

Report for

City of Gardiner Housing Assessment

Gardiner, Maine



MRLD, LLC



Prepared for
**City of
Gardiner**

Prepared by
**Community
Current, Inc.**
Biddeford, Maine

and
MRLD, LLC
Yarmouth, Maine

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INTRODUCTION AND PROCESS

Project Background

Over the past decade, the City of Gardiner has undertaken a number of housing initiatives, ranging from a low-interest loan program to a rental housing affordability study to a citizen-based visioning process to a grant application for improving accessibility in its downtown buildings. While all of these efforts have demonstrated the city's commitment to maintaining and improving the quality of its housing, each step was made incrementally, independent of those coming before or after it. In other words, the City of Gardiner has yet to assemble a comprehensive strategy for addressing its present and future housing needs.

In June of 2002, the consulting team of Community Current, Inc. and MRLD, LLC was retained by the City of Gardiner to complete a comprehensive housing strategy for the city. The first step in creating this strategy was to conduct an assessment of existing and anticipated housing conditions in the City of Gardiner, in order to gain a clear and thorough understanding of the issues at play. This document is that housing assessment.

Prior to beginning the study, the city identified six major issues affecting its housing situation:

1. Shortage of affordable rental units
2. Shortage of affordable single-family dwellings
3. Unrealized potential on upper floors of downtown buildings
4. Conditions warranting designation as a HUD Revitalization Area
5. Unknown elderly needs
6. Underutilized low interest loan program

While these six issues formed the starting point for the housing assessment, this list simply represented a preliminary understanding of the issues at hand. As will be detailed throughout this report, the Community Current/MRLD team has examined a broad spectrum of issues that affect the housing situation in Gardiner.

Housing Assessment Process

In order to complete this report, the Community Current/MRLD team undertook several different types of primary and secondary research. Our first step was to conduct a review of existing data, reports, and official documents that were supplied to us by City staff and a Housing Committee appointed by the City. The members of the Housing Committee are as follows:

- John Applin, Bread of Life Ministries
- Phil Barter, Phil Barter Real Estate
- Crystal Bond, Maine Equal Justice Project
- Chris Crowley, Dirigo Housing
- Randy Clark, Gardiner Savings Bank
- Rebecca Colwell, Gardiner Economic Development Committee
- Jean Dellert, City Council member
- Peter Giampetruzzi, landlord

- Jack Mara, Superintendent of MSAD 11
- Todd Mattson, C.B. Mattson Company
- Richard Rambo, Gardiner Board of Trade
- Doris Vertz, Robinson's Health Care Facility

After this review of secondary data, we produced a memorandum outlining our findings from this process and what information we would need to collect during the primary research phase of the project.

Primary research for this project included three major tasks:

- **Field Research** – During this process, the consultants visited Gardiner and surrounding communities numerous times in order to examine the physical environment and conduct visual assessments of the existing housing stock. We took many photographs in conducting this research, and have included many of them in this report.
- **Stakeholder Interviews** – Community Current and MRLD staff interviewed 25 key stakeholders who were identified by the Housing Committee. Interviewees included people representing many different backgrounds and interest groups and covered the spectrum of topics related to housing. The following people were interviewed during this process:
 - John Applin, Bread of Life Ministries, Augusta
 - Kathy Arnott, Kennebec Valley Community Action Partners, Waterville
 - Phil Barter, Phil Barter Real Estate, Farmingdale
 - Randy Clark, Gardiner Savings Bank, Gardiner
 - Patrick Colwell, State Legislator, Gardiner
 - Michael Coty, City of Gardiner Public Safety Chief
 - Chris Crowley, Dirigo Housing, Augusta
 - Paul Dillaway, Coldwell Banker Real Estate, Brunswick
 - Greg Farris, Landlord, Gardiner
 - Mike Finnegan, Michael Myatt, Lisa Levesque, Maine State Housing Authority, Augusta
 - Pat Gilbert, City of Gardiner Public Works Director
 - Paul Gray, Gardiner Water District Superintendent
 - Nancy Hudson, City of Gardiner Welfare Director
 - Jeffrey Hinderliter, City of Gardiner Planner/Code Enforcement Officer
 - Jack Mara, Norine Leathers, MSAD 11
 - Todd Mattson, CB Mattson Company, Farmingdale
 - Linda Matychowiak, Gardiner Main Street Manager
 - Brady Palmer, Brady Palmer Realtors, Gardiner
 - Kathy Paradee, MSAD 11 School Board Chair
 - Richard Rambo, Housing Committee Chair, former Realtor, Gardiner
 - Brian Rines, Mayor of Gardiner
 - Geri Robbins, DeWolfe Realtors, Augusta
 - Ann Sweeney, Senior Spectrum Housing Coordinator
 - Michael Webster, Gardiner City Council
 - Gardiner Historic Preservation Committee (September 17, 2002 Meeting)

- **Public Forum on Housing** – On September 17, 2002, the consultant team, with assistance from Chris Paszyc, City of Gardiner Economic and Community Development Director, and Frank O'Hara of Planning Decisions, Inc., led a housing forum at Gardiner Area High School. This event was exceptionally well attended (see picture at right), as about 70 members of the public came to voice their opinions regarding the housing situation in Gardiner and to offer suggestions about future housing initiatives. The forum was divided into two breakout sessions—one dealing with the four geographic sub-areas within the city and one dealing with different types of housing.



The findings of this housing assessment are directly predicated on the findings of our research activities. Comments from stakeholders and housing forum participants are integrated into our findings throughout this report. Notes from the stakeholder interviews are confidential, as stakeholders were encouraged to give their unvarnished opinions. Public forum notes are a matter of public record, and they have been included as an appendix to the report.

Organization of the Report

In 2001, the Maine Department of Economic and Community Development (DECD) established baseline standards for any local housing assessments in Maine that make use of Federal CDBG funds. In all, DECD lists 21 categories that must be examined during the course of a housing assessment in order to meet its baseline standards.

At the outset of this study, the Community Current/MRLD team divided the 21 categories into three broader subject areas:

1. Housing Market Issues
2. Physical Conditions and Regulatory Issues
3. Community and Social Service Considerations

The following table shows how we have divided up the categories.

Organization of Housing Assessment Categories

1. Housing Market Issues	<ol style="list-style-type: none"> 1. Inventory of Existing Units 2. Accessibility 3. Affordability 4. Availability 5. Elderly Housing 6. New Housing Construction 7. Variety of Housing
2. Physical Conditions and Regulatory/ Institutional Issues	<ol style="list-style-type: none"> 1. Blighted Conditions 2. Code Enforcement 3. Downtown/Village Area Housing 4. Energy Efficiency 5. Local Issues Affecting Housing 6. Rehabilitation Needs
3. Community and Social Service Considerations	<ol style="list-style-type: none"> 1. Architectural Barriers 2. Assisted Living 3. Environmental Issues 4. Homelessness 5. Public Housing 6. Special Needs Housing 7. Subsidized Housing 8. Transportation

These three subject areas form the structure for this Housing Assessment report. Each subject area is a major section heading, and the 21 categories are listed as subheadings within each section.

Following the review of each of the subject areas and categories, we then critically examine the level of need within each category, and examine geographic areas with particularly glaring needs. At the end of this report, these findings are expressed in a scorecard of housing needs, which serves as a means of ranking and prioritizing housing needs in the City of Gardiner. This review provides the basis for the identification and prioritization of housing initiatives in the next phase of the project.

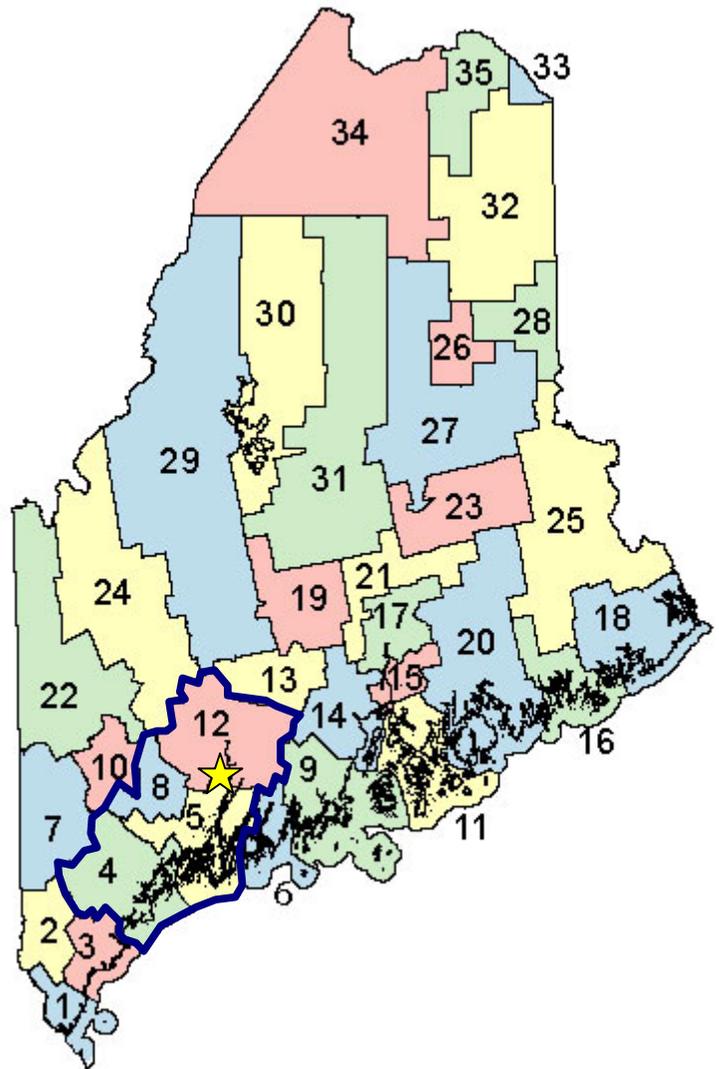
DEMOGRAPHIC AND ECONOMIC OVERVIEW

In any given place, housing conditions are symptomatic of larger regional demographic and economic issues. For this reason, prior to examining the housing situation in Gardiner itself, it is crucial to first consider regional and local demographic and economic trends and conditions. This section offers a brief review of the larger conditions that affect housing in Gardiner.

Economic Situation in Portland-Augusta Corridor

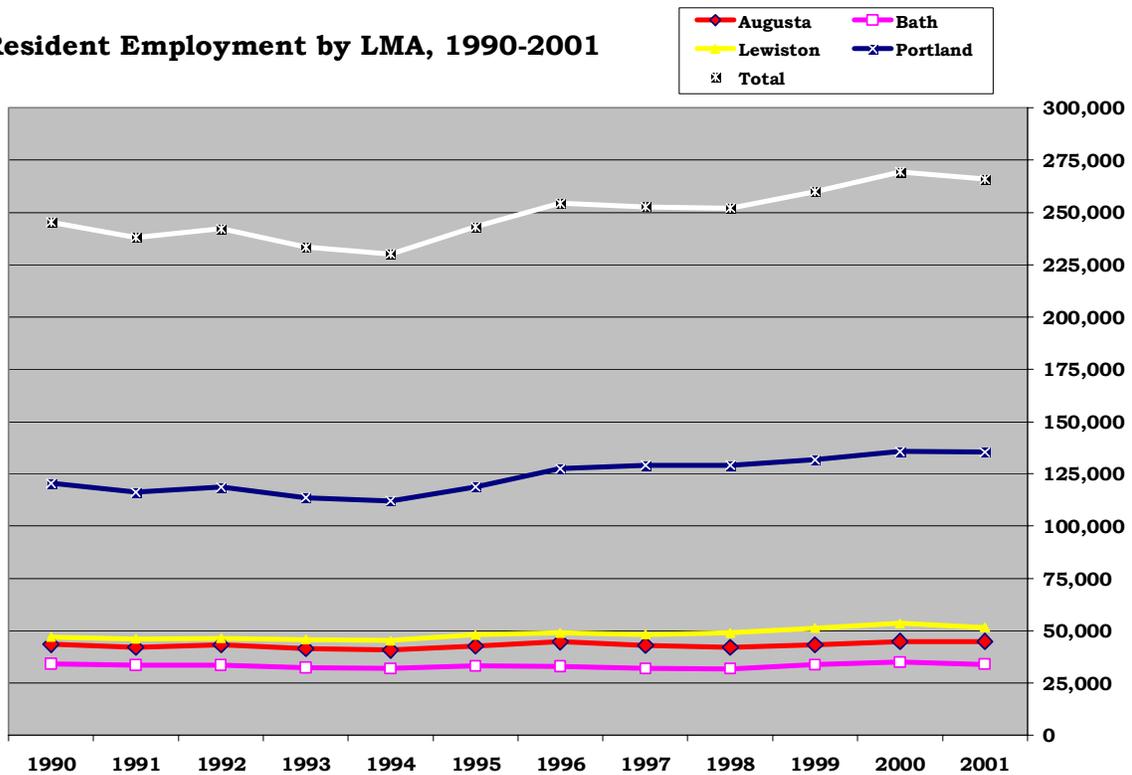
Since 1990, the economy in the Portland-Augusta corridor has been on a bit of a rollercoaster. In 1990, the four Labor Market Areas (LMAs) that comprise this corridor—Portland, Bath, Lewiston, and Augusta—had a fairly strong economy. These four LMAs are numbers 4, 5, 8, and 12, respectively, on the map to the right, and they are highlighted on the map. Gardiner's location is marked with a star.

At that time, there were 245,400 residents of these areas employed out of a labor force of 256,600—an unemployment rate of 4.4 percent. However, economic disaster struck soon after. The region's unemployment rate jumped to 6.7 percent in 1991, and remained around six percent through 1994. In 1994, at the depth of the recession, the number of employed residents of the corridor had dropped by 15,000 from its 1990 level, to just 230,300.

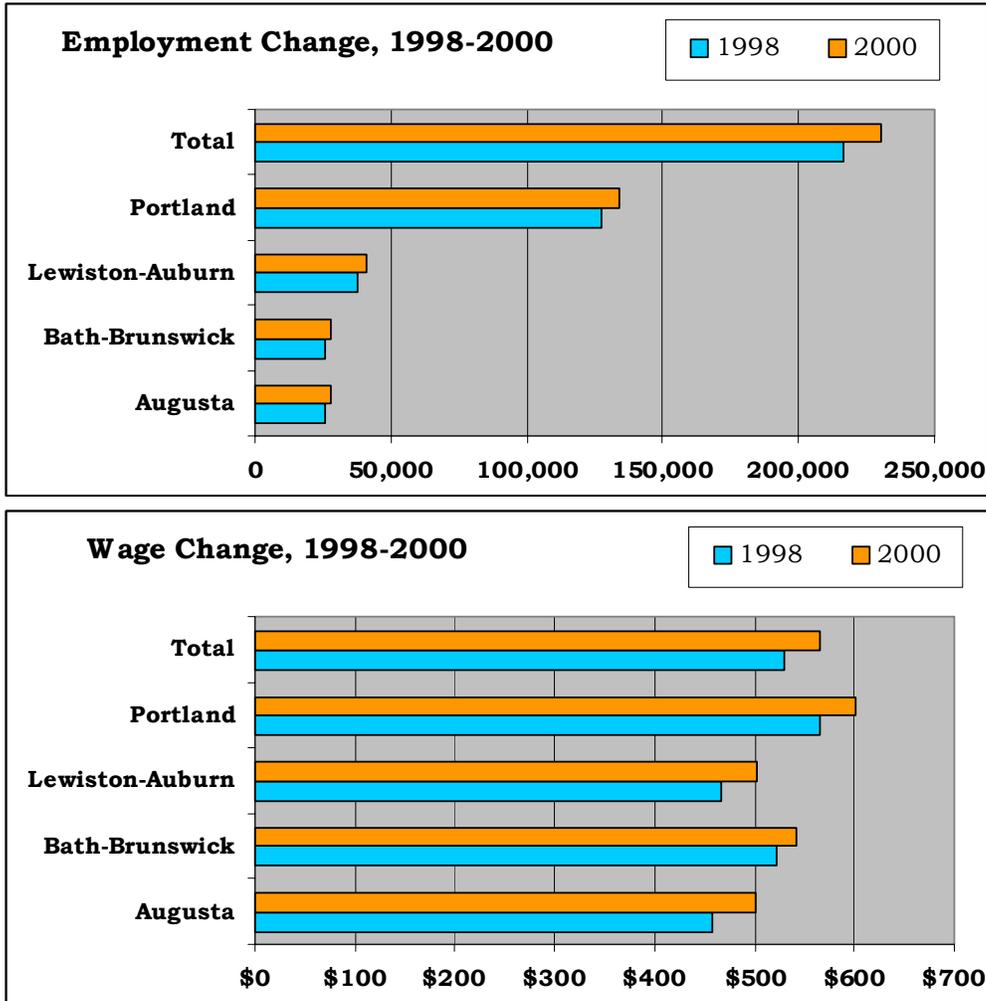


From 1995 on, however, it has been a vastly different story. Over the five-year period from 1995 to 2000, the number of employed residents in the corridor grew by about 39,000, increasing to 269,300 by 2001. Not only did unemployment drop from its high point of 6.8 percent in 1993 to 2.6 percent in 2001, the labor force also grew substantially, from 244,400 in 1994 to 276,500 in 2000—an increase of 13 percent. There has been a slowdown since 2000, with a slight increase in unemployment in 2001, but the economy is still much better off than in the early 1990s.

Resident Employment by LMA, 1990-2001



Looking at more recent trends in at-place employment and wages, it is clear that the economy in the Portland-Augusta corridor has grown substantially over the past four years, both in terms of the number of jobs and in wages. As the charts below show, about 13,400 jobs were created in the corridor from 1998 to 2000 alone, and average wages per job grew by \$35—increases of 6.2 percent and 6.7 percent, respectively.



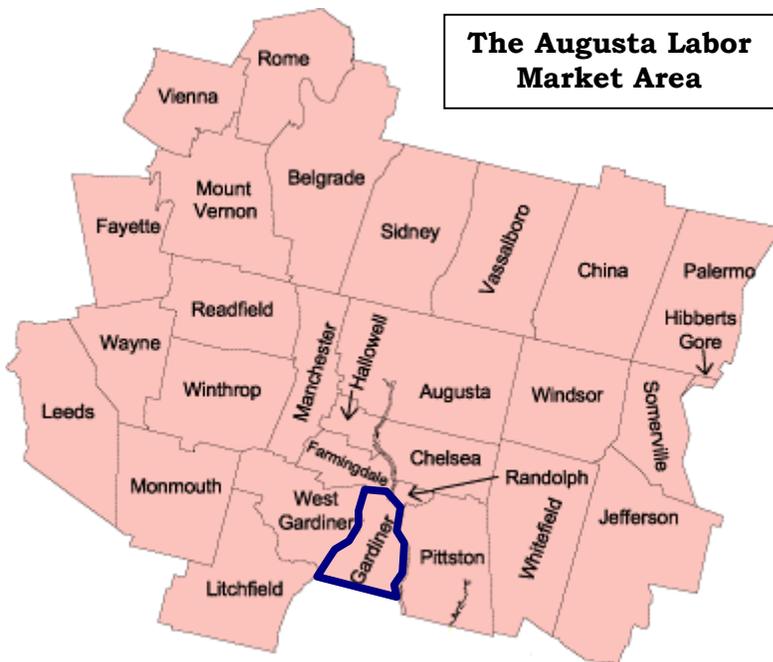
Although annual data for 2001 has not yet been released by the state, quarterly data is available. From the third quarter of 2000 to that of 2001, the rate of employment growth slowed, but still remained positive, as the corridor added about 700 net jobs during the year, a percentage increase of 0.3 percent. Wages also went up from the third quarter 2000 to that of 2001, posting a \$15 increase (2.8 percent) during the year. During this year, while employment and wages did grow for the overall corridor, the Augusta and Lewiston LMAs lost jobs, and the Augusta LMA's wages declined.

On the whole, the economy of the Portland-Augusta corridor has grown in a pronounced and sustained fashion every year since 1994, and continues to grow, albeit at a much slower rate than in years past.

Economic Situation in Augusta LMA

Labor Market Area Profile

The City of Gardiner is located in the Augusta Labor Market Area (LMA) and, according to commuting patterns data from the U.S. Census Bureau, the majority of Gardiner's labor force works within the Augusta LMA. For this reason, it is important to more clearly understand conditions in Augusta's economy.



As of 2000, there were 36,595 people employed in the Augusta LMA, up 6.1 percent from the 1998 employment level of 34,500. This LMA accounts for about six percent of Maine's total employment of 574,257. The annual average wage per job in the Augusta LMA in 2000 was \$26,000—well below the Portland MSA average of \$31,300.

The majority of the jobs in the Augusta LMA (70 percent) are in three major sectors: Services, Public Administration, and Retail Trade. Services, the largest sector, accounts for 28 percent of all jobs, Public

Administration represents another 24 percent, and Retail Trade 19 percent. Among the other major industry groups, only Manufacturing (8.4 percent) has more than a 6.5 percent share.

Within Services, the three largest categories are Business Services, Health Services, and Social Services, and these three areas represent two-thirds of all service jobs in the area. Business Services and Social Services both are low-wage categories, with average salaries below \$20,000. Health Services wages are much higher, with an annual average of \$31,000. Retail Trade, the third largest employment sector in the area, is also the lowest paying, with an average annual wage of just \$17,200. Somewhat alarmingly, nearly half of new jobs added in the area (937 of 2,095) from 1998 to 2000 were in this sector.

Most of the Public Administration jobs in the LMA are in state government, as Augusta is the state capital. State jobs pay much higher than other jobs in the region, with an average salary of \$35,600. There are only 440 Federal government jobs in the area, but their average salary is a comparatively high \$45,400.

Local Economic Profiles

Among the 10 employment centers (more than 10,000 jobs) located within 50 miles of Gardiner, employment grew by more than 11 percent during the 1990s. Cities and towns in the Portland area grew the most, with Portland, South Portland, Scarborough, and Westbrook all increasing their employment bases by more than 15 percent. Employment in Augusta increased by just five percent during the 1990s, but Gardiner, Bath and Waterville, were not as fortunate, as all three lost jobs. The number of people employed in the City of Gardiner fell substantially, from over 3,000 in 1990 to just 2,371 in 2000; a drop of 21 percent.

The employment base in Gardiner's neighboring towns is very small, as there are just 3,400 total jobs in the seven towns. However, their employment bases have been growing, with nearly 700 new jobs added since 1990. Most of this growth occurred in Farmingdale, which added over 500 jobs during the 1990s, and in West Gardiner, which added about 150. Richmond and Chelsea both lost employment from 1990 to 2000. Manchester, one of the region's more affluent towns (see below), has seen substantial commercial growth, adding about 450 jobs from 1990 to 2000, growing its employment base from 275 to 734—a 167 percent increase.

Workforce and Commuting Profile

The bullets below summarize characteristics of Gardiner's workforce:

- Among adults in Gardiner, 63 percent are employed, 34 percent are not in the labor force, and four percent are in the labor force but unemployed.
- Gardiner's average one-way commute time in 2000 was 24.3 minutes.
- Over 80 percent of Gardiner commuters drive alone to work, 12 percent are in carpools, and the remaining eight percent walk, bike, or use transit.

Specific data on places of work and residence are not yet available from the 2000 Census—the points below summarize where Gardiner residents worked in 1990.

- Only 30.8 percent of employed Gardiner residents worked in Gardiner.
- The most likely place for Gardiner residents to work was Augusta: 33.6 percent of residents worked there—over 1,100 Gardiner residents were employed there.
- Other cities and towns employing more than 50 Gardiner residents included Bath, Chelsea, Winthrop, Farmingdale, and Richmond. Lewiston, Brunswick, and Portland all employed exactly 49 residents of Gardiner.

The following points regard where people employed in Gardiner in 1990 lived.

- 31 percent of the 3,100 people (976 people) employed in Gardiner also lived in the city—the top place of residents for employees.
- The next most common place of residence was Augusta, which accounted for 9.1 percent of all employed persons, or 286 people. Other places with more than 100 residents working in Gardiner included Pittston, West Gardiner, Farmingdale, Randolph, and Litchfield.

Comparison of Gardiner and the Region

The City of Gardiner is located in the Portland-Augusta corridor, about seven miles south of Augusta, and 45 miles north of Portland, and is easily accessed from Interstates 95 and 495. Gardiner has historically been a mill town, with an employment base in the manufacturing industry with supporting retail and service businesses located in the downtown area. Gardiner has also long been a bedroom community for people working in Augusta, particularly Maine state government employees.

As Gardiner's mills have all closed over a period of years, its employment base has both declined and changed. Today, Gardiner has two different roles in the region: it is a secondary service center community for its surrounding rural towns, and it is a commuter suburb for many different employment centers in Central and Southern Maine. Given Gardiner's somewhat confusing position in the region, it is important to understand demographic trends not just within its limits, but also in its surrounding areas.

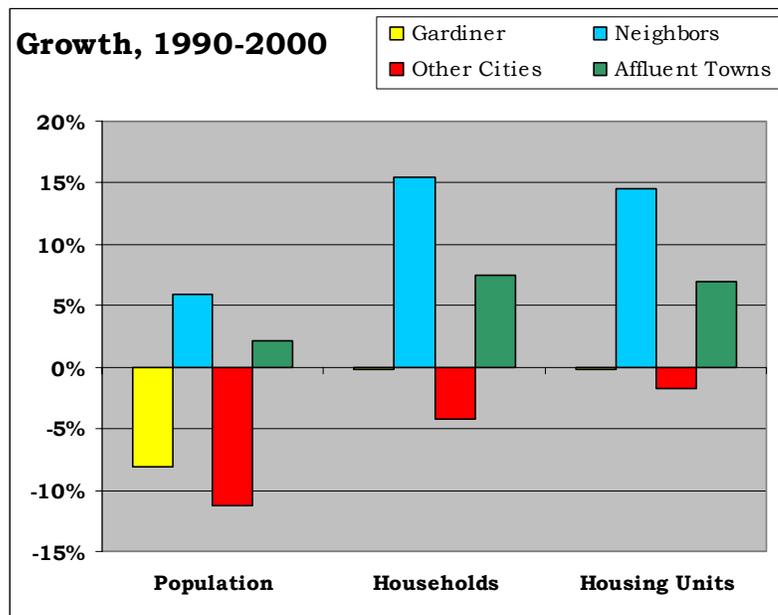
In this section, Gardiner is profiled, and then compared with three different peer groups of cities and towns in the area. These peer groups are as follows:

1. **Neighboring Towns** – The rural towns that surround Gardiner: Chelsea, Farmingdale, Litchfield, Pittston, Randolph, Richmond, and West Gardiner.
2. **Other Cities** – The two large cities in Kennebec County: Augusta and Waterville
3. **Affluent Towns** – Three growing, affluent residential communities in Kennebec County: Hallowell, Manchester, and Readfield.

The following sections compare Gardiner to its peer groups of cities and towns. The data used here come from a variety of sources, including the U.S. Bureau of the Census, the Maine State Planning Office, the Maine Department of Labor, the U.S. Bureau of Labor Statistics, and others. Detailed tables comparing these peer groups with Gardiner can be found in the Appendix.

Population, Household, and Housing Growth

- The City of Gardiner's 2000 population was 6,198, down more than eight percent from its 1990 total of 6,746. Despite the population loss, the number of households in Gardiner remained stable; there were 2,513 households in 1990 and 2,510 in 2000.
- Gardiner's neighboring towns grew modestly

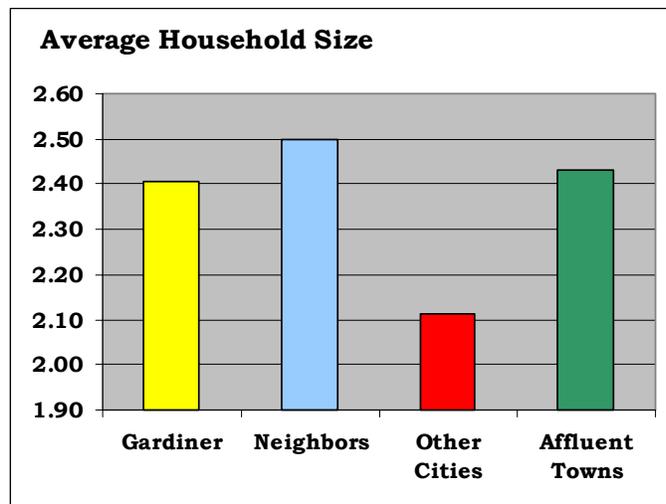


during the 1990s, from about 18,000 to 19,100 people—a 5.9 percent growth rate. Household growth was stronger, as the number of households increased from 6,600 to 7,600, a 16 percent gain.

- Augusta and Waterville have long been the largest cities in Kennebec County, but they both lost a substantial amount of people during the 1990s, dropping 11 percent during the decade from a total of 38,500 to 36,200. The number of households declined, but at a slower rate than population. Households fell from 15,400 to 14,800—a loss of 4.2 percent.
- The affluent towns in Kennebec County saw a good deal of residential construction over the past several years, as the number of housing units increased by 12.5 percent, from 3,200 to 3,600 during the 1990s. However, population did not grow much—by just 2.2 percent. In fact, Manchester’s population actually declined from 2,650 in 1990 to 2,465 in 2000 despite gaining over 180 housing units

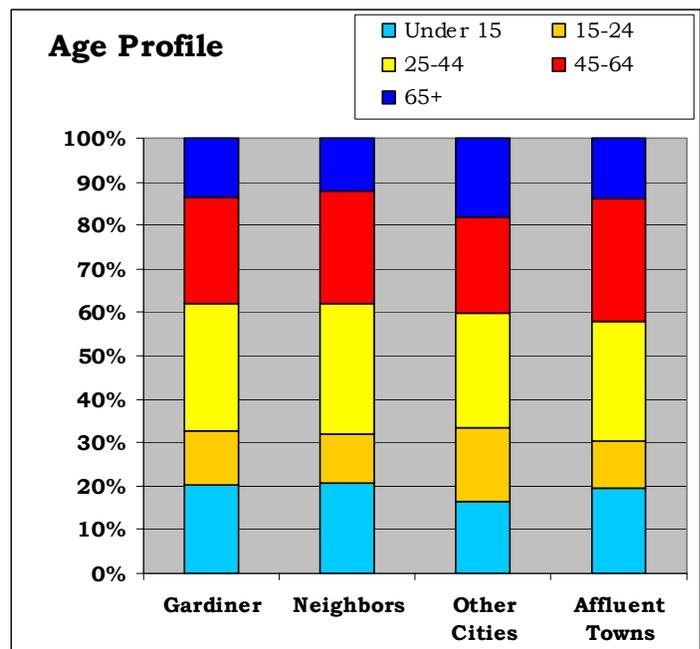
Average Household Size

- The average household size fell from 2.58 persons in 1990 to just 2.41 in 2000.
- The average household size in the neighboring towns is 2.50 persons, slightly higher than Gardiner’s average.
- Average household size in the Other Cities is very small, at just 2.11 persons.
- The affluent towns therefore have a fairly small average household size of 2.43—nearly equal to Gardiner’s.



Age Profile

- The population of Gardiner is aging, as the percentage of people aged 45 and over increased from 32 percent in 1990 to 38 percent in 2000. The 45-64 age group grew by more than 28 percent from 1990 to 2000 while every other major age group lost at least ten percent of its population.
- The neighboring towns have a higher percentage of working adults (ages 25-64) than does Gardiner, as these ages account for 56 percent of the population

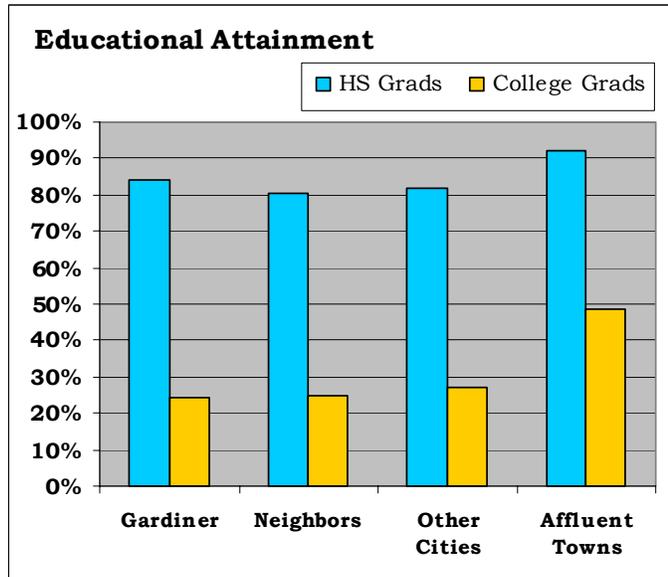


of these towns, compared with 54 percent for Gardiner. However, these towns have lower shares for senior citizens (ages 65+) and young adults (ages 15-25).

- The other cities have the highest percentages of seniors and young adults: 18 and 17 percent, respectively. Working adults comprise just 49 percent of the population in the other cities.
- The affluent towns have a higher share of persons in the working adult population (ages 25-64) than Gardiner, as these two groups represent over 55 percent of the population.

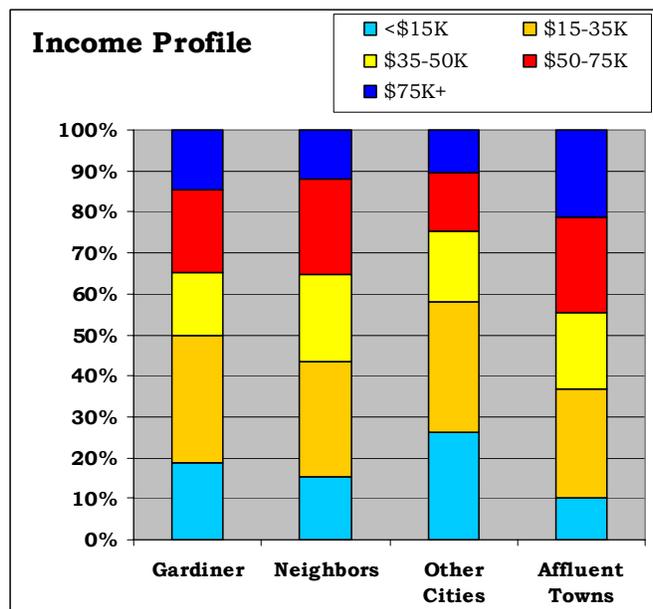
Educational Attainment

- Educational attainment in Gardiner is low, as only 84 percent of the city’s residents over the age of 25 hold high school diplomas and just 24 percent have college degrees.
- Neighboring towns have a lower share of college educated adults than Gardiner, at 80 percent, but a slightly higher share of college educated adults: 24.5 percent.
- Educational attainment in the other cities is similar to that of Gardiner.
- Education levels in the Affluent towns are extremely high, as 92 percent have high school diplomas and 49 percent have college degrees.



Income Profile

- There are few high-income households in Gardiner—only 15 percent earn more than \$75,000 per year. The largest percentage of households—31 percent—falls into the \$15,000-35,000 income range. The next largest income category is \$50,000-75,000 with 20 percent. Gardiner’s median household income level is \$35,200.
- The Neighboring towns have a higher median income level than does Gardiner, at \$41,500.

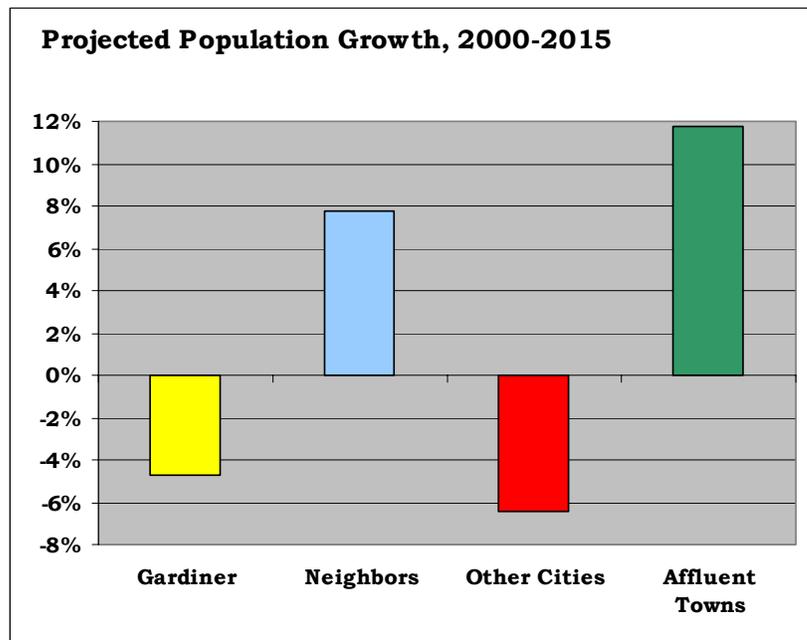


However, there are fewer high-income households, as just 12 percent earn more than 75,000.

- Household income in the other cities is very low, with a median of just \$30,350. More than 25 percent of households in these cities earn less than \$15,000 per year, and another 32 percent earn between \$15,000 and \$35,000. Just 10 percent earn more than \$75,000.
- Median household income in the Affluent towns is, of course, fairly high, at \$45,650. In these towns, 21 percent of households earn more than \$75,000.

Population Projections

- Projections through 2015 suggest that Gardiner will continue to lose population until 2010, but will then begin growing again. The rate of population loss from 2000 to 2005 is projected at four percent, or a numerical loss of 250 people. The overall rate of change from 2000 to 2015 is forecasted as -4.7 percent.
- Growth in neighboring towns is expected to be relatively modest, with a forecasted growth rate of 7.7 percent from 2000 to 2015, resulting in the addition of 2,500 residents to these seven towns. Litchfield and West Gardiner are expected to grow the most—more than 15 percent each. Limited growth is expected in Farmingdale and Randolph, however.
- The other cities in Kennebec County are forecasted to keep losing population. Augusta, which already lost 13 percent of its population from 1990 to 2000, is expected to experience population losses of 8.5 percent from 2000 to 2015. Waterville’s losses will be more modest: 3.9 percent. Overall, these two cities are expected to only have a total population of 32,000 by 2015—a substantial drop-off from historic levels.
- The affluent towns are anticipated to accommodate further population growth through 2015. Projections call for a gain of 860 residents from 2000 through 2015, with Manchester and Readfield each growing at 15 percent rates and Hallowell at a 5.2 percent rate.

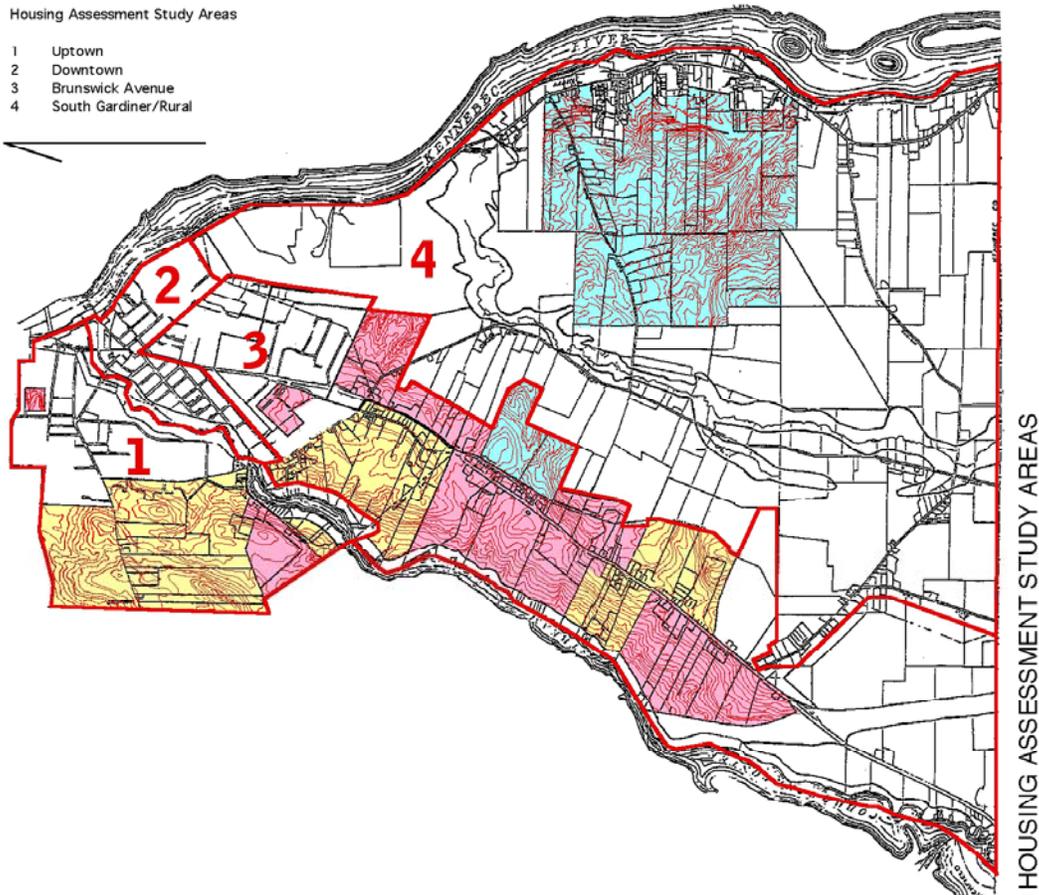


Profile of Sub-Areas in Gardiner

For this study, housing issues in Gardiner have been examined not only at the city-wide level, but also at the sub-area level within the city. Based on conversations with the Housing Committee, it was decided to examine the City of Gardiner in four different geographic areas:

1. **Uptown** – The portion of the city located northwest of the Cobbossecontee Stream, an area which has lacked a historic identity, and the name Uptown has therefore been suggested for it.
2. **Downtown** – The central area of Gardiner, including the Water Street commercial district, the neighborhoods along Dresden and Lincoln Streets, and the Tree Streets neighborhood.
3. **Brunswick Avenue Corridor** – The length of Brunswick Avenue/Route 201 beginning at Laura E. Richards Elementary School, including all subdivisions and private roads that lead off from Brunswick Avenue.
4. **South Gardiner/Rural Areas** – The historic South Gardiner community and all rural roads in the city located east of Brunswick Avenue.

The map below shows the locations of these sub-areas.



The following points give brief summaries of the four sub-areas and how they compare to the City as a whole. These summaries refer to family and non-family households, which is how the Census reports data. Non-family households include both one-person households and multi-person households with unrelated occupants, mostly commonly roommates.⁷

Uptown

Uptown is the second largest sub-area, with 1,797 residents in 736 households, and an average household size of 2.38. Uptown has a large share of one-person households at 33 percent, but it also has a good deal of families with children—also a 33 percent share. This area has the highest share of children under 15—22 percent of its residents are 14 or younger, and a large share of its householders are under the age of 35 (26 percent). However, Uptown also has a very high percentage of elderly householders, as 24 percent of its units' primary occupants are people aged 65 or older. Renter occupancy is very high in Uptown, at 50 percent.

Downtown

Downtown is the largest of the four sub-areas, with 2,009 residents and 847 households, resulting in an average household size of 2.30 persons. It has the smallest share of children of the four, with just 18 percent of its population being under the age of 15, and the largest share of persons aged 45 to 64—28 percent. A large share of Downtown households is non-family—over 40 percent. Downtown also has the highest vacancy rate of the four areas, at nearly nine percent. Owner occupancy is fairly low in Downtown, at 56 percent.

Brunswick Avenue

The Brunswick Avenue corridor is comprised mainly of subdivisions and lots fronting on Route 201, and has 1,385 residents living in 538 households, with an average household size of 2.50 persons. This area has the lowest share of young adults aged 15-24 in the city (11 percent) and the greatest share of those 65 and older (15 percent). Family households are very common, as 68 percent of households are families, and about half of families have children living at home. Few young householders live in this area—just 17 percent of units are occupied primarily by someone under the age of 35. Owner occupancy is fairly high in the Brunswick Avenue corridor, at 78 percent.

South Gardiner/Rural Areas

South Gardiner and the city's rural areas are the least populous of the four sub-areas, with just 1,007 residents and 389 households, good for an average household size of 2.57 persons. This area is younger than the others, with the highest share of persons aged 25 to 44 (31 percent) and the lowest share of those aged 65 and up (11 percent). About 75 percent of households in this area are family households and, again, half of family households have children at home. Owner occupancy is very high here—around 81 percent.

1. HOUSING MARKET ISSUES

This section covers issues related to the real estate market in the City of Gardiner and its surrounding areas. As outlined in the Introduction to this report, the Housing Market section examines seven of the 21 categories required by the Maine DECD baseline standards for a Housing Assessment document:

- Inventory of Existing Units
- Accessibility
- Affordability
- Availability
- Elderly Housing
- New Housing Construction
- Variety of Housing

Findings regarding each of these topics are detailed below.

1. Inventory of Existing Units

This section profiles the existing housing stock in Gardiner and its surrounding communities. The following topics are covered here:

- Housing Growth
- Units by Type
- Age of Housing Stock
- Occupancy and Tenure
- Profile by Sub-Area
- Valuation and Taxation Issues
- Public and Subsidized Housing
- Housing Conditions
- Economic Growth Issues
- Available Land

Throughout this section, Gardiner is compared with the three peer groups of cities and towns from the Demographic and Economic Overview Section:

- 1. Neighboring Towns** – The rural towns that surround Gardiner: Chelsea, Farmingdale, Litchfield, Pittston, Randolph, Richmond, and West Gardiner.
- 2. Other Cities** – The two large cities in Kennebec County: Augusta and Waterville
- 3. Affluent Towns** – Three growing, affluent residential communities in Kennebec County: Hallowell, Manchester, and Readfield.

As part of the housing inventory, the Community Current/MRLD team has assembled a **Visual Dictionary of Gardiner Housing**, which documents existing conditions throughout the city. This visual dictionary can be found as Appendix A to this report.

Housing Growth

Net growth in Gardiner’s housing stock from 1990 to 2000 was virtually zero, with the number of units changing from 2,705 to 2,702. In Gardiner’s neighboring towns and the three affluent towns in Kennebec County, however, housing growth was substantial, with the inventory in each sample group growing by more than 10 percent. The two large cities in Kennebec County, Augusta and Waterville, collectively lost about 250 housing units from 1990 to 2000.

Housing Unit Change

	Gardiner	Neighboring Towns	Other Cities in Kennebec Co.	Affluent Towns
1990	2,705	7,456	16,547	3,199
2000	2,702	8,620	16,299	3,572
# Change	-3	1,164	-248	373
% Change	-0.1%	15.6%	-1.5%	11.7%

Source: U.S. Bureau of the Census; Community Current, Inc.

Units in Structure

Gardiner has a relatively high concentration of multi-family units; about 59 percent of its housing units are single-family, with 33 percent being multi-family and the remaining eight percent mobile homes. The Neighboring towns have fewer multi-family units than Gardiner, but many more mobile homes. The other cities have an even higher concentration of multi-family units: 49 percent of all units are multi-family. The share of single-family units is highest in the Affluent towns, at 75 percent. Another 21 percent of units are multi-family, and just four percent are mobile homes.

Units in Structure

	Gardiner	Neighboring Towns	Other Cities in Kennebec Co.	Affluent Towns
Single-Family	59.0%	70.9%	45.8%	75.0%
Multi-Family	32.4%	11.4%	48.9%	20.8%
Mobile/RV	8.5%	17.7%	5.3%	4.2%

Source: U.S. Bureau of the Census; Community Current, Inc.

Age of Housing Stock

Gardiner’s housing stock is very old, with 55 percent of its units pre-dating 1940, compared with just 24, 36, and 37 percent in the neighboring towns, other cities, and affluent towns, respectively. Only 5.1 percent of Gardiner’s stock has been built since 1990, compared with over 17 percent in the neighboring towns and 15 percent in the affluent towns.

Age of Housing Stock

	Gardiner	Neighboring Towns	Other Cities in Kennebec Co.	Affluent Towns
1995-00	1.7%	8.5%	2.0%	6.2%
1990-94	3.4%	9.2%	2.9%	8.8%
1980-89	8.8%	17.4%	9.4%	12.0%
1960-79	16.2%	30.2%	23.2%	23.2%
1940-59	15.0%	10.4%	26.3%	12.5%
<1940	54.9%	24.3%	36.2%	37.2%

Source: U.S. Bureau of the Census; Community Current, Inc.

Occupancy and Tenure

Gardiner has few seasonal housing units compared with the neighboring towns and affluent towns—99 percent of Gardiner’s units are either occupied year-round or entirely vacant. Gardiner’s percentage of vacant, non-seasonal units in 2000 was fairly high at six percent, as 160 of its 2,702 units were vacant.

Among occupied units, Gardiner’s owner to renter ratio is 63-37, and this ratio has remained steady since 1990. The owner-occupancy percentages in the neighboring and affluent towns are much higher, at 81 and 77 percent, respectively. The other large cities have very low owner occupancy, at just 52 percent.

Occupancy and Tenure

	Gardiner	Neighboring Towns	Other Cities in Kennebec Co.	Affluent Towns
Occupancy				
% Occupied	92.9%	88.1%	90.7%	83.7%
% Vacant	6.0%	4.3%	7.9%	4.1%
% Seasonal	1.1%	7.6%	1.4%	12.2%
Tenure				
% Owner Occupied	63.0%	81.3%	52.2%	77.0%
% Renter Occupied	37.0%	18.7%	47.8%	23.0%

Source: U.S. Bureau of the Census; Community Current, Inc.

Profile by Sub-Area

Among the four sub-areas within Gardiner, Downtown has the greatest number of housing units, but it also had the highest vacancy rate in 2000, at over eight percent. Uptown had a lower vacancy rate than downtown, but the highest percentage of renter-occupied units, at about 50 percent. The Brunswick Avenue and South Gardiner/Rural sub-areas are similar, as each are about four percent vacant and around 80 percent owner-occupied.

Housing Profile by Sub-Area

	Downtown	Uptown	Brunswick Avenue	S. Gardiner/Rural Areas	City Totals
Number of Units					
No. of Units	928	793	572	409	2,702
Percent	34.3%	29.3%	21.2%	15.1%	
Occupancy					
Occupied	91.3%	92.8%	94.1%	95.1%	92.9%
Seasonal	0.6%	0.5%	2.8%	1.0%	1.1%
Vacant					
For Rent	5.3%	3.9%	1.2%	1.5%	3.4%
For Sale	1.5%	1.3%	0.5%	1.7%	1.3%
Other Vacant	1.3%	1.5%	1.4%	0.7%	1.3%
Tenure					
Owner Occupied	56.1%	50.4%	78.3%	80.7%	63.0%
Renter Occupied	43.9%	49.6%	21.7%	19.3%	37.0%

Source: U.S. Bureau of the Census; Community Current, Inc.

Valuation and Taxation Issues

This issue is addressed in the Affordability section below. To summarize, Gardiner has a high property tax rate compared to other communities in the region, but its lower assessed values per housing unit keep the typical tax bill lower in Gardiner than elsewhere in its vicinity.

Public and Subsidized Housing

This issue is addressed under these respective headings in the Community and Social Services section. Based on the review in that section, there is a shortage of housing units in Gardiner for very low income households.

Housing Conditions

The condition of Gardiner’s housing stock is thoroughly evaluated in the Physical Conditions/ Ordinances Section below. The following points summarize the key findings regarding the condition of Gardiner’s housing stock.

- Overall, the housing stock in Gardiner is in good condition, but certain older neighborhoods do have concentrations of blight
- Few housing units are handicapped accessible, and many older units are particularly inhospitable to those with physical difficulties.
- There are some blight conditions in rural areas of the City, particularly among mobile homes
- Historic homes are expensive to maintain, and neglect in many older homes is likely due to lack of knowledge about assistance programs.

Economic Growth Issues

Although Gardiner’s population declined during the 1990s, two current trends will likely turn around this trend in coming years. First, the City’s emergence as a

commuter suburb of Portland has been driving demand for housing, and more and more middle-income families are looking to Gardiner for relief from high prices closer to the coast. Second, the new Libby Hill Industrial Park is currently under development in the City of Gardiner, and it hopes to replenish the industrial base in the area and drive regional economic development.

At the present time, there are just five businesses housed at the Libby Hill Park, employing 100 people. However, as the park's properties are sold and developed, the City of Gardiner Department of Economic and Community Development forecasts that a total of about 700 to 800 persons will be employed there. This large number of jobs coming to Gardiner will certainly drive additional demand for housing in the area.

Available Land

There are four zoning districts in Gardiner where new housing development is possible: High-Density Residential (HDR), Residential Growth (RG), Planned Development (PD), and Rural (R). The High-Density Residential area is largely built-out, and the Rural area only allows large-lot, non-subdivision development. Available land in the two designated growth areas, according to the proposed Land Use Map is:

Residential Growth District:	889.6 acres
Planned Development District:	1,174.8 acres
Total:	2,064.4 acres

The points below highlight key considerations for growth districts within each of the four sub-areas.

- **Uptown** – The Residential Growth District in Uptown on Outer Highland Avenue does not have water and sewer. Infrastructure currently only extends to Orchard Street. The section of Highland without infrastructure is downhill to Orchard, not requiring a pump station. This area is optimum for condo type developments with open space.
- **Downtown** – Areas along the Cobbossee Stream do not have much of a future as mills or other commercial uses, and the lands and buildings along the stream could be utilized for housing. The area is walking distance to the central downtown and has excellent access to Interstate 95. This area of the city should be considered as a separate district from the Downtown district, and a specific survey of the available lands in this area should be completed.
- **Brunswick Avenue** – The Brunswick Avenue corridor has a number of suitable sites for residential subdivision development. One potential pitfall in this area is the availability and location of sewer lines, as there is a 0.75-mile gap along Brunswick Avenue itself, where the sewer line follows Old Brunswick Road. The city may need to either address this issue or help developers pay to have lines cross over Brunswick Avenue in locations along this stretch of the road.
- **South Gardiner/Rural Areas** – Areas along Capen Road and Costello Road leading uphill from South Gardiner could have gravity sewer lines extended fairly easily to

accommodate residential growth, if desired. A larger issue in this part of the City is to maintain rural character along major roads, as many road-fronting residential lots have been developed fairly densely, thus harming views of rural areas. A related problem is that many such lots have been built with low-cost manufactured housing, which many people feel takes away from the area’s character as well.

Land Owned by the City

As of the end of 2001 (the most recent data available), the City of Gardiner held 75 acres in properties acquired through tax delinquency. Of this amount, the majority is in the City’s rural areas, and just 1.75 acres of the land is located in areas that can be developed at greater than rural densities. The following table shows the size, location, and comprehensive plan district of these properties.

**Tax Acquired Properties
As of Year-End 2001**

No	Street	Sub-Area	Lot Size (Acres)	Comp Plan District
55	Adams St	Uptown	0.11	HDR
147	Cobbossee Stream	Brunswick Ave	0.05	Shoreland
210	Costello Rd	S. Gardiner	0.34	Rural
8	Harden St	Uptown	0.02	CBD
14	Harden St	Uptown	0.18	CBD
16	Harden St	Uptown	0.14	CBD
11	Iron Mine MHP	Brunswick Ave	0.25	HDR
16	Iron Mine MHP	Brunswick Ave	0.25	HDR
158	Marston Rd	S. Gardiner	1.00	Rural
451	Marston Rd	S. Gardiner	53.00	Rural
593	Marston Rd	S. Gardiner	18.00	Rural
691	River Ave	S. Gardiner	0.08	HDR
693	River Ave	S. Gardiner	0.37	HDR
54	Spring St	Uptown	0.25	HDR
153	Summer St	Uptown	0.09	CBD
3	Warren Heights	S. Gardiner	0.50	Rural
21	Warren Heights	S. Gardiner	0.50	Rural
Total			75.14	
Total in Developable Areas			1.75	

Source: City of Gardiner; Community Current, Inc.

2. Accessibility

There are several issues that fall under the category of accessibility: job market, public and alternative transportation, advertising of available units, fair housing, and location of units. The points below review each of these issues, as well as some interrelationships among them.

Job Market

Gardiner itself has a fairly limited job market, but it is located within easy commuting distance of most of Maine's major employment centers. Many residents of Gardiner commute to Augusta, where the presence of the state capital offers a variety of jobs. A fair number of Gardiner residents also commute to jobs in the Bath-Brunswick and Lewiston-Auburn areas, both of which have large bases of industrial and service jobs.

In the past couple of years, rising housing prices in the Portland metropolitan area have driven commuters to Portland further north along Interstate 95. As a result, Gardiner is emerging as a viable residential community for commuters to Portland, despite being about a 45 minute drive from downtown Portland and the Maine Mall area, the two largest concentrations of jobs in Maine's largest metropolitan area. This trend is obviously impacted by affordability, and it is creating new transportation concerns. These issues are explored further later in this section.

Public and Alternative Transportation

Public transportation in Gardiner is somewhat limited, as outlined later in this document. However, for disabled and elderly persons, paratransit is readily available. An emerging issue related to transportation is the shift in Gardiner's orientation from Augusta to Portland. Presently, public transit from Gardiner only goes to Augusta, and there is none going south towards Portland. Clearly, Gardiner is only available to Portland commuters if they own reliable automobiles.

Advertising of Available Units

The leading outlet for advertising rental housing units in Central Maine is the Saturday Real Estate section of the *Kennebec Journal*. In this section of the *Kennebec Journal* on September 14, 2002, a total of 74 rental units were listed in 17 different towns throughout the region. Of these listings, 44 of them, or 60 percent, were in Augusta. Gardiner, however, only had three rental units listed in the paper on that day. Given that Gardiner has over 900 units occupied by renters, having just three advertised in the region's primary source of rental listings is somewhat alarming.

For prospective buyers of housing units, the most frequently used resource is the Maine Multiple Listing Service (MLS), which can be accessed either via the Internet or through a buyer's agent. On September 20, 2002, there were 19 single-family homes, two investment properties, and 12 residential lots listed as being for sale in the City of Gardiner, a total of 33 residential opportunities. Clearly, there is more opportunity for potential buyers to find housing in Gardiner than for prospective renters.

Fair Housing/Discrimination

The City of Gardiner adopted a Fair Housing Resolution in 1997 (and renewed it in 1999) that puts it in compliance with CDBG guidelines. According to the City’s Fair Housing Self Assessment, there have been no complaints lodged against the City and there are no serious discrimination problems in Gardiner. The City does not have a Fair Housing program in place, but no need for one has been identified.

As the housing market in Gardiner has tightened, there is some concern that landlords are increasingly able to exclude potential residents for arbitrary reasons, as many more tenants are seeking housing than in the past. As an example, realtors and social service agencies report that prospective renters with pets have had an increasingly difficult time finding landlords willing to rent to them in Gardiner in the past year.

Location of Units

In terms of accessibility, the closer that a housing unit is to businesses and social services, the better. The Downtown and Uptown subareas, which contain 64 percent of the city’s housing units, are located near downtown, where a variety of businesses and city services are located. Much of the housing in the Brunswick Avenue corridor is located toward its northern end, which borders downtown. In the South Gardiner sub-area, units are generally not located near downtown, but South Gardiner itself offers some commercial services. So, the overwhelming majority of housing units in Gardiner are located in reasonable proximity to commercial and social services.

Location of Housing Units in Gardiner

	Downtown	Uptown	Brunswick Avenue	S. Gardiner/ Rural Areas	City Totals
No. of Units	928	793	572	409	2,702
Percent	34.3%	29.3%	21.2%	15.1%	

Source: U.S. Bureau of the Census; Community Current, Inc.

3. Affordability

One of the most serious issues facing the entire housing market in the State of Maine at this time is decreasing affordability. As outlined in DECD’s baseline standards for a housing assessment plan, affordability is a complicated issue that encompasses many topic areas. Recognizing this, we examined and analyzed the following topic areas: regional housing and land values, construction costs, relationships between housing and income, planning and growth policies, property taxes, and housing demand in Gardiner. Each of these topics is covered below.

Regional Housing and Land Values

Statistics from the Maine Multiple Listing Service (MLS) show that sales volume and home values are both up substantially throughout the state. While volume is up in

Kennebec County, prices are still fairly reasonable. The table below profiles home sales in Maine for the first six months of 2001 versus the first six months of 2002.

Maine Real Estate Market Data by County
January-June 2001 and 2002
Ranked by Median Sale Price in 2002

	No. of Units Sold			Median Sale Price		
	2001	2002	% Chg	2001	2002	% Chg
Cumberland	1,238	1,379	11.4%	\$150,000	\$169,000	12.7%
York	973	1,138	17.0%	\$146,500	\$163,843	11.8%
Lincoln	164	177	7.9%	\$134,250	\$158,000	17.7%
Knox	175	211	20.6%	\$128,000	\$137,000	7.0%
Sagadahoc	143	154	7.7%	\$117,000	\$126,500	8.1%
Hancock	203	215	5.9%	\$126,000	\$125,000	-0.8%
Androscoggin	404	438	8.4%	\$91,250	\$105,000	15.1%
Waldo	153	158	3.3%	\$123,000	\$103,250	-16.1%
Oxford	211	316	49.8%	\$87,000	\$91,750	5.5%
Penobscot	536	571	6.5%	\$89,900	\$90,750	0.9%
Kennebec	474	599	26.4%	\$85,000	\$90,000	5.9%
Franklin	86	114	32.6%	\$72,000	\$74,950	4.1%
Washington	8	8	0.0%	\$67,500	\$73,201	8.4%
Somerset	150	151	0.7%	\$61,250	\$64,500	5.3%
Piscataquis	42	46	9.5%	\$45,500	\$58,500	28.6%
Aroostook	30	54	80.0%	\$55,500	\$50,075	-9.8%
State Totals	4,990	5,729	14.8%	\$122,500	\$140,000	14.3%

Source: Maine Real Estate Information System

The median home sales price in Maine during the period from January to June 2002 was \$140,000, up over 14 percent from the same period in 2001. Kennebec County's median value was \$90,000, up just six percent from 2001, and 35 percent lower than the state average. The median price in the three counties that separate Gardiner from Portland (Cumberland, Sagadahoc, and Androscoggin) all are much higher and grew faster from 2001 to 2002.

Although the median price in Kennebec County did not rise that much, its sales volume did rise substantially. During the first half of the year, 599 homes were sold in the county, up 26 percent from the first half of 2001. Kennebec's sales volume was up by much more than volume was in Cumberland, Sagadahoc, and Androscoggin, likely due to the price increases experienced in those counties. Kennebec County's median sales price remains well below the median price in coastal areas of the state.

On September 20, 2002, there were 100 single-family homes listed for sale on the Maine MLS in Gardiner and the surrounding area, of which 19 were in Gardiner. The table below profiles these listings.

Current MLS Single-Family Listings, September 20, 2002
Averages by Town
Ranked by Median Asking Price

	No. of Listings	Average Bedrooms	Average Bathrooms	Average Price	Median Price	Low Price	High Price
Litchfield	14	3.77	1.77	\$200,726	\$179,461	\$36,000	\$329,000
Manchester	9	4.67	2.42	\$257,333	\$175,000	\$99,900	\$249,500
Farmingdale	9	3.78	1.78	\$175,022	\$139,000	\$88,500	\$295,000
Pittston	12	3.45	2.00	\$133,755	\$131,250	\$45,000	\$194,500
Chelsea	13	3.14	1.64	\$136,450	\$129,900	\$45,900	\$275,000
West Gardiner	6	2.57	1.36	\$124,786	\$127,400	\$84,900	\$289,000
Hallowell	11	2.83	1.33	\$109,867	\$118,000	\$62,900	\$180,000
Gardiner	19	7.67	3.11	\$202,922	\$89,900	\$49,900	\$235,000
Randolph	7	0.95	0.47	\$31,429	\$79,900	\$36,750	\$169,900
Totals	100	3.32	1.61	\$137,256	\$123,450	\$36,000	\$329,000

Source: Maine Multiple Listing Service; Community Current, Inc.

The median asking price for homes for sale in Gardiner is \$89,900, which is \$30,000 less than the regional median of \$123,450. Among the nine towns in the vicinity, Gardiner has the second lowest average and median asking price, with only Randolph being lower. However, the average home for sale in Gardiner has 3.6 bedrooms, compared with just 2.57 bedrooms in Randolph, so Gardiner's median asking price is actually the lowest on a per-bedroom basis. Looking at extremes, homes for sale in Gardiner range all the way from \$49,900 to \$235,000, so there is certainly a wide range of homes on the market in the area.

Land for residential development listed in the MLS was also examined on the same day. There were 71 total properties listed of five acres or less in the nine towns, 12 of which were in Gardiner. The table below summarizes the land and lot market:

Current MLS Land Listings Under 5 Acres, September 20, 2002
Averages by Town
Ranked by Average Price per Acre

	No. of Listings	Total Acreage	Average Acreage	Average Price	Average Price/Acre
Manchester	24	66.15	2.76	\$61,100	\$22,168
Gardiner	12	18.15	1.51	\$27,917	\$18,457
Farmingdale	3	4.63	1.54	\$27,900	\$18,078
Hallowell	3	3.89	1.30	\$19,999	\$15,423
West Gardiner	12	20.15	1.68	\$21,017	\$12,516
Litchfield	15	25.04	1.67	\$17,507	\$10,487
Chelsea	1	2.00	2.00	\$19,900	\$9,950
Pittston	1	3.56	3.56	\$24,900	\$6,994
Randolph	0	0	0.00	\$0	na
Totals	71	143.57	2.02	\$35,277	\$17,446

Source: Maine Multiple Listing Service; Community Current, Inc.

The average lot on the market is 2.02 acres, and is being offered for \$35,300, or about \$17,400 per acre. Although the average asking price in Gardiner was lower at \$27,900, Gardiner's average lot size was a small 1.51 acres, so the price per acre in Gardiner was actually higher. In fact, only Manchester had a higher asking price per acre than Gardiner. Clearly, land in Gardiner is worth considerably more than housing, a fact that helps explain why there have been few new housing units built in Gardiner in recent years.

Construction Costs

The first cost in building a new home is often adding utilities to a lot. For homes outside public infrastructure areas, adding well and septic to a lot costs about \$9,000. For homes located on public water and sewer, connecting to the systems in Gardiner costs about \$5,000.

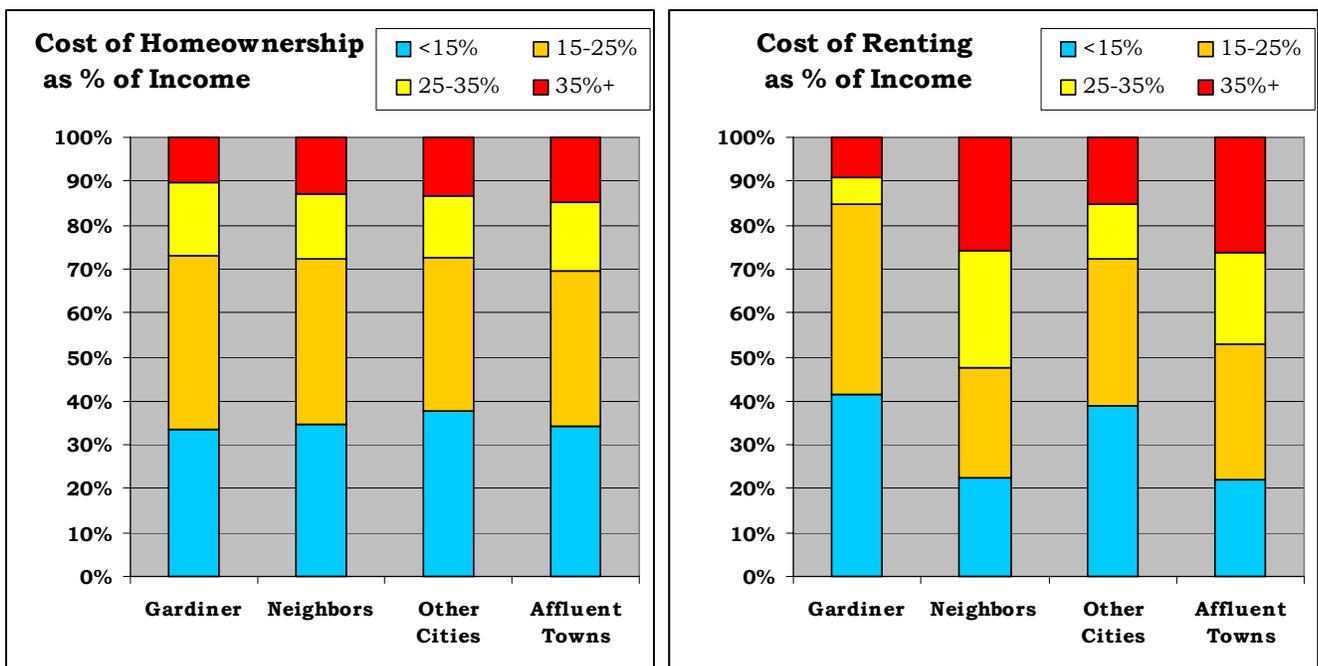
In terms of new home construction costs, there are three different types of construction to consider: mobile, modular, and stick-built homes.

- Mobile homes vary in cost depending on quality and size. However, the most popular variety of mobile home is a reasonably high quality double-wide, and such a unit typically costs around \$40,000 to \$50,000. Adding in lot costs, a new mobile home in Gardiner costs about \$70,000.
- Modular homes are increasingly popular with first-time homebuyers in Central Maine. Depending on quality, starter modular homes typically cost between \$80,000 and \$100,000 to build, resulting in a total building and lot cost of between \$100,000 and \$120,000.
- Stick-built housing is the most expensive to build on a per-square foot basis, costing about 15 percent more per square foot than a modular home of similar size and quality. A new stick built house aimed at a first-time buyer in Gardiner would probably cost between \$120,000 and \$150,000.

Another issue to consider in reference to construction costs is the cost of renovation. Gardiner has a very old housing stock, and many older homes need substantial capital investments. However, renovated houses in Gardiner are worth a lot more than fixer-uppers. As an example, local realtors report that a fixer-upper in the Uptown area would cost about \$60,000 to purchase, and then could be resold for around \$100,000 if it were adequately updated. Updates to such a house would probably cost no more than \$15,000 to \$20,000, meaning that an enterprising buyer could turn a fairly good profit on fixing up homes in Gardiner.

Housing Costs Versus Income

As outlined in the economic overview, Gardiner’s household income levels are generally lower than those in its surrounding communities. However, according to Census data, housing costs in Gardiner are typically lower, thus making its housing stock more affordable to residents than in other towns, as shown in the following charts.



Many homeowners in Gardiner stretch their incomes fairly far to pay for their housing, as 27 percent pay more than a quarter of their incomes on homeownership costs. However, just 10 percent pay more than 35 percent, which is lower than the other three peer groups. Renters in Gardiner find it far more affordable than renters in other nearby communities. In fact, 85 percent of renters in Gardiner pay less than a quarter of their incomes towards housing costs; only 47 percent of renters in the Neighboring Towns pay less than 25 percent of their incomes, and just 52 percent in the Affluent Towns. Over 40 percent of Gardiner’s renters pay less than 15 percent of their incomes towards housing—rental housing is still clearly affordable in Gardiner.

Planning and Growth Policies

Two growth policies in particular have the greatest effects on Gardiner: growth caps in other towns, and permissive mobile home regulations in Gardiner itself. Growth caps in towns between Portland and Augusta have limited the ability to build new units closer in to Portland. For example, the average price of a new house in Falmouth ballooned from \$215,000 in 1998 to over \$350,000 in 2001, in no small part due to this effect.

In Gardiner, mobile home units that are more than 20 feet wide are allowed in any residential zone, a policy that allows double-wide units to be built even in the city's rural areas. This policy is more permissible than in other towns in Central Maine, and has made Gardiner an attractive location for new manufactured housing.

Other planning policies in Gardiner that affect the housing situation include the following:

- The minimum lot size for single-family homes in the High Density Residential (HDR) zoning district is 10,000 square feet—about a quarter acre. Given that Gardiner's older neighborhoods are denser than four units per acre, this requirement may be a hindrance to infill development in such neighborhoods. Perhaps a smaller minimum lot size should be considered.
- Small lots in the HDR and CBD zoning districts often mandate greater lot coverage. Therefore, maximum lot coverage in these districts could be increased.
- Density bonuses in Planned-Unit Developments are positive, as they promote higher density development in appropriate areas, and could be tied to other factors like open space dedication.
- Allowing subdivision lots on common septic systems to be smaller than 20,000 square feet in exchange for open space preservation could encourage more creative residential development.

Property Taxes

The table below shows property valuations and tax rates for Gardiner, compared with its neighboring towns and other cities and towns located in the corridor between Augusta and Brunswick. This sample differs from the demographic data sample as it is more geared to showing how Gardiner relates to the Interstate 95 corridor, and not just to its competitive housing market area.

**Central Maine Communities
Comparisons of Valuation and Tax Rates**

	Valuations		1999	Average
	Per Resident	Per Unit	Full Value Mill Rate	Tax Bill per Unit
Gardiner	\$30,736	\$70,503	21.15	\$1,491
Nearby Towns	\$38,394	\$84,604	15.94	\$1,349
Other Cities/Towns	\$48,765	\$109,785	18.84	\$2,068

Nearby Towns: Chelsea, Farmingdale, Litchfield, Manchester, Pittston, Randolph, Richmond, West Gardiner

Other Cities/Towns: Augusta, Bowdoin, Bowdoinham, Brunswick, Hallowell, Topsham

Source: Maine Municipal Association; Community Current, Inc.

Among the 15 cities and towns examined, Gardiner has the second highest full value property tax rate, at 21.15 mills, exceeded only by Augusta’s at 24.43 mills. On average, the eight towns around Gardiner have property tax rates that are 5.21 mills lower than Gardiner’s, which would translate to an annual savings of over \$500 in property taxes for a home assessed at \$100,000. The average tax rate among seven other cities and towns between Brunswick and Augusta is 18.84 mills—about 2.3 mills less than Gardiner’s.

A large contributing factor to Gardiner’s higher than average tax rate is its low valuation per resident and per housing unit. Gardiner’s total valuation in 2001 was \$190.5 million, which only totals \$30,700 per resident and \$70,500 per housing unit. In the sample of 15 cities and towns, only Randolph has a lower valuation on a unit basis, and the overall samples’ averages are much higher. In Manchester, unit valuations are almost twice as high as in Gardiner: \$58,700 per resident and \$122,500 per unit.

Based on the average valuation and the property tax rates, the average unit in Gardiner would have an annual property tax bill of about \$1,500, which is slightly higher than the average bill in the surrounding towns of \$1,350. However, the average tax bill in the other cities and towns in the Brunswick to Augusta corridor is much higher, at about \$2,070 per unit.

Sources of Housing Demand

Housing demand in Gardiner is driven by three factors: job growth within the Augusta region, job growth in employment markets to the south, and retirement housing. The points below summarize the relative strength of these three markets.

- **Augusta Market** – The Augusta area job market has been shaky for many years. Growth has been modest in this market, as retail and service employment has steadily replaced manufacturing employment. The largest employer in the region, the State of Maine, is experiencing a budget crunch

right now that limits its job growth. With many older state employees nearing retirement age, there will likely be a fair amount of housing turnover in the area in the next few years.

- **Employment Markets to the South**– Job growth has been very strong in employment markets to the south of Gardiner, especially Portland. Coupled with continued employment growth in Southern Maine, housing prices in the Portland and Bath-Brunswick areas have increased exponentially in the past five years, thus forcing out many low and moderate-income residents; many of these residents are now moving to Gardiner and other Central Maine communities.
- **Retirement Market** – Presently, about 15 percent of Maine’s residents are 65 or older, but the size of this market will grow rapidly as baby boomers approach this age. Roughly 25 percent of the state’s population is currently between the ages of 45 and 64, and members of this age cohort may either already be retired or may be looking for a different type of housing unit for retirement. With Central Maine’s recreational and cultural resources, proximity to Portland and Boston, and relatively affordable housing costs, it is becoming increasingly attractive to retirees, both those already living in the area and those from elsewhere.

Among each of these three markets, the attraction of Gardiner is the same: it is conveniently located and it is more affordable than other locations on the coast or near recreational lakes or ponds. Particularly among those commuting to employment markets to the south and retirees, Gardiner offers a more affordable option than elsewhere in Maine that is still reasonably close to jobs and attractions.

4. Availability

In order to address the issue of availability, one must first start with examining demand for housing, as the concept of housing availability exists at the intersection of demand and supply. As outlined in the Affordability section, there are three primary markets that drive housing demand in Gardiner: the Augusta job market, employment markets to the south, and retirees, and each different demand group is looking for a different sort of housing product.

- The Augusta job market is comprised primarily of white-collar professionals, who are looking for homes in the middle range of the market. This market includes both career professionals who buy houses and settle down for the long term, and younger professionals who want to rent in the short term and may buy in the longer term.
- The market from people employed to the south of Gardiner is primarily comprised of young families looking for more affordable housing than can be found closer to Portland and the coast. This population may look to rent in the short term, but is ultimately looking to buy a home.
- The retirement market is mainly looking for modern homes that serve the needs of the aging, with features such as one level, accessible bathrooms, larger

bedrooms, community and social events, and an attractive natural environment.

Knowing that these populations represent those looking for housing in and around Gardiner, addressing housing availability will concern whether or not Gardiner's existing housing stock is adequately serving these target populations. A consideration for all housing types is that, while Gardiner's population has been falling, the number of households has remained steady—a result of declining household sizes. Also, Gardiner is enjoying renewed attention from younger markets, which could increase the number of households in the city in the future. Therefore, demand for housing in Gardiner should remain at least constant, and may increase.

The points below address each housing type.

Existing Single-Family Housing

The existing single-family stock in Gardiner includes historic mansions, early 20th Century frame bungalows, post-war subdivision houses, modern custom-built houses, and rural modular and manufactured housing. These different housing types cover a wide range of styles and price ranges, and are generally more affordable than similar housing units in nearby cities and towns. At the present time, there are 19 single-family units on the market in Gardiner, and the median asking price is \$89,900, with prices ranging from under \$50,000 to over \$200,000. There is definitely adequate availability among existing single-family homes.

New Single-Family Housing

From 1990 to 2000, the net change in housing in Gardiner was -3 units, as the size of the stock dropped from 2,705 to 2,702. There were some new units built, though—the reduction in units was the result of conversions of multi-family buildings back to single-family units and the removal of mobile homes. However, there has been comparatively little new single-family housing construction in Gardiner, as there are no actively selling subdivisions in the City, and new construction is either occurring on previously unbuilt lots in older subdivisions or on individual rural lots. Given the rapid pace of housing growth in other towns in the area such as Litchfield, Chelsea, and Manchester, Gardiner is missing out on a substantial part of the regional housing market by not having new subdivision lots available.

Rental Housing

From 1990 to 2000, the number of owner-occupied and renter-occupied units in Gardiner remained almost exactly the same: the number of owner-occupied units changed from 1,582 to 1,581 and renter-occupied units from 931 to 929. However, the mix of single-family versus multi-family units changed somewhat during the decade, as shown below.

Units by Type in Gardiner

	1990	2000	Change
Single-Family	1,403	1,589	186
Multi-Family	1,048	872	-176
Mobile/Other	254	230	-24

Source: U.S. Bureau of the Census

The number of single-family detached and attached units in Gardiner grew by 186 units during the 1990s, while the number of multi-family units shrank by 176 units. Two trends are evident from these facts: first, multi-family buildings in Gardiner are, in fact, being converted to single-family units, and second, more single-family units are being rented out by their owners.

Knowing that the number of multi-family units in Gardiner is less now than it was 10 years ago and that there is continued demand for rental units, it is apparent that there is a shortage of rental housing in the City. As outlined in the Affordability section, there were just three rental units advertised in Gardiner as of September 2002—a clear indication of lack of supply. Also, landlords and realtors interviewed during the Housing Assessment process indicated that their buildings are mostly leased at this time. All of these facts confirm that there is an acute lack of rental housing available in Gardiner.

Retirement Housing

There are three general housing types that retirees may choose: regular housing units, housing units tailored to independent, active seniors, and continuing care/assisted housing for the frail elderly. All three unit types are in limited supply in Gardiner at this time.

- Among regular housing units, as discussed above, existing for-sale single-family units are in adequate supply, but new single-family and existing and new multi-family units are generally not available.
- Housing units for independent and active seniors are discussed in Section 5 below. There is a need for such housing in Gardiner, especially for middle and upper-income seniors.
- The analysis of continuing care/assisted units was done in Section 3 above, and found that this type of housing was sorely needed, particularly for middle-income seniors.

5. Elderly Housing

The topic of Elderly Housing is closely related to that of assisted living, which is explored in the Community and Social Service Considerations section. As will be explained there, only one in 44 senior citizens nationally lives in an assisted living facility, meaning that the majority of seniors do not need assisted living. However, as people age, many need alternative types of housing units that cater to seniors, with features like fewer stairs, smaller or no lots to maintain, accessible bathrooms, social activities, and better access to health care.

These sorts of amenities are all aimed at improving the quality of life for seniors. Many seniors find themselves living alone in deteriorating housing units, unable to afford necessary repairs, and unable to use the upstairs. Such a lifestyle is difficult and isolating, and would be greatly improved by living in a more conducive environment, as described above.

Presently, the only housing in Gardiner specifically built for able bodied senior citizens is contained in three subsidized multi-family housing developments in the Uptown section of the City: Highland Avenue Terrace, Gardiner Village, and Pine Ridge. There are not presently any market-rate developments in Gardiner that are aimed at able-bodied retirees, such as the Highlands development in Topsham. There are already over 16,000 senior citizens living in Kennebec County today, and this number is likely rising due to aging in place and an influx of retirees. There is a clear need for elderly housing for moderate and upper income residents in the area.

6. New Housing Construction

As discussed earlier, there has been very little in the way of new housing construction in Gardiner over the past decade. Among newly-built units, virtually all have been single-family units, although there have been a few renovations of multi-family properties, such as the 18-unit building on Lower Highland Avenue in the Uptown area recently redeveloped by Glen Guerrette.

Generally speaking, there have been two different types of single-family construction in Gardiner in recent years:

- The first has been of the manufactured/modular variety, consisting of double-wide units in the City's rural areas. These units, which vary in quality and appearance, generally cost about \$70,000 to \$100,000 to build, including land costs.
- The second has been custom-built homes on subdivision and/or rural lots. These homes range in size and quality, and cost between \$120,000 and \$200,000 for all lot and home costs.

According to realtors and developers interviewed during the course of the housing assessment, there are few active housing contractors in the Gardiner area, and those who are active are typically small, and have no more than four or five homes under construction at a time. Larger production builders have not been present in the area since the early 1990s, when the housing market crashed statewide.

The table below shows the number of building permits issued in Gardiner during the year 2002. While just 14 permits were issued for new housing units from January through July 2002, there were 95 issued for renovations and additions, a sign that significant reinvestment in existing units is occurring. During the first seven months of this year, there were 143 total residential and commercial permits issued by the City; there were only 163 issued for the entire year of 2001.

City of Gardiner Building Permits by Month, 2002

	Residential			Commercial			Totals
	New Const	Renov/ Addn.	Demo	New Const	Renov/ Addn.	Demo	
Jan	0	2	0	3	1	0	6
Feb	1	4	1	0	4	0	10
Mar	1	8	1	0	3	0	13
Apr	2	20	1	0	3	0	26
May	3	24	3	1	1	0	32
Jun	1	17	1	1	2	0	22
Jul	6	20	2	1	5	0	34
Total	14	95	9	6	19	0	143
Ann'l Projection	24	163	15	10	33	0	245

Source: City of Gardiner Code Enforcement Office

Another factor limiting new construction is that the lending community in the area is hesitant to provide more than one construction loan at a time to smaller homebuilders, as many builders defaulted on loans in the early 1990s, and lenders are looking to avert such reoccurrences. However, lenders have commented that larger builders with more assets could qualify for loans for speculative development, but no such builders have come forward yet in Gardiner during this real estate market cycle.

7. Variety of Housing

Within the topic of variety of housing are many of the topics already examined above, including availability, elderly housing, and new housing construction, as well as topics covered in later sections of this report such as assisted living, and public, special needs, and subsidized housing.

The points below address variety of housing issues that are covered in detail elsewhere in this report.

- There are shortages of availability for most types of primary housing in Gardiner:
 - New single-family housing is needed to accommodate young working families looking to move to the Gardiner area

- Multi-family housing is needed for moderate to upper income people in the area, many of whom work in Augusta, and some of whom are able-bodied retirees looking to trade down.
- The only housing type in Gardiner with adequate availability, existing single-family, does represent the majority of units in the City
- There is virtually no speculative housing construction occurring in and around Gardiner, which is likely limiting the supply of housing and leading to rising prices.
- There is an acute shortage of assisted living units for moderate-income seniors in Gardiner in particular and in Central Maine in general. The only existing units are limited to high-income residents due to high prices or to low-income residents due to maximum income requirements.
- There is very little public housing in Gardiner, and a shortage of subsidized units. Furthermore, subsidized housing in Gardiner is largely concentrated in individual multi-family developments in the Uptown area, and is not well integrated into the city's fabric.
- There are several facilities in Gardiner that serve the area's special needs populations, and do so adequately.

2. PHYSICAL CONDITIONS AND REGULATORY/INSTITUTIONAL ISSUES

Gardiner's housing situation is dependent on more than just the real estate market. The physical condition of its housing stock, and the regulatory/institutional environment factor into the ability of residents and investors alike to build and maintain quality housing in the City of Gardiner.

This section examines the physical conditions and regulatory issues that impact the housing situation in Gardiner. There are six categories considered here:

- Blighted Conditions
- Code Enforcement
- Downtown/Village Area Housing
- Energy Efficiency
- Local Issues Affecting Housing
- Rehabilitation Needs

1. Blighted Conditions

Blighted conditions are most apparent in the Uptown area, although areas of Brunswick Avenue and Downtown, especially in the "Tree Streets," have isolated blighted conditions as well. Many of the blighted conditions are found in historic structures that have great character, but are expensive to maintain. Some blighted structures have no historic value, such as the occasional distressed mobile home. Code enforcement, historic preservation and encouragement loans can aid/guide the owners of these buildings. It was pointed out at the Public Forum that some of the most blighted conditions were in multi-family units with absentee landlords.

Documentation of types and locations of blighted conditions can be found in the Visual Dictionary of Gardiner Housing, included as Appendix A to this document. The Visual Dictionary offers specific information regarding blight, as well as examples of existing types of housing in the City.

2. Code Enforcement

Introduction

The Code Enforcement Officer (CEO) in Gardiner is the same individual who is also the City Planner and Plumbing Inspector. While this job requires one person to play many different roles in City government, the combination of jobs has resulted in making Site Plan Review a required Planning Board process, rather than a conditional CEO review, a fact that should create better quality developments and reduce some of the CEO's workload by transferring Site Plan review to the Planning Board.

There are two basic categories of enforcement issues in Gardiner: land use violations such as setback problems or junkyards and life and safety violations such as broken smoke alarms and broken handrails. With limited resources, the CEO typically deals with life and safety violations first, thus creating a backlog of land use violations.

Code Enforcement and Planning are directly related activities, however it is unusual for a city to have one person doing both jobs. In theory, a Code Enforcement Officer is reactive and a planner is proactive. In the best situations, the CEO has the resources to also be proactive and not just respond to complaints on a case-by-case basis. The current CEO manages a balance between planning and reacting, but is understaffed to achieve optimum enforcement and planning goals.

With a many old homes and multi-family units in Gardiner, Code Enforcement plays an important role in the Gardiner housing market. The CEO reports that about 90 percent of code violations are in multi-family rental units. Following is a review of existing practices and basic comments on improving the Code Enforcement Process for tenants, landlords and the city.

Code Enforcement Process

Established code enforcement procedures for the City of Gardiner are described in Section 4, the Administration section, of the Land Use Ordinance. Terms, definitions of violations, specific time periods for remedying problems are not specifically described. Code Enforcement has many gray areas that are left to the discretion of the CEO. Thus, code enforcement in Gardiner is conducted according to the incumbent CEO's personal ranking of priorities, not to a specifically established methodology.

This deliberately unstructured approach to code enforcement in Gardiner protects the City from liability by not pinning the City to strict standards regarding time frames, specific responsibilities and other issues. However, this approach also results in the efficacy of code enforcement to vary depending on workload, personal approaches to problem solving and the like. This lack of standardization probably creates discrepancies in enforcement overtime, but it also allows the CEO flexibility to perform complicated tasks, prioritizing issues and working with available resources to the best of their ability. But is this the best method for the tenants and landlords?

Under previous CEOs, code complaints were made informally, and the CEO often visited a building or site to discover that there was not a code issue, but a tenant/landlord dispute. The current CEO requires the person making a code complaint to put it in writing. This achieves several objectives, specifically weeding out tenant/landlord disputes from actual violations and creating a legal paper trail to aid the CEO if the violation leads to legal action involving the City. Processing a violation for legal action takes the CEO about six to eight hours. The legal process ranges from six months to a year.

The current CEO has also conceptually divided the City into quadrants to better handle issues and make steady progress with a plan to drive all neighborhoods looking for obvious violations. This is not a formal process, with specific lines on a map, but it aids the CEO by breaking the problem into smaller parts. Another initiative of the current CEO is to draw on other City resources in an informal manner to aid the inspection of violations and follow-up reviews. A specific example is that the Fire Department on occasion reviews fire hazard issues if it has some available downtime.

Suggestions

After speaking with the CEO and reviewing the Ordinance, the Community Current/MRLD team identified the following potential areas of improvement in Gardiner's code enforcement process:

1. **More Staff and Money** – It is estimated that the City needs a part time planner 16 hours a week with specific office hours to aid the planning and development process.
2. **Establish Formal Enforcement Procedures among City Departments** – Available City resources should be tapped into by creating formal agreements among such departments as Safety and Rescue, the Fire Department and Public Works to identify unreported violations and follow up on review.
3. **Know Your Rights Initiative** – When one enters a bathroom of a nice restaurant and sees a sign that all employees must wash hands before returning to work, this makes the patron more comfortable and shows that the Owner cares about regulations. A similar sort of notice can be placed in the entrance halls of all rental properties in Gardiner. This notice would not be voluntary. It would not list specific violations as examples, because this could create a liability issue for the City, but it could provide basic information on code violations and contact information for reporting issues. This will make tenants more aware of their rights and will make landlords not only more accountable for their properties, but could act as a “seal of excellence,” letting tenants and potential tenants know that the landlord cares about the building and the tenants.
4. **Create tax breaks or other incentives** if the landlord lives in the multi-family property. This program could be similar to the Water Street façade improvement, and would allow landlords to apply for funding to remedy certain code violations.

Code Enforcement Mapping

No specific mapping has been made of violations, but as noted above most occurrences are in multi family units and these tend to be in the Downtown and Uptown sub-areas, scattered in the tree streets and scattered around the Common.

3. Downtown/Village Area Housing

Gardiner’s downtown area consists of about 50 historic commercial buildings located along two blocks of Water Street. This area is primarily commercial, with many retail businesses and professional offices located in the downtown area. There are about 75 residential units in downtown Gardiner, located mostly on the upper levels of the buildings along Water Street.

Summary of Census Data, 2000, Downtown Gardiner*

	Number	Percent	Number	Percent
Population	99		Household Type	
			1-person	35 59.3%
Households			Family w/Kids	8 13.6%
Number	59		Family w/o Kids	8 13.6%
Avg. Size	1.68		Non-family	8 13.6%
Gender			Housing Units	75
Male	53	53.5%	Occupancy	
Female	46	46.5%	Occupied	59 78.7%
Age			Vacant	16 21.3%
Under 15	13	13.1%	Tenure	
15-24	23	23.2%	Owner-Occupied	3 5.1%
25-44	37	37.4%	Renter-Occupied	56 94.9%
45-64	21	21.2%		
65+	5	5.1%		

* Downtown Gardiner is defined as Census Tract 110, Blocks 1000-1004

Source: U.S. Bureau of the Census; Community Current, Inc.

As of the 2000 Census, 99 people lived in the central area of downtown in 59 households; an average household size of 1.68 persons. About 60 percent of households were one person, and just 27 percent were family households, half of which had children living in them. With 59 households of 75 units, 16 units (21 percent) were vacant as of the 2000 Census. However, the vacancy rate of downtown housing is probably lower today than it was two years ago. Current rents in downtown Gardiner are very low, with one bedroom apartments renting for as little as \$400 per month.

In 2001, the City of Gardiner was chosen as a Main Street Maine community, and planning efforts include housing as a vital component of the Main Street program. The City and the Main Street program are actively considering options for adding elevators in strategic locations along Water Street to allow handicapped access to upper levels of downtown buildings. Large-scale façade improvements are also currently underway, which should help the attractiveness of Water Street as a residential location.

In reviewing planning ordinances related to downtown, one hindrance to downtown housing redevelopment was determined: the prohibition of new residential units on the ground floor of downtown buildings. Given that there are a number of vacant first

floor spaces on Water Street, development restrictions in downtown could be amended to encourage other types of uses. However, this is a potentially controversial issue, and it should be discussed by the Housing Committee and with downtown property owners prior to making such determinations.

Parking was identified at the Public Forum as an important issue in the Downtown area, as well as parts of Uptown. An inventory should be made in the Downtown area (specifically along Water Street) of all the buildings and their capacities for commercial and residential use and the required parking for these uses. This information should then be compared with an inventory of available parking to see if there are any long term issues with parking that will limit residential growth.

4. Energy Efficiency

Electricity

Gardiner is served by Central Maine Power Corporation (CMP). According to CMP, the average annual residential electric bill in its service area is about \$750 per year, or \$62 per month. CMP has many suggestions on its Internet site regarding improving energy efficiency in the home. Since most of Central and Southern Maine is served by CMP, electricity rates and efficiency programs are no different than in other competitive areas. Kennebec Valley Community Action Partners (KVCAP) offers the Electric Lifeline Program (ELP) to low-income households needing assistance with electric bills.

Heating

The most common type of heat in Maine is oil heat, as 80 percent of housing units in the state are heated by oil or kerosene. Gardiner’s concentration of oil heat is even higher than the state average, as 91 percent of its units use oil heat. Gardiner also has a higher concentration of houses using electric heat than the state as a whole (5.9 percent to 4.4 percent).

Heating Fuel Type Comparison

	Maine		Kennebec Co		Gardiner	
	Number	Pct	Number	Pct	Number	Pct
Oil/Kerosene	415,420	80.2%	40,574	85.1%	2,293	91.4%
Electric	22,995	4.4%	2,006	4.2%	147	5.9%
Wood	33,389	6.4%	3,043	6.4%	43	1.7%
Bottle Gas	25,292	4.9%	1,654	3.5%	12	0.5%
Other	1,595	0.3%	114	0.2%	7	0.3%
None	617	0.1%	49	0.1%	6	0.2%
Utility Gas	17,940	3.5%	159	0.3%	0	0.0%
Coal	786	0.2%	63	0.1%	0	0.0%
Solar	166	0.0%	21	0.0%	0	0.0%

Source: U.S. Bureau of the Census; Community Current, Inc.

Although heating oil use is very common in Maine, the price of heating oil is a concern for Gardiner. As shown below, the current average price of heating oil in the Augusta/Waterville area is the second highest in the entire state, at \$1.15 per gallon, less only than Northern Maine. By comparison the average price in Portland is \$1.03—about 12 cents lower per gallon.

Heating Oil Prices per Gallon, September 2002

	High	Low	Average
Northern	\$1.239	\$1.119	\$1.186
Augusta/Waterville	\$1.199	\$1.019	\$1.150
Midcoast	\$1.239	\$0.950	\$1.133
Downeast	\$1.199	\$1.040	\$1.122
Bangor	\$1.219	\$1.050	\$1.119
Auburn/Lewiston	\$1.199	\$0.999	\$1.091
Southern	\$1.119	\$0.959	\$1.043
Portland	\$1.119	\$0.979	\$1.034

Source: Energy Data Corporation

The other challenge for Gardiner is the age of its housing stock. As shown below, houses built before 1950 use an average of 779 gallons of heating oil per year, compared with just 637 gallons for houses built during the 1970s. Interestingly, usage is very high for homes built during the 1980s, as homes got much larger during that decade, but advances in efficiency have brought down usage among houses built since 1990. For the average house built prior to 1950, heating oil costs about \$80 more per year than for the average new home, even though new homes are typically much larger than older homes.

Annual Heating Oil Costs by Age of Home

Year Home Built	Gardiner's Housing Stock	Annual Gallons Used	Average Price per Gallon	Expected Annual Cost
Pre-1950	62.4%	779	\$1.150	\$895.85
1950-59	7.5%	720	\$1.150	\$828.00
1960-69	7.4%	647	\$1.150	\$744.05
1970-79	8.8%	637	\$1.150	\$732.55
1980-89	8.8%	744	\$1.150	\$855.60
1990 or Later	5.1%	707	\$1.150	\$813.05
All Households		730	\$1.150	\$839.50

Source: U.S. Dept. of Energy; Energy Data Corp.; Community Current, Inc.

There are assistance programs available in the area for heating expenses. Kennebec Valley Community Action Partners (KVCAP) offers financial assistance with weatherization for low and moderate income families. KVCAP also offers assistance through the Home Energy Assistance Program (HEAP) to eligible households.

5. Local Issues Affecting Housing

Housing, by its definition, is where people live. As a result, demand for and access to housing is affected by a myriad of societal, cultural, economic, and public policy issues. Many of these issues are examined in detail elsewhere in this report, but there are four that do not fall under any other category and are therefore examined here:

1. Public Schools
2. Draft Land Use Ordinance
3. Recreation and Open Space
4. Cost and Quality of Public Services
5. Institutional Capacity to Administer Housing Programs

Public Schools

Gardiner is part of Maine School Administrative District (MSAD) 11, which also includes the towns of Pittston, Randolph, and West Gardiner. As the largest community in MSAD 11, Gardiner contains three of the district's six elementary schools and both the Middle and High Schools. In recent years, all five school buildings have received major capital investments, and the school district is satisfied for the time being with the quality of its facilities.

Enrollment Change, 1996-2001

SAD #11 (Gardiner, Pittston, Randolph, West Gardiner)

	1996	1997	1998	1999	2000	2001	Student Change from 1996 to 2001	Percent Change from 1996 to 2001
Elementary	1,815	1,757	1,696	1,684	1,608	1,640	-175	-9.64%
Secondary	753	755	750	714	744	756	3	0.40%
Total	2,568	2,512	2,446	2,398	2,352	2,396	-172	-6.70%

Source: Maine Department of Education

As with many other school districts in Maine, MSAD 11 has been losing enrollment over the past several years. This decline has been felt at the elementary (K-8) level, where enrollment has fallen by 175 students since 1996, but has yet to catch up to the high school (9-12), which saw a small increase in enrollment following a decrease from 1998 to 1999. All three elementary schools in Gardiner have lost enrollment in recent years, as has the Middle School. As a result of these losses, the district can absorb a fair amount of housing growth without incurring additional capital costs.

A greater concern facing MSAD 11, and one that is acknowledged by school district staff, school board members, parents, and teachers alike, is that the district has simply had problems competing academically with other school districts in the region. For many years, Gardiner Area High School has been identified as a football school, with little concern for academics, causing many of the City's brightest students to either move elsewhere or to be tuitioned to other high schools.

However, in the past five years, all parties feel that the situation has improved considerably. During this time, there has been an emphasis from the

superintendent’s office to improve reading and basic skills at a younger age in order to help children learn better as they get older. The results of the 2001 Maine Educational Assessment Test show how MSAD 11 elementary schools are gaining ground, demonstrating the fruits of these efforts. While the High School still lags behind state averages considerably, Grade 4 and Grade 8 test takers in MSAD 11 have closed the gap with state averages.

**Maine Educational Assessment Test Scores
 2000-01 School Year**

	Grade 4			Grade 8		Grade 11	
	Statewide	Gardiner Schools	MSAD 11	Statewide	MSAD 11	Statewide	MSAD 11
Reading	539	536	537	537	536	541	537
Writing	530	526	525	536	532	538	531
Health	539	537	537	538	538	538	534
Math	531	524	526	528	526	528	521
Science	527	524	525	529	527	527	524
Social Studies	534	531	531	532	531	530	524
Visual & Perf. Arts	532	528	529	532	529	527	520

Source: Maine Department of Education

Another indicator of MSAD’s improvements is its falling dropout rate. As recently as the 1997-98 school year, 6.8 percent of Gardiner Area High School students dropped out—the statewide average that year was 3.1 percent. By the 2000-01 school year, Gardiner High’s dropout rate had plummeted to 2.1 percent, while the state average remained at 3.1 percent. Progress has definitely been made at the high school in terms of keeping children in school.

Beyond the reality, however, is the image. Many realtors in the area still feel that Gardiner’s schools are subpar, and the majority of homebuyers get their input on school district quality from asking realtors’ opinions. There is an obvious need to educate the real estate community about the positive strides that have been made and continue to be made by MSAD 11. As an example of the district’s progress, the High School is now operating a Cisco Systems-designed training program in network administration that is teaching 15 students skills that will allow them to get well-paying technology jobs immediately out of high school. This program, and others at the school can not only provide good publicity—they can also provide economic development opportunities for the City and the region.

Draft Land Use Ordinance

The City of Gardiner's Draft Land Use Ordinance covers many topics beyond housing, but our review of it focuses on housing/land use related issues. The Draft Ordinance in general is an excellent document and well coordinated with the 1995 Comprehensive Plan Proposed Land Use Map. This review follows the order of the Ordinance with general comments at the end.

- **Section 2.E.3 Rural District**

- Requiring subdivisions in the Rural District to meet "Planned Unit Development Standards" is proactive and wise.
- The point system in general should encourage:
 - Minimum allowable lot size and frontage
 - Minimum required street length
 - Minimum number of dead end streets
 - Maximum open space
 - Maximum buffering and visual screening widths
 - Maximum lineal feet adjacency of lots to open space or trails
 - Minimum disturbance of wetlands, steep slopes and natural features
 - Minimum frontage lots on existing road
 - Minimum curb cuts on existing road
 - Maximum trail links and future road connections

- **Section 2.E.4 Residential Growth District**

- Minimum lot size of 10,000 SF is noted but in Section G (Dimensional Requirements), the minimum lot size is noted as 15,000 SF. 10,000 SF is a good minimum with City Water and Sewer.

- **Section 2.E.5 High Density Residential District**

- This could be an area where infill housing on non-conforming lots/grandfathered lots should be encouraged. This allows landowners to sell property, adds homes to the tax base and utilizes City Services. The minimum lot size of 10,000 SF may be reduced to surrounding average lot sizes to maintain the scale, massing and density of the neighborhood.

- **Section 2.F District Uses / Residential**

- The uses appear reasonable, however as noted below, a distinction needs to be made between modular and manufactured according to law. Multi-family units may be encouraged if only CEO review is required instead of Planning Board approval, simplifying the permitting process.
- It should be noted that "modular" and "manufactured" are two different terms according to State and Federal Law. Once a modular home is placed on a foundation it has the same legal status as a stick built home. Some towns/cities limit the location of manufactured homes (once called mobile homes). Gardiner allows manufactured homes at least 20' wide wherever a residential use is allowed. The city may want to restrict the location of manufactured homes to certain districts. However, modular homes are allowed by law to be built in all districts where residential use is allowed. See State Statute 4358, Section 2.E. Modular homes of any width need to be

allowed in the Residential Growth, High Density Residential and Central Business Districts.

- Manufactured homes are a viable option for affordable housing, however in terms of perception, they negatively impact the housing market, architectural character and the general image of a City. It is commonly understood that manufactured homes do not appreciate in value.
- Single family and multi-family units are allowed on the second floor in the Central Business District. Is the City missing any opportunity by not allowing a single family to occupy all floors of a downtown building? This would be more like a Brownstone unit found in a large city.

- **Section 2.G Dimensional Requirements**

- Maximum lot coverage in the High Density Residential and Central Business Districts might be increased to 50% and 80% respectively as long as other criteria are met.
- Note # 7 promotes multi-family housing by reducing the required SF to 5,000 SF after the first unit.

- **Section 3.V Planned Residential Development** – Dimensional requirements and allowable minimum should be explained in more detail.

- Section 3.V .4 – Requiring a minimum percentage of open space might be considered in addition to lot size reduction.
- Section 3.V .6.e – Requiring all units to be on a common septic system may discourage development and restrict creative planning.
- Section 3.V .6.h&i – The minimum lot size of 8,500 SF for lots on City sewer encourages good developments, however, lots on common systems might also be reduced to below 20,000 SF as long as the reduced difference is placed in open space.
- Section 3.V .7 – The Density Bonus of 20% is reasonable and encourages better developments. The Density Bonus might be tied in with the five point rating system used to obtain approval.

Recreation and Open Space

In the City's 1995 Comprehensive Plan, 45 percent of residents who responded to the Citizen Survey commented that recreation programs were inadequate, particularly in the areas of youth facilities, swimming, community centers, and bicycle paths. Since that time, a number of these needs have been addressed, however. The Boys & Girls Club in downtown, near the riverfront, has been universally hailed as a wonderful addition to the city. In addition, the skatepark and basketball court that are taking shape on the riverfront near the Boys & Girls Club are seen as positive accomplishments.

Regarding paths, Gardiner is actively pursuing two different riverfront greenway trails. The first is the Kennebec River Rail Trail, which will run from Gardiner to Augusta, and could eventually run all the way south to Richmond. This trail is already complete from Augusta to Hallowell, and should be completed to Gardiner by 2003. The second project is a greenway that will run along the Cobbosseecontee Stream from

the riverfront to Gardiner Area High School. This project will likely take at least five years to develop, however.

In terms of neighborhood parks, the Gardiner Common is widely seen as a jewel by the entire community. However, there have been concerns raised regarding its uses. Many people in the community feel that the Common itself should be a more open area, and that its playground equipment should be relocated to the lot across the street from it. Another major concern is the lack of neighborhood parks in the Uptown area, particularly in the more densely built areas along Highland Avenue. Another suggestion made by the public was to make the skating pond at Mattson Heights and its surrounding property a public park, and to develop it for year-round use.

Cost and Quality of Public Services

As described earlier in this report, Gardiner's municipal property tax rate is rather high, but the City has made efforts to keep the rate from rising further, and residents have expressed the opinion that they are satisfied with the City's ability to control rising taxes. Some people have, however, expressed the opinion that Gardiner's high taxes may scare off would-be homebuyers who see that tax rates in neighboring towns such as West Gardiner, Chelsea, and Litchfield are 50 percent lower than in Gardiner. However, people already living in Gardiner do recognize that, for their extra dollars, they receive superior law enforcement, fire protection, library services, recreation programs, and snow removal.

As should be expected, there are some complaints regarding municipal services in Gardiner, including the following:

- Residents are very unhappy that the city does not offer trash collection or recycling, and would like to see the system standardized, if not made a public service.
- Though police services are generally met with approval, those living in exclusively residential areas would like to see more of a police presence, and maybe an organized neighborhood watch program.
- Residents of intown neighborhoods would like to see snow removal on sidewalks, not just streets. When snow piles up, walking becomes difficult.
- Current conditions of sidewalks are poor, especially in Uptown and Tree Streets.
- Sewer costs are a major complaint from multi-family landlords, as City charges landlords for each connection on a property. This system needs to be addressed.
- There is a concern that school spending has risen too quickly and is beginning to affect property taxes.
- Gardiner needs to offer more social services for its children and senior citizens, particularly in Uptown.

Institutional Capacity for Administering Housing Programs

In order to administer action steps recommended in the next phase of this housing assessment plan, some agency or agencies will need to take primary responsibility for implementation. As such, a brief review of the existing administrative infrastructure

in the area is worthwhile. Potential implementing agencies will include various departments within the City of Gardiner, non-profit housing agencies, non-profit social service agencies, and the State of Maine.

Within the City of Gardiner, institutional capacity is limited. At the present time, the city's planning functions are handled by a part-time planner, who splits time between planning and code enforcement. Economic and community development functions are both handled by the same office within the city, and this office has one full-time and one part-time employee. However, this department is largely focused on managing ongoing initiatives such as Libby Hill Industrial Park and infrastructure improvements throughout the city, and does not have a significant amount of capacity to take on housing programs.

Various statewide agencies, including the Maine State Office of Planning, the Maine Department of Economic and Community Development, and the Maine State Housing Authority could be suitable partners, but it is unreasonable to expect such an agency to be able to oversee local housing initiatives. These offices can all provide technical and/or monetary assistance to the City, but cannot be expected to manage housing programs.

There are many non-profit housing and social service agencies in the area, including Dirigo Housing, Kennebec Valley Community Action Partners, and Senior Spectrum. Each of these groups is actively involved in managing or redeveloping housing in Kennebec County. However, of these three, only Dirigo Housing is conducting such activities on a large scale. Dirigo is also actively pursuing arrangements with smaller communities in the state to contract it to act as a de facto housing authority.

Some cities in Maine have local housing authorities to oversee public and subsidized housing, but a city of Gardiner's size is typically too small to have such an independent authority of its own. A program such as Dirigo's housing authority model, which balances local control with the resources of an experienced statewide non-profit corporation, may be an attractive option for Gardiner to pursue. This suggestion will be explored further in the next phase of this project.

6. Rehabilitation Needs

As discussed in the architectural barriers and blighted conditions items, rehabilitation needs are evident in older neighborhoods in Gardiner. A major challenge to rehabilitation is that many older homeowners simply do not have money on hand to pay for needed repairs to their homes. Another obstacle is the reluctance of landlords to invest in properties, especially when the market is as tight as it currently is. At the Housing Forum, it was expressed that the majority of property owners are not aware of rehabilitation assistance programs that are available through the Maine State Housing Authority, Kennebec Valley Community Action Partners, and other agencies.

Examples of rehabilitation needs are shown in the Visual Dictionary of Housing Issues that appears in the Appendix. These photographs were taken during a review of the exterior of housing units, but no interior analyses were done of units.

3. COMMUNITY AND SOCIAL SERVICE CONSIDERATIONS

The final section of the three outlining the 21 categories of concern focuses on community and social service considerations. This section includes eight different subject areas:

- Architectural Barriers
- Assisted Living
- Environmental Issues
- Homelessness
- Public Housing
- Special Needs Housing
- Subsidized Housing
- Transportation

1. Architectural Barriers

In general, most buildings in Gardiner are not accessible to disabled individuals. From our walking and driving tours of neighborhoods there appear to be virtually no accessible buildings, except for an occasional ramp that serves a private residence. Part of the problem is the age of Gardiner's housing stock, as many older homes have multiple steps leading to the front door. The one locale that is an exception to this lack of accessibility appears is the outer Highland Avenue area, where planned developments such as Gardiner Village and Meadowbrook cater to the disabled.

Complying with the Americans With Disabilities Act (ADA) is difficult. Even agencies such as Alpha One in South Portland have no enforcement authority. Most ADA improvements happen in commercial buildings, new construction and occasionally with Site Plan Review for changes of use or upgrades, and even in these cases ADA enforcement is uneven and typically for first floor uses only.

2. Assisted Living

With the population aging and life expectancy increasing, there is a growing need for assisted living throughout the country. According to the National Center for Assisted Living (NCAL), about 800,000 Americans now live in assisted living facilities. NCAL publishes a document called *The Assisted Living Sourcebook*, and according to the sourcebook, the average assisted living facility in the United States:

- Has 24 residents, with an average age of 80
- Costs \$1,800 per month
- Has primarily female residents (70/30 gender split)
- Receives the majority of its residents from their own homes
- Loses residents either to nursing homes or to death
- Has many residents requiring help bathing and dressing, but not eating or using the bathroom

At the present time, the Maine Bureau of Elder and Adult Services reports that there are three licensed assisted living facilities in Kennebec County with a total of 77 beds.

It has been reported by those interviewed during the Housing Assessment planning process that the cost of living in these facilities is more than \$2,000 per month, and as high as \$3,500 per month. A profile of these facilities follows:

Assisted Living Facilities in Gardiner Area

Operator/Name	Address	City	Type of Facility	Beds
Granite Hill Estates	60 Balsam Drive	Hallowell	Congregate Housing	8
Park Residences at the Woodlands	147 W. River Road	Waterville	Congregate Housing	38
The Inn at Augusta City Hall	1 Cony Street	Augusta	Congregate Housing	31
			Total Beds	77

Source: Maine Bureau of Elder and Adult Services; Community Current, Inc.

As of the 2000 Census, there were 16,605 persons aged 65 or older in Kennebec County. With just 77 assisted living beds, there is but one bed for every 216 senior citizens in the county. In the United States, there were 34.9 million persons aged 65 or older as of 2000. Comparing this number with the 800,000 assisted living beds in the country, there is one bed for every 44 senior citizens nationally. Based on this standard, there is an acute need for assisted living in Kennebec County, as in order to bring down Kennebec’s ratio to the national level, 300 additional assisted living beds would be needed.

Beyond the sheer numbers of assisted living beds, is the issue of affordability. At market rates, assisted living costs its residents between \$25,000 and \$40,000 per year. Assuming that seniors do not want to pay more than 70 percent of their incomes on housing, such a facility would require an annual income level of at least \$35,000 to \$50,000, many seniors in Maine cannot afford to live in the existing stock. At the other end of the income scale, subsidized senior housing is only available to those earning under \$15,000. In Kennebec County, nearly a third of all households earn between \$15,000 and \$35,000 per year, and this share is even higher among seniors. It is quite evident that there is a glaring need for middle-income assisted living options in and around Gardiner.

3. Environmental Issues

The proposed Zoning Map from 1995 locates the Residential Growth and Planned Development Areas, the two zones with the most available land for development, near public water and sewer lines. These areas are also generally suitable for development in terms of slope, wetlands and stream corridors. Existing homes along sewer lines, but currently on septic, such as some of the smaller lots on Old Brunswick Avenue, need to be connected to the sewer system. Failing septic systems, specifically on nonconforming lots per State Plumbing Code, should not be replaced.

New housing cannot be located in floodplains along the Kennebec or the Cobbosseecontee, except for rehab situations such as second floor units on Water Street, or possibly old mill structures. According to the floodplain maps there are areas outside the 100-year floodplain along the Cobbosseecontee, which are in existing dense residential zones and on public water and sewer. These areas are also within

walking distance to downtown and may be ideal locations for infill housing, multifamily units or condominium developments with open space along the Cobbosseecontee Stream.

If not completed, a flood hazard guide should be completed for the Downtown detailing flood elevations in particular buildings, resources available, insurance rates and other information on floodproofing buildings and appropriate uses.

4. Homelessness

General Homelessness Issues

In a hot housing market, a related consequence is usually increased homelessness. In Central Maine, there are just two homeless shelters, both located in Augusta. These two shelters, Bread of Life and Family Violence Assistance Project, contain a total of just 26 beds, which can accommodate about 9,500 bednights per year. According to Bread of Life, use of its shelter has shot up considerably over the past five years, as shown below.

Bread of Life Shelter Bednights, 1997-2001

	Capacity	Bednights	Occupancy
1997	5,840	900	15.4%
1998	5,840	1,300	22.3%
1999	5,840	1,900	32.5%
2000	5,840	3,200	54.8%
2001	5,840	5,000	85.6%

Source: Bread of Life Ministries

The following data was provided by Bread of Life concerning its users:

Statistics from Bread of Life Shelter, 2001

Total People			Source of Homeless		
Men	181	35.6%	Augusta	129	25.4%
Women	80	15.7%	Gardiner	25	4.9%
Children	143	28.1%	Portland	22	4.3%
Family Individuals	50	9.8%	Bangor	17	3.3%
Single Parents	54	10.6%	Waterville	13	2.6%
Total	508		Searsport	10	2.0%
			Other Maine	292	57.5%
			Out of State	87	17.1%
Reason for Homelessness			Total Bednights		
Transient	156	30.7%	Available	5,840	
Child of Homeless Family	137	27.0%	Used	4,980	
Relocating to Area	111	21.9%	Occupancy	85.3%	
Unemployed	110	21.7%	Avg. Nights Stayed	9.80	
High Housing Costs	93	18.3%			
Family Conflict	75	14.8%			
Mental Health	51	10.0%			
Other	101	19.9%			

Source: Bread of Life Ministries

While the largest share of homeless people at this shelter is men, there are increasing numbers of women and children using it. In addition, increasingly high percentages of people are making use of homeless shelters due to recent relocation and high housing prices—about 20 percent of people cited both of these reasons. As the economy continues to boom in Maine, more and more people are coming to the state to seek work and, by extension, housing. In an effort to help ease the regional homeless problem, Bread of Life is working on a number of projects that will add transitional housing to the Capital Region, and has grant money to build 20 units in the next year.

In terms of housing the homeless, Dirigo Housing, which administers Section 8 vouchers for much of Central Maine, including Gardiner, gives preference to people who are homeless. However, the Augusta Housing Authority does not give preference to homeless people, a policy that likely leads to the shifting of the formerly homeless to other communities in the area, thus contributing to housing problems in other cities and towns.

Homelessness in Gardiner

Homelessness is often called an invisible problem, because homeless people from larger regions tend to congregate around facilities that serve them, thus disappearing from view in smaller cities and towns. From Central Maine, homeless people flock to Augusta and, to a lesser extent, Portland, so the problem is not immediately evident in Gardiner. Gardiner itself contains just one soup kitchen and no homeless shelters, so its homeless problem is largely exported. According to homeless advocates in the area, most of the people using the soup kitchen in Gardiner are low-income senior citizens who have housing but little money to spend on food.

Looking at origin statistics from the Bread of Life shelter, it draws people from all over the state, but a substantial percentage come from areas near the capital. In 2001, 25 people using the Bread of Life shelter were previously living in Gardiner, up from 15 in 2000. Clearly, rising rents and shrinking vacancies in Gardiner are contributing to the region's homeless problems. Examining month-by-month data, most people coming to the shelter from Gardiner come between July and October, showing the effects of migrant employment on the region's housing stock.

Other Social Issues

The City of Gardiner has operated a welfare program for many years, and due partially to national welfare reform, the number of people making use of public assistance has declined steadily. From 1994 to 2001, the number of families making use of the Temporary Assistance to Needy Families (TANF) program in Gardiner fell from 167 to 67, and the number of food stamp cases fell from 456 to 373. These trends are mirrored elsewhere in Central Maine—Augusta and Waterville both also provide TANF assistance to less than half as many people now as in 1994.

While no data are readily available regarding the impact of welfare reform on homelessness in and around Gardiner, it seems likely that the curbing of welfare assistance has certainly not helped very low-income individuals and families to find housing in the area.

Another issue to consider in examining homelessness is overcrowding. Looking at Census data, it appears that Gardiner does not have an overcrowding problem. According to the Census, less than one percent of housing units in Gardiner have more than one occupant per room, and no units have more than 1.5 persons per room. While it is possible that the number of people per unit is underreported, no statistics exist to demonstrate that overcrowding exists.

5. Public Housing

Although there is no true public housing located in the City of Gardiner, it does contain several subsidized properties managed by private corporations. The only truly public housing in Kennebec County is located in Waterville, where that city's Housing Authority operates two properties. However, the public housing void in Gardiner is largely filled through subsidized housing. This issue is discussed below in the Subsidized Housing sub-section.

6. Special Needs Housing

Special needs housing is defined as beds and units for challenged populations, including those suffering from physical handicaps, mental illness, substance abuse problems, and domestic abuse.

Within the City of Gardiner, there are 11 facilities available for persons with mental or physical handicaps, containing a total of 128 beds. These facilities range from foster care facilities in former residences to Gilbert Manor, a residential care facility with 45 beds, to the Alzheimer’s Care Center, which contains 50 beds. In Kennebec County as a whole, there are 89 facilities, containing 981 beds. The list below shows all living facilities for special needs populations in Gardiner.

Special Needs Housing in Gardiner

Operator/Name	Address	City	Type of Facility	Beds
Alzheimers Adult Care	154 Dresden Avenue	Gardiner	Adult Day Services	20
Alzheimers Care Center	154 Dresden Avenue	Gardiner	Level II Res. Care	30
Birmingham Farm	222 Birmingham Road	Gardiner	Level I Res. Care	4
Brown Foster Home	556 River Road	Gardiner	Level I Res. Care	4
Damons Boarding Home	53 Elm Street	Gardiner	Level I Res. Care	4
Gilbert Manor	11-13 Plaisted Street	Gardiner	Level II Res. Care	45
Tate Foster Home	Weeks Road	Gardiner	Level I Res. Care	3
Uplift Inc.	23 River Road	Gardiner	Level I Res. Care	4
Uplift Inc.	67 Highland Avenue	Gardiner	Level II Res. Care	7
West Street Apartments	Old Brunswick Road	Gardiner	Level I Res. Care	5
Wights Foster Home	Weeks Road	Gardiner	Level I Res. Care	2
Total Beds				128

Source: Maine Bureau of Elder and Adult Services; Community Current, Inc.

The Maine State Housing Authority (MSHA) has indicated that there is a shortage of special needs housing statewide. According to MSHA data published in 1999, about 70,000 Mainers require some sort of assisted housing, but only a fraction actually live in such facilities. Comparing this number with the state’s total population of 1,275,000, one out of about every 18 persons in the state should be living in special needs housing of some sort.

Since Gardiner has 128 special needs beds for its total population of 6,200, its present ratio is one bed for every 48 residents. Kennebec County, with just 981 beds for about 117,000 people, has one bed per 120 residents, though, so Gardiner’s needs are far less serious than for the county as a whole. Gardiner may require some additional special needs housing, but its need is not severe.

7. Subsidized Housing

The Section 8 Housing Choice Voucher program in Kennebec County is administered by Dirigo Housing, a nonprofit corporation. According to Dirigo, there are presently 120 households making use of these vouchers in the City of Gardiner, and another 55 households with Gardiner addresses are currently on the waiting list. Overall, there are 387 families on the Section 8 waiting list in Kennebec County.

In addition to HUD’s Section 8 vouchers, four properties in Gardiner have made use of USDA Section 515 funding, which compels landlord to either rent to low-to-moderate income, elderly, or disabled persons. These four properties contain a total of 124 housing units. However, of the four Section 515 properties in Gardiner, three of them (Gardiner Village, Highland Avenue Terrace, and Pine Ridge) are specifically for elderly

and disabled persons, however, thus limiting the number available to the general low-income population.

In total, there are 244 housing units in Gardiner that are either directly subsidized or that accept Section 8 vouchers, but only about 150 of these are available to any low to moderate income families. According to 2000 Census data, there are 469 households in the City that earn less than \$15,000. While not all low-income households need subsidized housing, as many own their homes outright or have other mitigating circumstances, the fact that there are 55 households in Gardiner that are currently on the Section 8 waiting list shows that there is a shortage of low and moderate income housing units. This problem can either be addressed through construction of new housing units for such residents, or through adding existing units to the Section 8 program.

8. Transportation

In looking at the transportation situation and how it relates to housing, there are three separate categories that need examining:

1. Local Public Transportation
2. Regional Transportation Issues
3. Intown Circulation

Local Public Transportation

Kennebec Valley (KV) Transit operates a bus line that runs from downtown Gardiner to the central depot in Augusta. This bus only runs four times per day, and only on weekdays, thus limiting its usefulness. The bus is affordably priced, as it only costs \$1.00 to ride from Gardiner to Augusta, and it is accessible, as all buses are equipped with wheelchair lifts. In addition to its regular bus service, KV Transit also operates a van service for Medicaid recipients that serves about 3,500 people in Kennebec County.

As mentioned earlier in the Accessibility section, the nature of Gardiner's commuters is changing, and many more now commute to Portland, rather than to Augusta. Many outlying areas that serve Portland, including Biddeford and Brunswick, already operate express commuter shuttles, but Gardiner does not have such a service available. There is a 32-car Park & Ride lot located at Turnpike Exit 14 in West Gardiner, but there is no scheduled bus service to or from this lot.

Regional Transportation Issues

Gardiner is very well served in terms of access for cars and trucks. Three different interchanges with Interstates 95 and 495 are located within three miles of downtown Gardiner, and U.S. Route 201, a major north-south surface route between Brunswick and Augusta, runs through downtown as well. There is also a bridge over the Kennebec River that connects Gardiner and Randolph, which is the only crossing of the river between Richmond and Augusta. Route 24, which connects downtown Gardiner and South Gardiner, is a secondary north-south route that continues on to Richmond and Topsham.

A major concern for Gardiner is the Maine Turnpike toll plaza located at the junction of Interstates 95 and 495. Many motorists, especially truckers, exit Interstate 95 at Exit 27, travel north on Route 201 through Gardiner, Farmingdale, and Hallowell, and get back on at Exit 30 in Augusta. The result of this toll skipping is to add a great deal of traffic and noise to the Route 201/Brunswick Avenue corridor through Gardiner. A major issue in the past was noise from the use of “jake brakes” by truckers when approaching downtown Gardiner, but signs prohibiting this practice were posted recently, and the problem has subsided since then.

Intown Circulation

Within Gardiner, there is a very well established network of surface streets, many of which run through residential neighborhoods. Intown residential streets such as Central Avenue and Dresden Avenue see a fair amount of cut-through traffic, and speeding and traffic noise have been problematic in these areas. Speeding has been curbed somewhat by the addition of more stop signs, but these stop signs have created noise problems as people make quick stops and starts at them.

Beyond automotive transportation, options in Gardiner are limited. As outlined earlier, two off-road greenway trail systems are being developed that will help improve pedestrian and bicycle access both within Gardiner and regionally. Another challenge for Gardiner is the poor condition of many of its sidewalks. A number of substandard sidewalks have already been repaired in and around Downtown, and the city is actively pursuing improvements in the Uptown area.

HOUSING ASSESSMENT SCORECARDS

In the three preceding sections, we have laid out in great detail all of the issues that affect the housing situation in the City of Gardiner. With so many complex, interrelated issues on the table, the easiest way to determine where the City's greatest housing needs lie is to examine each issue on a scorecard, ranking the need in each category on a scale of one to ten, with one being the least amount of need and ten being the greatest need.

Within many of the 21 categories examined in this Housing Assessment report, there are multiple subcategories of issues that have been analyzed as well. For topic areas with multiple subcategories, we have assigned a score for each subcategory and then tabulated the average for the whole category.

The scores indicated on these scorecards will illustrate where Gardiner's greatest needs lie in terms of housing, and will be used to prioritize these needs. In the next phase of this project, these priority needs will be used to determine priority actions.

1. Housing Market Scorecard

	Level of Need										Comments			
	Least		Moderate						Greatest					
	1	2	3	4	5	6	7	8	9	10				
1. Inventory of Existing Units													Loss in supply since 1990, very old stock Very low owner occupancy in central areas Libby Hill is adding jobs, region is strong Adequate supply of land	
Housing Profile											8			
Profile of Occupants											7			
Economic Growth				4										
Available Land					5									
Overall Score												6		
2. Accessibility													Limited local market, but strong regionally Limited options for commuters Very few rental units advertised Rising demand is leading to discrimination Most units concentrated near services	
Job Market				3										
Public/Alt Transportation												5		
Advertising of Units												7		
Fair Housing/Discrimination				3										
Location of Units		2												
Overall Score				4										
3. Affordability													Gardiner is still a bargain in the region High land costs deter development Reasonable range of costs are available Affordable for renters, but less so for owners Manufactured home policies are problematic High rate but reasonably low valuation	
Housing Values		2												
Land Values												5		
Construction Costs				4										
Housing Cost/Income Ratio				3										
Planning and Growth Policies												5		
Property Taxes												6		
Overall Score				4										
4. Availability													Adequate supply and reasonable prices Virtually no new construction in Gardiner Growing demand, falling supply, few listings Little product for this niche	
Existing Single-Family		2												
New Single-Family												8		
Rental Housing												9		
Retirement Housing												8		
Overall Score												7		
5. Elderly Housing													8	Particular need for middle & upper incomes
6. New Housing Construction													7	Constraints on development need addressing
7. Variety of Housing													8	Little new product stifles variety

2. Physical Conditions, Regulatory/Institutional Scorecard

	Level of Need										Comments
	Least			Moderate				Greatest			
	1	2	3	4	5	6	7	8	9	10	
1. Blighted Conditions							7				In Uptown, Tree Streets; absentee landlords
2. Code Enforcement								8			Need more staff, better organization
3. Downtown/Village Area						6					Low rents, but vacancy is coming down
4. Energy Efficiency					5						Heating costs high, electricity is OK
5. Loc. Issues Affecting Hsg.											Better performance, image problems persist Generally good, needs minor adjustments Improved, but still many needs Many minor complaints, no major problems Little capacity in city govt; need for outside help
Public Schools						6					
Land Use Ordinance				4							
Recreation & Open Space							7				
Cost/Quality of Services						6					
Inst. Capacity for Hsg. Prog.							7				
Overall Score						6					
6. Rehabilitation Needs									9		Very little awareness of assistance programs

3. Community and Social Services Scorecard

	Level of Need										Comments
	Least			Moderate				Greatest			
	1	2	3	4	5	6	7	8	9	10	
1. Architectural Barriers								8			Few accessible homes in city
2. Assisted Living									9		Acute need for moderate income product
3. Environmental Issues						6					Failing septic, floodplain issues--not serious
4. Homelessness											Rapidly growing homeless population in region Gardiner is producing more homeless people Welfare reform has not helped homelessness
General Issues							7				
Homelessness in Gardiner								8			
Other Social Issues						6					
Overall Score								7			
5. Public Housing						NA					No public housing in Gardiner--see subsidized
6. Special Needs Housing				4							Below ideal standard, but not a major issue
7. Subsidized Housing								7			Section 8 waiting list illustrates shortage
8. Transportation											Limited local service, no regional service Good system, but through-traffic concerns Shortage of paths, poor sidewalk conditions
Public Transportation								8			
Regional Issues					5						
Intown Circulation						6					
Overall Score								6			

APPENDICES

Appendix A: Visual Dictionary of Gardiner Housing

Appendix B: Demographic and Economic Overview Tables

Appendix C: Housing Market Tables

Appendix D: Physical Conditions and Regulatory/Institutional Tables

Appendix E: Community and Social Services Tables