

# CHEBEAGUE ISLAND HOUSING SURVEY

## WHAT IS THIS SURVEY ABOUT?

This survey has been sent out to adults related to Chebeaguers, people from Chebeague who went to Greely High School, people suggested by island residents, and to others indicating an interest in living on Chebeague year-round. 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. 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 and your participation will help us evaluate the demand for affordable housing on the Island.

This isn't a "come-on" for any specific housing project. However, if you would be interested in being on a list to learn more about specific Chebeague affordable housing plans as they develop, please also fill out the separate postcard that is enclosed with this survey and send it in separately from the survey.

Your responses will be anonymous and confidential, and will be tabulated by an independent consultant. 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.

## CONNECTIONS TO CHEBEAGUE

1. Which of the following best describes your connections with Chebeague Island? (Check all that apply)

- Used to live on Chebeague year-round
- Relative of a Chebeague resident or property owner
- Rent on Chebeague in summer or have rented in past
- Work on Chebeague  summer only or  year round
- Work in area & familiar with island
- Have visited Chebeague
- No prior connection, but interested in Chebeague

2. Where is your current legal residence?

- Greater Portland/Casco Bay area     Other Maine community     Not in Maine

## WHAT IS YOUR PREFERRED LIVING SITUATION (FOR A YEAR-ROUND HOME)?

3. During the past two years, have you actively looked for a different place to live (as a year-round residence)?

- Yes     No

If yes, what was the principal reason for looking for a different place to live? \_\_\_\_\_

\_\_\_\_\_

If yes, did your search include Chebeague Island?     Yes     No

4. Would you be interested in living on Chebeague year round if housing affordable to you were available there?

- Yes     Possibly / depends     No

If no, please tell us below why you are not interested...

\_\_\_\_\_

\_\_\_\_\_

***If you answered NO to the previous question, you do not need to complete the rest of the survey. Thank you for participating; please return your survey this week to the address at the end of the questionnaire.***

**If you answered YES or POSSIBLY to the previous question, please fill out the rest of the survey.**

5. 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. To what degree do you think that any of the following would pose problems for you in living on Chebeague? (Please rate each issue by checking the appropriate box)

	<b>Serious Problem</b>	<b>Minor Problem</b>	<b>Not a Problem</b>
Dependence on fixed ferry schedules	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cost of ferry and parking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commuting to a job on the mainland including winter commuting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Distance to shopping and services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Uncertainty over future of elementary school on Island	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Middle and high school kids attending school on mainland	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Distance to schools for after-school activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having to own multiple cars for mainland and island use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Separation from family or friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (describe)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. How many bedrooms are there in your present year round home?

7. If you were to live year-round on Chebeague, how many bedrooms would you want in your home or apartment?

8. 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*.

	<b>Desirable</b>	<b>Acceptable</b>	<b>Unacceptable</b>
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"/>
Buying 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 unit with everything on one floor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**If you are interested in RENTING ONLY, go to question 11. If you indicated above that one or more ownership options would be "desirable" or "acceptable" go to the next question.**

9. 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   |

10. 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?				

11. If housing that was affordable and suited to your needs were available on the Island, how soon would you be interested in moving to Chebeague?

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

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

- Probably would not affect my decision  
 Would be less likely to consider a move to Chebeague  
 Would definitely not move to Chebeague

**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. Do you currently live a home owned by parents or relatives?  Yes  No  
If yes to #13, would you prefer to live in a separate housing unit if it were available and affordable?  Yes  No  
If yes to #13, do you pay rent or share in housing costs?  Yes  No

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

15. How old are you?

16. 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)?

17. How many adults (age 18 or older) 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 adults work in fishing or marine-related occupations?   
g. How many are self-employed?   
h. 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, continue to the next question. If you own your home, go to question 21.*

18. How long have you been a renter?  years

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

20. How much is your monthly rent? \$  Rent/month  
Does this amount include heat?  Yes  No  
Does this amount include hot water?  Yes  No

**The next two questions are for homeowners; renters please go to question 23.**

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

22. What are your current housing costs for this principal residence?

- a. **Monthly** home mortgage: \$  (monthly principal and interest only)
- b. **Annual** property taxes: \$  per YEAR

**HOUSEHOLD INCOME**

Yes, people often don't like to provide financial information, 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. **Please complete this section**, and remember that all responses are anonymous and confidential.

23. 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)*

24. What would be the most important factor to you in making a decision about moving to Chebeague Island?

25. 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.

*Thank you for your help with the survey. There is no need to identify yourself on this questionnaire. Please fold this survey 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.*