affordable housing projects, and other creative approaches.

3. Policies and Strategies

Maintaining a diverse population living in a diverse housing stock will require that the Town actively work to achieve this vision. This section lays out the Town's policies with respect to fostering a diverse community and identifies actions the Town will need to take to implement those policies.

Policy D.1. Maintain an active community program to ensure that existing affordable housing remains affordable and to expand the supply of affordable housing in the community.

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<u>Strategy D.1.1</u> – Continue to support community groups including Yarmouth Senior Housing, Inc. and the Yarmouth Affordable Housing Committee that are working to provide affordable housing to meet the needs of the community. Yarmouth Affordable Housing, Inc. allowed

Policy D.2. Create a local funding mechanism to support both the retention of existing affordable housing and the creation of new affordable housing.

- <u>Strategy D.2.1</u> Create an "Affordable Housing Fund" that would be used to maintain the affordability of existing affordable housing and to support efforts to create new affordable housing including the purchase of land and the provision of infrastructure to serve new projects that create affordable housing.
- Strategy D.2.2 Seek funding from state and federal programs, foundations, and other sources to provide additional funds to support the maintenance of existing affordable housing and the creation of new affordable housing.
- Strategy D.2.3 Encourage the use of affordable housing tax credit programs and affordable housing TIFs (Tax Increment Financing) to expand the supply of affordable housing available in Yarmouth.

Policy D.3. Expand the range of new housing that can be created in the community.

- Strategy D.3.1 Create a new Village Residential District (VR) that allows higher density development. Rejected unanimous recommendation from the Planning Board after 3 year public process to implement new residential zoning near village
- Strategy D.3.2 Consider incorporating the Medium Density Residential District into the new "Village Residential" District.

Policy D.4. Actively encourage the development of new housing that is affordable to moderate and lower income households so that at least ten percent of new units are affordable.

Strategy D.4.1 – Utilize contract zoning to allow for the development of new affordable housing on a case-by-case basis.

Rejected small workforce housing proposal after unanimous reccomendation to approve from Planning Board.

Bartlett Woods senior housing was a CZA.

<u>Strategy D.4.2</u> – Assist community housing groups or private developers obtain grants or other outside funding to support the development of new affordable housing in the community. Credit given for Bartlett Woods being approved though TC did not directly assist in obtaining financing or grants.

<u>Strategy D.4.3</u> – Change zoning regulations to provide incentives to encourage all new residential developments of ten or more units to include a minimum of 10% of the units affordable for moderate income persons/families. Alternatively, make other provisions for the creation of an equal amount of affordable housing in another location, or pay an affordable housing offset fee.

Policy D.5. Accommodate the possible development of mobile home parks in a manner that is consistent with state law.

Strategy D.5.1 – Review and revise the location and extent of the Mobile Home Park Overlay District to include the area around the existing mobile home park as well as additional areas that are suitable for this type of development.

Town is currently out of compliance with MRSA 30-A Section 4358 (3) (M). Frank Knight forest is not suitable and Astilbe Lane was developed over other area for MHP, yet is still zoned as a MHP site 20 years later.

Policy D.6. Encourage and support efforts to address affordable and workforce housing needs on a regional basis.

<u>Strategy D.6.1</u> –Work with area towns and regional organizations in developing a regional plan for providing affordable housing in conjunction with the municipalities, housing organizations, and housing developers.

Policy D.7. Pursue a variety of strategies to assist residents of all ages, incomes, and abilities to be able to remain in their homes and enjoy the benefits of community life.

<u>Strategy D.7.1</u> – Consider programs such as fuel/energy assistance, making provisions for rental income generating units within existing structures; providing social services and pricing town services that support existing populations with special needs; providing social and governmental services to persons of all incomes and abilities and designing such services to accommodate and help economic, health, disability, mobility, dependent care or other special needs.

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Ed Libby YARMOUTH LD 2003

Senator Daughtry, Representative Sylvester, and Members of the Committee on Labor and Housing.

After listening to the public testimony on Monday I felt compelled to follow up on what you have already heard with some real life examples of why we need State action at this time. A lot of the opposition to the Bill cited "Home Rule" as the reason it ought not to pass. I believe "Home Rule" is the very reason we find ourselves in such a predicament, that is, the utter failure of many, if not most Towns, to implement smart growth development policies as well as housing production/affordable policies. There are only a handful of municipalities that rightfully can claim they have achieved this, despite being a deperate need and often mandated by the Growth Management Act. I will share my own anecdotal experience in Yarmouth, where I have lived for 26 years. By way of background, I grew up in Camden, went away to college, returned to work in real estate development in 1987, left in 1991 during the S&L induced recession, and returned in 1996. I have been a real estate developer and investor my entire professional life. Formally, I developed raw land in rural areas for second homes. Around 2015, I had an epiphany regarding smart growth and sustainability that turned my sights inward to my own town. In response to the goals of its 1993 and 2010 Comp Plan, Yarmouth began a public engagement process to reform its "large lot zoning" to something more sensible, to infill around its village center and infrastructure. (They had adopted a 1 acre minimum lot size all the way in to our village core in order to stop development in 1985 and had not revised it since. This effectively made 95%+ of all lots in the zone non-conforming.) After a robust three year public engagement process, the Planning Board voted unanimously to recommend the newly drafted code for adoption to the Town Council. It called for lot sizes to return to the historic pattern (8000 Sf min) and concentrate growth around the village core. To the dismay of many, the Town Council rejected all reform in our residential zones, including immediately adjacent to our center village. We continue to live with the same sprawl inducing, climate changing, fiscally draining, diversity killing zoning to this day. The same 2010 Comp Plan had diversity of housing and population as one its 5 major themes. We have not produced a single new home that a median income family (\$100,000 for Yarmouth) can afford in over 25 years. I recently proposed a work force housing project consisting of splitting a .5 acre lot into 2 lots with a single family home on each, deed restricted to income eligibility similar to the new affordable home program at Maine Housing. It required a Contract Zone since it was in the 1 acre minimum area, despite having similar sized lots across the street and being served by Town water and sewer with a sidewalk directly to the schools and walkable to the Breeze bus stop. The Planning Board unanimously voted to recommend it for approval to the Town Council. Once again, the TC bowed to NIMBY's and rejected it. Not long afterward, a sensible proposal for 5 single family homes on lots identical in size to the subdivision adjacent to it was put before the Planning Board. Again, a Contract Zone was needed. 31 of the 62 lot owners in the adjacent subdivision publicly spoke against it. The PB cited that opposition, AND the negligible chance of the Town Council ever approving it, as reason for the proponent to shift gears. This was a 1.9 acre lot in the same 1 acre zone. So, Yarmouth has failed since its 1993 Comp Plan to adopt policies for smart growth and diversity. I do not believe that will change without State intervention. I kept hearing Representative Drinkwater ask folks about "Road Blocks", well, there you have it. It is Town government that is the road block. I have attached my own grading of how Yarmouth has implemented its diversity goals as stated in its 2010 Comp Plan. Thank you for your time and attention. Please be courageous and pass this bill.