ECONOMY

INTRODUCTION

History considers Captain Benjamin Foster's store in South Harrison the town's first business in the 1700s. Early texts describe the store as "the place where many curious scenes were enacted." Every year in Harrison at this time there was a "river driving" event and Captain Foster's store served as a headquarters for any men who were attending. The Centennial History of Harrison, Maine, published in 1909, described the river drivers as "addicted to drink" and likely obtained their alcohol at Captain Foster's business.

A few years later, Oliver Peirce opened a store above his residence, and in 1824 relocated to "the brick store" building. The brick store was considered a landmark in the village for many years, and the business came to be known as Peirce Store.

Subsequent years document a series of different "corner stores" with various owners as well as a small grocery store, a furniture store, a tailoring shop and a grain and milling business. A drug store opened on "Old Fellows Block," in the late 1800s and later, a jewelry store opened under the same roof. A boot and shoe store opened in 1902.

Aside from small stores, manufacturing was a key part of Harrison's early economy. The wire-making industry was one of the town's largest employers for over five decades. There were several ownership changes at the local factory, which eventually closed due to technological changes in the industry which made local production unprofitable. Other manufacturing-related businesses included a chair factory, along with blacksmithing, cabinet-making, harness-making, and milling operations.

In present times, Harrison's economy reflects much of what existed in the past: small, home-based businesses and village stores. Manufacturing has been replaced by tourism, driven by access to Crystal Lake and nearby recreational amenities.

Today, residents want economic activity that fits the town’s scale and character, but face the challenges that come with limited infrastructure, limited workforce housing and a seasonal customer base.

The workforce issue is twofold. While limited housing in Harrison means limited workforce, limited job opportunities in Harrison means limited incentives to build more housing. This plan will advocate for an increase in both housing and job opportunities at a scale appropriate for Harrison's size and character. And, not unlike Oliver Peirce, the opportunity

for more home-based businesses should be considered in Harrison because it will allow for more business activity while taking advantage of existing infrastructure.

Mission: Promote economic activity that fits the town's scale and character and remove barriers that constrain economic growth such as limited housing and commercial space.

87.1%	**8%**	**43.4%**
small retail/services seen as a good fit	currently estimated to live and work in town	favor limited business growth

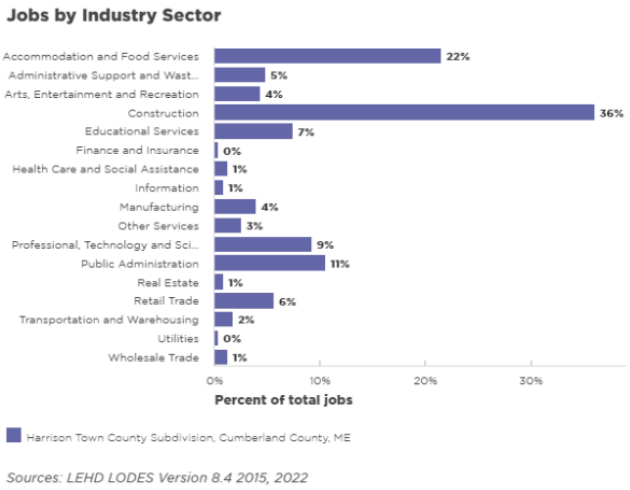
INVENTORY

Economic Base and Work Patterns

Harrison functions within the larger Bridgton, Oxford Hills, and Lakes Region economy. Many residents commute or work remotely, while local employment includes construction and trades, public education, retail and services, municipal and nonprofit work, lodging and food, recreation, property services, and home-based businesses.

The Municipal Valuation Return Statistical Summary, published annually by Maine Revenue Services, offers a way to compare Harrison's tax base directly against its closest neighbors. According to the 2024 edition, Harrison's taxable personal property (the machinery, equipment, and business fixtures assessed separately from land and buildings) totaled just $3,638,900 against a total municipal valuation of $1,137,036,300, or about 0.32 percent of the town's entire tax base. This is the lowest share of any nearby town. Bridgton, with its established commercial corridor along Route 302, reported a personal property share more than three times higher at 1.15 percent, while Naples reported 1.40 percent. Harrison's businesses, by this measure, carry unusually little taxable equipment for the region, a pattern consistent with a local economy built on small retail, services, and home-based work rather than manufacturing or heavy-equipment-dependent industry.

The highest percentage of jobs are in construction, followed by accommodation and food services. Given the tourism potential in Harrison, building on the accommodation and food services industry as well as the arts, entertainment and recreation sector is one way to increase job opportunities in Harrison.



Sources: LEHD LODES Version 8.4 2015, 2022

Most employed people in Harrison have quite a long drive to work. U.S. Census Data and the American Community Survey estimate that only about 8% of employed residents both live and work in Harrison and according to U.S. Census Data, the mean travel time to work is 30.5 minutes.

Village and Commercial Locations

The village contains a mix of businesses, civic uses, homes, parks, and public water service. The Downtown Revitalization Plan recommends a small-business-friendly strategy built around streetscape, signs, parking, walking, façade improvements, public spaces, broadband, housing reuse, and potential tax increment financing.

Survey respondents preferred future growth through small and mid-sized businesses or a primarily residential community with limited business. The village was the most commonly preferred business location, such as the Rt. 117 corridor, followed by a designated commercial or industrial area and worthy opportunities townwide.

Addressing buffering, scale, lighting, and traffic will be necessary once such areas are designated, to ensure compatibility with Harrison's rural and lakeside character. This designation and standard-setting is planned through the Future Land Use Plan and subsequent zoning process.

Long Lake, Crystal Lake, and Deertrees Theatre draw a substantial seasonal population, and the survey's 24.6% seasonal-resident and 11.4% nonresident-owner shares reflect that. The town supports this industry primarily through recreation infrastructure such as public boat launches, beach maintenance, and the RADR trail network, rather than through dedicated tourism marketing or a visitor's bureau.

Infrastructure and Business Requirements

When it comes to growth, the lack of municipal sewer in Harrison is one of the largest issues. Currently, no municipal sewer serves the village so planned new developments would have to utilize existing buildings with sewer or consider well construction. This problem requires some creativity when it comes to business types. Businesses that are based out of homes or businesses that share working spaces are possible solutions to the problem.

Like in many rural communities, broadband, cell service, electrical capacity, roads, drinking water, parking, and access were also identified as possible constraints to business expansion. While nearly 100% of Cumberland County has access to 4G, less than 50% have access to 5G 35/3 mbps, which could be a barrier for some businesses. Rural areas of Cumberland County in particular are only 42% covered by 5G 35/3 mbps according to the FCC.

The Harrison Water District is the only community water system in Harrison. It services 813 customers. This means the rest of the residences and businesses in Harrison use a private well system, which could be a barrier for business growth and expansion.

Predictable permitting, a clear future land-use map, and focused public investment can reduce uncertainty. Economic development should also protect the water, scenery, and rural character on which much of the visitor economy depends.

TRENDS

1. **The number of jobs is increasing, but unemployment remains high:**

The number of jobs in Harrison has increased 17.8% from 2013 to 2023, which outpaces Cumberland County (15.2%) and Maine as a whole (8.7%). However, the unemployment rate per capita is 8%, which is higher than the other towns in the region.

2. **Nearly a quarter of Harrison works from home:**

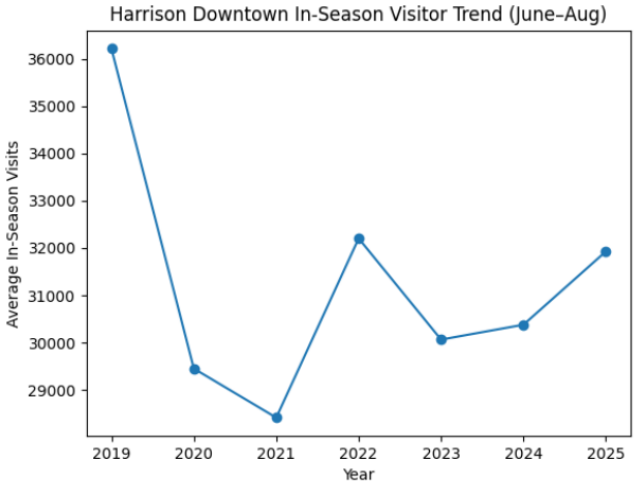
Remote and hybrid work create opportunities for year-round residency and home enterprises if reliable internet and suitable workspace become available. The U.S. Census reports 22.5% of people in Harrison working from home. At the same time, online retail and high operating costs challenge traditional small storefronts. According to the Chamber of

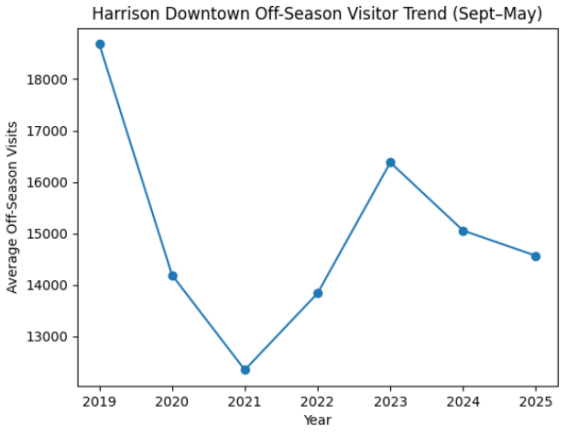
Commerce, there are 247 businesses in Harrison. Harrison needs to focus on how to best attract desired businesses.

3. **Tourism is rebounding after COVID-19 and remains ann important part of the economy.**

Harrison's economy is fundamentally tied to its lakes, forests, and village character. Long Lake and Crystal Lake anchor a recreation- and tourism-based visitor economy; Deertrees Theatre and the historic village core support cultural tourism and small-scale hospitality; and the town's forested land base supports both forestry-related enterprise and the scenic character that draws visitors and second-home owners. These assets are the same ones residents most want protected, meaning economic strategies should lean toward enterprises compatible with those resources (recreation, hospitality, agritourism, forestry, clean-energy siting) rather than uses that would degrade them.

Tourism trends in Harrison show that after the COVID-19 pandemic, summer visitation trends in Harrison have rebounded. From 2023 to 2025 there was a steady rise in visitation. These trends reinforce the importance of the summer tourist season for the local economy.





Off-season visitation has not rebounded to the same extent and remains unstable. Off season trends point to a need for more information about how residents and visitors use the town and its resources year-round.

PUBLIC FEEDBACK

Survey	• Identified small retail and services, trades and construction, home businesses, outdoor recreation and tourism, and lodging or restaurants as the strongest economic fits • Big-box retail and large businesses received little support
Workshop findings	• Commercial-growth points concentrated in the village and along Route 117 • Small standalone businesses and home businesses were preferred over strip development • Participants also supported historic downtown character and public spaces
Other Input	• Survey respondents also prioritize open space and resource preservation so the Town should explore attracting clean energy businesses to create local jobs, diversify the economy, and advance climate action
Significance	• Not unlike Harrison's early history, a strong village center is a crucial part of Harrison's future. A stronger village can support local services, public gatherings, and tax-based diversity without requiring large-scale commercial development and even drive tourists and visitors outside of peak summer months. More intensive business uses may be appropriate in a carefully selected area with safe road access, adequate utilities, fencing or tree buffers, and limited natural-resource conflict. Future business development should target existing properties or buildings that are vacant but could be converted into business space.

STATE REQUIREMENTS

Is the economy experiencing significant change, and how does this, or might this, affect the local population, employment, and municipal tax base?

Harrison’s economy is experiencing significant change. Job growth in Harrison is outpacing the state and the county, although Cumberland County and Maine are also experiencing growth. Harrison’s growth, therefore, is part of a larger regional trend. Harrison’s job count grew 17.8% from 2013 to 2023, while Cumberland County’s grew 15.2% and Maine’s grew 8.7%. However, one less positive trend for Harrison is its unemployment rate which sits at 8%, higher than other towns in the region. These trends impact the local population

because a climbing number of jobs suggests a potential future demand for more housing and resources.

Does the community have defined priorities for economic development? Are these priorities reflected in regional economic development plans?

The community does not currently have defined priorities for economic development outside of the ones that will be established in this document.
Harrison is not named in current region economic development plan (the Comprehensive Economic Development Strategy or Regional Prosperity Plan (2023-2028)). However, the broader Sebago Lakes region is stated as an economic strength in the document.

If there is a traditional downtown or village center(s) in the community? If so, are they deteriorating or thriving?

The Village Center in Harrison has a mix of homes, businesses, civic uses and parks and is considered to be the most viable for new businesses. The 2023 Downtown Revitalization Plan defines a 263-acre study area with 211 parcels. The area is considered generally viable but could use some improvements to streetscape, façade and public spaces. The area is neither deteriorating nor thriving but has potential with some targeted development for growth.

Is tourism an important part of the local economy? If so, what steps has the community taken to support this industry?

Due to Harrison's presence in the lake's region, tourism, particularly in the summer months, is a big part of the local economy. Harrison supports the industry primarily by continuing to offer and maintain recreational amenities that draw visitors rather than through dedicated tourism or marketing. This includes public lake access (Crystal Lake Park and beach, Long Lake Park, and multiple boat launches), a 2026 update to mooring regulations to manage growing boating demand, trail networks at Twin Bridges Preserve and Crooked River Forest maintained in partnership with regional land trusts, and cultural assets including Deertrees Theatre.

Do/should home occupations play a role in the community?

Given that 22.5% of Harrison residents work from home, and many others travel quite far for work, prioritizing home occupations is important for a community because they increase jobs without any additional sewer or water infrastructure.

Are there appropriate areas within the community for industrial or commercial development? If so, are performance standards necessary to assure that industrial and commercial development is compatible with the surrounding land uses and landscape?

Survey respondents highlighted the village center and the Route 117 corridor as a preferred location for commercial development, but also remained open to the idea that a future land use plan could designate certain areas for this sort of development.
Once specific sites are identified, the planning board will assess whether performance standards are needed, however, compatibility for development would be considered in the selection of such a designated area.

Are public facilities, including sewer, water, broadband access or three-phase power, needed to support the projected location, type, and amount of economic activity, and what are the issues involved in providing them?

No municipal sewer serves the village so this is a constraint that must be considered ahead of any future development.

If there are local of regional economic development incentives such as TIF districting, do they encourage development in growth areas?

There are currently no TIF districts in Harrison, but this will be considered as part of this plan. Harrison currently captures no TIF revenue, a position it shares with neighboring Casco and Sebago. Three of Harrison's six closest neighbors take a different approach: Naples reported $52,150,538 in captured assessed value and $485,000 in TIF revenue in 2024, Bridgton reported $42,524,762 captured and $725,047 in revenue, and Raymond reported $17,178,945 captured and $295,478 in revenue. As Harrison considers whether TIF financing could support the improvements recommended in the Downtown Revitalization Plan, these three towns offer a closer model to examine than more distant Maine municipalities.

How can/does the community use its unique assets such as recreational opportunities, historic architecture, civic events, etc. for economic growth?

Harrison's unique assets are at the center of its economy and its character. Recreational opportunities such as lake access, boat launches and parks drive tourism which drives economic growth. Historic sites such as Deertrees Theater bring people to the Village Center alongside various events such as children's sports and local festivals.
In the future, pairing civic events with opportunities for local businesses to host pop-ups or creating development opportunities near the theater or other recreational spaces could help increase foot traffic and customer base.

GOALS AND ACTIONS

1. **Support small and home-based businesses.**
    - Town Staff will maintain a plain-language permitting guide, referral list, and business directory. (Annually)
    - Town Staff will hold a business roundtable to identify shared needs and practical Town responses for recruiting and retaining local businesses.
    - Town Staff will coordinate events, wayfinding, promotion, and grant information with regional partners. (Ongoing)
2. **Strengthen the village and year-round economy.**
    - The Selectboard will prioritize phased Downtown Revitalization Plan projects through the Capital Improvement Plan. (Annually)
    - Town Staff will analyze tax increment financing or similar tools for priority improvements. (2028–2029) (2027-2028)
    - The Planning Board, working with the business community, will create ordinances that allow compatible mixed uses with current business activity.

3. **Provide suitable locations and infrastructure for job and tax base growth.**
    - The Planning Board will identify clusters of commercial or employment areas through the zoning process. (2027-2029)
    - Town will establish a program to provide incentives for clean energy industry or businesses to locate within the community.
    - The Selectboard will identify opportunities for major infrastructure improvements pursuant to a sound financing plan and consistent with this Plan. (Annually).