

WATERVILLE HOUSING ASSESSMENT PROJECT

Final Report

Part I: “Waterville Housing Assessment”

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**Prepared and Submitted to the City of Waterville
By Charles G. Roundy / dba Governmental Resources**

October 28, 2002

Governmental Resources
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October 28, 2002

Ms. Ann Beverage, Waterville City Planner
City of Waterville
Common Street
Waterville, Maine

Dear Ann:

I am pleased to present the City of Waterville with Part I of the Final Report of the Waterville Housing Assessment and Action Plan Project. Part I is the comprehensive Waterville Housing Assessment report. (Part II, bound and provided separately, is the Waterville Housing Action Plan.) The comprehensive housing plan derives heavily from the five progress reports provided earlier to the City. The action plan is essentially “Draft 3” of a document that has been reviewed by the Waterville Housing Assessment Advisory Committee.

Governmental Resources began work on this project on April 1, 2002 and over the past seven months we have conducted a comprehensive assessment of Waterville’s housing stock, housing conditions and identified key housing issues in the City. Our research has included a 99.1% field review of virtually every residential structure in the City of Waterville, which containing collectively Waterville’s approximate 6,800 residential units, including single-family homes, duplex housing, traditional multi-family housing, public housing projects, units in Waterville’s four mobile home parks, condominiums, elderly housing facilities, group homes and other specialized housing located in Waterville.

Our research has included extensive hours of field work, numerous interviews, monthly meetings of the Waterville Housing Assessment Advisory Committee, communications with organizations such as the Waterville Housing Authority, Kennebec Valley Community Action Program, Kennebec Valley Council of Governments, Kennebec Valley Mental Health Center, and fact-finding contacts with numerous agencies including USDA Rural Development (Maine Office), US Housing and Urban Development (Maine Office), Maine Department of Economic and Community Development (DECD) / Office of Community Development, Maine State Housing Authority (MSHA), several area realtors, several area landlords, several area tenants, and numerous others.

As project Consultant, I personally conducted most of the field work and housing issues research for this project, although I have been assisted by the following persons or

entities acting in the role of subcontractors: Kennebec Valley Community Action Program (KVCAP) of Waterville, New England Municipal Data Center of Westfield, Massachusetts, Craig and Elizabeth Richards of Portland, and Ellen Daly of Waterville. I, of course, take full responsibility for all work products.

We have conducted this comprehensive housing assessment in full compliance with the published DECD “minimum standards” for these projects, and believe that this report represents the most comprehensive housing assessment completed to date for any Maine municipality funded solely by DECD CDBG Housing Assessment Grant Program resources. Additionally, we have been responsive to the City’s priority issues, as called for in the City’s Request for Proposals (RFP), including the priority request for focused attention on South End housing issues. Being responsive to locally defined priorities resulted in an effort above and beyond that required by DECD standards for these projects.

Governmental Resources prepared a proposed ‘housing action plan’ as a companion piece for the comprehensive housing assessment report. The action plan was released in early September, reviewed by the advisory comment, revised and provided in a second draft at the end of September. The final version of the Waterville Housing Action Plan is being provided as Part II of this final report as a separate document.

Finally, as you know, we also provided in late September, 2002, an 11-page ‘Executive Summary’ report. The submission of these various reports, and participation in the City Council meeting on October 15, 2002 completes my contractual obligations. I have enjoyed working with the Waterville Housing Assessment Advisory Committee on this project, beginning in April 2002 and during the time since. I am available to assist Waterville’s efforts to implement part or all of the proposed slate of potential improvements outlined in the housing action plan.

Sincerely,

Charles G. Roundy

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Final Report
Part I: “Waterville Housing Assessment”

1. Introduction and Project Background

The City of Waterville obtained a housing assessment planning grant (\$15,000) from the Maine Department of Economic and Community Development (DECD) in 2001 for the purpose of conducting a comprehensive housing assessment and preparation of a related housing action plan. The Augusta consulting firm of Governmental Resources was hired by the City of Waterville in April, 2002, to conduct the housing assessment and to prepare the action plan for the City’s consideration. This present report comes at the conclusion of seven months effort by the consulting firm. The purpose of conducting a housing assessment is to allow a municipality to have a comprehensive overview of the numbers, types and condition of its housing stock, as well as information regarding some 21 key housing issues which in one way or another affect most Maine municipalities. As a significant ‘service center community’ for large portions of Kennebec, Somerset and Waldo Counties, virtually all of the identified, important housing issues come into play in Waterville.

2. Assessment Report Standards, Local Project Goals and Technical Approach

a. Assessment Report Standards

The Maine Department of Economic and Community Development (DECD) issued in May, 2001 its “minimum standards” for housing assessments funded by CDBG resources, distributed by DECD’s Office of Community Development. That document called for attention to 21 critical housing issue review areas, some 42 data areas, and posed some 78 research questions to guide the housing assessment process. The City of Waterville’s RFP issued in early 2002, seeking a consultant for this project called attention to the following listed 21 key housing “review areas”:

- Accessibility
- Affordability
- Architectural Barriers
- Assisted Living
- Availability
- Blighted Conditions
- Code Enforcement
- Downtown or Village Area (South End Housing, in Waterville)
- Elderly Housing
- Energy Efficiency
- Environmental Issues

- Homelessness
- Inventory of Existing Housing Units
- Local Issues Affecting Housing
- New Housing Construction
- Public Housing
- Rehabilitation Needs
- Special Needs Housing
- Subsidized Housing
- Transportation
- Variety of Housing

Each of these 21 so-called “review areas” must be addressed in each CDBG-funded housing assessment. As a service center municipality, virtually all 21 housing review subject areas are of high relevance to the City of Waterville.

b. Local Project Goals and Priorities

In addition to meeting the DECD minimum standards, the municipality in its RFP defined housing subject areas of considerable local interest and priority. Areas of local interest were defined in the RFP as including:

- Special attention to the housing conditions and needs of the South End
- Examination of the reuse potential of blighted commercial and mixed-use properties for possible elderly housing;
- Identification of properties beyond reasonable repair and eligible for acquisition and demolition;
- Exploration of potential uses of open space created from removed structures; and,
- Examination of potential connections between vacant structures and LMI and elderly housing needs.

The contract established between the City of Waterville and the Consultant in March, 2002, recognized that project tasks were considerably in excess of project resources, and that, therefore, the Consultant would give highest priority to the tasks required by the DECD guidelines, and would address additional local interests to the extent possible within limited project resources. The South End, in particular, received extensive and priority treatment in the housing assessment process.

3. Technical Approach (Research Plan and Methodology)

The Consultant conducted a 16-step, housing research, assessment and planning process for the City of Waterville, including these specific tasks:

- Data and Literature Search
- Inventory of Waterville's Housing Stock
- City-wide Windshield Survey, Including Inventory and Structure Assessment
- Involvement of Community Officials, Advisory Committee, Organizations & Citizens
- Involvement of Local, Special Housing Interests in the Process
- Researched Funding Sources and Program Support Resources
- Research of Housing Conditions in All Areas of the City
- Investigated Housing Availability, Accessibility and Affordability
- Comprehensively Reviewed the DECD List of 21 Factors and Applied Same
- Studied Elderly Housing and Related Issues
- Reviewed Housing Market Conditions
- Addressed Local Issues Affecting Housing, Environmental Issues, Code Enforcement
- Prepared Waterville Housing Assessment and Related Action Plan
- Participated in Local Review of Draft Housing Action Plan
- Produced / Delivered 'Waterville Housing Assessment Plan', Executive Summary, and
- Will Provide Post-Contractual Assistance to the City of Waterville

Between the project start date of April 1, 2002, and now (late October, 2002) the Consultant has committed in excess of 600 hours plus subcontract time to the multiple tasks outlined above. Progress Reports and monographs on topical areas produced during

the seven month course of this project have addressed the work products of these many tasks, which are now consolidated in this final report.

4. Inventory of Existing Housing Units:

Essentially there are three ways to conduct an inventory of housing in any municipality: (a) use census data, (b) use local tax assessor's data, or (3) go out and conduct a field inventory. Field inventories are extremely time-consuming, but they afford the Consultant the opportunity of viewing all residential structures, thereby gathering extremely important data regarding the types, variety and condition of a community's housing stock. Governmental Resources made extensive use of the Census Bureau data for the City of Waterville, as will be seen below. Tax Assessor's data proved to be less useful for a number of reasons. In the final analysis, the Consultant decided that for this project, with Waterville's wide variety of housing types and conditions, a field inventory would be required. In this section, there is comment on the reading of housing statistics for Waterville in census data and also brief commentary on local tax data. In Chapters 7 through 16, there is included a massive amount of inventory and descriptive data drawn from the literally hundreds of hours committed to field work in Waterville.

a. Census Data

Waterville, according to the 2000 Census data, had a total of 6,819 dwelling units, 189 less than its 1990 total of 7,008. Reflecting a population decline of 1,568 people (from a 1990 population of 17,173 to a 2000 population of 15,605), the number of occupied residential units also declined over the past decade, down from 6,583 in 1990 to 6,218 by 2000 -- a decline of 365 occupied households. Slightly greater than 50% of Waterville's occupied housing units (3,166 units) are renter-occupied, with the remaining 49.1% (3,052) of occupied units being owner-occupied. This is a high percentage of rental residential property for Maine, which in 2000 led the nation in homeownership at approximately 75%.

However, it is not unusual for Maine cities with populations in excess of 10,000 people to have high percentages of renter occupied housing units. Nonetheless, as is illustrated by a table included in the City of Waterville Comprehensive Plan (1997), in addition to having the highest rate of renter occupancy among a dozen communities in the Waterville area (50.1% in 1990), Waterville also led virtually all major Maine municipalities (exceptions being Biddeford and Lewiston) in this category. (Augusta, which also has a relatively high renter population, weighed in at only 43.4% in 1990, with 56.6% of the households being owner-occupied.) Assuming the correctness of the cited 1990 figure, it appears as if the percentage of renter households actually increased in Waterville in the 1990s, while statewide homeownership was growing proportionately. In Waterville, occupied home ownership units decreased by 235 households, while the number of renter occupied households decreased by a lesser number (130), thereby

increasing the percentage (by 2000) of renter-occupied units from 50.1% to 50.9%. Both the decline in owner-occupied units and renter-occupied units in Waterville reflect a decade long trend of a stagnant housing market, although (as will subsequently be seen) there has been a mild “uptick” in the Waterville homeownership market over the past 18 months, obviously since the April, 2000 census was conducted.

As already noted, considerable use will be made of Census Bureau data in this report, both at this point and in several subsequent chapters. Therefore, as an initial point of reference, Table 1 displays some of the key housing statistics taken from the most recently-released census data. Considerable 2000 census data remains to be released, but this table provides selected data elements pertaining to housing, released to date.

Total Housing Units	6,819	100%
Total Occupied Units	6,219	91.2%
Total Vacant Units	601	8.8%
Homeowner Vacancy Rate		1.8%
Rental Vacancy Rate		8.8%
Owner-Occupied Units	3,052	49.1%
Renter-Occupied Units	3,166	50.9%
<u>Types (all 6,819 units):</u>		
Single-family, detached	2,865	42%
Single-family, attached	154	2.3%
Duplex housing (units)	1,448	21.2%
3 or 4 units / structure	884	13.0%
5 to 9 units / structure	690	10.1%
10 to 19 units/ property	202	3.0%
20 or more units / property	372	5.5%
Mobile homes	204	3.0%
Single-family (all types)	3,223	47.3%
Multi-family (all types)	3,596	52.7%

Source: 2000 Census data, Table DP-4, Accessed by New England Municipal Data Center.

Waterville has according to census data a total of 3,223 single-family housing units, including single-family homes, condominiums, and mobile homes. Related,

Waterville has according to 2000 Census Bureau data a total of 3,596 “multi-family units,” using the broadest definition of that term, starting with duplex structures and going on up in numbers of units per structure or property. Elsewhere we have seen that the number of owner-occupied households in Waterville in Year 2000 was 3,052 and the number of renter occupied units was 3,166. It is important to remember that numbers of single-family units does not equate to homeownership numbers and also that numbers of multi-family units does not equate to numbers of rental households. Much analysis can be done of census data when housing is being studied, as will be seen in subsequent sections.

Historical Trends / Population and Housing Construction

Waterville’s historical population counts provide direct evidence of when the City’s most dramatic growth occurred over the past two centuries. Waterville’s 1810 population (1,314) was that of a relatively small Maine town, only slightly larger than Mt. Vernon in population that year -- with what later became Oakland included in the Waterville numbers. As can be seen by review of the Table 2, with the sole exception of the 1870s (when population growth was stagnant, along with the American economy, due to the national economic “Panic of 1873” and the resulting American depression of the 1870s), Waterville saw constant growth in every decade for 150 years, from 1810 through 1960, as the industrialized, small river city grew its industrial base of shoes, leathers, textiles, apparel, pulp and paper production, lumber and wood products and other traditional New England manufacturing activities. Dramatic population growth spurts replaced the earlier, steady, decade-by-decade, growth in the 1880s and again during the first three decades of the 20th century. Waterville’s population by 1930 (15,454) was equal to 99% of the Year 2000 population.

Waterville’s historic population growth, by decades, is depicted in Table 2. Housing development occurred in direct relationship with Waterville’s population growth patterns. Considerable tenement housing grew up in sections of Waterville from roughly 1880 forward, to accommodate the growth in population working in Waterville’s and Winslow’s mills and factories. Waterville finally reached its peak recorded population in the 1960 Census at 18,695 people. By that time, the seeds for the industrial decline of the northeast had already been planted in the south, and offshore, although the signs were not immediately recognized. As late as 1970, State economists and economic development professionals were still focusing most of their economic development efforts on the so-called “Big Six” industrial sectors of the Maine economy -- each of which was manufacturing dominated. Since 1960, Waterville’s population has been on the steady decline, resulting in a loss of 16.5% of its 1960 base population by Year 2000. Waterville had over 3,000 less people residing in the City by the time of the 2000 Census than had been the case four decades earlier. Waterville’s recent population history is the near reverse of that of rural communities surrounding the Waterville and Augusta areas. Most rural farming communities in Central Maine reached their population peaks by 1850 or 1860, and then underwent a century long population decline, only to resume their growth with the “in migration” and suburbanization that started in their areas, in the late

1960s and into the 1970s, achieving again population levels by 1990 or 2000 equal to their prior, mid-19th century town population peaks.

Table 2: Waterville Historic Population Counts

YEAR	POPULATION
1810	1,314
1820	1,719
1830	2,216
1840	2,971
1850	3,964
1860	4,390
1870	4,852
1880	4,672
1890	7,107
1900	9,477
1910	11,458
1920	13,351
1930	15,454
1940	16,688
1950	18,287
1960	18,695
1970	18,192
1980	17,779
1990	17,173
2000	15,605

Source: Raymond H. Fogler Library, University of Maine Web site
Maine Census Data, Population Totals page (2/25/02)
(<http://www.library.umaine.edu/census/townsearch.htm>)

Data retrieved and formatted for Governmental Resources by
New England Municipal Data Center
Westfield, MA

Population growth trends explain a lot regarding the housing stock of a community. It is fully understandable that 45% (1990) of all Waterville residential units were constructed prior to 1940, given the significant need for housing during Waterville's peak "industrial age", which appears to have been between 1880 and 1950. As industry grew and the job base was expanded, Waterville's population quadrupled during that 8 decade period, and housing growth was forced to keep pace, particularly since historically there has been a steady decline in persons per household, resulting in even greater increased demand for housing units than is explained strictly by population growth. As anecdotal evidence of this trend, the 2001 KVCAP Group Workcamp based in Waterville focused strictly on single-family housing structures, a significant portion of which had been constructed between 60 and 120 years ago (1880 to 1940). It was noted that not only were the homes old, but that also a significant number of them had not been constructed using high quality construction materials or methods.

Waterville has a relatively smaller representation of mobile homes, which if manufactured prior to approximately 1992, tend to develop problems relatively quickly unless conscientiously maintained. Mobile homes manufactured prior to 1976 almost always have problems. Small Maine towns such as Palmyra, St. Albans, and Mt. Vernon tend to have between 20% and 30% of their housing stock as mobile homes. Belfast, a much smaller city [in population] than Waterville, has in excess of 400 mobile homes in its housing inventory. A total of 248 mobile homes were inventoried recently in the small town of Palmyra, including approximately 223 which were occupied and 25 vacant, abandoned units. Waterville, by contrast, with several times the number of housing units as the listed small Kennebec and Somerset County towns, only had 222 mobile homes in 1990 according to the census, representing but 3.2% of its total housing stock. (According to recently-released 2000 Census data, the numbers actually decreased to 204 mobile home units over the decade of the 1990s, although conflicting data in the Comprehensive Plan indicated growth in mobile home units by 46 through 1995.)

Waterville's housing stock is defined by contrasting images. There are areas of fine, old, well-maintained housing, areas of high quality housing developments which have occurred since approximately 1940, and also areas with large concentrations of substandard housing, such as exists in parts of the South End and in the North End.

There are, as noted above, a relatively small number of mobile homes in Waterville, but a very large number of multi-family, apartment structures. With slightly more than half of Waterville's occupied housing units being rental housing (50.9% in 2000), addressing the City's housing problems will be a complex, difficult task, involving the necessity of cooperation between landlords, tenants, public agencies and the City of Waterville. Waterville has gone several years without an active public effort addressing the poor condition of sectors of the Waterville housing stock. Waterville's earlier public, housing rehabilitation efforts ended approximately fifteen years ago. Nor until

approximately a year ago has there been any recent, apparent public interest in dealing with the City's evolving housing issues through a public process.

b. Inventory Data From Tax Assessor's Records

While it would be possible to construct an inventory of residential properties from Tax Assessor's data, that would not be a fruitful exercise to undertake on a limited budget for a number of reasons, including the fact that primarily the data is organized in 'tax map/lot format' and would require considerable manipulation the data to be aggregated and presented in housing sector blocks. Also, despite the inclusion of some information in Tax Assessor records regarding age, construction materials and quality of construction for each property, no meaningful assessments of condition of housing can be constructed from Tax Assessor's data. For the sake of illustration, the City Planner's office did create a useful "desk inventory" from Tax Assessor's data of one sector (urban center), which in terms of counts and types of housing units was remarkably close to the inventory numbers produced by the Consultant's field inventory of the same geographic area. Beyond this exercise, however, only limited use was made in this project of Tax Assessor's data for a number of reasons.

c. Inventory Findings From Field Estimates

The central research task of this project consisted of the Consultant's conduct of a near 100% field inventory and assessment of all residential structures in the City of Waterville. The results of this extensive field work are presented in Chapters 7 through 16 of this housing assessment report. Essentially, Governmental Resources reviewed residential properties (and properties primarily constructed for other uses, although with residential units within) accounting for 6,757 dwelling units, or 99.1% of the total identified in the 2000 Census. Chapter 16 summarizes the results of this considerable field effort. From the hundreds of hours involved in this field work comes the startling finding that upwards of 25% of all residential units in the City of Waterville are located in moderately to severely substandard residential structures.

5. Waterville Housing Vacancy Rates

A considerable degree of interest in the topic of 'Waterville vacancy rates' was evidenced during the housing assessment process. Data from the 2000 Census indicates that 8.8% (601 units) of the total 6,819 Waterville housing units were vacant and that 91.2% (6,218) of Waterville housing units were occupied at the time of the 2000 Census. The 601 vacant units likely included: (a) 306 rental units, which were then available, and being advertised for rent; (b) 56 units which were then vacant, and being advertised for sale; (c) 53 units either rented and vacant, or which had been sold, but which were not then occupied, (d) 67 units listed as used 'for seasonal, recreational or occasional use'; and 119 "other vacant" units. (Although not broken out and explained by the Census data, it seems clear that most of the remaining 119 "other vacant" units were either: (a) severely substandard, rental units, not being advertised at the time of the census; (b) units

tied up in estate settlements, but not on the market; and/or (c) units arising from other situations that would explain their status as vacant units, not then in the marketplace.)

The breakout (above) of the listed total of 601 vacant units existing in Waterville in April, 2000, presented above does not arise directly and fully from published Census Bureau data, but instead from Governmental Resources' extrapolation of the more limited data that has been released. Using Census definitions and printed methodology information, the breakout was calculated by your Consultant. (It is always important to understand and remember that due to multiple methods of census data collection, and the fact that published findings data is often calculated from varying original census sources, Census Bureau data is not always consistent with itself. Also, on occasion, 'the Census Bureau actually makes errors', which once the data is published, are not corrected even if discovered -- not even a decade later.)

A more accurate measure of a municipality's actual vacancy rate for all residential units (more accurate than the gross vacancy rate for all residential units, meaning the indicated 8.8% vacancy rate overall, for Waterville) can be calculated by removing 'seasonal, recreational, occasional use' residential units from the calculation. In Waterville's case, this "vacation home" category accounts for only 67 residential units, or less than 1% of the total. (As a percentage of total housing, the 0.98% of Waterville housing that is for seasonal, recreational or occasional use is the lowest percentage for a municipality ever encountered by the Consultant.)

When these 67 units are taken out of the calculation, Waterville had at the time of the 2000 Census a total, remaining 534 vacant units. The recalculated, census-derived, gross 'vacancy rate' for Waterville was, therefore, 7.8% of the total 6,819 residential units, or 7.9% of the lesser base of 6,752 (6,819, less 67) residential units. As would be expected, this rate is approximately a full percentage point below the City's previously stated 'gross vacancy rate' of 8.8%. Stated conversely, 92.1% of all Waterville residential units (except those intended for seasonal, recreational, and occasional use) were occupied at the time of the April, 2000 census.

The next step in dealing with residential property vacancy rates in Waterville consists of looking at the vacancy rates for owner occupied properties (or properties intended for owner occupancy, but vacant) and for rental, residential properties. Of the 6,218 housing units considered to be occupied in Waterville at the time of the 2000 Census, 3,052 units (49.1%) were owner-occupied housing units and 3,166 units (50.9%) were renter-occupied housing units. The Census Bureau also provides the separate vacancy rates (expressed in percentages) for Waterville owner-occupied housing units and for Waterville rental housing units. According to Census Bureau Table DP1 (released several months ago), Waterville's homeowner unit vacancy rate in 2000 was 1.8% and Waterville's rental unit vacancy rate was 8.8%.

The Census Bureau releases these vacancy rate percentages, and also publishes the definitions and a description of the methods used to calculate the individual rental and

owner occupied vacancy rate percentages, but leaves it to the non-governmental data analyst to convert these percentages to absolute numbers -- as was undertaken by Governmental Resources for Waterville. It is believed that the breakout published above is very close to actual counts existing in 2000. The calculations are not as simple as they might seem, due to census definitions (describing “which units are counted as vacant, which are not”). Subsequent calculations relating to the provided vacancy rate percentages enter confusion into the accounting. Here we go...

Although not published as a statistic, census data can be extrapolated (from) to indicate the existence and availability of 3,108 year-round units intended for occupancy by homeowners in Waterville in April, 2000, of which the listed 3,052 were occupied by home owners and 56 were vacant and advertised for sale at that time. With a published homeowner unit vacancy rate of 1.8%, Waterville’s homeowner occupancy rate was, therefore, it would appear, 98.2%. The number of homeowner units officially considered to be vacant would have been 56 units.

This census-derived figure tends to be consistent with reports of local real estate agents, who describe a recent, very tight supply of decent, single family housing for sale in Waterville. Recent informal research by Governmental Resources (reviewing real estate listings in various publications) identified approximately 65 homes for sale in Waterville, not all of which were vacant. Recent Maine Real Estate Information System data for Waterville listed 112 listings for the community, although after commercial, industrial, and duplex and multi-family listings were discounted, only approximately 70 were for single-family, owner-occupied listings. Additionally, the number of vacant housing units, listed for sale in April, 2000 (cited in the census) was approximately similar to the number of listings of single family houses on the market in early Spring, 2002.

On the rental property side of the equation, the Census Bureau published an 8.8% vacancy rate for Waterville rental units, and elsewhere indicated that the total number of renter-occupied units was 3,166 in April, 2000. This suggests that 91.2% of the total number of rental units were occupied at that time.

By extrapolation, the published number of renter occupied units (3,166) and the published rental property vacancy rate (8.8%), taken together, suggest the existence of a total 3,472 units rental units in Waterville, either renter-occupied (the 3,166 units) or available and advertised for rent at the time of the 2000 Census. The data indicates that there were 306 rental units then vacant, available and advertised for rent in April, 2000.

(Recall, the vacancy rate for rental property in Waterville in early 2000 was listed at 8.8%. The fact that the percent of rental units vacant, listed at 8.8% by the Census Bureau, was identical to the overall 8.8% vacancy rate for all Waterville housing units [derived from gross totals, Census Bureau data] illustrates some of the inherent contradictions often found in detailed analysis of census statistics. With approximately half of Waterville’s units being owner occupied, with a vacancy rate of less than 2%,

there is no easily explainable way that the gross overall vacancy rate and the rental property vacancy rate should both be 8.8%.

When the derived (extrapolated) total number of owner-occupancy units (3,108) is added to the total, derived number of rental units (3,472), their sum (6,580) falls 239 units of the total gross inventory of Waterville housing units (6,819). Clearly, when the Census Bureau calculates the homeowner vacancy rate and the rental vacancy rate, it does not include all housing units existing in the community in the base. This fact also illustrates the apparent (although often not real) inconsistencies inherent in census data.

One final calculation produces a more realistic estimate of the vacancy rate for rental properties in Waterville. Focusing on the 239 units not occupied, and also not included in the Census Bureau's calculation of vacancy rates (for reasons already stated), Governmental Resources estimates that after the 67 seasonal units are considered, the remaining 172 vacant units are mostly rental units not currently in the market. If we adopt a conservative estimate that only 100 of the unaccounted for 172 "other vacant" units are rental units, this increases the total number of rental units to 3,572, of which only 3,166 were actually rented in April, 2000. Assuming that the conservative allocation of 100 of the "missing" 172 units were vacant, non-advertised, probably extremely substandard, closed-down and/or boarded up rental units (as exist, for example on Silver Place and on Front Place), a much higher rental property vacancy rate can be calculated. The resultants are an occupancy rate of all Waterville rental units of 88.6% and a vacancy rate of 11.4%.

Landlords live in the real world. Published statistics may be interesting, but landlords must live with the financial effects of their own vacancy rates. Various landlords in Waterville with large numbers of rental units have reported (in the summer of 2002) current vacancy rates ranging between 5% and 12%. (This discounts the occasional owner of a 3 unit residential, rental structure, with a vacancy, for a 33% vacancy rate.)

One recent entrant to the Waterville rental market (Keystone Management) reports an overall vacancy rate in the range of 10 to 11%, although the vacancy rate is decreased to approximately 5% in Keystone's significant number of better, two-bedroom apartments at Thayer Gardens and Orchard Park (formerly Crestwood Apartments). In those two projects, approximately 95% of the units are reportedly rented at any given time.

Arcon Realty Inc., which owns approximately 100 units, mostly in the North End of Waterville, reports a vacancy rate of between 8% and 10%. Industry experts have written in learned publications that for the rental industry, vacancy rates ought not exceed 6%, meaning that 94% of the units should be occupied at any point in time, for a project to perform well financially -- as a general "rule of thumb".

When the vacancy rates for owner-occupied and for rental housing were calculated by the Census Bureau, the total base count for units considered in these calculations is 6,580 units, not the full 6,819 residential units existing in Waterville. This total (6,580) accounts for all owner-occupied units, all renter-occupied units, and all units vacant and available, and advertised at that time, for sale or for rent. Using this as the base, the combined total of 306 vacant rental units and 56 vacant for sale units, or 362 vacant, advertised, for rent or for sale units represents an overall, blended vacancy rate of only 5.5%.

A total of 239 housing units were not included in these calculations -- the difference between 6,819 total units and the 6,580 units cited above either occupied or available for rent or sale. This number (239 units) included the seasonal housing units (67) and 172 other housing units not included in the calculations, since for whatever reason, these 172 units were not occupied and also not both vacant, available and being advertised for rent. The reasons for the non-inclusion of these units range from situations of recently sold or rented units not yet occupied, units in such a deteriorated condition as not to be available, units tied up in estate settlements and, therefore, not yet on the market, and “other” units.

6. Variety of Housing

The DECD guidelines for the conduct of housing assessments call not only for an inventory of housing stock of a municipality, but also for commentary on the “variety of housing”, both existing and desired for the community.

a. Single-Family Housing The Census Bureau reports that Waterville has 2,865 detached and 154 attached, single family units of housing, or 3,019 units, not counting mobile homes. With mobile homes added, the number of single-family “structures” (and units) rises to 3,223. The field inventory located 3,067 units perceived to be single family units, also not counting mobile homes, nor counting condominiums either. When condominiums observed in the field are added, the field inventory figure becomes 3,207. Some observed properties marked as single-family units were (no doubt) duplex structures.

b. Multi-family Housing Adding up all duplex and multi-family units, the Census Bureau reports the existence of 3,596 multi-family units. The field inventory identified 3,105 (duplexes or apartment units) multi-family units, plus a portion of a catch-all category labeled “All Other”, which included condominiums, mobile homes, and special housing projects, totaling 585 units. Taking out condominiums and observed mobile homes, a balance of 243 units remain -- which are one or another form of multi-family housing, including Single Room Occupancy (SRO) properties. Therefore, the field inventory identified 3,348 multi-family units when that term is used most broadly -- or 93% of the total. Again, the discrepancy is explained by the difficulty in determining precisely how many units to count in an apartment building, where conflicting clues are evident to an external observer.

c. Condominiums Census data indicates the existence of 154 condominiums in Waterville. The field inventory suggests the existence of a slightly higher number of units. Some condominiums (such as on Drummond Avenue) have been converted from that status to multi-family housing.

c. Mobile Homes According to the 1990 Census, there were 222 mobile homes in Waterville at that time, representing 3.2% of the 7,008 residential units in the inventory. The 1997 Comprehensive Plan indicated that 46 new mobile homes had been added between 1990 and 1995, but many must have been replacements, or else removals were not being counted. Through 6/25/02, the continuing by Governmental Resources of Waterville’s 2002 housing stock had identified 198 single-wide mobile homes -- as reported earlier. The Census Bureau recently indicated the existence of 204 mobile homes in Waterville in 2000. The Consultant located 4 units outside the mobile home parks, bringing the field inventory total of these units to 202.

For a number of reasons, including variations of foundations, intended permanence, trends in the manufactured housing industry, and changed building standards, the Consultant has not attempted to differentiate between double-wide mobile homes and modular single-family residential structures. Both of those categories were counted as “single-family homes” in the field inventory. In other words, in this analysis, only single-wide mobile homes were included in the mobile home count. Waterville’s four mobile home parks were visited and inventoried, including the Grove Street Trailer Park, Countryside Mobile Home Park, Punky Meadows Mobile Home Park, and Village Green Mobile Home Park. All but one of the 198 mobile homes observed in Waterville (through June, 2002) were located in these four mobile home parks. The individual park totals at that time were as follows:

Table 1			
Mobile Home Park	Location	Sector	Single-Wide Units
Grove Street Moho Prk	Grove Street	III A 28	
Countryside Moho Park	W. River Rd.	I	117
Punky Meadows Moho Prk	W. River Rd.	I	14*
Village Green Moho Prk	W. River Rd.	I	38*
Total Single-Wide Units in 4 Parks			197

* The Village Green Mobile Home Park also contains 7 double-wide mobile homes counted as (with) traditional single-family homes and modular homes in sector counts, and the Punky Meadows Park has one such unit.

Waterville has some serious housing issues, as will be detailed in other sections of this report. One problem that Waterville does not have is a large inventory of seriously deteriorated mobile homes, such as exist in numerous Maine municipalities. For a number of reasons, elaborated on in the “Condition of Housing” section of this report, there is generally a direct correlation between a high inventory of pre-1976 manufactured mobile homes, particularly if located outside of mobile home parks without enforced standards, and poor housing standards.

Many rural Maine municipalities in Kennebec and Somerset Counties have a relatively high percentage of their housing as mobile homes. In Mount Vernon, one residence in five is a mobile home, and in Palmyra, mobile homes account for fully 30% of all housing units, totaling 248 units, including 223 occupied mobile homes and 25 abandoned, rusting and rotting units scattered across the rural countryside. Many rural towns have no restrictions against the importation of used, deteriorated, substandard mobile homes, or against those being occupied, once the most basic of plumbing standards have been met. Many of these communities also do not have zoning, and, therefore, mobile homes are scattered across the landscape, sometimes placed on the edges of forests and cultivated farmlands, with more located on separate lots than are located in mobile home parks.

Even Belfast, which has a rather highly developed set of land use ordinances and practices, nonetheless has more than 420 mobile homes, some 60% of which are severely substandard, and only approximately 50% of which are located in mobile home parks. Inland of Route One in Belfast, there are dozens of mobile homes located haphazardly on lots on rural country roads. Often, as is the case in Belfast, some of the worst housing conditions in the community are based in the mobile home inventory stock.

Waterville’s mobile home inventory, in sharp contrast to those of other communities, seems to be in relatively good condition. A field review of approximately 117 mobile homes in the Countryside Mobile Home Park, for example, noted only 6 units where evident, exterior substandard characteristics existed. In the Grove Street Mobile Home Park, only 1 unit was severely deteriorated, and two others showed aging signs. These topics will be dealt with in greater detail in a later section of this report. Suffice to say at this point that Waterville’s inventory of mobile homes is small (approximately 3% of all housing units) relative to the total housing inventory, and that local regulations and park standards appear to have resulted in a relatively-well maintained mobile home stock.

d. Specialized Housing “Specialized Housing” is a term of art, used in various ways in various reports. For purposes of definition in this report, when the term is used, it refers to elderly housing, assisted living, residential care units, nursing homes,

transitional housing, group homes, homeless shelters, and special needs housing. Subsidized single-family housing, duplex housing, and multi-family housing (other than specifically for elderly) is not included in this category. (Special needs housing is addressed in Chapter 20 below.)

e. Public Housing and Subsidized Family Housing Since the late 1960s, the Waterville Housing Authority, originally created by and technically still working on behalf of the City of Waterville, has developed over the years a number of projects, separate and duplex units, and voucher and certificate programs which in total provide housing for in excess of 760 Waterville area households, a number equal to more than 12% of the total number of occupied residential units in the City. (This number is slightly deceiving, for some of the vouchers administered by the Waterville Housing Authority are located outside the municipality.) The subject areas of public housing and subsidized housing are among the 21 key housing issue areas defined by DECD, and, as such, are treated independently, later in this report. Whether multi-family, or duplex units, or other, the housing units included in the Waterville Housing Authority programs are parts of neighborhoods, and as such are counted as to “type” (single-family, duplex, apartments, etc.) and, therefore, will not be further elaborated on here, so as to avoid “double-counting”. The Waterville Housing Authority is not the only entity providing subsidized housing (either public housing or Section 8 or other rent supported housing) in Waterville as will be detailed later in this report. Two other providers are the City of Waterville’s General Assistance Program, which regularly supports in excess of 50 households with housing assistance and the Kennebec Valley Mental Health Center, which is discussed later. (See Chapters 20, 21 and 22 below for information pertaining to specialized housing, elderly housing, and public housing and subsidized housing.)

f. Student Housing (Colby College and Thomas College) The subject of student housing for Colby College and Thomas College did not receive much attention in this housing study. Both colleges offer on campus housing which is beyond the concern of Waterville public policy, as regards housing affordability issues. Both colleges also impact slightly the rental property markets with “off campus housing” rentals by some students, but this is covered within attention to Waterville area residential housing.

g. Elderly Housing The subject of elderly housing is addressed subsequently in this Waterville Housing Assessment, and with the exception of “elderly project housing” this is not considered a distinct type of housing. That is, many single family and many multi-family dwelling units are occupied by the elderly. Waterville has a large elderly population and is the service center for an even larger elderly group. (See Report Section 21 below for detailed information on the subject of elderly housing resources and needs.)

h. Seasonal, Vacation, Recreational, Occasional Use Housing Waterville has virtually no housing units classified by the census as “vacation homes”. Only 67 housing units (less than 1% of Waterville’s 6,819 total units) were classified as ‘for seasonal, recreational or occasional use’ in the 2000 Census. Chapter 28 deals with this type of housing.

7. Waterville Housing Sectors Delineation

Background

For purposes of project management, at the outset of the housing assessment project, the Consultant divided the City of Waterville into 8 “housing sectors”. Subsequently, it was decided to define a 9th housing sector, comprised of portions of two of the earlier-defined sectors VII and VIII. This chapter: (a) describes the delineation of the entire City of Waterville into 9 housing sectors, (b) describes the outside boundary of each defined housing sector, (c) lists the streets (or partial streets) included in each of the nine housing sector, and (d) provides very brief, preliminary descriptions of the housing characteristics and conditions that characterize each of the nine defined Waterville housing sectors.

Two of the sectors (Waterville Housing Sectors II and III) when combined constitute the so-called “South End”. During April, 2002, at the outset of the Waterville housing assessment project, the Consultant conducted a complete and detailed windshield survey of the South End, as well as an “on the ground” preliminary assessment, and recording of housing inventory and housing conditions information. This higher than anticipated level of attention to the “South End” represented the Consultant’s response to the call in the City’s RFP for special attention on that area of the City.

According to the 2000 Census, Waterville had 6,819 housing units at the time of the census, of which 6,218 were listed as occupied and 601 as being vacant. Housing units include single-family residences, apartments located in multi-family residential apartment buildings, mobile homes, condominiums, Single Room Occupancy (SRO) units, units in elderly housing project, public housing units, special needs housing units, apartments located in “mixed use” commercial/residential structures and “other” housing type categories.

With more than 6,800 housing units to be dealt with in Waterville’s housing assessment, the Consultant found it necessary and useful to divide the City into what were labeled as “housing sectors” -- in order that he could competently manage the extensive, comprehensive study tasks being confronted. With the exception of the potential, isolated use of housing information pertaining to the “South End”, which at this time is receiving special attention and focus from the City and regional agency officials, there are no immediately evident or intended ‘policy implications’ of the division of Waterville into “housing sectors”. That is, this division is meaningful strictly with respect to this housing study, and there is no expectation that these sectors or zones are likely to be meaningful to future public policy recommendations, except for those which might evolve relating to the South End, and possibly also some relating to the “North End”. That is not to say that City officials might not find this present delineation of the City into “housing sectors” useful, in future public policy discussions regarding housing or neighborhood topics.

Delineation Methodology

The delineation of Waterville into nine (9) housing sectors is strictly an exercise to facilitate a meaningful, manageable discussion of the subject matter. At first, the Consultant was concerned that he had possibly adopted too many sectors, that perhaps some should be grouped to have a lower number of housing sectors. However, as the project unfolded, the divisions became meaningful, useful, and in at least two situations, individual sectors were further defined (for reasons that will become obvious) into sub-sectors. (Interestingly, an old dusty report provided to the Consultant by the City Planner well after the study was underway indicated that an early [1966] Waterville planning study entitled “Neighborhood Analysis of Waterville, Maine” had divided the City into 13 distinct neighborhoods, as well as the rural “Sidney Area” and the Colby College area, or 15 sub-areas in all. And this division of Waterville into 15 sub-areas actually came before much of the residential development, and neighborhood growth, of the past 35 years)

In dividing the City into housing sectors, the Consultant’s initial impulse was to adopt sectors that coincided with the City’s land use zones from its zoning ordinances. That approach was soon dismissed following closer examination of the City’s zoning map. Land use zones simply would ‘not work’ for establishing housing zones, because zoning boundaries did not divide the City into neat, compact geographic divisions. That is, for example, there exist 5 different “residential” zone types, some of which appear at several, non-contiguous, locations throughout the City. As one would expect, the zoning map does not divide the City into only a few distinct, non-overlapping sectors, as was needed for the housing assessment.

Following dismissal of a delineation approach guided by the numerous land use zones depicted on the City’s zoning map, the Consultant next attempted to divide the City according to groupings of housing conditions, but initial windshield survey activity revealed significant problems with attempting this approach, problems tracing primarily from the lack of similar conditions (or, stated another way, the existence of widely diverse conditions) in several areas of the City.

For example, in what was ultimately established as “Waterville Housing Sector IV”, located essentially between Kennedy Memorial Drive and Mayflower Hill Drive, bounded on the west side by First Rangeway and on the east side by Messalonskee Stream, there were several variations in smaller, included areas (or mini-neighborhoods within). Generally, therefore, the suggested approach of dividing the City by sectors of distinct housing conditions would have yielded more sectors than was desired -- perhaps as many as six distinct sector types and 20 or more actual sectors. Some consideration was given to defining the 20 or more sectors by type, but that became a statistical nightmare, and without any particular purpose being served. These various methods were all considered, and then the Consultant essentially fell back on the division of the Waterville area into large quadrants that had been used in the 2001 Group Workcamps

Home Repair Project, and then proceeded from that initial framework to the establishment of additional sectors as needed.

More specifically, having dismissed the various potential delineation approaches described above, the Consultant simply approached the map and established meaningful boundaries using major roadways, geographical features such as the Messalonskee Street and the Kennebec River, and other manmade features (such as the railroad line) to establish many of the sector boundaries. Originally eight (8) housing sectors were delineated somewhat arbitrarily by the Consultant using convenient and locally understandable boundaries.

As noted, the boundaries of the eight original sectors were established primarily for geographic convenience and ease of locating and defining the boundary, such as using the centerline of Kennedy Memorial Drive from its origin immediately west of Messalonskee Stream to the Oakland town line as the northern boundary for Waterville Housing Sector I and the southern boundary, respectively, for Sectors IV and V, which were then divided from each other by First Rangeway, and so on. By this means, as will be explained in some detail in following sections, the 8 original Waterville housing sectors were drawn. (The rationale for, and subsequent delineation of, a 9th sector is explained subsequently.)

A primary requirement of the Consultant in establishing the housing sectors was that each be a manageably-sized area or housing concentration with boundaries defined geographically by a primary road, or other man-made feature (such as a railroad line), or by a major physical feature -- such as Messalonskee Stream which served as the east or west boundary for six of the eight originally defined housing sectors (Sectors I, II, IV, V, VI and VII). Likewise, Kennedy Memorial Drive served as the southern boundary for two sectors and the northern boundary for a third. (IV and V, and I, respectively). As noted, a primary purpose in establishing housing sectors was to allow the Consultant (beginning with the conduct of a City-wide, windshield survey) to divide the City into manageable sectors, in order to assess the housing in each sector, and to then be able to aggregate data from the individual sectors of the community as the whole. In the vernacular, the delineation exercise divided the City into manageable, "bite size chunks" for analytical and descriptive purposes.

The location of some boundaries was also somewhat influenced by the existence of significant changes in quality and condition of housing or by the general absence of residential structures in some locations, due to exclusive or near exclusive existence of commercial, industrial, or institutional structures and land uses. Housing conditions within the various defined sectors are not necessarily similar throughout said sectors, although at least three of the sectors (Sector II, III and VIII) have relatively high concentrations of substandard housing.

At some locations (such as with the use of Grove Street to divide Sectors II and III from each other), the adopted boundary rather artificially splits two natural clusters of

lower value and/or substandard housing, although those larger clusters can be easily defined by aggregating sectors or subsectors. As will be seen eventually, subsectors were defined in at least two sectors, to differentiate between areas (or groupings) of quality housing and substandard housing within those sectors. Sector III has such a subdivision, since the housing in Sector IIIA (essentially Water Street to Summer Street) varies considerably from the housing from Summer Street to Silver Street -- Sector IIIB.

In the final analysis, no scheme for dividing a larger geographical entity into regions, zones, districts or areas is ever perfect and there are always alternative schemes that might have just as logically been adopted. The researcher conducting the study, and with responsibility for presentation of the analysis and interpretative study results, must adopt that method of delineation that works best for his approach. As noted, the Consultant originally had divided Waterville into 8 housing sectors, using Kennedy Memorial Drive, Silver Street and Spring Street, the Maine Central Railroad line (east of the Messalonskee Stream), the northern section of Main Street and Messalonskee Stream as the “dividing lines” and the result was a fairly meaningful and manageable division of the City into eight, defined housing sectors. Subsequently, Interstate-95 was used to delineate the “inside boundary” of the late-defined, 9th sector located on both sides of outer Main Street, outside of the interstate, in the northwest corner of the City.

More detailed levels of neighborhood assessment were conducted in the South End (Sectors II and III) and also, subsequently, in Sectors IV and VIII, than was the case elsewhere in the City. The higher level of attention to detail in the South End occupied a majority of the Consultant’s project time during the initial month of the project (April, 2002), as was evident from inclusion of an extensive draft chapter in the April progress report, relating to South End housing inventory, conditions and issues. For reasons relating to the need for sampling of an area which seemed to be a microcosm of the entire City of Waterville, Sector IV then, next received focused, detailed attention, as reported in Progress Report No. 2 (provided to the Advisory Committee at the end of May, 2002). Subsequently, the decision was made to conduct a 100% field inventory and assessment throughout the City, which was not originally envisioned. In subsequent progress reports, other sectors were accounted for and described, although not always in the same level of detail. The North End, however, did receive the same level of detailed inventory and field assessment as had the South End.

Waterville Housing Sectors, Defined

The nine (9) Waterville housing sectors are delineated and described in the following sections of this chapter:

Waterville Housing Sector I

Sector I is a relatively large area (approximately 40+% of the City's land mass) located in the southwest (SW) quadrant of the City of Waterville. The area is bounded on the north by starting at the sector's NW corner at the location of the intersection with the Oakland town line and the Interstate 95 Exit/Interchange 33 and proceeding in an easterly direction, along the centerline of Kennedy Memorial Drive, to the point where the Messalonskee Stream passes under the road and where KMD ends and Silver Street begins immediately beyond the Waterville House of Pancakes property; is bounded on the east by the Messalonskee Stream all the way to the Kennebec River, and southerly on the Kennebec to the Sidney Town line; is bounded on the south from the Kennebec River westerly along the Sidney/Waterville boundary to the Waterville / Oakland line at the SW corner of both the sector and the City; and, is bounded on the west from that SW corner, northerly to the point of origin at Exit # 33 and the Oakland town line. Interstate 95 passes in a south to north direction through the western edge of Waterville Housing Sector I.

Streets and roads included in Sector I are listed below. Where the term "(partial)" is used, reference to the delineation of the boundaries will explain (with reference to a map) either where the street is truncated to include the part within this sector and/or where only one side of the street is included within this sector. Illustrating, only the very limited number of residential properties on the South side of KMD (if any) are included in Sector I, with residential properties on the north side of KMD being included in either Sector IV or V. Therefore, the entry of "KMD (partial)" will appear in Sectors I, IV and V. Reference to the map will immediately locate the KMD housing in each.

Streets included in Sector I are: Abanaki Road, Airport Road, Bruins Drive, Carver Street, Celtics Drive, College Street, Corvette Drive, Crestwood Drive, Dusty Lane, Eaglewood Drive, Eight Rod Road, Evergreen Drive, Ford Drive, Franklin Street, Gilbert Street, Hart Ridge Drive, Heather Drive, Jacob Drive, Jewells Way, John Avenue, Junction Road, Kennedy Memorial Drive (partial, south side), Louise Avenue, Mitchell Road, Morgan Street, Mulberry Lane, Mustang Drive, Nelson Street, Patricia Avenue, Patriots Drive, Paul Avenue, Poulin Way, Punky Lane, Red Sox Drive, Rideout Street, Ridgewood Avenue, Sawyer Street, Shores Road, Sterling Street, Telford Road, Thomas Drive, Trafton Road, Victoria Drive, Village Green Road, Washington Street Extension, Webb Road, West River Road, Wilkes Street

Because Sector I includes large areas of commercial, industrial, airport industrial and resource protection lands, some streets included in this sector have either very few or no residential units located on them. The greatest concentration of housing in this sector is in the area between the Inland Hospital and the West River Road, immediately south of KMD. There is a cluster of mid-to-low value housing located within this housing concentration. Review of tax assessor's data produced in 2001 indicated that 50 single-family houses in this area were assessed at less than \$60,000 value. Most of the open land existing in Waterville is located in Sector I, southward to the Sidney town line. Chapter 8 details the residential stock included in this Waterville housing sector.

Waterville Housing Sector II

Sector II is a relatively small area, with a small number of residential units. It consists of the southeast corner of intown Waterville, being that portion of the City located to the east of the Messalonskee Stream, below KMD/Silver Street connection, and south of Grove Street at the southerly end of the area called the "South End. Much of this small sector is taken up with two large cemeteries, the wastewater treatment plant, some open land zoned either resource protection or rural residential. However, there is some housing in the area to the south of Grove Street and along the lower end of Water Street, and, as noted, this area is an integral part of the South End.

The streets included in Sector II are listed below. Only residential properties on the South side of Grove Street are included in Sector II, and those on the north side are included in Sector III, so an entry of "Grove Street (partial)" will appear in both sectors II and III. Streets included in Sector II are: Clark Street, Grove Street (partial), Grove Court, South Grove Street, South Water Street, Water Place and Wyman Street.

Descriptions of housing inventory and housing conditions in this area are included in Chapter 9, pertaining to the South End. That chapter appeared earlier in Progress Report No. 1. Sector II is a relatively small sector in size and even small in numbers of housing units, given the large portion of this sector existing in cemetery space and public facilities. A review of data provided by the tax assessor in 2001 reveals that at that time 38 single-family homes in this area (nearly 70% of the total) were valued at less than \$60,000. As will be noted elsewhere, however, field impressions and field notes indicate that with a few exceptions, housing in this area has been better maintained generally than have residential properties north of Grove Street. From the field inventory a total of 83 residential units were counted in this sector, including 55 single-family units, 11 two family houses and 2 three-family structures. (See Chapter 9.)

Waterville Housing Sector III

Sector III is the area in the southeast quadrant of the City that is bounded by Spring Street in the north, Silver Street in the west, Grove Street in the south and the Kennebec River (immediately beyond Water Street) in the east. This area includes most of the area known as the “South End” (although, which actually extends south of Grove Street to include Sector II, to just before the Carter Bridge passes overhead where an innovative “house in the ground” is the last observed residential unit of the South End). For the purpose of further delineating Sector III according to housing quality and conditions, this sector was divided into Sectors IIIA and IIIB. (Although technically subsectors, these two smaller areas will be referred to as “sectors” in the narrative.)

Sector IIIA includes the area south of Spring Street to Sherwin Street, except for the tier of Silver Street and Silver Place properties on the plateau above Kennebec Street and the park, and all of the area to the east of the Summer Street centerline, from Sherwin all the way to Grove Street. (Using the centerline of Summer Street is an arbitrary choice, and the argument could be made that the “fault line” behind east side Summer Street properties, dividing the plateau from the alluvial plain below should have been used, to further distinguish value and quality of properties in the subsectors.)

Sector IIIB is the balance of Sector III, and it includes the area west of the Summer Street centerline to Silver Street and all of the residential structures beyond the plateau (west of the park and Kennebec Street properties) on Silver Street and Silver Place north of Sherwin Street. Most (but not all) of the housing stock in Sector IIIB is of a generally different character than most of that located in Sector IIIA.

The streets included in this Sector III are listed below. As with Sectors I and II, where the term “partial” is used, reference to the delineation of the boundaries will explain (with reference to a map) either where the street is truncated to include the part within this sector and/or where only one side of the street is included within the referenced sector. Illustrating, only residential properties on the South side of Grove Street are included in Sector II, and those on the north side are included in Sector III, so an entry of “Grove Street (partial)” will appear in both sectors II and III. Likewise, only properties located on the east side of Silver Street are included in Sector III, with west side Silver Street properties being in Sector VI.

Streets included in Sector III are: Ann Street, Autumn Court, Autumn Street, Brackett Place, Careen Street, Cary Court, Cary Lane, Day Court, Dennis Court, Dutton Court, Gilmore Street, Gingerbread Lane, Gold Street, Gray Avenue, Gray Street, Green Street, Grove Street (partial), Halde Street, Healy Court, Kennebec Street, Kimball Street, King Street, Labbe Street, Libby Court, Lockwood Lane, Moor Street, Oxford Street, Pare Street, Paris Street, Pine Street, Pooler’s Parkway, Preston Street, Reddington Street, Sherwin Street, Silver Place, Silver Street (partial), Silvermount Street, Summer Street, Swan Street, Tardiff Street, Turner Street, Veteran Court, Water Street and Williams Street. This list makes no distinction between Sectors IIIA and IIIB.

Elsewhere in this report, inventory and housing condition data is developed for both the individual subsectors, and then combined to describe the entire Sector III. One statistic will indicate the significant differences between housing quality in the two subsectors of Sector III. Field inventory notes indicate that a total of 293 single-family residences were counted in Sector III, including 180 in Sector IIIA and 113 in Sector IIIB. Correlation with data provided by the Tax Assessor in 2001 indicates that there were 122 single-family structures valued at less than \$60,000 in Sector III. Of those, close examination of the data indicates that 106 of those lower-valued, single-family houses were located in Sector IIIA (accounting for 59% of all SF homes located there) and only 16 were located in Sector IIIB (only 14% of all SF homes in this subsector). (Chapter 9 of this Waterville housing assessment encompasses Sectors II and III, Waterville's South End.)

Waterville Housing Sector IV

Sector IV is an area north of KMD, which is bounded by KMD starting at the Messalonskee Stream to First Rangeway in the south, by First Rangeway in the west, by Mayflower Hill Drive at First Rangeway easterly to the Messalonskee Stream and the connection with Gilman Street in the north, and then by the Messalonskee Stream on the east side, back to the point of origin at the eastern end of KMD.

The streets included in Sector IV are listed below. The term "partial" by any street follows the earlier statements regarding the fact that not all of the street is included in the sector. Illustrating, only residential properties on the South side of KMD (if any) are included in Sector I, and only those on the north side are included either in Sector IV or V, so entries of "KMD (partial)" will appear in Sectors I, IV and V. (For Sector IV, only properties north of the KMD centerline, between the Waterville House of Pancakes at Cool Street and to First Rangeway are included.)

Streets included in Sector IV are: Barnett Avenue, Brigham Street, Broad Street, Brooklyn Avenue, Burrill Street, Carle Street, Carver Street, Cedar Street, Clearview Avenue, Colin Drive, Cool Avenue, David Terrace, Edgewood Street, Elmhurst Street, First Rangeway (partial), Fairview Street, Forest Park, Francis Street, Glidden Street, Harding Way, Highland Avenue, Hughey Street, Kennedy Memorial Drive (partial), Lowell Street, Lynn Street, Mae Terrace, Mathews Avenue, Mayflower Hill Drive (partial), Merryfield Avenue, Messalonskee Avenue, Moody Street, Morrison Avenue, Newland Avenue, Noyes Avenue, Oak Knoll Drive, Oakland Court, Oakland Place, Oakland Street, Philbrook Street, Pray Avenue, Purington Street, Queen's Way, Riverside Avenue, Roberts Avenue, Russell Street, Salem Street, Sawtelle Street, Strider Avenue, Taylor Avenue, Thrushwood Park, Vallee Avenue, Violette Avenue, Vose Street, Webber Street, Western Avenue (partial) and Yeaton Avenue.

The sector consists of primarily dense residential development, the Waterville Senior High School grounds, some open space in the vicinity of and within the "oxbox"

on Messalonskee Stream, and some undeveloped, open space, as well as a commercial - residential mix along KMD. Sector IV is an area with several subsectors, if housing clusters are grouped within by condition and quality. (See Chapter 10.)

During early May, 2002, the Consultant completed his inventory and preliminary assessment of housing in Sector IV. The results of that research were presented in Progress Report # 2, which was distributed to and discussed by the Waterville Housing Assessment Advisory Committee in early June, 2002.

Waterville Housing Sector V

Sector V consists of a significant portion of the northwest quadrant of the City of Waterville including all of the area north of KMD and west of Messalonskee Stream, except for the area within Sector IV delineated above. More specifically, Sector V is bounded on the south by KMD (Route 137) from First Rangeway heading westerly to the Oakland town line near I-95's Exit 33, on the west by the Oakland/Waterville town line, in the northwest corner by the Messalonskee Stream and the Fairfield town line, and on the east and northeast by Messalonskee Stream as it moves in a southeasterly direction to a point where the railroad tracks cross the stream, southerly along the stream to the bridge where Gilman Road and Mayflower Hill Drive meet, westerly on MH Drive to First Rangeway, and then in a SSW direction along First Rangeway back to its point of origin at the intersection of that street with KMD. Some of Waterville's highest quality housing stock is located in Sector V. The streets included in this sector are listed below. The same rules as cited before regarding streets with the paranthetical entry (partial) apply to Sector V, with specific instances being along Mayflower Hill Drive, First Rangeway and Kennedy Memorial Drive. Illustrating, on KMD, Sector V includes only north side properties between First Rangeway, west to the I-95 Interchange.

Streets included in Sector V are: Aubrey Street, Averill Terrace, Brescia Street, Campus Drive, Century Drive, Charland Terrace, Chase Avenue, Cherry Hill Drive, Cherry Hill Terrace, Cleveland Place, Coolidge Street, County Road, Eaton Drive, First Rangeway (partial), Glen Avenue, Grouse Lane, Jackson Street, Jefferson Street, Kennedy Memorial Drive (partial), Lincoln Street, Lloyd Road, Marston Road, Martin Avenue, Maura Court, Mayflower Hill Drive (partial), Merici Avenue, Merrill Street, North Riverside Drive, Second Rangeway, Streamview Drive, Ursula Street, Washington Street and Westview Drive.

A significant portion of this large sector consists of land area zoned "Institutional" us, including Colby College land, Mount Merci land and a large bird sanctuary, as well as dense commercial uses along KMD, a 1000 foot wide industrial zone along the railroad track outside Interstate 95, and some large open space areas zoned rural residential outside the interstate. Nonetheless, the area includes some relatively dense residential areas, including the area directly north of the most easterly portion of Mayflower Hill Drive, residential areas on the west side of First Rangeway and less dense residential areas between KMD near I-95 and Colby College. (See Chapter 11.)

Waterville Housing Sector VI

Sector VI is an irregularly-shaped, east-central land area, including the most commercially and industrially developed downtown area of the City, but also including some densely developed neighborhoods. Sector VI includes a great diversity of land uses and land use planning zones. Essentially its boundaries are defined by “what is left” after the surrounding Sectors III, IV, V, VII and VIII were delineated for geographic convenience. However, “what is left” includes the commercial and governmental center of the City and several important neighborhoods. Of the other 8 Waterville housing sectors, only Sector IX does not share either common boundaries or at least a point of connection with Sector VI. Further illustrating the centrality and the diversity of Sector VI, the following land use zones are represented in this vibrant, central area of the City: CA, CB, CC, RB, RD, IND and T. The sector includes significant portions of Main Street, Elm Street, College Avenue and Western Avenue. Sector VI is the vital core of the City of Waterville.

The streets included in Sector VI are listed below. Again, the term “partial” denotes that only part of the listed street’s housing is located in the sector. For example, only residential properties on the west side of Silver Street are included in Sector VI, with those on the east side of Silver Street previously included in Sector III. The centerline of Silver Street delineates Sector VI from Sector III through its entire length. Therefore, an entry of “Silver Street (partial)” appears in both Sectors III and VI.

Streets included in Sector VI are: Appleton Street, Bartlett Street, Belmont Avenue, Boothby Street, Burleigh Street, Carroll Street, Center Place, Center Street, Colby Street, College Avenue (partial), Common Street, Crommett Street, Dalton Street, Debe Street, Elm Court, Elm Street, Elm Terrace, Essex Road, Front Place, Front Street, Getchell Street, Gilman Street, Grant Court, Greylock Road, Hathaway Street, Heath Street, Lawrence Street, Leighton Street, Michael Lane, Middle Street, Morrill Avenue, North Street, Nudd Street, Park Place, Park Street, Pearl Street, Percival Court, Pleasant Court, Pleasant Place, Pleasant Street, School Street, Sheldon Place, Sheldon Place, Silver Street (partial), Silver Terrace, South Street, Spring Place, Spring Street, Square Street, Sunset Terrace, Temple Street, Union Place, Union Street, West Court, West Street, Western Avenue (partial), Western Court, Wilson Park, and Winter Street.

Ultimately, the Consultant made the decision to divide Sector VI into two subsectors: Subsectors VI-A and VI-B. Subsector VI-A is essentially the downtown and the urban center itself, a subsector located to the east of Pleasant Street and lower Elm Street, sweeping eastward to the Kennebec River, between Sector II (“South End”) in the south and Sector VIII (“North End”) in the north. Subsector VI-B is the balance of Sector VI, or more specifically, all of the dense, residential areas to the west of Silver, lower Elm and Pleasant Streets, south of the railroad track, westward to the Messalonskee Stream. Each subsector will be delineated more fully in Chapter 12, which pertains to Sector VI.

The Consultant conducted the windshield survey of this part of the City in late August, 2002. It had been recognized early in the study process that relatively complex mixes of use occur throughout Sector VI. The City's interest in identifying commercial properties that might be either developed into mixed use space, with apartments over commercial entities would be focused on this area, due to both considerations of locating housing near the location of services and also because of available parcels in this central area of the City. Likewise, this area has been pointed to by City officials as the location of where some obsolete, commercial structures might logically be identified for removal and preparation of sites for elderly housing. (See Chapter 12 for detailed look at Sector VI.)

Waterville Housing Sector VII

Sector VII consists of a long, narrow stretch of land running southeasterly from Interstate-95 between the Messalonskee Stream and Exit 34, in the northwest corner of Waterville, to the railroad tracks, near the urbanized center of the City. Sector VII is bounded on the north by the segment of Interstate-95 from Messalonskee Stream to Exit 34, on the east (more or less) by Main Street to the MCRR tracks; on the south by the MCRR tracks between Main Street (in the vicinity of the industrial zone by North Street) and Messalonskee Stream; and on the west by Messalonskee Stream back to the point of origin intersection with I-95. Sector VII includes a dense residential zone in its south from Eustis Parkway to the MCRR boundary portion and dense commercial activity in the portion of the sector located from Eustis Parkway northward to I-95

The streets included in Sector VII are listed below. Only residential properties on the west side of Main Street to the MCRR tracks are included in Sector VII, and those on the east side and above the rail tracks are included in Sector VIII. Therefore, both sectors will include "Main Street (partial) entries, as will Sector VI-A due to inclusion of residential properties on Main Street, below the railroad tracks in that sector.

Streets included in Sector VII are: Boutelle Avenue, Brightwood Street, Colonial Street, Dunbar Court, Edgemont Avenue, Elmwood Avenue, Eustis Parkway, Fairmont Street, Hillcrest Street, Jenness Street, Johnson Heights, Lantern Lane, Lublow Court, Main Street (partial), North Street (partial), Oakdale Street, Pleasantdale Avenue, Prospect Street, Quarry Road (partial), Riverview Street, Roosevelt Avenue, Rosedale Avenue, Rosemont Street, Sanger Avenue and Wentworth Court. (Chapter 13 details the inventory and condition of housing in Sector VII.)

Waterville Housing Sector VIII

Sector VIII is in the northeast quadrant of Waterville. The sector is bounded (starting at the I-95 / Main Street / Exit 34 interchange) by I-95 on the northwest, the Fairfield town line in the north, a brief portion of College Avenue and primarily by

Eastern Avenue along the industrialized railroad yard area in the east, and by the MCRR tracks to Main Street in the south, and by Main Street in the west, back to the point of origin at Exit 34. This area includes the dense residential areas roughly bounded by High Street and Drummond Street on the west, by Railroad Street to the south and beyond College Avenue to Eastern Avenue on the east and by the Fairfield town line in the north. The term “North End” has historically been applied to most of this area. There is a large commercial and industrial “buffer” region between the residential portions of this sector and Interstate-95 in the sector’s northwest area.

Streets included in Sector VIII are: Abbott Street, Alden Street, Allen Street, Armory Road, Ash Street, Austin Street, Bacon Street, Bell Street, Birch Street, Britt Street, Broadway Street, Brook Street, Butler Court, Canabas Avenue, Central Street, Chaplin Street, College Avenue (partial), Collins Street, Columbia Road, Cottage Street, Couture Way, Crawford Street, Crescent Street, Deer Park Street, Donald Street, Drummond Avenue, Eastern Avenue, Edward Street, Falcon Place, Greenwood Street, Harold Steet, Hazelwood Street, High Street, Highwood Street, Hillside Avenue, Industrial Road, Jordan Street, Kelsey Street, Libby Avenue, Linden Street, Main Street (partial), Maple Street, May Street, Montcalm Street, Mount Pleasant Street, Myrtle Street, Mystic Street, Oak Street, Pomerleau Court, Preble Street, Reservoir Street, Resolution Road, Seavey Street, Spruce Street, Sturtevant Street, Terry Street, Ticonic Street, Toward Street, Vigue Street, Walnut Street, Willow Street, Wilson Street and Wolfe Street. (See Chapter 14 for a description of housing conditions in Sector VIII.)

Waterville Housing Sector IX

Sector IX is located in the northwest quadrant of the City of Waterville and it is separated from Sectors VII and VIII by Interstate-95. The boundaries of Sector IX are delineated as follows: Starting at that point on Interstate-95 where the Waterville-Fairfield town lines are indicated, travel southerly on I-95 toward and beyond Exit 34 to the point where the highway passes over Messalonskee Stream; turning right (north) at the stream (not recommended as a “driving direction”, but hypothetically and on the map) and following the stream to the NW corner of Waterville where the stream intersects with the Fairfield and Oakland town lines; turning east following the Fairfield/Waterville municipal boundary back to the point of origin on Interstate-95, north of Exit 34. Streets included in this relatively small sector include: Ashley Terrace, Blue Jay Way, City View Drive, Country Way, Main Street (partial) Mountain Farm Road, Penny Lane, Pleasant Hill Drive, Quarry Road (partial), Ridge Road, Stone Ridge Drive, and Twin Tanks Rd.

Waterville Housing Sector IX was not originally delineated. It was adopted in late June, 2002, following the Waterville Housing Advisory Committee discussion on 6/11/02. During that discussion, several committee members included most of Waterville’s housing stock in the vicinity of outer Main Street, that portion located beyond Interstate-95, on a list of areas of the highest quality housing stock in the City. On 6/20/02, the Consultant conducted his windshield survey of that area, estimated

inventory and made a general assessment of the housing stock in this area, and then made the obvious decision to delineate a 9th sector for reasons explained in detail in Chapter 15. Succinctly stated, this area which had formerly been included as parts of either Sector VII or VIII clearly represented housing that was quite distinct from the other stock included in those sectors. Providing separate sector status for this area both recognizes the distinct features of the housing stock in this area, while simultaneously allowing for a more focused, cohesive and accurate description of Sectors VII and VIII. (See Chapter 15.)

Concluding Comment Regarding Waterville Housing Sectors

This chapter has explained the purpose and the methods used to divide the City of Waterville into 9 defined “housing sectors”. It was noted that at least three technical approaches were explored by the consultant for delineating the sectors, before the approach of using primary roadways, the railroad tracks in the northeast quadrant of the City, and the Messalonskee Stream as the primary “dividers”. Streets included in each sector have been listed. Brief comments regarding housing conditions in sector were offered, although the detailed information about housing quality and conditions in each sector, locations of specialized housing (elderly housing, family housing, assisted living facilities, nursing homes, etc.) are provided below in Chapters 8 through 15.

8. Waterville Housing Sector I

Governmental Resources completed its field survey of Waterville Housing Sector # 1 in mid-July, 2002. Sector I is the largest sector (in land area encompassed) by a wide margin over all other sectors, containing in excess of 40% of Waterville's land area and also including a total of approximately 995 residential units of all types. Sector I also contains the greatest representation of the diversity of Waterville's housing stock, including 362 single-family, detached housing units on private lots, 86 single-family condominium units in the 'Ridgewood Condominium Community', 140 duplex units (70 structures) of elderly housing in Seton Village, 27 elderly apartments at Forsythe Terrace on Louise Avenue, 38 independent living, luxury, elderly apartments at Woodlands, 132 market-rate apartments at Orchard Park, a number of other multi-family units not counted in the preceding elements, 172 mobile homes located almost exclusively in three mobile home parks, and 166 residential beds in various types of elderly housing and/or assisted living facilities, located at 3 separate institutions. Not counting the assisted living facilities (which, except for independent living apartments, are more often referred to and counted as beds than as residential units), Governmental Resources from extensive field work in the sector estimates there to be 995 residential units of various types in this large area.

Table 1 summarizes the housing stock of Waterville Housing Sector I. (As is the case elsewhere in this housing assessment report, a new sequence of 'table numbering' occurs within each chapter (where tables are used) of this report.

Table 1	
Waterville Housing Sector I Inventory / By Types	
Types	Units
Single-Family Detached	362
Single-Family, Attached (Condos)	86
Duplexes (87 structures)	174
Mobile Homes (Single-Wides)	172
Multifamily Units	201
Total Housing Units	995
Elderly Apartments*	205*
Various forms - Assisted Living Beds	166

*Re: Elderly units: These 205 units are included above in the duplex and MF unit counts, but this number does not include any condominium units owned by elderly persons.

As already noted, Sector I is a relatively large area located in the southwest (SW) quadrant of the City of Waterville. In terms of total land area, Sector I covers slightly greater than 40% of all of Waterville, and includes significant open and forested space, as well as major commercial and industrial locations, adjacent to or accessed by Kennedy Memorial Drive, and the airport -- in addition to its substantial inventory of residential stock. Sector I has concentrated residential stock in its northeast corner and sparsely settled houses in its southern, rural areas. Approximately 2,000 Waterville residents (nearly 13% of the City's population) live in Waterville Housing Sector I.

Repeating the 'property description' included in Chapter 7, the area: (a) is bounded on the north starting at the sector's NW corner at the location of the intersection with the Oakland town line and the Interstate 95 Exit/Interchange 33 and proceeding in an easterly direction, along the centerline of Kennedy Memorial Drive, to the point where the Messalonskee Stream passes under the street and KMD terminates and Silver Street begins, immediately beyond the Waterville House of Pancakes property; (b) is bounded on the east by the Messalonskee Stream all the way to the Kennebec River, and southerly on the Kennebec River's western shore to the Sidney Town line; (c) is bounded on the south from the Kennebec River westerly along the Sidney/Waterville municipal boundary to its termination at the Waterville / Oakland line at the SW corner of both the sector and the City; and, (d) is bounded on the west from that SW corner, northerly back to the point of origin at Exit # 33 and the Oakland town line. Interstate 95 passes in a south to north direction through the western edge of Waterville Housing Sector I. The streets included in Sector I have already been listed in Chapter 7, and, therefore, need not be repeated here

Table 2, on the next two pages, provides a street-by-street inventory of the housing resources located in Sector I. The inventory includes Seton Village as an entity, even though Seton Village with its 70 duplex structures (and 140 units of elderly housing) is located on several streets, including John Avenue, Patricia Terrace and others. The units are not included in street counts for these streets, but are included under "Seton Village" as one separate entry. Similarly, Countryside Mobile Home Park includes a number of streets including Bruins Drive, Celtics Drive, Red Sox Drive, and Patriots Drive (a theme is developing there), yet all 117 mobile home units in this park are simply entered under "Countryside" and individual street totals not listed. In total, there are 995 residential dwelling units in Sector I, based on the field inventory conducted there by Governmental Resources. As noted in Chapter 7, this sector contains great diversity in the types of housing available. The condition of the housing stock in this sector generally ranges from good to excellent.

Table 2
Waterville Housing Sector I Inventory / By Streets

Street	SF	2F	MF/Units	All Other	Total Units
Abnaki Rd	0	0	0	0	0
Airport Rd	0	0	0	0	0
Bruins Dr	---	---	---	See Cs	---
Carver St	13	5	0	See SV	23
Celtics Dr	---	---	---	See Cs	---
Collette St	21	5	0	0	31
Corvette Dr	---	---	---	See Cs	---
Countryside	0	0	0	117 Mohos	117
Crestwood Dr	0	0	132	0	132
Dusty Ln	0	0	0	0	0
Eaglewood Dr	0	0	0	0	0
Eight Rod Rd	12	0	0	2 Mohos	14
Evergreen Dr	0	0	0	74 Cnd.	74
Ford Dr	---	---	---	See Cs	---
Franklin St	31	2	0	0	35
Gilbert St	17	1	0	0	19
Gurney	3	0	0	0	3
Hart Ridge Dr					
Heather Dr	---	---	---	See Cs	---
Jacob Dr	---	---	---	See Cs	---
Jewells Wy	1	0	0	0	1
John Ave	8	1	0	See SV	10
Junction Rd	2	0	0	0	2
KMD (part)	2	0	1	76 ALBds	3
Louise Ave	20	0	27 Eld	0	47
Mitchell Rd	1	0	0	0	1
Morgan St	21	0	0	0	21
Mulberry Ln				See SV	
Mustang Dr	---	---	---	See Cs	---
Nelson St	12	0	0	0	12
Norman	2	0	0	0	2
Patricia Tr	4	0	0	See SV	4
Patriots Dr	---	---	---	See Cs	---
Paul Ave	2	1	0	0	4
Poulin Wy	2	0	0	0	2
Punky Ln	1	0	0	14 Moho	15
Red Sox Dr	---	---	---	See Cs	---

Table 2					
Waterville Housing Sector I Inventory / By Streets					
Street	SF	2F	MF/Units	All Other	Total Units
Rideout St	10	0	0	0	10
Ridgewood Ave	0	0	0	12 Cnd.	12
Sawyer St	15	0	0	0	15
Seton Village	0	70	0	0	140
Shores Rd	6	0	0	0	6
Sterling St	19	0	0	0	19
Telford Rd	0	0	0	0	0
Thomas Dr	5	0	0	0	5
Trafton Rd	6	0	0	1 Moho	7
Victoria Dr	---	---	---	See Cs	---
Village Green	7	0	0	38 Mohos	45
Wash. St. Ext.	0	0	0	0	0
Webb Rd	17	1	0	0	19
Webb Rd Lanes	5	0	0	0	5
W. River Rd	75	0	38 Eld	90 ALBds	113
Wilkes St	22	1	3	0	27
Totals	362	87 <u>x2</u> 174	201	172 Mohos 86 Condos 166 Beds	995 Units 166 Beds

Waterville Housing Sector I Inventory / Field Notes

Because Sector I includes large areas of commercial, industrial, airport industrial and resource protection lands, some streets included in this sector have either very few or no residential units located on them. The greatest concentration of housing in this sector is in the area between the Inland Hospital and the West River Road, immediately south of KMD. There are a number of mid-to-lower value level housing units located within this housing concentration. Review of tax assessor's data produced in 2001 indicated that 50 single-family houses in this area were assessed at less than \$60,000 value. Generally, however, this sector contains a considerable inventory of high quality housing, including many of the private homes, the condominiums and the very well-maintained Seton Village units and the Waterville Housing Authority elderly housing project located in the same area. Private, upscale elderly housing facilities are located in this sector on West River Road. The largest mobile home park (Countryside) with 117 of the 172 mobile home units in this sector is very well maintained, with most all units in good to very good condition. Two other mobile home parks also include generally well-maintained mobile home units. West River Road features excellent housing, from KMD to the Sidney Town line.

Table 3 summarized the windshield survey ratings of the housing stock in Sector I. The significant presence of “Quality 1” housing on the West River Road and in other areas, as well as the high value condominiums, and well-maintained units in Seton Village “tilts” the percentages of quality housing in this area to a level just below that of the highest value housing areas in Waterville (Sectors V and IX). Table 3 displays the quality rating spread for the 995 units located in Sector I.

Readers’ patience is requested at this juncture! *“The cart is in front of the horse!”* The rating system used by the Consultant for the Waterville Housing Assessment Project was originally devised strictly for use in the “South End”, where the City had required in its RFP that special attention be given to the housing stock’s condition. Subsequently, this means of rating was applied to the entire housing stock. The rating system is described, however, in the next chapter (Chapter 9), which was actually the first element completed describing field inventory and assessment results. The rating codes referred to below are explained in detail in the next chapter. Briefly, in order to explain information provided in Table 3 below: A rating of “1” is excellent; “2+” is very good; “2” is good although with defects showing; “2-” is “structurally sound, but in obvious need of some repair”; “3” is poor and in substantial need of housing rehabilitation measures; and, substandard, and “4” is an indication the structure requires either total rehabilitation or removal.

Table 3		
Sector I - Housing Conditions		
<u>Units</u>	<u>Rating</u>	<u>% of Total</u>
347	1	34.9%
362	2+	36.4%
247	2	24.8%
34	2-	3.4%
5	3	0.5%
0	4	0%
995 Total Units		100%

Summarizing, Sector I exhibits a great diversity in both housing types and housing unit values. It includes 3 mobile home parks which have a combined count of approximately 170 single-wide mobile homes, and several double-wide units. It includes a large concentration of single-family housing in the area immediately south of Kennedy Memorial Drive, east of the Inland Hospital to West River Road. Sector I contains two

affordable elderly housing projects, including Seton Village (140 units; 70 duplex structures) and Forsythe Terrace, as well as the more upscale Park Residents at Woodlands.

Other elderly housing facilities in this sector include Lakewood at Inland Hospital, Woodlands Living Center, and Evergreen (also located at Woodlands). There is a large apartment complex, Orchard Park (11 structures containing 132 units in total) on Crestwood Drive, off of the West River Road. The West River Road, itself, exhibits solid, high value housing for a considerable distance below KMD, and there is good rural housing on the southern extent of KMD and other roads running in an east - west direction in the southern end of Waterville near the Sidney and Oakland town lines. Trafton and Webb Roads, and smaller roads offer an open, rural setting, unlike any other area of Waterville.

With its 995 units, Sector I contains approximately 14.6% of all Waterville housing units. Fully 96% of these units are in structures rated at “2 or higher” making it one of the better, more solid housing areas in Waterville, although its 71% of units rated at “2+ or higher” lags somewhat behind Sectors V and IX ratings in that category. Approximately 2,000 Waterville residents (13%) live in this sector.

The level of households being owner-occupied is estimated at approximately 47%, including 86 condominium unit owners. This homeownership percentage is depressed by the existence and occupancy of 140 Seton Village elderly rental units, 27 Forsythe Terrace elderly rental units, 132 Orchard Park Complex market rental units, and 38 luxury independent living apartments at Woodlands. These numbers indicate the validity of a recent observation by new Waterville Housing Authority Director Michael Johnson to the effect of homeownership itself not necessarily being the primary factor in whether housing optimally meets occupants’ housing needs. In Sector I, home ownership is low relative to some other high housing quality sectors in Waterville, yet the overall quality of the housing in this sector is, nonetheless, relatively high. (Home ownership percentages in this sector, coincidentally, emulates closely that of Waterville at large.)

Much of the potential for additional residential development in Waterville exists in Sector I, given the existence of undeveloped land here, the relative dense settlement or ‘reserved for institutional use or environmental protection’ status of the land in most of the balance of the City, and other factors, including zoning and regulatory issues. Obviously, urban parcels could be reclaimed and used as the site for additional, dense housing development, but the rolling, open land in the southern part of the City also beckons as the site of potential new developments.

9. “Housing Inventory and Conditions of Waterville’s ‘South End’ ”

Sectors II & III: Introduction

When the City of Waterville issued in February, 2002, its Request For Proposals (RFP) from consultants interested in conducting the City’s comprehensive housing assessment, specific attention was called for to addressing housing conditions and needs in the South End. This local request reflected recent public and neighborhood attention to the South End. The South End Neighborhood Association (SENA) has existed for approximately one year. “Housing” has been one of the four primary activity areas that this group has been addressing. City officials have committed time to focusing on the community needs of the South End. The Kennebec Valley Community Action Program (KVCAP) has its offices located in the South End, and has been deeply involved with efforts toward revitalizing this area, and recently obtained a FHLBB grant to advance housing improvements in the area. KVCOG has shown some interest in the South End effort. Likewise, both the Maine State Housing Authority and HUD / Maine Office have shown interest in being involved in efforts to improve housing conditions in the South End.

Initially it is important to define what is mean by the “South End”. In discussion with local residents and public officials, the Consultant received varying answers in response to the question: *“What are the boundaries of Waterville’s South End?”*

Some see the South End as the area below Spring Street on Water Street, all the way to the treatment plant on South Water Street, and inland on side streets to at least Summer Street and including the lowland area in the northern part of this area, to Kennebec Street and Dutton Place. Others more conveniently consider the South End to be everything south of Spring Street and to the east of Silver Street and Messalonskee Stream below the termination of Silver Street. One person asked by the Consultant actually include all of the above, and also everything south of Kennedy Memorial Drive all the way to the Sidney Town Line. (His point was that Webb Road was considerably south of Grove Street.)

The term “the Plains” is also used locally (and sometimes interchangeably with “South End”) to describe an area considered to be either the same as or within the South End. Actually the use of the term “the Plains” describes very well the long, alluvial, lowland plains stretching below the uplifted plateau of Spring Street, upper Silver Street, and Summer Street (in the portion below Gold Street).

For purposes of this study, the South End has been defined as the entire area delineated by the following boundary description: Start as the point of origin at the Waterville / Winslow bridge, at the water’s edge on Spring Street; proceed west on Spring Street to Silver Street; turn left (south) and follow the centerline of Silver Street

all the way to its termination at the bridge over the Messalonskee Stream where that road becomes Kennedy Memorial Drive; turn left again and follow the stream southeasterly along its eastern bank all the way to its confluence with the Kennebec River below the Carter Memorial Bridge; turn left again, advance northward and follow the Kennebec River west side bank all the way back to the point of origin at the start of Spring Street.

Within that area are included Waterville housing Sectors II and III (includes IIIA and IIIB), as defined elsewhere in this housing assessment. Sectors II and IIIA exhibit strong similarities with each other in terms of housing quality, value and conditions, whereas the housing stock in Sector IIIB (essentially Silver Street to Summer Street) is distinctly different, and of higher value and quality, with some exceptions that cut both ways.

Consultant's Windshield Survey and Field Work

Initially the Consultant conducted a “windshield survey” of the entire South End, essentially driving up one street and down another, taking note of housing types, conditions, and roughly estimating the inventory of housing units in this area. This level of field work was not initially anticipated for the entire City. However, subsequently, the Consultant (anticipating City staff assistance) decided to adopt this approach for all streets in Waterville, allowing the Consultant and support staff to view externally all residential structures containing all 6,819 residential units in Waterville.

Subsequently the Consultant did conducted an “on the ground” inventory and external viewing and assessment of each structure, taking minimal notes on each. Essentially the consultant was determining whether a residential structure was a single family unit or multi-family unit (and if so, determining how many units per structure), and taking initial note of the condition of each property. Clues for determining how many units include counts of electrical meters, mail boxes, parking spaces and/or entrances, and sometimes asking a tenant or neighbor. For a number of obvious reasons, an external count is not perfect, and where possible, the Consultant supplemented his observations by engaging residents in discussion, and asking about houses on their street.

The Consultant adopted a rating system for evaluating quickly each residential structure. While calling it a “4 Point Evaluation System”, actually the Consultant had six choices when evaluating a structure. For each structure viewed, a rating of 1, 2, 2+, 2-, 3 or 4 was assigned. As explained earlier, a rating of “1” is excellent; “2+” is very good; “2” is good although with defects showing; “2-” is “structurally sound, but in obvious need of some repair”; “3” is poor and in substantial need of housing rehabilitation measures; and, substandard, and “4” is an indication the structure requires either total rehabilitation or removal. A more descriptive outline of the rating system, as originally adopted for the South End field work follows on the next page.

Summary: External House Evaluation Rating System

Rating of “1”: Signifies that the residential structure has no observable defects worthy of note, is constructed of excellent quality building materials, has good, solid value as a property, adds to or is at least equal to the quality standards of the neighborhood, and is in a neighborhood where there are no detracting (in value) properties in the immediate vicinity of the subject property;

Rating of “2”: Signifies that the residential structure is in good, sound structural condition, has obviously been well-maintained, has no major structural problems and no observable substandard building materials, and that any observed defects are not substantial and are repairable with a minimum of investment. Properties rated 2 on the basis of only an external inspection may be hiding significant internal defects, as is quite often the case when new roofing, siding and or external paint are installed or applied to a substandard house. Also, in target areas, such as the South End, the Consultant makes use of three distinctions within a 2 rating:

(1) 2+ = approaches a “Quality 1” house, but may be rated as a 2 due to poor grounds upkeep or location in the immediate proximity of residential structures rated as 2-, or below;

(2) 2 = good, solid housing, although with some observed defects needing attention over time; and,

(3) 2- = serious defects noted, but not a serious accumulation of externally observed defects.

Rating of “3”: Signifies an accumulation of observed, serious defects, which may include some number of the following: structural problems including roof sag, bowing, lines out of plumb or other, observable wood rot occurring at any of a number of places, seriously substandard roof, defects to the siding materials, significant need of repainting, dangerous or deficient stairs or landings, seriously deficient doors and/or windows. A serious structural problem or any two of the listed factors results in a “3” rating in the preliminary field assessment phase. Also, knowledge of substandard interior conditions from inside visits results in a 3 rating for a residential structure that otherwise might be rated 2 or 2-.

Rating of “4”: Signifies very seriously deteriorated property, which either requires major, substantial rehabilitation or which may indicate that removal is the more appropriate measure to take.

Source: Governmental Resources’ system for rating residential structures adopted for the South End, Waterville, but adopted from prior variations from other communities.

A higher level of field inspections subsequently occurred in the South End, the urban core and the North End, involving professional assistance from the Kennebec Valley Community Action Program technical staff. Altogether 120 residential structures, housing 306 residential units were inspected more closely, although still mostly from the outside. Finally, the Consultant himself from involvement in the 2001 home repair workcamp and from interior visits in this present project has conducted interior inspections of approximately 60 Waterville residential units, many in buildings with many more similar units. For now, our attention is on the results of the initial, 100% external, level-one housing inventory and assessment stage.

As indicated, for all of the streets north of Grove Street, the consultant has conducted an on the ground, walking level of inspection, to facilitate close observations of virtually all residential structures. In a mere handful of situations, either hostile residents or “hangers on” persons or obviously dangerous dogs have prevented close observation of less than 1% of the structures. Much more common have been residents, curious about the task, and generally very generous with information regarding their house or apartment, and those of their neighbors.

Table 1 on the following page is a summarized version of the Consultant’s field notes for one selected street in the South End -- Gray Street. As can be seen, in doing the on the ground assessment of residential structures, the Consultant assigned (a) a structure number, (b) a house street address, if evident, (c) a “type” designation, usually indicating whether the structure was single-family (SF) or multi-family, and, if so, the number of units, (d) a unit count for all structures, (e) an initial, external observation as to the condition rating, and (f) an identifiable descriptor, for reference to facilitate revisits, more detailed inspections and the like. The actual field notes often contain extensive detail on observed defects. Some field notes are on paper and some are on audio tapes. The level of detail in field notes will facilitate decision-making for selecting residential structures for future, more detailed inspections.

Table 1 provides not only individual notations, but also summary data pertaining to all residential structures and units on Gray Street. Given the considerable number of streets in Waterville’s South End (approximately 60), it is not realistic for the Consultant to commit the time necessary to prepare detailed summaries for each street to this level of detail. However, at the conclusion of the housing assessment project, the Consultant will turn over all field notes to the City of Waterville, in order that specific information collected will be available in a file box, for whatever future use the City might make of it. Gray Street data is presented on the following page to illustrate the type of information collected during an “on the ground” assessment of specific residential structures in the South End.

Table 1
Sample Street Inventory: Gray Street
(From Summer Street-to-Water Street)

Structure #	Street #	Type	Units	Condition	Comments
1	# 29	4F	2	2-	2 units on Gray Street
2	# 27	2F	2	2	Pale Yellow
3	# 28	SF	1	2+	Yellow
4	# 24	2F	2	2-	Old red siding
5	# 23	SF	1	3	Grey siding, defects in siding, windows, steps
6	# 21	SF	1	2+	Tan/Estes
7	# 22	SF	1	2+	Gray
8	# 20	SF	1	2+	Yellow
9	# 19	SF	1	2	Gray
10	# 18	4F	4	2	Yellow, corner Gray Ave
11	# 15	SF	1	2	Blue
12	# 16	SF	1	2	Red/Brown Exterior
13	# 13	2F	2	2-	Yellow, roof rust
14	# 12	SF	1	2+	Green/Hallee
15	# 11	2F	2	2-	Green
16	# 10	4F	4	3	Apartment house; defects siding, structure, wood, windows
17	# 9	SF	1	2	Yellow
18	# 8	2F	2	2-	Grey, defects on windows, wood & porch
19	# 6	2F	2	2-	
20	# 5	SF	1	2+	Blue/Green
21	# 1	2F	2	3-	Vacant, defects structural, ext. walls, porches, windows, paint
22	# 2	3F	3	3-	One unit vacant, defects observed (external)
23	# 1/2	1 of 11	1	2	Back Apt. to Water Street Apt. Bldg. See 69 Water Street.
Street Totals					
			23	Structures (21 completely on Gray; 2 on side streets)	
			11	SF	
			7	2F	
			1	3F	
			2	4F	
			3*	Apartments counted from 2 structures listed on Summer and Water Streets (apt. bldgs)	
			39	Residential Units on Gray Street	
			0	For Sale Structures (advertised)	
			3	Vacant Units	
				*Counted as 1-SF and 1-2F in aggregate tally	
			0	Condition 1 Units (0.0%)	
			6	Condition 2+ Units (15.4%)	
			11	Condition 2 Units (28.2%)	
			12	Condition 2- Units (30.8%)	
			10	Condition 3 Units (25.6%)	
			0	Condition 4 Units (0.0%)	

Following a partial City-wide windshield survey conducted mostly for orientation purposes and for the purpose of testing notions regarding where the housing sectors ought to be delineated, the Consultant then focused first on newly-defined Housing Sector II to the south of Grove Street. This sector consists of the south side of Grove Street, South Water Street to its termination, and five other relatively short streets, as listed both in the chapter pertaining to the 8 sectors and in Table 2 below.

Table 2 provides summary data regarding the inventory, type and condition of housing in Sector II. By the Consultant's field observation, this sector contains a total of 68 residential structures, containing a total of 83 residential units. From data gathered over a year ago in connection with KVCAP's Group Workcamps home repair project which was based in Waterville, it was determined that in winter of 2001 nearly 70% of the single-family Sector II residential structures (with land) were valued at less than \$60,000 per property. Nonetheless, as observed elsewhere in this report, generally the condition of housing below Grove Street is slightly better than above Grove Street. Table 2 pertaining to housing stock in Sector II follows directly below:

Table 2								
Waterville Housing Sector II								
Street	SF	2F	3F	Units	Units Conditions*			
					C1	C2	C3	C4
Clark Street	8	1	0	10	0	9	1	0
Grove St. (partial)	4	3	0	10	0	7	3	0
Grove St. Crt.	3	0	0	3	0	3	0	0
S. Grove St.	10	2	0	14	1	8	4	1
S. Water St	29	5	1	42	3	35	2	2
Water Pl.	1	0	0	1	0	1	0	0
Wyman St.	0	0	1	3	3	0	0	0
Totals	55	11	2	83	7	63	10	3
* Condition Ratings (See Definitions)								
1 = Excellent								
2 = Good								
3 = Fair-to-Poor								
4 = Extremely Substandard								
<u>Sector II</u>								
Structure Count: 68								
Units Count: 83								

Source: Field inventory and observations of Governmental Resources, April, 2002.

Having completed the relatively small Sector II, the Consultant next moved to Sector III, beginning with the subsector eventually identified as Sector IIIA. Sector IIIA was determined to have 387 residential structures of all types, including in the count commercial structures with one or more residential units. A total of 719 residential units were counted in this densely settled area. Sector IIIA includes an elderly housing complex at 83 Water Street.

Less than 50 per cent of the 387 residential structures, or only 180, were single-family structures. Even some of those had been, formerly multi-family buildings and over time had been converted to single-family status. In addition to the 180 single-family structures in Sector IIIA, there are 116 two-family houses, 24 three-family structures, 18 four-family structures, 9 five-family structures, 7 six-family structures, 1 eight-family structure, and also an 11-family structure, as well as 29 mobile homes in a park inland of Grove Street, 23 elderly units at 83 Water Street, 5 single-room occupancies (SROs) above a tavern, and one other unit, not otherwise categorized.

Of the 180 single-family units counted in this area, 106 (59%) had assessed values of less than \$60,000 in 2001. Actually, given that Sector IIIA includes the east side of Summer Street, where property values are generally greater than \$60,000, the percentage of single-family properties in “the plains” area that are below \$60,000 per property in value is much than 59%. In terms of initial quality ratings, a total of 161 of the residential units (22.4%) were in structures rated poorly, as either “3” or “4” in the rating system. Also, a substantial number of the structures containing 558 units and rated as “2”, were actually on the negative “2-” side of that measure.

The City Codes Enforcement Office has been noting deficient properties in its efforts to enforce the recently adopted Property Maintenance Code. The South End Neighborhood Association has developed its own list of substandard properties in that area. KVCAP’s Group Workcamps project in the summer of 2001 also developed individual property data for selected residential properties in this area. Review of these various data sources reveals that many of the same properties have been identified more than once as being substandard in appearance. Table 3 on the following page includes valuable information regarding the inventory and condition of housing in Sector IIIA. As will be explained below, Table 4 then provides similar data for Sector IIIB.

**Table 3
Waterville Housing Sector III A**

Street ¹	SF	2F	3F	MF/Other	Units	Condition			
						C1	C2	C3	C4
Autumn	3	5	0	2-5F	23	0	14	9	0
Autumn Crt.	2	0	0	0	2	0	2	0	0
Brackett Pl	2	0	0	0	2	0	0	2	0
Careen	4	3	1	0	13	0	5	8	0
Cary Ln. & Crt.	13	8	1	0	32	0	18	11	3
Dennis Crt.	3	0	0	0	3	0	3	0	0
Dutton Crt.	0	3	0	0	6	0	6	0	0
Gold (partial)	2	8	2	2-4F 1-5F 2-6F	49	0	36	13	0
Gray ²	12	8	1	2-4F	39	0	29	10	0
Gray Ave.	2	2	0	1-4F	10	0	10	0	0
Green	0	3	0	1-5F	11	0	6	5	0
Grove (partial)	4	1	0	0	6	0	6	0	0
Halde	11	2	0	0	15	0	10	3	2
Healey Crt.	1	0	0	0	1	0	1	0	0
Kennebec	1	8	3	1-8F	34	0	34	0	0
King ³	27	12	2	2-4F 1-6F	71	0	60	11	0
Labbe ⁴	2	0	0	0	2	0	2	0	0
Libby Crt.	3	3	0	0	9	0	9	0	0
Lockwood Ln. ⁵									
Moor	10	2	0	0	14	0	12	2	0
Oxford	0	3	1	1-4F	13	0	8	5	0
Paris	10	0	1	1-5F	18	0	12	6	0
Pine	10	1	1	0	15	0	14	1	0
Pooler's Parkway	0	0	0	29 Mohos	29	0	26	3	0
Reddington (partial)	7	4	1	1-4F	22	0	21	1	0
Sherwin (partial)	3	3	2	1-6F	21	0	13	8	0
Summer (partial)	12	14	5	5-4F	93	9	69	15	0

**Table 3
Waterville Housing Sector III A**

Street ¹	SF	2F	3F	MF/Other	Units	Condition			
						C1	C2	C3	C4
				1-5F 2-6F 1-other (1)					
Swan	0	4	0	0	8	0	8	0	0
Veteran Crt.	4	6	0	1-5F	21	0	14	7	0
Water	32	13	3	4-4F 2-5F 1-6F 1-11F 1-55RO 1-23E	138	0	102	35	1
Totals	180	116	24	18-4F 9-5F 7-6F 1-8F 1-11F 1-55RO 1-23E 29 Mohos 1 - Other	719	0	558	155	6
Sector III A									
Structure Count: 387 Residential Unit Count: 719									

¹ Road is a “street” unless otherwise indicated

² Variations counted as 1-SF at 1/2 Gray St and as a 2F at 29 Gray St.

³ King Street numbers include King Crt. Ext.

⁴ May be Water Street Address

⁵ Lockwood Ln houses counted as either Oxford or Kennebec properties

**Table 4
Waterville Housing Sector IIIB**

Street	SF	2F	3F	MF/Other	Units	Condition			
						C1	C2	C3	C4
Ann	14	2	1	1-4F	25	2	19	4	0
Day Crt.	1	1	0	0	3	0	3	0	0
Gilmore	4	2	0	0	8	2	6	0	0
Gingerbread Ln	1	0	0	0	1	0	1	0	0
Gold (partial)	3	3	0	0	9	3	6	0	0
Grove (partial)	5	0	0	0	5	0	5	0	0
Kimball	6	2	0	28E	38	6	32	0	0
Pare	5	3	0	0	11	0	11	0	0
Preston	5	2	0	0	9	2	6	1	0
Reddington	1	1	1	1-4F	24	0	24	0	0
				1-6F					
				1-8F					
Sherwin (partial)	0	3	0	1-4F	10	2	8	0	0
Silver	23	8	4	3-4F	105	37	60	8	0
				4-5F					
				2-6F					
				1-10 Condo					
Silver Pl	0	0	0	1-5F	17	0	6	5	6
				2-6F					
Silvermont	20	3	0	0	26	15	11	0	0
Summer (partial)	12	17	2	4-4F	68	5	57	6	0
Tardiff	8	3	0	0	14	0	12	2	0
Turner	1	0	0	0	1	0	1	0	0
Williams	4	1	0	1-4F	10	1	6	3	0

Totals	113	51	8	11-4F	384	75	274	29	6
				5-5F					
				5-6F					
				1-8F					
				1-10 Condo					
				1-28 Elderly					
Sector III B									
Structure Count: 196									
Residential Unit Count:									
384									

Table 4 on the two prior pages provides summary information regarding Sector IIIB. This is the area located generally between Silver Street on the west and Summer Street on the east, north of Grove Street to Sherwin Street, and also including the east side of Silver Street, north of Sherwin Street to Spring Street. Although roughly similar in area size to Sector IIIA, housing in this area is nowhere near as densely concentrated in Sector IIIB. Whereas the former included 387 residential structures, including 719 units, Sector IIIB included only 196 residential structures (including some professional or commercial structures with one or more residential units included), and a total of 384 residential units.

An aside about counting methods. Several properties in Sector IIIB, especially on the full length of Silver Street on the east side, feature mixed use, including either a ‘professional office use / residential use mix’, or a ‘commercial use / residential use mix’ in numerous buildings. Rather than attempt to make the arbitrary determination as to whether a structure was a commercial property with a residential unit or a single-family house with a home occupation (or a rented out commercial unit), for the sake of the housing study, an relatively simple counting means was adopted. If a mixed use property contained a single residential unit, it was counted as a single-family structure. If a mixed use property contained two residential units, it was counted as a two-family residential structure.

This counting method differs definitionally from how the Tax Assessor categorizes such mixed use properties in many instances, but it meets the needs of the housing assessment. (Additionally, in at least Sectors VII and VI-B, a Governmental Resources subcontractor listed residential units located in commercial / professional buildings differently, which enters very minor inconsistencies into the counts of “type of housing”, although it does not affect total inventory counts. When field inventory results are compared with whatever data can be accessed from the Tax Assessor’s records as regards inventory in certain areas, this factor is likely to cause some minor contradictions. However, the inventory comparisons between census data (when available), tax assessor’s data (when decipherable), and data derived from field inventories always contain inconsistencies, contradictions, and other difficulties for reasons explained in greater detail in the “inventory” chapter. Moving on...

It was noted earlier that based on data obtained in 2001 for the Waterville home repair workcamp, some 59% of all single-family houses on the plains (in Sector IIIA) were valued at less than \$60,000. In Sector IIIB, that percentage drops to just over 14% of the total single-family structures being valued as less than \$60,000, indicating a dramatic improvement in quality and value of homes located west of the centerline of Summer Street through to Silver Street in the South End. Likewise the percentage of houses rated as “3” or “4” condition drops dramatically to less than 10% of total housing units in Sector IIIB. (If the structures on Silver Place and an adjacent Silver Street property did not exist, the percentage of substandard residential structures in this sector would drop even lower.) Somewhat surprisingly, the units per structure ratio of Sector

IIIB is actually higher (1.96 residential units per residential structure) than for the more densely-packed Sector IIIA (1.85 residential unit per residential structure). Clearly, the existence of concentrations of multi-family housing in and by itself does not necessarily lead to lower housing standards relative to single-family concentrations. Good maintenance of multi-family properties can maintain high quality in areas of concentrations of multi-family housing.

Distinctions Within the South End

Even though the Consultant has conducted only external assessments of the housing in the South End, nonetheless it is instructive to draw some comparisons between the three sections (Sector II, Sector IIIA, and Sector IIIB) of the South End.

In Sector II (south of Grove Street) 15.6% of the units were rated in the two lower categories -- as either "3" or "4". In Sector IIIA, anchored by the length of Water Street, initial field assessments identified 22.4 % of the housing units as in structures rated in those lower two categories. (One strongly suspects that the percent of substandard housing units in this area is likely higher than 22.4 % of the total, and that relatively recent exterior work on numerous structures is likely masking serious internal problems.) Looking at the numbers for structures instead of units, 16.2 % of Sector II residential structures and 18.6% of Sector IIIA residential structures were rated in the lower two rating categories. Besides, actually all housing rated "2-" and below ought to be considered as moderately substandard and for Sector IIIA, that is a much higher percentage, well above the 22.4% rated as "3" or "4".

There is significant contrast when Sector IIIB is compared to the balance of the South End. In this sector the percent of lower rated residential units drops to 9.2% and the percent of lower-ranked residential structures drops to 6.7%. As already noted, if a few substandard structures on or adjacent to Silver Place and a couple west side Summer Street properties north of Gold Street did not exist, the substandard percentage for Sector IIIB would drop considerably.

Tables 5, 6 and 7 present summary information regarding the relative condition of residential properties in Sectors II, IIIA and IIIB, respectively. As the field research continues, the Consultant, possibly assisted by the City Codes Enforcement staff will be taking a closer look at identified lower level rated properties. Also, the Consultant and KVCAP (acting as a subcontractor) will be conducting a limited number of interior inspections in South End homes. Considerable additional information will be developed regarding housing conditions in this area of the City, and this additional information will be reflected in subsequent report materials.

Table 5
Sector II: Totals & Condition of Housing

Structures including residential units	68	
Total Residential Units	83	
Type	Structures	
Single-Family Structures	55	
Two-Family Structures	11	
Three-Family Structures	2	
Condition 1 Units	7	(8.4%)
Condition 2 Units	63	(75.9%)
Condition 3 Units	10	(12.0%)
Condition 4 Units	3	(3.6%)
Condition 1 Structures	6	(8.8%)
Condition 2 Structures	51	(75.0%)
Condition 3 Structures	8	(11.8%)
Condition 4 Structures	3	(4.4%)

Table 6
Sector III A: Totals & Condition of Housing

Structures with residential units	387	
Total Residential Units	719	
Type	Structures	Units
Single-Family Structures	180	180
Two-Family Structures	116	232
Three-Family Structures	24	72
Four-Family Structures	18	72
Five-Family Structures	9	45
Six-Family Structures	7	42
Eight-Family Structures	1	8
Eleven-Family Structures	1	11
Mobile Homes (in Park)	29	29
SRO (5-Unit Structure)	1	5
Elderly (23-Unit Structure)	1	23
Condition 1 Units	0	(0%)
Condition 2 Units	558	(77.6%)
Condition 3 Units	155	(21.6%)
Condition 4 Units	6	(0.8%)

Condition 1 Structures	0	(0%)
Condition 2 Structures	315	(81.4%)
Condition 3 Structures	67	(17.3%)
Condition 4 Structures	5	(1.3%)

Table 7
Sector III B: Totals & Condition of Housing

Structures with residential units	196	
Total Residential Units	384	
Type	Structures	Units
Single-Family Structures	113	113
Two-Family Structures	51	102
Three-Family Structures	8	24
Four-Family Structures	11	44
Five-Family Structures	5	25
Six-Family Structures	5	30
Eight-Family Structures	1	8
Condo (10-Unit Structure)	1	10
Elderly (28-Unit Structure)	1	28
Condition 1 Units	75	(19.5%)
Condition 2 Units	274	(71.4%)
Condition 3 Units	29	(7.6%)
Condition 4 Units	6	(1.6%)
Condition 1 Structures	46	(23.5%)
Condition 2 Structures	137	(69.9%)
Condition 3 Structures	12	(6.2%)
Condition 4 Structures	1	(0.5%)

Tables 8 and 9 aggregate information in the two subsectors to present full Sector III information. Table 8 focuses on inventory and Table 9 on housing condition. There are 583 residential structures, including 1,103 residential units in Sector III. The total number of residential units in this sector (1,103) is equal to 16.2 % of the total housing units included in the Census 2000 count.

Tables 10 and 11 take the aggregation of South End housing data to the next and highest level. Table 10 combines the Sector II and full Sector III data, indicating the composition of the entire South End housing inventory. The South End (as defined in this study) accounts in total for a grand total of 651 residential structures, including a total of 1,186 residential units. Table 11 indicates that at least 17.6 % of all South End

housing units are located in structures rated in the lower two categories, and further that 14.8 % of all South End structures are similarly rated.

**Table 8
Waterville Housing Sector III (A&B) Totals**

Structures with residential units	583	
Total Residential Units	1103	
Type	Structures	Units
Single-Family Structures	293	293
Two-Family Structures	167	334
Three-Family Structures	32	96
Four-Family Structures	29	116
Five-Family Structures	14	70
Six-Family Structures	12	72
Eight-Family Structures	2	16
Eleven-Family Structures	1	11
Condo (10-Unit Structure)	1	10
SRO (5-unit Structure)	1	5
Mobile Homes (in Park)	29	29
Elderly (23-Unit Structure)	1	23
Elderly (28-Unit Structure)	1	28

**Table 9
Waterville Sector III (A & B)**

Condition of Housing		
Structures with residential units	583	
Total Residential Units	1103	
	Number	%
Condition 1 Units	75	6.8%
Condition 2 Units	832	75.4%
Condition 3 Units	184	16.7%
Condition 4 Units	12	1.1%
Condition 1 Structures	46	7.9%
Condition 2 Structures	452	77.5%
Condition 3 Structures	79	13.6%
Condition 4 Structures	6	1.0%

Table 10
South End Residential Housing Totals (II, IIIA & IIIB)

Structures with residential units	651	
Total Residential Units	1186	
Type	Structures	Units
Single-Family Structures	348	348
Two-Family Structures	178	356
Three-Family Structures	34	102
Four-Family Structures	29	116
Five-Family Structures	14	70
Six-Family Structures	12	72
Eight-Family Structures	2	16
Eleven-Family Structures	1	11
Condo (10-Unit Structure)	1	10
SRO (5-unit Structure)	1	5
Mobile Homes (in Park)	29	29
Elderly (23-Unit Structure)	1	23
Elderly (28-Unit Structure)	1	28
	651	1,186

Table 11
South End Housing Conditions (All)
Sectors II, IIIA, and IIIB

Condition of Housing		
Structures with residential units	651	
Total Residential Units	1,186	
	Number	%
Condition 1 Units	82	6.9%
Condition 2 Units	895	75.5%
Condition 3 Units	194	16.4%
Condition 4 Units	15	1.2%
Condition 1 Structures	52	8.0%
Condition 2 Structures	503	77.3%
Condition 3 Structures	87	13.4%
Condition 4 Structures	9	1.4%

Tables 12 and 13 illustrate research steps that had only just begun as of the time of this initial progress report to the Waterville Housing Advisory Committee (4/30/02). During the conduct of the field assessment of South End housing, the Consultant took note of units (and structures) which were obviously vacant, and also gathered similar information in conversations with tenants and property owners. To this point, only part of those entries have been recorded. Table 12 consists of a beginning effort to identify vacant residential units in the South End. This exercise will continue, although no perfect count will be attainable due to at least two reasons: (1) In the first instance, tenant turnover in apartments is occurring all of the time in areas with high concentrations of relatively low-quality and relatively low-priced rental units. (During the walk-through of Autumn Street, two tenants in the process of moving were encountered, on one afternoon.) (2) There is simply no economically feasible way for the Consultant to obtain an accurate, current count of vacancies in the 303 multi-family residential structures present in the South End.

Table 12
South End Vacancies (Partial List in Process)

69 Water St	3 of 11 Vacant	4/8/02
1 Gray St.	2 Uits Vacant	4/8/02
2 Gray St.	1 Unit Vacant	4/8/02
6 Libby Ct.	SF	
5 Libby Ct.	2F	
7 Libby Ct.	2F	
14 Moor St	SF	
4 Halde St	2F	
6 & 61/2 Grove St	2F (Brown, Corner Water St.)	
40 Summer	4F (1 Vacant 3/30)	
8 Gold St.	5F (2 Vacant)	
23 Gold	1 of 4 Vacant	
167 Water St.	SF	
178 Water St	1 of 2 Vacant	
170 Water St.	2F - 2 Vacants	
4? King St	2 of 3 units	
8 King St	1 of 2, 2F	
12? King St	1 of 2	
7 Cary Ln	2F	
3? Cary Lane	2F	
90? Silver	Proff. Office/Corner Silver/Reddington	
58 Silver	3 of 6 apts vacant	
2 Silver Place	1 of 5 occupied = 4 vacant	
5 Silver	2 of 6 occupied = 4 vacant	
? Summer St E side	2 of 3 vacant	

Table 13 is the start of a list of all residential structures advertised as “For Sale” in the South End. As with the effort to count vacant units, this exercise has only begun and there are limitations on the research methods. The listing, advertising and sales of residential property is a dynamic activity, with changes in property status occurring on a regular basis. This list is partial and preliminary, and is mostly included for illustrative purposes.

Table 13
South End Properties - For Sale (Advertised)
(Partial List in Progress)

4/8	6 Gray Ave	SF	C21 872-8802
4/8	7 Gray Ave	2F	DeWolfe 872-7650
4/4	27 Paris	SF	
4/4	? Careen St	2F	
	14 Mar	SF	
	16 Halde	SF	
	10 Halde	SF	
	80 Summer	2F	
	6 & 6 1/2 Grove	2F	(on Corner Water)
	224 Water St	SF	Nason Realty
	167 Water St	SF	(no sign)
	170 Water	2F - vacant	DeWolfe
	4 King St	3F - par condition	Dick Goodhue 879-0751
	14 King St	SF	
	6 ? Cary Lane	3F	Francis Rodrigue 873-9013
	11 1/2 Cary Lane	SF	Main St. Realty 873-7300
	158 Silver Street		
	7 Libby Court	2F	(4S by KVCAP - not signed)
	3 ? Cary Lane	2F	
	5 Silver Place	6F - back left	DeWolfe 872-7650

Finally, the research will continue in the identification of housing structures that are either substandard and in need of rehabilitation, or beyond redemption. Interestingly, between the time of the Consultant’s initial windshield survey at the start of April and the end of April, 2002, one Category # 4 residential structure in the vicinity of the Water Street and Grove Street intersection was demolished, and was awaiting removal of building debris. By the time that the progress report was printed, the debris was removed. (This illustrates the brief shelf life of some statistics.)

Table 14
Location of “Condition 3 & 4” Units by Streets

Street	# Condition 3 Units	# Condition 4 Units
Ann	4	
Autumn	9	
Brackett Pl.	2	
Careen	8	
Cary Lane & Crt.	11	3
Clark	1	
Gold	13	
Gray	10	
Green	5	
Grove	3	
Halde	3	2
King	11	
Moor	2	
Oxford	5	
Paris	6	
Pine	1	
Pooler’s Parkway	3	
Preston	1	
Reddington	1	
Sherwin	8	
Silver	8	
Silver Place	5	6
South Grove Street	4	1
South Water Street	2	2
Summer	21	
Tardiff	2	
Veteran Court	7	
Water	35	1
Totals	194	15

10. Waterville Housing Sector IV

“Encompassing the Wide Range of Waterville. Housing Conditions”

Following completion of the housing inventory and preliminary assessment of housing conditions in the South End (Sectors II and III combined), the Consultant then conducted similar research in Sector IV, the area located between Kennedy Memorial Drive and Mayflower Hill Drive, west of Messalonskee Stream to First Rangeway. To that point in the housing study, it had been assumed that there were not sufficient resources in the project budget for the Consultant to conduct a similar level of inventory of all housing properties throughout Waterville, given the presence of 6,819 residential units (2000 Census) in the City. (The assumption proved to be absolutely correct, although the Consultant undertook the 100% inventory, regardless.) At that stage of the project, and given the fact that the South End conditions (studied in some detail, at the request of the City) were in no way characteristic of the City at large, **and** given that (as will be demonstrated) Sector IV’s housing stock and conditions did somewhat emulate the balance of the City’s residential housing stock in microcosm, a close examination of that area (Section IV) was the logical next step and it proved to be extremely instructive.

Sector IV, Location, Boundaries and Study Methodology

As noted, Sector IV was selected for more detailed housing inventory and review treatment because this area includes “sub-sectors” exhibiting a variety of housing types and conditions, ranging from those commercial activity impacted dwellings observed along the north side of Kennedy Memorial Drive (KMD) in a mixed commercial and residential use area to the high quality, strictly residential properties evident at the opposite (north) end of the sector, along Mayflower Hill Drive. The Sector IV subsectors and their varying characteristics are detailed toward the conclusion of this chapter.

It is acknowledged that this “construct” (Section IV as “Waterville in microcosm”) has an element of artificiality, yet the variations within this sector are real, and the distinction between these small neighborhoods as a group and the South End (east of Summer Street) are obvious. If the South End represents the greatest concentration of substandard housing conditions in Waterville, then Sector IV is arguably (among the 8 sectors) most characteristic of the varying housing stock and conditions present in the balance of Waterville -- given the wide range of housing stock and conditions evident within Sector IV. For every area of Waterville, outside of the South End, there is a small section of Sector IV which emulates the area in terms of housing age, type and condition. For these reasons, the decision was made by the Consultant in May, 2002, to invest a considerable block of time to the close examination of Sector IV. The effort proved worthwhile, yielding results useful to the larger assessment of Waterville housing.

Sector IV is the area in Waterville located directly north of the eastern end of KMD and extending northward to Mayflower Hill Drive, and bounded on the ends by

First Rangeway and the Messalonskee Stream. The detailed “boundary description” of Sector IV was provided earlier in Chapter 7, and, therefore, has been deleted from this Chapter 10. (It had been included in the version of this chapter that appeared earlier in the progress report published at the end of May, 2002.) A field inventory conducted by the Consultant on five separate days between April 16 and May 7, 2002, resulted in identification of 837 properties within Sector IV, containing a total count of 947 residential units. A list of 55 roads and streets included within Sector IV was included in the chapter describing the rationale for and the division of the City of Waterville into eight (8) so-called “housing sectors”. The list of roads, streets, drives and ways is also included as an integral part of Table 1 below.

The most distinctive feature of the housing stock in Sector IV is the high percentage of single-family homes in the area. Of the total 837 properties or structures with at least one residential unit within, fully 724 (86.4%) of those are single-family homes. Of the total housing units in the Sector (947), fully 76.5% are single-family homes. Of the remaining 223 residential units located in 113 properties, another 50 are single-family condominium units located in two such developments --definitionally also single-family units. This tendency toward single-family housing leaves a balance of only 173 residential units in 63 properties, including 100 in 2-family structures, and a remaining small number of structures with 3 or more family units.

According to a Tax Assessor’s inventory of residential units City-wide dating from 1995, there were 2,721 single-family properties in Waterville at that time. Since only minimal new housing construction occurred in the latter half of the last decade (1990s), observed field data from 2002 can be matched against that earlier inventory for illustrative purposes. The 724 single-family homes inventoried in Sector IV in April and May, 2002, represents approximately 27% of the total number of single family homes in Waterville. Given that the total number of housing units in Sector IV (947) are only approximately 14% of the total number of housing units in Waterville, the over-representation of single-family homes in this sector of the City becomes most evident.

The Consultant’s field methodology has been described elsewhere in this report, and will not be repeated here, except in brief. In Sector IV (as in the South End), the Consultant: (a) has taken note of every identified residential property and commercial properties containing residential units, (b) has counted the number of residential units by type on each street, (c) has assigned a rating to the observed residential structures and the rating applied to a structure has been applied to all units within that structure, and (d) has maintained counts of structures, units, and ratings, including in that count all residential structures on each street (or partial street) within the sector.

It is important to note that this level of inventory and assessment is only a step above that of a rapidly conducted “windshield survey”, and, therefore, that it does not constitute individual, external residential property assessments. External residential property assessments were conducted later on approximately 120 residential structures, although none from Sector IV.

Housing Field Rating System

In viewing (during April and May, 2002) the 1,488 residential structures containing 2,133 residential dwelling units in Sectors II, III and IV, in addition to noting the number and type of residential structures and units within, the consultant employed the external observation rating system described earlier. It became immediately obvious from reviewing both the South End data included in an earlier and the Sector IV data included in this chapter, that the vast majority of all residential structures were rated from brief field observation as a “grade ‘2’ property”, given that internal observations were not part of this initial field work, nor was extensive time available per unit for even external observations at this level of field observation.

Accordingly, as detailed in the rating system boxed narrative (next page), the “2” rating was further broken into “2+”, “2”, and “2-”, and raw counts were taken of the variations in the “2” rated properties. This count allowed the Consultant to review the ratings, and to characterize particular streets in the descriptive narrative for the sectors reviewed at this level of detail. Because the Consultant used mechanical counters in some sections where properties on a street were identical in type, style and value, this is not to say that in all cases rating data can be traced back to individual properties. On numerous other streets, however, the Consultant has developed and maintained brief, individual property notes which can be correlated (with some difficulty) to street addresses. (In Sector VIII, for example, there are field notes for each and every property. The field work for this housing assessment became in time a “monster task”, once started, begging for completion, but consuming literally hundreds of hours of field work.)

In the earlier version of this Chapter 10 which was published as part of the May, 2002 Progress Report No. 2, a slightly revised version of the rating system was published. However the changes were very minimal from the rating system already described in Chapter 9, and, therefore, the revised version has not been reprinted in this report. The only changes related to moving beyond references to the South End to more generic references. As indicated earlier, the Consultant conducted his initial field survey of Sector IV during five, separate field visits on April 16, April 18, May 1, May 2, and May 7, 2002. All field observation information included in this chapter is based on what was seen on those visits -- although a very small amount of recordings were altered slightly by reference to Tax Assessor’s data, in a few instances -- such as information in a few instances that a home observed to be a single-family structure was actually a two-family home. Many factors in housing are dynamic, even if there is no substantial new construction occurring in a community. As examples, listed properties sell, vacant properties become occupied, and substandard homes in some instances are under repair and are trending to a higher rating. Accordingly, some of the data included in this report has already changed, even before the final report is published. That level of change, however, is minimal, incidental and statistically not-significant.

Table 1 below presents the results of the initial field assessment of the housing stock located in Sector IV. As has been noted, the Consultant in conducting this field effort located 837 residential properties in Sector IV, containing an observed total of 947 residential units. The 947 residential units in this area represent approximately 13.9% of all Waterville dwelling units. The number of residential units in Sector IV compares as 79.8% of the number included in the South End area as defined for this report. Taken together, these two areas (South End and Sector IV) account for 31.3% of all Waterville residential units.

Table 1 below encapsulates the results of approximately 40+ hours of intensive field work and desk work relating to the inventory and condition of housing stock in Sector IV. The data presented in Table 1 essentially describes the housing stock of the sector, and facilitates a discussion of the variations and condition of housing in the sector. However, even with the relatively significant investment of time required to gather the data presented in this table, the Consultant realistically has only skimmed the surface of what potentially could be discovered regarding the housing stock in this area with more resource commitments.

Table 1
Sector IV Housing Inventory

Street	SF	2F	3F	Other	Units	Condition		
						1	2	3
Barnett Avenue	20	0	0	0	20	14	6	0
Brigham Street	4	0	1	0	7	1	6	0
Broad Street	11	0	0	0	11	0	11	0
Brooklyn Avenue	16	0	1	0	19	6	13	0
Burrill Street	3	1	0	0	5	0	5	0
Carle Street	1	0	0	6-35A	36	1	35	0
Carver Street	6	0	0	0	6	1	5	0
Cedar Street	5	0	0	0	5	0	5	0
Clearview Avenue	24	0	0	0	24	24	0	0
Colin Drive	0	0	0	6C	6	0	6	0
Cool Street	29	7	1	1-4 F (O-NH)	50	4	46	0
David Terrace	1	0	0	0	1	0	1	0
Edgewood Street	15	0	0	0	15	0	15	0
Elmhurst Street	20	0	0	0	20	0	20	0
First Rangeway (partial)	29	1	0	0	31	22	9	0
Fairview Street	2	0	0	0	2	0	2	0
Forest Park	26	0	0	0	26	26	0	0
Francis Street	44	3	1	0	53	0	50	3
Glidden Street	4	1	1	0	9	0	9	0

Street	SF	2F	3F	Other	Units	Condition		
						1	2	3
Harding Way	2	0	0	0	2	0	2	0
Highland Avenue	26	0	0	0	26	18	8	0
Hughey Street	0	0	0	0	0	0	0	0
Kennedy Memorial Drive (partial)	24	2	1	1-6F	37	2	32	3
Lowell Street	6	0	0	0	6	0	6	0
Lynn Street	2	0	0	0	2	0	2	0
Mae Terrace	6	0	1	0	9	0	9	0
Mathews Avenue	37	0	0	44-C	81	10	71	0
Mayflower Hill Drive (partial)	12	0	0	0	12	11	1	0
Merryfield Avenue	38	1	0	0	40	1	34	5
Messalonskee Avenue	14	3	0	1-4F	24	2	22	0
Moody Street	4	2	0	0	8	0	8	0
Morrison Avenue	7	0	0	0	7	0	7	0
Newland Avenue	6	0	0	0	6	6	0	0
Noyes Avenue	6	0	0	0	6	6	0	0
Oak Knoll Drive	11	0	0	0	11	11	0	0
Oakland Court	1	0	0	0	1	0	0	1
Oakland Place	2	0	0	0	2	0	2	0
Oakland Street	60	8	1	0	79	0	76	3
Philbrook Street	0	0	0	0	0	0	0	0
Pray Avenue	5	0	0	0	5	5	0	0
Purington Street	1	1	0	0	3	0	3	0
Riverside Avenue (partial)	5	0	0	0	5	5	0	0
Roberts Avenue	4	0	0	0	4	4	0	0
Russell Street	6	1	0	0	8	0	8	0
Salem Street	3	0	0	0	3	2	1	0
Sawtelle Street	1	0	0	0	1	0	1	0
Strider Avenue	6	0	0	0	6	6	0	0
Taylor Avenue	4	0	0	0	4	4	0	0
Thrushwood Park	6	0	0	0	6	5	1	0
Vallee Avenue	8	0	0	0	8	4	4	0
Violette Avenue	65	3	0	0	71	6	65	0
Vose Street	14	0	0	0	14	2	12	0
Webber Street	1	0	0	0	1	0	1	0
Western Avenue (partial)	41	14	0	0	69	0	67	2
Yeaton Avenue	30	2	0	0	34	0	33	1

Street	SF	2F	3F	Other	Units	Condition		
						1	2	3
Total Properties	724	50	8	55	837	-	-	-
Total Units	724	100	24	99	947	209	720	18

Sector IV and South End Comparisons

The condition of the housing stock in Sector IV is dramatically better than that observed in the portion of the South End that is east of Summer Street. When the structures containing the 947 residential units in Sector IV were rated, 22% (209 units) were rated as #1 quality and 76% (720 units) received a “2” rating. Less than 2% of the units (18 in total) were rated as a “3” and no structures or units in Sector IV received a “4” rating. Sector IV ratings are summarized in Table 2 that follows immediately.

Table 2
Sector IV
Condition Ratings of 947 Residential Units

Condition	# 1	# 2	# 3	# 4
Number	209	720	18	0
%	22%	76%	1.9%	0%

The relative high quality of the housing stock of Sector IV contrasts sharply with that of the South End. Overall, whereas 98% of the housing stock in Sector IV was rated as either “1” or “2”, only 82.4% of the South End housing was similarly rated. At the other extreme, whereas only 1.9% of the Sector IV housing was rated “3” or “4” during initial field observations, a full 17.6% of South End housing was rated in one or the other lower categories. Stated another way, this is to say that based on initial observation, there is relatively 9 times the substandard stock per 100 units in the South End than exists in Sector IV. The contrast between the two areas is even more extreme when comparing between Sector IV housing and that existing strictly in the Water Street segment of the South End (Sector IIIA, west of Summer Street generally), where 0% of the housing is rated as Quality # 1, and a full 22.4% is rated as either “3” or “4” -- substandard in either case.

Table 3 which follows directly displays several statistical comparisons between the previously cited Sector IV housing condition ratings, and the South End at large, and several component segments of the South End in particular. Actually the distinctions between the quality and conditions of housing in the two areas under close scrutiny are greater than is suggested by Table 3. This additional gap in housing conditions between areas relates to the large portion of the units in both the South End and in Sector IV rated in the “2” quality category, and, particularly, to wide variations within this rating code. Overall 75% of South End residential units were rated as “2” and a virtually identical 76% of Sector IV properties also received “2” ratings.

Table 3
Comparison of Sector IV with South End Sectors
and subsectors' Housing Unit Condition Ratings

Sectors	Conditions			
	# 1	# 2	# 3	# 4
(SE) II & III	6.9%	75.5%	16.4%	1.2%
III all	6.8%	75.4%	16.7%	1.1%
III B	19.5%	71.4%	7.6%	1.6%
IIIA	0%	77.6%	21.6%	0.8%
II	8.4%	75.9%	12.0%	3.6%
IV	22%	76%	1.9%	0%

However, within the “2” ratings, there was a significant variation between the two areas. In the South End, of those properties receiving a “2” rating, 39% were actually “2-”, meaning that these units (representing statistically an additional 29% of all South End units) were verging on being rated as a substandard “3”, based solely on initial observations. It is very likely that a closer look at a high percentage of these “2-” rated properties would reveal significant defects. Were subsequent interior investigations of these 348 properties “2-” to reveal (likely present) substandard characteristics in all of these properties, then these properties, when combined with those already rated as “3” or “4”, would result in a level of housing “substandardness” in the South End approaching 46% of all residential dwelling units. [That is the potential of level of substandardness; that has not been demonstrated.]

In Sector IV, by contrast, greater than 40% of all “2” rated properties were “2+” ratings. Fully 74% of all “2” rated properties were mid-range “2” or better. When the 40.4% (291 units) rated at 2+ are combined with those rated as “1”, a full 500 units (52.9% of the total) in the Sector are rated on the upper end. In summary, a large block of the Sector IV “2” rated properties lean in the direction of being rated “Excellent”, rather than just “Good”. In contrast, a large block of the South End “2” rated properties lean in the other direction, toward being not “Good”, but actually only “Fair to Poor”

Table 4 indicates the breakout into 2+, 2 or 2- of the 720 Sector IV units in this ratings classification. Table 5 draws comparisons between the “2” rated properties in Sector IV and those of the South End sector, and subsectors.

Table 4	
Sector IV Rating “2” Breakouts	
Total Number of # 2 Ratings	720
291 2+ Ratings	40.4 %
241 2 Ratings	33.5%
188 2- Ratings	26.1%

Table 5
Comparison of Distribution
of “2” Ratings Among Sectors

Sectors	Total “2” Ratings (all)	No/% of “2+” Ratings	No/% of “2” Ratings	No/% of “2-” Ratings
II	63	16/25%	22/35%	25/40%
IIIA	558	119/21%	204/37%	235/42%
IIIB	274	107/39%	79/29%	88/32%
III A&B	832	226/27%	283/34%	323/39%
II + III A& B	895	242/27%	305/34%	348/39%
IV	720	291/40.4%	241/33.5%	188/26.1%

Summary Comparisons

Several comparisons have been drawn in the prior pages between housing stock and conditions in the South End relative to those of Sector IV. Table 6 (next page) summarized the comparisons between the two sectors. Statistical comparisons only suggest the extent to which differences exist. In the South End a combined percentage of 17.6% were rated as either poor or extremely substandard, which is nine times the rate for housing in Sector IV. When the lower end of the “Good” [“2-”] ratings are added to these two lower categories, the percent of lower ranked housing in the South End rises dramatically to 47% of the total! This suggests that upwards of 47% of the housing units in the South End might well be rated as substandard, if subjected to HUD Section 8 housing quality standards inspections. In Sector IV, the similar grouping amounts to 26.1%. Beyond these statistics (which as has been noted are based solely on external field observations) is the expectation that inside numerous properties initially ranked as “Good” are serious substandard housing conditions. And given the age and value of the structures, the greater concentration of multi-family housing, and other factors, the expectation of “hidden problems” is greater for the housing stock located in the South End, relative to that located in Sector IV.

Table 6

<u>Comparing Housing Sectors: South End (II & III) Vis-a`-Vis Sector IV</u>		
<u>Factor</u>	<u>South End (all)</u>	<u>Sector IV</u>
Residential Structures (all)	651	837
Residential Units	1,186	947
Single-Family Homes	348	724
S-F Homes as a % of all Units	29.3%	76.5%
Condition # 1 Units (Excellent)	6.9%	22%
Condition # 2 Units (Good) (see breakout below)	75.5%	76%
Condition # 3 Units (Poor)	16.4%	1.9%
Condition # 4 Units (Extremely Substd.)	1.2%	0.0%
Cond. # 1 & #2 Combined	82.4%	98%
Cond. #3 & # 4 Combined	17.6%	1.9%
<u>Number of "2" Rated Units</u>	895 (100%)	720 (100%)
<u>Breakout of "2" Rated Units</u>		
Number and Percent Rated 2+	242 (27%)	291 (40.4%)
Number and Percent Rated 2	305 (34%)	241 (33.5%)
Number and Percent Rated 2-	348 (39%)	188 (26.1%)
<u>All Housing Units</u>		
Number & Percent <u>Rated "2" and above</u>	629 (53%)	741 (78.2%)
Number & Percent <u>Rated "2-" and below</u>	557 (47%)	206 (21.8%)
Observed Vacant Units	40	4
Observed Units "For Sale"	35	16

There are other important distinctions between housing in the South End and that in Sector IV. An important one is the fact that in the South End, only 29.3% of the residential units are single-family, whereas in Sector IV fully 74.3% are traditional, single-family housing properties located on private, individual land parcels. When 50 condominiums identified thus far (44 at Averill Condominiums and 6 more at Colin Drive) are added to the Sector IV single-family units, the broader “single family” ownership percentage climbs to 79.5% of all housing units.

When only “the Plains neighborhood” in the South End is considered, that portion of Sector III that is on the river side of Summer Street, the presence of single-family units fall to 25% of total units. In other words, whereas approximately 1 in 4 South End / Plains Neighborhood homes are single-family units, 3 out of 4 homes are in Sector IV. That is an astounding difference, with significant implications in terms of housing quality, sense of “investment” in one’s housing, potential for neighborhood pride, and in other important social and economic ways. Clearly home ownership is a constructive force in a neighborhood. The near 80% home ownership existing in Sector IV contributes to the generally better maintenance of the housing stock evident in this part of Waterville.

Other distinctions noted in Table 6 not noted earlier relate to the fact that there are a significantly greater number of vacant units in the South End, and also a significantly greater number of residential properties for sale in the South End than is the case in Sector IV. Initial observations made in the South End identified at least 40 vacant residential units. Only 4 vacant units were identified in Sector IV. Neither count represents the full inventory of vacant units, but the 10 to 1 ratio is significant.

Additionally there exist also observed differences in terms of the numbers and percentage of properties “on the market”. Informal data recorded between April 1 and 15, 2002 on the ground, in the South End, suggested that at least 35 residential units were then for sale, with several others not advertised but rumored to be available for sale. Nine of those were single-family houses and the balance was multi-family properties.

Data recorded between April 16 and May 7, 2002 from real estate advertisement signs posted in the Sector IV area identifies properties containing 16 units as “For Sale”, including 13 single-family houses. However, five of the Sector IV residential properties identified for sale were located in the commercial zone on the northern side of KMD, reducing the number of residential properties “For Sale” signs in the balance of this area. Price distinctions also vary, with houses listed for sale in the South End running generally between \$28,000 and \$55,000 per property.

By way of contrast, in Sector IV, not including the KMD properties which are actually listed for commercial use sale, and one aberrant \$28,000 residential listing, a total of 10 houses were identified on the current (April 30, 2002) MLS list with prices ranging from \$45,000 for a Yeaton Street residential property to \$163,000 for a Clearview Avenue listing. (It must be noted that listing data is always changing, is generally incomplete, presents only “asking price” rather than sales price, and is,

therefore, not an especially good barometer for making comparisons or depicting current market conditions. Analysis of recent sales data tends to be more useful, although none has been attempted as part of this comparison.)

Another comparison between the South End and Sector IV relates to the assessed value of single-family properties in both areas. In data released in December, 2000, by the Waterville tax assessor's office, it was indicated that at that time there were 670 single-family homes in Waterville which were valued (land and buildings) at less than \$60,000. Of these, 160 were in the South End, representing 46% of all single-family homes (348 total) in that area. When the South End is compressed to include only the area to the east of Summer Street, the percentage rises dramatically above 50% in terms of the single-family homes being assessed at less than the \$60,000 level. By contrast, in Sector IV there are 724 single-family homes, of which 144 are listed as assessed at below \$60,000, or less than 20% of the total.

According to a 1995 compilation by the Tax Assessor, Waterville had 684 two-family houses at that time. Recent field surveys by the Consultant located 178 two-family residential properties in the South End and 50 in Sector IV. Data provided by the Tax Assessor for 2000 indicated that there were 100 two-family residential structures in Waterville having an assessed valuation of \$49,500 or less. Of these 100 properties, 31 (17.4%) were located in the South End and only 4 (8%) were located in Sector IV.

[Excerpted from paper distributed to the early May, 2002, Advisory Committee meeting: "The comparisons developed (between the South End and either Sector IV or the balance of Waterville) to this point, in this chapter, are based upon partial and "snapshot" data. As the Waterville housing assessment project continues through the summer of 2002, much more detailed information will be developed between relative housing values, market information and the like. The results of that research will tend to refine the distinctions already drawn in this chapter. But the basic comparison results will be essentially as described, reiteration of which is not necessary. The narrative now turns from the theme of comparisons to that of a more detailed description of the various parts of Sector IV."]

Sector IV "Subsectors" or Small Neighborhoods

Sector IV includes several "subsectors" or "small neighborhoods", which are dissimilar. The sector does not contain any significant concentrations of substandard housing -- such as exists in that portion of the South End lying east of Summer Street. Sector IV does contain at least one small cluster of housing deterioration on Merryfield Avenue, another cluster of very small houses unofficially marked for future removal and conversion to commercial land use on KMD, and also a few streets with some marginal housing stock mixed in with better structures. The division of this sector into "small neighborhoods" is a somewhat artificial exercise, and the divisions are perhaps excessive, resulting in too many subsectors. Yet this exercise demonstrates the premise that with the exception of extreme substandard housing, Sector IV does indeed contain approximately

five different examples of “neighborhood types” found elsewhere in the City. With a slice of the South End added, Sector IV is a microcosm of a sort of the entire City of Waterville.

1. Kennedy Memorial Drive area

Housing along the northern side of Kennedy Memorial Drive from Messalonskee Stream to First Rangeway is different from that in any other part of the sector, in that the traffic is greater than elsewhere, traffic noise is a constant, KMD is not “neighbor friendly”, the properties across KMD (with a sole exception) are commercial, rather than residential, and the residential side is strongly impacted and influenced by commercial and professional office use, including some mixed use properties.

In one stretch there are five (of six) residential properties marked for sale, with realtors emphasizing the commercial use. The Consultant interviewed the owner of three of these properties, who owns back land all the way through to Merryfield Avenue, who indicated that his desire was to sell those 3 properties containing 5 residential units, but that sales had been stalled by various factors, including sluggish market demand. This stretch is the last remaining section on either side of Kennedy Memorial Drive [inside Interstate-95] that has not gone the route of commercial buildings and pavement for parking lots. There are 28 structures with partial or full residential use, including 24 single-family houses, 2 two-family structure, a 3-family structure one six-family apartment building and several mixed use properties. There are 3 substandard residential structures on KMD and at least 3 more rated “2-”.

2. Merryfield Avenue - Yeaton Avenue Neighborhood

Immediately interior to KMD is what might be termed the “Merryfield Avenue - Yeaton Avenue Neighborhood” a small area focused on those two parallel avenues, and including the northern end of Carver Street, Brigham Street, Lowell Street, Salem Street, the very south end of Cool Street, and Sawtelle, Moody and Webber Streets across Cool Street. Housing in this area is solid, older stock, generally well-maintained, and includes a strong representation of capes, ranches and traditional stock reflecting construction from the 1940s forward, although with some older structures. There is a deteriorated cluster about five properties located on Merryfield as well as some individual housing needing repair attention, but generally this is stable, good quality housing. This area includes approximately 100 residential units, nearly 90% of which are single-family homes.

Assessed value is another indicator of housing stock condition. In all of Sector IV there are 144 single-family homes assessed (with land) at less than \$60,000. Of that number, 46 of those properties are located either on KMD or in the Merryfield Avenue - Yeaton Avenue neighborhood. (None of those “\$60,000 or less” properties are located in the adjacent Barnet, Forest Park or Clearview Avenue area, indicating the validity of the Consultant’s division of subsectors at least in this area.)

3. Barnet Avenue, Forest Park Avenue and Clearview Avenue Area

Barnet Avenue, Forest Park Avenue and Clearview Avenue consist almost exclusively of recent, new construction of upscale, large, single-family homes in the price range of \$160,000 and above. The houses in this area appear to date from the late 1980s and the 1990s. Because both Forest Park and Clearview Avenue end in cul-de-sacs rather than going through to Cool Street, and Clearview is accessed primarily by small sideroads from Violette Avenue, having direct access to neither First Rangeway, nor Cool Street, connections are limited and this area is in some senses not really a neighborhood. The housing in this area is definitely on the high quality end of recently constructed Waterville housing. Data presented on Table 1 indicates that this area has 70 “Quality 1” homes, and no stock rated “2” or below.

4. Violette and Mathews Avenue Neighborhood

Violette Avenue and Mathews Avenue are similar to the Merryfield-Yeaton Avenues area, consisting primarily of single-family homes, mostly small capes and ranches, although with some older, larger stock as well. There are approximately 210 housing units in this area, consisting almost exclusively of single-family homes and 44 condominium units at Averill Condominiums dating from the late 1980s. With the exception of the condominiums, most of the housing stock on these streets appears to date from the 1950s, with many appearing to be 1960s construction -- that time estimate subject to check at the Assessor’s Office. The single family housing in this area, not counting the upper end of Mathews, including the condominiums, is almost exclusively “2” quality, single family housing. The housing stock on the upper end of Mathews is of more recent vintage, and closer in quality to Barnet, Clearview and Forest Park. Various properties (condominium project, playground, nursing home) and land uses on the north side of Mathews tends to divide it from interaction with the next street up, Oakland Street.

5. Oakland Street to Western Avenue Neighborhood

Similarities in housing stock, age and conditions exist in the area between Oakland Street and the portion of Western Avenue in this sector, including Francis Street, and various, small side streets connecting those three primary streets. A high percentage of the homes in this older neighborhood appear to have been constructed between 1890 and 1950. Very few of the homes in this area are less than 50 years old, and a sizable portion exceed 80 years in age of the structures. There are more than 220 residential units in this densely developed subsector area, including at least 56 units in the approximate 28 two-family, older structures in this area. The percentage of single-family units (less than 70% of all dwelling units) is lower in this area than anywhere else in the sector.

Based on exterior observation, a higher level of substandard housing in this area is suggested, subject to the later conduct of some internal inspections. Half of the substandard units identified for the sector are in this area, and a significant number of “2-” ratings were recorded in this area. Overall the housing stock for the area is generally “Good” when rated based on initial external observation. However, one suspects that with so many older homes and with a number of two-family structures (implying relatively more rental housing than homeownership situations), further examination may reveal additional substandard properties.

Assessed valuation also provides clues as to housing condition in this area. Earlier it was noted that in the entire Sector IV, a total of 144 single-family houses have assessed valuations (land and buildings) below \$60,000. Of that number for the entire sector, fully 98 of those properties (or 68% of the total) are distributed across 3 identified, adjacent subsectors (including the Oakland Avenue - Western Avenue neighborhood, and the Violette Avenue - Mathews Avenues area on one side (south) and the Brooklyn Avenue area in the north. (The balance of these properties are all located south of Barnet Avenue, not including any on that high-value property street.)

6. Brooklyn Avenue Neighborhood in Vicinity of the High School

The neighborhood on the south and west sides of the high school are mostly good quality, 1950s or later construction. A fence separates the back of the high school from the Highland Avenue neighborhood, but the front of the high school opens on Brooklyn Avenue and others. This neighborhood includes Brooklyn Avenue, a portion of Messalonskee Avenue, and several other streets north of Western Avenue, but truncated abruptly behind the high school. For convenience, Edgewood Street and Elmhurst Streets, as well as Broad Street, Vose Street, Mae Terrace, and Morrison Avenue are all grouped in this neighborhood. There are approximately 120 homes in this area, appearing to be of 1950s and 1960s vintage construction. Greater than 90% of the housing units in this area are single-family structures. Housing here is slightly improved to very improved, relative to the older Western Avenue neighborhood immediately to the south. However, it is not at the same standard as the housing stock located in the 7th and final “small neighborhood” in Sector IV -- the Oak Knoll, Highland Avenue to Mayflower Hill Drive area.

7 Oak Knoll, Highland Avenue to Mayflower Hill Drive Neighborhood

The upper (northern end) of Sector IV, both west and north of Waterville Senior High School, is characterized by almost universally solid, Quality #1 housing, dating it appears from the 1950s and early 1960s, and later. Included in this subsector is Oak Knoll, Highland Avenue, Mayflower Hill Drive, and the eight short avenues (Roberts, Strider, Pray, Taylor, Newland, Noyes, Riverside, and a short segment of Messalonskee) running between Mayflower Hill Drive and Highland Avenue. This area includes approximately 90 single family houses, greater than 90% of which were rated by the Consultant, during the field inventory, as Quality “1”, and the balance were rated as

“2+”. This area is one of Waterville’s best neighborhoods when measured in terms of housing quality and value. None of the 144 residential properties in the sector with an assessed value under \$60,000 are located in this neighborhood.

8. First Rangeway, KMD to Mayflower Hill Drive

First Rangeway is not considered a “small neighborhood” in this analysis, although clearly it plays a central role in anchoring the western side of the area, exhibiting quality housing on both sides of the road, virtually its entire length, from KMD to Mayflower Hill Drive. On the east side of First Rangeway, the side within Sector IV, there are 29 single-family houses, 1 two-family structure, and 22 of 31 units were rated “1” and the balance (9 units) as solid “2+” properties. Six late 1970s-vintage condominiums on truncated Colin Drive, immediately off of First Rangeway were also rated as “2+” properties. The study model for this project, using the street as a boundary street, artificially divides First Rangeway housing, between the western edge of Sector IV and the eastern edge of Sector V. Quality wise, the housing stock on First Rangeway is high, generally ranking with that of the Mayflower Hill Drive, Highland Avenue neighborhood, although strung all the way to KMD.

9. Cool Street and Side Roads to Messalonskee Stream

Just as First Rangeway was not considered to be a “small neighborhood”, neither was Cool Street labeled as such, nor the short streets running off it eastward to Messalonskee Stream. Webber Street, Moody Street, Sawtelle Street and the south end of Cool Street were grouped with Merryfield and Yeaton Avenues. The upper end of Cool Street groups logically with the Oakland Street - Western Avenue neighborhood. Although disconnected from them, Thrushwood Park is similar to Forest Park, Barnet, and Clearview. Likewise, Burrill and Glidden Streets, running to the stream are not really connected to any larger neighborhood. The 35 unit apartment complex on Carle Street off of Cool, is relatively isolated from all of the identified small neighborhoods, with forest barriers on 3 sides and Cool Street on the 4th side. The same is true of the OakGrove convalescent facility. Cool Street is important, having 50 units of housing, but to a great degree it is divided, relating to various subsectors, as noted above. Its housing is generally older stock, some dating from around 1900 it appears -- again subject to later checking with tax records. As noted earlier, the Messalonskee Stream, between Western Avenue and the bridge at the start of KMD anchors the eastern edge of Sector IV.

Conclusion

As illustrated by the division of Sector IV into various areas or “small neighborhoods”, there is considerable variety and diversity in the Sector IV housing stock. As is true elsewhere in the City, there is also diversity within some of the subsectors, such as on Mathews Avenue, where small capes and ranches dominate the lower end and modern new houses dominate the upper end of the street. There are no

significant concentrations of substandard housing stock in this entire area, although there are areas where small clusters of defective properties are evident. Indeed, less than 2% of the 947 housing units were rated as being in substandard (Rating of “3” or “4”) residential structures -- although there were a total of 188 “2-” ratings as noted in Tables 5 and 6. The solid housing stock on First Rangeway and Mayflower Hill Drive tend to anchor this area as a quality “large neighborhood” in Waterville. Continuous maintenance and upgrading activities were observed throughout the sector during the summer of 2002, suggesting that residents in the area are proud of their homes and are generally willing to make whatever reinvestments are necessary to maintain their housing stock.

Variations in assessed value of residential properties between subsectors of this area are also instructive. It was noted earlier in this report that of the approximately 2,721 single-family structures in Waterville, 724 (27%) were located in Sector IV. Data developed by the City Tax Assessor in December, 2000, indicated there to be 670 single-family houses in Waterville at that time with assessed valuations under \$60,000 (approximately 25% of all single-family structures in the City). As has been noted earlier, 144 of these lower-valued, single-family residences are located in Sector IV.

Thus houses in this lower-end, value range are slightly under-represented (21.5% of the total) as a percentage of total single-family housing in the sector, and for the sector “This is a good thing.” The important relative comparison is that in the small Sector II located below Grove Street, 69% of the single-family homes are valued below \$60,000. In Sector III, even including the presence of off-setting, higher-valued properties located between Summer and Silver Streets, still for all of Sector III, fully 41.6% of all single-family homes in the sector were valued at under \$60,000.

Within Sector IV, there are two relatively exclusive subsectors having none of the single-family residential units being valued under \$60,000. The aforementioned diversity (by subsectors) of housing in Sector IV is illustrated by the 144 houses in the sector with assessed valuations under \$60,000 being located within the sector that also contains sectors of considerably higher value. Of the 144 properties in the “under \$60,000” value range, 46 of these properties are located between Kennedy Memorial Drive and Yeaton Street. The balance (98) are located between Violette Street and Brooklyn Avenue, facing Waterville Senior High School in two, adjacent, previously-identified subsectors.

None at all are located in two “high end” subsectors, including (1) the Barnet/Clearview/Forest Park area in the southern part of the sector and (2) the entire area located north of Oak Knoll, including the northern end of First Rangeway and the Mayflower Hill Drive - Highland Avenue neighborhood. Predictably, these same subsectors with virtually no substandard housing noted in the field inventory are also the high residential property value areas of Sector IV.

Finally, the contrast between the housing stock in Sector IV and the portion of the South End east of Summer Street has already been drawn, illustrated by statistical tables, and expounded on extensively. Interestingly, the housing in the South End located

between Summer and Silvermount statistically emulates the housing of Sector IV, when the higher-end properties are not included in Sector IV totals. The central premise behind including this chapter with considerable detail of Sector IV housing is that in its diversity, Sector IV emulates the balance of the City, except for the South End and segments of the North End. Taken together the South End chapter (Sectors II and III), and this present chapter focusing on Sector IV, have defined the extremes and the full variety of housing conditions in Waterville. The inventory, identification of the types of housing and description of housing conditions are among the essential, required elements for a DECD funding municipal housing assessment meeting published “minimum standards”.

To this point, the discussion has covered all of Waterville to the south of Spring Street and Kennedy Memorial Drive (as connected by Silver Street, as well as the significant area covered from KMD to Mayflower Hill Drive. What remains includes approximately 63% of the housing stock of Waterville, as well as the primary commercial core area and industrial areas of the City.

11. Waterville Housing Sector V

Sector V is located in the northwest quadrant of the City of Waterville, including within it all of the area north of KMD and west of Messalonskee Stream, except for the portion of this large area previously described as Sector IV. More specifically, Sector V is bounded: (a) on the south by KMD (Route 137) from its intersection at First Rangeway heading westerly to the Oakland town line by I-95 (Exit 33), (b) on the west by the Oakland/Waterville town line which twice crosses the Interstate 95 as it moves northward; (c) in the northwest corner of the City of Waterville, and across I-95 near Colby College by a section of the Messalonskee Stream and the Fairfield town line, (d) on the north and northeast by Messalonskee Stream as it moves in its southeasterly direction to the bridge where Gilman Street and Mayflower Hill Drive meet, continuing westerly to First Rangeway, and then (e) on the east by turning onto First Rangeway and heading in a SSW direction on the west side of First Rangeway back to the point of origin at its intersection with KMD. (This description appeared earlier in Chapter 7, but is repeated here for reference.)

Sector V contains some of the highest quality and highest value housing stock in the City of Waterville, as well as a significant representation of institutional, commercial and industrial land use areas. On KMD, Sector V includes only north side properties between First Rangeway, west to the I-95 Interchange #33 and beyond picking up a very small segment of 2nd Rangeway immediately beyond the interchange.

As listed earlier in Chapter 7, the streets included in Sector V are, again: Aubrey Street, Averill Terrace, Brescia Street, Campus Drive, Century Drive, Charland Terrace, Chase Avenue, Cherry Hill Drive, Cherry Hill Terrace, Cleveland Place, Coolidge Street, County Road, Eaton Drive, First Rangeway (partial), Glen Avenue, Grouse Lane, Jackson Street, Jefferson Street, Kennedy Memorial Drive (partial), Lincoln Street, Lloyd Road, Marston Road, Martin Avenue, Maura Court, Mayflower Hill Drive (partial), Merici Avenue, Merrill Street, North Riverside Drive, Second Rangeway, Stream View Drive, Ursula Street, Washington Street and Westview Drive.

As noted, a significant portion of this large sector consists of land area zoned “Institutional” us, including Colby College land, Mount Merici Academy, MaineGeneral Medical Center (Seton Unit), and a large bird sanctuary (Perkins Arboretum & Bird Sanctuary), as well as dense commercial use zone along the northside of KMD, a 1000 foot wide industrial zone along the railroad track outside Interstate 95, and some large open space areas zoned rural residential (RR) outside the interstate. These land uses occupy approximately 80% or more of the total land mass in Sector V. Residential uses account for the approximate final 20% of the defined area.

The area includes some relatively dense residential areas (relative to the development scheme for the balance of the sector), including the area directly north of the most easterly portion of Mayflower Hill Drive, three small, distinct residential areas bordering side-by-side, along the western side of First Rangeway and the less dense

residential areas between KMD near I-95 and Colby College in the Lincoln Street and Washington Street area. In order to describe the residential concentrations within Sector V, five clusters or pockets of residential use are identified and described below. Sector V also includes a 6th area outside Interstate 95, with a very few housing units. With the exception of residential properties located outside of Interstate 95, each of the five identified pockets is located in a Low Density Residential (RA) zone, and virtually all of the housing located in these five areas is single-family, with the exception of 16 units.

1. Cherry Hill Area

The Cherry Hill Area is located in a protected pocket of high quality housing located to the immediate west of the southern end of First Rangeway, surrounded by that street on the east, KMD on the south, a forested buffer leading to Shaw's Plaza on the west, and the MaineGeneral Medical Center (Seton Unit) to the north. The area features primarily large lots, large high value, single-family houses of several architectural types, lots of protective vegetation and no through traffic. From the windshield survey, 79 Quality #1 houses were counted.

2. Martin Avenue - Chase Avenue Area

The next quality residential pocket on the west side of First Rangeway is separated from the Cherry Hill Area by the Seton Unit (MGMC) and is bounded by the west side of the middle section of First Rangeway, Chase Avenue, and the Seton Unit's eastern property boundary. In addition to sections of First Rangeway and Chase Avenue, this residential area includes Martin Avenue, Ursula Street and Aubrey Street. The area includes approximately 50 single-family houses, virtually all of which are Quality #1, although they are generally not of the same highest value as the Cherry Hill Area.

3. Outer Western Avenue - Mayflower Hill Drive Area

The third pocket of high quality housing along the western side of First Rangeway (FRW) is the area prescribed by that stretch of FRW from Western Avenue to Mayflower Hill Drive (MHD), by the portion of MHD west of its intersection with FRW to the Colby College Property, by Merici Avenue on the west and the outer end of Western Avenue on the south. This small neighborhood also includes several small streets within the bounded area and some of the finest housing in Waterville, especially along MHD. From the windshield survey, the Consultant counted 87, Quality # 1, single-family houses in this area.

4. Northside of Mayflower Hill Drive Area

A fourth pocket of high quality housing consists of all housing located on the north side of Mayflower Hill Drive in the protected area bounded by the Perkins Arboretum & Bird Sanctuary on the northwest and by Messalonskee Stream to the bridge on the northeast. Except for MHD traffic, this area has no other natural through traffic, is

surrounded by water and vegetation on 3 sides, and features another block of high quality housing. The houses approaching Colby College in this area are among Waterville's finest properties. A total of 102 Quality # 1, single-family houses were identified by the windshield survey in this area.

5. Lincoln Street - Washington Street Area

Housing in the Lincoln Street - Washington Street Area is more diverse than that in the four small neighborhoods already described as within Sector V. The windshield survey of this area, which includes Jefferson Street, Coolidge Circle, Cleveland Place, and Lincoln Woods Lane, as well as Lincoln and Washington Streets, resulted in identification of 47 single-family units and 16 condominiums at Lincoln Woods. Of these 47 units SF units, approximately 28 were Quality # 1, 12 were rated at 2+ and 7 at 2-. This area includes a considerable amount of open and forested land, some apparently not fully built subdivision lots, and other open space, such as behind Doctor's Office Park and to the immediate west of the Seton Unit.

6. Sector V Area Outside I-95

The County Road, Stream View Drive, Marston Road, and a small section of 2nd Rangeway constitute the portion of Sector V outside of Interstate-95. With 3 houses on the County Road, 1 in the generally unbuilt Stream View Drive subdivision, 9 houses along Marston Road, and 2 houses on 2nd Rangeway, there are a total of approximately 14 single family houses in these "outer areas". These are split relatively evenly between Quality 1 and 2+ houses.

Sector V, Summarized

The following table summarizes the count of residential units in Sector V.

Sector V Small Neighborhoods	
Defined Area	Estimated Units
Cherry Hill Area	79
Martin - Chase Avenue Area	50
Outer Western / First Rangeway Area	87
North of Mayflower Hill Drive Area	102
Lincoln-Washington Streets Area	63
Outside Interstate - 95	14
	395
Estimated Housing Unit Count in Sector V	395
Estimated Single-Family Count	379
Estimated Multi-Family County	16
Estimated Quality #1 Units	369
Estimated Quality #2+ Units	19
Estimated Quality #2- Units	7
Estimated Quality #3 Units	0
Estimate Quality # 4 Units	0

Source: Windshield Survey Notes, Consultant, June 21, 2002

Sector V contains some of the best housing stock in Waterville, along with Sector IX and the Forest Park, Barnet Avenue, Clearview Avenue area of Sector IV. Although a few marginal “2-” units were observed in the Lincoln - Washington Streets area and in outlying areas, virtually 100% of the housing stock in the areas located immediately west of First Rangeway and north of Mayflower Hill Drive were of the highest quality of Waterville’s housing stock.

12. Waterville Housing Sector VI

Sector VI consists of the interior, downtown and nearby areas, roughly bounded by the railroad tracks on the north, the Messalonskee Stream from the railroad tracks to the end of Silver Street on the west, by Silver Street to Spring Street and east to the Kennebec River on the south and southeast, and by the Kennebec River on the east. This area includes the primary, downtown commercial district of Waterville, and several very densely-developed, directly-adjacent residential neighborhoods.

Sector VI is one of the more interesting and important areas in Waterville. Following early review, it was decided to divide this sector into two sub-sectors, much as was done in Sector III. The reason for dividing Sector VI into two parts relates to the fact that the western portion of the sector, including essentially all territory to the west of Silver and Pleasant Streets is residential, and that all portions of the eastern area, starting with Elm Street (both sides of the street, immediately east of Pleasant Street), consists of the commercial, downtown core of Waterville, as well as the industrial belt starting in the vicinity of Front Street and extending and widening all the way north to the Fairfield town line. (The commercial - residential mixed use area north of the railroad tracks and in the vicinity of Eastern and College Avenues, however, was placed in Sector VIII.) Sector VI-A includes the urban center of Waterville, from roughly Pleasant Street to the Kennebec River; Sector VI-B includes the relatively dense residential neighborhoods on the western side of the sector, from (roughly) Pleasant Street to the Messalonskee Stream.

Sector VI was actually the last area completed by the Consultant in his City-wide inventory and assessment of residential properties. Governmental Resources completed its City-wide inventory and initial assessment of all structures in Waterville containing residential units on Saturday, August 24, 2002 when it concluded its review of residential properties in Sector VI-A, the central business district of the city. Sector VI is an irregularly-shaped, east-central land area, including the most commercially and industrially developed downtown area of the City, but also including some densely developed neighborhoods immediately west of the central business district, to the Messalonskee Stream. Sector VI includes a great diversity of land uses and land use planning zones.

Essentially its boundaries are defined by “what was left” after the surrounding Sectors III, IV, V, VII and VIII were delineated for geographic convenience. Sector VI-A intrudes between the North End and the South End of the City. Sector VI overall includes not only the commercial center of the City and several important neighborhoods. Of the other 7 housing sectors, only Sectors I and II do not share common boundaries with Sector VI, and even those two sectors reach a common point with Sector VI at its most southern extremity. The following land use zones are represented in this vibrant

area: CA, CB, CC, RB, RD, IND and T. The sector includes important segments of Main Street, Elm Street, College Avenue and Western Avenue.

The list of streets included in the entire Sector VI which appeared initially in Chapter 7 is repeated here for immediate reference purposes. Streets included in Sector VI are: Appleton Street, Bartlett Street, Belmont Avenue, Boothby Street, Burleigh Street, Carroll Street, Center Place, Center Street, Colby Street, College Avenue (partial), Common Street, Crommett Street, Dalton Street, Debe Street, Elm Court, Elm Street, Elm Terrace, Essex Road, Front Place, Front Street, Getchell Street, Gilman Street, Grant Court, Greylock Road, Hathaway Street, Heath Street, Lawrence Street, Leighton Street, Michael Lane, Middle Street, Morrill Avenue, North Street, Nudd Street, Park Place, Park Street, Pearl Street, Percival Court, Pleasant Court, Pleasant Place, Pleasant Street, School Street, Sheldon Place, Sheldon Place, Silver Street (partial), Silver Terrace, South Street, Spring Place, Spring Street, Square Street, Sunset Terrace, Temple Street, Union Place, Union Street, West Court, West Street, Western Avenue (partial), Western Court, Wilson Park, and Winter Street. Subsequent tables will illustrate the breakout of these streets into Sectors VI-A and VI-B.

Two inventory methods were employed in Sector VI-A. The City's Planning Office developed a "desk inventory" of this area, drawing upon Tax Assessor's data. The results of this desk inventory are presented in Table 1. For that same area, the Consultant conducted a field inventory in conjunction with his rating assessment of residential structures in Sector VI-A. The results of that field inventory are presented in Table 2. Interestingly, the total count of residential units in the two inventories varied by only 2 residential units, with the City indicating existence of 740 residential units in the area and the Consultant estimating 738.

Wider variations were noted in some other elements of the two inventories, many of which are explained by the necessity for immediate field decisions regarding numbers and locations of units, based on field observations. (That is, some small apartments have been added to single-family houses, and, likewise, some conversions have reduced numbers of units in structures. Not all such conversions are obvious from outside observation. Likely some conversions have occurred without City awareness. As for locations, some apartments have mail boxes on side streets, even though the address of the house may be on another front street.) Overall, the similarities in the outcomes of the two inventories give confidence to the validity of the field counts and related field methodology. (Sector VI-A was the only sector where complete inventories were conducted both in the field and from Tax Assessor's data.)

Governmental Resources assessed the condition of all residential structures in Sector VI-A, as it had done elsewhere throughout the City. The tabulated results of this ratings exercise are included in Table 3. Tables 4 and 5 summarize, respectively, the inventory and the assessments of residential properties located in this sector. This and other data pertaining to Sector VI is presented in this brief report. This data represents considerable hours of field work, desk work, and data tabulation and tables preparation.

However, the data was not been analyzed to the extent that data for the South End, Sector IV, and subsequently the North End was. The Consultant's efforts with the project through September 30, 2002 was more than 200 hours more than estimated or contracted for, and, therefore, decisions had to be made at points in the process to truncate the fuller analysis of all data available. Accordingly, comments for this section are brief, and mostly the Consultant here (Sector VI) was merely presenting the results of the field and desk work, without interpretive comment. Reiterating, Tables 1 through 5 that follow relate to Sector VI-A, Waterville's central business district.

Governmental Resources undertook the inventory of Sector VI-B, independent of Sector VI-A. Given the necessity to meet deadlines, Governmental Resources engaged the services of a local subcontractor to inventory and rate the housing stock in this sector. That subcontractor was Ellen Daly, a local person involved in education and social service provision. Ms. Daly was an active volunteer in the 2001 Kennebec Valley Home Repair Workcamp and was thoroughly familiar in advance with Sector VI-B, having her place of work located in the Gilman Street School complex.

The subcontractor was trained by the Consultant in his method and examples of rating properties, although it appears that the rating of properties for these near 600 residential units trended in a more favorable (upward) direction than concentrations of similar housing stock in other parts of the City, such as in Sector IV. (Some have expressed alarm with the Consultant's overall view that 25% of Waterville housing units are in need of rehabilitation, when actually for a number of reasons, the numbers requiring repairs may actually be higher than 25% of the housing stock.)

In Sector VI-B, the use of the structures is primarily residential. A total of 566 residential units were observed in this sector, including 239 single-family homes, 130 units in 65 duplex structures, 178 multi-family units in 45 structures, and 19 "others". There also were some boarding homes, group homes and other such settings, not included in this count. Tables 6, 7, 8 and 9 present the tabulated data from the inventory and assessment of Sector VI-A. As with the other part of Sector VI, the data is presented without interpretive detail. Tables 10 and 11, respectively, present summary data for the entire Sector VI, with data for the two subsectors being consolidated. Conduct of the field inventory and assessment activity in these two areas were the final areas inspected in the City (speaking chronologically, as to when tasks were done). Obviously, Sectors VII, VIII, and IX are presented below in numerical sequence, but field work was completed earlier for these sectors relative to the work for Sector VI.

Table 1						
Waterville Housing Sector VI-A / "Desk Inventory" Ended 8/23/2002						
Street	SF	2F	MF/Structures	MF/Units	Other	Total Units
Appleton St	0	0	0	0	0	0
Belmont Ave	3	3	2	3** 3	0	15
Center Pl	2	0	0	0	0	2
Center St	3	2	6	3** 23	0	33
Colby St	0	0	0	0	0	0
College Ave (partial)	0	0	5	13** 19	2*/**	34
Common St	0	0	0	0	0	0
Deeb St	1	1	0	0	0	3
Elm Ct	3	2	1	6	0	13
Elm St (partial)	1	4	17	6** 116	48****	179
Elm Tr.	5	0	0	0	0	5
Front Ct	2	0	0	0	0	2
Front Pl	0	2	2	8	0	12
Front St	2	1	4	2** 6	0	12
Getchell St	0	0	1	1**	0	1
Hathaway St	0	0	3	47	0	47
Leighton St	3	2	3	15	0	22
Maine Pl.	0	1	1	7**	0	9
Main St. (partial)	2	0	22	64**	8*	74
North St	0	0	0	0	0	0
Park Pl	3	3	0	0	0	9
Park St	2	2	2	16	0	22
Pleasant St & Pl	13	8	9	2** 29	0	60
Railroad Sq	0	0	1	1**	0	1
School St	0	1	8	1** 23	0	26
Silver St (partial)	0	0	11	14** 15	0	29
Spring Place	0	1	1	6	0	8
Spring St	1	3	3	7	1*/**	15
Temple St	0	0	1	1**	7*****	8
Union Pl	4	0	0	0	0	4

Union St	1	3	7	29	7*****	43
Western Ave (partial)	3	1	2	8	0	13
Western Ct	2	0	1	4	0	6
Winter St	5	4	3	20	0	33
Totals	61	44	116	518	73	740

- * Efficiency
- ** Apartments over commercial use
- *** Elderly
- **** SRO
- ***** Special Needs

Note: Desk inventory conducted by Waterville City Planning Office Staff, working from Tax Assessor records, completed August 23, 2002. Desk inventory numbers total 740 units relative to field inventory identification of 738 units for area. Subtotals vary moreso, by categories (single-family, two-family, multi-family and other. These totals used in most summary tables, field data used for assessment of condition tables, however.

Table 2
Waterville Housing Sector VI-A / Field Inventory *(8/23&8/24/'02)

Street	SF	2F	MF/Structures	MF/Units	Other	Total Units
Appleton St	0	0	0	0	0	0
Belmont Ave	4	3	2	7	0	17
Center Pl	1	1	0	0	0	3
Center St	1	2	9	32	0	37
Collge Ave (part)	0	0	3	20	0	20
Common St	0	0	0	0	0	0
Debe St	2	2	0	0	0	6
Elm Ct	4	1	1	6	1	13
Elm St (part)	1	1	17	167	2	172
Elm Tr.	4	1	0	0	0	6
Front Pl	0	3	1	5	0	11
Front St	1	4	0	0	0	9
Getchell St	0	0	0	0	1	1
Grant (Front) Ct	2	0	1	6	0	8
Hathaway St	2	0	3	47	0	49
Leighton St	3	2	3	15	0	22
Main Pl	0	1	1	7	0	9
Main St. (part)	2	1	4	28	38A	72
North St (part)	0	0	0	0	0	0
Park Pl	3	3	0	0	0	9
Park St	1	2	2	11	1	17
Percival Ct	0	0	4	13	0	13
Pico Tr	0	1	1	3	0	5
Pleasant Pl	2	4	2	9	0	19
Pleasant St	10	6	9	38	BH	60
School St	2	6	2	7	0	21
Silver St (part)	0	3	2	7	5	18
Spring Place	0	1	2	9	0	11
Spring St	2	1	1	7	2	13
Temple St	0	0	0	0	8	8
Union Pl	4	2	0	0	0	8
Union St	2	0	7	38	0	40
Western Av(part)	3	1	1	4	0	9
Western Ct	2	4	0	0	0	10
Winter St (part)	6	3	3	12	0	24
Totals	64	59	81	498	58	738

Table 3
Waterville Housing Sector VI-A / Field Assessment

Street	4/3	2-	2	2+	1	Total Units
Appleton St	0	0	0	0	0	0
Belmont Ave	0	8	7	2	0	17
Center Pl	0	0	0	2	1	3
Center St	0	12	13	12	0	37
Collge Ave (part)	0	20	0	0	0	20
Common St	0	0	0	0	0	0
Debe St	0	0	5	1	0	6
Elm Ct	6	2	5	0	0	13
Elm St (part)	0	19	153	0	0	172
Elm Tr.	0	0	6	0	0	6
Front Pl	9	2	0	0	0	11
Front St	4	5	0	0	0	9
Getchell St	0	0	1	0	0	1
Grant (Front) Ct	6	2	0	0	0	8
Hathaway St	0	44	5	0	0	49
Leighton St	0	8	8	6	0	22
Main Pl	0	7	2	0	0	9
Main St. (part)	32	10	30	0	0	72
North St (part)	0	0	0	0	0	0
Park Pl	0	3	6	0	0	9
Park St	0	11	6	0	0	17
Percival Ct	0	7	6	0	0	13
Pico Tr	0	0	5	0	0	5
Pleasant Pl	8	3	6	2	0	19
Pleasant St	14	9	25	10	0	60
School St	0	0	11	10	0	21
Silver St (part)	0	0	6	12	0	18
Spring Place	0	11	0	0	0	11
Spring St	0	9	4	0	0	13
Temple St	0	0	8	0	0	8
Union Pl	1	0	7	0	0	8
Union St	10	21	9	0	0	40
Western Av(part)	0	2	6	1	0	9
Western Ct	0	4	5	1	0	10
Winter St (part)	0	0	20	4	0	24
Totals	90	219	365	63	1	738

Table 4
Sector VI-A
Field Inventory Summary Results

Type	Structures	Units	% of Units
SF	64	64	8.6%
2F	59	118	16.0%
MF	81	498	67.5%
Others	---	58	7.9%
Totals	204	738	100%

Table 4 above summarizes the field inventory results for Sector VI-A. There are slight variations between the numbers established by field observations and those assembled from a desk inventory, but in the overall scheme of things, the variations are not statistically significant. Table 5, below, summarized the rating of housing conditions based on field work done in the central business district by the Consultant on August 23 and 24.

Table 5
Sector VI-A
Field Inventory Assessment Results*

Rating	Units	Percent
“4”	4	0.5%
“3”	86	11.7%
“2-”	219	29.7%
“2”	365	49.5%
“2+”	63	8.5%
“1”	1	0.1%
Totals	738	100%

* Sector VI-A residential rating data was derived from the field inventory and assessment conducted by the consultant on August 2, 9, 23 and 24 in Sector VI-A.

Table 6
Waterville Housing Sector VI-B/ Field Inventory

Street	SF	2F	MF/Structures	MF/Units	Other	Total Units
Bartlett St	12	3	0	0	0	18
Boothby St	9	3	1	3	0	18
Burleigh St	37	8	4	14	0	67
Carroll St	1	1	1	3	0	6
Crommett St	4	1	0	0	0	6
Dalton St	11	1	2	7	0	20
Elm St(partial)	0	1	4	31	3	36
Gilman St	11	1	2	8	0	21
Greylock Rd	3	1	0	0	0	5
Heath St	4	1	0	0	0	6
Lawrence St	5	1	1	3	0	10
Michael Ln	1	0	0	0	0	1
Middle St	2	2	0	0	0	6
Morrill Ave	30	3	1	3	0	39
North St (partial)	2	0	1	3	0	5
Nudd St.	8	1	3	9	0	19
Pearl St	4	0	0	0	0	4
Pleasant Ct	1	2	0	0	0	5
Pleasant St (part.)	14	7	8	28	11	67
Sheldon Pl	7	0	1	3	0	10
Silver St (partial)	8	4	1	5	5	26
Silver Tr	6	2	1	2	0	12
South St	3	0	0	0	0	3
Squire St	4	2	1	3	0	11
Sunset Tr	6	0	0	0	0	6
West Ct	4	0	0	0	0	4
West St	9	6	4	14	0	35
Western Ave (partial)	18	12	7	23	0	65
Wilson Pk	5	0	0	0	0	5
Winter St (partial)	10	2	4	16	0	30
Totals	239	65	45	178	19	566

Table 7
Waterville Housing Sector VI-B/ Field Assessment

Street	3	2-	2	2+	1	Total Units
Bartlett St	0	1	14	3	0	18
Boothby St	0	8	9	1	0	18
Burleigh St	0	3	59	4	1	67
Carroll St	0	0	6	0	0	6
Crommett St	0	0	6	0	0	6
Dalton St	0	3	16	1	0	20
Elm St(partial)	21	0	15	0	0	36
Gilman St	0	1	17	3	0	21
Greylock Rd	0	0	1	3	1	5
Heath St	0	0	4	2	0	6
Lawrence St	0	6	4	0	0	10
Michael Ln	0	0	1	0	0	1
Middle St	0	4	1	1	0	6
Morrill Ave	0	8	8	15	8	39
North St (partial)	0	0	2	3	0	5
Nudd St.	0	0	17	2	0	19
Pearl St	0	2	2	0	0	4
Pleasant Ct	0	2	3	0	0	5
Pleasant St (part.)	0	16	35	16	0	67
Sheldon Pl	0	4	6	0	0	10
Silver St (partial)	0	7	7	10	2	26
Silver Tr	0	4	8	0	0	12
South St	0	0	2	1	0	3
Squire St	0	1	10	0	0	11
Sunset Tr	0	0	0	1	5	6
West Ct	0	0	4	0	0	4
West St	0	3	30	2	0	35
Western Ave (partial)	0	10	44	11	0	65
Wilson Pk	0	0	2	3	0	5
Winter St (partial)	0	2	26	2	0	30
Totals	21	80	364	84	17	566

Table 8
Sector VI-B
Field Inventory Summary Results

Type	Structures	Units	% of Units
SF	239	239	42.2%
2F	65	130	23%
MF	45	178	31.4%
Others	---	19	3.4%
Totals	349	566	100%

Table 8 summarizes the field inventory results for Sector VI-B. The strong presence of single-family, two family and smaller apartment buildings in this area is evident from the numbers. Table 9, below, summarizes the results of the rating of residential structures in this area.

Table 9
Sector VI-B
Field Inventory Assessment Results

Rating	Units	Percent*
“4”	0	0%
“3”	21	3.7%
“2-”	80	14.1%
“2”	364	64.3%
“2+”	84	14.8%
“1”	17	3.0%
Totals	566	100%

* Note 1: 17.8% rate “2” or lower, but 0% rated “4” and only 3.7% rated “3”.

*Note 2: 82.2% rate “2” or better but only 17.8% rated at “2+” or “1”

Table 10
Sector VI A & B
Combined Inventory Summary Results*

Type	Structures	Units	% of Units
SF	300	300	23%
2F	109	218	16.7
MF	161	696	53.3%
Other	---	92	7%
Totals	570	1306	100%

* This table uses field inventory results for Sector VI-B and “desk inventory” results for Sector VI-A. There are minor differences between subcategory totals of the desk inventory and field inventory results for Sector VI-A, although these differences are not deemed as being statistically significant.

Table 11
Sector VI (A & B)
Field Inventory Assessment Results*

Rating	Units	Percent
“4”	4	0.3%
“3”	107	8.2%
“2-”	299	22.9%
“2”	729	55.9%
“2+”	147	11.3%
“1”	18	1.4%
Totals	1304	100%

* Whereas the “desk inventory” results were used in establishing Sector IV inventory results; field assessment and inventory data was used in this table, since no rating data was developed by the desk inventory.

13. Waterville Housing Sector VII

Field work for Sector VII occurred in early July, 2002. The Contractor was assisted with this work by the same local subcontractor who assisted in Sector VI-B. This person was trained by the Consultant in his rating methodology. As with Sector VI-B, however, ratings here were generally more favorable (that is, somewhat higher) relative to those for other similar areas of the City. This factor tends to slightly understate the extent of negative housing conditions existing in parts of the sector. Overall, this rating variation tends to reduce the percentages of substandard housing observed in the City, as reflected in the final summaries presented subsequently in Chapter 16 which follows. As stated earlier, while some have questioned the Consultant's estimate that approximately 25% of Waterville's housing stock is either moderately or severely substandard, the Consultant who has spent the past six months or more working primarily on this housing assessment, and who is most familiar with the stacks of data pertaining to Waterville housing conditions, tends to feel that his overall assessment actually understates the problem.

The results of field work in Sector VII (presented here in Chapter 13 of this final assessment report) were first presented as an integral part of Waterville Housing Assessment Project: Progress Report No. 4, in a subreport dated July 22, 2002. Sector VII consists of a long, rectangular, narrow stretch of land running southeasterly from Interstate-95 between the Messalonskee Stream and Exit 34, in north-central Waterville, to the railroad tracks on Main Street, near the urbanized center of the City. Sector VII is bounded: (a) on the north by the segment of Interstate-95 from Messalonskee Stream to Exit 34, (b) on the east (more or less) by the centerline of a segment of Main Street from Exit 34 to the MCRR tracks at the edge of Waterville's urban core; (c) on the south by the MCRR tracks between Main Street (in the vicinity of the industrial zone by North Street) and the Messalonskee Stream; and (d) on the west by Messalonskee Stream from the rail bridge back (upstream) to the point of origin overpass of I-95. Sector VII includes a dense residential zone in its south from Eustis Parkway to the MCRR boundary and dense commercial activity from Eustis Fairway to I-95. Virtually all of the housing stock in Sector VII is in an "RB" or medium density residential zone.

Although a sizable portion of compact Sector VII consists of commercial and institutional use areas near Interstate-95's Exit 34, there are, nonetheless, approximately 623 residential units located in this sector. Of this total, 362 (58%) are single-family residential units. Other than the 98 market-rate apartments at Thayer Gardens, a group home and a boarding home, most of the housing stock (73% of all units in the sector) exist as either single-family or two-family structures. Along Main Street there are both home businesses and apartments located above businesses, as well as strictly commercial or professional service use structures.

The streets included in Sector VII are re-listed below for reference, having appeared earlier in Chapter 7. Main Street is the dividing line between Sectors VII and

VIII. Only residential properties on the west side of Main Street from Exit 34 to the MCRR tracks are included in Sector VII, with all residential units located on the east side of Main Street above the rail tracks being included in Sector VIII. Therefore, both of these housing sectors include “Main Street (partial)” entries in their listing, as does Sector VI for residential properties located on Main Street, below the railroad tracks.

Repeating, Streets included in Sector VII are: Boutelle Avenue, Brightwood Street, Colonial Street, Dunbar Court, Edgemont Avenue, Elmwood Avenue, Eustis Parkway, Fairmont Street, Hillcrest Street, Jenness Street, Johnson Heights, Lantern Lane, Lublow Court, Main Street (partial), North Street (partial), Oakdale Street, Pleasantdale Avenue, Prospect Street, Quarry Road (partial) , Riverview Street, Roosevelt Avenue, Rosedale Avenue, Rosemont Street, Sanger Avenue and Wentworth Court.

The field survey of Sector VII was initiated and completed in early July, 2002. Although this field inventory process is imperfect (lacking interior interviews or inside inspections), it is felt that the inventory method is accurate within 5%, plus or minus. Governmental Resources actually has brief field notes, including street addresses, number of units, individual quality ratings, for each residential property in Sector VII. A similar level of field data also exists for Sectors II, III, IV, VI and VIII, although not for Sectors V and IX where an extremely high percentage of the housing stock is rated “good” to “excellent”, and such data has little utility. Field notes exist in various forms, including audio tape notes for some sectors and pages of field data for other areas, including Sector VII. Where field notes exist in hard copy (in handwriting, however), the Consultant intends to make such available to the City of Waterville for whatever future use might be made of these field notes.

Table 1 summarizes the approximate 40 pages of field data collected for Sector VII.

Table 1						
Waterville Housing Sector VII						
Street	SF	2F	MF/Structures	MF/Units	Other	Total Units
Boutelle	39	5	3	13	18BH/ Bds*	62/18 Bds
Brightwood	4					4
Colonial	14	2				18
Dunbar Ct	7					7
Edgemont	27	5	1	3		40
Elmwood	14	6	1	3		29
Eustis	24					24
Fairmont	6					6
Harris	0					0
Hillcrest	7	1				9
Jenness			1	6		6
Johnson Hts	42	2				46
Lafayette	4					4
Lantern Ln	5					5
Lublow Ct	0					0
Main St	11	5	4	28	9 Apts* *	58
North	26	2	1	3	1 Apt.**	34
Oakdale	4	2				8
Pleasantdale	29	3				35
Prospect	31	4				39
Quarry			1	98***	15*G H	98/15 Bds
Riverview	1	2				5
Roosevelt	47	5	1	3		60
Rosedale	2					2
Rosemont	0					0
Rupert	1					1
Sanger	17	3				23
Totals	362	47	13	157	10U/3 3 Beds	623U/33 Beds

* Boarding House on Boutelle: Ken-A-Set group home on Quarry

** Apartments over commercial use

*** Thayer Gardens

Table 2 presents the composition of the 623 housing units identified by Governmental Resources in this area. As noted earlier, in this medium density residential area, some 73% of the housing stock is located in either single-family or two-family residential structures.

Table 2	
Housing Sector VII/By Types	
Single-Family Residential Units	362
Duplex Residential Units	94
Apartments Complex	98
All Other Apartments in Apartment Buildings or Over Business Addresses	<u>69</u>
Total Housing Units	623
Group Home	15 Beds
Boarding Home	18 Beds

The condition of housing in Sector VII ranges generally from solid, older stock to upper end, as the survey moves from south (Edgemont Avenue and Sanger Avenue) northward toward Eustis Parkway. As reported in an earlier document, Governmental Resources identified 81 single-family homes in this sector among 670 in Waterville assessed at less than \$60,000 (2001 report). Statistically, then, this area with approximately 9% of all Waterville housing units has slightly greater than 12% of the lower valued single-family housing stock. However, unlike the South End, none of the 66 lowest valued (under \$40,000), single-family residences are located in Sector VII. Nor are any of the lowest valued (under \$50,000) two family houses located in this Sector.

Generally the housing stock in this sector has been well-maintained judging from external appearances. When the structures including the 623 housing units in this sector were rated, while only 27% received a “1” or “2+” rating, an extremely respectable 65.2% received an even “2” rating -- signifying solid, well-maintained, older stock housing. The combined “2” and above rating for this area of 92.1% approaches that of the highest quality housing areas in Waterville. The difference, of course, is that in those areas, a much higher portion of the housing stock was rated as “Quality 1 or 2+” than was the case in Sector 7. The overall ratings for Sector 7 follow in Table 3.

Table 3		
Sector VII - Housing Conditions		
<u>Units</u>	<u>Rating</u>	<u>% of Total</u>
55	1	8.8%
113	2+	18.1%
406	2	65.2%
49	2-	7.9%
0	3	0%
0	4	0%
623 Total Units		100%

For all of the sections of Waterville where field work has now been completed (Sectors 1 through 5, plus Sectors 7 and 9), the percent of the housing stock rated at “Quality 2 and higher” ranges from a low of 44.9% in Sector IIIA to a high of 100% in Sector IX. Sector VII, therefore, with its impressive 92.1% of its housing stock rated at “Quality 2 or higher” ranks relatively well overall. However, that 92.1% figure masks the important fact that fully 65.2% of the Sector VII housing was ranked as a mid-level “2”, good solid housing, but not rated 2+ or “1”. In fact, only 27% of the housing stock in Sector VII was rated at 2+ or higher. By contrast, in Sector V, which had an overall “2 or higher rating of 98.2% (merely six percentage points above the level achieved by Sector VII in that calculation), that full 98.2% was rated at 2+ or above. In other words, virtually all of the housing units in Sector V (388 out of 395 total units) were rated at 2+ or higher. Clearly the quality level of housing in Sector V relative to Sector VII is much greater than one reading of the statistics would infer.

The Sector VII neighborhood is a stable neighborhood with the residential zoned RB. In a sense the stability of the neighborhood is preserved by natural and manmade features, including Messalonskee Stream on the west, the railroad tracks, some industrial zoned activities, and the Public Works area on the south, Thayer Medical Unit and the solid commercial zone on the north, and the continuance of Main Street residential use status (with commercial inroads) on the east. Several houses were improved in this area during the 2001 Group Workcamps project, and there is observed evidence of continuing upgrade of the housing stock by homeowners. This sector is home to approximately 1300 (8.3%) of Waterville’s residents. It is estimated from extrapolation of other numbers that homeownership (as a percentage of households) is at a very healthy 65.7% in this sector.

14. Waterville Housing Sector VIII

Waterville Housing Sectors VII and VIII taken together include virtually all of the residential stock located north of the railroad tracks from the edge of the central commercial district outward, east of the Messalonskee Stream to the Fairfield town line in the north and to the Interstate-95 in the northwest. Sector VIII is the area within that larger envelope to the east of Main Street. Given the requirements to address other important issues, the considerable time consumed with field inventory and assessment, and other project scheduling factors, the field work for Sector VIII was postponed until early August, 2002.

Subcontractors Elizabeth and Craig Richards of Portland were engaged by the Consultant to work with him in conducting this field work. This subcontract was made necessary as a result of three factors: (a) approaching project deadlines in August; (b) the Consultant's earlier decision to do a field inventory / assessment of the entire City, even though not contractually required to do so at the level conducted; and (c) the non-availability of anticipated local staffing of field tasks. Mr. Richards is an electrician with more than a dozen years of housing construction and electrical repair experience and Ms. Richards has done subcontract work for the Consultant for 15 years, including housing field assessments as early as a 1987 Augusta, Maine housing rehabilitation planning project, that work leading directly to five years effort rehabilitating 315 residential units in that City.

Waterville Housing Sector VIII as delineated for this housing assessment is located in the northeastern part of the City, consisting essentially of all residential properties east of Main Street and north of Chaplin Street, moving northward through that area all the way to the Fairfield town line. Field research indicates that there are a total of 1,180 residential units in this area, representing approximately 17.5% of the City's housing inventory. This sector includes the area traditionally called the "North End", which focuses on Ticonic Street and neighboring streets through to College Avenue, as well as all residential properties on or on streets adjacent to the north-south running streets: Drummond Avenue, Central Avenue, College Avenue (north of the railroad crossing), and the area from College Avenue to Eastern Avenue by the railroad yards. Although irrelevant to the housing inventory, the rail yards were left with Sector VI-A in the delineation of the City's land mass.

Streets included in Sector VIII are: Abbott Street, Alden Street, Allen Street, Armory Road, Ash Street, Austin Street, Bacon Street, Bell Street, Birch Street, Britt Street, Broadway Street, Brook Street, Butler Court, Canabas Avenue, Central Street, Chaplin Street, College Avenue (partial), Collins Street, Columbia Road, Cottage Street, Couture Way, Crawford Street, Crescent Street, Deer Park Street, Donald Street, Drummond Avenue, Eastern Avenue, Edward Street, Falcon Place, Greenwood Street,

Harold Steet, Hazelwood Street, High Street, Highwood Street, Hillside Avenue, Industrial Road, Jordan Street, Kelsey Street, Libby Avenue, Linden Street, Main Street (east side, between Exit 34 and the railroad tracks at the edge of the urban center), Maple Street, May Street, Montcalm Street, Mount Pleasant Street, Myrtle Street, Mystic Street, Oak Street, Pomerleau Court, Preble Street, Reservoir Street, Resolution Road, Seavey Street, Spruce Street, Sturtevant Street, Terry Street, Ticonic Street, Toward Street, Vigue Street, Walnut Street, Willow Street, Wilson Street and Wolfe Street.

During field work conducted in August, 2002, Governmental Resources (and the subcontractors) conducted a 100% inventory and external assessment in this sector. Additionally, KVCAP staffers conducted a number of more detailed, external assessments of selected residential structures in this area (and elsewhere), as well as a few interior residential unit inspections. Additionally, the principal Consultant in Governmental Resources also conducted approximately 10 interior inspections in Sector VIII during the course of this project, including some units owned by Waterville Housing Authority on Drummond Street, Chaplin Street and Hillside Avenue.

Field inventory work identified 1,180 residential units in this sector, of which 467 (39.6%) were single-family units and 713 were duplex housing, multi-family or otherwise categorized. The percentage of homeownership in this sector is a higher percentage than exists in the South End, but at 39.6%, the rate of homeownership is still well below the 76.5% to 100 % levels of homeownership existing in Sectors IV, V and IX. As is the case elsewhere in Waterville (and almost everywhere else), there seems to be a direct connection between lower levels of homeownership and higher levels of substandard housing conditions. (In Waterville, the exception to this rule is in Sector I, where several excellent elderly rental housing projects has tended to depress the level of home ownership, yet where housing conditions are very good overall.)

Of the 1,180 residential units viewed externally and rated in Sector VIII, a total of 414 (or 35.1%) were rated on the Consultant's rating system (described and detailed earlier in this report) as either "4" (3 units), "3" (178 units) or "2-" (233 units). The implication of this is that in fully 35% of the housing stock of Sector VIII, substantial repairs are needed. Similar statistical results emerged from the close viewing of North End housing conditions relative to those existing in the South End.

The results of the August, 2002, field work of Governmental Resources (and its subcontractors) are summarized in the following tables: (1) Table 1 provides housing inventory data by streets; (2) Table 2 presents the street summaries of assessment ratings of residential structures in the North End; (3) Table 3 summarizes the inventory data for Sector VIII; and, (4) Table 4 summarizes the ratings data for the sector.

Table 1
Waterville Housing Sector VIII Inventory

Street	SF	2F	MF/Structures	MF/Units	Other	Total Units
Abbott St	19	2 (4)	1	3	0	26
Alden St	5	7 (14)	0	0	0	19
Allen St	1	0	0	0	0	1
Armory Rd	0	0	0	0	0	0
Ash St	6	7 (14)	3	11	1 Apt	32
Austin St	Not Built					
Bacon St	2	1 (2)	0	0	0	4
Bell St	5	0	1	4	0	9
Birch St	3	3 (6)	2	6	0	15
Britt St	2	0	1	3	0	5
Broadway St	11	0	0	0	0	11
Brook St	13	3 (6)	1	3	0	22
Butler Ct	3	2 (4)	1	3	0	10
Canabas Ave	12	1 (2)	0	0	0	14
Central St	38	4 (8)	1	3	0	49
Chaplin St	0	0	3	15	0	15
College Ave (part)	25	11 (22)	6	28	6 Apts	81
Collins St	6	1 (2)	1	3	0	11
Columbia Rd	18	0	0	0	0	18
Cottage St	1	0	0	0	0	1
Crawford St (WHA)	0	5 (10)	1	3	0	13
Crescent St	2	1 (2)	1	4	0	8
Crossway St	0	0	0	0	0	0
Deer Park St	Not Built					
Donald St	14	3 (6)	0	0	0	20
Drummond Ave	43	16 (32)	6	23	0	98
Eastern Ave	7	1 (2)	0	0	0	9
Edward St	6	6 (12)	2	7	0	25
Falcon Pl	2	0	0	0	0	2
Greenwood St	22	0	0	0	0	22
Harold St	6	0	1	4	0	10
Hazelwood St	11	9 (18)	1	4	0	33
High St	21	18 (36)	8	28	0	85
Highwood St	2	1 (2)	0	0	0	4
Hillside Ave	6	1 (2)	3	16	0	24

Table 1						
Waterville Housing Sector VIII Inventory						
Street	SF	2F	MF/Structures	MF/Units	Other	Total Units
Industrial Rd	0	0	0	0	0	0
Jordan St	Not Built					
Kelsey St	6	13 (26)	2	6	1	39
Linden St	5	1 (2)	0	0	0	7
Main St (partial)	6	6 (12)	6	37	1	56
Maple St	2	12 (24)	5	20	0	46
May St	19	3 (6)	0	0	0	25
Montcalm St	12	0	0	0	0	12
Mount Pleasant St	13	0	0	0	0	13
Myrtle St	4	1 (2)	2	6	0	12
Mystic St	1	0	0	0	0	1
Oak St	28	15 (30)	6	25	0	83
Pomerleau Ct	2	0	0	0	0	2
Preble St	0	0	0	0	0	0
Reservoir St	Not Built					
Resolution Rd	0	0	0	0	0	0
Seavey St	3	2 (4)	1	3	0	10
Spruce St	13	10 (20)	0	0	0	33
Sturtevant St	10	1 (2)	2	10	0	22
Terry St	2	0	0	0	0	2
Ticonic St	10	15 (30)	4	17	2	59
Toward St	2	1 (2)	2	9	0	13
Vigue St	5	2 (4)	0	0	0	9
Walnut St	4	2 (4)	1	8	0	16
Willow St	6	0	0	0	0	6
Wilson St (WHA)	0	8 (16)	0	0	0	16
Wolfe St	2	0	0	0	0	2
Totals	467	195 (390)	76	312	11	1,180
Percent	39.6%	33 %	----	26.4%	0.9%	100%

Table 2
Waterville Housing Sector VIII/ Ratings

Street	“4” Rating	“3” Rating	“2-” Rating	“2” Rating	“2+” Rating	Total Units
Abbott St	0	10	8	6	2	26
Alden St	0	5	6	8	0	19
Allen St	0	0	0	1	0	1
Ash St	0	9	5	14	4	32
Bacon St	0	0	3	1	0	4
Bell St	0	1	1	5	2	9
Birch St	0	9	2	4	0	15
Britt St	0	0	0	3	2	5
Broadway St	0	0	0	6	5	11
Brook St	0	3	4	14	1	22
Butler Ct	0	6	4	0	0	10
Canabas Ave	0	1	5	8	0	14
Central St	0	0	1	34	14*	49
Chaplin St	0	0	0	15	0	15
College Ave (part)	0	12	18	51	0	81
Collins St	1	2	3	2	3	11
Columbia Rd	0	0	2	12	4	18
Cottage St	0	0	0	1	0	1
Crawford St	0	0	0	13	0	13
Crescent St	0	1	0	7	0	8
Donald St	0	6	4	10	0	20
Drummond Ave	0	6	16	53	23	98
Eastern Ave	0	2	2	2	3	9
Edward St	0	6	13	6	0	25
Falcon Pl	0	0	0	2	0	2
Greenwood St	0	0	2	2	18	22
Harold St	0	0	1	9	0	10
Hazelwood St	0	3	8	21	1	33
High St	0	16	20	43	6	85
Highwood St	0	0	0	4	0	4
Hillside Ave	0	2	0	22	0	24
Kelsey St	0	7	11	21	0	39
Linden St	0	2	0	3	2	7
Main St (partial)	0	4	18	33	1	56
Maple St	2	20	8	16	0	46
May St	0	2	5	13	5*	25
Montcalm St	0	0	2	10	0	12

Table 2
Waterville Housing Sector VIII/ Ratings

Street	“4” Rating	“3” Rating	“2-” Rating	“2” Rating	“2+” Rating	Total Units
Mount Pleasant St	0	0	1	6	6	13
Myrtle St	0	0	3	8	1	12
Mystic St	0	0	0	0	1*	1
Oak St	0	16	9	31	27	83
Pomerleau Ct	0	0	0	2	0	2
Seavey St	0	2	0	8	0	10
Spruce St	0	12	3	17	1	33
Sturtevant St	0	2	3	17	0	22
Terry St	0	0	0	1	1	2
Ticonic St	0	12	21	22	4	59
Toward St	0	4	7	2	0	13
Vigue St	0	3	3	3	0	9
Walnut St	0	0	10	6	0	16
Willow St	0	1	1	3	1	6
Wilson St	0	0	0	16	0	16
Wolfe St	0	0	0	2	0	2
Totals	3	178	233	628	138	1,180
Percent	0.2%	15.1%	19.7%	53.2%	11.7%	100%

* Includes one unit rated “1” (A total of only 3 in Sector 8).

Table 3
Sector VIII
Field Inventory Summary Results

Type	Structures	Units	% of Units
SF	467	467	39.6%
2F	195	390	33%
MF	76	312	26.4%
Others*	---	11	0.9%
Totals	738+	1,180	100%

* “Others” count does not include 3 elderly residential facilities located in Sector VIII and accounted for in the elderly housing section of the housing assessment report.

Table 4
Sector VIII
Field Inventory/Assessment Results

Rating	Units	Percent
“4”	3	0.2%
“3”	178	15.1%
“2-”	233	19.7%
“2”	628	53.2%
“2+”	135	11.4%
“1”	3	0.3%
Totals	1,180	100

Tables 1,2,3 and 4 above include a considerable amount of housing data regarding Sector VIII. Of necessity, analysis of that data must be limited. Focusing on the 467 single-family homes located in Sector VIII, it is interesting to note that 200 of them (42.8%) were assessed (by the City) in 2001 at a value less than \$60,000 in combined land and structure property value. Although the absolute numbers were lower in Sector III (South End, above Grove Street), the percentage of single-family homes in each neighborhood assessed at under \$60,000 is very similar. In the South End, some 41.6% of single-family homes were similarly valued, although the South End homes tended to be considerably lower in value, as already detailed elsewhere.

Certain areas of Sector VIII rival the South End in terms of existence of substandard housing conditions, although other areas provide solid concentrations of good housing stock. Drummond Avenue (with some exceptions) and Central Avenue, as examples, contain considerable numbers of good, post-1940 construction residential stock.

Even in some of the older areas, where external appearances are not positive, there is strong evidence of reinvestment in some of Augusta's older, housing stock, through the continuing efforts of an enlightened landlord more interested in making inside improvements first.

College Avenue from John Martin's Manor to the Fairfield town line is a mixture of commercial and industrial activity, with older residential properties. Some of the housing stock in this area has been allowed to deteriorate, as has some of the housing stock in the area between Collage Avenue and Eastern Avenue.

The area between Hazelwood and Greenwood Streets, bounded on the ends by Drummond and College Avenue, with Central Avenue running up the middle is essentially good quality housing, with only a very few exceptions. Housing north of that area, including that located on Mt. Pleasant, Montcalm, and Wolfe Streets is also generally well-maintained, post-1940 housing stock.

The area contains several specialized housing projects, including elderly facilities at Mount St. Joseph's, Goodreau's Retirement Inn and Sunset Boarding Home. Additional detail on these and other elderly facilities developed elsewhere in this report.

Sector VIII also contains 47 units of duplex housing constructed in the early 1970s by the Waterville Housing Authority, on Drummond Avenue, Hazelwood Street, Crawford Street and Wilson Street. (See chapter on Waterville Housing Authority for more information on this project, and how it fits into the Waterville public housing scene.)

Sector VIII also contains at 111,113,115,117 and 119 Drummond Avenue a 5-structure, 20 unit apartment complex formerly intended as condominiums. Instead these

are good quality, 2 bedroom apartments, grouped in a complex just off Drummond Avenue.

Table 5

Waterville Housing Sector VIII - Statistical Summary

Unit and Structure Inventory

Number of Residential Units	1,180	(100%)
Number of Single-Family Houses	467	(39.6%)
Number of Two-Family Houses	195	
	(390 Units)	(33.0%)
Number of Multi-Family Structures (3 units and above, up to 20)	76 Structures	
Number of Multi-family units	312	(26.4%)
Number of "Others"	11	(0.9%)
Number of Residential Structures (all)	749	

Rating Assessments

Number of Units Rated as "1"	1	(0.02%)
Number of Units Rated as "2+"	137	(11.7%)
Number of Units Rated as "2"	628	(53.2%)
Number of Units Rated as "2-"	233	(19.7%)
Number of Units Rated as "3"	178	(15.1%)
Number of Units Rated as "4"	3	(0.2%)

Source: Field Data conducted in Sector VIII during August, 2002, by Chuck Roundy of Governmental Resources, and project subcontractors Craig and Elizabeth Richards, Portland, Maine.

15. Waterville Housing Sector IX

Following the meeting of the Waterville Housing Advisory Committee held on June 11, 2002, the Consultant re-thought the boundaries of original Sectors VII and VIII. A new Sector IX (located outside of Interstate-95) taken from the outer area formerly included in those two sectors was the result. The Consultant conducted his windshield survey of Sector IX on June 20, 2002. Following is a description of the housing located in Sector IX, as drawn from the Consultant's field notes of 6/20/02. Approximately 125 single-family homes were counted in this sector on that date.

Sector IX is located in the northwest quadrant of the City of Waterville and it is separated from Sectors VII and VIII by Interstate-95. The boundaries of Sector IX are delineated as follows: Starting at that point on Interstate-95 where the Waterville-Fairfield town lines meet, travel southerly (southbound lane) on I-95 toward and beyond Exit 34 to the point where the highway passes over Messalonskee Stream; turn right (north) at the stream and follow it to the NW corner of Waterville where the stream intersects with the Fairfield town line; turn east following the Fairfield/Waterville municipal boundary back to the point of origin on Interstate-95.

The following streets and roads are included in Sector IX: Ashley Terrace, Blue Jay Way, City View Drive, Country Way, Main Street (partial) Mountain Farm Road, Penny Lane, Pleasant Hill Drive, Quarry Road (partial and virtually non-existent beyond the Interstate) , Ridge Road, Stone Ridge Drive, and Twin Tanks Road

At the outset of the Waterville housing assessment project, the Consultant had divided the residential areas of the City into eight (8) sectors. Waterville Housing Sector IX was not delineated until late June, 2002, following the Waterville Housing Advisory Committee discussion at its meeting on 6/11/02. During that discussion, several committee members included most of the housing stock in the vicinity of outer Main Street (that portion located beyond Interstate-95) on their list of areas of the highest quality housing stock in the City.

On 6/20/02, the Consultant conducted a windshield survey of the housing stock in this area, estimated inventory and general assessment of the housing stock in this area, and then made the decision to delineate a 9th sector for reasons explained in detail in the appropriate report segment. Succinctly stated, this area which had formerly been included as parts of either Sector VII or VIII clearly featured housing that was quite distinct from the other stock included in those two sectors.

With the exception of a small Resource Protection (RP) zone, the entire Sector IX area is zoned as Low Density Residential. Although some of the housing stock on both Main Street and the Ridge Road is older, most of the homes in this area are of recent construction. House lots are large, most of the homes are of high quality construction

dating from the late 1980s forward into the 1990s, and a high percentage of the homes appear to be in the \$150,000 and above appraised value range, some being worth considerably more than that price floor. Approximately a dozen of the homes on the west side of outer Main Street are likely in the \$200,000 and above price range.

As suggested, there is some older housing located particularly on the northeast side of Main Street and along the Ridge Road toward the Fairfield town line. Pleasant Hill Drive and the connection Penny Lane and Blue Jay Way all feature modern housing estimated in value at generally between \$100,000 and 180,000. Small roads off of Main Street, including Ashley Terrace, Stone Ridge Drive, and Country Way have even larger, nicer, more expensive houses, estimated to be in the \$200,000 and above price range.

No multi-family housing was noted in this entire area, with the possible exception of a large house located immediately beyond the Interstate on Main Street. “Quick counts” were taken during the windshield survey of this area, resulting in an estimate of 125 single-family homes in Sector IX. Of these, 95 were rated as Quality 1, 28 were ranked as Quality 2+ and only two (2) were rated as 2-. No Quality 3 or 4 homes were noted in this area. In addition to there being no multi-family housing, there also were no condominiums, no mobile homes, no elderly housing, nor any other types of housing noticed during the windshield survey.

The two roads that exit Sector IX outbound reach the Fairfield town line in approximately a mile. All other roads in the sector, with one exception, radiate off of either Main Street or the Ridge Road. The one exception is the Quarry Road which was apparently truncated by the Interstate construction over 40 years ago. The approximate 125 residential units in Sector IX represent less than 2% of Waterville’s housing stock. However, by delineating this separately, apart from Sectors VII and VIII, recognition is given to the high quality of housing in this area of the City of Waterville. Also, removal of this area from Sectors VII and VIII allows for those areas to be more accurately described, since inclusion of Sector IX stock would have distorted any overall description of their respective housing stocks.

16. “Review: Housing Inventory and Assessments in All Sectors”

Governmental Resources extensive field research effort concluded in late August, 2002, although some subcontract work remained to be done by KVCAP at that point in time. Over the five months from April 1 through August 30th, the Consultant and his subcontractors had identified residential structures (or commercial structures including some residential units) containing 6,757 residential units. The Census Bureau indicates that there were 6,819 residential units of all types at the time of the 2000 census. Governmental Resources had divided the City of Waterville into nine (9) housing sectors and had set about the task of inventorying and rating all Waterville structures with residential units within. Following an extensive field effort by the Consultant (assisted by subcontractors in Sectors VI-B, VII and VIII) Governmental Resources identified and rated 6,757 residential units -- or 99.1% the number of units identified by the Census Bureau. The Planning Office staff in late August conducted a “desk inventory” of Sector VI-A, and the results of that matched almost precisely the field results of the Consultant for the same area of the City.

In broad terms, the field work rated 75.1% of Waterville’s residential housing units as between “good and excellent” and fully 24.9% somewhere between “sound structurally, but in obvious need of repair,... to poor, and significantly substandard,... to very severely substandard”. At least 524 residential units (7.8% of the total) are severely substandard and in need of immediate, major repairs. That is likely a very conservative estimate of the level of severe substandardness in Waterville’s housing stock. It is more likely that upwards of 20% of Waterville’s housing stock is clearly substandard, given the nearly 25% was rated as “2-” or lower on the Consultant’s rating system.

Other supporting factors of this 25% substandardness estimate include: (a) a 1984 Waterville study indicating that more than 2,000 housing units required housing assistance at that time, and that most of those units were in need of some level of repairs even after the City had been aggressively involved in housing rehabilitation efforts for several years; (b) the fact that the 1984 assessment came at a time when a concerted effort had used CDBG Housing Rehabilitation funds to repair more than 300 units locally, an effort that was allowed to end in the late 1980s; (c) by the consequent fact that Waterville has not as a matter of public policy or public activity has had no housing rehabilitation program underway for nearly 15 years; (d) by the further aging of the housing stock that has occurred over those 15 years; and e) by the fact that for just the single, important factor of housing health hazards arising from the existence of lead paint, it is likely that Waterville has near 4,800 residential units (of the 6,819) with some lead paint in them, and that, of these, some 1,900 are likely to have hazardous, health conditions based on State averages for problems in communities with older housing stocks. To a considerable extent, the issue of “condition of Waterville’s housing” has

already been addressed in Chapters 7 through this Chapter 16, although that topic shall be further explored in Chapter 18.

Summary Field Research Results

In defining the boundaries of the Waterville housing sectors at the start of this project, Governmental Resources had searched for meaningful divisions of the City, which also were easily described in terms of using natural or man-made boundaries to establish somewhat distinct and similar (within) housing areas of the City of Waterville. Originally, eight (8) “sectors” were described, although (as we have seen) ultimately a 9th sector was added in the area on both sides of Main Street, out beyond Interstate-95’s Exit 34. Additionally, two sectors (III and VI) were divided into two subsectors each, in order to group concentrations of similar housing types and/or conditions, or to achieve other purposes, such as dividing in Sector VI the urban core from the dense housing that exists in close proximity, but west of the central, urban core.

The primary purpose of dividing the City into “housing sectors” was to facilitate the task of dealing with the 6,819 residential units counted in the 2000 Census, that is, to ‘chop it down to bite-sized chunks’ to facilitate the ease of field work and analytical tasks. Creating manageable-sized units served useful purposes of both the Consultant and Advisory Committee members. Division of the City of Waterville into housing sectors made its comprehensive analysis more “comprehensible”, so to speak.

Governmental Resources originally had been concerned that the division of Waterville into 8 (subsequently 9) distinct “housing sectors” was possibly excessive and artificial. Then City Planner Ann Beverage provided the Consultant with a copy of Planning Consultant Hans Klunder’s 1966 study entitled “Neighborhood Analysis of Waterville, Maine”. Over a third of a century earlier, decades before some of the current neighborhoods even existed, Klunder had divided the City of Waterville into 15 distinct neighborhoods! Discovering that fact made the approach adopted by Governmental Resources for the 2002 housing assessment seem downright conservative and reasonable by comparison.

A natural progression of dividing the City into sectors is the tendency and temptation to draw comparisons between the sectors, even though the study is ultimately a statement of housing conditions and issues existing in all of Waterville. The first distinctions noted in the present study were those between Sector III-A (Summer Street to the Kennebec River, above Grove Street and below Spring Street) and Sector III- B (Summer Street to Silver Street, between Grove and Sherwin Streets, and northward on Silver Street). Comparisons between these two distinct parts of Sector III (highlighted in Progress Report No. 1) demonstrated the clear distinctions in housing types and conditions in the east side (“Plains Neighborhood”) of the “South End” relative to those existing in the west side of the South End, that being the area west of Summer Street, through to Silver Street.

Sector IV was then intensively studied, on the ground, due to the Consultant’s early (and well-founded) impression that this sector (located to the east of First Rangeway, between Kennedy Memorial Drive and Mayflower Hill Drive) represented a

microcosm of the balance of Waterville housing, epitomizing housing conditions and types existing elsewhere in Waterville, beyond those conditions found in Sector III A of the South End area and in the North End's center. An earlier progress report detailed the considerable distinctions existing between the South End and Sector IV, advancing the premise that these comparisons were indeed valid, when comparing housing in the South End to that in the balance of the City.

Anticipating considerable local assistance, Governmental Resources next made the decision to extend the inventory and assessment to the entire City, whereas originally only a "windshield survey" (without detailed inventory) had been planned for the entire City of Waterville. That decision conditioned the requirement for literally hundreds of hours field effort, which continued through August, 2002. KVCAP supplemented that effort with selective attention to 113 residential properties located in the South End, the central business area, and in the North End. The overall results of the City-wide field inventory and assessment are presented in Tables 1 & 2, which follow directly.

Table 1 summarizes the results of the entire field inventory, which resulted in the identification of 6,757 residential units in Waterville. This table lists all units by sectors and breaks out whether they are single-family, duplex housing (all 2-family structures considered thusly), multi-family (all structures or multi-structures with rented housing, greater than 3 units per structure), or other units. "Other" is a very broad category here, including variations of single-family home ownership such as mobile homes and condominiums, as well as other variations of rented units, including apartments over businesses, single-room occupancy units and other variations. on the next page draws on the collected field data to present an overview of the condition of all residential property in Waterville -- employing the rating system described earlier in this report.

Table 3 presents an summary of the rating exercises conducted on all of Waterville's housing stock by the Consultant (and subcontractors), using the rating criteria which was introduced in Chapter 9 pertaining to the South End. As explained, this criteria was used throughout all 9 housing sectors of the City. The statistical results presented in Table 3 represent the single-most comprehensive view ever of the condition of Waterville's housing stock. Reference will again be made to these results in Chapter 18, entitled "Condition of Waterville's Housing Stock".

Table 1
Summary of Waterville Housing Inventory

Sector	SF	2F Units	MF Units	Other*	Total Units
I	362	174	201	258+	995
II	55	22	6	0	83
III	293	334	436	40+	1,103
IV	724	100	24	99+	947
V	379	0	0	16	395
VI-A	61	88	518	73+	740
VI-B	239	130	178	19	566
VII	362	94	98	69+	623
VIII	467	390	312	11+	1,180
IX	125	0	0	0	125
Totals	3,067	1,332	1,773	585	6,757
Percent	45.4%	19.7%	26.2%	8.7%	100%

* “Other” totals marked with “+” signs indicates housing facilities such as nursing homes, boarding homes, and group homes which have not been counted as units. “Other” includes mobile homes, elderly units, condominiums and “other”.

Table 2
Summary of Waterville Housing Conditions

Sector	Residential Units	Ratings					
		“4”	“3”	“2-”	“2”	“2+”	“1”
I	995	0	5	34	247	362	347
II & III	1,186	15	194	348	305	242	82
IV	947	0	18	188	242	291	208
V	395	0	0	7	0	19	369
VI-A	738*	4	86	219	365	63	1
VI-B	566	0	21	80	364	84	17
VII	623	0	0	49	406	113	55
VIII	1,180	3	178	233	628	135	3
IX	125	0	0	2	0	28	95
Totals	6,755*	22	502	1,160	2,557	1,337	1,177

*Total unit count for Sector VI-A varies by 2 units from that listed elsewhere due to use of field assessment inventory data in this calculation and “desk inventory” data elsewhere.

Tables 3 and 4, respectively, summarize Waterville’s housing inventory, first in terms of the numbers of various types of housing and secondly in terms of composite ratings (by percentages) of the entire 6,757 residential units identified in the field inventory and assessment. In the inventory summary (Table 3), it should be noted that “other” includes a number of types, including mobile homes, condominiums, apartments over business structures, SRO units and others, although nursing homes, boarding homes, congregate living facilities and group homes were generally not counted as units, since “bed count” seems to be the common method of accounting for residential places.

Table 3			
Waterville: All Sectors (6,757 Units)			
Field Inventory Summary Results			
Type	Structures	Units	% of Units
SF	3,067	3,067	45.4%
2F	666	1,332	19.7%
MF	---	1,773	26.2%
Others	---	585	8.7%
Totals	---	6,757	100%

Table 4		
Summary of All Waterville Units (6,755)		
Field Assessment of Condition		
Rating	Units	Percent
“4”	22	0.3%
“3”	502	7.45
“2-”	1,160	17.2%
“2”	2,557	37.9%
“2+”	1,337	19.8%
“1”	1,177	17.4%
Totals	6,755	100%

Table 5 below presents housing inventory data demonstrating the extent to which traditional, single-family residences exist in the Waterville housing sectors. As will be seen subsequently, there is a clear and obvious correlation between the high proportionate level of this type of housing in some sectors and positive housing conditions of such sectors. In Waterville, high concentrations of rented housing tends to relate directly to high levels of poor housing conditions in several sectors of the City, including especially in Sectors III and VIII, the South End and North End, respectively.

Sector I is the exception to the rule for reasons that are more statistical than anything else. Despite a relatively low percentage of traditional, single-family units in this sector, housing conditions tend to be good to excellent there. This is related to the presence of other “single-family” living situations, in significant numbers. Sector 1 contains a high number of individually-owned condominiums and a significant number of owner-occupied mobile homes (on rented lots in 3 mobile home parks), both residential types of which were categorized in the inventory as “Other”. Also, Sector I contains 140 units of high quality duplex housing in Seton Village. The result is that Sector I, with a relatively low percent of traditional, single-family homeownership, has, nonetheless, generally high levels of positive housing condition standards.

Table 5			
Waterville Housing Sectors/Inventories			
Sector	SF Units	All Other Units	Total Units*
I	362 (36.4%)	633	995
II	55 (66.3%)	28	83
IIIA	180 (25%)	539	719
IIIB	113 (29.4%)	271	384
IV	724 (76.5%)	223	947
V	379 (95.9%)	16	395
VI-A	61 (8.2%)	679	740
VI-B	239 (42.2%)	327	566
VII	362 (58.1%)	261	623
VIII	467 (39.6%)	713	1,180
IX	125 (100%)	0	125
Waterville	3,067	3,690	6,757

*Count of total units includes all MF, apartments, senior apartments, SRO units, but omits boarding home beds, group home beds, assisted living and nursing home beds. Governmental Resources’ field count of 6,757 residential units in Waterville represents 99.1% of the 6,819 residential units recorded in the 2000 Census.

The sectors included in Table 1 account for 5,757 housing units. Assuming the accuracy of the 2000 Census which indicates Waterville to have 6,819 residential units, it is obvious that the Consultant's inventory reached approximately 99.1% of all housing units in Waterville. From that inventory, comparisons can be drawn. In Sectors IIIA and IIIB, respectively, only 25% and 29% of all residential units were single-family, whereas at the other extreme, in Sector IX, it appears that close to 100% of all units are single-family dwelling structures. The 36.4% single-family level in Sector I is surprising at first glance, given the solid, single-family residential stock of that area, but the percentage is depressed by these factors (referenced earlier): (a) the 172 mobile home units not counted as "single-family" according to definitions used here and elsewhere; (b) the 132 unit apartment complex at Orchard Park; (c) the 140 duplex housing units at Seton Village; (d) the 27 units of rental housing at Forsythe Terrace, (e) the 38 rental senior apartments at the Woodlands complex, and (f) over 100 condominium units, not counted as traditional single-family, detached housing. When these groupings of non-single family units are removed from the calculation, greater than 80 % of the remaining units in the sector are single-family residences. (Also, when mobile homes and condominiums are added to single-family units, together these three categories of "single-family" living approaches 65% of the total residential units in the sector.)

Table 6 (next page) displays composite, City-wide data on condition ratings of housing quality in the sectors surveyed to date. As explained in greater detail elsewhere in the housing assessment report, comparing and presenting this data can be very deceiving. There are many ways in which the data can be aggregated, and the variations paint differing pictures of housing conditions.

For example, the data indicates that in Sector VII some 92.1% of the residential units were rated as either "2", "2+" or "1" -- indicating from 'good' to 'excellent' ratings. Sector V placed 98.2% of its housing stock in those combined rating groups, merely 6% greater. However, in Sector VII, only 27% of the housing was rated in the top two categories, either "2+" or "1", whereas in Sector V the full 98.2% in the composite group (cited earlier) were so rated. Sector VII had greater than 65% of its housing rated in the middle with a "2". Therefore, there exists a vast difference in the quality and value of the housing in Sector V relative to Sector VII. Virtually all of the Sector V housing was higher rated. Table 6, therefore, must be interpreted with considerable caution.

Table 6			
City-Wide, Waterville Housing Sectors/Ratings			
Housing Sector	Total Units	Condition Ratings	
		1, 2+, 2 number (%)	2-, 3, 4 number (%)
I	995	956 (96%)	39 (3.9%)
II	83	45 (54%)	38 (46%)
IIIA	719	323 (44.9%)	396 (55.1%)
IIIB	384	261 (68.0%)	123 (32.0%)
IV	947	741 (78.2%)	206 (21.8%)
V	395	388 (98.2%)	7 (0.8%)
VI-A	740	431 (58.2%)	309 (41.8%)
VI-B	566	465 (82.2%)	101 (17.8%)
VII	623	574 (92.1%)	49 (7.9%)
VIII	1,180	766 (64.9%)	414 (35.1%)
IX	125	125 (100%)	0 (0%)
Waterville	6,757	5075 (75.1 %)	(24.9 %)

Note: Gross comparisons of grouped ratings (table above) among sectors can lead to very erroneous assumptions, unless and until all rating categories are compared by sectors. Also, “external” assessments can lead to either overstatement or understatement of interior conditions. It is the consultant’s impression, for example, that in the South End, frequently a coat of fresh paint or installation of new, external siding hides a lot of sins; and, conversely, in the North End, the priority attention by at least one landlord (with numerous housing units in a concentrated area) to interior rehabilitation work in many rental units in the Maple Street area is not reflected in the exterior assessment results. There are indeed pitfalls in rating housing conditions merely from external observations, but there are a host of problems, including time-consuming expense, tenant resistance, and other factors, in attempting to conduct interior inspections.

An additional indicator of the condition of Waterville housing involves the location of single-family housing assessed by the City at less than \$60,000 in value. In connection with the Group Workcamps project based at Waterville Senior High School in 2001, Governmental Resources reviewed a list provided at that time by the Tax Assessor of all 670 single-family houses in Waterville having assessed valuations (land and buildings) of less than \$60,000. (This list was used as one of several means of marketing the Group Workcamps Foundation / KVCAP project in Waterville. Several of the 68 homes repaired during that workcamp week [June 24-30, 2001] were on this list.)

Governmental Resources revisited that list of single-family houses valued at less than \$60,000 (provided in 2001 by the Waterville Tax Assessor), and located the 670 identified single-family properties with their Waterville housing sectors. Essentially,

these 670 homes represented approximately 22% of the 3,067 detached, single-family residential properties in Augusta.

Table 7 below indicates the sector location of these 670 traditional, single-family residential units assessed at below \$60,000 value. Readers should note the concentration of these houses in sectors II, III, IV, and VIII. Likewise, it also should be noted that only 4 of these residences valued at less than \$60,000 were located in more exclusive Sectors V and IX. Percentage figures show the percentages of such houses relative to all single-family homes in that sector.

Table 7

Distribution of Single-Family Houses Assessed Under \$60,000 Among Waterville Housing Sectors*			
Location	Under \$60,000 Single-Family Structures	Total Single-Family Structures	Percent of these in sector
Sector I	50	362	13.8%
Sector II	38	55	69%
Sector III	122	293	41.6%
Sector IV	144	724	19.9%
Sector V	4	379	1%
Sector VI	31	300	10.3%
Sector VII	81	362	22.4%
Sector VIII	200	467	42.8%
Sector IX	0	125	0.0%
Waterville	670	3,067	21.8%

*Data included on this table comes from different sources, and is for slightly varying base times. Percentages, therefore, are approximations.

When the threshold on assessed valuation is lowered to \$55,000, \$50,000, and \$45,000, the location of a high percentage of the lowest assessed value single-family units, as expected, concentrates more than elsewhere in the South End and North End. This data is developed more fully in the chapters relating to those sectors.

Considerable comparative data has been developed in the individual narratives pertaining to individual sectors. To avoid redundancy, that information is not repeated here. Each sector has its own unique characteristics, and readers are referred to those report sections for further elaboration on the differences among Waterville’s nine housing sectors. Finally, the information and data developed and presented in Chapters 8 through 16 relate significantly to the “condition of Waterville housing”. Therefore, this data regarding the condition of Waterville’s housing inventory will be revisited in the forthcoming chapter by that name (Chapter 18).

17. Urban/Village Housing and Rural Housing

DECD's guidelines for the preparation of housing assessments called for attention to "Downtown or Village Area Housing". According to this standard, the housing assessment was to address identification of built-up housing areas, the general type and condition of housing in such areas, primarily residential or mixed use areas that are built-up, impacts of zoning and other ordinances on the development of clusters of housing, sprawl issues, infrastructure issues, use of old buildings for housing, potential conversions, and the like. The Waterville housing sectoral survey and analysis of housing types, condition and location (Chapters 7 - 16) has already addressed to a considerable extent the "identification of built-up housing areas, the general type and condition of housing in such areas" and related factors and issues. Infrastructure needs, particularly as related to village area housing development, is dealt with in its own section below. In its RFP, the City of Waterville altered this "downtown or village area" DECD element to reflect the local priority of need for attention to the South End. Chapter 9 responds to that priority.

As noted, overall the issues assigned to this area have been addressed elsewhere, with this exception. The City of Waterville evidenced interest in its RFP for the Consultant to review the issue of existing and potential housing units in the upper stories of downtown business buildings that were under-utilized. As part of the field work for Housing Sector VI-A (downtown area), the Consultant inventoried downtown apartments, identifying approximately 70 currently in use, and buildings with other unoccupied, upper floor space that might be converted to residential use.

Particular sites, including the "Haines Building", the former Waterville Boys and Girls Club property, the former YMCA property, the former Elks Lodge property, and other sites were reviewed as potential sites for downtown housing, whether for elderly or open market. However, in discussions with local officials, including the Executive Director of the Waterville Main Street program, exceedingly little interest in the topic was detected. There seemed to be neither an awareness of the extent to which the downtown already housed residential units, nor any strong interest in the development of downtown housing. Development of housing in any of these buildings would require expensive feasibility studies, far beyond the scope of this effort.

In a general sense, Waterville, both in the apartments in commercial buildings within the urban center and in the very densely occupied residential properties intruding on the center of the City (on Pleasant Street, Elm Street, Union Street, and the like) has a large portion of its housing stock concentrated close to its urban center. Elsewhere in this report it was estimated that 85% of Waterville's dwelling units are located within 1.5 miles of the urban center. With the exception of the rural housing located in the southern part of Sector I and the exclusive housing located outside Interstate- 95 in Sector IX,

virtually all of Waterville's housing stock is one large, contiguous block located in or directly adjacent to the City's center. (See Chapters 9, 10, 12, and 14.)

18. Condition of Waterville's Total Housing Stock / Rehabilitation Needs

a. Overall Condition

The condition of Waterville's housing stock, and rehabilitation needs, were subjects dealt with extensively in the housing sectors analysis (Chapters 7 through 16) portion of this housing assessment. DECD had addressed "condition of the housing stock" within its "rehabilitation needs" subject, in the guidelines for assessments. Several other DECD-identified topics relate directly. As examples: (a) "Blighted Conditions" clearly gets at identifying slum/blight conditions, which in Waterville are very evident in the South End and in other parts of the community, particularly in Sectors II, III, VI and VIII; (b) "Energy Efficiency" calls for assessment of the level of inefficient energy usage, and whether "substandard levels of energy efficiency are promoting high bills for LMI residents", and this will be addressed in Chapter 26; and (c) the "Inventory" standard introduced earlier clearly calls for assessment of the condition of the various types of housing units observed during the inventory.

As indicated, the subject of the conditions and repair needs of the housing stock was dealt with extensively in the chapters pertaining to the various housing sectors in Waterville. In broad terms, the field work rated 75.1% of Waterville's residential housing units as between "good to excellent" and fully 24.9% somewhere between "sound structurally, but in obvious need of repair,... to poor, and significantly substandard,... to very severely substandard". At least 524 residential units (7.8% of the total) are severely substandard, and in need of immediate, major repairs. That is likely a very conservative estimate of the level of severe substandardness in Waterville's housing stock. It is more likely that upwards of 20% of Waterville's housing stock is seriously substandard, given that nearly 25% was rated as "2-" or lower on the Consultant's rating system. Other supporting factors of this 25% substandardness estimate include: (a) a 1984 Waterville study indicating that more than 2,000 housing units required housing assistance at that time, and that most of those units were in need of some level of repairs even after the City had been aggressively involved in housing rehabilitation efforts for several years; (b) the fact that the 1984 assessment came at a time when a concerted effort had used CDBG Housing Rehabilitation funds to repair more than 300 units locally, an effort that was allowed to end in the late 1980s; (c) by the consequent fact that Waterville has not as a matter of public policy or public activity has had no housing rehabilitation program underway for nearly 15 years; (d) by the further aging of the housing stock that has occurred over those 15 years; and e) by the fact that for just the single, important factor of housing health hazards arising from the existence of lead paint, it is likely that Waterville has near 4,800 residential units (of the 6,819) with some lead paint in them, and that, of these, some 1,900 are likely to have hazardous, health conditions based on State averages for problems in communities with older housing stocks. These factors all support the estimate of the Consultant based on

observations from the 99.1% field inventory that upwards of 25% of Waterville's residential structures are in need of improvements.

Greater than 50% of Waterville's housing stock are rental units. A similar percentage of Waterville's 6,819 residential units exists as either duplex or multi-family housing units. Clearly, there are also a number of rented single-family homes in Waterville, but the overwhelming preponderance of Waterville's rental stock is in multi-family structures, from duplexes on up. From the City-wide windshield survey, it became obvious that most of the deteriorated housing conditions catalogued in the various sectors existed in Waterville's multi-family housing stock, although some duplex and single-family units in the South End and the North End (and a few elsewhere in the City) were rated "2-" or lower.

b. Second Level Inspections

Through a subcontract arrangement, the Kennebec Valley Community Action Program (KVCAP) assigned a housing rehabilitation professional to review 107 residential structures on streets selected by the Consultant. The Consultant himself also conducted similar inspections of 13 additional, selected multi-family structures (containing 55 residential units), selected because they were obviously substandard. Mostly multi-family structures, these 120 properties contain a total of 306 residential units. The streets were purposely selected based on windshield survey results to capture structures deemed to be rated poorly. It was felt that it was more important at this level of field investigation to depict housing conditions in selected sections of the City, than to create a representative sampling of the entire City of Waterville.

Accordingly, KVCAP was assigned the task of examining 107 structures located on the following streets: Carey Lane, College Avenue, Drummond Avenue, Elm Court, Maple Street, Main Street, Pleasant Street, Pleasant Place, Silver Place, Spring Place, Summer Street, Ticonic Street and Union Street. Only in a few instances did the Consultant pre-select specific structures in making the assignment to KVCAP, although all of Union Street was selected, as well as all of Summer Street north of Gold Street. The Consultant inspected 13 residential structures selected on Main Street, College Avenue, Drummond Avenue, Pleasant Street, and Pleasant Place.

Therefore, while this sampling of 120 residential structures containing 306 residential units cannot in any way be said to be representative of Waterville housing conditions at large, a strong case can be made for saying that these properties are indeed representative of North End and South End housing conditions.

Governmental Resources' report production subcontractor reviewed all 120 external inspection reports and developed the following summary data regarding these residential structures containing 306 residential units. (It is noted that while these structures contain only about 4.5% of all Waterville residential units, they do contain nearly 10% of all rental, multi-family units in the City.)

Table 1 lists the number of structures inspected on the selected Waterville streets and indicates the total number of residential units in those structures, by street. It also provides the average estimated age, by streets, of the inspected structures.

Table 1			
Detailed External Housing Assessments			
Summary Data By Streets			
Street	Structures Inspected	Total Units	Average Age
Carey Lane	9	14	84
College Avenue	1	3	120
Drummond Avenue	3	3	50
Elm Court	1	6	60
Maple Street	19	56	95
Main Street	5	22	100
Pleasant Place	2	8	100
Pleasant Street	4	16	100
Silver Place	3	14	92
Spring Place	3	8	100
Summer Street	31	74	91
Ticonic Street	28	50 (17 beds - HS)	81
Union Street	11	32	94
Totals	120	306	92

Source: Field Assessment Data from External Structure Inspections, September, 2002.

The average age of all structures inspected in this phase of the field investigation was 92 years. (This is an actual estimated average, rather than an “average of the averages.”) One immediate observation from that element of data is that there is a very high likelihood that greater than 80% of these structures have lead paint in them, and that approximately 100 of the residential units are likely to have serious lead paint contamination potential -- given MSHA estimates of that danger.

Table 2 depicts the general condition of the inspected structures by street. Rating the structures as either “Good”, “Fair”, “Poor” or “Failed” was a function of reviewing the rating sheets prepared on 10 critical factors for each property, and ascertaining where the majority of individual factors fell. It can be seen that for the 120 structures inspected, a total of 31 (33.6%) were rated as “Good” or better; 54 (45%) were rated as “Fair”; 30 (25%) rated as “Poor” and 5 structures (4.2%) failed absolutely. While the rating system cannot be related precisely to that used in the 99% field inventory and assessment, these results are as might be expected in the selected areas.

Table 2				
Detailed External Housing Assessments				
Ratings Summarized by Streets				
Street	Structures			
	Good	Fair	Poor	Fail
Carey Lane	6	1	1	1
College Avenue	0	0	0	1
Drummond Avenue	0	1		
Elm Court	0	0	0	1
Main Street	0	0	5	0
Maple Street	2	10	7	0
Pleasant Place	0	0	2	0
Pleasant Street	0	0	4	0
Silver Place	0	1	1	1
Spring Place	1	0	2	0
Summer Street	7	22	2	0
Ticonic Street	12	13	2	1
Union Street	3	6	2	0
Totals	31	54	30	5

Source: Field Assessment Data from External Structure Inspections, September, 2002.

Table 3 (includes 3A, 3B and 3C) depicts the defects noted during the field inspections of the 120 structures referenced earlier and depicted in preceding tables. 3A overviews the distribution of the general ratings of 10 key features from each inspection.

Table 3A
Detailed External Housing Assessments
Summary of All Defects (120 Structures)

Assessment Area	Good	Fair	Poor	Fail	NR
Upkeep/Maintenance	33	48	32	5	2
Typical to Neighborhood	38	45	31	4	2
Grounds/Yard	32	45	29	4	10
Driveway	12	69	15	1	23
Foundation	48	45	2	1	24
Steps & Decks	26	49	34	5	6
Exterior Walls	50	43	22	5	0
Doors & Windows	33	45	37	3	2
Roof	34	30	31	14	11
Chimney	25	32	22	18	23

Source: Field Assessment Data from External Structure Inspections, September, 2002.

Analysis of the data presented in Table 3A above indicates that with the exceptions of foundations (generally not visible from external inspections), for most externally observable characteristics, greater than 67% were either in the “fair, poor or fail” categories. The extent to which defects were noted in significant numbers in virtually each rating factor indicates that for this group of old residential, multi-family structures, substantial investment in housing rehabilitation tasks would be required if all observable defects were addressed. It is also extremely important to reiterate that these field inspections of 120 multi-family residential structures were strictly external inspections, and that there is only suggested data regarding interior housing conditions for most of these properties. Often (but not always) external appearances of old housing stock masks more serious conditions within. Table 3B merely converts the absolute numbers in the earlier table to percentages.

Table 3B
Detailed External Housing Assessments
Summary of All Defects (120 Structures)
(By Percentages)

Assessment Area	Good %	Fair %	Poor %	Fail %	NR %
Upkeep/Maintenance	27.5	40	26.7	4.1	1.6
Typical to Neighborhood	31.7	37.5	25.8	3.3	1.6
Grounds/Yard	26.7	37.5	24.2	3.3	1.6
Driveway	10	57.5	12.5	.8	19.2
Foundation	40	37.5	1.6	.8	20
Steps & Decks	21.6	40.8	28.3	4.1	.5
Exterior Walls	41.7	35.8	18.3	4.1	0
Doors & Windows	27.5	37.5	30.8	2.5	1.6
Roof	28.3	25	25.8	11.7	9.2
Chimney	20.8	26.7	18.3	15	19.2

Source: Field Assessment Data from External Structure Inspections, September, 2002.

Table 3C, which follows on the next page presents additional detail as tabulated from the field inspection forms. Here the Consultant’s subcontractor reviewing the data has listed the incidence level of specifically described defects. The difference between the data depicted above and on this forthcoming table is obvious. In the earlier table, the general rating of ten selected, observable factors was tabulated. In Table 3C, specific observable defects are tallied.

Table 3C
Individually Observed Defects By Defect Description

FOUNDATION

5	Cracked/Broken/Structural defective
2	Cement Slab

STEPS & DECKS

41	Broken or missing or uneven steps/risers
6	Masonry structure cracked or crumbling
30	Visible rotting decking
39	Railings missing/need replacement
19	Visible frost heaving/unlevel

EXTERIOR WALLS

5	Out of plump/Waving/Bows
11	Mixed & Matched siding
1	No finished siding/tar paper etc
35	Needs paint or replacement siding
22	Visible rotting/water damage

DOORS & WINDOWS

65	Single pane glazing
22	Cracked/Broken glass
29	trim boards missing/rotting
16	Storm window poor condition
17	Storm door poor condition

ROOF

2	Sagging ridge pole
11	Obvious structural defect
25	Metal roof/rusted/needs repair
39	Curled missing shingles/need replacement
5	Non-sufficient fascia/soffit
26	Facia cracked/rotted/needs attention
10	Gutters or downspouts in need of repair
87	No gutters

CHIMNEY

50	Loose msg bricks/blocks - needs pointing
2	Poorly flashed
1	Pulling away from structure
2	Non-sufficient termination height

Source: Field Assessment Data from External Structure Inspections, September, 2002.

The data presented in the preceding 3 pages only summarizes briefly the information available from careful review of the field inspection forms resulting from the external assessments of 120 multi-family residential structures essentially in the South End, the North End, or on the edge of the central business district. A week's field effort by the assigned KVCAP housing rehabilitation specialist and an additional segment of time by the Consultant went into this field inspection step in the overall housing assessment process. Clearly the results of this field work are consistent with the observations made in the overall (99% windshield survey, drive by survey) inventory and assessment survey.

c. Lead Paint Concerns

One of the top issues of concern relating to Maine's relatively older housing stock is the potential existence of, and environmental health hazards from, lead paint. Lead-based paint was commonly used in housing before 1978. According to materials issued by MSHA, about 80% of all Maine houses and apartments constructed prior to 1978 have lead paint in them. It is further estimated by MSHA that of those residential units with lead paint, some 40% of them contain dangerously high levels of lead paint contamination. Both MSHA and DECD (through its housing rehabilitation program) are attempting to deal with this important health issue. The extent of the problem overwhelms available resources.

DECD's minimum standards for housing assessments do not require inspections for this problem per se, but DECD representatives have commented on the need for attention to this issue in local housing plans. In fact, since the issuance of the guidelines for conducting housing assessments, DECD has issued housing rehabilitation rules requiring attention to this issue in units being rehabilitated with CDBG funds. The Waterville housing assessment did not include any field assessment of the extent of lead paint issues existing in the City's housing stock. There were simply not sufficient resources for conduct of any meaningful work in that area.

However, the 1990 census indicated that at that time, greater than 45% of all existing Waterville housing units had been constructed prior to 1940. The 2000 census data suggests that the percentage of the overall housing stock dating from before 1940 did drop to 41.7% over the decade (the mathematical result of both some new construction and the removal of some older units). However, the 2000 Census indicated that overall, some 87.4% of Waterville's total housing stock was constructed prior to 1980.

Therefore, just under 6,000 of Waterville's approximate 6,819 housing units were constructed in or before 1979, with over 4,600 (68% of the total) having been built by 1960. Recall the MSHA estimate that 80% of all dwelling units constructed in Maine prior to 1978 having lead paint in them. If the MSHA estimates of lead paint incidence hold for Waterville, that means that 70% of all Waterville residential units (or

approximately 4,760) are very likely have lead paint in them, and that, of those, some 1,900 of these dwelling units are likely to have dangerously high levels of contamination.

As indicated at the outset, resources were not available in the housing assessment grant to delve more deeply into this issue. But given the condition of large concentrations of the housing in certain areas of the City, this issue doubtlessly needs further investigation. Limited resources are available through KVCAP, MSHA and DECD to address the residential lead paint problems.

d. Age of Waterville Housing

In 1990, 45% of Waterville’s housing stock was dated as having been constructed prior to 1940. With the passage of a decade, and with both removals and with new construction, that number dropped to approximately 42% of the Year 2000 housing stock dating from before 1940. As noted above, slightly greater than 87% of Waterville’s housing inventory was constructed prior to 1980, with the attendant ‘lead paint implications’ of that fact. The age of Waterville’s housing is depicted below:

Units in Structure	Built (When)	Percent of Total
28	1999-3/2000	0.4%
90	1995-1998	1.3%
205	1990-1994	3.0%
538	1980-1989	7.9%
751	1970-2979	11.0%
565	1960-1969	8.3%
1,797	1940-1959	26.4%
2,845	1939 or Earlier	41.7%

Source: Census 2000 Date, Table DP-4, Waterville city, Maine

e. Condition of Waterville Mobile Home Stock

Mobile homes are one important housing option for Maine residents, generally those in the low income, or low to moderate income levels. Even though mobile homes constituted only 3.2 % of Waterville’s housing stock (1990) and accounted for only approximately 3.% of the current housing stock in 2000, it is nonetheless important to consider some generic findings relating to mobile homes in Maine that likely are applicable to those existing in Waterville. The general observations cited below were

developed in 2001 in consultation with several knowledgeable individuals, including Gerry Smith, Housing Rehabilitation Technician on the KVCAP staff:

- ◆ Mobile homes are a necessary and adequate housing option for low and moderate income persons and families unable to afford a higher quality of housing, so long as the units are relatively new, and/or have been well-maintained. Federal building standards adopted by HUD in 1976 represent a major demarcation line for establishing whether mobile homes are likely to be adequate or substandard housing. With some exceptions (situations where owners have continuously invested time and money, upgrading conditions), mobile homes constructed prior to 1976 more often provide substandard housing conditions.
- ◆ Old mobile homes have a host of problems, and represent a major health and life safety problem in numerous Maine communities. Older mobile home fires have a higher rate of fatalities for a number of reasons, most notably the frequent lack of a easy means of egress. Older mobile homes develop leaks, in the roof, in the walls, and along the floors, and the “rotting process” once started, continues after water has penetrated the thin outer shell. Pre-1976 construction materials generally consisted of undersized studs, heavy cardboard-type wall material boxing in too little (if any) insulation, and covered by vinyl siding, a structure not able to withstand many Maine winters without structural failure.
- ◆ The “Jalousie” (or, so-called “Florida”) windows were not made for the Maine climate, and early models did not come with storm doors. One expert noted that the windows were adequate in southern climates, but totally inadequate in Maine. Window design was influenced by the need for windows to have “flexibility without breaking” during transport, according to the same source. The poor quality doors and windows and the low level of insulation in early models cause not only discomfort, but major heating costs, not to mention interior frost on windows in winter.
- ◆ The factory-built chimneys of virtually every unit constructed prior to 1990 now shows rust, unless it has been replaced. Failed chimneys lead to rain leaks and subsequent damage to furnace components, including heat exchangers. Movement due to improper installation or lack of anticipating the effects of frost-heave frequently leads to problems with steps and landings. Skirting on older units has failed a high percent of the time after a few years. Lack of venting either of roofs or skirting often leads to mildew and rotting of materials.
- ◆ The early flat-roofed models invited eventual leaking, with all the attendant problems. The construction (addition) of after-market pitched roofs (placed atop a flat roof) frequently puts an insupportable amount of weight and structural stress on the walls and floor frame of the unit, resulting in downward pressure on skirting, buckling of floors, and structural failure.

- In the Grove Street Mobile Home Park, 50% of the mobile homes were of pre-1976 manufacture, although in the Countryside, Green Valley and Punky Meadows mobile home parks, it appears (without yet checking tax records) that a high percent of the units are of post-1976 manufacture.

Substandard mobile homes pose significant problems, for there are stringent limitations and restrictions on the use of federal moneys for fixing up old mobile homes. Essentially, federal dollars cannot be used to repair pre-1976 units, except in situations of evident life safety issues. Additionally, even for post-1976 units, the cost of repairs cannot exceed the resulting value of the mobile home unit, and older mobile homes depreciate steadily toward very low value. Therefore, many pre-1976 units are typically valued at less than \$4,000 per unit. Another federal restriction is that if mobile homes are to be used for replacement homes as part of a housing rehabilitation program, they must have been manufactured after January 1, 1993.

The Consultant conducted a windshield survey in the four mobile home parks located in the southern half of Waterville, including the Grove Street Trailer Park, the Countryside Mobile Home Park, the Punky Meadows Mobile Home Park, and the Village Green park. Data assembled by the City Planner as part of the recent South End work lists the year of manufacture for the 28 mobile home units located in the Grove Street Park. Fully 50% of those units (14 of 28) were manufactured prior to 1976, 13 during the 1980s, and only one unit in the 1990s. While the Consultant's field notes reveal only one unit to be severely substandard and two showing adverse indications, there are potentially serious problems inside perhaps half of the units located there.

The Consultant viewed all 117 mobile homes located in Countryside Mobile Home Park, and noted a mix in the makeup of units, from the 1960s through some likely manufactured in the early 1990s. A substantial portion appear to be of late 1970s and 1980s vintage production. Only five units were clearly traced to pre-1970 manufacture. This park is well-maintained, and the units also mostly are well-maintained in place. Indeed, only six units of the entire 117 showed any significant external signs of deterioration.

Punky Meadows Mobile Home Park is located just below Countryside, off of the West River Road. It is the location of 14 single-wide mobile homes, most of which appear to be of 1980s vintage -- subject to check. The terrain is uneven, the grounds not well maintained, but the units appear to be in decent condition. There is also one double-wide unit in this park, not included in the mobile home count.

Finally, the Village Green Road enters off of West River Road to a mobile home park in a rectangular shaped layout, with units located both on the access road and on the four sides of the interior rectangle. In the entire area, there are 38 single-wide mobile homes and 7 double-wide mobile home units. As with Punky Meadows, the units appear to be of 1980s and 1990s construction -- again, subject to check. The grounds are not as well maintained as Countryside, and the pavement is rough and broken.

Summarizing, the Consultant's windshield survey of the entire City identified 202 mobile homes, 197 of them located in a park. As noted, the census indicated that there were 222 mobile homes in Waterville in 1990, down to 204 in the Census 2000 data. Waterville's mobile home stock has been relatively well-maintained when compared with some of the stock in rural communities of nearby Waldo and Somerset Counties, and indeed of Kennebec County itself. Waterville's relative small area as a municipality (approximately half the size of the typical 6-mile square [36 square miles]) has over time made land more precious, and, therefore, of higher cost, and has tended with local land use restrictions, to prohibit the mobile home settlement patterns evident in outlying, small rural communities. Park operators tend to require that mobile home owners maintain their units in good condition, as a requirement of tenancy. Doubtlessly, many of the older units in the four identified parks have some evolving problems, given Maine's weather conditions and the lack of current construction standards when older units were manufactured. Interior inspections would be required to assess the situation, however.

f. Summary Comments Regarding the Condition of Waterville Housing

Considerable information has been provided regarding the condition of Waterville's housing stock. The City of Waterville had pursued housing rehabilitation of its older housing stock through the mid-to-late 1980s, but then ceased that effort. The housing stock has continued to age, and substantial rehabilitation needs have been identified. Unlike many Maine municipalities, the primary housing problems are not located in the City's mobile home stock, but instead in large concentrations of "mill worker housing" constructed roughly between 1880 and 1950.

19. Housing Availability, Affordability and Accessibility

The issues of housing availability, affordability and accessibility are inter-related with each other. At the most basic level, a housing assessment is designed to determine whether there are a sufficient number of available decent, safe and adequate residential units by types and price range, accessible to all segments of society, and affordable also by all segments of society, to fulfill the housing needs of the community. Because the housing assessment is CDBG-funded, its focus must be primarily on the extent to which affordable, safe, decent housing is available to LMI persons, those with incomes at or below 80% of county median income.

Availability is the most basic of issues -- whether there are a sufficient number of residential units (by type) to meet the needs of persons wishing to reside in the area. Availability quickly blends into the “affordability issue” with the need to compare local sales and rental prices and rates with those of other regional communities. Availability essentially calls for the consultant to relate the inventory of existing housing with population and market trends. Vacancy rates locally are one important indication. Waiting lists and times to locate subsidized housing, where appropriate, are other factors deserving of attention.

Affordability relates primarily to the extent to which the population at or below median income can afford to rent or purchase housing in the community. DECD requires a determination as to whether affordability is an important issue, and, if so, how important. Related questions, beyond identifying whether affordability is an issue include: (1) Which groups in the population have housing affordability issues? (2) How severe is the problem? (3) What are the local causes of housing affordability problems? (4) What are the impacts of factors such as local property taxes, area wages, construction costs, availability of units, zoning restrictions, housing costs relative to income, and other factors on the affordability situation?

Accessibility relates both to “fair housing” issues and to physical accessibility, including whether the transportation system allows “access” to both housing and needed services outset of the house. It also addresses the issue of whether those wishing to live in a town or area have access to housing in their selected location. At the heart of the three “A” issues is affordability. Waterville has available housing in the lower price ranges, although its condition is suspect in some locations.

Waterville housing is accessible both because there are no evident, serious “civil rights” barrier issues in Waterville, and because the housing stock is physically accessible moreso than in most communities, due to its concentration in close proximity to the downtown and all major service facilities (schools, hospitals, shopping centers, City Hall, agencies, and professional offices). Our attention, therefore, turns to the issue of housing affordability.

Housing affordability in any geographical area is essentially a function of area income trends relative to the cost of housing in that area, across all income levels of the population. Accordingly, in examining housing affordability in Waterville, our initial focus is upon income trends in Kennebec County, and particularly in the Waterville Housing Market Area.

There are several commonly used income measures, including per capita income, median family income and median household income. [Table 1](#) depicts data taken from a Governmental Resources report of December 2000 which tracked and compared per capita income for Maine counties from 1985 through 1996.

Table 1				
Kennebec County PCI Relative to Maine's				
Year	Maine PCI (\$)	Kennebec PCI (\$)	Ranking	Ratio Kennebec Co./State
1985	12,295	12,312	7	1.001
1986	13,309	13,299	7	.999
1987	14,392	14,382	7	.999
1988	15,518	15,423	7	.994
1989	16,624	17,037	7	1.025
1990	17,167	17,622	7	1.025
1991	17,306	17,842	7	1.031
1992	18,049	18,464	7	1.023
1993	18,552	18,750	7	1.011
1994	19,153	19,169	7	1.000
1995	20,170	20,036	7	.993
1996	21,086	21,014	7	.997

Source: Governmental Resources' report for SEDC, Dec. 2000, using data provided by Maine Development Foundation, sourced from USDC Bureau of Economic Analysis.

The data presented in [Table 1](#) illustrates one example of the extent to which Kennebec County (at large) emulates the State of Maine in several economic statistical ways. Kennebec County per capita income for the decade reviewed was within 0.03% of the State's for each year. Also, during this period Kennebec County's pci was consistently rated near the middle (7th of 16 counties). [Table 2](#) (on the next page) depicts per capita income comparisons since 1996, using data taken directly from the United States Department of Commerce's Bureau of Economic Analysis website. (Reviewers will note minor discrepancies between per capita income data presented by the Maine Development Foundation and that available on the USDC website, although the relationships between the counties is virtually identical.)

Year	Maine (\$)	Kennebec Co. (\$)	Ranking (#)
1996	21,293	21,666	6
1997	22,3095	22,593	6
1998	23,529	23,502	6
1999	24,603	N/A	---

Source: USDC Bureau of Economic Analysis.

According to Table 2, Kennebec County ranked in the 6th position among Maine counties during the latter years of the decade. As will be seen subsequently (in Table 6) the Maine Development Foundation develops on an annual basis information depicting the “rich-poor disparity” between Maine’s four richest counties and Maine’s four poorest counties. (Maine Economic Growth Council “Measures of Economic Growth” reports). In recent years Maine’s four poorest counties (usually Washington, Aroostook, Somerset and Piscataquis counties) have generally had per capita income between 63% and 66% of Maine’s four richest counties (generally Cumberland, Lincoln, York and Knox). Kennebec County, by contrast, has numerically been approximately midway between the average pci of the rich county and poor county groupings. Table 3 shows the 4th position of Kennebec County when median household income is displayed.

Rank	County	Amount
---	Maine	\$33,170
1	Cumberland	\$41,393
2	York	\$39,288
3	Lincoln	\$35,696
4	Kennebec	\$35,559
5	Androscoggin	\$34,242
6	Sagadahoc	\$34,242
7	Penobscot	\$33,574
8	Knox	\$33,478
9	Hancock	\$33,397
10	Franklin	\$30,712
11	Oxford	\$30,688
12	Waldo	\$29,812
13	Aroostook	\$29,124
14	Piscataquis	\$28,599
15	Somerset	\$28,300
16	Washington	\$25,673

Source: U.S. Census estimates, latest estimates available (1/2002)

The data depicted in Table 3 was said to be the latest census estimates available in January 2002, although median household income has been estimated in various other locations, such as by “Claritas,” a data service used by the Maine State Housing Authority.

Table 4, presents a comparison of median household income (estimate) for the State of Maine, Kennebec County, the Waterville HMA, and the City of Waterville.

Table 4	
Median Household Income 2001	
Location	MHI
Maine, State of	\$38,882
Kennebec County	\$38,597
Waterville HMA	\$32,973
Waterville, City of	\$27,686

Source: MSHA, “Claritas” data

As with the per capita income measure, Kennebec Counties median household income is almost identical to that for the State of Maine -- being only 0.7% below the state level in 2001. Median household income in the Waterville HMA, however, was 14.5% below the Kennebec County level in 2001, and the MHI for strictly Waterville as 15.8% below that of the Waterville HMA. Clearly the Waterville Housing Market Area lags significantly behind county and state levels, and Waterville itself lags approximately 28% below county and state levels.

Table 5 introduces median family income (MFI) estimates for Maine, Kennebec County, and other selected counties.

Table 5		
Maine Median Family Income Estimates (FY 2002)		
Maine, Kennebec County, and Other Selected Counties		
Ranking	Geographic Area	MFI-Estimate
---	Maine	\$40,500
1	Cumberland County	\$48,800
2	York County	\$47,100
3	Sagadahoc County	\$44,800
4	Kennebec County	\$43,100
5	Androscoggin County	\$42,900
(6-14)	---	---
15	Aroostook County	\$33,300
16	Washington County	\$29,200

Source: DECD/OCD, CDBG Policy Statement # 10, Revised and published 4/02.

HUD publishes the income estimates included in Table 5 as part of their Section 8 income guidelines. The Maine Department of Economic and Community Development incorporates these estimates as the basis for CDBG program participation income guidelines. Kennebec County ranked 4th among Maine's 16 counties with an estimated median family income for FY 2002 of \$43,100. Kennebec County's estimated median family income is approximately 6.4% above the state level (\$40,500).

Table 6 displays the income disparity existing between Maine counties as was discussed earlier. In 1999, Maine's four richest counties had per capita income of \$29,716 and Maine's four poorest counties had average pci of \$18,725.

Table 6			
Maine's "Rich-Poor Disparity"			
Year	PCI-Richest Four Counties	PCI - Poorest Four Counties	Poor/Rich in %
1995	\$24,081	\$15,812	66%
1996	\$25,347	\$16,233	64%
1997	\$26,609	\$16,838	63%
1998	\$28,282	\$18,103	64%
1999	\$29,716	\$18,725	63%

Sources: Maine Economic Growth Council's annual "Measures of Economic Growth" reports, 1998 through 2002.

One final measure of area income is the percentage of the population estimated to be in the low-moderate income categories (below 80% of median county income). Table 7 indicates that, according to HUD, 44.74% of Waterville's population (1993) were at or below the LMI income level.

Table 7			
(LMI) Low Moderate Income Population (1993)			
Location	LMI Total	Population	Percent LMI
Kennebec County	37,804	109,524	34.52
Somerset County	47,795	20,477	42.84
Waldo County	14,152	31,938	44.31
Augusta, City	7,428	19,881	37.36
Waterville, City	6,597	14,744*	44.74
*Population figures listed by HUD for Waterville was incorrect, but HUD used this data through the 1990s.			

Source: HUD, 1993, "1990 Census, Low-Mod Data" report.

As noted at the outset, income is only half of the “housing affordability” equation. It has been shown that income levels in the Waterville area significantly trail behind those of Kennebec County and the State of Maine. It has further been shown that the significant number of “very low income” households in Waterville result in a very low, overall median household income level .

However, housing costs in Waterville are also significantly below those encountered elsewhere in Kennebec County and Maine. Table 8 presents a comparison of Waterville housing costs relative to Kennebec County and the State of Maine. According to data recently published by the Maine State Housing Authority, the median sales price of homes sold in 2001 in Waterville was only 64.4% of the state figure.

Table 8	
Median Cost of Homes Sold in 2001	
Location	Median Sales Price
Maine	\$118,000
Kennebec County	\$84,500
Waterville HMA	\$76,000
Waterville, City	\$76,000*
*Data not published for municipality, so HMA figure is substituted.	

Source: MSHA, MREIS data, March 2002.

The current MSHA definition of the “affordability index” is the ratio (expressed as a decimal) of median household income in the area relative to the income needed to purchase a median-priced home in that same area. Maine’s affordability index for 2001 was set at 0.95, reflecting statewide median household income of \$38,882, whereas \$40,990 would be required to purchase a median priced house of \$118,000 (the state figure).

In higher income areas (such as Boothbay Harbor or Portland), despite the higher income, the housing affordability index ranges between 0.65 and 0.75, reflecting the high price of single-family homes in those communities. That is, residents in these areas earning at the median household income level still only have between 65% and 75% of the income needed to afford a median-priced single-family home.

Kennebec County has an affordability index of 1.25, meaning that median household income is 125% of that required to purchase a median-priced home. The Waterville HMA, with median household income at \$32,973, has an affordability index of 1.21, since income of only \$27,260 would be required to afford the purchase of a median-priced home (\$76,000).

In Waterville per se, where incomes are dramatically low relative to the county and state, still the affordability index is 1.02. This translates to mean that even with median household income of only \$27,686, Waterville residents at that income level can afford to purchase median-priced houses in the city. Table 9 illustrates the Waterville affordability index situation.

Table 9				
Housing “Affordability Index” (2001)				
Location	Median Income	Median Home Purchasing Cost	Income Needed	Affordability Index
Maine	\$38,882	\$118,000	\$40,990	0.95
Kennebec County	\$37,597	\$84,500	\$29,988	1.25
Waterville HMA	\$32,973	\$76,000	\$27,260	1.21
Waterville, City	\$27,686	\$76,000*	\$27,260	1.02

*Data not published for municipality, so HMA figure is substituted.

Source: MSHA, using Claritas and MREIS data.

Maine State Housing Authority data indicates that the cost of a median-priced house in the Waterville HMA in 2001 was \$76,000. A survey (conducted by Governmental Resources as part of the housing assessment) of 65 residential sales indicated a median list price of \$79,900. The average list price for these 65 residential properties was \$93,740. Real estate professionals in Waterville have confirmed a significant increase in listing and sale prices over the past 18 months. As late as 1998, the median sales price for single family homes in the Waterville area was only \$69,000 -- a sales price representing virtually no increase from the early 1990's level.

Clearly the City of Waterville epitomizes the circumstances of where area income levels by themselves have little to do with determining housing affordability. Southern Maine, the Portland area, and the midcoast area all have considerably higher income levels than Waterville, but those areas also have dramatically higher housing costs.

Waterville has suffered from low income levels, a declining industrial base and the consequent lack of demand for new housing for at least 15 years. One result of the complex economic forces at work in Waterville has been the lack of significant demand for new housing construction. An additional effect has been the existence of “housing affordability” for most working families, although the actual condition of lower-end, residential properties on the market verges on “substandardness”.

During the course of the housing assessment, Governmental Resources tracked the local real estate home sales market through several sources, including interviews, listing searches, review of the regularly published MREIS MLS for the area, local newspaper advertisements, and other sources. This resulted in preparation of a list of 65 residential properties listed in real estate sales publications in the area during late June, July and early August, 2002. That list was provided earlier to the Waterville Housing

Assessment Advisory Committee, is still being regularly updated, and is commented on here, although not reproduced. Data from this survey was tabulated and a summary of this survey of listed, advertised properties is included in the following table. (Updated data is available from Governmental Resources which continues to track such data for Waterville and other selected Maine communities.)

Summary	
Listings Profiled	65 Residentials
Price Range	\$31,999 to \$239,900
Median List Price	\$79,900
Average List Price	\$93,740
Residential Properties Up to \$50,000	13 (20 %)
Residential Properties \$50,100-\$100,000	35 (54 %)
Residential Properties \$100,000-\$150,000	9 (14 %)
Residential Properties \$150,001-\$200,000	3 (5 %)
Residential Properties \$200,000-\$240,000	5 (8 %)

An earlier table prepared by the Consultant included data for 49 residential properties had noted in the same publications from early June through mid-July. The median listing price for those properties was calculated to be \$76,900 and the average list price earlier was \$86,600. As shown in the summary box above, with the addition of 16 new or previously unadvertised listings, the median list price has increased to \$79,900 and the average list price of all 65 properties has increased to \$93,470. More than anything else, these increases reflect that 56% of recent, new listings are at above the former average list price (\$86,600). Discussion with Waterville area real estate brokers has confirmed that after at least a half dozen years of “flat”, level home sale prices, there has been a rather significant upswing in the past year. Essentially, through the 1990s, the median sales price of homes in Waterville had remained flat in the range of \$65,000 to \$69,000. In the past 18 months, median single-family house sales price has jumped by approximately 10% or more. (MSHA has published recent data showing the average sales price for 111 Waterville homes selling in 2001 as being \$83,112.)

Rental Housing Costs

The information presented in this section thus far has focused primarily on “housing affordability” with regard to the purchase of homes. Affordability relating to rental housing is also an important issue in Waterville. Governmental Resources has come to the conclusion that rental housing in Waterville is “very affordable” when compared to rent levels experienced in other Maine municipalities with populations exceeding 10,000 people. Table 10 presents data developed by the Consultant from a random sampling conducted during the course of the Waterville housing assessment. The survey of landlords and tenants in properties housing 513 rental units resulted in an average rent of \$497 per month (rates adjusted to reflect fair market rent value of any subsidized units included).

Table 10
Waterville Rental Rates (Sampling of 513 Units)

Project or Owner*	Sector	Units	BRs	Price
Drummond Apts	8	20	2	\$475
Seton Village	1	135	1	\$479**
Seton Village	1	5	2	\$510**
Orchard Park	1	36	1	\$445-\$485
Orchard Park	1	96	2	\$545-\$585
Thayer Gardens	7	49	1	\$445-\$485
Thayer Gardens	7	49	2	\$545-\$585
Appleton Apts	8	14	0	\$330
Appleton Apts	8	15	1	\$355
Appleton Apts	8	15	2	\$455
Rangeway East	4	35	2	\$550-\$595
“The Hathaway”	8	5	2	\$455
PO, NI (1)	3	1	2	\$455
PO, NI (1)	3	6	2	\$455
Lombard House	6	3	1	\$450
Lombard House	6	3	2	\$525
PO, NI (2)	3	4	2	\$395
PO, NI (3)	1	2	2	\$550
PO, NI (4)	3	3	2	\$485
PO, NI (4)	3	2	3	\$550
24 Elm “Beehive Bldg.”	6B	15	1,2,3	\$400 Avg (varies)
		513 Units		\$497 Average Rent

*PO, NI = Private Owner, Not Identified

** For subsidized units, price listed is fair market rental basis for owners.

Maine State Housing Authority has published data as recent as March 25, 2002 indicating average 2001 rents of \$386 per month for one bedroom units, \$480 per month for two bedroom units and \$539 per month for 3 bedroom units. MSHA also shows rent cost increases of approximately 20% across the board from 1997 through 2001. Interviews with local landlords tend not to confirm those increases. Landlords complain that rents in Waterville have been flat for approximately a decade, particularly in apartments priced below \$450 per month. Given the relatively high estimated vacancy rate and the relatively low rent levels, the availability and affordability of rental units is not considered to be a major problem in Waterville -- although the condition of literally hundreds of the available unit is substandard, due in part to the same economic conditions that assure availability and affordability. Summarizing, both homeownership and rental housing in Waterville is affordable relative to virtually every other municipality with population over 10,000 in Maine, although a considerable portion of the rental housing priced below \$500 per month is in need of repair.

20. Specialized Housing Categories and Issues

Beyond the overall goal of assessing housing conditions in the community, and particularly the availability, affordability and accessibility of housing for LMI persons, there is also the need to address housing issues related to elderly, homeless and special needs groups in the community. Several of the “review areas” listed in the DECD requirements for CDBG-funded housing assessments fall under the general heading of “specialized housing”. The subsections listed below include some that DECD has listed, and some others as well. As an important area service center community, Waterville is home to a number of service provider agencies, which make a variety of specialized housing offerings available in the community, including: (a) elderly housing, (b) special needs housing, (c) homeless shelter, (d) public housing, (e) subsidized housing, (f) transitional housing.

a. Elderly Housing

The broadest category of specialized housing is “elderly housing”. Questions to be addressed include whether the availability of elderly housing units is a problem locally? what are the existing options (if any) for senior housing? what the distance is to facilities? Are rising costs of home upkeep and other factors making it difficult for elders to maintain their favored residence? Are in-home services for seniors available locally? Are necessary medical and senior center facilities present or near by? Elderly housing is such an important topic, it has been allocated its own report section, directly following this chapter. (See Chapter 21.)

b. Special Needs Housing

Special needs housing generally relates to groups with special needs not necessarily associated with age issues. Special needs housing relates to persons who are physically handicapped, or with mental retardation, or with mental health issues, or with alcohol and/or substance abuse problems, or combinations of these, or other special challenges. The central question is whether there are facilities to deal with their needs and whether those facilities are adequate to the needs of the population? DECD’s published “Minimum Standards for Acceptable Housing Assessment Plans” has requirements related not only to ‘Special Needs Housing’, but also to the related topics of ‘Homelessness’ and ‘Architectural Barriers’.

Under the subject area of ‘Special Needs Housing’, consultants preparing housing assessments are required to address these questions: (1) “Are special needs housing facilities available locally?” (2) “Are these facilities designed to meet the needs of persons with alcohol or substance abuse, physical handicap, mental illness or other challenges?” (3) “Are these facilities adequate to meet the needs of the local target populations?”

Additionally, for each category of housing, including ‘special needs housing’, there is the requirement compare the number of units available against the size of each special population group in the community, with attention also to unit size and income levels of the population groups. (Although not included in the listed target groups for special needs housing in the DECD document, discussion with State officials has also led to the assumption that housing for mentally retarded individuals should also be addressed under this housing topic.)

A series of questions also must be answered relating to ‘Homelessness’ including whether there are homelessness issues locally; what facilities are available to assist the homeless or those at risk of being homeless; and, whether the community has a policy for assisting those at risk of being homeless; and other related questions. Our focus in this section is upon special needs housing and homelessness will be addressed in another section. However, to the extent that homeless issues relate to special needs housing, they will be referenced in this section.

Finally, there is (as previously indicated) the need for the consultant to address the subject area of ‘Architectural Barriers’. Questions requiring answers under this section relate to physical barriers to housing or services for elderly or handicapped persons, the extent of any such problems, the nature of the barriers, and whether these issues have been addressed in the local Section 504 ‘Self Evaluation & Transition Plan’.

(1). Mental Health Housing Programs

The Kennebec Valley Mental Health Council (KVMHC), with offices in Augusta, Skowhegan and Waterville, provides housing services for persons diagnosed with mental health problems. Donna M. Kelley, LCSW, based in Waterville, is the Director of Community Alternative Services for Adults within KVMHC. The following information was provided by Ms. Kelley to the consultant and the Waterville Housing Advisory Committee at its June 11, 2002 session, and verified in follow-up communications.

KVMHC Housing Services

KVMHC provides housing services to persons with mental illness and residing in Northern Kennebec (including Waterville) and Somerset Counties through two types of programs: (1) two independent living apartment buildings managed by the agency, and (2) two rental subsidy programs. At any given point in time the total number of persons receiving housing services through KVMHC in Waterville is approximately 78, with a total of 145 units being provided in the area. (As will be detailed below, the 78 persons provided housing at any given time in Waterville include 12 in independent units, 23 on the so-called BRAP program and 43 on the ‘Shelter Plus Care’ program.)

Independent Living Apartment Buildings

The two independent living apartment buildings are located on Union Street and Silver Street, providing a combined total of 12 Single Residence Occupancy units at these locations. There are 7 units in the Union Street building and 5 units in the Silver Street structure. These two independent apartment projects in Waterville were developed by KVMHC with MSHA funds.

According to Ms. Kelley, there are three problems or limitations related to this type of housing: (1) The agency has more applicants for this type of housing than it can currently serve; (2) The SRO units are very small and the people tend to want a full one-bedroom apartment unit; (3) The current programs are “unsupported” in that there are no residential services on these sites; and (4) Tenants only pay 30% of income for rent [typically \$167 per month, per tenant] so maintain and meeting operating costs are a challenge to the agency.

KVMHC currently has a huge waiting list for “supported housing”. Ms. Kelley commented that the agency hears consistently from case managers and providers of the need for supported housing, where there are residential services on site. KVMHC does not currently provide that type of housing, with services on site in the two existing apartment buildings in Waterville. KVMHC does have 2 independent supported housing programs with 24/7 supports in Augusta and has plans for such a facility in Skowhegan and another in the Waterville-Oakland area.

Forthcoming, 3rd Apartment Project in the Area

KVMHC has secured federal funds to develop a HUD-based, supported housing project in the Waterville-Oakland areas. Ms. Kelley indicated that federal funds have been awarded to KVMHC through the “Continuum of Care” concept to create another apartment facility that will target mentally ill persons who are also homeless. Homeless persons are another high needs population in the area. The forthcoming facility will contain 8 independent resident apartments and a staff unit in a “supported” housing program. As noted, there will be 24/7 staffing for all residents.

HUD definition of homelessness will have to be met for persons to reside at this facility to be developed. (Issues relating to eligibility based on homeless status will be addressed below in the discussion of the “Shelter Plus Care Program”; issues which will come into play with the proposed new apartment facility, when operational.)

KVMHC Rental Housing Programs

KVMHC also administers two rental housing programs for individuals with mental health disabilities and low income in Northern Kennebec and Somerset Counties. These are the “Shelter Plus Care Program” and the Bridging Rental Assistance Program” (BRAP).

Shelter Plus Care Program

With respect to the Shelter Plus Care Program, the agency does not have enough slots to meet local area demand at this time, and, therefore, cannot house any more individuals. KVMHC currently administers four “Shelter Plus Care Program” grants in the area, which are funded by federal HUD grants to BDS. Currently a total of 43 persons are housed by this program in Waterville.

The Shelter Plus Care Program that KVMHC administers serves people with mental health disabilities and substance abuse disabilities, who also meet a homeless criteria as defined by HUD. KVMHC cannot serve all of the people who fall into this category, covering perhaps only 50% of the potential client base in the area.

HUD is cracking down on its definition of persons considered homeless, requiring that they must be coming out of shelters, or living on the streets, or living in cars. With this particular population, many actually avoid shelters and are “bouncing around”, thereby falling outside of HUD’s definition of homelessness. Often a lot of work behind the scenes with case managers and other providers is required to determine and document homeless status and program eligibility. It was noted, however, that to the extent that eligibility status could hypothetically be loosened up, the system would be flooded (overloaded) with persons seeking this housing assistance.

Bridging Rental Assistance Program (BRAP)

The BRAP Program is intended to be a bridge for people until they get Section 8 housing assistance. Section 8 hypothetically has a 2-year waiting list, but the local experience is that the waiting period is actually exceeding 2 years, thereby putting additional stress on program resources for the “bridge” program. That is, people are staying on the BRAP program longer, and, thereby, are using up more funding, and consuming more program slots while waiting for Section 8 for long term program participants. This limits the number of new entrants to the program, while the total community need exceeds available program slots.

Funding for the rental housing programs is based on an annual allotment from the State. The BRAP program was described as a “shallow subsidy”, and is intended to be a transitional program, supposed to tie people over who are income eligible and who meet other eligibility criteria, to assist with temporary housing until they can transition to permanent Section 8 housing vouchers. It is State-funded, through the Department of Behavioral and Developmental Services (BDS).

Eligibility for assistance under BRAP is a little more flexible than eligibility for the Shelter Plus Care Program. For example, there were noted to be four priority housing status “precedents” as ways of becoming eligible for BRAP assistance: (1) Discharge from a hospital facility in the last six months; (2) Homeless state as defined by HUD, (3) Community residential (described as “a step down from group home or supported living

into community setting”), and (4) substandard housing, as determined by HUD definition and inspections. However, while more flexible as to housing status eligibility, the mental health disability restrictions are harder to meet than for the other rental assistance program. Applicants must meet CSP eligibility diagnosis and have SSI or SSDA income. So, there are problems either way in terms of meeting eligibility requirements. As indicated earlier, there are currently 23 BRAP participants in Waterville.

Because KVMHC runs rental subsidy programs in Waterville, they have found two basic struggles with these programs, including: (1) The agency does not have enough subsidies to meet the need in the community at varying times during the year, based on funding availability; and (2) The agency also has problems with landlords not wishing to accept KVMHC’s vouchers, because they do not wish to accept this subsidy because of the stigma attached to this population group. Also the subsidies have a lot of paper work, and a lot of demands (including being subject to regular interior inspections), placed on landlords, which is another factor of resistance by landlords.

In the past there have been problems relating to the condition of units under KVMHC rental assistance programs. As recent as two years ago, approximately 90% of the subsidized units in the program in Waterville and Somerset County (as one program area) failed a basic HUD Housing Quality Standards inspection. KVMHC inspects minimally on an annual basis, and also at move-in and move-out, for obvious reasons of protecting both the landlord and the tenants as regards to any damage claim issues. The agency in the past two years has had to initiate a “crack-down” on this situation of a high percentage of units not meeting basic HQS conditions, forcing landlords to bring their units up to minimum housing quality standards. Ms. Kelley described efforts of the past two years of working with landlords, and of improving quality trends. It was noted that a significant part of the problem had been that in the past inspections had not been conducted regularly, and that landlords were now getting used to the requirement, and making progress in compliance. As a result, the percentage of assisted units not meeting basic HQS was described as falling below the 90% figure cited earlier. (A subsequent records check revealed that currently the rate of units failing HQS is 75%.) It is important to note that the KVMHC’s client population tends to lease older, lower-rent units, which consequently tend to be in poorer condition.

Relative Demand for Mental Health Housing Services in Waterville

Demand for mental health housing is especially high in Waterville, Skowhegan and Augusta, each being significant “service centers” for Kennebec and Somerset Counties, and beyond. Ms. Kelley acknowledged that there was indeed a relatively high concentration of consumers of mental health services (including housing) in both the Waterville and Augusta areas, citing several factors as causes for that phenomenon. Service centers quite naturally attract higher numbers, because quite simply that is where the services are. Concentrations of consumers tend to be built around services that are provided. In the case of mental health services, both Augusta and Waterville have KVMHC agency offices with out-patient services and hospitals providing in-patient

mental health services. (In Waterville, MaineGeneral has a mental health unit at the hospital; in Augusta mental health services are provided at AMHI, VA Togus, and MaineGeneral.)

Consumers of mental health services tend to have very low, fixed incomes and no transportation. Other factors cited as reasons for the concentration of consumers of mental health services in Waterville (beyond specifically the fact of the agency and hospital being located in the City), therefore, included other service center factors such as availability of assistance programs to low income persons, housing stocks located within walking proximity to grocery shopping and other services and amenities, and availability of public transportation services, for those without their own transportation. Also a tendency to gravitate not only to locations with services, but also to gravitate back to where they grew up and perceive the existence of other natural support systems, including family ties, was cited.

(2) Other Special Needs Categories

The preceding pages have dealt with housing needs and KVMHC housing programs related for persons with mental health issues. It was noted that often mental health and substance abuse are connected with portions of this population. There are other special needs categories, such as mental retardation, physically handicapped persons, and the like. Waterville has providers of housing in some of these areas as well. Homelessness is an issue often faced by segments of the population with special needs.

c. Homelessness in Waterville

DECD requires that the homeless issue be addressed in all comprehensive housing assessments. Establishing locally understood definition of homelessness is a vital step in each community. Among the homeless issues to be addressed are the following: Is homelessness an issue locally? What facilities (if any) are available locally or regionally to assist the homeless or those at risk of being homeless? Does the community have a policy for assisting those at risk or homeless? Are steps being taken to prevent homelessness in the community? Are situations of “doubling up” of families, or people living in tents, cars or old abandoned units, including mobile home without utilities, masking an at risk population? One important task in the research was that of determining the extent to which Waterville has any “homeless” population issues to deal with.

As a Central Maine service center community, Waterville does indeed have homeless housing issues. The availability of social services to address the needs of low income groups, as well as persons with mental illness, substance abuse, mental retardation, and other disabilities does tend to attract a disproportionate number of persons with these issues to Waterville. In the most rural communities in Kennebec and Somerset Counties, there are virtually no homeless issues other than people living in crowded conditions due to ‘doubling up’ with relatives and friends, and the occasional

individual living in an old bus, abandoned mobile home, and the like. Persons at risk of being homeless in places like Mt. Vernon, Palmyra or elsewhere tend to gravitate to Waterville, Augusta and Bangor, each location of which has a homeless shelter and other services available for persons at risk.

The Mid-Maine Homeless Shelter was established in 1993, arising from actions of the local 'Inter-faith Council'. It is located on Ticonic Street. It has 501(C)(3) non-profit, corporate status, is governed by a Board of Directors, and has a total of 17 beds and 2 cribs available. The annual operating budget for the shelter exceeds slightly \$200,000. The shelter provides breakfast and dinner meals. There is a men's area able to sleep six males, a female area for four persons, and two family units able to house up to 7 other persons, plus two infants.

In 2001, the Mid-Maine Homeless Shelter had an occupancy rate of 63%, recording use of 3,912 bed nights out of a potential 6,205. A total of 418 different individuals comprised the homeless guest population at the Waterville-based homeless shelter in 2001. Stated another way, the average number of nights that each guest stayed at the homeless shelter in 2001 was 9.4. Shelter guests included not only Waterville's homeless population, but individuals sent there from Oakland, Fairfield, Winslow, Skowhegan, Norridgewock and Pittsfield, and elsewhere. (Those towns contribute funds to the shelter's budget, in order to allow sending of homeless persons to the shelter.)

The shelter director indicated during a telephone interview that accommodations for males are not sufficient for demand, citing a recent evening in late summer when 6 males were turned away on a Friday night. The four beds for single females generally accommodate demand. As regards families, there are nights when the two units are not sufficient to meet demand.

The Waterville homeless and "at risk of being homeless" population is much larger than the 418 individuals who stayed at the shelter in 2001. Agencies other than the homeless shelter deal with homeless issues, including the Kennebec Valley Mental Health Council (whose housing programs are described elsewhere in the report), which has programs that avoid homelessness for a number of individuals at the edge. Clearly the programs of the Waterville Housing Authority substantially reduce the potential for significant additional homeless persons in the community.

d. Assisted Living

Assisted living is included here, because it is important to note that "assisted living" relates not strictly and solely to the elderly population, but also to the special needs population. The paragraph below outlines issues and questions pertaining to "assisted living" which must should be considered in the housing assessment.

A range of "assisted living" facilities are being developed across Maine, at various levels of affordability. Questions to be explored in the report include: "Are assisted

living facilities for elderly or special needs groups available? Are these facilities adequate to meet local needs? What are future needs of the aging population? This issue relates closely to the elderly housing issue, although with the extra requirement to consider medical resources. (See Chapter 21 to follow.)

e. Subsidized Housing

DECD requires that these questions be asked: Are subsidized housing units available locally? Do the available units (if any) meet the needs of the low-income population? Do local landlords participate in the Section 8 Voucher Program? Are vouchers adequate to meet local needs? The subjects subsidized housing and public housing are dealt with in Chapter 22 below.

f. Public Housing

Under the subject area “public housing”, DECD requires these questions be answered: Is there local or regional public housing available? Who owns and manages these units? Does availability meet demand? If no public housing is available, is there an unmet local need? The subjects subsidized housing and public housing are both covered in Chapter 22, which overview the activities and programs of the Waterville Housing Authority.

g. Transitional Housing

Approximately 12 years ago, the concept of “transitional housing” spawned facilities in communities such as Hartland, Pittsfield, Skowhegan, Waterville and Augusta, where KVCAP had six properties in five communities, including more than 20 units. Some of the early transitional housing efforts have failed financially, despite some success stories in terms of program delivery. Waterville has lost the transitional housing units formerly provided by KVCAP and the agency has no plans to reinstitute transitional housing units in Waterville at this time. MSHA is working to stimulate new transitional housing programs. What are the local needs for transitional housing facilities? Are there any facilities providing transitional housing at this time? or short-term housing that at least fills the gap between homelessness and regular housing? Although not explored extensively due to resource limitations, there was general agreement that attention needs to be given to transitional housing needs in Waterville. In fact, the lack of transitional housing facilities in the City is reportedly “jamming up” the homeless shelter as it tries to fill a wide range of needs, resulting at times in homeless persons being turned away from a full facility.

h. Replacement Housing

CDBG resources have been used to achieve some replacement housing in situations where housing rehab was inappropriate. In both Stockton Springs and

Searsport, a few replacement (used) mobile home units were purchased, replacing extremely substandard, pre-1966 manufactured units. In Somerset County a HUD-MSHA funded replacement housing program, sponsored jointly by DECD and KVCAP is attempting to replace 22 housing units. Replacement housing needs to be considered as one element of a potential action plan for the target area. In the assessment part of this project, the task is to simply determine whether replacement housing programs exist and if so how effective have they been? Given the surplus of substandard, but repairable housing units in Waterville, replacement housing was not deemed to be a priority housing need.

i. Summarizing: Specialized Housing

Of necessity, several of the identified ‘specialized housing’ topics received light treatment in this chapter. However, the information pertaining to housing for persons with mental health problems and the homeless issue were deemed as the two most critical, and both were discussed in some detail. There is clearly a need for additional discussion of the “vulnerable populations” in Waterville.

In early October, the Waterville City Council established a permanent Waterville Housing Advisory Committee to replace the ad hoc advisory committee that has overseen this housing assessment. Greater attention to the housing needs of the vulnerable population groups should be placed on the permanent Committee’s agenda for further consideration.

21. “Elderly Housing Needs and Resources in Waterville, Maine”

a. Demographic Trends

Elderly housing issues rank among the most important to be considered in a municipal housing assessment. Maine was recently reported to have the 4th highest percentage of elderly citizens in this population, of all states. As an old manufacturing town with a long-declining economic base, and a service center community, with declining population base, and a continuing out-migration of its younger adults, Waterville’s population reflects regional, state and national trends characterized by an aging population.

In 1990, Waterville had 4,372 people (25.5% of its 17,173 residents) over the age of 55, and from that group, some 2,910 (16.9% of the total population) were over age 65. The 2000 Census reflects similar numbers and increasing percentages, given the continuing overall decline in Waterville’s population. In 2000, Waterville had 4,047 residents (25.9% of the total) over age 55, and 2,832 (18.1% of the total) over age 65.

Waterville’s continuing population decline, for the fourth consecutive decade in the 1990s, combined with the growing percentage of its population that is elderly, means that a smaller “productive” population group aged 18 to 65 years is called on to carry the burdens, pay the taxes, and make provision for the elderly as well as for schools. Waterville’s 2000 population of 15,605 is a full 16.5% below its peak of 1980 (18,695). In fact, just in the 1990s, Waterville’s overall population fell by 9.1%, even as the number of elderly remained static and the percentage of elderly relative to the total population continued to climb.

The housing needs of Waterville’s elderly citizens is a very important local issue. The first task is to take stock of existing resources -- which are not insubstantial. Census 2000 has not yet produced statistics matching home ownership to age brackets, but it is clear that a substantial portion of local homeowners are elderly. This is both a curse and a blessing. Homeownership among elderly persons often connotes that the mortgage has been paid off, and even with low incomes, elderly families can afford to remain in their own homes, until such time as health considerations intrude. Problems arise in situations where elderly persons cannot afford to maintain their homes in good condition, due both to the cost of repairs and their inability to work on home repairs themselves.

When KVCAP co-sponsored a home repair group workcamp in 2001, more than 125 residents in the greater Waterville area applied for this assistance, and approximately 70% of the applicants were elderly. Actually applications were closed in early May, 2001 for the June project, or the numbers of applicants would likely have reached 150 or more. Only 67 homes were served, suggesting an unmet need in Waterville for home repairs for homes owned by elderly persons.

b. Independent Living Elderly Housing Resources

Beyond the substantial number of homes owned in Waterville by elderly persons, there are impressive housing resources for elderly persons in the City. The Waterville Housing Authority (WHA) has four separate subsidized elderly housing apartment complexes: (1) Elm Towers, (2) Durbin Apartments, (3) Riverview/83 Water Street, and (4) Forsythe Terrace. Similarly, the Catholic Diocese of Maine has 140 subsidized units of duplex housing in 70 structures in Seton Village located in Sector I. The Waterville Housing Authority resources are detailed in a subsequent chapter dealing with public housing and subsidized housing, but its elderly projects are outlined here:

(1) Elm Towers

Located at 60 Elm Street, Elm Towers houses the WHA Office and 48, one bedroom elderly units of public housing. Construction on Elm Towers was completed in 1972. Located in close proximity to the downtown, this is an important elderly housing resource, with tenants able to be in the main stream of downtown Waterville life.

(2) Riverview - 83 Water Street

The Authority's "Riverview" project at 83 Water Street consists of 23 units of elderly housing, all of which are 1 or 2 bedroom units. "Riverview" was constructed by the Waterville Housing Authority in approximately 1972, with federal funds. HUD supports the high majority of the annual operational costs with the balance from any rents collected.

(3) Durbin Apartments

Durbin Apartments consists of 28 mostly one bedroom units located at 6 Kimball Street in the South End in what was formerly South Grammar School, and attached to the Senior Spectrum / Muskie Center on Gold Street. Twenty-four [24] of the Durbin Apartments are one bedroom units, two [2] are 2 bedroom with handicap access, and the final two are regular 2 bedroom units. Rehabilitation of this structure into elderly housing was completed in 1980, with occupancy occurring in 1981.

(4) Foresythe Terrace

Twenty-seven (27) 1 bedroom elderly housing units are located at 26 Louise Avenue in Sector I, relatively close to Seton Village. Eleven of these units were constructed in the late 1970s in Building # 1, and an adjoining building was constructed known as the Foresythe Terrace Addition in 1985, adding 16 units. These are public housing units, supported and operated in the same manner as other listed WHA elderly

housing projects -- although the financing structure for Durbin Apartments varies from the other three projects.

(5) Seton Village

Seton Village is a 140 unit elderly housing complex located in Sector I with 70 duplex structures located in a contiguous cluster on John Avenue, Patricia Avenue, Mulberry Lane, Ridgewood Street, and Carver Street. To the north and east of Seton Village is low-density residential housing of the sector, and the Ridgewood condominium project is to the north. Seton Village is extremely attractive, with impeccably well-maintained houses and grounds, and it is very pleasant housing for its approximately 140 tenants. A separate structure located in the middle of the complex on the corner of John Avenue and Carver Street is the multi-purpose “community center” which has both amenities for residents (a large lounge with an open hearth, a non-denominational chapel, postal services, craftshop and laundromat, as well as Administrative Offices for the complex. (The HUD approved market rate value of the Seton Village units are \$479 per month for the 1-bedroom units and \$510 per month for the 2-bedroom units, with HUD essentially making up the substantial portion not covered by tenants.)

All of the low-income, elderly housing units in these four WHA projects and in Seton Village are for persons who qualify, with the very low income (\$9,050, or less, currently) having preference. Tenants pay only 30% of their income toward the rent, and HUD makes up the balance. In addition to these 266 subsidized elderly units, the Waterville Housing Authority also provides Section 8 housing subsidies to approximately 120 elderly persons/families in the City’s rental market. Therefore, the listed projects and subsidies, housing assistance is provided to at least 386 Waterville elderly households.

However, because demand for subsidized elderly units in Waterville far exceeds the local supply, both the Waterville Housing Authority and Seton Village report long delays in being able to provide elderly housing to new applicants. The housing authority reports that there are currently 101 elderly families on their waiting list (a figure that is rather constant), and that elderly families on their waiting list can expect a “wait” of between 9 and 14 months for housing to come available. Similarly, Seton Village reports a waiting list of approximately 60 at any given time and also long waits for openings. Tenants fortunate to obtain housing in Seton Village, generally do not move to another location until that becomes necessary for health care requirement reasons.

c. Medically-based Elderly Housing Resources

Privately-owned homes and market-rate, unsubsidized apartments occupied by elderly persons are the primary elderly housing resources existing in Waterville. The previously discussed 386 subsidized elderly units of housing are another important such resource. Additionally, there are elderly housing resources that include a medical service component, ranging from expensive, independent living apartments in elderly housing

projects to publicly subsidized, long-term, intermediate care beds in nursing homes. The elderly health care industry has gotten incredibly complex for a number of reasons in recent years, and there are a host of players in the mix. The purposes of introducing the topic here is merely to fill out the full-range of elderly housing resources, and not to devolve too far into the complex, bureaucratic maze and terminology of “the system”.

(1) Retirement Communities

Retirement communities are springing up as entrants in a new industry all across Maine. Governor King has held conferences seeking to attract additional investment and additional wealthy retired persons to Maine. Coastal communities in particular, from Kennebunk to Belfast have attracted a variety of retirement community types to their attractive locations. Inland both Augusta and Waterville are among municipalities with retirement communities.

“Park Residences at the Woodlands” is one such facility. Billed as ‘Central Maine’s Premier Retirement Living Residence’, Park Residences features 38 upscale apartments in so-called ‘congregate housing’ with a wide range of services, including one meal per day in a central, common dining room. Dependent upon facilities and amenities, the monthly rental fees for these 38 apartments range from \$1,734 to \$2,712 per month. Some retirement communities offer the purchase of condominium units in the complex, but all 38 units at Park Residences in Waterville are rental units.

Essentially retirement communities are for elderly persons able to carry on independent living, although with an offering of services from activities, transportation, a meal a day, to some health services, including regular preventive health clinics, wellness programs, and access to medical services. The Consultant is unaware of any other ‘retirement community’ complexes in Waterville, although reportedly some of the condominium projects in the City are essentially for elderly, retired persons. With only 67 units (less than 1% of total housing units in Waterville) of “vacation housing”, Waterville has not garnered its “fair share” of seasonal, recreational, and occasional use housing -- often occupied by “Snowbirds” who reside winters in Florida.

(2) Residential Care Facilities

The Maine Department of Human Services licenses “residential care facilities”, which provide a residential setting with a package of supportive services, including regular personal care, immediate on-call assistance, and intermittent nursing care -- although not to the level provided in a “nursing home”. Waterville has the following residential care facilities:

The Woodlands - Located with the Park Residences and Evergreen at “the Woodlands” site on West River Road, this RCF offers assisted living for 58 elderly persons, in 38 bedrooms. The offerings include 18 private rooms and 20 semi-private rooms. Only a small portion of the residents are Medicaid supported.

The table below was taken from the City's 1997 Comprehensive Plan, although "The Willows", a nursing home which closed has been deleted from the table.

Table 1
Summary of Residential Care Facilities

Name	Location	# of Beds
Long Term Care Facilities		
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
Intermediate Care Facilities for the Mentally Retarded		
Western Avenue Residence	101 Western Avenue	6
Boarding Homes		
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
Hospice		
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: The City of Waterville's Comprehensive Plan, dated September 2, 1997, and sourcing the Maine Department of Human Services as originator of this data.

Following are listed subsidized public housing projects in Waterville, and the level of elderly population residing in each.

Table 2
Summary of Subsidized Housing

Name of Project	Location	Number of Units		
		Elderly	Family	Total
Kennebec Street	Kennebec Street	0	16	16
Durbin Apartments	Kimball Street	28	0	28
Chaphill Manor	Chaplin Street	0	31	31
Elm Towers	Elm Street	48	0	48
Forsythe Terrace	Louise Avenue	27	0	27
Riverview Manor	83 Water Street	23	0	23
Woodman Heights	Drummond Avenue	0	47	47
Scattered Sites	---	0	18	18
Section 8	---	191	284	475
Total		317	396	713

Source: City of Waterville's Comprehensive Plan, dated September 2, 1997, and sourcing the Waterville Housing Authority as originator of this data.

Waterville has a number of residential projects serving its elderly population. However the demographics of the community and its role as a service center community are stimulating demand for additional elderly housing facilities. Nor should this be viewed negatively, for the associated medical services are becoming an even more important segment of the local economy.

22. The Waterville Housing Authority: Public Housing and Subsidized Housing

Public housing and subsidized housing are priority subject areas for housing assessments according to DECD guidelines. Most smaller Maine communities have virtually no public housing and only minimal numbers of subsidized units. Waterville as a service center community has both public housing and subsidized housing, accounting for approximately 12% of all housing units in the community when only the programs of the Waterville Housing Authority are taken into account. Also, there are other units of subsidized housing in Waterville, supported by a number of entities including the Kennebec Mental Health Center, the City's General Assistance housing program, and other providers. This section will focus primarily on the programs and activities of the Waterville Housing Authority.

a. Waterville Housing Authority / History/Purpose/Mission

The Waterville Housing Authority was created in 1969. The organization provides housing resources to low income families and elderly persons in its service area, which includes Waterville, Winslow, Sidney and Oakland, although it accepts applications for a place on its master waiting list from outside this area, including from out of state. In situations where local demand for a particular housing resource [whether Section 8 voucher or a specific type of public housing] significantly exceeds availability [supply] of that resource, then the WHA may flexibly implement a "local preference" having the effect of serving a person or family from the four-town area first, ahead of those from outside that area.

Ms. Deborah Bolduc, staff member of the Waterville Housing Authority, was the primary source of the information presented in this draft chapter. As noted at the conclusion of this draft chapter, considerable, additional information is required on these topics, including policy considerations, potential future developments, resources from state and federal entities, relationships, mutual interests, and influence of emerging national and state trends for elderly and low-income housing. At this juncture, this chapter suffices to introduce an overview of existing resources.

b. Housing Resources: Properties, Revenues and Subsidies

The Waterville Housing Authority currently owns a total of 238 units of Public Housing which it provides for occupancy by low income and elderly households in Waterville and 394 allotted Section 8 vouchers of its own. It also administers an additional 41 Section 8 vouchers for tenants living in MSHA Rental Rehab (26 units) and Mod Rehab (15 units) in Waterville. The WHA also administers an additional 87 Section 8 vouchers which have been "ported" into Waterville from other housing authority type entities. This totals involvement with 522 Section 8 units, not counting Section 8 funding of Durbin Apartments [28 units] or the Kennebec-Dutton Court units [16] included in the 238 owned units area referenced earlier. Therefore, when all owned units are occupied and all Section 8 vouchers are active, a total of 760 Waterville area

household are beneficiaries of Waterville Housing Authority services and resources. Virtually all of these beneficiaries are currently Waterville residents, living in Waterville households. [Only residents using a portion of the 394 allotted Section 8 vouchers outside of Waterville, would not be Waterville residents. Need to get that number if available.]

c. Public Housing Resources / 238 units in Waterville

It was stated up above that the Waterville Housing Authority has a total of 238 units of public housing. This total includes (a) 194 units acquired or constructed by the Waterville Housing Authority since its founding in 1969, and for which it receives annual operational public housing subsidies directly from HUD and (b) a total of 44 additional units in structures owned by the WHA [Durbin Apartments and Kennebec Street area structures], but for which the subsidies come in form of Section 8 support from the Maine State Housing Authority. Specific projects include:

Original Purchases [WHA Project 001?]

The Waterville Housing Authority originally purchased 12 houses containing 18 units, and made these available as public housing, dating from 1969-1970, or so... These 18 units of public housing vary from 2 bedrooms to 4 bedrooms. They are low-income, family housing, not necessarily elderly. Properties purchased and still operating include, first, in the South End,

- 12 Silvermount - 2Family structure
- 51 Summer Street - 2Family structure

[This information is important, for the City's RFP for the current housing assessment called for specific attention on South End housing. The Waterville Housing Authority appears to own a total of at least 69 residential units in the South End, including 51 elderly (in two projects) and 18 family housing units, as will be detailed below.]

And, one and two family structures owned by WHA and scattered elsewhere throughout Waterville,

- 7 Lowell Street - Single Family house
- 24 High Street - 2 Family house
- 20 Boothby Street - Single family house
- 18 Boothby Street - Single family house
- 8 Canabas Avenue - Single family house
- 14 Boutelle _____ - 2 family house
- 25 Oakland Street - 2 family house
- 14 Belmont _____ - 2 family house
- 6 Fairmont _____ - Single family house
- 91 North Street - Single family house

These original 18 units of public housing are owned by the Waterville Housing Authority and are supported by direct operational cost funds received by the WHA from HUD. Tenants pay approximately 30% of household income as rent, and the balance of their rent is subsidized through the operational HUD revenue inputs.

83 Water Street [WHA Project 002]

The Authority's "Riverview" project at 83 Water Street consists of 23 units of elderly housing, all of which are 1 or 2 bedroom units. This structure was constructed by the Waterville Housing Authority in approximately 1972, with federal funds. HUD supports the high majority of the annual operational costs with the balance from any rents collected. For the tenant residing at this project, there is the requirement to pay rent equal to 30% of their income, although due to the very low income of most residents, in aggregate, revenue from this source accounts for less than 10% of total, annual operational costs.

Woodman Heights [WHA Project 003]

Woodman Heights consists of a duplex housing project covering parts of Hazelwood and Drummond Streets and all of Wilson and Crawford Streets. The residential units are mostly 3, 4 and 5 bedroom units. In fact, among the 47 units, there are 2 two bedroom units, 2 five bedroom units, and the remaining 40 units are either 3 or 4 bedroom units. These 47 units were constructed by WHA in 1972. They are public family housing units, supported by HUD operational funds, and operated in the same manner as the 18 original purpose units, with family /households paying 30% of their income toward rent, and the balance being subsidized. No Section 8 voucher funding is used here.

Chaplin - Hillside Complex [WHA Project 004]

The Chaplin - Hillside Complex consists of 31 units of "row housing" located in six separate structures located in close proximity to each other in the Chaplin Street and Hillside Street area. Five units each are located at these following five addresses 17 Chaplin (A-E), 19 Chaplin Street (A-E), 21 Chaplin (A-E), 18 Hillside (A-E), and 20 Hillside (A-E). Finally, six units are located in a structure at 13 Hillside (A-F). All 31 of these public housing units are either 3 or 4 bedroom residential units.

Elm Towers [WHA Project 005]

Located at 60 Elm Street, Elm Towers houses the WHA Office and 48 1 bedroom elderly units of public housing. Construction on Elm Towers was completed in 1972.

26 Louise Avenue , Foresythe Terrace [WHA Project 006]

An additional 27 units of 1 bedroom elderly housing are located at 26 Louise Avenue in the south end of the City, to the west off of the West River Road. Eleven (11) units were constructed in the late 1970s in Building # 1, and an adjoining building was constructed known as the Foresythe Terrace addition in 1985, adding 16 units. These are public housing units, supported and operated in the same manner as other listed projects.

Summarizing to this point, the WHA has ownership and operation of 194 traditional-program, public housing units as listed:

Original Purchase	-	18 units	Family housing
Riverview	-	23 units	Elderly housing
Woodman Heights	-	47 units	Family housing
Chaplin-Hillside Complex	-	31 units	Family housing
Elm Towers	-	48 units	Elderly housing
26 Louise Avenue	-	27 units	Elderly housing
		Total	194 units
			Trad. public housing
		<u>Including</u>	96 units Family housing
			98 units Elderly housing

Additionally, the Waterville Housing Authority has ownership of 44 more units, including 16 additional family housing units and 28 additional elderly housing units. These are located as follows:

Durbin Apartments [MSHA Substantial Rehab Project]

Durbin Apartments consists of 28 mostly one bedroom units located at 6 Kimball Street in the South End in what was formerly South Grammar School, and attached to the Senior Spectrum center on Gold Street. [Parking, the Durbin Apartments and the Muskie Center / Senior Spectrum building occupy all the area from Kimball to Gold Street.]

Twenty-four [24] of the Durbin Apartments are one bedroom units, two [2] are 2 bedroom with handicap access, and the final two are regular 2 bedroom units. Rehabilitation of this structure into elderly housing was completed in 1980, with occupancy in 1981. The Waterville Housing Authority owns the building, and Maine State Housing Authority provides Section 8 Substantial Rehabilitation subsidy to the project, to support operational costs.

Kennebec Street - Dutton Court [MSHA New Construction Project]

Sixteen [16] units of family housing are located on Kennebec Street and Dutton Court, inland off of Water Street in the northern part of the South End, just below Spring Street. These units are in duplex housing structures located at 10, 12, 14, 16 and 18

Kennebec Street and at 8, 9 and 11 Dutton Court, directly continuing. As with the elderly housing at Durbin Apartments, these 16 residential units in 8 residential structures are owned by the Waterville Housing Authority, and operations are supported by MSHA Section 8 funding of this New Construction Project.

Accordingly, when the 194 traditional public housing units are added to the 28 elderly units at Durbin Apartments and the 16 family housing units located on Kennebec Street and Dutton Court, it is seen that the WHA has ownership and operation of 238 public housing residential units in the City of Waterville. Funding for the operation [and any remaining financing] of these units comes from federal and state sources, and from income [rental] revenues.

d. Section 8 Housing Subsidies

The Waterville Housing Authority has 394 Section 8 vouchers allotted to hit, as well as [currently] administration of 26 MSHA Rental Rehab Section 8 vouchers, 15 Mod Rehab Section 8 vouchers and an additional 87 “ported” vouchers being used in Waterville and allotted to other Section 8 administering entities. Therefore, WHA currently has oversight over 522 Section 8 vouchers, most of which are being used in Waterville. Of these 522 Section 8 vouchers, the Authority estimates that approximately 120 support elderly families. [This number (522) does not include Section 8 funding through MSHA of 44 additional WHA-owned units, as mentioned above.]

Section 8 Vouchers Allotted to the Waterville Housing Authority

The Waterville Housing Authority has 394 allotted Section 8 housing vouchers. My understanding is that residents from Waterville, Winslow, Sidney and Oakland can apply and receive these vouchers, which can be used in the area or “ported” to locations outside the area. [I did not ask how many of the 394 were currently being used in Waterville? or in any of Winslow, Sidney or Oakland? or what number have been “ported” outside of the immediate area? Knowing those numbers is important to the Waterville housing assessment.]

Administration of “Ported” Section 8 Vouchers

Currently 87 ported vouchers from outside the WHA service area are active within the service area, and WHA, therefore, is administering these and billing outside entities for administrative services provided. From the perspective of Waterville area housing resources, these are additional resources “working” in the area, although it is unclear as to how many of these 87 are supporting rents in Waterville per se.

Rental Rehab Housing Vouchers

Currently there are 26 Rental Rehab Program vouchers active in Waterville Housing Authority's service area. Several years ago, MSHA had the Rental Rehab housing Program, which provided both funding for rehabilitation of existing housing units and which also provided Section 8 vouchers for at least the first tenants following the rehabilitation work. At one time, the WHA had 60 rental rehab - derived Section 8 vouchers in play. However, as time has gone on, and subsidized households have moved out of the Rental Rehab units, these vouchers have been recaptured by MSHA for use elsewhere. [Question: Is there a listing of the locations of these units, and are any of them located in the South End?]

Mod Rehab Housing Vouchers

Similar to the Rental Rehab Program was MSHA's so-called "Mod Rehab Program." There are 15 housing units in Waterville supported by Section 8 vouchers that originated from the Mod Rehab Program. This program also provided both housing rehabilitation funds and Section 8 support for tenant households. These supported renovations at 9-11 Walnut Street at the site of an old school and at 6-8 Summer Street. [Need: to know how the units break out, in terms of family or elderly, bedroom numbers, and location of units, by numbers at the listed addresses.]

Other Section 8 Resources

In addition to the 522 Section 8 vouchers (or certificates) listed in the four preceding sections, there is also the Section 8 support for the properties on Kimball Street, Kennebec Street, and Dutton Court. However, since these are included in the tally of 238 WHA-owned residential units, they will not be double-counted here.

e. Waterville Housing Authority Waiting List

There are currently 680 applicants on the Waterville Housing Authority's master waiting list. On 6/28/2002, there were 101 elderly families on the waiting list, seeking either elderly housing apartments or housing subsidy assistance. Approximately 300 or more people apply annually to the WHA for housing assistance. The average wait for Section 8 housing subsidy assistance is approximately 2.5 years, for those who wait. The typical wait for public housing ranges from 3 months to approximately 14 months. Elderly persons seeking elderly housing units was generally from 9 months to 14 months; family housing applicants wait from 3 to 9 months.

Generally, as a matter of policy, applicants for public housing in Waterville can come from any geographic location, both for elderly and family housing units, although in times of high demand and low supply for either category, "local preferences" can be implemented until supply comes more back in line with demand. Section 8 housing is limited to residents of the area, given the 2.5 year average wait for assistance.

Of the 680 applicants on the current Waterville Housing Authority waiting list, there are 63 active applicants for family public housing and 98 applicants for elderly public housing, and approximately 520 seeking Section 8 housing assistance (by choice). People choose the Section 8 voucher route as a result of needs of the housing they need and some limits [such as in numbers of bedrooms] of the public housing resources of the WHA. It is estimated that well in excess of 200 [of the 680 applicants on the master list] are from outside of Waterville. Given that 300 people [households] apply each year for housing assistance, and that availability of units is fixed, the list is likely increasing annually in gross size.

f. WHA: Impact in Waterville's South End

It was noted in an earlier section that the Waterville Housing Authority owns a total of 69 units in the South End, including 23 elderly units at 83 Water Street, 28 elderly units at Durbin Apartments, and a total of 18 family units [16 in a cluster at Kennebec Street, plus two others]. Also, Mod Rehab units are being supported by MSHA Section 8 vouchers at 6-8 Summer Street. Finally, a significant portion of the 394 allotted Section 8 vouchers, 87 ported vouchers, and Rental Rehab vouchered units are located in the South End.

g. Present Role, Outlook, Future Projects and Goals?

With Waterville having according to the 2000 Census 6,218 occupied households and with the Waterville Housing Authority providing services to a total of 760 households (in the area), it can be assumed that even given that a portion of the 394 vouchers are being used in other municipalities, nonetheless approximately 12% of all Waterville households receive housing resources or subsidies with which the housing authority is somehow involved. The WHA, therefore, is a significant player in the Waterville housing market. New WHA Executive Director Michael Johnson has made himself available to meet with City officials working to chart an action plan for housing improvements in Waterville. Mr. Johnson has begun to develop plans for creative, new involvements by the Authority. There seems to be a strong basis for renewed partnership efforts involving the Waterville Housing Authority, the City of Waterville and other partners.

23. Community Issues Affecting Housing / New Construction

DECD's guidelines call for a consideration of local issues affecting housing. Generally there is a long list of such issues. That list usually includes such issues as steady or rapid job growth, steady or rapid job loss, land availability or land demand pressures, influx of seasonal and/or retirement residents, school issues, special needs housing requirements, level of development activity, local regulatory issues (building codes, site plan reviews, zoning, subdivision ordinances), conversions of year-round units to seasonals or seasonals to year-round units, governmental policies, and a host of other issues.

In Waterville the single most important such issue is the long-term economic decline that the area has experienced, punctuated by recent major economic dislocations such as the closing of Hathaway Shirt Company and the loss of the final 250 or so jobs. Many of the issues listed above relate in some way to the Waterville housing picture. But the fundamental weakness of the local economy impacts most directly by holding down home sale prices (relative to other urban centers in Maine), by depressing rents to the point that landlords do not have the incentive to reinvest in their properties, and by not providing a stimulus to new construction.

As has already been commented on, these same economic conditions have contributed to the availability and affordability of housing costs in Waterville, both in rent rates and in house purchase costs. Creative economic development efforts capitalizing on the available housing and service center assets could, over time, add strength to the local economy, and could strengthen the local real estate market to the degree that new investment is stimulated. Local public officials (elected and appointed) need to understand the connections between a healthy residential property inventory and a healthy community. With regard to the other usual "local issues" none are having any unusual degree of impact on housing development activities.

New construction activity in Waterville has been limited the past decade. The Comprehensive Plan (1997) stated that only 108 housing starts had occurred through 1995, of which 46 were mobile homes. Census data showed a decline in the number of housing units over the 1990s decade. Statistics are contradictory. Clearly very little in the way of new housing construction has occurred in the past 7 years, since the mid-1995 estimate cited in the Comprehensive Plan. Whether with mobile homes or apartment units, the removals have exceeded the replacements.

24. Zoning, Land Use and Code Enforcement Issues, Related to Housing

DECD's standards address issues relating to zoning, land use regulation impacts on housing and code enforcement issues in at least two of the 21 standards for housing assessments. Under the label of "Code Enforcement" two questions are asked: (1) Does the community or region have a full time code enforcement officer? (2) Is local code enforcement taking an aggressive approach to dealing with code violations and life safety issues?

Waterville has two full time code enforcement officers on staff, who work in close communication with the City Planner. Recently the City of Waterville enacted a "Property Maintenance Code" with the stated, expressed intent of "to ensure public health, safety and welfare insofar as they are affected by the continued occupancy and maintenance of structures and premises." Further, there is provision for structures and premises that do not comply with this code to be required to be altered or repaired to provide a minimum level of health and safety, to the extent required. Data provided to the Consultant in May, 2002, indicated that between June, 2001 and April, 2002, Waterville code enforcement officers "wrote up" more than 60 Waterville residential properties that were in violation of the Property Maintenance Code, and oversaw corrective actions. A wide range of violations were noted, some of the 60 cases citing several violations. Clearly City officials have recognized the health and safety issues associated with a large inventory of old, residential structures, and are taking steps to require landlords to make improvements to these properties when health and safety violations become evident.

Beyond the issue of code enforcement, DECD also asks under another category whether building codes, site plan review requirements, zoning ordinances, subdivision ordinances, and other local policies were having an effect on the local housing market. Waterville does have a recently updated (1997) Comprehensive Plan and a comprehensive set of zoning and land use ordinances. There have been several recent cases of proposed commercial developments where applicants have had to deal with these issues, and some issues have been contentious.

However, there is no evidence that Waterville's land use ordinances and zoning are limiting in any way major efforts to develop additional housing in Waterville. As is detailed elsewhere, the primary reason for the very limited level of housing development in Waterville over the past decade relates to population declines, excess supply, low market demand, and limited incentive to develop. While the average and median sales price of homes in Waterville has increased in the past 18 months, that increase comes on the experience of nearly a decade of flat demand. Current adverse economic conditions in Waterville are limiting housing construction activity.

25. Transportation and Other Infrastructure Issues

In DECD's published guidelines for the preparation of housing assessments, transportation is included as one of the 21 critical factors. Here we will briefly address this factor along with other infrastructure issues. Infrastructure issues affecting housing might be considered as a "local issue", except that infrastructure issues impact housing development universally. In rural areas the quality of roads, wells and septic systems are vital to the suitability of housing. In built-up areas, the extent, quality and capacity of essential infrastructure (water system, sewer system, roads, other community services) directly affect the potential of additional housing stock development in the community.

Transportation relates closely to housing, particularly for vulnerable and/or dependent populations, such as children and the elderly -- children must be able to get to activities; the elderly must be able to get to market and to the doctor's office. Transportation also relates to the relationship between where people live and work. A labor market area by definition is an area within which people can reasonably live and work without a burdensome commute. It is no accident that when MSHA adopted the concept of housing market areas, they adopted the Maine Department of Labor "labor market area" lines for all 35 "housing market areas".

Waterville is unique for Maine communities north of Lewiston-Auburn, in that approximately 90% of Waterville's 6,819 residential dwelling units are located within 1.5 miles of the center of town. In fact, approximately 70% of Waterville's housing is located within a mile of the urban core. While Waterville does not have public transportation per se, there are a number of social service agencies (KVCAP, Senior Spectrum, and the like) which do offer transportation services to certain population groups in need. Additionally, the close proximity of housing to the commercial, service, governmental and institutional resources of Waterville diminish the transportation problems faced by elderly persons living in Rome, Belgrade and Mt. Vernon, as examples.

The City of Waterville has begun to address the aging infrastructure in some neighborhoods, with a current water and sewer improvements CDBG grant in the South End. Waterville, as is the case for many municipalities does have some serious issues with aging infrastructure, and the City's Community Investment Plan (CIP) contains a large slate of costly projects. On the other hand, the compactness of Waterville relative to many other area municipalities facilitates the potential for the efficient use of existing infrastructure to serve a large portion of the resident population, and a large percentage of existing residential structures.

26. Environmental and Energy Issues

a. Environmental Issues

Among the DECD minimum standards, is the subject “Environmental Issues”; therefore, that topic is hereby given standing as a “chapter” of this Waterville housing assessment. Although somewhat related to infrastructure issues, ‘environmental issues’ are treated separately in housing assessments. Generally, the existence of municipal infrastructure elements (sewer systems, water systems, transfer stations, etc.) in a community alleviates potential environmental concerns related to housing.

In most rural areas in Maine, there are concerns regarding the functioning of old septic systems, particularly if in close proximity to water wells or streams, rivers, lakes and ponds. Many rural communities in Central Maine have reports of upwards of 50% (and more in some towns) of the septic systems reportedly malfunctioning. This is not a problem in Waterville, given that a very high percentage of all residential structures are on public sewer collection systems. Likewise a large percentage of housing units obtain their water from the public system.

DECD asks that housing assessments address these issues: “Do existing environmental issues present challenges to maintaining or developing housing locally? Areas to be considered include floodplains, hazardous or toxic sites, wetlands, sewage treatment, and phosphorous runoff.” There are no identified hazardous or toxic sites identified in any residential areas in Waterville. Additionally, the Waterville Comprehensive Plan, and the City’s land use ordinances, and a vigorous Codes Enforcement program work to protect environmental resources in Waterville. With the exception of lead paint, there are no known major environmental issues affecting housing in Waterville.

One of the major “environmental” issues impacting Waterville housing is the likely existence of lead paint in a substantial number of Waterville residential units. As noted elsewhere in this report, perhaps 87% of Waterville’s housing was constructed during or prior to 1978, the year that lead paint was banned from residential property use. With lead paint likely to be in 80% of all structures constructed prior to that time, it has been estimated that as many as 4,800 Waterville residential units may have lead paint in them, and approximately 1,900 of those units have health hazards. Costs of dealing with lead paint problems are high and resources to deal with this public health problem are limited.

b. Energy Efficiency

Field observations suggest that there are numerous residential structures in both the South End and the North End that could benefit from energy saving improvements to doors, windows and structures. The extent to which landlords have taken advantage of

energy conservation programs of the past two decades is not known for a large number of the properties. Project resources did not allow sufficient investigation of this issue for the Consultant to make any reasoned assessment on this issue. Observation, however, suggests that in many of the older, multi-family structures energy loss may be the norm. An example would be structures where hallways have broken windows where the wind likely blows in during the winter season. Extremely obsolete windows were observed in many areas.

KVCAP's LIHEAP fuel cost assistance program makes significant contributions to low income Waterville households. Statistics indicate that the number of households receiving these benefits were 490, 829, and 639, in the past three heating seasons (2001-2002, 2000-2001, and 1999-2000), respectively. A total exceeding \$570,000 was expended over the past three years with this program in Waterville, with average benefits of \$266 in 1999-2000, \$266 in 2000-2001 and \$370 in 2001-2002. Additionally, KVCAP invested an additional \$66,000 over the past 3 years in weatherization improvements in 68 low income Waterville households.

Waterville is in the Central Maine Power service area. Since 1985, CMP has been a leader among public utilities of the northeast in promoting energy savings through a variety of conservation programs. The presumption is that these have had some impact in Waterville, although that issue was not researched as part of this study.

The key questions regarding energy efficiency are; Do substandard levels of energy efficiency promote high bills for LMI residents? Have local utilities instituted energy savings programs? Is there a waiting list for eligible low income residents to receive energy conservation services from KVCAP? Are residents aware of potential energy savings from more efficient heating and lighting? Would weatherization and rehabilitation activities have a significant impact on energy use? Is electrical heating prevalent locally? To answer these questions definitively would require a field survey, which was not part of the scope of work. Intuitively, one would suggest these answers: (1) There is evident substandard levels of energy efficiency in some observed properties. (2) Local utilities have instituted energy saving programs, although the level of public acceptance in Waterville has not been measured to the Consultant's knowledge. (3) KVCAP and MSHA try to scale the benefit size under the LI HEAP program to assure some level of assistance for all eligible households applying for that assistance. (4) Residents could use additional information regarding energy saving measures. (5) There are obvious housing rehabilitation needs which, if addressed in the housing stock of several areas in Waterville, could improve energy use efficiency. (6) With some exceptions in construction dating from the 1960s and 1970s, electrical heating does not appear to be prevalent in Waterville.

The entire subject area of energy efficiency and the extent of weatherization needs in Waterville's housing stock remains, along with investigation of the prevalence of lead paint and lead paint hazards, an important, question requiring additional research.

Resources were not available in the housing assessment sufficient to arrive at sound conclusions to such questions.

27. Architectural Barriers as Related to Waterville Housing Issues

DECD included as a review area in its memorandum detailing minimum standards the subject area “Architectural Barriers”. Questions posed are as follows: Are there physical barriers to housing or services for elderly or handicapped persons? What is the extent of these problems? What is the nature of these barriers? Are these issues addressed in the local Section 504 Self-Evaluation & Transition Plan?

Waterville’s Codes Enforcement Office has aggressively implemented the relevant requirements in public places in Waterville. Visits to nearly a dozen elderly residential facilities revealed attention to these issues. There are local volunteer efforts to assist elderly and disabled persons with the construction of wheel chair ramps. These improvements were a priority in the Group Workcamp project in 2001. All public buildings appear to have addressed this issue.

28. Vacation Housing Stock

As noted earlier when the “variety of housing” was overviewed in Chapter 6, Waterville has virtually no housing units that are classified by the census as “vacation homes”. Only 67 housing units (less than 1% of Waterville’s 6,819 total units) were classified as ‘for seasonal, recreational or occasional use’ in the 2000 Census. The subject of “vacation homes” is not one that is highlighted by DECD in its housing assessment guidelines. Yet, given Waterville’s current economically distressed condition, the Consultant has in discussions with the Advisory Committee suggested that the City try to attract additional “retirement” and other seasonal, vacation units to the City. (This suggestion was met at first with some derision, but also with some interest when introduced as a discussion point to the Advisory Committee.)

The Census Bureau reports the total number of housing units in a municipality, and then divides that total into occupied housing units and vacant housing units. In many communities, a major portion of the ‘vacant housing units’ are identified as “for seasonal, recreational or occasional use”. Maine leads the entire nation in the percent of its total housing units that are for seasonal, recreational or occasional use -- at 15.6%. Nationally, 3.1% of all housing units are so-called “vacation homes”. Vermont is second, and New Hampshire is third, nationally in the percentage (of total) of housing units in this category.

Maine has (according to the 2000 Census) a total of 651,901 housing units, of which 101,470 are for seasonal, recreational or occasional use. The popular notion of a vacation home in Maine is of a seaside cottage on or near the Maine coast. And clearly many coastal communities like Bristol and South Bristol do host a significant percentage of seasonal homes. However, more often than not, a second home in Maine is an inland farm in Mt. Vernon, a hunting camp in Kossuth, or a lakeside property in Hartland or St. Albans or Newport. For explainable reasons, some Maine cities and rural communities, such as Waterville and Palmyra, as examples, have only a minuscule percentage of their housing stock as “vacation homes”.

The coastal communities of Bristol and South Bristol rank at the top among listed geographical entities in terms of the percent of its housing stock that are vacation homes. In Bristol 44.8% of all housing units are seasonal; in South Bristol the percentage rises to 53.9%. Each town has proportionately at least 3 times as many homes in that status as the State of Maine at large. The levels in Bristol and South Bristol are higher than inland communities, like Mt. Vernon where there are a dozen lakes and ponds and many seasonal country homes not on the water and like St. Albans, which is dominated by Big Indian Lake which intrudes on the St. Albans village and stretches across a good portion of the community.

The following table displays data pertaining to the existence of vacation homes in a number of Maine communities where the Consultant has conducted housing studies.

Table 1
Seasonal, Recreational or Occasional Use Housing

Location	Total Units	Vacation Units	Percentage
United States	-----	-----	3.1%
State of Maine	651,901	101,470	15.1%
Belfast	3,121	138	4.4%
Bristol	2,290	1,027	44.8%
S. Bristol	932	502	53.9%
Mt. Vernon	956	320	33.5%
St. Albans	1,100	334	30.4%
Palmyra	851	42	4.9%
Waterville	6,819	67	0.98%

Source: 2000 Census Data

The percentage of seasonal homes existing in the two communities (Bristol and S. Bristol) are ten times as great as in Palmyra, and more than 45 times that existing in the City of Waterville. Waterville is a small city with significant service facilities and has the capacity to host a significantly increased number of vacation, seasonal and retirement homes. Particularly the elderly living in retirement communities become important consumers of health industry goods and services, while not adding significantly to local costs, such as school budgets. Beyond the purchase of health goods and services, they contribute consumer spending in all areas of the local economy, pay taxes and enrich the community. While some have expressed skepticism of the potential for growth in this type of housing, it is, nonetheless, offered as an option with potential, positive economic benefits in a local economic in great need of stimulus.

The proposed Waterville housing action plan includes a recommendation that Waterville encourage the development of additional condominium projects and other senior housing and vacation housing options. This proposal is not responding to any affordable housing demand issues. It instead is offered as an economic development proposal for the City of Waterville.

29. Housing Assessment Conclusions

The Waterville Housing Assessment Project has encompassed a broad sweep of housing-related subject areas over the past seven months. Five monthly progress reports, an action plan, an executive summary and numerous brief, additional monographs on subjects ranging from “affordability” to “vacancy rates” have collectively run to more than 240 pages of materials produced by the Consultant as work products of this project. Summarizing and drawing conclusions on so comprehensive a process, with such a large body of written materials, would not be a terribly meaningful process -- and could result in another 20 pages. The folks at the Augusta Copy Center have informed your Consultant that he is pushing the limits of what can be bound in one volume.

Accordingly, rather than presenting a large section of conclusions, the reader is directed back to sections of interest, since most have their own stated conclusions and findings. For purposes of drawing conclusions for the full report, the following is a list of Waterville housing needs defined as a result of reviewing housing assessment findings:

- There is a critical need for a greater public awareness and a broader understanding of the housing needs faced by many Waterville low and moderate income residents, and in particular of the need for safe, decent and affordable housing for a significant portion of Waterville’s residents.
- There is need for development of an effective consensus regarding the appropriate role that the City of Waterville should play in assuring the existence of and/or stimulating the development of additional, decent and affordable housing for all economic segments of the City’s population.
- There is an obvious need for the City of Waterville to involve itself pro-actively in the “affordable housing” issue in Waterville, similar to the active, constructive and creative role that the City had played earlier at the time of the origin and early development of the Waterville Housing Authority in the late 1960s and through the 1970s, and also similar to the level of City involvement in the substantial CDBG housing rehabilitation activities which occurred in Waterville in the 1980s.
- There is a critical need for a common and collaborative effort among the several entities which have at least some interest in the provision of decent, safe, affordable housing to various population groups in Waterville. This common effort should be characterized by consistent and continuing “communication, coordination and cooperation” between the City of Waterville, the Waterville Housing Authority, the Kennebec Valley Mental Health Council, Kennebec Valley Community Action Program (KVCAP), Kennebec Valley Council of Governments, Waterville Homeless Shelter, realtors’ association, and outside housing resource provider agencies (including HUD, MSHA, Rural Development to the extent possible), landlords, bankers, developers and others with an interest in the provision of decent, affordable housing for all who would like to live in Waterville. Partnerships are needed to

assure that maximum use is made of available resources, and that the strengths of the various organizations are contributed to the common advance of the community in the provision of decent, safe and affordable housing for Waterville residents.

- There is a need for affordable, un-subsidized, decent multi-family rental housing units in Waterville for working individuals, couples and young families (with wage-earners) able to afford rents between \$400 and \$750 dollars per month, dependent upon family size, family income and other crucial factors. Needs are especially great for more decent, safe and affordable 3 bedroom rental units.
- There is a need for additional, decent, single-family homes (for sale) in the price range of \$70,000 to \$130,000 to accommodate the needs of young families able to afford a home in this price range, with or without assistance of the Maine State Housing Authority and/or other entities.
- There is a reported need for additional, decent (able to consistently meet Section 8 Housing Quality Standards), affordable apartments eligible for rental by persons with Section 8 housing assistance vouchers, and other forms of public housing subsidy, in the price range (established by HUD for Kennebec County) of not exceeding \$439 per-month for single-bedroom apartments, \$528 for two bedroom apartments, \$663 per month for 3 bedroom apartments and \$746 per month for 4-bedroom apartments.
- There is the need for an additional, well-planned, attractively-maintained, well-landscaped mobile home park with approximately 100 sites available for new homeowners, and with high standards for the age and condition of mobile home units being admitted to the park, strict mobile home unit maintenance standards for once the mobile home is located in the park, and with lot rentals priced so as not to exceed the current “fair market rent rate” for the Waterville area (\$211 per month) for mobile home park lot rentals.
- There is a need for decent and affordable (subsidized and market rents) boarding house and efficiency apartment type (short-term and longer-term) housing units for single individuals in the price range of no more than \$352 per month.
- There is a significant need for rehabilitation of the approximately 1,700 Waterville housing units (a high percentage of which are rental, multi-family units, located in either the South End, North End, or elsewhere in close proximity to downtown Waterville, such as on Union Street and elsewhere off Front Street) which were rated by the Consultant in his 99.1%, city-wide, external rating of Waterville’s approximate 6,800 residential units as “Quality 2-” or lower,. Related, there are needs for a continuation of incremental neighborhood improvement efforts such as have been initiated in the South End over the past year or so, if that neighborhood is to be turned around and made a more livable, residential location. There is a need to extend this neighborhood revitalization impulse beyond the South End, especially to the North End neighborhood, and to some other, more localized areas of the City as well.

- There is a considerable need for local investors, willing to invest in distressed, multi-family housing structures located in both the South End and the North End (and elsewhere, where they exist in the City) that are salvageable with reinvestment in renovation, and for public assistance in the creative accessing of all available programs (whether MSHA, HUD, KVCAP, or other) to stimulate additional public and private investment in these areas of the City.
- There is a need for at least limited rehabilitation of a relatively small portion of Waterville's approximate 200 mobile homes, located primarily in the four mobile home parks located in the southern sectors of the City, and including any in the City's mobile home inventory which were manufactured prior to 1990, and especially any units manufactured prior to 1976.
- There is a perceived need in some quarters for additional housing in and near to the urban core, including further development of quality rental residential units (including elderly units) in upper levels of unused or under-utilized second, third and fourth levels of some downtown buildings.
- There is a need for selective removal of a few severely deteriorated housing structures, especially ones that are vacant and boarded up at various locations in the City, and of any debris (which once were housing structures) existing at a few locations in the community. Code Enforcement Officer action seems indicated in such locations, and if additional ordinances are required, City Council attention seems indicated as well.
- Despite the presence in Waterville of: (a) numerous subsidized, elderly apartments, (b) numerous, additional low-income apartments open to elderly residents and others, (c) some assisted living residential units, and (d) an additional supply of nursing home beds, and other facilities such as boarding homes, with smaller numbers of elderly living quarters, despite these considerable elderly living resources, there is, nonetheless, an unmet need for additional elderly residential units (across the spectrum, from independent living, to assisted living, to nursing home type facilities) given: (1) Waterville's role as the primary service center for Northern Kennebec and Somerset Counties, and (2) the demographic realities relating to the aging of the City's and the area population, and the reported demand for additional units at some, existing elderly housing facilities.
- There is a need for greater support by the community (public and private, including by the non-profit organizations of the community) of elderly persons in need of assistance to allow them to stay longer in their own homes, if that is their desired housing option past retirement age. Related, there is a reported need for additional informational and referral assistance to elderly persons in either maintaining their present living quarters, accessing public resources to help them meet their housing

needs, and/or in mediation situations with mortgage lenders, landlords or operators of elderly housing facilities.

- There is a need for so-called ‘transitional housing’ units, to provide housing to single-parent families and other persons or small sized households, in danger of becoming homeless, who could occupy such facilities for up to two years per household, while taking required steps (educational and/or vocational) toward self-sufficiency in meeting their housing and other living needs.
- There is a need for additional transitional and longer-term housing for persons with a primary diagnosis of mental health problems, the impressive prior and current efforts of the Kennebec Valley Mental Health Council notwithstanding. There are needs to assist not only with the provision of housing to mental health clients, but also with greater social service, case management services, to help these persons in maintaining their current housing and avoiding becoming homeless.
- There are needs relating to homeless people in the community (particularly those with disabilities including mental health, substance use problems and other disabilities), beyond the resources provided by the homeless shelter and some social service agencies.
- There is a need for additional “group living” beds to supplement those provided by Ken-A-Set and other local providers, providing housing and other services to mentally retarded and severely, physically handicapped persons.
- There is in Waterville a need for further development of retirement and other more exclusive housing projects, such as the 38 independent living apartments (Residential Apartments) at the Woodlands, in order that the City benefit from the consequent expanding tax base (with minimal related, additional educational budget expense) and because of the multiplied economic activity and dollar impact resulting from such developments.
- There is a need to increase the level of home ownership in two and three family structures in the City of Waterville’s older neighborhoods, especially in the South End and the North End, on the premise that doing so will lead to better maintenance of existing duplex and 3-family residential structures, and to greater commitment in the neighborhood of resources to community revitalization.
- There is a need for a continuation of incremental neighborhood improvements in the South End, building on the gains of the past year’s efforts of the South End Neighborhood Association, the City and KVCAP in that area, and also extending those neighborhood revitalization efforts to the North End.
- In general, and summarizing, the research indicates that in addition to public involvement and institutional issues suggested in preceding items, Waterville’s most

pressing housing needs are for: (a) owner-occupied single-family residential units especially in the \$70,000 to \$130,000 price range, (b) decent and affordable apartments, particularly with 3 and 4 bedrooms, for moderate and low-income persons and families, (c) reinvestment and rehabilitation of a substantial portion of Waterville's older housing stock, and (d) specialized housing for target groups including elderly, mental health clients, mentally retarded and physically handicapped persons, and others in the 'special needs' portion of the population.

This concludes Part 1: Waterville Housing Assessment Report. Part 2, bound separately will consist of the Waterville Housing Action Plan. The proposed action plan was initially released locally on September 8, 2002, and the final version (to be produced as a companion document to this comprehensive housing assessment report) will represent the third and final version to be provided by the Consultant. The City of Waterville may (and is strongly encouraged to) regularly update the housing action plan now and in the future.

Charles G. Roundy, Governmental Resources, Augusta, Maine

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