HOUSING

INTRODUCTION

Housing costs in Harrison have risen dramatically over the past decade. According to the Zillow Home Value Index, home values increased by 65% between 2015 and 2025, bringing the average home price to roughly $457,000. At the same time, local incomes have not kept pace.

According to the 2023 American Community Survey, Harrison's median household income is about $56,938. Even a household earning 120% of the median income, or about $68,326, could only afford a home of about $255,000 without becoming cost-burdened. This large gap between local incomes and home values puts homeownership out of reach for many residents.

Housing costs are also putting more pressure on existing homeowners. The share of homeowners who are cost-burdened increased from 28.6% in 2014 to 38.6% in 2024. About 17% of homeowners spent between 30% and 49% of their income on housing, while another 21% spent half or more of their income on housing. These housing costs can be especially difficult for seniors and single-parent households.

Renting in Harrison has become increasingly difficult as well. Approximately 10% of residents rent their homes, according to the American Community Survey. While the median rent of $885 was below the estimated $1,115 that a median-income renter could afford, lower-income renters still face challenges. In 2024, 28% of renters were cost-burdened, including 13% who spent half or more of their income on housing, according to the American Community Survey.

The larger challenge is the limited supply of rentals. The share of homes that were vacant and available for sale or rent fell by 3.1 percentage points between 2014 and 2024. Of the 503 vacant homes in Harrison in 2024, none were reported as available for sale or rent. According to the American Community Survey, 99.8% of vacant homes are instead used seasonally. This shows how limited housing choices have become for people looking to rent or buy in Harrison.

Housing options in Harrison are also limited. Of the town's 1,798 homes, about 89% are single-family homes, according to the American Community Survey. Between 2014 and 2024, Harrison lost about 36 multifamily housing units and 123 mobile homes. As these housing types decline, residents have fewer choices beyond traditional single-family homes. This can make it harder for young adults, smaller households, older residents, and people with modest incomes to find housing that meets their needs.

Housing costs and limited choices can affect Harrison's long-term future. A lack of attainable housing can make it harder to retain residents, welcome new families, maintain a local workforce, and support essential services. Future housing planning should consider what types of housing Harrison needs and where new development is most appropriate. Careful planning can help meet housing needs while protecting open space and the community character.

Mission: Expand attainable, year-round housing options while protecting water resources, open space, and Harrison's rural character.

Approximate Medium Home Price	Estimated Percentage of Cost-burdened Households	Seasonal or Vacant Housing Units
$457,000	**38%**	**28%**

INVENTORY & STATE REQUIREMENTS

Housing Supply and Occupancy

Harrison's 2009 Comprehensive Plan reported 1,733 housing units in town. Since then, the town's housing stock has increased to approximately 1,798 units.

About 72% of Harrison's homes are occupied year-round, while the remaining 28% are classified as vacant. Of those vacant homes, about 98.8% are used for seasonal, recreational, or occasional purposes, according to the American Community Survey. This leaves only about 1.2%, or six homes, that are truly vacant. This pattern reflects Harrison's recreation economy but limits the year-round rental and ownership choices.

According to the American Community Survey, Harrison's housing stock is 88% single-family homes, 3.7% multifamily housing, and 8.3% mobile homes or other housing types. In 2009, the town had slightly more housing variety. Single-family homes still made up the majority of the housing stock at 87%, while 2.7% of homes were multifamily and 10.3% were mobile homes.

Table 1: Housing Units by Type of Structure

Source: American Community Survey 2020-2024

Type of Structure	Occupied Units	Margin of Error	% of Total

1-unit, detached	1,139	±149	88.0%
1-unit, attached	31	±31	2.4%
2 units	17	±23	1.3%
3–4 units	0	±11	0.0%
5–9 units	0	±11	0.0%
10+ units	0	±11	0.0%
Mobile home / other	108	±62	8.3%
Total occupied units	**1,295**	**±129**	**100.0%**

More recent trends suggest that housing choices are becoming even more limited. Between 2014 and 2024, Harrison lost about 36 multifamily units and 123 mobile homes. At the same time, new construction has been almost entirely single-family. The GPCOG Housing Permit Dashboard shows that all 34 housing units permitted in 2024 and all 30 permitted in 2025 were single-family homes.

Together, these trends suggest that Harrison's housing stock is becoming less diverse, which could make it harder for local workers, low- and moderate-income households, seniors, young adults, and families to find housing that meets their needs.

This pattern reflects Harrison's recreation economy but limits the year-round rental and ownership choices available to smaller households, workers, or families or individuals with modest or lower incomes.

Table 2: Age of Housing Stock (Year Structure Built)

Source: American Community Survey 2020-2024

Year Built	Occupied Units	Margin of Error	% of Total
2020 or later	27	±21	2.1%
2010–2019	70	±45	5.4%
2000–2009	265	±94	20.5%
1980–1999	296	±119	22.9%
1960–1979	203	±73	15.7%

1940–1959	85	±57	6.6%
1939 or earlier	349	±161	26.9%
Total occupied units	**1,295**	**±129**	**100.0%**

Harrison's housing stock is also aging. Approximately 27% of homes were built before 1940, and 72% were built before 2000. Only about 2% of Harrison's homes have been built since 2020. As homes age, owners may face more repairs, higher maintenance costs, and a greater need for energy-efficiency improvements such as insulation and weatherization. These added costs can create further challenges for households that are already cost-burdened.

***STATE REQUIREMENT*: How many additional housing units (if any), including rental units, will be necessary to accommodate projected population and demographic changes during the planning period?**

Harrison's population peaked in 2010 at 2,721 residents. Between 2010 and 2020, the town lost about 266 people. The population began increasing again around 2020 as more people moved to Maine during the COVID-19 pandemic, but this growth is not expected to continue. Like many small, rural communities in Maine, Harrison is projected to lose population over the next few decades. State projections estimate that the town's population will decline to 2,270 residents by 2042.

At the same time, Harrison's population is aging and household sizes are shrinking, according to the American Community Survey. The median age is 56, up from 52.6 in 2014. In 2024, one-person households made up 44% of all households, while two-person households made up another 36%. Although Harrison's population grew by only 1% between 2015 and 2025, the number of households increased by 8%. This is important because smaller households can increase housing demand even when the total population stays the same or declines.

If Harrison's average household size remains at about 1.94 people per household, a projected population of 2,270 would require about 1,170 occupied housing units in 2042. Since Harrison currently has 1,295 occupied homes, the existing year-round housing supply would be sufficient.

However, continued growth in one-person households could increase housing demand. If one-person households increased from 44% to 60% of all households, Harrison's average household size would fall to about 1.67 people. Under this scenario, approximately 1,358 occupied homes would be needed by 2042, which is rough 63 more homes than today.

Rental housing should also be considered when calculating future housing needs. About 10% of Harrison households currently rent, according to the American Community Survey, but no rental units were reported as available in 2024. Maintaining the current share of renters would require only a modest increase in rental units, but additional housing is needed to improve rental availability. Adding approximately 15 to 20 rental units could help address this shortage.

***STATE REQUIREMENT:* Are seasonal homes being converted to year-round use or viceversa? What impact does this have on the community?**

The number of seasonal homes in Harrison has fluctuated over the past decade. In 2014, seasonal homes made up 31.9% of the town's housing stock, increasing to 35.5% in 2019. Since then, the share of seasonal housing has declined, reaching 27.6% in 2024. This decline occurred during the same period that Harrison's population began to increase. One possible explanation is that some seasonal property owners began living in Harrison year-round during or after the COVID-19 pandemic. However, the available data does not confirm how many seasonal homes, if any, were converted to year-round residences.

***STATE REQUIREMENT:* Are there other major housing issues in the community, such as substandard housing?**

Property maintenance issues and substandard building conditions exist in Harrison, but they do not appear to be a major housing issue. In 2024, the Harrison Code Enforcement Department reported 14 open complaints or violations in town, three of which were authorized to move to the Town's legal department. Complaints included illegal junkyards, excessive garbage, and buildings constructed without permits. In 2025, the Town and the owner of 14 Main Street entered into a consent agreement that provided for the demolition of a dangerous building on the property. Harrison voters later approved up to $37,000 to demolish and remove the structure. These cases indicate that some properties in Harrison experience conditions associated with disrepair and blight, although available information does not suggest that these conditions are widespread.

Short-term rentals (STRs) may be a growing concern for Harrison. Many of the town's dwelling units are used seasonally, recreationally, or occasionally, reflecting the town's longstanding role as a seasonal community. An estimated 90 to 110 short-term rentals (STRs) operate in Harrison, representing approximately 5% to 6% of the town's total housing stock and roughly 18% to 22% of its seasonal housing stock, assuming the categories substantially overlap. While Harrison has fewer STRs than Bridgton, STRs make up a larger share of the housing stock than in several Cumberland County communities that regulate them.

Harrison does not currently have an adopted STR ordinance, although the Town considered a draft ordinance in 2026. Before adopting a regulatory approach, Harrison should confirm its preliminary STR inventory at the parcel level and identify the specific concerns it is seeking to address, such as life safety, parking, wastewater capacity, neighborhood impacts, or housing availability. That assessment could then inform whether registration, inspections, operating standards, geographic distinctions, or an overall cap would be appropriate.

Affordability and Need

Housing affordability is a significant issue in Harrison. Housing is considered affordable when it costs no more than 30% of a household's income. A household earning 120% of the median income could afford a home priced at approximately $255,000 without exceeding this threshold. Unfortunately, the median home price in town is approximately $457,000, creating an affordability gap of more than $200,000. As a result, even households earning above the median income may struggle to purchase a home in Harrison, placing homeownership out of reach for many locals.

American Community Survey data show that housing costs are also placing pressure on existing homeowners. In 2024, approximately 38% of Harrison homeowners were cost-burdened, including 17% who spent between 30% and 49% of their income on housing and another 21% who spent half or more of their income on housing. Among homeowner households earning between $50,000 and $75,000, approximately 32% were cost-burdened, even though their incomes ranged from about 88% to 132% of Harrison's median household income. Together, these trends show a significant mismatch between household incomes and housing costs in Harrison.

In 2024, renters in Harrison were somewhat less cost-burdened than homeowners, with 28% of renters spending more than 30% of their income on housing. Of these renters, 15% spent between 30% and 49% of their income on housing, while another 13% spent half or more. Harrison had 128 renter-occupied homes in 2024, and the rental vacancy rate was 0%, meaning no rental units were reported as available for rent. This suggests that while some rental housing remains relatively affordable, finding an available unit is extremely difficult because of the limited supply.

Harrison has also lost much of its lowest-cost rental housing. In 2019, 26 homes rented for less than $600 per month and another 13 rented for between $600 and $799. By 2024, the report estimated that no rental units remained in either price range. Despite this loss, 50 rental homes, or 46% of the rental housing analyzed, were still affordable to households earning less than 60% of Area Median Income (AMI) in 2024. The largest group consisted of 33 homes affordable to households earning 61%–80% AMI, while 24 homes were affordable at 31%–50% AMI and 15 were affordable at 81%–100% AMI.

However, the report identifies no federally or state-assisted deed-restricted affordable homes in Harrison. Instead, the affordable rentals identified in the report are considered Naturally Occurring Affordable Housing (NOAH), meaning they are affordable because of current market rents rather than because of long-term affordability restrictions. This makes Harrison's existing affordable rental supply more vulnerable to future rent increases.

***STATE REQUIREMENT*: Information on existing local and regional affordable/workforce housing coalitions or similar efforts.**

Harrison does not currently have a local affordable or workforce housing coalition. However, several housing organizations and initiatives are active in nearby communities. Developers Collaborative developed Harrison Ridge, a 48-unit affordable senior housing development in Bridgton. In neighboring Norway, Norway Community Housing and the Center for an Ecology-Based Economy are developing a proposed 17-unit affordable housing project.

The Quality Housing Coalition also participated in the Cumberland County Lakes Region Homeless Services Study, which examined housing and homelessness needs in communities including Bridgton and Naples. The study identified Quality Housing Coalition and its Project HOME program as housing resources available to the Lakes Region.

These nearby efforts demonstrate that Harrison could pursue partnerships with existing regional and statewide housing organizations rather than creating housing initiatives entirely on its own.

***STATE REQUIREMENT*: How do existing local regulations encourage or discourage the development of affordable/workforce housing? A summary of local regulations that affect the development of affordable/workforce housing.**

Harrison regulates housing development through its Building Code Ordinance, Building Permit Requirements Ordinance, Site Plan Review Ordinance, and Subdivision Ordinance. Together, these ordinances establish construction standards, dimensional requirements, and review procedures for a range of housing types, including single-family homes, duplexes, apartments, multifamily housing, condominiums, and subdivisions. While these regulations allow different forms of housing, they include relatively few provisions specifically intended to support affordable or workforce housing.

The strongest existing provisions are found in the Site Plan Review and Subdivision ordinances. The Site Plan Review Ordinance allows the Planning Board to consider the provision of affordable housing when granting waivers from certain requirements. The

Subdivision Ordinance goes further by defining both affordable housing and reserved affordable housing and by allowing overhead utilities for reserved affordable housing when underground utilities would make the project unaffordable. It also allows certain standards to be waived when doing so results in a more practical and economic development, provided public health, safety, and other municipal goals are protected.

Overall, Harrison's ordinances provide some flexibility that could help affordable or workforce housing projects, but they do not offer strong or automatic incentives.

EXISTING POLICY CONTEXT

Over the past several years, Maine has adopted a series of housing laws intended to increase housing production by reducing local regulatory barriers. The most significant for Harrison are LD 2003, LD 1829, and LD 2173. Together, these laws establish minimum standards that local ordinances must meet while still allowing municipalities to regulate development through shoreland zoning, subdivision standards, water and wastewater requirements, environmental protections, and other local rules. They also make Harrison's future growth-area designations especially important because several housing density and affordability provisions apply differently inside and outside designated growth areas.

LD 2003, enacted in 2022, required municipalities to allow additional dwelling units on residential lots, at least one accessory dwelling unit, and greater density for qualifying affordable housing developments. LD 1829 expanded these requirements in 2025, and LD 2173 further clarified them in 2026. Under the current law, at least four dwelling units must be allowed on a residential lot in a designated growth area, while at least three units must be allowed in other areas where residential uses are permitted. In growth areas without public sewer, municipalities generally may not require lot sizes larger than 20,000 square feet or impose density standards that are more restrictive than state subsurface wastewater requirements.

The laws also make ADUs and qualifying affordable housing easier to develop. ADUs must be allowed on lots with single-family, two-unit, and three-unit residential structures, and one ADU is generally exempt from local density, lot-area, and additional parking requirements. Qualifying deed-restricted affordable housing may receive a density bonus of at least 2.5 times the otherwise allowable density, reduced parking requirements, and additional building height. Other recent laws also reduce parking requirements in growth areas and allow residential uses in many commercial areas, creating additional opportunities for housing in locations that may previously have been limited to nonresidential development.

These changes will require Harrison to review and update its Building Permit Requirements, Site Plan Review, Subdivision, and related land-use ordinances. State law

now also limits when Planning Board approval may be required for projects with four or fewer dwelling units and changes when multifamily development is considered a subdivision. Harrison generally has until July 1, 2027, to bring its ordinances into compliance where voter approval is required. The Comprehensive Plan will play an important role in this process because the location of future growth areas will influence allowable density, lot sizes, parking standards, and affordable housing opportunities throughout the town.

TRENDS

1. **Harrison's housing market is becoming more difficult for both buyers and renters.**

Home prices have risen faster than local incomes, more existing households are experiencing housing cost burdens, and available rentals are extremely limited. These trends point to a growing mismatch between what local households can afford and the housing that is available to them.

At the same time, Harrison's housing choices are narrowing. Recent development has been overwhelmingly single-family, while multifamily and mobile home options have declined. A large share of the town's housing stock is also seasonal, further limiting the number of homes available for year-round residents. The age of the existing housing stock may also increase repair, maintenance, and energy costs over time.

2. **Demographic changes could create demand for different types of housing.**

An aging population, smaller households, and continued growth in one-person households suggest a need for more modest-sized homes, rentals, and other year-round housing options that better match changing household needs.

PUBLIC FEEDBACK

Public feedback from Harrison's Comprehensive Plan Survey and First Community Workshop shows that housing affordability is a concern for residents. Across both engagement efforts, participants generally supported housing that serves year-round residents and fits Harrison's small-town character. Residents expressed that new housing should be carefully planned to protect lakes, open space, and rural areas.

The survey showed substantial concern about affordability. 67% of respondents said they were concerned about residents, workers, and families finding housing they can afford, including 19% who were very concerned. Affordable housing for people who live or work

locally ranked as the third-highest overall community priority, behind protecting water quality and preserving open space and wildlife habitat. 58% percent agreed that Harrison should encourage affordable housing, and 60% supported allowing a mix of housing types. However, respondents were more cautious when asked about actual development. 41% said they would support affordable housing development in Harrison, while 31% were unsure and 27% were opposed. These results suggest that many residents support affordable housing in principle but have concerns about how much is built, where it is located, and how it fits into the community.

Residents expressed the strongest support for smaller-scale housing. In the survey, 72% were willing to see more smaller single-family homes, 33% supported cluster housing, 30% supported accessory dwelling units, and 27% supported duplexes. Only 15% supported more apartments. The first workshop showed a similar preference. Participants responded positively to smaller single-family homes, ADUs, duplexes, and modest multifamily housing, often describing these options as affordable, efficient, or appropriate for younger households. Participants also favored housing that retained yards, trees, and access to nature.

Both engagement efforts also indicate that residents are generally more interested in guiding growth than stopping it altogether. In the survey, 72% said Harrison should guide development, and 77% preferred directing growth to specific areas. During the workshop mapping exercise, about 40% of mapped points identified places where participants wanted residential growth, with some concentration along Routes 35 and 117 and Bolsters Mills Road. Denser multifamily housing was most often associated with the Village Center, while mid- and lower-density housing was spread more broadly. About 60% of mapped points identified areas where participants did not want growth, particularly around Crystal Lake and northern Long Lake.

Residents also recognize that Harrison's housing challenges are influenced by more than zoning alone. Survey respondents most often pointed to high construction costs as a barrier to housing, identified by 59%, followed by property taxes at 34% and limited water or sewer infrastructure at 28%. Short-term rentals, zoning and lot-size requirements, and neighborhood opposition were also identified as concerns, though less frequently. Together, these responses suggest that improving housing affordability will require a broader approach that considers development costs, infrastructure, and local regulations.

Overall, public feedback points toward a measured housing strategy for Harrison. Residents appear to support improving affordability and expanding housing choices, particularly for year-round residents, workers, younger households, and families, but they generally prefer modest-scale housing that fits Harrison's existing character. Future housing policies will need to balance these needs with strong public priorities for protecting water quality, open space, and the town's rural setting.

CALL TO ACTION

Harrison should work to expand its housing supply to help meet local and statewide housing needs. A wider range of housing options could better serve households at different income levels and support a stronger community, local workforce, and economy.

Although Harrison faces challenges due to limited public water and sewer infrastructure, these constraints do not prevent the town from creating new housing opportunities.

The Town should take an active role in supporting housing development by improving review processes, identifying suitable sites for affordable and workforce housing, and partnering with qualified housing developers.

The overall goal is to create modest, well-planned housing opportunities that meet community needs and support the goals of this Comprehensive Plan.

GOALS & ACTIONS

1. **Expand access to housing information and support low-impact housing choices.**
    - Town Staff will publish guidance for accessory units, smaller homes, year-round conversions, and related local standards. (By 2027)
    - Town staff will maintain a public-facing housing dashboard that tracks permits, housing type, sale prices, rents, vacancies, seasonal housing, and housing cost burden. The dashboard will also include a register of vacant or abandoned homes that may be suitable for reuse. *(Annually)*
    - Town staff will connect residents with weatherization, accessibility, home repair, first-time homebuyer, septic assistance, and housing counseling programs through a dedicated webpage, flyer, or other public information materials. *(Ongoing)*
2. **Allow more year-round housing in suitable locations.**
    - The Planning Board will update subdivision and site plan standards to better support accessory dwelling units, cottages, duplexes, townhouses, and adaptive reuse projects. *(2028–2029)*
    - The Planning Board will identify village and transition areas where a broader range of housing types may be appropriate. *(Through the Future Land Use Plan; see Section __)*
    - Town staff will evaluate and track incentives, funding tools, and partnerships that could support housing for workers, older adults, and income-restricted households. *(2028–2030)*
3. **Create attainable housing while protecting Harrison's natural resources**.

- Town staff will complete site, infrastructure, market, and fiscal feasibility analyses for priority housing locations identified through the Comprehensive Plan process. *(2029–2031)*
- The Select Board will select a qualified housing partner following a public review of potential sites, costs, funding options, and community benefits. (2030–2032)
- The Planning Board will update zoning to allow realistic housing capacity in designated growth areas while strengthening conservation standards in rural and resource-sensitive areas. (Through future zoning updates)