

CHAPTER 2. HOUSING

Total Housing Units

According to the U.S. Census, Waterville had a total of 7,008 housing units in 1990. The 1990 figure represents a gain of 360 units, or 5.4%, over the 1980 level of 6,648, despite a population drop from 17,779 people in 1980 to 17,173 in 1990 (a loss of 606 people, or 3.4%). The increase in the number of housing units is due to a decline in the average household size from 2.5 persons per household in 1980 to 2.27 in 1990. As shown in Table 2-1, the City had the smallest percentage increase in total housing units among all the reference communities, the County and the State between 1980 and 1990. Based on City records, 108 housing units were added to the housing stock between 1990 and 1995.

TABLE 2-1
CHANGES IN TOTAL HOUSING STOCK

| | Total Number of Units | | Increases 1980-90 | |
|-----------------------|-----------------------|--------------|-------------------|-------------|
| | 1980 | 1990 | # | % |
| Waterville | 6,648 | 7,008 | 360 | 5.4 |
| Albion | 559 | 698 | 139 | 24.9 |
| Belgrade | 1,381 | 1,621 | 240 | 17.4 |
| Benton | 737 | 876 | 139 | 18.9 |
| China | 1,224 | 1,703 | 479 | 39.1 |
| Clinton | 946 | 1,226 | 280 | 29.6 |
| Fairfield | 2,271 | 2,658 | 387 | 17.0 |
| Oakland | 2,235 | 2,472 | 237 | 10.6 |
| Rome | 607 | 777 | 170 | 28.0 |
| Sidney | 822 | 1,123 | 301 | 36.6 |
| Smithfield | 508 | 559 | 51 | 10.0 |
| Vassalboro | 1,393 | 1,602 | 209 | 15.0 |
| Winslow | <u>2,845</u> | <u>3,274</u> | <u>429</u> | <u>15.1</u> |
| North Kennebec Region | 22,176 | 25,597 | 3,421 | 15.4 * |
| Kennebec County | 45,478 | 51,648 | 6,170 | 13.6 |
| Auburn | 9,061 | 10,406 | 1,345 | 14.8 |
| Augusta | 8,990 | 9,572 | 582 | 6.5 |
| Biddeford | 7,959 | 9,051 | 1,092 | 13.7 |
| Brunswick | 6,241 | 8,197 | 1,956 | 31.3 |
| Lewiston | 15,872 | 17,118 | 1,246 | 9.7 |
| Sanford | 7,106 | 8,326 | 1,220 | 17.2 |
| State of Maine | 501,093 | 587,045 | 85,952 | 17.2 |

* The North Kennebec Region includes all 13 communities listed in the top half of the table.

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

Composition of Housing Stock

As shown in Table 2-2, Waterville has the smallest percentage of single-family dwellings (40.4%) of any of the communities in the North Kennebec Region. The City's percentage of single-family dwellings is also smaller than the County and State averages (60.9% and 64.5%, respectively). However, when compared to the larger reference cities, Waterville has roughly the same level (within 5%) of single-family dwellings as Lewiston, Augusta and Biddeford.

Table 2-2 also shows that Waterville has a higher percentage of multi-family dwellings (56.4%) than all North Kennebec County communities, the County, and the State. The City's percentage also exceeds all reference cities except Lewiston. Waterville is an important source of rental housing for the North Kennebec region, as evidenced by the fact that the City has only 29% of the region's population, but 60.5% of the region's multi-family dwellings. Most of the reference cities shown in Table 2-2 also have relatively high percentages of multi-family dwellings. Federally subsidized multi-family housing units are generally more apt to be located in Maine's larger communities where central water and sewer services as well as social services are available.

Waterville has a smaller percentage of mobile homes than any North Kennebec community (3.2%), despite the fact that mobile homes are allowed on individual house lots in the Residential B and the Rural Residential Zones. There are four mobile home parks in Waterville, including one on Grove Street, and three on West River Road (Countryside, Village Green, and Punky Meadows). There are many vacant mobile home lots available in these parks. The City's percentage of mobile homes is on a par with Auburn, but is less than all other reference cities except Biddeford (1.8%).

The 108 housing units added to Waterville's housing stock between 1990 and 1995 included 58 single-family dwellings, 4 multi-family dwelling units (two 2-unit buildings), and 46 mobile homes. Lower interest rates may be the driving force behind the large increase in mobile homes during this 5-year period.

TABLE 2-2

TOTAL HOUSING UNITS BY TYPES OF STRUCTURE - 1990

| | Single Family Dwellings | | Multi-Family Dwellings | | Mobile Homes | | Total # |
|-----------------------|-------------------------|-------------|------------------------|-------------|--------------|------------|--------------|
| | # | % | # | % | # | % | |
| Waterville | 2,834 | 40.4 | 3,952 | 56.4 | 222 | 3.2 | 7,008 |
| Albion | 548 | 78.5 | 30 | 4.3 | 120 | 17.2 | 698 |
| Belgrade | 1,435 | 88.5 | 63 | 3.9 | 123 | 7.6 | 1,621 |
| Benton | 658 | 75.1 | 59 | 6.7 | 159 | 18.2 | 876 |
| China | 1,313 | 77.1 | 88 | 5.2 | 302 | 17.7 | 1,703 |
| Clinton | 763 | 62.2 | 96 | 7.8 | 367 | 29.9 | 1,226 |
| Fairfield | 1,660 | 62.5 | 644 | 24.2 | 354 | 13.3 | 2,658 |
| Oakland | 1,630 | 65.9 | 435 | 17.6 | 407 | 16.5 | 2,472 |
| Rome | 691 | 88.9 | 20 | 2.6 | 66 | 8.5 | 777 |
| Sidney | 886 | 78.9 | 61 | 5.4 | 176 | 15.7 | 1,123 |
| Smithfield | 333 | 59.6 | 2 | 0.4 | 224 | 40.1 | 559 |
| Vassalboro | 1,146 | 71.5 | 200 | 12.5 | 256 | 16.0 | 1,602 |
| Winslow | 2,149 | 65.6 | 877 | 26.8 | 248 | 7.6 | 3,274 |
| North Kennebec Region | 16,046 | 62.7 | 6,527 | 25.5 | 3,024 | 11.8 | 25,597 |
| Kennebec County | 31,464 | 60.9 | 13,662 | 26.5 | 6,522 | 12.6 | 51,648 |
| Auburn | 5,015 | 48.2 | 5,063 | 48.7 | 328 | 3.2 | 10,406 |
| Augusta | 4,297 | 44.9 | 4,477 | 46.8 | 798 | 8.3 | 9,572 |
| Biddeford | 3,867 | 42.7 | 5,024 | 55.5 | 160 | 1.8 | 9,051 |
| Brunswick | 3,950 | 48.2 | 2,982 | 36.4 | 1,265 | 15.4 | 8,197 |
| Lewiston | 6,145 | 35.9 | 10,247 | 59.9 | 726 | 4.2 | 17,118 |
| Sanford | 4,619 | 55.5 | 3,141 | 37.7 | 566 | 6.8 | 8,326 |
| State of Maine | 378,413 | 64.5 | 140,613 | 24.0 | 68,019 | 11.6 | 587,045 |

* Percentages may not equal 100 due to rounding.

Source: U.S. Census, 1990.

Types of Multi-Family Housing

Table 2-3 provides a breakdown of multi-family housing units in Waterville, in the communities in the North Kennebec region, and in other reference communities. The vast majority of Waterville's multi-family housing stock is located in 2-4 unit structures. In 1990, Waterville had a total of 2,446 units located in structures of 2-4 units (58% of the region's total), 740 units in structures of 5-9 units (also 58% of the region's total), and 655 units in structures of 10 or more units (82% of the region's total).

In 1990, Waterville had a greater percentage of its multi-family housing stock in the 2-4 unit category (61.9%) than other cities in Maine (only Sanford had a higher percentage: 68.8%). The City also had a smaller percentage of units in the 5-9 unit category (18.7%) than all comparison cities except Auburn (16.7%) and Sanford (14.2%).

TABLE 2-3
SUMMARY OF MULTI-FAMILY HOUSING STOCK

| | 1-unit Attached | | 2-4 Units | | 5-9 Units | | 10 or More Units | | Total Multi-family |
|-----------------------|-----------------|------------|--------------|-------------|------------|-------------|------------------|-------------|--------------------|
| | # | % | # | % | # | % | % | % | # |
| Waterville | 111 | 2.8 | 2,446 | 61.9 | 740 | 18.7 | 655 | 16.6 | 3,952 |
| Albion | 9 | 30.0 | 21 | 70.0 | - | 0 | - | 0 | 30 |
| Belgrade | 11 | 17.5 | 29 | 46.0 | 16 | 25.4 | 7 | 11.1 | 63 |
| Benton | 9 | 15.3 | 41 | 69.5 | 9 | 15.3 | - | 0 | 59 |
| China | 13 | 14.8 | 61 | 69.3 | 1 | 1.1 | 13 | 14.8 | 88 |
| Clinton | 13 | 13.5 | 65 | 67.7 | 18 | 18.8 | - | 0 | 96 |
| Fairfield | 8 | 1.2 | 489 | 75.9 | 89 | 13.8 | 58 | 9.0 | 644 |
| Oakland | 17 | 3.9 | 253 | 58.2 | 119 | 27.4 | 46 | 10.6 | 435 |
| Rome | 4 | 20.0 | 8 | 40.0 | 8 | 40.0 | - | 0 | 20 |
| Sidney | 4 | 6.6 | 23 | 37.7 | 34 | 55.7 | - | 0 | 61 |
| Smithfield | 1 | 50.0 | 1 | 50.0 | - | 0 | - | 0 | 2 |
| Vassalboro | 11 | 5.5 | 154 | 77.0 | 23 | 11.5 | 12 | 6.0 | 200 |
| Winslow | <u>25</u> | <u>2.9</u> | <u>624</u> | <u>71.2</u> | <u>224</u> | <u>25.5</u> | <u>4</u> | <u>0.5</u> | <u>877</u> |
| North Kennebec Region | 236 | 3.6 | 4,215 | 64.6 | 1,281 | 19.6 | 795 | 12.2 | 6,527 |
| Kennebec County | 539 | 3.9 | 7,625 | 55.8 | 3,053 | 22.3 | 2,445 | 17.9 | 13,662 |
| Auburn | 210 | 4.1 | 2,649 | 52.3 | 845 | 16.7 | 1,359 | 26.8 | 5,063 |
| Augusta | 118 | 2.6 | 2,126 | 47.5 | 978 | 21.8 | 1,255 | 28.0 | 4,477 |
| Brunswick | 678 | 22.7 | 1,247 | 41.8 | 601 | 20.2 | 456 | 15.3 | 2,982 |
| Biddeford | 113 | 2.2 | 2,974 | 59.2 | 1,194 | 23.8 | 743 | 14.8 | 5,024 |
| Lewiston | 130 | 1.3 | 4,886 | 47.7 | 3,467 | 33.8 | 1,764 | 17.2 | 10,247 |
| Sanford | 112 | 3.6 | 2,097 | 66.8 | 446 | 14.2 | 486 | 15.5 | 3,141 |
| State of Maine | 11,753 | 8.4 | 74,077 | 52.7 | 28,553 | 20.3 | 26,230 | 18.7 | 140,613 |

Source: U.S. Census, 1990.

*Percentages may not equal 100% due to rounding.

Occupancy Characteristics

As is true with most of Maine's cities, the vast majority of Waterville's housing units (99.6%) consists of year-round units (see Table 2-4). The percentage of housing units that were occupied in 1990 (93.9%) was higher than all reference communities except Benton, Clinton, and Brunswick. However, Waterville has a smaller percentage of owner-occupied units (49.9%) than all reference communities in the North Kennebec Region, the County and State, as well as most of the other reference cities (Lewiston and Biddeford have smaller percentages). Conversely, the percentage of renter-occupied housing in Waterville is high compared to the North Kennebec reference communities, the County, and the State, and it is higher than the majority of the reference cities. Waterville's 1990 rental vacancy rate was 6.0%, which was lower than that of most of the other jurisdictions shown in Table 2-4.

TABLE 2-4
HOUSING OCCUPANCY CHARACTERISTICS - 1990

| | Total Dwellings | | Total Year-Round # % | Total Occupied | | Owner Occupied | | Renter Occupied | | Rental Vacancy |
|-------------------|-----------------|--------------|-------------------------|----------------|-------------|----------------|-------------|-----------------|-------------|----------------|
| | # | # | | # | % | # | % | # | % | Rate |
| Waterville | 7,008 | 6,981 | 99.6 | 6,583 | 93.9 | 3,287 | 49.9 | 3,296 | 50.1 | 6.0 |
| Albion | 698 | 637 | 91.3 | 610 | 87.4 | 529 | 86.7 | 81 | 13.3 | 2.4 |
| Belgrade | 1,621 | 936 | 57.7 | 891 | 55.0 | 754 | 84.6 | 137 | 15.4 | 5.5 |
| Benton | 876 | 870 | 99.3 | 854 | 97.5 | 763 | 89.3 | 91 | 10.7 | 4.2 |
| China | 1,703 | 1,338 | 78.6 | 1,267 | 74.4 | 1,098 | 86.7 | 169 | 13.3 | 10.6 |
| Clinton | 1,226 | 1,208 | 98.5 | 1,153 | 94.0 | 981 | 85.1 | 172 | 14.9 | 3.9 |
| Fairfield | 2,658 | 2,650 | 99.7 | 2,475 | 93.1 | 1,793 | 72.4 | 682 | 27.6 | 6.1 |
| Oakland | 2,472 | 2,159 | 87.3 | 2,089 | 84.5 | 1,625 | 77.8 | 464 | 22.2 | 6.6 |
| Rome | 777 | 308 | 39.6 | 284 | 36.6 | 250 | 88.0 | 34 | 12.0 | 2.9 |
| Sidney | 1,123 | 946 | 84.2 | 888 | 79.1 | 800 | 90.1 | 88 | 9.9 | 10.2 |
| Smithfield | 559 | 329 | 58.9 | 304 | 54.4 | 269 | 88.5 | 35 | 11.5 | 5.4 |
| Vassalboro | 1,602 | 1,381 | 86.2 | 1,324 | 82.6 | 1,069 | 80.7 | 255 | 19.3 | 7.6 |
| Winslow | 3,274 | 3,143 | 96.0 | 3,051 | 93.2 | 2,297 | 75.3 | 754 | 24.7 | 4.3 |
| Kennebec County | 51,648 | 46,398 | 89.8 | 43,889 | 85.0 | 31,098 | 70.9 | 12,791 | 29.1 | 7.4 |
| Auburn | 10,406 | 10,229 | 98.3 | 9,547 | 91.7 | 5,439 | 57.0 | 4,108 | 43.0 | 9.5 |
| Augusta | 9,572 | 9,497 | 99.2 | 8,856 | 92.5 | 5,016 | 56.6 | 3,840 | 43.4 | 8.6 |
| Brunswick | 8,197 | 8,013 | 97.8 | 7,711 | 94.1 | 4,640 | 60.2 | 3,071 | 39.8 | 3.4 |
| Biddeford | 9,051 | 8,534 | 94.3 | 7,956 | 87.9 | 3,879 | 48.8 | 4,077 | 51.2 | 10.1 |
| Lewiston | 17,118 | 17,091 | 99.8 | 15,823 | 92.4 | 7,441 | 47.0 | 8,382 | 53.0 | 10.2 |
| Sanford | 8,326 | 8,167 | 98.1 | 7,655 | 91.9 | 4,860 | 63.5 | 2,795 | 36.5 | 7.8 |
| State of Maine | 587,045 | 499,006 | 85.0 | 465,312 | 79.3 | 327,888 | 70.5 | 137,424 | 29.5 | 8.4 |

* Percentages may not equal 100 due to rounding.

Source: U.S. Census, 1990.

Housing Age and City Services

The 1990 Census reflects the fact that Waterville is a well established city with a larger number of older homes and very little in the way of recent housing growth. As shown in Table 2-5, Waterville has the fifth highest percentage of structures built prior to 1940 (Auburn and Biddeford have the largest percentage of older housing stock, and Lewiston has the same percentage of older housing as Waterville: 45.1%). When compared to all reference communities, Kennebec County, and the State, Waterville has the lowest percentage (7.7%) of structures built between 1980 and 1990.

A very high percentage of Waterville's housing stock is served by City water and sewer. As shown in Table 2-5, 97.4% of the housing units are on public water. This is the highest percentage of any jurisdiction shown in the table. The percentage of housing units on public sewer in Waterville (94.3%) is higher than all jurisdictions except Lewiston, which has the same percentage as Waterville.

TABLE 2-5
HOUSING AGE AND PUBLIC WATER, SEWER

| | % Structures Built 1980-90 | % Structures Built 1939 or Earlier | % With Public Water | % With Public Sewer |
|---------------------|-------------------------------|---------------------------------------|------------------------|------------------------|
| Waterville | 7.7 | 45.1 | 97.4 | 94.3 |
| Albion | 21.3 | 26.2 | 1.0 | 0.3 |
| Belgrade | 35.7 | 21.1 | 3.2 | 3.2 |
| Benton | 19.4 | 31.6 | 31.4 | 18.8 |
| China | 29.3 | 20.5 | 3.7 | 1.8 |
| Clinton | 28.7 | 26.4 | 36.8 | 32.2 |
| Fairfield | 25.4 | 38.5 | 65.4 | 55.8 |
| Oakland | 22.6 | 21.5 | 47.6 | 37.8 |
| Rome | 26.2 | 15.7 | .6 | .6 |
| Sidney | 32.1 | 20.1 | - | - |
| Smithfield | 16.9 | 42.3 | - | .2 |
| Vassalboro | 24.8 | 30.8 | 24.5 | 19.0 |
| Winslow | 18.1 | 17.0 | 72.4 | 66.4 |
| Kennebec County | 19.3 | 32.1 | 53.0 | 48.5 |
| Bangor | 16.2 | 49.2 | 96.0 | 94.7 |
| Auburn | 16.8 | 47.5 | 87.1 | 79.9 |
| Augusta | 13.9 | 35.3 | 82.6 | 76.1 |
| Brunswick | 30.3 | 22.7 | 76.4 | 67.6 |
| Biddeford | 11.3 | 48.6 | 94.3 | 78.0 |
| Lewiston | 9.8 | 45.1 | 97.0 | 94.3 |
| Sanford | 22.6 | 37.0 | 83.6 | 73.7 |
| State of Maine | 20.7 | 34.9 | 53.2 | 45.4 |

Source: U.S. Census, 1990.

Housing Conditions

Beginning in the late 1970's and extending into the 1980's, the City of Waterville's Community Development Department administered a housing rehabilitation program. Community Development Block Grant (CDBG) funds were used to rehabilitate approximately 316 housing units as of 1984, primarily in the northern and southern ends of the community. Waterville is not currently administering a housing rehabilitation program.

In 1984, the Community Development Department published the Waterville Housing Condition Survey. The survey documented that most of the 2,045 households needing housing assistance were in older homes in need of upkeep. The survey concluded that..."the combined effects of the large number of households needing housing assistance, the large portion of housing stock over 40 years old, the high incidence of housing decay in some areas, rising vacancy rates, and high unemployment all point to the need for greater intervention in order to better meet the housing needs of residents."

Based on an analysis of tax assessment records, there are at least 204 substandard housing units in Waterville. Pockets of substandard housing (four or more units) are located on the following streets:

| | |
|------------------------------|----------|
| Bushey Lane..... | 4 units |
| College Avenue..... | 12 units |
| Carrean Street | 4 units |
| Eastern Avenue | 4 units |
| Elm Street | 6 units |
| Front Street | 7 units |
| Gold Street | 8 units |
| King Street | 9 units |
| Kennedy Memorial Drive | 4 units |
| Main Street..... | 8 units |
| Oakland Street..... | 4 units |
| Silver Street..... | 6 units |
| Ticonic Street..... | 4 units |
| Water Street | 23 units |
| Western Avenue..... | 10 units |

Housing Costs

As shown in Table 2-6, the median value of an owner-occupied housing unit in Waterville (\$74,400) was lower than the median in Kennebec County (\$79,300), the State of Maine (\$87,400), many of the North Kennebec reference communities (lower than Belgrade, China, Rome, Sidney, and Vassalboro), and also lower than all reference cities.

In 1992, the median sale price of a house in Waterville was \$69,500. This was lower than County (\$72,500) and State (\$80,000) medians, on a par with or lower than all North Kennebec reference communities and all reference cities except Lewiston (\$69,450).

The median monthly owner costs with a mortgage in Waterville (\$565) was roughly in the middle of all North Kennebec reference communities, but lower than figures for Kennebec County (\$624) and the State (\$664), as well as all reference cities. The percent of income spent on housing costs in Waterville (17.2%) was lower than all North Kennebec reference communities except China, Clinton, and Smithfield, the reference cities, and County and State averages.

Waterville's median owner costs without a mortgage (\$230) was higher than all North Kennebec reference communities, and County and State averages, but lower than all reference cities. The percent of income spent on housing without a mortgage in Waterville (12.7%) was about the same as most jurisdictions.

In 1990, Waterville's median gross rent was lower than all reference communities, the County and the State. The percentage of income spent on rent in Waterville is on a par with County and State averages.

Waterville had far more subsidized housing in 1991 (436 elderly, 471 family units) than all other Kennebec county reference communities, but less than all reference cities except Biddeford and Sanford.

TABLE 2-6
1990 HOUSING COSTS

| | Median Value | 1992 Owner-Occupied Unit | 1992 Median Sale Price | With Mortgage | Median Owner Costs | | | Median Rental Costs | | 1991 Subsidized Housing | |
|------------------------|---------------|--------------------------|------------------------|---------------|--------------------|------------------|-------------|---------------------|---------------|-------------------------|--------|
| | | | | | % of Income | Without Mortgage | % of Income | Median Gross Rent | % of Income | Elderly | Family |
| Waterville | 74,400 | 69,500 | 565 | 17.2 | 230 | 12.7 | 359 | 26.0 | 436 * | 471* | |
| Albion | 68,000 | 70,000 | 514 | 21.3 | 171 | 13.9 | 422 | 35.0 | - | - | |
| Belgrade | 91,300 | 62,000 | 643 | 22.8 | 171 | 12.9 | 419 | 22.1 | - | - | |
| Benton | 70,800 | 68,125 | 538 | 19.4 | 190 | 12.0 | 365 | 21.5 | - | 1 | |
| China | 89,400 | 77,250 | 640 | 17.0 | 196 | 11.3 | 395 | 23.7 | - | - | |
| Clinton | 63,400 | 67,500 | 507 | 16.4 | 204 | 12.6 | 397 | 21.8 | 0 | 3 | |
| Fairfield | 66,600 | 68,000 | 552 | 21.2 | 208 | 13.1 | 361 | 28.2 | 47 | 43 | |
| Oakland | 73,500 | 69,950 | 615 | 19.0 | 219 | 12.7 | 403 | 27.6 | 2 | 52 | |
| Rome | 75,600 | 69,000 | 643 | 20.2 | 155 | 11.9 | 406 | 15.9 | - | - | |
| Sidney | 82,700 | 89,000 | 566 | 18.0 | 164 | 11.0 | 454 | 19.7 | - | - | |
| Smithfield | 71,700 | 67,500 | 503 | 17.0 | 175 | 11.7 | 475 | 22.3 | - | - | |
| Vassalboro | 79,800 | 70,500 | 525 | 16.6 | 170 | 12.5 | 417 | 33.1 | - | 29 | |
| Winslow | 78,400 | 68,500 | 619 | 19.8 | 186 | 13.1 | 371 | 24.8 | 30 | 9 | |
| Kennebec County | 79,300 | 72,500 | 624 | 19.4 | 212 | 12.6 | 382 | 25.9 | 1,194 | 1,482 | |
| Auburn | 87,300 | 80,000 | 735 | 21.8 | 249 | 14.0 | 396 | 25.9 | 546 | 507 | |
| Augusta | 79,500 | 74,000 | 677 | 20.0 | 237 | 13.5 | 386 | 26.2 | 461 | 613 | |
| Brunswick | 117,300 | 110,000 | 913 | 22.8 | 275 | 12.4 | 478 | 26.9 | 507 | 340 | |
| Biddeford | 109,800 | 92,650 | 812 | 24.5 | 250 | 12.2 | 456 | 25.8 | 326 | 358 | |
| Lewiston | 87,200 | 69,450 | 708 | 20.6 | 247 | 14.3 | 361 | 25.8 | 785 | 1,275 | |
| Sanford | 94,400 | 83,000 | 746 | 24.4 | 249 | 13.8 | 454 | 28.5 | 383 | 485 | |
| State of Maine | 87,400 | 80,000 | 664 | 21.4 | 222 | 13.4 | 419 | 26.8 | 15,967 | 13,683 | |

* Includes units owned/administered by Waterville Housing Authority plus other units.

Source: U.S. Census Data - 1990, and Real Estate Transfer Tax, Maine State Housing Authority.

Housing Affordability

Table 2-7 exhibits housing affordability information for Kennebec County based on information prepared by the Maine Department of Economic and Community Development. The affordable rents are based on the Department of Housing and Urban Development guidelines that a household can afford to spend no more than thirty percent of its gross monthly income on rent and basic utility and energy costs. The data shown in the table incorporates assumptions about the percentage of income that each income group spends on utility and energy costs.

The affordable selling prices are based on the Department of Housing and Urban Development guidelines that a household should spend no more than thirty percent of its gross monthly income on monthly mortgage, mortgage insurance, homeowners' insurance costs, property taxes, and basic utility and energy costs. The data incorporates assumptions about the typical down payment rate, the prevailing conventional mortgage interest rate, the typical conventional mortgage term, the typical relationship between mortgage amount and mortgage insurance premium, the typical relationship between house value and homeowners' premium, average County full value property rates, and the percentage of income that each income group spends on utility and energy costs.

Based on the information in Table 2-7, low income families and moderate income families in Waterville can afford the median rent, but very low income families cannot. Based on the 1992 median sale price of a home in Waterville, moderate income families can afford to purchase a home in Waterville, but very low and low income families cannot.

TABLE 2-7

KENNEBEC COUNTY HOUSING AFFORDABILITY

| Income Group | Income Range | % of Total Households | Affordable Monthly Rent | Affordable Selling Price |
|--------------|----------------------|-----------------------|-------------------------|--------------------------|
| Very Low | up to \$16,100 | 27% | up to \$310 | up to \$28,600 |
| Low | \$16,100 to \$25,760 | 19% | up to \$560 | up to \$52,200 |
| Moderate | \$25,760 to \$48,300 | 36% | up to \$1,090 | up to \$102,100 |

Source: Maine Department of Economic and Community Development.

Subsidized Housing Units

The Waterville Housing Authority is a nonprofit agency whose mission is to provide safe and affordable housing to low income people. Currently, the Housing Authority owns and/or administers 713 dwelling units which provide subsidized shelter to low income people. The Housing Authority's units are summarized in Table 2-8. In addition to these units, the Housing Authority has been involved in a number of programs including the Waterville Alliance for the Homeless, the Waterville Teen Families in Transition project, Displaced Homemakers, Domestic Violence Project, Merrymeeting Aids Support Services Referral and the Mid-Maine Interfaith Shelter. The Housing Authority has no plans for the foreseeable future to provide additional assisted housing units, in large part because additional federal funding for various subsidy programs has not been available.

Other independently-owned elderly housing units include Seton Village (144 units) which is owned and operated by the Catholic Church.

TABLE 2-8
SUMMARY OF SUBSIDIZED HOUSING

| --> | <-----Number of Units----- | | | |
|-------------------|----------------------------|------------|------------|------------|
| Name of Project | Location | Elderly | Family | Total |
| Kennebec Street | Kennebec Street | | 16 | 16 |
| Durbin Apartments | Kimball Street | 28 | | 28 |
| Chaphill Manor | Chaplin Street | | 31 | 31 |
| Elm Towers | Elm Street | 48 | | 48 |
| Forsythe Terrace | Louise Avenue | 27 | | 27 |
| Riverview Manor | 83 Water Street | 23 | | 23 |
| Woodman Heights | Drummond Avenue | | 47 | 47 |
| Scattered Sites | - | | 18 | 18 |
| Section 8 | - | <u>191</u> | <u>284</u> | <u>475</u> |
| TOTAL | | 317 | 396 | 713 |

Source: Waterville Housing Authority.

Residential Care Facilities

Table 2-9 contains a summary of residential care facilities in Waterville which are licensed by the Maine Department of Human Services.

TABLE 2-9

SUMMARY OF RESIDENTIAL CARE FACILITIES

| Name | Location | # of Beds |
|---|----------------------------------|-----------|
| <u>Long Term Care Facilities</u> | | |
| Lakewood Manor Nursing Home | 220 Kennedy Memorial Drive | 76 |
| Mt. St. Joseph Nursing Home | Highwood Street | 128 |
| Oak Grove Nursing Care Center | Cool Street | 82 |
| The Willows Nursing Care Center | 110 College Avenue..... | 79 |
| <u>Intermediate Care Facilities for the Mentally Retarded</u> | | |
| Western Avenue Residence | 101 Western Avenue..... | 6 |
| <u>Boarding Homes</u> | | |
| Quarry Road Residential Center | Quarry Road..... | 15 |
| Sacred Heart Boarding Home | 16 Boutelle Avenue | 20 |
| Seventy Three Pleasant Street | 73 Pleasant Street..... | 6 |
| Sunset Home | 114 College Avenue..... | 16 |
| <u>Hospice</u> | | |
| Health Reach Hospice | 8 Highwood Street | - |

In addition to the above, The Woodlands, located on West River Road, is currently under construction (50 beds).

Source: Maine Department of Human Services.

Student Housing

There are approximately 2,145 students living in Waterville who attend either Colby College (1,750 students) or Thomas College (395 students), including 1,895 who live on campus and 250 who live in the community. At Colby College, approximately 1,600 students live on campus, and 150 live in the community. At Thomas College, there are approximately 400 full-time day students, and another 500 part-time evening students. Approximately 275 students are housed on campus, another 20 are located by the College across West River Road at Orchard Park Apartments, and 100 find their own housing, mostly in Waterville.

Issues and Needs

Major housing issues and needs facing Waterville include the following:

- 1. Vacancy Rate.** Waterville's 1990 rental vacancy rate was 6.0%, but many apartment owners feel that the rate has increased substantially since that time.
- 2. Housing Affordability.** The housing analysis indicates that 27% of all households, or 1,777 households, cannot afford rents in Waterville, and 46% of the households, or 3,028 households, cannot afford to buy the median priced home.
- 3. Mobile Homes.** Between 1990 and 1995, 108 additional residential dwelling units were located in Waterville, of which 46, or 43%, were mobile homes.
- 4. Moderate and Upper Income Housing.** There is a need to attract more mid to upper income people to Waterville.
- 5. Long-Term Care.** There is the potential in Waterville for growth in the health care and elderly care field which could be encouraged by the construction of long-term care facilities such as nursing homes, congregate care facilities, boarding homes and residential care facilities.
- 6. Deteriorated Housing.** There are pockets of deteriorated housing in Waterville which could be removed for other uses.