

TOWN OF CUMBERLAND

2009

COMPREHENSIVE PLAN



**Adopted by the Cumberland Town Council
November 9, 2009**

Cover Photo by Norene Ward

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2009 COMPREHENSIVE PLAN COMMITTEE

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SUMMARY STATEMENT

The 2009 Comprehensive Plan Committee has created a plan unlike any that has come before. The time period during which this Committee met was one in which it became quite clear that businesses, communities and individuals must look for creative and yet practical ways to operate in a more environmentally-sensitive manner.

Thus each chapter of this plan demonstrates an underlying theme of sustainability--- from land use and transportation, to the economy and housing----- each chapter is framed in a way that reflects the belief held by the committee members, that planning for the future, requires a future to plan for.



Sunset over the Common at Cumberland
(Photo by William Longley)



"Reflections"
The Greely Institute

(Photo by Linda D'Alessandro)



Greely
(Photo by C. Nixon)

VISION STATEMENT

The Town of Cumberland's vision for the next ten years is to preserve the community's rich agricultural heritage; to implement programs and practices to assure environmental sustainability; to make available quality affordable housing for people of all ages and income levels; to expand its non-residential tax base; and to facilitate moderate growth through prudent planning.



Turkey Lane

(Photo by E. Rivers)

Public Participation Summary

- In the spring of 2006, the Town Council advertised in local newspapers and on the Town's website for volunteers to serve on the Comprehensive Planning Committee.
- There were 18 applicants; all were appointed.
- Committee members included two planning board members, three town council liaisons (non-voting) and two high school students.
- This Committee has met on a monthly basis since September 7, 2006.
- The Committee meetings were held on the 1st Thursday of each month in the Town Council Chambers at Town Hall. Meetings were held at 6:30 p.m.
- All meetings were open to the public; notices of the meetings were placed in the local newspapers and on the Town's website.
- As each of the required chapter drafts were completed and approved by the Committee, they were placed on the Town's website.
- Once the plan was fully compiled, the Committee held a public hearing.
- The Planning Board and the Council each held public hearings prior to the adoption of the plan.

Regional Coordination Program

The plan identifies three common natural resources:

1. Forest Lake, which is shared with the Towns of Gray and Windham.
2. Casco Bay Watershed.
3. Town Landing Road: access to Casco Bay.

The plan identifies three common facilities:

1. A sewage treatment facility located in the Town of Falmouth.
2. EcoMaine Solid Waste Facility.
3. Portland Water District.

The plan makes reference to the services that are shared on a regional basis. They include:

1. A code enforcement officer (shared ½ time with the town of Yarmouth.
2. A tax assessor (shared ½ time with the town of Yarmouth.
3. A Regional Public Safety Dispatch Center shared with Cumberland County.
4. Library shared with town of North Yarmouth.
5. Recreation Department shared with town of North Yarmouth.
6. Fire Protection: Through mutual aid agreements, shared with the towns of Yarmouth, Falmouth, Gray, Windham and North Yarmouth.
7. A health officer shared with the towns of North Yarmouth and Yarmouth.
8. An animal control officer shared with Falmouth and North Yarmouth.
9. Harbormaster shared with the Town of Falmouth.

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 was \$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.
- A large amount of wetland areas have been protected from development.
- 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 this 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, two monuments and five architecturally significant houses. Two building 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 are 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.

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 tripled (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 buildings 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 opposed 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, 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.

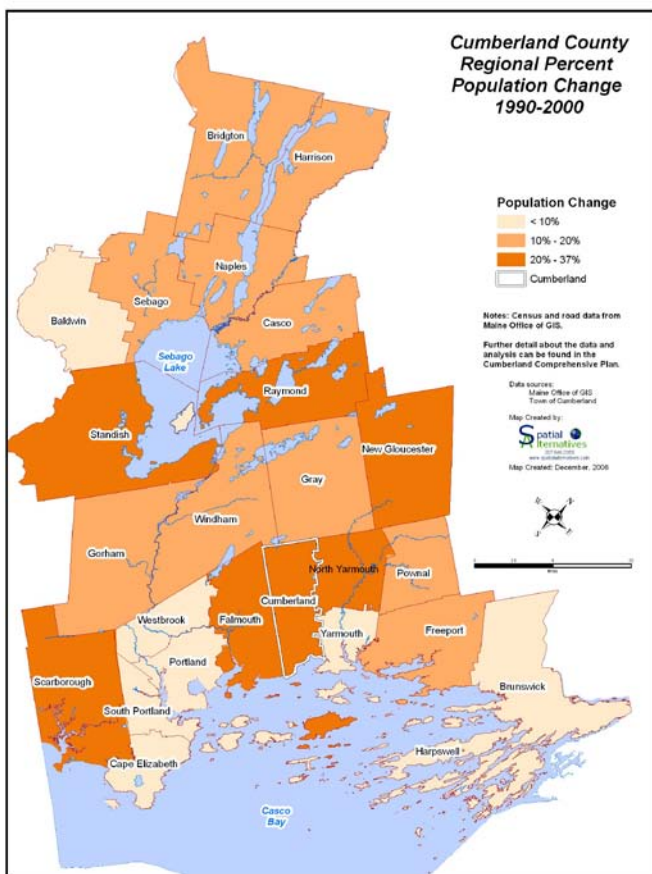
It was with consideration of the wealth of information provided through survey results, research data, and the groundwater study that the Committee developed the recommendations contained in this plan.

CHAPTER 1 - POPULATION & DEMOGRAPHICS

Population

Cumberland has experienced rapid growth over the last 50 years, and over the last census period experienced a 22% increase in total population resulting in a current population of about 7400 year-round residents. This growth rate was well above that of Cumberland County (9.2% growth rate) and the state (less than 4% growth rate). The only towns in Cumberland County that had higher rates of growth from 1990 – 2000

were Scarborough (35%), Falmouth (35%), North Yarmouth (32%) and Raymond (30%). The rate of growth is estimated by the State Planning Office to slow during the planning period¹ to about 14 – 15% - or something over 1100 new residents².



The median age of Cumberland residents (39.4 years according to the 2000 Census) is on the rise and is estimated to continue to rise. Moreover, it is already higher than the state median age by 5.6 years and 1.8 years above the county median.

The fastest growing age group in Cumberland has been school-age children (5 – 17 years old) who experienced a 45% increase between 1990 and 2000. In 2000 this group made up 24% of the town's population whereas in 1990 it comprised about 20% of the population. Population

estimates indicate that the growth of this age group is likely to slow. Most of the population growth in the planning period is estimated to occur in the three oldest cohorts (pre-retirement (45 – 64) up over 16%; retirement age (65 – 79) up almost 70%; elderly (80+) up about 35%) with the result that almost 45% of the population will be 45 and over. By comparison this sector made up about 34% of the population in 1990 and 38% in 2000.

¹ The planning period is the ten-year period from the anticipated date of adoption of the plan. Here the planning period is through 2017.

² The State Planning estimates are fairly simple "linear" projections based on population trends over the last four decades. Population change at the local level is difficult to predict because it is affected by multiple factors such as the local economy, housing markets, local land use policies, and large-scale demographic trends. Recent population trends are often predictive of future general trends but the State Planning projections should not be viewed as precise numbers.

Households

The number of households in Cumberland increased between 1990 and 2000 by 527, a 26% increase over the last census period. This far outpaced Cumberland County's 14% increase and the state's 11.5% increase over the same timeframe. Cumberland's rate of increase is estimated to slow but to remain above the county and state rates for the planning period.

The rate of increase in households has been above the rate of increase of population because average household sizes have steadily decreased in Cumberland. The current average household size is 2.8 persons. While this represents a decrease in size from 1990, Cumberland's average household size remains above that of the county (2.38) and the state (2.39), likely due to a proportionately higher number of families with school age children choosing to live in Cumberland. Household size is estimated to continue to decline in Cumberland over the planning period so the number of households should continue to increase somewhat faster than the rate of population growth.

Income

Income levels in Cumberland are well above that of the state and the county. Median household income in 2000 was about \$67,500, which is more than 80% higher than the state median income and over 50% higher than that of the Cumberland County. 2.4% of the families in Cumberland live below the poverty line, which is quite low compared with the Cumberland County (5.2%) and the state (7.8%). 22% of the households in Cumberland have incomes of \$35,000 or below whereas 47% of the households in the state and 38% of the households in the county have incomes at that level or below. On the other end of the income scale, 44% of the Cumberland households made \$75,000 or above in 2000 compared with 15% for the state and 23% for the county.

Chebeague Island Secession

Chebeague Island secession took effect on July 1, 2007. Because the year-round population of Chebeague –356 according to the 2000 census - makes up less than 5% of the total population of the town, data about population trends, household sizes and numbers, and income are not likely to be affected significantly if the data for Chebeague were factored out. Nevertheless the demographic and income profile of Chebeague varies from the rest of the town in several significant areas. The median age of Chebeague residents (49) is almost 10 years higher than the median age of the full town. While Chebeague has 499 housing units, only 34% are occupied full time resulting in 170 households. The average size of the households is 2.09, substantially smaller than the town average. Income data specific to Chebeague from 1999 indicates that the median household income for Chebeague residents was less than half (48%) that of the median household income for the town as a whole while over 14% of the families in town living under the poverty line are from Chebeague.

Year-Round Population

Over the last half century, the Town of Cumberland, like many of the towns in the Greater Portland area, has seen a steady population increase.

Table 1.1
Cumberland Population 1950 - 2007

Year	Population	10 Year Increase	% Increase
1950	2,030		
1960	2,765	735	36.2%
1970	4,096	1,331	48.1%
1980	5,284	1,188	29.0%
1990	5,860	576	10.9%
2000	7,159	1,299	22.2%
2007 ³	7,704	545	7.6%

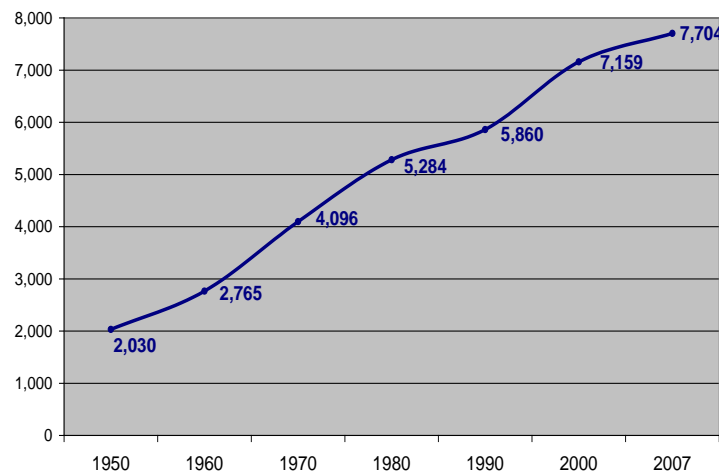
Source: US Census

The 1960s were a period of particularly rapid population growth, with a ten-year increase approaching 50%. The rate of growth slowed to slightly over 10% in the 1980s but accelerated to about 22% over the period from 1990 – 2000. The total population of the town increased more than 2 ½ times in the 50 years from 1950 to 1990.

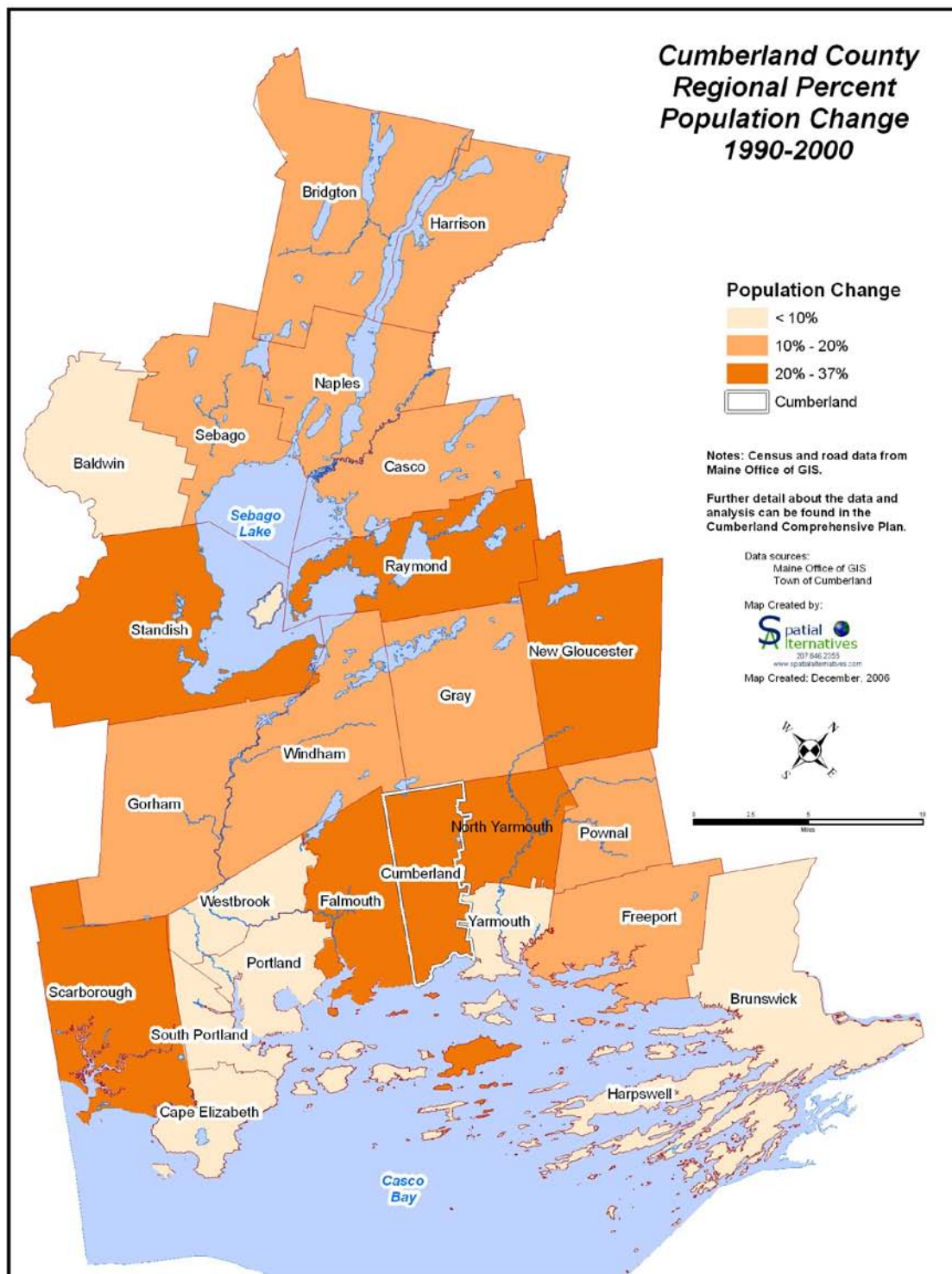
During the period between the 1990 and 2000 Censuses, the year-round population of the town of Cumberland increased by about 1300 people - from 5860 to 7159. This 22.2% rate of growth is substantially more than the approximately 9.2% rate of population growth in Cumberland County over the same period, and over 5 times the overall growth within the State of Maine over the same period which was under 4% (see figure 1.1).

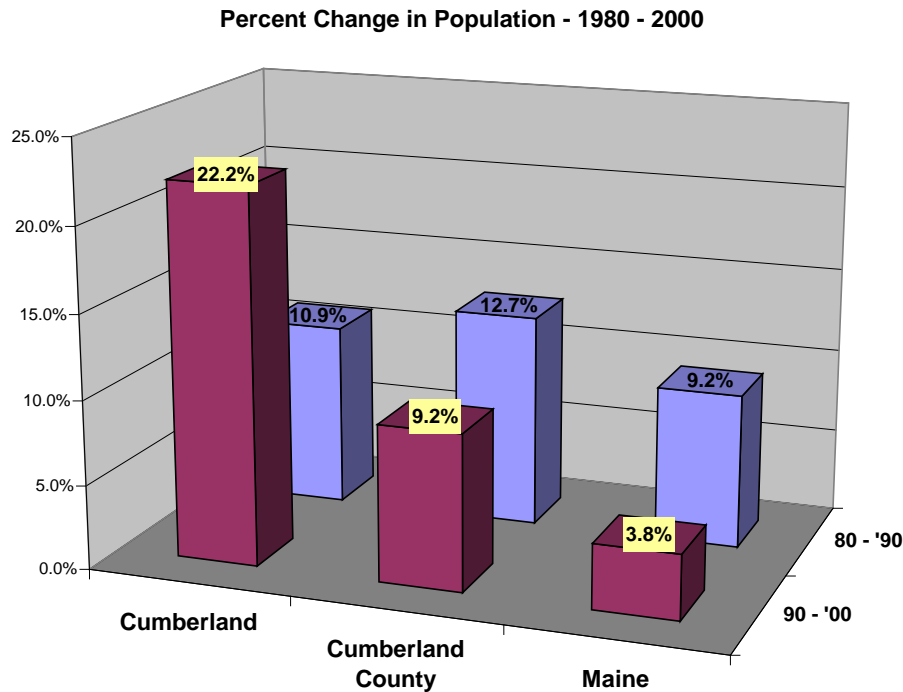
By comparison, the decade 1980 – 1990 saw the town of Cumberland grow at a rate only slightly above the state (10.9% versus 9.2%) and at a slower rate than Cumberland County as a whole, which grew 12.7% (see figure 1.1).

Cumberland Population 1950 - 2007



³ From the U.S. Census Bureau, 2007 Population Estimate and also appears in data developed by the Maine State Planning Office. There is no indication whether this data accounts for the secession of Chebeague Island and the commensurate loss of population (estimated at about 350 year-round residents).





Population Projections

The State Planning Office (SPO) estimates the Town's 2010 residential population to be 8166 suggesting last decade's rate of growth is probably slowing but not by much (about a 14% increase over the ten year period). The State Planning Office projects that Cumberland's population will increase by an annual average of about 88 residents over the 2010 – 2020 decade. This translates into a population increase of about 1345 residents between 2007 and 2020. The projected population for Cumberland in 2020 is 9049.

Median Age and Age Distribution

Cumberland's population is affected by the aging of the baby boom generation and by the age of people migrating to the town. The median age of the Town's population increased to 39.4 in 2000, up about 2.2 years from the median age of 37.2 in 1990. Cumberland County's median age was 1.8 years younger than Cumberland's in 2000 while the median age of the State was 33.8, or 5.6 years younger than in Cumberland.

The largest age group for Cumberland in 2000 was the pre-retirement group (age 45 to 64), which made up over 27% of the population in town. The second largest age cohort in 2000 was the 30 – 44 year old group with 25% of the town's population. Not surprisingly, the school age cohort (age 5 – 17) followed closing with almost 24% of the population.

Table 1.2

Cumberland Population by Age 1990 - 2000			
Age	1990	2000	% Change
0 - 4	433	490	13.2%
5 - 17	1,160	1685	45.3%
18 - 29	713	453	-36.5%
30 - 44	1,579	1786	13.1%
45 - 64	1,400	1955	39.6%
65 - 79	469	598	27.5%
80+	132	179	35.6%

Source: Maine State Planning Office

Table 1.3 Percent of Total Population by Age 1990 - 2000			
Cumberland and Comparisons			
	Cumberland	Cumberland County	Maine
1990			
0 - 4	7.4%	7.0%	7.1%
5 - 17	19.7%	16.5%	18.1%
18 - 29	12.1%	19.8%	18.0%
30 - 44	26.8%	25.6%	24.5%
45 - 64	23.8%	18.2%	18.9%
65 - 79	8.0%	9.8%	10.1%
80+	2.2%	3.2%	3.3%
2000			
0 - 4	6.9%	5.8%	5.5%
5 - 17	23.6%	17.5%	18.0%
18 - 29	6.3%	14.8%	13.8%
30 - 44	25.0%	25.0%	23.3%
45 - 64	27.4%	23.6%	24.9%
65 - 79	8.4%	9.5%	10.6%
80+	2.5%	3.8%	4.0%

In 1990, these same three cohorts were the largest in town, together making up about 70% of the total population. In 2000 those three groups comprised about 76% of the population with most of that increase coming from the school age and pre-retirement groups, which had increases of 45% and 40% respectively.

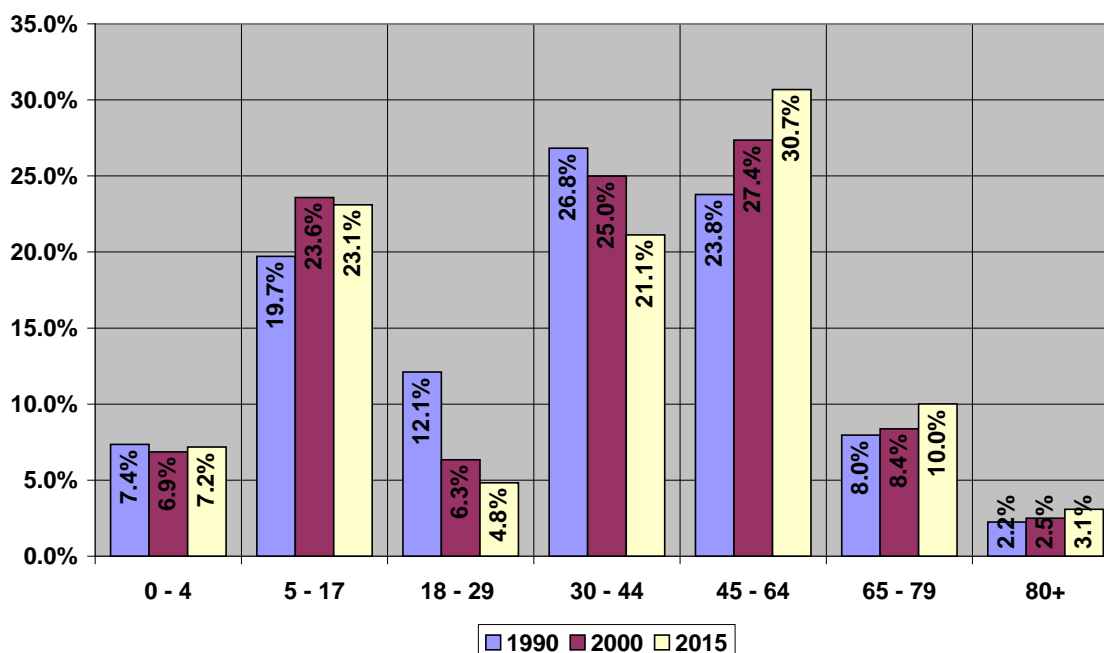
The only age cohort to experience a decline was young-adults (18 to 29), which experienced a 36% decline between 1990 and 2000. This decline compares with a 20.6% decrease in this age cohort across the entire state of Maine.

The elderly population (80 and older), while making up a small percentage of the population (about 2.5% in 2000) had the third highest rate of increase between 1990 and 2000 with nearly a 36% increase.

Cumberland's 1990 and 2000 populations, compared to the state and the county, were made up of a significantly greater percentage of school-age children and a significantly smaller proportion of young adults (18 to 29).

A good way of seeing some of these trends over time is with a bar graph which displays the size of each cohort relative to the other cohorts and by different census year allowing for comparison of the rate and size of population change between cohorts. The following population graph is for 1990 and 2000 along with an estimate (made by the Maine State Planning Office) for the year 2015.

Cumberland, Maine
Percent of Total Population by Age Cohort 1990 - 2015



Age Distribution Projections

The estimated change in population distribution for Cumberland during the planning period shows a **general aging trend**.

Table 1.4

Cumberland Estimated Population by Age 2006 & 2017				
			% Change	
Age	2006	2017	'00 - '06	06 - '17
0 - 4	491	564	0.2%	14.9%
5 - 17	1,646	1,735	-2.3%	5.4%
18 - 29	600	482	32.5%	-19.7%
30 - 44	1,679	1,872	-6.0%	11.5%
45 - 64	2,501	2,912	27.9%	16.4%
65 - 79	634	1,072	6.0%	69.1%
80+	245	331	36.9%	35.1%

Source: Maine State Planning Office

The percent of the population making up the **three oldest cohorts** is **expected to increase** while the percent of population making up each of the **four youngest cohorts** is **expected to decrease** over that time. While all age cohorts, except the young adults, are expected to grow in absolute numbers, all

cohorts 44 years and below are expected to decrease as a share of the town's population.

The 65 – 79 age cohort is estimated to see a nearly 70% increase in the 2006 – 2017 timeframe as the baby boom generation enters the retirement years in force. As a result that age group will increase from about 8% of the population to about 12%.

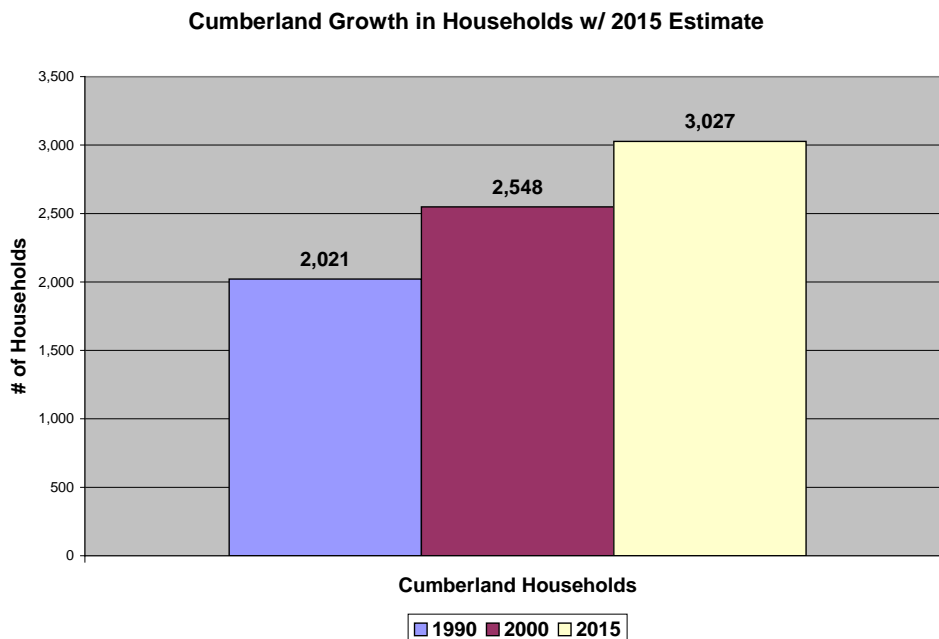
The school age population is estimated to increase about 5.4% in absolute numbers between 2006 and 2017 but is expected to decrease as a proportion of the total population from about 21% to 19%.

It is estimated that by 2015, the proportion of:

- Pre-school children (4 and under) is projected to remain about the same;
- School-aged children (5 to 17) will decline somewhat;
- Young adults (18 to 29) will decrease even more, if out-migration continues;
- Adults well into their family formation years will decline slightly;
- Pre-retirees will increase;
- Young retirees will increase; and
- Elderly retirees will remain about the same.

Number of Households

Increases in population suggest increases in total number of households within the Town of Cumberland.

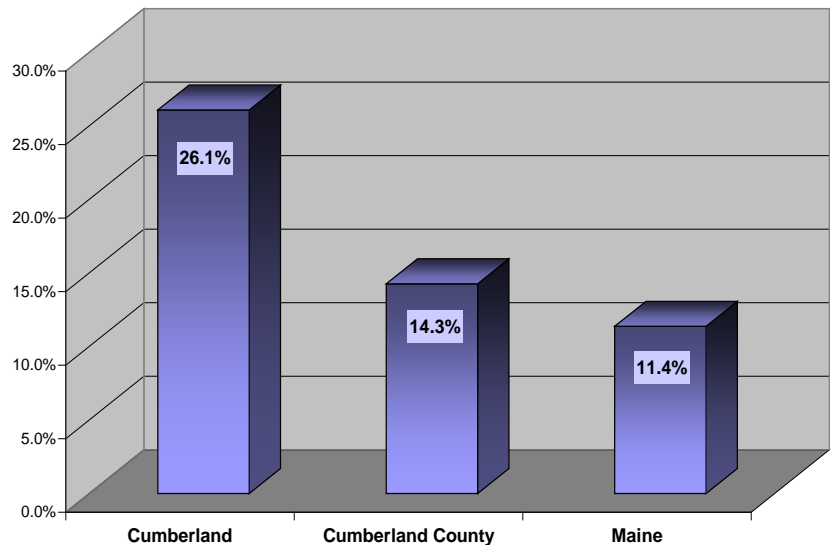


Between 1990 and 2000, the total number of **households increased by 26%** or 527 from 2,201 up to 2,548. By comparison in the 1990 to 2000 timeframe, Cumberland County experienced a little over 14% increase in households and the state saw about an 11.5% increase.

The State Planning Office estimates that a slightly slower pace of household expansion will take place between 2000 and 2015. Cumberland is projected to have approximately 479 new households or about an 18% increase - a rate a third less than the rate of the 1990's.

Average household size

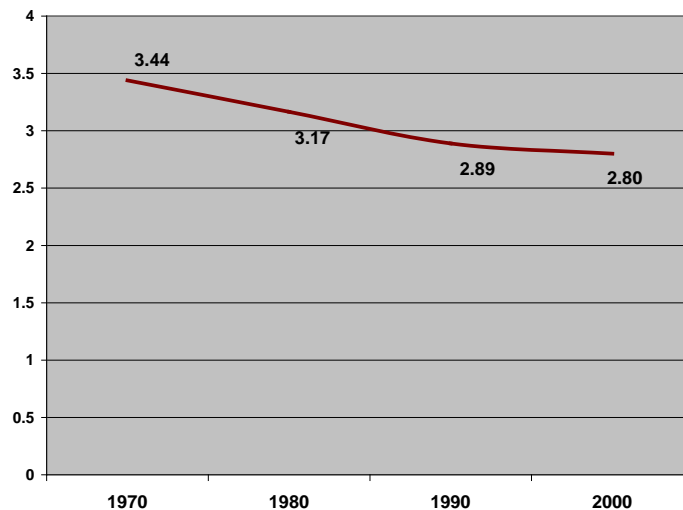
According to the 2000 US Census, the average household size in Cumberland consisted of 2.8 persons. The 2000 Cumberland average household size was larger than Cumberland County, which was 2.38. For comparison, the average US household size in 2000 was 3.14 and for the State of Maine it was 2.39.



Historically the Town of Cumberland has had a larger average household size than the county and the state, suggesting it is of above average appeal as a community for families. However, the average household size in Cumberland, as elsewhere in the state and throughout the nation, has been declining. The average in 1970 was 3.44 but by 1990 it had decreased in size by 16% to 2.89.

Between 1990 and 2000 the average size decreased by another to 2.8 another 3% decrease.

Cumberland Average Household Size 1970 - 2000



One effect of this reduction in household size, in combination with the increase in population, is that the number of housing units increases at a faster rate than the increase in population.

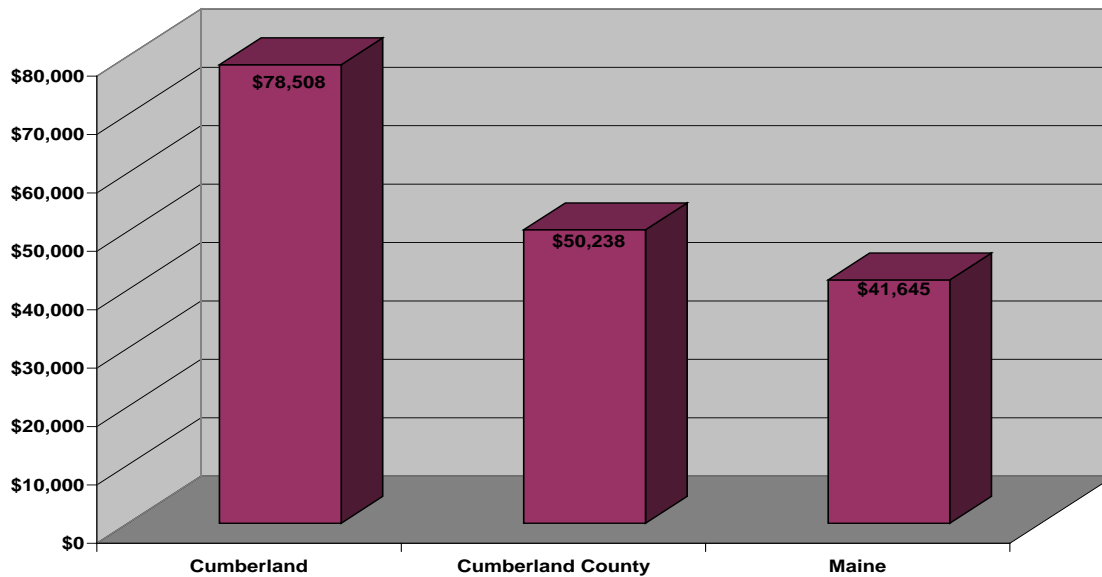
Household Income

2000 Census data reveals that Cumberland's per capita and median household incomes were the highest in Cumberland County. Cumberland's per capita income of \$33,644 was 72% and 40% higher than that of the state and the county respectively. Cumberland's median household income of \$67,556 was 81% and 53% more than that of the state and county, respectively.

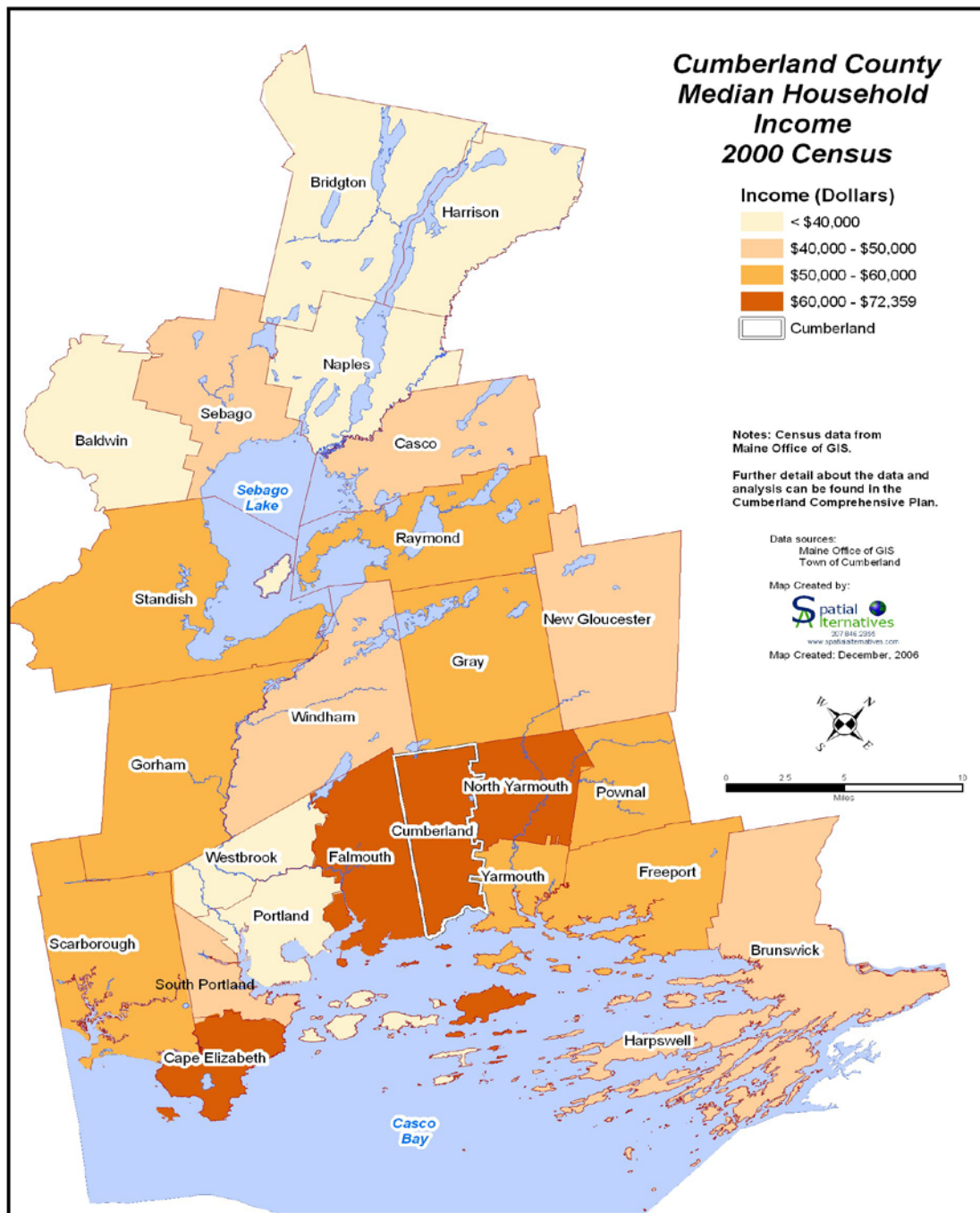
For comparison, Cumberland County as a whole has a lower median income of \$44,048, and the State of Maine an even lower median at \$37,240. Almost 80% of household incomes in Cumberland were above \$35,000 a year. The gap between

Cumberland and the state and county for both per capita and median household incomes widened between 1990 and 2000. More recent data from 2003 indicates median household incomes continue to stack up at about the same proportionate levels.

Cumberland and Comparisons 2003 Median Household Income



The percent of families below the poverty line in Cumberland was 2.4% in 2000. This is a slight decrease from 2.49% in 1989. The percent of Cumberland's families below the poverty line is among the smallest in the state, well below Cumberland County's 5.2%.

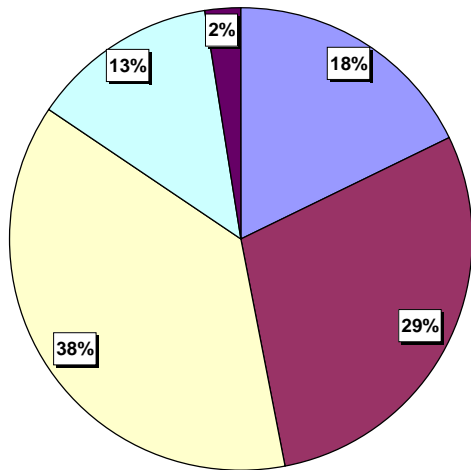


Income by Households

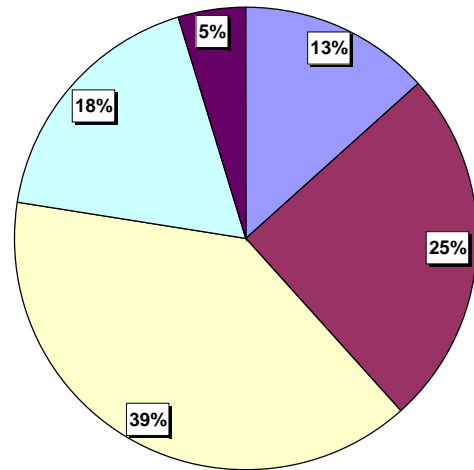
15% of Cumberland's households had incomes above \$150,000 in 2000. About 5% of the households in Cumberland County had incomes in that range and only about 2% of the households in the state did. 44% of the Cumberland households had incomes above \$75,000 compared with 15% for the state and 23% for the county. On the lower end of the income scale, 6% of Cumberland's households had incomes below \$15,000 while the county had 13% and the state 18% and 22% of Cumberland's households made under \$35,000 as compared to 47% for the state and 38% for the county.

2000 Proportional Household Income, Cumberland and Comparisons

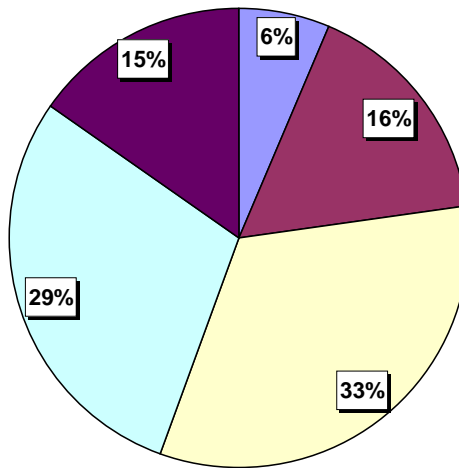
Maine



Cumberland County



Cumberland



Less than \$10,000 to \$14,999	\$15,000 to \$34,999
\$35,000 to \$74,999	\$75,000 to \$149,999
\$150,000 or more	

CHAPTER 2 - ECONOMY

Historically, Cumberland's economy was dominated by rural farming and marine-related trades. Today, in many parts of town, the rural character remains, and though farming has not been a major component of the local economy for many years, there are signs that agricultural uses are beginning to return. As for non-farming jobs, current data show that most residents commute to jobs in either the Portland/South Portland or the Lewiston/Auburn metropolitan areas. This is likely to continue over the next ten year period. While new development that would increase the number of local jobs is unlikely to occur in the near future, there has been a consistent and productive effort to expand the non-residential tax base. This expansion has not been without controversy, however. Because Cumberland has had so little commercial development over the years, even areas that were zoned for commercial or rural industrial uses now have existing homes either within or adjacent to them. And so the question of where new commercial development should occur has been at the forefront of many recent land use initiatives. While some areas appear to be obvious locations for new commercial development, e.g., Route 100 and Route 1, debate has still occurred on what type of commercial activity is appropriate in those areas. As part of this comprehensive planning process, all areas of town were looked at to consider what type of development, whether residential, commercial or mixed, would be appropriate.

The following are some of the key facts that were considered by the Committee as it developed its recommended goals and actions:

- Over 50% of Cumberland's employed population works in management, professional, and related occupations. Another 22.5% work in sales and office occupations. Only 1.2% of the employed population was reported to be working in farming, fishing, and forestry occupations.
- Cumberland's labor force works largely outside of the town and largely within the Portland-South Portland Biddeford MSA where there are over 8,000 companies and institutions with 5 or more employees
- Most of the entities within Cumberland that employ significant numbers of people are school or municipal related.
- Cumberland has little retail activity. In 1999 Cumberland had total retail sales of \$10,329,000 which ranked it 18th out of 25 Cumberland County towns.
- The town's assessing data identifies 36 commercial properties including service shops, stores, professional buildings, warehouses, garages, offices, restaurants, and a daycare center. There have been ten new businesses established in town since 2005 including a greenhouse, a day spa, several insurance companies, and several other service sector businesses.

2009 Comprehensive Plan Economy Goals and Actions

GOAL 1: To expand the commercial tax base.

ACTIONS:

1. To simplify the application and review requirements for businesses undergoing minor amendments to plans or site plan review.
2. To assess the feasibility of a new turnpike entrance/exit in West Cumberland to facilitate the implementation of the Route 100 economic development plan.
3. To explore creation of an enterprise zone to encourage the new start-up ventures.
4. To consider the creation of an economic development corporation or association.

GOAL 2: To encourage agriculture-related businesses.

ACTIONS:

1. Reduce restrictions on farm buildings and operations.
2. Expand the use of locally grown products. Possible approaches are to encourage additional days and locations for farmers' markets; incorporating the locally grown food into the school nutrition program

GOAL 3: To promote sustainability and encourage businesses that would allow residents to more easily obtain basic goods and services.

ACTIONS:

1. To take action to implement the recommendations of the Town Center Advisory Committee.
2. To encourage development of the Doane property within the terms and conditions of the Village Mixed Use Zone.

GOAL 4: To encourage the development of the Route 100 Corridor

ACTION: Continue to invest TIF funds in the installation and/or expansion of public infrastructure such as public water lines, bike lanes, and sidewalks.

GOAL 5: To facilitate the ability of residents to work from home

ACTIONS:

1. Work with cellular companies to locate areas with weak or no service and help them co-locate or build new towers in areas of the town that would have the least visual impact.
2. Explore opportunities for providing public Internet service.

BACKGROUND

A. EMPLOYMENT

The census calculates the labor force, based on the number of people 16 years and older, who are working.

Cumberland's labor force increased about 16% between 1990 and 2000. 3,551 of the town's 5,195 residents 16 and older were in the labor force in 2000, a little over 68% of that population. The labor force is about 45% female and 55% male but between 1990 and 2000, the number of males in the workforce grew by 11.5 % while the number of females grew by 23%. As of December 2006 the labor force for Cumberland was up to 4095.

Over 50% of Cumberland's employed population works in management, professional, and related occupations. Another 22.5% work in sales and office occupations. Only 1.2% of the employed population was reported to be working in farming, fishing, and forestry occupations.

Over 61% of the Cumberland labor force works in four industry types – 1) finance, insurance, real estate sales, and rental and leasing; 2) professional, scientific, management, administrative, and waste management services; 3) educational, health and social services; and 4) retail trade. Almost 57% of the employees living in Cumberland County work in the same four industries.

Cumberland's labor force works largely outside of the town and largely within the Portland-South Portland Biddeford MSA where there are over 8,000 companies and institutions with 5 or more employees

Census figures indicate that the size of Cumberland's labor force increased about 16% between 1990 and 2000, and that the rate of increase of females in the labor force exceeded the rate of increase of males in the labor force.

For comparison, the census reported that Cumberland County had a total labor force of 145,269 and the State had a labor force of 659,360 in 2000. As of December 2006, the Portland-South Portland Biddeford Metropolitan Statistical Area, which includes Cumberland, was reported by the Maine Department of Labor to have a labor force of 209,840.

Unemployment

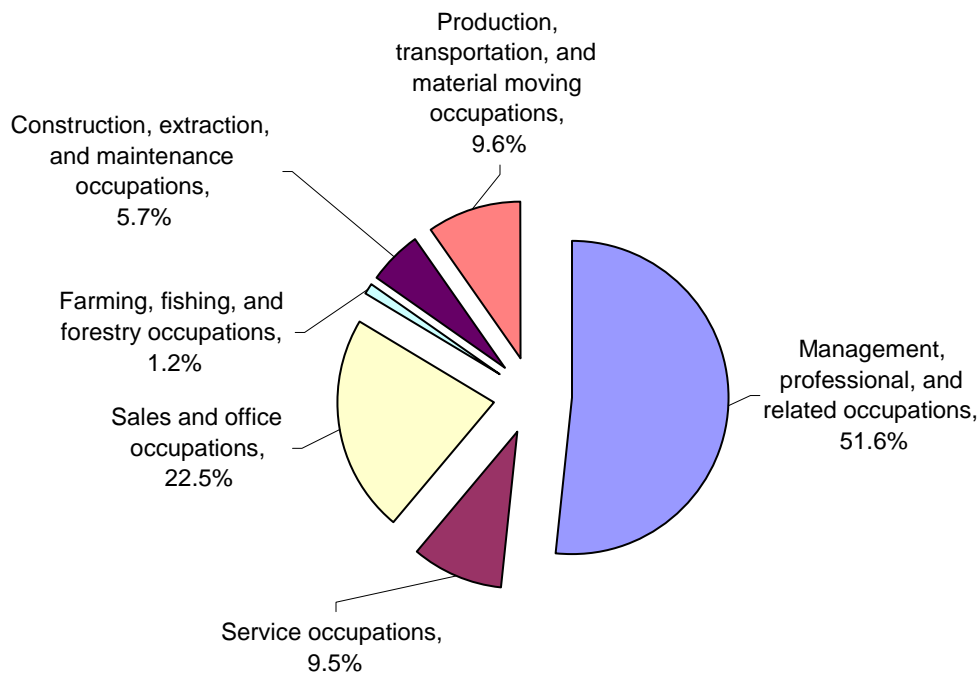
As of the time of the 2000 Census, 117 of the 5,195 (2.3%) Cumberland residents 16 years or older were unemployed. Adjusting for the 31.6% of that 16 or older population not in the labor force, the unemployment rate for people in the labor force was 3.30%. Cumberland County's unemployment rate at the same time was only slightly larger at 3.60%. These low unemployment rates are reflective of the tight labor market that existed at the beginning of the decade.

Unemployment remains low. Cumberland had a 2.3% unemployment rate as of December 2006 while Cumberland County had a 3.3% unemployment rate and the Portland-South Portland Biddeford Metropolitan Statistical Area (MSA) had a 3.1% rate.

Occupation Types

The census groups occupations into six broad categories and reports the number and percentage of the employed people for each of those occupations. With over 50% of Cumberland's population in the management, professional, and related occupations category, it is by far the dominant occupation type for residents. Sales and office occupations follow with 22.5% employed in the category. Only 1.2% of the employed population was reported to be working in farming, fishing, and forestry occupations. By comparison, Cumberland County had 38.8% in management, professional, and related occupations, 28.2% in sales and office occupations, and 0.6% of the employed population was reported to be working in farming, fishing, and forestry occupations.

Cumberland Proportional make-up of Employed Labor Force by Occupation



Industry Types

As stated previously, the Cumberland labor force works primarily in four industry types – 1) finance, insurance, real estate sales, and rental and leasing; 2) professional, scientific, management, administrative, and waste management services; 3) educational, health and social services; and 4) retail trade. As of the 2000 Census, these four industries employed over 61% of the work force with the educational, health and social services industry employing the largest proportion (about 20%). Cumberland also has a high percentage of residents working in the “professional services” category of industries with over 15%.

The town's work force is largely employed in industries in similar proportions to the county's work force. Employees living in Cumberland County, according to the 2000 census, also work primarily in the same four industries and these industries account for almost 57% of the jobs of county residents. The one industry in which the town has a significantly greater proportion of employees is the professional, scientific, management, etc. services – 15.5% compared to 9.9%.

2000 Labor Force by Industry - Comparison of Town & County				
	Cumberland		Cumb. County	
INDUSTRY	Number	Percent	Number	Percent
Agriculture, forestry, fishing and hunting, and mining	94	2.7	1,366	1
Construction	234	6.8	7,647	5.5
Manufacturing	310	9	13,453	9.7
Wholesale trade	110	3.2	5,372	3.9
Retail trade	477	13.9	20,335	14.7
Transportation and warehousing, and utilities	151	4.4	5,404	3.9
Information	102	3	5,058	3.6
Finance, insurance, real estate, and rental and leasing	408	11.9	13,590	9.8
Professional, scientific, management, administrative, and waste management services	532	15.5	13,756	9.9
Educational, health and social services	697	20.3	30,854	22.3
Arts, entertainment, recreation, accommodation and food services	114	3.3	10,727	7.7
Other services (except public administration)	123	3.6	6,183	4.5
Public administration	82	2.4	4,867	3.5

Source: US Census Bureau

Employers

Cumberland's labor force works largely outside of the town and largely within the Portland-South Portland Biddeford MSA. The Maine Department of Labor identifies over 8,000 companies and institutions with five or more employees within the MSA and over 300 of those firms have 100 or more employees. The following list identifies the 19 largest firms – all have 500 or more employees - according to Department of Labor data.

Companies With 500+ Employees - Portland MSA

Company	Location
Southern Maine Medical Ctr	Biddeford
Interstate Brands Corp	Biddeford
L L Bean Inc	Freeport
Td Banknorth Inc	Portland
US Post Office	Portland
Mercy Hospital	Portland
S & D Coffee Inc	Portland
Maine Medical Ctr	Portland
Unum Provident Corp	Portland
Goodwill Industries	Portland
Nichols Portland	Portland
Portland Press Herald	Portland
Portland Intl Jetport	Portland
Hannaford	Scarborough
Fairchild Semiconductor Intl	South Portland
Anthem Blue Cross Blue Shield	South Portland
Wright Express Corp	South Portland
National Semiconductor Corp	South Portland
Idexx Laboratories Inc	Westbrook

Source: Maine Department of Labor

Most of the entities within Cumberland that employ significant numbers of people are school or municipal related. The following list identifies the 20 largest firms in town – all have between 20 and 250 employees, but most of them have less than 50 employees. Also included is a continuous care facility, a day care facility, Val Halla, and the Cumberland Fair. Five private companies are also on the list of larger employers.

Largest Employers in Cumberland (With 20 - 250 Employees)

Source: Maine Dept. of Labor

<u>Name</u>	<u>Partial Address</u>	<u>Location</u>
Central Maine Communications	Route 100	West Cumberland
Cumberland Farmers Club	Blanchard Rd	Cumberland Center
Ledgeview Assisted Living	US Route 1	Cumberland Fsde.
Main Line Fence CO	Middle Rd	Cumberland Center
On-Call Services	Corey Rd	Cumberland Center
R C Hazelton CO	Middle Rd	Cumberland Center
School Admin. District 51	Main St	Cumb. Center
Sevee & Maher Engineers	Blanchard Rd	Cumberland Center
Toddle Inn Learning Ctr	Thomas Dr	Cumberland Fsde.
Town of Cumberland	Tuttle Rd	Cumberland Center

While those are the largest employers, there are numerous small to medium size businesses in the town, but most are not “visible” to the general public. The town’s records show that there are many small businesses in operation. Some are individually owned and operated; some are home occupations; and some have employees. A list of businesses located in town was compiled from assessing records and victualers’ licenses. The number of businesses was just under 160.

B. RETAIL ECONOMY

Cumberland has little retail activity. In 1999 Cumberland had total retail sales of \$10,329,000 which ranked it 18th out of 25 Cumberland County towns. The retail sales received in the town that year were 0.32% of the total retail sales received by all Cumberland County towns combined. Towns adjacent to Cumberland – Falmouth, Yarmouth, and Gray - took in \$132,609,000, \$88,678,000, and \$33,743,000 respectively or about 4.2%, 2.8%, and 1% of the county total. About 20% of retail sales come from food stores, 15% from automobile related sales, about 15% from building supplies and about 26% from “other.”

Consumer Sales

In 1999 Cumberland had total retail sales of \$10,329,000. The town ranked 18th out of 25 Cumberland County towns. The retail sales received in the town that year were 0.32% of the total retail sales received by all Cumberland County towns combined. As a comparison, Cape Elizabeth, the next highest ranked town in terms of retail receipts, received \$18,043,000 in 1999. Towns adjacent to Cumberland – Falmouth, Yarmouth, and Gray - took in \$132,609,000, \$88,678,000, and \$33,743,000 respectively or about 4.2%, 2.8%, and 1% of the county total.

2000 retail sales present a similar picture. Cumberland was again ranked 18th out of 25 for the amount of taxable retail sales with receipts of \$9,778,000.

Retail Sectors

Cumberland Taxable Retail Sales in Thousands of Dollars by Product Group 2005

2000 -

Year	BUSINESS OPERA- TION	BLDG. SUPPLY	FOOD STORE	GENERAL MDSE.	OTHER RETAIL	AUTO TRNSPRTN	REST. & LODGING	TOTAL
2000	\$1,387	\$1,671	\$2,313	\$100	\$2,707	\$1,777	\$1,208	\$11,164
	12.4%	15.0%	20.7%	0.9%	24.2%	15.9%	10.8%	100.0%
2001	\$1,344	\$2,060	\$2,156	\$126	\$2,546	\$2,273	\$1,242	\$11,747
	11.4%	17.5%	18.4%	1.1%	21.7%	19.4%	10.6%	100.0%
2002	\$1,325	\$1,733	\$2,318	\$66	\$2,338	\$2,288	\$1,309	\$11,377
	11.6%	15.2%	20.4%	0.6%	20.5%	20.1%	11.5%	100.0%
2003	\$1,286	\$1,827	\$2,403	\$69	\$2,492	\$2,193	\$1,155	\$11,425
	11.3%	16.0%	21.0%	0.6%	21.8%	19.2%	10.1%	100.0%
2004	\$1,989	\$1,911	\$2,486	\$54	\$2,985	\$1,790	\$1,200	\$12,416
	16.0%	15.4%	20.0%	0.4%	24.0%	14.4%	9.7%	100.0%
2005	\$1,604	\$1,732	\$2,377	\$37	\$3,087	\$1,826	\$1,125	\$11,787
	13.6%	14.7%	20.2%	0.3%	26.2%	15.5%	9.5%	100.0%

Source: Maine State Planning Office

C. Employment Location, Commuting and Commercial Property

COMMUTING

Over 80% of Cumberland's labor force worked outside of the town according to the 2000 Census. A little less than 10% of the town's labor force works outside of Cumberland County. Of those 98, or 2.9% of the workforce, work outside of the state. About 85% of the commuters drove alone to get to work in 2000. Another 5% carpooled and 1.6% walked. Less than 1% took some form of public transportation while about 225 people, or 6.7%, worked at home.

618 residents worked within the town while over 2700 commuted out of town for their jobs.

Employment Location of Cumberland Residents - 2000	#	%
Worked in town of residence	618	18.5%
Worked outside town of residence	2,724	81.5%
Total	3,342	100.0%
Worked in county of residence	3,026	90.5%
Worked outside county of residence	316	9.5%
Total	3,342	100.0%
Worked in state of residence:	3,244	97.1%
Worked outside state of residence	98	2.9%
Total	3,342	100.0%

Source: US Census Bureau

A little less than 10% of the town's labor force works outside of Cumberland County. Of those 316 individuals who commute outside of Cumberland County, 98 work outside of the state. This represents 2.9% of the workforce.

COMMUTING TO WORK - Cumberland 2000	#	%
Drove alone	2,852	85
Carpooled	167	5
Public transportation (including taxi)	27	0.8
Walked	55	1.6
Other means	16	0.5
Worked at home	225	6.7
Total	3,342	100
Mean travel time to work (minutes)	23.4	

Source: US Census Bureau

D. COMMERCIAL PROPERTY

The town's assessing data identifies 36 commercial properties including service shops, stores, professional buildings, warehouses, garages, offices, restaurants, and a daycare center. There have been ten new businesses established in town since 2005 including a greenhouse, a day spa, several insurance companies, and several other service sector businesses.

The town's assessing data assigns categories for the type of use for each tax parcel. 36 commercial properties were identified from the assessing data. The following is a list of the number of parcels that fall into each use description.

Recent Commercial Development

Based on the recommendation of the 1998 Comprehensive Plan that the town diversify its tax base, the town has actively encouraged new businesses to locate in the community, and has utilized such tools as Tax Increment Financing (TIFs) to provide financial incentives for some of these new businesses. The Route 1 Corridor is split into two distinct commercial zoning districts: Office Commercial-North and Office Commercial-South. The OC-N district consists of a commercial subdivision called the Cumberland Business Park. All the lots within that area are developed. This zoning district allows multiplex residential use; there are 110 age-restricted condominiums in the Rockwood development. The OC-S district extends from the Falmouth line to just beyond the Ledgeview Assisted Living facility on the Northerly side of Route 1. Along the Easterly side of Route 1, the zoning is Limited Density Residential. There are two age-restricted condominium developments in this area.

The other area of town that is ready for commercial development is the Route 100 Corridor (also known as the Gray Road since it extends from Falmouth to Gray). This Corridor was studied for two years by a town committee that was charged with examining current zoning and proposing new zoning that would better suit the future

use of this important corridor. Since that work was completed in 2007, a new commercial subdivision has been approved and is under construction. A new water line is being installed along a portion of the corridor and all new development will need to comply with design standards that have been adopted to ensure that development is both attractive and is designed with both vehicular and pedestrian safety in mind.

Since 2005, several new businesses have been established in town. They include:

- Skillins Greenhouse
- Cumberland House of Pizza
- Basil Provisions
- SHP (property management)
- Norton Insurance
- Lucinda's Day Spa
- Royal River Dental
- Seafax
- MetLife Insurance
- Westside Animal Hospital
- Above and Beyond Daycare

CHAPTER 3 - HOUSING

The type and affordability of available housing directly affects the character of community. If the desirability of a community is high, whether it be due to its location (such as proximity to a major city) or the amenities and services it offers (such as ocean access, recreational areas and good schools), then housing prices reflect this increased demand. If supply is held constant or is restrained due to lack of developable land or limitations on new construction (i.e., growth permits) then prices rise.

This has been the case with the town of Cumberland. It is within easy commuting distance to two major metropolitan areas: Portland and Lewiston. It offers an abundance of recreational opportunities that include the Twin Brook Recreation area with numerous fields and trails, the Val Halla Golf and Recreation Center which is a municipally-owned facility offering golf and tennis in the warmer months and sledding and cross country skiing in the winter. There are many miles of trails and acres of open space throughout the town. While there is very limited public access to the ocean, Cumberland is a coastal community which means that home values in the neighborhoods along the shore are high. Finally, the schools in Cumberland have been consistently rated as among the best in the state. For all these reasons, the Town of Cumberland has typically been among the highest housing cost communities in the state. It currently ranks eighth; only one other town in Cumberland County – Falmouth - had a higher median value for housing according to the 2000 census.

Here are some facts the Comprehensive Plan Committee considered as it developed its goals and recommended actions relating to housing:

- Housing prices have risen 55% over the first half of the decade since the 2000 census.
- 96% of Cumberland's housing is comprised of high-priced, owner-occupied, single-family homes.
- 91% of the housing units in Cumberland are owner occupied, according to the 2000 census -- well above the state rate of 72% or the county rate of 67%.
- The number of multi-family units has increased since 1990 but still comprises only 2.1% of the housing units.
- More than 62% of the households in Cumberland could not afford the median priced home in town (\$340,000).

Based on this information, the Committee developed the following goal and actions:

2009 Comprehensive Plan Housing Goal and Actions:

GOAL:

Continue to encourage the development of housing which provides for a mix of people from all income strata, ages, trades and professions.

ACTIONS:

1. Consider providing incentives to developers who create a portion of the lots for buyers who meet affordable income guidelines.
2. Provide incentives for the construction of smaller, single family homes.
3. Exempt homes under 1500 sq. ft. from the Growth Management and Impact Fee Ordinances.
4. Develop a Request for Proposals (RFP) for the build-out of the Doane property that would include construction of affordable housing units for all age groups and income levels. Explore feasibility of creating units for handicapped residents. Include both ownership and rental units.

BACKGROUND

Housing Types

Cumberland's housing stock is overwhelmingly comprised of single family homes. According to the 2000 census almost 96% of the housing units in town (2822 out of 2945) were single family homes. In 1990, single family homes made up about 97% of the housing stock. The percentage of single family homes in Cumberland is significantly greater than the proportion for the county or the state which had 67% and 77% respectively according to the census data.

Cumberland Housing Units by Type				
	1990		2000	
	# Units	% of Total	# Units	% of Total
Single Family	2304	97.4%	2,822	95.8%
Two Family	39	1.6%	38	1.3%
Multi-Family	10	0.4%	62	2.1%
Mobile home	3	0.1%	23	0.8%
Other	9	0.4%	0	0.0%
Total	2365	100.0%	2945	100.0%

As of the time of the 2000 census Cumberland had 38 two-family units, 62 multi-family units and 23 mobile homes. The multi-family category showed a large increase on a percentage basis between 1990 and 2000, increasing by a factor of six⁴. However the percentage of multi-family housing units in Cumberland is 2.1% which is quite low compared to the state (16%) and the county (21%).

2000 Housing Units by Type						
	Maine		Cumb. County		Cumberland	
	# Units	% of Total	# Units	% of Total	# Units	% of Total
Single Family	453,846	77.3%	82,378	67.2%	2,822	95.8%
2 Family	36,565	6.2%	8,657	7.1%	38	1.3%
Multi-family	95,777	16.3%	25,887	21.1%	62	2.1%
Mobile home or trailer	63,902	10.9%	5,636	4.6%	23	0.8%
Other	1,811	0.3%	42	0.0%	0	0.0%
Total	651,901	100.0%	122,600	100.0%	2,945	100.0%

Source: U.S. Census Bureau

The town's 2005 assessing data largely confirms the census data. The two data sets are not entirely comparable because the housing types are not categorized in the same way in each data set. The assessing data indicates the town had about 2980 single family homes in 2005 out of about 3174 taxable housing units meaning about 94% of the housing stock was single family homes. The assessing data also identified 171 condominiums and 12 mobile homes.

Only a few other mainland towns in Cumberland County have percentages of single family housing that compares with that of Cumberland – Cape Elizabeth, North Yarmouth, Pownal, Raymond and Sebago – all above 90% - with Cumberland and Pownal in a virtual tie for the highest percentage.

Housing Units

Data in the population chapter indicates Cumberland experienced relatively rapid (22%) population growth between 1990 and 2000 and a corresponding 26% increase in the number of households in town. The Census also collects data about the number of **housing units**. Housing units are living quarters in which the occupants live separately

⁴ The census asks respondents to provide the best description of the building in which they are housed at the time they respond to the census. The choices are mobile home, one family detached, one family attached to one or more houses, or a building with some number of apartments. In 1990 respondents indicated 10 housing units in apartment buildings were occupied. In 2000 respondents indicated 62 housing units in apartment buildings were occupied. About 30 of these units are attributable to senior rental housing known as Cumberland Meadows developed in the 1990s by the town. The town's assessing records do not indicate any other apartment buildings were built between 1990 and 2000. It is likely that some portion of the remaining increase can be attributed to units that were not occupied in 1990 being occupied in 2000, from reporting errors, or a combination of both.

from any other individuals in the building⁵ while households refer to the people who occupy a housing unit as their usual place of residence. Though a “housing unit” often corresponds directly with a “household,” the two are different measurements.

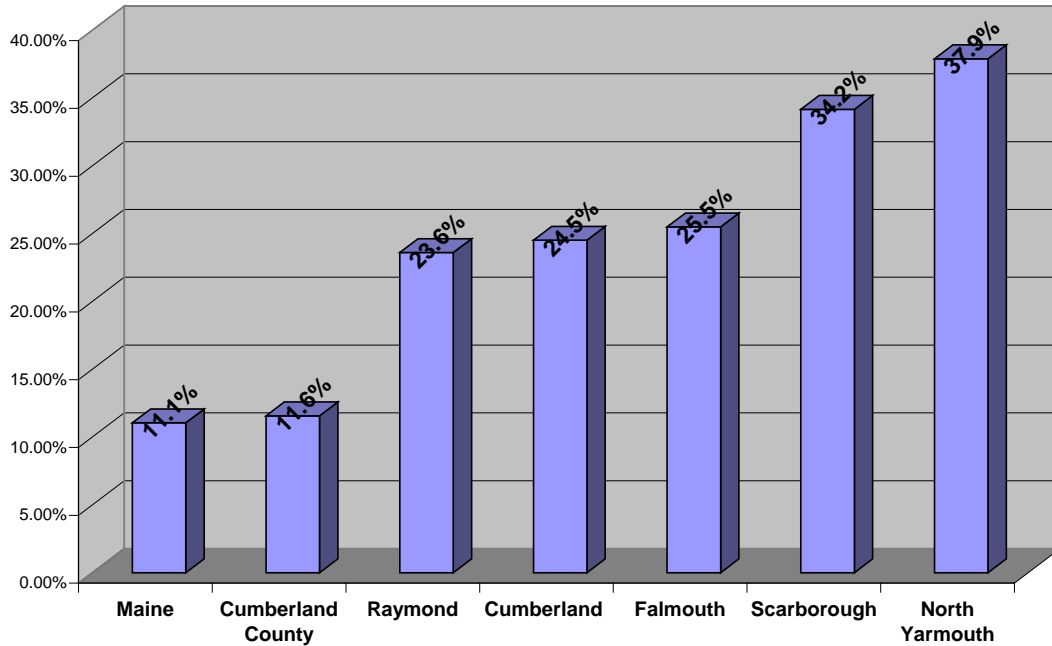
Cumberland gained 580 housing units in the 1990’s, a 24.5% increase. This rate of increase was more than twice that of the average increase in housing units across the state (11%) and across Cumberland County (11.6%). Between 1990 and 2000 Cumberland was among the four fastest growing towns in Cumberland County in terms of number of housing units. Only North Yarmouth (37%), Scarborough (34%), and Falmouth (25.5%) had larger percent increases in housing.

Change in Housing Units 1990 - 2000				
	1990	2000	Change	% Change
Maine	587,045	651,901	64,856	11.05%
Cumberland Cnty	109,890	122,600	12,710	11.57%
Cumberland	2,365	2,945	580	24.52%
Scarborough	5,391	7,233	1,842	34.17%
Falmouth	3,322	4,169	847	25.50%
North Yarmouth	833	1,142	309	37.09%
Raymond	2,050	2,534	484	23.61%

Source: U.S. Census Bureau

⁵ The Census Bureaus’ full definition of a “housing unit” is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as a separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

**% Change of Housing Units 1990 - 2000
Cumberland and Comparisons**



Estimates of the increase in occupied housing units over the 2000 – 2015 timeframe suggest a substantial slowing of the rate of growth for Cumberland and a moderate decrease in the rate of housing growth for the county and for the state as a whole. It is estimated that during the decade between 2000 and 2010 Cumberland's occupied housing units will increase by about 13% and for the ten year period between 2005 and 2015 will increase about 10%. The state is expected to see about a 9% increase between 2000 and 2010 and a little less than a 9% increase for the 2005 – 2015 period.

Projections for Occupied Housing Unit 2000 - 2015						
	2000	2005	2010	% increase 2000 - 2010	2015	% increase 2005 - 2015
Cumberland	2,559	2,752	2,889	12.9%	3,027	10.0%
Cumberland Cnty	109,796	115,174	119,370	8.7%	123,826	7.5%
Maine	530,221	555,417	577,842	9.0%	603,086	8.6%

Source: Maine State Planning Office

These predicted trends for housing units are comparable to the trends estimated for population and household increase over similar time frames.

Vacancy Rates

The 2000 census data indicates that Cumberland had 397 vacant housing units, or 13.5% of its total housing stock. 349 of those, or 11.8% of the total housing units, are seasonal units. These vacant and seasonal housing unit percentages did not change much from the 1990 census. In 1990 14.5% of the total housing was vacant while 12.3% of the total housing stock was seasonal. Though vacant housing and seasonal housing as a percent of the total housing went down slightly from 1990 to 2000, seasonal housing continued to make up the large portion of the town's vacant housing – 84.6% in 1990 and almost 88% in 2000.

Cumberland's proportion of vacant and seasonal housing is a little higher than the Cumberland County average but continues to be lower than the state average. Maine has had a housing vacancy rate of a little over 20% in each of the last two census periods with about 15% of the total housing defined as seasonal. About 75% of the state's vacant housing is seasonal housing.

HOUSING OCCUPANCY - 1990							
	Total Housing Units	Occupied housing units	% of Total	Vacant housing units	% of Total	Vacant: seasonal	% of Total
Cumberland	2,365	2,021	85.45%	344	14.55%	291	12.30%
Cumberland County	109,890	88,039	80.12%	15,378	13.99%	10,234	9.31%
Maine	587,045	465,312	79.30%	121,733	20.74%	87,831	14.96%

Source: U.S. Census Bureau

HOUSING OCCUPANCY - 2000							
	Total Housing Units	Occupied housing units	% of Total	Vacant housing units	% of Total	Vacant: seasonal	% of Total
Cumberland	2,945	2,548	86.52%	397	13.48%	349	11.85%
Cumberland Cnty	122,600	107,989	88.08%	14,611	11.92%	10,846	8.85%
Maine	651,901	518,200	79.50%	133,701	20.50%	101,470	15.57%
Chebeague Island	499	170	34.07%	329	65.93%	314	62.93%

Source: U.S. Census Bureau

Vacancy rate figures will change fairly significantly after the succession of Chebeague Island as 329 of its 499 units, or 66% of its total housing, are vacant. This represented about 83% of the town's total vacant housing in the 2000 census. Chebeague's 314 seasonal homes represent 90% of the town's seasonal housing. Deducting Chebeague's housing units from the 2000 census data yields a town vacancy rate of less than 3%.

Housing Tenure

Cumberland Housing Tenure 1990, 2000 & 2006 (est.)			
	1990	2000	2006 (est.)
Owner occupied	1,873	2,323	2,522
Renter occupied	148	225	261
Total	2,021	2,548	2,783

Housing in Cumberland is predominately owner occupied. 2332 of the 2548 occupied units were occupied by owners according to the 2000 census. This 91% owner occupancy rate is slightly lower than it was in 1990 (93%), though in absolute terms 450 more units were owner occupied in 2000 than in 1990. It is estimated that the town has added an additional 199 owner occupied units since 2000.

Housing Condition

Data on housing conditions is not generally readily available or easily accessible but the age of the housing is often used as an indicator of the condition of the overall housing stock. This may be a less reliable indicator of condition in locations where some of the

% Owner Occupancy 1990, 2000 & 2006 (est.) for Cumberland and Comparisons			
	Maine	Cumberland County	Cumberland
1990	70.5%	64.3%	92.7%
2000	71.6%	66.8%	91.2%
2006	74.3%	67.1%	90.6%

U.S. Census Bureau

older housing is likely to have been renovated. In a community such as Cumberland where much of the housing is high-value, owner-occupied, single-family homes and where some of the older housing is of historic value, age of the housing stock

probably does not equate with condition of the housing stock. Nevertheless, the age of the housing provides an historical look at housing development and some indication of housing condition.

According to the 1997 Comprehensive Plan, the 1997 revaluation provided an inventory of housing condition, which, though now ten years old, may be a source for a more detailed description of the condition of the housing stock if issues arise that require a more in-depth look at the condition of housing in Cumberland.

Cumberland Housing Age		
YEAR BUILT	#	%
1999 to March 2000	63	2.1
1995 to 1998	267	9.1
1990 to 1994	317	10.8
1980 to 1989	474	16.1
1970 to 1979	374	12.7
1960 to 1969	448	15.2
1940 to 1959	323	11
1939 or earlier	679	23.1

Cumberland's housing stock has nearly doubled since about 1970. About half of the units have been built since 1970, and nearly a quarter (22%) was built new in the 1990's. The 1990's saw about a 60% greater increase in new housing in Cumberland as compared to Cumberland County. A little over a third of the town's housing was built before 1960.

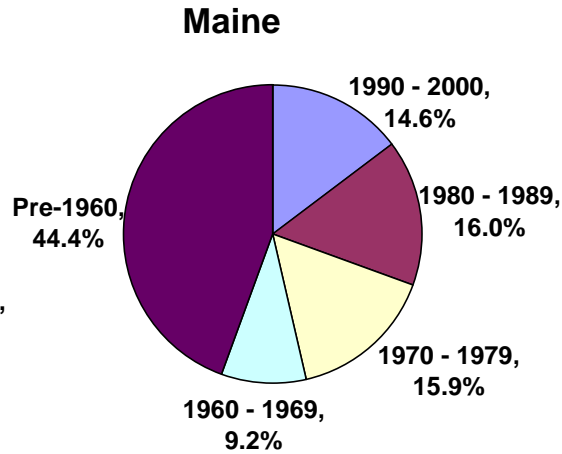
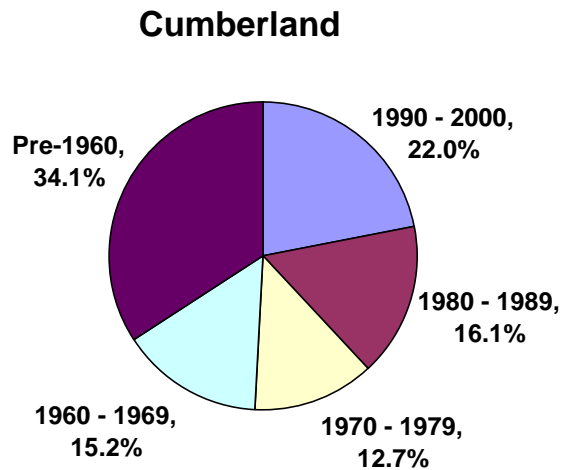
According to the assessing data, about 280 out of the 3174 existing housing structures were built in the 18th and 19th century. About a

quarter of those antique structures are located on Chebeague Island which is no longer part of Cumberland.

Cumberland's housing stock is generally newer than that of Cumberland County and the state. Over 46% of the county's housing was built before 1960 and more than 44% of the state's housing was built in that time period. While (as of the 2000 census) 22% of Cumberland's housing was built between 1990 and 2000, only about 14% of the county housing and about 15% of the state housing was that new.

Percent of Housing Units by Year Built - Cumberland and Comparisons					
	1990-2000	1980-89	1970-79	1960-69	Pre-1960
Cumberland	22.0%	16.1%	12.7%	15.2%	34.1%
Cumberland Cnty	13.7%	15.7%	14.3%	9.8%	46.5%
Maine	14.6%	16.0%	15.9%	9.2%	44.4%

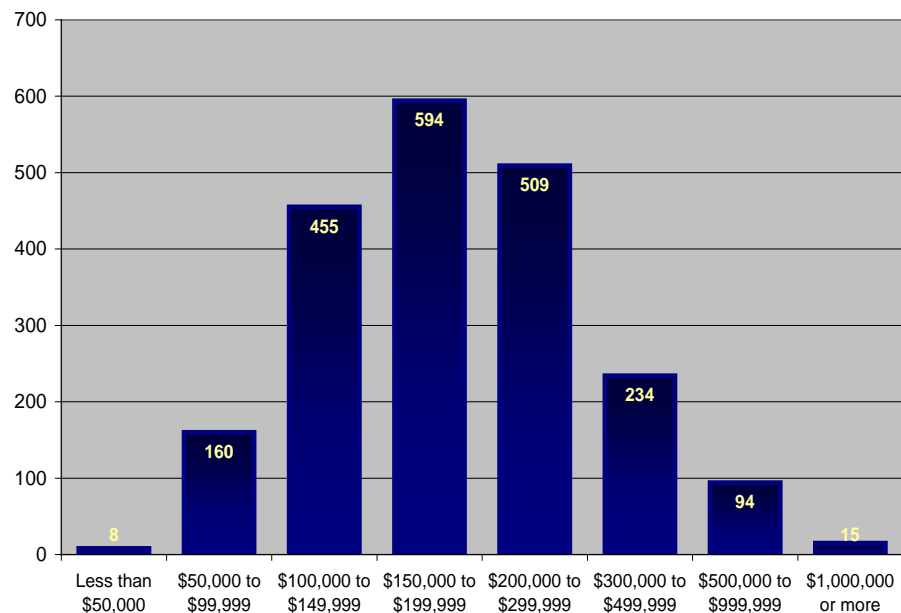
Source: U.S. Census Bureau



Affordability of Housing

Cumberland currently has among the least affordable housing in the State of Maine. The following map of Cumberland County, based on the 2000 census data, categorizes median values for owner occupied housing units⁶ for each of the towns in the County. Cumberland ranks in the highest four mainland⁷ towns along with Falmouth, Cape Elizabeth and Yarmouth.

**Value of Owner Occupied Housing Units in Cumberland
Based on 2000 Census Data**



⁶ The census determines housing value based on the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.

⁷ Long Island has the highest median value for owner occupied units but it also has only 58 units.

State-wide, according to the 2000 census, Cumberland ranks eighth highest in terms of median value of owner-occupied housing⁸. The median value of owner occupied housing in Cumberland was about 29% higher than that of Cumberland County, which had a median value of \$131,200, and almost 47% higher than the state, which had a median value of \$98,700.

The census data (for median value of owner occupied housing) is also grouped by categories of price ranges. A graph of the numbers of housing units that fall into each price range shows the distribution of housing by price. The number of units peaks at a little less than 600 units in the \$150,000 - \$199,999 range. These make up almost 30% of the units. A little over 40% of the units are valued at \$200,000 or above and about 30% are valued at less than \$150,000.

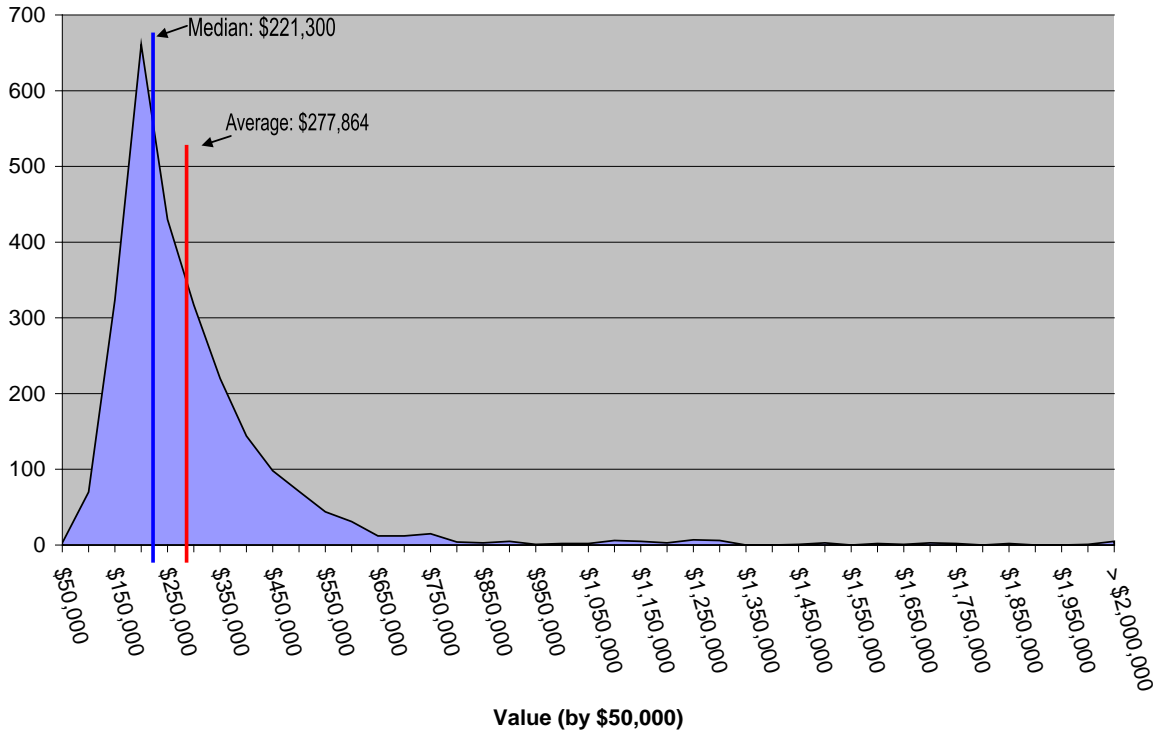
Though the graph of the census data of housing unit values appears to be fairly evenly distributed, the Census Bureau method of grouping the data distorts the true picture. Units below \$200,000 are grouped in categories of \$50,000 increments, while above that, the increments increase in size. This has the effect of making the distribution of housing values appear more uniform than they are.

The town's assessing data provides another measure of housing values and because each unit of housing is separately reported, the data can provide a more realistic picture of the distribution of housing values. The number of units peak in the \$150,000 - \$200,000 range with about 660 units. The median value is \$221,300 but the mean (average)⁹ value is over \$56,000 higher due to the influence of some significantly higher value housing including 51 units assessed at over \$1,000,000 with five of those units assessed at over \$2,000,000.

⁸ Excluding towns with less than 100 housing units. Long Island and the Cranberry Isles had higher median priced housing but have 58 and 37 owner occupied housing units respectively.

⁹ "Median" is a measure of the midpoint of a set of data – half the values are above the median and half are below. "Mean" or average is derived by dividing the sum of a group of numerical items by the total number of items in that group. Because a few high housing values often increase the mean, median is usually used as the measurement of "typical" housing values.

**Distribution of Single Family Home Values Excluding Chebeague Island
Town of Cumberland Assessing Data 2006**



According to data assembled by the Maine State Housing Authority (MSHA) on the actual prices of homes for sale, the median home price (for all types of housing)¹⁰ in Cumberland in 2000 was \$220,000. MSHA's data indicates the median home price in Cumberland has risen steadily over recent years and in 2005 stood at \$340,000. This represents a 55% increase over the five year period. The median price in 2005 for a single family home increased to \$347,000 and the median price for a condominium climbed to \$316,850. MSHA's data also indicates that in 2005, the median home price for Cumberland County was \$239,900, about 30% less than the town, and the median home price for the State of Maine was \$184,000, about 46% less than the town median home price.

Median Home Sale Prices - Cumberland					
	2001	2002	2003	2004	2005
All Homes	\$242,460	\$285,000	\$279,900	\$315,500	\$340,000
Single Family	\$243,730	\$281,875	\$305,000	\$328,750	\$347,000
Condominium			\$239,900	\$264,920	\$316,850

¹⁰ MSHA's data on median home price is derived from the Maine Real Estate Information System (sometimes referred to as the "multiple listing service").

A household with the median income in Cumberland in 2005 would be able to afford a house with a price of up to \$229,357. The income required to afford the median priced home in Cumberland in 2005 was \$116,040. This is 45% higher than the income required to afford a home at the median price for Cumberland County and 88% more income than that required to afford a home at the median price for Maine.

MSHA has developed an affordability index to gauge whether the housing in a town is affordable to the members of that community based on their median income¹¹. An Index of less than 1 is considered unaffordable, while an index of more than 1 is affordable. For 2005 Cumberland had an index of 0.67. This indicates that a median priced house in Cumberland is not affordable to anyone making the median income (\$78,278) and that their income is only 67% of what would be required to afford the median priced home in town.

By State rules, "**Affordable housing**" means decent, safe, and sanitary living accommodations that are affordable to lower income households and moderate income households...

An owner-occupied housing unit is "Affordable" to a household if the unit's expected sales price is reasonably anticipated to result in monthly housing costs ... that do not exceed 28% to 33% of the household's gross monthly income.

A renter-occupied housing unit is "affordable" to a household if the unit's monthly housing costs ... do not exceed 28% to 33% of the household's gross monthly income.

A "lower income household" is a household with a gross income less than or equal to 80% of the applicable MSA/County median income... The "applicable MSA/County median income" is the median family income most recently published by the U.S. Department of Housing and Urban Development for the federally-designated Metropolitan Statistical Area (MSA) or County (non-MSA part) in which the housing unit is located.

07-105 Chapter 100, Code of Maine Rules

By this measurement Cumberland housing is less affordable to its residents than is Maine housing to the residents of Maine, but only by a little bit (the index for Maine is 0.70). But, also by this index, Cumberland housing is more affordable to its residents than is the housing in Cumberland County to its residents.

Among the points this index highlights, is that housing affordability depends not just on the price of housing, but also on the income of the people seeking that housing. It also emphasizes that housing affordability is a statewide issue. And finally, it points out that despite the significantly higher prices for housing in Cumberland, the level of affordability of housing in Cumberland for Cumberland residents appears to be on a par with that of both the County and the State.

¹¹ The index is the ratio of the home price that is affordable to someone with the median income for that community to the actual median home price for that community.

2005 Affordability Index

	Index	Median Home Price	Median Income	Home Price Affordable to Median Income	Income Needed to Afford Median Price
Cumberland	0.67	\$340,000	\$78,278	\$229,357	\$116,040
Maine	0.70	\$184,000	\$43,370	\$129,445	\$61,648
Cumberland County	0.65	\$239,900	\$51,806	\$155,288	\$80,033
Note: An Index of less than 1 is considered unaffordable, an Index of more than 1 is affordable.					

Data about the percentage of households unable to afford median home prices indicates that 62.5% of the households in Cumberland do not have sufficient income to afford the typically priced home in town. While this is a significant percent of the households, Cumberland does somewhat better than the state as a whole, where 68% are unable to afford the median priced home, and better still compared with the Portland/ South Portland housing market and Cumberland County, which both have about 73% of their households unable to afford their median priced home.

Households Unable to Afford Median Home

	Percent of Households Unable to Afford Median Home Price	Number of Households Unable to Afford Median Home Price
Portland-South Portland Housing Market	73.50%	107,478
Cumberland County	73.40%	82,883
Maine	68.00%	372,491
Cumberland	62.50%	1,694

Subsidized Housing

According to MSHA, Cumberland has 12 Subsidized Rental Units and an additional six units that participate in the federal Section 8 voucher program¹².

Town Efforts to Provide Affordable Housing:

In 1990, the town participated in a public-private partnership to develop 49 single family affordable homes. The town reduced the minimum lot size and the setback requirements in order to increase density and reduce infrastructure costs. The town also participated in lowering the purchase cost by holding a \$20,000 silent second mortgage on each of the homes. The project was a success, perhaps too successful

because the homes appreciated so quickly and to such an extent that sellers were choosing to sell their homes to “non-affordable” purchasers even though this meant that the \$20,000 silent second mortgage would have to be paid back to the town.....with interest. Several of the homes are now “out of the program” and are no longer benefitting from the reduced price from the silent second mortgage. Other homes have had improvements done (e.g., garages and additions) which has greatly increased their value to the point where the homes are no longer affordable.

In 1991, the town purchased the development rights to 30 unfinished condominium units. It completed the units and began renting them to seniors age 55 and older. Since then, Cumberland Meadows Senior Housing has been at full occupancy with lengthy waiting lists. The units are a mix of one and two bedroom units with a one-story floor plan and attached garages. The Cumberland Housing Authority, which owns and operates the units, offers 8 subsidized units to those current tenants who meet eligibility requirements.

In 2006-07, the Cumberland Town Council granted two separate contract zoning agreements to private developers who agreed to develop 10% of their new units for affordable buyers in exchange for a density bonus. These are a mix of one and two story units with garages. Both developments are located in the center of town, as is the Cumberland Meadows Senior Housing development.

CHAPTER 4 - TRANSPORTATION

Since the last Comprehensive Plan was completed in 1998, the link between land use and transportation has been made clear. By encouraging new growth near the town centers (Cumberland Center and West Cumberland) where schools and services are located, residents can reduce the time and expense of longer work commutes as well as for everyday trips to schools and stores. This concept is a key element of the Smart Growth movement which considers how to allow development without negatively affecting the natural resources and fiscal capacity of a community. Another term for this is “sustainability”. The final chapter of this plan pulls together all the sustainability concepts, but as the term relates to transportation, the need for a community to provide alternative transportation options is central.

Since Cumberland does not have bus or rail service at this time, the focus of this chapter is to maintain and expand sidewalks and bike lanes, maintain roads, and create road connections when possible.

Specific goals are:

- **Manage and control through traffic so as to minimize adverse impacts and assure safety for residential neighborhoods.**
- **Develop road standards for subdivisions which match the level of use they will service.**
- **Provide safe roads in good condition.**
- **To strive for safe roads for bicycles and pedestrians.**
- **Take steps to encourage residents to use alternate forms of transportation.**

The first step of the comprehensive plan process was to conduct a community survey. These are the survey findings related to transportation.

Transportation Related Survey Responses (% indicating strongly or somewhat support)

The Town should plan the layout of future streets and intersections to coordinate development and ensure the creation of an efficient network of roadways.	77%
The Town should require sidewalks in all subdivisions and should provide pedestrian and bicycle connections between residential neighborhoods.	63%
The Town should design an interconnected street network that provides many options for route selection to increase safety, disperse traffic, and maximize access to neighborhoods.	66%
Requiring sidewalks in new subdivisions	61%

Connecting existing main roads where possible	66%
Require that new subdivisions have road connectors	58%
An entrance/exit to I-95 (turnpike in West Cumberland)	48%
An entrance/exit to I-295 (near Tuttle Road)	58%
A connection between Tuttle Rd. and Route 9 via Harris Road	47%
A connection between Greely and Tuttle Road in the Twin Brook area	37%
A connection between Valley and Blanchard Roads and Greely Road Extension	32%

After consideration of all the information contained in the background section of this chapter, as well as the results of the survey and other studies, the goals and recommended actions for this chapter on transportation are to:

GOAL 1: Manage and control through-traffic so as to minimize adverse impacts and assure safety for residential neighborhoods.

ACTIONS:

1. Ensure that the Public Services Department re-stripes crosswalks and paved shoulder lines on local public roads. Coordinate with state to ensure the same for all state roads.
2. Regularly review speed limits in areas with high pedestrian/bike use to ensure that they are safe for those users.
3. Reduce the amount of traffic on local roads through residential areas; explore opportunities for direct access to Routes I-295 and I-95.
4. Discuss with the state possible traffic calming options for Main Street.

GOAL 2: Develop road standards for subdivisions which match the level of use they will service.

ACTION: Review existing private road standards to ensure they are reasonable for the level of use, yet still allow for access by public safety vehicles.

GOAL 3: Provide safe roads in good condition.

ACTION: Attempt to fund road maintenance at the level recommended by the Pavement Management Update Study, Casey & Godfrey Engineers for Town of Cumberland, March 2006.

GOAL 4: Strive for safe roads for bicycles and pedestrians.

ACTIONS:

1. Amend ordinances to require that developers of new residential and commercial subdivisions along Route 1 and Route 100 install sidewalks or paved shoulders along the frontage of the development.
2. Ensure that the Public Services Department re-stripes crosswalks and paved shoulder lines on local public roads. Coordinate with State to ensure the same for all State roads.
3. Extend certain sidewalks where there are gaps between existing sidewalks and to other amenities such as Twin Brooks and the Post Office.
4. Upgrade signage indicating that vehicles must yield to pedestrians in crosswalks.
5. Consider installation of raised crosswalks and other traffic calming measures in some locations.
6. Improve and widen certain sidewalks.
7. Continue to work with State Department of Transportation for a traffic signal at the Route 100/Blackstrap Rd./Skillin Rd. intersection.
8. Implement recommendations of the Pedestrian/Bicycle Circulation Improvement Plan for Cumberland Center prepared by Gorrill-Palmer Consulting Engineers in June 2006.
9. Consider re-design of the Tuttle Rd./Kings Highway/Rt. 88 intersection to improve safety.
10. Extend sidewalk along Route 100 within developed areas.
11. Explore possible options for providing a sidewalk or trail from the town center and foreside to the Twin Brook Recreation Facility.
12. Ensure that the Route 88 drainage and paved shoulder project is completed.
13. Conduct neighborhood meetings to determine the desire for sidewalks in certain neighborhoods.

GOAL 5: Take steps to encourage residents to use alternate forms of transportation.

ACTIONS:

1. Explore the possibility of developing park-and-ride lots to encourage car-pooling or to provide parking for future rail or bus service.
2. Ensure that paved shoulders are maintained in good condition and are wide enough for bicyclists.
3. Stay abreast of proposed train expansion routes to ensure that an opportunity to locate a small station and parking area is not missed.
4. Survey residents to determine if the amount of bus usage would warrant the Town contract with the Metro system that currently serves Falmouth.
5. Consider off-street multi-use trails in certain locations.

Background

Transportation options in Cumberland consist of a mix of local and state roads (some of which have sidewalks and/or paved shoulders for bikers and pedestrians). There is no passenger rail or public bus system. The mix of road types is typical of that in other suburban/rural communities: mostly local roads with a few state roads that provide connections within the town and also facilitate through-traffic to other communities in the area.

Bicycle and Pedestrian Ways

Gorrill-Palmer Consulting Engineers prepared a plan in 2006 entitled, *Pedestrian-Bicycle Circulation Improvement Plan* for Cumberland Center. The plan is intended to serve as a master plan for pedestrian access within Cumberland Center and the goal of the plan is “to encourage walking and biking in the area by providing direct routes to destinations on safe and comfortable pathways.” The plan provides focus for capital investments and recommends locations for sidewalk upgrades, new sidewalk locations, crosswalks and internal sidewalk connections.

Some of the key recommendations from the plan include:

- Removal of crosswalks that do not connect to sidewalks on the other side of the road.
- Extend certain sidewalks where there are gaps between existing sidewalks and to other amenities such as Twin Brooks and the Post Office.
- Upgrade signage indicating that vehicles must yield to pedestrians in crosswalks.

- Consider installation of raised crosswalks and other traffic calming measure in some locations.
- Install appropriate lighting at crosswalks.
- Improve and widen certain sidewalks.
- Consider off-street multi-use trails in certain locations.
- Conduct neighborhood meetings to determine the desire for sidewalks in certain neighborhoods.

These recommendations are included in the Goals and Actions section of this chapter.

Road System

Roads are classified according to the functions they are intended to serve. These functional classifications include:

Arterials - highways that are intended to provide long-distance connections between towns and regional centers with volumes of traffic of between 5,000 to 30,000 vehicles per day. Arterials are divided between “principal” arterials and “minor” arterials¹³. In Cumberland, the two interstates and Route 100 fall into this classification.

Collectors – roadways meant to act as conduits between local or residential neighborhoods and arterials, where traffic is collected from local residential roads and delivered to the nearest arterial and has volumes from 1,000 to 5,000 vehicles per day. Collectors are divided into major and minor collectors in rural areas but in urban areas all collectors are considered urban collectors¹⁴. Route 88, Route 1, Route 9, Tuttle Road, Winn Road, Blanchard Road and Skillin Road are all minor collectors.

Local - roads intended to provide direct access to abutting properties and generally with volumes from 100 to 1,000 vehicles per day. All roads not classified by Maine DOT as arterials or collectors are considered local roads. The great majority of roads in Cumberland are local roads. Twenty years ago a little over 31% of the road system in Cumberland was comprised of arterial or collector roads and a little over 69% was made up of local roads. The miles of local roads have increased by almost 20% since 1986 while the arterials and collectors mileage has not increased so that now a little less than 28% of the road system is made up of arterial or collector roads.

¹³ Maine DOT rules governing driveways and entrances onto highways, also divides arterials into “mobility” arterials and “retrograde” arterials. A “mobility” arterial corridor is a rural arterial with a posted speed limit of 40 mph or more and which carries 5,000 or more vehicles per day for at least 50% of its length. A “retrograde” arterial corridor is a type of mobility arterial on which crash rates due to vehicles entering and exiting driveways exceed a certain level defined in the rules. Standards for driveway or entrance permits are tied to these distinctions.

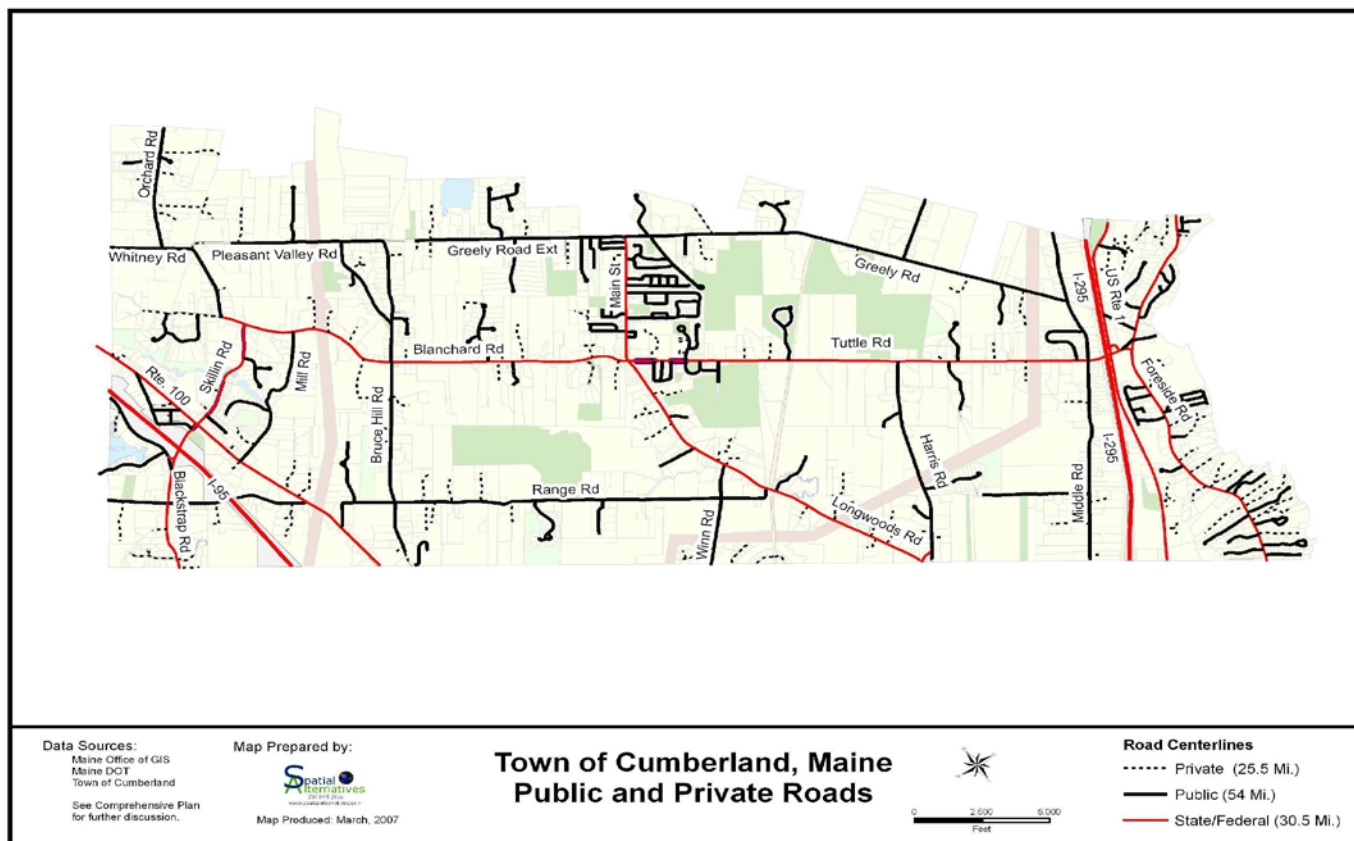
¹⁴ Generally urban and major collectors are considered state highways, and minor collectors are considered state-aid highways for purposes of determining winter and summer maintenance responsibilities.

DOT Road Classification - Cumberland, Maine	
Classification	Miles
Local	79.5
Minor Collector	4.50
Major/Urban Collector	14.27
Minor Arterial	2.51
Principal Arterial/Interstate	9.22
Total Roads	110

While Cumberland has two stretches of interstate running through town (I-295 and I -95) it has no direct access. There are access points to I-295 in Falmouth and Yarmouth, and access to I-95 from a Turnpike spur in Falmouth. This lack of direct access means that neighboring towns, in particular, Falmouth to the south, must handle all the traffic from the towns to the north heading south to the major employment centers in Portland and further south.

Ownership & Maintenance

About 84.5 miles (77%) of road in Town are publicly owned, either by the town or the state, while the remaining 25.5 (23%) miles are privately owned. The Town owns about 54 miles of road, or 49% of the roadways. The privately owned roads are typically small subdivision roads or private ways generally serving no more than a dozen residential lots.



The town data indicate that about 14 miles of roads have been accepted for ownership by the Town over the last two decades (1986 – 2009). Most of these roads are residential or commercial subdivision roads that do not connect to other roads, but instead terminate with a dead-end.

Over the past few years, the town has been reconsidering its policy of accepting all new roads as public roads as long as they are constructed to town standards. The expense of providing snow removal and to maintain these roads is considerable. A different concept has been put in place to address this concern: the town will consider accepting a *public easement* which *allows* (but does not require) the town to provide maintenance services.

Traffic Volumes

Traffic volumes are expressed as average annual daily traffic (AADT)¹⁵. AADTs are an indicator of the amount of traffic on the roads, but they are *average* counts and traffic varies by time of year and time of day. The interstates receive far and away the highest usage, with AADTs of above 10,000 up to 27,550. Route 100, Route 1, Route 88, Tuttle Road, Longwoods Road/ Main Street (Route 9), Blackstrap Road, Middle Road, Greely Road, Skillin Road and Blanchard Road fall into the next category with between 1001 and 10,000 AADTs.

¹⁵ These are estimated by extrapolating from Maine DOT's automatic traffic counters. Maine DOT operates only a limited number of automatic traffic counters.

Accidents

Maine DOT data from between 2001 and 2004 identifies two high crash locations within Cumberland.¹⁶ Identification of high crash locations typically indicate that traffic volumes are too great for the roadway or intersection design or controls, or that the roadway or intersection has one or more design flaws.

In 2001 and 2002 the intersection at Tuttle and Middle roads and the intersection at Route 100 and Skillin Road/ Blackstrap Road met the criteria for high crash locations with between 8 and 18 crashes apiece per intersection.

Cumberland High Crash Locations - # Crashes by Location, 2001 - 2007		
	Tuttle & Middle Road Int.	Gray & Skillin Road Int.
2001	12	18
2002	8	15
2003		12
2004		10
2007		11

Source: Maine DOT

Road Conditions

Pavement Condition Ratings

The engineering firm, Casey & Godfrey Engineers conducted a Pavement Management Update Study in 2005 to determine the existing condition of Cumberland's road network. They determined Cumberland's town-maintained road network is in "good" condition overall with an average pavement condition rating (PCR) of 3.51¹⁷. The overall condition of the network has improved slightly since 1998. In 1998 the overall rating was 3.34, also "good"; however, if no improvements to the system are made, by 2010 the condition is expected to drop to "fair to good" with a rating of 3.04.

¹⁶ Maine DOT measures potential safety problems by looking at total number of crashes in a location and by comparing this to the number that would be expected for the type of roadway or intersection involved and its traffic volume. From this, they calculate a "critical rate factor." Any location that has experienced at least 8 crashes over a three-year period and has a critical rate factor greater than 1.00 is considered a high crash location.

¹⁷ The PCR is based upon a 0 to 5 scale, with 0 being impassable and 5 being perfect. The scale reflects the structural integrity of the pavement. Approximately 335 sites were rated on Cumberland's 50 miles of roads, resulting in an average of almost seven rating sites per mile. The overall rating is determined by calculating the total roadway length in each of the condition ranges.

Pavement Condition Rating - Cumberland, Maine		
Pavement Condition Rating	2005 Miles	2010 Miles
Fair - Poor	4.67	11.10
Fair	3.23	6.30
Fair - Good	7.12	16.42
Good - Very Good	36.64	17.84
Unrated	58.34	58.34
Total Roads	110	110

Source: Casey & Godfrey Study

In terms of the town roads, in 2007 there were 34,685 linear feet of roadway in the poor condition ranges. By the year 2010, it is projected that a total of 53,615 linear feet of roadway will be in the poor condition ranges.

In order to offset this deterioration, the Casey & Godfrey report recommends a “pavement management approach” to road maintenance. Under this approach, fair to good roads are treated prior to

becoming poor. Overlays are applied to roads in the fair to good ranges “reducing the need for more expensive treatments, such as rehabilitation and reconstruction, to address pavement concerns.” The report indicates that this approach to roadway management is the most cost-effective over the long-term; however the Town is not able to fund that amount without significantly raising taxes.

Planned or Proposed Road Upgrades

According to Greater Portland Council of Governments' *Central Corridors Coalition Phase I Report*, completed in November 2003, Route 100, part of Route 9, Route 88, Winn and Blackstrap Roads are “backlog” roads. Highway backlog refers to those road sections identified as being in need of reconstruction or other capital improvements, to bring them up to modern safety standards and adequate structural capacity that meet MaineDOT standards¹⁸. MaineDOT has a goal of improving all deficient rural, principle, and minor arterials within 10 years, as enacted by law by the 119th Legislature in May 2000.

In November 2005 the Town applied to the PACTS for road rebuilding and/ or widening for the following roadways:

Foreside Road (Route 88) Drainage Improvements, Road Reconstruction & Shoulder Widening:

It is proposed to widen Foreside Road on both sides from the Falmouth/Cumberland Town Line to the Cumberland/Yarmouth Town Line to create minimum 11-foot wide travel lanes and 4' to 5' foot-wide paved shoulders for bicycle and pedestrian traffic. Phase 1 of the two-phased project will include the area from Schooner Ridge to the Falmouth Town line. Funding for the engineering costs associated with this work has been approved by the Town Council. Phase 2 will include the area from Schooner Ridge north to the Yarmouth Town line.

¹⁸For arterial roadways, the preferred 40-foot road profile is two 12-foot travel lanes and two eight-foot paved shoulders. For collector roads, MaineDOT aims for a 30-foot road profile, or two eleven-foot travel lanes and two four-foot paved shoulders.

Tuttle Road Reconstruction:

It is proposed to rebuild the top 12-inches of Tuttle Road between Route 9 and Middle Road to form a 30-foot wide roadway section with maximum 2% cross slopes and to upgrade guardrails and drainage as necessary. Additionally, it is proposed to construct a new 1.3 -miles long, 5-foot wide pedestrian walkway from Meadow Way where the existing walkway ends, to Twin Brook Recreation Area.

Current Road Policies

Road Acceptance Policy

Private ways not built to Town street construction standards shall not be accepted as a public way. If upgraded, the users may petition the Town Council to consider the acceptance of the road as a public way. The decision whether to accept a road as public infrastructure is up to the discretion of the Town Council. Roads offered for acceptance must at a minimum be properly described for legal recording and receive an inspection to confirm road and drainage structures have been constructed in accordance with the approved subdivision plans.

Dead End Streets

Written permission by the Planning Board shall be required for dead end streets classified as a Sub-Collector, Collector, or Commercial Access street. The maximum length of dead-end streets shall be limited to 2,000 feet; however, the Planning Board may allow longer lengths because of property configuration and/or topographical constraints. Where dead-end streets are needed or desirable, the Board may require the reservation of a minimum twenty (20) foot wide right-of-way for pedestrian and/or bicycle traffic.

Road Connection Policies

The Planning Board may require that additional right-of-way widths be provided if it determines that future extension of the street may occur. If deemed necessary, a subdivision may be required to provide at least two street connections to an existing public (or subdivision) street. If the Planning Board determines that future development will occur on land adjacent to or near a proposed subdivision, then the Board "shall retain the right" to require the developer to meet the requirements for collector street design and construction.

Private Roads Winter Maintenance Policy

In April 2005 it was recommended that the Town should only provide winter road maintenance to public roads that have been accepted by the Town or that if the Town is going to offer winter road maintenance to private roads, that such service not be limited to just certain private roads.

Public Parking

Cumberland has no designated on-street parking in Town. Generally parking provided on-site at commercial and civic locations is adequate. Certain lots or areas experience

peak demand during events and sometimes seasonally. Other areas that experience large parking peak demand include the Route 1 Chebeague lot, the Cumberland Fairgrounds, and the schools. Current parking supply at these sites appears to be adequate to meet the peak demand.

Cumberland has no local commuter Park n' Ride parking lots, but Park n' Ride lots exist in Yarmouth, Freeport and Falmouth at the following locations for use by Cumberland residents:

Falmouth at Maine Turnpike Exit 53

Yarmouth at Exit 17

Freeport at Exit 19

Freeport across from Eagle Motel on Route 1.

Public Transit

Rail Network

There are two railroad systems that run through Cumberland - the Guilford Rail System (Maine Central Railroad) and the St. Lawrence and Atlantic (SLR) – both of which are used for freight operations only. The “Downeaster” passenger rail service began service in December 2001, between Boston and Portland. Amtrak operates this service under contract with the State of Maine’s Northern New England Passenger Rail Authority (NNEPRA).

According to the *Coastal Corridors Coalition Phase I Report*, the state is evaluating extensions of “Downeaster” service to Freeport and then to Brunswick. Such future passenger service from Portland to Brunswick would include stations in Freeport and Brunswick. The MaineDOT’s proposal also includes downtown Yarmouth as a possible station location and considers an area in Yarmouth near Interstate Exit 16 between the rail track and I-95 as another feasible location for a passenger terminal. This site might serve as an inter-modal facility due to its close proximity to the nearby Chebeague Transportation Company parking lot and proposed future intercity bus service between Portland and Brunswick/Bath.

Bus & Car Services

Several bus systems provide bus service in the region – some regularly scheduled while others are on-demand.

Portland METRO, owned and operated by the Greater Portland Transit District, is the largest fixed-route transit system in the Portland area. It includes service into parts of Falmouth.

Concord Trailways provides intercity bus service to Boston, Bangor and along Maine’s mid-coast from the Portland Transportation Center (where the train arrives).

Vermont Transit offers bus service to New Hampshire, Massachusetts, and Eastern Canada from Portland.

Freeport Transit, Inc. is a private, for-profit corporation that provides public door-to-door transportation services, utilizing agency vans and volunteer drivers for MaineCare eligible appointments, in Cumberland County.

Regional Transportation Program (RTP) is a private, non-profit corporation that provides public door-to-door transportation services, utilizing agency buses and vans,

volunteer drivers, and the family and friends reimbursement program for MaineCare eligible appointments in Cumberland County.

Independent Transportation Network (ITN) is a non-profit, membership based transportation service for the elderly in which members schedule door-to-door rides at any time to anywhere within the service area in private automobiles driven by volunteers.

Recent transportation studies in the Greater Portland region suggest demand for intercity commuter bus services continues to grow in the area on the heels of rapid housing and population increases¹⁹. All studies recommend the need for commuter express bus service from Portland to Brunswick/Bath. The *Coastal Corridors Coalition Phase I Report* concludes that currently, existing land use regulations (minimum lot size and frontage requirements) discourage densities that could support transit development.

¹⁹ GPCOG's Alternative Modes Feasibility Study (1996), Greater Portland Transit District (METRO) Fixed-Route Study (1999), and the Cumberland County Commuter Bus Study Analysis (1999).

The following map shows existing sidewalks and paved shoulders in Town as well as proposed sidewalks along Route 1 and proposed pedestrian access along Route 100.



Byways Policy

The Planning Board shall require the provision of a byway²⁰ within a proposed development but has the authority to waive the requirement.

Relevant Transportation Plans and Reports

- *Central Corridors Coalition Phase I Report*, Greater Portland Council of Governments, November 2003
- *Coastal Corridors Coalition Phase I Report*, Greater Portland Council of Governments, July 2004
- *Alternative Modes Feasibility Study*, Greater Portland Council of Governments (1996)

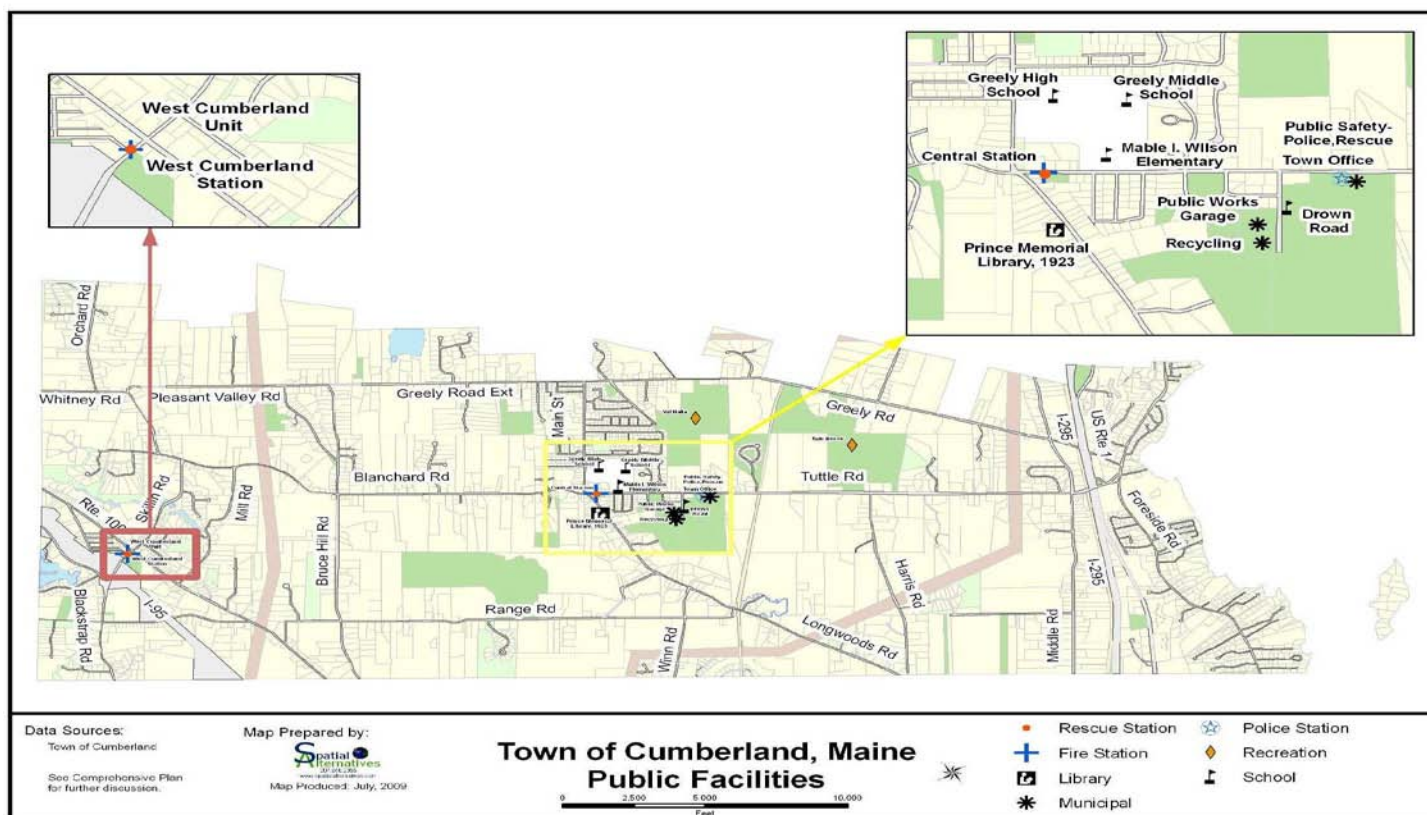
²⁰ Byways can be a sidewalk that meets MaineDOT sidewalk standards; a freewalk, which shall be 4 feet wide, shall consist of 2-inch thick asphalt with an 8-inch gravel subsurface and shall be separated from the paved portion of the road by a grassy esplanade with a minimum width of 4 feet; or a paved shoulder, which shall be constructed to the same road construction materials standards as the adjoining road and shall be contiguous with the roadbed and separated from the roadway by a painted, solid white line.

- *Fixed-Route Study*, Greater Portland Transit District (METRO) (1999)
- *Commuter Bus Study Analysis*, Cumberland County (1999)
- *Pavement Management Update Study*, Casey & Godfrey Engineers for Town of Cumberland, March 2006
- *The Route 100 Corridor Planning Process*, Gawron Turgeon Architects, 2007
- *Pedestrian/Bicycle Circulation Improvement Plan for Cumberland Center*, Gorrill-Palmer Consulting Engineers, June 2006

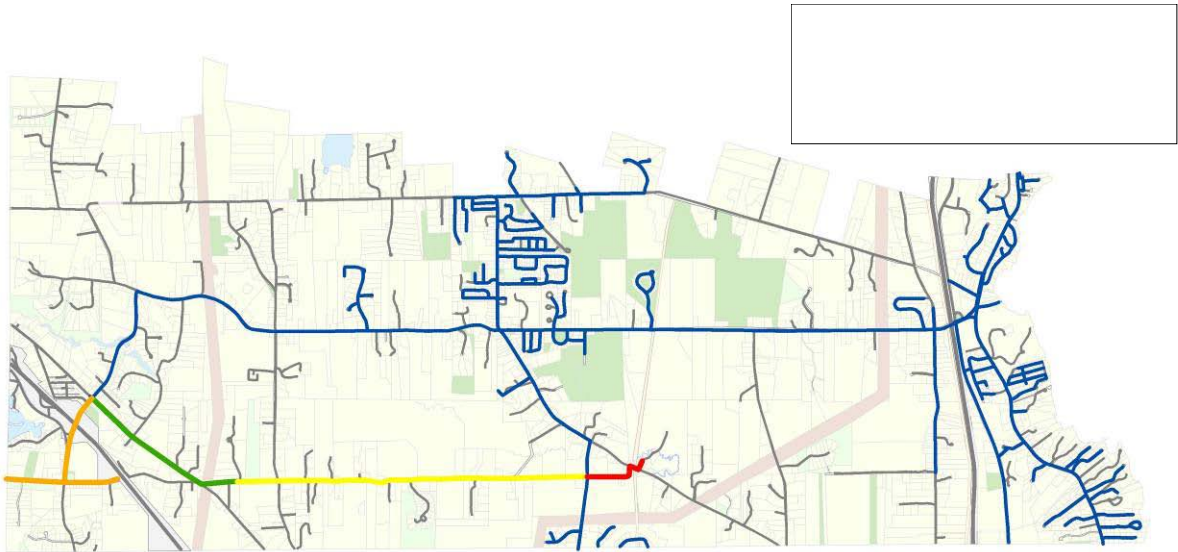
CHAPTER 5 - Public Facilities

A community's public facilities typically include buildings (e.g., schools, public safety buildings, library, town hall, recreation facilities, sidewalks and trails) and public utilities (water and sewer). In addition to providing municipal services to residents, the availability and location of public facilities can influence the pattern of growth. When zoning and public facilities are considered together, municipalities can achieve the desired patterns of development.

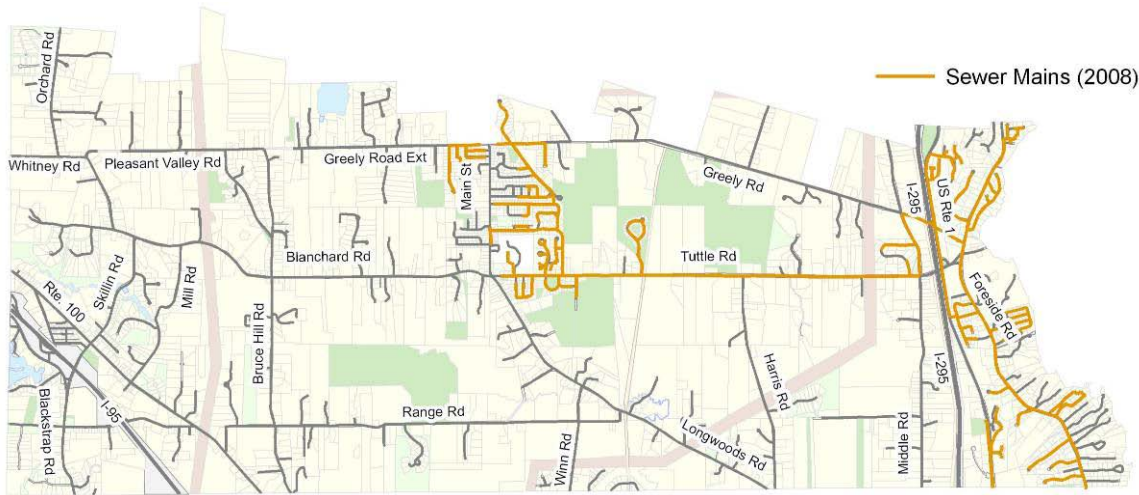
Most of Cumberland's public facilities are located in the three designated growth areas. In the town center are all of the schools, the library, fire station, police station, town hall and numerous recreation facilities; public water and sewer is available to almost all of this area. In West Cumberland there is another public safety building, a recreation building and additional playing fields; this area is partially served by public water and there is no public sewer. The third growth area is along the Foreside including Route 88 and Route 1. There are no municipal buildings located in this area, however there is public water and sewer.



Public Water Supply



Public Sewer Map



2009 Comprehensive Plan Public Facility Goals and Actions:

GOAL 1:

Continue to provide high quality municipal services to town residents in the most cost efficient way.

ACTION 1:

Continue to explore further opportunities for regional consolidation of services.

GOAL 2:

To provide community facilities sufficient to meet the needs of the town government and its citizens. Examples include town buildings, Val Halla Golf and Recreation Center, Twin Brook Recreation Center, the Rines Forest, and the schools.

ACTIONS:

1. Explore opportunities for oceanfront access.
2. Consider assisting in the development of a community center for use by all age groups in the town.

GOAL 3:

Consider expansion of the public water and sewer system so that environmentally sensitive areas are protected; to stimulate or provide for economic development; and to provide safe drinking water to areas that have had water quality problems in the past.

ACTIONS:

1. Expand public water along Blackstrap Road and along Route 100 north to the Gray town line.
2. Extend water to the Corey Road Business Park.

GOAL 4:

Encourage higher density development to areas which are served by public water and sewer.

ACTION 1:

Consider providing a density bonus for developments that agree to extend or connect to public water and sewer.

GOAL 5:

Manage growth so that public services can be effectively and efficiently provided.

ACTIONS:

1. Continue to monitor the effectiveness of the Growth and Impact Fee Ordinance.
2. Recommend to the Town Council that new subdivision roads not be accepted as public roads.

BACKGROUND

Water Supply:

Public water supply in Cumberland is provided by Portland Water District (PWD). The PWD is a quasi-municipal corporation. An elected Board of Directors oversees the functions of the district, and is responsible to approve budgets, and make policy decisions. Both capital and operating costs of PWD's systems are financed by user fees paid by all customers.

The Town or the developer pays for expansion and then turns the operation and maintenance over to PWD. Control of the water system is not a function of the Town of Cumberland.

PWD services Cumberland and 10 other Greater Portland communities - Cape Elizabeth, Cumberland, Falmouth, Gorham, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, and Windham -- with water from Sebago Lake. PWD serves 47,000 customers (nearly 200,000 people) in this 140 square mile area.

Public water is currently supplied to 1,560 accounts in the town. Service is provided through most of the Foreside section of town along Foreside Road and to many, but not all, of the residential roads off Foreside Road. Water is also along most of Route 1 except for a small gap between the two office commercial districts. Water extends from Route 1 down Tuttle Road to the center and connects water to two subdivision roads: Chet's Way and Crossing Brook Road. Approximately ½ of Middle Road is also on public water. In the center, water is provided throughout most of the neighborhoods including along Greely Road to Mere Wind Drive.

In 1991 water was extended from Main Street to the Cumberland Fair Grounds at the request of the Cumberland Farmers Club who paid the expense of extending the water lines. In 2007 and 2008 the town continued the water line from the Fair Grounds to Skillin Road and up to Route 100. In 2009, the water line was extended along a portion of Route 100 (from the Skillin's Greenhouse to just below the Mill Road intersection and also along Range Road.

Future Extensions

The town is considering connecting a water line from Winn Road along Cross Road to the commercial district on Route 9/ Longwoods Road to provide a stable water source for commercial development in that location.

The area around Upper Methodist Road and Goose Pond Road has some contaminated wells so the town may run the public water along Skillin Road from Route 100 to these roads to mitigate the contamination.

Additional water line extensions for residential development occur when developers propose them and the Portland Water District accepts them. The Portland Water District does not permit speculative water line expansion.

Protection of the Water Source

Sebago Lake water is clean enough to be exempt from the expensive filtration process required with most surface water sources. The state has determined that the water quality in Sebago Lake is at *moderate risk* of contamination. The most significant risks to long-term protection of Sebago Lake, according to the state of Maine, are boating and ice fishing in Lower Bay and shoreland development.

In order to protect Sebago Lake and preserve the quality of the water supply, PWD owns more than 2,500 acres of land around the intake at the southern end of the lake and leads a number of environmental protection efforts, including community outreach and lake monitoring programs.

Sewerage

The majority of homes in Cumberland treat sewerage with subsurface waste disposal systems (individual septic systems). However, sewer lines run along Foreside Road and Tuttle Road up to Cumberland Center providing public sewer service to those areas. Currently there are approximately 1000 sewer accounts, meaning approximately 35% of the household units in Town are on the public sewer system. The service area includes Foreside and Cumberland Center but not all streets in those areas have service (see map) and not all homes along existing sewer lines have hooked into the system.

In 1997, sewer was extended from Route 88 to the Cumberland Business Park on upper Route 1. The sewer was again extended in 2006 from the Falmouth Town line on Route 1 up to the Cumberland Foreside Village Subdivision. The system has had an average increase in new customers of about 3 – 4% per year over the last decade.

New users of the system have been mostly from new subdivisions developed along the existing sewer lines. There are no plans for future expansion of the system however some consideration has been given to expanding from Winn Road to commercial district on Route 9/ Longwoods Road.

The current capacity of the sewer system is 48,600 gallons/day. Current usage is 21,000 gallons/day. It is estimated that if all the homes that could hook into the system did so (meaning those homes along or in close proximity to the existing lines), the system would be at about 85% of its capacity. The Town maintains the system's capacity at a level that could serve all users who could hook up to the system.

The Falmouth treatment plant provides sewer treatment. Cumberland owns 30% of the Falmouth treatment plant. The Town of Falmouth provides maintenance of the

treatment plant and PWD manages the system billing. The treatment plant discharges into the Presumpscot River estuary.

The residents who are hooked up to Town sewer (the users) pay for the operating and capital costs of the system. "Sewer units" are sold for \$2,000 each to cover the capital costs of the system when a home or business hooks up to the system. User fees are paid monthly to cover the operating cost of the treatment plant. Also, a readiness-to-serve charge of \$30 per month is assessed to holders of sewer units that are not being used.

In October 2008, the Town Council passed an incentive program to encourage no-sewer users to connect to the system. The connection cost (which ranged from \$2000 to \$8000 depending on location) was waived. This program resulted in 49 new users. The goal is to reach the point where the amount of money the Town is paying to the Portland Water District is equal to the amount of fees the Town collects, or to at least to minimize significant annual increases. Approximately 50 to 100 new users are still needed for this goal to be reached. Over the next several years, the fee to hook up will rise each year until it is back at the full rate.

The sewer system and the Town's storm water drainage system are completely separate.

Drainage

The drainage system in Cumberland is a mix of public infrastructure installed over the last fifteen to twenty years, and private stormwater management systems installed as part of subdivision and site plan development.

Collection System

The public drainage collection system consists of 31 outfall pipes, 40 manholes, 309 catch basins, 126 culverts, 280 storm drains, 12 detention ponds and four outlet control structures. These structures direct stormwater flow to natural drainage systems (ponds, wetlands, streams, and gullies), which ultimately discharge into Casco Bay.

Stormwater Runoff Regulations

The general regulations and the shoreland zoning provisions of the zoning ordinance contain various stormwater regulations but the primary stormwater regulations are contained in the site plan review standards (Sec. 206.8.7) and the subdivision ordinance (Section 9). Though the language of the two sets of standards differs, they have very similar requirements.

Both require a stormwater management plan that shows the proposed drainage and site infrastructure to manage the drainage. Both also call for the peak rate of flow from the site after development to not exceed the predevelopment rate for up to a 25-year storm event; require the design of the stormwater system to accommodate upstream drainage; specify that on - and off-site downstream channel or system capacity must be sufficient to carry the flow; and require sediments and other pollutants be limited through appropriate management practices to prevent adverse downstream water

quality impacts. The subdivision ordinance contains more detailed design standards, materials standards and general construction requirements.

In 2003 the Town of Cumberland's urban area became regulated by the Environmental Protection Agency and later the Maine Department of Environmental Protection under the National Pollution Discharge Elimination System (NPDES) program for storm water discharge. Cumberland was required to submit a Notice of Intent (NOI) to be covered under a five (5) year General Permit allowing storm water discharge to the waters of the State of Maine. In 2008 Cumberland filed another NOI for a renewed five year general permit and as part of the newest permit, the Town was required to develop and implement a Stormwater Management Plan, which was submitted to the Maine DEP on November 17, 2008.

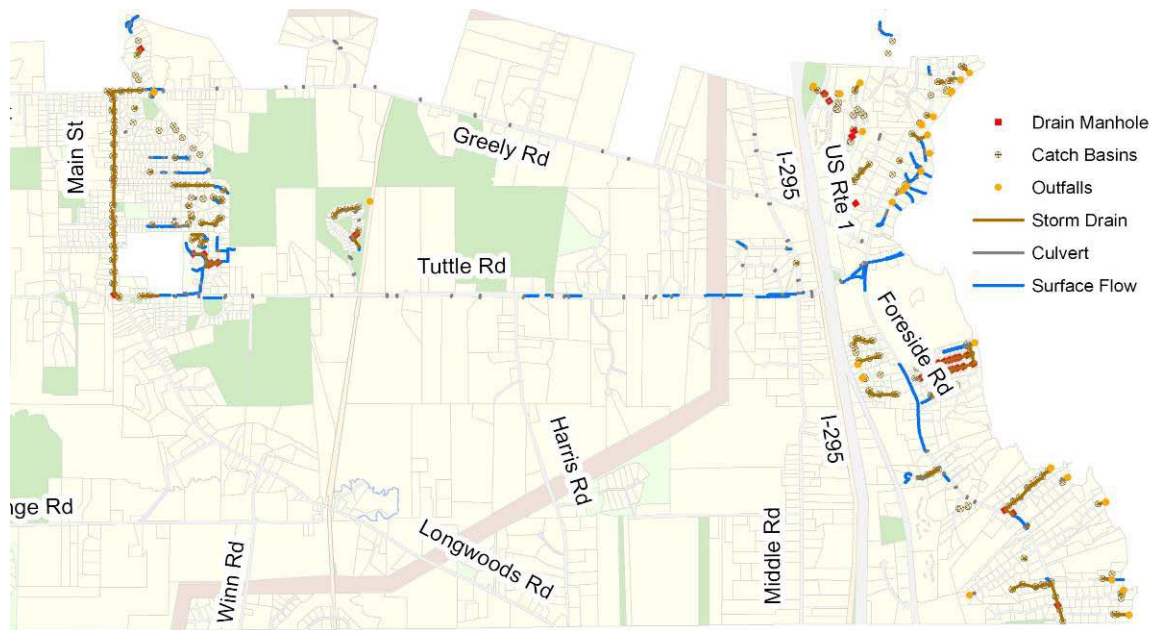
Cumberland's Stormwater Management Plan defines six (6) Minimum Control Measures (MCM's) that specify generally what the Town will do to address stormwater pollution impacts to receiving waters in the Town's urban area. These MCM's include public education and outreach; public involvement and participation; illicit discharge detection and elimination; construction site stormwater runoff control; post construction stormwater management in new development and redevelopment; and pollution prevention/good housekeeping for municipal operations.

The goal of the NPDES permitting program and Cumberland's Stormwater Management Plan is to mitigate and minimize pollution impacts from non-point source stormwater runoff by managing the municipal storm drain system to the best extent practical. This is intended to be achieved by implementing the six MCM's and the associated Best Management Practices (BMP's) as they relate to stormwater runoff.

The BMP's include a wide range of practices that will change the way stormwater runoff is perceived and managed to mitigate pollution impacts. These BMP's include educating the public on how their activities may negatively impact stormwater runoff and how they can change their activities or practices to minimize or mitigate pollution impacts. BMP's also include the adoption of municipal rules that require the good management practices of developments and landowners within the urban area as well as good housekeeping by municipal operations, such as public works garages and other high impact municipal operations. The BMP's also require construction operations to provide erosion and sedimentation control during their construction activities as well as regular inspection of erosion control measures for functionality. Additionally BMPs require that municipalities provide regular inspection, maintenance and repair of their storm drain infrastructure which will minimize impacts to receiving waters.

Cumberland has begun the implementation of BMP's or action items of the first year of the Stormwater Management plan, (July 1, 2008 to June 30, 2009) and is currently on track to meet the required deadlines. It is anticipated that the cost to Cumberland will exceed \$40,000 in FY 09 and \$35,000 in FY10.

Stormwater Drainage System



Solid Waste Management

The Town instituted a pay-per-bag system of trash collection in October 2005. Pine Tree Waste (a private company) collects waste contained in purchased garbage bags on a weekly basis. In 2008, the Town also began a program of curbside single-stream recycling. This is operated by EcoMaine – a non-profit waste management company owned and operated by 21 municipalities in Southern Maine. It provides services to a population of 240,000 with three waste management facilities: a waste-to-energy plant, a landfill/ashfill site and a recycling operation.

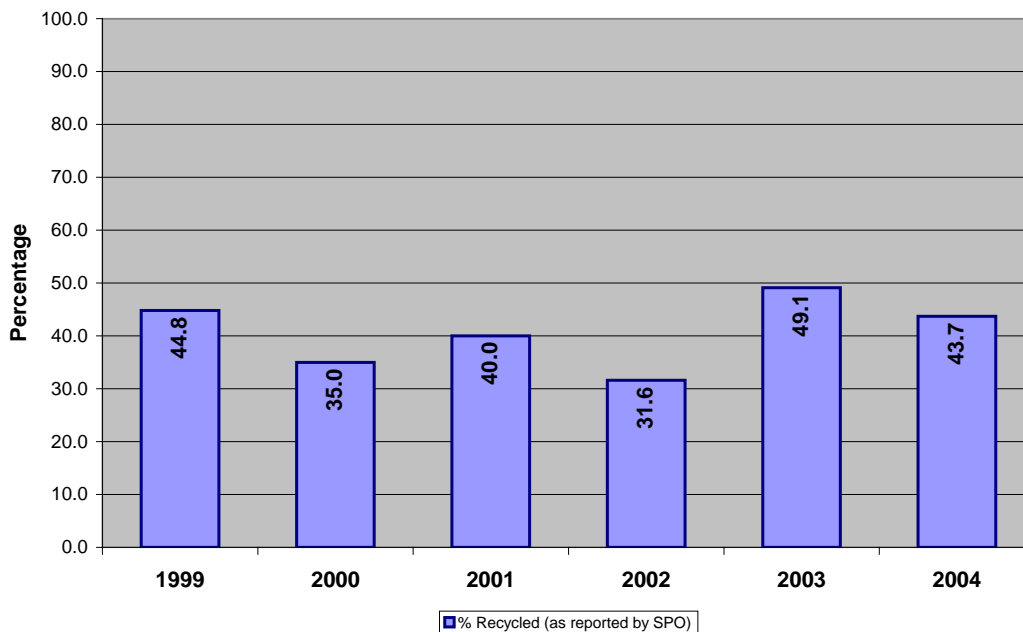
The Drowne Road public works garage accepts recyclable drop-offs such as automotive batteries and motor oil. The Drowne Road facility also accepts yard debris and brush for disposal. The yard debris is chipped and then sold for biofuel. The Town maintains a capped landfill at the end of Drowne Road. The landfill has groundwater and surface water monitoring wells to ensure water quality. The information is tested annually and the results are submitted to Maine DEP.

In past years, the Town collected hazardous waste materials in conjunction with other area Towns. It also offered “universal waste” (e.g., televisions, computers, microwave ovens) collection two times a year. Both those programs have not been funded in the past fiscal year due to budget constraints. Residents who need to dispose of these wastes must now travel to Portland to the Riverside Recycling facility. The Town does still offer bulky waste (usually large wood or metal pieces) collection two times a year. In 2004 the total solid waste management cost, as reported to the State Planning Office, was \$742,926, which works out to a program expense of \$103.78 per person. In fiscal year 2005 the solid waste budget rose to \$828,166 and in FY 2006 it went up to \$999,278. For FY 2007 the budget was reduced to \$894,082 (due to the loss of Chebeague Island). The current (FY 2008-09) budget is \$738,937. As more waste is recycled, the Town’s cost is reduced.

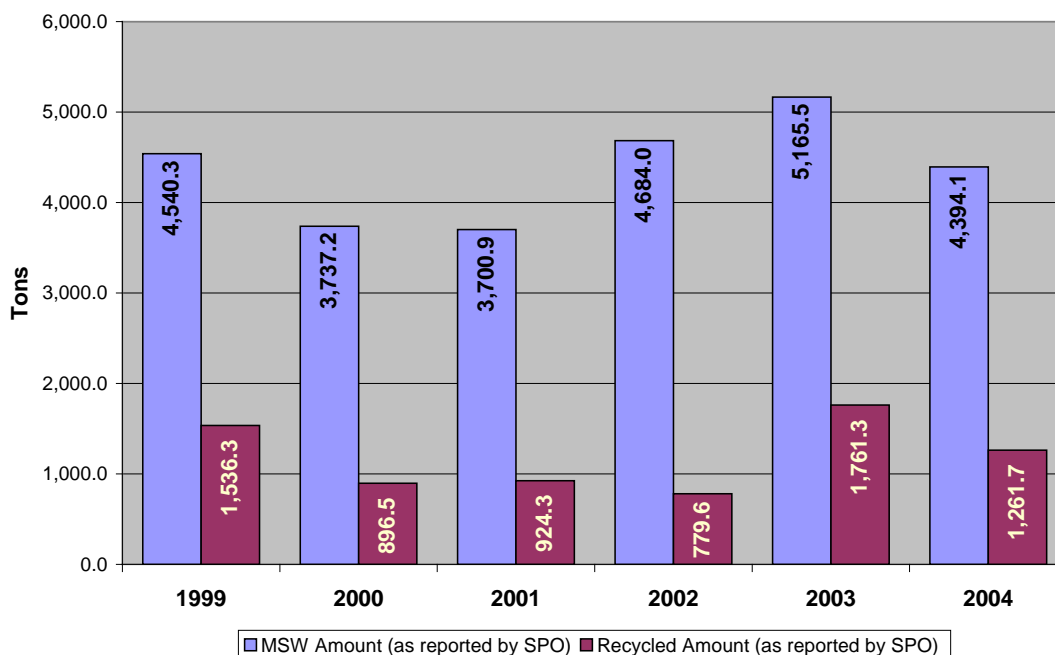
Recycling

The State Planning Office collects annual data from municipalities about solid waste and recycling and determines an adjusted recycling rate²¹. The 2007 adjusted recycling rate for Cumberland, the most recent year for which data is available, was 61.76 %. The State's goal is for municipalities to recycle at least 35% of its waste.

Cumberland Recycling Rates



Solid Waste & Recycling



²¹ The recycling rate is a mathematical calculation that reflects the tonnage of recyclables divided by the total tons of municipal solid waste generated within a community, plus a credit of 5% for the recycling done through the bottle bill and a credit of up to 10% for various composting efforts.

Municipal Departments

Municipal line departments include administration, police, fire/rescue, public services, Town clerk/vehicle registration, planning, assessing, code enforcement, library and Val Halla. Each department has an annual operating budget, but additional, significant expenditures are included in the Town's five year capital budget. The Town currently has nearly 50 full-time-equivalent positions in town government. Additionally, the Town has about 275 part-time employees with the fire/rescue, public services and elections departments. This number does not include the many board and committee volunteers.

The Town owns fourteen buildings with a total value (including contents) of over \$13 million. These include the town hall, the library, two fire stations, three garages, a portion of the Val Halla Club house, and other maintenance and storage related buildings.

In addition there is a 30 unit senior housing facility that is owned and operated by the Cumberland Housing Authority. The Housing Authority utilizes town employees, these include the Planner, who serves as the Executive Director, the Planning/Codes/Assessing Administrative Assistant who handles rent collection and leasing of the units, and the town maintenance worker who either performs or oversees repairs and maintenance of the units.

Fire & Rescue

In early 2009, the Town Council merged what were two separate public safety departments: Fire and Rescue. Volunteer firefighters were cross-trained as EMT's. The number of part time (volunteers) in this combined department is 75. The number of paid positions is 4. This includes a part time fire chief, a full time battalion chief, 1 firefighter/paramedic and 1 firefighter/emt.

The Fire Department maintains 2 fire stations – the Central Station in Cumberland Center and the West Cumberland station on Blackstrap Road.

The department has three fire engines, 1 ladder truck, 1 heavy rescue squad, 2 ambulances and 2 staff vehicles.

The table below shows the increase in calls for service over the past 7 years:

Call Types	2002	2003	2004	2005	2006	2007
Structure Fire/Smoke in bldg/chimney fire	36	27	39	30	27	35
Vehicle crash/fire	76	78	52	49	60	48
Mutual Aid	80	69	80	63	68	98
EMS	118	94	68	86	116	133
Other	266	215	276	314	301	278
Year End Incident Response	576	483	515	542	572	592

Source: Town of Cumberland

Over the 2002 – 2006 timeframe, the Fire Department responded to an annual average of about 32 structure fire or smoke calls. In that same period the department responded to about 63 vehicle related calls (crashes and fires) on average per year, an average of over 70 mutual aid calls per year, and 96 EMS call per year. Additionally the Fire Department responded to 1372 “other” calls over the five years, ranging from water rescues to fire alarm activations. On average the Department responded to over 537 calls per year in that timeframe. The number of calls per year has been fairly consistent over the 2002 – 2006 timeframe and do not seem to indicate any strong trends.

The calls for the Cumberland Rescue have fluctuated over the years as a result of the variation in the number of mutual aid calls prior to and following the establishment of the regional paramedic program.

Cumberland Rescue

Year	Medical Calls
2002	903
2003	910
2004	810
2005	610
2006	737
2007	626
2008	636

Police

The Police Department includes a chief, lieutenant, and 8 sworn officers (one of whom serves full time as a high school resource officer) and an administrative assistant. The Police Department operates out of one station located at Town Hall in Cumberland Center. In 2008, dispatching service was moved to the Cumberland County Regional Communications Center in Windham to reduce costs.

Police Calls

	03-04 YR	04-05 YR	05-06 YR	06-07 YR	07-08 YR
Total Calls for Services	10,302	9,182	9,920	10,387	10,926
Arrests	142	171	184	210	158

Source: Town of Cumberland

In addition to calls for service from local residents, all public safety departments provide and receive mutual aid from surrounding towns.

Public Services

In 2007, the departments of Public Works and Recreation and Community Education were combined into one department called Public Services. This created improved efficiency of personnel and equipment resources. Employees of this department include the following full time employees: a department head, public works foreman, parks foreman, 6 equipment operators, 1 mechanic/operator, 2 administrative assistants, and a community services/assistant recreation director.

Roads

The department maintains nearly 50 miles of Town roads and an additional 18.97 miles of state roads. The Department utilizes the following vehicles and equipment for this maintenance: 11 plow and dump trucks, 2 street sweepers, 2 front end loaders, a loader/backhoe, an excavator, a bulldozer, a chipper, a tractor for roadside mowing, a roller, 3 trailers and 3 pick up trucks.

Solid Waste

The department oversees solid waste collection and recycling programs.

Administration

The Administration Department includes the Town Manager, Operations Director, Finance Director, Assistant Finance Director, and Administrative Assistant.

Town Clerk

The Town Clerk's Department includes the town clerk/human resources director, a deputy town clerk, and three assistant clerks. This department handles all vehicle registrations, tax collection, licensing and elections.

Planning, Assessing and Code Enforcement

These are three separate departments that share a full time administrative assistant. The assessor and code enforcement officer work ½ time in Cumberland and ½ time in Yarmouth. The planner is part time.

The Code Enforcement Department is supplemented with part time electrical, plumbing, and building inspectors, including the Fire Chief who is a licensed building inspector.

Library

The First Social Library of Cumberland was founded shortly after Cumberland became a town on March 19, 1821, and the library's book collection was housed in private residences. In 1921, the joint will of Carrol D. and Annie L. Prince of Woodfords listed a bequest of \$35,000 to the town library, and Prince Memorial Library was incorporated in November 1921. The library opened to the public on January 7, 1923, and more than 600 books from the early Cumberland library joined the new books on the shelves. Operations were funded through the bequest and annual appropriations from the Town of Cumberland. In 1959, a 40-foot-by-20-foot addition was donated by Paul E. Merrill in memory of his parents, Mr. and Mrs. Wallace Merrill. In 1968, the Town of Cumberland

assumed the assets and responsibilities of the library and in 1972 North Yarmouth, whose residents had always used Prince Memorial Library, began contributing to its support. In 1982 the library was made a department within Cumberland town government, under the direct supervision of the town manager. A 1985 consultant's report recommended expanding the library, and Cumberland voters and the Cumberland Town Council authorized a \$700,000 bond issue. Groundbreaking for the 8,100-square-foot addition occurred on October 10, 1986, and the new building was dedicated on October 1, 1987. The Prince Memorial Library Young Adult Challenge, launched on January 18, 1995 after an anonymous pledge of \$35,000, resulted in the 728-square-foot Young Adult Room, which was dedicated on April 3, 1996. Facility improvements in recent years include replacing the roof; expanding and paving the parking lot; paving the paths between the parking lot and the library; adding air conditioning; replacing the windows in the original building; interior and exterior painting; gutting the basement; removal of all shrubbery around the original building and improving foundation drainage; and repointing and waterproofing the original masonry. The library started FY2008-09 with 8,605 patrons. The library has four full-time and six part-time staff members, and a contract maintenance crew. Library space totals approximately 11,000 square ft.

Val Halla Golf and Recreation Center

The Val Halla Golf and Recreation Center consists of a municipally-owned 18 hole golf course, club house, small dining facility and 4 tennis courts.

Information Technology

The Information Technology department consists of one full time employee who is responsible for maintaining the town's computerized infrastructure of four servers and multiple printers and plotters and provides desktop support to over 60 users in multiple locations. The position handles all programming and equipment operations for Channel 2, public access television and assists in the administration of the town's sewer system.

Capital Improvement Planning

The Town Charter requires that the Town Manager, in conjunction with the Planning Board, prepare and submit a 5 year capital improvement plan (CIP) to the Town Council annually. The plan must include a general summary, a list of all projects to be undertaken in the next five years, cost estimates and financing recommendations, annual operating costs and an explanation of how the CIP reflects the goals of the comprehensive plan. There are three categories of "improvements". They are: 1) *Obligations* which are the debt obligations that have been taken on and that must be paid annually as part of the budget; 2) *Responsibilities* which consists of maintaining town buildings; maintaining and replacing vehicles and equipment, and maintaining and providing needed infrastructure such as roads, bridges and drainage ways; and 3) *Desirability* which are investments made to improve the quality of life for town residents. Examples of this are the purchase and conservation of the Rines Forest property, bike and pedestrian paths and the purchase of land for the Twin Brook Recreation Center and its improvements.

Schools

The Town of Cumberland and the Town of North Yarmouth make up the Maine School Administrative District #51. The District includes 1 school for grades 1-3, 1 school for fourth graders, 1 school for grades 5 and 6, 1 middle school for grades 7 and 8 and 1 high school for grades 9-12. With the exception of the school for grades 5 and 6, all other school buildings are located within the Town of Cumberland. The MSAD is governed by an elected Board of Directors.

CHAPTER 6 - FISCAL CAPACITY

The purpose this chapter is to assess the town's ability to finance necessary capital and operating expenses to meet anticipated growth over the next 10 year planning period. Simply stated, each year the Town Council must approve a budget that meets the needs of the municipality with the least amount of impact to the taxpayers. When revenues increase from year to year, the process is less difficult, but when revenues decline, as they have the past two years (due to a downturn in the economy resulting in less property and vehicle excise tax revenue) the process becomes very challenging.

Cuts have been made each of the last three years by:

- Sharing services with the County (dispatch service) or neighboring municipalities (EMS service);
- Reducing the number of employees and the amount of employee benefits;
- Cutting back on capital improvements such as road maintenance and building projects, and;
- Delaying other capital expenditures such as vehicle replacements.

With improvements in technology, certain functions previously performed by employees, such as vehicle re-registrations, can now be done by residents on-line. At some point however, cost saving measures will not be able to make up for a continued loss in revenues. Therefore, the town has been actively working to attract new, non-residential development to the town in an effort to increase revenue without increasing the cost of services such as education and other increases associated with residential development.

Key Findings:

- Education makes up the largest category of town expenditures. In 2006 education and library expenditures comprised 52% of the total budget. Overall spending on education almost doubled (97% increase) between 1997 and 2006.
- Approximately 4% of the tax base (including vacant parcels) is zoned commercial and industrial, and the remainder is residential.
- Total revenues for the town in 2006 were almost \$22 million, of which about \$17.4 million came from various taxes. The remainder came from inter-governmental transfers²² (\$1.2 million), charges for services (\$866,000), license and permit fees (\$196,000) and "other" (\$2.3 million) which includes rental income, grants, contributions, and investment earnings among other things.
- The Town's capacity to borrow exceeds its current level of borrowing. Cumberland's debt level is well below the state legal limit for borrowing and is also below the "rule of thumb" level (debt should not exceed 5% of the state's assessed valuation or 5% of the per capita income). As of 2006, the debt was about 1.14% of the state's estimated valuation and per capita debt was calculated to be almost 5% of per capita income.

2009 COMPREHENSIVE PLAN FISCAL CAPACITY GOALS AND ACTIONS:

GOAL 1: Continue to provide increased opportunities for non-residential development in order to shift some of the tax burden from residents to commercial taxpayers.

ACTIONS:

1. Consider adopting more flexible zoning that would allow for mixed use developments that are compatible with the existing uses.
2. Consider establishing a Tax Increment Financing District at the Doane property to encourage development.
3. Consider extending water and sewer to the Highway Commercial district on Longwoods Road to facilitate commercial development.
4. Consider the pre-permitting of commercial lots or business parks in order to expedite commercial projects while still following all public notice and ordinance procedures.

GOAL 2: Encourage the town to explore revenue sources other than property taxes.

ACTIONS:

1. Continue to ensure that permits and fees cover the costs of administering them.
2. Continue to ensure that the cost for providing emergency medical service is at the reasonable and customary level for insurance reimbursement.
3. Explore other possibilities for reimbursement for services provided by the town.
4. Explore opportunities for leasing town buildings and facilities.
5. Continue to encourage department heads to apply for grants from state and federal agencies as well as from private organizations to assist in funding capital improvements and equipment.
6. Continue to monitor the effectiveness of the Growth Ordinance and Impact Fee Ordinance.

GOAL 3: Continue to explore cost saving measures.

ACTIONS:

1. Pursue further regionalization of services with neighboring towns.
2. Consider further use of the County for shared services.
3. Recommend to the Town Council that new subdivision roads be accepted as public easements rather than as public roads.

BACKGROUND:

Property Value & Property Taxes

The following tables show the assessed value of taxable property in Cumberland from 1995 to 2009. The first table reports the actual value assessed for that tax year and does not account for inflation. The second table is adjusted to 1995 dollars and thus accounts for inflation.

Assessed Value

Each year the town determines the value of real estate property and personal property in town, and assesses taxes based on those values. The 2009 assessed value of taxable property in Cumberland was \$1,135,822,000. The state requires municipalities to adjust its valuation based on market changes. Municipalities may not allow assessed value to be below 90% of the state's valuation. In order to stay current with the market values, revaluations are conducted when needed. The cost to conduct revaluations (in both dollars and time) to the municipality is considerable. In addition, residents often misunderstand that a revaluation does not increase revenue to the town; a revaluation serves to more equitably apportion the tax burden among properties based on market changes.

In years when the town has not conducted a revaluation of property, the state's estimate is a better reflection of true market value of the town's property.

Comprehensive property revaluations were conducted in 1997, 2003 and again in 2008. In 1997 the average value of property increased about 22.5%, in 2003 it increased by 49%, and in 2008 it increased by 38%.

Annual increases in total local assessed valuation, in years when a revaluation has not been done, are attributable to new houses, commercial development and improvements to existing property.

Assessed Value - Cumberland, Maine (dollar amounts expressed in thousands)					
Tax Year	Town Taxable Assessed Value	State Est. Actual Taxable Value	Assessed Value as % of Actual Value	Assessed Value % Change	State Est. Value % Change
1995	\$391,765	\$428,450	91.40		
1996	\$400,228	\$444,700	90.00	2.2%	3.8%
*1997	\$490,112	\$470,050	104.30	22.5%	5.7%
1998	\$487,731	\$489,500	99.60	-0.5%	4.1%
1999	\$502,171	\$508,100	98.80	3.0%	3.8%
2000	\$502,092	\$508,100	98.80	0.0%	0.0%
2001	\$517,980	\$545,600	94.90	3.2%	7.4%
2002	\$539,158	\$603,100	89.40	4.1%	10.5%
*2003	\$803,744	\$664,350	121.00	49.1%	10.2%
2004	\$823,046	\$764,550	107.70	2.4%	15.1%
2005	\$844,200	\$894,400	94.40	2.6%	17.0%
2006	\$859,966	\$1,053,530	81.60	1.9%	17.8%
2007	\$884,175	\$1,193,700	74.07	9.2%	11.33%
*2008	\$797,092	\$1,044,000	76.34	9.0%	8.74%
2009	\$1,135,822	\$1,322,500	85.88	1.4%	1.26%
(*) Revaluation					
Source: Cumberland Assessor's Office & Maine Revenue Services					

Because assessed values are used to determine proportionate share of tax for a given year, the values are not typically adjusted for inflation for comparisons over time. But when looking at property value trends over larger timeframes it is useful to consider the “real” dollar value by adjusting for inflation. In the following table, the town’s assessed taxable value and the state’s estimated taxable value have been adjusted to **1995** dollars.

Since 1995, the local assessed valuation has typically grown by a few (2 – 4) percentage points each non-revaluation year. However, when adjusted for inflation the assessed value has grown very little most years and has often decreased.

Tax Rates

The tax rate for the town is set each year based on the value of property within the town and how much is needed to meet the annual budget. The tax rate is calculated by dividing the budget amount by the total assessed value of taxable property. The result is the “mil rate” which is expressed as the dollars of tax per \$1000 of valuation. The 2009 tax rate is \$14.00 per thousand.

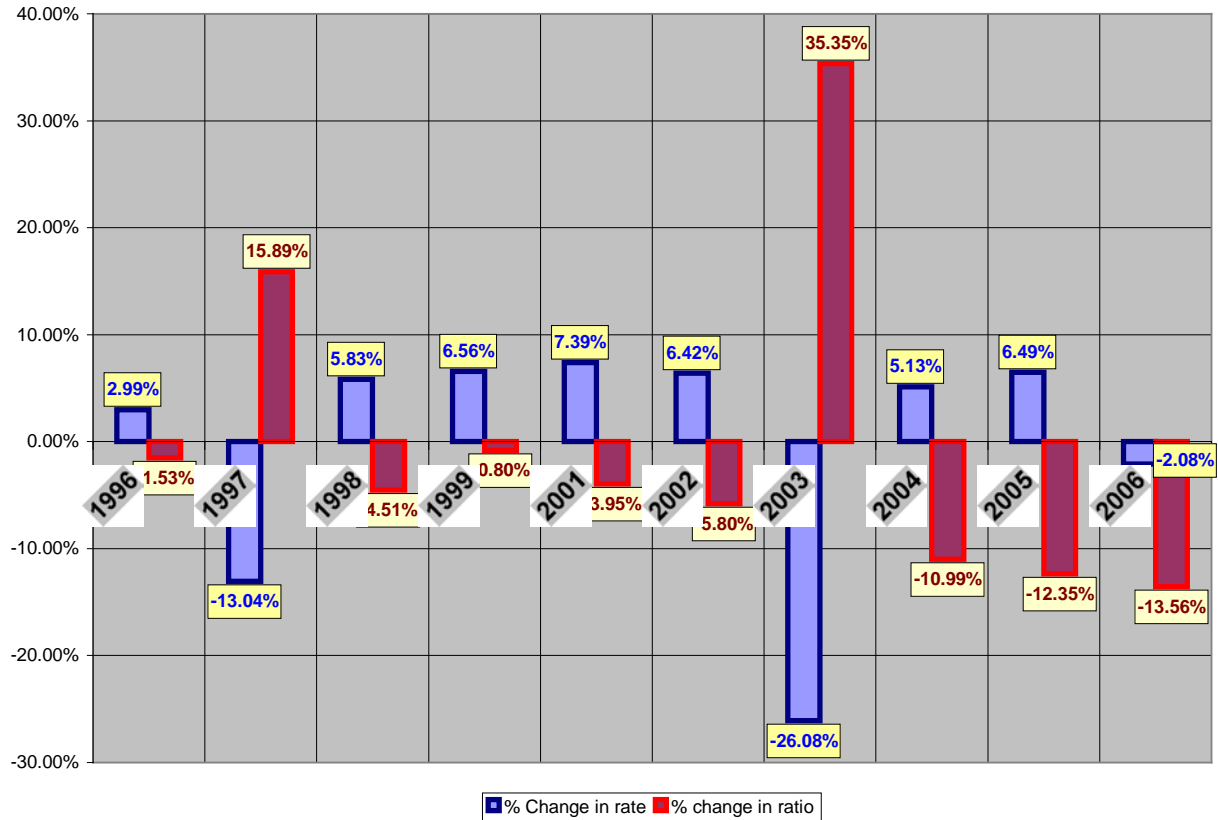
Property Tax Rates & Revenues From Property Tax 1995 - 2009 (dollar amounts expressed in thousands)				
Tax Year	Total Direct Tax Rate	Town Taxable Assessed Value	Revenue from Prop Tax	% Change
1995	20.10	\$391,765	\$7,874	
1996	20.70	\$400,228	\$8,285	5.2%
1997*	18.00	\$490,112	\$8,822	6.5%
1998	19.05	\$487,731	\$9,291	5.3%
1999	20.30	\$502,171	\$10,194	9.7%
2000¹	10.15	\$502,092	\$5,096	-50.0%
2001	21.80	\$517,980	\$11,292	10.8%
2002	23.20	\$539,158	\$12,508	10.8%
2003*	17.15	\$803,744	\$13,784	10.2%
2004	18.03	\$823,046	\$14,840	7.7%
2005	19.20	\$844,200	\$16,209	9.2%
2006	18.80	\$859,966	\$16,167	-0.3%
2007	19.40			
2008	19.80			
2009	14.00			
(*) Revaluation Source: Cumberland Assessor's Office & Maine Revenue Services ¹ Based on 6 months				

The revenue raised from the property tax has increased on average each year since 1995 except in 2006. On average the increase was about 7.5% and was never more than 10.8%. The increase between 1995 and 2006 was about \$8.3 million. However, when adjusted for inflation, the increase was about \$4.35 million (in 1995 dollars) or about 4.6% on average.

Property Tax Rates & Inflation Adjusted Revenues From Property Tax 1995 - 2006				
(dollar amounts expressed in thousands)				
Tax Year	Total Direct Tax Rate	Town Taxable Assessed Value	Revenue from Prop Tax	% Change
1995	20.10	\$391,765	\$7,874	
1996	20.70	\$388,749	\$8,047	2.2%
1997	18.00	\$465,377	\$8,377	4.1%
1998	19.05	\$456,014	\$8,687	3.7%
1999	20.30	\$459,369	\$9,325	7.3%
2000*	10.15	\$444,360	\$4,510	-51.6%
2001	21.80	\$445,738	\$9,717	4.2%
2002	23.20	\$456,741	\$10,596	9.0%
2003	17.15	\$665,710	\$11,417	7.7%
2004	18.03	\$664,014	\$11,972	4.9%
2005	19.20	\$658,761	\$12,648	5.6%
2006	18.80	\$650,093	\$12,222	-3.4%
<i>Source: Cumberland Assessor's Office & Maine Revenue Services</i>				
<i>* Based on 6 months</i>				

By showing the annual percent change in the tax rate and comparing that to the annual percent change in the equalization ratio (the comparison of town valuation to the state estimated value), the relationship between the mil rate and the state estimated value becomes apparent. As the town's assessed value becomes proportionally smaller in comparison to the state's estimate of the town's true value, the mil rate increases. Because property tax revenues are the product of the mil rate multiplied by the assessed value, the mil rate increases as the assessed value falls below the true value and decreases (after a revaluation) when the assessed values increase in line with true values. This relationship is illustrated in chart 1.

Chart 1, Comparison of Change in Tax Rate to Change in Equalization Ratio, 1995 – 2006



Source: Cumberland Assessor's Office & Maine Revenue Services

Approximately 4% of the tax base (including vacant parcels) is zoned commercial and industrial, and the remainder is residential. Of the vacant parcels in town, approximately 95% of the acreage is zoned for residential use while the remaining 5% is zoned for commercial and industrial uses.

Revenues and Operating Expenditures

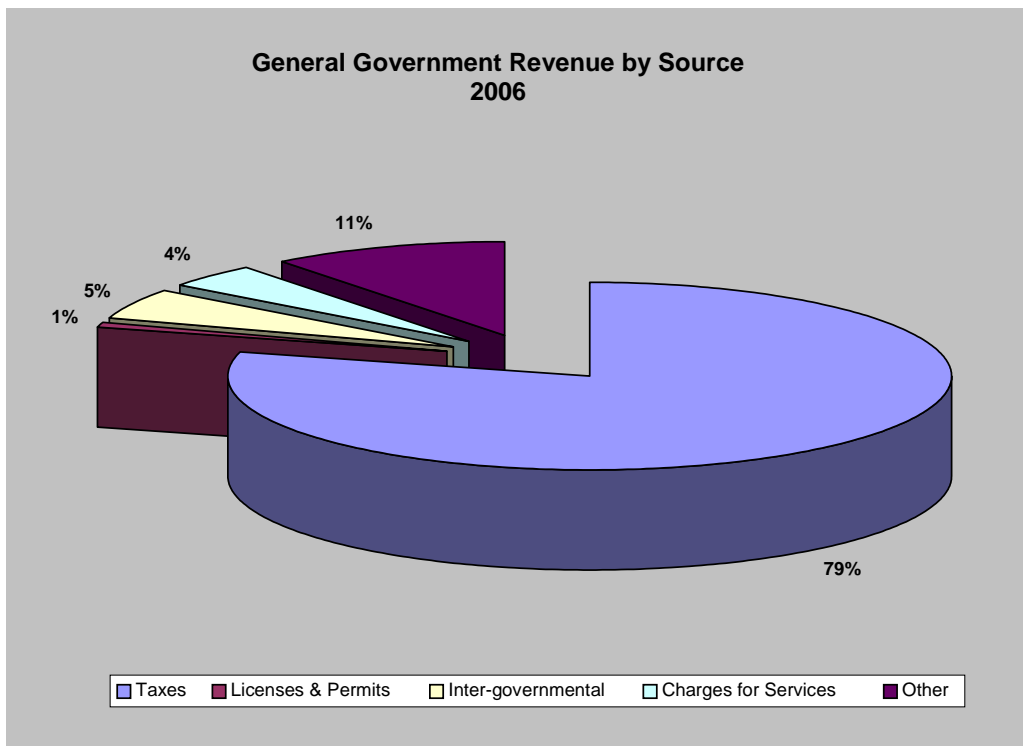
Revenues

Total revenues for the town in 2006 were almost \$22 million, of which about \$17.4 million came from various taxes. The remainder came from inter-governmental transfers²³ (\$1.2 million), charges for services (\$866,000), license and permit fees (\$196,000) and “other” (\$2.3 million) which includes rental income, grants, contributions, and investment earnings among other things.

General Government Revenue by Source (dollar amounts expressed in thousands)						
Tax Year	Taxes	Licenses & Permits	Inter-governmental	Charges for Services	Other	Total
1995	\$8,737	\$59	\$477	\$123	\$627	\$10,023
1996	\$9,049	\$70	\$565	\$136	\$349	\$10,169
1997	\$9,934	\$67	\$573	\$188	\$550	\$11,312
1998	\$10,443	\$87	\$910	\$139	\$755	\$12,334
1999	\$11,394	\$94	\$1,033	\$201	\$571	\$13,293
2000*	\$5,852	\$67	\$564	\$162	\$365	\$7,010
2001	\$12,647	\$105	\$1,130	\$238	\$488	\$14,608
2002**	\$13,963	\$108	\$1,123	\$534	\$668	\$16,396
2003	\$15,264	\$110	\$1,070	\$513	\$1,838	\$18,795
2004	\$16,310	\$136	\$1,054	\$556	\$1,158	\$19,214
2005	\$17,699	\$138	\$1,107	\$708	\$1,082	\$20,734
2006	\$17,366	\$196	\$1,206	\$866	\$2,339	\$21,973
% chg 1997-2006	75%	193%	110%	361%	325%	94%
<i>Source: Town of Cumberland (includes general, special revenue and capital project funds)</i>						
* Six month period						
** Includes permanent funds beginning in 2002.						
(1) This is a net amount which includes negative adjustments for deferred tax revenues						

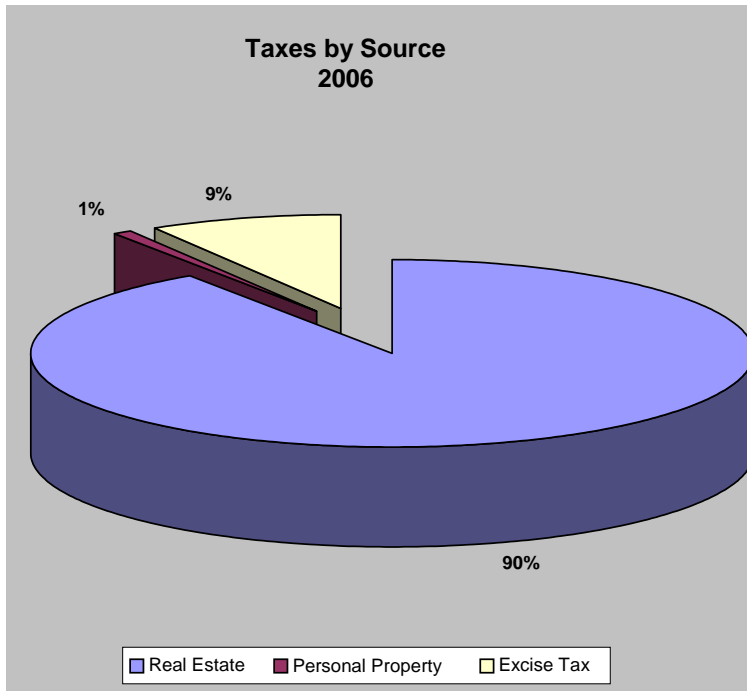
¹ Most of the inter-governmental transfer funds come from State Revenue Sharing and Homestead Tax Program reimbursement.

Total revenues increased between 1997 and 2006 by 94%. Taxes revenues grew by the least amount of the categories of revenues, with a 75% increase. Charges for services more than tripled (360%), revenues from licenses and permits almost doubled (193%), and revenue from other sources grew by about 325%. While taxes remain the largest revenue source for the town, the variations in the rate of increase for each category of revenue suggest that the town is looking to shift some level of revenue generation away from traditional tax sources. In 1997 taxes made up 87% of the revenues and in 2006 they made up about 79%.



Taxes fall into three major categories – real estate property taxes, personal property taxes, and excise taxes. Real estate property taxes are the taxes on both land and buildings and accounts for about 90% of taxes raised by the town. Excise tax is the annual tax on motorized vehicles and makes up about 9% of the total taxes. Personal property taxes – primarily business equipment - round out the remaining 1% of tax revenue. Those proportions have remained fairly constant over the last decade.

Taxes by Source (dollar amounts expressed in thousands)				
Tax Year	Real Estate	Personal Property	Excise Tax	Total
1995	\$7,908	\$46	\$783	\$8,737
1996	\$8,147	\$52	\$850	\$9,049
1997	\$8,925	\$61	\$948	\$9,934
1998	\$9,354	\$60	\$1,029	\$10,443
1999	\$10,191	\$61	\$1,142	\$11,394
2000	\$5,220	\$30	\$602	\$5,852
2001	\$11,327	\$116	\$1,204	\$12,647
2002	\$12,492	\$163	\$1,308	\$13,963
2003	\$13,703	\$137	\$1,424	\$15,264
2004	\$14,718	\$146	\$1,446	\$16,310
2005	\$16,099	\$160	\$1,440	\$17,699
2006	\$16,010	\$159	\$1,503	\$17,672
<i>Source: Town of Cumberland</i>				



Operating Expenditures

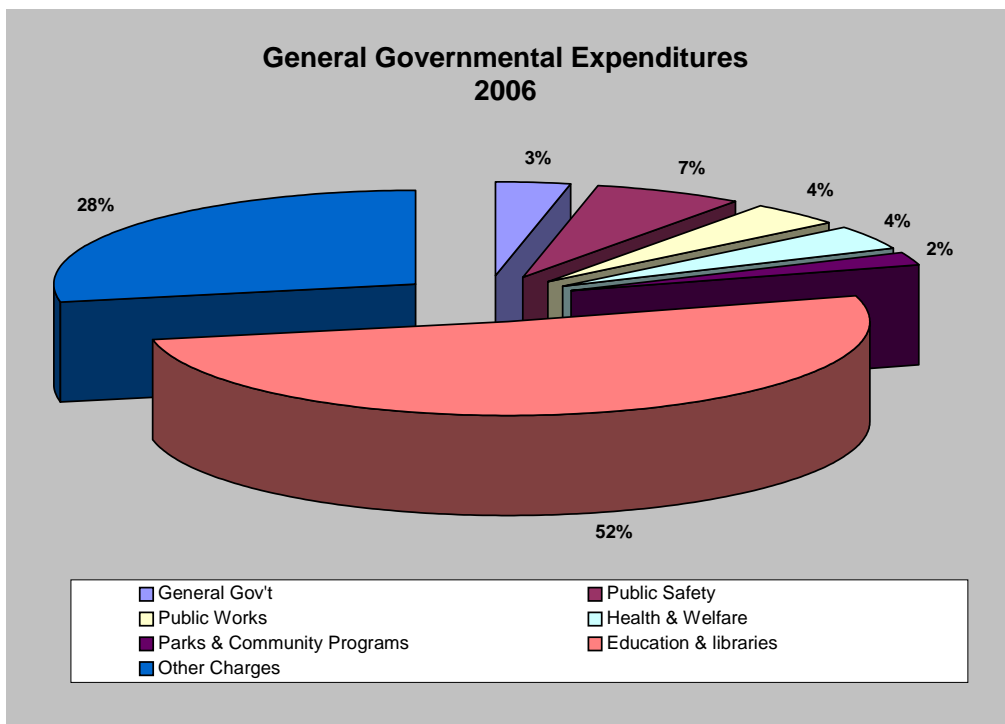
The expenditures chart is included to show a general breakdown of where the town's money is spent.

General Governmental Expenditures (dollar amounts expressed in thousands)								
Tax Year	General Gov't	Public Safety	Public Works	Health & Welfare	Parks & Community Programs	Education & Libraries	Other Charges	Total
1995	\$524	\$814	\$568	\$509	\$187	\$5,340	\$1,577	\$9,519
1996	\$535	\$885	\$595	\$577	\$195	\$5,681	\$1,953	\$10,421
1997	\$527	\$936	\$599	\$562	\$218	\$6,193	\$3,516	\$12,551
1998	\$630	\$1,002	\$678	\$526	\$275	\$6,866	\$4,328	\$14,305
1999	\$754	\$1,100	\$735	\$511	\$288	\$7,639	\$2,216	\$13,243
2000*	\$415	\$585	\$413	\$257	\$117	\$4,047	\$1,012	\$6,846
2001	\$753	\$1,273	\$868	\$609	\$305	\$8,831	\$2,783	\$15,422
2002**	\$757	\$1,409	\$927	\$647	\$324	\$10,052	\$2,452	\$16,568
2003	\$767	\$1,461	\$1,018	\$688	\$354	\$10,827	\$4,444	\$19,559
2004	\$808	\$1,447	\$1,011	\$772	\$471	\$11,581	\$5,000	\$21,090
2005	\$699	\$1,435	\$860	\$849	\$379	\$12,647	\$3,844	\$20,713
2006	\$789	\$1,595	\$949	\$1,018	\$475	\$12,201	\$6,606	\$23,633

Source: Town of Cumberland (includes general, special revenue and capital project funds)

Education makes up the largest category of town expenditures. In 2006 education and library expenditures comprised 52% of the total budget. Over the past decade, this category has averaged about 56% of the budget, falling within a range of 48% to 61% of the total budget. Overall spending on education almost doubled (97% increase) between 1997 and 2006. In that time, the overall budget rose by 88% with the Parks and Community Programs category seeing the greatest percentage increase (118%).

The second largest category in the budget – 28% in 2006 - is the “other charges” which is made up capital outlay, debt service and unclassified expenses. Public safety constitutes about 7%, public works about 4%, health and sanitation about 4% and general government about 3%.



From 1997 – 2006 expenditures on traditional municipal government functions - public safety, public works, health and sanitation, and general government - grew at slower rates than the overall budget. General government saw a 50% increase in expenditures, public works a 58% increase, public safety a 58% increase and health and sanitation an 81% increase.

% Change in General Governmental Expenditures – 1997 to 2006 (dollar amounts expressed in thousands)								
Tax Year	General Gov't	Public Safety	Public Works	Health & Welfare	Parks & Community Programs	Education & libraries	Other Charges	Total
1997	\$527	\$936	\$599	\$562	\$218	\$6,193	\$3,516	\$12,551
2006	\$789	\$1,595	\$949	\$1,018	\$475	\$12,201	\$6,606	\$23,633
% chg 1997-2006	50%	70%	58%	81%	118%	97%	88%	88%
<i>Source: Town of Cumberland (includes general, special revenue and capital project funds)</i>								

Borrowing Capacity

In general terms, borrowing capacity is the outstanding debt compared to assessed valuation, or a town's ability to raise revenue from property taxes. The state has set a legal limit that a town's outstanding debt not exceed 15% of the state's assessed valuation. The rule of thumb, however, is that debt should not exceed 5% of the state's assessed valuation, and the town's per capita debt (total debt divided by population) should not exceed 4% - 5% of the town's per capita income. Included in the town's outstanding debt is Cumberland's share of MSAD #51 debt; not included would be the North Yarmouth share and any amount being paid by the State Department of Education.

Cumberland's total debt obligation in 2006 was just over \$12 million with most of that (\$8.2 million) in general obligations bonds. In 1995 the amount of debt was \$535,000 so the town has seen an \$11.47 million increase in its debt over that timeframe. Most of that debt was assumed in 1997, 2004 and 2006. The increase in 2006 was due to a new bond of \$4,585,000 for two new fire engines, major waterline improvements, new accounting software and upgrades to the existing Twin Brooks facility.

Outstanding Debt							
	<i>Governmental Activities</i>				<i>Business Type Activities</i>		
Year	General Obligation Bonds	Notes Payable	Capital Leases	Landfill Closure Costs	General Obligation Bonds	Notes Payable	Capital Leases
1995	\$535,000						
1996	\$481,000						
1997	\$426,638		\$3,403	\$899,700	\$2,391,367	\$394,839	
1998	\$3,072,567		\$48,828	\$865,200	\$2,327,198	\$382,276	\$122,729
1999	\$3,381,401		\$48,979	\$830,700	\$2,256,831	\$369,459	\$103,910
2000	\$3,381,401		\$57,915	\$796,200	\$2,256,831	\$362,954	\$98,444
2001	\$3,294,759	\$102,651	\$21,119	\$761,700	\$2,180,207	\$349,747	\$77,858
2002	\$3,996,993	\$72,051	\$21,504	\$727,200	\$2,102,258	\$336,275	
2003	\$3,765,553	\$46,551	\$60,401	\$692,700	\$2,022,918	\$322,530	
2004	\$4,152,470	\$1,266,500	\$141,584	\$658,200	\$1,932,115	\$308,507	
2005	\$3,907,420	\$1,158,267	\$101,101	\$623,700	\$1,834,774	\$294,201	
2006	\$8,239,648	\$1,075,534	\$86,483	\$589,200	\$1,730,815	\$279,607	

The Town's capacity to borrow exceeds its current level of borrowing. Cumberland's debt level is well below the state legal limit for borrowing and is also below the "rule of thumb" level (debt should not exceed 5% of the state's assessed valuation or 5% of the per capita income). As of 2006, the debt was about 1.14% of the state's estimated valuation and per capita debt was calculated to be almost 5% of per capita income. The per capita debt to per capita income ratio, though within acceptable rule-of-thumb limits, was calculated based on income data from the 2000 census and therefore underestimates income and thus overstates the debt ratio. A better estimate is that the ratio is probably around 4%²⁴.

Outstanding Debt Ratios						
Year	Total Debt	State Estimated Value	Debt as % of State Estimate	Per Capita Debt	Per Capita Income¹	Debt as % of Income (per capita)
1995	\$535,000	\$428,450	0.12%			
1996	\$481,000	\$444,700	0.11%			
1997	\$4,115,947	\$470,050	0.88%	\$645	\$22,482	2.87%
1998	\$6,818,798	\$489,500	1.39%	\$1,068	\$22,482	4.75%
1999	\$6,991,280	\$508,100	1.38%	\$1,095	\$22,482	4.87%
2000	\$6,953,745	\$508,100	1.37%	\$1,089	\$22,482	4.84%
2001	\$6,788,041	\$545,600	1.24%	\$918	\$22,482	4.22%
2002	\$7,256,281	\$603,100	1.20%	\$1,014	\$33,644	3.01%
2003	\$6,910,653	\$664,350	1.04%	\$965	\$33,644	2.87%
2004	\$8,459,376	\$764,550	1.11%	\$1,182	\$33,644	3.51%
2005	\$7,919,463	\$894,400	0.89%	\$1,106	\$33,644	3.29%
2006	\$12,001,287	\$1,053,530	1.14%	\$1,676	\$33,644	4.98%

Source: Town of Cumberland and U.S. Census

¹ *Based on decennial census*

¹ Based on an assumption that per capita income in Cumberland continued to increase after the 2000 census at the same rate it increased between the 1990 and the 2000 census and therefore was \$40,340 in 2006.

CHAPTER 7 - RECREATION & OPEN SPACE

The Town of Cumberland has long offered a variety of both passive and active recreational opportunities to its residents. From the 215 acres in the Rines Forest to the 250 acres of trails and playing fields at Twin Brook, Cumberland has set a very high standard for providing recreational opportunities. Along with the excellent schools, this factor is often cited as a primary reason that residents enjoy living in Cumberland.

In 2008, the town combined the departments of Public Works and Recreation/Community Education into one department called Public Services. The Recreation/Community Education Division offers numerous adult and youth programs and classes, an extensive summer camp program, and maintains all of the parks and town lands and trails. The Public Works Division is responsible for maintaining nearly 80 miles of road, oversees the solid waste collection and recycling programs, and provides assistance to other departments as needed, for example during elections when voting equipment needs to be set up and removed.

Municipal Parks and Recreation Facilities

The town owns a significant amount of land dedicated to open space and recreation. The largest areas are Twin Brooks, the Rines Forest, and the Town Forest. The total acreage owned by the town for open space is nearly 972 acres, or about 6.6 % of the land in town.

The town and MSAD 51 have 7 softball and little league fields, 2 baseball fields, 4 indoor basketball courts, 3 half-court outdoor basketball courts, 9 soccer fields, 4 outdoor tennis courts, 2 playgrounds, a football field, an outdoor track, an indoor swimming pool, and an outdoor non-refrigerated ice skating rink.

The Twin Brooks Recreation Area consists of 250 acres of trails, natural open space, and developed playing fields including 5 multi-purpose fields and 2 baseball/softball fields. Of the 6 miles of trails, 4 are groomed for cross-country skiing in the winter. The Coastal Nordic Ski Club has snowmaking and grooming equipment with which they maintain the trails at Twin Brooks in the winter.

The Rines Forest is 215 acres dedicated to passive recreation and includes a number of trails throughout the property. Recreational activities are generally non-motorized except for snowmobiling on designated trails. The Town Forest, located adjacent to Town Hall, is approximate 75 acres and contains a number of trails.

Val Halla is a town-owned 18-hole golf course. It includes 4 tennis courts that are used by the general public and the schools. Val Halla is also used for cross-country skiing and sledding in the winter.

A. Other Open Space

Following the 1998 Comprehensive Plan, the town created an Open Space Plan. The plan, adopted in 2000, lists open space and scenic resources within the town. The open space listed in the plan included parcels already in public ownership or otherwise restricted from development by an easement as well as parcels the community values but which are not currently protected from development. The Open Space Plan does not provide protection from development for these areas.

Both public and private open space has been created during subdivision review in keeping with the town's subdivision ordinance. Zoning encourages clustering in the rural residential areas by allowing greater density in exchange for a minimum of 20% open space. The open space can be deeded to the homeowners but remains open for public use, or the developer can offer the parcel in fee to the Town Council. This policy has resulted in the creation of numerous open space areas and pedestrian easements within subdivisions.

There is no plan in place to link these separate areas, though the Subdivision Ordinance does allow the Planning Board to require developers to dedicate 10' wide easements over those areas of a proposed subdivision that are shown on the Town's Greenbelt Map. These trails are then open for public use.

B. Public Access to Water Bodies

The Town of Cumberland has two public access points to Casco Bay. One is at the end of Town Landing Road off Route 88 on the Foreside; this is a rocky area that does not allow for deep-water access, but is used by kayakers at high tide. There is very limited parking. The other ocean access point is just north of the Town Landing Road site. It is not yet cleared for public access, but will be in the near future. The Town has also tried and failed to secure access to shorefront land on the Foreside in the past. The Town did retain rights to all public lands on Chebeague Island under the terms of the secession agreement and this provides ocean access for Cumberland residents on Chebeague.

The only lake in the town is Forest Lake, which is located partly in Cumberland and partly in Gray and Windham. It has no public access. While public access to water is always ranked as highly desired in town surveys, in a 2008 referendum vote, residents voted not to purchase land on Forest Lake which would have provided public access.

C. Recreation Programs

The Recreation/Community Education Division offers a variety of recreational and educational programs for people of all ages. Registration fees cover program costs, and overhead costs are covered by the general fund.

The Town of North Yarmouth pays an annual fee based on its population and in return, North Yarmouth residents are able to register for classes at the lower, resident fee. The Community Education and Recreation Advisory Committee oversee the programs of the Division.

The Recreation Division is responsible for maintaining the skating rink behind the Public Works Garage. The Division also maintains all playing fields on town-owned property as well as the two Little League fields behind the Drowne Road School and another Little League field next to the West Cumberland Community Hall.

The West Cumberland Community Hall is used for recreation programs and can be rented by the public for special events. A five lane, 25 yard swimming pool in Greely High School is maintained by the school department through programs offered by the Division. The pool has open swim times for recreational swimming.

The Recreation/Community Education Division currently employs 1 full time director, 1 full time assistant director (funded 50% by the MSAD), aquatics director (½ time for MSAD 51, ½ time for town), 1 full time park superintendent, and 1 full time administrative assistant.

Funding for development of Twin Brooks came from Tax Increment Financing (TIF) funds. Recent developments include the construction of a shelter building and a maintenance building.

Cumberland owns and operates the Val Halla Recreation Center, which features an 18 hole golf course and four tennis courts. The area also provides additional open space within the center of town.

The Open Space and Recreation map depicts the various parcels of land in town identified in the April, 2000 Open Space Plan along with several which have since been added to the town's open space. These include lands owned by the town, land owned by MSAD 51, state owned land, and land that is owned by the Cumberland and Chebeague Land Trust - formerly the Cumberland Mainland and Island Trust (CMIT). Lands under easement are also depicted on the map even though the easements do not necessarily indicate public accessibility. Also shown are several parcels of "private" open space – undeveloped land in subdivisions reserved as open space and owned by the homeowner's associations without any right of public access.

The map also depicts the location of playing fields throughout town and most existing and many proposed trails.

D. Comprehensive Plan Survey Results Related to Open Space

A survey of town residents, conducted in the fall of 2006, asked questions to determine the importance of recreational opportunities in town. The survey asked about the level of use of facilities and the level of participation in recreational activities. The questions posed were:

- Please indicate whether you or other family members currently use each of the listed facilities or participate in the listed activities.
- Please indicate how strongly you support or oppose the town funding each of following existing recreational opportunities in Cumberland.

Facility	% Use Facility	Facility	% Support Funding²⁵
Twin Brook hiking trails	46%	Twin Brook hiking trails	74%
Twin Brook cross country ski trails	37%	School playgrounds	74%
Indoor swimming pool (Greely)	33%	Indoor Swimming Pool (Greely)	73%
Golf at Val Halla	28%	Community Services programs	68%
Twin Brook soccer fields	26%	Outdoor skating area - Drowne Rd.	67%
Community Services programs	24%	Twin Brook cross country ski trails	65%
Town Forest hiking trails	22%	Town Forest hiking trails	65%
School playgrounds	22%	Twin Brook soccer fields	63%
Tennis courts at Val Halla	20%	Rines Forest hiking trails	62%
Outdoor skating area - Drowne Rd.	17%	Other Town hiking trails	59%
Rines Forest hiking trails	16%	Twin Brook baseball fields	58%
Twin Brook baseball fields	13%	Tennis courts at Val Halla	55%
Other Town hiking trails	12%	Golf at Val Halla	51%
Clamming	9%	Clamming	43%
Hunting in Rines Forest	4%	Hunting in Rines Forest	23%
Hunting in Town Forest	3%	unting in Town orest	21%

²⁵ % Indicating strongly or somewhat support

Twin Brook facilities and Val Halla golf facilities had a high rate of use among respondents, as did the swimming pool at Greely, the school playgrounds, the Town Forest hiking trails, and the Community Recreation-Education programs. For the most part those same programs and facilities received the most support in favor of town funding, though not necessarily in the same order of priority.

The survey also explored open space acquisition preferences among respondents. While more than half the respondents support the town acquiring more open space, that percentage dropped to about one third when open space acquisition was coupled with an increase in taxes. Respondents indicated a strong preference for requiring developers to provide open space as part of a development.

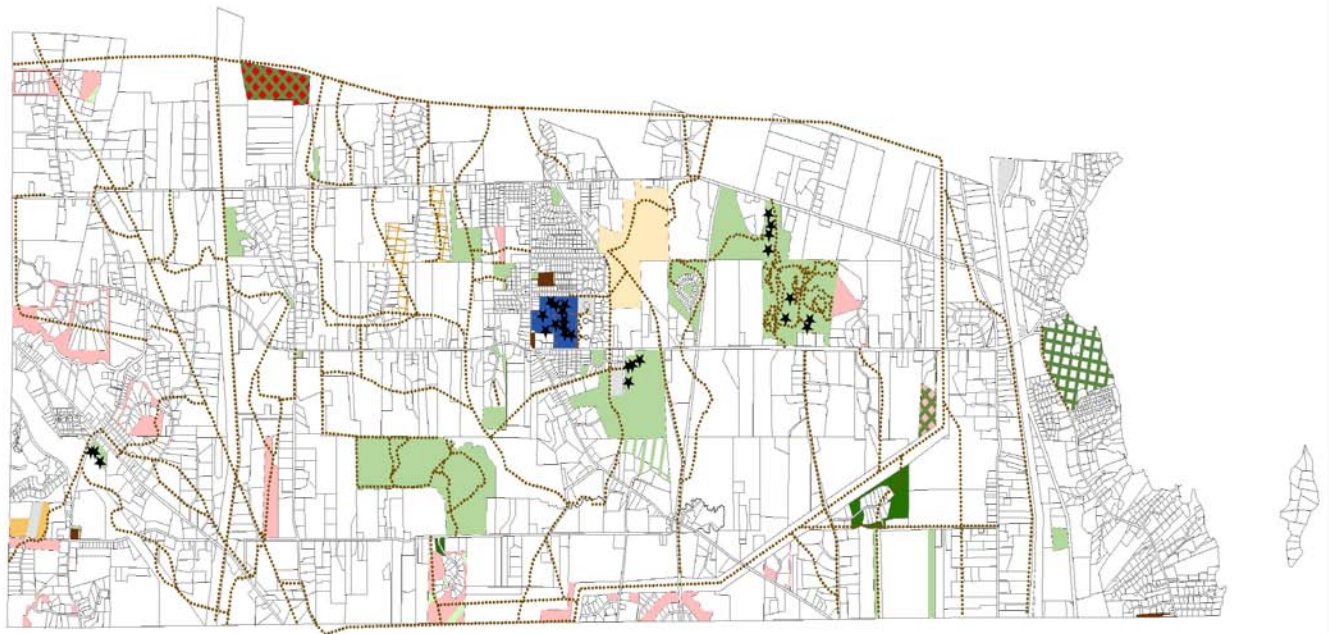
- How strongly do you support or oppose ...

	% Support
The Town acquiring more open space?	54%
The Town acquiring more open space if this meant an increase in your taxes?	33%
The Town requiring developers to preserve some portion of future developments as open space?	80%

When asked about specific locations or sites for acquisition, respondents leaned toward gaining access to Casco Bay, with a little more than half favoring a purchase by the town to create a park or boat launch along the bay. Purchase of land or access to Forest Lake and Knights Pond was not viewed as favorably with 44% and 42% of respondents favoring those respective options.

- How strongly do you support or oppose the use of town funds to...

	% Support
Acquire land and/or access to Casco Bay to create a park and boat launch?	56%
Acquire land at or access to Knights Pond/Blueberry Hill (off Greely Road extension)?	42%
Acquire land at or access to Forest Lake?	44%



Data Sources:

Maine Office of GIS
Town of Cumberland

See Comprehensive Plan
for further discussion.

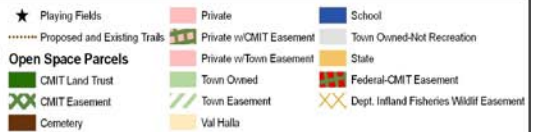
Map Prepared by:



Map Produced: September, 2007

0 2,500 5,000
Feet

Town of Cumberland, Maine Open Space and Recreation



2009 Recreation/Open Space Goals and Actions:

GOAL 1:

Continue to provide a wide variety of recreational and educational programs for the community.

ACTIONS:

1. Have the Recreation/Community Education Committee explore ideas to offer more family programs.
2. Have the Recreation/Community Education Committee explore ideas for more programming for seniors (age 55+)
3. Have the Recreation/Community Advisory Committee identify strategies for providing cost-effective transportation for program participants.
4. Have the Recreation/Community Education Committee explore ideas to place a new ice skating rink in a centrally located area of town. Possible locations include Twin Brook, Val Halla and the Common at Cumberland.
5. Consider working with Knights Pond abutters to develop a conservation easement that can then provide a location for a nature center to educate residents of all ages about the area's important natural resources to wildlife.

GOAL 2:

Provide for safe vehicle, bicycle and pedestrian accessibility to recreation areas.

ACTIONS:

1. Continue to pursue the installation of a traffic light at the intersection of Route 100/Blackstrap/Skillin so that the West Cumberland Recreation Area can be utilized for school sports without endangering younger drivers who need to navigate that intersection.
2. Ensure that the Route 88 drainage and paved shoulder project is completed so that residents of that area have a place to exercise as well as a safer way to travel to other recreation areas.
3. Undertake a town-wide study to determine the most desirable locations for future bike and pedestrian ways.

GOAL 3: Maximize the use of town-owned facilities.

ACTIONS:

1. Continue to implement recommendations of the Rines Forest Committee.
2. Consider developing a master plan for the Doane Property which could eventually include a recreation/community center, outdoor basketball and volleyball areas and outdoor pool.
3. Continue to improve the Val Halla Golf and Recreation Center facility.
4. Develop a forest management plan for all town owned land.
5. Explore possibility of building a playground at the West Cumberland Recreation Area.
6. Inform residents of their right to access and utilize municipally owned public lands for recreation, fishing and related activities on Chebeague Island.

GOAL 4: Continue to pursue access to the shore.

ACTIONS:

1. Consider creating a reserve fund to purchase ocean access when it becomes available.
2. Reconfigure the Tuttle Rd./Kings Highway/Rt. 88 intersection to improve safety.
3. Explore creating a parking area in proximity to the Town Landing access area.
4. Explore opportunities to share ocean access with neighboring towns.

GOAL 5: Continue to maintain open space areas and trails, and look for opportunities to expand both with minimal use of tax dollars.

ACTIONS:

1. Work with the Land Trust to develop a map that shows parcels that would allow for important trail and open space linkages.
2. Explore possible options for providing a sidewalk or trail from the Town Center and Foreside to the Twin Brook Recreation Facility.
3. Develop a landowner outreach program to inform owners of such parcels of the town's interest in their properties should they consider granting an easement or right of first refusal.

4. Explore other options for acquiring open space such as the state's Land for Maine's Future program.

GOAL 6: Consider ways to power recreation facilities with alternative energy such as solar and wind.

ACTION: Request the Cool Cities Committee study the feasibility of installing equipment to generate alternative energy.

GOAL 7: Develop alternative revenue sources.

ACTIONS:

1. Request that the Recreation/Community Education Committee explore opportunities to generate revenue from the sale of advertisement space in the seasonal activities brochures.
2. Request that the Recreation/Community Education Committee explore opportunities to generate revenue by offering local businesses the opportunity to sponsor events, activities and facilities.
3. Continue to monitor the effectiveness of the Open Space and Recreation Impact Fee structure.

GOAL 8: Develop a community center for use by residents of all ages.

ACTIONS:

1. Explore possible locations for a community center.
2. Have the Recreation/Community Education Committee explore possible uses of the Drowne Road School should it become available to the town and provide support for a community center.

GOAL 9: Encourage a trail system throughout the town.

ACTIONS:

1. Develop a map that shows parcels that would allow for important trail and open space linkages.
2. Develop a landowner outreach program to inform owners of such parcels of the town's interest in their properties should they consider granting an easement or right of first refusal.

CHAPTER 8 - MARINE RESOURCES

The Town of Cumberland has a variety of marine resources, including approximately four miles of coastline on the mainland and two small islands: Sturdivant and Basket Islands. Key resources along the coastline include shellfish and worm harvesting areas, dense eel grass beds, tidal waterfowl and wading bird habitats, and seabird nesting areas as depicted on the map on the following page.

The Town has commercial shellfish harvesting areas from Wildwood Beach to Seacove Road. In 2007, the Town issued 11 (10 Resident and 1 Non-resident) commercial shellfish harvesting permits. The Town also provides 280 recreational licenses, 50 of which are reserved for after June 1st. For comparison purposes, the Town issued 200 recreational licenses in 1996 and 253 in 1997, with about 15 of those reserved for issuance during the summer. In 2009, and likely also in 2010, all clam flats in town were closed due to pollution. The source of the contamination has not been located. It has been said that to have viable clam flats, impervious surface coverage in the shoreland area should be no more than 10 to 15%; we are now in excess of 20% impervious surface.

The succession of Chebeague Island in July 2007 significantly altered the marine resources of the Town. Virtually all commercial fishing and lobstering in Cumberland, and most marine related business, was based on Chebeague. Mainland Cumberland has no public pier and no deep water access for a harbor, so there is no longer any commercial fishing which originates within the Town of Cumberland. There may be some boats registered to mainland Cumberland residents but, as a practical matter, most if not all are moored or docked elsewhere. The Town did retain rights to all public lands on Chebeague Island under the terms of the secession agreement and this provides ocean access for Cumberland residents on Chebeague.

Shore access

The coastline is largely developed as residential lots with only a few large undeveloped or partially developed parcels remaining. With the loss of Chebeague Island, public shore access in Cumberland is limited to Town Landing Road. Currently, Town Landing consists of an 18' wide road that ends at the ledge leading to the water. In recent years the municipality has improved access to the water by installing stairs and removing a guardrail. However, Town Landing provides limited parking and little room for turning or maneuvering a vehicle and trailer. It is a viable access point only for hand-carry boats such as kayaks, canoes and other small craft.

Private access along the coastline is provided from individual lots and from some neighborhood association water access points. There are 14 private docks

scattered along the coastline. Seven were built before 2001 and seven between 2001 – 2006. Most of the boating along the coastline is recreational.

2009 Comprehensive Plan Marine Resources Goals and Actions:

GOAL 1: Enhance the sustainability of the town's marine resources by working to improve water quality in shellfish harvesting areas.

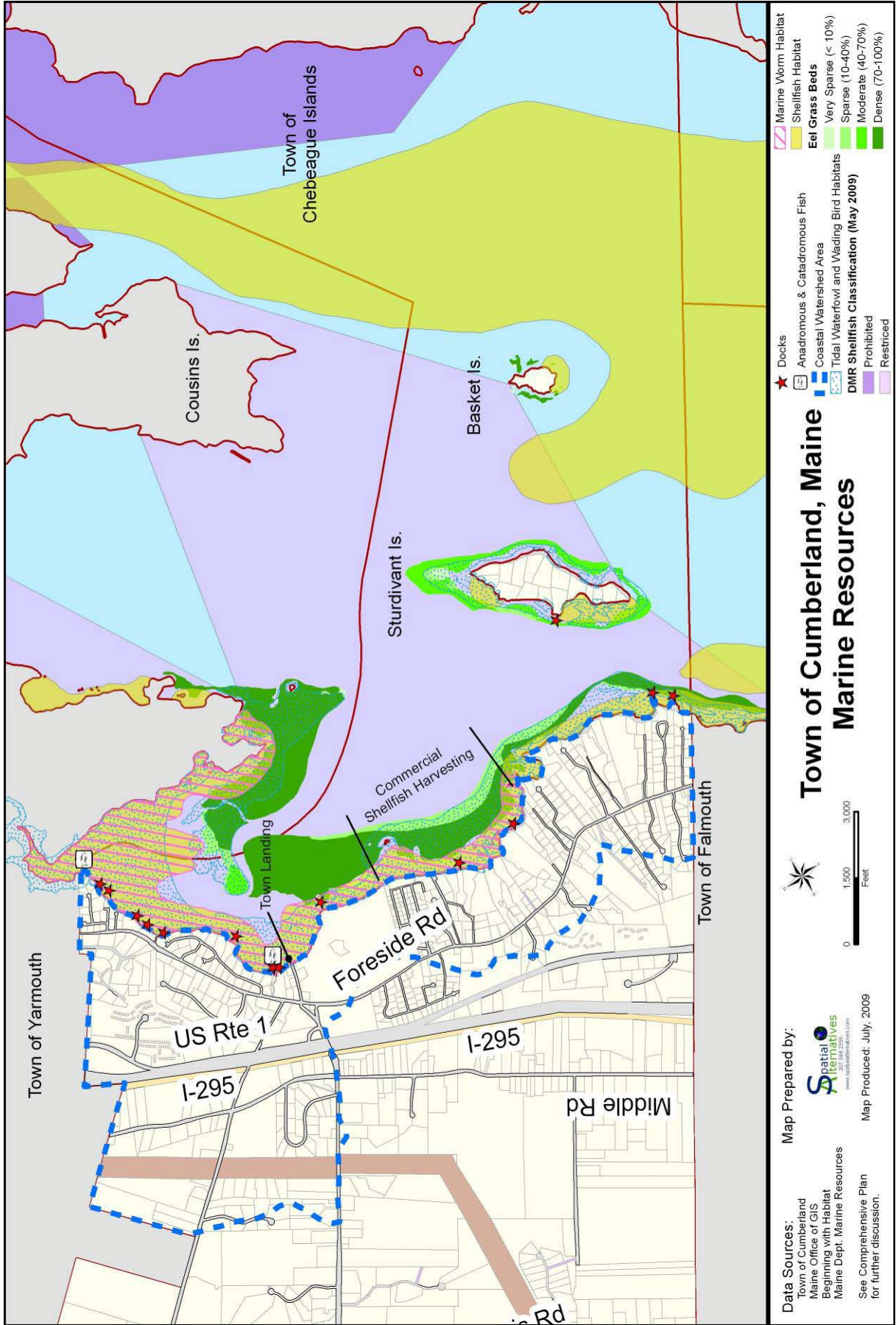
ACTIONS:

1. Encourage the Shellfish Conservation Commission to continue their work in water monitoring, shoreline surveys and clam assessment surveys to keep clam flats open, and to open flats which are currently closed by the state.
2. Partner with the Friends of Casco Bay to implement additional water quality testing.
3. Educate and assist residents in the watershed by providing readily accessible information about fertilizer use, septic system maintenance, and disposal of household toxic waste.
4. Use Best Management Practices to deal with control of sedimentation, erosion, and stormwater in all land of the watershed.
5. Consider restricting the use of lawn fertilizers in sensitive areas of the town.

GOAL 2: PROMOTE ACCESS TO THE SHORE

ACTIONS:

1. Define the existing right of way named Old Town Landing Road which extends from Rt. 88 to the shore.
2. Continue to search for shorefront land that would be suitable for recreational use and to provide access to clam flats.
3. Explore opportunities for parking in the vicinity of the existing shore access areas.
4. Educate residents about access rights to the public lands on Chebeague Island that includes ocean access established under the terms of the secession agreement.



CHAPTER 9: WATER RESOURCES

The Town of Cumberland is fortunate in having an abundance of groundwater within its town boundaries. Groundwater is the source of water for wells and springs and since the majority of Cumberland residents and businesses obtain their water from individual wells, it is essential that this plan outlines measures to protect this valuable natural resource.

There are two types of water resources: surface water (rivers, streams, lakes) and groundwater (water that lies beneath the ground). Groundwater is part of the hydrologic cycle. Water falls as rain or snow to the land surface and infiltrates the soil or flows overland into streams, rivers, lakes, and oceans. Groundwater occurs within the cracks or fractures in bedrock, and in spaces between soil particles. The zone in which all of these fractures and spaces are filled with water is called the saturated zone. The upper surface layer of the saturated zone is the **water table**. Some of this water evaporates back into the air from wet surfaces or is released by growing plants. Water entering the soil fills open spaces in the unsaturated zone, and infiltrating water percolates downward to the water table and replenishes (recharges) the groundwater. Areas that supply water directly to a groundwater source are called **recharge areas**. Recharge areas occur primarily in upland areas.

An **aquifer** is a subsurface layer of earth or permeable rock that yields useful quantities of groundwater to wells and springs. There are two types of aquifers in Maine: surficial and bedrock. **Surficial aquifers** receive groundwater recharge directly from precipitation, and consist of a mixture of soil and broken rock deposited by glaciers. Sand and gravel aquifers, which can yield up to several hundred gallons of water per minute, are a kind of surficial aquifer formed thousands of years ago by melting glacial ice. Unlike Falmouth, Yarmouth, North Yarmouth and Freeport which have limited sand and gravel aquifers, Cumberland has three large aquifer areas; they are located in the western part of town around the Route 100/Skillin/Blackstrap Road area; an area near the Cumberland Fairgrounds along Bruce Hill Road/Blanchard Road; and an area along Main Street extending from just south of the Congregational Church on Tuttle Road to the North Yarmouth Town line.

In **bedrock aquifers**, water is stored in tiny cracks and fractures in the solid rock below surficial deposits. Most residential wells are bedrock wells. In order to make sure they provide safe drinking water free from harmful bacteria such as e coli, it is important to establish safe distances between septic systems and wells or that homes utilize public water and sewer.

Cumberland has a limited public water and sewer system. The public water system initially served the Foreside and a portion of Tuttle Road and the upper Main Street area. In 2008, water lines were extended along Blanchard Road to

Skillin Road. In 2009, a water line was extended along Range Road and along a portion of Route 100. It will expand from there as development occurs along that corridor. The public water is supplied by the Portland Water District and comes from Sebago Lake. It is the opinion of the hydrogeologists who consulted on this plan that should the Sebago Lake water supply no longer be available in the future, that Cumberland has enough water to meet its needs through aquifers located within the town.

2009 Comprehensive Plan Water Resources Goals and Actions

GOAL 1:

Implement the recommendations of the Groundwater Study Dated June 5, 2008 by Sevee and Maher Hydrogeologists. Specifically:

ACTIONS:

1. Consider changing the minimum lot size for single family homes to 20,000 sq. ft. if connected to public water and sewer (30,000 sq. ft. for duplex) and if lot frontage and lot coverage provisions are met, and/or if the lot is within an approved conservation type subdivision. For lots within an approved subdivision, this provision may not apply.
2. Consider changing minimum lot size for single family homes to 30,000 sq. ft. if connected to public water only. (40,000 sq. ft. for duplex lot).
3. Consider changing minimum lot size for single family homes to 40,000 sq. ft. if not connected to public water and sewer. (60,000 sq. ft. for duplex lot).
4. Specify in ordinances that cluster septic systems are allowed; but specify standards that must be met.
5. Consider allowing a net residential acreage density bonus of 20 – 25% for cluster developments that permanently set aside aquifer protection areas, or usable public open space.
6. Remove certain types of permitted or special exception uses from areas that contain water resources. Examples would be gasoline stations or commercial/industrial uses not having floor drains.
7. Require investigation when development is proposed in an aquifer protection area to determine, through borings, the location of the aquifer and if it connects with other aquifers.
8. Amend Section 7.14.K of the Subdivision Ordinance to add: *“In areas of Town where groundwater recharge is desirable, the applicant is encouraged to investigate methods to infiltrate surface water runoff from*

impervious and developed areas of the project.

9. Require full-time, continuous inspection by a design engineer or a qualified third party occurs during all construction activities of engineered septic systems.
10. Require homeowners associations to include a provision requiring that the ownership, operation and maintenance of common use facilities are the responsibility of the homeowners and that the Town will not bear any responsibility in the event of a failure of the system.
11. Consider additional study of the designated aquifer protection areas and upgrade delineation of geologically-sensitive areas throughout Town.

GOAL 2:

Protect the quality of groundwater and surface water in Cumberland and also the watershed of which it is a part.

ACTIONS:

1. Identify and map potential commercial or industrial sources of groundwater contamination. These included registered underground storage tanks, landfills and businesses with confirmed hazardous materials on site.
2. Locate and enforce correction of any malfunctioning residential septic systems.
3. Continue implementation of the NPDES Stormwater Program.
4. Continue to monitor and assess locations of point source pollution.
5. Require or encourage that all new development be in conformance with the principles of Low Impact Development (LID).
6. Recommend funding all identified stormwater drainage improvements projects either as part of the CIP or through bonding.
7. Ensure that storm drain systems continue to meet Best Management Practices.
8. Continue to educate landowners through the YardScaping Public Education Program about the dangers of pesticides, pet waste, and encourage green landscaping practices for municipal and private

properties.

9. Promote the awareness of the Town's website link to the Think Blue and YardScaping websites that contains information about the impact of residents' activities on water quality and methods they can use to lessen those impacts.
10. Provide notification signs for state roads that cross source water protection area boundaries.
11. Regulate pesticides application through the Board of Pesticides Control.
12. Work with the county Soil and Water Conservation Districts to implement nutrient and pesticides management plans in priority watersheds.
13. Continue receiving reports from the State Drinking Water Program on the monitoring wells located in the area of West Cumberland in the Well Advisory Zone. Educate property owners and developers of the presence of MBTE and how placement of new wells can shift the location of the pollutant within the aquifer. Require that all developers in the area submit a report from a licensed hydrogeologist stating that the proposed development will not adversely affect water quality for the existing and proposed wells in the area.

GOAL 3:

Protect water quality by ensuring that new construction does not create erosion of soil that can run into surface water bodies.

ACTIONS:

1. Implement erosion control program for non-subdivision or site plan development (i.e., single family home construction). Enforce Best Management Practices (BMPs) for highway maintenance and construction projects.

GOAL 4:

Protect the water quality of Forest Lake.

ACTIONS:

1. Encourage the Forest Lake Association to continue to monitor phosphorus levels and also to educate boaters about the threat of milfoil.
 2. Identify and require repair or replacement of any malfunctioning subsurface waste disposal systems.
-

BACKGROUND

Water-Septic Systems-Sewer

The protection of groundwater is at the forefront of land use decisions because if a parcel has access to public sewer, the threat to groundwater from waste contamination is eliminated. Lot sizes can be smaller because there is no need to meet State separation requirements between wells and septs. In Cumberland, there is a limited sewer system. The public sewer system was initially installed to correct pollution problems that existed in the 1970's and it now extends along Route 88 and the neighborhoods in that area, a portion of Middle and all of Tuttle Road and also serves a majority of the Town center. The system connects to a treatment facility that is shared with and located in Falmouth. Cumberland is at 60% of its capacity with space for approximately 500 to 700 new sewer connections.

The previous (1998) Comprehensive Plan utilized a method for assigning minimum lot sizes in various zoning districts based on the protection of groundwater from nitrates where domestic wastewater disposal systems were to be utilized. Fundamental to this method of calculating of lot sizes was the type of soils that were present in the various zoning district. Generally, in areas where clay (impervious) soils exist, recharge to the aquifer was assumed to be slow and areas with sandy soils were assumed to be much higher. However, since the last plan was prepared, advances in the science of hydrogeology have indicated that the nitrates, which were previously assumed to not degrade, are now known to decompose by a variety of natural mechanisms. Thus the minimum lot sizes established during the previous comprehensive plan are now known to be conservatively protective of water quality. Scientific advances have allowed engineers and hydrogeologists to examine site-specific leach field designs, invalidating the minimum lot size approach described above. With the recent planning movement to encourage Smart Growth and clustered residential developments, the minimum lot size approach could be modified and the objective of protecting water quality could be achieved utilizing the site specific approach.

Water Resource Inventory

A. Watersheds

Watershed boundaries represent the surface area that drains into a particular water body. All of the water that falls, drains, or is released within the watershed boundary will make its way, at some point in time to a single water body (excluding any evaporated water which can be up to 25% of the total). In Cumberland, the entire Town eventually drains into Casco Bay. The three main drainage basins are the Coastal Drainage, which drains directly into Casco Bay

(eastern 1/3 of Town), the East Branch of the Piscataqua River (center of town), and the Presumpscot River Drainage (western 1/3 of town).

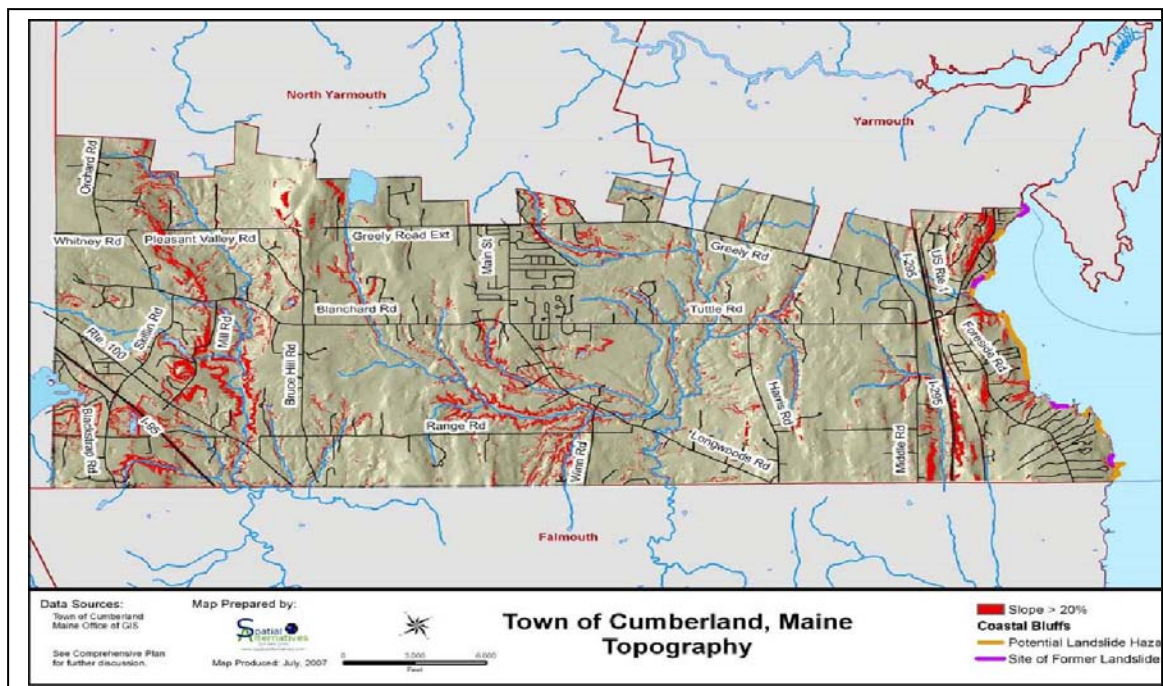
Watershed boundaries typically do not align with political boundaries, and therefore management of land use within watersheds often requires cooperation with neighboring towns.

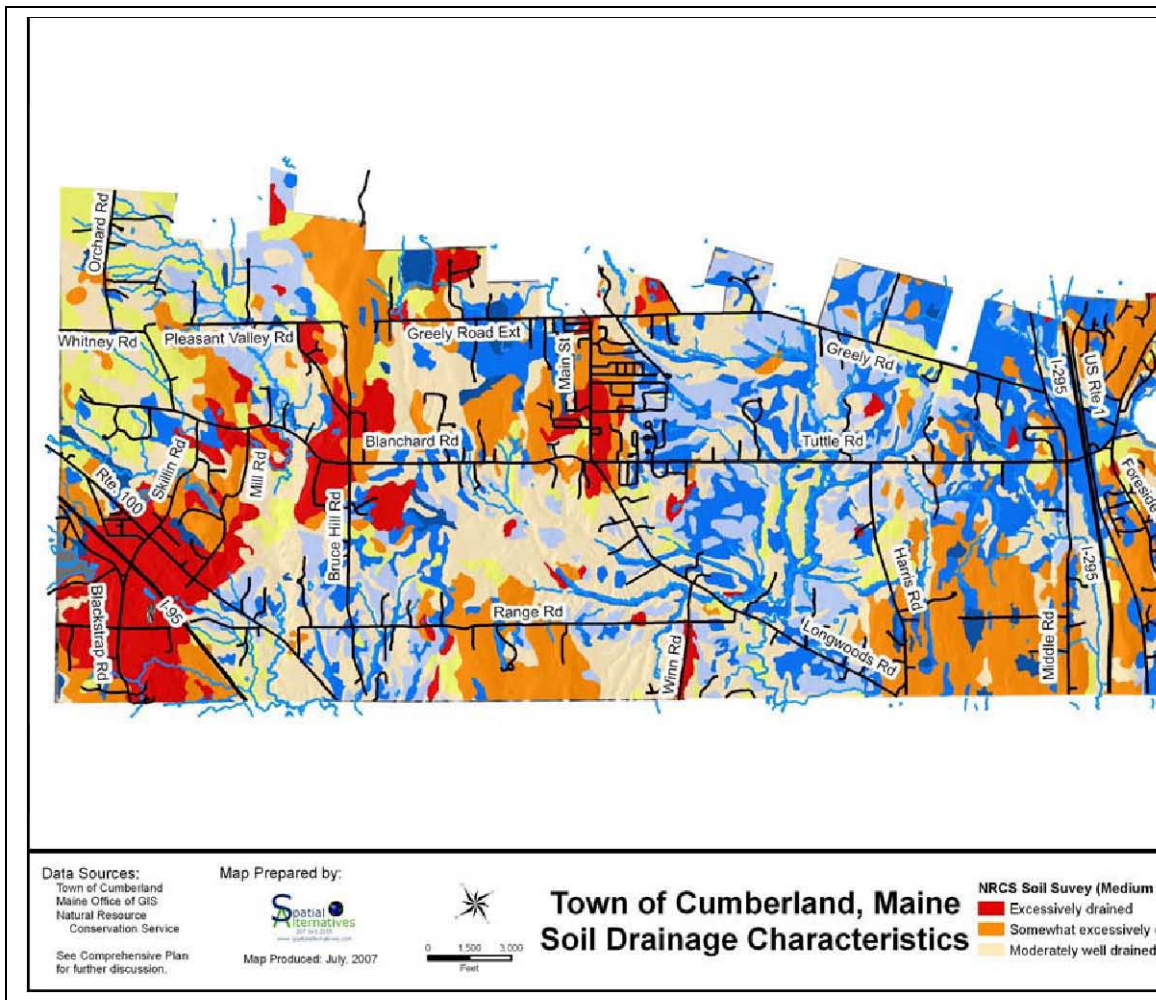
B. Topography - Slope and Elevations

Cumberland is generally characterized by rolling hills, with streams that drain into larger waterbodies. The greatest relief is found in the northeast corner of town along the Route 88 corridor and around Bruce Hill and Orchard Road in the northwest part of Town. These areas can be quite steep in locations leading to some restriction to development. The southwest corner of Town is flatter and characterized by sand and gravel deposits. The coast rises sharply from the water, either as ledge or vegetated coastline.

D. Soils

The characteristics of soils determine the types of development that those soils can sustain. Certain soil types are particularly good for farming while others may be very poorly drained and unable to sustain a septic system. The soils in Cumberland have been mapped by the Natural Resource Conservation Service at a medium intensity level. The map below describes the soils drainage characteristics. The highest concentration of excessively drained soils is in the Northwest corner of the Town while the highest concentration of very poorly drained soils follow the water courses.





D. Impervious Surface

Impervious surfaces – such as asphalt, cement, buildings and even lawns, prevent infiltration of rainfall into the soil, disrupting the water cycle and affecting both the quantity and quality of our water resources. In recent years, research has shown the amount of impervious surface in a watershed to be a reliable indicator of the impacts of development on water resources.¹

Using satellite imagery from 2001, the State of Maine has calculated the amount of impervious surface in each sub-watershed in Town. The data show that the coastal watershed is about 13% impervious surface and the watershed which flows into the Presumpscot River is about 11% impervious surface - meaning that 13% and 11% of the land in those watersheds has been developed in some manner so as to prevent normal water infiltration. Cumberland does not have any watershed in the “impaired” category (greater than 25%) impervious. Most of the Town falls in the “protected” category (10% or less impervious).

A rough classification of imperviousness is commonly used to address potential water quality within the watershed. (Developed by NEMO, see footnote 1) Watersheds with less than 10% impervious coverage are considered “protected”, meaning that the surface water within the overall watershed generally is protected from significant non-point impacts because of the amount of undeveloped open space within that watershed. It does not imply that any actual protection measures have been taken. Watersheds in the 11 – 25% impervious range are “impacted” indicating that there is probably some impact to surface water quality from non-point sources. Some land use management may be necessary to control further runoff in these areas, in order to reduce the impacts to surface water. Watersheds greater than 25% impervious are assumed to have degraded water quality, and may need to implement strategies for protection from further development along with some restoration or retrofitting of existing infrastructure to restore water quality.

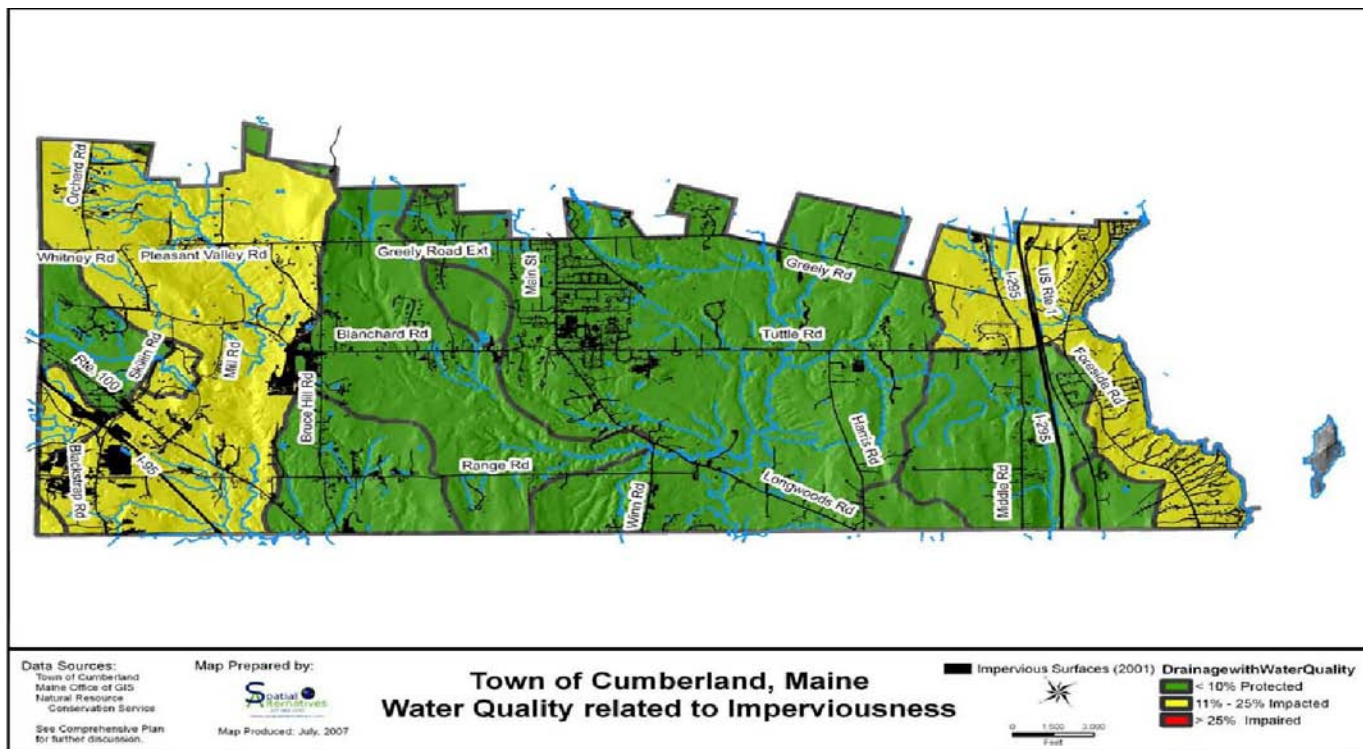
While impervious surface analysis is useful at the watershed scale, it does not capture impacts from localized development, such as the impact to a tributary stream from adjacent development, and thus the impervious surface analysis should not be used to suggest that because the majority of the Town falls in the protected category, the majority the Town’s water resources are in fact protected from development impacts.

¹ A good source of current research information can be found through Non-Point Source Education for Municipal Officials (NEMO) at www.nemo.uconn.edu.

² According to the Maine Department of Inland Fisheries and Wildlife, Cumberland has about 17.4 miles of streams and rivers.

³ Once in a lake, phosphorus nourishes algae and allows the algae to multiply into a “bloom”. When the algae die, they fall to the bottom, decompose, and deplete oxygen in the process. Loss of oxygen kills the cold water species, such as trout and salmon, living near the bottom and the loss of oxygen causes a chemical change to occur in lake sediment that frees additional phosphorus to feed the bloom. (Maine DEP, Lakes Assessment)

⁴ Maine’s Minimum Lot Size Law requires 20,000 square feet—about 1/2 acre—per dwelling served by a septic system. As long as the state’s subsurface waste water disposal rules are followed, rarely would lots served by septic systems within designated growth areas need more than 30,000 to 40,000 square feet.

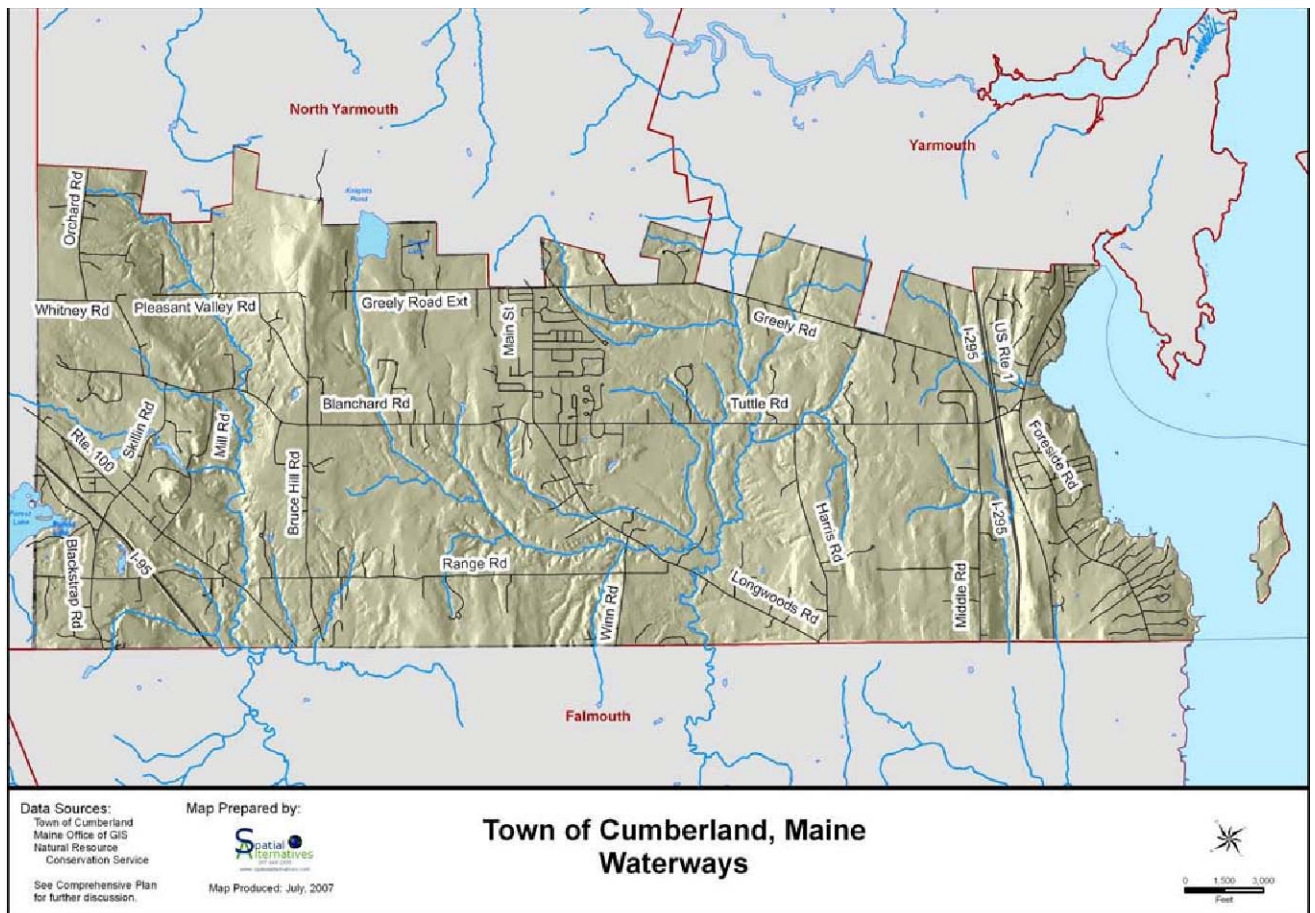


E. Lakes & Streams

The State of Maine has a water quality classification system used to monitor and protect water quality. Waters are assigned a class rating of AA, A, B, and C (38 MRSA 464-470). These ratings are then used to determine limits on licensed discharges of pollutants. All streams in Cumberland are classified B, which require that discharges shall not cause adverse impact to aquatic life in that the receiving waters shall be of sufficient quality to support all aquatic species indigenous to the receiving water without detrimental changes to the resident biological community

Cumberland's only public lake - Forest Lake - is predominantly in Windham and Gray. Most of the 3 square mile watershed of Forest Lake is also in Windham and Gray, with only a bit being in Cumberland. Forest Lake is densely developed with residential homes and seasonal camps. Most of the lots around the lake were created prior to current zoning and therefore are quite small. Cumberland also contains Knights Pond, a private pond.

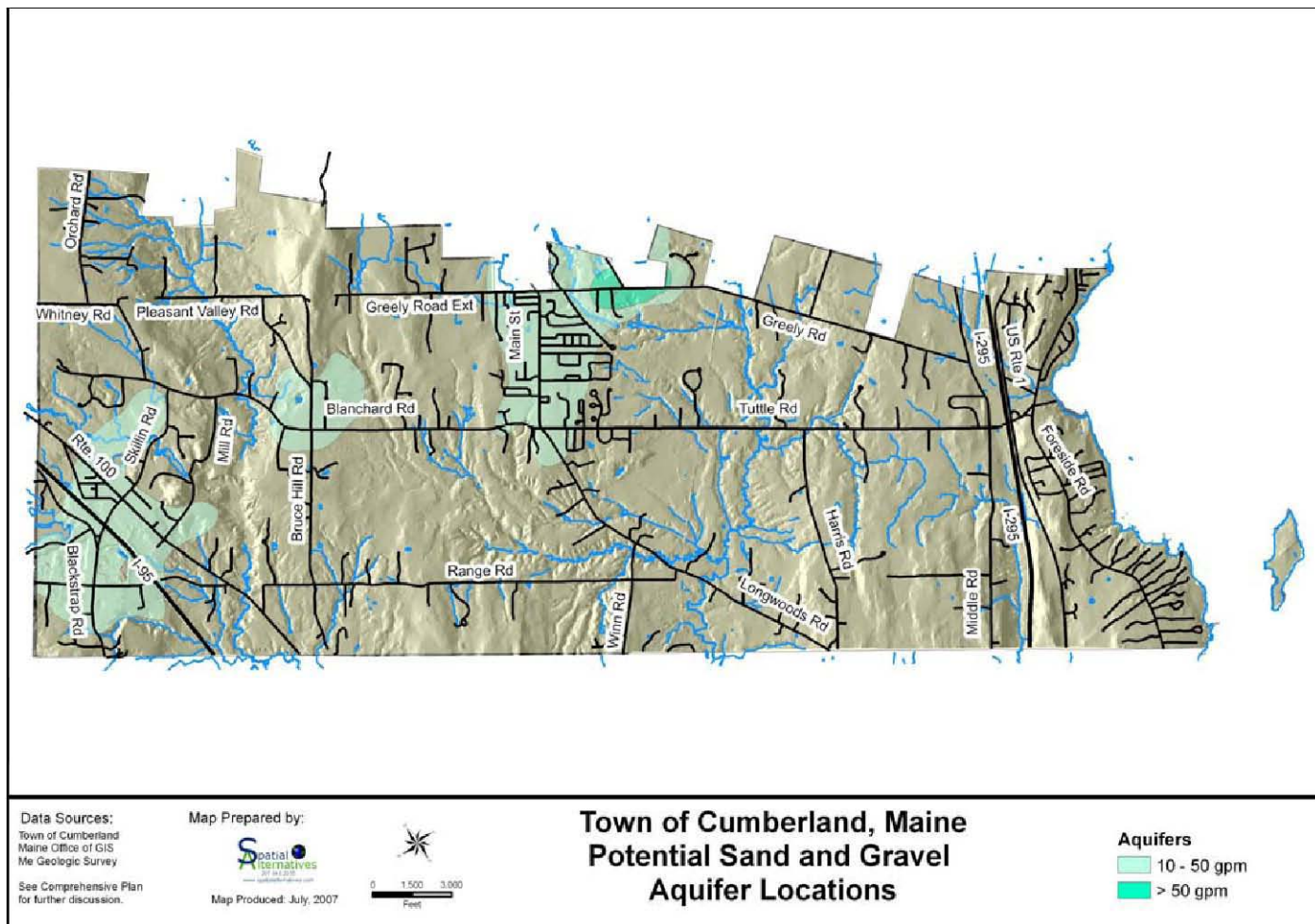
The Town has an extensive network of stream and tributaries *2 (see attached map) which feed into two rivers – the East Branch of the Piscataqua River and the Presumpscot River. The Piscataqua flows into the Presumpscot in Falmouth and the Presumpscot discharges into Casco Bay.



F. Aquifers & Groundwater

The Maine Geologic Survey has mapped locations which are likely to contain aquifers based on a variety of geological data. That data also identifies whether those areas are likely to be a low yield (produces 50 gallons of water per minute or less) or a high yield aquifer (produces more than 50 gallons of water per minute). The data describe locations which may have aquifers but those locations have not been subject to a field survey or verification.

The data for Cumberland indicates likely aquifers in three locations: The western part of Town around the Route 100, Skellin Road area; An area near the Cumberland Fairgrounds along Bruce hill Road and Blanchard Road; And an area along Main Street from Tuttle Road to the North Yarmouth Town line.



II. Water Quality Threats

Since most developable land is located in areas of Town that are not served by public sewer, much of the new residential development in Cumberland involves the use of subsurface waste disposal systems. The threat to groundwater and surface water quality is from the long term cumulative impacts from these systems which can increase nitrate levels, or more seriously, malfunction and leak untreated effluent directly into the ocean, lakes and groundwater.

The most widely recognized threat to the water quality of lakes is phosphorus pollution. Phosphorus is a naturally occurring element which is attached to soil particles. In its natural undisturbed state phosphorus poses no threat. However when soil is disturbed and unstable, stormwater runoff carries soil particles with attached phosphorus directly into lakes and streams. Common sources of phosphorous include runoff from lawns, and runoff from gravel roads and road ditches which have not been properly stabilized. Concentrated levels of phosphorus can also come from fertilizer, detergent, manure, and sewerage.

Other contaminants that threaten water quality include oil or fuel leaked from above ground or underground chemical or fuel storage tanks; runoff from transportation corridors (which in Cumberland are numerous: Rt. 295, Rt. 1, Rt. 100, the turnpike); pesticide application and storage (Val Halla, Twin Brook); floor drains in repair garages and industrial facilities; and sludge, manure and fertilizers associated with farming.

A. Non-point discharges into watersheds

Runoff from water washing over the land, whether from rain or the watering of crops or lawns, picks up contaminants which find their way into waterways. Polluted runoff is the cumulative result of our everyday personal actions and local land use policies. Contaminants include:

Pathogens - disease-causing microorganisms that come from the fecal waste of humans and animals;

Nutrients - compounds like nitrogen and phosphorous from agricultural fertilizers, septic systems, home lawn care products and yard and animal wastes that in high concentrations stimulate algae blooms;

Sediments - sand, dirt and gravel eroded by runoff from poorly protected construction sites, agricultural fields, roadways and gardens, which ends up in stream beds, ponds or shallow coastal areas, where they can alter stream flow and decrease the availability of healthy aquatic habitat;

Toxins - substances such as oil, grease and gasoline from roadways, and chemicals used in homes, gardens, yards and on farm crops that can harm the health of aquatic life and/or human beings.

In Cumberland, as with most suburban communities, conversion of land from a natural or largely vegetated state (typically agricultural or forested land), to a more developed state, is generally considered a major contributor of non-point source pollution to water bodies.

Since development can adversely affect water quality, one of the recommended actions of this chapter is to amend the ordinances to require Low Impact Development (LID). Low Impact Development (LID) is a stormwater management strategy that has been adopted in many localities across the country in the past several years. It is a stormwater management approach and set of practices that can be used to reduce runoff and pollutant loadings by managing the runoff as close to its source(s) as possible. A set or system of small-scale practices, linked together on the site, is often used. LID approaches can be used to reduce the impacts of development and redevelopment activities on water resources. In the case of new development, LID is typically used to achieve or pursue the goal of maintaining or closely replicating the predevelopment hydrology of the site. In areas where development has already occurred, LID can be used as a retrofit practice to reduce runoff volumes, pollutant loadings, and the overall impacts of existing development on the

affected receiving waters. In general, implementing integrated LID practices can result in enhanced environmental performance while at the same time reducing development costs when compared to traditional stormwater management approaches. LID techniques promote the use of natural systems, which can effectively remove nutrients, pathogens, and metals from stormwater. Cost savings are typically seen in reduced infrastructure because the total volume of runoff to be managed is minimized through infiltration and evapotranspiration. By working to mimic the natural water cycle, LID practices protect downstream resources from adverse pollutant and hydrologic impacts that can degrade stream channels and harm aquatic life. Many smart growth approaches can decrease the overall amount of impervious cover associated with a development's footprint. These approaches include directing development to already degraded land; using narrower roads; designing smaller parking lots; integrating retail, commercial, and residential uses; and designing more compact residential lots. These development approaches, combined with other techniques aimed at reducing the impact of development, can offer communities superior stormwater management.

III. Existing Water Quality Protection Programs & Regulations

Large lot zoning

Pursuant to section 204 of the Zoning Ordinance, residential development in the RR1 District must be on minimum of 4 acre lots. This provision was developed in response to the 1989 Caswell, Eichler and Hill Groundwater Study.

Stormwater management

The zoning ordinance regulations, the shoreland zoning provisions, site plan review standards (Sec. 206.8.7) and the subdivision ordinance (Section 9) contain various stormwater regulations. They require a stormwater management plan that ensures the peak rate of flow from the site after development does not exceed the pre-development rate and require sediments and other pollutants are limited through appropriate management practices to prevent adverse downstream water quality impacts or degradation.

The Town, with the assistance of The Friends of Casco Bay, conducted stormwater sampling in two areas on the Foreside: Powell Road and Wildwood Subdivision. The samples were taken after a major precipitation events with greater than ½ inch of rain. The results of the sampling were as follows:

Pesticides: The pesticide 2, 4-D which is a water soluble compound used in Weed'N'Feed to kill dandelions is readily transported in stormwater runoff.

Fecal Bacteria: Extremely high levels of fecal bacteria were found in the samples. High bacteria levels in coastal waters may cause clam flats to be closed to harvesting and beaches closed to swimming.

Fertilizers: Nitrogen and phosphorus were found in water samples from the storms. These nutrients, once they enter the bay, can contribute to an explosion of nuisance algae and deplete dissolved oxygen in the water. Fertilizers are a primary source of nitrogen and phosphorus.

Erosion and sedimentation control

Section 409 of the Zoning Ordinance requires earth-moving activities, and other land use activities be conducted to prevent, erosion and sedimentation of surface waters “to the maximum extent possible” and to comply with published state recommended Best Management Practices.

Ground water protection

Under Section 206.8.12 (Site Plan Review) of the Zoning Ordinance, proposed development must not adversely impact either the quality or quantity of groundwater available to abutting properties or to the public water supply systems. Projects proposing systems of two thousand (2,000) gallons per day or greater must demonstrate that the groundwater at the property line will comply with the State’s safe drinking water.

Water Quality protection

Section 206.8.13 (Site Plan Review) of the Zoning Ordinance limits storage and discharge of materials that may run off or into surface or ground waters causing contamination or pollution and requires that storage facilities for fuel, chemicals, or industrial wastes, meet Maine DEP and State Fire Marshall's standards.

Aquifer protection

The zoning ordinance (Section 300) contains an aquifer protection provision directing that areas be designated as Aquifer Protection (AP) and requiring that certain uses be allowed only upon findings by the Planning Board that the proposed use will not adversely affect the quality of groundwater. Subject uses include disposal of solid waste or leachable materials, storage of de-icing agents and petroleum products, certain animal feedlots and manure storage areas, extraction of earth materials, and development which occupies an area greater than 20 acres.

Cluster and Dispersed subdivisions

Section 406 of the zoning ordinance provides flexibility for subdivision development and preservation of open space through clustering, dispersal or “traditional” development patterns. Preservation of open space may provide increased water quality protection.

Sanitary Standards

Section 422 of the zoning ordinance requires a minimum setback for underground sewage disposal facilities, from the normal high water mark of a waterbody, of no less than 100 horizontal feet. Where daily sewage flow exceeds 2000 gallons, the minimum setback shall be 300 feet from any shoreline. The minimum separation between any subsurface sewage disposal system and a dug well or spring shall be 200'.

Shoreland zoning

The shoreland zoning provisions of Section 423 of the zoning ordinance place restrictions on development and land use activities within 250 feet off the coast, rivers, lakes, and coastal or freshwater wetlands and within 75 feet of streams.

CHAPTER 10 - CRITICAL NATURAL RESOURCES

Because the Town of Cumberland has not yet been fully developed or “built-out” there remains an abundance of natural resources; they include:

- Several large aquifer recharge areas which ensure a steady and healthful supply of drinking water for those residents who have private wells;
- A large amount of wetland areas that have been protected from development and that provide such benefits as flood control, habitat protection and sediment and erosion control;
- Beautiful scenic areas that include open fields, ocean views, scenic roadways; large stands of trees, and other features such as old stone walls. The Twin Brook Recreation Area is an example of this. The town acquired the 249 acre parcel located off Tuttle Road in 1996. Twin Brook is a mix of open fields and woodlands with trails and soccer fields.
- Several large undeveloped blocks of land (unfragmented areas) which are essential for the protection of wildlife species. The Rines Forest located off the Range Road is an example of this. The town acquired the 216 acre parcel in 2003 and placed it in a conservation easement held by the Chebeague and Cumberland Land Trust.
- Areas of rare plants including the variable sedge (*caryx polymorpha*).

While other resources discussed in this plan can be built (infrastructure, public utilities) or enhanced (fiscal capacity), natural resources are finite and usually irreplaceable. Consequently, their protection is of paramount importance. The results of the community survey support this view: only 17% of respondents opposed the idea of implementing stricter requirements for protecting wetlands; and only 16% oppose the idea of having stricter requirements for protecting wildlife habitats.

Based on the background information contained in the latter part of this chapter and the results of the survey, the Comprehensive Plan Committee developed the following goals and recommendations:

2009 Comprehensive Plan Goals and Actions:

GOAL 1:

To protect critical natural resources, including, but not limited to: wetlands, wildlife and fisheries habitat, shoreland areas, aquifer recharge areas, and unique natural areas.

ACTIONS:

1. Encourage the Chebeague and Cumberland Land Trust and the Cumberland Lands and Conservation Commission to work with the town to protect critical areas by obtaining land dedications, easements, or other forms of permanent protection.
2. Encourage property owners to utilize the State's Tree Growth program and/or develop forestry management plans.
3. To identify alternative energy sources within the town for their potential development.
4. To consider acquisition of parcels determined to be of high natural resource value.
5. Review town ordinances to ensure they reflect most recent provisions of the Site Location of Development Law, The Maine Natural Resources Protection Act and specific regulations including: Chapter 310, Wetlands and Waterbodies Protection Rules; Chapter 500, Stormwater Management; and Erosion and Sedimentation Control.
6. Provide the Code Enforcement Officer with the tools, training, and support necessary to enforce land use regulations, and to ensure that the Code Enforcement Officer is certified in accordance with 30-A MRSA §4451.

GOAL 2:

Require that future subdivisions be designed so as to preserve and protect natural resources, environmentally sensitive land and scenic areas, while clustering homes in areas that most protect valuable natural resources.

ACTIONS:

1. Adopt a Conservation Subdivision Ordinance to protect the above types of land by locating homes in areas that most protect natural resources.
2. Eliminate the Traditional Subdivision option from current ordinance.

GOAL 3:**Ensure that all shoreland areas are adequately protected.**

ACTION: Maintain Shoreland Zoning Ordinance provisions as required by the state.

ACTION: Inform landowners of the significant changes to the shoreland zoning requirements to improve their understanding of the regulations and improve compliance.

GOAL 4:**To preserve and protect vernal pools.****ACTIONS:**

1. Map locations of significant vernal pools.
2. Utilize available State funding to assist in mapping expenses.

GOAL 5:**To strive to protect healthy populations of native wildlife and plants and their natural habitat.****ACTIONS:**

1. Update the Open Space Plan in 2010 and in 10 year increments thereafter to enable the town to reassess development impacts over the decade and set new goals.
2. Work with the neighboring towns and the Chebeague and Cumberland Land Trust to protect large blocks of forested land and fields with connecting corridors between blocks.
3. Manage town-owned forested areas with the help of a licensed forester to help protect the resource and habitat for animals and native plants. Invasive species control on properties should be evaluated to prevent the loss of native plant species and the animals they support.
4. The Shellfish Committee should work with others to develop a plan to inform landowners along the coastal watershed about nonpoint source pollution and the importance of maintaining a healthy marine environment.
5. Consider road design and location to reduce the amount of impervious surface and prevent disruption of large blocks of habitat.

BACKGROUND

I. Wetlands

Cumberland has approximately 975 acres of wetlands, the majority of which are forested wetlands (515 acres). The town also contains significant areas of hydric soils that do not drain well and that typically formed under conditions of saturation, flooding or ponding long enough during the growing season to develop anaerobic conditions in the upper part. Another 3,500 acres are classified as unconsolidated shore, unconsolidated bottom, or rocky shore.

Wetlands perform a number of functions from flood control, to habitat, to sediment retention. The State Planning office has defined six wetland functions and has ranked wetlands based on the number of these functions attributed to a particular wetland.

Coastal wetlands are tidal and subtidal lands with vegetation present that is tolerant of salt water and occurs primarily in a salt water or estuarine habitat. They also include any swamp, marsh, bog, beach, or flat that is subject to tidal action. Freshwater wetlands are freshwater swamps, marshes, bogs and similar areas that are inundated or saturated by surface or groundwater at a frequency and for a duration sufficient to support a prevalence of wetland vegetation adapted for life in saturated soils.

Vernal pools or “spring pools” are a specific type of wetland. They are shallow depressions that usually contain water for only part of the year and typically dry out by mid to late summer. They fill as the water table rises during the fall and winter and as rain and melting snow contribute water during the spring. Although vernal pools may contain water for a relatively short period of time, they serve as essential breeding habitat for certain species of wildlife, including salamanders and frogs.

As of September 1, 2007, significant vernal pool habitat is protected by law under the Natural Resources Protection Act.¹ An activity in, on, or over these areas must avoid unreasonable impacts on the significant vernal pool habitat and obtain approval from the DEP, through a Permit by Rule or individual NRPA approval. Vernal pools have been mapped in Cumberland on a town-wide basis.

¹ In general, a vernal pool habitat is “significant” if it has a high habitat value, either because (1) a state-listed threatened or endangered species, such as a spotted turtle, uses it to complete a critical part of its life history, or (2) there is a notable abundance of specific wildlife, such as blue spotted salamander, wood frog, or fairy shrimp.

II. Habitat

Under Maine's Natural Resource Protection Act, "essential habitat" is habitat required to support, and designated to protect, species threatened or endangered with extinction including bald eagle nest sites, piping plover and least tern nesting areas, and roseate tern nesting habitat. "Significant habitat" means habitats mapped by IF&W, and considered to be of high or moderate value deer wintering areas and travel corridors; high or moderate value waterfowl and wading bird habitats; critical spawning and nursery areas for Atlantic salmon; shorebird nesting, feeding and staging areas and seabird nesting islands; and vernal pools (Natural Resources Protection Act, Title 38, Sec. 480-B). These habitats receive protection under the NRPA.

A. Wildlife Habitat

Rare animals found in Cumberland include the New England Cottontail (*Sylvilagus transitionalis*) and the Wood Turtle (*Clemmys insculpta*). There are also significant deer wintering areas. There are also some areas of inland wading bird and waterfowl habitat on the mainland and areas of coastal wading birds and waterfowl along the shoreline. The town has quite a few large undeveloped blocks of land which have been identified through the Beginning with Habitat program as essential for protection of wildlife species. Undeveloped blocks of land are areas of 150 acres or more that are not divided by a roadway, are not broken into lots for development, and are not punctuated by individual homes at more than 1 dwelling unit per 25 to 50 acres, and is buffered by a 200 to 500 foot edge separating the block of land from roads or development.

B. Fisheries

Maine IF&W identifies fisheries within towns. In Cumberland, Forest Lake contains largemouth bass, chain pickerel, smallmouth bass, and white perch. The Piscataqua River, the East Branch of the Piscataqua River, Mill Brook and several unnamed streams in Cumberland support fisheries according to IF&W data.

C. Plant Habitat

Rare plants found in Cumberland include the variable sedge (*caryx polymorpha*). These are found near the Falmouth border between Rt. 1 and 88. The exact location of these plants is not revealed in the IF&W data to protect the plants from sightseers. Cumberland has a number of protected and unprotected large forest and large undeveloped blocks of land. These are crucial for the habitat of species that need larger undisturbed areas in which to survive. As the landscape becomes more fragmented there is a drastic reduction in the variety of species that landscape can support. The map below depicts landcover types based on analysis of satellite imagery.

III. Scenic Areas

The Town of Cumberland has developed an Open Space Plan (April 2000) in which key scenic resources were identified. Scenic areas mapped in the Open Space Plan include a variety of land characteristics and features and generally can be enjoyed from a road. They include open fields, ocean views, cultural features such as old stone walls, large stands of trees and scenic roadways.

IV. Identified and Potential Threats

The largest threat to habitat and natural resources in Cumberland has been and continues to be incremental growth. As the landscape is divided up into smaller and smaller pieces, it becomes inhospitable to a greater number of species, both plant and animal. As development increases, not only does the character of the town change, but such development can cause other adverse impacts to the natural resources such as non-point source pollution (i.e., run-off that contains pesticides and fertilizers) oil spills, etc., can pollute the rivers, streams and coastline and diminish our shellfish and fishery resources

V. Existing Natural Resource Protection Programs & Regulations

Cluster and Dispersed subdivisions

Section 406 of the zoning ordinance provides flexibility for subdivision development and preservation of open space through clustering, dispersal or “traditional” development patterns. A stated objective of this ordinance provision is to protect and preserve sensitive wildlife habitats and other natural areas.

Shoreland Zoning

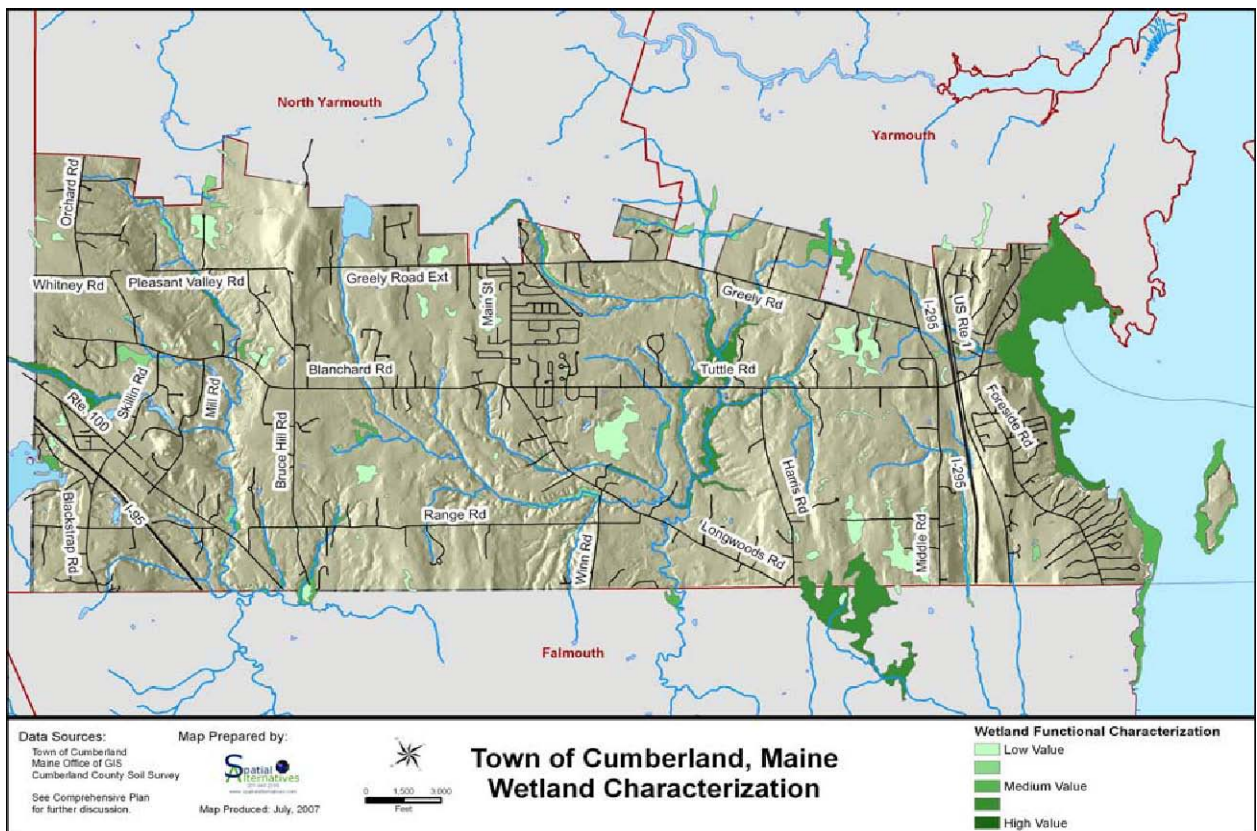
The shoreland zoning provisions place restrictions on development and land use activities, in accordance with regulations established by Maine DEP, within 250 feet off the coast, rivers, lakes, and coastal or freshwater wetlands and within 75 feet of streams.

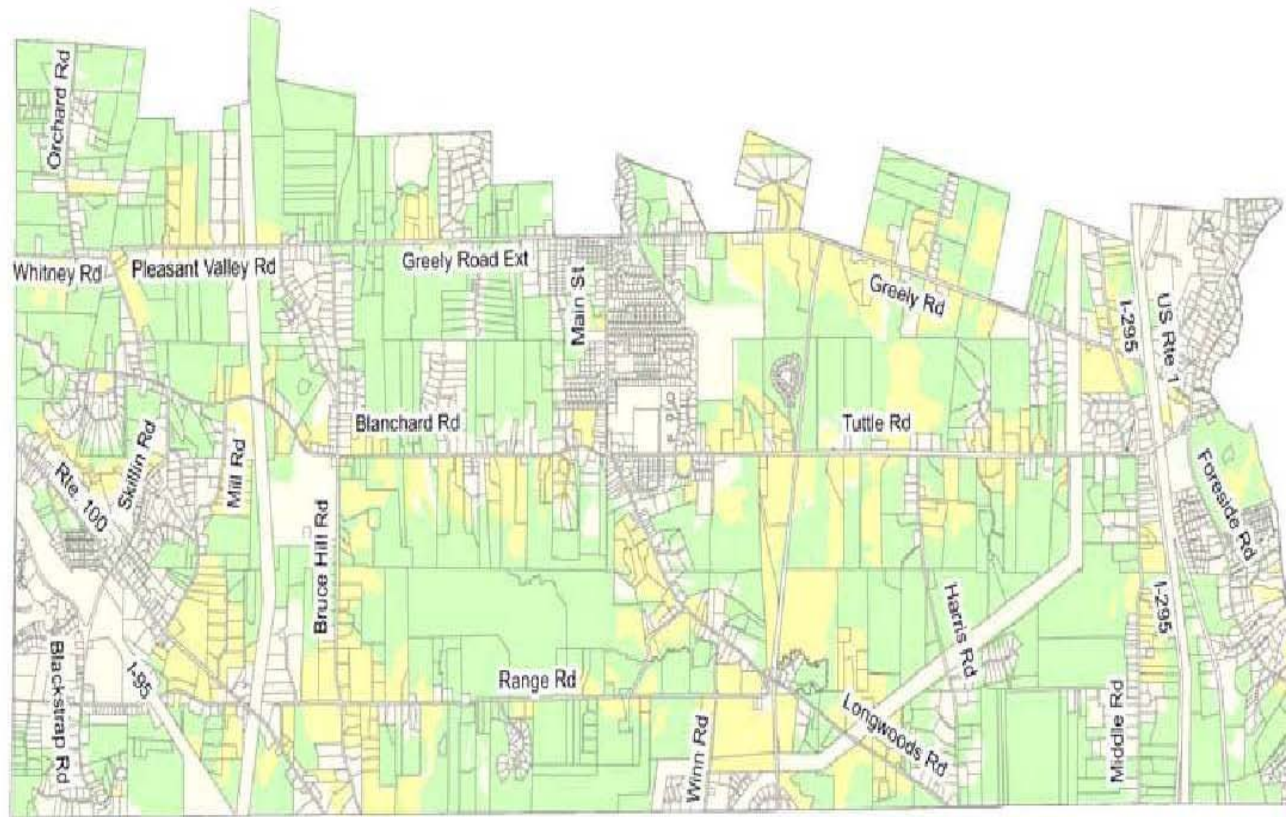
Open Space Plan

The 2000 Open Space Plan inventoried many of the natural resources of the town and sets out recommendations for preservation of these natural resources in order to “maintain healthy populations of a diversity of species.” The plan lists several strategies and a method for prioritizing land for habitat protection.

Lands & Conservation Commission

There is a Lands & Conservation Commission which meets monthly.





Data Sources:

Town of Cumberland
Maine Office of GIS
Beginning with Habitat

Map Prepared by:



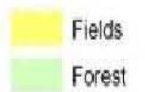
Map Produced August, 2007

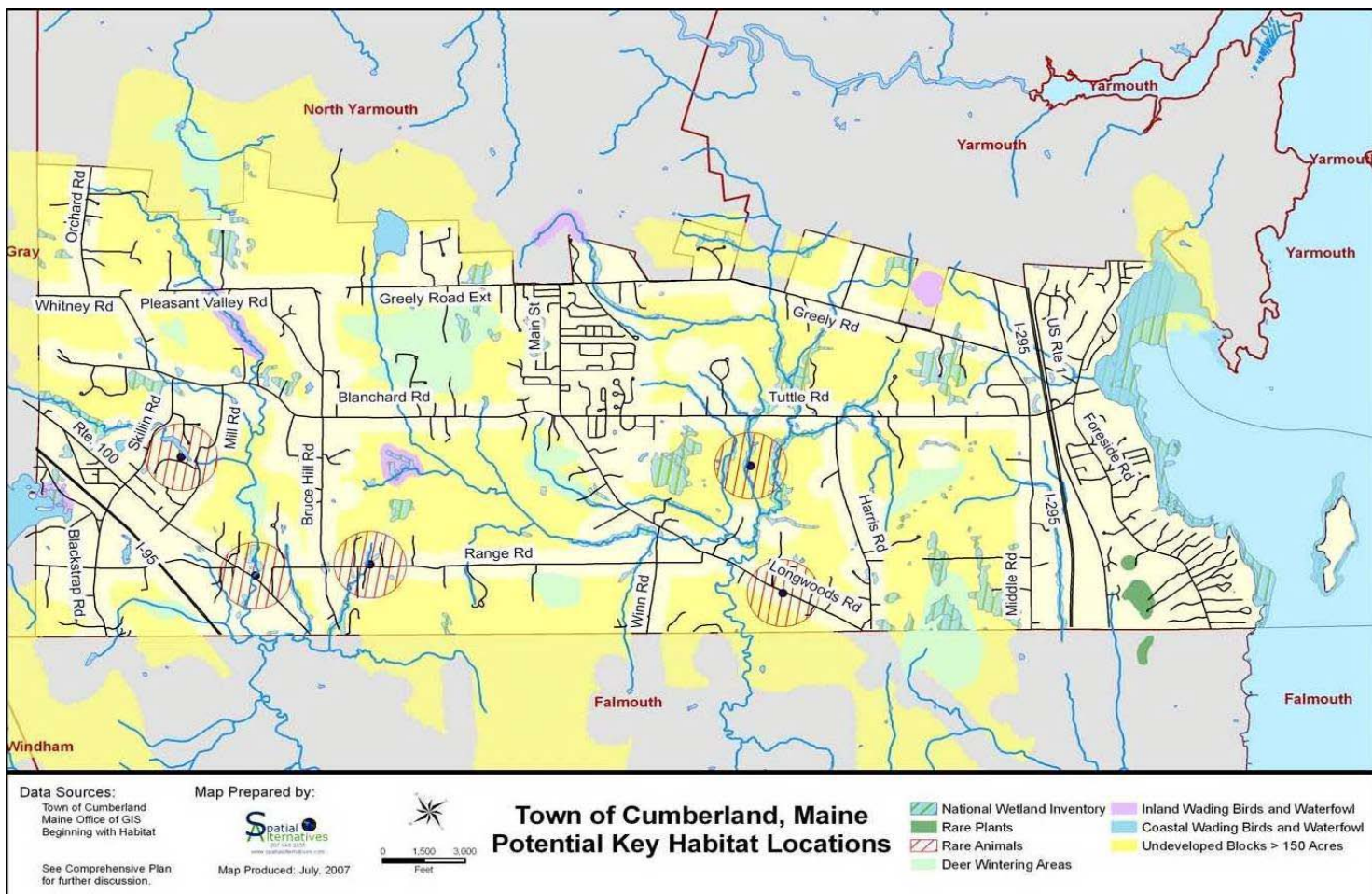
See Comprehensive Plan
for further discussion.

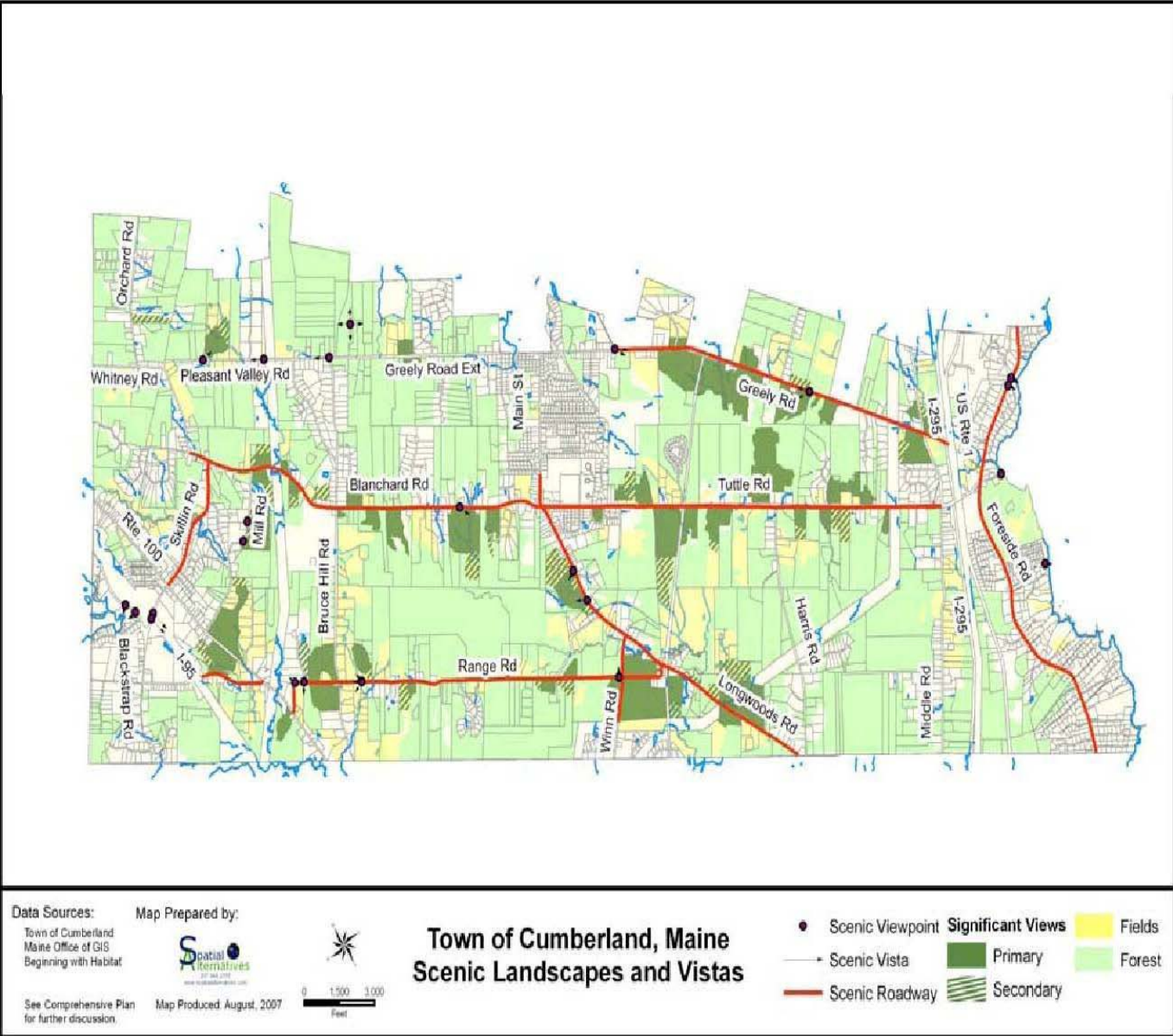


0 1,500 3,000
Feet

**Town of Cumberland, Maine
Field and Forest Landcover**







CHAPTER 11 - AGRICULTURE AND FORESTRY RESOURCES

Given this comprehensive plan's overarching theme of sustainability, this chapter is of critical importance. While Cumberland has lost many of its historic farms, there are still several apple orchards and farms in the town. In addition to protecting these existing farms, the Comprehensive Plan Committee also felt it was important to consider the protection of undeveloped areas that would be suitable for agricultural use in the future. Since the conversion of farmland to residential subdivisions is a primary reason for the loss of agricultural land, the Committee has listed recommended actions to mitigate this trend. These actions include:

- defining the rural areas of the town;
- creating a farmland overlay map;
- adopting conservation subdivision regulations;
- limiting the expansion of water and sewer into rural areas;
- lessening restrictions on farm buildings and operations.

No longer is agricultural/farmland preservation just about keeping open space for visual enjoyment and for limiting the impact of development on the town's budget; it may be that communities will one day need these lands to produce food once again. This combined with the desirability of growing food close to where it will be consumed, is a key tenet of the sustainability movement.

GOAL 1: To encourage the preservation of land that is suitable for agricultural and forestry uses.

ACTION 1: Create a farmland overlay for land areas greater than 20 acres or on which the current use is agriculture or where soils would support agricultural use.

ACTION 2: Modify town regulations to give more flexibility to farm operations so that additional revenue streams can be created. For example, allow for renting a site for weddings or other functions; allow farms to have summer camp programs; allow additional accessory use buildings with fewer restrictions.

ACTION 3: Educate farmers and woodlot owners of the full benefits available under the State's Farm and Open Space Law and the Tree Growth Law.

ACTION 4: Require buffer zones between residential and farmland uses to reduce potential "right-to-farm" conflicts; support the state's "right-to-farm" law.

ACTION 5: Encourage the use of open space in subdivisions for agriculture.

ACTION 6: Adopt Conservation Subdivision regulations that will protect prime agricultural areas and eliminate the traditional subdivision option.

ACTION 7: Allow off-site signs to attract and direct farm customers.

ACTION 8: Allow roadside stands or pick-your-own operations by right and allow them to sell agricultural products produced or purchased elsewhere.

ACTION 9: Ask the Town Council to issue a policy memo that states that agriculture is a form of economic development and hence worth public investment.

ACTION 10: Encourage the schools to serve locally grown produce and have them develop a unit on where food comes from.

ACTION 11: Develop a municipal street tree program.

ACTION 12: Educate residents on selective tree harvesting principles.

ACTION 13: Work with the legislative delegation to make changes to the State's tree growth program.

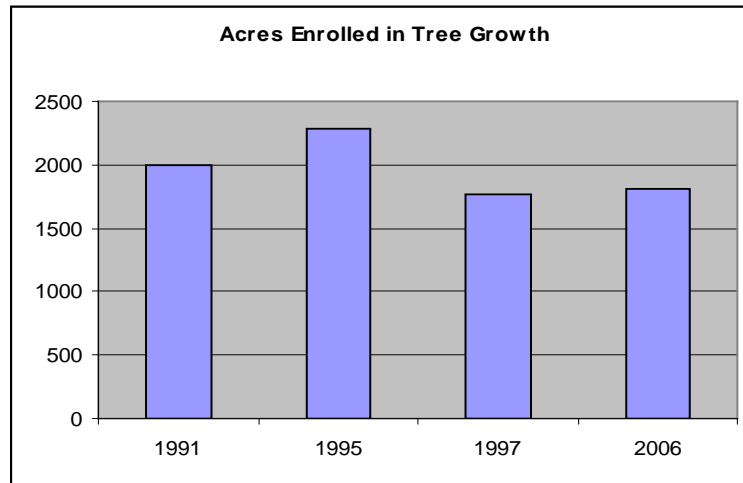
Background

Cumberland currently has 4 working farms, 4 apple orchards and a variety of other agricultural uses such as horse stables and haying. These farms comprise approximately 390 acres within the town. There are three farms enrolled in the State of Maine Agricultural Current Use Taxation program. According to the soils data, there are 1,441 acres of Prime Farmland and 6,353 acres of Farmland of Statewide Agricultural Importance.

Cumberland Farmers Market is a seasonal market open from mid-June through mid-October. It is open on Wednesday mornings in Cumberland on the Greely Green on Main Street. It began in 1996 and has expanded to provide service to Falmouth and Yarmouth. The market is a moderately sized market offering high quality, fresh, local produce, meat, eggs, flowers, fibers and crafts. Some vendors are certified organic; some accept food stamps and WIC vouchers.

There are approximately 6,800 acres of forested land in the Town of Cumberland. There are 1,800 acres currently enrolled in the State of Maine Tree Growth Current Use Taxation program. The program allows for an automatic reduction in valuation when a property is accepted by the town. In order to participate in the tree growth program a property owner must have on file a forest management plan. The program does levy a penalty on the landowner when the

property is withdrawn from the program. The penalty is an amount equal to 30% of the difference between the Tree Growth valuation and the fair market value of the property (or if the property was in the program for more than 10 years, the penalty is reduced by 1% for each year above 10 it was enrolled to a minimum of 20%, and sometimes is cited by landowners as a deterrent to entering the program.



The Town of Cumberland has over 500 acres of town-owned forested lands. These include the Town Forest, Twin Brooks, and the Rines property.

The Cumberland Zoning Ordinance includes provisions for timber harvesting, and requires that a permit be obtained prior to the commencement of any work. With the exception of Shoreland Areas (as defined by the Zoning Ordinance and shown on the Official Zoning Map) tree cutting is not regulated. In effect, the application for a timber harvesting permit is actually a notification of harvesting rather than a permit which specifies how the cutting will be done.

The Zoning Ordinance does require that cutting be done in accordance with provisions of the Environmental Quality Handbook Erosion and Sediment Control, published by the Maine Soil and Water Conservation Commission. Timber harvesting is a permitted use in all residential districts. Timber harvesting, however, is neither a permitted nor special exception use in any of the commercial districts. Forested tracts of land do exist in the various commercial districts.

CHAPTER 12 -HISTORIC & ARCHAEOLOGICAL RESOURCES

Historic and archaeological resources connect communities to their past and often provide guidance for their future. Identifying and preserving those resources can bring history alive and contribute to the “texture and richness of a town’s character.”²⁶ Historic and archaeological resources have not always been valued and as a result, much evidence of our history has been lost as communities transform.

2009 Comprehensive Plan Goals and Recommended Actions:

GOAL 1:

Encourage protection of the historic character of certain residential neighborhoods.

GOAL 2:

Encourage protection of historic and pre-historic archaeological sites as identified by the Cumberland Historic Society and the Maine Historic Preservation Commission.

ACTIONS:

1. Consider developing guidelines to protect the historic character of certain neighborhoods.
2. Request the Historical Society to develop an historic marker/plaque program.
3. Encourage the Historical Society to establish a fund to help provide resources to owners of historic properties to keep them from falling into disrepair.
4. Increase residents’ awareness of historic and archaeological resources by displaying a large mounted map of historic buildings and features in the town office.
5. Inform residents of any available state tax programs that provide tax benefits for preservation of scenic lands and historic properties.
6. Consider establishing an historic district.

²⁶ *Comprehensive Planning: A Manual for Maine Communities*, Evan Richert and Sylvia Most, Maine State Planning Office (2005)

7. Consider establishing a fund to help provide resources to owners of historic properties to keep them from falling into disrepair.
 8. Explore possible incentives to protect or enhance existing historic and archaeological resources.
 9. Establish a program to identify and care for historic markers within the town's right-of-ways.
 10. Document locations of historic stone walls and provide protection of the walls when the parcel(s) on which they are located are proposed for development.
-

BACKGROUND

Historic Settlement

The area that now makes up the Town of Cumberland was first settled by the English as early as 1635 and was incorporated as North Yarmouth in 1680 as the eighth town in Maine. The town included the present day towns of Cumberland, Yarmouth, North Yarmouth, Pownal, Freeport, Harpswell, and a small part of Brunswick. In 1727, the town's boundary with Falmouth was re-established, and one hundred home lots were created, sixty-four of which were to be drawn by lot for new settlers. Later land divisions resulted in the creation of lots of between one hundred and four hundred acres in size. The area that was to become the Town of Cumberland was comprised primarily of the one hundred-acre lots in the southwestern corner of North Yarmouth.

Following the Revolutionary War, settlers cleared the western section of the town and established the hamlet that was to become Cumberland Center. In 1820 the residents of the western section of North Yarmouth were granted the right to divide the town and the Town of Cumberland was incorporated on March 19, 1821. The new town, with a population of 1,386, included twenty-two square miles on the mainland and eighteen offshore islands; the largest of those islands, Chebeague, seceded from the town in 2007.

The Early Economy

Mainland Cumberland's economy has traditionally included farming and shipbuilding, and throughout the 19th century was primarily extractive in nature. Key agricultural products from Cumberland farms included dairy, beef, apples, potatoes, hay and corn. At least two canneries supported agriculture in the late 19th century through the early 20th century. In 1812, the area that later became Cumberland Foreside was the location of a shipyard which operated in Broad

Cove until 1859. Poultry farming became a leading industry in town by 1900, and by 1904, the town had four large greenhouses producing flowers.

Rail

Between 1848 and 1933 rail service was an important component of the economic activity within the town by delivering local products to market; providing dry goods, furniture and other items from the stores in Portland and beyond to the town's residents; and transporting area residents to the cities for work and errands. The town had two lines running through it in the later part of the 19th century and in 1898 service began on the Portland and Yarmouth Electric Railway, which ran along what is currently Route 88 in Cumberland Foreside. The Portland-Lewiston Interurban Railroad began service through West Cumberland in 1914 and provided passenger service and allowed West Cumberland's farmers to ship their milk and farm produce to Portland and the Lewiston-Auburn area.

Civic Life

Many of the civic institutions in Cumberland got their start early in the town's history. Churches were an early part of the town with several churches established in the 18th century. A Methodist meeting house on the Falmouth Cumberland line (currently the Foreside Community Church) was the site of religious services as early as 1789, with the current building constructed in 1811. The Cumberland Congregational Church in the town center was established in 1794. The West Cumberland United Methodist Church was originally formed in 1800 and the Tuttle Road United Methodist Church was built in 1882. More recent religious institutions include the Chinese Church on the Gray Road (2007) and the White Pine Community Church (2008).

Schools got their start in 1821 when \$550 dollars was appropriated at the first town meeting. The town had 15 school districts that accepted all students from age five through 25. Greely Institute, which became Greely High School in 1966, was dedicated in September 1868.

In 1914, the Red Men's Hall was constructed in Cumberland Center by a local fraternal society. The hall became the site of many community dances, parties and meetings and was used as both an elementary school and a town hall.

In 1921, the town received a \$35,000 grant to establish the Prince Memorial Library on 4 acres of donated land in the town center. The Library opened in 1923.

Historic Resources

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 5 architecturally significant houses. Two buildings in town are currently listed on the National Register of Historic Places.

The town completed a Historic Building Survey in 2000 that identifies and describes 235 historically significant buildings. In 2004, the town identified four historic properties in public or non-profit ownership and the capital needs of those properties.

Archaeological Resources

The Maine Historic Preservation Commission has identified shell-middens in the shoreland areas of Cumberland as prehistoric archaeological sites but has identified no historic archaeological sites. Sturdivant Island and the shore of Spear's Hill to Wildwood Park are areas with potential archaeological resources.

Protection of Historic and Archeological Resources

Cumberland's subdivision ordinance requires identification of historic buildings and sites and states that the Planning Board may require some preservation of historic areas. The Site Plan Review provisions require identification of historic and archaeological resources and protection of these resources by modifying the design of the site and limiting excavation. The Shoreland Zoning regulations and the Telecommunication Facilities portion of the zoning ordinance provide some protection for historic sites as well.

Inventory of Historic Resources

Cumberland has a number of important historical resources from the 18th and 19th centuries. According to the town's assessing data there are 27 homes built before 1800 and 190 homes built between 1800 and 1900. This accounts for approximately 7% of the homes in the town.

The Cumberland Historical Society has identified 50 key historical sites along with 5 homes of architectural significance within the town.

Among the historical sites are:

Four churches:

- Congregational Church (1831);
- Foreside Community Church (1811);
- West Cumberland Methodist Church (1848);
- United Methodist Church (1882).

Two cemeteries:

- The Congregational Cemetery;
- The Universalist Cemetery (Morrison Hill)

Two monuments:

- The Merrill Memorial (1928);
- The Centennial Plaque (1921)

The map also shows the locations of 6 school buildings and two homes that served as schools for girls in the 1800s, as well as the Prince Memorial Library.

Two buildings in town are currently listed on the National Register of Historic Places. They are the Winn Road School and the Captain Merrill House, both located on Winn Road. There are other properties in town likely meet the eligibility requirements for nomination to the National Register but have not been nominated.²⁷

Municipal History

The 1920 U.S. Census numbered the town's residents at 1,150. Over the next four decades the population increased between eight and thirty-six percent per decade, resulting in a total population of 2,765 in 1960.

Changes occurred in local government and education during this period also. After World War I automobiles brought greater mobility to rural townspeople and the radio further expanded their spheres of interest. Citizens began to expect more from their town government than education for their children and suitably kept roads. In 1923 the town voted to "constitute and appoint a budget committee of eight members". The budget committee grew in authority and political power until it became a major part of town government. In 1949 the number of selectmen was increased from three to five and the selectmen were elected by the town's four geographical districts (Chebeague, Foreside, Center and West Cumberland) and for two "at-large" seats. In addition, the town voted to pay for an elected town clerk/treasurer. Then in 1965, town meeting voters

²⁷ Historical information provided by: Phyllis Sturdivant Sweetser, *Cumberland, Maine in Four Centuries*, (The Town of Cumberland, Maine 1976; and Thomas Bennett, *Vital Statistics, historical demography and population change in Cumberland, Maine*, 2007.

approved appointment of a Charter Committee. This committee drafted a town charter which transferred the powers of the traditional town meeting to a council of seven members to be elected at large from the town; the council would hire a professional town manager. After being voted down in 1967, the charter finally passed in 1972. During this same general time period the school system was also going through changes.

In 1958, there was discussion with various towns regarding combining all the schools into one district. In 1966, Maine School Administrative District 51 (MSAD 51) was established to serve the towns of Cumberland and North Yarmouth. On the planning front, the population increase that occurred between 1940 and 1960 and the associated housing development led the town to elect a Zoning Committee in lieu of a Planning Board and charged it with writing a zoning ordinance. A true Planning Board was appointed in 1955 along with membership in the regional planning commission. In 1957 the town voted to adopt a comprehensive planning program to be conducted by the regional planning commission. By 1959 the official map of the town, the subdivision ordinance, a revised zoning ordinance, a building code, and a trailer ordinance were adopted by the town. In 1961 the town adopted its first 10 year Comprehensive Plan. The plan has been updated (generally) in 10 year time periods since then.

CHAPTER 13- LAND USE

The Land Use section of this plan provides an overview of how the town has developed, both historically and in the more recent past. It evaluates how successfully the town's pattern of growth has respected natural, historic, rural, and other resources; and also whether housing, jobs and services have been provided within the community. This section then provides recommended actions to ensure that future development, whether residential or commercial, is done in an environmentally sensitive, sustainable and appropriate way.

It is interesting to note that *all* of the other chapters of the comprehensive plan, and the issues raised by those chapters, influence, or are influenced by, land use patterns.

So how is land actually being used in Cumberland at the present time? The following chart shows the use, acreage amount and percentage of the various types of land uses:

Acres By Use		
Use	Acres	%
<i>Residential</i>	8,209	56.0%
<i>Commercial</i>	270	1.8%
<i>Muni/ Civic</i>	195	1.3%
<i>Open Space</i>	1,200	8.2%
<i>Vacant</i>	3,072	20.9%
<i>Unknown</i>	207	1.4%
<i>Roads & utilities (approx.)</i>	1,519	10.4%
Total	14,672	100.0%

When considering future land use, the amount of land that is available for development should be calculated. Currently there are 3,072 acres of vacant land and a build-out scenario shows that this would yield, based on current zoning, 2,250 new units that would be fairly evenly spread out through the town (though there is significantly less development potential on the Foreside than in the rest of the town).

While demand for homes in new subdivisions is currently low, history has shown that housing demand is cyclical and so it should be expected that there will be development pressure again during the 10 year period this plan will cover. How this development is handled is the central consideration of this chapter, if not the entire plan. While growth can not be stopped, it can be managed so that

negative impacts are minimized and positive ones are maximized. The tools that are available for this consist of the following:

Zoning: Zoning governs where certain uses may be located. With this tool, growth can be directed to areas that have the infrastructure and resources (utilities, roads) to handle the impacts associated with development. The Zoning Ordinance also contains the requirements for minimum lot sizes, road frontage and setbacks.

Building Permit Limits: This tool, while simple and effective in controlling the rate of growth, can have negative consequences such as limiting the supply of homes and driving up prices. For a town such as Cumberland where the affordability of homes is a concern, this tool must be used judiciously.

Impact Fees: Impact fees allow a municipality to assess a fee, based on the square footage of the new home, that can be utilized for a designated purpose such as traffic improvements, schools, or the acquisition and maintenance of open space and recreation areas.

Subdivision Regulations: These regulations can control the way in which development occurs, for example, a residential subdivision may be required to cluster the house lots close together so as to preserve open space.

Design Guidelines: These can dictate the way that a site and the building or buildings on the site, are designed. Not only does this result in a more aesthetically pleasing project, but it also ensures that the site functions well by controlling access points, parking, lighting and signage.

SURVEY RESPONSES

A significant portion of the community survey that was conducted for this plan related to land use and growth management. These are some of the findings of that survey:

Do you support or oppose the following current town policies to manage growth?

(% indicating strongly or somewhat support)

% Support	
Increasing minimum lot sizes	38%
Assessing impact fees for new homes	55%
Limiting the number of housing permits issued each year	67%

How strongly do you support or oppose the following ideas for future land use planning?

(% indicating strongly or somewhat support)

% Support	
Reducing minimum lot sizes	26%
Increasing minimum lot sizes	37%
Requiring or encouraging new subdivisions plans that cluster homes close together so that more open space is preserved	59%
Developers should be required to adhere to design standards to ensure that new commercial buildings fit harmoniously into the area being developed	88%

Would you support or oppose the following...

(% indicating strongly or somewhat support)

% Support	
Stricter requirements for protecting wetland areas?	51%
Stricter requirements for protecting wildlife habitats?	58%
Requiring or encouraging "green" building practices such as attention to energy efficiency, indoor environmental quality, durable materials and minimum impact on natural resources?	66%
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?	79%

How strongly would you support or oppose town policies that would encourage...

(% indicating strongly or somewhat support)

Affordable housing for young families?	58%
Affordable housing for elderly households?	73%
Assisted living for senior and handicapped residents?	67%
Offering tax relief to elderly residents in need by shifting some of the property tax to other residents?	49%

STREET AND SIDEWALK CONNECTIONS:

(% indicating strongly or somewhat support)

The town should plan the layout of future streets and intersections to coordinate development and ensure the creation of an efficient network of roadways.	77%
The town should require sidewalks in all subdivisions and should provide pedestrian and bicycle connections between residential neighborhoods.	63%
The town should design an interconnected street network that provides many options for route selection to increase safety, disperse traffic, and maximize access to neighborhoods.	66%

Would you support or oppose the following...

(% indicating strongly or somewhat support)

Requiring sidewalks in new subdivisions	61%
Connecting existing main roads where possible	66%
Require that new subdivisions have road connectors	58%

(% indicating strongly or somewhat support)

An entrance/exit to I-95 (turnpike in West Cumberland)?	48%
An entrance/exit to I-295 (near Tuttle Road)?	58%
A connection between Tuttle Rd. and Route 9 via Harris Road?	47%
A connection between Greely and Tuttle Road in the Twin Brook area?	37%
A connection between Valley and Blanchard Roads and Greely Road Extension?	31%

2009 Comprehensive Plan Land Use Goals and Actions:

GOAL 1:

Encourage the preservation of land that is suitable for agricultural use.

ACTION: Create a Farmland Overlay for land areas greater than 20 acres or on which the current use is agricultural. This overlay will then require that any subdivision developments within the area conform to the Conservation Subdivision Ordinance.

GOAL 2:

Connect the major roads in town to conserve fuel and allow for more efficient and convenient vehicular, bicycle and pedestrian travel.

- ACTION: Inventory potential road connections.

GOAL 3:

Require that future subdivisions be designed so as to preserve or protect agricultural use, environmentally sensitive land, and scenic areas while clustering homes in areas of least visibility from the roadways.

ACTIONS:

1. Adopt a Conservation Subdivision Ordinance to protect the above types of land and to site homes in areas of least visibility from roadways.
2. Eliminate the Traditional Subdivision option from current ordinance.

GOAL 4:

Work towards creating a more “livable” community.

ACTIONS:

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. Establish design guidelines and performance standards for the Main Street area that will ensure compatibility of new and existing uses.
5. Have pedestrian/bike friendly connections within densely developed residential areas and within commercial areas. Connect the two whenever possible.
6. Facilitate the development of mixed use projects.

7. Maintain existing trail systems within the town and where possible, connect trails.

GOAL 5:

Reduce dependence on cars and encourage safe, non-vehicular transportation for all age groups.

ACTIONS:

1. Interconnect new subdivisions with existing ones or leave connections to undeveloped sites.
2. Work to link existing trails by strengthening ordinance language. Delete reference to the Greenbelt Map, instead state "any observable trail shall be preserved in its existing location or relocated on the site in such a way as to preserve the existing trail connection."
3. Re-establish the Greenbelt Committee and have the committee develop a plan that lays out potential connections between open space areas and other public properties.
4. Develop bike/pedestrian ways along all major roads.

GOAL 6:

Encourage non-residential development in commercial and industrial zones to diversify the tax base.

ACTIONS:

1. Create a simplified process for small projects that require site plan review.
2. Consider having a staff-review process for small projects or changes to existing plans.
3. Invest in infrastructure to support desired business development in areas targeted for business growth.

GOAL 7:

Simplify the site plan review process so that small projects may be processed with a minimum amount of time and cost to the applicant.

ACTIONS:

1. Develop procedure for staff review of small projects.

2. Develop a reduced list of submission requirements rather than create a need for waivers to be granted by Planning Board for unnecessary materials.

GOAL 8:

Develop a plan for Main Street that reflects the vision of all town residents for this area's future potential as a center of the community.

Action: Implement the recommendations of the Main Street Committee and add those recommendations to this comprehensive plan.

BACKGROUND:

Zoning

The first zoning ordinance in Cumberland went into effect in 1949 and since that time zoning has guided Cumberland's development. Early zoning ordinances established separate areas for residential, agricultural and commercial uses. While the number of zoning districts has grown since its adoption, the separation between residential and commercial uses today is very similar to the first zoning districts in that commercial districts continue to be along the major arterial roads which connect Cumberland to its surrounding communities (i.e., Route 100, U.S. Route One and Route 9) while the remainder of the town is zoned for residential and agricultural uses. It is interesting to note, however, that Main Street, in the years prior to zoning, was the location for a variety of uses including agriculture (a piggery and apple orchards) retail (a general store) and an inn and tavern. When zoning went into effect in 1949, Main Street was included as part of the Medium Density Residential (MDR) district which allowed primarily for residential and agricultural uses, but a variety of non-residential uses were also permitted. Then, in 1984, retail, restaurants and office commercial uses were no longer allowed. Today the few non-residential uses that exist are either classified as home occupations or are "grandfathered" meaning that they are non-conforming uses that have been allowed to continue.

The following chart sets out the purpose and primary uses for each of the current zoning districts and also shows the minimum lot size and road frontage requirements. The map below the chart shows the district locations and boundaries.

District	Description/ Use	Minimum Lot Size	Minimum Road Frontage
Rural Residential District 1 (RR1)	<p>The RR districts primarily allow agriculture, low density residential and other low density uses with the intent of maintaining significant amounts of open space and a generally rural character</p> <p>The RR1 district requires larger minimum lot sizes than does the RR2 district.</p>	<p>4 acre for lots without sewer.</p> <p>2 acres for a lots with sewer</p>	200 feet
Rural Residential District 2 (RR2)	The RR2 district requires lesser minimum lot sizes than does the RR1 district.	2 acres whether or not served by sewer	200 feet
Low Density Residential District (LDR)	The main difference between the LDR and the RR districts is that the LDR does not permit animal husbandry, so rather than being areas for farming, the area is zoned primarily for residential use, although agriculture and timber harvesting are permitted.	<p>2 acres for lots without sewer</p> <p>1.5 acres for lots with sewer</p>	150 feet
Medium Density Residential District (MDR)	The MDR is similar to the LDR except that the minimum lot size for parcels served by sewer is 1 acre.	2 acre • 1 acre for lots served by sewer	150 feet
Village Medium Density Residential (VMDR)	The purpose of the VMDR is to provide an area for residential uses on smaller lots to allow for more affordable development. This is a new zone that was created as part of the Route 100 Corridor Planning Committee's work.	20,000 sq. ft.	100 feet
Island Residential District (IR)	The IR district is the zoning for Sturdivant and Basket Islands. Permitted uses include residential, agriculture, timber harvesting and uses related to commercial fishing.	1.5 acre	150 feet

Mixed Use Zone (MUZ)	The purpose of the MUZ is to provide an area along the Route 100 Corridor that will accommodate a mix of residential, retail and office uses. Permitted uses include business and professional offices with drive through facilities; restaurants; retail; grocery stores; commercial schools, multiplex dwellings, hotels, personal services.	30,000 sq. ft.	100 feet
Highway Commercial District (HC)	The purpose of the HC District is to allow a wide range of business and professional uses that provide town-wide service, as well as roadside service for through traffic on major arterials.	40,000 sq. ft.	150 feet
Office Commercial North and Office Commercial South (OC-N) (OC-S)	These two districts border the town's northern neighbor (Yarmouth) and southern neighbor (Falmouth). The Northern OC permits high density residential development while the OC South is designed for office commercial with no residential.	One (1) acre 20,000 sq. ft. per unit in a duplex or multiplex 10,000 sq. ft. per unit for 55+ housing	150 feet
Village Office Commercial 1 (VOC 1)	The purpose of the Village Office Commercial I district is to provide substantial areas for integrated development of professional offices and related businesses in a park or campus-like setting which are of a unified architectural design and landscaping, compatible with the natural surroundings.	40,000 sq.ft.	75 ft.
Village Office Commercial 2 (VOC 2)	The purpose of the Village Office Commercial II is to provide for the flexible development or redevelopment of an area that has historically featured a mix of residential and retail uses.	40,000 sq.ft.	75 ft.
Village Center Commercial (VCC)	The purpose of the Village Center Commercial District is to provide an area that allows for a mix of commercial uses such as retail sales, restaurants and business and professional offices.	20,000 Sq. ft.	75 ft.

Rural Industrial (RI)	The purpose of the Rural Industrial Zone is to establish a mixed zone of rural residential and industrial and commercial uses, including home occupations.	2 acre	200 feet
Industrial (I)	The purpose of the I District is to allow a wide range of employment-intensive and production facilities.	80,000 square feet	200 feet

Land Use Patterns

Residential districts make up most of the land in town and so it is not surprising that the predominant land use type in Cumberland is single-family residential. Acreage dedicated to residential use makes up about 56% of all land in town while commercial uses accounts for under 2% of all land. The 1200 acres of open space is about 8% of the total land, while a little over 3000 acres, or 21% of the total land in town, is categorized as vacant land. Roads and utilities take up approximately 10% of the land in town.

The location of the various land use types throughout town is illustrated in the chart below (“Acres by Use and by Zone”) and the Current Land Use map at the end of this section. Among other things, this data indicates:

94% (13,792 acres) of the land in town is within the residential districts. Most of that (79%) is in the Rural Residential districts.

Of the land within the four residential districts, 57% (7,900 acres) of the parcel acreage is currently dedicated to residential use.

56% (6,470 acres) of the parcel acreage within the two Rural Residential districts is currently dedicated to residential use while 64% (1,430 acres) of the parcel acreage within the two denser residential districts (MDR & LDR) is currently dedicated to residential use.

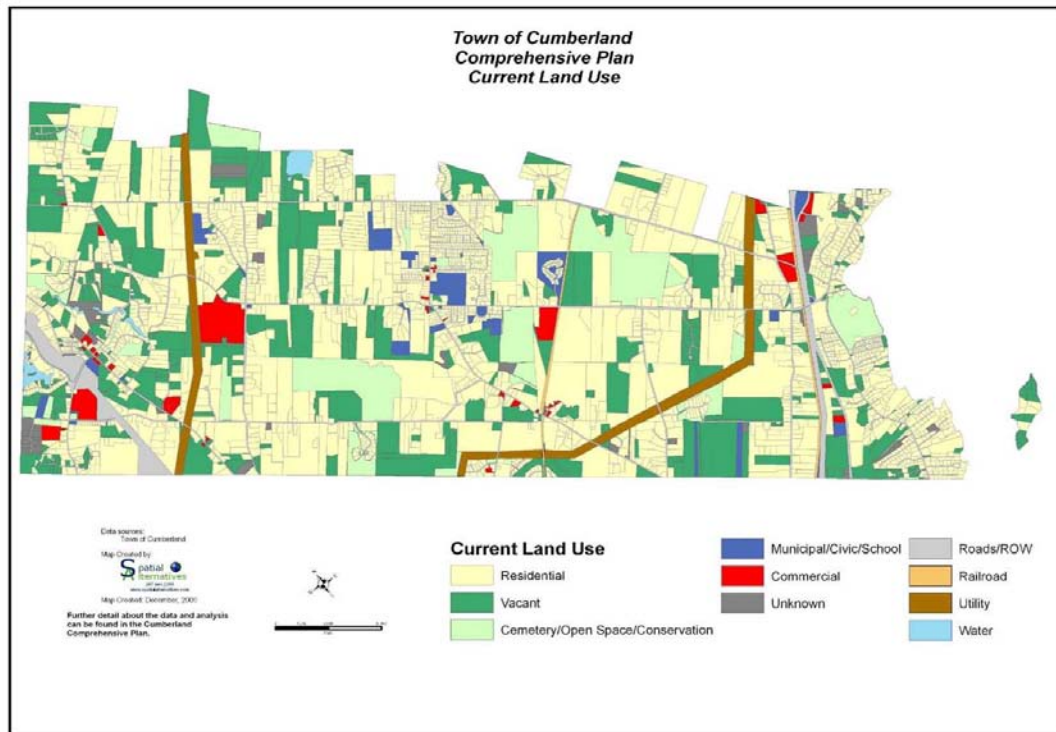
Of the land within the residential districts, about 8.5% (1,180 acres) of the acreage is designated as open space. Vacant land makes up about 21% of the land within the residential districts and consists of 2880 acres. Almost 93% of the vacant land within residential districts is in the rural residential areas. The MDR & LDR only have about 210 acres of vacant land.

An entire parcel is considered dedicated to residential use if it contains a house. This may be a small lot on which only one house could fit under current zoning or it may be a large lot that has potential for many further lot subdivisions. Only about 17 acres of open space occurs in a non-residential district.

This information provides a general picture of the distribution of land uses in town, and underscores the fact that most of the current use of land is residential and most of the land, whether developed, partially developed or vacant, is zoned for residential use with lots of 2 – 4 acres. The map and parcel data however do not give a complete picture of the development trends or the intensity of development by location. It is important when viewing the current land use map to keep in mind that many of the large parcels designated as “residential” are substantially undeveloped, and may look and function as rural land by providing habitat, water quality protection, recreational opportunities (depending on what if any access is permitted), and some level of food and fiber production. Aerial photos, which are part of the appendices of this Comprehensive Plan, and windshield surveys or community tours, can provide valuable information about the use and the character of specific lands within in town.

Acres By Use and By Zone									
Zoning	Acres in Zone	Residential	Commercial	Muni/ Civic	Open Space	Vacant	Unknown	Total	Roads (approx.)
HC	147	58	14	0	0	22	11	105	42
I	129	6	36	14	17	35	0	108	21
IR	66	21	0	0	0	45	0	66	0
LB	147	72	6	1	0	15	2	95	52
LDR	1,091	715	3	2	107	154	17	997	94
MDR	1,145	711	5	8	7	56	0	787	358
OC	232	47	13	22	0	73	30	187	45
RI	159	100	21	0	0	4	0	125	34
RR1	4,489	2,508	44	73	779	876	27	4,308	181
RR2	7,067	3,970	127	74	291	1,793	120	6,375	692
Total	14,672	8,209	270	195	1,200	3,072	207	13,153	1,519
% Tot	100.0%	56.0%	1.8%	1.3%	8.2%	20.9%	1.4%	89.6%	10.4%

4. Unless served by sewer and within the MDR or LDR district where lot sizes can be reduced to 1 or 1.5 acres.



Land Use Trends

Growth in Cumberland has traditionally occurred along the original roads. In Cumberland Foreside, since the 1940's, growth has been predominately along dead-end streets extending from Route 88 to the water, and from Route 88 inland toward U.S. Route 1. In Cumberland Center, interconnecting neighborhoods were built in a grid-like pattern off of Main Street. Over the past two decades much of the new growth has been in the rural residential districts in the form of subdivisions on dead end streets or as single lot developments along existing roads or on lengthy driveways accessing the back portion of an existing lot.

The following chart lists the number of buildings currently in town by the time period in which they were constructed and by the zoning district in which they are located. Although this list includes all buildings, 97% of these are residential.

The time period of 1991 – 2000 had the highest number of buildings constructed, followed closely by the 1980s and the 1960s. The rate of building has fallen off in the 2001 – 2006 time frame but is still averaging about 30 buildings per year. Almost exactly half of all buildings are located in the rural residential districts. Over a quarter of the buildings are in the medium density residential districts (which comprise Cumberland Center and a section of West Cumberland) and

about 17.5% are located in the low density residential district (which is comprised of the Foreside).

Buildings Built by Time Period and by Zone						
Zones	1981-1990		1991-2000		2001-2008	
	#	%	#	%	#	%
HC	4	0.9%	1	0.2%	0	0.0%
I	0	0.0%	0	0.0%	0	0.0%
IR	3	0.7%	1	0.2%	0	0.0%
LDR	97	22.9%	36	7.6%	21	10.7%
MDR	61	14.4%	75	15.8%	20	10.2%
MUZ	0	0.0%	0	0.0%	0	0.0%
OC	1	0.2%	2	0.4%	8	4.1%
RI	0	0.0%	4	0.8%	1	0.5%
RR1	64	15.1%	13	29.3%	37	18.8%
RR2	19	45.8%	21	45.6%	11	55.8%
VCC	6	1.4%	2	0.4%	1	0.5%
VMDR	8	1.9%	6	1.3%	1	0.5%
VMU	0	0.0%	0	0.0%	0	0.0%
VOC1	2	0.5%	2	0.4%	5	2.5%
VOC2	2	0.5%	1	0.2%	2	1.0%
Total	42	100.0	47	100.0	19	100.0
	4	%	4	%	7	%

Of the buildings built up to 1980, about 39% are located in the rural residential districts and about 53% are located in the MDR and LDR residential districts. Since 1981, about 61% of new building has occurred in the rural residential districts and 13% has occurred in the MDR and LDR districts. The proportion of building occurring in the rural districts since 1981 has increased each decade. From 1981 – 1990, 60% of building took place in the rural districts, in the 1991 to 2000 time frame, 72% of building was in the rural districts and in the most recent timeframe (2001 – 2006) the percentage drops to 45% due to the condominium development along Route 1. Approximately 150 units have been built in the OC-N and LDR districts, with the vast majority being in the Rockwood development (110) in the OC-N zone.

Name of Condo	Year	Units	Area
True Spring	1999	20	Route 1
Granite Ridge	2000	14	Route 1
True Spring	2000	2	Route 1
Amy	2001	4	Route 1
Rockwood Phase I-III	2002	66	Route 1
Stepping Stone	2002	3	Route 1
Channel Rock	2004	4	Route 1

Falcon	2004	8	Route 1
Hawks Ridge	2004	14	Route 1
Mackworth	2004	22	Route 1
Name of Condo	Year	Units	Area
Rockwood Phase IV	2004	44	Route 1
Whaleboat	2004	8	Route 1
York Ledge	2004	28	Route 1
Eagles Way	2005	6	Route 1
Sand Point	2005	12	Route 1
Cottage Farms	2006	4	Main St
Osgood Village	2007	6	Main St

TOTAL: 265

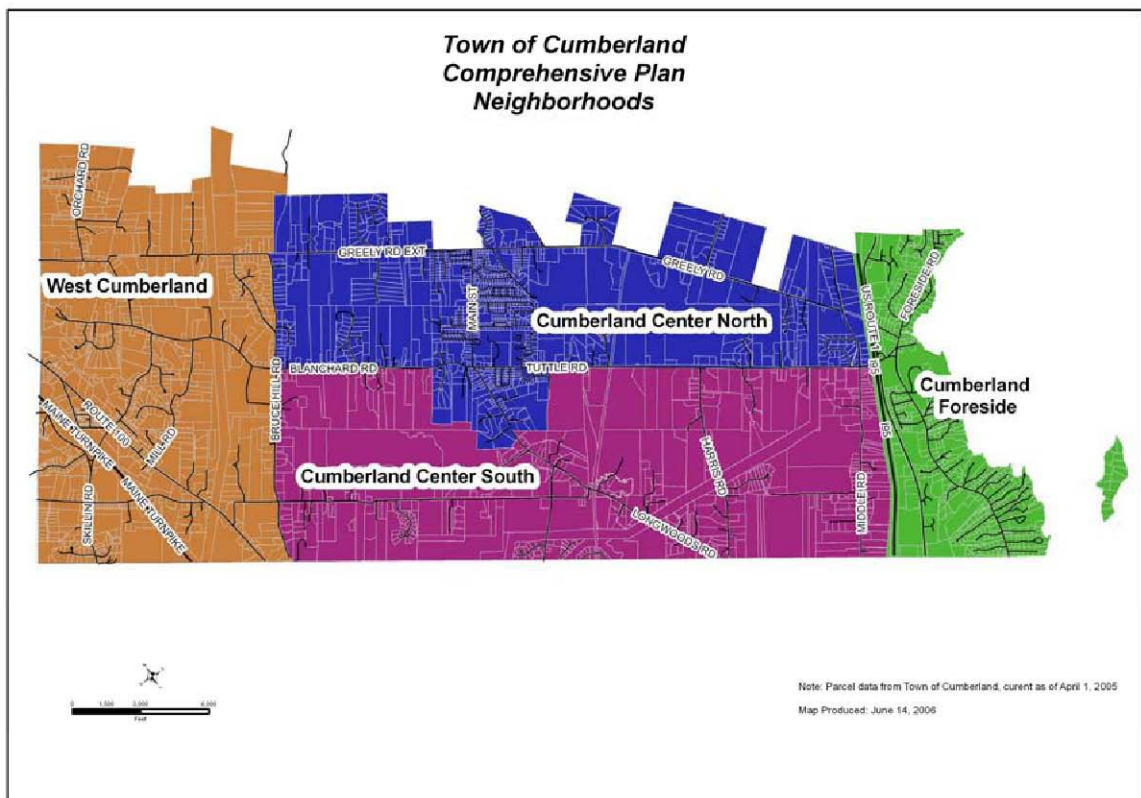
% of Total Building by Time Period and by Zone						
Zones	1981-1990		1991-2000		2001-2006	
	#	%	#	%	#	%
HC	7	1.6%	3	0.6%	0	0.0%
I	0	0.0%	0	0.0%	0	0.0%
IR	3	0.7%	1	0.2%	0	0.0%
LB	3	0.7%	2	0.4%	4	2.4%
LDR	98	22.3%	36	7.5%	15	8.9%
MDR	69	15.7%	82	17.0%	18	10.7%
OC	0	0.0%	1	0.2%	4	2.4%
R1	0	0.0%	4	0.8%	1	0.6%
RR1	65	14.8%	140	29.0%	32	19.0%
RR2	195	44.3%	214	44.3%	94	56.0%
	440	100.0%	483	100.0%	168	100.0%

When viewed by neighborhoods, the building data shows that overall, the largest portion of development is in the Cumberland Center North, with about 38% of the total. This area includes the more densely developed Cumberland Center. West Cumberland has about 26% of the buildings while the Foreside has almost 19% and Cumberland Center South has about 17%.

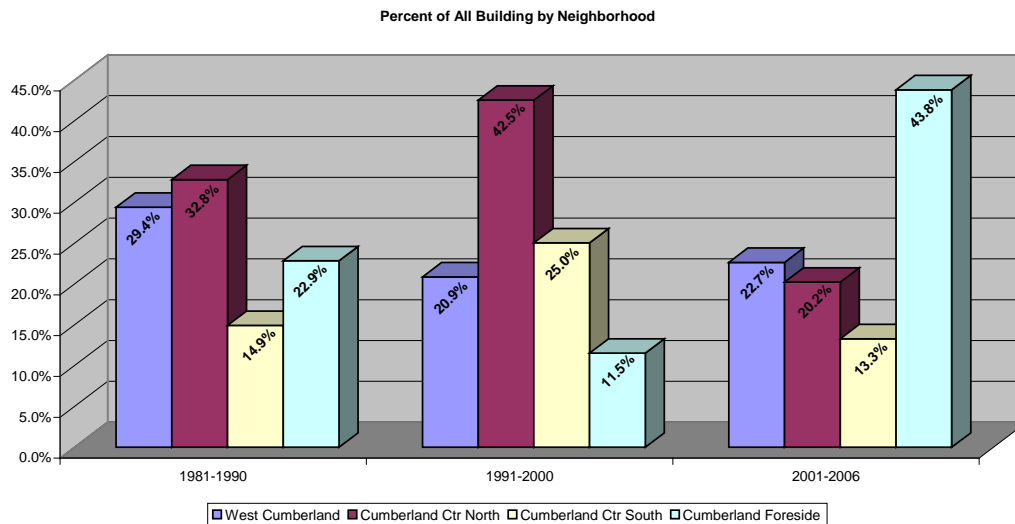
Buildings Built by Time Period and by Neighborhood										
Neighborhood	< 1900	1901 - 1950	1951 - 1960	1961 - 1970	1971 - 1980	1981 - 1990	1991-2000	2001-2006	Total	% of Total
West Cumberland	202	139	21	41	89	129	105	60	786	26.3%
Cumberland Ctr North	165	67	104	259	132	144	216	51	1138	38.1%
Cumberland Ctr South	137	51	21	26	41	66	124	38	504	16.9%
Cumberland Foreside	106	57	58	98	79	101	38	19	556	18.6%

	610	314	204	424	341	440	483	168	2984	100.0%
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Since 1981, Cumberland Center North has seen the highest portion of the development, about 38%, while the Foreside has seen about 23% of the total development. However, there has been a fair amount of variability within the last 25 years and there does not appear to be any clear trend about the location of development by neighborhood. Residential development over the last 25 years appears to be generally spread throughout the town. Since 2001, and not including condominium development, West Cumberland has had the higher percentage (36%) followed closely by Cumberland Center North (30%). Not surprisingly, the Foreside has had the lowest percentage of development each of the past three decades probably due to its smaller size and because a large portion of the area was already developed. Including condominium development, the Foreside has the highest percentage of dwelling units (43%), followed by West Cumberland (23%), Cumberland Center North (20%) and Cumberland Center South (13%).



Percent of All Building by Neighborhood



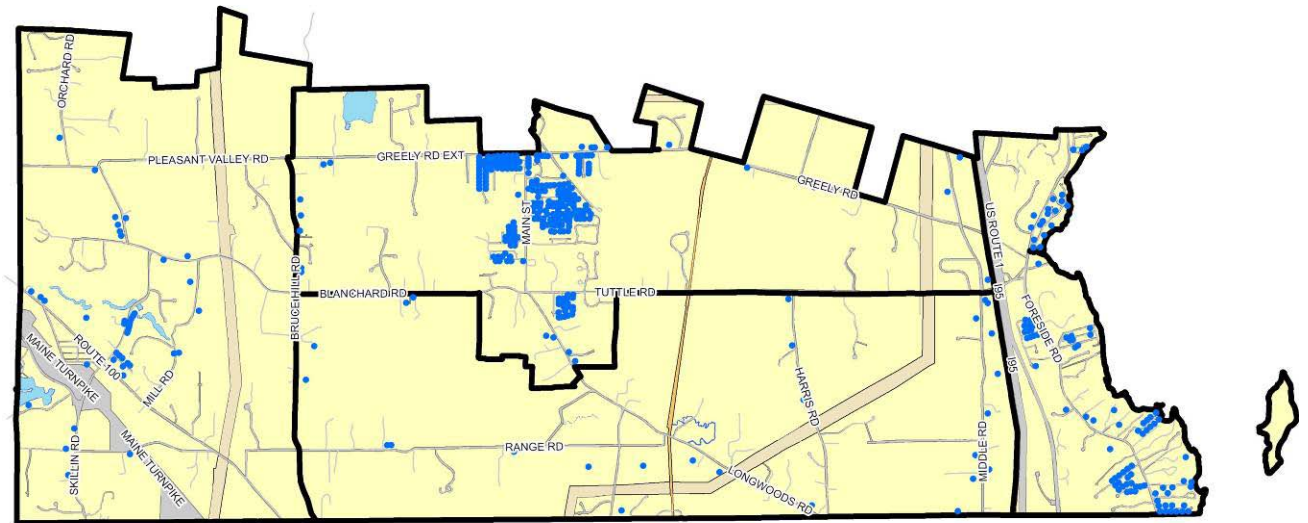
Between 1985 and 1996, 58% of building permits issued were on lots in approved subdivisions, the remaining 42% of the permits issued were on lots created without Planning Board review.

One hundred and thirty three of the total lots approved since 1989 (73%) were developed as clustered subdivisions.

The following set of maps depicts the location of new buildings by decades and shows that over the last two decades or so, development has happened in a more dispersed pattern throughout town whereas previously it had been more concentrated around major arterial roads, and in the Cumberland Center, Foreside, and the West Cumberland areas. Each map has progressively darker dots depicting the development that occurred in that time frame .

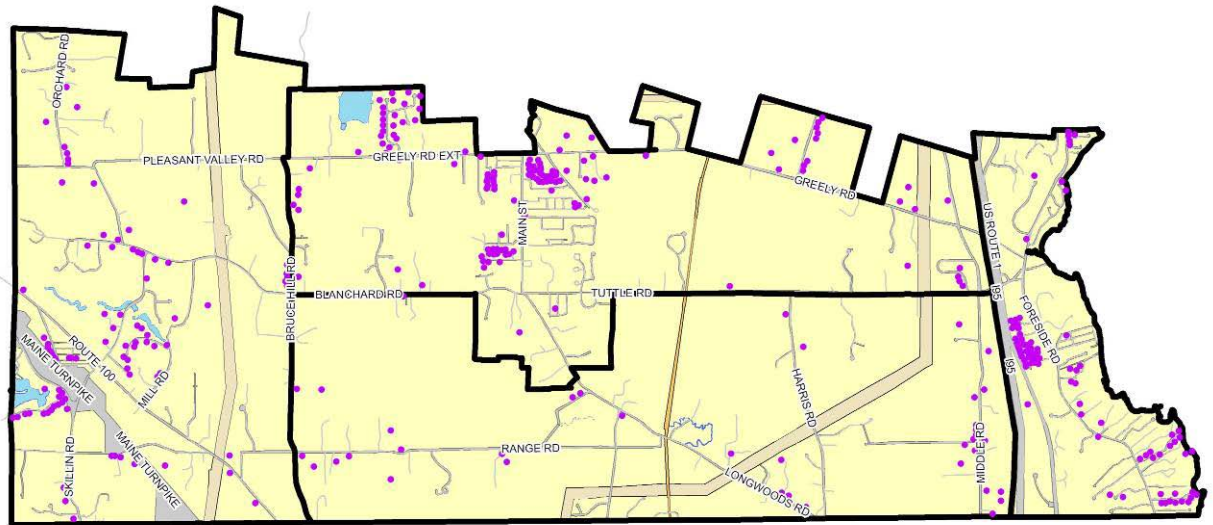
⁵ The dots are located on the center of the parcel on which development occurred so do not necessarily represent the exact location of buildings but instead serves to represent a general view of the pattern of development over time.

Pre-1960

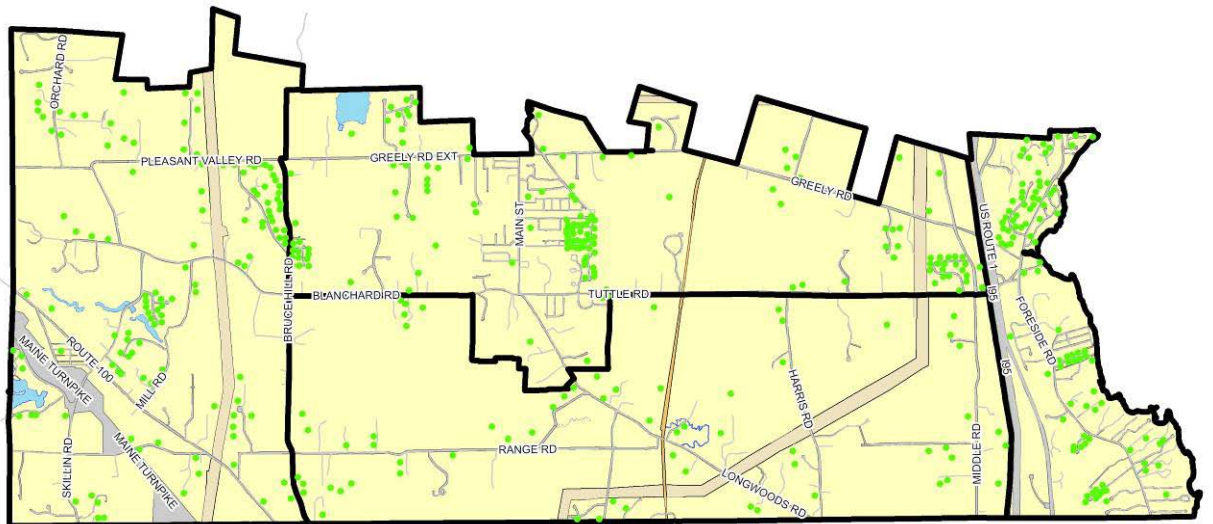


1960's

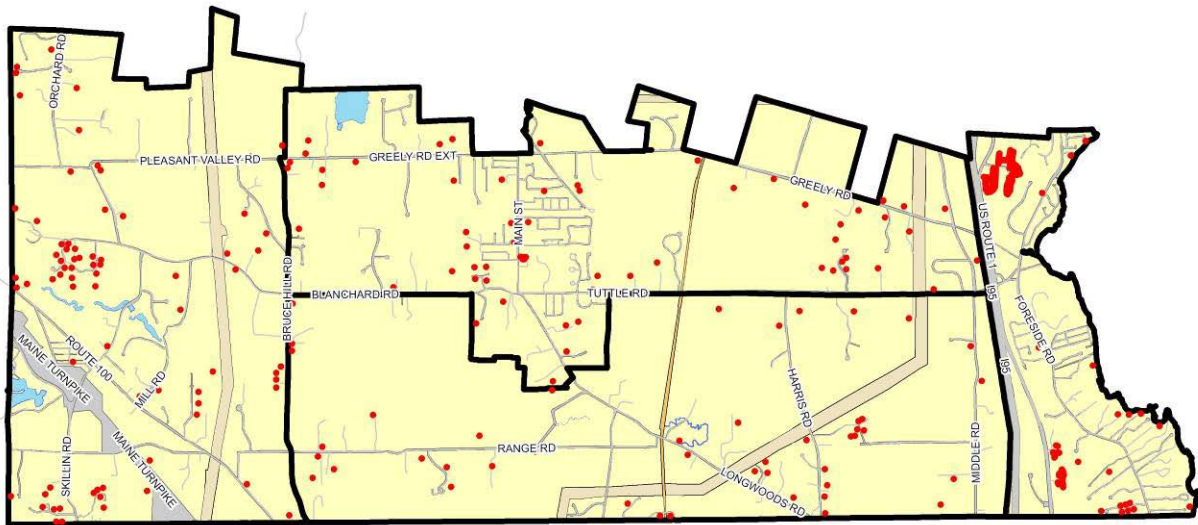
1970's



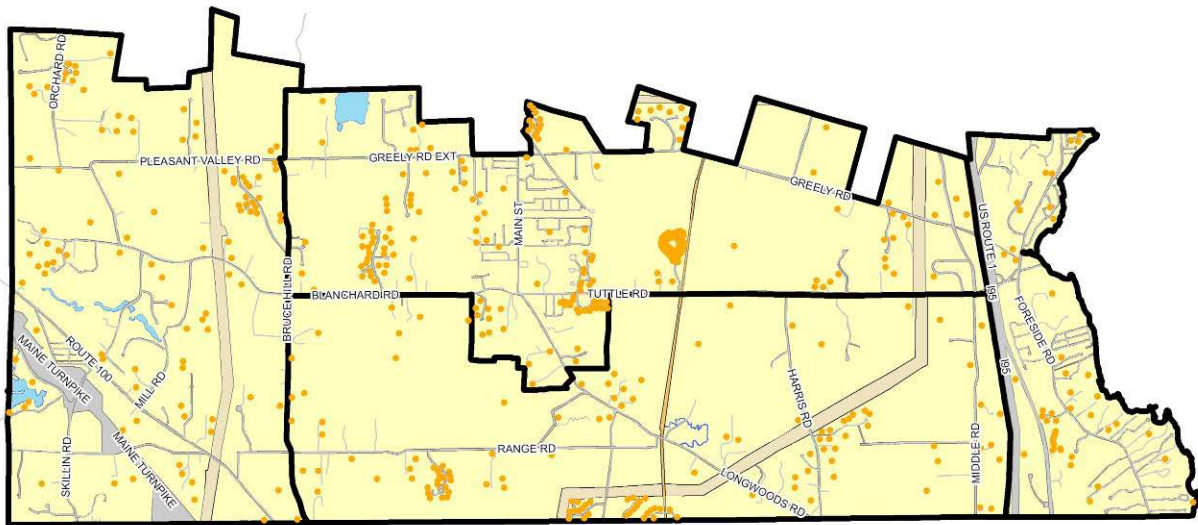
1980's

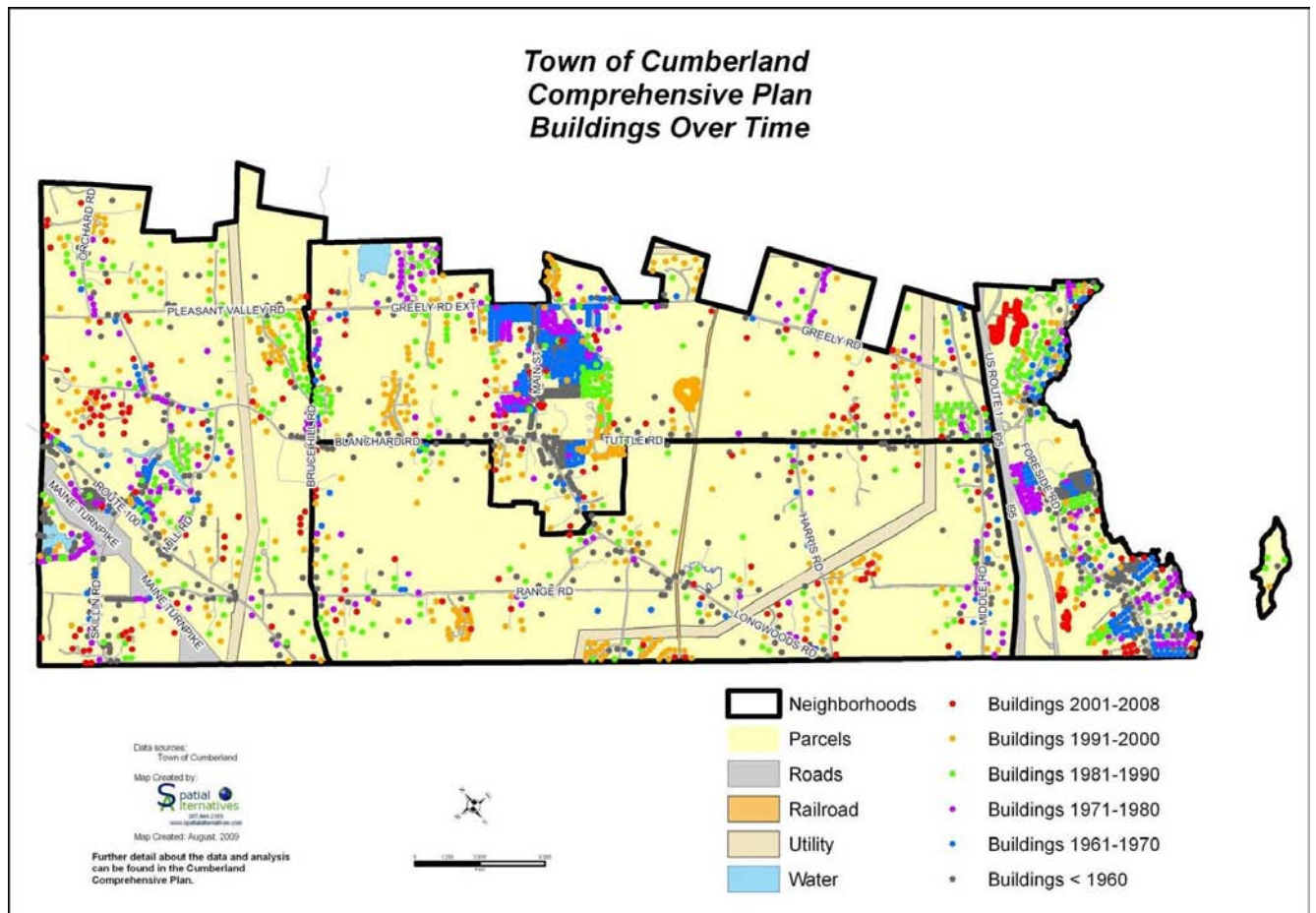


1990's



2000-2008





Future Build-out Scenarios

The following maps and charts depict a build out scenario for Cumberland. This is an approximation of the number of new homes or dwelling units that could be built under current zoning. It is not a prediction of how many will be built. It does not attempt to predict landowner or developer preferences or decisions. It does not attempt to analyze or predict market preferences and it does not say anything about restrictions due to the review process beyond basic zoning and analysis of unbuildable land.

The build out scenario is generated by the following steps:

1. Each parcel is assigned a zone, each zone has a minimum lot size from ordinance.
2. Create unbuildable land from following data layers:

- a. Wetlands
 - b. Flood Plains
 - c. Steep Slopes (> 20%)
 - d. Shoreland Zoning
3. Calculate lots with buildings
 4. Determine developable lots:
 - a. If building > 2X min lot size
 - b. Remove open space, municipal, civic, school parcels
 - c. Remove subdivision lots regardless of size if built on
 - d. Remove Condo lots
 5. For developable lots:
 - a. Calculate Developable Area (total area – unbuildable land- 15% of total area)
 - b. Calculate potential new lots created on each parcel
(Developable Area – Min Lot Size if existing building/Min Lot Size)

The result is mapping which depicts the parcels of land as either fully built out, having development potential, or not developable because it has been preserved in some manner. A further map then shows development constraints which serve to reduce the development potential of a given parcel and the amount of development that could potentially occur under current zoning by parcel.

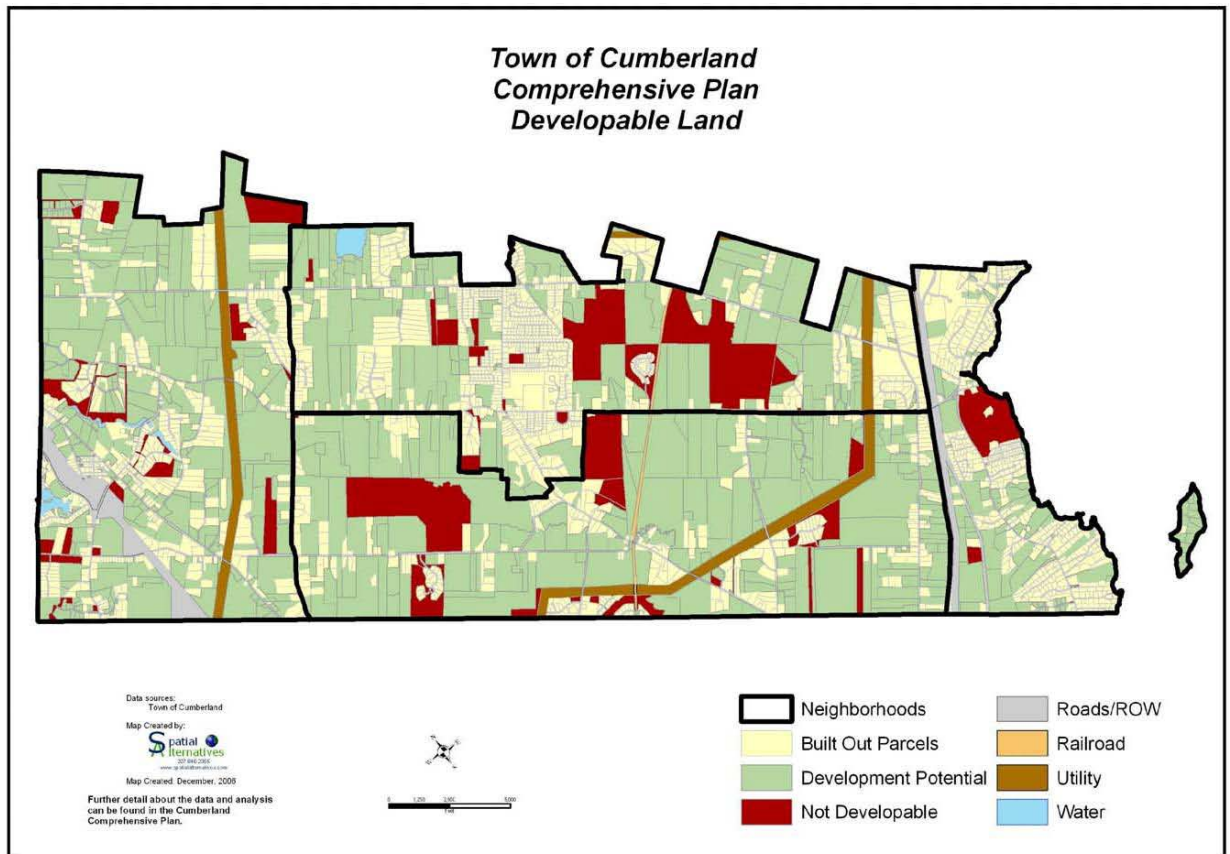
The charts provide information about the total number lots or units that current zoning would likely permit given the current land preservation and known development constraints. This information has been depicted by zoning district and by neighborhood.

The total development potential under this build out scenario is 2250 new units. Those are fairly evenly spread among West Cumberland (791 units) and the two Center Cumberland neighborhoods (502 and 789 units). The Foreside has significantly less development potential (168 units). The RR2 district has the highest development potential by zoning district with about 1500 potential new units.

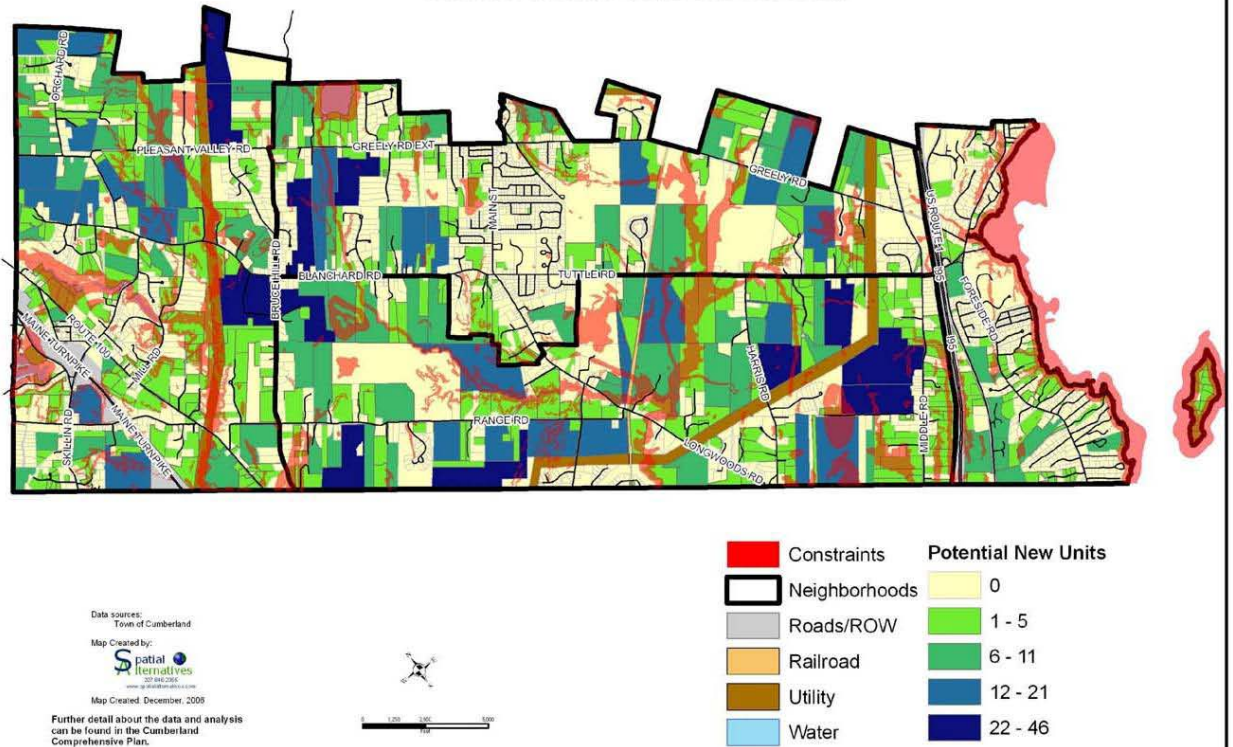
Development Potential by Zone						
Zoning	# of Developable Lots	Avg. Acres	Gross Acres	Net Residential	Min Lot Size	Potential New Units
HC	17	5.02	85	47	0.918	53
I	7	9.57	67	43	1.837	24
IR	16	3.68	59	5	1.5	16
LB	24	2.63	63	50	0.918	40
LDR	72	5.07	365	243	2	137
MDR	64	4.27	273	169	2	96
OC	8	10.62	85	56	4	15
R1	4	0.73	3	3	2	0
RR1	125	20.67	2584	1665	4	370

RR2	358	12.64	4525	3239	2	1499
Total	695		8110	5519		2250

Development Potential by Neighborhood					
Neighborhood	# of Developable Lots	Avg. Acres	Sum Acres	Net Residential	Potential New Units
West Cumberland	270	9.11	2459	1704	791
Cumberland Center North	150	12.62	1893	1318	502
Cumberland Center South	179	18.15	3249	2193	789
Cumberland Foreside	96	5.31	509	304	168
	695		8110	5519	2250



**Town of Cumberland
Comprehensive Plan
Build Out Scenario Under Current Zoning**



CHAPTER 14: FUTURE LAND USE PLAN

This purpose of this section of the comprehensive plan is to summarize the ways in which Cumberland plans to turn the broad concepts contained in the vision statement, into a concise land use plan that will actualize that vision.

The Vision Statement reads:

The Town of Cumberland's vision for the next ten years is to preserve the community's rich agricultural heritage; to implement programs and practices to assure environmental sustainability; to make available quality affordable housing for people of all ages and income levels; to expand its non-residential tax base; and to facilitate moderate growth through prudent planning.

The starting point then was to determine the rural and growth areas for the town. By establishing those areas, the other elements of the plan, such as where to direct capital investments to facilitate non-residential development, to how to protect the natural resources of the town fell into place.

Growth Areas:

There are **three** growth areas designated in the plan; all of which have existing development consistent with this plan.

The **first** growth area is along the easterly side of town, called the Foreside. This area extends from the Falmouth town line to the Yarmouth town line. It includes all of Cumberland's mainland shorefront. There are four zoning districts within this area: Rural Industrial (RI), Limited Density Residential (LDR) and two office commercial (OC) districts. Nearly the entire area is served by water and sewer. This area of town is the most densely developed. Future development will be primarily infill development of a residential nature. There is a large area of vacant commercial land that will likely be developed over the next 10 years. The zoning allows for business and professional offices, residential care facilities, and other moderately intense uses.

The **second** growth area is the town center. This area is a mix of dense residential development, several grandfathered non-residential uses, several schools, the library, fire station and town hall. Most of this area is served by water and sewer. Where it is not, the plan calls for an extension of these services. The zoning in this area is primarily Medium Density Residential (MDR) which allows single and multiplex dwellings and little else. However, the growth area does extend outside this MDR area to include an existing Highway Commercial (HC) district. This is the area where the extended water and sewer lines will go. In the HC district, professional offices, restaurants, retail and other businesses are permitted. Currently there is a small business park which contains a daycare center and several small businesses. A major arterial, Route

9, passes through this area and the MDR district as well. There are three other locations within this growth area where development could occur within the next 10 years. One is the so-called Doane Property which is owned by the Town. It encompasses over 40 acres that is centrally located within the town center area. Water and sewer would need to be extended to this area to facilitate development of the concept plan of a mixed development that would include small businesses, professional offices and a variety of residential types, including affordable and senior housing units.

Also located in the heart of the second growth area is Main Street. Currently, zoning on Main Street allows for only residential uses. There are a few grandfathered businesses: a small convenience store/take out, a gas station and a few professional offices. Within the past three years, the Town Council utilized contract zoning to allow for two condominium developments that exceeded the density standard for the area. As of the time of this writing, a town-wide referendum showed support for the decision to grant a contract zone for a credit union to locate on Main Street. The vote was 80% in favor, 20 % opposed. Many residents expressed the view that Main Street is the town center and that there should be a mix of low-intensity uses allowed. The Council is about to appoint a citizen's committee to look at the issue and make a recommendation to the Council. Aside from Main Street, there are a number of densely developed neighborhoods that would have little potential for infill growth.

The **third** growth area is located in West Cumberland along Route 100 which extends from the Falmouth town line to the Gray town line. There is a Fire/EMS substation in this area and public water is in the process of being expanded into this part of town to help facilitate non-residential growth.

Several years ago a citizen's committee was appointed to study and make recommendation on how to improve the function and appearance of the Route 100 corridor. The committee developed revised zoning districts and lot standards that allows for denser development. The committee also developed design standards that will be used for all new construction along the Route 100 corridor.

Rural Areas

As shown on the rural/growth map, nearly 57% of the town is designated as a rural area. These areas are zoned Rural Residential 1 and 2 and they allow primarily residential and agricultural uses. Cumberland's early economy centered on agriculture, and fortunately, there are still large areas of rolling fields and forests that truly reflect "rural character". While there are only a handful of working farms and orchards, this plan includes actions to protect those farms and to encourage future agriculture use. In an effort to retain areas for agriculture, this plan suggests the utilization of a type of subdivision called a "conservation subdivision". In this type of development, the prime open space land is preserved and the structures are clustered in less visible areas of the parcel.

The comprehensive plan adopted in 1998 recommended minimum lot sizes of 2 (RR2) and 4 (RR1) acres. This was done in an attempt to protect the aquifer and to control growth. However, as shown on the *Buildings Over Time* maps, residential growth has occurred throughout these areas in a sprawl-like manner. As part of this planning process, the Committee hired Sevee and Maher Engineers to provide an update to the groundwater study that was the basis of the lot size decision. The updated report explains that there have been improvements in septic designs that would allow homes to be clustered on smaller lots and still allow for well water to be safe. Based on that, the Committee did not reduce the minimum lot sizes, but it did recommend that the Subdivision Ordinance which currently allows for traditional style subdivisions (where lots can be spread out over the entire parcel) be replaced with the conservation style subdivision.

This Future Land Use Plan will be the basis for the ordinance changes outlined in the Implementation Plan.

CHAPTER 13 – SUSTAINABILITY

As demonstrated throughout this plan, the Town of Cumberland is committed to the goal of fostering sustainability. Nearly all of the chapters in this plan (land use, recreation, agriculture, forest resources, economy, housing, transportation) include actions to achieve this goal. But what exactly does sustainability mean? One common definition is “*development that meets the needs of the present without compromising the ability of future generations to meet their own needs*” (Brundtland Report, 1987). Another definition recognizes it as “*the integration of economic, environmental, and social goals.*” (Dower, Ditz, Faeth, Johnson, Kozloff and MacKenzie, *Frontiers of Sustainability*, Island Press, 1997). With this in mind, in 2008 the Town Council appointed volunteers to a new standing committee called the Cool Cities Committee. The charge of the Committee is to explore and make recommendations for policies and initiatives related to the reduction of carbon emissions and energy conservation, and more specifically to develop policies to:

1. Reduce the Carbon Footprint and emissions for the Town of Cumberland.
2. Explore, inventory and recommend policies to the Town Council for energy savings and efficiencies.
3. Work with surrounding communities to collaborate on regional energy savings and carbon reductions and emissions.
4. Explore life-cycle costs for recommended policies or initiatives, including pay-back costs.

In its first year, the committee performed an energy audit of all town facilities, implemented an anti-idling policy, explored multiple alternative energy options and made efficiency improvements to the Town Hall. In the coming months, the Committee is poised to undertake additional green initiatives with funding provided by the 2009 Federal stimulus package. This money will help fund additional efficiency upgrades and energy audit work. The Committee has set a goal to reduce energy costs in the next fiscal year by 10%. The town paid nearly \$735,000 in energy costs during Fiscal Year 2008-09.

Recycling is a key element of the sustainability movement and so in 2005 the town adopted a Pay-per-Bag recycling program. This has resulted in considerable cost savings for the town and a significant increase in recycling. Also, because the town offers curbside recycling, residents find that recycling is easy and convenient and this contributes greatly to the success of the program.

Producing energy locally is another principle of sustainability. In an effort to ensure that residents and businesses are able to utilize wind energy without

adversely affecting abutting property owners, a draft Small Wind Energy Ordinance is currently being developed.

In 1997 the first farmers market opened in Cumberland providing a venue for residents to purchase locally grown food and handmade clothing and crafts. The success of this market has allowed it to expand from its Main Street location to additional locations in neighboring Falmouth and Yarmouth.

Land use policies that support sustainability are contained with the town's current zoning and subdivision ordinances. In these ordinances there are requirements or incentives for proposed development to make most efficient use of the land by clustering structures and maintaining open space and trails; by requiring erosion control measures to reduce sedimentation in wetlands and water bodies; by limiting the use of pesticides and herbicides on town-owned properties; by controlling stormwater and the discharge of any pollutants, to requiring some type of non-vehicular byways within new developments and so on. This new plan contains recommendations for additional policies that will further enhance sustainability in the area of land use.

Comprehensive Plan Survey Results

A survey conducted in 2006 asked residents questions that relate to sustainability. Here are some of the results:

- A majority of residents support town funding of playgrounds, indoor pool, community services programs, pedestrian & bike paths, an outdoor skating area, tennis courts, golf, hiking trails, and playing fields.
- Residents would like to see a coffee shop, small grocery store, office buildings, bank or credit union, and an assisted living facility in Cumberland; they do not want big box stores, fast food restaurants, gravel pits or national chain restaurants.
- A majority of residents support requiring developers to adhere to design standards to insure new commercial buildings fit harmoniously into the area being developed.
- A majority also support requiring or encouraging new subdivision plans that cluster homes together so that more open space is preserved. 80% support the idea of the town requiring developers to preserve some portion of future developments as open space.
- A majority of residents support policies that would encourage the development of affordable housing for young families, seniors, and handicapped households.

- 67% believe the town should pursue the Town Center Plan at the former Doane property.
- A majority of residents support requiring sidewalks in all subdivisions and would like to see pedestrian and bicycle connected between neighborhoods and an interconnected street network.
- A majority of residents support stricter requirements for protecting wetlands and wildlife habitats, requiring or encouraging green building practices and the consideration of the value of conservation or use of renewable energy when making energy purchases.

Based on these survey results and other information gathered during the comprehensive planning process, the Committee has recommended the following goals and actions:

2009 Comprehensive Plan Sustainability Goals and Actions:

GOAL 1:

Adopt energy conservation methods and introduce alternative energy supplies, all of which reduce dependence on fossil-fuel based systems, reduce harmful pollutants including emissions, waste and other environmental impacts.

ACTIONS:

1. The town should work with Efficiency Maine and/or similar agencies to educate local businesses and residents on strategies and/or programs to reduce local electricity demand, saving money and conserving electricity. Strategies include conducting energy audits, implementing recommendations of the audits, installation of alternative energy systems such as solar and wind.
2. Implement HVAC (heating, ventilation and air conditioning) controls to include setback capability and programmable thermostats in town facilities. The current HVAC service provider should work with the town and schools to provide long-term planning and efficient use of energy resources.
3. Increase insulation in town buildings as needed.
4. Establish an anti-idling policy for town-owned vehicles and for vehicles on town-owned properties.
5. Consider installation of signage to encourage the public to reduce idling.

6. Encourage the Cool Cities Committee to promote use of alternative transit within and outside the town through the use of signs, ride-boards on website, flyers.
7. Advocate for the inclusion of the two rail systems in Cumberland and for inclusion in regional mass transit options including the AMTRACK Downeaster and potential Portland North commuter line. Work with the towns of Yarmouth and Falmouth and MDOT to site parking areas and station platforms that will be convenient for Cumberland residents.
8. Publicize Ride-Share opportunities for drivers in and around Cumberland through the use of the GOMaine or similar websites.
9. Promote the use of fuel efficient, alternative fuel, electric and/or plug-in hybrid vehicles for residents as well as town and school vehicles
10. Support the development of sidewalks, bike lanes and trails to provide safe, non-vehicular transportation.
10. Outdoor wood boilers should be discouraged due to the harmful effects of the byproducts on local air quality.
11. Adopt a SWES (small wind energy system) ordinance to permit residential use of wind turbines and solar panels.
12. Consider wherever possible, permitting private sector employees to work from home to reduce emissions, use of fossil fuels and commuting time and expense.
13. Explore ways to provide local alternative fuel stations, including electricity.
14. Consider the Performance Contracting approach that would guarantee energy savings are met by performing Energy Service Companies (ESCO).
15. Promote LEEDS and similar certification for building design, construction and renovations including lighting, heating, ventilation, insulation and infiltration.
16. The town should be proactive in identifying any long-term projects to improve energy conservation to be prepared for any stimulus money that may be made available through state and federal stimulus programs.
17. Review current ordinances to minimize hindrances to alternative energy initiatives while protecting the well-being of the citizens and the general character of the town.

GOAL 2:

Explore alternative energy supply strategies to minimize impact of the volatile energy market.

ACTIONS:

1. Consider existing community energy infrastructure and consider strategies to expand the types of energy sources that are available to the town, schools and residents.
2. Develop strategies to encourage natural gas availability.
3. Explore the use of renewable solid waste at local landfills as biomass to create energy for the town.
4. Explore the use of alternative energy sources for town and schools based on the region, geothermal, wood energy, solar, wind and biomass sources.
5. Explore the use of cogeneration to supply cost-effective energy.
6. Explore dual energy strategies in town buildings and schools to minimize risk and protect against sudden volatility of existing fuel sources.

GOAL 3:

Protect and enhance public and ecological health through pollution prevention, reducing or eliminating the volume and/or toxicity of toxic and hazardous materials, air emissions, water discharges, solid and hazardous waste, pesticides.

ACTIONS:

1. Promote the use of non-toxic or less toxic substances.
2. Implement conservation techniques.
3. Reuse materials rather than putting them into the waste stream
4. Plant trees in town right of ways to absorb harmful CO₂ and provide shade to reduce cooling costs in warm weather.
5. Encourage residents to plant trees to reduce carbon dioxide and for shade.
6. Consider adopting building codes to promote Leeds Certified or other similar programs. Consider incentives such as waiving impact fees for buildings that comply.
7. Encourage residents to refrain from driving their children to and from school in private vehicles.

8. Continue to educate residents about the importance of regular septic system maintenance such as pumping of septic tanks and regular inspection of leach fields.
9. Eliminate, wherever possible, the use of pesticides on town-owned properties.

GOAL 4:

Facilitate the development of a diverse economic base that includes the provision of routine goods and services at the local level.

ACTIONS:

1. Consider rezoning of Main Street to allow for mixed uses such as professional offices, markets, small restaurants, or hardware stores, in an effort to reduce the need for vehicle use, encourage walking, and creating a place for local jobs.
2. Develop the former Doane property to provide for a variety of housing options for local residents. This would include market-rate units and units that would be affordable to senior and handicapped persons. Supplement this housing development with other uses such as office commercial and retail.
3. Educate the public about the relationship between land use and sustainability. Change is not easy, but short term thinking should not outweigh long term planning.

GOAL 5:

Create, protect, and enhance “Social Places” where residents can gather together.

ACTIONS:

1. Create a pocket park in the open space along Main Street in front of the schools. Install benches, tables, perhaps a raindrop waterfall (sprinkler) area for young children to play during warm weather.
2. Consider utilizing the “Civic Lot” by creating a “Town Green” adjacent to the former Doane property for recreational uses such as basketball, volleyball, farmers markets, non-amplified musical concerts, small wedding services, etc.
3. Relax zoning on Main Street to allow for a small restaurant or coffee shop.

4. Continue support for municipal and school infrastructure that allow for positive recreation and social activities such as the Twin Brook and West Cumberland recreation centers, the schools, the Library, and Val Halla.

GOAL 6:
Promote Healthy and Active Lifestyles

ACTIONS:

1. Explore creating a parking area in proximity to the Town Landing to allow residents to put in kayaks.
2. Explore opportunities to share ocean access with neighboring towns.
3. Develop a recreation center to be used by all ages.
4. Construct bike and pedestrian ways to provide safe routes to recreation areas, schools, etc.

GOAL 7:
Encourage and facilitate increased housing density to allow for the development of affordable housing.

ACTIONS:

1. Pursue the former Doane property mixed use development
2. Modify ordinances to provide a density bonus for providing affordable housing.

GOAL 8:
Develop recreational opportunities in town to reduce need to drive to other towns for restaurants and shopping.

ACTIONS:

1. Pursue the former Doane property mixed use development
2. Explore creating a parking area in proximity to the Town Landing access area.
3. Explore opportunities to share ocean access with neighboring towns.

GOAL 9:

To support the growing, harvesting, and sale of locally produced food products.

ACTIONS:

1. Develop, review and update town ordinances to facilitate and encourage local agriculture practices that ensure the appropriate use of land and buildings and that adhere to sound and scent levels.
2. Consider adopting provisions that protect neighbors from personal and property damages.
3. Support the farmers' market.
4. Develop a Buy Local Campaign that educates residents about the importance of buying locally grown/made food and items. Encourage the schools to utilize locally grown food whenever possible.
5. Assist the land trust in acquiring conservation easements on farmland.
6. Enable farm stands to operate with a minimum of regulation.
7. Develop one or more community gardens for the purpose of sharing maintenance and output among participating residents.
8. Promote the use of open space areas for the purpose of developing agricultural products.
9. Ensure that the local clam flats are kept free from pollution.
10. Encourage use of organically grown food using natural fertilizers and soil development.

GOAL 10:

Consider ways to power recreation facilities with alternative energy such as solar and wind.

ACTION: Request the Cool Cities Committee study the feasibility of installing equipment to generate alternative energy.

GOAL 11:

Conserve water resources and protect the aquifer.

ACTION: Consider adopting an ordinance that regulates or restricts the extraction of water for commercial purposes.

GOAL 12:

Educate and inform residents about the importance of sustainability.

ACTIONS:

1. Create a link on the town's website that would inform the public about the steps taken by the various committees of the town to enhance sustainability.
2. List suggestions for the public on what they can do to assist with this goal, e.g., recycling, conservation, composting.