

# CHEBEAGUE ISLAND HOUSING SURVEY

## WHAT IS THIS SURVEY ABOUT?

For most of us, the cost of housing is our biggest lifetime expense. Today the average cost of housing is not affordable to many households, and island living costs more than the average. Chebeague will need suitable housing for people of diverse ages and occupations if it is to remain a viable, year-round community. We (the Town of Cumberland, the Cumberland Islands Committee and the Chebeague Island Council) are asking for your help in contributing information that is critical to developing realistic plans for Chebeague's housing needs.

Even if you do not personally have a need for more affordable housing right now, your response is important to creating a comprehensive profile of year round and seasonal residents, other Chebeague property owners, and those who might consider living on Chebeague.

Most of this survey deals with your experience with island living, your housing and household characteristics, and your future housing plans. Your responses are anonymous and confidential, and will be tabulated by an independent consultant. Thanks for your participation!

This study has been commissioned by the Town of Cumberland Planning Department, using funds from the Town and from a Community Development Block Grant from the State of Maine.

1. What do you value most about Chebeague as a place to live? \_\_\_\_\_

2. What type of housing do you live in on Chebeague?

- Live in a home that I own
- Live In a rented apartment
- Live in a rented house
- Live with parents or relatives

*If you live with parents or relatives...*

*...Would you prefer to live in a separate housing unit if it were available and affordable?*  Yes  No

*...Do you pay rent or share in housing costs?*  Yes  No

Other living arrangement (describe) \_\_\_\_\_

3. How many bedrooms are there in your residence?

4. If you were to move to a different home or apartment today, how many bedrooms would you want?

## HOUSING ALTERNATIVES (FOR YOUR YEAR ROUND HOME)

5. During the past two years, have you actively looked for a different year round home?  Yes  No

a. If yes, what was the reason for looking at different housing? \_\_\_\_\_

b. If yes, did your search include housing on the mainland?  Yes  No

6. Given your current or anticipated housing needs, do you think you would be interested in living in different housing on Chebeague someday if it were affordable and better suited to your needs?

- Definitely  Possibly / depends  Not at all interested

**(if not at all interested, go to Question 11)**

7. Assuming that the following types of housing were available on Chebeague for your **year-round** residence, how would you rate the suitability of each type for your household? Please rate each of the options by checking the appropriate box to indicate whether that type of housing would be *desirable*, *acceptable*, or *unacceptable*.

	Desirable	Acceptable	Unacceptable
Renting a house?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Renting an apartment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Living in an assisted living facility?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Owning a house?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Building a new house?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Owning a new manufactured home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Owning a condominium unit (share ownership of the land and exterior maintenance costs within an association)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Living in a building with two or more attached units?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Living in a dwelling with everything on one floor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**If you indicated that OWNING some type of house or condo would be “desirable” or “acceptable”, go to the next question. If not, go to Question 10.**

8. Considering the home equity and/or cash assets available to you, how much would you be able to put toward a down payment for a home purchase?

- |   |   |
|---|---|
| <input type="checkbox"/> Nothing              | <input type="checkbox"/> \$20,001 to \$30,000 |
| <input type="checkbox"/> Less than \$5,000    | <input type="checkbox"/> \$30,001 to \$40,000 |
| <input type="checkbox"/> \$5,001 to \$10,000  | <input type="checkbox"/> \$40,001 to \$50,000 |
| <input type="checkbox"/> \$10,001 to \$20,000 | <input type="checkbox"/> More than \$50,000   |

9. Some types of financial assistance reduce the buyer's up-front costs, but involve limitations designed to preserve affordability in the future. Consider whether you would be willing to accept conditions on what you could do with the property if it made owning a home possible for you.	Yes	No	Don't Know	Would not need help to afford
a. Would you accept financial assistance that made ownership affordable if the money had to be repaid upon your future resale of the home?				
b. If it made ownership affordable, would you be willing to accept some limitations on your future gain from resale?				
c. If it made ownership affordable, would you be interested in owning a home where the underlying land is owned by a non-profit organization?				
d. If it made ownership affordable, would you accept some limitation on additions or improvements you could make to the home?				

10. If different housing became available that was affordable and suited to your needs, how soon would you be interested in moving?

- Within a year       Within 1-2 years       Within 3-5 years       Not sure/other (explain) \_\_\_\_\_

\_\_\_\_\_

**LIVING ON CHEBEAGUE**

11. Living on Chebeague is more complicated than living on the mainland, and housing cost is only one of the issues involved in the decision to live here. In your experience on Chebeague, have any of the following created problems serious enough to make you consider moving away from Chebeague? (Please rate each issue by checking the appropriate column as it applies to you.)

	Serious Problem	Minor Problem	Not A Problem
Dependence on fixed ferry schedules			
Cost of ferry and parking			
Commuting to a job on the mainland including winter commuting			
Distance to shopping & services			
Uncertainty over future of elementary school on Island			
Middle and high school kids attending school on mainland			
Distance to schools for after-school activities			
Having to own multiple cars for mainland and island use			
Separation from family or friends			
Winter isolation			
Lack of suitable housing for your needs			
Distance to medical services			
Current cost of mortgage			
Current cost of rent			
Property tax costs			
Heating and utility costs			
Other (specify)			

12. If elementary school children had to travel to the mainland to school, how might this affect your decision to continue living year-round on Chebeague?

- Probably would not affect me     
  Would consider moving off Island     
  Would definitely move off island

**WHO LIVES IN YOUR HOUSEHOLD?**  
 ("Your household" means you and those who live in the same dwelling unit -- but if you now live in someone else's home, "your household" means you and those who would live with you if you had your own home or apartment.)

13. How many people are there in your household?  (enter number)

14. How old are you?

15. How many children live in your household who are:

- Infant through pre-school age?  (enter numbers or 0 if none)  
 In elementary school (grades K-5)?   
 In middle school or high school (grades 6-12)?

16. How many adults (age 18 +) are in your household (including yourself)?  (enter numbers or 0 if none)

- a. How many are retired?
- b. How many work full time (35 hours or more per week)?
- c. How many work part time (under 35 hours per week)?
- d. How many work only seasonally?
- e. How many hold more than one job?
- f. How many work in fishing or marine-related occupations?
- g. How many are self-employed?
- h. How many commute to the mainland?
- i. How many are full time college or post-secondary students?

**WHAT ARE YOUR CURRENT HOUSING COSTS (FOR YOUR YEAR-ROUND HOME)?**

*If you are a renter, go to the next question below. If you own your home, go to question 21.*

17. How long have you been a renter?  years

18. How long have you rented your current housing?  years

19. How much is your monthly rent? \$  Rent/month

Does this amount include heat?  Yes  No

Does this amount include hot water?  Yes  No

20. Do you rent different places on Chebeague depending on the season?  Yes  No

If yes, describe type of living arrangement and how long you have been doing it \_\_\_\_\_  
 \_\_\_\_\_

*The next questions are for homeowners; renters please go to question 29.*

21. With respect to your principal residence, how long have you lived in this home?  years

22. What are the housing costs for your principal residence?

a. **Monthly** home mortgage: \$  (monthly principal and interest only)

b. **Annual** property taxes: \$  per YEAR

**AVAILABILITY AND CONDITION OF PROPERTY YOU OWN**

23. Do you own more than one property on Chebeague?  Yes  No

a. If yes, number of homes  b. If yes, number of vacant lots:

24. Do you rent out any of these properties for: Year-round rental?  Yes  No

Summer rental?  Yes  No

25. Is your property part of a trust or owned jointly with relatives other than a spouse?  Yes  No

26. Please describe the characteristics of your Chebeague home(s) and property. Use column 1 to describe your principal residence. If you own a second Chebeague home, use column 2 to describe its condition. Fill in the spaces with a Yes (Y) or No (N) to describe the property conditions.

	<b>Your Principal Residence</b>	<b>Second Chebeague Home</b>
<b><i>For the home(s) on the property...</i></b>		
Does it have a full basement?		
Insulated for winter occupancy?		
Is plumbing adequate for winter occupancy?		
Is heating system adequate for winter occupancy?		
<b><i>Are any major repairs or renovations needed for...?</i></b>		
Roofing ?		
Plumbing ?		
Foundation or structural problems?		
Septic system ?		
Water supply/well ?		

If you own more than two homes on the Island, enter brief description of additional properties here:

27. Do your plans for your property include any of the following? Fill in the spaces with a Yes (Y) or No (N) to describe.

	Your Principal Residence	Other Home(s) or Lot(s)
Build a new home on vacant lot you own		
Winterize the house		
Tear down and replace with new home		
Enlarge existing residence		
Convert to two-family (add an apartment)		
Transfer to other family members		
Sell the property		
Begin using the property as year round residence		
Live there only on a seasonal basis		
Rent the property out for year round use		
Rent the property out for seasonal use		
Start a home occupation (what type?)		

28. How likely is it that you would consider selling or donating any of your Chebeague property to a local non-profit organization to use in preserving or creating affordable year-round housing?

- Would consider it   
  Might consider it depending on conditions   
  Would not consider it

**HOUSEHOLD INCOME**

Yes, this is a question that people often don't like to answer, but it is one of the most important parts of a useful housing survey. The definition of "affordable housing" and the availability of financing options are dependent on income data. A complete profile of resident household incomes on Chebeague may also assist us in obtaining funding for housing. **Please complete this section**, and remember that all responses are anonymous and confidential.

29. What was your approximate annual household income in 2004? Check the income range that most closely represents your total household income.

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Under \$ 15,000      | <input type="checkbox"/> \$35,001 to \$40,000 | <input type="checkbox"/> \$60,001 to \$75,000   |
| <input type="checkbox"/> \$15,001 to \$20,000 | <input type="checkbox"/> \$40,001 to \$45,000 | <input type="checkbox"/> \$75,001 to \$100,000  |
| <input type="checkbox"/> \$20,001 to \$25,000 | <input type="checkbox"/> \$45,001 to \$50,000 | <input type="checkbox"/> \$100,001 to \$125,000 |
| <input type="checkbox"/> \$25,001 to \$30,000 | <input type="checkbox"/> \$50,001 to \$55,000 | <input type="checkbox"/> \$125,001 to \$150,000 |
| <input type="checkbox"/> \$30,001 to \$35,000 | <input type="checkbox"/> \$55,001 to \$60,000 | <input type="checkbox"/> More than \$150,000    |

*(Household income includes the total of social security and pensions, welfare and disability benefits, net income from self-employment, wages and salaries, and interest and dividend income of all adults in the household age 18 or older)*

30. In your opinion, how can the Town and Chebeaguers help attract and retain younger working families as year-round residents of the Island?

31. Are there any particular housing needs or issues not covered by this survey that you think we should know about? Please provide a brief description.

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*Thank you for your help with the survey. There is no need to identify yourself on this questionnaire. Please fold this survey form so that the address and stamp are on the outside. Staple or tape it closed and mail it back this week to:*

**BCM Planning - P. O. Box 1058 – Yarmouth, ME 04096**

*If you would like to be contacted in the future about affordable housing options that may be developed on Chebeague, please fill out the enclosed card and mail it back separately – do not include it with your questionnaire. This will preserve the confidentiality of your survey response.*