

EXECUTIVE SUMMARY

By Maine Statute, all municipalities are required to develop a comprehensive plan and update it at least every 10 years. This comprehensive plan has taken nearly three years to develop. It is not an "update" but rather a completely new plan that has been written to respond to the vast changes experienced by our town, state, country and world over the last 10 years.

Here are some key facts to keep in mind as you read through this plan:

Demographics:

- Cumberland has grown...from a population of 1,386 at the time of its incorporation in 1821, to 7,159 as of the 2000 census to 7,400 in 2009. The rate of growth between 1990 and 2000 was 22.2%. This is over 5 times the overall growth within the State of Maine.
- Cumberland's population is aging. The median age is 39.4. This compares to the state's median age of 33.8. The largest age group in town is the pre-retirement group (age 45 to 64) which comprises 27% of the town's population.
- In just the last 2 years the median age increased from 37.2 to 39.4 and the *only* age group to experience a decline (of 36%) was that of young adults (ages 18-29).
- This aging trend likely reflects four factors: the aging of the baby boom generation; the influx of new, older, residents relocating to the five new 55+ condominium developments that have been built; the fact that there is little "transitory" housing options; and that the cost of home ownership is among the highest in the state.
- Cumberland has the second highest median housing value in Cumberland County (Falmouth is higher) and housing prices rose 55% from 2000 to 2005. In 2005, the median price was \$340,000. In order to afford that amount, a household would need an income of \$116,000.
- 2000 census data shows that Cumberland's per capita and median household incomes were the highest in Cumberland County. In 2003, the median household income is \$78,508 which is more than 80% higher than the State median income.
- Between 1990 and 2000, there were 580 new housing units created (24.5% increase) making the town one of the four fastest growing towns in Cumberland County.
- The average household size is shrinking: from 3.44 in 1970 to 2.89 in 1990 to 2.8 in 2000.

Natural/Marine/Forestry/Agricultural/Historic Resources

- The Town has an abundance of groundwater due to several large aquifers.
- Also, a large amount of wetland areas have been protected from development.
- And there are several large, undeveloped blocks of land (un-fragmented areas) that provide essential protection for wildlife species.
- Despite the loss of marine resources from Chebeague Island's secession, the Town still has shellfish harvesting areas, areas of dense eel grass beds, tidal waterfowl and wading bird habitats and seabird nesting areas.
- Cumberland still has an agricultural base consisting of 4 working farms, 4 apple orchards and other uses such as horse stables, haying and livestock breeding.
- There are approximately 6,800 acres of forested land in town, of which 1,800 acres are currently enrolled in the State of Maine Tree Growth (current use) taxation program. A key goal of the plan is to encourage the preservation of land that is suitable for agricultural and forestry uses.
- Cumberland has a number of important historical resources from the 18th and 19th centuries. 27 existing houses were built before 1800 and 190 were built between 1800 and 1900. The Cumberland Historical Society has identified 50 key historical sites, including four churches, two cemeteries and two monuments and five architecturally significant houses. Two buildings are currently listed on the National Register of Historic Places.

Land Use

- Cumberland has had zoning since 1949. Both then and now, zoning ordinances established separate areas for residential, agricultural and commercial uses. This plan suggests that providing areas that allow a mix of residential and commercial uses would enhance the livability and sustainability of the community.
- Residential districts make up most of the land in town; the predominant land use type is single family residential.
- 94% of the land is within the residential districts; most of that (79%) is in the Rural Residential districts.
- 21% (2880) acres of vacant land is within the residential districts. This means that if the town were to be fully "built out" 2250 more housing units would be created. Assuming the average household size remains at 2.8; this would mean a population increase of 6300 and would greatly expand the need for additional services, including schools.
- The map in the plan entitled "Buildings over Time" depicts the fact that the location of new homes over the last two decades has been more dispersed throughout the town. Previously, growth had been more concentrated around major arterial roads and in the three (now) designated growth areas of the Center, Foreside, and West Cumberland.

This "sprawl" pattern is not unique to Cumberland....all towns in the region have experienced this trend, but this plan sets out ways to reverse the trend by encouraging growth in the designated growth areas and, when this is not possible, for new subdivisions to be designed in such a way that key open space areas will be preserved and the homes clustered in less visible areas of the parcel.

- There is one goal in the Land Use chapter which summarizes the intentions of this plan. It is: ***To work towards creating a more "livable" community.*** The actions set out to achieve this listed below:
 1. Strive to create a mix of homes, jobs, services, and amenities in areas with proximity to Town services.
 2. Encourage diversity within the community by adopting affordable housing zoning provisions.
 3. Encourage/allow for a variety of housing types to meet the needs of single residents, young families and seniors so that the ability to stay in the community for a lifetime is possible for all income levels.
 4. Have pedestrian/bike friendly connections within densely developed residential areas and within commercial areas. Connect the two whenever possible.
 5. Facilitate the development of mixed use projects.
 6. To maintain existing trail systems with the Town and where possible, connect trails.

Public Facilities

- Most of the Town's public facilities and municipal buildings, and all of the schools are located within the town center. This is an area that has been designated as a growth district in this plan.
- The Town owns 14 buildings with a total value (including contents) of over \$13 million. In addition, the Town (through its housing authority) owns and operated 30 units of senior housing. This plan does not include recommendations to increase the number of municipal facilities, with the possible exception of a community center building that could be used by all age groups.
- Existing public water and sewer has been limited to areas designated as growth districts. Future expansions will be only within these areas also.

Fiscal Capacity

- While total revenues increased between 1997 and 2006 by 94%, tax revenues grew by the least amount of the categories of revenues, with a 75% increase; charges for services more than triples (360%), revenues

from licenses and permits almost doubled (193%) and revenue from other sources grew by about 325%. In 1997 taxes made up 87% of the revenues and in 2006 they made up about 79%. This shows a trend that the town is attempting to shift some of its revenue generation from traditional taxes to more user-based fees. Two of the goals of this plan are to explore alternative revenue sources and to provide opportunities for non-residential development in order to shift some of the tax burden from residents to commercial taxpayers.

- The Town's capacity to borrow greatly exceeds its current level of borrowing; it is well below the state legal limit and also below the "rule of thumb" level suggested by municipal finance authorities.

Public Opinion (Key Survey Findings)

Economic Development and Growth:

- Residents would most like to see a coffee shop, small grocery store, office buildings, banks and credit unions and a nursing/assisted living facility in Cumberland. They do not want big box stores, fast food restaurants, gravel pits or national chain restaurants.

Growth Management:

- A majority support limiting the number of housing permits and assessing impact fees for new homes.
- 81% agree that the town should encourage commercial development to reduce the reliance on residential property taxes.

General Land Use Planning:

- 59% support requiring or encouraging new subdivision plans that cluster homes close together to preserve more open space.
- 89% support requiring developers to adhere to design standards to ensure that new commercial building fit harmoniously into the area being developed. Only 4% opposed this idea.

Affordable Housing:

- 73% support town policies that would encourage affordable housing for elderly households.
- A majority support policies that would encourage the development of affordable housing for young families.

Open Space:

- A majority of residents oppose the town increasing taxes to acquire more open space, but they support requiring developers to preserve some portion of future development as open space and support the town acquiring more open space in this way.

Transportation:

- A majority of residents support planning that ensures the creation of an efficient system of roadways, requiring sidewalks in all subdivisions with pedestrian and bicycle connections between neighborhoods and an interconnected street network. 77% agree the Town should plan the layout of future streets and intersections to coordinate development and ensure the creation of an efficient network of roadways; only 10% oppose such planning.
 - A majority of residents support an entrance/exit to I-295 near Tuttle Road.
- The Town Center (Doane Property) Development Plan
- 67% agree the Town should pursue the Town Center Plan, only 20% disagree.

Town Services:

- Most residents rate their experiences with town departments as excellent or very good.
- Most residents feel the current level of spending on municipal projects and services should remain the same.

The Environment:

- A majority support stricter requirements for protecting wetlands and wildlife habitats and requiring or encouraging green building practices.
- 79% support municipal or school district policies that consider the value of energy conservation, fuel efficiency, and/or the adoption of renewable fuels when making energy purchases for buildings or transportation.

Recreation

- A majority favor town funding for most recreational facilities and activities in town.

Specific support was expressed for:

- The indoor swimming pool (73%)
- Playgrounds (74%)
- Twin Brook trails (74%)
- Community Services programs (69%)

General Views:

- Residents like the rural atmosphere and character, the small town feel, proximity to Portland, the schools and the open spaces and scenic beauty.
- When asked what the Comprehensive Plan Committee should consider as it prepares the new plan, residents mentioned taxes being too high, keeping Cumberland the way it is, improving the tax base through businesses, and increasing affordability of housing.

It was with consideration of the wealth of information provided through survey results, research data, and the groundwater study that the Committee developed the recommendations contained in this plan.