FISCAL IMPACT ANALYSIS
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INTRODUCTION

Like many communities in Southern Maine, the Town of Cumberland experienced significant levels of residential development in the mid 1980's. During this period, concerns over growth led to an examination of growth and growth impacts on both the state and local levels in Maine.

With the recession of the early 1990's, growth decreased in Southern Maine and concern over the impacts of growth decreased with it. However, since 1992, the economy of Southern Maine has been in recovery, and in several Southern Maine communities including Cumberland, residential growth levels have again increased. As this recent growth has occurred, local officials in Cumberland have become focused on residential growth, its impacts, and the challenging issues it raises.

The following draft report presents an analysis of the fiscal impact of residential development in Cumberland, Maine. This draft report contains five sections including Residential Development Trends, New Housing Survey, Fiscal Trends and Impacts, Options and Alternatives, and Maps.

The following is a summary of the major findings along with recommendations for consideration by the Town of Cumberland.

FINDINGS

- The residential development trend data indicates that residential growth levels in the 1990's have not yet reached the peak years of the 1980's in Cumberland. However, increases over the last 24 months point to the potential to once again reach peak residential development levels.

- Based on residential growth, three different though possible residential growth scenarios were constructed for the analysis: a low scenario based on 20-30 new housing units per year, a medium scenario based on 35-55 units per year, and a high scenario based on 60-80 units per year.

- For 1999 it is estimated that the Town of Cumberland has a total population of 7,074 persons. By 2009, under a low growth scenario the population of Cumberland is projected to be 7,783 persons. Under a medium growth scenario the population of Cumberland is projected to be 8,461 persons and under a high growth scenario the population of Cumberland is projected to be 9,362 persons.

The analysis of historical fiscal variables (revenues and expenditures) between 1990 and 1998 in Cumberland suggests that the Town has reasonably been able to handle growth from a fiscal perspective, avoiding significant changes in the total rate of property taxation.

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- Although property tax dollars raised between 1990 and 1998, increased 29.7% even when adjusted for inflation, the property tax base (state valuation) increased more (34.5% when adjusted for inflation). This had a combined affect of a slight reduction in the full-value property tax rate from 21.67 mills in 1990 to 20.89 mills in 1998.

- A key fiscal indicator for municipal program and service cost is the number of households in the community. Regarding expenditures for municipal programs and services, when adjusted for inflation, total municipal expenditures per household decreased 6.5% between 1990 and 1998. The big municipal items (public works and public safety) decreased between 9.5% and 12.5% when adjusted for inflation and expressed on a per household basis.

- For school programs and services, there are two key fiscal indicators, the number of pupils (which indicates the per unit costs of providing services) and the number of households (which indicates the number of taxpaying units that costs are spread across) Regarding school programs and services, when adjusted for inflation and expressed on a per pupil basis, total SAD 51 school expenditures (which includes both Cumberland and North Yarmouth) decreased around 4% between 1990 and 1998. The Town of Cumberland's portion of the SAD 51 property tax commitment between 1990 and 1998 increased around 10% when adjusted for inflation and expressed on a per pupil, Cumberland pupil only, basis. On a per household basis when adjusted for inflation, Cumberland's portion of the SAD 51 tax commitment increased 15% between 1990 and 1998. So, even though per pupil costs for SAD 51 when adjusted for inflation decreased between 1990 and 1998, the property tax impact per household in Cumberland increased. This trend was driven by the fact that between 1990 and 1998, growth in the number of SAD 51 pupils (37%) was higher than the growth in the number of household's in Cumberland (23%) during the same period.

- The increasing tax burden for education on Cumberland households between 1990 and 1998, is also related to changes in State General Purpose Aid to Education. Between 1990 and 1998 on a per pupil basis adjusted for inflation, GPA for Education for SAD 51, decreased 22%. Therefore, even though total per pupil expenditures for SAD 51 decreased when adjusted for inflation, between 1990 and 1998, a reduction in State Aid per pupil when adjusted for inflation combined with enrollment growth that outpaced household growth, resulted in higher education tax burdens per household in Cumberland.

The period in which the fiscal variables were examined is comparable to the medium growth scenario, around 55 new housing units per year. Therefore, assuming that services and costs in Cumberland over the next 5-10 years grow with the same relation to residential growth that they have in the last 8-10 years, it can be assumed that fiscal impacts of growth will be modest and incremental. However, interviews with Municipal and School Department staff suggest some areas where increases in staff, facilities, or equipment might be required to meet increased demand that has been and will continue to be driven by growth. Specific examples include:

- Regarding police services, if growth in Cumberland continues at levels experienced in the 1990's or at higher levels, between 1 and 4 additional officers (in addition to the 2 needed to meet current needs) might need to be added over the next 10 years. To accommodate the additional officers, between 1 and 2 additional cruisers would also be needed. The Police Department is also currently in need of additional part-time dispatch coverage. The estimated added annual cost to meet the additional growth demands ranges between $40,000 and $195,000 depending on the level of growth.

- For EMS services, in the future, 2 full-time salaried paramedics beyond the two to meet current needs, may be needed to meet future growth demands. This is being driven by a combination of demand increases and the difficulty of providing around the clock coverage with non-salaried staff. The estimated cost of adding one paid paramedic is $14 per hour if hourly, part-time; or $34,000 annually if salaried ($27,000 salary & $7,000 benefits). The estimated added annual cost to meet the additional growth demands ranges between $54,000 and $68,000 depending on the level of growth.

- Five to ten years out the Fire Department may need to go to some full-time salaried personnel. This would be driven less by the increase in demand and more by the difficulty in attracting and retaining call personnel. The first positions needed would be a salaried drivers to get apparatus to the incidents. The estimated cost of a driver for fire apparatus would be $10 per hour if paid hourly, or if salaried, $25,600 annually ($19,200 salary and $6,400 benefits). Assuming the need for between 2 and 4 paid personnel, The estimated added annual cost to meet the additional growth demands ranges between $38,400 and $102,400 depending on the level of growth.

- The Public Works Department recently completed a pavement management study. The study indicated that the estimated annual cost needed to re-pave, repair and reclaim roads (including mainland and Island) is $353,000. The Town currently spends about $130,000 per year on road pavement and reconstruction for both the Island and the mainland. This is $223,000 less than the estimated annual need. Therefore, according to the recent road study, significant additional annual funding is needed to meet current road needs. These needs exist regardless of future growth levels, however, additional growth will increase the urgency of meeting this demand.

- To keep roads maintained during winter for plowing and sanding to present standards would require at least 1 additional plow truck, possibly 2 and 2 additional personnel. Again, this is a current need that exists regardless of the level of future growth, but further growth will exacerbate the demand. Furthermore, development since 1990 has added a total of 31,291 feet of new roads. In the winter of 1998-99, the Planning and Public works Department estimated plow times on these new roads. They concluded that it takes approximately 2 to 2.5 hours to plow these routes, each pass, which is the equivalent of one plow route. This increase in demand was cited by the Public Works Director as necessitating additional plow equipment and personnel. Assuming a similar level of growth occurs over the next ten years in Cumberland, a doubling of this existing need would occur as a result of growth.

- Regarding Recreation and Parks, due to growth in programming and services over the past few years, the Department is currently in need of 1 full-time recreation coordinator, who could spend 3/4 time directly working with participants and programs and 1/4 time on administrative duties. Also in need of extending summer parks maintenance staff hours beyond June and September to perform more maintenance than just mowing. Once the existing needs are met, additional growth and development will incrementally impact Recreation and Parks services, but the fiscal impact will be partially offset by the fees generated by the Department.

- Regarding recreation facilities, the following are needed to meet the needs of the current population into the future: outdoor basketball facilities, tennis facilities, and at the Twin Brook Recreation Area the Recreation Department 1 baseball field, 1 softball field, 1 additional multi-purpose field, and 1 little league field. Also, the connection from the Twin Brook Area to Val Halla needs to be completed. If growth and development continues, it may contribute to the need for multi-purpose community center in the long-term, but not in the next five to ten years.

- By far the biggest potential for significant increases in existing facility capacity exists within the School District. Based on SAD 51's Long Range Facilities Plan, it is evident that existing facility capacity to accommodate past growth as well as future growth is insufficient. Cost estimates to provide needed facilities range between $10 and $32 million depending on the level of expansion, renovation and new construction completed. The School District currently has an application before the State to obtain State School Construction Aid. If the aid is received, the impact of expanding school facilities on Cumberland households may not be significant. However, if State Aid is not received for expanding school capacity, the fiscal impact on Cumberland households could be significant. It should be noted, that the existing need for school facility expansion exists, regardless of the level of growth over the next 3 to 10 years in Cumberland.

Based on the fiscal cost/benefit model of recent subdivision development:

- Residential growth in Cumberland over the last 15 years generates more costs than benefits and thus has a significant negative fiscal impact (estimated at $2,226 lost per household).

- The negative fiscal impact is driven primarily by school costs resulting from the 1.3 students per household (based on both the survey and the subdivision analysis conducted as part of this project). Education costs rise by about $80,000 when capital and debt is included yet state school aid rises by only $22,562. The difference must be made up by property taxes paid by all households in Cumberland. This situation is made worse for Cumberland by the SAD 51 formula which is based purely on valuation and not students.

Although Cumberland overall has been able to handle growth from a fiscal perspective between 1990 and 1998, the tax burden on low income households may be increasing. This is being driven by increases in valuation that are outpacing growth in incomes for low and moderate income households. The fiscal impact analysis of low and moderate income households revealed the following:

- Between 1990 and 1998, the median valued home within the lowest valuation quintile (bottom 20% in terms of 1999 assessed value) experienced a 60% increase in taxes paid in comparison to an estimated increase of 30% on the median valued home for all other households. During this same period the estimated median household income grew by only 13% for lowest valuation households in comparison to an estimated 31% for the rest of the households.

- Increases in taxes paid that were higher than incomes received resulted in an increase in the tax burden (tax paid as a percent of income) from 6.89% in 1990 to 9.76% in 1998 for households in the lowest valuation quintile. This compares to an estimated tax burden of 3.58% in 1990 and 3.56% in 1998 for all other households (or a decrease in tax burdens).

RECOMMENDATIONS

Because Cumberland may experience fiscal impacts in the next five to ten years beyond the impacts experienced over the last 8 years due to increased demand for services and facilities, and, because fiscal conditions have had more of an impact on tax burdens of low and moderate income household the Town should consider the following recommendations.

1. Since much of the needs for expanded capacity currently exist, controls over the level of growth will have only limited fiscal impacts over the next 3-10 years in Cumberland. If growth limitation strategies are pursued, they should be looked at as tools for long-term fiscal management. This finding is particularly true with regard to the need for expanded school facility capacity, a need which currently exists regardless of the level of future growth. In the long-term however, growth limitations can be used to extend the life of service levels and facility capacity and avoid the need to make significant service and facility expansions. In doing so, growth limitations would help control the tax burden of low and moderate income households in Cumberland over the long-run. Furthermore the analysis indicates the recent residential development costs more in services than it generates in revenues. This fiscal loss from development spreads the cost of development among all households in Cumberland, including low and moderate income households.

2. The use of impact fees would have very limited potential for addressing fiscal impacts in the short-run because they could not be used to address existing capacity needs and costs. Furthermore, because Cumberland is part of a School District, there may exist legal and administrative limitations regrading the use of impact fees for future school facility needs. The Town should obtain clarification regarding administrative and legal issues surrounding the use of school impact fees before pursuing this alternative any further. Furthermore, if impacts fees are considered further by the Town, then they ought to be viewed in terms of their potential in the long-term and not as a solution to existing fiscal

pressures. Over the long-term however, impact fees may help the Town shift the costs of growth from all existing households back to the new developments. This would be a benefit to existing low and moderate income households in the community. Areas in which to consider impact fees include school facilities, recreation facilities, open space acquisition, and public safety facilities.

3. Past growth and potential future growth has necessitated the need for a continuation of multi-year capital planning in the Community. The Town's existing capital plans and the recent road pavement management plan are good tools for controlling the annual fiscal impact of growth. These efforts should be continued by the Town. How the Town proceeds with regard to school facility improvements and expansions could have significant fiscal implications on the property tax burdens of households. Therefore, it is important for the Town to consider the fiscal impacts when deciding the best course of action regarding pending school capital improvements.

4. The fiscal trend analysis highlighted that user fees did not increase when adjusted for inflation and expressed on a per unit basis. The Town should examine increased use of user fees to support non-essential programs and services. This would more adequately distribute costs to those who are benefiting from the service in comparison to the use of tax revenues. Concern was raised that the burden of increased fees may fall on low and moderate income households. Therefore, in examining user fees further, the Town should consider the use of sliding fee scales, fee waivers or vouchers.

5. There are a limited number of tools available to local governments that can be used to directly relieve local tax burden on low and moderate income households. Two State programs that directly assist households with property taxes are the property tax circuit breaker program and homestead exemption program. To help low and moderate income households, the Town of Cumberland should continue to aggressively encourage homeowners to take advantage of these programs as well as any other tax programs such as veterans exemptions, and farm and open space programs. Furthermore, the Town may want to continue exploring the "silent second mortgage program" through the State's Community Development Block Grant Program to provide assistance to low and moderate income households who want to improve the quality of their existing homes.

Final Report

TRENDS IN MUNICIPAL PROGRAMS & SERVICES SINCE 1990 & RESIDENTIAL GROWTH IMPACTS TOWN OF CUMBERLAND, MAINE

Prepared by Planning Decisions
for the Town of Cumberland
as part of the Residential Fiscal Impact Project
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Final Report

INTRODUCTION

In preparation for the analysis of the fiscal impacts of residential growth, Planning Decisions and the Town's Planner, met with the municipal department heads from Public Works, Police, Fire, Emergency Medical Services, Recreation, Library, and Town Administration (Clerk, Tax Collecting, Assessing) to discuss trends in programs and services since 1990 and issues related to residential growth and its impact.

Each department head was asked to discuss the following as they relate to the programs and services for which you are responsible.

1. Description of current programs and services provided - What programs and services are currently being provided?

2. Have there been any significant changes in programs and services since 1990 in terms of the amount or type provided?

3. What role if any have the following factors played regarding changes in programs and services since 1990?

   - < Increases in the amount of people, residents, or households served
   - < Changes in peoples' expectations or demands for services
   - < State or Federal Mandates
   - < The location of where new development has occurred in Town

4. Regarding facilities, equipment and staffing levels within your department, program or service area, describe the following:

   - < Capacity/condition to meet existing needs
   - < Capacity/condition to meet future needs
   - < Significant changes since 1990
   - < Anticipated future changes

The following are the findings from each of these meetings listed by program or service area.

I. PUBLIC SAFETY - POLICE

Description of Current Programs and Services

In addition to providing routine patrol and protection services, the Police Department provides all dispatching for the Town including Police, Fire, Rescue, and Public Works. The Department also provides direct services to the School System, SAD 51, including the DARE program. It is Department policy that a police officer respond to all fire and rescue calls. Each officer receives training on the use of a automatic defibulator.

The Police Department's main location is at the Town Office, but the Department also maintains a police substation on Chebeague. The Town Office is new and was meant to provide adequate space for all police services in the foreseeable future.

Current staffing levels for the Police Department include:

< 1 Chief (full-time)
< 2 Sergeants (full-time)
< 7 Officers (full-time)
< 4 Dispatchers (full-time)
< 4 Dispatchers (part-time)
< 1 Animal Control Officer (part-time, but he works almost full-time)
< _ Secretary (other _ for fire & rescue)
< 1 Harbor Master (year round)

The Dare officer position is budgeted through the Police Department. The Department does not receive funds from the School Department to cover costs. During the summer, 1 of the officers (out of those listed above), is responsible for coverage on Chebeague Island.

For vehicles, the Cumberland Police Department currently has 4 marked and 1 unmarked cruisers on the mainland, 1 cruiser on Chebeague, and 1 animal control vehicle. Vehicles last about 100,000 miles or approximately 2 years. The Department currently replaces 3 vehicles every 2 years or 1.5 vehicles per year. One vehicle on the mainland is kept active each day and the vehicles rotated. The Department places drives approximately 200,000 miles per year on average, or about 50,000 miles per vehicle.

Coverage is provided by the Police Department 24 hours per day, seven days per week. To do this, the Department uses three, eight hour shifts per day. The are essentially two patrol areas in Town, the mainland and Chebeague Island.

Significant Changes in Programs and Services since 1990 in Terms of the Amount or Type Provided

In 1990, dispatching was provided by the Cumberland Police Department, Monday through Friday, 8 AM to 12 midnight. For dispatch services at other times, the Town contracted with the Cumberland County Sheriff's Office. In 1994, the Town expanded its dispatching services by ending its contract with the County and began providing 100% of dispatching services in-house.

In 1990 the Police Department responded to 1,047 calls for service, representing a level of 0.52 calls per household. In 1998, the Police Department responded to 2,085 calls for service, or 0.84 per household. As indicated by the data, calls for services have outpaced growth in the number of households in Cumberland between 1990 and 1998 (see Table Ia).

Table Ia: Police Calls for Service - Town of Cumberland 1990 & 1998

	1990	1998	% Chg 90-98
Total Calls	1,047	2,085	99.1%
Total Households	2,021	2,494	23.40%
Calls per Hshld	0.52	0.84	61.37%

Sources: Calls-Police Department, Town of Cumberland; Households-1990 from U.S. Census, U.S. Dept of Commerce; 1998 estimated by Planning Decisions

Factors Which Have Impacted Changes in Programs and Services Since 1990 Or are Anticipated to Impact Services Over the Next Ten Years

Increases in the amount of persons, residents, or households served

New home construction impacts the Department in several ways. During construction officers are required to check the site to deter construction site thefts. Once completed, homeowners may install alarm systems with automatic dialing requiring police response. Requests for property checks while homeowners are away also increase. In addition, requests for traffic enforcement in the area also increase.

Changes in peoples' expectations or demands for services

Police services to the school (SAD 51), including the DARE program, has grown over the last ten years and now requires about a 3/4 of a full time officer's position.

It is Department policy that a police officer respond to all fire and rescue calls. Each officer has or is scheduled to receive EMT training and training on the use of an automatic defibulator.

The emphasis of service provided by the Police Department has shifted over the last ten years from being traffic oriented to being oriented towards community policing.

The location of where new development has occurred in Town

Homes built in secluded areas are targets for theft and burglary. Increases in calls for suspicious persons/activity are experienced. Also homes in remote areas tend to have more calls for ATV/snowmobile trespass and illegal hunting.

Other factors

The Twins Brook Recreation Area is beginning to have an impact on demand for police services. As this area becomes more and more used, the Police Chief anticipates a bigger demand of police patrol and response within the area. Because of it size and remoteness from major road, this area poses some difficulties for the police services.

Capacity of Facilities, Equipment and Staffing Levels

Significant changes since 1990

In 1990 the staffing level for the Police Department was as follows:

- 1 Chief (full-time)
- 2 Sergeants (full-time)
- 6 Officers (full-time)
- 2 Dispatchers to cover 8AM-4PM Monday through Friday (full-time, one of which performed the secretary function as well) for other times obtained dispatch coverage from Cumberland County through contract for services.
- 1 Animal Control Officer (part-time, but he works almost full-time)
- 1 Harbor Master (year round)

So, since 1990, Police Department has added 1 full-time officer, 2 full-time dispatchers, 3 part-time dispatchers (but eliminated contract for service with Cumberland County). According to the Chief, the addition of the patrol officer has been used to provide increased services to the school and to Chebeague during the summer and not for increased regular, mainland services.

The Police Station is housed in the new Town Office and the Police Space was designed to meet the needs of the Department well into the future. Therefore, there is adequate capacity in terms of facilities to meet existing demands as well as foreseeable increases in demands.

Capacity/condition to meet existing needs

The Police Department has a goal of having 2 officers on duty each shift, 7 day a week. According to the Chief, because of patrol time dedicated to Chebeague in the summer, services provided to the school, and time needed for vacations and sick time, the current staffing level of 7 officers and 2 sergeants is insufficient to attain the goal In order to continue meeting existing needs, and better be able to provide 2 officers on duty each shift, 7 day a week, the Police Chief estimates that 2 additional full-time officers are needed. No additional cruisers would be needed to accommodate the 2 additional officers. Also, 1 permanent, part-time person is needed for dispatch to provide adequate cover allowing for vacation and sick-time.

Table Ib presents data on existing police officer staffing in Cumberland in comparison to a benchmark of officers per 1,000 population as reported by the U.S. Department of Justice. The Benchmark of 1.8 officers per thousand is based on northeast communities with populations between 10,000 and 24,999 which is higher than Cumberland's estimated 1999 population of 7,074. If Cumberland were to achieve the benchmark in 1999, the Department would have 13 officers or 3 more than the current level to meet existing needs. Based on the benchmark data, the Police Chief's estimate of 2 additional officers needed to meet existing needs is reasonable.

Because the Police facility is new, there is adequate capacity in terms of facilities to meet existing demands. Facility capacity was not raised as an issue with the Police Chief.

Capacity/condition to meet future needs

According to the Police Chief, if growth in Cumberland continues at levels experienced in the 1990's or at higher levels, 2 additional officers (in addition to the 2 needed to meet current needs) might need to be added in the next 5 to 10 years. To accommodate the 2 additional officers, an additional cruiser would also be needed.

By applying the projected populations under each growth scenario to the U.S. Department of Justice benchmark, and comparing it to existing staffing needs, the potential impact of each scenario on police officer staffing could be estimated. As indicated in the last row of Table Ib, a low growth scenario would potentially create demand for 1 additional officer above the level needed to meet current needs. A medium growth scenario would potentially create demand for 2 additional officers above the level needed to meet current needs. And, a high growth scenario would potentially create demand for 4 additional officers above the level needed to meet current needs.

Based on the potential staffing needs it is reasonable to assume that a low growth scenario (with 1 additional officer) would require no additional cruisers, a medium growth scenario (with 2 additional officers) would require 1 additional cruiser, and a high growth scenario (with 4 additional officers) would require 2 additional cruisers.

Because the Police facility is new, there is adequate capacity in terms of facilities to meet reasonably foreseeable increases in demands. Facility capacity was not raised as an issue with the Police Chief under any future growth scenario.

Table Ib: Police Department Staffing -Current Levels & Benchmarks
Town of Cumberland

	1999	2009 Low	2009 Med	2009 High
Population	7,074	7,783	8,461	9,362
Officers 1999 Actual (1)	10	10	10	10
Officers per 1,000 pop w/ existing capacity	1.4	1.3	1.2	1.1
Officers per 1,000 pop Benchmark (2)	1.8	1.8	1.8	1.8
Total Officers if Benchmark Achieved	13	14	15	17
Difference in Total Officers Benchmark-existing Capacity	3	4	5	7
Difference Above 1999 Benchmark		1	2	4

Sources & Notes: Population estimated and projected by Planning Decisions; (1) includes all sworn officers; (2) based on 1998 Uniform Crime Reports, U.S. Dept of Justice for Northeast communities with populations between 10,000 and 24,999

Cost Implications

In estimating the cost impacts needed to meet current needs and future needs, the following cost data was provided by the Cumberland Police Department. Based on the current contract, the annual cost of hiring one police officer is approximately $40,300 which includes base salary, FICA, health insurance, retirement, workers' compensation, and long-term disability. Based on 1999 figures, the purchase cost of a new cruiser is $21,000. Approximate annual maintenance costs for a cruiser is $2,000. The life expectancy of a cruiser is 100,000 miles or 1.5 years. Therefore, the total annual cost of a cruiser is approximately $16,000 excluding fuel. Average annual salary costs excluding benefits for a full-time dispatcher in Cumberland is $25,000. Therefore, a part-time person would cost the Town about $12,500 annually.

By applying the per unit cost estimates to added personnel and cruisers needed to meet demands, the fiscal impacts of the growth scenarios on the Police Department can be estimated. Results are summarized and presented in Table Ic. To expand capacity to meet current demands would cost the Town approximately $93,100 annually. In ten years under a low growth scenario, the cost of added capacity would be $133,400 or $40,300 more than what is currently needed. In ten years under a medium growth scenario, the cost of added capacity would be $189,700 or $96,600 more than what is currently needed. In ten years under a high growth scenario, the cost of added capacity would be $286,300 or $193,200 more than what is currently needed.

Table Ic: Potential Fiscal Impact of Residential Growth on the Police Department Town of Cumberland

Growth Scenario	Added Capacity Needed to Meet Demand		Capacity Needed above Capacity to Meet Current Demand	
	Description	**Annual Cost**	**Description**	**Annual Cost**
1999 Current	2 officers, 1 part-time dispatch	$93,100	n/a	n/a
2009-Low	3 officers, 1 part-time dispatch	$133,400	1 officer	$40,300
2009-Medium	4 officers, 1 part-time dispatch, 1 cruiser	$189,700	2 officers, 1 cruiser	$96,600
2009-High	6 officers, 1 part-time dispatch, 2 cruisers	$286,300	4 officers, 2 cruisers	$193,200

Estimated by Planning Decisions based on the following annual costs provided by Cumberland Police Department including officer=$40,300, cruiser=$16,000, _ time dispatch=$12,500

II. PUBLIC SAFETY - FIRE & RESCUE

Description of Current Programs and Services

The Town of Cumberland currently has a joint Fire & Rescue Department. Current staffing levels for fire and rescue are as follows:

- < 1 full-time salaried rescue director
- < per diem (paid to be on call, provided no benefits) paramedics, provide coverage 10 PM to 6 AM, 7 days per week
- < 1 part-time fire chief
- < 1 part-time firefighter
- < 1 part-time inspector
- < approximately 80, paid per call hour firemen
- < approximately 38 volunteer, paid per call hour rescue personnel

Rescue coverage is divided into three shifts per day (1 of which is 10PM to 6Am for which paramedics are paid to be on call)

Current equipment levels for fire and rescue are as follows:

Central Fire Station - 2 engine trucks, 1 ladder, 1 heavy rescue, and 1 squad

Town office - 1 rescue vehicle, 1 vehicle for administration

West Cumberland - 2 engine, 1 tank, 1 rescue

Chebeague - 4 engine, 1 tank, 1 rescue

Significant Changes in Programs and Services since 1990 in Terms of the Amount or Type Provided

Recently, rescue went to charging fee for service and does in-house billing for services. This was done to attempt to cover the cost of "paid to be on call" paramedic service. Billing is done by the public safety secretary.

As indicated in Table II-a, since 1990 not only have the number of calls for service for fire and rescue increased, but the amount of calls per household have increased as well.

Table IIa: Fire & Rescue Calls for Service Town of Cumberland 1990 & 1998			
	1990	**1998**	**% Chg 90-98**
Fire Calls	167	320	91.6%
Rescue Calls	375	610	62.7%
Total Calls	542	930	71.6%
Total Households	2,021	2,494	23.40%
Calls per Hshld	0.27	0.37	39.04%
Sources: Calls-Fire & Rescue Departments, Town of Cumberland; Households-1990 from U.S. Census, U.S. Dept of Commerce; 1998 estimated by Planning Decisions			

Factors Which Have Impacted Changes in Programs and Services Since 1990 Or are Anticipated to Impact Services Over the Next Ten Years

Changes in peoples' expectations or demands for services

Increases in home health care have increased demand for rescue services and have increased the demand for routine transfers as opposed to emergency transports.

Fire has seen increases in the amount of false alarms.

State or Federal Mandates

"2 in 2 out" mandate requires 4 or 5 persons to be at a fire before it can be attacked. Towns with volunteer units don't always have this luxury causing small towns to explore hiring full and part-time personnel.

Training requirement have increased significantly. This increases the amount of time volunteers must commit to the fire department making it harder to recruit volunteers.

Regarding rescue, state mandates for training and licensing makes finding willing volunteers more difficult, which in turn drives the need for the hiring of paid personnel.

The location of where new development has occurred in Town

Remote locations have inadequate driveways and turn-around space for large apparatus. The homes in more remote locations are sometimes more difficult to locate.

Other factors

Socio-economic factor - many households now include two working parents, time is precious to these households and therefore it is more difficult to get persons to volunteer for fire service.

Capacity of Facilities, Equipment and Staffing Levels

Significant changes since 1990

The new town office now houses 1 rescue vehicle and 1 vehicle for administration as well as provides fire and rescue with administrative space.

In 1990 staffing for fire & rescue included 1 full-time rescue & fire chief (combined position). Therefore since 1990, town has added 1 part-time fire chief, per diem "paid to be on call" paramedic coverage, 1 part-time fire fighter, 1 part-time inspector, some administrative staff time for billing.

Capacity/condition to meet existing needs

The following are current facility needs:

Central Station - living quarters

Chebeague - more apparatus space; sleeping quarters

West Cumberland - an expansion was done ten years ago, apparatus bays are sufficient; next improvement need would be sleeping quarters.

Regarding equipment needs, fire and rescue have adequate equipment levels to meet current needs.

Regarding staffing to meet current needs, rescue could use 2 full-time paramedics to man 1 ambulance and additional billing staff hours.

Capacity/condition to meet future needs

In the future, 2 full-time salaried paramedics beyond the two meet current needs, may be needed to meet future growth demands. This is being driven by a combination of demand increases and the difficulty of providing round the clock coverage with non-salaried staff. Also, future growth may drive the need for additional billing staff hours.

Five to ten years out, fire may need to go to some full-time salaried personnel. This would be driven less by the increase in demand and more by the difficulty in attracting and retaining call personnel. The first positions needed would be a salaried drivers to get apparatus to the incidents.

Cost Implications

The estimated cost of a driver for fire apparatus would be $10 per hour if paid hourly, or if salaried, $25,600 annually ($19,200 salary and $6,400 benefits).

The estimated cost of adding a paid paramedic is $14 per hour if hourly, part-time; or $34,000 annually if salaried ($27,000 salary & $7,000 benefits)

III. PUBLIC WORKS - SOLID WASTE

Description of Current Programs and Services

The Island residents bring solid waste, recyclables and other waste items to the transfer station on the Island. Mainland residents are provided with curbside pick-up of solid waste and recyclables. This service is contracted for by the Town and is paid for out of the Town's General Fund. No pick-up and disposal of commercial waste is provided or contracted for by the Town.

The Island transfer station is fairly new (about 4 years old), built after the landfill was capped in 1994-95. In addition to space provided for transfer of household solid waste, the station includes areas for demo debris, metals, brush/wood, silver bullets (recycling containers). The Town contracts with a private company to haul solid waste and materials off the Island.

The mainland has an area for (not officially a transfer station) wood products, white goods, metals, leaf and yard waste.

The Island transfer station is staffed by 1 attendant, 24 hours per week. The mainland disposal area is staffed by an attendant, 8 hours per week.

Significant Changes in Programs and Services since 1990 in Terms of the Amount or Type Provided

In 1992 the landfill on the mainland was capped and in 1994-95 the landfill on Chebeague Island was capped. Prior to capping, residents brought solid waste to landfill for disposal. Since capping, a new transfer station was built on the Island and residents now bring solid waste, recyclables and other waste items to the transfer station. Mainland residents are now provided with curbside pick-up of solid waste and recyclables. This service is contracted for by the Town. No pick-up and disposal of commercial waste is provided or contracted for by the Town.

Factors Which Have Impacted Changes in Programs and Services Since 1990 Or are Anticipated to Impact Services Over the Next Ten Years

Changes in peoples' expectations or demands for services

Once the landfill was closed on the mainland, the Town had to implement another method of collection/disposal. Although there were other options, peoples high expectations for service led to provision of curbside collection of solid waste and recycling.

State or Federal Mandates

Changes in state solid waste regulations in the late 80's led to the requirement that the landfills in Cumberland be closed. State mandates also require licensing of transfer stations which impacted how the Island Transfer station was built and operated and how mainland accommodation area will be improved and operated in the future.

Capacity of Facilities, Equipment and Staffing Levels

Significant changes since 1990

In 1992 the landfill on the mainland was capped and in 1994-95 the landfill on Chebeague Island was capped. Prior to capping, residents brought solid waste to landfill for disposal. Since capping, a new transfer station was built on the Island and residents now bring solid waste, recyclables and other waste items to the transfer station. Mainland residents are now provided with curbside pick-up of solid waste and recyclables. This service is contracted for by the Town. No pick-up and disposal of commercial waste is provided or contracted for by the Town.

Capacity/condition to meet existing needs

Could use transfer station operator (check this) (Island or Mainland?)

Need to get licensing for operation of mainland transfer station (currently it is not licensed as a transfer station)

IV. PUBLIC WORKS - ROADS

Description of Current Programs and Services

The Public Works Department provides the following programs and services:

- road maintenance and repairs
- drainage
- street cleaning
- plowing and sanding
- paving
- public works related construction projects
- oversee laying of sewer lines but does not perform the work
- mechanic work for all public works equipment plus mechanic work for fire, police and rescue vehicles and equipment.
- in addition public works provides solid waste services which were mentioned in a separate section that include operation of a transfer station on the Island and a waste accommodation area on the mainland.

In 1998-99 there were a total of 78 road miles in Cumberland of which:
59 were town maintained (44 mainland and 15 Island)
19 were state maintained

For facilities, the Public Works Department operates and maintains:

- 2 public works garages, 1 on the mainland and 1 on the Island
- 2 salt sheds, 1 on the mainland and 1 on the Island
- 2 gravel pits, 1 on the mainland and 1 on the Island

Current staffing levels for Public Works is a follows:
(Excludes solid waste attendants)

- 1 - full time Director
- 1 - full-time foreman
- 5 - full-time equipment operators
- 1 - full-time mechanic
- 1 - half year maintenance person w/truck driver's license
- 1 - 16 hour per week secretary

plus on the Island:

- 1 - full-time Island foreman
- 2 - part-time call persons during storms

Island facilities include a public works garage, a sand and salt shed, and a transfer station

Significant Changes in Programs and Services since 1990 in Terms of the Amount or Type Provided

In 1990, it took 2 hours to complete snow plow route now its takes 3 hours. This is the result of both more road milage as well as more traffic to contend with, and the extra time it takes to plow certain types of new roads including cul-de-sacs and dead-ends.

Fifteen new town roads have been added since 1990.

Factors Which Have Impacted Changes in Programs and Services Since 1990 Or are Anticipated to Impact Services Over the Next Ten Years

Increases in the amount of persons, residents, or households served

Fifteen new town roads have been added since 1990 as a result of new housing development. In the short-term these roads require little annual maintenance, however, eventually maintenance will be needed. Regarding plowing and sanding, the new roads have an immediate impact requiring plowing and sanding once they are built.

Changes in peoples' expectations or demands for services

Current road system was designed for vehicles. Now there is a greater demand and expectation for accommodating bikes, jogging, walkers, skating.

The location of where new development has occurred in Town

Cul-de-sacs and dead end roads take more time to plow and sand per mile than other roads.

Capacity of Facilities, Equipment and Staffing Levels

Significant changes since 1990

The Island has a relatively new salt shed and a new public works garage.

Capacity/condition to meet existing needs

The Public Works Department recently completed a pavement management study. The study indicated the that the Town treat 32,485 l.f of mainland road with overlay per year at an estimated cost of $195,000 per year for the next ten years (this includes roads that are projected to be in better than poor condition to prevent them from deteriorating to poor). It also

recommended that 5,885 l.f. of island roads be treated annually at a cost of approximately $85,000 per year (this also includes roads that are projected to be in better than poor condition to prevent them from deteriorating to poor). The study also recommends that 1,885 feet or poor mainland roads be reclaimed each year at an annual cost of $23,000 and an average 1,665 l.f of island roads be reclaimed each year at an estimated cost of $50,000. This makes the an annual cost needed to meet current demands for roads, $353,000. The Town currently spends about $130,000 per year on road pavement and reconstruction for both the Island and the mainland. Therefore, according to recent road study significant additional funding is needed to meet current road needs.

Plowing and sanding - to keep roads maintained during winter to present standards would require at least 1 additional plow truck, possibly 2 and 2 additional personnel

Capacity/condition to meet future needs

Pressure is being placed by the public to relocate the mainland public works garage. Although the current garage is in an ideal location from a public works' perspective (centrally located in Town where old Town office was), recent residential development has encroached on the garage and now neighbors view the garage as a nuisance. Therefore, although the capacity of the current garage may be adequate to meet future needs, its location may need to be changed as the result of the location of past residential development.

Anticipated future changes

The Public Works Department is considering adding a staff person on the Island

V. PROGRAM - RECREATION & PARKS

Description of Current Programs and Services

Programs and services offered by the Recreation and Parks Department include:

< youth recreation and youth sport leagues
< adult education
< adult recreation
< summer recreation youth day camp
< after school enrichment activities
< maintenance of Town properties including Town office grounds, Library grounds, Twin Brook Recreation Area. (Note, school grounds are maintained by School Department)

Current Recreation & Parks facilities include:

< The Twin Brook Recreation Area, which was built two years ago and includes two multi-purpose fields.
< 3 Little League fields, Town property mowed by Town but maintained for league play by Little League
< West Cumberland Recreation Center - old Grange Hall, used for contracting out for special functions such as weddings, also used for some recreation and community service programming.
< administrative offices - located at Town Office
< old Police Garage - used for equipment storage, such as mowers

note: The Val Halla Golf area is run as an enterprise fund and is separate from Town Recreation & Parks.

Current staffing levels for Recreation & Parks are as follows:

< 1 - full-time director
< 1 - full-time secretary
< 1- full-time parks superintendent (for park maintenance)
< 1 - half-time(20 hrs per week) adult education coordinator
< 1 - full-time aquatics director shared between school and town (50% each)
< 2 - part-year (June-September) half-time (20 hrs each per week) summer maintenance staff (mowing)
< also summer camp staff (around 55 people to run summer recreation program for 7 weeks (end of June - August)
< contracted people as need to staff and run programs September through June (around another 50 people)

Regarding funding: All parks expenditures are funded out of Town General Fund. Recreation programs are funded through a combination of participant fees and General Fund support. The Town's General Fund supports permanent staff of the Recreation Department, field and facility maintenance, overhead costs. Participant fees are designed to cover costs of coaches, instructors, equipment for the individual program, and t-shirts. Whenever possible and appropriate

volunteers are used to provide and staff programs. Val Halla Recreation area is funded by an enterprise fund of the Town.

North Yarmouth residents account for about 25% of participation in community programs.

Factors Which Have Impacted Changes in Programs and Services Since 1990 Or are Anticipated to Impact Services Over the Next Ten Years

Increases in the amount of persons, residents, or households served

There is a growing number of seniors as the baby boom generation ages.

Changes in peoples' expectations or demands for services

Parents are demanding more structured programs for kids than in the past. Also, the demand for structured programming is occurring for earlier age groups (4,5,6 year olds).

Not only has the number of seniors grown, but activity level and demand for programs and services among seniors seems to be increasing.

Overall, at all age groups, there seems to be a greater expectation for parks and recreation services than there was in the past.

The location of where new development has occurred in Town

The Twin Brooks Area is centrally located in Cumberland. If growth and development occurs away from this area, there will be a greater demand for facilities in the areas where the growth has occurred.

Other factors

The school systems seem to be providing less of the non-athletic and non-traditional club options for students in the past. This places increased demand on the Town to provide after-school programs.

Capacity of Facilities, Equipment and Staffing Levels

Significant changes since 1990

The Twin Brook Recreation Area was acquired by the Town several years ago and built two years ago. It currently includes 2 multi-purpose fields.

Year round staffing levels, in 1990 included 1 full-time director and 1 full-time secretary. So since 1990, the Town has added 1- full-time parks superintendent (for park maintenance), 1 - half-time(20 hrs per week) adult education coordinator, 1 - full-time aquatics director shared between school and town (50% each).

Capacity/condition to meet existing needs

Due to growth in programming and services over the past few years, the Department is currently in need of 1 full-time recreation coordinator, who could spend 3/4 time directly working with participants and programs and 1/4 time on administrative duties. Also in need of extending summer parks maintenance staff hours beyond June and September to perform more maintenance than just mowing.

Regarding facilities, the following are needed to meet the needs of the current population into the future: outdoor basketball facilities, tennis facilities, and at the Twin Brook Recreation Area the Recreation Department 1 baseball field, 1 softball field, 1 additional multi-purpose field, and 1 little league field. Also, a connection from the Twin Brook Area to Val Halla needs to be completed.

Capacity/condition to meet future needs

If growth and development continues, it may drive need for community center in the long-term, but not near future. As growth continues, demand for programs will increase and at some point, facilities beyond those needed to meet existing needs mentioned above, will need to be expanded and others added to meet needs.

Anticipated future changes

At the Twin Brook Recreation Area the Recreation Department is trying to add 1 baseball field, 1 softball field, 1 additional multi-purpose field, and 1 little league field.

Results of
Survey of New Housing Units
For The Town of Cumberland
Residential Fiscal Impact Project

- FINAL REPORT -

Prepared for:
the Town of Cumberland

Prepared by:
Planning Decisions, Inc.

June 1999

Table of Contents

I. Introduction & Methodology

In August 1998, working with the Town of Cumberland Planning Department, Planning Decisions conducted a survey of households in Cumberland that occupy single-family residences built since 1992. The survey was designed to provide Planning Decisions and the Town Planning Department data and information for an analysis of the fiscal impact of residential development.

A total of 232 surveys were mailed out in August of 1998. A total of 164 valid surveys were received for a response rate of 71%. Each survey was coded by area of Town where the housing unit was located as well as whether the unit was part of an approved subdivision. The Town's Planner provided the data for coding surveys by area of town and by subdivision vs. non-subdivision. Response rates for each area are shown in Table 1. In each area, a response rate in excess of 50% was achieved. The Cumberland Center area had the highest rate of response (75%) and Chebeague Island had the lowest response rate (56%). Households within subdivisions had a higher response rate (75%) than households not in subdivisions (65%).

Survey findings are presented in three sections of this report. Section II of this report presents the results of survey questions designed to describe general characteristics of households responding to the survey and their homes including location of home, type of home, market value of home, year home was built, prior place of residence of respondents, and length of time that respondents expect to reside in Cumberland.

Section III of this report presents results of survey questions designed to provide demographic characteristics of households responding to the survey including persons, adults, and children per household and the age of the householder. The results presented in this section can be used to estimate the fiscal impact of various types of new and recent residential development on the Town of Cumberland.

The final section of this report, Section IV, presents results of a question that asks respondents to rate how important various factors were in their decision to buy a home in Cumberland. These results are used to provide an understanding of the factors that drive new development in the community.

Table 1 - Town of Cumberland Housing Survey - Response Rates				
Area of Town	**Sub vs Non-Sub**	**# Sent Out**	**# Returned**	**Response Rate**
Small's Brook	S	**22**	**16**	**73%**
Foreside	S	10	6	60%
Foreside	NS	9	6	67%
Foreside Total		**19**	**12**	**63%**
West Cumb.	S	10	8	80%
West Cumb.	NS	30	17	57%
West Cumb. Total		**40**	**25**	**63%**
Cumb. Center	S	83	64	77%
Cumb. Center	NS	59	42	71%
Cumb. Center Total		**142**	**106**	**75%**
Chebeague Island	NS	**9**	**5**	**56%**
Subdivisions		**125**	**94**	**75%**
Non-Subdivisions		**107**	**70**	**65%**
TOTAL ALL AREAS		**232**	**164**	**71%**

II. Characteristics of Respondents

Planning Decisions asked several questions on the survey pertaining to the general characteristics of the respondents and the household in which they live.

All 164 respondents or 100% , owned the house in which they were living. No renters were among survey respondents. Over 98% of all respondents lived in their Cumberland house year round. Only three respondents, 2 from Cumberland Center and 1 from Chebeague, lived in their house in Cumberland to which the survey was addressed, less than year round. The two Cumberland Center respondents who lived in their house less than year round represented less than 2% of all Cumberland Center respondents, or an insignificant level. There were a total of 5 respondents from Chebeague Island. The one respondent who did not live there year round represented 20% of all Chebeague respondents.

Each survey was coded by area of Town where the housing unit was located. The Town was broken down into five distinct areas including Small's Brook, Foreside, West Cumberland, Cumberland Center, and Chebeague Island. Table 2 presents the breakdown of respondents by area of Town in which their household was located. The largest percent of respondents were from Cumberland Center (65%). This was followed by West Cumberland (15%), Small's Brook (10%), Foreside (7%) and Chebeague (3%).

Table 2 - Town of Cumberland Housing Survey Respondents by Area of Town

Area of Town	# Respondents	% of Total Respondents
Small's Brook	16	9.8%
Foreside Total	12	7.3%
West Cumb. Total	25	15.2%
Cumb. Center Total	106	64.6%
Chebeague Island	5	3.0%
TOTAL ALL AREAS	**164**	

Survey responses were also coded based on the type of development in which the respondents home was located, either subdivision or non-subdivision. Table 3a presents results of respondents by type of development. Among survey respondents 57.3% resided in homes with subdivisions, and 42.7% resided in homes that were not in subdivisions.

Table 3a - Town of Cumberland Housing Survey Type of Development		
Type of Development	**# Respondents**	**% of Total Respondents**
Subdivision	94	57.3%
Non-Subdivision	70	42.7%
TOTAL ALL TYPES	**164**	

Table 3b presents the type of development results by area of town in which the housing unit was located. Several distinctions between the areas are worth noting. Since Small's Brook is an entire subdivision, therefore, all of the Small's Brook respondents reside within a subdivision. All of the Chebeague respondents on the other hand reside in homes that are not located within subdivisions. A majority of Cumberland Center respondents (60%) reside in homes within a subdivision. In the Foreside area, respondents were evenly distributed between subdivision and non-subdivision homes. A majority of respondents from the West Cumberland area (68%) reside in non subdivision homes. To the extent that subdivision homes exhibit different household characteristics than non-subdivision homes, these differences are worth noting for later use in the analysis of fiscal impacts.

Table 3b - Town of Cumberland Housing Survey Type of Development by Area of Town					
Area of Town	**Total**	**Subdivision**		**Non-Subdivision**	
		#	**%**	**#**	**%**
Small's Brook	16	16	100.0%	0	0.0%
Foreside	12	6	50.0%	6	50.0%
West Cumb	25	8	32.0%	17	68.0%
Cumb. Center	106	64	60.4%	42	39.6%
Chebeague Island	5	0	0.0%	5	100.0%
TOTAL ALL AREAS	164	94	57.3%	70	42.7%

Surveys were sent to households living in homes that were built since 1992. In order to distinguish differences between households based on the year the house was built, survey respondents were asked to indicate the year that the home in which they currently reside was built. As indicated in Table 4, 1997 was the most frequent response (25.8%). Respondents residing in homes built in 1998 (6.7%) and 1992 or earlier (6.1%) were the least frequent responses. The remainder of the responses were fairly evenly distributed among the other possible years ranging from 11.7% to 18.4%. It should be noted that the survey method was designed to obtain responses from persons residing in housing units built since 1992. The 10 respondents in the 1992 or earlier category may represent housing units that were under construction but not completed prior to 1992 or respondents who purchased their home since 1992 but were not sure the exact year in which it was built. However, it is possible that some of the housing units of these ten respondents were built and completed in 1992 or earlier.

Table 4 - Town of Cumberland Housing Survey
Respondents by Year Home Was Built

Year Home Was Built	# Respondents	% of Total Respondents
1998	11	6.7%
1997	42	25.8%
1996	30	18.4%
1995	29	17.8%
1994	22	13.5%
1993	19	11.7%
1992 or Earlier	10	6.1%
TOTAL RESPONDENTS	**163**	

Survey respondents were asked to indicate their place of residence prior to moving to their current home in Cumberland. As indicated in Table 5, 29.4% of the respondents lived in Cumberland or North Yarmouth prior to moving to their current location, 49.4% moved from somewhere else within Cumberland County, 7.5% lived elsewhere in Maine but not Cumberland County, and 13.8% moved from out of State.

Table 5 - Town of Cumberland Housing Survey Respondents by Prior Place of Residence

Prior Place of Residence	# Respondents	% of Total Respondents
In Cumberland or North Yarmouth	47	29.4%
Elsewhere in Cumberland County	79	49.4%
1996 In Maine, but not Cumberland County	12	7.5%
Out of State	22	13.8%
TOTAL RESPONDENTS	**160**	

Survey respondents were asked to indicate the number of bedrooms in the home in which they currently live. Results are indicated in Table 6. The overwhelming majority of respondents' homes had 3 or 4 bedrooms (84%). Only 7.4% of the respondents' homes had 1-2 bedrooms and only 8.6% had 5 or more bedrooms. This data indicates that new homes in Cumberland are likely built for families with children since these homes typically have more than 1 or 2 bedrooms.

Table 6 - Town of Cumberland Housing Survey Respondents by Number of Bedrooms in Home

# of Bedrooms	# Respondents	% of Total Respondents
1-2	12	7.4%
3	67	41.1%
4	70	42.9%
5 or more	14	8.6%
TOTAL RESPONDENTS	**163**	

Survey respondents were also asked to indicate what they estimated the market value of their current home to be. As indicated in Table 7, very few of the respondents homes had estimated market values less than $100,000 (1.3%). Responses reveal of fairly even distribution of estimated market values between $100,000 and $350,000 or more. Based on the survey responses, Planning Decisions estimated the median market value (for which 50% of values higher and 50% lower) to be $232,500.

Table 7 - Town of Cumberland Housing Survey
Respondents by Estimated Market Value of Home

Estimated Market Value	# Respondents	% of Total Respondents
less than $100,000	2	1.3%
$100,000 to $149,000	26	16.7%
$150,000 to $199,000	31	19.9%
$200,000 to $249,999	30	19.2%
$250,000 to $299,999	22	14.1%
$300,000 to $349,999	19	12.2%
$350,000 or more	26	16.7%
Estimated Median Value	**$232,500**	
TOTAL RESPONDENTS	**156**	

When asked the length of time that they were expected to live in Cumberland, as shown in Table 8, a significant majority of respondents indicted at least six years (92.7%). This data suggests that for the most part households who purchase a home in Cumberland plan on being there for the long-term and do not view their move as only temporary.

Table 8 - Town of Cumberland Housing Survey
Respondents by Length of Time Expected to Live in Cumberland

Year Home Was Built	# Respondents	% of Total Respondents
Less than 2 more years	3	2.2%
2-5 more years	7	5.1%
6-10 more years	22	15.9%
More than 10 years	106	76.8%
TOTAL RESPONDENTS	**138**	

III. Demographics of Respondents for Use in Fiscal Impact Analysis

Survey results presented in the previous section of this report, provided an understanding of the type of households living in homes built in Cumberland since 1992. This section of the report presents the survey results for questions which were designed to provide an understanding of the demographic make-up of these households. This information can then be used for analyzing the fiscal impacts of recent development in Cumberland.

Tables 9, 10 and 11 present data regarding the number of persons per household for survey respondents. As indicated in the tables, recently built homes in Cumberland typically consist of family households with one or more children. Among all households responding to the survey, 89.5% had two adults living in the home and only 5.6% of all households responding were one-adult households. The average number of adults per household for all households responding was 2.01 (see Table 9).

Table 9 - Town of Cumberland Housing Survey Respondents by Number of Adults (persons over 18 years of age) per Household

# of Adults in Household	# Respondents	% of Total Respondents
1	9	5.6%
2	145	89.5%
3	5	3.1%
4 or more	3	1.9%
Mean # of Adults per Household	2.01	1.2%
TOTAL RESPONDENTS	**162**	

Among all households responding to the survey, 76.5% had at least one child 18 years or younger living in the home while 23.5% of all households responding had no children 18 years or younger living in their home. The average number of children 18 years or younger per household for all households responding was 1.57 (see Table 10).

Table 10 - Town of Cumberland Housing Survey Respondents by Number of Children (persons 18 years of age or younger) per Household

# of Children in Household	# Respondents	% of Total Respondents
0	38	23.5%
1	30	18.5%
2	64	39.5%
3	24	14.8%
4	5	3.1%
5	1	0.6%
Mean # of Children per Household	**1.57**	
TOTAL RESPONDENTS	**162**	

Table 11 combines the results of adults and children per household for survey respondents. Among all households responding to the survey, 76.5% had 3 or more persons living in the home and while 23.5% of all households responding had 2 or fewer persons living in the home. The average number of persons per household for all households responding was 3.58.

Table 11 - Town of Cumberland Housing Survey Respondents by Number of Persons per Household		
# of Persons in Household	**# Respondents**	**% of Total Respondents**
1	6	3.7%
2	32	19.8%
3	28	17.3%
4	63	38.9%
5	25	15.4%
6	6	3.7%
7 or more	2	1.2%
Mean # of Persons per Household	3.58	
TOTAL RESPONDENTS	**162**	**100%**

Survey respondents who indicated they had children ages 18 years or younger living were also asked to specify the age/grade grouping for each of their children, based on the FY 1998/99 school year. Table 12 presents the distribution of children of survey respondents by age/grade group. There were a total of 160 households with valid responses for this question. Among the 160 households responding there was a total of 76 preschool-aged children or an average of 0.475 per household. There was also a total of 172 children in grades K-12, or an average of 1.075 per household.

Table 12 - Town of Cumberland Housing Survey Respondents by Number of Children by School Grade

Grade Grouping	# Children
Preschool Aged	76
K-3	72
4-6	43
7-8	21
9-12	36
Total K-12	172
Total Households with Valid Responses to Survey	**160**
Mean K-12 Children per Household	**1.075**
Mean Preschool-aged Children per Household	**0.475**

Finally, with regard to household demographics, survey respondents were asked to indicate the age of the person who is considered the head of the household or householder. As indicated in Table 13, 75.5% of the householders for the survey respondents were between the ages of 35 and 54 years old. A majority of the households (53.5%) had a householder between the ages of 35 and 44 years. The median age of householder for all survey respondents is estimated to be 41.7 years old.

Table 13 - Town of Cumberland Housing Survey Respondents by Age of Householder

Age of Householder	# Respondents	% of Total Respondents
25 to 34 years old	23	14.5%
35 to 44 years old	85	53.5%
45 to 54 years old	35	22.0%
55 to 64 years old	10	6.3%
65 or more years old	6	3.8%
Median Age of Householder	**41.7**	
TOTAL RESPONDENTS	**159**	

Table 14 presents a summary of the demographic characteristics of households responding to the survey by area of town and by type of development. In Table 14, the number of persons and school-aged children per household has been applied to the estimated median home value to determine an estimated amount of value behind each person and school child. This information will serve as a basis for analyzing the fiscal impacts of various types of recent and new development in the Town of Cumberland.

Table 14 - Demographics of Respondents for Use in Fiscal Impact Analysis

Variable	Total	Area of Town					Type of Development	
		Small's Brook	Foreside	West Cumb.	Cumb. Center	Chebeag.	Subdiv.	Non-Subdiv.
Total Persons Per Household	3.560	3.994	3.002	3.084	3.727	2.400	3.792	3.262
Adults (persons over 18 years) per household	2.010	2.060	1.820	2.000	2.040	1.800	2.000	2.030
Children (18 years or younger) per household	1.550	1.934	1.182	1.084	1.687	0.600	1.792	1.232
Preschool-aged children per household	0.475	0.600	0.273	0.459	0.496	0.200	0.572	0.348
School-aged (K-12) children per household	1.075	1.334	0.909	0.625	1.191	0.400	1.220	0.884
Estimated Median Market Value of Home	$232,500	$130,356	$349,999	$187,499	$252,777	$325,000	$240,277	$222,916
Estimated Value per person	$65,309	$32,638	$116,589	$60,797	$67,823	$135,417	$63,364	$68,337
Estimated Value per school-aged child	$216,279	$97,718	$385,037	$299,998	$212,239	$812,500	$196,948	$252,167
Age of householder	41.7	40.8	50.0	39.3	41.7	64.0	40.9	43.8

Below is a overview of some of the more significant findings presented in Table 14 for purposes of future fiscal impact analysis.

Regarding Differences Between Subdivision and Non-Subdivision Homes In Cumberland:

_Subdivision homes consist of a greater number of persons per household (3.8) in comparison to non-subdivision homes (3.3). This difference is greatest with regard to the number of children 18 years or younger with (1.8) for subdivision homes and (1.2) for non-subdivision homes.

_Subdivision homes have a slightly higher value per home ($240,277) than non-subdivision homes ($222,916). However, on a value per person basis non-subdivision homes ($68,337) have a greater value than subdivision homes ($63,364). This value per person difference is even more significant when only school-aged children are factored in with ($196,948) value per student for subdivision homes and ($252,167) value per student for non subdivision homes.

_Subdivision homes have a slightly younger age of householder (median age 40.9) than non-subdivision homes (median age 43.8).

Regarding Differences Between Area of Town in Which the Housing Unit is Located:

_Small's Brook respondents(3.99) and Cumberland Center Respondents (3.73) had the highest number of persons per household while Chebeague respondents had the lowest (2.40). Foreside respondents (3.00) and West Cumberland respondents (3.08) were near the middle of the extremes. Similar differences between the areas existed with regard to children 18 years or under per household. Small's Brook (1.93) and Cumberland Center (1.69) respondents had the highest number of children per household, while Chebeague (0.60) had the fewest. Again, Foreside respondents (1.18) and West Cumberland respondents (1.08) were near the middle of the extremes.

_In terms of value per housing unit, the Foreside ($349,999) and Chebeague ($325,000) respondents reported the highest median home values, while Small's Brook ($130,356) and West Cumberland ($187,499) respondents reported the lowest median home values of all the areas. When the median home value was expressed on a per school-aged child basis, Chebeague, with few children and high values, had by far the highest value ($812,500). Small's Brook, with more children and less value, had the lowest values per school-aged child ($97,18) and Cumberland Center ($212,239) the second lowest value per school-aged child. The Foreside ($385,037) and West Cumberland ($299,998) areas had higher than average value per pupil. In the case of the Foreside, this was related to the relatively high value of property, and in the case of West Cumberland, this finding was related to the relatively low level of school-aged children per household.

_Based on age of householder, Chebeague, had the oldest persons (median age, 64 years old). The Foreside also had a relatively old age of householder (median age, 50 years old). All the other areas had similar median ages of the householder, or around 40 years old.

It should be noted that some of the differences between the areas are related to the differences found between subdivision and non-subdivision homes. For example, West Cumberland had less children 18 years or younger per household than all the other areas except Chebeague. They also had a higher percentage of non-subdivision households among respondents than all areas except

Chebeague. As indicated previously, non-subdivision households had less children per household than subdivision households.

IV. Factors Influencing Respondents' Decision to Buy a Home in Cumberland

In order to determine the importance of factors that influence home buying and residential development decisions, survey respondents were asked to rate, (on a scale of 1 to 5, where 1 means not at all important, and 5 means very important) factors that may have influenced their decision to buy a home in Cumberland. A mean or average value for each factor was calculated for the survey group as a whole, and for each area of the community. The higher the mean value the more important the factor was for survey respondents in their decision to buy a home in Cumberland. Table 15 indicates the mean scores for each influencing factor. It should be noted that the mean scores indicate the importance of the factor **and not** whether the factor was viewed positively or negatively by respondents. For example, the property tax rate could have been scored as an important factor by a respondent who also considers the tax to be "too high".

Among all respondents, the three most important factors influencing their decision to buy a home in Cumberland were; the quality of their neighborhood (4.7 mean), the quality of their particular home (4.6 mean), and the quality of the schools (4.5 mean). With a mean value of 4.2, the amount of rural land and open space in Cumberland was also a strong factor in respondents' decisions to buy a home in Cumberland. The least important factors for the overall group was the availability of affordable housing (2.7 mean) presence of a town center (3.0 mean) and cost of housing (3.1 mean).

When the responses from the different areas of Cumberland are considered individually, some regional differences are apparent. The availability of affordable housing was a considerably more important factor in the Small's Brook area than in any of the other areas of town (4.5 mean v. 2.3-2.8 mean). This is not surprising given the fact that Small's Brook was designed to provide affordable housing in Cumberland. As was the case with the survey group as a whole, the quality of the schools, the neighborhood, and the quality of the respondent's home were also important factors for Small's Brook respondents. It is worth noting that a higher percentage of Small's Brook respondents (75%) ranked the presence of a town center at 3 or above, compared to the other areas of town (40%-60%).

In the Foreside area, with a mean of 4.9, the quality of the respondents home was the most important factor. The quality of their neighborhood (4.8 mean) and Cumberland schools (4.5) were also strong influencing factors. Eighty-three percent of Foreside respondents ranked the amount of rural land and open space as a 4 or 5. All Foreside respondents ranked the property tax rate at 3 or above. More than 58% ranked it as a 4 or 5. Among this group, the presence of a town center, the availability of affordable housing, and the cost of housing were the least important factors.

In many regards, the relative importance of influencing factors in West Cumberland mirrored the influencing factors in the Foreside area. The quality of respondent's homes (4.7 mean), neighborhoods (4.5 mean), and schools (4.5 mean) were the most important factors. Ninety-two percent ranked the amount of rural land and open space at 3 or above, with 80% ranking it as a 4 or 5. The presence of a town center and the availability of affordable housing were the least influential factors, each ranking a mean of 2.8.

In Cumberland Center, the quality of the neighborhood slightly edged out the quality of the respondents particular home as the most influential factor (4.8 mean vs. 4.6 mean). The quality of the schools, with a mean of 4.5, is the third most influential factor. In this area, with the exception of the availability of affordable housing (with a mean of 2.4), all influencing factors had a mean ranking of 3 or above. Interestingly, with a mean ranking of 3, the presence of a town center was not a particularly strong influencing factor, 68% ranked it as a 3 or less.

Table 15 -Town of Cumberland Housing Survey - Factors Influencing Decision to Buy a Home in Cumberland Mean Scores by Area of Town						
Factor	**Small's Brook n=16**	**Foreside n=12**	**W Cumb. n=25**	**Cumb. Center n=106**	**Chebeague Island n=5**	**Total n=164**
Cost of Housing	3.9	2.9	3.1	3.0	1.7	3.1
Quality of Schools	4.9	4.5	4.5	4.5	1.7	4.5
Presence of town center	3.2	2.6	2.8	3.0	2.3	3.0
Convenience to jobs	3.9	3.8	3.9	3.8	1.0	3.7
Property tax rate	3.5	4.0	3.5	3.4	2.7	3.4
Availability of Affordable Housing	4.5	2.6	2.8	2.4	2.3	2.7
Amount of rural land and open space	3.6	4.3	4.3	4.2	4.0	4.2
Quality of Town services	3.9	3.8	3.5	3.7	3.0	3.7
Quality of my particular home	4.2	4.9	4.7	4.6	5.0	4.6
Lack of commercial development in Cumberland	3.5	3.5	3.8	3.9	4.0	3.8
Quality of our neighborhood	4.6	4.8	4.5	4.8	5.0	4.7
n=number of respondents; Mean Scores 1=not at all important 5=very important						

Compared to the other areas in this study, considerably fewer homes were part of the study sample for Chebeague Island. There were only five survey respondents from this part of town. Because of the small sample size, each response had greater influence over the mean scores for Chebeague Island. With this as a prefacing caveat, there are some striking differences between Chebeague Island and the other areas. For Chebeague Islander's, the quality of their homes and neighborhoods were the most important factors; all respondents ranked both factors as very important (5.0 mean). Chebeague respondents appreciate the lack of commercial development and amount of rural land and open space, with both factors having mean ranking scores of 4. Not surprisingly for an island community, convenience to jobs was the least important factor in a respondent's decision to buy on the island (1.0 mean). With means of 1.7, the cost of housing and the quality of the schools also had little bearing on Chebeague Island respondents decision to buy a home on the Island.

Table 16 - Town of Cumberland Housing Survey - Factors Influencing Decision to Buy a Home In Cumberland Mean Scores by Type of Development Subdivision vs. Non-Subdivision

Factor	Subdivision n=94	Non-Subdivision n=70	Total n=164
Cost of Housing	3.2	2.9	3.1
Quality of Schools	4.7	4.2	4.5
Presence of town center	3.0	2.9	3.0
Convenience to jobs	3.7	3.8	3.7
Property tax rate	3.5	3.4	3.4
Availability of Affordable Housing	2.9	2.4	2.7
Amount of rural land and open space	4.1	4.3	4.2
Quality of Town services	3.8	3.5	3.7
Quality of my particular home	4.6	4.7	4.6
Lack of commercial development in Cumberland	3.8	3.8	3.8
Quality of our neighborhood	4.8	4.6	4.7

n=number of respondents; Mean Scores 1=not at all important 5=very important

For use in the fiscal impact project, survey responses were also grouped into two housing types, subdivision and non-subdivision. Table 16 shows the mean scores for the two groups. For the most part, there were no significant differences between the two groups. There was some difference between the mean scores regarding the quality of Cumberland schools and the availability of affordable housing. With mean scores higher than 4 for both those who live in subdivisions and those that don't, the quality of the schools was important to both groups, but more so to those who lived in subdivisions (4.7 mean vs. 4.2 mean). Also, with mean scores below 3, the availability of affordable housing was not a top priority for either group, however, it was more of a consideration for those living in subdivisions (2.9 mean) than those that do not (2.4 mean). Some of this difference can be attributed to Small's Brook inclusion in the subdivision category. Small's Brook was the only area of Cumberland where the mean score for housing affordability ranked above a 3. In a similar vein, the cost of housing had more influence for those living in subdivisions (3.2 mean) than those that live in non-subdivisions (2.9 mean).

Table 17 - Town of Cumberland Housing Survey - Factors Influencing Decision to Buy a Home In Cumberland by Location Moved From

Factor	Cumberland or N Yarmouth n=47	Elsewhere in Cumberland County n=79	In Maine, not Cumberland County n=12	Out of State n=22	Total n=164
Cost of Housing	3.0	2.9	3.5	3.3	3.1
Quality of Schools	4.8	4.4	4.9	3.9	4.5
Presence of town center	3.2	2.8	3.5	2.8	3.0
Convenience to jobs	3.8	3.8	3.9	3.3	3.7
Property tax rate	3.6	3.4	3.5	3.2	3.4
Availability of Affordable Housing	2.6	2.6	3.5	2.7	2.7
Amount of rural land and open space	4.2	4.3	3.5	3.9	4.2
Quality of Town services	3.9	3.6	3.8	3.6	3.7
Quality of my particular home	4.6	4.6	4.7	4.8	4.6
Lack of commercial development in Cumberland	3.8	3.9	3.8	3.8	3.8
Quality of our neighborhood	4.7	4.6	4.8	4.9	4.7

n=number of respondents; Mean Scores 1=not at all important 5=very important

The survey responses were also sorted into groups based upon where the respondent had lived, prior to buying their current house. For this purpose there were four groups: (1) Cumberland / North Yarmouth, (2) elsewhere in Cumberland County, (3) elsewhere in Maine, but not in Cumberland County, and (4) from out outside of Maine. Table 17 indicates the mean scores for each group.

For the group of people that moved to Cumberland from areas of Maine outside of Cumberland County, the cost of housing and the availability of affordable housing played a more influential role than for the other groups (cost of housing: 3.5 mean vs. 3.1 mean for total, availability of affordable housing: 3.5 mean vs. 2.7 mean total). The quality of the schools was a more highly ranked factor for those that had previously lived in the Towns of Cumberland and North Yarmouth (4.8 mean), and for those living in Maine outside of Cumberland County (4.9), than for the total group (4.5 mean). Compared to the other groups, the quality of the schools played a less decisive role for those moving to Cumberland from out of state (3.9 mean). The presence of a town center had more bearing for those moving to Cumberland from elsewhere in Maine (3.5 mean) and from Cumberland / North Yarmouth (3.2 mean), than for the survey group as a whole (3.0 mean). Finally, the amount of rural land and open space was a more influential factor for the people who were moving within Cumberland County, than for those moving from outside of the County (means of 4.2 and 4.3 vs. means of 3.5 and 3.9).

Appendix A - Survey Instrument

Final Report

RECENT RESIDENTIAL DEVELOPMENT TRENDS & THEIR IMPACT ON DEMOGRAPHICS IN CUMBERLAND, MAINE

Prepared by Planning Decisions
for the Town of Cumberland
as Part of the Residential Fiscal Impact Project
September 1999

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INTRODUCTION

The first steps in assessing the impacts of development is to gain an understanding of the amount and type of development that has occurred and the relationship to community demographics. The following is an analysis of trends in residential growth in Cumberland since 1980 and an assessment of the impact of residential growth on demographics (population, households, school-aged children). This information is then used for the development of future residential growth scenarios and the resulting potential impact on demographics in the Community over the next ten years.

I. TRENDS IN RESIDENTIAL DEVELOPMENT IN CUMBERLAND SINCE 1980

Planning Decisions analyzed development trends in the Town of Cumberland since 1980 and assessed potential levels of future development. Three sources of data were used to analyze residential development trends since 1980. They included building permits issued by the town for new residential development since 1980, the number of housing units as reported by the 1980 and 1990 U.S. Census, and new housing units added since 1990 as reported through town's tax assessment records. From this information, three potential residential growth scenarios were developed, one reflective of the lowest residential growth years experienced since 1980, one reflective of the highest growth years experienced since 1980, and one reflective of medium growth years experienced since 1980.

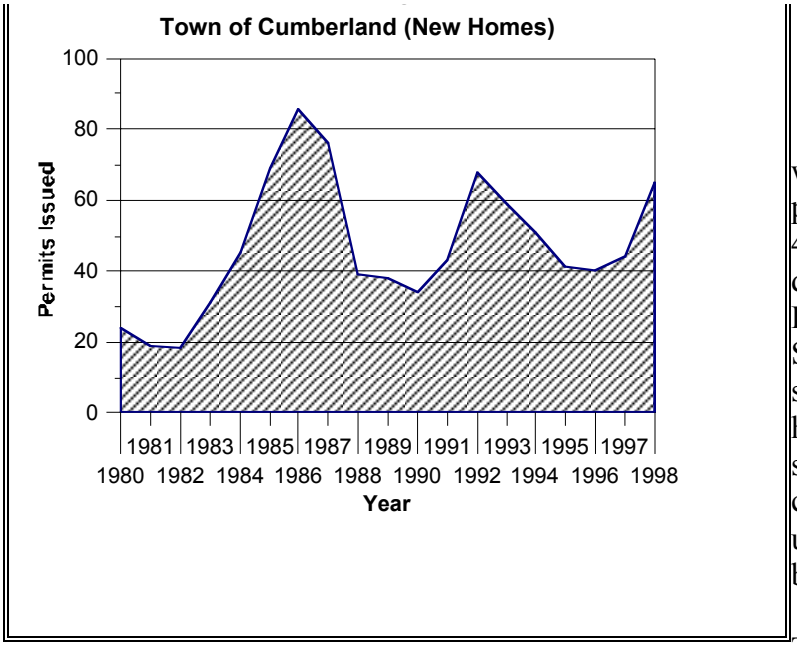
A. 1980 - 1998 New Residential Building Permits

Since 1980, the Town of Cumberland has experienced five distinct periods of residential growth. Table Ia and Figure I-a present the annual building permit data for The Town of Cumberland between 1980 and 1997. Between 1980 and 1984, residential growth was relatively low in the Town of Cumberland in comparison to more recent years. During this five year period, the Town of Cumberland issued on average 27.4 permits annually for new residential development. During this low growth period, development levels in southern Maine were influenced by a national economy suffering from a combination of high interest rates and high inflation.

The low growth period of the early 1980's in Cumberland was followed by three years of high growth that occurred between 1985 and 1987. During this period, on average the Town Cumberland issued 77 building permits annually for new residential construction. This was the highest residential growth period experienced in the Town of Cumberland between 1980 and 1997. This high growth period was consistent with construction booms occurring throughout southern Maine and in other parts of the northeast that were being fueled by low interest rates and rapid economic growth nationwide.

Following 1987, residential development decreased to levels of between 34 and 43 permits issued annually by the Town of Cumberland for new residential construction between 1988 and 1991. This decrease in development was consistent with decreases in development that were occurring statewide and throughout the northeastern region of the U.S. in response to a national and regional economic recession. During this period, the Town of Cumberland issued on average, 38.5 building permits for new residential construction annually.

Beginning in 1992, residential development in Cumberland increased again as southern Maine took part in the economic recovery following the national and regional recession. Between 1992 and 1998, the Town of Cumberland has issued on average 52.6 permits for new residential units. It should be noted that part of the increase in residential development in Cumberland between



1992 and 1998 was driven by one special project. Between 1992 and 1994, 49 single-family units were developed as part of the Small's Brook development. Small's Brook was a Town supported affordable housing initiative. Left solely up to market conditions, the Small's Brook units problable would not have been built.

In 1998, the Town of Cumberland issued 65 permits for new residential units. It is too early to tell if the 1998 data represents a one year increase or the start of a new period of increased development levels.

Table I-a- Trends in Building Permits Issued for New Residential Units, 1980 - 1998, Town of Cumberland	
Year	**Town of Cumberland**
1980	24
1981	19
1982	18
1983	31
1984	45
1985	69
1986	86
1987	76
1988	39
1989	38
1990	34
1991	43(1)
1992	68 *
1993	59 *
1994	51 *
1995	41
1996	40
1997	44
1998	65
Avg. Ann 80-84	**27.4**
Avg. Ann 85-87	**77.0**
Avg. Ann 88-91	**38.5**
Avg. Ann 92-98	**52.6**
Total 80-89	**445.0**

Total 90-98	**445.0**
Source: Town of Cumberland, Planning Department; note (1) - 1991 excludes 30 units of senior housing units at Cumberland Meadows * - 49 units were built between 1992 and 1994 as part of the Small's Brook Affordable Housing project that was supported by the Town.	

B. 1980 - 1997 Housing Units

Data on building permits represents the number of permits applied for by a developer and approved by the town. In some instances, building permits issued do not result in actual construction. Therefore, building permit data should be slightly lower than data on actual housing units built. According to the building permit data, the Town of Cumberland issued on average 44.5 permits annually for new residential units between 1980 and 1989. As a check on the reliability of the building permit data from 1980 to 1989, Planning Decisions examined housing data reported by the U.S. Census in 1980 and 1990.

Table I-b presents 1980 and 1990 housing data as reported by the U.S. Census for the town of Cumberland. Data includes total housing units, and total year-round housing units. According to the U.S. Census, the Town of Cumberland had 1,981 total housing units in 1980. By 1990, total housing units in Cumberland had grown to 2,365 or by 384 units. This represented an increase of 38.4 units per year for a ten-year period. It also represented an increase of 19.4% between 1980 and 1990 or 1.8% annually in Cumberland. As expected, the building permit data is slightly lower than the data on actual housing units as reported by the U.S. Census (44.5 permits annually in comparison to 38.4 new actual units annually).

Table I-b- Housing Units 1980 & 1990 - Town of Cumberland

	Total Housing Units	**Total Year-Round Housing Units**
1980	1,981	1,730
1990	2,365	2,074
# Change 80-90	384	344
Total % Change 80-90	19.4%	19.9%
Avg Ann % Change 80-90	1.8%	1.8%

Source: 1990 & 1980 U.S. Census

According to the building permit data, the Town of Cumberland issued on average, 56 permits annually for new residential housing units between 1990 and 1996. As a check on the reliability of the building permit data from 1990 to 1996, Planning Decisions examined annual housing data for the Town of Cumberland as reported by the town for municipal tax assessment purposes. Table I-c indicates net new housing units added by the Town of Cumberland between 1991 and 1996. Net new housing equals total housing units minus any demolitions or houses destroyed by fire or other purposes.

Table I-c - Net New Housing Units Added 1990-1996 Town of Cumberland	
Year	**Net New Units**
1991	34
1992	76
1993	63
1994	64
1995	53
1996	43
Total 91-96	333
Avg 91-96	55.5

Note: Net new units equals total units added minus any demolitions or houses destroyed by fire.

Source: Municipal Valuation Returns, Annual Supplements, Based on April 1 - March 31 Tax Assessment Years

In the Town of Cumberland, between 1990 and 1996 the town added a total of 333 net new housing units. This represented on average 55.5 housing units per year. The annual data from the municipal assessment records (55.5) is relatively consistent with the data on annual building permits (56) for the period between 1990 and 1996.

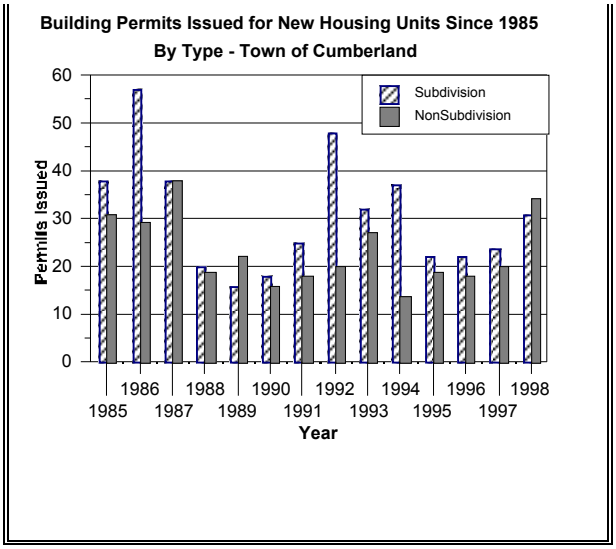
C. New Housing Units Added by Type of Development

Houses located within subdivisions may have different characteristics than those not located within subdivisions. Table I-d and Figure I-b present building permits issued for new housing units in Cumberland since 1985 broken out by type of development.

Table I-d - Building Permits Issued for New Housing Units by Type of Development Since 1985 - Town of Cumberland					
Year	**Total Permits**	**Within Subdivisions**		**Not Within Subdivisions**	
		#	**% of Total**	**#**	**% of Total**
1985	69	38	55.1%	31	44.9%

1986	86	57	66.3%	29	33.7%
1987	76	38	50.0%	38	50.0%
1988	39	20	51.3%	19	48.7%
1989	38	16	42.1%	22	57.9%
1990	34	18	52.9%	16	47.1%
1991	43	25	58.1%	18	41.9%
1992	68 *	48 *	70.6%	20	29.4%
1993	59 *	32 *	54.2%	27	45.8%
1994	51 *	37 *	72.5%	14	27.5%
1995	41	22	53.7%	19	46.3%
1996	40	22	55.0%	18	45.0%
1997	44	24	54.5%	20	45.5%
1998	65	31	47.7%	34	52.3%
Total 85-98	753	428	56.8%	325	43.2%

Source: Town of Cumberland Planning Department; note * - 49 units were built between 1992 and 1994 as part of the Small's Brook Affordable Housing project that was supported by the Town.



II. FUTURE RESIDENTIAL GROWTH SCENARIOS

The previous section presented an examination of trends in residential development in Cumberland since 1980. To assess potential future levels of residential development, Planning Decisions reviewed the housing trend data with the Town Planner in Cumberland and discussed the following question: *Based on the housing trends in Cumberland since 1980, what do you anticipate the level of residential development to be over the next three to ten years?*

According to the Town Planner in Cumberland, the Town issued 65 building permits for new residential construction in 1998. This represents the highest annual level issued since 1992. For the next three-to-five years the Cumberland Town Planner anticipates that new residential development will occur at levels between 50 and 60 permits issued annually. This is a level that reflects a continuation of the economic recovery that began in 1991 yet, a level that is slightly lower than the economic boom period of the mid 1980's.

Based on the annual housing data since 1980 and on discussions with the Town Planner, Planning Decisions constructed three residential growth scenarios for the Town of Cumberland. Each scenario, though slightly different, represents possible residential growth in Cumberland over the next three to ten years. Table II-a presents the growth scenarios.

Table II-a Residential Growth Scenarios for Next 3-10 Years Town of Cumberland		
Growth Scenario	**Range of Annual New Residential Units**	**Period Reflected**
Low	20-30	early 1980's
Medium	35-55	1988-1991 &1995-1997
High	60-80	1998 & 1985-1987
Source: Developed by Planning Decisions based on trends in residential development in since 1980.		

For the Town of Cumberland, the low growth scenario ranges from 20 to 30 new homes annually. This is reflective of growth that occurred in Cumberland in the early 1980's. The medium growth scenario ranges from 35 to 55 new housing units annually. This is reflective of growth that occurred in Cumberland between 1988 through 1991 and growth that has occurred in recent years, 1995 through 1997. The high growth scenario for Cumberland ranges from 60 to 80 annual new housing units. This is reflective of growth levels that occurred in the economic boom period of 1985 through 1987 as well as the 1998 level of 65 new homes.

III. POTENTIAL DEMOGRAPHIC IMPACT OF FUTURE GROWTH SCENARIOS

As part of the Fiscal Impact Project, Planning Decisions conducted a survey of households residing in homes built in Cumberland since 1992 (for full results of survey see "Results of Survey of New Housing Units for the Town of Cumberland Fiscal Impact Project", June 1999). Through the survey, respondents provided information regarding the demographic make-up of their households. By applying the results of the survey, the potential impact that each growth scenario would have on community demographics can be estimated. The results are presented in Table III-a.

Table III-a - Potential Impact of Residential Growth Scenarios on Demographic Variables Town of Cumberland						
Demographic Variable	**5yr (2004) Projection**			**10yr (2009) Projection**		
	Low	**Medium**	**High**	**Low**	**Medium**	**High**
Annual Housing Units Added	20-30	35-55	60-80	20-30	35-55	60-80
Housing Units Added in Period	100-150	175-275	300-400	200-300	350-550	600-800
Total Persons Added in Period	356-534	623-979	1068-1424	712-1068	1246-1958	2136-2848
Children 18yrs or Younger Added in Period	155-233	271-426	465-620	310-466	542-852	930-1240
School-aged Children (Grades K-12) Added in Period	108-161	188-296	322-430	216-322	376-592	644-860
Preschool-aged Children Added in Period	47-71	83-130	142-190	94-142	166-260	284-380

Notes: Growth scenarios developed by Planning Decisions based on trends in residential development in since 1980. Impact on demographic variables based on "Survey of New Housing Units in Cumberland, Summer 1998" which resulted in the following estimated multipliers per housing unit added: persons=3.56, children 18 yrs or younger=1.55, school-aged children=1.075, preschool-aged children 0.475. It should be noted that the based on the survey, differences were identified regarding demographic impacts between new units in subdivisions vs non-subdivisions. The impacts presented in this table assume the mix between new subdivision units and non-subdivision units remain similar to that experienced over the last seven years in Cumberland.

Using the results presented in Table III-a along with an in-house demographic estimation and projection model, Planning Decisions estimated the 1999 population of the Town of Cumberland and projected the population for 2004 & 2005 under each of the three residential growth scenarios. Results are presented in Table III-b. It should be noted that the results presented in Table III-b are not simply based on the impacts of new housing presented in Table III-a applied to the projected number of new housing units. The model used to produce the results in Table III-b incorporates both
the potential impacts on new housing and changes in the existing housing stock including turn-over, vacancies, and household size. In other words, Table III-a indicates the isolated impact that new development is estimated to have on the demographics of Cumberland. Table III-b shows the combined effect of new housing along with other demographic changes to project total housing units, households, and population in Cumberland for the next ten years.

Table III-b - Estimated & Projected Demographics Based on Residential Growth Scenarios - 1999 estimated, 2004 & 2005 projected - Town of Cumberland			
Year	**Housing Units**	**Households**	**Population**
1980	1,970	1,678	5,264
1990	2,365	2,021	5,836
1999 est.	2,810	2,494	7,074
2004 proj.			
low growth	2,935	2,618	7,328
medium growth	3,035	2,717	7,713
high growth	3,160	2,840	8,120
2009 proj.			
low growth	3,060	2,741	7,783
medium growth	3,260	2,939	8,461
high growth	3,510	3,187	9,362
Chg 80-90	395	343	572
Chg 90-99	445	473	1,238
Chg 99-04			
low growth	125	124	254
medium growth	225	223	639
high growth	350	346	1,046
Chg 99-09			
low growth	250	247	709
medium growth	450	445	1,387
high growth	700	693	2,288
Sources: 1980 & 1990, U.S. Census, U.S. Department of Commerce; 1999 estimates, 2004 & 2009 projections, Planning Decisions, Inc.			

In order to put the potential growth scenarios into perspective, Planning Decisions compared actual annual rates of growth in housing units, households, and population between 1980 and 1990 with estimated and projected growth levels through 2009. The results are presented in Table III-c.

Table III-c - Average Annual Percent Change in Housing Units, Households, and Population - 1980-1990 actual, 1990-1999 estimated, & 1999-2009 projected
Town of Cumberland

Variable	Average Annual Percent Change				
	1980-1990 actual	1990-1999 estimated	1999-2009 projected		
			Low	Medium	High
Housing Units	2.0%	2.1%	0.9%	1.6%	2.5%
Households	2.0%	2.6%	1.0%	1.8%	2.8%
Population	1.1%	2.4%	1.0%	2.0%	3.2%

Sources: 1980 & 1990, U.S. Census, U.S. Department of Commerce; 1999 estimates & 2009 projections, Planning Decisions, Inc.

IV. SCHOOL ENROLLMENTS PER HOUSING UNIT FOR SAMPLE SUBDIVISIONS IN CUMBERLAND

In order to understand the the relationship between residential development and school enrollments, Planning Decisions analyzed data on the number of students per housing unit within sample subdivisions in Cumberland. This data can be used to estimate the impact of recent and future residential development activity on school facilities, financing and operations.

The subdivisions included in the sample encompassed 22 streets and roads and included a total of 284 housing units. The subdivision data (including street and road names, number of housing units, map and lot numbers, year built, assessed value of land and buildings, lot size, number of bedrooms, and presence of garage, public sewer, and water) was provided by the Town's Planning and Assessing offices. The School Superintendent's office for SAD 51 then provided Planning Decisions with data on the number of students enrolled by grade grouping who lived within the subdivisions included in the sample. The enrollment data was based on the FY 1997-98 school year.

As indicated in Table IV-a, based on the subdivision data, the 284 housing units generated a total of 273 students enrolled in SAD 51 in grades K-12 or 0.961 students per housing unit. Breaking out the ratios by grade grouping resulted in a ratio of 0.401 students per household at the K-3

level, 0.201 students per housing unit at the 4-6 level, 0.123 students per housing unit at the 7-8 grade level, and 0.236 students per housing unit at the 9-12 grade level.

Table IV-a -School Enrollments Per Housing Unit for Sample Subdivisions - Town of Cumberland

Grade Level	Students per Unit
K-3	0.401
4-6	0.201
7-8	0.123
Total K-8	0.725
9-12	0.236
Total K-12	0.961

Sources: Based on FY 1997-98 enrollment data provided by school district for subdivisions in Cumberland. Subdivision data was compiled by Town of Cumberland's Planning and Assessing Department.

Housing units included in the subdivision sample were built in Cumberland between 1960 and 1998. The impact of a new housing unit on school enrollments changes as the household ages over time. In many situations, a young family with young children moves to a new unit, places young kids in the school system, and then as that household ages in place, their children progress through the school system having an impact on latter grades and then eventually no impact as the children graduate. At some point the household becomes "empty nesters" and the house is sold to a new young family and the cycle begins all over. To gain a better understanding regarding the impact of housing units over time, Planning Decisions grouped the subdivision data by year the housing units were built and calculated summaries for each age group. The results are presented in Table IV-b.

Four groups based on the year housing units were built were used including 1984 or earlier, 1985-1991, and 1992-1998,and a mixed category consisting of subdivisions with housing units built in more than one period. The phenomena of a household aging in place is evident in the 1984 or earlier group. This group has a relatively low impact on school enrollments at the lower grade levels (0.456 K-8 students per household in comparison to 0.725 for the entire sample) and a relatively high impact at the high school level (0.397 9-12 students per household in comparison to 0.236 for the entire sample).

As might be expected, the newest housing group, those built in 1992 or later, has the biggest impact at the lower grade levels (0.696 K-3 students per household in comparison to 0.401 for the entire sample & (1.130 K-8 students per household in comparison to 0.725 for the entire sample). The middle group, those built between 1985 and 1991, has the biggest impact at the 7-8 grade levels (0.206 7-8 students per household in comparison to 0.123 for the entire sample).

Table IV-b -School Enrollments Per Housing Unit for Sample Subdivisions by Year Built - Town of Cumberland

Year Built	Enrollments per Housing Unit by Grade Group					
	K-3	**4-6**	**7-8**	**K-8**	**9-12**	**K-12**
1984 or earlier	0.250	0.103	0.103	0.456	0.397	0.853
1985-1991	0.382	0.176	0.206	0.765	0.206	0.971
1992-1998	0.696	0.304	0.130	1.130	0.087	1.217
Mixed	0.319	0.204	0.106	0.628	0.239	0.867
Total	0.401	0.201	0.123	0.725	0.236	0.961

Sources: Based on FY 1997-98 enrollment data provided by school district for subdivisions in Cumberland. Subdivision data was compiled by Town of Cumberland's Planning and Assessing Department.

In order to put the impact of new subdivisions on school enrollments in Cumberland into perspective, Planning Decisions compared the results of the subdivision analysis to results obtained from similar studies conducted by Planning Decisions in other communities. The results are indicated in Table IV-c. Data from the other studies was based primarily on subdivisions created since 1985. Therefore, for this comparative analysis, the Cumberland data for subdivision housing units built between 1985-1991 and 1992-1998 were grouped and summarized.

The student per housing unit ratios for the subdivisions in Cumberland are significantly higher than the average ratios for all other communities included in the sample. The ratio of students per housing units for subdivisions built in Cumberland between 1985 and 1998 was 1.136. The next highest ratio in the sample was Sanford, with 1.015 students per housing unit. The biggest difference between Cumberland and the other communities lies at the K-8 grade level where Cumberland's ratio of 1.010 students per housing units compares to the next highest ratio of 0.871 for Sanford.

The comparison data on enrollments per housing unit indicates that the Town of Cumberland is a suburban community that because of various factors including location to job centers, availability of land for development, and the level and quality of school and municipal services, amount of open space is an attractive community for new single- family development geared towards families with young children.

Table IV-c - School Enrollments Per Housing Unit for Sample Subdivisions in Cumberland Compared to Other Southern Maine Communities

District	Years Housing Built	K-8	9-12	Total
Cumberland	**1985-1998**	**1.010**	**0.126**	**1.136**
Falmouth	1986-1998	0.719	0.004	0.813
Gorham	1991-1998	0.770	0.100	0.870
Scarborough	1985-1998	0.640	0.140	0.780
Gray	1986-1998	0.663	0.139	0.802
New Gloucester	1986-1998	0.568	0.068	0.636
Saco	1985-1998	0.580	n/a	n/a
Sanford	1986-1998	0.871	0.144	1.015
York	1986-1998	0.564	0.164	0.729

Sources: Cumberland data provided by school district for subdivisions in Cumberland. Subdivision data was compiled by Town of Cumberland's Planning and Assessing Department; Gorham, Saco, Yarmouth, Scarborough, and York based on data compiled by Planning Decisions for school enrollment studies for each of the communities; Falmouth, Gray, New Gloucester, and Sanford data based on study conducted by Planning Decisions for Maine Homebuilder's Association. All Enrollment Data is based on FY 1997-98 or 1998-99.

Finally, in order to better understand the potential impact of new subdivision housing on school enrollments, Planning Decisions grouped the enrollment per housing unit data by valuation and location of the unit. The results are indicated in Tables IV-d and IV-e. As indicated in Table IV-d, subdivision housing units within the $250,000-$349,999, have the biggest impact on school enrollments with a ratio of 1.298 students per housing unit in comparison to 0.961 for all units in the sample. This valuation group has the biggest impact at both the K-8 and 9-12 grade levels. The lowest impacts were exhibited by the $150,000 or less group (0.849 students per units) and the $350,000 or more group (0.850 students per units). As might be expected, the most affordable category of housing, $150,000 or less, had the largest impact on enrollments in the lowest grades K-3 with a ratio of 0.438 students per unit in comparison to 0.401 for the entire sample.

Table IV-d -School Enrollments Per Housing Unit for Sample Subdivisions by Valuation of Home - Town of Cumberland						
Home Value	**Enrollments per Housing Unit by Grade Group**					
	K-3	**4-6**	**7-8**	**K-8**	**9-12**	**K-12**
Less than $150,000	0.438	0.205	0.110	0.753	0.096	0.849
$150,000-$249,999	0.382	0.160	0.104	0.646	0.278	0.924
$250,000-$349,999	0.404	0.298	0.213	0.915	0.383	1.298
$350,000 or more	0.400	0.250	0.100	0.750	0.100	0.850
Total	0.401	0.201	0.123	0.725	0.236	0.961
Sources: Based on FY 1997-98 enrollment data provided by school district for subdivisions in Cumberland. Subdivision data was compiled by Town of Cumberland's Planning and Assessing Department.						

In terms of location of development, the area of town between West Cumberland and Cumberland Center, had the greatest impact on enrollments with a ratio of 1.311 students per unit in comparison to 0.961 for the entire sample. This area had the biggest impact at both the K-8 and 9-12 grade levels. The two areas with the lowest impact on total enrollments in grades K-12 were the area between the Foreside and Cumberland Center (0.56 students per unit) and the West Cumberland area (0.679 students per unit). At the youngest grade levels, K-3, the areas between West Cumberland and Cumberland Center (0.459 students per unit), Cumberland Center (0.439 students per unit), and the Foreside (0.426 students per unit) had relatively high impacts. At the oldest grade levels, 9-12, the areas between West Cumberland and Cumberland Center (0.392 students per unit) and the Foreside (0.294 students per unit) had relatively high impacts.

Table IV-e -School Enrollments Per Housing Unit for Sample Subdivisions by Location - Town of Cumberland						
Location	**Enrollments per Housing Unit by Grade Group**					
	K-3	**4-6**	**7-8**	**K-8**	**9-12**	**K-12**
Foreside	0.426	0.147	0.118	0.691	0.294	0.985
Cumberland Center	0.439	0.220	0.098	0.756	0.085	0.841
Between Foreside & Center	0.250	0.094	0.125	0.469	0.188	0.656
West Cumberland	0.250	0.214	0.036	0.500	0.179	0.679
Between West Cumberland & Center	0.459	0.270	0.189	0.919	0.392	1.311
Total	0.401	0.201	0.123	0.725	0.236	0.961
Sources: Based on FY 1997-98 enrollment data provided by school district for subdivisions in Cumberland. Subdivision data was compiled by Town of Cumberland's Planning and Assessing Department.						

Final Report

TRENDS IN FISCAL CONDITIONS IN CUMBERLAND, MAINE 1990 & 1998

Prepared by Planning Decisions
for the Town of Cumberland
as Part of the Residential Fiscal Impact Project
November 1999

TABLE OF CONTENTS

INTRODUCTION

As part of the Residential Fiscal Impact Project for the Town of Cumberland, Planning Decisions examined trends in municipal and school fiscal variables between 1990 and 1998. Findings from the historical analysis of fiscal trends can then be used to assess the fiscal impact of future residential growth scenarios on the Town.

FINDINGS

The tables that follow this narrative present data on trends in fiscal variables in Cumberland between 1990 and 1998. Table 1 presents trends in demographic variables that portray how Cumberland has grown between 1990 and 1998 in terms of population, housing units, households, school enrollments, household income, and number of vehicles. Each of these variables impact the type and level of services provided by the Community as well as the fiscal costs and benefits.

Tables 2 through 5 present the fiscal variables for 1990 and 1998. These variables include property taxes (dollars raised, tax base, tax rate), gross expenditures by program and service areas, and revenues by program and service areas. In addition to providing combined data for municipal and school services, data for these two major components is also broken-out by program and service area. For all Tables the actual, percent, and average annual change between 1990 and 1998 is presented.

The fiscal data in Table 2 is presented in actual dollar amounts. In Table 3, dollar amounts have been adjusted for inflation using the Consumer Price Index, and are expressed in constant 1990 dollars. The data in this Table indicates the level of growth in fiscal variables above and beyond the rate of inflation. For Table 4, the fiscal data is presented on a per unit basis (per person and per household for the municipal fiscal variables, per student and per household for the education variables). This data provides an indication of how much the fiscal variables have grown above and beyond the growth in the number of persons, households, and students being served. Finally, the data in Table 5 is presented on a per unit basis and has been adjusted for inflation to be expressed in constant 1990 dollars. The data in this table indicates the rate of growth that is above and beyond both the growth in the persons being served and the rate of normal price growth. It is Table 5 that provides the key indicators for understanding the future implications of residential growth on fiscal conditions.

Cumberland is primarily a residential community. According to the Town's 1996 Comprehensive Plan, approximately 96% of the Town's total valuation of property is residential and only 4% is commercial. These figures include vacant commercial and residential properties of which 72% of the vacant properties are zoned for residential use and 28% are zoned for commercial use. Therefore, the impact of commercial properties on municipal programs,

services and costs, and on the overall fiscal condition of Cumberland is minimal and can reasonably be excluded from fiscal impact analysis. With commercial property fiscal impacts excluded, the data presented in Tables 1-5 provides insight on the relationship between residential growth and fiscal conditions over the last 5-10 years in Cumberland. The key findings from the Tables are as follows.

- Although property tax dollars raised between 1990 and 1998, increased 29.7% even when adjusted for inflation, the property tax base (state valuation) increased more (34.5% when adjusted for inflation). This had a combined affect of a slight reduction in the full-value property tax rate from 21.67 mills in 1990 to 20.89 mills in 1998.

- A key fiscal indicator for municipal program and service cost is the number of households in the community. Regarding expenditures for municipal programs and services, when adjusted for inflation, total municipal expenditures per household decreased 6.5% between 1990 and 1998. The big municipal items (public works and public safety) decreased between 9.5% and 12.5% when adjusted for inflation and expressed on a per household basis. Although a slightly smaller municipal item, health, sanitation and welfare, experienced an increase of 6.3% between 1990 and 1998 when expressed on a per household basis and adjusted for inflation. This increase can be attributed to the closing of the mainland and Island landfills and the beginning of the provision of curbside collection of solid waste and recyclables following 1992. The municipal program that experienced the greatest increase in expenditures between 1990 and 1998 when adjusted for inflation and expressed on a per household basis was the library which grew around 22%. It should be noted however that in 1998 library expenditures accounted for only around 7% of all municipal expenditures in Cumberland.

- For school programs and services, there are two key fiscal indicators, the number of pupils (which indicates the per unit costs of providing services) and the number of households (which indicates the number of taxpaying units that costs are spread across) Regarding school programs and services, when adjusted for inflation and expressed on a per pupil basis, total SAD 51 school expenditures (which includes both Cumberland and North Yarmouth) decreased around 4% between 1990 and 1998. The Town of Cumberland's portion of the SAD 51 property tax committment between 1990 and 1998 increased around 10% when adjusted for inflation and expressed on a per pupil, Cumberland pupil only, basis. On a per household basis when adjusted for inflation, Cumberland's portion of the SAD 51 tax committment increased 15% between 1990 and 1998. So, even though per pupil costs for SAD 51 when adjusted for inflation decreased between 1990 and 1998, the property tax impact per household in Cumberland increased. This trend was driven by the fact that between 1990 and 1998, growth in the number of SAD 51 pupils (37%) was higher than the growth in the number of household's in Cumberland (23%) during the same period.

- The increasing tax burden for education on Cumberland households between 1990 and 1998, is also related to changes in State General Purpose Aid to Education. Between 1990 and 1998 on a per pupil basis adjusted for inflation, GPA for Education for SAD 51, decreased 22%. Therefore, even though total per pupil expenditures for SAD 51 decreased when adjusted for inflation, between 1990 and 1998, a reduction in State Aid per pupil when adjusted for inflation combined with enrollment growth that outpaced household growth, resulted in higher education tax burdens per household in Cumberland.

- With regard to revenues for municipal programs and services, the data expressed on a per unit household basis and adjusted for inflation reveals two noteworthy observations. First, excise taxes, which include the

local tax levied on motor vehicles and boats, increased around 62% between 1990 and 1998 when adjusted for inflation and expressed on a per household basis. This increase can be expected when the economy grows as it has since 1990 in the Greater Portland Region and people purchase more new cars than they otherwise would in a slower economy. Second, charges for services which include recreation fees and other fees was the only local municipal service revenue source that declined between 1990 and 1998 when adjusted for inflation and expressed on a per household basis, with a decrease of 31% in this period. It should be noted that these revenues represented only 1% of all revenues combined.

SUMMARY & IMPLICATIONS REGARDING FUTURE RESIDENTIAL GROWTH IMPACTS

A review of the per household fiscal data adjusted for inflation between 1990 and 1998 in Cumberland reveals that with the exception Cumberland's portion of SAD 51's tax committment, library expenditures, and expenditures for sanitation services, residential growth has not led to significant fiscal impacts. In fact, even with the areas of exception, the total full value tax rate declined slightly in Cumberland between 1990 and 1998.

Regarding library and sanitation expenditures, per household increases can be attributed to an increase in the levels and quality of services provided. Since 1990, the Town of Cumberland has closed its landfills and now has curbside collection of residential solid waste on the mainland. Also, services and facilities provided by the library have increased.

Regarding education expenditures, enrollment growth which exceeded growth in the number of households, combined with per pupil decreases when adjusted for inflation in State Aid to education for SAD 51, resulted in an increase in Cumberland's per household property taxes for education between 1990 and 1998.

Whether Cumberland can continue to sustain residential growth over the next ten years without significant fiscal impacts depend on several factors including:

- The capacity of existing staffing, facilities and major equipment utilized for municipal services to absorb additional growth

- The capacity of existing school facilities to absorb growth. Based on SAD 51's Long Range Facilities Plan, it is evident that existing facility capacity to accommodate past growth as well as future growth is insufficient. Therefore, increases to existing capacity will likely be forthcoming and, if State School Construction Aid is not received for expanding capacity, the fiscal impact on Cumberland households could be significant.

Each of these factors will be examined in detail as part of the Residential Growth Fiscal Impact Project.

Analysis of Trends in Demographic, Fiscal, And Service Variables - 1990 & 1998
Town of Cumberland - Fiscal Impact Project

A	B	C	D	E	
Table 1 - Trends in Demographic Variables in Cumberland 1990-1998					
			Change 90-98		
Variables	**1990**	**1998**	**Actual**	**%**	**Avg**
DEMOGRAPHIC VARIABLES					
Housing Units	2,365	2,810	445	18.8%	
Households	2,021	2,494	473	23.4%	
Population - Total	5,836	7,074	1,238	21.2%	
SAD 51 Enrollments Total - K-12	1,582	2,164	582	36.8%	
SAD 51 Enrollments Total - K-6	884	1,308	424	48.0%	
SAD 51 Enrollments Total - 7-8	236	335	99	41.9%	
SAD 51 Enrollments Total - 9-12	462	521	59	12.8%	
SAD 51 Enrollments Cumberland Only - K-12	1,123	1,445	322	28.7%	
SAD 51 Enrollments Cumberland Only - K-6	643	885	242	37.6%	
SAD 51 Enrollments Cumberland Only - 7-8	159	215	56	35.2%	
SAD 51 Enrollments Cumberland Only - 9-12	321	345	24	7.5%	
Median Income	$50,332	$64,729	$14,397	28.6%	
Vehicles	4,420	5,462	1,042	23.6%	

Notes & Sources:
1-3 - 1990 housing units, households, and population based on 1990 U.S. Census, Census Bureau, U.S. Department Commerce; 1998 housing units, households, and population based on estimates by Planning Decisions based on nev housing units added since 1990 from Town of Cumberland Planning Department

4-11 - school enrollments based on October 1st District Enrollment Reports, from SAD 51

12 - 1990 median income from 1990 U.S. Census, Census Bureau, U.S., U.S. Department of Commerce, 1998 based on Claritas Inc.

13 - 1990 vehicles based on 1990 U.S. Census, Census Bureau, U.S. Department of Commerce; 1998 based on 1990 vehicles per household aplied to Planning Decisions estimated number of households

Analysis of Trends in Demographic, Fiscal, And Service Variables - 1990 & 1998
Town of Cumberland - Fiscal Impact Project

	A	B	C	D	E
	Table 2 - Trends in Fiscal Conditions in Cumberland 1990-1998 - actual, not adj. fo				
				Change 90	
	Variables	**1990**	**1998**	**Actual**	**%**
1	**Property Tax Committment & Valuation**				
2	Property Tax Committ. - Total	5,743,014	9,291,284	3,548,270	61.
3	Property Tax Committ. - Municipal	1,800,672	2,310,410	509,738	28.
4	Property Tax Committ. - School, Cumberland Only	3,733,212	6,583,065	2,849,853	76.
5	Property Tax Committ. - County	209,130	397,809	188,679	90.
6	State Valuation of Property	265,050,000	444,700,000	179,650,000	67.
7	Full-Value Tax Rate in Mills	21.67	20.89	-0.77	-3.
8	**Expenditures**				
9	**Total Expenditures - School & Municipal**	6,942,584	11,296,826	4,354,242	62.
10	**Municipal Expenditures - Total**	3,000,242	4,315,952	1,315,710	43.
11	General Government	449,835	629,725	179,890	40.
12	Public Safety	721,075	1,001,567	280,492	38.
13	Public Works	502,260	677,634	175,374	34.
14	Health, Sanitation, & Welfare	321,910	526,457	204,547	63.
15	Recreation	182,291	275,314	93,023	51.
16	Library	150,636	283,304	132,668	88.
17	Insurance	116,975	71,329	-45,646	-39.
18	Capital Improvements	130,999	208,331	77,332	59.
19	Debt Service	156,006	230,467	74,461	47.
20	Unclassified	268,255	411,824	143,569	53.
21	**County-Town of Cumberland Committment**	209,130	397,809	188,679	90.
22	**School Expenditures - Cumberland Committ.**	3,733,212	6,583,065	2,849,853	76.
23	**School Budget - SAD 51 Total - ED248B**	8,405,439	13,821,459	5,416,020	64.
24	SAD 51 Budget - General Admin	534,586	775,230	240,644	45.
25	SAD 51 Budget - School Admin	460,219	657,294	197,075	42.
26	SAD 51 Budget - Instruction	5,506,770	9,229,572	3,722,802	67.
27	SAD 51 Budget - Nutrition	39,263	30,585	-8,678	-22.
28	SAD 51 Budget - Operation	1,080,179	1,626,929	546,750	50.
29	SAD 51 Budget - Transportation	552,462	634,249	81,787	14.
30	SAD 51 Budget - Debt Service	231,960	867,600	635,640	274.
31	SAD 51 Budget - Facilities	0	0	0	0.
32	**Revenues - Town of Cumberland**				
33	Total Revenues	6,817,722	11,818,360	5,000,638	73.
34	Property Taxes	5,744,459	9,311,953	3,567,494	62.
35	Excise & Other Taxes	463,187	1,131,433	668,246	144.
36	Licenses & Permits	45,276	87,309	42,033	92.
37	Charges for Services	118,974	123,577	4,603	3.
38	Intergovernmental	388,549	909,896	521,347	134.
39	Other Revenues	57,277	254,192	196,915	343.
40	**State GPA Education - SAD 51 Total**	3,065,732	4,092,395	1,026,663	33.

Notes & Sources:
2-5 - property tax committment by category from 1990 Town Annual Report and 1998 Comprehensive Annual F Town of Cumberland

6-7 - state valuation & full value tax rate from Maine Bureau of Taxation

9-22 - expenditures by category from 1990 & 1998 Comprehensive Annual Financial Report, Town of Cumberland

23-31 - SAD 51 total school budget by category from ED248B, Maine Department of Education

33-39 - revenues by category from 1990 & 1998 Comprehensive Annual Financial Report, Town of Cumberland

40 - SAD 51 GPA for education from ED261, Maine Department of Education

Notes on expenditure & revenue categories
9-general government includes administration & council, assessor, treasurer & tax collector, engineering, legal

10-public saftey includes police, fire, rescue, plumbing & electrical inspectors, civil emergency preparedness

12-health, sanitation, & welfare includes waste disposal, general assistance, health services

18-unclassified includes interest, W Cumb Rec Center, Board of Registration, elections, Board of Appeals, Planning Board, various committees, Conservation Commission, Harbormaster, Cemetary Association, insect control, public events, fire hydrants, street lighting, contingencies, abatements, canine control, other unbudgeted, undesignated surplus

34-licenses & permits includes town clerk fees & licenses, shellfish, snowmobile, & auto registration, solid waste & police permits, building, electrical, & plumbing permits, other permit and application fees

35-charges for services includes charges for police, recreation programs, library income, town history, engineering & planning

36-intergovernmental includes State Revenue Sharing, State Educational Relief, park fees, DOT Block Grant, Windham Fire/Rescue, Town of North Yarmouth, State Aid to libraries, other state aid except General Purpose Aid to SAD 51

37-interest, sale of assets, recycling, Board of Appeals, computer agreement, cable T.V., mooring fees, solid waste

Analysis of Trends in Demographic, Fiscal, And Service Variables - 1990 & 1998
Town of Cumberland - Fiscal Impact Project

	A	B	C	D	E
	Table 3 - Trends in Fiscal Conditions in Cumberland 1990-1998, 1998 adjusted for inf 1990 $				
				Change 90-98	
	Variables	**1990**	**1998 adj**	**Actual**	**%**
1	**Property Tax Committment**				
2	Property Tax Committ. - Total	5,743,014	7,450,128	1,707,114	29.7%
3	Property Tax Committ. - Municipal	1,800,672	1,852,580	51,908	2.9%
4	Property Tax Committ. - School, Cumberland Only	3,733,212	5,278,568	1,545,356	41.4%
5	Property Tax Committ. - County	209,130	318,979	109,849	52.5%
6	State Valuation of Property	265,050,000	356,578,466	91,528,466	34.5%
7	**Expenditures**				
8	**Total Expenditures - School & Municipal**	6,942,584	9,058,253	2,115,669	30.5%
9	**Municipal Expenditures - Total**	3,000,242	3,460,705	460,463	15.3%
10	General Government	449,835	504,939	55,104	12.2%
11	Public Safety	721,075	803,097	82,022	11.4%
12	Public Works	502,260	543,354	41,094	8.2%
13	Health, Sanitation, & Welfare	321,910	422,135	100,225	31.1%
14	Recreation	182,291	220,758	38,467	21.1%
15	Library	150,636	227,165	76,529	50.8%
16	Insurance	116,975	57,194	-59,781	-51.1%
17	Capital Improvements	130,999	167,048	36,049	27.5%
18	Debt Service	156,006	184,798	28,792	18.5%
19	Unclassified	268,255	330,217	61,962	23.1%
20	**County-Town of Cumberland Committment**	209,130	318,979	109,849	52.5%
21	**School Expenditures - Cumberland Committ.**	3,733,212	5,278,568	1,545,356	41.4%
22	**School Budget - SAD 51 Total - ED248B**	8,405,439	11,082,605	2,677,166	31.9%
23	SAD 51 Budget - General Admin	534,586	621,611	87,025	16.3%
24	SAD 51 Budget - School Admin	460,219	527,045	66,826	14.5%
25	SAD 51 Budget - Instruction	5,506,770	7,400,645	1,893,875	34.4%
26	SAD 51 Budget - Nutrition	39,263	24,524	-14,739	-37.5%
27	SAD 51 Budget - Operation	1,080,179	1,304,538	224,359	20.8%
28	SAD 51 Budget - Transportation	552,462	508,567	-43,895	-7.9%
29	SAD 51 Budget - Debt Service	231,960	695,677	463,717	199.9%
30	SAD 51 Budget - Facilities	0	0	0	0.0%
31	**Revenues - Town of Cumberland**				
32	Total Revenues	6,817,722	9,476,440	2,658,718	39.0%
33	Property Taxes	5,744,459	7,466,701	1,722,242	30.0%
34	Excise & Other Taxes	463,187	907,229	444,042	95.9%
35	Licenses & Permits	45,276	70,008	24,732	54.6%
36	Charges for Services	118,974	99,089	-19,885	-16.7%
37	Intergovernmental	388,549	729,591	341,042	87.8%
38	Other Revenues	57,277	203,821	146,544	255.9%
39	**State GPA Education - SAD 51 Total**	3,065,732	3,281,448	215,716	7.0%

40	**CPI-U, 1982-1984=100**	130.7	163.0	32	24.7%

Notes & Sources:
1990 figures are actual 1990 dollars, 1998 figures are 1998 actual amounts adjusted to 1990 $ by the CPI-U infla

2-5 - property tax committment by category from 1990 Town Annual Report and 1998 Comprehensive Annual Financial Report, Town of Cumberland

6 - state valuation of property from Maine Bureau of Taxation

8-21 - expenditures by category from 1990 & 1998 Comprehensive Annual Financial Report, Town of Cumberland

22-30 - SAD 51 total school budget by category from ED248B, Maine Department of Education

32-38 - revenues by category from 1990 & 1998 Comprehensive Annual Financial Report, Town of Cumberland

39 - SAD 51 GPA for education from ED261, Maine Department of Education

40 - CPI-U, Bureau of Labor Statistics, 1982-1984=100

Notes on expenditure & revenue categories
10-general government includes administration & council, assessor, treasurer & tax collector, engineering, legal

11-public saftey includes police, fire, rescue, plumbing & electrical inspectors, civil emergency preparedness

13-health, sanitation, & welfare includes waste disposal, general assistance, health services

19-unclassified includes interest, W Cumb Rec Center, Board of Registration, elections, Board of Appeals, Planning Board, various committees, Conservation Commission, Harbormaster, Cemetary Association, insect control, public events, fire hydrants, street lighting, contingencies, abatements, canine control, other unbudgeted, undesignated surplus

35-licenses & permits includes town clerk fees & licenses, shellfish, snowmobile, & auto registration, solid waste & police permits, building, electrical, & plumbing permits, other permit and application fees

36-charges for services includes charges for police, recreation programs, library income, town history, engineering & planning

37-intergovernmental includes State Revenue Sharing, State Educational Relief, park fees, DOT Block Grant, Windham Fire/Rescue, Town of North Yarmouth, State Aid to libraries, other state aid except General Purpose Aid to SAD 51

38-interest, sale of assets, recycling, Board of Appeals, computer agreement, cable T.V., mooring fees, solid waste

A	B	C	D	E	F
Table 4 - Trends in Fiscal Conditions in Cumberland 1990-1998, not adjusted for inflation Per Unit Basis					
			Change 90-98		
Variables	**1990**	**1998**	**Actual**	**%**	**Avg A**
Property Tax Committment - Per Capita					
Property Tax Committ. - Total	984	1,313	329	33.5%	
Property Tax Committ. - Municipal	309	327	18	5.9%	
Property Tax Committ. - School, Cumberland Only	640	931	291	45.5%	
Property Tax Committ. - County	36	56	20	56.9%	
State Valuation of Property	45,416	62,864	17,448	38.4%	
Property Tax Committment - Per Household					
Property Tax Committ. - Total	2,842	3,725	884	31.1%	
Property Tax Committ. - Municipal	891	926	35	4.0%	
Property Tax Committ. - School, Cumberland Only	1,847	2,640	792	42.9%	
Property Tax Committ. - County	103	160	56	54.1%	
State Valuation of Property	131,148	178,308	47,160	36.0%	
Expenditures Per Capita/Per Student					
Total Expend. - School & Municipal Per Capita	1,190	1,597	407	34.2%	
Municipal Expenditures - Total Per Capita	514	610	96	18.7%	
General Government	77	89	12	15.5%	
Public Safety	124	142	18	14.6%	
Public Works	86	96	10	11.3%	
Health, Sanitation, & Welfare	55	74	19	34.9%	
Recreation	31	39	8	24.6%	
Library	26	40	14	55.2%	
Insurance	20	10	-10	-49.7%	
Capital Improvements	22	29	7	31.2%	
Debt Service	27	33	6	21.9%	
Unclassified	46	58	12	26.7%	
County-Town of Cumber Commit. Per Capita	36	56	20	56.9%	
School Expend-Cumber. Commit Per Student	3,324	4,556	1,231	37.0%	
School Budget-SAD 51 Total-ED248 Per Student	5,313	6,387	1,074	20.2%	
SAD 51 Budget - General Admin	338	358	20	6.0%	
SAD 51 Budget - School Admin	291	304	13	4.4%	
SAD 51 Budget - Instruction	3,481	4,265	784	22.5%	
SAD 51 Budget - Nutrition	25	14	-11	-43.1%	
SAD 51 Budget - Operation	683	752	69	10.1%	
SAD 51 Budget - Transportation	349	293	-56	-16.1%	
SAD 51 Budget - Debt Service	147	401	254	173.4%	
SAD 51 Budget - Facilities	0	0	0	0.0%	
Expenditures Per Household					
Total Expend-School & Municipal Per Hsehold	3,435	4,530	1,094	31.9%	
Municipal Expenditures - Total Per Hsehold	1,485	1,731	246	16.6%	
General Government	223	252	30	13.4%	
Public Safety	357	402	45	12.6%	

Public Works	249	272	23	9.3%	
Health, Sanitation, & Welfare	159	211	52	32.5%	
Recreation	90	110	20	22.4%	
Library	75	114	39	52.4%	
Insurance	58	29	-29	-50.6%	-4
Capital Improvements	65	84	19	28.9%	
Debt Service	77	92	15	19.7%	
Unclassified	133	165	32	24.4%	
County-Town of Cumber Commit. Per Hsehold	103	160	56	54.1%	
School Expend-Cumber. Commit Per Hsehold	1,847	2,640	792	42.9%	
School Budget-SAD 51 Total-ED248 Per Hsehold	4,159	5,542	1,383	33.2%	
SAD 51 Budget - General Admin	265	311	46	17.5%	
SAD 51 Budget - School Admin	228	264	36	15.7%	
SAD 51 Budget - Instruction	2,725	3,701	976	35.8%	
SAD 51 Budget - Nutrition	19	12	-7	-36.9%	-5
SAD 51 Budget - Operation	534	652	118	22.1%	
SAD 51 Budget - Transportation	273	254	-19	-7.0%	-(
SAD 51 Budget - Debt Service	115	348	233	203.1%	1
SAD 51 Budget - Facilities	0	0	0	0.0%	
Revenues - Town of Cumberland Per Capita					
Total Revenues	1,168	1,671	502	43.0%	
Property Taxes	984	1,316	332	33.7%	
Excise & Other Taxes	79	160	81	101.5%	
Licenses & Permits	8	12	5	59.1%	
Charges for Services	20	17	-3	-14.3%	-
Intergovernmental	67	129	62	93.2%	
Other Revenues	10	36	26	266.1%	1
State GPA Educ. - SAD 51 Total - Per Student	1,938	1,891	-47	-2.4%	-(
Revenues-Town of Cumberland-Per Household					
Total Revenues	3,373	4,739	1,365	40.5%	
Property Taxes	2,842	3,734	891	31.4%	
Excise & Other Taxes	229	454	224	97.9%	
Licenses & Permits	22	35	13	56.3%	
Charges for Services	59	50	-9	-15.8%	-2
Intergovernmental	192	365	173	89.8%	
Other Revenues	28	102	74	259.6%	1
State GPA Educ.- SAD 51 Total-Per Household	1,517	1,641	124	8.2%	

Notes & Sources:
all figures are expressed on a per unit basis (per capita, per household, or per student) based on the demographic data presented in Table 1. See notes to Table 1 for sources

2-5 & 8-11 - property tax committment by category from 1990 Town Annual Report and 1998 Comprehensive Annual Financial Report, Town of Cumberland

6&12 - State Valuation from Maine Bureau of Taxation

14-27 & 38-51 - expenditures by category from 1990 & 1998 Comprehensive Annual Financial Report, Town of Cumberland

28-36 & 52-60 - SAD 51 total school budget by category from ED248B, Maine Department of Education

62-68 & 71-77 - revenues by category from 1990 & 1998 Comprehensive Annual Financial Report, Town of Cumberland

69 & 78 - SAD 51 GPA for education from ED261, Maine Department of Education

Notes on expenditure & revenue categories
16 & 40 - general government includes administration & council, assessor, treasurer & tax collector, engineering, legal

17 & 41 - public saftey includes police, fire, rescue, plumbing & electrical inspectors, civil emergency preparedness

19 & 43 - health, sanitation, & welfare includes waste disposal, general assistance, health services

25 & 49 - unclassified includes interest, W Cumb Rec Center, Board of Registration, elections, Board of Appeals, Planning Board, various committees, Conservation Commission, Harbormaster, Cemetary Association, insect control, public events, fire hydrants, street lighting, contingencies, abatements, canine control, other unbudgeted, undesignated surplus

65 & 74 - licenses & permits includes town clerk fees & licenses, shellfish, snowmobile, & auto registration, solid waste & police permits, building, electrical, & plumbing permits, other permit and application fees

66 & 75 - charges for services includes charges for police, recreation programs, library income, town history, engineering & planning

67 & 76 - intergovernmental includes State Revenue Sharing, State Educational Relief, park fees, DOT Block Grant, Windham Fire/Rescue, Town of North Yarmouth, State Aid to libraries, other state aid except General Purpose Aid to SAD 51

68 & 77 - interest, sale of assets, recycling, Board of Appeals, computer agreement, cable T.V., mooring fees, solid waste

Analysis of Trends in Demographic, Fiscal, And Service Variables - 1990 & 1998
Town of Cumberland - Fiscal Impact Project

	A	B	C	D	E
	Table 5 - Trends in Fiscal Conditions in Cumberland 1990-1998, 1998 adjusted for ir 1990 $ - Per Unit Basis				
				Change 90-98	
	Variables	**1990**	**1998 adj**	**Actual**	**%**
1	**Property Tax Committment - Per Capita**				
2	Property Tax Committ. - Total	984	1,053	69	7.0%
3	Property Tax Committ. - Municipal	309	262	-47	-15.1%
4	Property Tax Committ. - School, Cumberland Only	640	746	107	16.6%
5	Property Tax Committ. - County	36	45	9	25.8%
6	State Valuation of Property	45,416	50,407	4,991	11.0%
7	**Property Tax Committment - Per Household**				
8	Property Tax Committ. - Total	2,842	2,987	146	5.1%
9	Property Tax Committ. - Municipal	891	743	-148	-16.6%
10	Property Tax Committ. - School, Cumberland Only	1,847	2,117	269	14.6%
11	Property Tax Committ. - County	103	128	24	23.6%
12	State Valuation of Property	131,148	142,975	11,827	9.0%
13	**Expenditures Per Capita/Per Student**				
14	**Total Expend. - School & Municipal Per Capita**	1,190	1,280	91	7.6%
15	**Municipal Expenditures - Total Per Capita**	514	489	-25	-4.8%
16	General Government	77	71	-6	-7.4%
17	Public Safety	124	114	-10	-8.1%
18	Public Works	86	77	-9	-10.8%
19	Health, Sanitation, & Welfare	55	60	5	8.2%
20	Recreation	31	31	0	-0.1%
21	Library	26	32	6	24.4%
22	Insurance	20	8	-12	-59.7%
23	Capital Improvements	22	24	1	5.2%
24	Debt Service	27	26	-1	-2.3%
25	Unclassified	46	47	1	1.6%
26	**County-Town of Cumber Commit. Per Capita**	36	45	9	25.8%
27	**School Expend-Cumber. Commit Per Student**	3,324	3,653	329	9.9%
28	**School Budget-SAD 51 Total-ED248 Per Student**	5,313	5,121	-192	-3.6%
29	SAD 51 Budget - General Admin	338	287	-51	-15.0%
30	SAD 51 Budget - School Admin	291	244	-47	-16.3%
31	SAD 51 Budget - Instruction	3,481	3,420	-61	-1.8%
32	SAD 51 Budget - Nutrition	25	11	-13	-54.3%
33	SAD 51 Budget - Operation	683	603	-80	-11.7%
34	SAD 51 Budget - Transportation	349	235	-114	-32.7%
35	SAD 51 Budget - Debt Service	147	321	175	119.3%
36	SAD 51 Budget - Facilities	0	0	0	0.0%
37	**Expenditures Per Household**				
38	**Total Expend-School & Municipal Per Hsehold**	3,435	3,632	197	5.7%
39	**Municipal Expenditures - Total Per Hsehold**	1,485	1,388	-97	-6.5%

40	General Government	223	202	-20	-9.0%
41	Public Safety	357	322	-35	-9.7%
42	Public Works	249	218	-31	-12.3%
43	Health, Sanitation, & Welfare	159	169	10	6.3%
44	Recreation	90	89	-2	-1.9%
45	Library	75	91	17	22.2%
46	Insurance	58	23	-35	-60.4%
47	Capital Improvements	65	67	2	3.3%
48	Debt Service	77	74	-3	-4.0%
49	Unclassified	133	132	0	-0.2%
50	**County-Town of Cumber Commit. Per Hsehold**	103	128	24	23.6%
51	**School Expend-Cumber. Commit Per Hsehold**	1,847	2,117	269	14.6%
52	**School Budget-SAD 51 Total-ED248 Per Hsehold**	4,159	4,444	285	6.8%
53	SAD 51 Budget - General Admin	265	249	-15	-5.8%
54	SAD 51 Budget - School Admin	228	211	-16	-7.2%
55	SAD 51 Budget - Instruction	2,725	2,967	243	8.9%
56	SAD 51 Budget - Nutrition	19	10	-10	-49.4%
57	SAD 51 Budget - Operation	534	523	-11	-2.1%
58	SAD 51 Budget - Transportation	273	204	-69	-25.4%
59	SAD 51 Budget - Debt Service	115	279	164	143.0%
60	SAD 51 Budget - Facilities	0	0	0	0.0%
61	**Revenues - Town of Cumberland Per Capita**				
62	Total Revenues	1,168	1,340	171	14.7%
63	Property Taxes	984	1,056	71	7.2%
64	Excise & Other Taxes	79	128	49	61.6%
65	Licenses & Permits	8	10	2	27.6%
66	Charges for Services	20	14	-6	-31.3%
67	Intergovernmental	67	103	37	54.9%
68	Other Revenues	10	29	19	193.6%
69	**State GPA Educ. - SAD 51 Total - Per Student**	1,938	1,516	-422	-21.8%
70	**Revenues-Town of Cumberland-Per Household**				
71	Total Revenues	3,373	3,800	426	12.6%
72	Property Taxes	2,842	2,994	151	5.3%
73	Excise & Other Taxes	229	364	135	58.7%
74	Licenses & Permits	22	28	6	25.3%
75	Charges for Services	59	40	-19	-32.5%
76	Intergovernmental	192	293	100	52.2%
77	Other Revenues	28	82	53	188.4%
78	**State GPA Educ.- SAD 51 Total-Per Household**	1,517	1,316	-201	-13.3%
79	**CPI-U, 1982-1984=100**	130.7	163.0	32	24.7%

Notes & Sources:
all figures are expressed on a per unit basis (per capita, per household, or per student) based on the demographic data presented in Table 1. See notes to Table 1 for sources; 1990 figures are actual 1990 per unit dollars, 1998 figures are 1998 per unit amounts adjusted to 1990 $ by the CPI-U

2-5 & 8-11 - property tax committment by category from 1990 Town Annual Report and 1998 Comprehensive Annual Financial Report, Town of Cumberland

6 & 12 - State Valuation from Maine Bureau of Taxation

14-27 & 38-51 - expenditures by category from 1990 & 1998 Comprehensive Annual Financial Report, Town of Cumberland

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Notes on expenditure & revenue categories

16 & 40 - general government includes administration & council, assessor, treasurer & tax collector, engineering, legal

17 & 41 - public saftey includes police, fire, rescue, plumbing & electrical inspectors, civil emergency preparedness

19 & 43 - health, sanitation, & welfare includes waste disposal, general assistance, health services

25 & 49 - unclassified includes interest, W Cumb Rec Center, Board of Registration, elections, Board of Appeals, Planning Board, various committees, Conservation Commission, Harbormaster, Cemetary Association, insect control, public events, fire hydrants, street lighting, contingencies, abatements, canine control, other unbudgeted, undesignated surplus

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Cost/Benefit Model for Recent Residential Development in Cumberland

Prepared by Planning Decisions
for the Town of Cumberland, Residential Fiscal Impact Project
March 2000

This model portrays the costs and benefits of a typical 10 unit subdivision built since 1985 in Cumberland. As you can see from the model, residential growth in Cumberland over the last 15 years generates more costs than benefits and thus has a significant negative fiscal impact (estimated at $2,226 lost per household).

The negative fiscal impact is driven primarily by school costs resulting from the 1.3 students per household (based on both the survey and the subdivision analysis conducted as part of this project). Additional education costs rise by about $80,000 when capital and debt is included yet state school aid rises by only $22,562. The difference must be made up by property taxes. This situation is made worse for Cumberland by the SAD 51 formula which is based purely on valuation and not students.

Costs and benefits used in the model are based on per household and per pupil expenditures and revenues in Cumberland based on the Town's Audited Financial Statements for 1998. When appropriate costs and benefits associated with Chebeague have been factored out as well as a small amount of costs associated with commercial development.

What this model tells us is that recent and new residential growth doesn't pay its way. This loss must be made up by all existing households. Furthermore, given the pending school facility need, the costs for development will likely increase above the amounts shown here, unless a significant portion of the costs are financed through State Construction Aid.

K-12 Enrollments Per Household for Recent Subdivisions Cumberland & Reference Communities		
Community	**K-12 Enrollments per Unit**	**Period Subdivisions Built**
Cumberland	1.263	Since 1985
Falmouth	.769	Since 1990
Gorham	.87	Since 1990
Scarborough	.829	Since 1985
Yarmouth	.784	Since 1985
Source: From Planning Decisions, Inc. Based on data for each Town's Planning, Assessing, and School Departments		

profilenarrative.wpd

Model 1: Typical Cumberland Subdivision Built Since 1985				
	Development Profile			
	Number of Units	10		
	Persons Per Unit	3.8		
	Bedrooms Per Unit	3-4		
	Vehicles Per Unit	2.3		
	Lot Size	2.7 acres		
	Average Per Unit Assessed Value	$240,000		
	Length of New Road (Miles)	0.37		
	Number of Pupils K-8	10		
	Number of Pupils 9-12	3		
	Total Assessed Value All Units	$2,400,000		
	Annual Net Fiscal Impacts			
	Estimated Annual Benefits			
	Own-Source Revenues			
	Property Taxes @ 1998 mill rate of 19.05	$45,720		
	Excise Taxes	$4,383		
	All Other Own-Source Revenues	$1,820		
	Total Own-Source Revenues		**$51,923**	
	State Aid Impacts			
	State GPA Education Change	$22,562		
	State Revenue Sharing Change	$526		
	All Other Intergovernmental Revenues	$3,050		
	Total State Aid Impacts		**$26,138**	
	Total Estimated Annual Benefits			**$78,061**
	Estimated Annual Costs			
	Operating Costs			
	Municipal Operating Costs	$14,130		
	New Road Maintenance Costs	$2,319		
	Education Operating Costs	$74,504		
	Increase in County Tax	$1,695		
	Total Operating Costs		**$92,649**	
	Capital & Debt Costs (annual current funding levels)			

	Municipal Capital Outlay	$530		
	School Capital Outlay	$1,053		
	Municipal Debt Service	$890		
	School Debt Service	$5,200		
	Total Capital & Debt Costs (annual current funding)		**$7,673**	
	Total Estimated Annual Costs			**$100,322**
	Annual Net Impact (Benefits-Costs)			
	Annual Net Impact Per Household *			
	***Excludes some costs for expanding current school facilities and other service areas to meet demand g residential growth over the past decade - a currently unfunded obligation that needs to be allocated to pa**			

Estimated by Planning Decisions, Inc. March 2000 based on FY 1998 Annual Financial Report

Maps for the Analysis of the Fiscal Impacts of Growth

Prepared by the Town of Cumberland Planning Department
as Part of the Residential Fiscal Impact Project
September 1999

INTRODUCTION

As part of the project to analyze the fiscal impacts of growth, the Cumberland Planning Department prepared four maps portraying growth and development since 1985. These maps were used to assess the level of growth, the location of growth, and type of growth in Cumberland. Each map contains two pages, one portraying the mainland and one portraying Chebeague Island.

The first map portrays the building permits issued by the Town since 1985. As indicated on the map, residential growth in Cumberland has been spread throughout the community. The amount of growth by year is discussed in detail in the Residential Development section of this report.

The second map portrays the type of growth (subdivision vs non-subdivision) that has occurred in Cumberland since 1985. As indicated on the map, 65% of all residential development in Cumberland since 1985 has occurred within subdivisions. As indicated in the Survey results section of this report, subdivision development has a bigger impact on costs in Cumberland due the fact that on average more persons per household and school-aged children are generated by subdivision development vs non subdivision development.

The third map portrays new development since 1985 in relation to the location of major public facilities. As indicated on this map, significant levels of development have occurred outside of a one mile radius of the major facilities. In interviews with municipal department heads, this sprawl of development was cited as beginning to cause pressures on the demand for fire, public works, police and emergency medical services.

The final map portrays the location and amount of new roads created by new development since 1990. There is a total of 31,291 feet of new roads. In the winter of 1998-99, the Planning and Public works Department estimated plow times on these new roads. They concluded that it takes approximately 2 to 2.5 hours to plow these routes each pass which is the equivalent of one desired plow route. This increase in demand was cited by the Public Works Director as necessitating additional plow equipment and personnel.

Growth Management Techniques

a presentation for a public forum
on potential growth management strategies

Prepared by and Presented by Planning Decisions
for the Town of Cumberland
as Part of the Residential Fiscal Impact Project
June 1999

INTRODUCTION

On June 22, 1999 the Town of Cumberland held a public forum to discuss potential alternatives for growth management. Three specific alternatives were presented and discussed at the forum. They included building permit limitations, limitations on large scale residential development, and impact fees. The following was prepared and presented by Planning Decisions at the public forum. The presentation describe each method and their pro's and con's.

ANALYSIS OF THE FISCAL IMPACTS ON LOW & MODERATE INCOME HOUSEHOLDS TOWN OF CUMBERLAND MAINE

Prepared by Planning Decisions
for the Town of Cumberland
as part of the Residential Fiscal Impact Project
March 2000

The analysis of historical fiscal variables (revenues and expenditures) between 1990 and 1998 in Cumberland suggests that the Town has reasonably been able to handle growth from a fiscal perspective, avoiding significant changes in property taxation. However, changes in fiscal conditions can have varying impacts on different types of households. Of particular concern to Cumberland Officials is the impact of growth and fiscal conditions on low and moderate income households.

As part of the Residential Fiscal Impact Project, Planning Decisions examined estimated property tax burdens on households in Cumberland that are within the lowest 20% (lowest quintile) in terms of 1999 valuation of property in comparison to estimated property tax burdens on all other households or the top 80% in terms of 1999 valuation (rest of valuation quintiles). For the two sample groups, 1990 and 1998 tax burden indicators were examined as well as the change between 1990 and 1998. The results are shown Table 1.

Three variables determine the property tax burden level on given household. They are the valuation of the household's property, the local tax rate, and the household's income. The estimated median home value of households in the lowest quintile in 1990 was $60,590. The estimated median home value of these same homes increased to $84,800 in 1998, an increase of 40%. This compares to an increase of 14% between 1990 and 1998 for homes in all the other quintiles. With regard to median household income, households in the lowest valuation quintile experienced an estimated increase of 13% in comparison to an estimated 31% for all other households between 1990 and 1998.

In 1990 the local tax rate in Cumberland was 16.65 mills. By 1998 the tax rate had increased to 19.05 mills. Applying the tax rate to the home value figures results in an estimated increase between 1990 and 1998 of 60% in taxes paid on the median valued home in the lowest quintile in comparison to an estimated increase of 30% on the median valued home for all other households. During this same period the estimated median household income grew by only 13% for lowest valuation households in comparison to an estimated 31% for the rest of the households.

Taken togther, increases in taxes paid that were higher than incomes received resulted in an increase in the tax burden (tax paid as a percent of income) from 6.89% in 1990 to 9.76% in 1998 for households in the lowest valuation quintile. This compares to an estimated tax burden of 3.58% in 1990 and 3.56% in 1998 for all other households (or a decrease in tax burdens).

As the data indicates, although Cumberland overall has been able to handle growth from a fiscal perspective between 1990 and 1998, the tax burden on low income households may be increasing. This is being driven by increases in valuation that are outpacing growth in incomes for low and moderate income households.

Table 1: 1990-1998 Change in Property Tax Burdens
Low Valuation Households vs. All Other - Town of Cumberland

Property Tax Burden Indicator	1990	1998	Change 1990-98	
			actual	%
Lowest Valuation Quintile				
Median Home Value	$60,590	$84,800	$24,210	39.96%
Tax Paid on Median Valued Home	$1,009	$1,615	$607	60.13%
Median Household Income	$14,648	$16,557	$1,909	13.03%
Tax Paid on Med Home as % of Med Income	6.89%	9.76%	2.87%	41.67%
Rest of Valuation Quintiles				
Median Home Value	$125,680	$143,150	$17,470	13.90%
Tax Paid on Median Valued Home	$2,093	$2,727	$634	30.32%
Median Household Income	$58,525	$76,683	$18,158	31.03%
Tax Paid on Med Home as % of Med Income	3.58%	3.56%	-0.02%	-0.54%
Total Mill Rate (Based on Local Valuation)	16.65	19.05		

Sources & Notes:

Median Home Value - Based on a random sample of homes built in 1990 or prior excluding ocean & waterfront properties using 1990 and 1998 Town assessment records. 1998 valuation excludes changes in valuation due to structural changes in property such as additions. For the sample, homes were ranked from lowest to highest in terms of 1998 valuation and grouped into two categories the lowest 20% of homes by value (lowest quintile) and the rest of the homes by value (top 80% or rest of quintiles)

Median Household Income - Estimated by Planning Decisions based on 1990 U.S. Census and 1998 household income estimates from Claritas Inc.

Total Mill Rate - Annual Financial Reports, Town of Cumberland

All else calculated by Planning Decisions, Inc.