

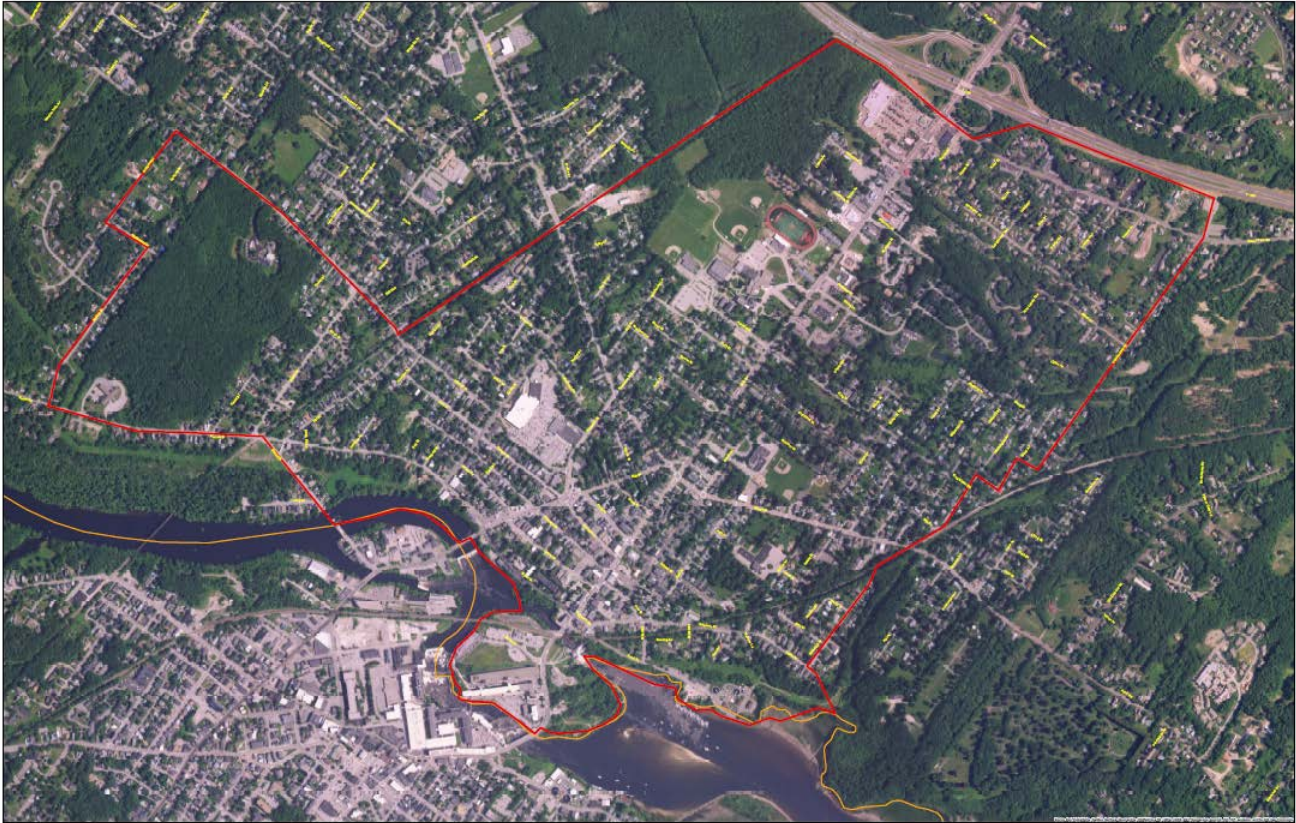
APPENDIX G: HOUSING

A house or apartment is more than just shelter; it is where a life is built. It represents security, privacy, health, community, and all of the other things associated with “home.” Many would argue that safe, decent, affordable housing is a basic right that all Americans should enjoy. Unfortunately, that is not always the case. Construction costs, rising land values and sprawl (and the consequent demand for additional services that eventually increases taxes), contribute to housing affordability challenges. Higher taxes can make meeting expenses difficult for elderly residents on fixed incomes. Higher land prices, excessive lot sizes, lower zoning densities, and overzealous infrastructure requirements can drive up the cost of housing and exclude young people and families just starting out from the market. Low and middle income people wanting to stay in or to move to Saco may not be able to find an affordable place to live.

The cost and variety of housing help determine the diversity or homogeneity of a population; housing affordability contributes to the culture of a community; housing affordability influences Saco’s ability to attract business; and it determines whether or not families can remain in Saco from one generation to the next. Additionally, the cost of housing determines whether the people who serve the community, including Saco’s cashiers, food servers, plow truck drivers, police officers, teachers, and others can live in the community they work in.

This chapter examines the supply and condition of housing in Saco, its affordability in relation to local incomes, and its availability, especially for lower-income households.

This chapter is also part of a targeted update to the Comprehensive Plan that was completed in 2017. For this update, an area surrounding and including the downtown was identified as an area of special interest and is referred to as the Downtown Focus Area throughout. See Map 1. After the Comprehensive Plan update process had begun, the Downtown Focus Area was modified to include an area between Stockman Avenue and I-95. This means that the area bounded by Route 1/Main Street, Stockman Avenue and I-95 is not represented in the data shown for the Downtown Focus Area in this Appendix.

Map 1: Downtown Focus Area

The Downtown Focus Area extends from I-95 to the north, along Cumberland Avenue, Wood Avenue, along the railroad tracks down to Wakefield Avenue, then along the Saco River's shoreline, including Saco Island. From Saco Island, it continues along the shore, then up along Market Street to Lincoln Street, along Skyline Drive, Applewood Drive and Hubbard Street, then along Bradley Street to the Eastern Trail and back up to I-95.

A. HOUSING STOCK

Between 2000 and 2009, Saco added an estimated 1,741 year-round housing units, an increase of nearly 25.5% (see Table G.1). Single family homes accounted for 50% of the new year-round housing units built during the 2000-2009 period. According to the City, 304 housing unit permits were issued between 2010 and 2015, although some of these could be for seasonal-use residences (see Table G.1.1). Because the City cannot easily provide building permit details, housing type estimates must be used for the 2010-2014 period. These estimates show that about 58% of the permits issued during the 2010-2014 period were for single-family homes.

During 2000-2009, the City lost 277 multi-family units (in buildings with 3 or more units) but gained 760 duplex and attached single family units, primarily as part of a boom in condominium development. 85 mobile homes were lost, decreasing the percentage of mobile homes in Saco from 3.0% in 2000 to 1.9% in 2009. As of April 2009, Saco had a total year round housing stock of approximately 8,542 units.

	2000	2009	Housing units as % of 2009 Total
Total Housing Units	6,801	8,542	100.0%
Single family, detached	3,875	5,225	61.2%
Single family, attached	240	772	9.0%
Duplex	834	1,062	12.4%
Multi-Family (3 + unit)	1,448	1,171	13.7%
Mobile home	397	312	3.7%
Boat, RV, van, etc.	7	n/a	n/a

Sources: 2009 Saco Housing Strategy Report

According to estimates from the U.S. Census Bureau and ESRI Community Analyst (maker of Geographic Information Systems and provider of demographic and marketing data similar to Claritas) during the 2010-2014 period, the City lost 103 single-family detached homes, 41 single-family attached homes and 41 mobile homes. As of 2014, Saco had about 8,640 year-round housing units.

The Downtown Focus Area (DFA) contains nearly 3,000 residential units. Nearly 68% are two-family or multi-family (three or more units) residences while the rest are single-family homes of various types. This contrasts with the City as a whole for which single-family homes represent the majority of housing stock.

Table G.1.1 Year Round Housing Stock, 2010 - 2014

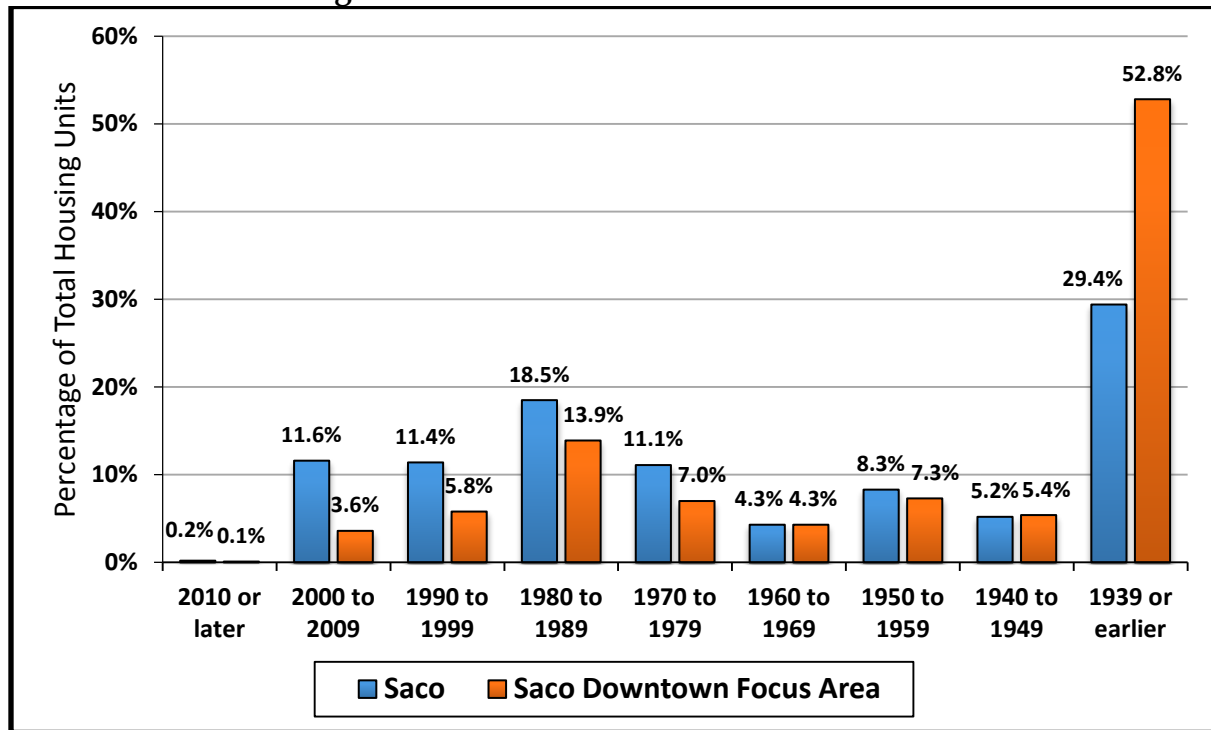
	Saco			Saco Downtown Focus Area		
	2010	2014	Housing Units as % of 2014 Total	2010	2014	Housing Units as % of 2014 Total
Total Housing Units	8,549	8,640	-	-	2,998	-
Single Family, Detached	5,114	5,011	58.0%	-	821	27.4%
Single Family, Attached	399	358	4.1%	-	80	2.7%
Duplex	814	973	11.3%	-	655	21.8%
3 - 4 Units	682	684	7.9%	-	442	14.7%
5 - 9 Units	693	702	8.1%	-	459	15.3%
10 - 19 Units	30	139	1.6%	-	120	4.0%
20 + Units	504	508	5.9%	-	388	12.9%
Mobile Home	313	265	3.1%	-	33	1.1%

Source: U.S. Census Bureau, 2014 & ESRI Community Analyst, 2014

1. Age and Condition of the Housing

According to the 2014 Census and ESRI Community Analyst, approximately 47% of Saco’s housing was built prior to 1960, and only about 0.2% of the housing stock has been built since 2010. As might be expected, given historical growth patterns, the DFA’s housing stock is older overall, with over half of its residences built prior to 1939 and nearly 70% built prior to 1960. (see Figure G.1).

Figure G.1: AGE OF SACO’S HOUSING STOCK



Source: U.S. Census Bureau, 2014 & ESRI Community Analyst, 2014

Most of Saco’s housing stock built in the last several decades is in relatively good condition, but there are issues with some of the older housing stock (built prior to 1960). Deterioration and sub-standard housing conditions are a concern. According to a 2009 City housing report, “The city assessing department has rated 87 properties in Saco rated as “poor quality.”

¹ 2009 Saco Housing Strategy Draft Report

The City uses Marshall & Swift’s definition, in which poor condition (worn out) means, *repair and overhaul needed on painted surfaces, roofing, plumbing, heating, numerous functional inadequacies, substandard utilities etc. (found only in extraordinary circumstances). Excessive deferred maintenance and abuse, limited value-in-use, approaching abandonment or major reconstruction, reuse or change in occupancy is imminent. Effective age is near the end of the scale regardless of the actual chronological age.* 51 of these properties (59%) are single family homes, 23 are multi- family buildings (26%), and 9 are mobile homes (10%). The homes and apartments are scattered throughout the City, and are not concentrated in any specific neighborhood.”¹

B. AFFORDABILITY

Many consider having a dry, warm place to sleep a basic right. However for some Saco residents, housing can consume an inordinate amount of their income. Affordable housing for homeowners is defined in Maine’s Growth Management Act as housing in which the mortgage payment, taxes, insurance, condominium fees, and utilities do not exceed 33% of the homeowner’s gross income. For renters, the standard is 30% of gross income for rent and utilities.

According to 2014 U.S. Census data, nearly 38% (compared to nearly 23% in 2000) of Saco households spent 35% or more of their income on rent and one out of four homeowners (in 2000, this was one out of every six homeowners) were paying mortgages that were 35% or more of their income. There has been a marked increase in the number of households who are paying more for their housing than is deemed affordable by Maine’s Growth Management Act.

Table G.2: Percentage of Household Income Spent on Monthly Rent* / Mortgage**

Renters	
< 20%	29.4%
20 - 24.9%	12.8%
25 - 29.9%	10.1%
30 - 34.9%	10.2%
35% +	37.6%
Owners	
< 20%	30.9%
20 - 24.9%	17.2%
25 - 29.9%	14.2%
30 - 34.9%	13.0%
35% +	24.8%

Source: U.S. Census Bureau, 2014

*Renter costs are based on gross monthly rent

**Owner costs are based on monthly expenses including mortgages, insurance, utilities, and ownership fees

Tables G.3 and G.3.1 compare changes in the median rent, the median home sales price, and the median household income in Saco between 2000-2014 along with the most recent housing costs and income estimates available. The changes reflect larger trends in the region over the last decade. From the initial housing boom years to the peak in the housing market in 2006, there was a significant jump in the price of housing. Lower home rental and sales prices in 2009 reflect the decline of the housing market in the last two years. The 2014 rental and sales prices represent the slow but steady upward trend that began after the recession. The available median rent data for 2014 does not allow for direct comparison since it includes apartments of all sizes while the 2000-2009 data targets only two-bedroom apartments.

	2000	2006	2009
Median rent (2 bedroom incl. utilities)	\$886	\$934	\$923
Median home sales price	\$119,800	\$236,150	\$202,500
Median household income	\$45,105	\$53,148	\$55,072*

Sources: 2000 U.S. Census, Saco Housing Strategy Draft Report, State Planning Office

* 2008 estimate from Maine State Housing Authority

	Saco	Saco Downtown Focus Area (2016 Est.)
Median Monthly Rent (includes all apartments, not just two-bedroom)	\$865	\$771
Median Home Value	\$235,200	\$214,297
Median Home Price (2015)	\$210,000	-
Median Household Income	\$52,611	\$41,512

Source: U.S. Census Bureau, 2014; Maine Housing, 2015; ESRI Community Analyst, 2014

1. Definition of Very Low-, Low-, and Moderate-Income Households

A State of Maine objective is to ensure a supply of housing that is affordable to households in three income groups: very low-income (less than 50% of county median household income); low-income (51%-80% of county median household income); and moderate-income (81%-150% of county median household income).

Table G.4 below provides the incomes for each of these groups in York County. The median household income in York County was \$61,083 in 2014. The median income for the City of Saco by way of contrast is actually lower - \$52,611 for 2014.

Table G.4: Affordability Summary for Saco Based on 2014 York County Median Income of \$61,083

	Very Low Income	Low Income	Moderate Income	Market Income
% of County Median Income	< 50%	50% - 80%	80% - 120%	> 120%
Household Income	< \$30,542	\$30,542 - \$48,866	\$48,866 - \$73,300	> \$73,300
# of Households (Estimate)	1,940	1,701	1,412	2,740
Rental Market				
Affordable Gross Monthly Rent (at 30% of Median Income)	< \$764	\$764 - \$1,222	\$1,222 - \$1,832	> \$1,832
Home Purchase				
Affordable Mortgage (Including PITI & Utilities at 33% of Income)	< \$840	\$840 - \$1,344	\$1,344 - \$2,016	> \$2,016

Source: U.S. Census Bureau, 2014 & Maine Housing, 2014

Table G.4 also shows the rent and home purchase price ranges affordable to households in each of the income categories, as well as the estimated number of households in each in 2014. The estimated number of households is:

- 1,904 very low-income households (earning less than \$30,542)
- 1,701 low-income households (earning between \$30,542 - \$48,866)
- 1,412 moderate-income households (earning between \$48,866 - \$73,300).

2. Housing Affordability

The maximum affordable rent for households in the very low-income group is below the median market rent in Saco (\$764 vs. \$865) as shown in Table G.3.1. Although Saco has at least 639 units with subsidized rents according to Avesta Housing, there are few non-subsidized apartments available for rent in Saco in this price range.

The elderly can be especially hard hit by a lack of affordable housing. Census estimates for 2015 indicate that there are 852 Saco households headed by a person age 65 or older with incomes of less than \$30,000 per year (47% of the total). Many may be living in homes in which the mortgage has been paid off, or in which the payment is low, based on purchase prices and interest rates prevalent in the 1970s. For others, or those for whom their single family home has become too much to care for, there are at least 200 subsidized senior rental housing units in Saco.

Opportunities for home ownership are limited for those in the very low-income bracket. Actual affordable home prices for households in this income bracket would depend on the prevailing interest rates but by way of example, homes at or below the median price of \$210,000 are not plentiful. In February 2017, the Multiple Listing Service (MLS) had just eleven properties listed at or below \$210,000 and nearly half of them were pending a sale.

3. Number of Households in Need of Affordable Housing

Not all households earning very low-, low-, and moderate-incomes have an unmet housing need. Some are renters in an acceptable unit at a price that is affordable for them, perhaps a subsidized unit or an older private market unit. Some are renters who because of their age or employment status would not choose to buy a home even if they had the opportunity. Some, including many senior households or people who inherit family property, may have a relatively low income but already own their home and are content where they are.

In 2015, based on Census updates, there were approximately 916 households in Saco with incomes of less than \$30,000. The Maine State Housing Authority estimated that for 2015 approximately 59.8% of renter households in York County were unable to afford the average two-bedroom apartment rent (including utilities) of \$1,064. In Saco, this would be equivalent to approximately 1,726 households.

As stated earlier, the median price for a home in Saco in 2014 was \$210,000 while Saco residents had a median income of about \$52,611. According to the Maine State Housing Authority, 54% (4,295) of Saco's households could not afford that median priced home.

4. Supply of Affordable Housing

The City of Saco has a wide range of affordable housing opportunities of different types but demand is high so these housing units tend to be snapped up quickly when they become available – many have waiting lists.

Over the past thirty years, a number of both market rate and subsidized rental housing units have been added to the City's housing stock. The availability of land served by public water and sewerage, combined with relatively liberal treatment of multi-family housing and reasonably high residential development densities, have helped keep housing relatively affordable.

The City's land use regulations (including the use of contract zoning and Tax Increment Financing known as TIF) allow new multi-family housing to be constructed in a number of areas of the City at relatively high densities. For example, Chinburg Developers, Inc., acquired the historic Mill Building 4 on Saco Island in 2015, and commenced the complete rehabilitation of the building in Fall of that year. It includes 150 market-rate apartments, with the initial tenants expected in April, 2017. A TIF was granted for the project by the City Council. A contract zone was granted by the City Council in November, 2016 for an 80 unit apartment project on the site of the former Notre Dame Church on Cutts Avenue. The church building will be rehabilitated, the rectory removed, and two new buildings constructed by Hardypond Construction. Units will be one-bedroom, market-rate for the church building and the second building; the third building, sited on an existing parking lot, is intended for those 55 and older. Higher densities are allowed for elderly housing.

In 2008, Saco amended its land use ordinance to allow accessory apartments in all residential and most business zones. Between 2010 through 2015, twelve accessory apartments were created.

5. Saco Housing Strategy Report

In December of 2008, the Saco City Council, as part of its annual strategic plan, established the goal of completing a plan for housing affordability in 2009. The Saco Housing Strategy Report assessed the current affordability of housing in Saco, Maine, and identified possible solutions. It also includes information and policies needed to satisfy State of Maine Growth Management standards, and is incorporated into this Update of the Saco Comprehensive Plan as an appendix document. Portions of the following sections are excerpted from the Saco Housing Strategy Report.²

Homes for first time buyers

Local realtors describe Saco as a desirable location, between Portland and Portsmouth, and with a nice downtown and nearby beaches. *The housing market in Saco is more expensive than in surrounding communities, so that people looking for less expensive homes to purchase often look out of the city. A home that would cost \$250,000 in Saco for example might be \$199,000 in Lyman, Arundel, or Dayton.* Right now, with prices a little lower and decent interest rates available, realtors report they are seeing people who already own a home elsewhere but who have family ties to Saco selling their homes and buying in the city.

Despite the lower prices, local observers say that first-time homebuyers still have a hard time buying in Saco, whether they are looking to buy a new or existing home. *For new homes, the cost of land is too high for housing to be affordable -- a lot would need to be available for less than \$50,000 to make a house under \$200,000 feasible. Of 65 lots currently available, the least expensive is \$64,000. The least expensive new home in a subdivision is \$225,000. High municipal impact fees -- which can run around \$17,000 -- also contribute to higher prices (though the ordinance has a provision that enables the Council to set aside open space and recreation impact fees on affordable houses -- sewer impact fees do not have this provision).* A York homebuilders study shows that for every thousand dollars that is added to the house price, hundreds of households are priced out of the market.

Local realtors describe that among existing homes, there are foreclosures available, but they are often in need of a lot of work, which first-time homebuyer loans from FHA don't allow. *Timing is also an issue, as foreclosure sales can drag on for many months. Few homes for sale in Saco are priced affordably. Of 122 single family homes currently for sale in Saco, just 22 are priced under \$200,000.*

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² Saco Housing Strategy Report, Nov 6, 2009, pg 37-39.

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Condos are another option for first-time buyers, with prices ranging from \$125,000 in mills to \$300,000. The realtors said they are appealing especially to single women because they are low maintenance, safe, and affordable on one income. There are currently 44 condos on the market, 22 of which are under \$200,000, all 2- bedrooms.

Despite these issues, Saco is attractive to first-time buyers, as is evidenced by the fact that Saco consistently attracts about a third of 1st-time regional buyers (Figure G.2).

Assisted rental housing for low- to moderate-income renters

The Maine State Housing Authority estimates that there are 2,337 families and 393 senior households in need of housing assistance within the overall market area.

In 2009, the Massachusetts Institute of Technology conducted a major study of housing affordability in Maine.³ The study covered four different scenarios for low and moderate income households looking for apartments in Greater Portland. In Saco, only the two-parent, two-income family had the income necessary to afford an apartment (afford meaning that the households would pay only 30% of its income for gross rent) (see Table G.5).

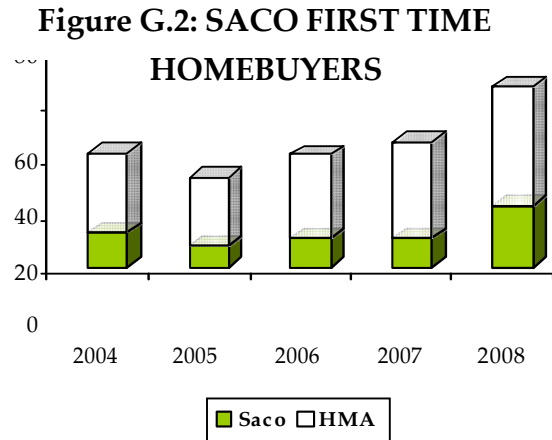


Table G.5: SELECTED HOUSEHOLDS APARTMENT NEEDS, 2009

	Needs	Can Afford	Median Gross Rent
Single elderly person earning \$13,320	1 BR	\$331	\$596
Disabled parent with one child earning \$7,356	2 BR	\$184	\$835
Single working parent, 2 teen children, earning \$28,350	3 BR	\$709	\$860
Two parent, two-income household with one child, earning \$45,360	3 BR	\$1,134	\$860

Source: [Housing Affordability in Maine](#)

³ [Housing Affordability in Maine: Taking Stock](#), MIT Center for Real Estate, for the Maine Affordable Housing Coalition, March 2009

Assisted rental housing for very low-income renters

Saco had 14 housing projects with a total of 502 subsidized housing units designated for very low-income and special needs households in 2011. Of the total number of very low-income project units, 302 are for non-elderly and special needs households, and 200 are for elderly. In addition, the City provides 137 Section 8 Vouchers, which subsidize private rentals so that the tenant's share of the rent is limited to 30% of their income.

Not noted in the Saco Housing Strategy Report because it happened after the report was published, Cascade Brook Senior Housing with 30 units for people 55 years old or older, earning 50%-60% of the area's median income, was completed in Saco in 2012. Saco Island Apartments; featuring adaptive re-use of the former boiler house at 108 Gooch Street opened in December 2014. It has 36 units of workforce housing.

	New Family housing	Senior housing	Special needs housing	Section 8 Vouchers	Total	Total Renters getting aid	% Subsidized
Market Area	653	863	139	555	2,210	11,973	18.5%
Saco	259	200	43	137	639	2,536	25.2%
<i>Saco Percent</i>	<i>39.7%</i>	<i>23.2%</i>	<i>30.9%</i>	<i>24.7%</i>	<i>28.9%</i>	<i>21.2%</i>	

Housing Complex	Population	Year Built	# Units
Cascade Brook	People over 55 years old	2012	30
Golden Village	Elderly and People w/Disabilities	1977	12
Kallock Terrace	Elderly and People w/ Disabilities	1982	20
Ledgewood North	Families	1983	24
Ledgewood Terrace	Families	1980	30
Lincoln Apartments	Families	Pre-1960	21
Lord Pepperell	Elderly and People w/ Disabilities	1980	66
Maple Grove	Elderly and People w/ Disabilities	1977	8
Park Village	Elderly and People w/ Disabilities	1976	12
Pleasant St. Apartments	Elderly and People w/ Disabilities; Families	1982	45
Nottingham Woods	Families	1984	52
Pine Ledge	Families	1995	48
River View Apartments	Families	1985	61
Paul Hazelton House	Elderly and People w/ Disabilities	1999	36
Wardwell Commons	Elderly and People w/ Disabilities	1992	14

Source: Maine State Housing Authority

C. AFFORDABLE HOUSING GOAL

The State of Maine requires that each municipality, “seek to achieve a level of 10% of new residential development, based on a 5-year historical average of residential development in the municipality, meeting the definition of affordable housing. Municipalities are encouraged to seek creative approaches to assist in the development of affordable housing, including, but not limited to, cluster zoning, reducing minimum lot and frontage sizes, increasing densities, and use of municipally owned land.”⁴

The average number of new housing units built annually in Saco between 2004 and 2009 was 104 units. Between 2010 and 2015, the average dropped to less than 62 units annually. Six affordable units built each year would meet the 10% state requirement. To help reach this goal, the City has implemented contract zoning amendments to allow new elderly and affordable housing developments (Wardwell and Volunteers of America).

D. HOUSING ASSISTANCE

1. General Assistance

The City of Saco has a general assistance program to help residents having difficulty meeting basic needs. Basic needs assistance includes support for housing, utilities (electricity and heating fuel), and food. General Assistance provides "a specific amount and type of aid for defined needs during a limited period of time and is not intended to be a continuing 'grant-in-aid' or 'categorical' welfare program. The program is funded by local property taxes with a 50% reimbursement from the state.”⁵

2. Avesta Housing Development Corporation

The Avesta Housing Development Corporation (formerly known as the York Cumberland Housing Development Corporation), is a non-profit housing organization which manages 52 subsidized elderly housing units in Saco in four projects: Cascade Brook, Golden Pond Village, Maple Grove Apartments, and Kallock Terrace. They also manage Section 8 Vouchers on the City’s behalf.

⁴ Saco Housing Strategy Report, Nov 6, 2009

⁵ http://www.sacomaine.org/departments/general_assistance/index.php

3. Wardwell Home for the Aging

The Wardwell Home is a non-profit organization that has been providing housing for the elderly in Saco since 1890. They currently own and manage a total of 92 apartments. Sixteen of the units are full residential care facilities and are not federally subsidized. Wardwell Gardens includes thirty units of subsidized congregate/assisted living units with a tenant income limit of \$27,300. The out of pocket rent expense for tenants of these units is between \$358 and \$877 per month. Wardwell Commons has 14 subsidized independent living units with a tenant income limit of \$22,750; the tenant's out of pocket income expense is limited to 30% of income. Wardwell Apartments and Terrace include 32 apartments without subsidies, but which are in the lower range of market rents in Saco: \$775 for a one bedroom (including utilities), and \$1,350 for a two bedroom unit.

E. FUTURE HOUSING

Like nearly every other community in Maine, Saco is aging and appears to be losing younger adults (see Appendix A). However, Saco has advantages over many communities that the City could leverage if it wishes to attract those younger adults. These advantages are the proximity to Portland, the City's train station and its downtown. Trends in housing show that both young adults and older adults want to live in downtown neighborhoods. Older adults are looking to downsize. Many younger adults do not want the responsibility of owning a home as they pursue their career aspirations and prefer to rent. Young adults just starting out may not be able to afford a traditional one-bedroom apartment in a desirable in-town neighborhood but might find that a micro-apartment fits their budget. Adults of every age may find that renting or buying property in Portland is difficult and expensive.

As told by one local developer, it would serve the City well to encourage flexibility in its housing and to keep in mind that traditional four-bedroom single-family housing is not the overwhelmingly dominant market it once was. Options include redevelopment of underutilized second and third-story spaces in downtown buildings into apartments or condominiums or allowing larger accessory buildings such as barns and carriage houses to be converted into single apartments. The City might also consider public-private partnerships. For example, a City-owned lot suitable for redevelopment could be made available to a developer through a bidding process by which the City would provide guidelines and restrictions, such

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to operate.

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While owning a car is still a necessity for many in Maine, Saco could encourage more housing in its downtown and in-town neighborhoods with flexible zoning and parking standards which would also encourage the use of Zip Cars, UhaulCarShare and the like. Providing housing in and around the downtown would also allow a commuter to walk or ride a bicycle to the train station and ride to Portland or to Boston.

F. ISSUES AND IMPLICATIONS

- Despite lower prices, first-time homebuyers still have a hard time buying in Saco, whether they are looking to buy a new or existing home. Affordable purchase options in Saco are limited.
- The housing needs of aging baby boomers are changing, with many looking to downsize. This may create continuing demand for condominiums, townhouses and similar smaller units, especially in the neighborhoods surrounding Saco's downtown.
- Some of the barriers to affordable housing are development costs. For example, the City's parking requirements can hinder the development of high-density housing. The City requires 2 spaces for each single-family unit, and an additional 1 space per unit for 6-unit buildings.
- Saco has a large number of older houses. The cost for heating and maintaining these houses is high. The City should consider expanded opportunities for weatherization and maintenance programs.
- A substantial share of the City's rental housing stock is in older multifamily buildings of varying condition. The City should consider efforts to work with the owners of these properties to assure that they are well maintained and offer safe and desirable housing.

- Little conventional rental housing was built in the City between 2010 and 2015. The City should continue to explore ways to enable the private market to develop additional market-rate rental housing especially in in-town locations. Some examples include:
 - Downtown buildings may have underutilized second and third stories. The City could encourage building owners to convert these underutilized spaces into apartments.
 - Younger adults often prefer in-town living but may have difficulty affording a typically-sized market-priced one bedroom. The City should look beyond conventions and explore allowing smaller-sized micro-apartments which would offer less expensive rental opportunities.
 - Encourage the preservation of historic accessory buildings like barns and carriage houses in older established neighborhoods in and around the downtown by allowing the accessory building to be converted fully or partially into an apartment.
 - Consider public-private partnerships when a City-owned lot suitable for development or redevelopment becomes available – this could also provide a means by which the City could obtain below-market rate units as well.
- The City will continue to have the need for apartments and assisted living facilities for seniors, particularly affordable units.