

Final Draft Report for

City of Gardiner Housing Action Plan

Gardiner, Maine



M R L D



Prepared for
**City of
Gardiner**



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I. INTRODUCTION AND PROCESS

Project Background

Over the past decade, the City of Gardiner has undertaken a number of housing initiatives. However, each initiative has taken place in an incremental fashion, responding to specific needs at specific points in time. Since completing a housing plan in the early 1990s, the City has not examined its housing needs in a comprehensive fashion.

With this in mind, the City of Gardiner issued a Request for Proposals (RFP) for a housing consultant to complete a comprehensive assessment of the City's housing situation and an action plan for addressing its needs. The consulting team of Community Current, Inc., and MRLD, LLC submitted a successful bid to this RFP, and was contracted by the City of Gardiner for this purpose.

The process that led up to the completion of the housing action plan involved three major phases:

1. **Housing Assessment** – The housing assessment was completed between June and October 2002, and the Community Current/MRLD team submitted a full report from this assessment to the housing committee on November 5, 2002. This report analyzes the city's housing situation in regard to 21 different topics, as defined by the State of Maine Department of Economic and Community Development. At the end of this process, the consultants prioritized these 21 topics for Gardiner, grouping them by level of need.
2. **Prioritization of Potential Housing Initiatives** – Following the completion of the housing assessment, the consultants then developed several dozen potential responses to the housing needs identified in Phase 1. Working with the housing committee and city staff, the consultants developed a system for ranking these potential initiatives in terms of their ability to address the city's priorities. At the end of this process, the consultants produced an ordered list of all potential housing initiatives, ranking them from highest to lowest priority.
3. **Housing Action Plan** – The final step in the process was to develop a housing action plan for the City of Gardiner. This action plan lists specific steps that need to be undertaken by the city government and various public and private-sector partners in order to address the city's housing needs. The action plan puts proposed initiatives in order, assigns responsibilities, identifies potential funding sources and partners, and groups related items together. It is intended to be actively used by the city as a playbook for all future activities related to housing.

These three separate pieces are all presented in this Action Plan document. For Phase 1, the housing assessment, only an executive summary is presented, and the full housing assessment report is provided as a separate document. For Phases 2 and 3, the full reports are presented as part of this document.

II. SUMMARY OF FINDINGS FROM HOUSING ASSESSMENT

Housing Assessment Process

In order to complete this report, the Community Current/MRLD team undertook several different types of primary and secondary research:

- A review of existing data, reports, and official documents that were supplied to us by city staff and the city's housing committee.
- Field research, during which 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.
- More than 25 stakeholder interviews with people representing many different backgrounds and interest groups related to housing
- A public forum on housing held at Gardiner Area High School on September 17, 2002, which drew about 70 members of the public who came to voice their opinions regarding the housing situation in Gardiner and to offer suggestions about future housing initiatives.
- Regular meetings with the city's housing committee to present findings and to solicit feedback at various points in the process.

The findings of the housing assessment are directly predicated on the findings of these research activities.

Overview of Regional Economic Situation

Gardiner is located on the southern edge of the Augusta Labor Market Area (LMA), as defined by the Maine Department of Labor. It borders the Bath-Brunswick LMA, and is within commuting distance along Interstate 95 of the Portland Metropolitan Statistical Area (MSA) and along Interstate 495 of the Lewiston-Auburn MSA.

In considering Gardiner's economic situation, it was necessary to understand the economic trends of the entire corridor from Portland to Augusta, which includes all four of the LMAs and MSAs mentioned above. The points below summarize the regional economic situation:

- The economy of the Portland-Augusta corridor posted strong growth from 1995 to 2000; growth has slowed since then, but continues at a positive rate.
- Most of the region's growth has been in the Portland MSA. Lewiston-Auburn and Augusta have actually lost employment since 1995.
- The Augusta area's economy is very heavily dependent on the State of Maine's government.
- Gardiner has lost about one third of its job base since 1990, but its surrounding rural towns have all gained employment since then.
- Commuting time among Gardiner residents are up substantially from 1990, and only 30 percent of working residents of Gardiner also work in the city.

Comparison of Gardiner with the Region

As part of the housing assessment, Gardiner's demographics were compared with those of other cities and towns in its vicinity. The points below summarize these findings.

- **Population, Households, and Housing:** Gardiner's population has been declining, while other nearby towns have been posting modest population gains. The number of households and housing units has grown strongly in the region, as household sizes have declined.
- **Age of Population:** Gardiner's population is aging, with age groups 45 and older gaining population while younger age brackets lose population. Regionally, the younger age groups are growing.
- **Education and Income:** Gardiner's population is less educated and earns less than the regional population as a whole
- **Population Projections:** Population decline in Gardiner should slow and begin to reverse by 2010. Regionally, population growth will continue.

Findings from Housing Assessment

The housing assessment itself was divided into three major sections, with each of the 21 housing topics assigned to one of the following three categories:

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

The organization of the 21 topics by category is shown in the table to the right.

Findings from each of the three major categories are summarized in the sections that follow.

Organization of Housing Assessment Categories

1. Housing Market Issues	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	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	1. Architectural Barriers 2. Assisted Living 3. Environmental Issues 4. Homelessness 5. Public Housing 6. Special Needs Housing 7. Subsidized Housing 8. Transportation

Housing Market

- The housing stock in Gardiner is very old, and there has been little new construction in the past decade.
- There is a high concentration of multi-family and renter-occupied units in central areas of Gardiner.
- Outlook for future housing demand:
 - Gardiner's job base should rebound due to Libby Hill Industrial Park and redevelopment downtown—job growth will drive housing demand.

- Gardiner is emerging as desirable housing location for Portland-area commuters priced out of other closer-in markets
 - Professional workforce for state government has many people nearing retirement age, which will drive housing turnover in the region in the next few years
 - Emerging demand for retirement/empty nester housing in region
- There are over 2,000 acres of undeveloped land in designated residential growth areas within city limits.
- The rental market in Gardiner is very tight, as the stock of multi-family units has declined since 1990 and demand has been on the rise.
- For-sale market favors sellers, but availability is still decent, and it is much more affordable in Gardiner than in the surrounding region.
- Gardiner has relatively high property tax rates but relatively low valuations.
- There are shortages of many different housing types in Gardiner, especially:
 - New single-family
 - Market-rate multi-family
 - Assisted Living

Physical, Regulatory, and Institutional Issues

- There is ample evidence of blight in the Uptown area, northwest of downtown. Blight exists to a lesser degree in the Tree Streets neighborhood and along Brunswick Avenue.
- The city's Code Enforcement Officer is overburdened and cannot keep up with code violations. Also, there are no specific procedures for code enforcement, thus making it more difficult.
- Downtown residents are mostly low-income and many downtown units are substandard.
- Heating costs are very high in Gardiner for two reasons:
 - Heating oil is more expensive in Central Maine than in the rest of the state
 - Older homes are less energy-efficient, and Gardiner's housing stock is old
- School performance is much improved, but negative image of past lingers, and enrollments have been declining.
- Land Use Ordinance is generally good, but certain items need clarification and/or revision.
- City government has done a very good job addressing recreation and open space needs in the past decade.
- Public services are generally good, but residents have several minor complaints.

Community and Social Service Considerations

- There are very few handicapped-accessible housing units in Gardiner.
- There is a severe shortage of assisted living units both locally and regionally.
- Homelessness is increasing in Central Maine, and is especially common in the summer months.
- Gardiner's supply of special needs units is adequate, but the region's supply is lacking.
- There is a long waiting list for subsidized housing units.

- Public transportation options are very limited in Gardiner, and there is no public transportation available to any points south (i.e., Portland).
- Heavy truck traffic on Route 201 through Gardiner is a traffic, pollution, noise, and safety concern.

Housing Assessment Scorecards

At the end of this process, findings from the Housing Assessment were examined by the consultants, and a series of scorecards were developed to gauge the level of need for each of the 21 topic areas.

On these scorecards, the consultants ranked 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, there were multiple subcategories of issues that have been analyzed as well. For topic areas with multiple subcategories, each subcategory was given an individual score, with an average tabulated for the whole category at the end.

The scores indicated on these scorecards illustrate where Gardiner's greatest housing needs lie. In the next section of the report, these needs are used to help determine priority actions.

The scorecards are displayed on the following pages.

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 Housing Profile Profile of Occupants Economic Growth Available Land Overall Score								8			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
2. Accessibility Job Market Public/Alt Transportation Advertising of Units Fair Housing/Discrimination Location of Units Overall Score			3		5		7				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
3. Affordability Housing Values Land Values Construction Costs Housing Cost/Income Ratio Planning and Growth Policies Property Taxes Overall Score		2			5						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
4. Availability Existing Single-Family New Single-Family Rental Housing Retirement Housing Overall Score		2						8	9		Adequate supply and reasonable prices Virtually no new construction in Gardiner Growing demand, falling supply, few listings Little product for this niche
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					

Summary Scorecard

The summary scorecard is shown below, with general comments regarding each of the 21 categories. Below this summary scorecard is a list of housing priorities ranked by level of identified need.

	Level of Need										Comments
	Least			Moderate				Greatest			
	1	2	3	4	5	6	7	8	9	10	
1. Housing Market Issues											
1. Inventory of Existing Units						6					Old stock, many renters in central area Commuting options, rental listings needed Existing stock is affordable but land is not Very tight market, especially for renters Particular need for middle & upper incomes Constraints on development need addressing Little new product stifles variety
2. Accessibility				4							
3. Affordability				4							
4. Availability							7				
5. Elderly Housing								8			
6. New Housing Construction							7				
7. Variety of Housing								8			
Overall Score						6					
2. Physical & Regulatory/Inst.											
1. Blighted Conditions							7				Absentee landlords in Uptown, Tree Streets Need more staff, better organization Low rents, but vacancy is coming down Heating costs high, electricity is OK Improvements have happened, more needed Very little awareness of assistance programs
2. Code Enforcement								8			
3. Downtown/Village Area						6					
4. Energy Efficiency					5						
5. Local Issues Affecting Housing						6					
6. Rehabilitation Needs									9		
Overall Score							7				
3. Community/Social Services											
1. Architectural Barriers								8			Few accessible homes in city Acute need for moderate income product Some failing septic, floodplain issues Population growing locally and regionally No public housing in Gardiner Below ideal standard, but not a major issue Section 8 waiting list illustrates shortage Limited transit, through traffic, maintenance
2. Assisted Living									9		
3. Environmental Issues						6					
4. Homelessness							7				
5. Public Housing					NA						
6. Special Needs Housing				4							
7. Subsidized Housing							7				
8. Transportation						6					
Overall Score							7				

City of Gardiner Housing Priorities

Low Priorities (Score of 5 or Lower)	Medium Priorities (Score of 6)	High Priorities (Score of 7)	Highest Priorities (Score of 8 or Higher)
Accessibility Affordability Energy Efficiency Special Needs Housing	Inventory of Units Downtown/Village Area Environmental Issues Local Issues Transportation	Availability Blighted Conditions New Construction Homelessness Subsidized Housing	Architectural Barriers Assisted Living Code Enforcement Elderly Housing Rehabilitation Needs Variety of Housing

III. PRIORITIZATION OF POTENTIAL HOUSING INITIATIVES

Identifying Potential Initiatives

This phase of the project picked up where the housing assessment left off—namely taking the housing priorities and identifying potential responses to them. The consultants, in coordination with the housing committee, came up with an exhaustive list of potential responses to the city’s housing needs.

This list was developed by matching up specific needs listed on the scorecards from Phase I with potential action steps that would address each need. A series of matrices were created to show all of these potential initiatives, and from these matrices, a total of 45 potential housing initiatives were identified. The matrices are included as Appendix A to this report. The 45 potential initiatives are listed below, with initiatives arranged by the level of need of the particular items to which they respond.

Potential Housing Initiatives for City of Gardiner

No.	Initiative	
Potential Responses to Highest Priorities		Potential Responses to Medium Priorities
1.	Create tenant bill of rights/responsibilities, require posting	24. Conduct promotions to highlight progress of school district
2.	Draft formal code enforcement guidelines	25. Establish commuter bus service to Portland area
3.	Encourage mixed uses, densities, and incomes	26. Expand local bus service on evenings and weekends
4.	Establish housing authority/program	27. Expand Park & Ride lot at Libby Hill Industrial Park
5.	Forge public-private partnerships to develop assisted housing	28. Expand public water and sewer in key areas
6.	Increase budget for items related to housing	29. Invest in major infrastructure improvements
7.	Measure social costs/fiscal impacts from new housing	30. Obtain funding for trail and park expansion
8.	Offer economic incentives for meeting code	31. Organize lobbying to address regional traffic problems
9.	Offer economic incentives for rehabilitation	32. Promote conversion of apartments to condos
10.	Provide rent and care subsidies for assisted living	33. Promote homeownership
11.	Recognize quality renovations with an award program	34. Provide municipal trash pickup
12.	Require % of new/renovated units to be accessible	35. Reduce flood insurance premiums in key areas
Potential Responses to High Priorities		36. Relax restrictions on downtown housing
13.	Create and maintain database of rental units	37. Revamp sewer rate system to ease burden on rental units
14.	Create how-to guide for developing/renovating housing	38. Secure grants/loans for septic repair
15.	Develop transitional housing for homeless	39. Work with lenders to create low-interest loan pool
16.	Ease intown zoning and density restrictions	
17.	Give preference to homeless on housing waiting lists	Potential Responses to Low Priorities
18.	Help regional homeless agencies collect data	40. Coordinate manufactured home policies with other towns
19.	Increase supply of subsidized housing units	41. Create special needs housing task force
20.	Offer economic incentives for new construction	42. Encourage use of alternative heating systems
21.	Recruit for-profit developers of market rate housing	43. Offer incentives to improve energy efficiency
22.	Recruit tenants priced out from other regional markets	44. Partner with non-profits to develop special needs units
23.	Remove regulatory/market barriers to new construction	45. Publicize energy assistance programs

Evaluation Criteria for Housing Initiatives

Once these potential initiatives were identified, members of city staff and the housing committee were then asked to work with the consulting team to help determine what the city's particular priorities should be in regard to the outcomes of the housing action plan.

Each member of the housing committee, as well as key city staffers, was asked to rank eight different evaluation criteria in order of importance. The eight criteria presented were as follows:

1. Fiscal Impact
2. Level of Need Addressed
3. Open Space Preserved
4. Quality of Life
5. Return on Public Cost
6. Units Built
7. Units Renovated
8. Visual Impact

Each of the fourteen respondents' scores was put into a table, and an average was calculated for each of the eight criteria. The results of this process are as follows:

Criteria	Committee/Staff Member Numbers														Totals/ Averages
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
1. Fiscal Impact	3	3	4	5	3	4	1	3	3	2	3	3	2	4	3.1
2. Level of Need Addressed	1	1	1	1	2	2	2	1	1	1	1	2	1	2	1.4
3. Open Space Preserved	4	7	6	7	6	5	8	5	4	7	7	6	6	8	6.1
4. Quality of Life	1	5	2	2	1	1	3	2	2	2	2	1	3	1	2.0
5. Return on Public Cost	5	2	7	8	8	8	5	7	6	7	8	8	8	7	6.7
6. Units Built	5	8	3	4	5	6	6	8	8	8	6	4	7	6	6.0
7. Units Renovated	2	4	8	3	4	3	4	4	7	3	5	5	5	5	4.4
8. Visual Impact	6	6	5	6	7	7	7	6	5	5	4	7	4	3	5.6

Evaluation Framework for Housing Initiatives

Weighting System

The final step in Phase 2 was to evaluate the 45 potential housing initiatives in light of the eight criteria for measuring their success. Based on the responses of committee members and city staff from the previous page, weighting factors for each of the eight criteria were developed by simply dividing each average score into one, as follows.

Evaluation Framework Weighting System

Criteria	Average Score	Weighting Factor (1/Score)
1. Fiscal Impact	3.1	32.6%
2. Level of Need Addressed	1.4	73.7%
3. Open Space Preserved	6.1	16.3%
4. Quality of Life	2.0	50.0%
5. Return on Public Cost	6.7	14.9%
6. Units Built	6.0	16.7%
7. Units Renovated	4.4	22.6%
8. Visual Impact	5.6	17.9%

Scoring System

For each of the 45 criteria measured, the consultants evaluated the potential outcomes for each of these eight categories. The potential outcomes were measured on a scale of one to four, with one being the least positive and four being the most positive. The scoring system was generally applied as follows:

- **Score of 1** – Initiative will have a negative impact on Gardiner
- **Score of 2** – Initiative will have either little or neutral impact on Gardiner
- **Score of 3** – Initiative will have some positive impact on Gardiner
- **Score of 4** – Initiative will have very positive impact on Gardiner

To show how this scoring system works, **Initiative #20, “Offer Economic Incentives for New Construction,”** is used as an example. The points below illustrate the thought process for how scores were determined for this particular initiative.

1. Fiscal Impact – New housing construction typically results in negative fiscal impacts for a community, due to the addition of students to the public schools. However, since many of the new units are assumed to be for young professionals and/or senior citizens, the fiscal impacts will be more balance. **Score: 2**

2. Level of Need Addressed – New construction responds to a lack of availability in the market, which was identified as a High Priority in the housing assessment. For this category, scores are determined by the level of priority: Highest=4, High=3, Moderate=2, Low=1. **Score: 3**

3. Open Space Preserved – New construction will be encouraged to occur either in infill locations or as part of clustered development that preserves open space. Either

way, future new construction in Gardiner will be much more proactive about preserving open space than new construction has been in recent years. **Score: 4**

4. Quality of Life – New construction will have both positive and negative effects on Gardiner’s quality of life. On the positive side, it will add to the city’s variety of housing, provide more opportunities for homeownership, and increased property values. However, it will also create more demand for city services, increased congestion, and, if not planned carefully, more sprawl. Still, the positives should outweigh the negatives. **Score: 3**

5. Return on Public Cost – Offering economic incentives for new construction can be accomplished with minor public costs up front, with some staff time needed to apply for funding and manage the program. However, there will not be capital costs incurred as a result of this program, so the long-term returns should more than offset the costs. **Score: 3**

6. Units Built – Since this program is specifically aimed at getting new units built, it will have the highest positive impact for this category. **Score: 4**

7. Units Renovated – This program is not aimed at renovating units, but should not have negative impacts on parallel efforts to renovate other homes. **Score: 2**

8. Visual Impact – In infill areas, the visual impact of new housing will be very positive, but in greenfield areas, the impacts may be more mixed. While new housing can be attractive, it will likely not be as visually appealing as the rural scenery it replaces. **Score: 3**

After applying the weighting system shown on the last page to each of these scores, **the total score for this initiative is 7.1**. The matrix below shows how this works.

Scoring Matrix for Initiative #20
"Offer Economic Incentives for New Construction"

Criteria	Weighting Factor		Score		Weighted Score
1. Fiscal Impact	32.6%	x	2	=	0.7
2. Level of Need Addressed	73.7%	x	3	=	2.2
3. Open Space Preserved	16.3%	x	4	=	0.7
4. Quality of Life	50.0%	x	3	=	1.5
5. Return on Public Cost	14.9%	x	3	=	0.4
6. Units Built	16.7%	x	4	=	0.7
7. Units Renovated	22.6%	x	2	=	0.5
8. Visual Impact	17.9%	x	3	=	0.5
TOTAL SCORE					7.1

This scoring process was done for each of the 45 potential initiatives. The table on the next page displays the entire evaluation matrix, and an analysis of these findings appears on the page after next.

Evaluation Framework for Housing Initiatives--Ranking of Housing Initiatives for Action Plan

No.	Initiative	Weight:	Evaluation Considerations (4 is highest, 1 is lowest)								
			Fiscal Impact	Level of Need	Open Spc Preserved	Quality of Life	Return on Cost	Units Built	Units Renov.	Visual Impact	TOTAL SCORE
32.6%73.7%16.3%50.0%14.9%16.7%22.6%17.9%											
Highest Priority Housing Initiatives (Score of 7.5 or Higher)											
1.	Offer economic incentives for meeting code	3	4	2	4	3	2	4	4	8.7	
2.	Encourage mixed uses, densities, and incomes	3	4	4	4	2	3	2	4	8.5	
3.	Draft formal code enforcement guidelines	3	4	1	4	2	1	3	4	7.9	
4.	Recognize quality renovations with an award program	3	4	1	3	2	2	4	4	7.8	
5.	Offer economic incentives for rehabilitation	3	4	1	3	3	1	4	4	7.8	
6.	Recruit for-profit developers of market rate housing	3	3	4	3	4	4	3	3	7.8	
7.	Establish housing authority/program	2	4	2	3	3	3	4	2	7.6	
8.	Require % of new/renovated units to be accessible	2	4	1	4	2	3	3	2	7.6	
High Priority Housing Initiatives (Score of 7.0-7.4)											
9.	Create how-to guide for developing/renovating housing	2	3	4	3	2	3	4	4	7.4	
10.	Ease intown zoning and density restrictions	3	3	3	3	2	2	4	4	7.4	
11.	Forge public-private partnerships to develop assisted housing	2	4	2	3	3	4	2	2	7.3	
12.	Increase budget for items related to housing	2	4	2	3	1	3	3	3	7.3	
13.	Increase supply of subsidized housing units	3	3	3	3	1	4	3	3	7.2	
14.	Measure social costs/fiscal impacts from new housing	4	4	1	3	2	2	1	2	7.1	
15.	Offer economic incentives for new construction	2	3	4	3	3	4	2	3	7.1	
16.	Create tenant bill of rights/responsibilities, require posting	2	4	1	4	2	1	1	3	7.0	
17.	Invest in major infrastructure improvements	3	2	3	4	1	3	3	4	7.0	
Medium Priority Housing Initiatives (Score of 6.5-6.9)											
18.	Remove regulatory/market barriers to new construction	2	3	4	3	3	4	1	3	6.9	
19.	Secure grants/loans for septic repair	3	2	3	4	2	2	4	2	6.8	
20.	Give preference to homeless on housing waiting lists	2	3	2	4	2	2	2	3	6.8	
21.	Recruit tenants priced out from other regional markets	2	3	3	3	2	2	4	2	6.7	
22.	Provide rent and care subsidies for assisted living	2	4	1	3	1	2	2	3	6.7	
23.	Promote homeownership	4	2	2	3	3	3	3	2	6.6	
24.	Work with lenders to create low-interest loan pool	3	2	2	3	4	4	3	2	6.6	
25.	Obtain funding for trail and park expansion	1	2	4	4	1	3	4	3	6.5	
26.	Relax restrictions on downtown housing	3	2	3	3	2	2	4	3	6.5	
27.	Promote conversion of apartments to condos	4	2	2	3	3	1	4	2	6.5	
Low Priority Housing Initiatives (Score of <6.5)											
28.	Develop transitional housing for homeless	2	3	1	4	1	3	1	3	6.4	
29.	Conduct promotions to highlight progress of school district	3	2	2	4	2	3	2	2	6.4	
30.	Establish commuter bus service to Portland area	3	2	1	3	2	3	3	4	6.3	
31.	Expand Park & Ride lot at Libby Hill Industrial Park	3	2	3	4	1	2	2	2	6.2	
32.	Expand local bus service on evenings and weekends	1	2	3	4	2	2	3	3	6.1	
33.	Organize lobbying to address regional traffic problems	2	2	2	4	2	1	2	4	6.1	
34.	Expand public water and sewer in key areas	3	2	3	3	1	4	2	2	6.1	
35.	Create and maintain database of rental units	2	3	1	3	1	2	2	3	6.0	
36.	Provide municipal trash pickup	1	2	2	4	2	2	2	4	5.9	
37.	Help regional homeless agencies collect data	1	3	1	4	1	1	1	3	5.8	
38.	Offer incentives to improve energy efficiency	2	1	2	4	2	3	4	2	5.8	
39.	Revamp sewer rate system to ease burden on rental units	2	2	3	3	2	3	2	2	5.7	
40.	Coordinate manufactured home policies with other towns	4	1	3	3	2	2	1	4	5.6	
41.	Encourage use of alternative heating systems	2	1	2	4	2	2	3	2	5.4	
42.	Partner with non-profits to develop special needs units	2	1	1	3	3	4	2	2	5.0	
43.	Reduce flood insurance premiums in key areas	2	2	2	2	2	1	3	2	5.0	
44.	Publicize energy assistance programs	3	1	1	3	2	2	2	2	4.8	
45.	Create special needs housing task force	2	1	1	3	1	3	2	2	4.5	
UNWEIGHTED AVERAGES:			2.5	2.6	2.2	3.4	2.0	2.5	2.7	2.8	20.8
WEIGHTED AVERAGES:			0.8	1.9	0.4	1.7	0.3	0.4	0.6	0.5	6.6

Analysis of Evaluation Framework Scoring

As can be seen from the matrix shown on the preceding page, the results of running the evaluation framework have been divided into four categories of initiatives: Highest Priority, High Priority, Medium Priority, and Low Priority.

Based on the scoring system, the highest possible score was 9.8 and the lowest possible score was 2.4. The highest score achieved by any one potential initiative was 8.7, but only two of the 45 topped 8.0. On the low end of the scale, the lowest score recorded was 4.5, and just two of the 45 initiatives failed to score 5.0 or higher.

Clearly, there is at least some merit to nearly all of the potential initiatives, and few truly stand out from the crowd. However, those that scored highest do, in fact, largely respond to the city's most pressing needs identified in the housing assessment phase of the project.

The four sets of initiatives are displayed and briefly analyzed below

Highest Priority Initiatives

Highest Priority Housing Initiatives (Score of 7.5 or Higher)

- | | |
|---|------------|
| 1. Offer economic incentives for meeting code | 8.7 |
| 2. Encourage mixed uses, densities, and incomes | 8.5 |
| 3. Draft formal code enforcement guidelines | 7.9 |
| 4. Recognize quality renovations with an award program | 7.8 |
| 5. Offer economic incentives for rehabilitation | 7.8 |
| 6. Recruit for-profit developers of market rate housing | 7.8 |
| 7. Establish housing authority/program | 7.6 |
| 8. Require % of new/renovated units to be accessible | 7.6 |

The highest priority initiatives are mostly aimed at correcting Gardiner's most glaring housing needs, including code enforcement, lack of housing variety, blighted conditions, and lack of accessible units for disabled residents.

High Priority Initiatives

High Priority Housing Initiatives (Score of 7.0-7.4)

- | | |
|--|------------|
| 9. Create how-to guide for developing/renovating housing | 7.4 |
| 10. Ease intown zoning and density restrictions | 7.4 |
| 11. Forge public-private partnerships to develop assisted housing | 7.3 |
| 12. Increase budget for items related to housing | 7.3 |
| 13. Increase supply of subsidized housing units | 7.2 |
| 14. Measure social costs/fiscal impacts from new housing | 7.1 |
| 15. Offer economic incentives for new construction | 7.1 |
| 16. Create tenant bill of rights/responsibilities, require posting | 7.0 |
| 17. Invest in major infrastructure improvements | 7.0 |

The high priority initiatives are largely aimed at encouraging new construction, with initiatives such as creating a how-to guide, easing density restrictions, increasing the supply of assisted and subsidized housing, offering incentives for new construction, and investing in infrastructure.

Medium Priority Initiatives

Medium Priority Housing Initiatives (Score of 6.5-6.9)

18. Remove regulatory/market barriers to new construction	6.9
19. Secure grants/loans for septic repair	6.8
20. Give preference to homeless on housing waiting lists	6.8
21. Recruit tenants priced out from other regional markets	6.7
22. Provide rent and care subsidies for assisted living	6.7
23. Promote homeownership	6.6
24. Work with lenders to create low-interest loan pool	6.6
25. Obtain funding for trail and park expansion	6.5
26. Relax restrictions on downtown housing	6.5
27. Promote conversion of apartments to condos	6.5

The medium priority initiatives are less uniform than the highest and high priority ones, as they address everything from encouraging new construction to repairing septic systems to recruiting new tenants to building trails to promoting condominium conversions.

Low Priority Initiatives

Low Priority Housing Initiatives (Score of <6.5)

28. Develop transitional housing for homeless	6.4
29. Conduct promotions to highlight progress of school district	6.4
30. Establish commuter bus service to Portland area	6.3
31. Expand Park & Ride lot at Libby Hill Industrial Park	6.2
32. Expand local bus service on evenings and weekends	6.1
33. Organize lobbying to address regional traffic problems	6.1
34. Expand public water and sewer in key areas	6.1
35. Create and maintain database of rental units	6.0
36. Provide municipal trash pickup	5.9
37. Help regional homeless agencies collect data	5.8
38. Offer incentives to improve energy efficiency	5.8
39. Revamp sewer rate system to ease burden on rental units	5.7
40. Coordinate manufactured home policies with other towns	5.6
41. Encourage use of alternative heating systems	5.4
42. Partner with non-profits to develop special needs units	5.0
43. Reduce flood insurance premiums in key areas	5.0
44. Publicize energy assistance programs	4.8
45. Create special needs housing task force	4.5

With 18 of the 45 suggested initiatives in the category, the low priority initiatives are even more heterogeneous than the medium priorities. However, there are some clusters of related initiatives here. For example, items 30-33 are all related to transportation, items 38, 41, and 44 are related to energy efficiency, and 37, 42, and 45 are all related to special needs housing. Although, on their own, these initiatives are not high priorities, when grouped together, they could become part of a larger program for each of these different categories.

The implications of grouping initiatives together are discussed in the Action Plan section of this report.

IV. HOUSING INITIATIVES AND CATEGORIES

Prior to prescribing the specific action steps for the City of Gardiner's housing program, some additional development and organization of the particular housing initiatives is needed. As such, this section is divided into two sub-sections, as follows:

- The first part fleshes out the 45 potential initiatives a bit more, with information provided on responsible parties, specific programs that fall under each initiative, time frames, level of public investment needed, and which items relate to each other.
- The second part reorganizes the initiatives into three major categories of actions, based on what type of entity will be primarily responsible for undertaking the items in each category.

These two tasks set the stage for the housing action plan itself, which is in the next section of this report.

Development of Housing Initiatives

As stated above, the starting point for the action plan is to gain a further understanding of how each of the potential initiatives would actually work and to examine which of the initiatives are potentially related to one another. In order to achieve these understandings, the Community Current/MRLD team assembled a series of four matrices, one for each of the four priority levels of housing initiatives determined in the previous section.

These four matrices present the following information for each of the potential initiatives:

- Name of initiative
- Responsible party or parties
- Specific programs to be undertaken as part of initiative
- Time frame
- Level of public investment
- Related items on the list

These matrices are presented on the four following pages.

Highest Priority Initiatives

No.	Initiative	Responsible Party(ies)	Specific Programs	Time Frame	Level of Investment	Related Items
1.	Offer Economic Incentives for Meeting Code	- City of Gardiner	- Grants/Loans - Utility Discounts	Immediate, Ongoing	Very Low	3, 15, 38
2.	Encourage Mixed Uses, Densities, and Incomes	- Housing Authority - City of Gardiner - Public Relations Consultant	- Grants/Loans - Marketing - Public Outreach	Immediate, Ongoing	Moderate	6, 9, 10, 11, 13, 15, 17, 18, 23, 26, 27, 42
3.	Draft Formal Code Enforcement Guidelines	- City of Gardiner - Local Landlords - Maine Municipal Association	- Tech. Assistance - Committee - Draft New Regs.	Short-Term	Low	1, 12, 16
4.	Recognize Quality Renovations with an Award Program	- City of Gardiner - Housing Authority - Neighborhood Groups	- Annual Awards - Publicity	Immediate, Ongoing	Low	12
5.	Offer Economic Incentives for Rehabilitation	- City of Gardiner - Housing Authority	- Grants/Loans - Density Bonuses - Utility Discounts - Improving Public Infrastructure	Immediate, Ongoing	Very Low	1, 7, 15, 38
6.	Recruit For-Profit Developers of Market Rate Housing	- City of Gardiner - Public Relations Consultant - Maine Homebuilders Assn. - Local/Regional Realtors	- Marketing - Publicity - Development of Promotional Materials	Short-Term	Moderate	9, 10, 15, 18
7.	Establish Housing Program/Authority (SEE HOUSING PROGRAMS OPTION MATRIX)	- City of Gardiner - Third-Party Contractor (potential) - Maine State Housing Authority	<i>Depends on Option, See Housing Program Options Table</i>	Immediate <i>See Housing Program Options Table</i>	<i>Depends on Option, See Housing Program Options Table</i>	5, 9, 11, 13, 16, 19, 20, 21, 22, 23, 24, 28, 35, 37, 42, 43, 45
8.	Require % of New and Renovated Units to be Accessible	- City of Gardiner - KVCAP	- Change City Ordinances - Tech. Assistance	Short-Term	Very Low	42

High Priority Initiatives

No.	Initiative	Responsible Party(ies)	Specific Programs	Time Frame	Level of Investment	Related Items
9.	Create How-To Guide for Developing and Renovating Housing	- City of Gardiner - Local Homebuilders - Financial Institutions - Maine State Housing Authority	- Convene Working Group to Create Guide - Publish and Distribute	Short-Term	Moderate	2, 6, 7, 15, 18, 24, 42
10.	Ease Intown Zoning and Density Restrictions	- City of Gardiner - KVCOG - Maine State Planning Office	- Change City Ordinances - Tech. Assistance	Medium-Term	Low	2, 6, 18, 26, 39
11.	Forge Public-Private Partnerships to Develop Assisted Housing	- City of Gardiner - Housing Authority - Senior Spectrum - KVCAP	- Hold meeting(s) - Offer grants/loans	Medium-Term, Ongoing	Low	2, 7, 13, 22
12.	Increase Budget for Items Related to Housing	- City of Gardiner	- Present plan to City Council with increase line item spending	Medium-Term	High	3, 4, 14, 17, 21, 29, 32, 33, 36, 40, 44
13.	Increase Supply of Subsidized Housing Units	- Housing Authority/Program - Landlords - Developers	- Initiate building of new units - Promote voucher program	Medium-Term, Ongoing	Moderate to High	2, 7, 11, 24, 42
14.	Measure Social Costs/ Fiscal Impacts from New Housing	- KVCOG - Maine State Planning Office - Housing Consultant	- Conduct fiscal impact study - Tech. Assistance	Medium-Term	Moderate	12
15.	Offer Economic Incentives for New Construction	- City of Gardiner - Maine State Housing Authority - Coastal Enterprises, Inc.	- Grants/loans - Infrastructure - Amend ordinances	Immediate, Ongoing	Low	1, 2, 5, 6, 9, 10, 17, 18
16.	Create Tenant Bill of Rights/Responsibilities and Require Posting	- Housing Authority - Landlords - Public Relations Consultant	- Convene Working Group to Create - Publish and Distribute	Short-Term	Moderate	3, 7, 44
17.	Invest in Major Infrastructure Improvements	- City of Gardiner - USDA Rural Development Office - Maine DECD	- Grants/loans - City bonding - TIF	Ongoing to Long-Term	High	2, 12, 19, 25, 31, 34

Medium Priority Initiatives

No.	Initiative	Responsible Party(ies)	Specific Programs	Time Frame	Level of Investment	Related Items
18.	Remove Regulatory/Market Barriers to New Construction	- City of Gardiner - Developers and Homebuilders - Realtors - Maine Dept of Env. Protection - Maine State Housing Authority	- Convene working group to discuss - Amend ordinances - Infrastructure - Grants/loans	Short to Medium-Term	Moderate	2, 6, 9, 10, 15, 40, 42
19.	Secure Grants/Loans for Septic Repair	- City of Gardiner - USDA Rural Development Office - Maine DECD - Maine Rural Water Authority	- Grants/loans - Tech. Assistance	Medium to Long-Term	High	7, 17
20.	Give Preference to Homeless on Housing Waiting Lists	- Housing Authority - Homeless Agencies	- Create policy and implement	Immediate, Ongoing	Low	7, 28, 37
21.	Recruit Tenants Priced out from Other Regional Markets	- City of Gardiner - Public Relations Consultant - Realtors	- Identify Target Markets - Marketing	Short-Term	Moderate	7, 12, 29
22.	Provide Rent and Care Subsidies for Assisted Living	- Housing Authority - KVCAP - Senior Spectrum - Maine State Housing Authority	- Grants/loans - Tech. Assistance	Short-Term, Ongoing	Moderate	7, 11
23.	Promote Homeownership	- City of Gardiner - Maine State Housing Authority - Realtors - Lenders	- Distribute MSHA literature - Send out regular updates	Immediate, Ongoing	Low	2, 7
24.	Work with Lenders to Create Low-Interest Loan Pool	- City of Gardiner - Lenders - Housing Authority	- Establish RLF - Grants/loans - Publicity	Medium-Term, Ongoing	High	7, 9, 13
25.	Obtain Funding for Trail and Park Expansion	- City of Gardiner - Maine DNR - Maine DECD	- Grants/loans - City bonding - TIF	Long-Term	High	17
26.	Relax Restrictions on Downtown Housing	- City of Gardiner - Gardiner Main Street program - Maine State Planning Office	- Convene working group to discuss - Amend ordinances	Short-Term	Low	2, 10, 27
27.	Promote Conversion of Apartments to Condos	- City of Gardiner - Maine State Housing Authority - Developers and Homebuilders - Lenders	- Distribute MSHA literature - Publicity	Short-Term, Ongoing	Moderate	2, 26

Low Priority Initiatives

No.	Initiative	Responsible Party(ies)	Specific Programs	Time Frame	Level of Investment	Related Items
28.	Develop Transitional Housing for Homeless	- Housing Authority - Homeless Agencies	- Initiate building of new units	Long-Term	High	7, 20
29.	Conduct Promotions to Highlight Schools	- SAD 11 - Public Relations Consultant	- Compile data - Marketing	Short-Term	Moderate	12, 21
30.	Establish Commuter Bus Service to Portland Area	- City of Gardiner - Bus Operators	- Recruit Operator - Contract	Short-Term, Ongoing	Moderate	31, 33
31.	Expand Libby Hill Park and Ride Lot	- City of Gardiner - Maine Dept of Transportation	- Apply for funding - Construction	Short-Term	High	17, 30, 33
32.	Expand Local Bus Service on Evenings/Weekends	- KV Transit	- Compile data - Meet w/KVT	Short-Term, Ongoing	Moderate	12, 33
33.	Organize Lobbying Effort to Address Regional Traffic Problems	- City of Gardiner - State Legislators and Senators - KVCOG - Maine Dept of Transportation	- Document problems - Hold meetings, info sessions	Short-Term, Ongoing	Moderate	12, 30, 31, 32
34.	Expand Public Water and Sewer in Key Areas	- City of Gardiner - Maine Rural Water Authority - USDA Rural Development Office	- Grants/loans - Impact fees - TIF	Medium-Term	High	17
35.	Create and Maintain Database of Rental Units	- Housing Authority - Landlords - Capital Area Housing Association	- Collect data - Update regularly	Short-Term, Ongoing	Moderate	7
36.	Provide Municipal Trash Pickup	- City of Gardiner - Waste Management Contractors	- Study feasibility - Enact service	Medium-Term, Ongoing	Moderate to High	12
37.	Help Regional Homeless Agencies Collect Data	- Housing Authority - Homeless Agencies	- Collect data from voucher program	Short-Term,	Low to	7, 20
38.	Offer Incentives to Improve Energy Efficiency	- City of Gardiner - Maine State Housing Authority	- Grants/loans	Immediate, Ongoing	Low	1, 5
39.	Revamp Sewer Rates to Ease Burden on Renters	- City of Gardiner - Landlords	- Research issue - Tie to incentives	Medium-Term, Ongoing	Low to Moderate	10
40.	Coordinate Mfg Home Policies with Other Towns	- City of Gardiner - KVCOG	- Research issue - Amend ordinance	Medium-Term, Ongoing	Low	12, 18
41.	Encourage Use of Alt. Heating Systems	- City of Gardiner - Maine State Housing Authority	- Publicity	Medium-Term, Ongoing	Low	44
42.	Partner with Non-Profits to Develop Special Needs Units	- Housing Authority - Non-Profit Housing Developers - Health Care Organizations	- Grants/loans - Issue RFPs	Long-Term	High	2, 7, 8, 9, 13, 18
43.	Reduce Flood Insurance Premiums in Key Areas	- City of Gardiner - Insurance Providers	- Document issue - Contact insurers	Long-Term	Moderate	7
44.	Publicize Energy Assistance Programs	- City of Gardiner - Housing Authority - Public Relations Consultant	- Publicity	Short-Term, Ongoing	Moderate	12, 16
45.	Create Special Needs Housing Task Force	- Housing Authority - Non-Profit Housing Developers - Health Care Organizations	- Convene meeting - Collect data	Medium-Term, Ongoing	Low	7

Categories of Housing Initiatives

Perhaps the most important information in the above matrices is located in the Responsible Party/Parties column. In order for this action plan to be successful, its recommendations will have to be translated into realities, and this will only happen if responsibilities are clearly defined and carried out.

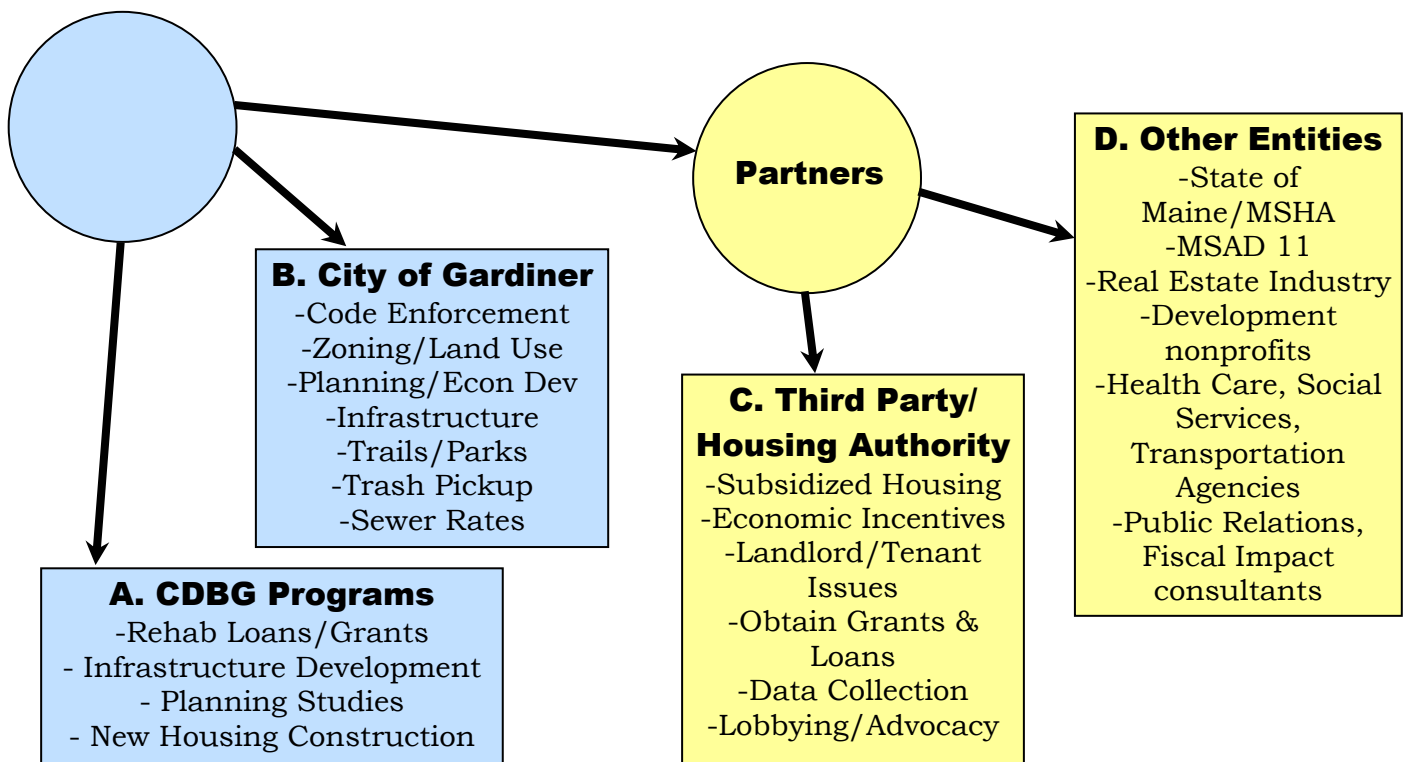
Essentially, the 45 potential housing initiatives can be divided into four categories, based on what entity will be responsible for implementing each one. The four categories of housing initiatives are:

- A. Initiatives requiring Community Development Block Grant (CDBG) funding
- B. Initiatives to be undertaken by the city government
- C. Initiatives to be conducted by a housing authority
- D. Initiatives to be managed by other entities

Each of these four categories can be thought of as a unique piece in the overall puzzle. At the center of this puzzle is the city government, which will need to orchestrate the overall housing program. Given the limited capacity of the city to take on new challenges (described in detail in Category 1 below), city staff should primarily take on the role of enabler and conduit, coordinating the activities of its partners. The diagram below illustrates the city's expected role, and each is explained in detail beginning on the next page.

As a note, initiative numbers listed in this section refer to the prioritized list in the matrices on pages 17-20, and not to the list on page 9.

Organization of City of Gardiner Housing Programs



A. Initiatives requiring CDBG funding

Many of Gardiner's housing needs will need to be addressed with funding from the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) program. Gardiner is eligible to apply for CDBG Housing Assistance grants totaling up to \$400,000 each year, and can apply for funding for both types of Housing Assistance grants: rehabilitation and innovative programs.

It is assumed that, if awarded CDBG money, programs would be administered by a third-party contractor, as up to 20 percent of CDBG funding is usable for covering administrative costs. It is estimated, however, that substantially less than 20 percent is needed to manage potential initiatives in Gardiner.

Since initiatives in this category would be managed by a third party, the initiatives listed here are also listed under the third party contractor/housing authority category. These initiatives include:

- Offering incentives for housing construction and rehabilitation (Initiatives #2, 4, 5, and 15)
- Creating a how-to guide for housing developers (Initiative #9)
- Funding planning studies to be undertaken by partners/contractors (Category C)
- Adding assisted, subsidized, and special needs housing units (Initiatives #11, 13, 42, and 45)

B. Initiatives to be undertaken by the city government

There are two major types of housing-related initiatives that must be undertaken directly by the City of Gardiner: those involving city ordinances and those involving municipal services. These two different types of initiatives are outlined below.

City Ordinances

In order to undertake a number of the suggested initiatives, the City of Gardiner will need to either amend or overhaul some of its ordinances. Specifically, ordinances will need to be changed to address the following considerations:

- Formal guidelines for code enforcement need to be developed and incentives offered to meet them (Initiatives #1 and #3)
- New subdivisions and apartment/condo developments must contain a percentage of units that are accessible to the physically disabled (Initiative #8)
- Presence of restrictions on development of new housing units (Initiatives #10, 18, and 26)
- Zoning for rural areas that currently allows manufactured housing on one-acre lots is not in concert with zoning regulations in surrounding communities and needs to be revisited (Initiative #40)

Since most of these changes are related to the city's land use ordinance, it would make sense to undertake them as a package of recommendations, rather than making a number of incremental changes to the ordinance. Specific recommendations for these changes are outlined in the next section of the report.

Municipal Services

During the housing assessment phase of this project, it was pointed out that, despite overall high marks for city services, there are a number of areas needing improvement. In order to enhance its municipal services, the City of Gardiner will need to make some capital investments, as well as some ongoing fiscal commitments. Some of the public services that may need improving are as follows:

- Shortage of staff and budget resources to address current needs for code enforcement, planning, and economic development (Initiative #12)
- Major infrastructure investments needed in older sections of city (Initiative #17)
- Funding needed for trail and park expansions (Initiative #25)
- Need to expand park and ride lot at Libby Hill Business Park to serve growing population of out-commuters to Portland area (Initiative #31)
- Need to invest in extending water and sewer lines to serve future residential development (Initiative #34)
- Trash pickup is not uniformly provided (Initiative #36)
- Fees and charges that put burdens on property owners (Initiatives #39 and 43)

C. Initiatives to be conducted by a third-party contractor/housing authority

Priority Initiative #7, “Establish Housing Program/Authority,” is the most cross-referenced item in the matrices on pages 17-20, as 17 of the 44 other potential initiatives are related to it. These items include the following initiatives:

- Offering incentives for housing construction and rehabilitation (Initiatives #2, 4, 5, and 15)
- Creating a how-to guide for housing developers (Initiative #9)
- Adding assisted, subsidized, and special needs housing units (Initiatives #11, 13, 42, and 45)
- Addressing landlord/tenant issues (Initiatives #16 and 35)
- Helping homeless find housing (Initiatives #20, 28, and 37)
- Obtaining grants & loans for specific programs (Initiatives #19, 22, 24, and 38)

During the housing assessment phase, the lack of institutional capacity to implement housing programs within Gardiner’s city government was identified as a need. As such, in order to implement many of the suggested action items, additional staff, financial, and technical resources would be needed. Given the present limitations of city government, many (if not all) of these initiatives simply cannot be realized within the city’s existing planning, economic development, or administrative capabilities. With so many different initiatives hinging on having an organized housing program in place, it is obvious that the City of Gardiner must expand its capacity to enact housing initiatives.

Recognizing the need to create a new structure for implementing many of the action items in the housing plan, the consulting team presented three different options for such a structure to the Gardiner City Council on December 19, 2002. These three options were:

1. Create a Gardiner Housing Authority
2. Contract a third party to act as a housing authority
3. Add a Housing Director position to the city government

The table below compares and contrasts these three different options.

Housing Program Options, City of Gardiner

Factors to Consider	OPTION 1: Create Gardiner Housing Authority	OPTION 2: Contract Third Party to Act as a Housing Authority	OPTION 3: Add a Housing Director to City Government
Level of Control by City	Moderate City can have representation on board, but lacks day-to-day control	High City could amend or terminate contract if it is not satisfied	Highest City Manager and/or Econ Dev Director have direct oversight
Initial Financial Commitment by City	Moderate Some assistance from city will be required	Low Start-up costs will be largely borne by contractor	Highest City will need to budget substantial amount for it
Independence from Political Process	Highest Will have autonomy and its own jurisdiction	High City will have oversight of contract	Low A city department has day-to-day internal oversight
Start-Up Time	Slow Need to draft legislation and form organization	Fast Contractor will draft contract, should have organization in place	Moderate Need to hire director and allow for learning curve
Ease of Obtaining Future Funding	Highest Authority can raise funds through bonding and can pursue grants/loans	High Contractor can use its own resources and can help with grants/loans	Moderate Subject to funding from City, but can pursue grants/loans
Ongoing Financial Commitment Required by City	Lowest Housing Authority would be self-supporting and would not require funding	Moderate Annual contract costs would be offset by some redistribution of income to City	High Would be part of City budget and would require ongoing support

These options were presented to the Gardiner City Council in preparation for a special meeting held on December 19, 2002. At this meeting, the consultants presided over a discussion regarding the city's preferred choice for enacting a formal housing program.

At the end of this conversation, **the Gardiner City Council endorsed an approach that combines Options 1 and 2.** This approach stipulates that, following the completion of the housing action plan, the City will embark on a two-phase process:

1. Contract a third-party organization to manage its housing program for a short period of time.
2. Establish a permanent Gardiner Housing Authority that will be charged with the long-term management of a housing program for the city.

To streamline the process of setting up the Gardiner Housing Authority, the contract for the third party should stipulate that the contractor will manage the establishment of the housing authority.

D. Initiatives to be managed by other entities

In order to realize the full potential of its housing programs, the City of Gardiner will need to build and maintain strong partnerships with a variety of different entities. These entities include the eventual Gardiner Housing Authority, state government, Maine School Administrative District 11, development and planning non-profits, developers and realtors, health care organizations, transportation providers, and social service providers.

As can be seen from the matrices on pages 17-20, virtually all of the 45 potential initiatives will require cooperation among multiple players. However, most of these will rely on either city staff or on the housing authority, with other agencies playing a background role. A number of initiatives will require that other agencies take the lead, though, and others will require further work to be completed either by consultants or by committees/task forces. These initiatives include:

- Publicizing development, redevelopment, homeownership, and rental opportunities (Initiatives #6, 21, 23, 27, 41, and 44)
- Measuring social costs and fiscal impacts from new housing (Initiative #14)
- Promoting accomplishments of MSAD 11 (Initiative #29)
- Transportation partnerships and advocacy (Initiatives #30, 32, and 33)

V. CITY OF GARDINER HOUSING ACTION PLAN

This section maps out the specific action steps under each of the three categories outlined in the preceding section. For each category, the action steps prescribed include the following information:

- The suggested time frame for each program. For the purposes of this action plan, the definitions of time frames are as follows:
 - Immediate: within three months
 - Short-Term: three months to one year
 - Medium-Term: one to two years
 - Long-Term: two years or more
- Brief descriptions of individual action steps to be undertaken
- Anticipated level of public investment
- Linkages with other action steps

Within each category, tasks are listed in priority order, and are intended to be completed in the order listed.

The City of Gardiner Housing Action Plan follows.

Category A: CDBG-Related Initiatives

TASK 1 – DEFINE SHORT AND LONG-TERM HOUSING NEEDS REQUIRING MAJOR FUNDING ASSISTANCE

Time Frame

Already completed in this section

Action Steps

No Action Needed – This task has already completed by the consultant, and the results are shown below.

The Housing Assessment identified and prioritized many housing needs in Gardiner. Through this process and further discussions with the city's housing committee, particular initiatives and geographic areas were identified as being of more immediate concerns than others.

Many of these initiatives are beyond the financial means of the City of Gardiner, as they call for major capital investments, economic incentives, and operating costs. In order to access funding for key housing initiatives, the City of Gardiner has identified the desired to pursue CDBG money. Since the CDBG cycle is annual, it is important to determine what the most immediate needs are for the city. Based on the findings of the assessment, the following year-by-year CDBG priorities are suggested, as well as the maximum grants amounts available for these suggested initiatives:

CDBG Priorities by Year, City of Gardiner

	Housing Grants			
	Program	CDBG Category	Month Due	Max. Award
Year 1 (2003)	Uptown housing rehab	Housing Rehab	February-03	\$400,000
	How-to guide for housing developers	Community Planning	March-03	\$10,000
			2003 Total	\$410,000
Year 2 (2004)	Extend infrastructure for housing dev.	Public Infrastructure	December-03	\$400,000
	Tree Streets housing rehab	Housing Rehab	February-04	\$400,000
	Fiscal impact analysis	Community Planning	March-04	\$10,000
			2004 Total	\$810,000
Year 3 (2005)	Parks & recreation improvements	Public Facilities	December-04	\$50,000
	South Gardiner housing rehab	Housing Rehab	February-05	\$400,000
			2005 Total	\$450,000
Year 4 (2006)	Downtown housing development	Downtown Revitalization	January-06	\$400,000
	Septic/well upgrades in rural areas	Housing Rehab	February-06	\$400,000
	Addressing homelessness	Public Service	April-06	\$50,000
			2006 Total	\$850,000
Year 5 (2007)	Develop special needs/LMI housing	Innovative Housing	February-07	\$400,000
			2007 Total	\$400,000

Level of Investment by City

None—already completed

Linkages to Other Action Steps

This task is directly linked to Task 2 below, as well as to the initiatives that it would help fund in Category C.

TASK 2 – PURSUE CDBG HOUSING REHABILITATION GRANT

With assistance from the Community Current/MRLD team (as agreed in our contract for this study), city staff will submit applications for CDBG housing assessment funding to the Maine Office of Community Development. The application due date is February 7, 2003, and this task will therefore be an immediate priority for the city. The grant recommended for this year's cycle is for housing rehabilitation, and this grant application is described below in the Action Steps section. In future years, it is recommended that the City of Gardiner pursue Innovative Housing Projects funding through the CDBG Housing Assessment grant program.

Time Frame

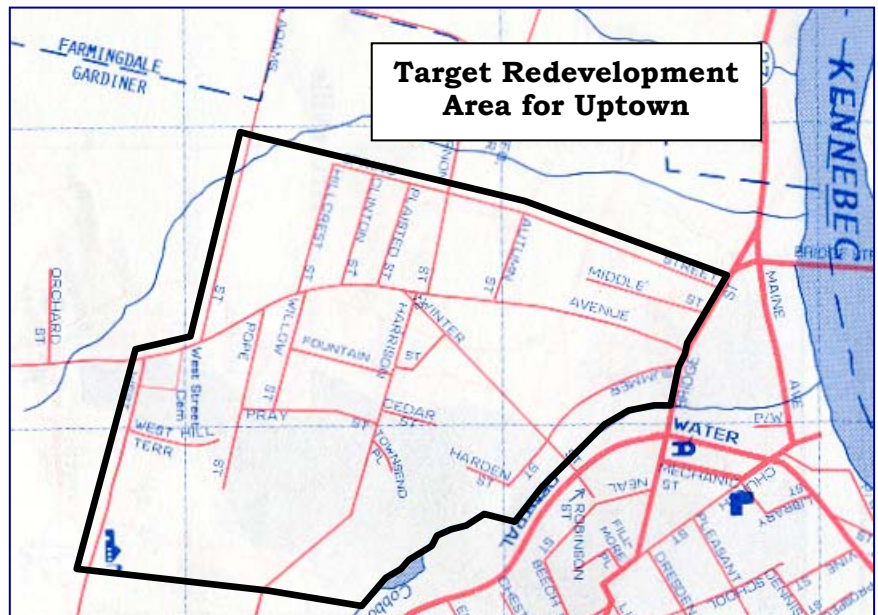
Immediate—application has a due date of February 7, 2003. Date of potential receipt of funding is estimated to be approximately 1-2 months from date of submittal. Additional applications should be completed in future years to address needs for each year. The action steps listed below are for the 2003 grant cycle, but can be generally repeated for the following four years for the specific programs outlined in Task 1.

Action Steps

1. Complete application for Rehabilitation Grant in Uptown area –

Substantial needs for housing rehabilitation have been identified in several neighborhoods in Gardiner, with potential projects including major renovations, energy efficiency improvements, handicapped accessibility, and meeting codes. If awarded, this grant will be used to offer grants and loans for housing rehabilitation (Initiative #24). The Uptown area was identified as the area needing the greatest

amount of intervention, as is therefore the target of the first year's investments. The borders of this area, which are shown on the map, are defined as the Cobbosseecontee Stream and Bridge Street to the east, Spring Street to the north, West Hill Road/Adams Street to the west, and Gardiner Area High School to the south.



- 2. Prepare contingency plans** – Concurrently with the annual submittal of CDBG applications, the city staff should also prepare itself for contingency plans in order to fund the above items should the application not be successful.

Level of Investment by City

Low to Moderate—will require some staff commitment, and may require local matching funds.

Linkages to Other Action Steps

This task is linked to the initiatives that it would help fund in Category C.

TASK 3 – CONTRACT THIRD PARTY OR PARTIES TO OVERSEE IMPLEMENTATION OF REHABILITATION GRANT

NOTE: This task should only be undertaken if CDBG funding is awarded to the City of Gardiner. Otherwise, it should not be pursued.

Time Frame

Short-term—this task should be undertaken as soon as CDBG funding is awarded.

Action Steps

- 1. Draft RFP for potential contractors**
- 2. Issue RFP to potential contractors**
- 3. Review proposals and select contractor**

Level of Investment by City

Very Low—costs will come out of CDBG award, and only limited staff time will be needed to oversee process

Linkages to Other Action Steps

This task will most likely be linked to Task 1 in the next step, as it would make organizational sense to have the same contractor managing the CDBG-related projects as for other housing initiatives. In future years, following the establishment of a housing authority, the city should continue to retain a contractor to oversee continuing CDBG-related housing initiatives.

TASK 4 – PURSUE CDBG COMMUNITY PLANNING GRANT

One of the high priority housing initiatives recommended in this action plan is to create a how-to guide for housing development in Gardiner. In order to complete such a guide, additional planning work must be undertaken by the city. Since adequate staff resources do not exist at this time to create this document, it is recommended that the City pursue CDBG community planning grant funding for this purpose.

Time Frame

Immediate—community planning grant deadline for 2003 funding cycle is March 7, 2003.

Action Steps

- 1. Complete application for community planning grant** – The City of Gardiner will need to invest approximately \$10,000 to create a how-to guide for housing development, as recommended in this action plan. Since one of the selection criteria for CDBG funding from the Maine Office of Community Development is project leverage, it is recommended that Gardiner only request \$5,000 in community planning funding, and that the remaining \$5,000 comes from local matching funds.
- 2. Prepare contingency plans** – Concurrently with the annual submittal of CDBG applications, the city staff should also prepare itself for contingency plans in order to fund the above items should the application not be successful.
- 3. Complete how-to guide** – If the funding is awarded, the City of Gardiner should hire a contractor to complete the how-to guide for housing development and this contractor should be immediately put to work. The steps involved here would be:
 - Draft RFP for potential contractors
 - Issue RFP to potential contractors
 - Review proposals and select contractor
 - Create how-to-guide for city

Level of Investment by City

Moderate—will require local matching funds, as well as some staff commitment

Linkages to Other Action Steps

This task is linked to the initiatives that it would help fund in Category D.

TASK 5 – PURSUE CDBG GRANTS IN FUTURE YEARS

Time Frame

Medium to Long-term—cannot be started for another year, and should be repeated each year in the future.

Action Steps

The action steps listed here give a general outline of the CDBG-funded programs that are suggested for future years.

1. Innovative Housing Programs Grants (2005, 2007)

- Construction of new low to moderate-income housing (Initiatives #2, 13, 15)
- Development of special needs housing (Initiative #42)

2. Public Infrastructure Grant (2004)

- Extending public infrastructure in key development areas, such as Brunswick Avenue, outer Highland Avenue, and Capen Road. (Initiative #17)

3. Public Facilities Grant (2005)

- Funding for construction of trails and parks throughout city (Initiative #25)

4. Downtown Revitalization Grant (2006)

- Development and redevelopment of downtown housing units (Initiative #26)

5. Public Service Grant (2006)

- Enacting programs to understand and address homelessness in Gardiner (Initiatives #28, 37)

6. Housing Rehabilitation Grant (2006)

- Septic and well upgrades in rural areas (Initiative #19)

Level of Investment by City

Low to Moderate—will require some staff commitment and, in some cases, local matching funds.

Linkages to Other Action Steps

This task is linked to the initiatives that it would help fund in Categories C and D.

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Category B: City of Gardiner

TASK 1 – CONTRACT THIRD-PARTY ENTITY TO MANAGE HOUSING PROGRAM

This task is the precursor to the establishment of a housing program, and will therefore need to be overseen by the City of Gardiner. One established, however, the activities of the housing program will be carried out by the contractor and then by the housing authority, and are therefore listed under Category C.

Time Frame

Immediate—this task should be undertaken as soon as funding is secured for it.

Action Steps

- 1. Determine responsibilities of contractor** – As outlined in the preceding section of this report, the third-party contractor will be given specific responsibilities from the very beginning. The suggested responsibilities of the contractor are as follows:
 - Administer housing voucher programs
 - Pursue grants and loans for housing development and redevelopment
 - Manage incentive programs for housing development and redevelopment
 - Act as an intermediary for landlord/tenant issues in the city
 - Develop new housing units for low to moderate-income residents, senior citizens, and mentally and physically disabled residents.
 - Maintain statistics on local housing situation
- 2. Write Request for Proposals (RFP)** – To begin the process of engaging a third-party contractor, city staff needs to prepare a request for proposals (RFP) that outlines the nature of the work to be contracted, a scope of work, and a proposed budget and schedule. This RFP should clearly state the aforementioned responsibilities of the contractor.
- 3. Distribute RFP to prospective bidders** – Through the process of completing this housing assessment and action plan, a number of prospective contractors have

been identified. These prospects all have experience with the development and management of housing in central Maine. Prospective bidders include:

- Augusta Housing Authority, Augusta
- Dirigo Housing Associates, Augusta
- Kennebec Valley Community Action Partners, Augusta
- Residential Initiatives for Maine (RIF Maine), Bath

4. Review proposals and select contractor

5. Agree to contract terms – It is suggested that the contract for this RFP be written for a one year period, with an option included for a second year. As the first year progresses, the city and the contractor should agree on one of the following three options for what to do following the conclusion of the first year:

- Renew contract for second year
- Reissue RFP and select another contractor for second year
- Proceed with establishment of Gardiner Housing Authority

Level of Investment by City

Assuming CDBG grant money is available, local public investment should be minimal. However, if grant application is not successful, public funding will be needed for at least first year of contract.

Linkages to Other Action Steps

All of the action steps listed under the “determine responsibilities of contractor” heading above will be linked to this step. These responsibilities are outlined in detail in the Category C action plan.

TASK 2: ADDRESS CITY ORDINANCE ISSUES

Time Frame

Short-term—This task should not be undertaken until Task 1 contract is signed and housing program is under way.

Action Steps

1. Revisit and Adopt Revised Land Use Ordinance and Land Use Map –The revised Land Use Map was prepared by the Kennebec Valley of Council of Governments in 1995. The proposed changes to the Zoning Ordinance and Land Use Map are positive and proactive, the document should be fine tuned before implementation, as it was created eight years ago, and many things have changed in Gardiner since that time. Libby Hill Business Park, downtown revitalization efforts, the waterfront improvement plans, the Highland Avenue infrastructure and street improvements and this Housing Assessment and Action Plan are just a few City initiatives that should be reflected in the adopted Land Use Ordinance and Map. Specific changes recommended include:

- Review Ordinance and Map for internal discrepancies as well as regulations that make various initiatives difficult to implement. Create opportunities to promote a variety of housing, but in general guide housing to growth areas served by sewer and water. A review of such issues with recommendations was made in Section 2 of the Housing Assessment dated November 5, 2002.

- Inventory all existing approved but undeveloped subdivision lots and create a plan to market lots to developers/homebuyers or have the City purchase appropriate lots as part of a housing initiative.
- Inventory all City tax-acquired lands and buildings for potential development/redevelopment, specifically in designated growth areas. These properties can be returned to the tax roll by offering properties for redevelopment through Requests for Proposals to developers looking to become active in the Gardiner housing market.
- Create a residential master plan for the Cobboseecontee Stream corridor from Winter Street to the Cobbosee Avenue Bridge. This area is served by City water and sewer, has underutilized lands and structures, is located within walking distance to downtown, does not compete with downtown office/retail space and parking and could be integrated with a stream corridor trail. The terrain and views of the stream are beautiful and the floodplain lands could become permanent open space, active and passive green space serving the neighborhood. Potentially create a new zoning district for the area after studying it in detail.
- Sewer and water currently end at the proposed High Density Residential/Residential Growth line on Highland Avenue. Highland Avenue from the City line back to the High Density Residential area is downhill, potentially allowing the extension of a gravity sewer line for future housing development.
- Redraft rural standards to encourage the development of cluster subdivisions, helping maintain the rural character of road frontage. Potentially require manufactured homes in rural districts to be developed as part of planned residential or cluster developments to maintain open space, discourage frontage development and at the same time coordinate Gardiner's manufactured housing regulations with surrounding towns.
- Prioritize visual and natural resources in the rural zone, potentially creating overlay districts that encourage developments that protect these resources.
- Establish a specific time line for adopting the revised Ordinance and Plan
- Hire a part time or full time City Planner to encourage and implement more dynamic housing and commercial projects as well as advise the Planning Board on the appropriate nature of proposals.

2. Establish Formal Code Enforcement Procedures – 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 Code Enforcement Officer (CEO). Thus, code enforcement in Gardiner is conducted according to the incumbent CEO's personal ranking of priorities, not to a specifically established methodology. Knowing that code enforcement is directly related to improving the housing market in Gardiner for landlords and tenants, the following recommendations are made regarding code enforcement:

- Hire a City Planner to reduce the workload of the Code Enforcement Officer. Gardiner has an old housing stock with historic character that is an asset for the City. However, this asset cannot be fully realized unless codes are

met and violations processed both proactively and quickly on a case-by-case basis.

- Establish formal agreements among City Departments to aid the code enforcement procedure and create a positive housing environment for tenants, landlords and City staff. For example, schools could have arrangements with fire and police departments for prevention programs. The Fire Department could aid the CEO in the inspection of fire code issues and in developing prevention programs for landlords.
- Establish in the Ordinance formal code enforcement regulations making the process clear to the City and tenants and landlords, without creating liability issues or more work for the City and the CEO. This will also create continuity in practices as different people hold the job of CEO.
- Include code enforcement measures as part of a contract with a third party housing authority. The wider the net for remedying code enforcement issues, the better the housing conditions, marketing and the gradual improvement of housing stock.
- Computerize the code enforcement procedure to allow mapping of violations by location, type and landlord. This information will be useful for future initiatives and create continuity between changing CEOs.

Level of Investment by City

Low—will require a fair amount of staff time and possibly some further research, but no major investments.

Linkages to Other Action Steps

Any amendments to city ordinances should be completed with cooperation from the housing program contractor, as the contractor will have ongoing relationships with housing developers and landlords. Also, many of the items suggested here may require future capital and operating expenditures, so these steps would be linked to those sections of the action plan as well.

TASK 3: MAKE CAPITAL INVESTMENTS RELATED TO HOUSING

Time Frame

Medium-term, ongoing

Action Steps

- 1. Reassess needs for capital investments** – Since the completion of the housing assessment, the City of Gardiner has already applied for CDBG and USDA Rural Development funding to conduct major infrastructure repairs in the Uptown section of the city, and may pursue more investments in the next year. Before taking on a comprehensive capital improvements program related to housing, city staff should reassess its situation in regard to capital investment needs.

Categories to examine include:

- Other areas of the city with aging and/or substandard infrastructure
- Expansion of trails, parks, open space
- Transportation needs, especially the expansion of park & ride facilities
- Need to extend water and sewer lines to residential growth areas

2. **Quantify costs for necessary capital investments** - Prior to enacting any major capital programs, the magnitude of capital investments must be understood. City staff should prepare cost estimates for this purpose.
3. **Apply for financial assistance** – As with the current slate of infrastructure improvements, the City of Gardiner should continue to seek funding from CDBG, USDA Rural Development, and other federal, state, and regional sources.

Level of Investment by City

High—will require substantial commitments from the city through bonding and ongoing maintenance.

Linkages to Other Action Steps

The city's ongoing commitment to capital improvements to improve its housing situation responds to the needs of prospective developers, residents, and businesses. As such, the city must ensure that its public relations efforts highlight major capital investments as they are made.

TASK 4: ADDRESS MUNICIPAL SERVICES ISSUES

Time Frame

Medium-term, ongoing

Action Steps

1. Request budget increases – In order to improve municipal services, a number of departments would require additional financial resources. Departments that would ideally receive additional funding would be:
 - Planning
 - Code Enforcement
 - Economic and Community Development
 - Public Works
 - Parks & Recreation
2. **Develop parks & recreation plan** – Although Gardiner's parks and recreation facilities are vastly improved from a decade ago, there are still needs for several different types of recreational facilities (especially neighborhood parks and trails), as well as for the preservation of open space. With this in mind, the city should undertake a parks & recreation plan to understand these needs.
3. **Conduct property owner survey** – In order to properly understand the concerns of property owners in Gardiner, the city should conduct a survey of property owners. This survey, which could easily be mailed out with each owner's tax bill, should contain questions regarding levels of satisfaction with municipal services such as trash pickup, water and sewer, police/fire/emergency services, libraries, and recreation.

Level of Investment by City

Moderate—will require an ongoing commitment from the city to study, understand, and address public service issues.

Linkages to Other Action Steps

This task is most closely linked to Task 3 above, as the capital improvements to be undertaken by the city will mandate ongoing commitments to maintenance.

Category C: Third-Party Contractor/Gardiner Housing Authority

TASK 1: ADMINISTER HOUSING VOUCHER PROGRAMS

Time Frame

Short-Term, ongoing

Action Steps

- 1. Establish housing voucher program** – At the present time, Section 8 housing vouchers for Gardiner residents are administered by Dirigo Housing Associates through a contract with the Maine State Housing Authority (MSHA). The first step to be taken by the selected contractor will be to work with the City of Gardiner, MSHA, and HUD to establish a new voucher program specifically for Gardiner. This voucher program can and should work cooperatively with Dirigo's vouchers to help address the low to moderate-income housing situation in the region.
- 2. Publicize voucher programs to property owners** – There is presently a waiting list for housing vouchers in Gardiner of more than 300 residents. Although new housing construction will eventually be needed to address this shortage, a short-term action should be to increase the number of units that accept vouchers. Working with the City of Gardiner, the housing contractor should publicize to property owners the opportunities and benefits of accepting vouchers.
- 3. Maintain data on units and tenants** – The housing contractor will need to collect and continually maintain data regarding the voucher program's participating tenants and units. This data will be used on an ongoing basis by the future housing authority to understand property conditions, tenant mobility patterns, and length of time tenants spend on the voucher waiting list.

Level of Investment by City

Very Low—costs are part of master contract with third party.

Linkages to Other Action Steps

This task is linked to Task 4 below, which will involve collecting market and economic data. It is also linked to Tasks 2, 5, and 6, which will all help increase the inventory of low to moderate income units.

TASK 2: MANAGE REVOLVING LOAN FUND FOR HOUSING DEVELOPMENT AND REDEVELOPMENT

Time Frame

Short-term, ongoing

Action Steps

- 1. Set up loan/grant fund** – In the City of Gardiner’s imminent CDBG application, funding will be requested to establish loan and grant fund for housing development and redevelopment. Regardless of whether or not this funding is approved, the housing contractor should pursue additional funding from local lenders and other sources. Once funding is available, the contractor should then establish the fund.
- 2. Administer loan/grant fund** – After the loan/grant fund is established, the contractor should solicit applications from property owners and developers to make use of it. The fund should offer low-interest loans and grants for projects in Gardiner’s priority areas identified in the housing assessment. In the short term, this fund should include more grants than loans, as private sector interest rates are at record low levels. If interest rates rise as expected, more low-interest loans should be promoted.
- 3. Pursue additional grants, loans, and technical assistance** – Beyond the start-up funding from CDBG and financial institutions, a number of other potential grants and loans may be available for housing initiatives in Gardiner. These sources include:
 - Maine State Housing Authority—programs for homeownership, renovations, and new construction
 - Coastal Enterprises, Inc. (CEI)—lease-purchase, down payment assistance, and other homeownership programs, as well as technical assistance
 - Genesis Community Loan Fund—programs for low income and special needs housing
 - Maine State Planning Office—grants for planning studies, technical assistance
 - Maine Rural Development Council (MRDC)—technical assistance with obtaining further grants

Level of Investment by City

Moderate—the City of Gardiner may have to provide some staff coordination to support the transfer of funds to the contractor, but will not need to make major public investments. However, there may be a need for public matching funds to obtain certain grants.

Linkages to Other Action Steps

This task is closely related to the city’s pursuit CDBG funding both in the immediate and longer-term future.

TASK 3: ACT AS AN INTERMEDIARY FOR LANDLORD/TENANT ISSUES IN THE CITY

Time Frame

Short-term, ongoing

Action Steps

- 1. Convene working group** – The housing contractor should organize and preside over a working group of participating landlords and tenants in the housing voucher program. This working group should have equal representation from each side.

- 2. Draft tenant bill of rights and responsibilities** – The working group’s first priority will be to create a tenant bill of rights and responsibilities that is acceptable to representatives of both sides. This brief document will lay the groundwork for ongoing dialogue between landlords and tenants, and can be easily adapted from existing documents used in other cities.
- 3. Schedule regular meetings** – The landlord-tenant working group should meet regularly, but not necessarily very often—perhaps just three or four times per year. These meetings should address ongoing concerns and will present a forum in which to hold discussions between landlords and tenants.

Level of Investment by City

Very Low—very little spending will be needed to accomplish this task

Linkages to Other Action Steps

This task is linked to the voucher program (Task 1), as well as to efforts to maintain statistics on housing (Task 4)

TASK 4: MAINTAIN STATISTICS ON LOCAL HOUSING SITUATION

Time Frame

Medium-term, ongoing

Action Steps

- 1. Create benchmark data** – The first step in this task should be to organize benchmark data regarding the housing situation in Gardiner, including regional economic data, demographic trends, and real estate market conditions. Much of this information has already been organized as part of the housing assessment, but more detailed information regarding real estate market conditions should be compiled.
- 2. Coordinate with other agencies** – In order to document conditions for issues such as homelessness and the rental market, the collection of data from other partners will be necessary. For homelessness, data is collected and analyzed by social service providers in Portland, Lewiston, and Augusta. For the rental market, data can be obtained from the Capital Area Housing Association or local realtors.
- 3. Publish reports** – Since most economic data is only released on an annual basis, the housing contractor does not need to issue a report any more than once a year. However, for real estate market data, it may be useful to compile basic statistics quarterly or semi-annually. These reports should be sent to public officials, real estate professionals, and the press.

Level of Investment by City

Very Low—will be managed by contractor

Linkages to Other Action Steps

This task is linked to Task 1, as data regarding voucher program participants will be incorporated. It is also linked to public relations activities, as data generated by this initiative will be useful in marketing opportunities in Gardiner.

TASK 5: FORM GARDINER HOUSING AUTHORITY

Time Frame

Medium to long-term, depending on level of satisfaction with progress of contractor

Action Steps

- 1. Create organization** – The contractor will oversee the formation of the Gardiner Housing Authority, including the completion of all necessary documents, organization of board of directors, and drafting of charter. The contractor will work with the new board of directors to set up a business plan and budget for the new authority.
- 2. Oversee staffing and start-up** – Working with the board of directors, the contractor will help recruit an executive director. Once hired, the executive director will work closely with the contractor and the board to set a timetable for starting up the organization and hiring any additional staff.
- 3. Transfer responsibilities** – Once the new organization is in place, all housing authority functions will be transferred to it, and the contract with the third party will be considered complete.

Level of Investment by City

Moderate—Housing Authority will have its own budget, but will likely require some initial assistance from the city.

Linkages to Other Action Steps

Task 6 below depends on the creation of the authority, as the housing contractor will not be expected to manage the construction of new units.

TASK 6: DEVELOP NEW HOUSING UNITS FOR LOW TO MODERATE-INCOME RESIDENTS, SENIOR CITIZENS, AND MENTALLY AND PHYSICALLY DISABLED RESIDENTS

Time Frame

Long-term

Action Steps

- 1. Conduct market research for new project opportunities** – The Gardiner Housing Authority would have the ability to develop new housing units not just in the City of Gardiner, but also in surrounding communities. The Authority would therefore have many different potential development project types and locations to consider. As a first step towards building new housing units on its own, the authority should establish an ongoing market research program to keep tabs on supply and demand trends and to identify particular locations and project types that would be needed.
- 2. Pursue funding for developing subsidized and assisted housing** – Funding for, as well as technical assistance with, all of these types of housing is available from a number of different sources, including:
 - U.S. Department of Housing and Urban Development—HUD assistance can be obtained through a variety of programs, including Section 202 for elderly supportive housing, Section 207 for rental housing mortgage insurance origination, and public housing development funding.

- Maine State Housing Authority—MSHA offers low-interest loans and grants for new housing development and rehabilitation of housing units.
- Coastal Enterprises, Inc.—CEI has a variety of programs for developing low-income and assisted housing, both single and multi-family.
- Genesis Community Loan Fund—this non-profit based in Damariscotta offers low-interest loans for affordable housing, and has funded assisted housing projects in communities such as Searsport, Rockland, Bangor, Ashland, and Bristol.
- Kennebec Valley Community Action Partners—KVCAP has an active housing development program and has partnered with housing authorities in the region to develop new units.
- Senior Spectrum—this organization matches up senior citizens with housing opportunities and can be a resource for determining demand for certain types of senior housing.
- Habitat for Humanity—the local chapter may be able to offer its assistance with labor and/or funding for affordable housing development.

3. Develop new housing units—Once projects and funding sources have been identified, the Authority would then need to go about developing new units. Adequate staff support would be needed to initiate, plan, and build these units.

Level of Investment by City

Very Low—will be done by Housing Authority

Linkages to Other Action Steps

Some of these units will either be true public housing or will take part in the voucher program, so will be linked to Task 1 from this section.

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Category D: Partners and Consultants

TASK 1: CONDUCT PUBLIC RELATIONS ACTIVITIES

Time Frame

Short-Term, Ongoing

Action Steps

- 1. Determine work program for public relations campaign** – The City of Gardiner is, as of January 2003, developing a new Marketing Plan. This plan is viewed by the city as a means of promoting its economic development opportunities, primarily in reference to Libby Hill Industrial Park and downtown Gardiner. The promotion of housing opportunities for residents, investors, and developers is also part of the marketing plan, and therefore must be considered in undertaking this Housing Action Plan. It is suggested that the city create a specific work program related to promoting residential opportunities as part of its marketing efforts. This work program will be used as a guide by the public relations consultant (see below).

- 2. Issue RFP for public relations consultant** – Given that the City of Gardiner lacks staff resources to oversee its marketing efforts, it is recommended that a marketing consultant be retained to promote residential opportunities in Gardiner. Using the work program as a guide, the city should develop a Request for Proposals (RFP) document. This RFP should then be issued to public relations consultants located in reasonable proximity to Central Maine.
- 3. Review proposals and select PR consultant**

Level of Investment by City

Moderate—would likely need to fund consulting fees

Linkages to Other Action Steps

Many of the action steps from categories B and C will need to be marketed by the City of Gardiner, and will therefore need to be monitored as part of this task.

TASK 2: MEASURE IMPACTS OF NEW HOUSING

Time Frame

Medium-term

Action Steps

- 1. Draft RFP for potential contractors**
- 2. Issue RFP to potential contractors**
- 3. Review proposals and select contractor**

Level of Investment by City

Moderate—would likely need to fund consulting fees

Linkages to Other Action Steps

The primary linkage of this task is to municipal services concerns from Category B, Task 4.

TASK 3: CONDUCT OUTREACH AND ADVOCACY PROGRAMS

Time Frame

Medium-term, ongoing

Action Steps

- 1. Identify needs for outreach and advocacy** – Outreach and advocacy activities may need to be undertaken for many different topic areas, including:
 - Transportation
 - Public Education (i.e., performance of SAD 11 schools)
 - Regulatory issues
 - Homelessness
 - Energy efficiency/utility costs
 - Insurance costs

- 2. Forge partnerships for programs** – Depending on the topic being addressed, the City of Gardiner should aggressively pursue new partnerships and strengthen existing ones. Examples of partnerships include:
- For homelessness, the city should actively work with regional homeless and social welfare organizations, as well as with the future Gardiner Housing Authority, to continue to understand the issues and to take action.
 - For transportation, the city should work through its legislative delegation and through its membership in KVCOG to help deal with regional transportation issues as they relate to Gardiner
 - For public education, the city should help SAD 11 document its accomplishments and provide this information to its marketing consultant to help publicize achievements in the schools.

Level of Investment by City

Low—will mostly require time commitments from city employees and elected officials

Linkages to Other Action Steps

Outreach and advocacy will be linked to many different tasks in the Action Plan, including revising city ordinances, investing in capital improvements, and recruiting new residents and residential developers.

Blueprint for Housing Action Plan

The tables on the next two pages outline all of the proposed action steps according to primary responsibility, category, and action steps. These tables are presented as a visualization of the entire action plan, and are intended to be used as a blueprint for implementation.

**Blueprint for Housing Action Plan
City of Gardiner**

CITY OF GARDINER INITIATIVES									
CATEGORY A: CDBG INITIATIVES					CATEGORY B: CITY OF GARDINER				
No.	Task Name	Time Frame	Action Steps	Level of Investment by City	No.	Task Name	Time Frame	Action Steps	Level of Investment by City
1.	Define Short and Long-Term Needs	Complete	None	None	1.	Contract Third Party to Manage Housing Program	Immediate	1. Determine contractor responsibilities 2. Write RFP 3. Distribute RFP 4. Review proposals and select contractor 5. Agree to contract terms	Very Low to Moderate
2.	Pursue CDBG Housing Rehabilitation Grant	Immediate	1. Apply for rehabilitation grant 2. Prepare contingency plans	Low to Moderate	2.	Address City Ordinance Issues	Short Term	1. Revisit Land Use Ordinance/Map 2. Establish code enforcement procedures	Low
3.	Contract Third Party to Oversee Implementation	Short Term	1. Draft RFP for potential contractors 2. Issue RFP to potential contractors 3. Review proposals and select contractor	Very Low	3.	Make Capital Investments Related to Housing	Medium Term, ongoing	1. Reassess capital investment needs 2. Quantify costs 3. Apply for assistance	High
4.	Pursue CDBG Community Planning Grant	Immediate	1. Apply for community planning grant 2. Prepare contingency plans 3. Complete how-to guide for development	Moderate	4.	Address Municipal Services Issues	Medium Term, ongoing	1. Request budget increases 2. Parks & recreation plan 3. Property owner survey	Moderate
5.	Pursue CDBG Grants in Future Years	Medium to Long Term	1. Housing Rehab grants (2004-2006) 2. Public Infrastructure grant (2004) 3. Public Facilities grant (2005) 4. Downtown Revitalization grant (2006) 5. Public Service grant (2006) 6. Innovative Housing grant (2007)	Low to Moderate					

**Blueprint for Housing Action Plan
Partnering Entities**

PARTNER INITIATIVES									
CATEGORY C: THIRD PARTY/HSG AUTHORITY					CATEGORY D: PARTNERS/CONSULTANTS				
No.	Task Name	Time Frame	Action Steps	Level of Investment by City	No.	Task Name	Time Frame	Action Steps	Level of Investment by City
1.	Administer Housing Voucher Program	Short Term, ongoing	1. Establish housing voucher program 2. Publicize program to property owners 3. Maintain data on units & tenants	Very Low	1.	Conduct Public Relations Activities	Short Term, ongoing	1. Determine work program for PR 2. Issue RFP for PR consultant 3. Review proposals and select consultant	Moderate
2.	Manage Loan Fund for Development/ Redevelopment	Short Term, ongoing	1. Set up loan/grant fund 2. Administer loan/grant fund 3. Pursue additional loans, grants, and technical assistance	Moderate	2.	Measure Impacts of New Housing	Medium Term	1. Draft RFP for potential contractors 2. Issue RFP to potential contractors 3. Review proposals and select contractor	Moderate
3.	Act as Intermediary for Landlord-Tenant Issues	Short Term, ongoing	1. Convene working group 2. Draft tenant bill of rights/responsibil. 3. Schedule regular meetings	Very Low	3.	Conduct Outreach & Advocacy Programs	Medium Term, ongoing	1. Identify needs for outreach/advocacy 2. Forge partnerships for program	Low
4.	Maintain Statistics on Housing Situation	Medium Term, ongoing	1. Create benchmark data 2. Coordinate with other agencies 3. Publish reports	Very Low					
5.	Form Gardiner Housing Authority	Medium or Long Term	1. Create organization 2. Oversee staffing and start-up 3. Transfer responsibilities	Moderate					
6.	Develop New Housing Units	Long Term	1. Conduct market research 2. Pursue funding opportunities 3. Develop new housing units	Very Low (Done by future GH)					

PARTNERS AND CONTACT INFORMATION

This section lists contact information for the potential partnering organizations to City of Gardiner as it implements the Housing Action Plan. Partners are divided into three groups:

1. Governmental Agencies
2. Planning, Social Service, and Transportation Agencies
3. Corporate and Non-profit Entities

Governmental Agencies

No.	Agency Name	Contact Name	Phone No.	Website	Potential Partnering Functions
1.	Maine Dept of Economic and Communit Development (DECD)	Orman Whitcomb	624-9819	www.econdevmaine.com	CDBG funding, technical assistance
2.	Maine Dept of Environmental Protection (DEP)	Martha Kirkpatrick	287-7680	www.state.me.us/dep	Technical assistance
3.	Maine Dept of Transportation (MDOT) Division 4 Office Planning Office	Brent Snowden Kathy Fuller	453-7377 624-3300	www.state.me.us/mdot	Regional transportation project information, grants for road and trail development
4.	Maine School Administrative District 11 (MSAD 11)	Jack Mara	582-5346	www.sad11.k12.me.us	Student labor, data for marketing
5.	Maine State Housing Authority	Michael Finnegan	626-4600	www.mainehousing.org	Various funding programs for housing (see summary on page 49)
6.	Maine State Planning Office (SPO)	various contacts	287-3261	www.state.me.us/spo	Policy statements, demographic data, technical assistance
7.	Maine Turnpike Authority	Paul Violette	871-7771	www.maineturnpike.com	Lobbying for issues related to tollbooth location
8.	State Representative Patrick Colwell	Patrick Colwell	582-5231	janus.state.me.us/house/hsebios/col_wp.htm	Legislative and funding support
9.	State Senator Sharon Treat	Sharon Treat	582-6702	www.state.me.us/legis/senate/senators/bios/bio/18s.htm	Legislative and funding support
10.	U.S. Dept of Housing and Urban Development (HUD), Region 1 Office	Loren Cole	945-0468	www.hud.gov/local/index.cfm?state=me	Information resources for housing
11.	USDA Rural Development, Maine Office	Michael Aube	990-9160	www.rurdev.usda.gov/me	Funding for housing, infrastructure, and community facilities

Planning, Social Service, and Transportation Agencies

No.	Agency Name	Contact Name	Phone No.	Website	Potential Partnering Functions
1.	Augusta Housing Authority	Victoria Watkins	626-2357	none	Housing statistics, planning for regional housing issues
2.	Bread of Life Ministries	John Applin	626-3434	www.poplink.org/bol.html	Statistics on homeless situation
3.	Gardiner Main Street	Linda Matychowiak	582-3100	mdf.org/downtown/portal/gardiner/index.html	Downtown housing data, special events
4.	GO MAINE Commuter Connections	Carey Kish	800-280-RIDE	none	Commuter bus service to and from Gardiner
5.	Kennebec Valley Community Action Partners (KVCAP)	Kathy Arnott	859-1619	www.kvcap.org/housing/home.htm	Energy assistance programs, affordable housing placement, homeowner programs
6.	Kennebec Valley Council of Governments (KVCOG)	Ken Young	453-4258	www.kvcog.org/kvcog.html	Planning assistance, demographic data
7.	Kennebec Valley Transit (KV Transit)	no contact available	622-4761	netransit.topcities.com/maine/me-kvt/index.htm	Local bus and paratransit services
8.	Senior Spectrum	Ann Sweeney	800-639-1553	www.seniorspectrum.com	Housing placement for seniors, home care, community activities
9.	Southern Kennebec County Habitat for Humanity	no contact available	622-5820	www.habitat.org	Construction assistance for low-income housing units

Corporate and Non-Profit Entities

No.	Agency Name	Contact Name	Phone No.	Website	Potential Partnering Functions
1.	Capital Area Housing Association	no contact available	685-4570	none	Apartment listings and market data
2.	Coastal Enterprises, Inc. (CEI) Housing Program	Howard Dupee	882-7552	www.ceimaine.org/housing	Funding for housing development, homeowner education, rental listings, property management
3.	Dirigo Housing Associates	Chris Crowley	622-9310	www.dirigohousing.com	Low to moderate income housing development and management, MSHA Section 8 voucher management
4.	Genesis Community Loan Fund	Elizabeth McPherson	563-6073	www.genesisfund.org	Funding and technical assistance for special needs housing
5.	Homebuilders and Remodelers Association of Maine	Joseph Ponzetti	622-7792	userpages.prexar.com/homebuilders	Advocacy, housing data, and contacts with housing developers
6.	Maine Municipal Association	various contacts	623-8428	www.memun.org	Informational resources, grant data, best practices, advocacy
7.	Maine Rural Water Association	Steven Levy	729-6569	www.mainerwa.org	Grants, technical assistance
8.	Residential Initiatives for Maine (RIF Maine)	no contact available	443-3116	none	Housing data, housing authority contacts, best practices

Summary of Maine State Housing Authority Programs

The Maine State Housing Authority (MSHA) offers a broad variety of funding, technical assistance, data, and networking resources for communities such as Gardiner that are actively pursuing housing programs. This brief summary of MSHA's resources serves as a supplement to the partners list above, as MSHA has many specific programs that need to be listed separately.

Essentially, MSHA has five major areas of interest:

1. Homeownership assistance
2. Home repair and maintenance
3. Rental housing assistance
4. Special needs housing
5. Homelessness

In addition to these five areas of interest, MSHA also conducts ongoing research into the conditions of Maine's housing markets, and regularly publishes reports and news releases on this topic. Also, MSHA has access to summary data from the Maine Real Estate Information System (REIS) that is available to municipalities.

The points below summarize MSHA's five types of programs

Homeownership assistance

- **Low-interest loans**– MSHA works with lenders statewide (including Gardiner Savings Bank) to offer low interest loans to first-time, low to moderate-income homebuyers.
- **Reduced down payments** – Qualifying buyers can pay as little as 3% down, or in special cases, even less than that.
- **Closing cost assistance** – Eligible buyers can have closing costs deferred and can repay them as part of their mortgage payments.
- **Purchase plus improvement** – Buyers can take out a loan for a greater amount than the purchase price, with the extra money to be used for home repairs.
- **New Neighbors program** – This program is only available to qualified cities that have registered with MSHA, and Gardiner is eligible for it. Its thrust is to offer low interest loans to purchase and renovate 1-4 unit buildings in older neighborhoods. All persons participating in this program must be owner occupants. The program contact at MSHA is Lisa Levesque, who can be reached at 626-4668

Home repair and maintenance

- **Lead Hazard Control Program** – Offers up to \$15,000 to low-income homeowners to remove lead paint from older housing units.
- **Low Income Assistance Plan (LIAP)** – Offers assistance with electric bills for qualifying low-income residents, both owners and renters.
- **Low Income Home Energy Assistance Plan (LIHEAP)** – Similar to LIAP, offers assistance with heating oil costs for low income residents, both owners and renters.

- **Weatherization/Central Heating Improvement Program** – Funding for home improvements to improve energy efficiency. This program is administered for Gardiner by KVCAP.

Rental housing assistance

- **New Lease program** – Subsidized loans for rental properties of 4-19 units needing major rehabilitation. A percentage of the units must house low to moderate income tenants
- **Pre-development loan program** – Offers pre-development capital to non-profit developers of low-income housing.
- **Rental loan program** – Similar program to New Lease, but aimed at buildings with 10 or more units. Can be used by both non-profit and for-profit developers.
- **Subsequent loan program** – A loan program for those already holding MSHA mortgages to pay for renovations or for adding additional affordable units to the property.
- **Preservation financing program** – A program aimed at keeping subsidized units affordable. It offers low interest loans for renovations to buildings housing Section 8 voucher tenants.

Special needs housing

- **Supportive housing program** – Offers tax-exempt loans and grants to non-profit organizations that are developing housing units for special needs residents. Projects and developers are selected through a Request for Proposals (RFP) process.

Homelessness

- **Homeless housing program** – Operating subsidies for homeless shelters are provided by MSHA via state and federal grants.
- **Transitional housing program** – Offers grants for non-profits that are developing transitional housing for homeless persons.

ACKNOWLEDGEMENTS

This housing action plan, along with the preceding housing assessment was completed by the consulting team of Community Current, Inc. and MRLD, LLC between June 2002 and January 2003. Over the seven month time frame of this study, the consultants worked closely with City of Gardiner staff under the supervision of Christopher Paszyc, the Director of Economic and Community Development for the city. The consultants also were in close contact with the city's housing committee, and met at least once a month during the planning process. In addition, the consultants conducted one-on-one interviews with nearly 30 individuals representing a variety of concerns.

The following list displays the names and affiliations of those who contributed to this project.

Consulting Team

Community Current, Inc.

- David Versel, Project Manager and Principal

MRLD, LLC

- Mitchell Rasor, Principal
- Hana Kim, Associate

City of Gardiner

City Staff

- Christopher Paszyc, Economic and Community Development
- Francis Grey, Economic and Community Development
- Jeffrey Hinderliter, Planning and Code Enforcement
- Jeffrey Kobrock, City Manager

Special Consultant

- Frank O'Hara, Planning Decisions, Inc.

Housing Committee

- 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

Stakeholders Interviewed by Consultants

- 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.

