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## CHAPTER 2 HOUSING

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### Total Housing Units

According to the U.S. Census, Waterville had a total of 7,065 housing units in 2010, only 417 units more than the 6,648 housing units thirty years earlier in 1980. As shown in Table 2-1, the City had a far smaller percentage increase in total housing units than either Kennebec County or the State during that thirty-year period. Note that more than 417 units were constructed in Waterville between 1980 and 2010, but many units were demolished, especially between 1990 and 2000.

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**TABLE 2-1**  
**CHANGE IN TOTAL NUMBER OF HOUSING UNITS**  
**WATERVILLE, KENNEBEC COUNTY, STATE**  
**1980-2010**

	Total Number of Units				Net Increase 1980-2010	
	1980	1990	2000	2010	#	%
<b>Waterville</b>	<b>6,648</b>	<b>7,008</b>	<b>6,819</b>	<b>7,065</b>	<b>417</b>	<b>6.3%</b>
Kennebec County	45,478	51,648	56,346	60,972	15,494	34.1%
State of Maine	501,093	587,045	651,901	721,830	220,737	44.1%

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Source: U.S. Census.

### Composition of Housing Stock **Update to 2010 When Available**

The data in Table 2-2 show that Waterville's percentage of single-family dwellings (42.0%) was far smaller than the percentage of single-family homes in Kennebec County and the State (64.3% and 67.4%, respectively). Conversely, the percentage of multi-family units in Waterville (31.5%) was far greater than the percentage of multi-family homes in Kennebec County and the State (15.7% and 14.6%, respectively). The percentage of two-unit buildings in Waterville (23.4%) also was significantly higher than the percentage of two-unit buildings in Kennebec County and the State (8.7% and 7.8%, respectively).

Table 2-2 also shows that Waterville had a smaller percentage of mobile homes (3.5%) than either the County (11.1%) or the State (9.8%), despite the fact that mobile homes are allowed on individual house lots in both the Residential-B (R-B) and the Rural Residential (R-R) zones. In

addition, mobile home parks are allowed in the R-R zone and much of the vacant land potentially available for development in Waterville is in the R-R zone south of Webb Road.

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). Occasionally, mobile homes are moved out of mobile home parks and replaced by mobile homes of equal or better quality. However, few additional homes are brought in, as not many mobile home lots are available in the parks. An expansion approved for Punky Meadows was not constructed.

**TABLE 2-2**  
**TOTAL HOUSING UNITS BY TYPE OF STRUCTURE**  
**WATERVILLE, KENNEBEC COUNTY, STATE**  
**UPDATE TO 2010 WHEN AVAILABLE**

	Single Family Detached # %	Single Family Attached & 2-Unit Dwellings # %	Multi-Family (3 or More Units) # %	Mobile Homes # %	Total #
<b>Waterville</b>	<b>2,865</b> <b>42.0%</b> 2000	<b>1,602</b> <b>23.4%</b> 2000	<b>2,148</b> <b>31.5 %</b> 2000	<b>246</b> <b>3.5%</b> Assessor 2011: 235 in mobile home parks, 11 on house lots	<b>7,065</b> 2010 Census
Kennebec County	36,247 64.3% 2000	4,915 8.7% 2000	8,881 15.7% 2000	6,250 11.1% 2000	60,779 2009 Census QuickFacts
State of Maine	439,459 67.4% 2000	50,952 7.8% 2000	95,777 14.7% 2000	63,902 9.8% 2000	704,578 2009 Census QuickFacts

Sources: U.S. Census, Waterville Assessor's database, and KVCOG.  
 Percentages may not equal 100% due to rounding.

Table 2-3 shows the change in composition of the housing stock in Waterville between 1990 and 2000. During that decade, Waterville suffered a net loss of 189 dwelling units. The City gained 31 single family homes and lost 18 mobile homes, indicating that 202 units in duplexes or multi-family apartment buildings were removed from the housing stock.

**TABLE 2-3**  
**CHANGE IN COMPOSITION OF WATERVILLE HOUSING STOCK: 1990-2000**

	Single Family Detached # %	Single Family Attached & 2-Unit Dwellings # %	Multi-Family (3 or More Units) # %	Mobile Homes # %	Total #
1990	2,834 40.4%	* *	3,952* 56.4%*	222 3.2%	7,008
2000	2,865 42.0%	1,602 23.4%	2,148 31.5 %	204 3.0%	6,819
CHANGE	31	*	*	-18	-189

\* Single family attached & 2-unit dwellings were included in the multi-family total in 1990.

Percentages may not equal 100, due to rounding.

Source: U.S. Census.

Changes in Waterville's housing stock after the 2000 Census are shown in Table 2-4 below. That table shows the following net new housing units [new construction minus demolished, removed, or converted housing units]: 51 single family homes, 28 mobile homes, 6 units in duplexes, minus 7 units in 3- or 4-unit buildings, and 82 units in structures with more than 4 units, a total of 160 net new units over a period of nine years. Note that more than half of the new units are in two projects, the Hathaway Creative Center (67 units) and Pleasant Crossing (21 units).

Although a net increase of only 160 dwelling units over a period of nine years may seem to be a surprisingly low number, it is almost as many net new units as were gained in the previous twenty years between 1980 and 2000 (171 net new units) and far more net new units than we

experienced between 1990 and 2000 (minus 189). It is important to stress that these numbers are low because many old, dilapidated, multi-family buildings were removed from the housing stock. The age and condition of our housing stock will be addressed later in this chapter.

**TABLE 2-4**

**NET NEW DWELLING UNITS: 2000-2009**

Year	Single Family Detached: New - Demolition	Units in Buildings with 2-Units: New - Demolition/ Conversion	Multi-Family Units (In Buildings with 3 or 4 Units): New - Demolition	Multi-Family Units (In Buildings with More Than 4 Units): New - Demolition/Conversion	Mobile Homes: Additional Units - Units Removed*
2000	2 -1 = 1	0 1 Conversion?	0	0	5
2001	5 -2 = 3	0 -1 = -1 2 Conversions?	0 -1 building = - 3 or 4? units	0	3
2002	7 -1 = 6	0	0	0	0
2003	2 -1 = 1	2	0	0	0
2004	2 -1 = 1	2	0	0	0
2005	13 -2 = 11	0 -2 = -2	0 -2 buildings = - 6 or 8? units	0	8
2006	16 -2 = 14	1 1 Conversion?	1	0	12 -4 = 8
2007	9 -4 = 5	0	0	0	0
2008	6 -2 = 4	1 duplex = 2 units	One 4-unit building = 4 units	- One 6-unit building that burned at 35-37 Redington Street	4
2009	5	0	0	67 @ Hathaway Creative Center 21 @ Pleasant Crossing	0
Net New Units	51 Single Family Homes	6 Units	-5 Units or -8 Units? = Approx. -7 Units	82 Units	28 Mobile Homes

Source: Waterville's Maine Revenue Services Municipal Valuation Returns 2001- 2007 and building permits from the Waterville Code Enforcement Office for 2008 and 2009.

**Multi-Family Housing by Units in Structure**

Table 2-5 provides a breakdown of multi-family housing units in Waterville, Kennebec County, and the State in 2000. Most of Waterville's multi-family housing stock is located in structures with a maximum of 9 units, as is the case in Kennebec County and the State.

As shown on Table 2-10, several of the larger apartment buildings in Waterville belong to the Waterville Housing Authority.

In 2011, the Gilman Street School was converted to 35 units of low-and moderate-income housing.

**TABLE 2-5**  
**MULTI-FAMILY HOUSING STOCK**  
**NUMBER OF UNITS BY UNITS IN STRUCTURE AND**  
**PERCENTAGE OF TOTAL HOUSING UNITS**  
**WATERVILLE, KENNEBEC COUNTY, STATE**

**2000**

SIZE OF BUILD-ING	3-4 Units # % of Total Housing Units	5-9 Units # % of Total Housing Units	10-19 Units # % of Total Housing Units	20+ Units # % of Total Housing Units	Total Multi-Family # % of Total Housing Units
<b>Waterville</b>	884 13.0% of Total Housing Units (6,819)	690 10.1% of Total Housing Units (6,819)	202 3.0% of Total Housing Units (6,819)	372 5.5% of Total Housing Units (6,819)	2,148 31.5% of Total Housing Units (6,819)
Kennebec County	3,450 6.1% of Total Housing Units (56,364)	3,062 5.4% of Total Housing Units (56,364)	1,037 1.8% of Total Housing Units (56,364)	1,332 2.4% of Total Housing Units (56,364)	8,881 15.7% of Total Housing Units (56,364)

State of Maine	38,117 5.8% of Total Housing Units (651,901)	27,835 4.3% of Total Housing Units (651,901)	11,087 1.7% of Total Housing Units (651,901)	18,738 2.9% of Total Housing Units (651,901)	95,777 14.7% of Total Housing Units (651,901)
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Source: U.S. Census, 2000.

## OCCUPANCY CHARACTERISTICS

### Seasonal Units

The vast majority of Waterville's housing units (99.1%) are year-round units. (See Table 2-6).

### Renter- Versus Owner-Occupied Units

Table 2-6 shows that in 2010, 52.2% of the housing units in Waterville were renter-occupied, as compared with only 28.7% for both the County and State. Waterville is an important source of rental housing for the region, as evidenced by the fact that the City has only 12.9% of the County's population, but 22.6% of the County's renter-occupied units.

**TABLE 2-6**  
**HOUSING OCCUPANCY CHARACTERISTICS**  
**WATERVILLE, KENNEBEC COUNTY, STATE**

**2010**

	Total Dwelling Units	Seasonal, Recreational, or Occasional Use		Occupied Units		Owner-Occupied		Renter-Occupied		Vacant Units		Home-owner Vacancy Rate	Rental Vacancy Rate
	#	#	%	#	%	#	%	#	%	#	%	%	%
<b>Waterville</b>	7,065	66	0.9%	6,370	90.2%	3,046	47.8%	3,324	52.2%	695	9.8%	2.1%	9.4%
Kennebec County	60,972	6,188	10.1%	51,128	83.9%	36,451	71.3%	14,677	28.7%	9,844	16.1%	1.9%	8.6%

State of Maine	721,830	118,310 16.4%	557,219 77.2%	397,417 71.3%	159,802 28.7%	164,611 22.8%	2.4%	8.9%

Source: U.S. Census, 2010.

### Occupied Versus Vacant Units

Table 2-6 shows that in 2010, Waterville's residential vacancy rate was 9.8%, much lower than the County or the State (16.1% and 22.8%, respectively). The low home-owner vacancy rate in Waterville (only 2.1%) indicates that there was not a wide range of choice for potential buyers. Conversely, and anecdotally, the high rental vacancy rate of 9.4% may be causing some landlords to rent to tenants who may not contribute to the stability of their neighborhoods.

## HOUSING CONDITION

### Housing Age

Waterville has a large number of older homes and very little recent housing development. Table 2-7 shows that Waterville has a significantly lower percentage of housing constructed between 1990 and 2000 than either the County or the State. However, just recently, in 2009, apartments were developed at the Hathaway Creative Center (67 apartments constructed inside the former shirt factory) and Pleasant Crossing (21 units built by the Waterville Housing Authority on the site of the former YMCA).

Table 2-7 shows that 41.7% of residential structures in Waterville were built in 1939 or earlier. That is a significantly higher percentage of old housing than in either the County or the State.

Old housing often is indicative of substandard housing. In fact, in Waterville, much of the oldest housing stock is located in a strip of land along the Kennebec River which includes the South End, part of the downtown along Front Street, the North End, and Trigger Hill (between College Avenue and Eastern Avenue), the lowest income neighborhoods in the City. Although many residential buildings in those neighborhoods have been the recipients of Community Development Block Grant (CDBG) funding over the past thirty years, today much of the housing once again needs maintenance.

**TABLE 2-7: HOUSING AGE**

**WATERVILLE, KENNEBEC COUNTY, STATE**

	% Structures Built 1939 or Earlier	% Structures Built 1990-2000
<b>Waterville</b>	<b>41.7%</b>	<b>4.7%</b>
Kennebec County	28.5%	13.5%

State of Maine

29.1%

14.6%

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Source: U.S. Census, 2000.

### **Housing Condition Assessment**

In 2002, the City hired consultant Charles Roundy to assess the condition of housing in Waterville and to recommend actions to improve the situation. Mr. Roundy concluded that "upwards of 25% of all residential units in the City of Waterville are located in moderately to severely substandard residential structures." (See page 14 of Part I of his study.)

### **Utilities**

A very high percentage of Waterville's housing stock is served by the Kennebec Water District and the Waterville Sewerage District, quasi-municipal utilities. According to the 1990 Census, 97.4% of housing units had public water and 94.3% had public sewerage.

## **HOUSING AFFORDABILITY**

### **Affordability of Homeownership**

In "A Report on Housing Costs in Maine, 2008," the Maine State Housing Authority (MaineHousing) states that "housing is considered affordable if a household with area median income can buy a median priced home for that area without spending more than 28% of income. "MaineHousing indicates that buying a home is affordable in only 3 of the 16 counties in Maine: Aroostook, Piscataquis, and Somerset.

Table 2-8 shows the affordability index of homeownership in Waterville, Kennebec County, and the State. The affordability index is the ratio of median home price to median income. An index of less than one means that those at or below the median income cannot afford to purchase the average home in the area. The lower the number, the less affordable homes are.

In Waterville, which has an index of 0.70, homeownership is not affordable to 65% of households. The percentage of households unable to buy a home is higher in Waterville than in both the County and the State. However, in our area, Fairfield (with an index of 1.22) and Winslow (with an index of 1.08) are affordable.

MaineHousing writes that housing is becoming less affordable in all counties, because home sale prices are rising faster than incomes. Between 2000 and 2007, the median home sale price increased by 74%, while the median income rose by only 17%. That is, home sale prices increased 4.2% faster than incomes.

### **Affordability of Renting**

MaineHousing considers renting affordable if a household with area median renter income can rent a median priced two-bedroom apartment without spending more than 30% of income. In Kennebec County, between 2000 and 2007, median rent for two-bedroom apartments increased by 32% while renter median income rose by only 2%. That is, rents increased 14.4% faster than

incomes. Table 2-9, shows that 59.7% of households in Waterville are not able to afford the average two-bedroom rent.

**TABLE 2-8:**  
**HOME PRICES: AFFORDABILITY INDEX**  
**WATERVILLE, KENNEBEC COUNTY, STATE**

**2008**

	Index	Median Home Price	Median Income	Income Needed to Afford Median Home Price	Home Price Affordable to Median Income	Number of Households Unable to Afford Median House Price	Percent of Households Unable to Afford Median House Price
<b>Waterville</b>	0.70	\$118,900	\$31,305	\$44,635	\$83,392	4,233	65%
Kennebec County	0.98	\$134,900	\$44,261	\$44,996	\$132,694	26,168	50.6%
State of Maine	0.79	\$178,000	\$46,321	\$58,951	\$139,864	350,239	62.6%

Source: Maine State Housing Authority (MaineHousing).

**TABLE 2-9**  
**AVERAGE TWO-BEDROOM RENT: AFFORDABILITY INDEX**  
**WATERVILLE, KENNEBEC COUNTY, STATE**  
**2008**

	Number of Households Unable to Afford Average Two-bedroom Rent	Percent of Households Unable to Afford Average Two-bedroom Rent	Average Two-bedroom Rent	Income Needed to Afford Average Two-bedroom Rent
<b>Waterville</b>	1,962	59.7%	\$716	\$28,640
Kennebec County	7,839	53.5%	\$736	\$29,444
State of Maine	88,627	57.0%	\$847	\$33,878

Source: Maine State Housing Authority (MaineHousing).

**Subsidized Housing Units**

The Waterville Housing Authority is a quasi-municipal agency whose mission is to provide safe and affordable housing to low-income citizens. Currently, the Waterville Housing Authority owns and/or manages 259 dwelling units and administers 512 Section 8 rent vouchers. Units in buildings in Waterville owned or managed by the Waterville Housing Authority are summarized in Table 2-10.

Waterville Housing Authority is the largest but not the only provider of subsidized housing units in Waterville. Other independently-owned subsidized housing units include those at Seton Village (144 units for senior citizens), which is owned and operated by the Catholic Church. In addition, a housing development corporation recently developed thirty-five apartments for low- and moderate-income families within the former Gilman Street School.

**TABLE 2-10**  
**HOUSING UNITS IN**  
**WATERVILLE HOUSING AUTHORITY**  
**OWNED OR MANAGED BUILDINGS**

Name of Project	Location	Elderly	Number of Units		Total
			Family		
Kennebec Street	Kennebec Street	0	16		16
Chaphill Manor	Chaplin Street	0	31		31
Woodman Heights	Drummond Avenue	0	47		47
Scattered Sites	-	0	18		<u>18</u>
					112
Durbin Apartments	Kimball Street	28	0		28
Elm Towers	Elm Street	48	0		48
Forsythe Terrace	Louise Avenue	27	0		27
Riverview Manor	83 Water Street	23	0		23
Pleasant Crossing	Pleasant Street	21	0		<u>21</u>
					147
<b>TOTAL</b>					259

Source: Waterville Housing Authority, 2009.

Table 2-11 shows unmet need for low-income rental housing. According to this information provided by Maine State Housing Authority (MaineHousing), the need is far greater for families than for senior citizens. However, a recent MaineHousing study indicated that many senior citizen home-owners in Maine are at risk of losing their homes and may need rental housing in the future. They are living in homes that are too large for them and too expensive for them to maintain and heat. They struggle to pay the property taxes owed on their homes.

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**TABLE 2-11: RENTAL HOUSING NEED SUMMARY****2009**

	Family	Senior (65 and over)	Special	Total
Number of <u>Renter</u> Households at or below 50% of Area Median Income	840	318		1,158 <u>Renter</u> Households at or below 50% of Area Median Income
Number of Subsidized Units Available:	562	431	34	1,027 Units
Project Based & Scattered Sites	173	308		481
Section 8 Vouchers	389	123		512
Number of Affordable Units Needed	278	-113		
Unmet Need %	33.1%	0%		

Source: MaineHousing, 2009

**Residential Care Facilities**

Table 2-12 contains a summary of residential care facilities in Waterville which are licensed by the Maine Department of Human Services.

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**TABLE 2-12**  
**RESIDENTIAL CARE FACILITIES**  
**LICENSED BY**  
**MAINE DEPARTMENT OF HUMAN SERVICES**

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Name	Location	# of Beds
<u>Long Term Care Facilities</u>		
Lakewood Manor Nursing Home	220 Kennedy Memorial Drive .....	105
Mt. St. Joseph Nursing Home	7 Highwood Street .....	111
Oak Grove Nursing Care Center	27 Cool Street .....	90
Goudreau's Retirement Inn	110 College Avenue.....	74
The Woodlands	147 West River Road:	
	The Woodlands Residential Care Facility	58
	Evergreen Alzheimers Unit	32
	Park Residences: 39 Apartments	
<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
Seventy Three Pleasant Street	73 Pleasant Street.....	6
Sunset Home	114 College Avenue.....	20

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Source: Maine Department of Health and Human Services and individual facility web sites.

**Homelessness**

In Table 2-13 below, Maine's Plan to End & Prevent Homelessness, published by MaineHousing in 2008, provides estimates of the numbers of homeless persons in the State and offers information concerning the underlying causes of homelessness.

**TABLE 2-13**  
**ESTIMATE OF HOMELESS IN MAINE**  
**POPULATION BY CAUSAL FACTOR**

**2008**

<u>Causal Factors (estimates)</u> <u>Population</u>	<u>Number</u>	<u>Primary presentation</u>	<u>Secondary presentation</u>	<u>Tertiary presentation</u>
<b>Single Adults: Chronic</b>	960	Mental Illness: 50%	Substance Abuse: 40%	Dually Diagnosed: 35%
<b>Single Adults: Circumstantial</b>	3840	Poverty: 80%	Substance Abuse: 30%	Mental Illness: 25%
<b>Families</b>	1600 (450-650 households)	Poverty: 90%	Substance Abuse: 10%	Mental Illness: 10%
<b>Domestic Violence</b>	720	(Domestic Violence) Consequential Poverty 90%	Substance Abuse: 25%	Mental Illness: 25%
<b>Unaccompanied Youth</b>	880	Substance Abuse: 40%	Mental Health issues: 25%	Sexual Identity issues: 25%

Source: Maine's Plan to End & Prevent Homelessness, published by MaineHousing in 2008.

**Issues and Needs.** Major housing needs include the following:

**1. Deteriorated Housing.** There are pockets of deteriorated housing in Waterville which could be removed to provide open space or land for other uses which are compatible with housing. In the South End, however, housing should be removed only on a very selective basis, in order to protect the historic character of the neighborhood. [See the South End Neighborhood Strategic Plan which was developed by the South End Neighborhood Association (SENA) in 2007.]

**2. Housing Affordability.** The housing analysis indicates that 59.7% of households, or 1,962 households, cannot afford to rent the average two-bedroom apartment in Waterville, and 65% of households, or 4,233 households, cannot afford to buy the median-priced home.

**3. 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, assisted living, and residential care facilities.