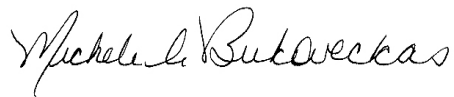


TOWN OF SEBAGO, MAINE

COMPREHENSIVE PLAN

Revised Draft of May 26, 2006

Attest: A true copy of the Comprehensive Plan for the Town of Sebago, as certified to me by the municipal officers of Sebago on the 26th day of May 2006.

A handwritten signature in cursive script, reading "Michele A. Bukoveckas".

Michele A. Bukoveckas-Town Clerk

Adopted at the Annual Town Meeting, June 3, 2006

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SUMMARY

The people of Sebago take great pride in the quality of life in their community. It is a small, rural town that has attracted vacationers for over a hundred years because of its natural beauty, recreational opportunities, and strong sense of community. As Sebago enters its third century, it faces the challenge of maintaining these values as its year-round population increases.

This Comprehensive Plan is the result of two independent committees' studies, and public participation in two separate surveys. It is intended to be an action guide for the next ten years, highlighting public policies and strategies that the town can adopt to help achieve its goals for the future. It also is a compendium of information about the town that can be used as a reference work.

Sebago residents see the protection of natural resources and rural character to be of paramount concern. They would like to see change occur in their town at a slow to moderate rate, with any new development to be similar in scale and character to what currently exists. Tourist-related businesses, and seasonal and year-round residences are the major land uses in Sebago; it is a goal of the community to retain this mix.

The town supports small-scale commercial enterprises that serve local residents and visitors, and home businesses that are compatible with residential areas. The places that are seen to be most appropriate for new businesses are those that already have commercial uses. Both residential and commercial development should be in areas that are environmentally suitable for such uses, and can be conveniently served by the Town.

Revision of existing ordinances and preparation of new regulations affecting development will be important first steps in achieving the town's goal of encouraging orderly growth and development. Requiring detailed on-site analysis of natural resource conditions for all development proposals, and submission of design plans by developers are strategies that will be investigated by the Planning Board in order to ensure that new developments fit harmoniously with their natural and cultural environment.

Sebago Lake and other lakes, streams and wetlands are key natural resources for the town and the region. Protection of these water resources is essential to maintain the quality of water supplies and recreational uses, and the health of the regional economy. Cooperation at a regional scale as well as local action is proposed to deal with this issue. The Town does not provide public water or sewerage and does not plan to do so. Consequently, protection of ground water supplies throughout the town is a community goal that must be considered when minimum lot sizes are set.

Maintenance of a reasonable tax rate is seen as a priority by local residents. Careful fiscal management and reliance on volunteer services has helped achieve this goal in the past, and the Town intends to continue these practices. With increasing financial demands on the Town resulting from increased population and state requirements, long-term planning for capital expenditures, maintenance, and operating expenses will become ever more important. With school expenses comprising the major part of the Town's annual budget, working closely with SAD #61 officials to plan for equitable distribution of school costs, effective use of school funds, and academic excellence must be a primary goal.

In the past, the self-reliance of Sebago residents and their willingness to assist others in the community, along with the natural assets of the land, have been the elements that contributed most to the character and spirit of the town. It is anticipated that these qualities will continue to serve Sebago well in the future, as the community works together to achieve its goal of retaining its excellence as a place to live and visit.

INTRODUCTION

A. COMMUNITY HISTORY AND CHARACTER

1. Geography

Sebago is located in Cumberland County on the western shores of Sebago Lake, approximately 30 miles west of Portland. This is the Lakes Region of southwestern Maine. Sebago Lake forms the eastern border of Sebago, with approximately 7 miles of shoreline. Standish and Baldwin border Sebago to the south; Hiram and Denmark border to the west; Bridgton and Naples border Sebago to the north. The 50 square miles of Sebago encompasses several lakes and ridges. Approximately 90% of the Town is forested.

Sebago Center (also known as Mud City) is centrally located within the town. It is situated 3.5 miles inland from Sebago Lake, 450 feet above sea level. Sebago Center has served as the central point for Town government since the turn of the century.

Douglas Mountain, which is found along the Town's southern boundary and extends into Baldwin, is the highest point in Sebago. At elevation 1407 above sea level, it also is the highest point in Cumberland County.

2. History and Character

The first white settlers of Sebago came from the Groton, Massachusetts area in the 1790s. They included Joseph Lakin, who built a cabin off of what is now Peabody Pond Road; Jacob Howe, who carried mail from Bridgton to Portland before there were roads; and William Fitch, who built the first grist mill and sawmill on the pond at East Sebago, and the first lumber mill on the Northwest River.

Sebago originally was part of Baldwin. It was incorporated as a town in 1826. A part of Denmark was added in 1830, and a few lots at the mouth of the Muddy River were given to Naples in 1851.

The local economy was first based on lumbering and farming. With the depletion of first growth White Pine, agriculture became more important. However, rocky soils limited the productivity of farms.

The manufacture of barrels, primarily for shipment to the West Indies for molasses, became an important industry until the mid-1800s.

Improved transportation in the second half of the nineteenth century led to the establishment of Sebago as a summer vacation spot. Boats and trains from New York and Boston provided transportation to Portland. From there, rail service took passengers to

Sebago Lake Station in Standish, where they boarded boats for Kernan's West Shore Camps in East Sebago and Nason's Wharf in North Sebago. The mail stage from Mattock's Station in East Baldwin also transported people to North Sebago. Access to Hancock and Barker Ponds was via the Bridgton and Saco River Railroad (this railroad right-of-way still is visible as a dirt trail, and Route 107 in West Sebago follows its alignment).

Communities of summer cottages grew up around these areas. As roads improved and with the coming of the automobile, the summer populations increased. Today, Sebago continues to be a summer vacation destination.

B. COMPREHENSIVE PLANNING PROCESS, PLAN FORMAT

In 1988, the State of Maine passed the Comprehensive Planning and Land Use Regulation Act, which established a cooperative program of Comprehensive Planning and Land Use Management among municipalities, regional councils, and the state. Under this law, each municipality is required to develop a Local Growth Management Program that is consistent with the State goals set forth in the Act. The Growth Management Program consists of two parts: a Comprehensive Plan, and an Implementation Program that includes a zoning ordinance. Because Sebago's 1988 Comprehensive Plan, which was adopted before the State law was passed, did not meet all the criteria mandated by the State, the Town was required to prepare this update.

The Sebago Comprehensive Plan Committee was formed in 1989, and began to meet on a regular basis to develop this plan. A survey of community attitudes was designed and administered to property owners as part of the planning process. Six hundred and six surveys were mailed to property owners; 303 to year-round residents, and 303 to seasonal or non-resident owners. Three hundred and thirty-one surveys were returned, for a response rate of 55%. Sixty-three percent of responses were from permanent year-round residents. The results of the survey are found in Appendix B and have been incorporated into the plan.

The body of the plan contains Sebago's community goals, policies, and strategies for the next ten years, and a description of the conceptual future land use plan that will ultimately serve as a basis for the town's zoning. The data used to develop the body of the Comprehensive Plan is found in the three appendices.

C. SUMMARY OF 2000 - 2001 COMMITTEE WORK

At Town Meeting 1999, on the Planning Board's recommendation, the town's people voted to form a Land Use Ordinance Development Committee. This committee was formed and began holding meetings twice monthly in October, 1999. The committee soon realized that drafting a new land use ordinance would require professional assistance. Grants from the State Planning Office are available for this type of venture; however, grant approval is only possible to a town with a state-approved Comprehensive Plan. Although the 1991 Comprehensive Plan was adopted by the town, it was never approved by the State. In fact the Plan was reviewed and returned with several objections and recommendations by the State Planning Office.

The Land Use Ordinance Committee decided its first priority must be updating and revising the 1991 Comprehensive Plan, so that State approval, and thus ordinance development grant money could be obtained. In the spring of 2000, the committee, with the assistance of the Greater Portland Council of Governments (GPCOG), sent out a new survey to Sebago residents. Of the 1300 surveys distributed, 316 were returned, for a response rate of 24%. The questionnaire and the tabulated results are included in Appendix D.

D. STATE AND REGIONAL GOALS

1. State Goals

As part of the process of developing the Comprehensive Plan, the Town of Sebago has reviewed the ten state goals cited in the Growth Management statute. The goals mandated are:

- To encourage orderly growth and development in appropriate areas of each community while protecting the State's rural character, making efficient use of public services and preventing development sprawl.
- To plan for, finance, and develop an efficient system of public facilities and services to accommodate anticipated growth and economic development.
- To promote an economic climate that increases job opportunities and overall economic well-being.
- To encourage and promote affordable, decent housing opportunities for all Maine citizens.
- To protect the quality and manage the quantity of State's water resources, including lakes, aquifers, great ponds, estuaries, rivers and coastal areas.
- To protect the State's other critical natural resources including, without limitation, wetlands, wildlife and fisheries habitat, sand dunes, shore lands, scenic vistas, and unique natural areas.
- To protect the State's marine resources industry, ports, and harbors from compatible development and to promote access to the shore for commercial fishermen and the public.
- To safeguard the State's agricultural and forest resources from development that threatens those resources.
- To preserve the State's historic and archaeological resources.
- To promote and protect the availability of outdoor recreation opportunities for all Maine citizens, including access to surface waters.

2. Regional Goals

The Growth Management statute also requires that regional plans be developed that are consistent with the State growth management provisions, and local initiatives. The following are the goals developed by the Greater Portland Council of Governments:

- Support regional growth and development in an orderly and planned fashion, which will avoid placing unnecessary burdens on resources and infrastructure.
- Preserve the remaining rural character in the region by influencing the location and intensity of future development.
- Address new infrastructure financing methods for the region which will reduce the burden on the local property tax and consider, where appropriate, regional cooperation.
- Promote the effective and efficient delivery of quality services for the region in a cost-effective manner consistent with regional needs.
- Encourage organized and balanced economic development throughout the Greater Portland region in a way that is stable and consistent with the carrying capacity of the area.
- Work with regional organizations to solve housing problems and provide decent homes in a suitable living environment for every family in the region.
- To enhance and upgrade the ability of policy-making bodies to deal with water quality management issues on a short- and long-term basis.
- Promote a safe, healthy and protected environment in which to work, live and recreate.
- Assist in the preservation and efficient use of the region's natural resources so as to ensure their availability for future generations.
- Facilitate and promote the region's marine resources and the development of related industries.
- Work to improve the condition of the region's highways and transportation facilities, in terms of safety and capacity.
- Work towards the provision of a combination of passive and active recreational facilities, scenic vistas, and open space in order to serve a wide variety of needs simultaneously and be easily accessible to a large part of the metropolitan area.

COMMUNITY GOALS, POLICIES AND STRATEGIES

(Draft 4/11/06)

INTRODUCTION

This chapter presents goals, policies, and strategies for community resources that are addressed in this Comprehensive Plan. In each section, a synopsis of pertinent information concerning a particular resource or issue is given, followed by goals, policies, and strategies for the planning period. Detailed information on each subject is found in Appendix A

Goals, policies, and strategies are differentiated in the following way:

- Goals represent an ideal that the Town wants to reach in the future.
- Policies are more specific principles that should be followed to achieve the overall goals.
- Strategies are activities or actions to be taken to implement policies and reach goals.

A number of strategies will be necessary to implement the various aspects of the Comprehensive Plan. Of highest priority are two strategy components that must be undertaken during the first year of the planning period:

- Development of land use and control ordinances.
- Formulation of a detailed Capital Investment Plan.

Other strategies to be implemented in the ten-year planning period are listed in the following sections.

AFFORDABLE HOUSING

Assuring housing opportunities for Sebago residents of all ages and economic levels will be a major challenge for the next decade. As is common in resort areas, housing prices are high, and availability of units is low. Older home-owners on fixed incomes and younger residents with relatively low-paying entry-level jobs are two groups who often have problems with housing affordability and availability. Increasing energy costs and taxes are typical of the difficulties faced by older homeowners. Lack of affordable year-round rental units creates problems for the young families. In a town without public water or sewer, large minimum lot sizes are necessary for public health reasons. In formulating a land use ordinance, research into land development and housing patterns that permit the creation of housing that meets the needs of individuals of all ages, incomes and family types while meeting environmental and public health concerns will be a priority. Creative methods for expanding the types of housing stock and availability of year-round rental units such as accessory apartments should be examined for their feasibility.

- Goals:**
1. To encourage and promote affordable, decent housing opportunities for all citizens of Sebago.
 2. Permit the creation of housing that meets the needs of individuals of all ages, income and family types, while addressing environmental and public health and safety concerns.

Policies	Strategies	Responsibility/Date
1. <u>Affordable housing actions.</u> Take steps to provide affordable housing opportunities for Sebago residents.	<p>A. <u>Accessory apartments.</u> In growth districts, allow accessory apartments of up to 600 square feet without an increase in the minimum lot size requirement.</p> <p>B. <u>Multi-family homes.</u> Allow for the conversion of larger, single-family homes on conforming lots to multi-family homes in growth areas, with minimal additional lot area provided that structural character is maintained, and septic systems are adequate for increased flows.</p> <p>C. <u>Education and information.</u> Designate the town office as an information center relative to existing affordable housing and organizations and agencies that provide housing assistance for qualified families.</p>	<p>Planning Board/Town/2007</p> <p>Planning Board/Town/2007</p> <p>Board of Selectmen/2006 and Ongoing</p>

Policies	Strategies	Responsibility/Date
	<p>D. <u>Housing Committee.</u> Establish a housing committee or designate another committee to monitor the availability of affordable housing opportunities in Sebago and recommend actions the Town can take, if any, to support the availability of such housing.</p> <p>E. <u>Affordable housing density bonus.</u> Consider a density bonus for affordable units in proposed subdivisions, particularly in growth areas.</p> <p>F. <u>Individual mobile homes. manufactured housing.</u> Continue to allow individual mobile homes and manufactured housing throughout the community.</p> <p>G. <u>Mobile home parks.</u> Allow mobile home parks in the Village District (see page 23) and include mobile home park standards in a Land Use Ordinance.</p>	<p>Board of Selectmen/ 2007</p> <p>Planning Board/2006</p> <p>Town/Ongoing</p>
<p>2. <u>Elderly housing.</u> Help older citizens to maintain and stay in their homes.</p>	<p>A. <u>Elderly housing facilities.</u> In growth areas, allow for elderly housing facilities, such as residential and assisted care housing.</p> <p>B. <u>Elderly support services.</u> Continue to support organizations that allow elderly persons to remain in their own home.</p>	<p>Town/2007</p> <p>Town/Ongoing</p>
<p>3. <u>Local review.</u> Provide for regulation of new housing construction and conversions.</p>	<p>A. <u>Inspection.</u> Continue to require inspection and issuance of an occupancy permit for new construction and add a requirement for conversions.</p>	<p>Planning Board/Town/2007</p>

NATURAL RESOURCES

Water Resources

Maintenance of the existing high quality of Sebago's water resources will continue to be a high priority for the Town. Sebago Lake, especially, is a resource of regional as well as local importance. Cooperation with other towns in the Sebago Lake watershed and the Portland Water District will be necessary in order to protect the lake's current "outstanding" water quality classification.

Other priority areas for protection are the Northwest River, and the many local ponds, streams, lakes and wetlands. There is strong local support for increased water resource protection regulations. Inter-local cooperation with the Towns of Naples, Bridgton, Hiram, Denmark Standish and Baldwin will be needed to protect regional water resources.

Groundwater protection also will continue to be important. Local residents prefer to rely on individual wells for their drinking water, and the maintenance of high groundwater quality throughout the town will be necessary if this practice is to continue.

Goal:

To protect the quality and manage the quantity of the Town's water resources, including lakes, aquifers, great ponds, rivers and streams.

Policies	Strategies	Responsibility/Date
1. <u>Surface water resources – general.</u> Maintain the high quality of Sebago's surface water resources.	A. <u>Phosphorus controls.</u> Amend local ordinances to require the submission of a phosphorus control plan, and an erosion control plan for all new developments along water bodies and in the watersheds of great ponds. Require that phosphorus assessments and mitigation strategies adhere to the Department of Environmental Protection's phosphorus methodology.	Planning Board/Town/ 2007
	B. <u>Water quality monitoring.</u> Work with the Lakes Environmental Association, the Portland Water District, and/or other organizations to ensure continued water quality monitoring of Sebago's surface water bodies.	Planning Board/ Code Enforcement Officer/ Town/Ongoing

Policies	Strategies	Responsibility/Date
	<p>C. <u>Seasonal conversions.</u> Strictly regulate conversion of seasonal dwellings to year-round dwellings in accordance with the State Plumbing Code and the Shoreland Zoning Ordinance to minimize the impact of inadequate subsurface sewage disposal systems.</p> <p>D. <u>Potential sewage disposal problem areas.</u> Identify areas where sewage disposal systems may not comply with state subsurface wastewater disposal requirements, because of small lots, high water table, or other such conditions. Use property tax maps and the natural resources maps developed in conjunction with this Plan, as well as any other available resources, to identify such areas.</p> <p>E. <u>Sewage disposal monitoring system.</u> Develop a system for monitoring sewage disposal systems, in order to prevent surface or ground water pollution resulting from malfunctioning or inadequate systems. Give top priority to identified areas where sewage disposal systems may not comply with subsurface wastewater disposal requirements.</p> <p>F. <u>Pumping requirement.</u> Require that all septic systems over 10 years old which are within 250 feet of any lake, pond or stream be checked regularly and be pumped out at least every five years, with provisions for enforcement by the Code Enforcement Officer.</p> <p>G. <u>Sewage from boats.</u> Consider working with the Portland Water District and other towns and the private sector to establish wastewater disposal services for boat owners.</p> <p>H. <u>Milfoil.</u> Work with the Portland Water District and other towns to continue efforts to control/eliminate invasive aquatic plants. Consider the inspection of motorboats, and aquatic plant surveys.</p>	<p>Code Enforcement Officer/Ongoing</p> <p>Code Enforcement Officer/2007</p> <p>Code Enforcement Officer/2008</p> <p>Planning Board/Town/2007</p> <p>Planning Board/Selectmen/Code Enforcement Officer/2008</p> <p>Planning Board/Selectmen/Code Enforcement Officer/2005</p>

Policies	Strategies	Responsibility/Date
	<p>I. <u>Public education.</u> Use the Town’s website, as well as periodic mailings (tax bills, annual report) to educate residents on the importance of protecting water quality. Focus on practical steps the property owner can take such as limiting or avoiding lawn fertilizers, maintaining septic systems, correcting erosion, leaving as much of the shorefront as possible in its natural condition, on the proper methods for disposing of hazardous household materials and wastes, as well as actions that boat owners can take to minimize the milfoil hazard.</p> <p>J. <u>Watershed management.</u> Work with neighboring towns, the Maine DEP, the Portland Water District and the Cumberland Soil and Water Conservation District to develop approaches to regional watershed and aquifer recharge management.</p>	<p>Planning Board/Code Enforcement Officer/Ongoing</p> <p>Planning Board/Selectmen/Code Enforcement Officer/Ongoing</p>
<p>2. <u>Sebago Lake.</u> Work with other towns in the Sebago Lake watershed and the Portland Water District to protect Sebago Lake’s current “outstanding” water quality classifications.</p>	<p>A. <u>PWD notification.</u> Continue to notify the Portland Water District of all subdivisions proposed (at the pre-application stage) within the watershed of Sebago Lake.</p>	<p>Code Enforcement Officer/Planning Board/Ongoing</p>
<p>3. <u>Groundwater.</u> Maintain the high quality of Sebago’s groundwater resources.</p>	<p>A. <u>Subdivision review.</u> Amend the Subdivision Ordinance to include more specific groundwater impact standards for development throughout the town. Consider a requirement for a hydrogeology assessment that models and predicts nitrate-nitrogen concentrations and requires conformance with federal standards.</p>	<p>Planning Board/Town/2007</p>

(NATURAL RESOURCES – continued)

Critical Natural Resources

The natural resources that have the highest priority for protection are the water resources listed in the previous section. There is local support for resource protection regulations that are more stringent than the state standards for areas such as wetlands. Flood hazard areas in Sebago generally correspond to the areas currently regulated under Shoreland Zoning.

Since the town’s adoption of the 1991 Comprehensive Plan, a Shoreland Zoning Ordinance was also adopted and has been vigorously enforced. The town’s commitment to protection of critical environmental areas is evident in this ordinance which allows no commercial development within the Shoreland Zone, no building of any sort within a Resource Protection zone, a larger minimum lot size than the State allows (60,000 square feet, versus 40,000), and a requirement of 50 shorefront feet per back lot to discourage “funnel” development.

Goal:

To protect the Town's critical natural resources, including wetlands, wildlife and fisheries habitat, shore lands, scenic vistas, and unique natural areas.

Policies	Strategies	Responsibility/Date
1. <u>Local protection.</u> Formulate local resource protection regulations that complement and strengthen state standards and laws. Protect wetlands, wildlife and fisheries habitat, rare and endangered botanical features and exemplary plant communities, botanical resources, and other critical natural resources and features.	A. <u>Local review requirements.</u> Amend the Land Use Ordinance to require that in development proposals, applicants field-map critical natural resources and features, including wetlands, wildlife and fisheries habitat and botanical resources including areas shown on the “Beginning with Habitat” maps on file in the Town Office. Require that identified resources and features be protected to the greatest extent possible.	Planning Board/ Town/2007
2. <u>Douglas Mountain Preserve.</u> Protect the Douglas Mountain Preserve.	A. <u>Grant programs.</u> Explore the use of state and federal grants to help in the preservation effort.	Planning Board/ Town/2007

Policies	Strategies	Responsibility/Date
<p>3. <u>Flood plain management.</u> Regulate or prohibit building within the 100-year floodplain so as to minimize the threat of future losses from inappropriate development.</p>	<p>A. <u>Floodplain management ordinance.</u> Continue to strictly administer and enforce the Town's floodplain management ordinance.</p> <p>B. <u>Map revisions.</u> Work with the Maine Emergency Management Agency and the Federal Emergency Management Agency to facilitate revision of the floodplain maps so they reflect actual flood hazard areas.</p>	<p>Planning Board/Code Enforcement Officer/Ongoing</p> <p>Code Enforcement Officer/ Selectmen/2008</p>
<p>4. <u>Wetlands.</u> Protect wetlands from the adverse impacts of development.</p>	<p>A. <u>Shoreland zoning.</u> Continue strict administration of the Town's Shoreland Zoning Ordinance.</p> <p>B. <u>Other wetlands.</u> Include wetlands of two acres or more within a Resource Protection District. Establish a buffer of 100 feet around moderate to high value wetlands.</p>	<p>Planning Board/Code Enforcement Officer/Ongoing</p> <p>Planning Board/Code Enforcement Officer/Ongoing</p>
<p>5. <u>Wildlife Resources.</u> Protect wildlife and wildlife habitat to the maximum extent possible.</p>	<p>A. <u>Shoreland zoning.</u> Continue strict administration of the Town's Shoreland Zoning Ordinance.</p> <p>B. <u>Habitats.</u> Encourage the retention of natural habitats throughout the community, both in the development review process and through the efforts of private conservation organizations.</p>	<p>Planning Board/Code Enforcement Officer/Ongoing</p> <p>Planning Board/ Selectmen/Ongoing</p>
<p>6. <u>Roadside buffers.</u> Encourage property owners to retain a buffer strip of natural vegetation along major roadways.</p>	<p>A. <u>Standards.</u> Include standards for the maintenance of roadside buffers in the Town's Land Use Ordinance.</p>	<p>Planning Board/ Town/2007</p>

(NATURAL RESOURCES – continued)

Agricultural and Forestry Resources

While agriculture is a minor land use in Sebago, farming provides economic and visual diversity, and thus plays an important role in the community. Development pressures on farmland have not been strong in the past, but as the most desirable lakeshore areas become fully developed, inland areas will face increasing pressure. Although cluster development can be an effective strategy for farm and open space preservation, there is disagreement among residents as to its appropriateness for Sebago.

Environmentally sound forestry practices are strongly supported by Sebago residents. Forest resources play a dual economic role in Sebago, both as a "crop" and as an element in the town's rural character that attracts vacationers.

Goal: To safeguard the town's agricultural and forest resources from development that threatens those resources.

Policies	Strategies	Responsibility/Date
1. <u>Forest resources.</u> Promote forest resource management practices that maintain the economic values, regeneration capabilities, wildlife habitat values and aesthetic values of the resource. Endeavor to support the Town's remaining resource-based industries.	<p>C. <u>Shoreland zoning.</u> Continue to regulate timber harvesting through the Town's Shoreland Zoning Ordinance.</p> <p>D. <u>Tree growth tax program.</u> Promote continued and new participation in the Tree Growth Tax Program.</p> <p>E. <u>Landowner survey.</u> Conduct a landowner survey of forestlands. Ask Tree Growth enrollees what factors contribute to their withdrawal from the program, and what Town measures might help or hinder them.</p>	<p>Planning Board/Code Enforcement Officer/Ongoing</p> <p>Planning Board/Selectmen/Town Manager//Ongoing</p> <p>Selectmen/2008</p>
2. <u>Agricultural resources.</u> Protect prime farmland soils from development pressures.	A. <u>Farm and Open Space Law.</u> Provide farmers and landowners with factual information about the State's Farm and Open Space Tax Law.	Planning Board/ Ongoing

Policies	Strategies	Responsibility/Date
	<p>B. <u>Development on prime agricultural soils.</u> Where a new subdivision in the rural areas of Sebago will encroach on prime agricultural soils, work with the developer to encourage cluster development and retain some of the prime agricultural soils for existing or future farming operations.</p> <p>C. <u>Landowner survey.</u> Conduct a landowner survey of farmers. Ask them what Town measures might help or hinder them.</p>	<p>Planning Board/ Ongoing</p> <p>Selectmen/2008</p>

ECONOMIC DEVELOPMENT

Sebago's economy will most likely continue to follow its recent pattern. Most local businesses cater to the tourism trade, and most local workers commute to jobs outside Sebago. The health of the local economy is closely tied to trends in the New England region. Protecting the quality of the natural environment of Sebago will be important in maintaining its role as a desirable vacation destination.

Goal: To promote an economic climate that increases local job opportunities and the overall economic well being of Sebago's citizens.

Policies	Strategies	Responsibility/Date
1. <u>Natural environment.</u> Protect the quality of the natural environment of Sebago, in order to maintain its role as a desirable vacation destination.	<i>(see natural resources goals, policies and strategies)</i>	
2. <u>Small-scale businesses.</u> Encourage only small-scale businesses that serve the needs of local residents and visitors.	<p>A. <u>Small business location.</u> Identify, and control through the Town's Land Use Ordinance areas suitable for small-scale commercial development.</p> <p>B. <u>Regulations for small service businesses.</u> Include provisions in the Land Use Ordinance regulating small service businesses in accordance with the stated policy. Each application should be reviewed with regard to its impact on existing municipal services, and its impact on the character of the area.</p> <p>C. <u>Town cooperation.</u> Continue Town cooperation with and support for the volunteer efforts of community groups and businesses that contribute to Sebago's quality of life and local economic health.</p>	<p>Planning Board/Town/ 2007</p> <p>Planning Board/Town/ 2007</p> <p>Selectmen/Ongoing</p>
3. <u>Home businesses.</u> Support home businesses that are appropriate to residential areas.	A. <u>Home business regulation.</u> Include provisions in local ordinances which allow for home businesses throughout the town, but control the scope of the businesses to those that are compatible with their surroundings.	Planning Board/Town/ 2007

PUBLIC FACILITIES AND SERVICES

Many of the expenses that the Town will face in the next ten years are those related to legal mandates. Table 2-1 in the appendix shows major capital expenses that are anticipated in the next ten years. Facilities that are major expenses in many towns, such as water and sewer systems, are not provided in Sebago. The Town must continue to contribute to SAD 61 capital and operational expenses.

Maintenance of Town roads will continue to be an important on-going expense. Issues that must be resolved include standards for public easement roads that receive Town services and winter maintenance of sub-standard roads.

Goal: Plan for, finance, and develop an efficient system of public facilities and services to accommodate anticipated growth and economic development.

Policies	Strategies	Responsibility/Date
1. <u>General.</u> Develop, maintain and improve municipal buildings, equipment and services to meet the needs of town officials and the public and comply with laws, regulations and codes.	A. <u>Inventory.</u> Inventory all municipal assets including the equipment, facilities and manpower of the Town and the Fire and Rescue Departments.	Selectmen/Town Manager/Department Heads/2006
	B. <u>Capital investment plan.</u> Develop a ten-year capital investment plan for all municipal services, and update it annually during the budget process.	Selectmen/Town Manager/Department Heads/2006
	C. <u>Land acquisition/sale.</u> Develop a strategy for public land acquisition for anticipated Town needs, such as recreation, public facilities, and open space. Dispose of surplus property as appropriate.	Selectmen/Town Manager/Department Heads/Tax Acquired Property Committee/2007 and ongoing
	D. <u>Safety program.</u> Update and maintain a safety program and manual.	Selectmen/Town Manager/Department Heads/2009

Policies	Strategies	Responsibility/Date
<p>2. <u>Public safety.</u> Maintain an adequate level of police protection and public safety services.</p>	<p>A. <u>Public safety needs.</u> Annually review police, fire and rescue protection in terms of current population and changing context and recommend changes to the Town as needed.</p> <p>B. <u>Road signage.</u> Require road signage that provides all information necessary for emergency vehicles.</p> <p>C. <u>911.</u> Implement and maintain the enhanced 911 program.</p> <p>D. <u>Fire code.</u> Adopt the most recent National Fire Prevention Association Code.</p>	<p>Fire Chief/ Rescue Chief/ Town Manager/ Selectmen/ Ongoing</p> <p>Public Works Director/ Town Manager/ Selectmen/Ongoing</p> <p>Administrative Staff/ Town Manager/ Addressing Authority</p> <p>Planning Board/Town 2008</p>
<p>4. <u>Recreation.</u> Develop and maintain a high quality, all-inclusive municipal recreation program.</p>	<p>A. <u>Plan.</u> Develop a plan for future recreation needs which evaluates existing facilities and programs and takes into account changing future recreational needs.</p> <p>B. <u>Fee-based programs.</u> Develop and implement fee-based recreational programs, and offer scholarships to participants from low to moderate income families.</p>	<p>Recreation Director/Town Manager/Selectmen/2007</p> <p>Recreation Director/Town Manager/Selectmen/2007</p>
<p>5. <u>New technologies.</u> Utilize and upgrade new technologies to involve, inform and educate the public.</p>	<p>A. <u>Computer technology.</u> Utilize the most up-to-date computer technology through upgrades and maintenance and make computer generated information available to the public.</p> <p>B. <u>Franchise.</u> Negotiate a new franchise agreement for town wide cable television service that include public access and equipment.</p>	<p>Town Manager and Selectmen/Ongoing</p> <p>Town Manager and Selectmen/2005</p>

Policies	Strategies	Responsibility/Date
<p>6. <u>Solid waste.</u> Plan for and provide cost effective means of solid waste disposal.</p>	<p>A. <u>10-year plan.</u> Develop a ten-year plan for solid waste disposal, including, but not limited to, equipment replacement, manpower needs, and a strategy for disposal of demolition and construction debris and other materials not suitable for disposal at a contracted facility.</p> <p>B. <u>Ordinance.</u> Develop and enact a solid waste ordinance in accordance with existing contractual arrangements for transportation and disposal that will meet the needs and best interests of the public.</p>	<p>Solid Waste Committee/2006</p> <p>Solid Waste Committee/Town/2005</p>
<p>7. <u>Land use controls.</u> Provide for an effective system of land use controls.</p>	<p>A. <u>Land use ordinance.</u> Adopt and implement a land use ordinance that will guide growth, development and land use according to the wishes of the community.</p> <p>B. <u>Fee system.</u> Upgrade, as necessary, the fee system to recapture costs of building inspectors, subdivision development, and code enforcement.</p> <p>C. <u>Subdivision impact.</u> Review subdivision applications with regard to the impact on existing municipal services, including roads, schools, public safety, and public works.</p>	<p>Planning Board/Town/2007</p> <p>Code Enforcement Officer/Planning Board/Selectmen/Ongoing</p> <p>Planning Board/Ongoing</p>

CULTURAL AND RECREATIONAL RESOURCES

Historical and Archaeological Resources

Given Sebago's long history, it is likely that there are significant historic and archaeological resources that should be protected. However, detailed data on such resources is lacking. Until the town's historic and archaeological resources are researched and documented, it is possible that sites significant to Sebago's heritage will inadvertently be lost.

Goal: To protect the Town's historic and archaeological resources.

Policies	Strategies	Responsibility/Date
1. <u>Local Research.</u> Research and document the historic and archaeological resources of Sebago.	A. <u>Historical Society.</u> Encourage the Historical Society to re-activate and recruit additional members. B. <u>Inventory.</u> Inventory and research local historic sites and structures, and develop a historic sites map.	Selectmen/Ongoing Historical Society/2008
2. <u>Maine Historic Preservation Commission (MHPC).</u> Cooperate with the Maine Historic Preservation Commission in identifying and protecting historic and archaeological sites.	A. <u>MHPC Contact.</u> Contact the State Historic Preservation Commission for help in setting up local historic preservation efforts. B. <u>Development review assistance.</u> Request the State Historic Preservation Commission to review development plans that are near historic or archaeological resources. C. <u>Registration.</u> Identify and attempt to register those historic and archaeological resources eligible for listing on the National Register of Historic Places.	Historical Society/2006 Planning Board/Ongoing Historical Society/Ongoing

Outdoor Recreation

Formal public access to water bodies in Sebago is limited to the Town Beach and boat landing on the Northwest River and the Town boat landing on Peabody Pond. There is some conflict between use of the Northwest River landing by boaters and swimmers at the beach.

While a majority of residents would like to see increased recreational opportunities, especially for young people, they do not feel that this is a priority in times of tight budgets. Most recreational programs are organized by volunteer organizations.

Goal: To promote and protect the availability of outdoor recreation opportunities for the citizens of Sebago, including access to surface waters.

Policies	Strategies	Responsibility/Date
1. <u>Town acceptance of land.</u> Encourage the Town to accept deeded land or set up a trust fund to purchase land, in the name of the Town to be dedicated for open space and recreation.	A. <u>LAWCON, other funds.</u> Investigate the use of the Land and Water Conservation Fund and other programs to finance recreation projects.	Recreation /2006 and Ongoing
2. <u>Recreation programs.</u> Provide an organized network of recreational programs for children in Sebago, with the continuing support of the current sponsoring groups.	A. <u>Plan.</u> Develop a town wide parks and recreation plan that identifies the need for, and locations of outdoor recreation facilities. The purpose of the plan would be to promote recreational activities in appropriate areas of town.	Recreation /2006 and Ongoing
3. <u>Public Access.</u> Increase public access to Sebago's water bodies.	A. <u>New development.</u> Continue to require public access to the Town's water bodies when development proposals are reviewed under the provisions of the Town's Land Use Ordinance.	Planning Board/Ongoing

Scenic Resources

Sebago is fortunate to have many beautiful scenic views contributing to the visual character of the town. There are many hills and valleys offering views of fall foliage, the White Mountains, and Sebago Lake. These scenic vistas are extremely important to "Sebago's character".

Goal: To preserve the Town's scenic resources so that valued community characteristics are maintained.

Policies	Strategies	Responsibility/Date
1. <u>View preservation.</u> Assure that development and other activities in scenic areas are undertaken in such a manner as to minimize any obstruction of views, and preserve significant scenic views or overlooks from encroachments which could reduce their value.	A. <u>Inventory.</u> Conduct a scenic resources inventory to identify significant scenic resources.	Planning Board/2008
	B. <u>Ordinance review criteria.</u> Amend the Site Plan Review Ordinance to include criteria which restrict incompatible development within scenic areas as designated by the Scenic Resources Inventory.	Planning Board/ Town/2007
	C. <u>Location of development.</u> Encourage development to be located such that scenic vistas are maintained and/or enhanced.	Planning Board/Ongoing

REGIONAL RESOURCES

Another component of the comprehensive plan is to recognize and evaluate resources that are shared with adjacent communities and the region. Planning issues relating to shared resources impact all surrounding communities. Sebago has several major resources which it shares with adjacent towns. These are Sebago Lake, Peabody Pond, Hancock Pond, Southeast Pond and Barker Pond. Sebago also contains a portion of the watershed of Cold Rain Pond and Middle Pond. Because planning decisions in Sebago have the potential to affect the surrounding towns and Sebago Lake, particular attention must be given to these resources.

Goals: Work cooperatively with other communities to manage shared resources.

Policies	Strategies	Responsibility/Date
1. <u>Shared water resources.</u> Ensure that new development or redevelopment along any of the shared water resources be such that regional impact is minimized.	<p>A. <u>Regional development.</u> Contact neighboring communities regularly to assess any regional development activity, especially proposals affecting regional water resources such as Sebago Lake, Peabody Pond, Hancock Pond, and Barker Pond.</p> <p>B. <u>PWD Coordination.</u> Coordinate regularly with the Portland Water District to help minimize the negative effects of development in the watershed or in proximity to the shoreline of Sebago Lake.</p> <p>C. <u>Sebago Lake issues.</u> Encourage the State, county or COG to form a committee to address issues concerning Sebago Lake such as water quality versus economic growth, boating safety, and law enforcement. This group should include members from each town bordering the lake, the Maine Department of Inland fisheries and Wildlife, the Portland Water District, the Sebago Lake Boating Association, and local business and residents.</p>	<p>Planning Board/Ongoing</p> <p>Selectmen/Code Enforcement Officer/Planning Board/Ongoing</p> <p>Selectmen/Planning Board/Ongoing</p>
2. <u>Recycling, composting.</u> Strive to maximize the use of recycling and composting by Sebago residents.	A. <u>State contact.</u> Consult with the Maine Office of Waste Reduction and Recycling in order to obtain technical and/or financial assistance for expanding Sebago's recycling and composting efforts.	Selectmen/Town Manager/Public Works Director/Ongoing

ORDERLY GROWTH AND DEVELOPMENT

In the period from 1990 through 1999, Sebago saw a net population increase of 174 persons, and issued over 119 new home permits, not counting replacements. Since 2000, the pace of growth has accelerated. Between 2000 and late 2004, the Town issued permits for 116 permits for new dwellings, not counting replacements. In an effort to maintain orderly growth, it is important to develop a Land Use Ordinance which will encourage future development in growth areas and discourage growth in rural areas. This should be done in part through strategies allowing higher densities in growth areas and much lower densities in rural areas:-

Excluding areas that are constrained by natural or cultural factors, there are about 3,700 developable acres in town. The acreage anticipated to be developed in the next 10 years is about five percent of this area. Most prime lakefront land has already been built upon; therefore, most future development will occur inland.

Residents feel strongly that future development should be of a small scale that is compatible with Sebago's rural character. They believe that any additional commercial development should be in areas already supporting business, such as East Sebago, and prefer small enterprises to large ones.

Both survey results indicate that the majority of respondents would like to see a "slow" growth rate in the next ten years. Forty-nine percent believe that the traditional single family home should be permitted anywhere in town, and a majority feel there should be at least some location control over all other forms of land use. Land uses that to many people symbolize overdevelopment, rapid growth or unconstrained resource exploitation such as condominiums, large shopping centers, clear cut lumbering, mobile home parks, and most forms of industry were especially opposed.

It is not expected that there will be much growth in commercial development; any that occurs probably will be small in scale because of the limited local market and local opposition to large commercial developments. Industrial development is constrained by geographic factors, lack of public water or sewerage, and local opposition. Residential development will most likely continue to predominate.

Areas where careful resource management will be most important include the Sebago Lake watershed, shoreland zones, along ponds and streams, the Northwest River corridor, prime agricultural lands, and visually sensitive hilltops and areas bordering roads.

Goals: To encourage orderly growth and development in appropriate areas of Sebago, while protecting the Town's rural character, making efficient use of public services and preventing development sprawl.

Policies	Strategies	Responsibility/Date
<p>1. <u>Growth and rural Areas.</u> Draft and adopt a land use ordinance that will allow orderly growth and protect natural and cultural resources, and rural character. Include growth areas (Village and Rural Residential) and rural areas (Rural).</p>	<p>A. <u>Land Use Ordinance.</u> Develop a Land Use Ordinance.</p> <p>B. <u>Village District.</u> Include in the Land Use Ordinance, Village Districts, defined as those areas judged to be of current or expected above-average growth with some possibility of commercial development, as approximately shown on the Future Land Use Map and to be fully defined at the enacting of the Land Use Ordinance.</p> <ul style="list-style-type: none"> ● Allow a range of residential, home occupation, small-scale commercial, public and institutional uses. ● Lot size to be 40,000 square feet (30,000 square feet if part of a planned unit development that includes loop roads and preservation of open space or if 10% of units are affordable; 80,000 if commercial; for multi-family dwellings, 40,000 square feet for the first unit, and 20,000 square feet for each additional unit) ● Road frontage to be 100 feet ● Road setbacks to be 50 feet ● Shore frontage to be 150 feet ● Side and rear setbacks to be 15 feet ● Restrict incompatible uses in primarily residential neighborhoods. Such uses include activities which generate traffic and noise greater than that associated with residential neighborhoods. ● Establish size limits for commercial structures at 4,000 square feet. 	<p>Planning Board/Town/ 2007</p> <p>Planning Board/Town/ 2007</p>

Policies	Strategies	Responsibility/Date
<p>2. <u>Rural Development.</u> Limit the rate and extent of development in rural areas, and encourage the preservation of open space in new developments.</p>	<p>A. <u>Open space preservation incentive.</u> Include language in the Land Use and Subdivision Ordinances to allow lot sizes in new developments in the Rural District to be reduced from 3 acres to 2 acres, provided that at least 30% of the net residential acreage in small subdivisions (five lots or less) and at least 40% in large subdivisions (6 or more lots) is preserved as open space.</p> <p>B. <u>Rural area building cap.</u> Adopt a growth cap for the Rural District (recommend an annual limit of 10), and include provisions to: 1) limit the number of permits that any individual or corporation can receive on an annual basis, and 2) allow exemptions for structure replacements and gift lots. Periodically adjust the rate to 30% to 35% of the average annual number of permits granted during the past five years.</p>	<p>Planning Board/Town/2007</p> <p>Planning Board/Town/2007</p>
<p>3. <u>Development location.</u> Allow future development only in areas that can be serviced conveniently and economically by the Town and that are environmentally suitable for the scale of the development.</p>	<p>A. <u>Open space.</u> Add provisions to the Subdivision Ordinance and Site Plan Review Ordinance, in addition to the open space preservation incentive above, to encourage designs that preserve open space.</p> <p>B. <u>Municipal impact.</u> Add provisions to the Subdivision Ordinance and Site Plan Review Ordinance to require all development proposals to include information detailing their impact on municipal facilities and services, as well as criteria to minimize such impacts.</p> <p>C. <u>Public road access.</u> Include in the Subdivision Ordinance a requirement that where public roads or access are not adequate to serve the needs of the subdivision, developers should be required to upgrade the road and/or access.</p> <p>D. <u>Abandoned or discontinued roads.</u> Review the status of abandoned or discontinued roads to ensure that the Town does not unknowingly</p>	<p>Planning Board/Town/2007</p> <p>Planning Board/Town/2007</p> <p>Planning Board/Town/2007</p> <p>Planning Board/Town/2007</p>

Policies	Strategies	Responsibility/Date
	<p>incur road-building liabilities because of future subdivision development.</p> <p>E. <u>Site plan review.</u> Continue to regulate multi-family and non-residential development through the provisions of the Site Plan Review Ordinance. Include additional standards for open space preservation, surface water drainage, topographic and architectural compatibility, ground water protection, sewage disposal, outdoor storage areas, lighting, emergency vehicle access, waste disposal, protection of scenic areas and height restrictions.</p> <p>F. <u>Impact fees.</u> Develop an impact fee ordinance to help offset the public costs of new development.</p>	<p>Planning Board/Town/2007</p> <p>Selectmen/Town departments, boards and committees/2007</p>
<p>4. <u>Growth monitoring.</u> Monitor growth and develop and, where necessary, recommend additional ordinance provisions aimed at guiding and controlling growth.</p>	<p>A. <u>Evaluation.</u> Evaluate, on a biennial basis, the patterns of growth occurring in Sebago to determine whether there is a balance between growth occurring in growth and rural areas. If Sebago's Land Use Ordinance appears to be ineffective in guiding growth and preserving rural character, or if Sebago's rate of growth appears to be too rapid, or if other problems emerge, recommend ordinance changes to the voters of Sebago. Include in the evaluation the real or potential impact of seasonal conversions on the growth of the community, on water quality, and on the cost of providing community services. These changes may include, but are not limited to, one or more of the following:</p> <ul style="list-style-type: none"> • A change in district boundaries; • A change in lot size requirements; • Limits on non-residential development; and/or • Other growth management techniques which have been demonstrated to be effective in other communities in managing growth. 	<p>Planning Board/ Ongoing</p>

Policies	Strategies	Responsibility/Date
<p>5. <u>Plan implementation.</u> Ensure that the comprehensive plan is implemented on a continuing basis.</p>	<p>A. <u>Implementation.</u> Establish an implementation committee to oversee implementation of the comprehensive plan.</p>	<p>Selectmen/2006</p>
<p>6. <u>Curb cuts and driveway locations.</u> Limit curb cuts and driveway locations along major roads.</p>	<p>A. <u>Access management standards.</u> Include access management standards in the Subdivision and Land Use Ordinances for Routes 114 and 107 that are at least as strict as and consistent with the State's access management standards.</p> <p>B. <u>Shared driveways.</u> Include a requirement in the Subdivision and Land Use Ordinances for shared driveways.</p>	<p>Planning Board/ Ongoing</p> <p>Planning Board/ Ongoing</p>

APPENDIX

INVENTORY AND ANALYSIS

A. POPULATION

Sebago's year-round population remained constant for a period of four decades beginning in 1920 and ending in 1960 (in 1920, there were 541 residents; in 1960 there were 546 residents). Between 1960 and 2000, the Town experienced a period of fairly rapid population growth, increasing in size from 546 people in 1960 to 1,433 people in 2000, for a gain of 887 people or 162%. The Town's growth rate during this period was much greater than that of Cumberland County (45%) and the State (29%). Sebago's historical growth patterns are shown in the chart below and are summarized in Table 1 which also shows figures for Cumberland County and the State.

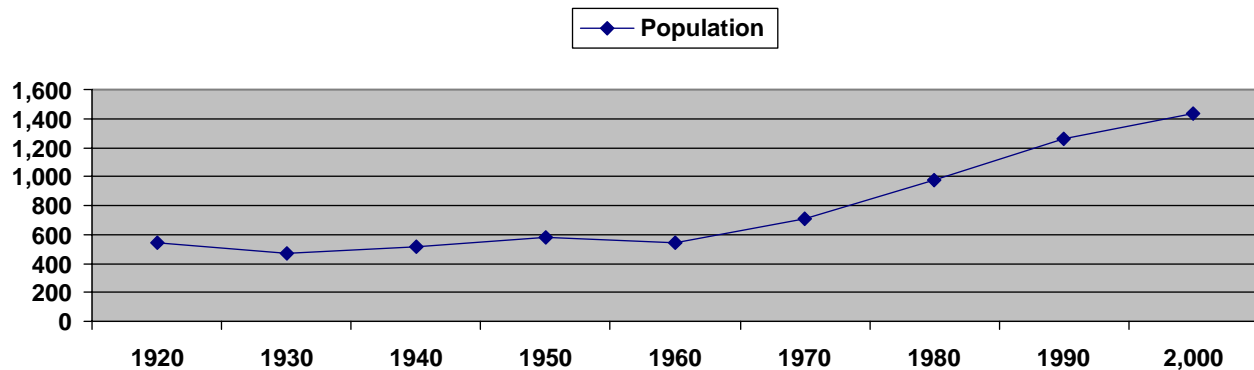


Table 1
Population of Sebago, Cumberland County, And Maine
1920-2000

Year	Sebago	Cumberland County	Maine
1920	541	124,376	768,014
1930	470	134,645	797,423
1940	518	146,000	847,226
1950	577	169,201	914,950
1960	546	182,751	970,689
1970	708	192,528	992,048
1980	974	215,789	1,124,660
1990	1,259	243,135	1,227,928
2000	1,433	265,612	1,274,923
1970-80 change	38%	12%	13%
1980-90 change	29%	13%	9%
1990-00 change	14%	9%	4%
1960-00 change	162%	45%	29%

Source: U.S. Census

Factors contributing to Sebago's growth between 1960 and 2000 include the national trend to migrate from urban to rural areas, the attractiveness of Sebago Lake and other Town lakes for residential development, and the relatively low cost of land. Seasonal fluctuations in population have had a major impact on the local economy, on housing, the Town's fiscal capacity, traffic conditions and public services. A precise estimate of seasonal population is not available. However, the number of seasonal

dwellings has declined, from 655 units in 1990 to 582 units in 2000, probably as a result of the conversion of some seasonal units to year-round use. Assuming an average of three persons per seasonal dwelling at peak times, the Town's summer population could easily be double that of the year-round population.

Comparative Population Change

Table 2 contains a summary of population changes over the past 30 years for Sebago and a number of nearby communities, as well as Cumberland County and the State. Despite the fact that Sebago's 1970-80 growth rate (38%) was three times that of Cumberland County (12%), the rate was even higher in all other communities shown in the table except Baldwin (30%) and Bridgton (19%). Sebago's growth rates were not as high during succeeding decades, but were still far above the rates for Cumberland County and the State.

<p>Table 2 Comparative Population Change 1970 – 2000</p>							
	1970	1980	1990	2000	% Change 1970-80	% Change 1980-90	% Change 1990-00
Sebago	708	974	1,259	1,433	38	29	14
Baldwin	878	1,140	1,219	1,290	30	7	6
Bridgton	2,967	3,528	4,307	4,883	19	22	13
Casco	1,256	2,243	3,018	3,469	79	35	15
Denmark	397	672	855	1,004	69	27	17
Hiram	686	1,067	1,260	1,423	56	18	13
Naples	956	1,833	2,860	3,274	92	56	14
Raymond	1,328	2,251	3,311	4,299	70	47	30
Standish	3,122	5,946	7,678	9,285	90	29	21
Windham	6,593	11,282	13,020	14,904	71	15	14
Cumberland County	192,528	215,789	243,135	265,612	12	13	9
Maine	993,722	1,124,660	1,127,928	1,274,923	13	9	4

Source: U.S. Census, 1970, 1980, 1990

Age Distribution

Table 3 contains a summary of age distribution for Sebago, Cumberland County and the State for 2000. Sebago's age distribution in the "under 5," category (45%) is smaller than the other two jurisdictions (each 6%). The school age category, "5-17," (19%) is slightly larger than Cumberland County and the State (both 18%). However, the "18-44" category, generally, the family formation and child bearing years (32%) is substantially smaller than that of Cumberland County (40%) and the State (46%). The "middle age" category (45-64) is larger (30%) than that of Cumberland County (24%), and is significantly larger than that of the State (16%). The "65 and over" category is somewhat larger (15%) than County and State percentages (13% and 14%, respectively). Not surprisingly, according to the 2000 Census, the median age in Sebago (42.4 years) is much higher than the County and State medians (37.6 and 38.6 years, respectively).

Table 3
Population by Age Category, 2000

	Sebago		Cumberland County		Maine	
	#	%	#	%	#	%
Under 5	59	4	15,443	6	70,726	6
5-17	272	19	46,519	18	230,512	18
18-44	465	32	105,577	40	583,894	46
45-64	425	30	62,749	24	206,389	16
65 and over	212	15	35,324	13	183,402	14
Total	1,433	100	265,612	101	1,274,923	100

Source: U.S. Census, 2000

Table 4 provides an overview of how dramatically the Town's population changed during the 1990-2000 decade. There were major losses in the "under 5" and "18-44" categories, and major gains in the "5-17", "45-64" and "65 and over" categories.

Table 4
Sebago Population Growth by Age Category, 1990-2000

	1990		2000		1990-2000 Change	
	#	%	#	%	#	%
Under 5	101	8	59	4	-42	-42
5-17	194	15	272	19	78	40
18-44	511	41	465	32	-46	-9
45-64	277	22	425	30	148	53
65 and over	176	14	212	15	36	20
Total	1,259	100	1,433	100	174	14

Source: US Census, 1990, 2000

Household Size

The average household size in Sebago (2.45) has been declining since 1980, as it has in Cumberland County, the State of Maine and all nearby comparison communities (see Table 5). In the year 2000, the number of persons per household in Sebago was slightly greater than at either the County or State level, but lower than all comparison communities except Denmark. In general a higher number of persons per household reflects a higher number of school age children in the general population.

Table 5
Comparative Household Size, 1980-2000

	1980	1990	2000	1990-2000 % change
Sebago	2.63	2.50	2.45	-7
Baldwin	3.14	2.91	2.62	-10
Bridgton	2.62	2.54	2.50	-5
Casco	2.99	2.83	2.58	-9
Denmark	2.56	2.70	2.41	-6
Hiram	2.93	2.75	2.66	-3
Naples	2.71	2.65	2.52	-7
Raymond	2.94	2.85	2.66	-7
Standish	3.07	2.91	2.72	-7
Windham	2.97	2.73	2.58	-6
Cumberland County	2.65	2.49	2.38	-4
Maine	2.75	2.56	2.39	-6

Source: U.S. Census, 1980-2000

Household Type

Table 6 contains a summary of households by type for Sebago and the State of Maine, as shown in the 2000 Census. The percentage of family households in Sebago (70.7%) is higher than the State as a whole (65.7%). The percentage of married couple families in Sebago is significantly higher than the State figure (61.3% vs. 52.5%). The Town has a lower percentage of female householders (5.8% vs. 9.5%) as well as householders 65 years and over living alone (9.4% vs. 10.7%). There are no people in Sebago reported to be in group quarters.

Table 6
Household By Type 2000

	Sebago		Maine	
	#	%	#	%
All Households	584	100	518,200	100
Family Households	413	70.7	340,685	65.7
Married couple Families	358	61.3	272,152	52.5
Female Householder	34	5.8	49,022	9.5
Non-Family Households	171	29.3	177,515	34.3
Householder Living Alone	131	22.4	139,969	27.0
Householder 65+	55	9.4	55,483	10.7
Persons in Households	1,433	100	1,240,011	97.3
Persons in Group Quarters	-	-	34,912	2.7
Institutionalized	-	-	13,091	1.0
Other	-	-	21,821	2.7

Source: U.S. Census, 2000

Educational Attainment

Based on 2000 Census data, the population of Sebago that is 25 years and older has had slightly more formal education than the population of Cumberland County and the State as a whole. Approximately 92% of the Town's population had at least a high school diploma, and 22% had at least a bachelor's degree.

Table 7
Educational Attainment 2000

	Total # of Persons 25+ Years	% High School Grad or Higher	% Bachelor's Degree or Higher
Sebago	1,040	92%	22%
Cumberland County	181,276	90%	34%
Maine	869,893	85%	23%

Source: U.S. Census, 2000

Median Household Income and Poverty

Based on the 2000 Census, the median household income in Sebago (\$40,391) is below that of Cumberland County (\$44,048) but is above the State figure (\$37,240). The percentage of the Town's population living below the poverty level (4.0%) is lower than in the County (8.3%) or in Maine (7.8%).

Population Projections

In January of 2002, the State Planning Office released population projections by age category for every community in the State. These projections show continued declines in the "0-4" and "18-44" categories, continued, substantial increases in the "45-64" and "65+" categories, and modest growth in the "5-17" school age category.

Table 8
Town of Sebago Population Projections

Age Group	2000	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
0-4	59	53	52	51	50	49	49	48	48	48	48	48	48
5-17	272	279	281	281	281	282	282	284	286	289	292	295	298
18-44	465	442	436	430	424	420	416	412	412	414	416	419	421
45-64	425	510	528	547	563	576	588	600	609	609	610	609	611
65+	212	221	223	224	225	231	235	240	244	254	262	270	281
Total	1,433	1,505	1,520	1,533	1,543	1,558	1,570	1,584	1,599	1,614	1,628	1,641	1,659

Source: Maine State Planning Office

Table 9 shows how Sebago's population is expected to change between the year 2005 and 2015, and the extent to which the older age categories will dominate the anticipated increases. Growth in the

“45-64” and “65+” categories will account for most of the Town’s future growth. However, the overall composition of the population will not change as drastically as it did between 1990 and 2000.

Table 9
Sebago’s Population Growth, 2005-2015

	2005 Population		2015 Population		Change, 2005-2015	
	#	%	#	%	#	% Change
Under 5	52	3	48	3	-4	-8
5-17	281	18	298	18	17	6
18-44	436	29	421	25	-15	-3
45-64	528	35	611	37	83	16
65+	223	15	281	17	58	26
Total	1,520	100	1,659	100	139	9

Source: US Census, 2000 and Maine State Planning Office

The final table provides a comparison of Sebago’s projected future population with that of Cumberland County and the State of Maine in the year 2015. Sebago will have a much smaller percentage of its population in the “under 5” and “18-44” categories, and a much larger percentage in the “45-64” category. The percentage of people in the “65 and over” category will be a little larger than at the County level (15%), but the same as at the State level.

Table 10
Projected Population by Age Category, 2015

	Sebago		Cumberland County		Maine	
	#	%	#	%	#	%
Under 5	48	3	17,146	6	73,041	5
5-17	298	18	45,377	15	204,145	15
18-44	421	25	104,412	35	453,553	33
45-64	611	37	84,547	29	411,622	30
65 and over	281	17	43,736	15	228,661	17
Total	1,659	100	295,218	100	1,371,022	100

Source: Maine State Planning Office

Conclusions

The population data presented in this section has a number of planning implications for Sebago:

1. School facilities. School facilities should have sufficient capacity to meet the educational needs of the community over the next 10 years.
2. New housing units. The projected population increase (139 people) will result in a need for roughly 57-61 additional housing units, depending on whether household size stays the same or decreases by another seven percent. This projection may be too low. According to Town records, Sebago issued permits for 116 new dwellings (not counting replacements) between

2000 and late 2004. This rate of growth is almost identical to that documented by the Town for the 1990s (119 new units, not counting replacements). The bottom line is that Sebago is growing at a far faster rate than might be inferred from population projections prepared by the State Planning Office. If current construction trends continue, Sebago can expect to see over 200 additional dwelling units between 2005 and 2015.

3. Affordable housing. Since most of the Town's projected population growth will be in the "45-64" and "65+" categories, affordable housing will be less of a problem than would be the case if most of the growth were projected to be in the "18-44" category. It is reasonable to assume that people in the two older categories will have had more opportunity to accumulate equity and buying power than younger people, and thus will be better able to afford housing in Sebago. It is also likely that some of the Town's projected growth will include people who currently own seasonal property in Sebago, and will retire to these homes and convert them to year-round use.

B. EXISTING LAND USES

Residential

Development in Sebago is dominated by single-family residential structures. Slightly over half of the residential units in town are seasonal, although the relative proportion of year-round units is increasing. An examination of census data and building permit records through 1999 shows that two-family and multi-family units account for about 8 percent of the total number of housing units in town. Of eleven multi-family units, six were built in 1988: seventeen two-family units were constructed before 1980. Mobile homes comprise about 13 percent of the housing stock. Most of these are found on individual lots, rather than in mobile home parks.

About 20 percent of the town's area is in residential use: three-quarters of this is low density residential, with lot areas of greater than 120,000 square feet. About 6 percent of the residential area is in lots of less than 60,000 square feet: most of this is along Sebago Lake and the other lake shores.

The largest numbers of year-round residences are clustered in North Sebago and East Sebago; Douglas Mountain, Convene, Sebago Center, Hillside and Long Beach are other areas of residential concentration. Individual houses are found throughout town, primarily along main roads. Most of the units along Sebago Lake, Peabody Pond, and Barker Pond are seasonal; most year-round housing is found away from lake frontage.

Since 1991 there has been an increase in conversion of seasonal homes to year-round dwellings. During the 1991-1999 period, 99 permits for new dwellings were issued. These new dwellings were located throughout town. Only about 6% were built near the Sebago Lake waterfront. Twelve percent were on Assessors Map 11 (along Route 107 and Folly Road); the remainder was distributed fairly evenly across the town.

Commercial

There is little commercial development in Sebago; less than one percent of the town's area is in commercial use. Most businesses are located in East Sebago, North Sebago and Long Beach. Commercial activities tend to be related to tourism: marinas, cottages, restaurants, small variety

stores, and summer camps. Others include construction, repair, and service businesses; many of these are "home occupations", operating out of residences.

The community would like to see any future commercial growth occur in areas currently in commercial use, according to the 2000 survey of residents. They also would like future businesses to be small-scale, retail and service concerns, with 75% of respondents opposing large-scale commercial developments, 76% disliking car dealerships, and 90% opposing automobile junkyards. These numbers represent a significant increase from the previous survey.

Industrial

There currently is no industrial activity in Sebago. A sawmill operation was located near the Northwest River in East Sebago, but was abandoned. Sebago is an unlikely site for most future industrial development. Its isolation from air and rail service, major arterial roads, and support services required by industry; the lack of public water and sewer systems; and the scarcity of flat land are disincentives to industrial location. In addition, the community does not support industrial development in Sebago: 68% of 2000 survey respondents felt the town should discourage industrial parks; 58% disapproved of manufacturing; and 40% did not want high-tech enterprises.

Public-Owned Land and Buildings

Town-owned buildings include the old Town Hall (now used primarily for recreational and social functions), the recently (2000) renovated Potter Academy which houses the new town offices, Town Garage, and Fire Station No.1 in Sebago Center; Fire Station No.2 and the Spaulding Memorial Library in East Sebago; and Fire Station No.3 in North Sebago. The Town also owns several lots on the Northwest River Bog, the Town Beach on the Northwest River, the Town transfer station off Mack's Corner Road, the Peabody Pond boat landing, and the old dump site. The Lake Region School District owns the Sebago Elementary School in East Sebago, and the State of Maine owns a parcel off the Denmark Road that provides access to Middle Pond in Hiram, and two smaller parcels. Land for a Town cemetery has been purchased off Route 107 and Hancock Pond Road, and is now in use. Table A-4 describes public owned land and buildings in Sebago.

Transportation Routes

Route 114, which links Naples and Standish, and Route 107 and Long Hill Road between Baldwin and Bridgton are the major roads in Sebago. Route 114 has seen a marked increase in commercial (i.e., large truck) traffic over the past ten years. Section C of this chapter gives a full description of the town's transportation routes and systems.

Agriculture

There is little commercial agriculture in Sebago. Crabtree's Blueberries on Route 107 sells picked blueberries and also allows people to pick berries from the bushes. Mayberry's Farm on Route 107 sells vegetables and flowers. Green Maple Farm at Mack's Corner sells maple syrup and sugar, and two orchards are located south of the Convene Road. Less than one percent of the town's area is in farmland. Commercial agriculture is a minor land use, and with the relative scarcity of prime agricultural land, will probably remain so. In addition to their economic functions, fields and orchards perform an important aesthetic function in Sebago, creating variety in a landscape dominated by forest.

TAX EXEMPT REAL ESTATE					
MAP	LOT	DESCRIPTION	-LAND-	-BUILDINGS-	TOTAL
State of Maine					
3	6-B	MDOT	13,930	0	13,930
13	8	State of Maine	40,750	0	40,750
14	16	State of Maine	99,960	0	99,960
11			290,110	0	290,110
	41	State of Maine			
			444,750		444,750
Municipal					
2	3	Sebago, Rescue	182,490	66,009	248,499
2	24	Transfer Station	86,610	0	86,610
2	25	Lot on Long Hill	46,440	0	46,440
4	18	Old Landfill-Folly Road	32,960	0	32,960
6	49	Douglas Mountain Preserve	155,110	0	155,110
7	16	Potter Academy	37,440	10	37,450
7	25-A	Lot on Northwest River	11,700	0	11,700
8	2	Log on Northwest River	26,230	0	26,230
10	20-B	Sebago Historical Society	40,100	47,640	87,740
11	2	Town Hall & Fire Station	32,640	10	32,650
11	13	Town Garage	9,430	2,160	11,590
11	14	Mud City Bog	1,430	0	1,430
11	46-1	Lot on Northwest River Bog	16,620	0	16,620
14	6-A	Cemetery	37,140	1,610	38,750
19	55	Unknown ownership	7,000	0	7,000
21	1	Sebago, Station 2	21,860	107,330	129,190
22	3	Spaulding Memorial Library	26,240	190,060	216,300
22	23	Rte. 114 Parcel	1,000	0	1,000
29	2	Sebago, Station 3	37,360	34,800	72,160
29	4	Cemetery	42,820	0	42,820
38			90,140	0	90,140
	27	Peadoby Pond Boat Landing			
			942,760	449,629	1,392,389
Churches					
2	1	Rockcraft	100,210	0	100,210
7	18	Community Church	29,540	134,640	164,180
20	6	Rockcraft	1,175,220	580,460	1,755,680
20	*6-1	Rockcraft	28,700	0	28,700
20	*6-2	Rockcraft	29,850	0	29,850
20	*6-3	Rockcraft	31,900	0	31,900
20	*6-4	Rockcraft	27,750	0	27,750
20	*6-5	Rockcraft	29,500	0	29,500
21	54-A	Church of the Nazarene	84,440	362,060	446,500
22	1	Catholic Church	38,640	260,500	299,140
25	4-A	Camp-O-AT-Ka	8,500	0	8,500
29	12	North Sebago Church	35,860	113,430	149,290
30			417,100	145,060	562,160
	18	Congregation of Presentation			
			2,037,210	1,596,150	3,633,360
Fraternal Org.					
10	19	Maple Grove Grange	14,820	0	14,820
21			22,670	22,300	44,970
	14	Order of Redmen			
			37,490	22,300	59,790
Schools					
22			45,480	1,187,340	1,232,820
	28	Sebago Elementary School			
			45,480	1,187,340	1,232,820
TOTAL			3,507,690	3,255,419	6,763,109

Forestry

As of 2000, 8147.3 acres of land in Sebago, approximately 35% of the town's area, are classified under the tree growth tax credit program. Over 2000 acres are owned by paper or lumber companies, and are actively managed for commercial forestry. A few acres are used to grow Christmas trees.

Mining Activities

There are no significant mining activities in Sebago. Sand and gravel pits, generally used for local construction, are found in several locations, including north of Southeast Pond, off Peabody Pond Road near Hill Brook, and near the Northwest River in East Sebago.

Large Undeveloped Tracts of Land

Development in Sebago is concentrated near Sebago Lake and along the other lake shores, and along main roads. The remainder of the town is largely undeveloped and undivided, with parcels of a hundred acres or more being common; many of these are currently in tree growth. The largest undeveloped blocks of land that are not in the tree growth program are found between Long Hill Road and Sandy Beach Road, and in the Hillside area.

C. TRANSPORTATION SYSTEMS

Roads

The Maine Department of Transportation has identified 47.53 miles of roads in Sebago. 17.47 miles are classified as collector roads, and 30.06 miles as local roads. 19.01 miles are state-maintained: Routes 11, 114 and 107; Convene Road (Rd. 616); and Mack's Corner Road (Rd. 648). Routes 11 and 114 coincide for most of their length in Sebago, and serve as the main route along the western shore of Sebago Lake. They link Long Beach, East Sebago and North Sebago, continuing north to Naples and south to Standish. Route 107 and Road 648 bisect Sebago from northwest to southeast, connecting Sebago Center with East Sebago and Bridgton. These main roads are all two-lane, bituminous surfaced.

An assessment of road condition for state-maintained highways is available from the Maine Department of Transportation. On a scale of 0 to 5, where 0 is "out-of-service" and 5 is "perfect", the median score for state-maintained roads in Sebago was 3.73 for ride quality and pavement condition. They range from 3.28 (Long Hill Road) to 4.19 (Route 114).

The heaviest traffic volumes are in East Sebago. Traffic counts on Routes 11 and 114 showed increases in annual average daily traffic of 20% since 1987. The annual average daily traffic west of the intersection of Routes 11 and 114 was 3802 vehicles in 2000.

In the three-year period between 1997 and 2000, there were 60 accidents reported in Sebago. Thirty-eight percent of all accidents resulted in injuries. There were no fatal accidents during this time.

Snow plowing of public easement roads and private roads is an issue in Sebago. 81% of those surveyed in 1989 felt that private roads should meet some minimum standards in order to receive

Town services. Standards supported by over half of those surveyed include: minimum width, adequate drainage, and adequate grading of the surface.

Several Town roads currently are not maintained during the winter, because there are no residences on them and they do not meet minimum modern standards. The Town is researching its legal responsibilities concerning these roads.

Based on population projections prepared by the Maine State Planning Office, Sebago is not expected to see much growth between 2005 and 2015 (139 people, or about 9%, resulting in about 57 to 62 new housing units). Since none of the Town's roads are congested or near their carrying capacity, this growth is not expected to require any transportation improvements beyond normal maintenance and repair. Growing commuter traffic between the Sebago Lakes Region and the Greater Portland area is not expected to have much of an impact on Sebago's roads, but may impact major highway corridors that do not pass through Sebago such as Routes 302 and 25.

Parking Facilities

Parking facilities in Sebago generally are adequate, with individual businesses providing sufficient spaces for their customers. The Town Beach and boat ramp share a small parking area, which can get congested during the summer. The Town's Site Plan Review Ordinance requires certain parking standards for new businesses based on the size of the facility.

Bridges

There are no major bridges within the town. Most stream crossings have culverts, and there are 4 small bridges: the Folly Road bridge, the Peabody Pond Road bridge, the Old Route 114 bridge, and the Dyke Mountain Road bridge.

Rail Lines

There are no active rail lines in Sebago, and passenger service currently is not available from Portland.

Airports

The nearest air field for small planes is in Fryeburg. Commercial airline service is available from Portland International Jetport.

Pedestrian Ways

There are no sidewalks or significant pedestrian pathway systems in Sebago. Crosswalks at Long Beach and Nason's Beach are marked on Route 114.

Public Transit

The Regional Transportation System, Inc. (RTS) provides scheduled bus service from Sebago to Portland on Fridays and from Bridgton, Naples and Standish on other weekdays. In addition, door-to-door demand-response service for the elderly, disabled and some low income residents is available with a two-day advance request.

D. PUBLIC FACILITIES AND SERVICES

Water Supply

The Town of Sebago does not have a public water supply system. Individual groundwater wells or lake water provide most of the town's potable water. Sebago Lake serves as a water supply for the City of Portland, under the management of the Portland Water District.

Residents of Sebago appear satisfied with having individual homes and businesses provide their own water. The only circumstance under which a majority would support creation of a public water system would be if there was a clear threat to public health. 66% of these surveyed characterized the quality of their drinking water as "excellent" or "good": however, nearly half of respondents had never had their water tested. Quality problems that do not affect the taste or appearance of the water could be present or could develop, but not be detected by the homeowner.

Sewage

There is no public sewerage in Sebago. On-site septic systems are the most common method of disposing of sanitary waste. Septage that is pumped from these systems is hauled by private septage contractors to the Portland area, where it is disposed of in the Portland Water District sewer system. This arrangement has been approved by the State of Maine and the Portland Water District, to avoid dumping septage within the Sebago Lake watershed.

A majority of residents who responded to the survey do not support public sewerage under any circumstances. On the larger lots typically found inland, it is usually possible to build and maintain a septic system that complies with the current state sanitary code. On the smaller lake front lots, however, alternatives to standard septic systems (such as holding tanks) may be necessary in the future to protect the quality of surface water and drinking water. In all cases, careful positioning of wells and septic systems is essential to prevent cross-contamination.

Solid Waste

The Town's solid waste transfer station is located on fifty acres of land off the Long Hill Road, at the former Town landfill site. The estimated capacity of the transfer station is 1200 tons per year, although currently, only about 850 tons are being disposed. The Town has entered into a contract with Pine Tree Waste for transportation and disposal of municipal solid waste and recyclables. The contract for municipal solid waste disposal is for fifteen years, and the agreement for the handling of recyclables is for five years. Currently, newspapers, office paper, mixed paper, magazines, paperboard, glass, plastics, aluminum, and tin cans are collected at the transfer station to transport to a recycling facility. Demolition and construction debris is collected at the site, and metals are collected and recycled. Newspapers, cardboard, glass, aluminum, and cans are recycled voluntarily. The Town does not provide trash pick-up; individual homeowners generally bring their household trash to the transfer station. Some contract with local collectors to pick up their trash.

The Town has a Solid Waste Disposal Ordinance (03-01) which was adopted in June of 2002

Public Safety

Police protection in Sebago is provided by the Cumberland County Sheriffs Department and the Maine State Police. The nearest Sheriff sub-station is located in Naples.

Both the Fire Department and Rescue Unit are staffed by volunteers and funded primarily by the Town. The three fire stations are located in Sebago Center, East Sebago, and North Sebago.

Residents are very satisfied with the quality of their volunteer Fire and Rescue services, with over 95% rating them "excellent" or "adequate". (This survey was conducted in 1989)

There is significant dissatisfaction with police protection, with 40% of respondents rating it "poor" and only 8% calling it "excellent". This may be related to the fact that there is no permanent, visible police presence in the Town, as represented by a Sheriffs station.

Energy

Most structures in Sebago are heated by oil, propane gas, electric or wood. Natural gas service is not available. Electric service is through the Central Maine Power Company. No large electric or gas transmission lines pass through the town.

Communications

The Standish Telephone Company provides local telephone service. The closest daily newspaper is the Portland Press Herald; the Bridgton News and Windham Courier Free Press are nearby weekly papers. Major television channels include ABC, CBS, and NBC. Cable TV currently is available to some residents in Sebago. Adelphia Cable Company provides cable service. This company recently purchased land on Long Hill Road in order to relocate and expand its facility. The current franchise agreement expires in 2015. Internet access is also available through "Pivot.net."

East and North Sebago post offices combined into one, so that there is now one postal district in Sebago, with a zip code of 04029. This post office building was expanded by 2500 square feet. Planning Board approval was obtained in late 2000, with construction completed in 2001.

Health Care

The Bridgton Memorial Hospital in Bridgton is the nearest health care center. Other regional hospitals include Mercy Hospital and the Maine Medical Center in Portland. There currently are no physicians with offices in Sebago.

The lack of a local doctor or clinic has a negative impact on the availability of health care to residents. Those who are ill or seeking preventive care must travel to another town to get treatment. In some cases, this obstacle may result in people postponing medical care.

Culture

A discussion of cultural resources is found in Section I of this chapter.

Education

Sebago belongs to School Administrative District (SAD) Number 61, which also includes the towns of Bridgton, Casco and Naples. All elementary students (K-6) attend the Sebago Elementary School in East Sebago, with the exception of a few students who are assigned to special programs in other towns. Junior high school students attend the lakes Region Junior School, and high school students go to the Lakes Region High School, both in Naples. Table A-5 contains information concerning the town's financial contribution to SAD #61.

Recreation

A discussion of recreational resources can be found in Section I of this chapter.

Cemeteries

The Town of Sebago does have a public cemetery, and plots are available at the Town Office. There are also a number of private cemeteries in town, but they have no unclaimed plots.

E. FISCAL CAPACITY

Revenue Sources

During the past four years, property taxes have accounted for an average of 80 percent of total town revenues. Excise taxes, at 7 percent of the total, and intergovernmental transfers (e.g. revenue sharing) at about 3 percent, are the other major sources of revenue. Miscellaneous revenues such as interest and trust funds contribute about 2 percent to the town's budget; charges for services bring in 1.4 percent; and licenses, permits and tax penalties account for the remaining share of 6.6 percent of the budget. Total actual revenues in 2005 (the most recent year for which a state audit is available) were \$4,401,319.

In fiscal year 2005, the tax rate was \$11.40 on a net valuation of \$324,259,240. This was the assessed value established by the Assessor at 100% of assumed market value. This was a result of a re-evaluation that was completed.

Expenditures

Between 1996 and 2001, the largest category of expenditure was education, averaging 60.6% of the town's costs. Other major expenses were public works at 15.1% of the total, general government at 13.7%, public safety at 3.2% and equipment at 2.6%. The remaining 4.6% was divided among human services, recreation, the library, and miscellaneous expenditures. Total expenditures during these five years increased almost 43%; however, the town has no debt or interest expenses.

Of revenues derived from property taxes, an average of 73.7% went to education, 20.7% to municipal government and overlay, and 5.6% to the county. Table A-5 shows a five-year revenue and expenditure analysis for Sebago's. Table A-5.1 shows Sebago's ten-year Capital Investment Program.

The Town has a history of managing its finances conservatively, and appears to be in sound financial condition. Traditionally, the Town avoids incurring debt when possible, preferring to appropriate money to a reserve fund for a specific capital expense for several years before the expense is anticipated to occur. One effect of this policy is that the Town has ample bonding capacity if unanticipated capital needs appear.

As in most communities, education expenses account for the largest share of the municipal budget. Sebago has a large amount of relatively high-value shorefront property, but also has a large amount of land in tree growth that receives tax credits. This combination of factors, which is fairly unusual, means that the standard state aid formula does not fit Sebago's actual financial situation very well.

Town Revenue

	FY 02-03 Actual	FY 03-04 Actual	FY 04-05 Actual
01 REAL ESTATE	2,890,842.20	0.00	3,675,237.47
02 ABATEMENTS	89.23	0.00	-9,160.40
03 SUPPLEMENTALS	8,889.56	0.00	349.41
04 REAL ESTATE INTEREST	13,625.48	15,000.00	13,389.96
05 LIEN COSTS	2,120.40	1,700.00	3,248.54
08 ADELPHIA	300.00	0.00	17,240.02
10 AGENT FEES	9,204.75	7,600.00	9,826.72
11 EXCISE TAX	236,892.64	200,000.00	269,633.86
12 BOAT EXCISE	10,638.20	10,000.00	11,864.90
13 RETURNED CKS	160.00	0.00	100.00
15 BUILDING PERMITS	13,911.24	14,000.00	18,598.32
20 CEMETERY LOT SALES	616.00	1,000.00	0.00
25 COPIER FEES	853.17	500.00	699.75
26 PLANING BOARD	135.00	150.00	5,921.12
27 PLUMBING PERMITS	5,636.90	5,000.00	5,155.15
28 VITAL STATISTICS	744.00	900.00	715.00
31 APPEALS BOARD	340.00	400.00	700.00
32 DOUGLAS MOUNTAIN PARKING	3,949.80	5,500.00	3,477.68
33 DOUGLAS MOUNTAIN DONATIONS	298.90	250.00	588.35
36 DOG LATE FEE	333.00	200.00	308.00
37 STATE PARK SHARING	1,457.61	1,200.00	1,457.27
40 LOCAL ROAD ASSISTANCE	55,712.00	55,700.00	56,928.00
41 GENERAL ASSISTANCE	3,671.64	4,450.00	8,503.02
44 SNOWMOBILE REFUND	911.04	900.00	1,308.16
45 STATE REVENUE SHARING	99,679.18	88,000.00	116,938.81
46 TREE GROWTH	23,310.00	18,000.00	12,457.00
47 VETERANS REIMBURSEMENT	2,451.00	1,100.00	707.00
48 TREE GROWTH PENALTY	2,032.80	1,500.00	36,491.27
52 TOWN HALL RENTAL	1,430.00	1,200.00	1,410.00
55 POTTER FUND	510.31	1,200.00	0.00
56 PARKING FINES	640.00	500.00	421.00
57 TRANSFER STATION FEES	19,959.50	21,000.00	23,898.91
59 HOMESTEAD	46,389.00	39,865.00	21,318.00
60 LIEU OF TAXES	0.00	1,200.00	1,155.44
67 INTEREST INCOME	6,690.37	8,400.00	11,873.49
73 SALE OF TOWN PROPERTY	0.00	0.00	77,437.62
85 GYMNASICS	0.00	0.00	90.00
86 BASKETBALL	0.00	0.00	542.00
88 PEPSI REVENUE	0.00	0.00	21.13
89 UNIVERSAL WASTE	0.00	0.00	467.35

Revenue Totals:	3,464,424.92	506,415.00	4,401,319.32
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EXPENDITURE ANALYSIS

	FY 02-03	FY 03-04	FY 04-05
Account	Actual	Actual	Actual
02 - ADMIN	218,962.00	241,580.00	199,498.75
04 - SELECTMEN	9,100.00	15,000.00	14,263.00
06 - TOWN MANAGER	44,875.00	49,332.00	50,192.00
08 - CLERK/TREAS	52,660.00	55,124.00	53,372.00
12 - CODE ENFOR	14,764.00	16,631.00	16,357.00
14 - HEALTH OFF	500.00	250.00	250.00
16 - GEN. ASSIT	7,242.00	10,081.00	21,923.00
18 - ELECTIONS	409.00	1,100.00	1,622.00
22 - APPEALS BD	463.00	42.00	432.00
26 - PLAN. BD	144.00	2,083.00	4,382.00
28 - C.I.P.	300,824.00	148,585.00	431,085.00
32 - NON GOV SER	13,719.00	14,125.00	13,885.00
02 - ALARM	1,327.00	1,351.00	1,920.00
04 - ANIMAL CONTR	2,300.00	2,617.00	2,723.00
06 - RESCUE	12,376.00	17,621.00	19,182.00
08 - DAYTIME RES	2,387.00	47,664.00	37,807.00
12 - FIRE	57,256.00	65,817.00	61,291.00
14 - DISPATCH	2,292.00	11,695.00	11,638.00
02 - ROADS	101,918.00	120,163.00	220,006.00
04 - SNOW REMOVE	198,020.00	186,085.00	140,910.00
06 - SOLID WASTE	123,591.00	143,075.00	155,252.00
08 - HAZARD WASTE		709.00	1,738.00
12 - STREET LIGHT	12,607.00	11,928.00	10,784.00
14 - TOWN HALL	14,355.00	29,851.00	22,179.00
16 - TOWN OFFICE	13,072.00	13,817.00	12,823.00
22 - TOWN GARAGE	7,531.00	9,122.00	6,919.00
26 - VETERAN'S	588.00	2,595.00	991.00
28 - SEBAGO CEMT	2,654.00	6,122.00	1,670.00
30 - ASSOC. CEMET	1,838.00	4,502.00	515.00
32 - SMALL CEMT			1,197.00
02 - SEBAGO DAYS		2,500.00	4,000.00
04 - MEMORIAL DAY	343.00	234.00	228.00
02 - DEPART ADMIN	22,483.00	19,247.00	7,782.00
24 - DOUGLAS MTN	8,686.00	5,702.00	3,242.00
26 - TOWN BEACH	4,267.00	3,574.00	4,348.00
30 - SNOWMOBILE	911.00		1,081.00
32 - SYAA BASEBAL		2,043.00	4,000.00
36 - SYAA SOCCER			500.00
38- FOOTBALL			
40- BASKETBALL			
02 - LIBRARY	16,500.00	18,000.00	18,500.00
02 - M.S.A.D. 61	2,117,782.00	2,293,296.00	2,380,789.00
04 - COUNTY TAX	137,691.00	140,852.00	146,247.00
02 - DEBT	6,540.00	313.00	3,402.00
02 - OVERLAY			
Final Totals	3,532,977.00	3,714,428.00	4,090,925.75

F. LOCAL ECONOMY

Most businesses in Sebago are small, family run operations, with only a few year-round employees. Many businesses operate seasonally. There are 82 small businesses in Sebago, most of which are listed on the Town's web page. All are small, and, with the exception of the two summer camps, have fewer than eight employees other than the two summer camps.

Typical commercial establishments are summer camps, cottages and bed-and- breakfasts, variety stores, restaurants, and small construction companies. There is no industry, and most residents work in other towns in the Lakes region or in the Portland area. The seasonal tourist trade supports most of the businesses. In addition, many people operate small businesses from their homes. These home occupations generally give flexibility to families trying to earn a living locally.

In terms of Sebago's largest employers, the community has one seasonal sit-down restaurant, two small grocery stores, and one realtor who deals with summer rentals for camps. The types and numbers of other businesses include:

- Auto and Engine Repair, Gas Station - 6
- Carpenters, Cabinetmakers, Building and Earthmoving Contractors - 19
- Farms, Farm Products, Farm Stands, and Pick-Your-Own Operations - 8
- Firewood, Logging Contractors, and Sawmills - 6
- Groceries, Caterers, and Dining - 8
- Lodging and Camping - 7
- Marinas, Boat Builders, and Boat Rentals - 6
- Summer Camps - 2
- Other Local Businesses – 20

The local economy is based on services to seasonal residents and tourists, has been for the past century, and probably will continue to be so in at least the near future. Regional and national trends that affect recreational patterns have a large potential impact on Sebago's economy.

Because most residents do not work in Sebago, the health of the regional economy is of great importance to the financial well-being of local citizens. However, Sebago residents are employed in a wide variety of occupations, in a diversity of locations. This factor lends some stability to the economic health of the community, because a downturn in a single business sector or closing of one business will not have an overwhelming effect on the Town.

TABLE A-6
OCCUPATIONS AND INDUSTRIES EMPLOYING SEBAGO WORKERS

<u>Occupation</u>	<u>Percent</u>
Technical, Sales, Administrative Support	26%
Operators, Fabricators, Laborers	21%
Managerial/Professional	19%
Precision production, Craft, Repair	16%
Service	14%
Farming, Forestry, Fishing	3%

<u>Industry</u>	<u>Percent</u>
Manufacturing	29%
Professional Services	21%
Retail	12%
Construction	9%
Wholesale	5%
Public Administration	4.5%
Transportation	4.5%
Finance, Insurance, Real Estate	4%
Agriculture, Forestry, Fisheries, Mining	4%
Business and Repair Services	3%
Communications/Utilities	2%
Personal, Entertainment, Recreation Services	2%

G. HOUSING

Changes in Total Housing Stock

During the past 20 years, Sebago has experienced some housing growth, but not to the extent experienced by a number of nearby communities. Table 1 includes a summary of the changes in total housing stock since 1980 in Sebago, a number of adjacent communities, Cumberland County and the State of Maine. Between 1980 and 1990, the total housing stock in Sebago (seasonal and year-round) grew by 214 units, or 22%. The Town's rate of housing growth was greater than that of Cumberland County (20%) and the State of Maine (17%), but less than that of all other communities shown in the table except Baldwin (6%), Standish (21%) and Windham (16%). According to Census information, Sebago grew by only 38 units or 3% between 1990 and 2000. This rate of growth was smaller than that of any jurisdiction shown in Table 1. However, Town records indicate that Sebago issued permits for 119 units during that period, not counting replacements, so the Census data does not appear to be accurate.

Table 1
Changes In Total Housing Stock

	Total Number of Units			Increases, 1980-90		Increases, 1990-00	
	1980	1990	2000	#	%	#	%
Sebago	988	1,202	1,240	214	22	38	3
Baldwin	482	512	577	30	6	65	13
Bridgton	2,061	2,921	3,063	860	42	1,002	49
Casco	1,222	1,677	1,958	455	37	281	17
Denmark	695	945	969	250	36	274	39
Hiram	536	693	769	157	29	76	11
Naples	1,462	1,946	2,381	484	33	919	63
Raymond	1,642	2,050	2,534	408	25	484	24
Standish	2,956	3,569	3,987	613	21	418	12
Windham	4,469	5,200	6,088	731	16	888	17
Cumberland Co.	91,791	109,890	122,600	18,099	20	12,710	12
State of Maine	501,093	587,045	651,901	85,952	17	64,856	11

Source: U.S. Census, 1980, 1990, 2000

Selected Characteristics of Housing Units

Table 2 contains 2000 Census information on selected housing characteristics including total housing units, the number and percentage of year-round dwelling units, the number and percentage of seasonal dwellings, the percentage of owner occupied units, and the percentage of renter occupied units. In 2000, a little over half (53%) of dwelling units in Sebago were year-round dwellings. Sebago had the smallest percentage of year-round dwellings of any comparison jurisdiction except Denmark (46%). Approximately 85% of Sebago's year-round dwellings were owner-occupied. This figure is comparable to most of the communities shown in Table 2, but it's higher than in Cumberland County (67%) or the State (72%).

Table 2 Selected Characteristics of Housing Units - 2000							
	Total Dwelling Units	Year Round Dwelling Units		Seasonal Dwelling Units		Owner Occupied	Renter Occupied
	#	#	%	#	%	%	%
Sebago	1,240	658	53	582	47	85	15
Baldwin	577	503	87	74	13	88	12
Bridgton	3,063	2,049	67	1,014	33	74	26
Casco	1,958	1,385	71	573	29	83	17
Denmark	969	449	46	520	54	87	13
Hiram	769	581	76	188	24	83	17
Naples	2,381	1,394	59	987	42	83	17
Raymond	2,534	1,675	66	859	34	87	13
Standish	3,987	3,299	83	688	17	88	12
Windham	6,088	5,659	93	429	7	81	19
Cumberland County	122,600	111,754	91	10,846	9	67	33
State of Maine	651,901	550,431	84	101,470	16	72	28

Source: U.S. Census, 2000

Housing Types

The predominant housing type in Sebago is the single-family dwelling. Table 3 contains a breakdown of housing units by housing type, as reported in the 2000 Census. In 2000, 91% of the housing units in Sebago were single family dwellings. This is a much higher percentage than in Cumberland County (63%) or the State as a whole (67%), and is higher than all comparison communities except Raymond.

Table 3 Housing Unit by Type of Structure								
	Single Family Detached		Single Family Attached	Mobile Home	Duplex	Multi - Family	Boat, RV, Van, Etc.	Total
	#	%						
Sebago	1,127	91	11	79	14	3	6	1,240
Baldwin	473	82	5	88	11	-	-	577
Bridgton	2,371	77	147	194	114	223	14	3,063
Casco	1,608	82	29	242	42	37	-	1,958
Denmark	868	90	17	59	19	6	-	969
Hiram	622	81	5	112	16	4	10	769
Naples	1,977	83	73	262	10	53	6	2,381
Raymond	2,361	93	28	34	54	57	-	2,534
Standish	3,345	84	22	462	82	76	-	3,987
Windham	4,881	80	184	254	240	529	-	6,088
Cumberland County	77,307	63	5,071	5,636	8,657	25,887	42	122,600
State of Maine	439,459	67	14,387	63,902	36,565	95,777	1,811	651,901

Source: U.S. Census, 2000

Housing Age and Services

Table 4 contains information on the age of housing and the percentage of homes with complete plumbing and kitchen facilities. Statistics on the age of housing have sometimes been used as a measure of the extent of substandard housing, but these are not necessarily a reliable gauge. Old housing in Sebago does not necessarily mean deteriorated housing. As shown in Table 4, Sebago has a lower percentage of homes constructed before 1939 (19%) than the County (29%) and State (29%). Virtually all the homes in Sebago have complete plumbing and kitchen facilities.

Table 4 Year – Round Housing Age And Other Characteristics – 2000				
	Structure Built Between 1990-2000	Structure Built Before 1939	Complete Plumbing Facilities	Complete Kitchen Facilities
	%	%	%	%
Sebago	9	19	100	100
Baldwin	16	29	98	100
Bridgton	19	26	99	99
Casco	19	14	99	99
Denmark	19	22	99	98
Hiram	12	39	97	97
Naples	15	11	99	99
Raymond	21	9	100	100
Standish	21	15	99	100
Windham	19	12	99	100
Cumberland County	14	29	100	99
State of Maine	15	29	99	99

Source: U.S. Census, 2000

Housing Affordability

Introduction. One of the goals set forth in the State’s growth management law is to encourage and promote affordable, decent housing opportunities for all Maine citizens.” The law is based on the premise that any village or town is a more desirable place in which to live when composed of citizens of all income levels. Affordable, decent housing to accommodate a portion of all income levels is identified as an important element to providing a foundation for economic balance.

The State’s growth management law requires that each municipality “...shall seek to achieve a level of 10% of new residential development, based on a 5-year historical average of residential development in the municipality, meeting the definition of affordable housing.” Affordable housing is defined as an owner-occupied unit whose price results in a monthly housing cost that does not exceed 30% of the household’s gross monthly income. Monthly cost includes mortgage principal and interest, insurance, real estate taxes and utilities. A rental unit would follow the same formula, where the monthly rate includes utilities.

Those Mainers most often affected by lack of affordable housing include older citizens (often on fixed incomes) facing increasing maintenance and property taxes, young couples unable to afford their own home, single parents trying to provide a decent home, low income workers seeking a place to live within commuting distance of their jobs, and young adults seeking housing independent of their parents.

Affordable housing can include manufactured housing, multi-family housing, accessory apartments, rental of seasonal housing during off-season times, government assisted housing (both housing for families and the elderly), and group and foster care facilities. In addition, decreased unit sizes, smaller lot sizes, increased density, and reduced frontage requirements can contribute to a community's affordable housing stock.

Housing Values. The 2000 Census contains a summary of housing values, as reported by a sample of homeowners and shown in Tables 5 and 6. These estimates of value are based on the perceptions of homeowners and may not reflect actual values or selling prices. Note that in Sebago 43% of respondents reported a value between \$50,000 and \$99,000, a range generally considered affordable for low income households in both Sebago and Cumberland County (see Table 6).

Table 5 2000 Housing Costs						
		<u>Median Monthly Owner Costs</u>			<u>Median Monthly Rental Costs</u>	
	Median Value Owner Occupied Unit	With Mortgage	Without Mortgage	30% or more of Income	Gross Rent	30% or more of Income
Sebago	\$99,600	\$900	\$264	18%	\$588	30%
Baldwin	\$92,400	\$809	\$275	27%	\$548	28%
Bridgton	\$88,700	\$865	\$303	26%	\$480	42%
Casco	\$109,500	\$888	\$308	26%	\$536	53%
Denmark	\$107,600	\$836	\$280	16%	\$617	33%
Hiram	\$79,900	\$766	\$296	25%	\$547	35%
Naples	\$106,300	\$843	\$300	24%	\$829	36%
Raymond	\$126,900	\$1,124	\$314	20%	\$650	33%
Standish	\$120,600	\$1,040	\$300	20%	\$603	35%
Windham	\$117,700	\$1,015	\$311	25%	\$629	32%
Cumberland County	\$131,200	\$1,124	\$366	22%	\$615	32%
State of Maine	\$98,700	\$923	\$299	20%	\$497	27%

Source: 2000 Census

Table 6
Housing Values in 2000

	Sebago		Cumberland County	
	#	%	#	%
Less than \$50,000	25	7.6	545	1.0
\$50,000-\$99,999	142	43.0	12,745	22.6
\$100,000-\$149,999	95	28.8	22,193	39.3
\$150,000-\$199,999	33	10.0	9,696	17.2
\$200,000-\$299,999	25	7.6	7,166	12.7
\$300,000 or more	19	3.0	4,058	7.3

Source: 2000 Census

Home Ownership Costs. Based on 2000 Census data as reported by a sample of homeowners and shown in Table 5, the median value of a home in Sebago (\$99,600) was much lower than it was in Cumberland County (\$131,200) and only slightly higher than in the State as a whole (\$98,700). Median owner costs with a mortgage (\$900) were less than those in Cumberland County (\$1,124), and median owner costs without a mortgage (\$264) were also lower than in the County (\$366). The percentage of people in Sebago paying 30% or more of their income on homeowner costs (18%) is among the lowest of any jurisdiction shown in Table 5.

Rental Affordability. As shown in Table 5, the median gross rent in Sebago (\$588) was lower than in Cumberland County (\$615), but higher than in the State (\$497). The percentage of people in Sebago paying 30% or more of their income on rent (30%) is slightly lower than in Cumberland County (32%), but higher than in the State (27%). The rents shown in Table 5 are reported by tenants and do not take into account the subsidies some may receive in the form of Section 8 housing.

As of 2003, the Maine State Housing Authority reports that 56% of Cumberland County renter households can't afford the average two-bedroom rent in the Sebago Lakes Region. The figure is 58% for Cumberland County and 59% for Maine, which suggests that rents are now slightly lower in the Sebago Lakes region than they are in Cumberland County or Maine. Nevertheless, rental affordability remains a serious problem in all jurisdictions.

In 2000, the median sale price of a single family dwelling in Sebago was \$163,145, and in Cumberland County it was \$135,000 (Maine State Housing Authority). Note that selling prices in both jurisdictions were greater than median housing values as reported by the Census in Table 5, above. The Maine State Housing Authority also reports that the median sales price of a home in Sebago has declined from \$163,145 in 2000, to \$130,000 in 2001, and to \$129,250 in 2002. However, it increased to \$149,000 in 2003.

Affordable Housing Needs Analysis

This section evaluates Sebago's current and future needs for affordable housing. The basic premise of this section is that the Town of Sebago intends to provide its fair share of the region's affordable housing supply.

Definitions of Affordability. The starting point for this analysis is to define affordability and examine how affordable or unaffordable Sebago's housing stock currently is. Affordability will be defined by a combination of HUD's definitions of very low, low and moderate incomes and Maine State Housing Authority (MSHA) data for Sebago and Cumberland County.

HUD's affordability definitions are tied to regional median household income levels:

- Very Low Income is defined as below 50% of the regional median;
- Low Income is defined as 50%-80% of the regional median; and
- Moderate Income is defined as 80%-120% of the regional median.

As of 2003, Cumberland County's median household income level was \$50,238, so the HUD affordability definitions would be applied to that figure (see below):

The next step is to define the relationship between household income and housing affordability. MSHA calculates this information for each municipality in Maine each year by using a formula that includes all of the costs of housing – mortgage amount, interest rates, property taxes, utilities, etc. For 2003, the income to price ratio for Cumberland County was 34.60, with a household earning the median income able to afford a home priced at \$145,201.

Using the combination of HUD and MSHA data, the income and price levels for households in Sebago are assumed to be as follows (figures are rounded to the nearest thousand):

- Very Low: Income below \$25,000, home price below \$71,000
- Low Income: Income from \$25,000 to \$40,000, home prices from \$71,000 to \$116,000
- Moderate: Income from 40,000 to \$60,000; home prices from \$116,000 to \$174,000.

Housing Affordability and Availability. MSHA data shows that, on the whole, Cumberland County has one of the least affordable housing markets in the State in terms of relationships between income and housing prices. At the end of 2003, MSHA's affordability factor for the County was 0.74, meaning that a household earning the County's median household income (\$50,238) could only afford 74% of the purchase price of a home selling for the county's median home sales price (\$195,000). The County's housing market is getting much less affordable; its affordability index was 0.90 as recently as 2000.

According to MSHA, at the end of 2003, the median household income in Sebago was \$42,837, and a household earning this much could afford a home costing \$123,158. The median home sale price for this period was \$149,000, resulting in an affordability gap of \$26,000. However, the affordability gap in Cumberland County was much greater. Countywide, the median income household (\$50,238) could afford a home costing \$145,201, but the median selling price was \$195,000, resulting in an affordability gap of \$50,000.

Another measure of affordability tracked by MSHA is the percentage of homes sold above the median affordable level in each town and county. In 2003, 84% of the homes in Cumberland County were sold above the median affordable level of \$145,201. The share of homes in Sebago sold above the median affordable level of \$123,158 was 73%.

Current Affordable Housing Need – Gap Analysis. The current affordable housing gap is measured by comparing Sebago’s current income profile with that of Cumberland County. The central assumption in this analysis is that each community in the county should have an equal share of low to moderate income residents and thus bear its fair share of the region’s affordable housing supply. The following table compares 2000 Census data on very low, low, and moderate-income households for Sebago and Cumberland County to illustrate where the gaps exist.

Table 7 Very Low, Low and Moderate Income Households, 2000				
	Sebago		Cumberland County	
Household Incomes	Number	Percent	Number	Percent
Very Low (<\$25k)	138	23.6	27,667	25.6
Low (\$25K-\$40K)	143	24.5	20,165	18.7
Moderate (\$40K - \$60K)	177	30.3	28,151	26.1
Market (>60K)	126	21.6	32,054	29.7
Total	584	100	108,037	100

The gap analysis to determine Sebago’s present affordable housing surplus or shortage is based on a calculation of how many more very low, low and moderate income households would need to be housed in Town in order for its income profile to match that of Cumberland County. The calculations are contained in the following table.

Table 8 Affordable House Gap Analysis			
Household Incomes (Affordable Housing Prices)	Current Affordable Units	Units Needed to Match County Ratios	Affordable Housing Gap (Units)
Very Low (<\$60K)	138	150	12
Low (\$60K-98K)	143	109	-34
Moderate (\$98K - \$148K)	177	152	-25
Total	458	411	-47

Based on the gap analysis, there is no affordable housing gap; the Town has 47 more affordable housing units than is needed to meet overall Cumberland County ratios. The Town is providing more than its fair share of housing for both low and moderate income households, but doesn’t quite meet the need for very low income households.

Future Affordable Housing Needs. Maine's comprehensive planning laws mandate that each municipality seek to achieve a level of at least 10% of new residential development that meets the definition of affordable housing. Between 2005 and 2015, Sebago's population is expected to grow by 139 people. Using the average household size reported in the 2000 Census (2.45 persons per household), this will result in 57 new housing units, of which 6 would need to be affordable housing units in order to meet the 10% goal.

If the average household size continues to decline at historical rates, a more realistic household size may be about 2.25 persons per household, in which case a population growth of 139 people would result in 62 new housing units, of which 6 units would need to be affordable housing units.

H. NATURAL RESOURCES

Topography

The Town of Sebago is bisected by the Northwest River, which flows south from Peabody Pond and east to Sebago Lake at East Sebago. Beech Ridge rises to 1011 feet between Peabody Pond and Hancock Pond in the northwest corner of town: several steep hills, including Peaked Mountain at 1105 feet, lie northeast of the river: and the Saddleback Hills, which include Douglas Mountain and Dykes Mountain, are found in the southwest quadrant of town. Douglas Mountain, at elevation 1407, is the highest point in Sebago and Cumberland County, Sebago Lake, at elevation 267, is the lowest point.

Soils

The most common soils in Sebago are sandy loams that have formed from glacial deposits. Many of the soil types are stony and/or on steep slopes, limiting their potential for many types of land use. Along the Northwest River and its tributaries there are deposits of organic and other poorly drained soils.

Six soil types that are considered to be of statewide importance for agriculture are found in Sebago. The area southeast of Hancock Pond, east of Hancock Pond Road, and west of Route 107 has the largest expanse of prime agricultural soils, with others being found in and near Convene and Hillside. Soils of statewide importance for forestry also are found in these areas, as well as west of Sebago Center. Smaller areas of prime soils are scattered throughout town.

Soils that are suitable for septic systems are found throughout town. The largest areas with severe constraints are adjacent to the Northwest River in the central part of town and the Douglas Mountain and Dyke Mountain area in the South.

Land Cover

Most of Sebago is forested. Areas that have been cleared are generally immediately adjacent to homes and in the more densely populated village areas such as North Sebago. Approximately one-third of the town is classified as tree growth; of this area, almost half is mixed hardwoods and softwoods, 30 percent is hardwoods, and 20 percent is softwoods. Five percent of the area within the town's borders is water bodies.

Forest resources are plentiful in Sebago. About ten percent of the town is owned by paper or lumber companies.

Wetlands

The largest area of wetlands is along the Northwest River and its tributaries, Bachelder Brook and Nason's Brook, which flow into Sebago Lake. Streams that flow into Southwest Pond, Hancock Pond, and Peabody Pond also support bordering wetlands.

Protection of wetlands is strongly supported by residents. In the 1989 survey, 69 percent of respondents would like to see wetland protection regulations that are more stringent than the existing state requirements. In 2000, 98 percent of respondents indicated that the protection of natural resources was important to them.

Prime agricultural soils are relatively scarce in Sebago. In the past there has not been strong development pressure on agricultural lands because they are concentrated on the western side of town, while most development has occurred on the eastern side, near Sebago Lake. As more homes have been built inland in recent years, this situation is beginning to change.

Surface Water Resources

There are eight lakes or ponds in or bordering the Town of Sebago, and with the possible exception of Mariner (Mill) Pond, all are Great Ponds. The Maine Department of Environmental Protection (DEP) has collected information on the water quality status of some of these water bodies and categorized them based on water clarity and algae levels. Table A-8 lists the water quality class assigned to each pond, as well as additional lakes outside the Town with portions of their watersheds in Sebago. It should be noted that lakes with insufficient monitoring data are automatically assigned moderate sensitive/quality status.

Sebago Lake is used as a drinking water supply by the Portland Water District and some shorefront residences and also serves as a major recreational resource for the region. Sebago Lake, Peabody Pond, Barker Pond and Hancock Pond have many homes, primarily seasonal residences, along their shores. The other ponds have little or no adjacent development.

**Table A-8
Lake Water Quality Classification**

Water Body	Direct Drainage Area (Acres in Sebago)	DEP Water Quality Classification	F-Value (Lbs/ppb/Yr)
Sebago Lake	12,214	Outstanding	364.46
Barker Pond	1,062	Moderate/Sensitive	15.01
Brown's Pond	659	Moderate/Sensitive	5.71
Hancock Pond	1,025	Good	17.70
Mariner (Mill) Pond	2,379	Moderate/Sensitive	16.69
Peabody Pond	1,151	Moderate/Sensitive	21.69
Perley Pond	81	Moderate/Sensitive	0.99
Southeast Pond	1,312	Moderate/Sensitive	122.20
Water Bodies in Another Community; Portion of Watershed in Sebago			
Adams Pond	76	Moderate/Sensitive	0.61
Cold Rain Pond	34	Moderate/Sensitive	0.28
Ingalls Pond	44	Good	0.52

DEP Water Quality Classifications

Outstanding:	Usually clear, very little algae
Good:	Clear, little algae
Moderate/Stable:	Less clear, moderate algae levels
Moderate Sensitive:	Less clear, potential for algae blooms
Poor/restorable:	Consistent algae blooms - can be restored
Poor/low quality:	Long history of algae blooms, restoration not feasible

Summary of Monitoring Efforts/Quality/Status

Sebago Lake – Sebago Lake has outstanding water quality and is monitored closely by the Portland Water District. However, due to its regional significance it is on the NPS (non-point source pollution) Priority Watersheds List and list of lakes Most at Risk from New Development.

Barker Pond – There is very little monitoring data available. However, according to the Maine DEP, existing data indicates that the lake has a moderate to high potential for nuisance algal blooms, moderate dissolved oxygen depletion, and moderate to high risk of internal loading. Due to its threatened status, there is a need to find a water quality monitor for this pond to get a better sense of the status.

Brown's Pond – There is no monitoring data available for this pond. Since this pond is over 100 acres in size, the Maine DEP advises that a volunteer monitor should be found for this water body.

Hancock Pond – The Lake Environmental Association (LEA) and a Maine Volunteer Lake Monitoring Program (VLMP)-certified volunteer monitor Hancock’s water quality. According to LEA’s 2004 Lake Testing Report, the lake is listed as a Moderate to High Concern due to fluctuating conditions. The Maine DEP has included Hancock Pond on its NPS Priority Watersheds List and list of lakes Most at Risk from New Development. Hancock Pond has an active lake association.

Mariner (Mill) Pond - There is no monitoring data available for this pond.

Peabody Pond – LEA and a VLMP-certified volunteer monitor Peabody Pond. LEA’s 2004 Lake Testing Report states that the lake has excellent water quality, but lists it as a Moderate Concern due to low dissolved oxygen levels and possible impairment of the pond’s cold water fishery. Peabody Pond is on the State’s NPS Priority Watersheds List. Peabody Pond has an active lake association.

Perley Pond – There is no monitoring data available for this pond.

Southeast Pond - There is very little monitoring data for Southeast Pond. Since this pond is well over 100 acres in size, the Maine DEP advises that a volunteer monitor should be found for this water body.

Ground Water

There are seven significant sand and gravel aquifers located in Sebago. All seven are rated in the 10-50 gallons per minute category. Two of the aquifers are located under portions of the town that are densely developed: East Sebago and North Sebago. The largest aquifer is located in the Northwest River corridor. Other areas where aquifers are located include Hancock Pond, Barker Pond, Southeast Pond and on the Hiram border adjacent to Middle Pond.

With the exception of a few homes and businesses that use lake water, individual wells are the source of potable water in Sebago. There is no public water supply system. Table A-10 lists water supplies that serve 25 or more people at least 30 days per year.

Threats to Water Resources

There are no documented direct discharges to water bodies in Sebago. Potential non-point sources of pollution include septic systems, underground storage tanks, road runoff, landfills, and salt storage facilities, which are described below. No serious problems with water quality are known to be occurring in Sebago at this time; however, most individual wells are not routinely tested for quality, so it is possible that there may be problems that are undetected. It should be noted, however, that in 1992, Portland Water District studied water quality at well points installed along the shorefront in Long Beach. Their conclusions, which indicate overall satisfactory ratings, are available on file in the Portland office.

There is no public sewerage in Sebago. Residences and businesses depend on on-site disposal systems. Many of the older subdivisions in town have small lot sizes. For example, the typical lot in Long Beach is 5000 square feet, with a septic system on each lot. The current Maine Subsurface Wastewater Disposal code requires a (new) minimum lot area of 20,000 square feet if both a well and a septic system are needed, with at least 100 feet between them.

TABLE A-9
RIVERS AND STREAMS OF SEBAGO

Northwest River
Bachelder Brook
Mill Brook
Breakneck Brook
Douglas Brook
Stony Brook
Hill Brook
Hanson Brook
Lakin Brook
Middle Pond Stream
Nason Brook
Pikes Brook

There are two major drainage basins partially with Sebago; the Sebago Lake watershed and Saco River watershed.

The impact of road runoff on water quality has not been measured. Because many of the roads in town are close to the edge of lakes, it is probable that chemicals, metals, and sediments from roads are being washed into water bodies.

The existing town transfer station is located adjacent to the major aquifer in town. Nothing is disposed of on-site. Everything brought to the transfer station is shipped to Pine Tree Waste facilities. The old landfill is closed and covered.

The town's sand and salt storage facility and the Public Works Garage are in East Sebago and are located over an aquifer.

Quality Gas and Village Auto Repair are located on Route 114 in East Sebago. There is an above-ground storage tank which is enclosed by concrete, but exposed to the air. In addition, both marinas on Sebago Lake handle petroleum products.

There is an abandoned sawmill site on the Northwest River, between Route 114 and Sebago Lake. This mill has been abandoned since the 1960s.

TABLE A-10
WATER SUPPLIES SERVING 25 OR MORE PEOPLE
(currently in operation)

Name	Groundwater or Surface Water	Population
Camp O-AT-KA	GW/SW	125
Camp Micah	GW/SW	350
Four Seasons Variety	GW	36
Goodwin's Lodge	GW/SW	40
Rustic Barrel	GW	150
Nason's Beach Campground	GW/SW	150
Richard's Dairy Delight	GW	25
Round Table Lodge	SW	50
Sebago Elementary School	GW	125
Sebago Lake Camps	GW	32
Yankee Doodle Cottages	GW	48

Water Resources Requiring Interlocal Management

Several water bodies and watersheds are in or border more than one town in the area. These include:

- Sebago Lake (13 towns)
- Peabody Pond (Naples, Bridgton, Sebago)
- Hancock Pond (Hiram, Denmark, and Sebago)
- Middle Pond (Hiram, access through Sebago)
- Cold Rain Pond (Naples, watershed in Sebago)
- Southeast Pond (Hiram, Baldwin, Sebago)
- Barker Pond (Hiram, Sebago)
- Woods Millpond (Baldwin, Sebago)

The Portland Water District has prepared a phosphorus allocation plan for the direct watershed of Sebago Lake and a watershed management plan for the entire Sebago Lake watershed.

Hazard Areas

Flood hazard areas have been mapped by the Federal Emergency Management Agency (FEMA). Most of these are along the Northwest River and its tributaries.

Wildlife Habitat

Beginning with Habitat Program. A number of State agencies and conservation organizations are working together to secure Maine's outdoor legacy through a program called "Beginning with Habitat." The program is a habitat-based landscape approach to assessing wildlife and plant conservation needs and opportunities. The goal of the program is to maintain sufficient habitat to support all native plant and animal species currently breeding in Maine by providing each Maine town with a collection of maps and accompanying information depicting and describing various habitats of

statewide and national significance found in the town. These maps provide communities with information that can help guide conservation of valuable habitats.

The agencies participating in the Beginning with Habitat program include the Natural Areas Program of the Department of Conservation, the Department of Inland Fisheries and Wildlife, the Maine Audubon Society, the State Planning Office, the United States Fish and Wildlife Service, and the Maine Cooperative Fish and Wildlife Service.

Types of Habitat in Sebago. The Beginning with Habitat Program has identified three general habitat types in Sebago:

1. **Riparian habitat.** Riparian habitat is the transitional zones between aquatic habitats and wetlands and dry or upland habitats and includes the banks of shores and streams, rivers, ponds and lakes, and the upland edge of wetlands. Riparian habitat provides habitat for many plants and animals occurring in Maine. Towns have the opportunity to protect a large portion of riparian habitat simply by fully enacting and enforcing Maine's shoreland zoning provisions. This includes a 75-foot buffer around larger streams and a 250-foot buffer around rivers, lakes, ponds and non-forested wetlands greater than 10 acres. As shown on the Beginning with Habitat maps, Sebago's riparian habitat includes the 250-foot shoreland area adjacent to Sebago Lake, Peabody Pond, Mill Pond, Perley Pond, Hancock Pond, Browns Pond, Barker Pond, Southeast Pond, and major wetlands including those adjacent to Northwest River and Nason Brook.
2. **Large habitat blocks.** Large habitat blocks provide habitat for certain plants and animals not already included in riparian habitat (number 1, above) or high value habitats (number 3, below). Large habitat blocks are relatively unbroken areas of habitat which includes forest, grassland/agricultural, water or wetlands. "Unbroken" means that the habitat is crossed by few roads, and has relatively little development and human habitation. These blocks are especially important to species with large home ranges, such as bobcat, and other species such as the black-throated blue warbler, who may have small home ranges but will only be successful over the long term in larger habitat blocks. Large blocks are also more likely to include a wider diversity of species than smaller blocks.

Blocks between one and 19 acres are home to species typical of urban and suburban landscapes (e.g. raccoons, skunks, and squirrels). Blocks of 250 acres begin to provide habitat for area-sensitive birds that are uncommon in smaller forests and grasslands such as the scarlet tanager and the grassland species upland sandpiper and grasshopper sparrow. Moose, bald eagles, goshawks and similar species usually require 500 to 2,500 acres while blocks greater than 2,500 acres may hold the full complement of species expected to occur in Maine.

Large forested habitat blocks in Sebago include all of the land areas that are at least 500 feet from public roads. The largest habitat block is the one associated with Northwest River.

3. **High value plant and animal habitats.** High value plant and animal habitats include rare plant locations and rare or exemplary natural habitat (for deer, waterfowl and wading birds, heron rookeries), and rare animal locations (for endangered species and species of special concern), as identified and mapped by the Natural Areas Program and the Department of Inland Fisheries and Wildlife. High value habitat for United States Fish and Wildlife Service priority trust species is also included. Several of these habitats are offered some degree of protection under state law but may warrant further local protection. High value plant and animal habitats in Sebago include the following:

Rare or Exemplary Natural Communities. This includes natural communities that are either rare types or outstanding examples of more common types (field-verified within the past 20 years). Such communities include the freshwater forested and non-forested wetlands associated with Northwest River south of Folly Road, the unpatterned fen ecosystem along Northwest River, and the Pitch Pine woodland just east of Middle Pond in Hiram (located in both Hiram and Sebago).

Significant wildlife habitats. These are habitats of State significance that are protected by Maine's Natural Resources Protection Act. Significant wildlife habitats in Sebago include:

Two deer wintering areas: one located just south of Folly Road and east of Perley Pond, and the second located between Route 107 and Hancock Pond.

A number of waterfowl/wading bird habitat areas including areas along Northwest River and Nason Brook, an area around Mill Pond, and an area southeast of Middle Pond in Hiram.

Rare animal locations. These include the New England Bluet (southeast side of Perley Pond); Pine Barrens Bluet (northeast side of Perley Pond); and the New England Cottontail (north of 114/107 junction).

Focus Areas of Statewide Ecological Significance. These are areas where the following significant natural features are known to occur together: rare plants and animals; exemplary natural communities; essential and significant wildlife habitats; and/or large undeveloped habitat blocks. The focus area in Sebago is Perley Pond.

I. CULTURAL RESOURCES

Prehistoric Archaeological Resources. The Maine Historic Preservation Commission has identified the Northwest River, the shores of Peabody Pond, and the shores and islands of Sebago Lake as areas that may be sensitive for encountering prehistoric archaeological sites (see map of archaeologically sensitive areas at the end of this Plan). This assessment is based on the existence of known sites in these areas and the presence of terrain that is similar to the known sites.

Under both state and federal law, the exact location of archaeological sites is kept confidential, to limit potential vandalism and looting. However, the state is willing to review development plans in order to advise municipal authorities if a significant or potentially significant site might be affected by the proposal.

Historic Archaeological Resources. No professional archaeological survey for historic archaeological sites has been conducted to date in Sebago. The Maine historic Preservation Commission suggests that future fieldwork focus on sites relating to the earliest Anglo-American settlement of the town, which began in the late eighteenth century. Such areas would include Sebago Center, East Sebago, Dyke Mountain, Douglas Mountain, Beech Hill, Convene and Hogfat Hill. Potential sites from the early to mid-nineteenth century would be North Sebago, Peaked Mountain, Jim Shaw Hill (Kimball Corner Road), Brown's Pond, Tiger Hill, and Mack's Corner.

The Maine Historic Preservation Commission (MHPC) has identified one historic archaeological site in Sebago: ME-386-001, Corsairs, World War II, American crash of an airplane.

There are several additional potential sites. The remains of Folly Flume, which probably was used in logging operations, are located on the Folly Road, at the Northwest River. The old rock abutments are visible at this location. Part of an old mill remains, across from the Town Garage in Sebago Center.

Historic Buildings, Structures and Objects. No comprehensive survey of historic resources has been performed in Sebago. The Maine Preservation Commission recommends that any such survey concentrate on identifying properties that may be eligible for nomination to the National Register of Historic Places. To be eligible, a property generally must be over 50 years old, and be associated with a person, event, or architectural style that is significant at the local, state, or national level. According to MHPC, Fitch's General Store and House, located on Long Hill Road, is on the National Register of Historic Places.

TABLE A-12
FORMER SCHOOLS AND SCHOOL DISTRICTS OF SEBAGO (AS OF 1893)

DISTRICT # 1:	“MUD CITY” The Brick School House, built 1830 or 1836 Route 107, south of Sebago Center Still standing
DISTRICT # 2:	“NEW LIMINGTON” Convene Still standing, now a residence
DISTRICT # 3:	“POTTER” Probably on Route. 107, opposite Peabody Pond Road No buildings remain
DISTRICT # 4:	“POORS HILL” Hillside on Route 107 Still standing, now a residence
DISTRICT # 5:	“DYKE” Douglas Hill Road, almost opposite Tower Road No buildings remain
DISTRICT # 6	“NORTHWSEST RIVER” East Sebago Still standing, now a residence
DISTRICT # 7	“SANDY BEACH” North Sebago on Route 114 Still standing, now a residence
DISTRICT # 8	“FOLLY” Folly Road No buildings remain
DISTRICT # 9	“LARRABEE” Peaked Mountain Road

TABLE A-13
CEMETERIES OF SEBAGO

Name	Location
Sebago Cemetery	Hancock Pond Rd
Babb Yard	Hancock Pond Rd
Brown Cemetery	Backnippin Road by Brown's Pond
Boulter Yard	Poor's Hill across from Axtman's
Poor's Hill Cemetery	Hillside, just past Swamp Road on Route 107
Poor Cemetery	Poor's Hill on the right side Kipikas's house off Route 107
Hill Stone	Close to Peabody Pond Road on Route 107
Peabody Pond Road Yard	Beyond the old Town Farm on Route 107
Kenison Yard	Folly Road
Sanborn Cemetery	Right side of Barnes Mountain Road off the Sandy Beach Road
Blake-Thorn Yard	Left side of Barnes Mountain Road off the Sandy Beach Road
Single stone on left of Peaked Mountain Rd	Behind former John Douglass home
Poor Cemetery	Sebago Center
Pike Yard	Left side of Allen Road off the Convene Road
Davis-Haley Yard	Convene Road leading in is on Sprague property
Convene Cemetery	Corner of Hog Fat Hill Road and Convene Roads
Dyer Cemetery	Convene on Winaco Road beyond main building on left
Brown Cemetery	Hog Fat Hill Road in back of Crawford's house
Jewell Yard	Halfway up Hog Fat Hill on right side of the road
Fogg Cemetery	Convene Road on left beyond the Fogg Home-before Haley Cemetery
Haley Cemetery	Convene Road past Historical Society Building
Wentworth Cemetery	Robinson Hill Road, not visible from road
Ridlon Yard	Dyke Mountain Road on Sebago line to Baldwin
Winn Cemetery	Tower Road across from the house at the top of the hill
Dike Cemetery	Dike Mountain
Cemetery on Douglas Hill	On Orchard Road
Martin Home Cemetery	Behind former Emory Martin's house
Fitch Yard	Sebago Center, Route 107 by Red Brick School House
McDonald-Witham Yard	Mac's Corner by Ted Greene's
Old Wentworth Cemetery	Decker Mountain
Martin Yard	Hall Field by Chester Martin
Davis Yard	By Lindley Decker's on Long Hill Road
Whitten Field	Sebago & Baldwin across from Lindley Decker's on Long Hill Road
White Cemetery	Left off Long Hill Road below the Transfer Station
Fitch Yard	Across from Fitch's Store (Long Hill Road)
Harmon	Family property of Merle and Beverly Harmon in East Sebago
Fitch Cemetery	East Sebago, back of library on Route 114
Spaulding Mausoleum	Rockcraft Lodge estate grounds in East Sebago
Murch-Hill Yard	East Sebago behind Coleman's on Route 114
Ward Cemetery	Anderson Road
Lakeside Cemetery	North Sebago
Staples-Ward Yard	Intersection of Kimball Corner Road and the Burnell Road
Woodside Farm Cemetery	Allen Road
Dearborn Home Cemetery	Route 114, behind Walter Dearborn House

List provided by the Sebago Cemetery Committee

The parts of town most likely to have significant structures include Douglas Mountain, Sebago Center, the area near the old Fitch's store, and the cottage communities on Sebago Lake. Several of the ten school buildings that are known to have existed in town (Table A-12) are still standing; these structures are of potential interest. In addition, there are numerous private cemeteries throughout town (Table A-13) which may have gravestones that are of historic interest.

Recreational Facilities and Programs

Public:

Sebago Town Hall serves as a center for community recreational activities year-round. It features an indoor basketball court, an auditorium with a stage, a kitchen and dining area and an outdoor sledding hill. At Sebago Elementary School there is a playground, two softball fields, one soccer field and two half-court basketball courts. The Spaulding Library has over 8000 volumes, subscribes to many periodicals and participates in the Portland Public Library inter-library loan program.

Town recreational activities generally are sponsored by private, non-profit volunteer organizations, in some cases with partial Town funding. Sponsoring organizations include the Lions Club, the Volunteer Firemen's Organization, the Friends of Spaulding Library, the Sebago Elementary School Parent-Teacher Club, the Maple Grove Grange, the Sebago Youth Athletic Association, and the Red Cross. The Sebago Branchduckers Snowmobile Club maintains snowmobile trails, working in conjunction with the Fire and Rescue units.

There is parking at the end of Douglas Mountain Road for hikers wishing to access the Douglas Mountain hiking trails.

Private:

There are two private summer camps in Sebago: Camp O-AT-KA, an all-boys' camp, and Camp Micah on Peabody Pond Camp. Both camps have such facilities as tennis courts, ball fields, and beach areas for swimming and boating.

Other private facilities include Nason's Beach Campground on Sebago Lake and the Jones Glass Museum on Douglas Mountain Road.

Open Space Areas

The Town of Sebago owns a 169 acre preserve on Douglas Mountain (deeded to the town in 1996 by the Nature conservancy) which features walking trails and a scenic overlook. The preserve was visited by over 50 percent of the 1989 survey respondents. In the year 2000 survey, respondents expressed strong support for continued, protective stewardship of the preserve by the Town. The preserve is not threatened by development pressures or other factors.

Hunting and Fishing Areas

The area between Kimball Corner Road and Route 107, including the Folly/Hillside area, is an important hunting and trapping area.

Sebago Lake has some of the best cold and warm water fishing in southern Maine. Peabody Pond has salmon and trout fishing, and Hancock Pond contains brown trout.

Access to Water Bodies

Public:

The Sebago Town Beach and boat landing are located at the mouth of the Northwest River in East Sebago. The Town also maintains a boat ramp at Peabody Pond. Use of the Town Beach is limited to Sebago residents, taxpayers and their guests.

Private:

The Long Beach Marina, Round Table Lodge, Sebago Lake Marina, and Nason's Beach provide access to Sebago Lake.

Scenic Resources

The town's steep hills, numerous water bodies and forests interspersed with farmland create a diverse visual environment. The most prominent view is from the top of Douglas Mountain, the highest point in town. Others include the view across Sebago Lake from Route 114, the top of Peaked Mountain Road, descending Route 107 toward Town Hall, and the view of the White Mountains from Orchard Road.

Sebago is composed of several small villages, rather than a single dominant town center. Each of these areas has its own distinct character. The densely populated summer cottage communities along Sebago Lake contrast with the rural interior of the town.

J. CAPITAL INVESTMENT PROGRAM

It is the responsibility of the Capital Investment Committee to arrive at a "Prioritized List" of proposed capital expenditures for each fiscal year, to be recommended to the Board of Selectmen and Budget Committee. The recommendations are prioritized by reviewing all requests that are being considered by the Town Manager and Board of Selectmen. Each year, the Committee reviews all capital expenditure requests for items or projects that have a total cost greater than \$7,500. The review process involves analyzing each project with regard to its effect on the quality of municipal services, impact on the tax rate, and on future operating budgets in the context of a ten-year projection for capital expenditures based on department head requests, considering the life expectancy of each vehicle or piece of equipment.

The Town of Sebago avoids borrowing money or leasing equipment whenever possible. Paying interest on a lease/purchase or, bonding for these items is spending good money for a bad purpose. Capital Reserve funds should be requested and FUNDED every year at the appropriate level so as to have the cash available to buy necessary equipment for the Town of Sebago.

The time to set aside funds for future expenditures is now. A wait and see attitude cannot accommodate a reasonable fiscal policy knowing that we have significant purchases to make in the future years. The economic viability of the Town and its future tax rates are continuously imperiled without good economic planning. We made a significant progress in our efforts to address the issues facing the Town in the coming years; we must fund these issues appropriately each and every year to avoid tax rate spikes in future years.

Road repaving and repair work should not be subject to this process because it is infrastructure work. It is advisable to have a 10 or 12 year paving schedule for road maintenance so the Board of Selectmen, the Department of Public Works, the Budget Committee and Town residents all have a clear understanding of what needs to be accomplished in future years.

Raiding the undesignated fund balance is never the appropriate way to fund any reserve account. Our fund balance should be maintained somewhere within the range of \$950,000 to \$1,250,000 to have two or three months of expenses on hand at all times. To withdraw money from the undesignated fund balance to fund reserve accounts when the balance is below \$1,000,000 is not in the Town's best interests. Sebago is significantly below the Town's goal of having three times our highest monthly expenditures, as recommended by the professional auditors.

Having the necessary capital reserves would also provide economic flexibility by avoiding the need to raid the fund balance in order to obtain matching funds for future grants.

Replacement dates should be established for all Town equipment and both the replacement and the funding for those replacements adhered to regularly. The Capital Investment Program (CIP) takes the political will of the Board of Selectmen and the Budget Committee to convince the people at Town Meeting that this is the fiscally responsible way to proceed.

March 27, 2006

**Town of Sebago
Capital Investment Program
FY06-07 Proposed Funding**

Proposal	Priority	Number	Vehicle Year	Life Expect	Action in FY	Yrs Till Action	Est Price	6/30/2006 Reserve	FY 06/07 Proposed	Cum Funding	Net \$ Needed	FY06/07 Funding	Cum Funding
Tank 1		V08	1987	24	08/09	3	\$225,000	\$92,791	\$44,070	\$136,861	\$88,139	\$44,070	\$44,070
Plow Truck w/ Sander		V03	1996	15	11/12	6	\$131,500	\$32,219	\$16,550	\$48,769	\$92,731	\$16,550	\$60,620
Tank 2		V11	1974	24	11/12	6	\$215,000	\$42,903	\$28,685	\$71,588	\$143,412	\$28,685	\$98,305
4x4 Backhoe		V04	2002	12	13/14	8	\$121,850	\$10,000	\$13,980	\$23,960	\$97,870	\$13,980	\$103,285
Forestry 1		V09	1999	15	13/14	8	\$80,000	\$0	\$10,000	\$10,000	\$70,000	\$10,000	\$113,285
Engine 2		V12	1990	22	13/14	8	\$300,000	\$52,900	\$30,888	\$83,788	\$216,212	\$30,888	\$144,173
1 Ton Dump w/ Sander		V05	2005	10	15/16	10	\$82,000	\$0	\$8,200	\$8,200	\$73,800	\$8,200	\$152,373
Ambulance		V06	2004	12	16/17	11	\$161,500	\$19,855	\$12,877	\$32,732	\$128,768	\$12,877	\$165,250
Plow Truck w/ Sander		V14	2002	15	17/18	12	\$152,500	\$10,000	\$12,000	\$22,000	\$130,500	\$12,000	\$177,250
Plow Truck w/ Sander		V01	2006	15	20/21	15	\$174,000	\$0	\$11,600	\$11,600	\$162,400	\$11,600	\$188,850
Engine 4		V13	2001	22	22/23	17	\$350,000	\$16,667	\$19,608	\$36,275	\$313,725	\$19,608	\$208,458
Engine 3		V07	2003	22	24/25	19	\$225,000	\$9,167	\$12,200	\$21,367	\$203,633	\$12,200	\$220,658
Total Vehicle Replacement							\$2,218,350	\$286,502	\$220,658	\$507,160	\$1,711,190	\$220,658	\$220,658
New Salt/Sand Shed	1	P04	--		06/07	1	\$225,000	\$142,430	\$82,570	\$225,000	\$0	\$82,570	\$303,228
Revise Tax Tables	2	P10	--		09/10	4	\$25,000	\$12,014	\$3,247	\$15,261	\$9,739	\$3,247	\$306,475
New Brush Dump	3	P13	--		09/10	4	\$40,000	\$7,060	\$8,235	\$15,295	\$24,705	\$8,235	\$314,710
Transfer Station Enhancements	4	P11	--		06/07	1	\$20,000	\$0	\$20,000	\$20,000	\$0	\$20,000	\$334,710
Repave Town Hall Parking Lot	5	P05	--		07/08	2	\$55,000	\$18,333	\$18,334	\$36,667	\$18,333	\$18,334	\$353,044
Local Match for Federal Grants	6	P15	--		06/07	1	\$8,300	\$0	\$5,000	\$5,000	\$3,300	\$5,000	\$358,044
Voting tabulator		P12	--		09/10	4	\$7,640	\$0	\$0	\$0	\$7,640	\$0	\$358,044
Rebuild Trash Compactor		P01	--		09/10	4	\$28,000	\$28,000	\$0	\$28,000	\$0	\$0	\$358,044
New Public Safety Building		P09	--		09/10	4	\$600,000	\$0	\$0	\$0	\$600,000	\$0	\$358,044
Replace Radio Repeater		P07	--		15/16	9	\$10,000	\$0	\$0	\$0	\$10,000	\$0	\$358,044
Land Acquisition Fund		L01	--		Unk	10	\$250,000	\$0	\$0	\$0	\$250,000	\$0	\$358,044
Folly Road Bridge		P02	--	50	--	10	\$200,000	\$23,529	\$0	\$23,529	\$176,471	\$0	\$358,044
Fitch Road Bridge		P03	--	50	--	10	\$300,000	\$0	\$0	\$0	\$300,000	\$0	\$358,044
Public Works Storage		P13	--	--	--	--	\$15,000	\$0	\$0	\$0	\$15,000	\$0	\$358,044
Total Property Items							\$1,783,940	\$231,366	\$137,386	\$368,752	\$1,415,188	\$137,386	\$358,044
Total CIP							\$4,002,290	\$517,868	\$355,044	\$875,912	\$3,126,378	\$355,044	\$355,044

Other Capital Reserve accs	
Teddy Bear	\$114.04
Comp Plan	\$55.66
Long Beach	\$978.33
Perpetual Care	\$9,820.03

Notes	
Estimated Price - replacement/purchase price factoring in inflation over time till purchase	
6/30/06 Reserve - total amount funded for this item in past years	
FY06/07 proposed - proposed funding level for next fiscal year	
Cumulative Funding - Total of reserve and proposed. Total \$ saved for this item.	
Net \$ needed - \$ needed to completely fund an item. Difference of Est Price and Cum Funding	

