

**Scarborough Housing Alliance
Committee Meeting**
Wednesday, July 22, 2026 - Hybrid Meeting
[Scarborough Town Hall – 5:30 p.m.]
Town Manager's Conference Room

Zoom Link: <https://scarboroughmaine.zoom.us/j/81398338365>

YouTube Link: <https://youtu.be/LpjtRcAyp8k>

AGENDA

- Item 1. Call to Order.**
- Item 2. Those Present.**
- Item 3. Approval of Minutes:** June 24, 2026
- Item 4. Discussion:** Housing Assessment
 - Saco Housing Action Plan
- Item 5. Possible Interests and Future Topics.**
- Item 6. Public Comment.**
- Item 7. Adjournment.**

Scarborough Housing Alliance
Meeting Minutes
June 24, 2026, 6:00pm

Present at Town Hall: Bill Shanahan, Bob Nadeau, Mahir Hasanov, and Tom Hall.
Attendees via Zoom: Eric Boucher, Jean-Marie Caterina, and Stephen Zamierowski.
Excused: Bill Donovan and Leroy Crockett.
Guests at Town Hall or Zoom: None.

1. The meeting began at 6:07 pm with a call to order from Chair Shanahan.
2. Those present noted above.
3. The minutes for May 27, 2026, were approved as presented with a motion by Bob and second by Jean-Marie, with all members voting in favor.
4. Housing Assessment – Bill introduced the proposal and scope of work from HR&A Advisors reviewing the process used to reach this point. Tom noted that the Alliance should focus on the scope of work and discuss the price as it seems higher than other recent reports. Bob also commented on the price. Bill further noted the proposal covers the request to develop solutions for all ranges of housing needs, price points, and options. Tom will reconfirm this point to further tighten the scope. Further discussion included bolstering Task 3.3 with best practices, winning strategies in other places, and specific actions to address the missing middle. The Alliance discussed the potential impact of the ROAD to Housing Act. To close this agenda item, the Alliance discussed the 12-person steering committee to work with the consultants, specifically to start assessing the necessary expertise of the membership and to begin recruiting and organizing now. Tom committed to create a summary of the ask to circulate among potential members, noting that Town staff could be available to assist. As this progresses, the Alliance needs a concise recommendation to provide to Town Council to approve the use of the Housing Funds for this expense, with the likely target as the August 19 Town Council meeting.
5. Updates on Town Council and Planning Board items – Tom indicated that there are no specific items for this standing agenda item. Stephen noted that there are state laws that impact growth and it's not solely in the Town's control. Tom mentioned some recent activities by the Town Council concerning growth management. Jean-Marie noted that the County plans to also study housing needs on a county-wide basis, to benefit smaller towns.
6. Future topics – No items discussed.

7. Public comment – No public comment.

8. The next meeting is scheduled for July 22, 2026, at 6pm. Agenda to be developed and distributed in advance of the meeting date.

At 6:44pm, the Alliance adjourned its meeting with a motion by Bob, second by Jean-Marie, and all in favor.

Respectfully submitted,
Eric Boucher
Secretary

DRAFT



2026 Housing Action Plan

Housing Action Plan

Saco, Maine

PREPARED FOR



City of Saco
300 Main Street
Saco, Maine, 04072
207.282.4191

07/08/2026

PREPARED BY



600 Southborough Drive
Suite 1100
South Portland, ME 04106
207.889.3150

Table of Contents

1	Housing Action Plan.....	i
2	Introduction	1
1.1	Housing Action Plan Components.....	1
1.2	Community Needs and Housing Diversity	1
1.3	Role of Affordability.....	2
1.3.1	Defining Affordable Housing	2
1.3.2	Cost Burden and Workforce Housing.....	2
1.4	Growth and Future Housing Needs.....	3
3	Community Engagement.....	4
2.1	Listening Sessions.....	4
2.1.1	Housing Needs	5
2.1.2	Economy, Community, and Infrastructure	5
2.1.3	Sustainability and Growth	5
2.1.4	Other Discussion Topics.....	5
2.2	Other Sources of Input	6
4	Planning Context.....	7
3.1	State and Regional Context.....	7
3.1.1	Studies & Reports.....	7
3.1.2	Legislation.....	8
3.1.3	Local Plans.....	10
5	Housing Needs Assessment.....	13
4.1	Demographic Snapshot.....	13
4.1.1	Population	13
4.1.2	Age	15
4.1.3	Race.....	16
4.2	Education Profile.....	17
4.3	Employment Profile	17
4.3.1	Income & Poverty Levels	18
4.4	Housing Profile	19
4.4.1	Household Size.....	19
4.4.2	Housing Inventory.....	19
4.4.3	Housing Typologies.....	21
4.4.4	Age of Housing Stock.....	22
4.4.5	Housing Costs & Affordability.....	23
4.5	Assessing Housing Needs	26
6	Barriers to Housing Creation.....	27

5.1	Regulatory changes	28
5.2	Process & Programs	28
5.3	Financial Tools.....	28
7	Housing Action Strategies.....	29
6.1	Regulatory Tools	29
6.2	Process & Programs	32
6.3	Financial Tools/Funding Sources.....	33
6.4	Implementation Strategy.....	35
8	Appendices.....	37

List of Tables

Table No.	Description	Page
Table 1.	Project Meeting and Engagement Timeline	4
Table 2.	LD 1829 Minimum Requirements for Housing Density	9
Table 3.	Median Home Values Over Time (American Community Survey, US Census)	24
Table 4.	Subsidized Housing Inventory	25
Table 5.	Historic Housing Production and Future Projections Housing Need	26
Table 6.	Implementation Matrix: Housing Action Strategies	36

List of Figures

Figure No.	Description	Page
Figure 1.	Housing Considerations Discussed with the City of Saco	6
Figure 2.	Public Engagement Process	6
Figure 3.	Percent Population Change from Previous Period (Maine Office of the State Economist)..	14
Figure 4.	Cumulative Total Percent Population Change 2022-2042 (Maine Office of the State Economist)	14
Figure 5.	Percent Change in Population 2013-2023 (2023 ACS 5-Year Estimates).....	14
Figure 6.	Share of Saco's Total Population by Age Group 2023 (American Community Survey SO101 Age and Sex (2014-2023))	15
Figure 7.	Percent Change in Age of Population from 2014 to 2023 (American Community Survey SO101 Age and Sex (2014-2023))	15
Figure 8.	Percent of Population by Race from 2014 to 2023 (American Community Survey DP05 Demographic and Housing Estimates (2014-2023))	16
Figure 9.	Saco School Enrollment 2014-2023 (<i>American Community Survey S1401 School Enrollment (2014-2023)</i>)	17
Figure 10.	Saco Household Income 2023/2023 (American Community Survey (ACS), US Census Bureau. Dollar values are nominal).....	18
Figure 11.	Percentage of Population Below the Federal Poverty Level Status Over Time (American Community Survey S1701 Poverty Status in the Past 12 Months (2014-2023))	18
Figure 12.	Family Poverty Rate Over Time (American Community Survey S1701 Poverty Status in the Past 12 Months (2013-2023))	18
Figure 13.	Average Household Size 2013-2023 (American Community Survey (ACS), US Census Bureau).....	19
Figure 14.	Rental/Ownership Change 2015-2023 (DP04 Selected Housing Characteristics ACS 5 Year Estimates (2014 - 2023))	19
Figure 15.	Vacancies and Percent of Vacancies that are Seasonal in Saco.....	20

Figure 16. Total Housing Units and Vacancies Over Time (DP04 Selected Housing Characteristics ACS 5 Year Estimates (2014 - 2023))	20
Figure 17. Housing Typology (American Community Survey DP04 Selected Housing Characteristics ACS 5 Year Estimates (2023)).....	21
Figure 18. Saco Household Number of Bedrooms 2023 (DP04 Selected Housing Characteristics ACS 5 Year Estimates (2023))	21
Figure 19. Saco Household Size 2023 (DP04 Selected Housing Characteristics ACS 5 Year Estimates (2023)).....	22
Figure 20. Age of Housing Stock	22
Figure 21. The Cost Burdened of Renters and Owners in Saco by Census Block.....	23
Figure 22. Rate of Change in Median Gross Rent and Home Values 2018-2023 (American Community Survey, US Census).....	24
Figure 23. Households Unable to Afford Median House Prices (%) 2024 (American Community Survey, US Census).....	24
Figure 24. Type of Total Subsidized Housing Units (MaineHousing Maine State Housing Authority: Subsidized Housing York County (Revised 12/2024)	25
Figure 25. Saco Parcels Below Minimum Lot Size	Error! Bookmark not defined.



1

Introduction

The City of Saco initiated a Housing Action Plan to evaluate the community's housing needs and identify concrete strategies to foster the housing supply that works for Saco. Though Saco has seen housing development in recent years, the demand for housing that meets a diverse range of housing types, locations and affordability levels remains high. This mirrors housing trends in Maine and in many areas of the country that are grappling with creative solutions to address both a shortage of housing supply and rising costs.

While addressing housing needs is urgent, this plan also recognizes that the patterns of community growth influence sustainability, transportation, civic life, and economic and fiscal health, and therefore considers where and how new housing should be developed.

1.1 Housing Action Plan Components

The Housing Action Plan is made of key building blocks: analysis of the existing built environment and infill potential, affordability analysis, review of local policies, and public engagement, all of which inform the recommended strategies and actions.

1.2 Community Needs and Housing Diversity

The need to expand housing supply, diversity of options in housing types (small and large single family, condos and apartments, clustered, rural), and diversity in price points was evident both in the available data and in community sentiment. Residents emphasized the need for smaller, more affordable housing options to meet the needs of cost burdened households, young families, service workers, and seniors, as well as those who cannot or would prefer not to live in a large single-family home on large lots. These views did not discount the value of larger single-

family homes but highlighted the importance of offering a broader and more balanced housing supply.

1.3 Role of Affordability

Housing affordability was a primary consideration in the preparation of this plan. Affordability is interwoven throughout the data-driven analysis, with regard to rising costs, incomes, changing demographics, and the unit mix within Saco's housing stock.

Affordability came up frequently in the public process, as did the need for housing in locations that can support density, walkability, and access to other community resources, such as transit, restaurants, schools, and jobs. Ultimately, these topics are interrelated.

1.3.1 Defining Affordable Housing

In the recommended housing actions, everything from zoning recommendations to procedural changes to consideration of funding tools has implications for housing affordability. As a term, it can mean different things based on the context and the user. Affordable housing can refer to housing that is formally designated and regulated, through public subsidies and programs.

The Federal Low-Income Housing Tax Credit (LIHTC) program helps developers create affordable housing, often mixed with market rate housing, for residents earning below a set percentage of the Area Median Income. Housing assistance may also come through direct rental vouchers to income-eligible tenants by subsidizing a portion of their housing expenses. Both approaches include legal mechanisms such as deed restrictions or covenants to ensure the dwellings are maintained as affordable for a set period of time. Together LIHTC and voucher programs form a critical stabilizing component of housing policy. Local tools such as inclusionary zoning can also encourage the creation of affordable housing. This type of regulated affordable housing is sometimes referred to as deed-restricted to distinguish it from housing that is naturally affordable housing without legal requirements.

Naturally Occurring Affordable Housing (NOAH) refers to market-rate housing units with rents or prices that are affordable to households without causing an excessive financial burden. The vast majority of the housing stock in Saco, in Maine, and across the United States has been and will likely continue to be, market-rate.

Saco's Housing Action Plan addresses overall affordability by considering deed-restricted dwellings while also recognizing that meeting community housing needs requires an adequate supply of homes in a range of types and sizes, with market-rate housing playing a major role.

1.3.2 Cost Burden and Workforce Housing

Over a third of Saco households are cost-burdened, paying over 30 percent of their household income toward housing expenses. This strain is felt more acutely by lower income households. For example, 58 percent of households earning \$35,000 - \$50,000 annually were cost-burdened in 2023, according to the US Census American Community Survey.

Many individuals live outside of Saco and commute to the City because there isn't sufficient or diverse housing supply to meet their needs, a fact supported anecdotally through the public process, as well as through data that shows housing costs rising faster than local incomes, and

over 7,000 people commuting into Saco from other municipalities (Source: U.S. Census on the Map, 2022), or approximately 83 percent of Saco's workforce.

1.4 Growth and Future Housing Needs

Saco's population is growing and is expected to continue doing so. Vacancy rates are low, demand is high, and housing costs have risen sharply in recent years. Growth brings new energy, ideas, and economic opportunities, but how and where Saco accommodates new housing will shape the city's future.

The following sections outline the engagement process, planning context, housing needs assessment, barriers to housing creation, and housing production goals and strategies.



2

Community Engagement

Extensive public engagement informed every stage of Saco's Housing Action Plan. Listening sessions, task force input, and interdepartmental collaboration provided valuable perspectives on housing needs, economic opportunity, sustainability, and growth. The resulting plan reflects community priorities and a shared vision for Saco's future.

2.1 Listening Sessions

Three listening sessions were held to provide an overview of the project, including preliminary data findings, and to facilitate input on critical questions. Discussion prompts included:

- › What types of housing should be encouraged (or discouraged) to meet Saco's future needs and where?
- › Other than traffic, if a new housing development was occurring next door to your home, what aspect of the project would you be most concerned about?
- › How best to build new housing for the next generation of residents to have the opportunity to live and work in town if they wish to?

Table 1. Project Meeting and Engagement Timeline

Project Kick-Off & Site Visit	January 30, 2025
City Council Overview	March 17, 2025
Business Breakfast	March 26, 2025
Listening Session - Portland Road	April 22, 2025
Listening Session - Downtown	May 7, 2025
Listening Session - City-wide	June 4, 2025
Public Workshop	July 22, 2025

Each of the three listening sessions had a different geographic focus: Portland Road in April, Downtown in May, and city-wide housing issues in June. Many topics discussed in the first two listening sessions had broader relevance across Saco. The events generated hundreds of comments revealing key themes as described in this section.

2.1.1 Housing Needs

A common thread through all three listening sessions was the need for diverse housing options, including different price points, sizes, and housing types. Participants emphasized demand for smaller housing units, whether single-family, apartments, or condos, to accommodate smaller households, offer lower price points for home ownership and rental products, and encourage more housing options in a mixed-use walkable environment. Discussions also explored smaller lots, parking requirements, Accessory Dwelling Units (ADUs), more multifamily development options, and senior living communities.

2.1.2 Economy, Community, and Infrastructure

In addition to housing-specific topics, participants emphasized complementary themes related to economic development and community amenities as essential for a vibrant, populated downtown and for both existing and new neighborhood centers. Participants highlighted the importance of community and arts spaces, restaurants and shops with varied hours, a strong local economy, and integrating walkable small businesses into new developments. Bicycle, pedestrian and transportation infrastructure were also seen as critical for a healthy downtown, supporting denser, walkable neighborhoods, encouraging residents to live and work in Saco, and connecting neighborhoods and development sites such as Portland Road.

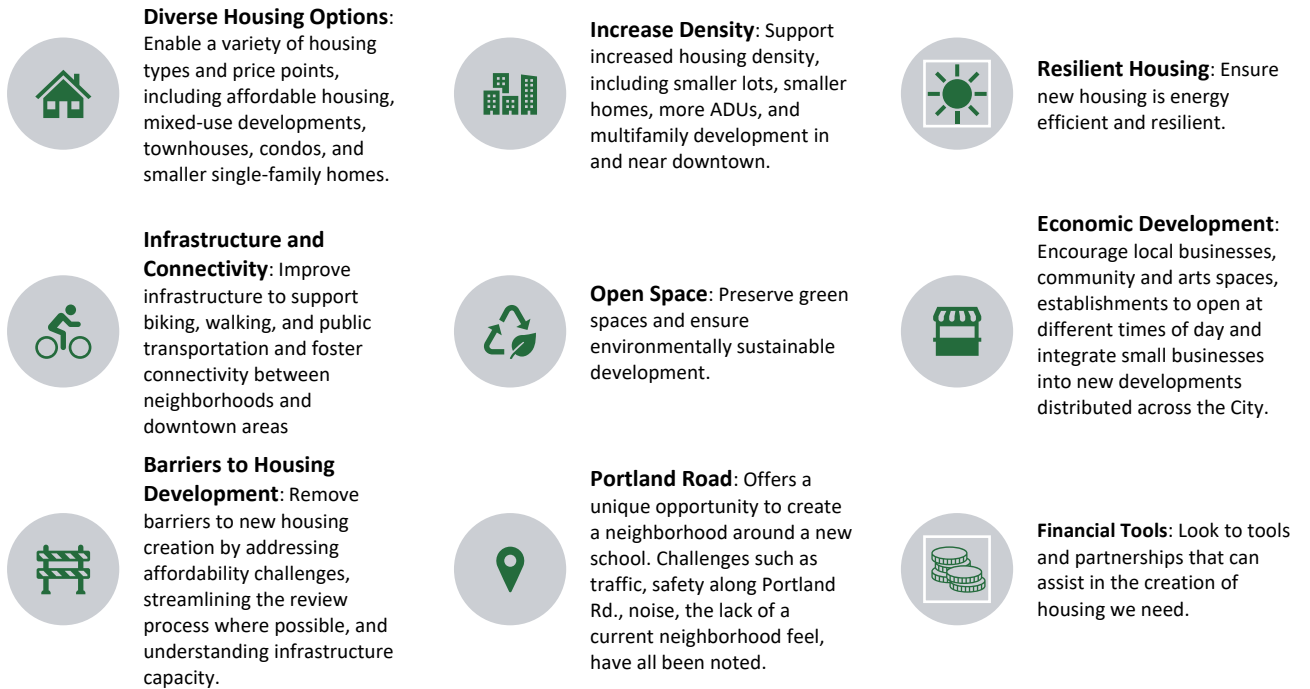
2.1.3 Sustainability and Growth

Building sustainably was a recurring theme throughout the public input process. Participants emphasized the environmental benefits of bicycle, pedestrian, and transit infrastructure, along with the importance of resilient, energy-efficient home construction and renovation. While opinions on new growth varied, with some expressing caution about development that is misaligned with the surrounding context, a clear consensus emerged on the importance of preserving open space and critical natural resources. This preservation could be achieved through conservation outside of the City's growth areas or incorporating quality landscaping and open space in new developments.

2.1.4 Other Discussion Topics

Participants expressed support for streamlining the review process and implementing regulatory changes to advance the City's housing goals, while also emphasizing the importance to focus growth in areas with sufficient infrastructure, such as water, wastewater, stormwater, and transit capacity.

Figure 1. Housing Considerations Discussed with the City of Saco



2.2 Other Sources of Input

In addition to the three listening sessions, the Saco City Affordable Housing Task Force and department directors provided crucial input throughout the process. The project was highlighted and discussed at two City Business Breakfasts, where the Portland Road Subarea Plan, currently underway, was concurrently highlighted for its intersecting themes. Further recognizing the intersections of the Portland Road initiative and this Plan, a joint workshop was conducted to make the most of the synergy between the two projects.



Figure 2. Public Engagement Process



3

Planning Context

Saco's Housing Action Plan builds on state, regional, and local planning efforts that shape where and how Saco can grow. Maine's recent legislation and housing studies establish production targets and reforms to expand housing opportunities statewide. Regional analysis, such as those from the Southern Maine Planning & Development Commission (SMPDC), highlight York County's acute affordability challenges and support local action. The studies within this section provide consistent guidance for compact, sustainable, and resilient development, creating a strong framework for aligning Saco's housing strategies with broader economic, environmental and community goals.

3.1 State and Regional Context

Housing markets do not operate in isolation; they are shaped by broader economic and demographic trends, regional labor and housing markets, the growth patterns of neighboring municipalities, and state policies and regulations. In response to significant housing shortages, rising demand, limited production, and increasing costs, the State of Maine has introduced a range of innovative housing policies with important implications for municipalities. The following section summarizes key state plans and actions that impact local planning procedures.

3.1.1 Studies & Reports

The State of Maine Housing Production Needs Study (2023) sets housing production targets and strategies at the state, subregional, and county levels to address both current and future demand. Its methodology accounts for historic underproduction as well as projected needs, producing housing creation targets accordingly. The study estimates that Maine will need roughly 84,000 new housing units statewide, including 16,600 units in York County by 2030. To achieve these goals, it recommends increasing annual permit issuance by 5 percent through 2028 (about 1,850 units per year), revising zoning ordinances to allow a wider range of housing types such as accessory dwelling units and high-density rentals, and preserving existing housing by rehabilitating deteriorated units to maintain long-term affordability.

Maine Won't Wait: A Four-Year Plan for Climate Action (2024) sets multidisciplinary climate goals and strategies for the state, many of them with implications for how and where communities grow, including land use, transportation, energy efficiency and affordable housing goals. These include support for investments in existing buildings, such as weatherization and heat pump installations, and regulatory changes, such as adoption of net-zero building codes. Crucially, it also recognizes that compact, walkable new development patterns support climate resiliency goals through decreasing pressure on natural and agricultural lands and reducing transportation emissions.

Maine's Statewide and Regional Housing Production Goals (2024) report builds on the 2023 Housing Production Needs Study through affirming the target of 84,300 new units by 2030 to meet projected demand (this number had been at the upper end of a range of estimates in the 2023 study), providing more detail of what this would require annually to achieve, such as an increase in production of 92% and annual permit targets. For York County this translates to 16,600 new housing units by 2030 and an increase in permit issuance by 5% annually through 2028, maintaining 1,850 per year from 2028 to 2030.

The Housing Affordability Report for York County (2024) developed by the Southern Maine Planning & Development Commission (SMPDC), provides housing strategies for York County and comparatively more detailed analysis for individual member communities than the aforementioned state reports. For York County, the report addresses the growing affordability gap, with home prices rising 35 percent (2015–2019) while incomes rose only 14 percent. It acknowledges that in York County's coastal towns, affordability issues are especially acute. For the City of Saco, it supports development of a Housing Action Plan and the implementation of zoning changes to allow higher densities in appropriate areas.

A Roadmap for the Future of Housing Production in Maine (2025) offers a strategic approach to boosting housing production statewide, with implications for Saco and York County. It identifies the need for the state to offer technical and financial support to municipalities to help them implement changes, targets review processes and building codes for greater efficiencies and recommends centralized housing development tracking. Both Maine Housing and the Governor's Office of Policy Innovation and the Future have launched housing data dashboards.

3.1.2 Legislation

Over the last several years there has been significant state legislation with implications for where and how much housing can occur across the state, for the comprehensive planning process, and for the development review process, including LD 2003, approved in 2022, and a slate of new acts approved in 2025. Highlights of LD 2003 and pertinent state legislation approved in 2025 include:

- › **LD 2003**, *An Act To Implement the Recommendations of the Commission To Increase Housing Opportunities in Maine by Studying Zoning and Land Use Restrictions*. The purpose of LD 2003 was to increase housing opportunities in Maine, which it did by setting minimum standards for municipalities to implement regarding density, parking, affordable housing bonuses, and ADUs. Saco implemented the necessary changes to their ordinances to ensure compliance with the state law before the stated deadline.

- › **LD 1829**, *An Act to Build Housing for Maine Families and Attract Workers to Maine Businesses by Amending the Laws Governing Housing Density*. LD 1829 sets minimum residential density allowances for lots, limits on minimum lot sizes, affordable housing height bonuses and parking standards, limits where and how rate of growth ordinances can be implemented, sets new Planning Board review thresholds, and removes some sprinkling requirements for ADUs. LD 1829 has significant implications for development patterns and potential housing production, and local ordinances will need to be adopted where they are not in compliance (see Table 2).

Table 2. LD 1829 Minimum Requirements for Housing Density

	Growth Area w/water and sewer	Growth Area w/out water and sewer	Outside Growth Area w/water and sewer	Outside Growth Area w/out water and sewer
Min. Dwellings/Lot	4	4	4	3
Min. Lot Size Not To Exceed	5000 sf	20000 sf	5000 sf	
Min. Residential Density	1,250 sf/1st 4 units, 5,000 sf additional units	See Title 12, chapter 423-A	5,000 sf for 1st 2 dwelling units w/in a single structure, not including ADUs	
Affordable Housing Density	2.5x base zone	2.5x base zone		
Affordable Housing Height Bonus	No less than 1 story or 14'	No less than 1 story or 14'	No less than 1 story or 14'	No less than 1 story or 14'
Affordable Housing Parking Min. not to exceed	2 off-street parking spaces for every 3 units	2 off-street parking spaces for every 3 units		

Note: Affordable housing density meets the statutory and local ordinance definition.

- › **LD 427**, *An Act to Regulate Municipal Parking Space Minimums*, sets a limit on the number of parking spaces which can be required for residential developments, and requires that a municipality allows a developer to satisfy municipal parking requirements through off-site parking agreements that meet certain requirements of the new law.
- › **LD 970**, *An Act to Support Affordable Housing Development*, exempts new dwelling units proposed for existing, permitted development sites from review, provided the additional disturbed area not to be revegetated does not exceed 40,000 square feet ground area in any calendar year and does not exceed 80,000 square feet ground area total and that new dwelling units designed to accommodate more than four families are connected to a public water and sewer system.
- › **LD 997**, *An Act to Allow Residential Use Development in Commercial Districts* requires that housing be allowed in commercial districts under certain provisions.
- › **LD 1143**, *An Act to Update Language on Setback Variances for Single-Family Dwellings*, changes the setback variance provisions so that they apply to all types of dwellings rather than exclusively to single family dwellings.
- › **LD 1246**, *An Act Directing the Department of Economic and Community Development to Convene a Working Group to Review the Process of Setting Impact Fees*, is a resolve that

directs the Department of Economic and Community Development to convene a working group to study the local impact fee process.

- › **LD 1498**, *An Act to Limit Municipal Impact Fees on Housing Development*, which restricts and reduces how and for how long impact fees can be used to offset the impacts of new growth.
- › **LD 1751** *An Act to Improve the Growth Management Program Laws*, makes changes to municipal growth management program, which in turn affects the contents and structure of local comprehensive plans adopted after LD 1751 goes into effect.

3.1.3 Local Plans

These plans provide the foundation for both addressing Saco's housing challenges and aligning local strategies with broader regional and state goals. Collectively, they demonstrate strong and consistent support for:

- › Compact, walkable developments
- › Protection of rural lands
- › Alignment of parking standards and housing goals
- › Infill and mixed-use development
- › Diverse housing options to meet different budgets and household needs
- › Utilizing downtown upper floors for housing
- › Climate resilient housing

Together, these community-driven plans reinforce Saco's vision of a vibrant downtown that supports living, working, thriving and gathering. In sum, the robust, community-driven planning foundation that the City of Saco has established in recent years provides consistent, reinforced, multi-disciplinary goals for housing, transportation, land use, and efficiency. The countless hours of community input and technical analysis that has informed the below plans also informs this Housing Action Plan.

Saco Comprehensive Plan (2022)

The City of Saco's Comprehensive Plan provides a clear, future-focused framework to address housing needs through thoughtful land use planning, housing diversity, affordability, and sustainable growth. Approved in 2022, it should guide policy decisions around growth, conservation, the economy, historic resources and housing for the next dozen years. It includes a multitude of policies with implications for the location, form, patterns, and diversity of new residential development. A sampling of key housing policies include:

- › **Policy 3.1:** Expand housing options for all age groups and incomes by reducing lot sizes, promoting ADUs, infill, and senior tax abatement.

Although the City offers programs such as senior tax abatement, community feedback suggests that some older residents may be unaware of related opportunities, such as the Maine State Property Tax Fairness Credit, and may need additional support navigating these processes.

- › **Policy 3.2:** Concentrate growth in serviced areas while protecting rural land, allowing higher-density and mixed-use development.
- › **Policy 3.3:** Set a 10% affordability target for new units, streamline permitting, and offer incentives for affordable housing.

- › **Policy 3.4:** Preserve existing housing with support for energy retrofits, universal design, and inspection capacity.

In the past, Age Friendly Saco partnered with Biddeford Housing on a Community Aging in Place grant from Maine State Housing Authority (MSHA) to help residents maintain their homes by funding renovations and repairs. Biddeford Housing no longer applies for these funds.

- › **Growth Areas:** Downtown, In-Town Medium and Low Density, and Corridor Transformation zones (notably Portland Road and Ocean Park Road).
- › **Limited Growth Areas:** Seaside Medium Density, West Saco, and Rural Conservation areas, where growth is to be carefully managed or restricted.

Saco Downtown Parking Study (2022)

This study examines downtown parking, helps plan for anticipated parking needs, the optimization and management of the existing parking supply, aligns parking policy with other city goals, and helps foster a walkable downtown. The study observes that Saco's zoning requirements for downtown often differ substantially from observed rates of actual use, and makes recommendations to:

- › Add to the on-street parking supply.
- › Improve the efficiency of the existing parking supply.
- › Create framework for a shared parking district.
- › Plan for high activity events.
- › Improve the multimodal environment within downtown Saco and between downtown Saco and Saco Island.
- › Invest in a comprehensive branding and parking wayfinding system.

Camp Ellis- Architectural Survey and Climate Resiliency Options (2022)

The Camp Ellis report assesses the vulnerability of Camp Ellis, a historic coastal neighborhood in Saco, Maine, to climate change impacts like sea-level rise and storm surges.

- › Recommend property-specific resiliency strategies based on flood risk.
- › Encourage elevation, floodproofing, and foundation upgrades for at-risk homes.
- › Balance historic preservation with climate adaptation.
- › Conduct community meetings to inform and engage residents.

Saco Climate Adaption & Action Plan (2024)

This plan outlines strategies to enhance the city's resilience to climate change impacts, with a focus on sustainable housing development and infrastructure.

- › Promote energy-efficient construction and retrofits.
- › Update building codes for climate adaptation.
- › Develop affordable, climate-resilient housing.
- › Engage the community in housing and climate planning.

Portland Road Subarea Plan (aka: Portland Road Master Plan) (ongoing)

This plan serves as a guide to promote the transformation of the Portland Road/Route 1 corridor into a vibrant, mixed-use area.

- › Improve transportation and land use along Route 1.
- › Promote infill and mixed-use development.
- › Update zoning to support the community's vision for the corridor.
- › Apply standards to ensure new development enhances the corridor's character.
- › Focus growth in areas with public utilities and access to amenities.

Reimagining Route 1 (ongoing)

Reimagining Route 1 is an assessment of the Route 1 corridor from Biddeford to Freeport. Distinct from a prior Saco and Scarborough 2019 Route 1 Corridor Complete Streets Plan Transportation Study, Reimagining Route 1 is a planning effort for an extensive section of coastal Maine and its diverse geographies. In addition to considering potential solutions for transit and safety improvements, it also considers additional housing and mixed-use development opportunities in and around the corridor's designated priority centers.

Biddeford and Saco Unhoused Services Analysis (2023)

The Unhoused services analysis included a gap analysis of services and needs for the local unhoused population as well as policy recommendations and associated estimated costs to address those findings. Among its numerous recommendations are those for lowering barriers to housing production generally, and affordable housing particularly through zoning, policy, and use of city land, in recognition that a plentiful and diverse range of available housing affects access to housing for everyone. It also recommends expanding the range of housing types available throughout the city, such as single room occupancy buildings, tiny homes, and Accessory Dwelling Units (ADUs).

Saco Transportation Master Plan (ongoing)

This ongoing study, launched in August 2024, examines current transportation patterns for drivers, pedestrians, and bicyclists to better understand existing conditions and identify future needs for a safe and efficient transportation system.



4

Housing Needs Assessment

Assessing housing needs calls for not simply an inventory of existing housing supply in Saco, but also the people, demands, trends, and particular types of housing that comprise the City today. This section describes demographic, education, employment, and housing data that provide a detailed portrait of Saco's profile.

4.1 Demographic Snapshot

Understanding who lives in Saco, and how the community is changing, is essential to planning for its future. Population growth, age distribution, and racial and ethnic composition, are indicators that provide context for future housing, infrastructure, and service needs.

4.1.1 Population

Saco's population growth has consistently outpaced York County's and the State of Maine's in recent years, showing a steady cumulative observed increase of 11 percent between 2013-2023 (Figure 3), and a projected increase of 13.2 percent between 2022 and 2042 (Figure 4). Although the population is expected to continue growing, the rate of increase is projected to slow over this period (Figure 5).

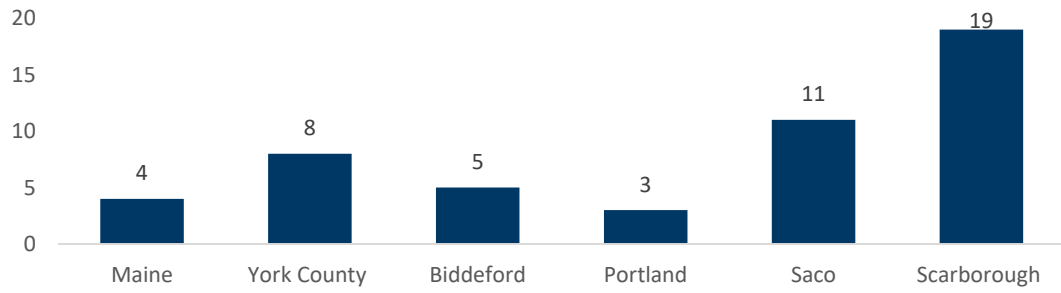


Figure 5. Percent Change in Population 2013-2023 (2023 ACS 5-Year Estimates)

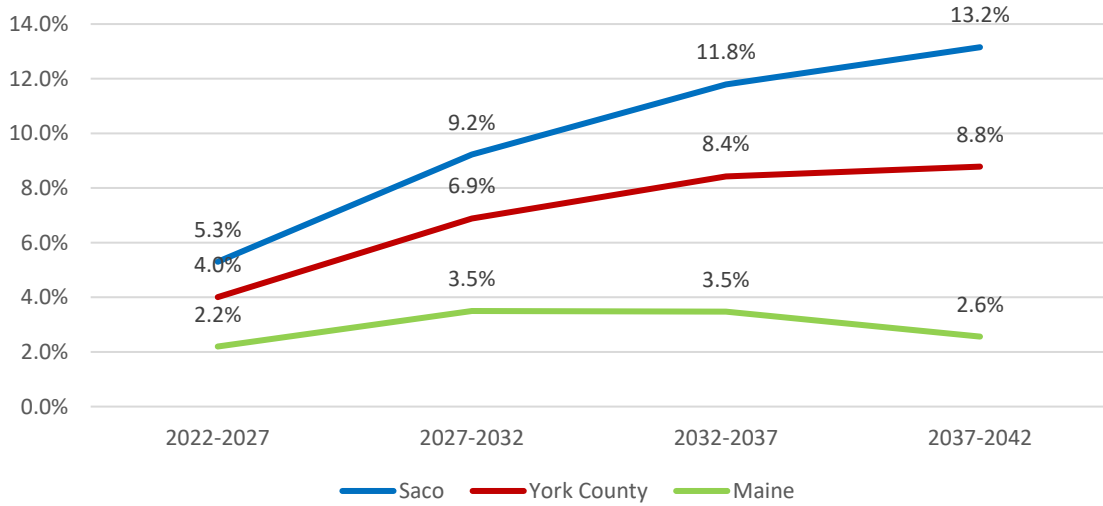


Figure 4. Cumulative Total Percent Population Change 2022-2042 (Maine Office of the State Economist)

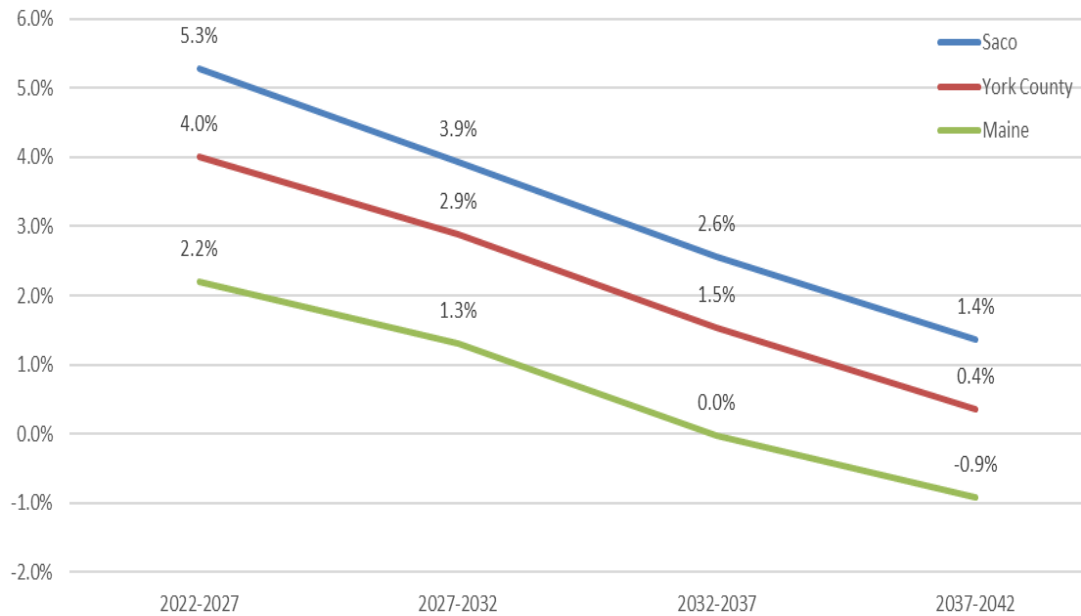


Figure 3. Percent Population Change from Previous Period (Maine Office of the State Economist)

4.1.2 Age

While Saco's overall population has increased, that growth has not been evenly distributed across age groups. Between 2014 and 2023, the 25-34 age group grew by 41 percent and 65 and over age group grew by 26 percent, while populations under age 19 and in their early 20s declined. According to the U.S. Census Vintage 2024 Population Estimates, older adults (65+) outnumbered children in nearly half of U.S. counties in 2024 ([Older Adults Outnumber Children in Nearly Half of U.S. Counties in 2024](#)), and in Maine this was true for all counties except Androscoggin. Additionally, the share of residents ages 65 and over is projected to rise from 18.6 percent in 2020 to 21.3 percent in 2025 and between 24-28 percent by 2035. These trends have implications for school enrollment, housing demand, and the types of services needed in Saco and throughout Maine.

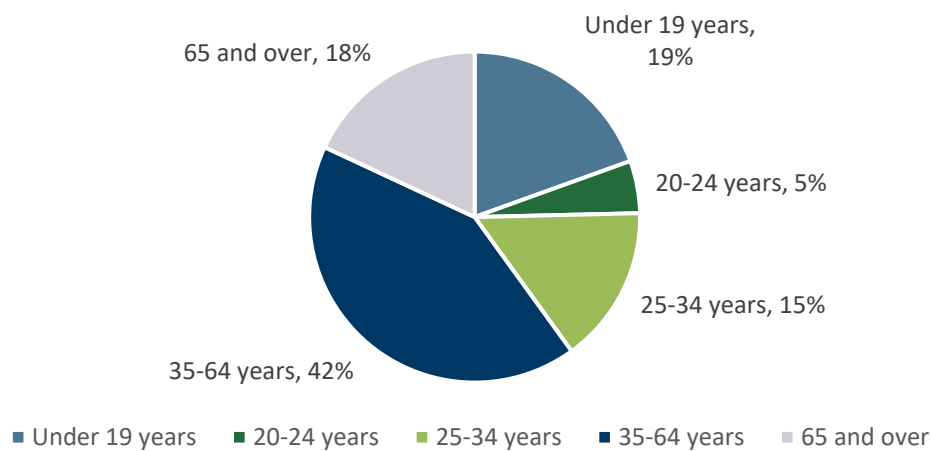


Figure 6. Share of Saco's Total Population by Age Group 2023 (American Community Survey SO101 Age and Sex (2014-2023))

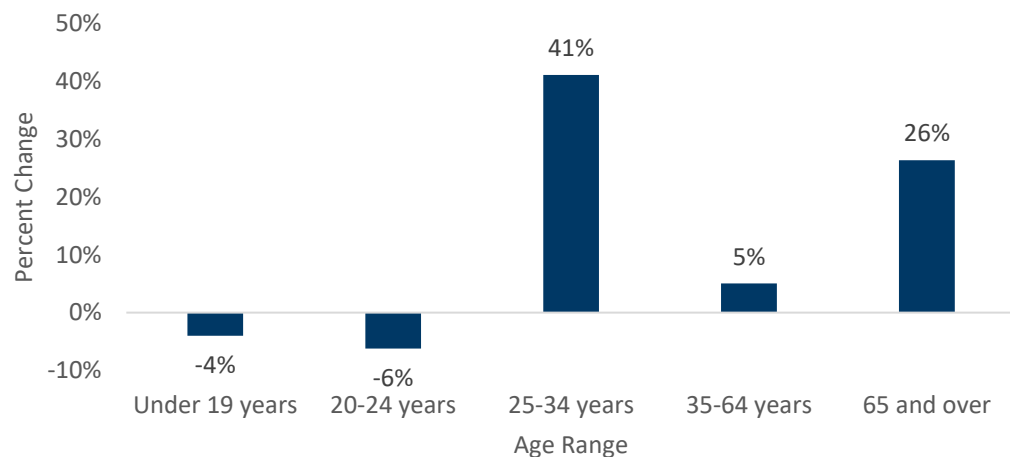


Figure 7. Percent Change in Age of Population from 2014 to 2023 (American Community Survey SO101 Age and Sex (2014-2023))

4.1.3 Race

Saco's population is gradually becoming more racially and ethnically diverse, though White residents remain the large majority. Between 2014 and 2023, the share of White residents decreased from 95.6 percent to 93.4 percent, reflecting gradual diversification. The percentage of residents identifying as Black or African American grew from 1.1 percent to 3.1 percent, representing the largest relative increase among non-White groups. The Asian population experienced minor fluctuations, ranging from 1.2 to 2.4 over the period, with a slight decline in the last two years, and American Indian/Alaska Native population has remained relatively stable. Overall, these trends indicate that Saco is slowly becoming more racially and ethnically diverse.

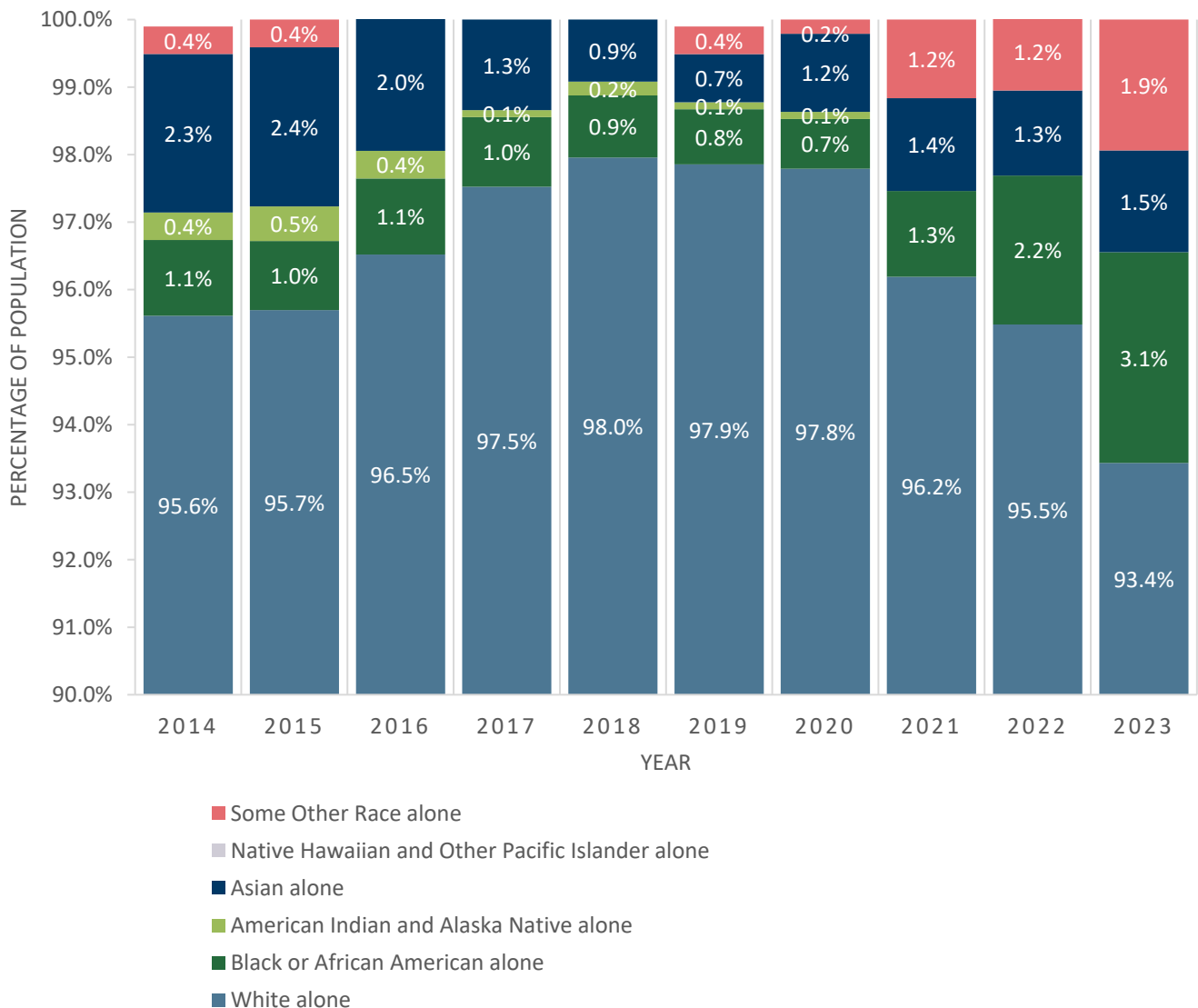


Figure 8. Percent of Population by Race from 2014 to 2023 (American Community Survey DP05 Demographic and Housing Estimates (2014-2023))

4.2 Education Profile

Education trends in Saco reveal a shifting but relatively stable student population. High school enrollment (grades 9-12) has declined from 1,182 in 2014 to 972 in 2023, and lower elementary (grades 1-4) have decreased, dropping from 813 to 640 students over the same time period. In contrast, grades 5-8 show an upward trend, increasing from 560 in 2014 to 912 in 2023. Early childhood programs, college undergraduate, and graduate enrollment have remained relatively stable. These trends highlight gradual shifts in Saco's education, providing important context for Saco's housing demand.

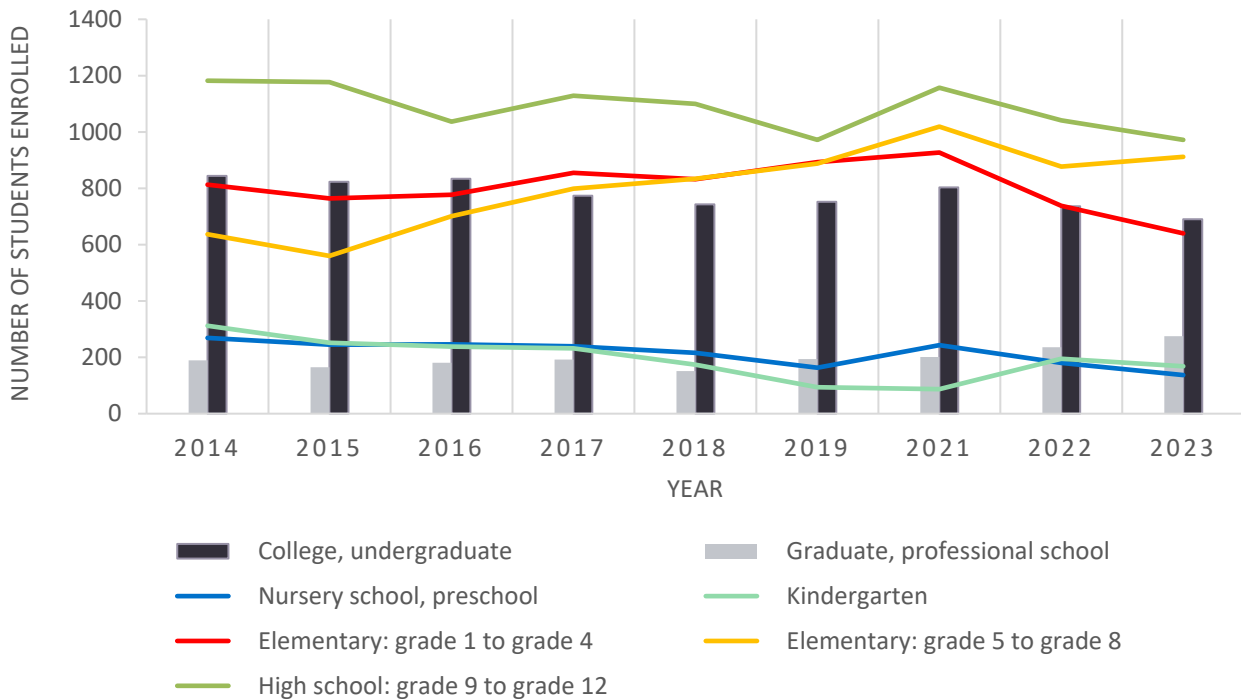


Figure 9. Saco School Enrollment 2014-2023 (*American Community Survey S1401 School Enrollment (2014-2023)*)

4.3 Employment Profile

Saco's economic landscape has evolved over the past decade, with household incomes of \$100,000 and over rising at an average annual rate of 8.6 percent per year. Corresponding with the increase in incomes, poverty rates in Saco have declined overall, yet areas roughly corresponding to the downtown, Portland Road corridor, and adjacent neighborhoods continue to experience lower median incomes and higher poverty rates as compared with lower-density residential areas like Camp Ellis, and neighborhoods west of I-95. The share of households living in poverty, while below York County levels in 2013, has since surpassed the county average, highlighting localized economic challenges.

4.3.1 Income & Poverty Levels

Income levels for households in Saco have altered in their distribution over time, with 2,057 or 130 percent more households earning \$100,000 or more in 2023 than compared to 2013. However, rising income levels for a share of the population represent only one aspect of the City's economic profile.

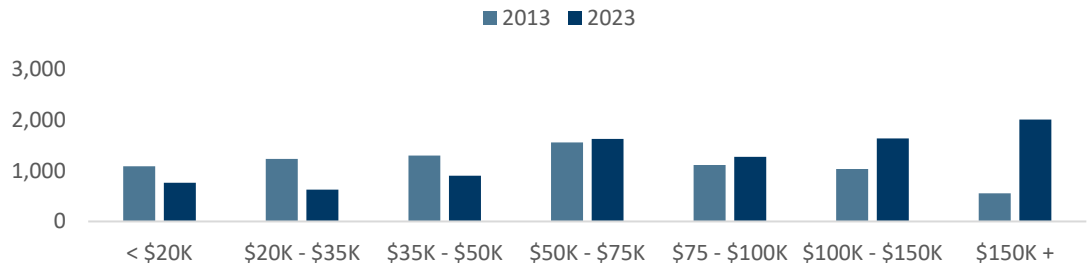


Figure 10. Saco Household Income 2023/2023 (American Community Survey (ACS), US Census Bureau. Dollar values are nominal)

Over the past decade, the share of households living below the federally defined poverty line has decreased overall. Still, the poverty rates vary across the City, with areas roughly corresponding to downtown and its surrounding neighborhoods, as well as the Portland Road corridor experiencing lower median incomes and higher rates of poverty. Lower density residential areas, including Camp Ellis to the east, and neighborhoods west of I-95 exhibit higher median incomes and lower poverty rates ([Data Portal](#) | [State of Maine Housing Data Portal](#)).

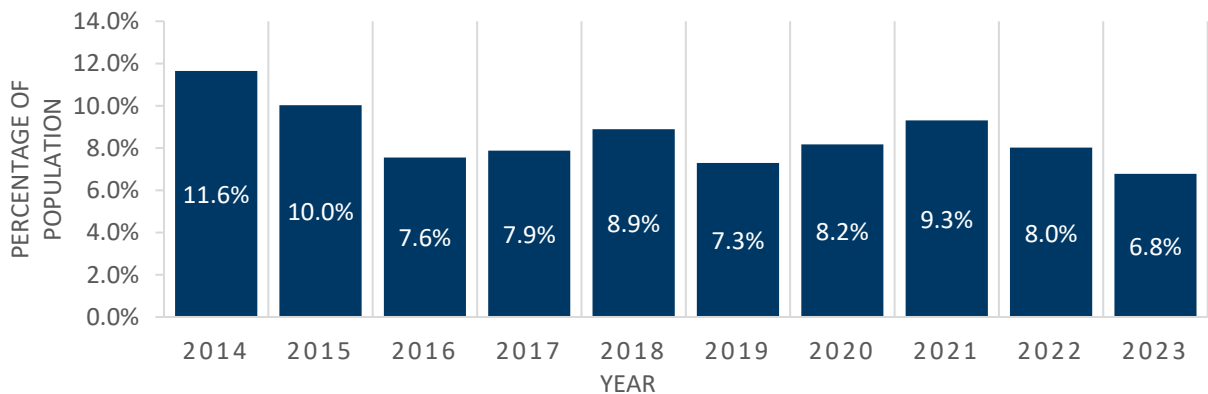


Figure 11. Percentage of Population Below the Federal Poverty Level Status Over Time (American Community Survey S1701 Poverty Status in the Past 12 Months (2014-2023))

The percentage of Saco's households in poverty was below that of York County in 2013 but has since surpassed the county in this measure.

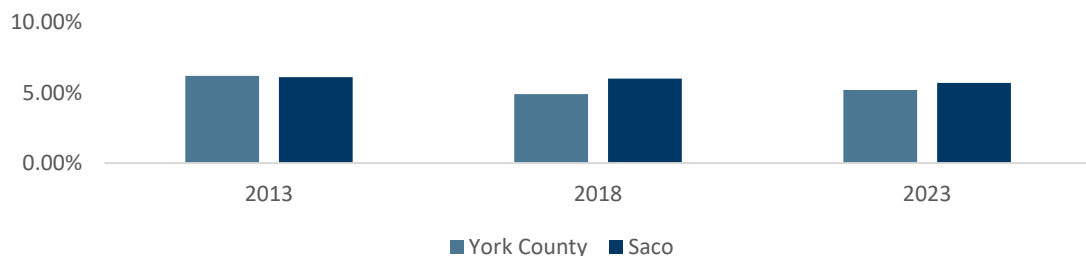


Figure 12. Family Poverty Rate Over Time (American Community Survey S1701 Poverty Status in the Past 12 Months (2013-2023))

4.4 Housing Profile

Saco's housing stock reflects its history and recent growth, offering a mix of single-family and multifamily units across a range of ages. Household sizes are declining, increasing demand for smaller units, though the current supply does not fully meet this need. Housing costs have risen sharply, with roughly one-third of households cost burdened, and affordability remains a challenge despite 482 deed-restricted affordable units. Maintaining a diverse housing supply, including both market-rate and subsidized options, is critical to meeting the evolving needs of the community.

4.4.1 Household Size

The State of Maine has seen a slight decline in the average household size since 2013, which is mirrored in Saco and York County. A trend of smaller household sizes has implications for what types, sizes, and locations of housing will be most in demand. Larger households and families will need fewer dwellings than a rising population of single person households, couples, and households with no or few children.

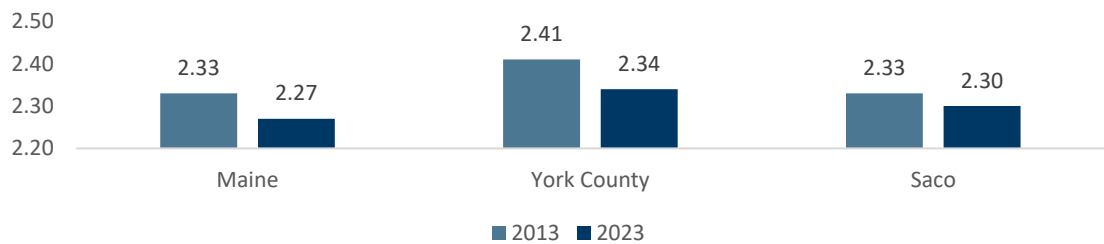


Figure 13. Average Household Size 2013-2023 (American Community Survey (ACS), US Census Bureau)

4.4.2 Housing Inventory

Saco has steadily increased its housing supply in recent decades, increasing its total number of housing units by approximately 30 percent between 2000 and 2023 for a total of 9,619, and just over 10 percent from 2013 and 2023, for a total of 9,619. The total housing units that were owner occupied versus renter occupied between 2013 and 2023 indicate a shift towards a prevalence of owner occupied units.

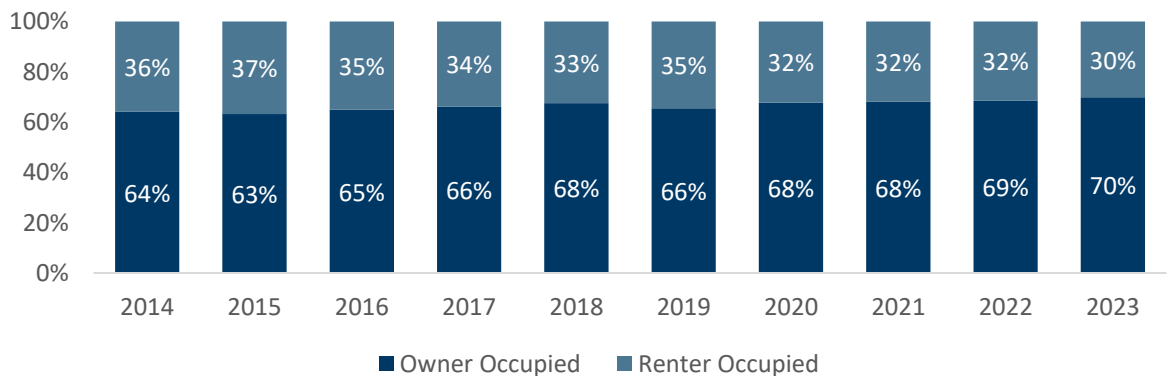


Figure 14. Rental/Ownership Change 2015-2023 (DP04 Selected Housing Characteristics ACS 5 Year Estimates (2014 - 2023))

During the same period, vacancy rates as a share of the total housing supply have declined. Both York County and Saco have seen a gradual decline in seasonally vacant units (including seasonal, recreational, or occasional purposes), likely reflecting the increased year-round demand. In 2023, Saco's seasonal vacancy rate was 4.5 percent, well below the county average of 16.6 percent, which includes communities with prominent summer tourism economies, such as Ogunquit (66.1 percent) and York (33.0 percent). Seasonal vacancies are not evenly distributed across the City, with higher concentrations in the eastern areas and Camp Ellis. Year-round vacancy rates for both rental and owner occupied units are even lower, consistent with state trends, highlighting a limited housing supply relative to current demand and increasingly constrained housing options.

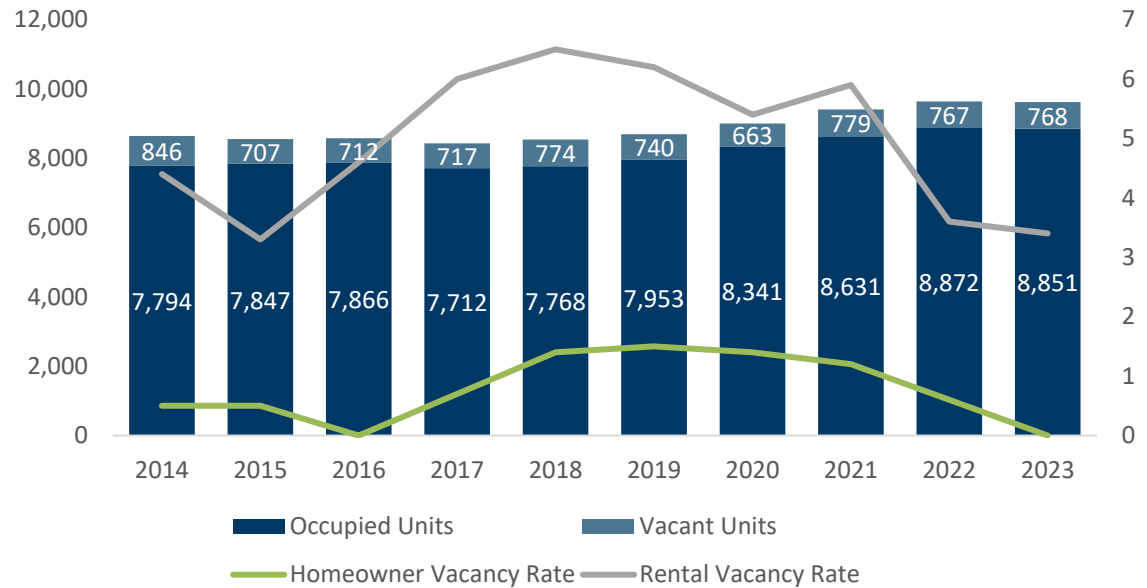


Figure 16. Total Housing Units and Vacancies Over Time (DP04 Selected Housing Characteristics ACS 5 Year Estimates (2014 - 2023))

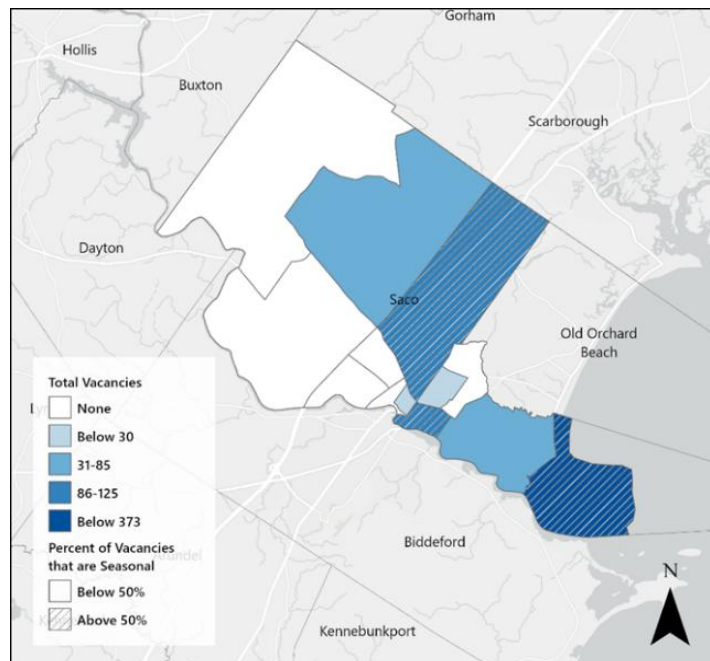


Figure 15. Vacancies and Percent of Vacancies that are Seasonal in Saco

4.4.3 Housing Typologies

Saco's housing typology includes a diverse mix of single family and multifamily housing. Placed in a regional context, Saco has a greater share of single family homes and fewer multi-family homes than Biddeford, or Portland, but greater diversity of housing types than neighboring communities such as Scarborough, as well as the county and state overall. Housing types often reflect historic development patterns: older downtowns, commercial areas, and industrial communities typically have denser, mixed-use buildings, characteristic of pre-mid-20th century U.S. towns and cities. In contrast, rural communities, or communities that saw a great deal of post-war suburbanization tend to have a less diverse housing and more autocentric development. These patterns have been influenced by national housing trends, local zoning, parking and road standards and other regulations. Saco's housing supply reflects many strands of its history, from its concentrated downtown and surrounding neighborhoods, to suburbanized low density areas, post-industrial mill conversions, and more autocentric development of some corridors.

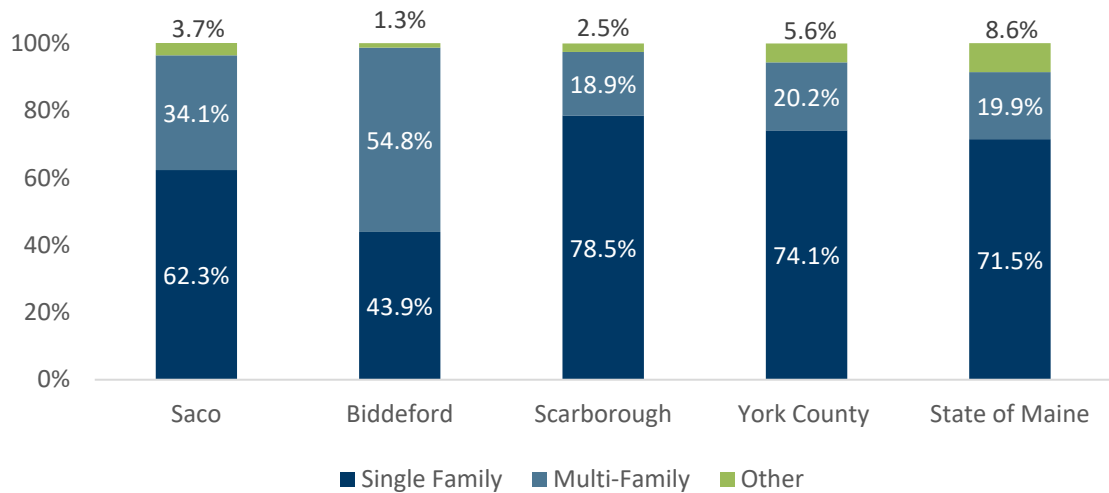


Figure 17. Housing Typology (American Community Survey DP04 Selected Housing Characteristics ACS 5 Year Estimates (2023))

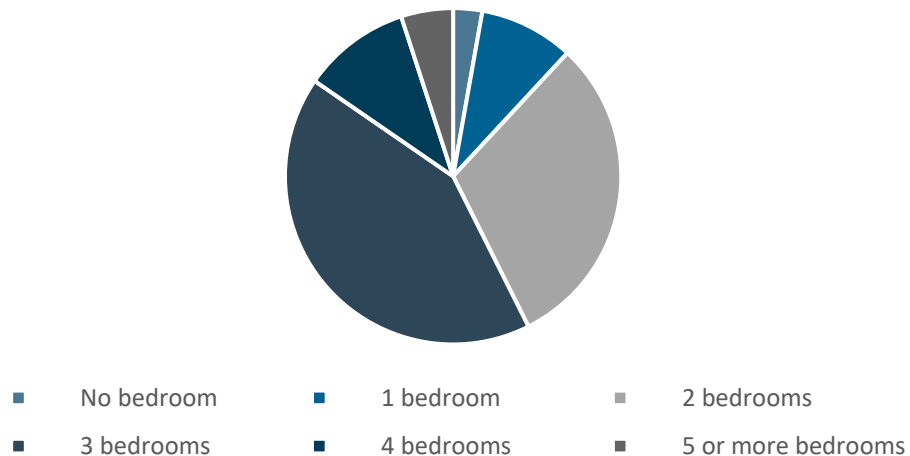


Figure 18. Saco Household Number of Bedrooms 2023 (DP04 Selected Housing Characteristics ACS 5 Year Estimates (2023))

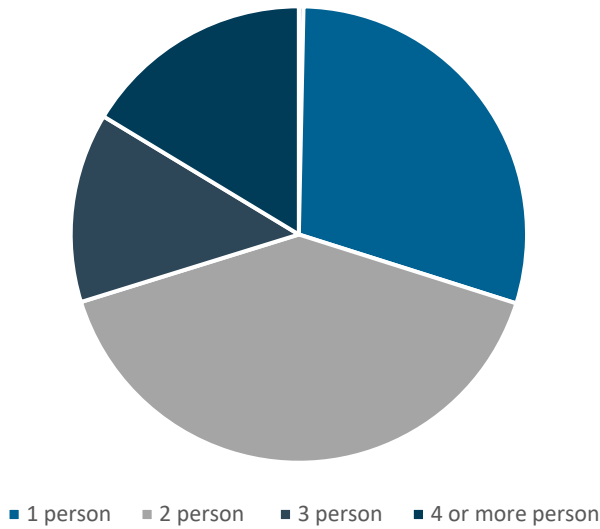


Figure 19. Saco Household Size 2023 (DP04 Selected Housing Characteristics ACS 5 Year Estimates (2023))

Though Saco has a relatively diverse housing stock for Maine, there are discrepancies between the types of housing needed and the current supply. For instance, approximately 12 percent of the current housing supply consists of zero and one bedroom units, while 30 percent of households contain one person. Zero-, one-, and two- bedroom housing units account for 43 percent of the housing supply, yet one and two person households combined account for 70 percent of the current housing supply, indicating a gap in the types of housing needed and that which is available.

4.4.4 Age of Housing Stock

Saco's housing supply is comprised of buildings from different eras and representing different architectural motifs, built at an uneven pace over the decades. The period from 1980 – 1999 is the single most productive two decades in recent history and represents the period that has contributed the most to the current residential stock. The decades since show a significant lack of housing production.

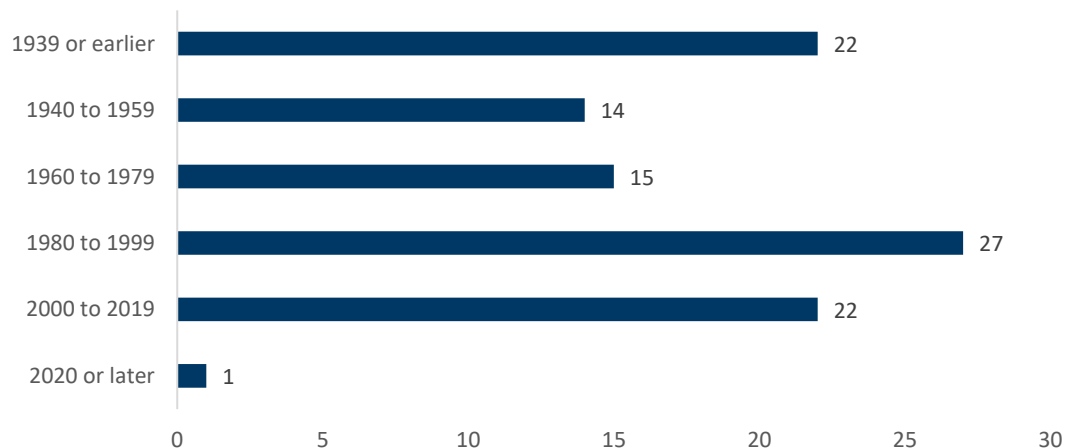


Figure 20. Age of Housing Stock

Having older and newer housing can itself be a value for a community, in terms of the different eras of history and aesthetic styles those buildings can embody, as well as the different price points implied in older and newer and different types of buildings, but older buildings can bring challenges, as well. 78 percent of Saco's housing supply was built in a prior century, and these buildings will need investment to maintain them, to improve their energy efficiency and to keep them as part of the available housing supply.

4.4.5 Housing Costs & Affordability

Cost Burdened Households

The most common method of measuring housing affordability is as a percentage of income. The U.S. Department of Housing and Urban Development has applied a standard of housing costs as 30 percent of household pre-tax income to measure affordability. Measuring affordability as a percentage of income dates to the 1940s, when the percentage was set at 20 percent of income to qualify for federally subsidized housing (PD&R Edge: Defining Housing Affordability [Defining Housing Affordability | HUDU SER](#)). Currently, households that pay greater than 30 percent of their income toward housing are considered cost burdened.

Saco's cost burdened percentages for households city-wide are nearly 32 percent (Source: CHAS data based on 2017-2021 ACS 5-year estimates) but that number varies widely by geography, and by renter-occupied and owner-occupied status. Concentrations of renter-occupied cost burdened households align with the areas of greatest multi-family and rental housing, in and near downtown and generally to the east of I-95, with owner-occupied cost burdened households near downtown as well as west of I-95 and in the Camp Ellis area. Senior households and lower income households also represent greater shares of total cost burdened households than the population overall. However, though substantial shares of Saco's population are cost burdened, Saco is not more acutely experiencing this than state and national trends reflect. Recent data shows that as of 2023, nearly half of all renter occupied households in the United States are cost burdened (The State of the Nation's Housing, Joint Center for Housing Studies of Harvard University. 2024 [THE STATE OF THE NATION'S HOUSING 2024](#)).

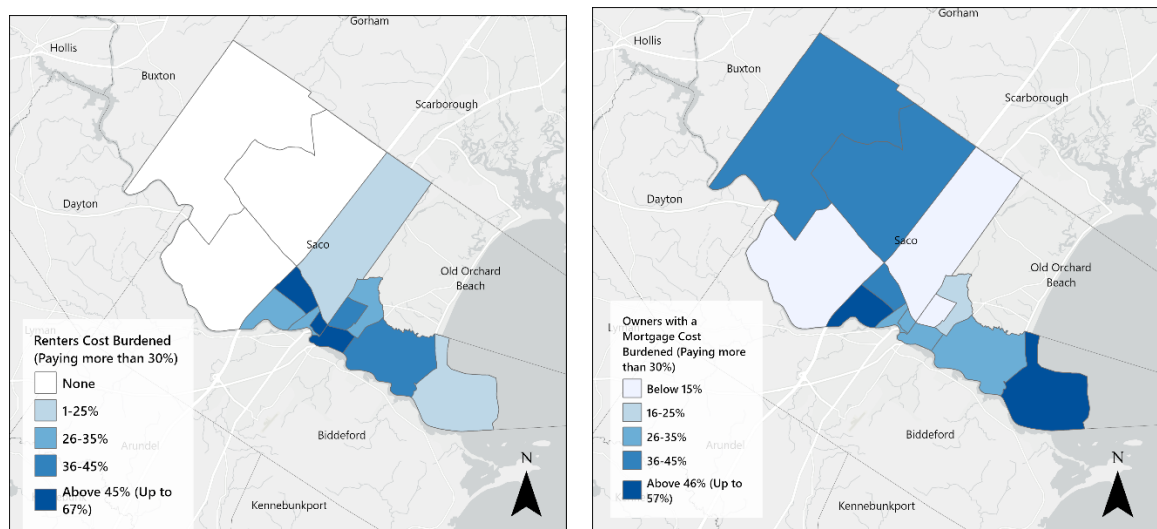


Figure 21. The Cost Burdened of Renters and Owners in Saco by Census Block

Housing Costs Over Time

Housing costs have risen in Saco quickly in recent years, as they have in the region. The stark differences in percent changes in home values between 2013 – 2018 and 2018 – 2023 illustrates just how remarkable a period for housing costs this has been for Saco, York County, and Maine (Table 3), with Saco showing a 7.2 percent change in home values between 2013 – 2018, and a 50.8 percent change in home values between 2018 – 2023.

Table 3. Median Home Values Over Time (American Community Survey, US Census)

		2013 - 2018	2018 - 2023
Maine		5.70%	44.40%
York County		5.90%	48.10%
Saco		7.20%	50.80%

In addition to Saco's rate of change in home values in recent years dwarfing prior years, it outpaced York County's and the State's, while the change in rental costs between 2018 – 2023, was below York County's and Maine's rates of change in the same period.

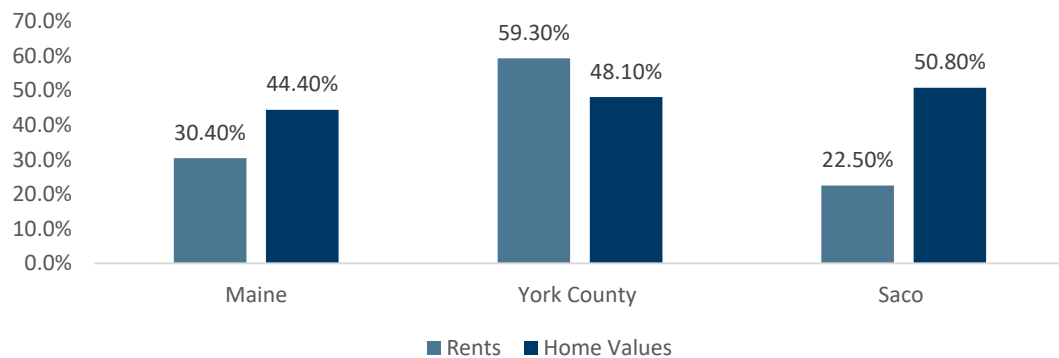


Figure 22. Rate of Change in Median Gross Rent and Home Values 2018-2023 (American Community Survey, US Census)

Trend analysis indicates widening trends between Saco's median incomes and median home prices, and a greater share of households unable to afford the median house price over the past decade. The percentage of households unable to afford to buy a median priced home in Saco has risen substantially in recent years, peaking in 2023, but remaining above 80 percent in 2024.

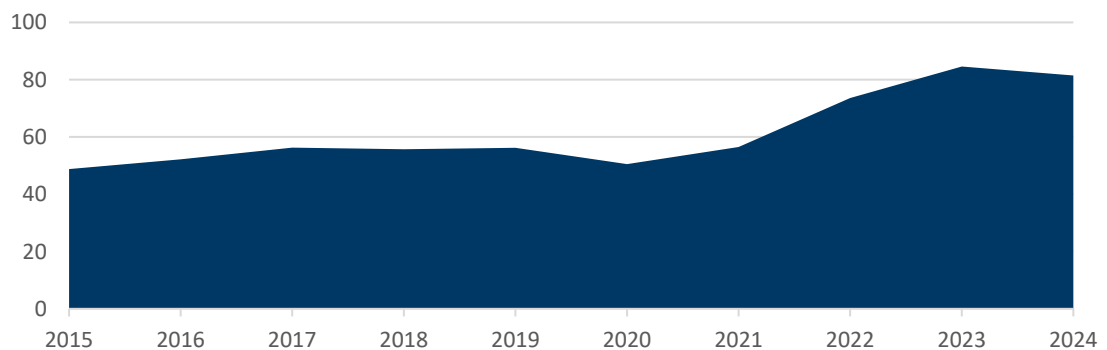


Figure 23. Households Unable to Afford Median House Prices (%) 2024 (American Community Survey, US Census)

Affordable Housing

Saco currently has 15 affordable housing developments with 482 housing units that are formally maintained as deed-restricted affordable housing, either through being income based (monthly rent is based on a percentage of the area's income), or rent restricted (monthly rent is calculated as a percentage of the tenant's income). These subsidized housing sites constitute approximately 5 percent of Saco's total housing supply.

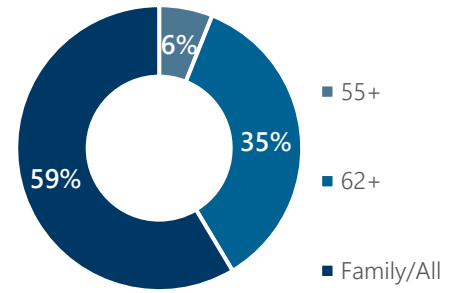


Figure 24. Type of Total Subsidized Housing Units (MaineHousing Maine State Housing Authority: Subsidized Housing York County (Revised 12/2024))

Table 4. Subsidized Housing Inventory

Property Name and Address	Housing Type				Units	Type of Assistance	
	Elderly			Family/all		Income based rent	Rent restricted unit
	55 +	62 +	w/ disabilities				
Cascade Brook 21 Dawn Marie Drive	x				30 units (1br)		x
Golden Village Bradley Street		x	x		12 units (1br)	x	
Kallock Terrace 9 Therrien Avenue		x	x		20 units (1br)	x	
Ledgewood North 1-24 Ledgewood North				x	24 units (2, 3br)	x	
Ledgewood Terrace 901-1406 Ledgewood Terrace				x	30 units (2, 3br)	x	
Lincoln Apts. 81 & 125 Lincoln Street, 7 & 17 Green Street				x	21 units (2, 3br)	x	
Lord Pepperell 22 Water Street		x	x		66 units (1, 2br)	x	
Maple Grove 7 Nott Street		x	x		12 units (1br)	x	
Nottingham Woods 342 North Street				x	52 units (1, 2, 3br)		x
Park Village 30 South Street		x	x		12 units (1, 2br)	x	
Paul Hazelton House 7 Smith Lane		x			35 units (1br)	x	
Pine Ledge Ledgewood Terrace				x	48 units (1, 2, 3br)		x
Pleasant Street Valley Apts. (Saco Valley Apts.) 37,39,46,48 Pleasant Street 55 Storer Street		x	x	x	45 units (1, 2br)	x	
Riverview Falls Apts. 35 and 40 Water Street				x	61 units (2br)		x
Wardwell Commons 50 Free Street		x	x		14 units (1br)	x	

Subsidized housing units provide long-term, formal affordable housing, and serve a critical role in helping to provide housing security for those in need of assistance, constituting an important element of a healthy housing ecosystem. However, "affordability" in the broader sense, meaning housing that is accessible without cost burdening households, is not achieved by solely subsidized or income-restricted housing.

Since the overwhelming share of Saco's and the United States' housing will continue to be market rate housing, increasing the total supply and diversity of Saco's housing supply will strongly influence affordability to a wide cross section of the community. **In other words, investing in deed-restricted affordable housing is vital, but if such efforts are coupled with limits on new market-rate housing, overall affordability will not improve.**

Naturally occurring affordable housing (NOAH), units that are affordable without public subsidy or income restrictions, currently constitutes 68 percent of Saco's rental housing supply affordable to those earning <60 percent AMI (Area Median Income), compared to 54 percent for Maine statewide.

4.5 Assessing Housing Needs

The State of Maine Housing Production Needs Study employs a methodology to capture both how many homes Maine needs today and how many will be needed in the future to improve overall housing supply and affordability. This involved measuring the housing production deficit. It estimates how many homes would have been created if construction, either of new buildings or reinvestment in existing buildings, had kept sufficient pace to support job and population growth. This historic underproduction and anticipated future need vary by different areas of the state, and so is estimated state-wide, by county and by region. Saco is captured in the York County as well as the study's Coastal Region analysis, which includes Cumberland, Hancock, Knox, Lincoln, Sagadahoc, Waldo, and York Counties. Saco contains 8.25 percent of York County's housing supply; an assessment of Saco's historic underproduction and future need as a share of York County results in a housing needs production goal of between 1,286 – 1,369. The State's subsequent report, A Roadmap for the Future of Housing Production in Maine, assumes the higher end of these estimates as a key assumption which informs Maine's state policy goals.

Table 5. Historic Housing Production and Future Projections Housing Need

	Historic Underproduction	Future Housing Need Low	Future Housing Need High	Total (Assumes High Need)
<i>State of Maine</i>	38,500	37,900	45,800	84,300
<i>Coastal Region</i>	21,200	24,200	28,000	49,200
<i>York County</i>	5,500	10,100	11,100	16,600
<i>City of Saco</i>	453	833	916	1,369



5

Barriers to Housing Creation

The City of Saco has seen population increase and housing creation in recent years. However, rising housing costs and the scale of demand for new housing continue to pose significant challenges. According to the [State of Maine Housing Production Needs Study](#), a vacancy rate of 5 percent or higher is one indicator of a healthy, balanced housing market capable of offering a range of affordable housing options to residents. Saco's vacancy rates are well below this marker. Housing cost burdens are significant, particularly among lower-income households, renters, and seniors. Further, the rate of housing creation does not currently match the estimated need for the next five years, and crucially, there's a **mismatch between the needs of households and the units available**.

Despite these challenges, there's much about the demographic and housing profile of Saco in 2025 to be optimistic about. Poverty rates are slightly down. Many people recognize the assets and desirability of living in the community, as evidenced by its continued growth. Saco's housing stock is diverse, more so than numerous largely suburban coastal communities in the region, reflecting different eras of growth, different contexts, from the beach to farms, to transportation corridors, to traditional neighborhoods and a historic downtown. This rich and varied context offers a helpful roadmap for the future, and a strong basis to accommodate growth and a diverse population. Saco also benefits from extensive recent planning efforts, and ongoing community-driven initiatives that provide a strong policy framework to help guide change.

The shifts in Maine's and in Saco's housing market since 2020 have been acute and have highlighted the urgency of implementing changes that can support greater affordability and greater availability of the housing supply to all. As mentioned above in the discussion of affordable housing, the great majority of the housing constructed in the United States has been and will continue to be market-rate housing, and so while formal, publicly-assisted, deed-restricted affordable housing is an important pillar of any community's housing ecosystem,

allowing for market-rate housing in the locations and types most needed is paramount.

Addressing Saco’s housing needs will involve a suite of tools across several different categories. No single one of them will guarantee the ideal quantity or affordability of the city’s housing supply, but a package of tools that encourages, incentivizes, and requires action can cumulatively and substantively alter the housing landscape.

5.1 Regulatory changes

Regulatory changes to the City’s code of ordinances, and the Zoning Ordinance in particular, are among the most powerful levers a community has to shape development outcomes, help increase supply, and require or incentivize greater affordable housing. The City Council, with guidance from the Planning Department, has implemented several significant code amendments with implications for housing creation in recent years, but there’s more that could be done to align the code with the Comprehensive Plan vision, with existing infrastructure capacity and with sustainable land use patterns. Regulatory changes can make the City’s growth areas do more, and non-growth areas do more for conservation and open space. Lot sizes, affordable housing policies, heights, setbacks, density standards can all be harnessed to bring Saco more sustainable development patterns. Code changes are also a low cost free step for the community.

5.2 Process & Programs

Process & Programs represent structural changes in the process by which new housing proposals are given guidance, reviewed, and approved. Distinct from the standards of a zoning or development review ordinance, the procedures and approach that govern application intake, guidance, and review have implications for review timelines, workloads, and project outcomes. The total time from project conception through construction and occupancy, as well as the level of clarity and predictability in the process impact the total costs of development and ultimately for tenants and homeowners, and the likelihood of housing coming to fruition at all. Process and program changes will need to balance expeditious reviews with the need for review standards and thorough, transparent processes that still result in safe, sound, and environmentally responsible building.

5.3 Financial Tools

Financial tools are also important elements that communities have to direct housing creation. Saco has made vigorous use of Tax Increment Finance Districts to support economic development, but there are other financing options to consider moving forward. Both market rate and affordable housing development can be challenging to finance, and tools that help layer funding sources for new developments can help Saco achieve the specific sort of housing they wish to see. Financial assistance to assist residents with maintaining their aging homes can also help keep historic housing supply safe and active, achieving specific cost and programmatic outcomes that Saco may want to see communities to influence what sort of housing is developed. The State of Maine recognizes the financial challenges to building enough housing transcend local control and local markets, and has increased affordable housing production funding since 2019, but there remain distinctly municipal avenues to directing change.



6

Housing Action Strategies

6.1 Regulatory Tools

1A. Zoning Dimensions & Uses

Audit zoning within Saco's designated growth area for consistency with the Comprehensive Plan's future land use goals.

The audit should identify opportunities to reduce unnecessary nonconformities and evaluate where zoning updates could support increased housing production, particularly in areas with existing infrastructure to support new development, the greatest potential for walkable, connected neighborhoods, and the potential to spur infill and investment. Current zoning should be reviewed to ensure housing density requirements meet the community's vision for sustainable, vibrant development. Public input, reinforced by recent census data, emphasized the need for smaller homes to provide housing at lower price points and matches the space needs of Saco's households. The Zoning Ordinance offers multiple opportunities to adjust the standards that support the creation of smaller homes, from apartments and condos on multi-family buildings to smaller single family homes.

Specific recommendations include:

- **Amend the D (Downtown) District's lot area/dwelling unit standard** to better align with historic densities and City goals. Though the minimum lot size of 2,000 sf in the Downtown District suitably reflects the fine grained, small lot fabric of the historic downtown, the lot size combined with the 1,500 sf lot area per dwelling unit standard severely restricts the ability to create new housing within existing buildings and discourages new investment. Currently 546, or 16 percent of parcels in Saco's growth areas are non-conforming based on being below minimum lot size. Consider eliminating the minimum lot size and increasing the lot area/dwelling unit standard to allow for appropriate downtown densities.

- **Allow small-scale neighborhood businesses in or adjacent to residential zones.** Input from Housing Action Plan public process indicated support for neighborhoods and new development outside of downtown that were not single use, while being walkable and connected. While lower density residential zones currently offer some non-residential use possibilities, such as convenience stores and home occupations, and medium and high density zones offer additional possibilities, each of the residential zones could benefit from a targeted allowance of neighborhood business permissions. This could take the form of small business zone areas strategically added to the zoning map, or it could be embedded in the residential zones themselves. The introduction of even limited commercial uses into residential zones will understandably raise initial concerns, but a targeted approach to their possible locations, and the scale and form of these uses can help mitigate the change. Limited commercial uses could be limited to existing structures but be expanded to include cafes or restaurants, or be permitted in new structures, but in either case limiting total floor area, the range of uses, and not requiring onerous parking will help integrate these uses into traditional neighborhood patterns and traffic flow.
- **Rezone Ocean Park Road to reflect the community's goals for it as a multi-modal growth corridor.** Current minimum street frontage, maximum lot coverage, minimum lot size and minimum lot area per dwelling unit standards are all under-zoned if they are to allow the corridor to meet the Comprehensive Plan goals of it serving as a priority transit corridor and a major gateway that provides additional housing and employment uses.
- **Coordinate zoning and land use policies to support the goals and recommendations of the Portland Road Master Plan.**
- **Promote a diverse range of housing types in areas supported by adequate infrastructure, high-quality transit, and essential community services.** Though state legislation reduces local discretion in establishing new minimum requirements, it also presents an important opportunity for Saco to shape implementation in thoughtful and creative ways. Moving forward, the city can use this process to diversify housing options, particularly in locations that are already supported by appropriate infrastructure, transit access, and community services, so that new development strengthens existing neighborhoods and community assets. Ideally, implementation would include introducing a broader range of housing types than those currently defined in the zoning ordinance, calibrated to the goals and distinctive physical characteristics of Saco's varied zones and neighborhoods. This approach can help ensure that growth responds to local context, expands housing choice, and promotes more equitable, sustainable patterns of development across the community. Potential housing types include cottage courts, four-family dwellings, townhouses, live/work buildings, and small and large multifamily buildings.

1B. Workforce Housing

Establish a Local Density Bonus for Workforce Housing. Adopt a clear, predictable density bonus provision in the Zoning Ordinance to incentivize the production of workforce housing in Saco's designated growth areas. Density bonuses are a proven regulatory tool that allow additional dwelling units in exchange for providing housing that meets defined affordability thresholds, helping to offset development costs while advancing community housing goals.

A workforce housing density bonus should be calibrated to local market conditions and paired with dimensional flexibility where appropriate to ensure feasibility without undermining neighborhood character. Establishing a transparent, by-right framework for the bonus will provide certainty for developers, streamline review, and reduce the need for project-by-project negotiations.

Specific recommendations include:

- **Workforce Housing Density Bonus.** Create a local density bonus for projects that include workforce housing units affordable to households earning up to a defined percentage of Area Median Income (AMI), consistent with state definitions and local needs. Bonuses could be structured as a percentage increase over base density and applied within zoning districts that already allow multifamily or mixed-use development, particularly downtown, along transit corridors, and in areas with existing infrastructure capacity.
- **By-Right Application and Compatibility Standards.** A density bonus for workforce housing should be permitted by right when projects meet clearly defined affordability, duration, and design standards. This approach reduces uncertainty and review time while ensuring developments remain compatible with surrounding neighborhoods through form-based controls, height limits, and site design standards rather than unit caps alone.

1C. Update Zoning Policies to Support the Goals of the Climate Adaptation Plan

Incentivize Resilient and Energy Efficient Design and Construction through Targeted

Dimensional Relief. Update zoning regulations to allow dimensional relief for developments in areas of Saco subject to heat events, coastal flooding, sea level rise, and flooding along the Saco River. Climate responsive site designs may require raised first floors, additional freeboard, elevated mechanical systems, thicker wall assemblies, or rooftop solar, which can conflict with existing height, setback, or lot coverage limits.

Allow limited relief, such as excluding flood-related elevation from height calculations or modest adjustments to setbacks and lot coverage that reduce impervious surface, when projects demonstrate compliance with FEMA floodplain standards and measurable flood-risk reduction. Dimensional flexibility should be carefully applied to maintain neighborhood character while supporting long-term safety, resilience, and continued housing investment in vulnerable coastal and riverfront areas.

1D. Parking

Modify Off-Street Parking Minimums to exempt changes of use for existing buildings that are either in the D (Downtown) District or Contributing Structures in the Historic Preservation Overlay District, or both, from the off-street parking minimum requirements specified in Table 10-1 of the City of Saco Code. Parking spaces are important elements for residents, businesses, and visitors to Saco, but parking minimums, parking locations, and parking management all have substantial impacts on uses and vibrancy of downtowns and neighborhoods. Recent changes to Maine state law (§4364-F) establish clear limits on minimum parking requirements in designated growth areas, including capping residential parking at no more than one off-street space per dwelling unit and allowing shared or off-site parking agreements within 0.25 miles. Consistent

with this framework, reducing parking requirements and incorporating flexibility in how parking needs are met can provide meaningful benefits without eliminating parking altogether. Such flexibility can reduce development costs, improve project feasibility, and support housing production at a time when rising property values, higher interest rates, increasing material costs, and regional labor shortages continue to create substantial barriers to new development. Reduced parking requirements also leaves more land available for productive, active uses. For existing and historic buildings, contemporary parking requirements are often particularly ill-fitting standards placed on properties, and lots, that were designed prior to current standards, with the unintended consequence of making it difficult to change the current configuration of uses on the site. Though offering flexibility for existing structures downtown is a priority, evaluating other parking minimums for right-sizing is also recommended.

6.2 Process & Programs

2A. Priority Review for Affordable Housing

Codify priority review of affordable housing applications that meet statutory definitions, so that they are prioritized for placement on Planning Board agendas ahead of comparably ready/complete other applications. This minor change to the City code offers a simple administrative process update that helps expedite affordable housing applications. For instance, if there are four agenda slots and five applications equally prepared for review, it offers a clear rationale for how to decide which four applications will be heard, with the fifth being heard on the following agenda.

2B. Permit Multifamily by Right

Reclassify multifamily from a Conditional to a Permitted use in the Zoning Ordinance to help expedite review of housing applications and bring housing to fruition sooner. Another simple and effective code change would be to remove the conditional use layer of review from multi-family housing proposal and rely on other site plan and subdivision review standards and processes.

2C. Pre-Approved Accessory Dwelling Unit (ADU) Plan Program

Develop Pre-Approved Accessory Dwelling Unit Building Plans to expedite review and approval while still meeting all local requirements. Adopting pre-approved, building code compliant ADU plans has the additional benefit of providing greater predictability for residents, and creating an opportunity to partner with local builders and architects on designs. This is a recommendation that doesn't have to be limited to ADUs, but ADU building plans represent a simpler increment of growth than the more complex universe of other building types, and makes a new way of permitting a feasible, attainable goal to be implemented. There are examples of successful models of this practice to draw from, such as **Eugene, Oregon's Pre-Approved Accessory Dwelling Unit Program** and an online Pre-Approved Plans Library (see Appendix A). To support this recommendation, the City should consider implementing a program like Midcoast Council of Governments (MCOG) AUD Boost Program, which helps homeowners build ADUs without refinancing.

2D. Housing Production Tracking System

Track progress toward Saco's housing goals. Tracking total approved, permitted, and completed housing units, types of units, and whether they are affordable or market rate on an annual basis will provide a valuable tool for following Saco's housing progress and evaluating the need for future policy changes. Consider implementing necessary data tracking and software updates to offer a housing and commercial development dashboard.

2E. Natural Resource–Sensitive Development Standards

Ensure natural resource protection in new developments. Recent state housing legislation (PL 2025, c. 385 (enacting 30-A M.R.S. § 4364-A) limits the extent to which conservation subdivision standards can be used to reduce overall density, including outside designated growth areas. While conservation subdivision design can still play an important role in clustering development and preserving open space, it can no longer be used to limit unit counts below state-mandated thresholds. As a result, natural resource protection outside of growth areas should focus on strong site design standards, such as preservation of sensitive resources, especially those parcels abutting open space included in the City's Open Space Plan. Within growth areas, higher-density development offers different environmental benefits, like reduced vehicle miles traveled, and lower energy consumption for smaller units/multi-unit buildings. Incorporating these natural resource protection strategies into zoning presents an opportunity to accommodate required density in ways that protect natural resources while supporting compact, efficient development.

6.3 Financial Tools/Funding Sources

3A. Explore Opportunities to Create Gap Financing for Affordable Housing

Consider establishing an Affordable Housing Trust to help create a renewable funding source for affordable housing initiatives. A City Housing Trust provides a dedicated account to support housing creation. Housing Trusts can provide critical assistance to help affordable and workforce housing projects be more viable and competitive through either direct funding or low interest loans. The City can develop its own criteria, funding sources, program guidelines to support the sorts of projects it deems the highest priority. It can be funded through an array of sources such as sale of municipal property, budget allocations, certain grant programs, and developer contributions to offset other requirements or impacts. Key elements of housing trust success are clear statements on the intent and use of the trust, whether through identifying types of housing it's intended for, such as workforce, market rate, deeply affordable, or mixed rate projects, qualifying AMI levels, and through articulation of criteria for allocation. A key element of a housing trust is that as a funding source it doesn't need and shouldn't try to be the primary or even one of the primary funding sources for projects, as this will limit its impact and take a great deal of time to accrue balances sufficient to build new projects. Rather, housing trusts can serve as an annual financial tool that lets housing developers leverage these funds to help successful projects happen.

Municipalities across the country including **Keene, Asheville, Provincetown, Charlotte, Fresno, Lynn, and Portland (Maine)** have adopted and utilized successful Housing Trusts (see Appendix B).

Continue to identify and evaluate city-owned properties to determine their suitability for future housing development. Not all municipal property will be equally suitable for housing creation, and municipalities need processes for evaluating land suitability for housing, open space, and other community needs. A City stated priority to evaluate land suitability for housing before being relinquished for other uses creates possibilities not just for housing creation, but for more creative and programmatic input on desired outcomes than is usually possible. The City should continue its policy of carefully evaluating parcels for appropriate development opportunities.

3B. Public-Private Housing Partnerships

Create a policy framework whereby the City Council and City staff have guidelines to evaluate and pursue strategic partnerships. Public/Private Partnerships between the public sector and the private sector can provide helpful insights into market trends, design expertise, and creative problem solving. Local developers, particularly local affordable housing developers and non-profits, have familiarity with available housing funding sources, including historic tax credit programs, and CDBG, HOME, and LIHTC funding sources, and can help navigate the realm of public financing. Partnerships with developers and service providers can also support coordinated project delivery by aligning housing production with supportive services, accelerating implementation, reducing financial risk, and ensuring that new development responds to local needs and community priorities.

3C. Reinvest in Existing Housing

Encourage investment in existing buildings. Having older and newer housing can itself be a value for a community, in terms of the different eras of history and aesthetic styles those buildings can embody, as well as the different price points implied in older and newer and different types of buildings, but older buildings can bring challenges, as well. 78% of Saco's housing supply was built in a prior century, and these buildings will need investment to maintain them, to improve their energy efficiency and to keep them as part of the available housing supply. An aging housing stock in some cases also helps retain affordability and offers environmental benefits, and acceptance by residents. Aging structures often need an economic incentive to invest in them. Encouraging investment can take the form of connecting homeowners with historic tax credit programs, or establishing a maintenance fund, or other tools that dovetail with the regulatory recommendations above. For instance, increasing allowed densities can provide an incentive to demolish buildings and start anew, and that approach is one part of how a city grows. It may be advantageous to provide pathways and incentives for property owners to invest in existing buildings without demolition. Relaxation of parking minimums, mentioned above, is one tool to help existing buildings downtown repurpose themselves. Making changes of use or conversions within the existing building envelope simple is another.

For lower density, single- and two- family home areas, incentives to encourage reinvestment do not need to mirror the scale of the state-mandated density bonuses that apply only to qualifying affordable housing developments. While §4364 now requires municipalities to allow 2.5 times base density, reduced parking, and additional height for deed-restricted for qualifying affordable housing developments, which will shape where larger infill projects are likely to occur.

This creates space for the City to design its own complementary infill strategies that help preserve existing buildings without incentivizing tear-downs—for example, simplifying conversions within the existing building envelope, relaxing parking requirements for reuse of older structures, or allowing small-scale infill options such as cottage clusters or small lots, similar to **Portland, Oregon’s Residential Infill Project**. These locally tailored incentives can complement the state law by supporting incremental reinvestment in Saco’s older homes while maintaining neighborhood character and keeping long-standing units in the housing supply.

3D. Affordable Housing Tax Increment Financing (TIF) Program

Explore opportunities to use the Affordable Housing TIF program, alongside Saco’s existing TIF Districts. Saco has made robust use of TIF districts to spur investment and improvements in the city. Affordable Housing TIFs remain powerful financing tools to help in the creation of affordable housing and should be retained as a tool for affordable or mixed-income housing proposals.

3E. Mobility & Transportation Investments

Explore continued mobility partnerships and potential investments. Connections between neighborhoods, traffic safety, transit, alternatives to cars, and in the case of downtown, lively walking and biking conditions were emphasized repeatedly in the public process as key elements of what made density palatable, downtown desirable, and housing more affordable. The Route 1 Transportation Study, the Portland Road Study, and the Saco Transportation Master Plan (currently under development) all signal Saco’s commitment to reimagining its streets and being strategic about its transportation future. Follow-up on these planning efforts, policies such as Complete Streets to inform road maintenance and change, the presence of the Saco Transportation Center, and continued commitment to the Biddeford Saco Old Orchard Beach Transit service will all aid this goal. In addition, Saco should develop a plan for how transit-oriented development could align with local regulations, ensuring that new development is reviewed with walkability and transit access in mind.

6.4 Implementation Strategy

The following table provides details on the implementation strategy for each of the goals and actions outlined above.

Table 6 Legend:

When	Near-Term	One Year	Financial Consideration	\$	Under \$5,000
	Mid-Term	Two Years		\$\$	\$5,000-\$24,999
	Long-Term	Three Years		\$\$\$	\$25,000-\$49,999
				\$\$\$\$	\$50,000-\$124,999

Table 6. Implementation Matrix: Housing Action Strategies

Identified Task	Who	When	Financial Consideration
6.1 Regulatory Tools			
6.1A. Zoning Dimensions and Uses	LRPC, Planning Board, City Staff, City Council	Near-Term	\$
6.1B. Workforce Housing	LRPC, Planning Board, City Staff, City Council, Economic Development	Long Term	\$\$
6.1C. Update Zoning Policies to Support the Goals of the Climate Adaptation Plan	City Staff, City Council, Energy & Sustainability Committee	Mid-Term	\$\$
6.1D. Parking Updates	LRPC, Planning Board, City Staff, City Council	Mid-Term	\$\$\$
6.2 Process & Programs			
6.2A. Priority Review for Affordable Housing	Planning Dept, Planning Board, City Staff, City Council	Near-Term	\$
6.2B. Permit Multifamily by Right	Planning Dept, Planning Board, City Staff, City Council	Near-Term	\$
6.2C. Pre-Approved Accessory Dwelling Unit (ADU) Plan Program	City Staff, Affordable Housing Task Force, City Council	Long-Term	\$\$\$\$
6.2D. Housing Production Tracking System	City Staff	Near-Term	\$\$
6.2E. Natural Resource-Sensitive Development Standards	City Staff, Planning Board, LRPC, City Council	Long-Term	\$\$\$
6.3 Financial Tools / Funding Sources			
6.3A. Explore Opportunities to Create Gap Financing for Affordable Housing	Affordable Housing Task Force, City Council	Mid-Term	\$\$\$\$
6.3B. Public-Private Housing Partnerships	City Staff, Economic Development, Affordable Housing Task Force, City Council	Mid-Term	\$\$
6.3C. Reinvest in Existing Housing	City Staff, Historic Preservation, Affordable Housing Task Force, City Council	Long-Term	\$\$\$
6.3D. Affordable Housing Tax Increment Financing (TIF) Program	City Staff, Economic Development, Affordable Housing Task Force, City Council	Long-Term	\$\$\$
6.3E. Mobility & Transportation Investments	City Staff, BSOOB Transit, Bike-Ped Advisory Committee, Planning Board, City Council	Long-Term	\$\$\$\$\$

Appendices

Appendix A: Eugene, Oregon's Pre Approved Accessory Dwelling Unit Program;
<https://www.eugene-or.gov/4979/Select-an-ADU-Design>

Appendix B: Portland, Maine's Jill C. Dunson Housing Trust Fund;
<https://www.portlandmaine.gov/1441/Housing-Trust-Fund>

Appendix C: Inclusionary Housing, Creating and Maintaining Equitable Communities;
https://www.lincolnst.edu/app/uploads/legacy-files/pubfiles/inclusionary-housing-full_0.pdf

Appendix D: Saco Housing Action Plan Public Comments

Appendix D

Saco Housing Action Plan Public Comments

Question	Public Comment
How best to build new housing for the next generation of residents to have the opportunity to live and work in town if they wish to?	<p>Smaller units for older residents</p> <p>3rd floor residences</p> <p>Access to community or third spaces</p> <p>Adaptive reuse</p> <p>Affordable</p> <p>Affordable</p> <p>Affordable 1st homes to buy not rent (measure of success to build 2nd home)</p> <p>Air quality</p> <p>bike/ped friendly</p> <p>Build diverse housing!</p> <p>Businesses have residential options on 2nd and 3rd floors for their employees</p> <p>Change historic boundaries to allow conversion to multi-family housing</p> <p>City Hall could be mixed use</p> <p>City has pre-approved housing plans w/ passive solar (etc.)</p> <p>City should not sell their land</p> <p>Cluster housing</p> <p>Co-housing options</p> <p>Co-working space in new development</p> <p>Different parking requirements for different areas</p> <p>Do away w/single family requirement of fire extinguishers</p> <p>Don't be of large scale developments</p> <p>Elm Street (make more residential, not so many gas stations)</p> <p>Encourage local developers rather than big out of state developers</p> <p>Energy efficiency</p> <p>Expand public transit, hit more areas of the city</p> <p>Expand what is considered downtown</p> <p>Fill in most empty spaces in downtown</p> <p>Financial incentives for ADUs</p> <p>Front facing commercial w/residential in back</p> <p>Housing along Portland Rd. would connect to Eastern Trail</p> <p>Housing centered around entry-level employment</p> <p>Housing first models</p> <p>Improve bike and pedestrian infrastructure</p> <p>Incentivize owner-occupied multifamily</p> <p>Incentivize people to live & work</p> <p>Incentivizing sustainable housing development</p> <p>Increasing density</p> <p>Interconnected: more bike and pedestrian infrastucutre and public transportation</p> <p>Investments in public transportation</p> <p>Less car centric</p> <p>Low energy use</p> <p>Low income housing</p> <p>Mixed-use development</p> <p>Mixture of affordable & market rate</p> <p>Mobile home parks - partner w/city</p> <p>Modernized communal living (such as Thatcher House and Eddy on Barra Road, both Biddeford, TH more of a boarding house)</p> <p>More affordable housing</p> <p>More attractive downtown</p> <p>More buildings w/no yards but with community shared spaces</p> <p>More income producing housing such as duplexes of multifamily</p> <p>More vertical buildings</p> <p>Multi-layered housing (townhouses, etc.)</p> <p>Multi-unit apartments</p> <p>Multi-use housing with on-site amenities</p> <p>Noise reduction</p> <p>Open space + green space</p> <p>Parking during parking bans (use bus for parking transportation during storms)</p> <p>Progressive housing infrastructure (i.e. 55+ housing so their homes become available)</p> <p>Public/private partnerships</p> <p>Reduce Parking Requirements</p> <p>Setbacks</p> <p>Site housing near amenities such as the Shaw Plaza</p> <p>Smaller housing (700-1,000 sf, ideally closer to downtown)</p> <p>Smaller lot size requirements (ideally closer to downtown)</p> <p>Smaller lots</p> <p>Smaller units for affordability for all</p> <p>Smaller units for handicapped residents</p> <p>Stop self-storage buildings</p> <p>Take old school lots and City buys surrounding lots for workforce housing</p> <p>Tax incentives for something like fill-in or multi-family</p> <p>Tax incentives: for ex., don't raise property taxes for 10 years if someone adds an ADUU</p> <p>Train station area development</p> <p>Trees + greenery, evergreens</p> <p>Upper story residences bring elevator and sprinkler costs</p> <p>Utility infrastrcuture - electrical, gas, water, sewer, all</p>

Question	Public Comment
How important are historic preservation protections important for enhancing downtown character?	<p>Water Street is a good example</p> <p>Not at the expense of housing</p> <p>Can limit green space</p> <p>Careful balance/character is important</p> <p>Causes some buildings to rot</p> <p>Consistency is important, nothing glaring</p> <p>Distinction between really historic and regular buildings in district</p> <p>Don't limit inside</p> <p>Expand into more of downtown</p> <p>Expand non-conforming use if it's in the historic district</p> <p>Keep façade but allow anything else to rest of building</p> <p>Keep feel but don't limit development</p> <p>Maintain or expand (character is important)</p> <p>Maybe too much area</p> <p>Preserving style important</p> <p>Shouldn't limit development</p> <p>Shouldn't limit development</p> <p>Slows down development process too much</p>
Other than traffic, if a new housing development was occurring next door to your home, what aspect of the project would you be most concerned about?	<p>Concerned - affects my property value</p> <p>Concerned - architectural continuity</p> <p>Concerned - are we planning for the kids moving here, will we outgrow the new school?</p> <p>Concerned - blasting bedrock during construction</p> <p>Concerned - buffering</p> <p>Concerned - buffering for privacy (fencing, maintaining trees, etc.)</p> <p>Concerned - changes in waterflow and drainage</p> <p>Concerned - continuity in style of architecture</p> <p>Concerned - dead end streets</p> <p>Concerned - development of rural conservation land</p> <p>Concerned - development of wetlands and impact on environment</p> <p>Concerned - environmental impacts to important habitats like vernal pools</p> <p>Concerned - good construction management and communication w/abutters</p> <p>Concerned - height and shadow impacts</p> <p>Concerned - housing doesn't outpace water and sewer capacity</p> <p>Concerned - impacts to significant habitats like the Heath</p> <p>Concerned - late night noise</p> <p>Concerned - loud noises</p> <p>Concerned - open space</p> <p>Concerned - smells, fumes, odors</p> <p>Concerned - state laws</p> <p>Concerned - want to know the real life impact of impact fees</p> <p>Concerned - want to see more housing on public water instead of wells</p> <p>Concerned - water pressure</p> <p>Concerned - water quality for wells</p> <p>Concerned - water table, how it impacts flooding in basements and how it effects wetlands (pollution, tannery site)</p> <p>Excited - artistic architecture (shouldn't stand out too much but should be interesting)</p> <p>Excited - attractive landscaping</p> <p>Excited - buffered bike lanes</p> <p>Excited - families moving in</p> <p>Excited - families coming to town</p> <p>Excited - green belts</p> <p>Excited - green spaces (common space)</p> <p>Excited - how can we bring in more big stores and industrial?</p> <p>Excited - more diversity</p> <p>Excited - more neighbors</p> <p>Excited - new neighbors</p> <p>Excited - parking lots to be screened</p> <p>Excited - parking lots to be wider by 1 foot</p> <p>Excited - sidewalks</p> <p>Excited - taxes going down (if we limit sprawl)</p> <p>Excited - traffic calming</p> <p>Excited - want street trees</p> <p>Excited - want vegetated buffers</p> <p>Excited - we want sidewalks, parks, and the infrastructure to support new developments</p>
What are some ideas for mixed-use on the Portalnd Rd.?	<p>Concentrate housing, families near school site</p> <p>Consider housing</p> <p>Consider protecting environment w/in all development</p> <p>Even it out (balance of uses)</p> <p>Limit RVs, auto, storage units</p> <p>More residential oriented businesses (retaurants, grocery store)</p> <p>Open spaces w/nature & families in mind</p> <p>Trail overpass (add two)</p>
What are the biggest barriers currently restricting new housing creation in Saco? What are the gaps in our current housing stock (whether size, cost, location, type)?	<p>Anticipated growth for Saco would be helpful to understand the ultimate goal</p> <p>55+ w/ affordability restrictions (looking to see)</p> <p>Barriers - Affordability (incomes don't match housing costs)</p> <p>Barriers - Builders make what sells, which isn't always what we need</p>

Question	Public Comment
	Barriers - Cost Barriers - Costs of land Barriers - Funding options to make ADUs or splitting homes ** Barriers - impact fees Barriers - inadequate traffic infrastructure for cars, walkers & bikers Barriers - Lack of incentive for developers to make "A" affordable housing Barriers - Lack of inventory Barriers - Landlord issues Barriers - Limited use of modular homes Barriers - Lot size retrictions Barriers - Need more public/private partnerships to redevelop city land (decommissioned schools) Barriers - Planning processes including state agencies (MaineDOT - 12 months for a permit Barriers - public education around planning Barriers - Schools should be converted to affordable, workfoce, 55+ housing Barriers - The economy Barriers -NIMBY Gaps - 55+, both affordable and market rate Gaps - Communities with designated open space Gaps - Create more streets like Water Street Gaps - starters houses (sm size) Missing condos/apartments Mixed housing (looking to see) Need \$200,000 - \$250,000 starters (not necessarily single family homes) Tiny Homes Workforce Housing
What are the biggest barriers to reuse of existing buildings for new housing (upper floor conversions and renovations, additions, etc.) downtown?	Affordability Do people want to live downtown? Elevators/ADA Environmental issues in buildings Fire escapes Flexibility in Planning process/Codes Inability for change Parking Sprinklers Streamline approvals w/Planning, Codes, Permitting Support w/cost/incentives Types of businesses Update infrastructure Workforce for renovations/building
What do you want out of the Housing Action Plan? What does success for Saco look like in ten years from now?	More diverse housing - apartments, houses, condos Ability for family to buy 1st and 2nd home Ability to live and work here Ability to walk and live Community driven housing plan Create a housing vacancy residency such as vacation homes empty in winter Infrastrucuture to accommodate needs & future needs Maine based businesses and developers More housing first models More relibale schedule for BSOOB More robust infrastructure for bikes, pedestrians, public transit Ordinanace should give more guidance for building to match surrounding areas (Cutts Ave.) Preserve beach area, rural areas, less solar farm Preserve historic downtown Success would be more residents (10,000 more in 10 years) Transportation Transportation, train, parks, sidewalks Want zoning code updated to allow more flexibility in variety of housing to ensure ordinance matches goals Zero homelessness (many TA students)
What types of businesses or gathering spaces should be encouraged (or discouraged) to meet the needs of future residents?	Resource hub Activities Artistic spaces Boutique hotel Boutique stores Consider infrastructure improvements Discourage - address manufactured scarcity Discourage - car centric (garages and other elements) Discourage - Corporate owned housing Discourage - development that increases traffic Discourage - large luxury units (both residential and commercial) Discourage - Only new housing (revitalize existing buildings) Discourage - single family for empty lots Discourage chains/encourage locally owned Discouraged - adult stores Discouraged - banks Discouraged - cannabis store

Question**Public Comment**

Discouraged - chain restaurants
Discouraged - chain stores
Discouraged - dollar stores
Discouraged - gas station
Discouraged - pawn shop
Downtown evening activity
Encourage - allow more housing on first floor of vacant commercial buildings on Main St.
Encourage - Build housing above existing parking (air rights)
Encourage - Build housing over large box buildings like Shaws and Renys
Encourage - building another floor on existing buildings
Encourage - Burns school conversion to apartments
Encourage - co-living
Encourage - Creation of ADUs
Encourage - encourage changes to parking to allow more density
Encourage - expansion of downtown zone
Encourage - Fairfield convert to housing (ask the heirs)
Encourage - fewer driveways
Encourage - housing for young adults and new college grads
Encourage - Housing that pays a lot towards taxes
Encourage - Incentive tear down and rebuild denser
Encourage - increase density on existing lots by changing sf/du or other adjustments
Encourage - low income housing
Encourage - Micro units of 350 sf or less
Encourage - more flexible zoning
Encourage - multi-family
Encourage - no more parking minimums
Encourage - parking underneath
Encourage - Senior (in-general, not just affordable)
Encourage - townhouses and apartment buildings
Encourage - walkability
Encourage - water street housing
Encouraged - Antique store/2nd hand store
Encouraged - Art gallery
Encouraged - Bakery
Encouraged - Birds - seasonal/year round
Encouraged - Bookstore/coffee shop
Encouraged - Brewery
Encouraged - Businesses that stay open all night
Encouraged - Cannabis store (medicinal)
Encouraged - child care
Encouraged - Clothing - younger & kids
Encouraged - Community garden
Encouraged - Covered public market, can be used for events and gathering space
Encouraged - co-working space for remote workers
Encouraged - Food trucks w/beer
Encouraged - Indoor gathering areas
Encouraged - large public space
Encouraged - Music store/theater
Encouraged - Parking garage (4 high)
Encouraged - resource hub
Encouraged - Restaurants (including w/outdoor seating)
Encouraged - Small market (Vic & Whit's)
Encouraged - Thrift stores
Encouraged - Tutoring center (learning hub)
Event Space
Grocery stores (smaller)
Mom & Pop businesses
Outdoor spaces w/multiuses (ice skating, pep park)
Performance venue
Pocket parks
Restaurants
Second hand store
Small businesses built into housing developments
Small retail spaces
Tech businesses for tax base & jobs
Third spaces

What types of housing should be encouraged (or discouraged) along the Portland Road corridor to meet current and future needs?

Yes to 55+ new housing and a new park
Affordable to 25-44 year olds
Businesses on Route 1 also to bring in folks
Concerns about traffic, new school, infrastructure capacity
Connect to Eastern Trail
Eastern Trail bridge - what was involved, how to get more
Energy efficient homes
Higher density, mixed use in front, more space and lots behind
Housing with usable open space

Question	Public Comment
	Mixed housing types in one area, mixed income No single family development unless further back from stret Playground, parks, connecting trails Traffic circles to slow traffic Two level commercial bottom/housing above
What types of housing should be encouraged (or discouraged) to meet Saco's future need and where?	Encouraged - Portland Rd. Density Discouraged - 4+ stories Discouraged - Eating into green space Discouraged - Housing that is not affordable Discouraged - Luxury units Discouraged - single family on large lots (but in rural concervation zones this is ok) Discouraged - Sprawl Discouraged - Zero lot line Encouraged - ADUs Encouraged - Affordable housing Encouraged - architectural detail in development Encouraged - co-housing Encouraged - Commercial converstion Encouraged - condos Encouraged - Connectivity to downtown Encouraged - Co-op housing Encouraged - housing Encouraged - housing above retail Encouraged - Housing first and supportive housing Encouraged - Housing in downtown Encouraged - housing w/satellite downtown area Encouraged - increase in density Encouraged - increased density near the new school but with open space and trails in mind Encouraged - low-income housing Encouraged - mixed housing development Encouraged - mixed-use Encouraged - multi Encouraged - preserving green space Encouraged - rehab housing Encouraged - single family housing on small lots Encouraged - smaller single family homes Encouraged - townhouses Encouraged - Walkability & connectivity in neighborhoods Encouraged - workforce housing Encouraged - Zero lot line development
Other	Transportation - buses, parking, biking, walking/walability/sidewalks 3rd lane for turning left 55+ communities (looking at % of population), such as assisted living, nursing facilities, transportation for them Accountability Addressing the unhouses Affordability (want it to be affordable), gentrification Affordability for middle range incomes Affordability? Affordable development Affordable rentals Better Access Management for businesses Break out section of Route 1 Communication w/landowners Connect neighborhoods Connectivity Conserved and trail lands, trail networks, Saco bay trails Consider residential-oriented businesses (grocery/market/restaurants) Design of roadway Different syles of housing Diversity of housing Drive-through v human-scale walkability Eastern Trail Elderly housing Environmental impacts of rural areas Environmental impacts everywhere Environmentally healthy and balanced developm ent standards Greater density Is the development car dependent? Less sprawl more green space Market rate affordability Micro-transit Mid-sized retail Mix of community members Neighborhood feel v. pass-through Noise - dogs, animals, people, cars

Question**Public Comment**

Noise & air pollution
Odors - marijuana and sewer
Parking - having the right amount
Ped/bike overpasses
Pedestrian activities: candy store, small retail, more retail, more sidewalks
Pocket park & car chargers
Quality of life & convenience/community
Reason to go - Main Street 2.0
Restaurant, tourism, people shopping, etc.
Retail
Retain/review options to conserve tree canopy/enhanced landscaping
Roadway access and no disbursement of side streets
Roundabouts
Roundabouts
Shadowing and sunlight blocking in rural areas
Smaller homes
Speeds/speed enforcement on Portland Rd.
The planning process - affordability
Transit considerations
Transit options. Enhance, including micro-transit
Vertical development
Walkability - Portland Rd. area
Walkability that is safe
want to know who the developer/landlord is
Want to see more developments that don't over rely on cars
We want sidewalks!
Well paying jobs (universities and manufacturing)
Workforce Housing
