

# Housing

## Overview

A September 2020 report from the Maine Association of Realtors provided information that prospective home buyers were already aware of. *“The value of single-family existing homes jumped 17.39 percent comparing August 2020 to August 2019, reaching a median sales price of \$270,000.”* The report noted, *“We are experiencing an historically low supply of homes for sale, 40 percent below a year ago. Demand is being fueled by all-time low mortgage interest rates, Maine households moving within the state, and an up-tick in out-of-state buyers seeking Maine’s quality of life and safety. In August of 2019, Maine had 482 single family homes purchased by out-of-state buyers. In August 2020, that number was 707.”*

According to an article in the March 2021 issue of *Downeast Magazine*, home prices in Maine are at their highest levels ever. However, Maine is still less expensive than other New England states. A snapshot from November 2020 shows Massachusetts at #1, with an average sales price of \$480,000; New Hampshire #2 at \$351,000; Rhode Island at \$323,000; Connecticut at \$295,000; Vermont at \$285,000; and Maine at \$270,000. An average for the Northeast – New England plus New York, New Jersey and Pennsylvania - was \$354,100. These comparisons help explain why Maine, in general, and in the Kennebunk area, specifically, is seeing such high demand for housing. It is worth noting that other New England states are seeing similar trends, with low inventory and higher prices. It is generally thought that as a result of the pandemic, city dwellers able to work remotely – those with sufficient income to purchase or rent homes outside the city - have done so. Another contributing factor driving higher housing demand is visitors who vacationed in southern Maine decided to make Kennebunk their permanent home, including retiring seniors. Seniors now comprise 37% of Kennebunk residents.

Although the real estate market is historically cyclical, the current demand, inventory and price levels are unprecedented. In Kennebunk, homes in the under-\$500,000 price range are selling within days, if not hours, often above the asking price, and this has been true since spring 2020. In single-family subdivisions currently under construction, starting prices for homes are in the over-\$500,000 bracket, with some new homes topping \$1 million. There is a demonstrated preference for buyers with sufficient financial resources to want to live in the neighborhoods near the ocean – hence the desirability of small subdivisions and recent “lot splits” on undeveloped parcels within the Coastal Residential District. Vacant land located in different areas of Kennebunk listed for sale on Realtor.com in May 2021 ranged from \$68,500 to \$900,000. Condominiums ran from \$135,000 to \$800,000, and single family homes from \$315,000 to \$3,695,000.

Developers have also found success in creating clustered duplex and single family home subdivisions in the Village Residential and York Street Mixed Residential & Commercial districts near the center of town, with May 2021 prices starting at \$359,000 for duplexes and running to \$659,000 for single family homes. These types of homes are particularly attractive to seniors, as in many cases the Homeowners Association is responsible for lawn care, exterior repairs and snow removal, all physically demanding chores. Homeowners in the Village Residential and Suburban Residential Districts with larger lots have, in some cases, split them to create (and sell) additional lots. The West Kennebunk Village Residential District saw two subdivisions, with other larger projects within this District currently proposed.

Seasonality also plays a role in Kennebunk’s housing prices. The most expensive houses on Realtor.com are often situated on, or near, the ocean or one of the rivers. The town – and beach - has been a magnet for visitors since the late 1800s, with the overall percentage of seasonal homes rising slowly, from 12.5% in 2000 to 13.8% currently. Several real estate companies in the area handle property management and rentals for owners of

seasonal homes, and traditionally those rentals helped owners of second homes to offset the not-inconsiderable cost of ownership. In the past few years, however, the Airbnb-type market has become so lucrative that larger homes suitable for multigenerational vacation rentals, particularly in the beach neighborhoods, are being purchased solely as commercial enterprises, by LLCs or trusts rather than individuals. The Town has begun exploratory discussions about what this trend means for neighbors' right to quiet enjoyment of their homes, whether houses being rented pass building safety standards, and how these rentals impact the financial health of traditional lodgings businesses in Kennebunk.

## Housing Stock

Kennebunk has 1,037 homes built prior to 1939 (*see "Historical and Archaeology" for more information*), which are greatly admired by visitors. The Historic District Overlay protects the aesthetic integrity of homes within that area. Older homes outside the overlay district are not protected, and each year a few succumb to re-development projects. Due to the comparatively large size of older homes, some have already been converted to multi-family dwellings, and include accessory apartments in some cases, but there may be opportunities for additional conversions that would help to increase offerings for smaller and one-person households including seniors.

*(See FIG.HO1 "Year Built" Map at end of chapter)*

A drive through Town shows there are a few cases of owners struggling to maintain the exterior of their homes, but in general, Kennebunk is enjoying a period of renovation, with older homes being rehabilitated and improved. There are very few cases of substandard living circumstances, but occasionally health and safety problems such as mold, rot, outdated electrical systems and plumbing, or leaking roofs come to the attention of the Town Code Enforcement Officer. In such cases the Town's Social Services office has the means to obtain help for owners or tenants to rectify problems. The Town can also assist with requests for tax abatement due to poverty or illness.

Older homes in less-than-perfect condition – aka "handyman specials" - that need updating do serve as a category of affordable housing for those able to purchase and repair them for personal use. Financial assistance to do so may be available to low-income homeowners through the State (*see <http://www.mainehousing.org/programs-services/HomelImprovement/homeimprovementdetail/home-repair>*).

Kennebunk residents who are homeowners or renters and age 62 or older may be eligible for a supplemental property tax credit. In addition, homeowners who have owned a home for more than 12 months may also be eligible for the Homestead Exemption, which provides tax relief for the first \$25,000 of assessed value (currently; this amount may change due to State decisions). Weatherization assistance is also available through Habitat for Humanity.

There are a number of condominium and duplex-type complexes throughout town. Market rates for condominiums, and older duplex-type units, tend to be slightly below prices for comparable-sized single family homes. Most of these units are near shopping and Town services, which provides convenience for residents, particularly seniors. Out of a total of 1,086 such dwelling units, 12 are in the Downtown Business District, 15 are in Lower Village Business District, 164 are in the York Street Mixed Commercial and Residential District, 143 are in the Suburban Commercial District (built prior to later ordinance changes that prohibited residential construction), 94 are in the Coastal Residential District, 32 in Suburban Residential District, 14 in Rural Conservation (seasonal only), and the remainder, 612, are in the Village Residential District. Such complexes often provide snow plowing, lawn care and exterior repairs, which helps busy families and retirees alike.

## Housing by the Numbers

Kennebunk housing stock grew by 921 units between 2000 and 2010, relatively faster than in neighboring towns. Housing starts, and population growth, slowed during the Great Recession, but activity has increased significantly since then. 2020 census numbers, released in 2021, and state and local data indicate:

- Kennebunk has 6,254 housing units, with 79.8% occupied;
- Of the 4,992 occupied units (“households”), 77% are owner-occupied and 23% rented;
- 863, or 13.8% of the housing units, are classified as seasonal/recreational or occasional (vs. 623, or 12.5%, in 2000);
- The average household size is 2.25 (compared to 2.6 in 1990);
- 1,458 households, or 29.2% of occupied units, are inhabited by a single person;
- 2,462 households, or 49.3% of occupied units, receive a homestead exemption;
- There are 1,262 units (20.1% of all units) classified as “vacant.”

The reasons why houses are “vacant” are numerous and often temporary, reflecting personal circumstances. These range from recently-deceased owners whose families have not yet made the decision to sell the home, or are renovating prior to sale; a home undergoing such significant renovation that occupants cannot live there for a time; owners temporarily living at a healthcare facility or being cared for at a relative’s home; a foreclosure in progress; or a homeowner’s job duties took him/her to another location for a period of time.

## Housing Affordability

During public participation held at the beginning of preparing this Comprehensive Plan, when asked “Does the Town adequately provide for the housing needs of Kennebunk’s low and moderate income families?” 51% of respondents said no, 20% said yes, 27% had no opinion, and 2% did not respond. Compared to many of the other responses, this indicated that a relatively large percentage of residents believe that Kennebunk does not have sufficient housing for low and moderate-income families.

Kennebunk has a higher median income and a higher median home value than many other Maine communities. While the Town appears to have met – or is close to - the 1991 Comprehensive Plan goal of ensuring that 10% of all new housing is affordable, this goal falls short of the need to help young middle-income teachers, police force members, young families and businesspeople who might want to live and work here. It also impacts the ability of seniors, whose post-retirement income has dropped, to downsize to smaller and less expensive units. In the past several years, the median sales price of homes has increased at a much higher percentage than income.

There is general confusion around housing affordability terms. Subsidized housing, which qualifies for state financial subsidies, is defined based on a percentage of median income. Affordable, or workforce housing, is a more general term and is typically not subsidized. Workforce housing is created to be affordable by virtue of having smaller square footage, a smaller lot size, and/or designed as a multi-family structure. The Kennebunk Zoning Ordinance defines “affordable housing” as decent, safe and sanitary dwelling units that can be afforded by households with annual incomes no greater than 120% of the median household income in non-metropolitan York County, as established by the U.S. Department of Housing and Urban Development. A renter-occupied unit is affordable to such households if the unit’s monthly housing costs, including rent and basic utility costs (the costs of heating and of supplying electricity to the unit plus the cost, if any, of supplying public water and public wastewater disposal service to the unit), do not exceed 30% of gross monthly income. An owner-occupied unit is affordable to such households if its price results in monthly housing costs that do not exceed 28% of gross monthly income for principal, interest, insurance, and real estate taxes. Estimates of mortgage payments for a

unit are to be based on down payment amounts, and on rates of interest that are generally available in the area to low and moderate income households.

The U.S. Department of Housing and Urban Development (HUD) defines Very Low, Low, and Moderate income levels and Maine Housing (MH) uses this framework to provide data for all of Maine, broken down by town and county.

HUD’s affordability definitions are tied to regional median household income levels:

- Very Low income is defined as less than 50% of the regional median;
- Low income is defined as 50-80% of the regional median;
- Moderate income is defined as 80-120% of the regional median (used to calculate Workforce Housing).

MaineHousing calculates for every municipality every year the Median Home Price, the Median Household Income, the Income Needed to Afford the Median Home Price, and the Home Price Affordable to Median Income. It then calculates the % of Households Unable to Afford a Median Priced Home. The data for State of Maine, York County and Kennebunk is provided below:

**STATE OF MAINE**

Year	Median Home Price	Median Income	Income Needed To Afford Median Home	Home Price Affordable to Median Income	Households Unable to Afford Median Home	Affordable Houses Sold	Unattainable Houses Sold
2020	\$255,000	\$63,340	\$69,691	\$231,762	55.4%	8792	11,370
2019	\$225,000	\$59,575	\$66,044	\$202,959	55.7%	8015	10,321
2018	\$212,500	\$56,987	\$64,367	\$188,138	56.3%	7534	10,440

**YORK COUNTY**

Year	Median Home Price	Median Income	Income Needed To Afford Median Home	Home Price Affordable to Median Income	Households Unable to Afford Median Home	Affordable Houses Sold	Unattainable Houses Sold
2020	\$330,000	\$75,612	\$88,076	\$283,301	58.6%	1098	2167
2019	\$290,000	\$66,209	\$83,268	\$230,589	62.0%	896	2261
2018	\$275,000	\$68,558	\$81,893	\$230,220	60.0%	1033	2149

**KENNEBUNK**

Year	Median Home Price	Median Income	Income Needed To Afford Median Home	Home Price Affordable to Median Income	Households Unable to Afford Median Home	Affordable Houses Sold	Unattainable Houses Sold
2020	\$461,133	\$84,586	\$122,740	\$317,913	57.6%	38	152
2019	\$379,900	\$71,181	\$108,765	\$248,625	64.1%	28	167
2018	\$373,250	\$77,303	\$111,152	\$259,585	63.2%	30	151
2017	\$347,000	\$71,749	\$99,238	\$250,880	67.1%	77	175
2016	\$287,850	\$76,059	\$81,333	\$269,183	53.3%	130	168

The 2020 Median Home Price for Kennebunk at \$461,133 was more than \$130,000 above that for all of York County, which in turn was \$75,000 above the State median. The percentage of households unable to afford a median home is about the same for Maine, York County and Kennebunk, and has not changed much in recent years, but the relatively high price of housing in Kennebunk and a non-affordability percentage of over 55%

confirms substantial anecdotal evidence that is very difficult for those with moderate incomes to buy homes in Kennebunk.

A similar challenge exists for those who want or need to rent housing. In 2019, the Town of Kennebunk reported approximately 1,120 occupied rental units, and 0 vacancies. These numbers are not thought to have changed significantly through 2020. According to the Maine Housing calculations for 2020, 57.2% of Maine households could not afford to rent a Median 2 bedroom unit; 73% of York County households could not afford to rent a Median 2 bedroom unit in York County, and 43.3% of Kennebunk households could not afford to rent a 2 bedroom unit in Kennebunk. In neighboring towns the numbers were 74.1% (Wells) and 39.9% (Sanford).

## Subsidized Housing and Workforce Apartments

With financing from MaineHousing and other government sources, affordable apartments have been developed across the State. In most cases, tenants pay a pre-set rate; in others, tenants pay a portion of income. There are also a number of apartment buildings that provide housing at less cost than single family homes. In 2020, the Town had 240 registered subsidized housing units. As noted below, five complexes (providing a total of 145 housing units out of 452, or 32%) are reserved solely for seniors. Others, such as Huntington Common, are marketed predominantly to seniors, due to the availability of assisted living and memory care services in addition to independent living units.

APARTMENTS	Location	Age Restricted?	Units	Affordable?
Bethesda	Off Shape Drive	No	41	Yes
Cousens School	12 Day Street	No	28	Yes
Glenwood Terrace	9 Glenwood Drive	No	20	No
Haley's Woods	Winter St/Factory Pasture	Yes	32	Yes
Hillcrest/Spruce Meadow	Off High Street	No	16	No
Huntington Common	1 Huntington Common	No	72 RD + 80 Apt	No
Maine Supportive Housing	87 Cat Mousam Road	No	15	Y/ADA
Modzele	47 Grove Street	No	9	No
Park Street School	14 Park Street	Yes	30	Yes
Pine Bluff	119 Cat Mousam Rd	Yes	27	Yes
Rollins Lane Duplex Cot	Rollins Lane	No	26	Yes
Ross Corner Woods	124 Ross Road	Yes	32	Yes
Summerfields	3 Landing Drive	Yes	24	Yes

## Regulatory Support for Affordable, Workforce and Senior Housing

Kennebunk's Zoning Ordinances encourage the creation of smaller and more affordable housing units, specifically in growth areas, which benefits single occupant, small family households and seniors, with several key provisions:

- The minimum square footage required for a multi-family dwelling unit is just 450 square feet, with public sewer and public water required for such dwellings, ensuring that they are in growth areas.
- Although regulations call for a 50 foot buffer around the perimeter of multi-family lots in growth area districts, this requirement can be, and often is, reduced to 20 feet during Planning Board review to enable development of smaller parcels, subject to buffering requirements.
- The performance standards that apply to new buildings may be waived for rehabilitation projects of existing buildings to create multi-family housing (parking, setbacks, etc.).
- The Planning Board has discretion to waive some performance standards for elderly congregate housing, to enable more units: *(Article 10 Sect 11 10 - Planning Board Variance Provision: When four-fifths of the full Planning Board, or all members present and voting, find that the minimum dwelling unit size and/or*

*the minimum per unit parking requirement are not appropriate due to the specific nature or particular circumstances of the elderly congregate housing project being proposed, the Planning Board may vary those particular standards to the minimum extent necessary to address the specific needs of the development, provided such variance(s) will not affect the general health, safety or welfare of the Town. In granting any such variance, the Planning Board may require such conditions as it deems necessary in its judgement. However, in no case shall the Planning Board reduce the dwelling unit size to less than 350 square feet, nor reduce the dwelling unit parking requirement to less than one (1) space per three (3) dwelling units. The burden is on the applicant to provide supporting evidence and documentation to justify any such variance request. All variances which are granted shall be noted on the face of the plan. Any future change in the use of the property or change in the type of residential use approved as part of this elderly congregate plan, or any change in the reason(s) justifying the variance shall require reconsideration and approval of the variance by the Planning Board, or the variance will become null and void.)*

- For affordable housing projects on property with sewer and public water in the Village Residential and York Street Mixed Residential and Commercial Use districts, the Planning Board may decrease the minimum net lot area per dwelling unit up to 25% if between 25% and 49% of lots or units are earmarked for affordable housing, and up to 50% if at least 50% of lots or units are earmarked for affordable housing. (Definition and qualification for “affordable” housing is contained in the Zoning Ordinance).
- Mobile home parks are permitted in those areas of the Village Residential District that have public sewer and water; at least 50% of units must qualify as “affordable” as defined in the Ordinance.
- Homeowners have the opportunity to create an accessory apartment, to be occupied as a second primary dwelling unit on a lot, for family use, which allows seniors to live independently but with family members close by (sometimes known as “granny flats”). (*Article 10 Sect 15 A (1) - Either the primary or converted unit shall be occupied by the owner of the property as its primary physical residence (primary residence shall be defined as more than 6 months per year). (2) Both the primary and the accessory unit shall be occupied as primary residences.*)
- Mixed residential and commercial usage is permitted in many Districts, as are home occupation uses, permitting greater flexibility for residents to live and work in the same location: (*Article 8.E.2(e) Mixed residential-and-commercial uses shall comply with the space and bulk standards of the York Street Mixed Residential and Commercial Use District. However, mixed uses are allowable on a lot that is legally nonconforming as to one or more space and bulk standards if (1) they are located wholly within a residential structure or a structure accessory thereto in existence as of the effective date of this ordinance, (2) the residential appearance of the structure is preserved without substantial alteration, and (3) the nonconforming aspect of the lot is not worsened.*)

The core problem with creating affordable housing is the cost to develop and maintain it. There are many studies devoted to these challenges, but land development and materials cost exceeds the ability of developers to recoup their costs without subsidies of some type both on the development and user side of the equation. A societal problem is that buildings dedicated solely to affordable users become islands of segregation, with the lesson learned that it is preferable to build mixed-income housing, which is the means by which affordable units approved by the Planning Board in recent years have been configured. The current real estate boom has exacerbated housing inequality, with land and construction costs up sharply. As a result, very few residential development projects units deeded affordable have been brought before the Planning Board in recent years. From 2015 through the end of 2020, out of 220+ new dwelling units approved, only a handful of affordable units were included. During that time frame, many other lots were built on without Planning Board review (lot splits, previously-approved lots of record, etc.), and assumption is that none of these were deeded affordable. In the first three months of 2021, applications to add another 140+ lots/units had already been received by the Board.

For developers, residential building has been a focus for the past few years, due to ongoing softness in the retail, commercial, and industrial markets. Kennebunk’s mix of land use categories reflects this long-term trend, with residential comprising 81.3% of built lands, commercial 4.9%, and industrial just .45%. To get to the desired 10% of affordable units, about 40 of the estimated 263 units to be built to house the projected 2031 population will need to be subsidized housing or deeded affordable. It is recognized that population predictions – and housing needs - are subject to changes in economic conditions, natural disasters, or other regional and national situations.

The other important consideration is where to place new housing units without 1) creating additional undesirable environmental impacts on wetlands, streams, rivers and aquifers; 2) construction in coastal and river areas likely to be impacted by sea level rise and storm surge; 3) creating the need for large Town capital investment (and associated real estate tax increases) to maintain road/sidewalk plowing/maintenance and emergency response levels in areas further away from points of origin; 4) creating untenable traffic congestion near the Turnpike exchange and schools, and summer traffic congestion that negatively impacts the vitally-important tourism industry; 5) locating new, smaller units that serve small households including seniors far from walkable neighborhoods with recreational opportunities nearby.

An analysis of lots and dwelling units approved by the Kennebunk Planning Board between 2015 and 2020 reveals that residential growth has approximated the direction laid out in previous Comprehensive Plans, which was neither to limit nor to encourage growth, but to incent developers to build in areas that could support increased density via road systems, presence of public sewer and water, and ability of the town to efficiently provide plowing and emergency response. Public input received during preparation of this Plan indicates residents want to maintain this direction.

**Approved Units 2015-2020**

<b>Number</b>	<b>Zoning District</b>	<b>Minimum Lot Size</b>	<b>Comments</b>	<b>Affordable vs. Market Rate</b>
10	Rural Conservation	3 acres Net	Some are non-subdivision family splits – outside PB review	Market/Unknown
14	Coastal Residential	20,000 sq ft	2 small subdivisions, lot splits, 1 lot of record	Market; all lots sold, some unbuilt
5	Suburban Residential	40,000 sq ft	Lot splits	Market
88	Village Residential	10,000 sq ft w/sewer; 20,000 w/o	Includes 4 cluster subdivisions (2 w/duplexes)	Market
17	West Kennebunk Village Residential	20,000 sq ft	2 cluster subdivisions in growth area	Market
11	Downtown Business	2500 sq ft	Re-use of commercial building for apartments; cluster duplexes	Rental (Market); 7 units not yet started
61	York St Mixed Residential & Commercial	Varies by use	Apartments, Duplexes, Multi-family Condo (approved – not built)	Rental (some affordable), Market
5	Lower Village Business	10,000 sq ft	Family subdivision	Not yet built

In using these figures, the average lot size for Planning Board-reviewed (2015-2020) housing units was about 10,700 square feet. Homes constructed outside of Planning Board review were predominantly lot splits and lots of record, often taking place in rural zones that require more acreage per lot. It is estimated those increased the average lot size to approximately 10,800 square feet. Using the State's prediction of a 7.8% population increase from 2021-2031, and accounting for a slight decline in the 2021 "residents per unit" of 2.22, it is estimated that another 260+ housing units will be present in Kennebunk in 2031, supporting a population of 12,764. That will require using another estimated 65 acres for residential uses, with the bulk of it in designated Growth Areas. Commercial and industrial use of property is expected to increase more slowly than residential, with less than 5 acres needed.

For future planning, there are several demographic trends and financial challenges that must be considered when matching housing needs with what exists and what is planned. Some of these trends were intensified by the pandemic, but they were already in progress:

- The increasing number of single-person households
- The 2020-2021 rush of buyers and renters from out-of-state and other areas of Maine
- The "graying" of residents, which will not level off for a number of years, and the current 37% of residents above age 65
- High price and low inventory of residential properties for sale
- "Luxury property" positioning of new homes in subdivisions
- Conversion of year-round homes to seasonal/vacation rental homes
- Price increases in building materials
- Cost and availability of skilled labor

Due to these realities, the Planning Board recognizes the need to review its Ordinances to determine if there are additional ways to incentivize development of affordable, workforce and age-restricted units in Growth Areas, keeping in mind the impact of new housing units on traffic and safety.

## Goals, Policies and Strategies

### State Goal

- To encourage and promote affordable, decent housing opportunities for all Maine citizens.
- To encourage municipalities to develop policies that accommodate or create age-friendly communications and provide older adults with appropriate housing and services to support the desire to "age in place."
- To encourage municipalities to develop policies that provide for accessory dwelling units.
- To encourage municipalities to lessen the effect of excessive parking requirements for buildings in downtowns and on main streets and provide for alternative approaches for compliance relating to the reuse of upper floors of buildings in downtowns and on main streets.

### Local Goals

- To formulate through Zoning ordinances the ability to continue to provide a variety of housing units to serve the diverse needs of residents.
- To continue to meet state requirements for "affordable" housing to support the needs of both workers and seniors.
- To foster public-private partnerships to achieve these goals.

- To support the creation of housing that meets the needs of older residents, including housing that is rehabilitated, adapted or newly constructed to help older adults age in place.

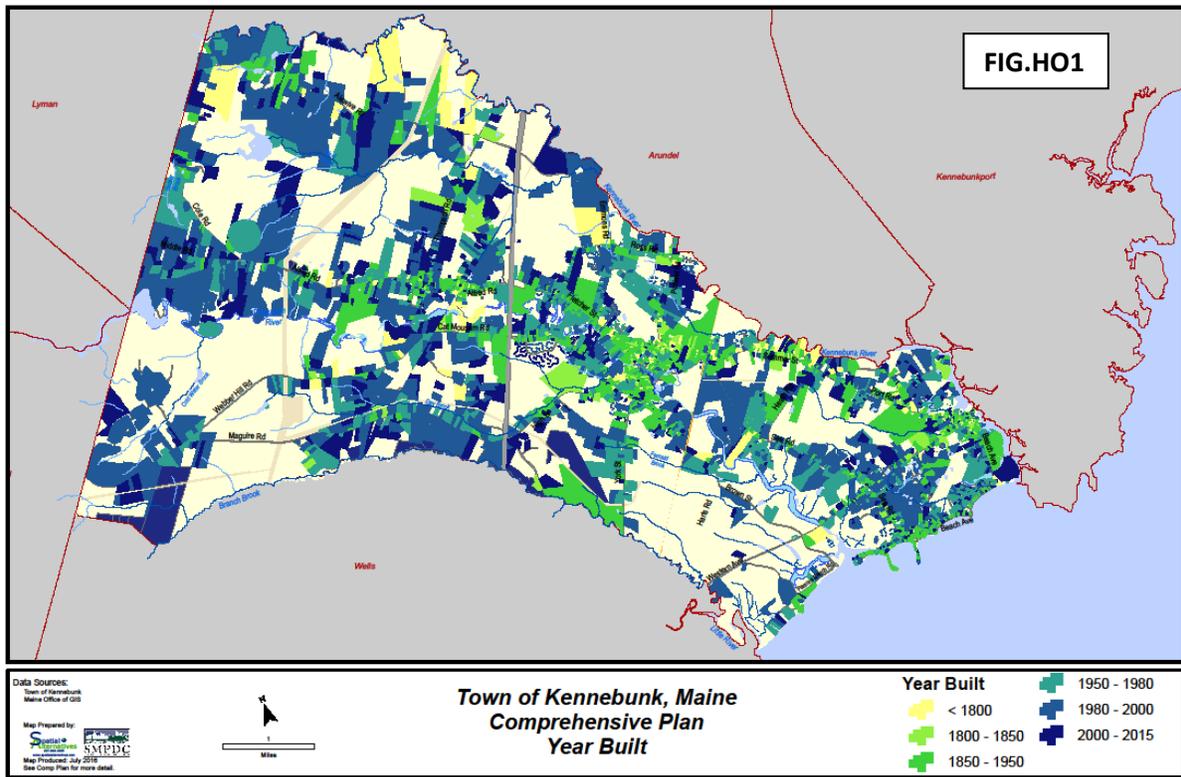
### Policies

- To recognize that appropriate housing availability is essential to the present and future health and well-being of the Town, with emphasis on encouraging and promoting adequate workforce and quality affordable housing, including rentals, through evaluation and changes to existing land use regulations.
- To coordinate with other towns, and supporting organizations such as Habitat for Humanity throughout the region to identify opportunities to site, create and support affordable, workforce and senior housing options.

### Strategies

**Timeframes: Short term = 0-3 years; Medium term = 3-5 years; Long term = 5+ years**

Description	Timeframe	Responsible Parties
<i>Continue encouragement of accessory housing units to allow multi-generational residential options</i>	<i>Ongoing</i>	<i>Permitted by ordinance</i>
<i>Seek to achieve a level of at least 10% of new residential development built or placed during the next decade be affordable</i>	<i>Ongoing</i>	<i>Planning Board</i>
<i>Continue to provide growth area location(s) where mobile home parks are allowed pursuant to 30-A M.R.S.A. §4358(3)(M) and where manufactured housing is allowed pursuant to 30-A M.R.S.A. §4358(2)</i>	<i>Ongoing</i>	<i>Provided by ordinance</i>
<i>Continue to support the work of Habitat for Humanity in allowing families to achieve housing through sweat equity and community support</i>	<i>Ongoing</i>	<i>Select Board</i>
<i>Establish an ad hoc Housing Committee to research needs through resident focus groups and meetings with developers to facilitate town-wide discussion on what blend of housing is desirable, and create a template for solutions, with a focus on affordable/workforce/senior housing and consideration of a regional approach. The cost of creating such housing, without government subsidies for both renters and developers, exceeds the revenue derived from users. Possible new configurations could include villages of “tiny homes,” townhouse clusters, adaption and re-use of Town-owned assets, housing units constructed on top of one story retail buildings already in place, and conversion of under-utilized first -, second-, and third-floor office space into residential units.</i>	<i>Short Term</i>	<i>Select Board</i>
<i>Review and evaluate performance standards for dwelling size, lot size, current density bonus opportunities, and other incentives provided by zoning ordinances to evaluate whether they are providing the desired quantity of workforce, affordable and senior housing in growth areas</i>	<i>Short Term</i>	<i>Planning Board</i>
<i>Continue discussion about possible rezoning of parts of the Suburban Commercial District to include mixed use including a certain percentage of residential and commercial in one project</i>	<i>Short Term</i>	<i>Planning Board</i>
<i>Discuss and consider need to identify and inspect Airbnb-type short-term rental units to ensure they meet applicable safety codes</i>	<i>Short Term</i>	<i>Select Board, Community Planning &amp; Development</i>
<i>Study the Sustain Southern Maine Center of Opportunity Village model to look for opportunities to adapt this mix of walkable multi-generational units to existing neighborhoods</i>	<i>Medium Term</i>	<i>Planning Board</i>
<i>Consider a fiscal impact analysis to calculate the point at which growth becomes cost negative for the Town of Kennebunk, and ways to offset the increased cost to taxpayers. Studies indicate that extensive residential development in rural areas of towns may cost towns far more than the revenue derived from real estate taxes</i>	<i>Medium Term</i>	<i>Finance Director, Community Planning &amp; Development, Public Services, Planning Board</i>



*Larger scale figures can be found in Appendix C.*