>Tract 252.02 Downtown East</b>	<b>Tract 253 East</b>	<b>Tract 254 Coast</b>
<b>Total Housing Units</b>	1,512	2,330	3,574	1,145	1,299
<b>Total occupied</b>	1,436	2,238	3,123	1,079	617
<b>Total owner-occupied</b>	80.2%	20.8%	28.6%	86.7	76.2%
<b>Total renter-occupied</b>	19.8%	79.2%	71.4%	13.3%	23.8%

**Biddeford is a city of renters.**

Source: U.S. Census Bureau, 2016 American Community Survey 5-Year Estimate.

## Households by Age of Head of Household

**More head of households are aged 25 to 34 years than any other age group.**

Age of Head of Household	2000	2010	2016	% Change '00 – '10	% Change '10 – 16	York County % Change '10 – '16
Under 25	640	639	542	-0.2%	-15.2%	-31.0%
25 - 34	1,592	1,300	1,737	-18.3%	33.6%	12.8%
35 - 44	1,796	1,442	1,137	-19.7%	-21.2%	-13.4%
45 - 54	1,588	1,722	1,632	8.4%	-5.2%	-8.2%
55 - 64	1,093	1,526	1,444	39.6%	-5.4%	9.4%
65 - 74	1,007	968	978	-3.9%	1.0%	24.9%
75 - 84	710	723	720	1.8%	-0.4%	5.5%
85 +	210	278	303	32.4%	9.0%	4.8%
<b>Total HHs</b>	<b>8,636</b>	<b>8,598</b>	<b>8,493</b>	<b>-0.4%</b>	<b>-1.2%</b>	<b>1.9%</b>

Of the 8,493 households in Biddeford in 2016, the greatest growth has taken place among households headed by 25 to 34 year-olds. This cohort grew by 33.6% while many other age groups experienced slow or negative growth. This contrasts sharply with the period 2000 to 2010 when the greatest growth was seen in the 55 to 64 year-old age group. This change may be explained in terms of median age: median age has fallen in Biddeford in the years 2010 to 2016, from 38.3 years to 33.8 years. According to a June 21, 2017 article in the *New York Times*, the median age of first-time home buyers is 32 years. With more than 20% of the occupied housing units in Biddeford headed by 25 to 34 year olds, this group may place additional demand on owner-occupied housing here, changing the make-up of housing tenure discussed above.

Source: 2000 Decennial Census  
 2010 Decennial Census  
 2016 American Community Survey 5-Year Estimate.  
 ESRI

## Housing Types

Fewer than half of all housing units in Biddeford are single unit dwellings, whether detached or attached. In contrast, more than 70% of all housing units in York County and the State of Maine are single-unit structures. Also, a larger share of total housing units in Biddeford are multi-family structures as compared to York County and the State of Maine. In particular, two- and 3-4 - unit structures make up more than 30% of all housing units here.

	City of Biddeford		York County	State of Maine
	# of Units	% of Total	% of Total	% of Total
<b>Total</b>	9,860	100.0%	100.0%	100.0%
1 unit, detached	4,695	47.6%	69.2%	70.0%
1 unit, attached	191	1.9%	2.8%	2.3%
2 unit	1,561	15.8%	7.2%	5.1%
3 or 4 unit	1,578	16.0%	5.9%	5.6%
5 to 9 unit	902	9.1%	3.7%	3.7%
10 to 19 unit	111	1.1%	1.5%	1.6%
20 to 49 unit	419	4.2%	1.8%	1.7%
50 or more unit	213	2.2%	1.1%	1.4%
Mobile Home	190	1.9%	6.8%	8.5%
Other (Boat, RV, Van)	0	0.0%	0.0%	0.0%

Mobile homes make up less than 2% of the housing units in Biddeford, which is a noticeably lower rate than in York County or the State of Maine.

The housing in the western, eastern, and coastal portions of Biddeford is predominately single-family, while housing downtown is predominantly multi-family.

	<b>Tract 251 West</b>	<b>Tract 252.01 Downtown West</b>	<b>Tract 252.02 Downtown East</b>	<b>Tract 253 East</b>	<b>Tract 254 Coast</b>
<b>Total</b>	1,512	2,330	3,574	1,145	1,299
<b>1 unit, detached</b>	73.9%	25.6%	23.5%	88.1%	87.1%
<b>1 unit, attached</b>	2.2%	2.6%	0.8%	4.1%	1.7%
<b>2 unit</b>	9.3%	16.2%	27.2%	1.6%	4.0%
<b>3 or 4 unit</b>	2.2%	24.0%	26.9%	0.0%	1.7%
<b>5 to 9 unit</b>	9.7%	15.2%	10.8%	0.0%	1.3%
<b>10 to 19 unit</b>	1.0%	1.6%	1.6%	0.0%	0.0%
<b>20 to 49 unit</b>	1.7%	13.2%	2.1%	0.0%	0.8%
<b>50 or more unit</b>	0.0%	1.5%	4.4%	0.0%	1.6%
<b>Mobile Home</b>	0.0%	0.0%	2.7%	6.2%	1.7%
<b>Other (Boat, RV, Van)</b>	0.0%	0.0%	0.0%	0.0%	0.0%

Source: 2016 American Community Survey 5-Year Estimate.

## Housing Type by Tenure

The portion of owner-occupied housing units that are 1-unit, detached (single-family) is the same in Biddeford as in York County and the State of Maine.

Owner-Occupied Housing Units	City of Biddeford		York County	State of Maine
	# of Units	% of Total	% of Total	% of Total
<b>Total</b>	3,914	100.0%	60,617	393,966
<b>1 unit, detached</b>	3,312	84.6%	84.2%	84.2%
<b>1 unit, attached</b>	130	3.3%	3.2%	2.3%
<b>2 unit</b>	269	6.9%	2.7%	2.0%
<b>3 or 4 unit</b>	64	1.6%	1.4%	1.0%
<b>5 to 9 unit</b>	40	1.0%	0.5%	0.3%
<b>10 to 19 unit</b>	0	0.0%	0.1%	0.1%
<b>20 to 49 unit</b>	12	0.3%	0.2%	0.1%
<b>50 or more unit</b>	0	0.0%	0.2%	0.1%
<b>Mobile Home</b>	87	2.2%	7.3%	9.8%
<b>Other (Boat, RV, Van)</b>	0	0.0%	0.1%	0.0%

But a much smaller portion renters in Biddeford occupy single-family homes than in York County of the State of Maine. The majority of renters in Biddeford occupy multi-unit structures.

Renter-Occupied Housing Units	City of Biddeford		York County	State of Maine
	# of Units	% of Total	% of Total	% of Total
<b>Total</b>	4,579	100.0%	21,971	157,143
<b>1 unit, detached</b>	534	11.7%	26.1%	24.9%
<b>1 unit, attached</b>	48	1.0%	2.6%	3.1%
<b>2 unit</b>	1,047	22.9%	20.0%	14.4%
<b>3 or 4 unit</b>	1,310	28.6%	19.7%	19.3%
<b>5 to 9 unit</b>	845	18.5%	13.3%	13.9%
<b>10 to 19 unit</b>	111	2.4%	4.2%	5.6%
<b>20 to 49 unit</b>	381	8.3%	6.0%	6.3%
<b>50 or more unit</b>	213	4.7%	4.2%	5.3%
<b>Mobile Home</b>	90	2.0%	3.8%	7.2%
<b>Other (Boat, RV, Van)</b>	0	0.0%	0.1%	0.0%

Like the City overall, the majority of owner-occupied housing units in each census tract are single-family homes. In Census Tracts 251, 253, and 254 the rate of owner-occupied housing units that are 1-unit,

detached exceeds 90%. In the downtown tracts, the rate is somewhat lower, but this can be expected, because of the high number of multi-units structure in this part of the city relative to single-family homes.

<b>Owner-Occupied Housing Units</b>	<b>Tract 251 West</b>	<b>Tract 252.01 Downtown West</b>	<b>Tract 252.02 Downtown East</b>	<b>Tract 253 East</b>	<b>Tract 254 Coast</b>
<b>Total</b>	1,152	465	892	935	470
<b>1 unit, detached</b>	90.1%	81.3%	67.4%	90.2%	96.2%
<b>1 unit, attached</b>	2.9%	4.5%	3.3%	4.1%	1.9%
<b>2 unit</b>	3.6%	11.4%	17.6%	1.9%	0.0%
<b>3 or 4 unit</b>	0.0%	2.8%	5.7%	0.0%	0.0%
<b>5 to 9 unit</b>	3.5%	0.0%	0.0%	0.0%	0.0%
<b>10 to 19 unit</b>	0.0%	0.0%	0.0%	0.0%	0.0%
<b>20 to 49 unit</b>	0.0%	0.0%	1.3%	0.0%	0.0%
<b>50 or more unit</b>	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Mobile Home</b>	0.0%	0.0%	4.7%	3.9%	1.9%
<b>Other (Boat, RV, Van)</b>	0.0%	0.0%	0.0%	0.0%	0.0%

Similarly, renters are most likely to occupy multi-unit structures in the downtown census tracts, while the rate of renter-occupied single family housing units is higher in the census tracts west and east of downtown. Put simply, renters in each census tract occupy the type of housing that is most available; downtown most units are in multi-family structures, outside of downtown most units are single-family homes.

<b>Renter-Occupied Housing Units</b>	<b>Tract 251 West</b>	<b>Tract 252.01 Downtown West</b>	<b>Tract 252.02 Downtown East</b>	<b>Tract 253 East</b>	<b>Tract 254 Coast</b>
<b>Total</b>	284	1,773	2,231	144	147
<b>1 unit, detached</b>	20.1%	10.8%	4.7%	69.4%	55.1%
<b>1 unit, attached</b>	0.0%	2.2%	0.0%	6.3%	0.0%
<b>2 unit</b>	25.4%	18.3%	28.1%	0.0%	15.0%
<b>3 or 4 unit</b>	12.0%	27.2%	35.0%	0.0%	8.2%
<b>5 to 9 unit</b>	37.3%	19.9%	17.3%	0.0%	0.0%
<b>10 to 19 unit</b>	5.3%	2.1%	2.6%	0.0%	0.0%
<b>20 to 49 unit</b>	0.0%	17.4%	2.8%	0.0%	7.5%
<b>50 or more unit</b>	0.0%	2.0%	7.0%	0.0%	14.3%
<b>Mobile Home</b>	0.0%	0.0%	2.5%	24.3%	0.0%
<b>Other (Boat, RV, Van)</b>	0.0%	0.0%	0.0%	0.0%	0.0%

Source: 2016 American Community Survey 5-Year Estimate

## Age of Housing Stock

Biddeford's housing stock is old. As of 2016, almost half (44.4%) of all housing units were built in 1939 or earlier. The median year built here is 1946. This is 32 years older than in York County and 28 years older than in Maine. Nationally, the median year built was 1977 as of 2016.

Year Built	City of Biddeford		York County	State of Maine
	# of Units	% of Total	% of total	% of total
<b>Built 1939 or earlier</b>	4,378	44.4%	22.4%	24.9%
<b>Built 1940 to 1949</b>	895	9.1%	5.0%	4.9%
<b>Built 1950 to 1959</b>	632	6.4%	6.3%	7.3%
<b>Built 1960 to 1969</b>	686	7.0%	5.7%	7.3%
<b>Built 1970 to 1979</b>	1,049	10.6%	14.1%	14.2%
<b>Built 1980 to 1989</b>	833	8.4%	17.8%	14.7%
<b>Built 1990 to 1999</b>	579	5.9%	12.1%	12.2%
<b>Built 2000 to 2009</b>	589	6.0%	14.9%	13.0%
<b>Built 2010 to 2013</b>	210	2.1%	1.6%	1.4%
<b>Built 2014 or later</b>	9	0.1%	0.2%	0.2%
<b>Total</b>	9,860	100.0%	100.0%	100.0%
<b>Median Year Built</b>	<b>1946</b>		<b>1978</b>	<b>1974</b>

Not surprisingly, the oldest housing stock in Biddeford is in the downtown area. In both census tract 252.01 and 252.02 the median age of a housing unit was 77 years old. In the outlying three tracts, the median age is between 40 years old and 48 years old.

Year Built	Tract 251 West	Tract 252.01 Downtown West	Tract 252.02 Downtown East	Tract 253 East	Tract 254 Coast
<b>Built 1939 or earlier</b>	19.5%	65.7%	52.1%	19.0%	36.5%
<b>Built 1940 to 1949</b>	8.5%	6.1%	10.9%	5.6%	13.1%
<b>Built 1950 to 1959</b>	5.0%	4.3%	10.1%	2.3%	5.2%
<b>Built 1960 to 1969</b>	6.6%	7.9%	4.2%	12.0%	8.7%
<b>Built 1970 to 1979</b>	15.4%	4.9%	8.1%	25.1%	9.5%
<b>Built 1980 to 1989</b>	15.7%	2.9%	9.1%	9.0%	7.7%
<b>Built 1990 to 1999</b>	12.2%	0.9%	4.1%	12.5%	6.7%
<b>Built 2000 to 2009</b>	10.6%	3.5%	1.4%	13.8%	10.6%
<b>Built 2010 to 2013</b>	6.4%	3.8%	0.0%	0.0%	1.9%
<b>Built 2014 or later</b>	0.0%	0.0%	0.0%	0.8%	0.0%
<b>Total</b>	1,512	2,330	3,574	1,145	1,299
<b>Median Year Built</b>	<b>1978</b>	<b>1939</b>	<b>1939</b>	<b>1974</b>	<b>1970</b>

Source: 2016 American Community Survey 5-Year Estimate

Owner-occupied housing units in Biddeford are as old as all housing units here, with the same median year built of 1946.

Year Built Owner-Occupied	City of Biddeford		York County	State of Maine
	# of Units	% of Total	% of total	% of total
Built 1939 or earlier	1,036	26.5%	16.7%	21.2%
Built 1940 to 1949	361	9.2%	4.3%	4.3%
Built 1950 to 1959	374	9.6%	5.8%	7.1%
Built 1960 to 1969	329	8.4%	5.3%	6.9%
Built 1970 to 1979	576	14.7%	14.9%	14.3%
Built 1980 to 1989	432	11.0%	19.5%	15.1%
Built 1990 to 1999	397	10.1%	14.3%	13.9%
Built 2000 to 2009	343	8.8%	17.0%	15.2%
Built 2010 to 2013	57	1.5%	2.1%	1.6%
Built 2014 or later	9	26.5%	0.2%	0.3%
<b>Total</b>	<b>3,914</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Median Year Built</b>	<b>1946</b>		<b>1978</b>	<b>1974</b>

However, the owner-occupied housing units in Census Tract 252.01 is older still, with 1939 as the median year built. More than half of all owner-occupied housing in this tract was built in 1939 or earlier. The newest housing is found to the west of downtown in tract 251, where the median age of occupied housing was 39 years old.

Year Built Owner-Occupied	Tract 251 West	Tract 252.01 Downtown West	Tract 252.02 Downtown East	Tract 253 East	Tract 254 Coast
Built 1939 or earlier	16.4%	56.8%	36.5%	17.2%	20.4%
Built 1940 to 1949	6.9%	16.6%	12.2%	6.8%	6.8%
Built 1950 to 1959	6.6%	9.0%	23.9%	2.0%	5.1%
Built 1960 to 1969	4.8%	9.2%	5.2%	12.7%	14.0%
Built 1970 to 1979	16.8%	5.8%	7.2%	24.0%	14.5%
Built 1980 to 1989	16.9%	2.6%	9.9%	8.9%	11.5%
Built 1990 to 1999	16.0%	0.0%	1.6%	14.3%	13.8%
Built 2000 to 2009	11.8%	0.0%	3.6%	13.0%	11.3%
Built 2010 to 2013	3.9%	0.0%	0.0%	0.0%	2.6%
Built 2014 or later	0.0%	0.0%	0.0%	1.0%	0.0%
<b>Total</b>	<b>1,152</b>	<b>465</b>	<b>892</b>	<b>935</b>	<b>470</b>
<b>Median Year Built</b>	<b>1979</b>	<b>1939</b>	<b>1951</b>	<b>1975</b>	<b>1973</b>

Source: 2016 American Community Survey 5-Year Estimate

Renter-occupied housing across the city is seven years older than both own-occupied housing units and the total of all housing, both owner- and renter-occupied, with a median year built of 1939, which is 25 years older than in York County and 28 years older than in Maine.

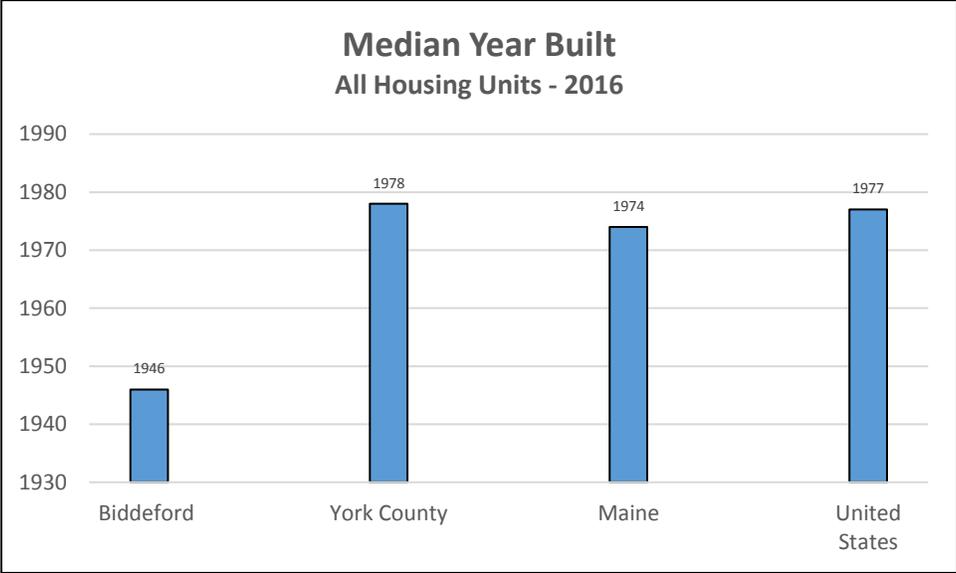
Year Built Renter-Occupied	City of Biddeford		York County	State of Maine
	Year Built	% of Total	% of total	% of total
<b>Built 1939 or earlier</b>	2,557	55.8%	36.0%	31.6%
<b>Built 1940 to 1949</b>	347	7.6%	5.8%	5.9%
<b>Built 1950 to 1959</b>	179	3.9%	5.7%	7.0%
<b>Built 1960 to 1969</b>	322	7.0%	6.0%	7.5%
<b>Built 1970 to 1979</b>	430	9.4%	15.0%	15.6%
<b>Built 1980 to 1989</b>	287	6.3%	12.7%	14.4%
<b>Built 1990 to 1999</b>	167	3.6%	6.5%	8.7%
<b>Built 2000 to 2004</b>	150	3.3%	10.5%	7.8%
<b>Built 2005 or later</b>	140	3.1%	1.5%	1.3%
<b>Total</b>	4,579	100.0%	100.0%	100.0%
<b>Median Year Built</b>	<b>1939</b>		<b>1964</b>	<b>1967</b>

Similar to owner-occupied housing, the oldest renter-occupied housing is in the downtown area. Renter-occupied housing units in both census tracts 252.01 and 252.02 have a median year built of 1939. The tracts just east and west of downtown are about three decades newer, but interestingly, the median year built for renter-occupied housing in the coastal tract was 1949 as of 2016, 24 years older than owner-occupied housing in the same tract.

Year Built Renter-Occupied	Tract 251 West	Tract 252.01 Downtown West	Tract 252.02 Downtown East	Tract 253 East	Tract 254 Coast
<b>Built 1939 or earlier</b>	27.8%	66.2%	54.8%	21.5%	34.7%
<b>Built 1940 to 1949</b>	0.0%	3.7%	11.4%	0.0%	17.7%
<b>Built 1950 to 1959</b>	0.0%	3.3%	5.1%	4.9%	0.0%
<b>Built 1960 to 1969</b>	15.8%	8.0%	4.7%	12.5%	8.2%
<b>Built 1970 to 1979</b>	14.1%	5.0%	10.1%	43.8%	8.8%
<b>Built 1980 to 1989</b>	15.1%	3.1%	7.2%	4.9%	15.0%
<b>Built 1990 to 1999</b>	0.0%	1.1%	5.9%	6.3%	4.8%
<b>Built 2000 to 2004</b>	8.8%	4.6%	0.8%	6.3%	10.9%
<b>Built 2005 or later</b>	18.3%	5.0%	0.0%	0.0%	0.0%
<b>Built 1939 or earlier</b>	0.0%	0.0%	0.0%	0.0%	0.0%
<b>Total</b>	284	1,773	2,231	144	147
<b>Median Year Built</b>	<b>1975</b>	<b>1939</b>	<b>1939</b>	<b>1973</b>	<b>1949</b>

Source: 2016 American Community Survey 5-Year Estimate

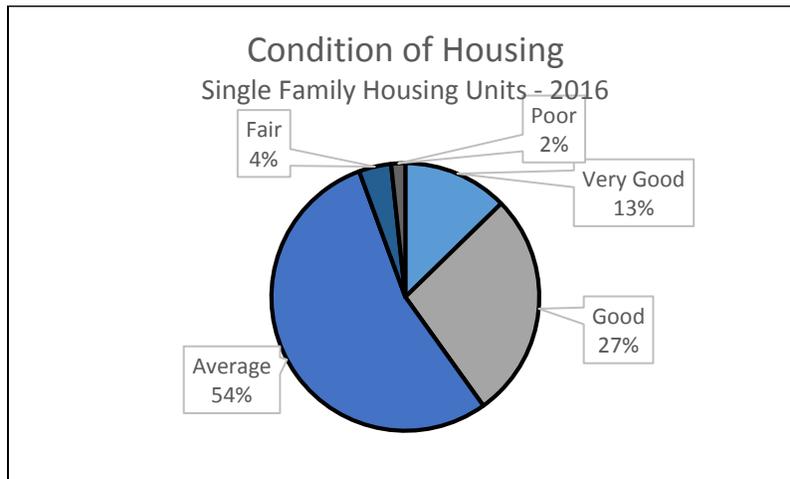
The housing stock in Biddeford is decades older than in York County, the State of Maine, or the overall United States.



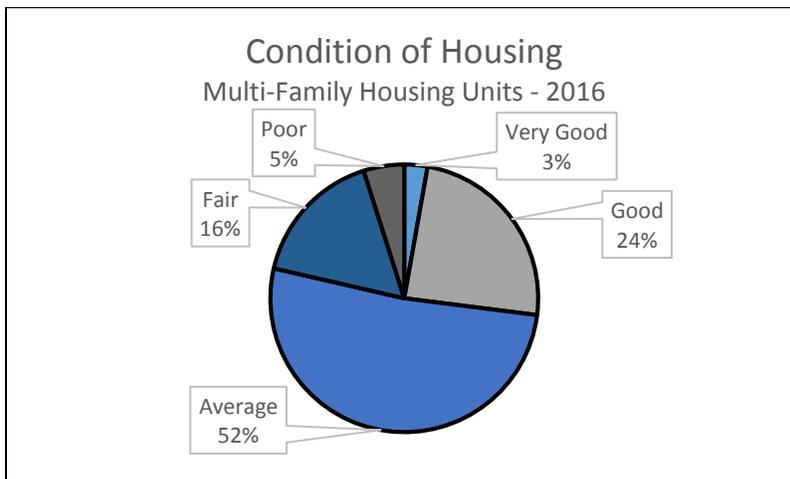
Source: 2016 American Community Survey 5-Year Estimate

## Condition of Housing Stock

Older housing like that in the City of Biddeford tends to have more problems with maintenance, energy efficiency, electrical and plumbing failures, and general deterioration. However, according to the Biddeford Assessing Department, 94% of single family housing units were in average or better condition.



Among multi-family structures, 79% were in average or better condition.



Source: Biddeford Assessing Department

Other indicators show that Biddeford has a lower rate of housing that lack complete plumbing, kitchen facilities or heat than in either York County or Maine.

Indicator	City of Biddeford		York County	State of Maine
	# of Units	% of Total	%	%
Lack complete plumbing	8	0.1%	0.3%	0.5%
Lack complete kitchen	34	0.3%	0.6%	0.7%
No Bedrooms	121	1.2%	1.7%	2.8%
No heat	33	0.3%	0.1%	0.2%

Source: 2016 American Community Survey 5-Year Estimate

## Vacancy Rates

As of 2016, the overall vacancy rate in Biddeford was low compared to York County and the State of Maine. Here, 13.9% of all housing units were unoccupied, as compared to 23.0% in York County and 24.2% in Maine. However, despite being a coastal community, Biddeford has a far lower rate of seasonal housing than either York County or Maine, with seasonal rates of 6.2%, 17.4% and 15.6%, respectively. Fewer seasonal housing units will naturally be reflected in the overall vacancy rate in Biddeford.

As a sign of a strong housing market here in Biddeford, the homeowner vacancy rate was just 0.7% compared to 1.5% in York County and 2.0% in Maine. Rental vacancy rates were similarly low, just 5.4% in Biddeford. In contrast, the rental vacancy rate was 6.8% in York County and 6.4% in Maine.

Vacancy Rates	City of Biddeford		York County		State of Maine	
	Total # of Units	%	Total # of Units	%	Total # of Units	%
<b>Total Housing Units</b>	9,860	100.0%	107,298	100.0%	727,127	100.0%
<b>Seasonal Housing Units</b>	615	6.2%	18,669	17.4%	124,523	15.6%
<b>Year-round Housing Units</b>	9,245	93.8%	88,629	82.6%	602,604	84.4%
<b>Homeowner Vacancy Rate</b>	---	0.7%	----	1.5%	----	2.0%
<b>Rental Vacancy Rate</b>	---	5.4%	----	6.8%	----	6.4%
<b>Total Vacant</b>	<b>1,367</b>	<b>100.0%</b>	<b>24,710</b>	<b>100.0%</b>	<b>176,018</b>	<b>100.0%</b>
<b>Vacant for Sale</b>	27	2.0%	919	3.7%	7,904	4.5%
<b>Vacant for Rent</b>	260	19.0%	1,622	6.6%	10,869	6.2%
<b>Rented or Sold, Not Occupied</b>	45	3.3%	292	1.2%	4,426	2.5%
<b>For Seasonal Use</b>	615	45.0%	18,669	75.6%	124,523	70.7%
<b>For Migrant Workers</b>	0	0.0%	19	0.1%	261	0.1%
<b>Other Vacant</b>	420	30.7%	3,189	12.9%	28,035	15.9%

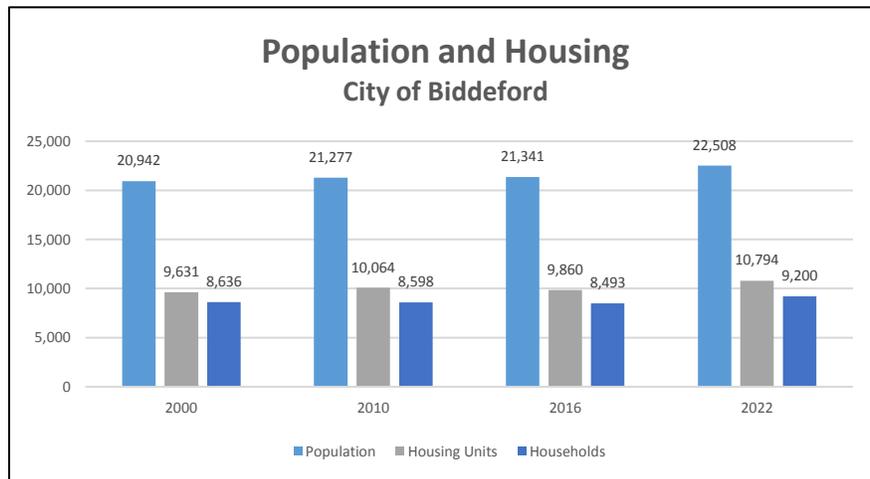
Source: 2016 American Community Survey 5-Year Estimate

## Housing Demand

The population of Biddeford has increased just 1.9% from 2000 to 2016. During that period of time the overall number of housing units in Biddeford has grown faster than the population, by a rate of 2.3%. While the population is projected to grow faster by 2022, the projected number of new housing units will be great enough to meet the higher demand, other things being equal.

City of Biddeford			Estimate	Projection	% Change		
	2000	2010	2016	2022	'00 – '10	'10 – '16	'16 – '22
Population	20,942	21,277	21,341	22,508	+ 1.6%	+ 0.3%	+ 5.5%
Housing Units	9,631	10,064	9,860	10,794	+ 4.5%	- 2.0%	+ 9.5%
Households	8,636	8,598	8,493	9,200	- 0.4%	-1.2%	+ 8.3%
Avg. HH Size	2.32	2.30	2.36	2.28	- 0.9%	+ 2.6%	-3.4%

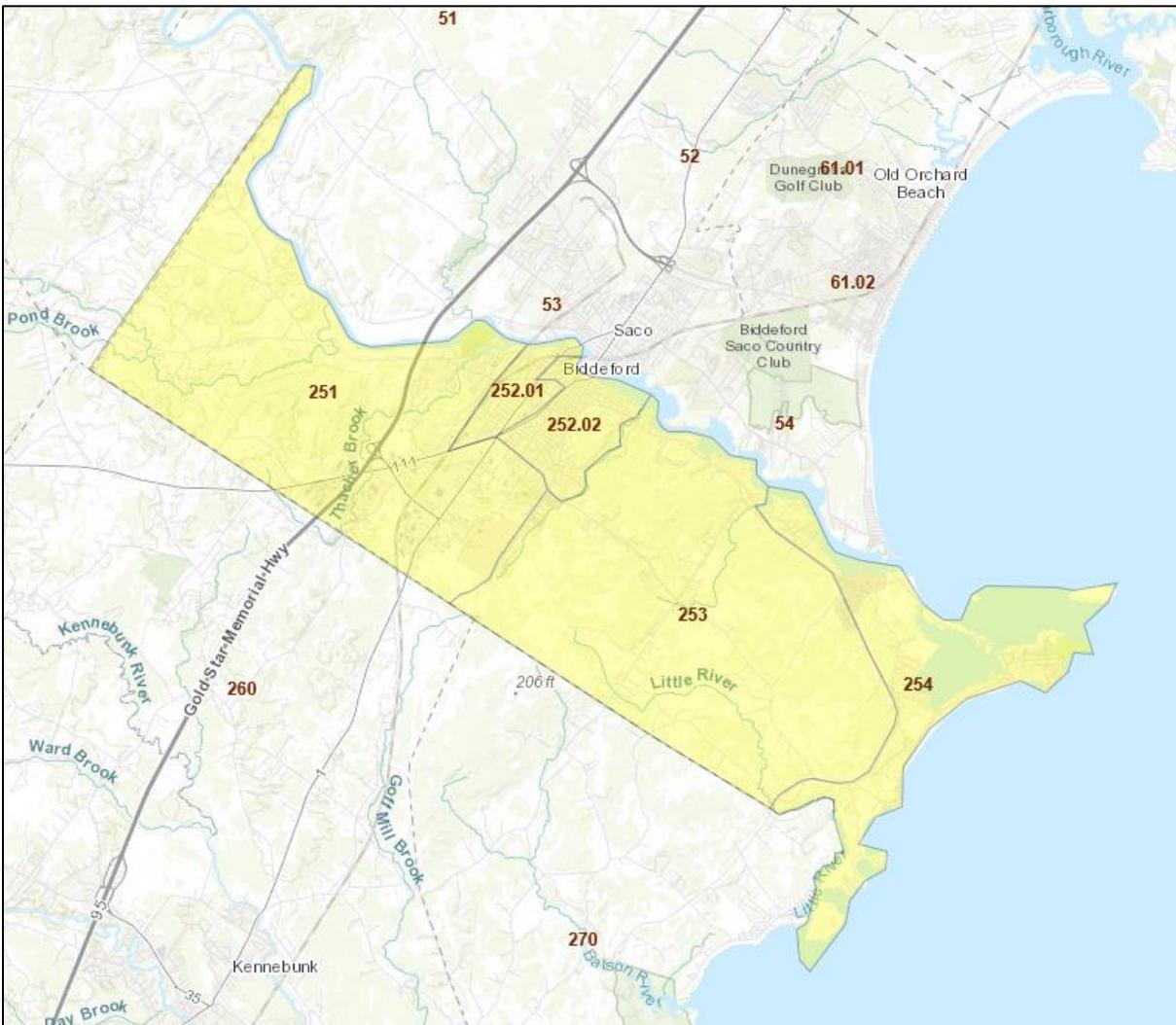
Also, the number of households (occupied housing units) has fallen 1.7% from 2000 to 2016 reducing demand for both existing and new housing units. However, by 2022 a 5.5% projected increase in population, a projected increase of households and a falling average household size may drive demand for housing. **While the supply of housing is now sufficient to meet demand, changing demographics in the coming decade, may put new pressure on demand for housing.**



Source: 2000 Decennial Census  
 2010 Decennial Census  
 Source: U.S. Census Bureau, 2016 American Community Survey 5-Year Estimate.  
 ESRI

## Demand in Census Tracts

Growth will not take place evenly across the five census tracts in Biddeford. In Census Tracts 251, 252.01, and 253, population is expected to grow by less than 10% by 2022. The population of census tract 252.02 is expected to fall by almost 4%. But the population change in census tract 252.02 may be greater than these projections indicate. This census tract comprises Biddeford's Mill District, the area of the city with about 20 former mill buildings where rapid growth over the past five years has taken place. While projections indicate the number of housing units will fall here by 0.6%, almost 250 new housing units have been added since 2010 and an additional 230 will open by 2020. Because of the density of buildings in this area of the city, it will likely be the driver of population increases over the next decade. In the coastal census tract 254, population is projected to grow by more than 21% by 2022. **These two areas of Biddeford will likely see the greatest increases in population in the coming years: the urban core and the coastal region.**



Source: U.S. Census Bureau, 2016 American Community Survey 5-Year Estimate.

Census Tract 251			Estimate	Projection	% Change		
	2000	2010	2016	2022	'00 – '10	'10 – '16	'16 – '22
Population	3,577	3,800	3,589	3,915	+ 6.2%	-5.6%	+9.1%
Housing Units	1,380	1,585	1,512	1,658	+ 14.9%	-4.6%	+9.7%
Households	1,334	1,477	1,436	1,545	+10.7%	-2.8%	+7.6%
Avg. HH Size	2.67	2.57	2.49	2.53	-3.7%	-3.1%	+1.6%

Census Tract 252.01			Estimate	Projection	% Change		
	2000	2010	2016	2022	'00 – '10	'10 – '16	'16 – '22
Population	5,930	5,123	5,001	5,446	-13.6%	-2.4%	+ 8.9%
Housing Units	2,847	2,532	2,330	2,445	-11.1%	-7.9%	+ 4.9%
Households	2,689	2,319	2,238	2,487	-13.8%	-3.5%	+ 11.1%
Avg. HH Size	2.11	2.10	2.18	2.08	-0.5%	3.8%	-4.6%

Census Tract 252.02			Estimate	Projection	% Change		
	2000	2010	2016	2022	'00 – '10	'10 – '16	'16 – '22
Population	6,835	6,966	7,679	7,378	1.9%	10.2%	-3.9%
Housing Units	3,151	3,478	3,574	3,553	+ 10.4%	+ 2.8%	-0.6%
Households	2990	3,068	3,123	3,280	2.6%	1.8%	+ 5.0%
Avg. HH Size	2.28	2.27	2.45	2.25	-0.4%	7.9%	+ 8.2%

Source: 2000 Decennial Census  
2010 Decennial Census  
U.S. Census Bureau, 2016 American Community Survey 5-Year Estimate.  
ESRI

Census Tract 253			Estimate	Projection	% Change		
	2000	2010	2016	2022	'00 – '10	'10 – '16	'16 – '22
Population	2,737	2,934	2,917	3,141	7.2%	-0.6%	+ 7.7%
Housing Units	996	1,181	1,145	1,287	+ 18.6%	-3.0%	+ 12.4%
Households	959	1,113	1,079	1,209	16.1%	-3.1%	+12.0%
Avg. HH Size	2.64	2.51	2.55	2.48	-4.9%	1.6%	-2.7%

Census Tract 254			Estimate	Projection	% Change		
	2000	2010	2016	2022	'00 – '10	'10 – '16	'16 – '22
Population	1,863	2,454	2,155	2,628	+ 3.12%	+ 1.2%	+ 21.9%
Housing Units	1,257	1,288	1,299	1,408	+2.5%	+ 0.9%	+ 8.4%
Households	664	621	617	679	-6.5%	-0.6%	+ 10.0%
Avg. HH Size	2.20	2.21	1.98	2.22	0.5%	-10.4%	+12.1%

Source: 2000 Decennial Census  
2010 Decennial Census  
2016 American Community Survey 5-Year Estimate.  
ESRI

## Affordability

**According to data provided by Maine Housing Authority for 2017, housing in Biddeford is among the least affordable in York County.**

### Homeowner Affordability Index

The Affordability Index compares the median income in a community to the income needed to afford the median home price in that community. For all of York County, the median income is 83% of the income needed to afford the median home price. In Biddeford, median income is just 65% of that needed to afford the median home price, which in 2017 was \$234,900. A household with the median income here can afford a home priced at \$151,780, and the income needed to afford the median home price is \$71,752. In York County, Ogunquit is the least affordable community and Waterboro is the most affordable. Alfred's index is the median, at 0.90.

	Index	Median Home Price	Median Income	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income
York County	0.83	\$255,000	\$60,328	\$72,440	\$212,364
Ogunquit (least affordable)	0.41	\$580,000	\$62,829	\$152,482	\$238,984
<b>Biddeford</b>	<b>0.65</b>	<b>\$234,900</b>	<b>\$46,362</b>	<b>\$71,752</b>	<b>\$151,780</b>
Cornish (median)	0.90	\$160,750	\$40,962	\$45,634	\$144,292
Waterboro (most affordable)	1.24	\$183,000	\$64,427	\$51,954	\$226,935

### Households Unable to Afford Median Home

The portion of a community's households unable to afford the median-price home is another measure of home affordability. In Biddeford, almost three-quarters of households do not have the income to afford the median-priced home. In York County, only Kittery, Old Orchard Beach, and Wells have a greater percentage of households unable to afford a median priced home. In Saco, Biddeford's neighboring community, 67.8% of households are unable to afford the median priced home, making it just somewhat more affordable. By this measure, Waterboro is again the most affordable in York County.

Source: Maine Housing Authority

	Households Unable to Afford Median Home		Total Households	Median Home Price	Income Needed to Afford Median Home	
	Percent	Number			Annual	Hourly
York County	61.9	52,189	84,322	\$255,000	\$72,440	\$34.83
Wells (least affordable)	76.1	3,340	4,389	\$339,000	\$91,399	\$43.94
<b>Biddeford</b>	<b>71.1%</b>	<b>6,153</b>	<b>8,653</b>	<b>\$234,900</b>	<b>\$71,752</b>	<b>\$34.50</b>
Lyman (median)	59.2%	1,036	1,751	\$242,500	\$67,503	\$32.45
Waterboro (most affordable)	37.9%	1,128	2,975	\$183,000	\$51,954	\$24.98

### Rental Affordability Index

Of the 12 towns or cities in York County examined by Maine Housing Authority for rental affordability, Biddeford is the least affordable. Median Income for rental households lags behind that needed to afford the average 2 bedroom rent. Here, the renter household median income is just 77% that needed to afford the average 2 bedroom rent. Looked at another way, the renter household median income is \$9,283 less per year than the income needed to afford the average 2 bedroom rent.

	Index	Average 2 Bdrm Rent w/Utilities	Renter Household Median Income	Income Needed to Afford Average 2 Bdrm Rent	2 Bdrm Rent Affordable to Median Income
York County	0.95	\$947	\$35,834	\$37,890	\$896
<b>Biddeford (least affordable)</b>	<b>0.77</b>	<b>\$1,009</b>	<b>\$31,067</b>	<b>\$40,350</b>	<b>\$777</b>
Median	1.05	\$1,090	\$45,907	\$43,585	\$1,148
North Berwick (most affordable)	1.48	\$864	\$51,135	\$34,560	\$1,278

In terms of households, 61.5%, or 2,688, of Biddeford's rental households are unable to afford the average 2 bedroom housing unit. The average rent for a 2 bedroom unit is among the highest in York County, but Biddeford's rental household median income is among the lowest, reinforcing Biddeford's place as unaffordable in the housing market. North Berwick is the most affordable community in York County to rent housing.

Source: Maine Housing Authority

	Households Unable to Afford Average 2 Bdrm Rent		Total Renter Households	Average 2 Bdrm Rent (w/ Utilities)	Income Needed to Afford Average 2 Bdrm Rent	
	Percent	Number			Annual	Hourly
York County	52.1%	11,586	22,256	\$947	\$37,890	\$18.22
<b>Biddeford (least affordable)</b>	<b>61.5%</b>	<b>2,688</b>	<b>4,371</b>	<b>\$1,009</b>	<b>\$40,350</b>	<b>\$19.40</b>
Median	47.7%	418	876	\$929	\$37,170	\$17.87
North Berwick (most affordable)	36.7%	131	357	\$864	\$34,560	\$16.62

**Whether considering homeownership or simply renting an apartment, housing in Biddeford is demonstrably less affordable than other communities in York County.**

Overview of Affordable and Subsidized Housing

Biddeford has many affordable and/or subsidized rental housing units, however, the available supply falls short of strong demand.

Housing - Subsidized Units, 2013	Biddeford	York County	Maine
Disabled Units	80	146	1,097
Family Units	287	1,313	12,015
Housing Choice Vouchers	360	1,278	9,778
Senior Units	314	1,832	15,234
Special Needs Units	19	193	1,202
<b>Total</b>	<b>1,060</b>	<b>4,762</b>	<b>39,326</b>

Supply of Affordable and Subsidized Housing

Housing Complex	Population	Management	No. of Units	Wait list Aug 2015
Alfred Street	Elderly & disabled	Phoenix Management	20 subsidized	1 bdrm -15 2 bdrm-16
Avignon Apts.	Families	York County Shelters	8 subsidized	n/a
Emery School Apts.	Elderly (55 or older)	Avesta Housing	24 1 Bdrm: \$598 - \$727 2 Bdrm: \$718 - \$873	1 bdrm-29 2 bdrm-10
Five Graham Street	Elderly (62 or older)	Avesta Housing	35 subsidized Rent based on 30% of household adjusted income	1 bdrm-37
Forest Green Apts.	Families	Phoenix Management	40 subsidized	2 bdrm-12 3 bdrm-20 4 bdrm-7
Hill Street Terrace	Families	Avesta Housing	12 subsidized Rent based on 30% of household adjusted income	2 bdrm-66
Ledgewood Apts.	Elderly (62 and over) & disabled	Christopher Cimino	60	25
Pierson Lane	Families	Phoenix Management	68 subsidized	2 bdrm-12 3 bdrm-19
Presidential Apts.	Elderly & disabled	Phoenix Management	45 subsidized	1 bdrm-20 2 bdrm-2

Housing Complex	Population	Management	No. of Units	Wait list Aug 2015
Prospect Manor	Elderly & disabled	Mack Brothers	50 subsidized	20
Riverbend Apts.	Families	Realty Resources	28 \$365.00 – \$906.00 / Rent Based on Income Limits	n/a
St. Andre’s Apts.	Elderly & disabled	Diocesan Bureau of Housing	35 subsidized	n/a
Summer Block	Elderly, disabled; families	Phoenix Management	32 subsidized	1 bdrm-15 2 bdrm-15
The Mill at Saco Falls	Families	Saco Falls Management	40 Rent based on 30% of household adjusted income	1 bdrm-16 2 bdrm-6 3 bdrm-3
The Lofts at Saco Falls	Families	Saco Falls Management	70 Rent based on 30% of household adjusted income	

The waiting list for those properties listed above that were able to supply data appears substantial, and indicates that significant unmet demand for affordable housing in Biddeford exists. It must be noted, however, that some portion of those households which appear on these waiting lists may have found other accommodations since placing his or her name on that list. Therefore, the absolute number of affordable units in demand may be somewhat smaller than the list here suggests. Also, although some management companies, e.g. Avesta Housing, pre-qualify households before placing them on a waiting list; others do not. Some households on a waiting list will not meet income restrictions and will be disqualified once he or she is verified for an available unit. This population may remain in need of affordable housing. Anecdotally, the length of time a household may wait for an open unit can be as long as two to three years, based on comments made by property management companies.

## **Impediments**

### **Housing demand**

Population is expected to increase by 5.5% from 2016 to 2022. This level of growth has not been experienced in Biddeford within such a short period of time since the mid-twentieth century. While there are hundreds of new housing units planned for Biddeford's Mill District for the next 24 to 36 months, a low household size (2.37) means supply may not meet demand in the coming decade. Anecdotally, housing in the Portland, Maine area is growing costlier and many households are being driven south to the Saco/Biddeford area by unaffordability. This trend will only drive demand for housing here.

### **Age of housing stock**

The median age of housing units especially for rental housing units in census tracts 252.01 and 252.02, here in Biddeford is quite old. With housing of this age comes inevitable inconsistencies between current building codes and conditions of housing units. Biddeford Code Enforcement Office is conducting inspections of downtown multi-family housing units during 2017 and 2018 for violations of Life Safety codes. However, with housing stock of this age, not all housing units can meet modern building codes.

### **Condition of Housing Stock**

Condition of housing in Biddeford is good, particularly for owner-occupied units. Still, fully 21% of renter-occupied units are in only fair or poor condition, according to Biddeford Assessing Department. This means a large portion of the rental stock is sub-par and likely in need of some repair.

### **Affordability**

Supply and demand of good housing will likely drive housing costs higher in Biddeford over the next five or more years. Biddeford is a coastal community, and in the Biddeford Pool area of the city and along its lengthy beaches, even modest homes are well beyond median priced. Rental units in the downtown area of the city, once seen as among the most affordable in Southern Maine are no longer easily attained by lower income households. Indeed, the waiting list maintained by many communities for affordable and subsidized housing units is a marker that many households are priced out of the market-rate rental market.

## Goals, Objectives and Actions

### Goal

#### **Provide an adequate supply of decent housing in Biddeford.**

Objective 1: Increase the supply of safe and adequate affordable housing for low- to moderate-income persons.

Actions: 1. Consider revisions to the City's zoning and land use standards that would provide incentives, e.g. density bonuses, for the development of affordable housing.

Timeline: Year 1

Milestone: A new ordinance is now being developed by the Planning Department that will allow density bonuses in zone MSRD-2 allowing for 1 residential unit for every six-hundred and fifty square feet of existing living space when a property is proposed for redevelopment/renovation and currently at or below the established fiscal year quality grade rating according to the City Assessor's records. The property would need to be redeveloped/renovated in such a manner as to bring the quality grade rating above the established median.

2. In partnership with other public/private parties, explore the adaptive re-use and redevelopment of non-residential properties, e.g. mills and churches, into affordable and sheltered housing.

Timeline Years 1 through 5

Milestone: The City will continue to provide funding for a housing program with the Biddeford Housing Authority that will seek to purchase and rehabilitate various non-residential buildings into affordable and sheltered housing when available.

Objective 2: Preserve and upgrade the city's housing stock serving low- to moderate-income persons.

Actions: 1. Consider establishment of low interest loan programs to help finance the rehabilitation of the City's downtown housing stock.

Timeline: Year 1

Milestone: Establishment of a Business Assistance Program for the downtown for slum and blight which will address safety and health issues and encourage new investment in housing in the downtown.

2. Undertake a systematic and concentrated program of code enforcement to ensure life safety standards are met and to prevent blighting influences on neighborhoods.

Timeline: Years 1 through 5

Milestone: Continue to enforce the Disorderly Housing Ordinance so that Code Enforcement continues to be included in the eliminating of blighted buildings and unsafe living conditions.

3. Encourage participation by landlords in the Biddeford Landlords Association and encourage partnerships that provide resources for both landlords and tenants.

Timeline: Years 1 through 5

Milestones: Revitalization of the Biddeford Landlords Association by the Biddeford Housing Authority, and assistance/resources with building issues through the Biddeford Neighborhood Planning Committee and established neighborhoods.

Objective 3: Increase opportunities for homeownership for low and moderate income persons.

Actions: 1. Consider a partnership with other public/private organizations to pool resources to help finance home ownership, e.g. down payments, loan assistance, mortgage interest rate write-downs, and other financing mechanisms.

Timeline: Years 1 and 2

Milestones: Provide for a program with the Biddeford Housing Authority to provide low to moderate potential homebuyers with a grant program for gap financing to purchase a multiunit building (2 to 4 units) where they must reside.

## **Description of Vulnerability to Natural Hazard Risks and Broadband Needs**

### **Natural Hazard Risks**

Biddeford participates in several preparedness plans in the event of natural hazards. The City's Code Enforcement Office is tasked with being a part of and implementing the York County, Maine Hazard Mitigation Plan. The City also has its own internal action plan for documenting and responding to natural hazards. The two most probable natural hazards are flooding from the Saco River and ice storms. In the case of the Saco River, there are two potential scenarios that would lead to flooding. One, if the river were to become over full from rain runoff, and two, if the dam in Dayton would breach or break. In both cases, the two low to moderate-income Census tracts 252.01 and 252.02 would be affected to some degree since they are situated along the river. A small section of Census tract 252-01 is a small connected island off of Diamond Street. This island would be under 6 feet of water if the dam breached or broke. There is a total of 26 minutes to evacuate. Rescue and evacuation plans are in place to meet this deadline. When the river swells due to excessive rainfall, the City's Code Office monitors the rising waters and keeps citizens informed. If there was a dam breach, the downtown would see minor flooding but sections of the mill district would flood. In regards to ice storms, the City has two warming shelters with generators at the Biddeford Middle School and High School. There is also the Saco Regional Shelter on Franklin Street in Saco, which is the old Armory.

**Action: Continue to monitor for potential flooding and keep public projects cited in mitigation plans moving forward that improve access to these areas and help prevent flooding.**

### **Broadband Needs**

It is estimated in Biddeford that 10 percent or less of residents are part of broadband or fiber optic lines. Most of Biddeford is on DSL lines or copper lines that are much slower and that need constant upgrading. In addition, the further away from the main infrastructure of these lines the slower the speed. The broadband infrastructure is currently predominantly scattered throughout the downtown. Broadband access is crucial to attracting businesses who rely on high speed Internet. For the City, emergency and other services rely on broadband as well. For residents, the access to broadband is necessary for school and work, as well as other needs. The lack of broadband access is not the only challenge facing Biddeford residents. A number of low to moderate-income households lack even DSL Internet. To help address this The Seeds of Hope Neighborhood Center provides a program called Biddeford OpenNet that provides unlimited access to wireless Internet to 225 households who are low income. In addition, the consultation with GWI.Net, a telecommunications company, stated that a core detriment to the City moving forward with support and use of broadband was due to the need for more technological literacy for Biddeford residents.

**Action: Continue to support the expansion of broadband availability in Biddeford.**

**Action: Continue to support the Seeds of Hope and the expansion of wireless Internet to additional low-income households.**

## **Conclusion**

The housing market in Biddeford is changing as demographic shifts here and throughout the Portland Maine Metropolitan Statistical Area place new demands on existing housing. The most important concern facing Biddeford now is increasing unaffordability of clean, decent housing for both renters and owners. Low-income households especially face challenges finding and keeping safe, affordable housing. The existing supply of affordable and subsidized housing here is now longer adequate, given strong demand for such housing units.

However, Biddeford officials are working to achieve the overarching goal of the U.S. Department of Housing and Urban Development: to provide an adequate supply of decent housing in Biddeford. This goal will be accomplished by encouraging public/private partnerships to re-purpose other building types into housing, and delivering creative financing options that allow low- to moderate-income households to become first-time homebuyers. With focused attention to the goal and objectives outlined here, Biddeford's housing market will be better balanced over the coming five to ten years.