TOWN OF YARMOUTH
MARKET ANALYSIS & ACTION PLAN MATRIX

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Report prepared for:
TOWN OF YARMOUTH

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EXECUTIVE SUMMARY

The Town of Yarmouth, ME recently adopted an updated Comprehensive Plan, in which one of the main focus areas is to revitalize economic growth within the character of the community, and welcome a wider range of businesses and industries. Following this lead, Town Council and staff created a planning committee to outline the direction for economic development. Together with the Council and staff, the committee solicited applications for an economic development director—a new position in Yarmouth—that would help create a strategic vision for economic development in the community. The director was hired in January, 2015 and with the Council helped establish a new Economic Development Advisory Board (EDAB). The Economic Development director and EDAB are charged with working closely with Town Council, staff, businesses and the broader community to coordinate economic development activities and strategies.

In November, 2015 Planning Decisions Inc. was hired to assist the Town with identifying opportunities and setting priorities for economic development. This report provides a detailed analysis of local market conditions and identifies several focus areas to help guide Yarmouth in its economic development efforts.

This report is not a full-fledged economic development strategy. However, it provides much of the critical data gathering and analysis that will be needed to create such a strategy. The action plan presented in this report highlights the Town's most significant opportunities for growth given local and regional market conditions, and identifies important issues that will need to be examined in greater detail when the Town begins work on an economic development strategy.

SUMMARY OF KEY FINDINGS

(1) **THE RECESSION IS OVER IN GREATER PORTLAND**

Unemployment in the Portland-South Portland Metropolitan Area dropped to 3.9% in November, 2015—down from 6.8% at the peak of the recession in 2010. Likewise, unemployment in Yarmouth has dropped and total employment has grown from 2,867 in 2011 to 3,053 three years later in 2014. All of this does not include the major expansion underway at Tyler Technologies.

In the vicinity of Portland (the 15 municipalities in the Portland Area Comprehensive Transportation System, or PACTS) the economy is projected to grow by more than 1,000 jobs annually over the following two decades. This is a good time to be planning for economic development in Yarmouth.

(2) **WITHIN GREATER PORTLAND, YARMOUTH IS A DESIRABLE LOCATION FOR BUSINESSES AND DEVELOPMENT**

Yarmouth has many assets. It has good access to Route 1, I-95 and the airport; it is part of the growing Greater Portland economy; it is on the ocean and enjoys a number of associated amenities; it has an historic Main Street with iconic buildings and neighborhood design; it has a top-rated school system in the state; it has excellent health care services; it has access to high-speed broadband infrastructure (the so-called "Three Ring Binder" along Route 1); and it has an educated, relatively affluent citizenry. From 2000 to 2013, Yarmouth captured a disproportionately high share of regional job growth in the professional and health services sectors—this does not include the upcoming expansion at Tyler Technologies.

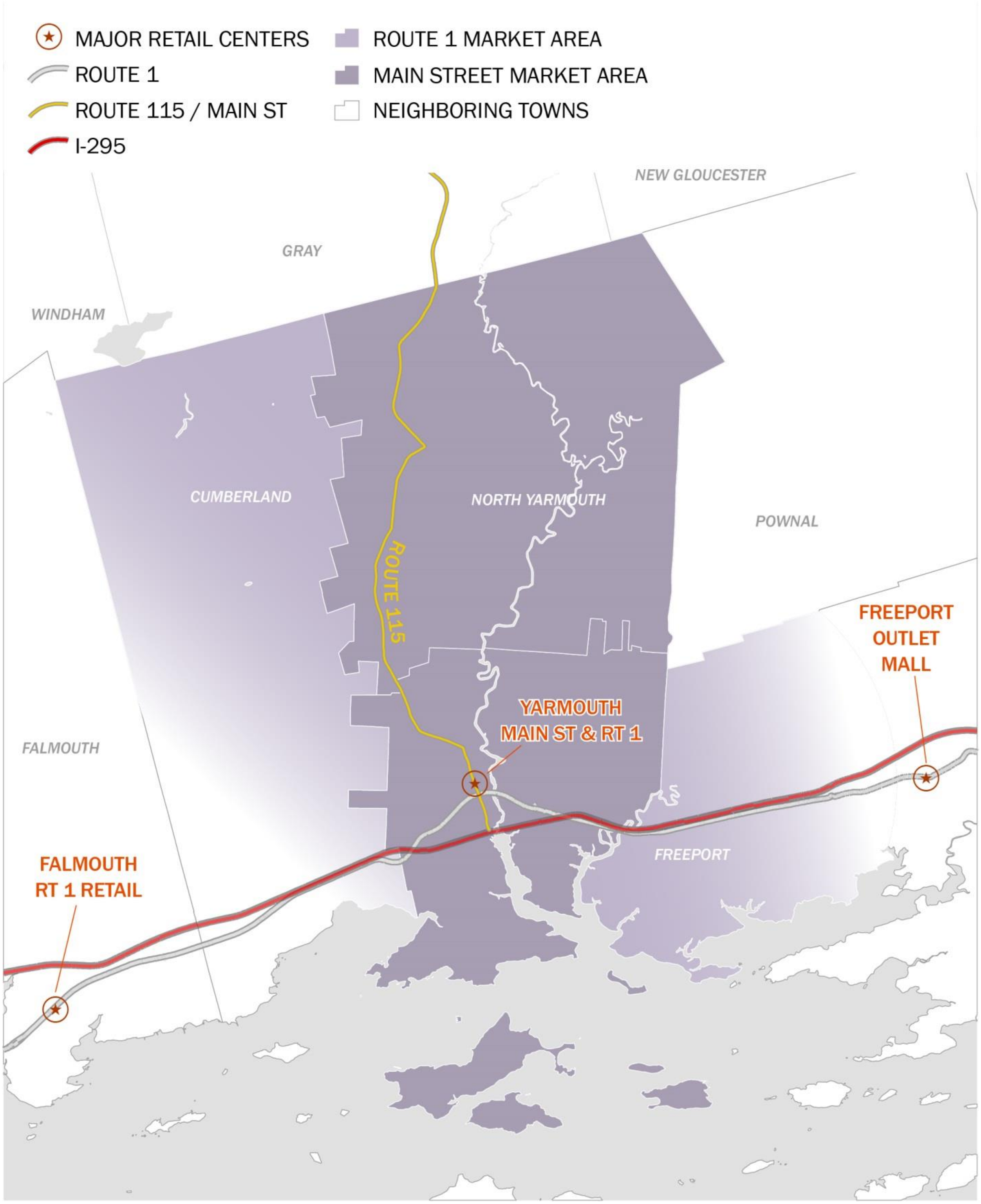
Assuming that Yarmouth maintains its historic share of regional job growth into the future, the Town could add over 700 jobs by 2025. The expansion at Tyler Technologies, coupled with the presence of Delorme at the other end of Route 1, makes Yarmouth particularly attractive for IT workers and companies. North Yarmouth Academy and the public school system, Intermed and Mercy Primary Care, provide the foundation for future education and health employment. Continued success with Estabrook's nursery, local farms, Rosemont grocer, and restaurants such as Gather, are signals of a burgeoning local foods economy in Yarmouth. The large share of self-employed workers in the community suggests there is an opportunity to grow local businesses from the home into shared and dedicated commercial space in Yarmouth.

Summary of anticipated job growth in Yarmouth by NAICS sector.

	RETAIL	PROF. SRVCS	MGMT	ADMIN	EDU	HEALTH	ARTS	LODG/ FOOD	SRVCS
NAICS INDUSTRY:	**44-45**	**54**	**55**	**56**	**61**	**62**	**71**	**72**	**81**
2011 JOBS	435	274	0	70	370	594	56	299	119
2014 JOBS	514	411	13	75	405	615	66	345	128
PER YEAR Δ	+13	+23	+2	+1	+6	+4	+2	+8	+2
YARMOUTH BY 2025:	**+148**	**+292**	**+36**	**+10**	**+68**	**+42**	**+20**	**+93**	**+19**
								TOTAL JOB GROWTH:	**+728**

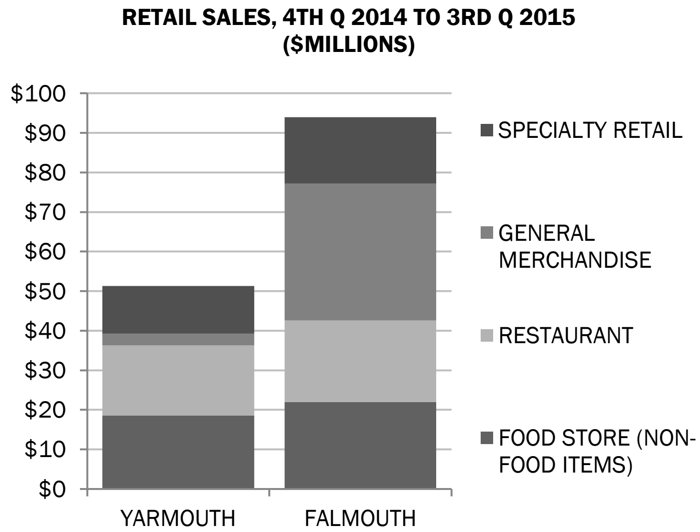
(3) **RETAIL OPPORTUNITIES**

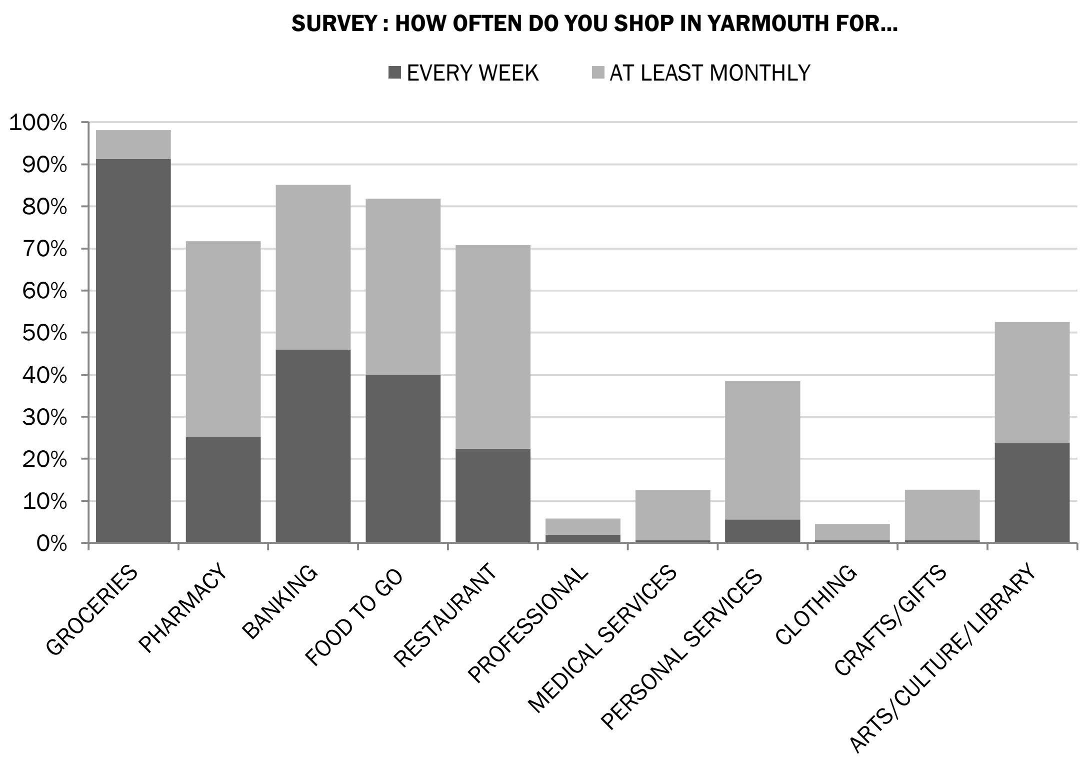
Yarmouth has two distinct retail centers: Main Street serves the convenience shopping needs of local residents and some visitors. Route 1 is—using the terminology of market analysts—a "neighborhood shopping center" that serves Yarmouth, North Yarmouth, as well as parts of Cumberland and Freeport. Route 1 in Yarmouth is bordered by other neighborhood shopping centers to the west (Falmouth) and east (Topsham-Brunswick). Freeport is a factory-outlet, retail center serving customers from near and far.



Yarmouth's retail areas: Main Street and Route 1

Yarmouth does not perform as well as Falmouth as a neighborhood shopping center. The major difference is that Falmouth has Walmart and other general goods and merchandise stores.





Yarmouth residents do not shop in town on a regular basis for clothing, crafts, gifts, or sports equipment. However, in a 2015 citizen survey conducted by Planning Decisions, Yarmouth residents expressed a strong interest in attracting such stores. Residents also wanted more variety in restaurants and food choices.

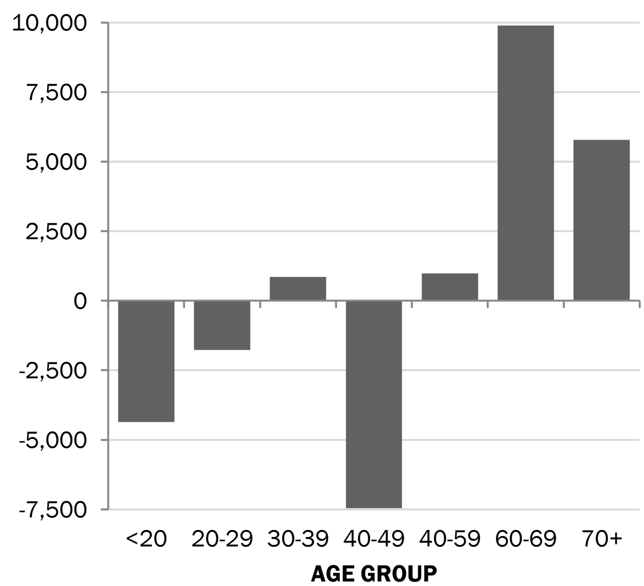
Many Yarmouth residents do not want to see more "box" stores, large chains, or fast food options. However, there are market opportunities in these sectors. Big box and chain stores like Target, Bed Bath and Beyond, Home Depot, and Dick's Sporting Goods, are located in South Portland and Topsham. In between, along the Falmouth–Freeport corridor, there are roughly 40,000 people with nearly $2 billion in annual income. These kinds of stores may be interested in a Yarmouth location, if a suitable site was available. Whether they could develop the location in a way that satisfied residents is a question.

Several survey respondents pointed out that Yarmouth cannot compete with Freeport for its variety of shopping options. But residents indicated that Yarmouth could offer a distinct shopping experience with smaller, locally-owned, locally-produced food, craft, clothing, gift stores or similar operations.

(4) **GROWING DEMAND FROM MILLENIALS AND RETIRING BOOMERS FOR IN-TOWN MULTI-FAMILY HOUSING**

There is a revolution underway in the housing market. The "certainties" that have guided housing development for over a half century—people wanting to live in rural or suburban areas, strong demand for home ownership, demand for land and space—are no longer as prevalent. Today the market is increasingly driven by two groups: young millennials and retiring baby boomers. Both are seeking in-town living, in walkable neighborhoods with night life and amenities. For these two groups, renting is often as desirable as owning property. Yarmouth can be attractive to both groups with its historic Main Street, recreational paths and parks, strong schools, quality health care services, and proximity to Portland.

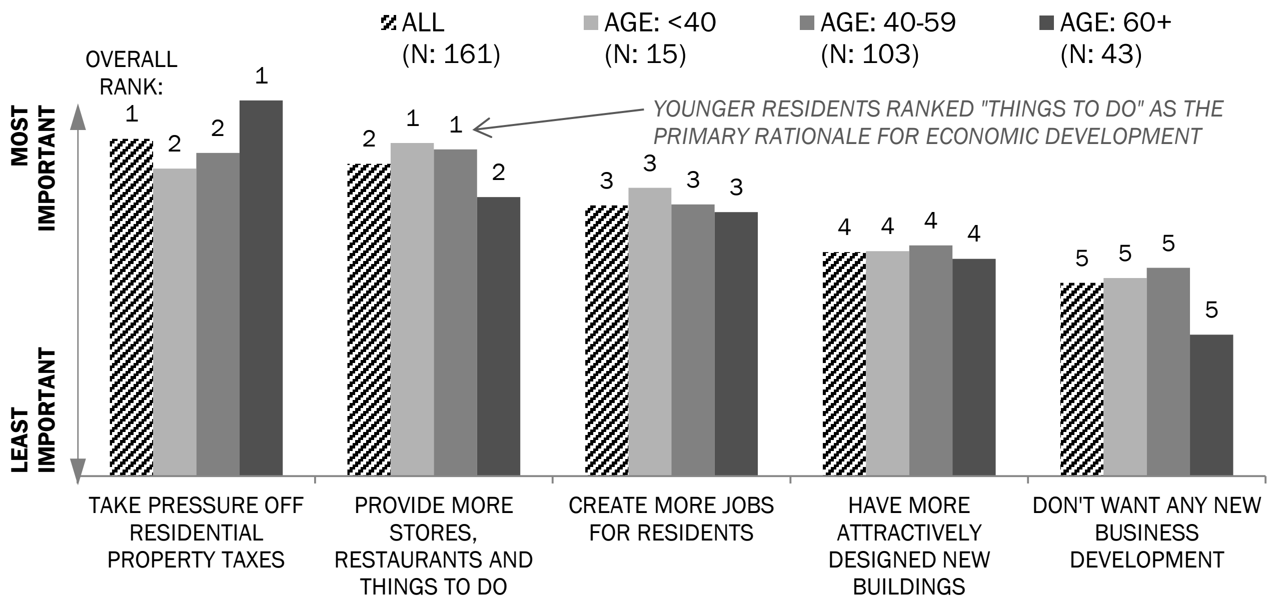
CHANGE IN POPULATION BY AGE, CUMBERLAND COUNTY, 2000-2017



There is a benefit to Yarmouth in providing housing for these groups as well. In-town residents patron Main Street stores, and thus make it more financially feasible to attract the desired gift, craft, and food stores. In addition, in-town residents typically contribute more toward property taxes than they require from public services.

(5) **YARMOUTH RESIDENTS GENERALLY SUPPORT ECONOMIC DEVELOPMENT**

An online survey of Yarmouth residents was conducted in Fall, 2015 with 173 responses. Overall, the major rationale for economic development in the community was to relieve property tax pressures faced by homeowners. This was a particular concern among older residents. For younger residents, the primary rationale for economic development was to provide more stores, restaurants, and things to do. Job-creation ranked third in the poll among both age groups and overall.



Citizen survey: the most important rationale for economic development in Yarmouth

(6) **YARMOUTH HAS A LIMITED INVENTORY OF VACANT AND AVAILABLE COMMERCIAL LAND**

While there is potential demand for economic development in Yarmouth, and local support for some development, there are also obstacles.

The major roadblock to economic development is the lack of developable land. On the most commonly used commercial property website among Maine brokers (New England Commercial Property Exchange), there were 51 land parcels offered for sale across Cumberland County in January, 2016; 17 are in business parks, with full utilities and highway access. The average price of land among these parcels is $68,000 per acre. Along the Falmouth-Freeport corridor, 9 vacant parcels were listed for sale, totaling 169 acres with an average cost of $50,000 per acre. No parcels were listed in Yarmouth.

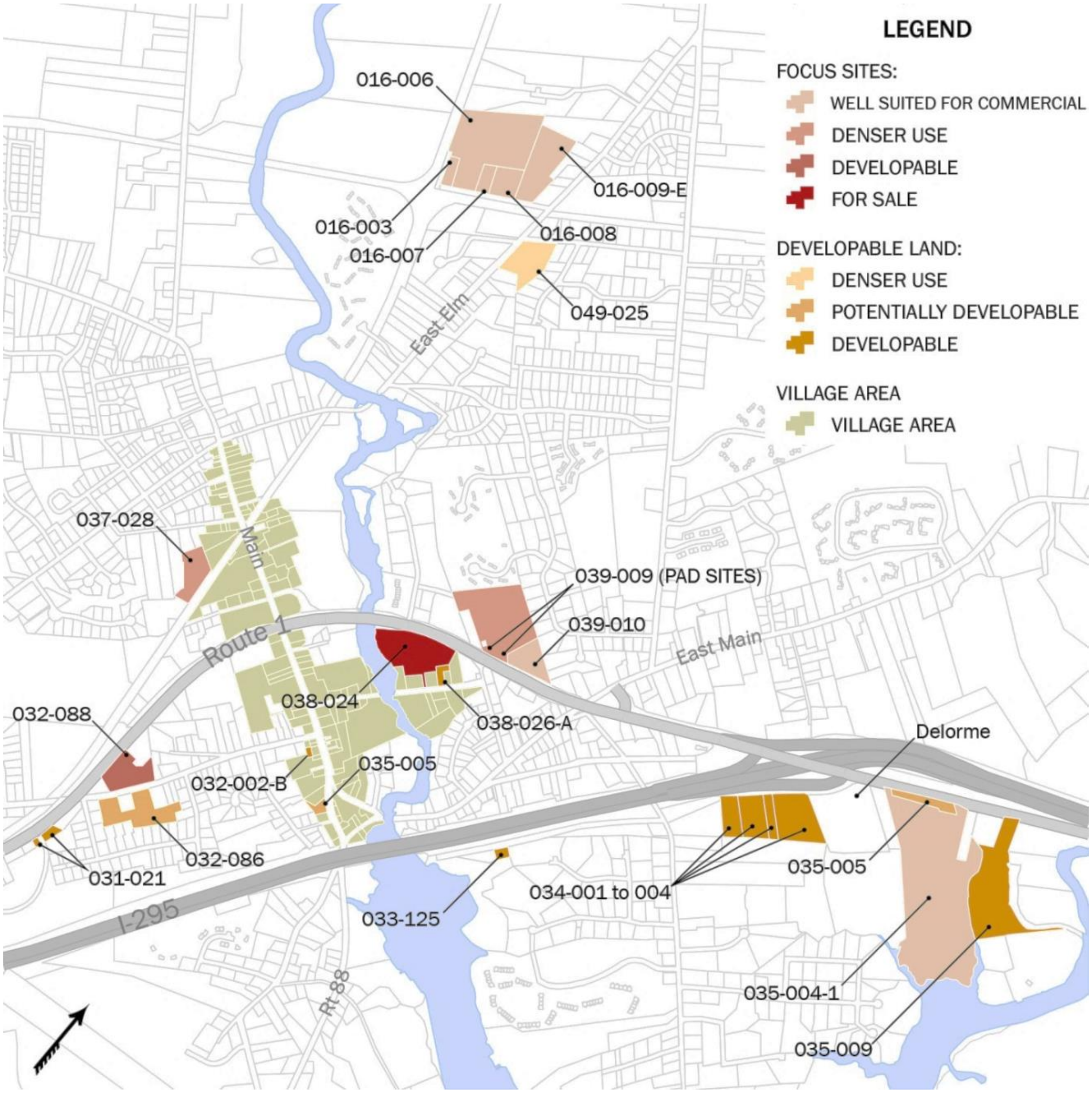
According to a presentation by NAI The Dunham Group on industrial real estate at the 2015 Annual Maine Real Estate Forecast Conference, the Greater Portland region has a “stunning lack of inventory.” The region was classified as a “landlord's market," in which "land [development] and new construction is the inevitable next step.”

A simple analysis of available, commercially-zoned real estate in Yarmouth reveals some developable properties are available: near Delorme, near Yarmouth Crossing, and along Route 1, but total acreage is very limited.

From a market perspective, there is room for a business park in the Yarmouth area. Such a park requires 50 to 100 acres of land, 3-phase power, sewer, water, highway access, and ample land for future expansion to be competitive. The Portland Technology Park meets these requirements and is successful.[1] No land yet identified in Yarmouth meets these tests.

[1] *City of Portland. (2015). Portland technology park–development sites available.” Retrieved from*

The lack of land calls into question Yarmouth's ability to maintain its share of regional economic growth (point 2 above). To accommodate over 700 new jobs by 2025, Yarmouth will need 300,000 square feet of built space and over 7 acres of suitable land.



Developable sites or areas where commercial development is potentially viable or desirable in Yarmouth

www.portlandmaine.gov/DocumentCenter/Home/View/1473

Yarmouth 2025 commercial real estate demand projection

LAND USE (LU) GROWTH PROJECTION	**OFFICE**					**RETAIL**	**ADMIN SRVCS**	**FOOD/ LODGING**
NAICS INDUSTRY	*54 PROF SRVC*	*55 MNGMT*	*61 EDUCTN*	*62 HEALTH*	*71 ARTS*	*44-45 RETAIL*	*56 & 81 ADMN/SRVC*	*72 FOOD/LODG*
JOB Δ: 2004-'14	137	13	35	21	10	79	14	46
ZONED ACRES BY LU	482					332	997	184
BLDG SQ. FT. IN ZONES	658,000					133,000	93,987	19,000
VACANT ACRES IN ZONE *(MAY OVERLAP W/OTHERS)*	33 ACRES					21 ACRES	29 ACRES	1.7 ACRES
USABLE, VACANT ACRES	15.5					15.5	15	1.6
NEW JOBS 2014-'25	**+292**	**+36**	**+68**	**+42**	**+20**	**+148**	**+29**	**+93**
ACRES REQUIRED BY JOB TYPE	1.38	0.17	0.32	0.2	0.09	4.21	0.13	0.76
	+2.25					**+4.21**	**+0.13**	**+0.76**
SQ. FT. REQUIRED BY JOB TYPE	109,500	13,500	25,500	15,750	7,500	103,600	10,125	18,600
	+178,875					**+103,600**	**+10,125**	**+18,600**
TOTAL **ACRES**. OF COMMERCIAL LAND POTENTIALLY REQUIRED IN 2025:								**7.27**
TOTAL **SQ. FT.** OF COMMERCIAL BUILT SPACE POTENTIALLY REQUIRED IN 2025:								**304,075**

(7) **TRAFFIC AND PARKING ARE POTENTIAL GROWTH LIMITERS**

In order to accommodate the potential 700 new office and retail jobs, Yarmouth would have to accommodate 1,300 additional vehicle trips per day on its road, and develop roughly 1,000 new parking spaces.

While there are concerns about traffic in Yarmouth, particularly on Main Street, traffic data suggests that congestion does not pose a critical barrier to economic development. Main Street currently manages roughly 12,000 vehicles per day; 1,300 trips additional trips by 2025 would increase volume by just 10%. That said, improving walkability is a major concern for residents and an amenity that would help attract visitors to the downtown area. The Town will need to consider ways to maintain traffic flow and safety for vehicles and pedestrians.

Parking is a more serious concern. Parking on Main Street is already in short supply. The potential commercial development projected for the community by 2025 requires about 1,000 parking spaces throughout the community. While not all the development can or will occur on Main Street, it would benefit the town from a community and economic development standpoint to build a critical mass of commercial activity in the downtown area. Parking is a roadblock to increased density on Main Street.

Traffic and parking demand projection to 2025, Yarmouth

2025 TRAFFIC DEMAND PROJECTION	OFFICE					RETAIL	ADMIN. SRVCS	FOOD/ LODGING
NAICS INDUSTRY	*54*	*55*	*61*	*62*	*71*	*44-45*	*81 & 56*	*72*
CAR TRIPS/1,000 SQ. FT.	1.49	1.49	1.123	0.93	6.189	8.739	1.35	5.82
NEW TRIPS IN 2025	+163	+20	+29	+15	+46	+905	+15	+108
NEW TRIPS IN 2025	**+273**					**+905**	**+15**	**+108**
NEW VEHICLE TRIPS POTENTIALLY CREATED BY COMMERCIAL DEVELOPMENT IN 2025**:**								**+1,301**
2025 PARKING DEMAND PROJECTION	**OFFICE**					**RETAIL**	**ADMIN. SRVCS**	**FOOD/ LODGING**
NEW SQ. FT. (2025)	178,875					103,600	10,125	18,600
PARKING/1,000 SQ. FT.	3					4	3	3
PARKING REQ'D (2025)	**+540**					**+414**	**+30**	**+56**
NEW PARKING POTENTIALLY NEEDED BY COMMERCIAL DEVELOPMENT IN 2025**:**								**+1,040**

(8) **NEW COMMERCIAL DEVELOPMENT CAN SAVE THE TOWN ROUGHLY $7.6M THROUGH THE NEW TIF STRUCTURE AND IMPROVE EFFICIENCIES ON ECONOMIC DEVELOPMENT SPENDING**

Commercial development in Yarmouth will likely improve quality of life by increasing access to services and amenities, and funding major infrastructure spending related to economic development through the use of tax-sheltered TIF funds. There is a strong market for residential development throughout town, which, together with the potential cost savings on capital improvements driven by commercial development in TIF zones, has the potential to moderate future residential property tax increases in Yarmouth.

(9) **YARMOUTH HAS LIMITED ECONOMIC DEVELOPMENT TOOLS**

Among Yarmouth's peer communities there are many strategies being used and resources being made available to support economic development. While Yarmouth is competitive in many ways—notably in the recent hire of an economic development director and the adoption of three new TIF districts—the Town lags in other respects.

Yarmouth, together with Scarborough, does not offer any financial assistance (revolving loan or small business loan program) to support business growth. Yarmouth is the only community (as mentioned earlier) that does not have vacant space available or a foreseeable site for a significant, new business park outside of the Forest Falls Drive office park. While the Yarmouth Chamber organizes a "shop local" program—an increasingly popular marketing program to support local businesses—other communities offer more robust marketing in this regard.

PLANNING DECISIONS

Summary of resources available for economic development.

TOWN	ED STAFF	TIF	CEA	FINANCIAL SUPPORT	CHAMBER	LAND IN BUS. PARK	POP 2014
FALMOUTH		✓		LOANS	✓	✓	11,424
CUMBERLAND		✓	✓	LOANS	✓ & BUS. ASSN	✓	7,338
FREEPORT	✓	✓	✓	LOANS	✓ & BUS. ASSN	✓	8,049
SCARBOROUGH	✓	✓	✓		✓	✓	19,209
GORHAM	✓	✓	✓	LOANS	✓ & BUS. ASSN	✓	16,667
WESTBROOK	✓	✓	✓	LOANS	✓	✓	17,662
YARMOUTH	✓	✓	✓		✓		**8,433**

Yarmouth recently adopted its downtown and Route 1 TIF districts and has plans to improve local infrastructure and streetscapes as part of the TIF development plan. Meanwhile, its peer communities have already invested TIF and other funds to finance major infrastructure and place-making improvements to attract investment. No community has plans to invest in expanding fiber optic infrastructure beyond what the State has built with the Three-Ring Binder program. Yarmouth is behind its peers in terms of making investments toward executing the community's plans for wayfinding, walkability, or visual (landscaping) improvements in downtown and commercial areas.

(10) **PERCEPTION THAT YARMOUTH IS "UNFRIENDLY" TO DEVELOPMENT**

Among business owners and developers who were interviewed over the course of this project, some reported the perception that Yarmouth, in the past, was not supportive of development. That lack of support was expressed through neighbor opposition to development and restrictive ordinance standards. Yarmouth has changed its attitude in recent years, by hiring an economic development director and updating its ordinances. Nevertheless, perceptions take time to change; interviews conducted over the course of preparing this report found that still people feel that Yarmouth is a difficult place to pursue development projects.

(11) **MAIN STREET, ROUTE 1, AND THE WATERFRONT ARE "UNDERUSED" ECONOMICALLY**

While Yarmouth's commercial areas are built out, the waterfront, Main Street, and Route 1 are "underdeveloped" relative to their economic potential. Much of the Town's future economic growth will need to be accommodated by improving or redeveloping existing buildings in these areas, rather than through new construction on vacant land.

While the downtown is a desirable location for increased development, care must be taken to maintain the historic value of iconic properties. Yarmouth's historic downtown is a key element of its brand and a major amenity that attracts investment, new residents, businesses, and visitors. Regulations that promote the active use of historic buildings, while maintaining their historic character and value, are needed.

STRATEGIC IDEAS ARISING FROM KEY FINDINGS

The top three goals of Yarmouth residents in relation to economic development—as indicated by an online survey in autumn, 2015—are to:

- ✓ increase the property tax base;
- ✓ provide more shops, restaurants, and things to do; and
- ✓ provide opportunities for new jobs and businesses in town.

The following five recommendations are designed to achieve these goals, while preserving the character of the community:

(1) **EXPAND THE TOWN'S TOOLS FOR ECONOMIC DEVELOPMENT**

(2) **CREATE WALKABLE, MIXED-USE HOUSING AND COMMERCIAL DEVELOPMENT AROUND MAIN STREET, ROUTE 1, AND THE WATERFRONT**

(3) **MARKET THE COLLECTIVE EFFORT WITH A SINGLE THEME AROUND KEY BRAND CONCEPTS, PARTICULARLY: YARMOUTH AS "AUTHENTIC MAINE;" LOCAL FOOD, ARTS AND CRAFTS; ENTREPRENEURSHIP, THE HISTORIC DOWNTOWN, AND LOCAL QUALITY OF LIFE**

(4) **CREATE MORE OPPORTUNITIES FOR GROWTH FOR EXISTING BUSINESSES IN TOWN, FOR THE SELF-EMPLOYED, AND FOR NEW SMALL INFORMATION TECHNOLOGY BUSINESSES**

(5) **MARKET AND EXPAND ARTS AND CULTURE ON MAIN STREET**

Each recommendation is described in more detail below.

(1) EXPAND THE TOWN'S TOOLS FOR ECONOMIC DEVELOPMENT

Yarmouth is relatively late to the economic development game, having just hired a full-time economic development professional in the last year. However, it has already developed a sophisticated structure utilizing tax increment financing that will save taxpayers money on capital improvements along Main Street and Route 1. Two specific additional actions should be considered:

A. BE PROACTIVE IN PREPARING LAND AND BUILDINGS FOR COMMERCIAL INVESTMENT

Yarmouth has very few vacant land sites that are suitable for intensive development. In addition, many developed sites have buildings that are not appropriate for the activities and development style that the Town is attempting to foster. If the Town remains passive about the future (re)development of these sites, it is likely that the level and type of investments desired will not be achieved. Two recommendations for taking on a more proactive role in development include:

I. CREATE A LOCAL NONPROFIT DEVELOPMENT CORPORATION

The Town (or a proxy such as a development corporation) could facilitate development by buying or acquiring key properties, preparing them for redevelopment, and actively seeking out private developers to create the right kind of project. When the Town of Yarmouth explored this option in the past, interest among developers and private investors was positive.

A possible problem with direct Town involvement in buying and selling land is that the process can be slow and awkward, requiring multiple votes and hearings. For this reason, communities interested in taking on this kind of facilitation role for economic development typically create a proxy organization—a private non-profit development corporation—to oversee operations. The corporation could be staffed by the Town economic development director, have its board appointed by the Town Council, and be seeded with investment money from the Town TIF fund. From a policy perspective, the development corporation could remain under Town control, but the corporation could buy and sell property quickly, engage in confidential developer negotiations as needed, and otherwise act effectively in the commercial market.

II. EXPLORE REUSE AND REDEVELOPMENT OF STRATEGIC PUBLIC PARCELS

Identify existing Town-owned land in crucial locations that could be swapped or sold. This is a sensitive issue, and involves balancing current and proposed uses of town land with alternative development ideas. The Town's recent Planapalooza community consultations identified several areas where denser development may be possible (for example, the greenspace below Sparhawk Mill, the Town Landing, at the waterfront, the recreational fields at William H. Rowe School, and the skating rink to name a few). The use of one sites—in these prominent locations—may build momentum for investment in Yarmouth if an attractive, signature mixed-use development is built. Relocating the existing public use of these sites to equally-attractive places elsewhere could be a viable option for the community.

Several publicly-owned parcels are in ideal areas for attracting a signature, mixed-use development

PLANNING DECISIONS

B. USE TIF REVENUES TO MAKE INFRASTRUCTURE AND OTHER IMPROVEMENTS TO ENABLE AND SUPPORT HIGHER-DENSITY DEVELOPMENT

The Town's TIF program wisely allows a wide range of investments with the revenues generated by the districts. The priority investment recommendations below are both eligible expenditures:

I. INFRASTRUCTURE IN THE CENTER OF TOWN AND ON THE WATERFRONT

In the town center, infrastructure possibilities include creating shared parking areas that are integrated with and supportive of pedestrian/bicycle movement on sidewalks and pathways. At Yarmouth Crossing Drive, these investments may involve converting buildings to serve craft manufacturing operations. At the waterfront, it may mean making improvements to connect the waterfront to Main Street. Along Route 1, it may mean assembling land for new (IT) professional service businesses.

II. TIF-FUNDED DEVELOPMENT TOOLS AND BUSINESS RESOURCES

Beyond infrastructure improvements such as those suggested above, TIF revenues can be used to create small business development tools, support local business visitation efforts, or help create an arts and cultural center.

Each year, the Yarmouth Economic Development Advisory Board should make recommendations to the Economic Development Director and Town Manager about ways to use TIF dollars to promote the Town's economic strategy.

C. PROMOTE REGULATORY AND PROCESS IMPROVEMENTS THAT SUPPORT THE STRATEGIES LISTED ABOVE AND DESIRABLE FORMS OF DEVELOPMENT IN THE COMMUNITY

Ideas for changes to existing zoning in order to promote mixed-use development and self-employment are outlined above. Two other areas that deserve mention are sign regulations and historic preservation.

Current sign standards are problematic for many commercial uses on the Route 1 corridor and possibly on Main Street. One set of sign standards apply to both Main Street and Route 1 (Section O, Article 5). The standards are generally appropriate for Main Street but are problematic for Route 1. Recommendations to improve upon the existing standards include:

I. SIGN REGULATIONS ON MAIN STREET

a. The only freestanding sign permitted on Main Street is what is called a "Yard Sign." These are allowed only on lots with a cottage or house building type—meaning a commercial building or a multifamily building cannot have a freestanding sign. Since the objective along Main Street is to have buildings located close to the street, this is not a major issue; but since buildings can be setback up to 16 feet, there are some situations in which a freestanding sign could be appropriate.
b. Current standards limit "Yard Signs" to 5 square feet, which is probably a little small for Main Street.
c. Multi-business signs do not appear to be permitted in the CD4 district (Main Street) where they are probably the most appropriate.

d. Blade signs are limited to 6 square feet, which is quite small even on Main Street. A more appropriate scale approaches 10 to 12 square feet.

e. There are no provisions for multi-business projecting signs, although each business can have its own sign.

II. SIGN REGULATIONS ON ROUTE 1

a. Since there are just one set of sign standards, the provisions that apply to Route 1 are essentially “village/urban” standards. There is little or no consideration for a transition between urban and suburban areas.

b. As noted above there are no provisions for business-related freestanding signs in the CD4-C1 or C2 districts.

c. The provision for a “Band Sign” is quite liberal in terms of sign area (1.5 square feet per linear foot of façade. A 100-foot long building could have a 150 square-foot of Band Sign) but it is unclear how this would be applied to a less traditional commercial building.

d. The area allowance for Wall Signs on secondary façades is quite limited at a maximum of only 8 square feet.

e. The area allowance for a multi-business sign is likewise limited to a maximum of 12 square feet, and current standards also require at least four businesses to be located in the building to use such a sign.

Historic Mill in Yarmouth. Source: Yarmouth Historical Society

Finally, there are few regulatory protections for iconic buildings in Yarmouth, yet they are major assets for brand-building and economic development. Regulations are needed to provide safeguards against the demolition of historic properties, to minimize building alterations that would negatively and significantly reduce the properties’ historic character and value, and to enable creative use and reuse of historical buildings while maintaining their character and cultural value.

PLANNING DECISIONS

(2) CREATE WALKABLE, HOUSING AND MIXED--USE DEVELOPMENT AROUND MAIN STREET, ROUTE 1, AND THE WATERFRONT

Main Street stores rely on different sets of customers to stay viable. One important source of customers for successful Main Streets are residents who live within walking distance—either in upper floor apartments or within a few blocks.

Main Street with surrounding residential neighborhoods. There is a need to increase residential development in the immediate Main Street area in Yarmouth

At present, there are not enough people living near Main Street in Yarmouth to support the kinds of stores residents would like to see. Changes in the residential housing market in Maine and across the nation offer opportunities to address this issue. There is a growing interest on the part of downsizing baby-boomers (50 to 70 year-olds) and young millennials (20 to 40 year-olds) in living in low-maintenance, energy-efficient housing within walkable distance to in-town neighborhoods with services and amenities. Yarmouth has a historic Main Street with existing restaurants, art venues, shopping, and space for additional, attractive businesses. The downtown also has a trail connected to the waterfront and countryside, high-quality schools, and safe neighborhoods. Yarmouth's Main Street is a prime location for housing development.

In-town residential development would build the property tax base, and higher-density housing in developed areas like the village generally contribute more in property taxes than they demand from public services. New housing tends to cost more than older housing, and thus typically pays more in taxes. Finally, multi-family, in-town housing tends to add fewer students to local schools than single-family residences in outlying areas.

In-town development could provide more customers for Main Street businesses, making it possible to open new businesses in Yarmouth that attract visitors, new residents, and jobs. If built in a mixed-use format, development near the village could add first-floor commercial space for new activities on Main Street, thus contributing to a more vibrant downtown.

The first challenge is to find land that would be suitable for mixed use development. Key locations include land on Route 1 adjacent to Main Street (heading west to Willow Street or south to the Portland Street interchange); land "behind" Main Street (e.g. Railroad Square, Yarmouth Crossing Drive, South Street, Cleaves Street, and Mill Street); on the waterfront area at the foot of Main Street (including at the marinas if current boat storage activities were relocated inland); and infill sites near Main Street, some of which are Town-owned (e.g. the Rowe School baseball field, Town landing, or ice skating rink).

The second challenge is to make sure that Yarmouth's regulations allow mixed use development. Upper-floor residential condominiums and apartments serving retiring baby-boomers will require elevators, the cost of which necessitates buildings of at least four stories in order to keep sale prices or rents at a reasonable level. The Yarmouth zoning code currently limits building height along the sections of Route 1 mentioned above to two stories; the proposed code for Main Street would limit heights to three stories in the village area. More parking flexibility will also be needed to support denser, non-traditional development patterns. To be more specific:

A. The proposed CD4 District that includes much of Main Street does not have a formal density provision or a residential parking requirement, both of which are supportive of mixed-use residential housing. The following revisions to these standards can make such development even more feasible:

I. INCREASED FLEXIBILITY ON LOTS OFF OF MAIN STREET FOR SENIOR-ORIENTED HOUSING

The CD4 District includes some land that may have long-term potential for redevelopment, but that may not front directly on Main Street. Since many multifamily projects targeted at empty-nesters and seniors provide covered parking (often beneath the building) increasing the maximum building height up to four stories if the majority of the ground floor is used for parking might make sense for lots that do not front on Main Street. This would allow three floors of residential use above parking. The provisions could include standards for liner buildings or similar treatments along street frontages.

II. MAIN STREET FROM THE ROUTE 1 OVERPASS TO SOUTH AND MILL STREETS

The character of Main Street from the Route 1 overpass to South and Mill Streets does not currently reflect the vision for the CD4 District. There are a number of larger buildings in this area including the Library, Town Hall, and Intermed. Allowing for taller buildings in this portion of the CD4 District—if a nonresidential use or parking is provided on the ground floor—could enhance the potential for residential redevelopment.

B. The area north of Lafayette Street at the foot of Main Street is also proposed to be included in the CD4 District (the south side of Lafayette Street is proposed to become CD3-T). Given the topography of the area and its proximity to the harbor, this area could support higher density residential development. Allowing a maximum height of three or four stories in addition to a ground floor used primarily for parking and/or nonresidential activities, could be attractive on the north side of the street.

I. **RECONSIDER DENSITY REQUIREMENTS FOR LARGE PARCELS**

The density requirement for development plans covering more than 160 acres that establishes a maximum density of eight density units per net site acre appears to have limited applicability since there are very few sites of this size. However, the requirement sends the message that Yarmouth is not interested in higher density residential development. This provision could be revised to increase the maximum density along the Route 1 corridor or reworked to apply only to specific, relevant situations.

The creation of mixed-use residential development on land surrounding Main Street is essential for enlivening the environment and making downtown businesses more viable. The first mixed-use project that is developed in the village area, in particular, will be crucial for setting the tone and character of future development proposals along Route 1 and Main Street. The Town will have to work closely with developers to ensure that initial projects are a success for the Town, the community, and investors.

(3) **MARKET THE OVERALL ECONOMIC DEVELOPMENT EFFORT WITH A SINGLE THEME AROUND KEY BRAND CONCEPTS, PARTICULARLY: YARMOUTH AS "AUTHENTIC MAINE;" LOCAL FOOD, ARTS AND CRAFTS; ENTREPRENEURSHIP, THE HISTORIC DOWNTOWN, AND LOCAL QUALITY OF LIFE**

It is beyond the scope of this study to develop a "brand" or marketing campaign for Yarmouth. However, it is clear that the type of development envisioned in the community—small businesses growth, local retail shops, arts and cultural activities, a thriving downtown area, entrepreneurship and continued expansion in existing businesses—is distinct from competing communities in the region.

It would benefit the Town to capture this cluster of marketing concepts by developing a unique and recognizable brand that can be applied to development efforts with retailers, IT businesses, existing and prospective Main Street businesses and residents, arts and crafts and food organizations; as well as tourists, residents, and employees.

(4) **CREATE MORE OPPORTUNITIES FOR GROWTH FOR EXISTING BUSINESSES IN TOWN, FOR THE SELF-EMPLOYED, AND FOR NEW SMALL INFORMATION TECHNOLOGY BUSINESSES**

Yarmouth is a small business town. Eighty percent of its 350 businesses have fewer than 10 employees. Extensive research has demonstrated that expanding local businesses is the major source of job growth in communities like Yarmouth—much more so than attempting to relocate businesses from elsewhere. In Yarmouth, where the limited availability of land makes it more challenging to recruit businesses from away, focusing on existing businesses is even more critical.

Beyond its existing small business base, Yarmouth also has many self-employed individuals, most of whom use a workspace in their homes. One in six Yarmouth workers is self-employed, representing 670 of the Town's 4,270 employees. They provide professional services such as management consulting, law and accounting; real estate and construction services; and social services and health care. Employment and wages vary widely from year to year for the self-employed sector, however, among incorporated, self-employed business owners, median earnings are consistently double the average for the town. The self-employed sector also has potential for growth as aging baby-boomers retire later in life and pursue second careers or part-time employment. The demographic characteristics of Yarmouth's residents suggest that this category of home or part-time business could increase.

Finally, the expansion of Tyler Technologies at one end of Route 1 and the presence of Delorme at the other, creates more possibilities for startups and independent consultants in the information technology sector.

These factors combined—the existing base of small businesses, growth in the self-employed sector, and the rise in IT workers—make small business assistance services a key focus area for economic development efforts in Yarmouth.

Yarmouth can help small businesses flourish in the following ways:

A. RECRUIT SMALL BUSINESS SUPPORT SERVICES TO YARMOUTH'S MAIN STREET

- I. Brunswick and Falmouth each have UPS and Staples stores that supply copying, packaging, and mailing services. Yarmouth should recruit such a store to support its own small business enterprises.
- II. ThinkTank Coworking is an office on the Yarmouth waterfront that supplies desks, internet, copiers, meeting rooms, telephones, and other essential services to sole operator business people. The space is well-utilized, and users are happy. The Town of Yarmouth should support this and other coworking spaces (when they are economically feasible) by assisting with marketing and developing small business resources for tenants.

B. PROVIDE WORKSHOPS AND TRAINING TO SMALL BUSINESSES ON PRODUCT DEVELOPMENT, MARKETING, AND BUSINESS ADMINISTRATION

There are many small business and entrepreneur support programs in the City of Portland. The Yarmouth Chamber of Commerce and the Town of Yarmouth could periodically invite representatives of these programs to hold workshops in Yarmouth for self-employed individuals to help grow their businesses.

C. ESTABLISH AND LEAD A REGULAR BUSINESS OUTREACH AND VISITATION PROGRAM IN COLLABORATION WITH THE YARMOUTH CHAMBER

The foundation of business retention and expansion programs is communication. This is established by conducting individual interviews, site visits, and business surveys on a regular basis (i.e. every few years). Interviews should be led by local committees so that the work is spread out and frequent contact can be maintained. Question formats for interviews should be synchronized and the results should be entered into one database. Survey questions should be designed to better understand the business, what is going well and what is not, what are appropriate goals for the future, and what the business needs in terms of space, people, and capital. With this information, the economic development office can develop more appropriate resources to help businesses expand in the community.

D. CAPITALIZE ON THE GROWING IT SECTOR

Strategies that can achieve this result include:

I. Working with Yarmouth schools, businesses, and Project Login (in Portland) to create local computer coding classes, clubs, contests, and summer jobs.

II. Maintaining an inventory of professional office space served by high-speed internet that IT start-ups and small companies can use.

III. Having a Town presence at IT conferences in the Greater Portland area.

E. ADJUST ZONING ORDINANCES TO BE MORE OPEN TO SELF-EMPLOYED

Strategies that can achieve this result include:

I. The proposed Character-Based Development Code allows "home occupations" in the CD4 and CD4-C1 but does not allow them in the CD4-S and CD4-C2 districts. This may have resulted from the belief that home occupations are only appropriate in single-family homes. Allowing home businesses in all Character-Based zoning districts, especially for commercial activities that are permitted in the district, should be considered.

II. The proposed Character-Based Development Code includes a definition of "home occupation" that appears to preclude any retail activity. Many home businesses may desire to provide a retail component; for example, artisans who sells hand-made products. The Code could be revised to provide a more inclusive treatment of "home businesses," with provisions to prevent unwanted nuisances and adverse visual impacts on the neighborhood.

III. There are many areas along collector streets that are included in the CD3 District, which allows very few nonresidential uses. The most recent draft of the proposed Character-Based Code for Main Street includes "Office – Micro" as a permitted use in the CD3-T/C districts. Yarmouth should explore other opportunities for allowing small-scale, low-intensity commercial uses in mixed-use properties that front on a major street.

F. STRENGTHEN "BUY LOCAL" MARKETING EFFORTS

In the 2015 citizen survey, Yarmouth residents indicated a strong interest in doing more shopping in town. Working with the Yarmouth Chamber, the Town should create imaginative marketing and promotional efforts to grow sales among existing small retailers and restaurants.

Small business is the heart of Yarmouth's economy, and the combination of resident preferences and land limitations ensure that this will likely be the case in the future. The actions above are designed to help small businesses flourish in Yarmouth.

(5) MARKET AND EXPAND ARTS AND CULTURE ON MAIN STREET

There is a vibrant cultural scene in Yarmouth, from the expansion of the 317 Main Community Music Center; to activities at the Kismet Foundation and Bickford Education Center, Yarmouth Arts and Firehouse Arts; strategic planning at the Library; growth at the Yarmouth History Center and Yarmouth Village Improvement Society; to lively arts and music education at North Yarmouth Academy and Yarmouth schools.

Two things are missing: first, a marketing program that raises awareness (locally and within the region) to what is going on in the community and promotes growth in participation and attendance; second, a central visible place where the public (and visitors) can interact with and participate in arts and cultural activities in Yarmouth.

Models that Yarmouth can look to include the Westport Arts Center in Westport, CT—founded in 1986 by visual artists to promote arts involvement. The group created a center in a former school in which performances, gallery shows, and studio space were located. Today, they reach over 4,000 students and 7,000 community members through contemporary art exhibitions, arts education, and performing arts through chamber and jazz music as well as film.

Closer to home, L/A Arts in Lewiston and Auburn is a model of a cooperative venture without its own performance venue. L/A Arts was started in 1973 by the library boards of trustees in both communities. The group's vision statement describes their role in the two cities:

> ***The vision of L/A Arts is to enrich the lives of people in our community by sponsoring the partnerships, programming and experiences of the arts in all forms. By integrating the arts and culture into the fabric of the community, L/A Arts helps to create a more attractive and economically vibrant community. L/A Arts ensures that a wide variety of arts opportunities are available to all in our community and works with businesses and other arts and cultural organizations to bring awareness of these activities; creates opportunities for community members across generations to participate in many different forms of arts; enriches the lives in our community by facilitating and nurturing arts efforts and initiatives; and provides opportunities for high quality arts experiences.***

L/A Arts provides a central calendar and marketing function for all arts organizations, they manage a clearinghouse so artists can connect to businesses interested in sponsoring art, and the group sponsors local festivals.

Lewiston and Auburn both had well-known performance venues when L/A Arts was founded. Yarmouth lacks a community-based performance and gallery venue that could accommodate large events. Creating a destination that people from Portland and neighboring towns could visit would be a major step toward enlivening Main Street. Such a venue would also help promote Yarmouth's marketing efforts. One possibility is to partner with North Yarmouth Academy to locate an arts or culture center on Main Street. Another option is to embark on a capital campaign to locate a municipally- or non-profit-owned center.

Yarmouth should begin this effort one step at a time. The first phase should be to create, or reshape an existing organization to perform the town-wide function of representing, scheduling, and marketing arts and cultural activities. When these efforts are better coordinated, participating organizations could discuss their involvement in developing an arts and cultural venue for the community, preferably on Main Street.

At the same time, the Town of Yarmouth could investigate the possibility of creating an Arts TIF (tax increment financing) district as a way to help finance construction of the building. Investing in arts and cultural activities on Main Street is an eligible use for TIF funds under the existing and proposed TIF programs. Creating an Arts TIF District would increase the potential for attracting grant funding.

INTRODUCTION

The Town of Yarmouth, ME recently adopted an updated Comprehensive Plan, in which one of the main focus areas is to revitalize economic growth within the character of the community, and welcome a wider range of businesses and industries. Following this lead, Town Council and staff created a planning committee to outline the direction for economic development. Together with the Council and staff, the committee solicited applications for an economic development director—a new position in Yarmouth—that would help create a strategic vision for economic development in the community. The director was hired in January, 2015 and with the Council helped establish a new Economic Development Advisory Board (EDAB). The Economic Development director and EDAB are charged with working closely with Town Council, staff, businesses and the broader community to coordinate economic development activities and strategies.

In November, 2015 Planning Decisions Inc. was hired to assist the Town with identifying opportunities and setting priorities for economic development. This report provides a detailed analysis of local market conditions and identifies several focus areas to help guide Yarmouth in its economic development efforts.

This report is not a full-fledged economic development strategy. However, it provides much of the critical data gathering and analysis that will be needed to create such a strategy. The action plan presented in this report highlights the Town's most significant opportunities for growth given local and regional market conditions, and identifies important issues that will need to be examined in greater detail when the Town begins work on an economic development strategy.

YARMOUTH ECONOMIC GOALS AND GUIDELINES

Yarmouth's **COMPREHENSIVE PLAN** was passed in 2010, and an Implementation Committee (CPIC) is currently working to carry out the ideas in the Plan. The CPIC is currently developing "character-based" zoning standards for the Yarmouth Village area after having completed and implemented similar, "character-based" zoning for the Route 1 commercial district.

COMPREHENSIVE PLAN GOALS FOR ECONOMIC DEVELOPMENT

The Plan identifies multiple goals for economic development related to community pride, attractiveness, jobs, property taxes, and diversity:

> ***The Town places a high value on the Village Center and Route One not only as places with vibrancy, attractiveness, and community pride but also as centers for economic activity, jobs, property tax generation and diversity. The Town supports and will encourage commercial and industrial growth, an improved business development environment, job creation, and investment in commercial buildings and activities where and as such growth and development is consistent with the Town's overall vision and goals. The Town's goal to promote and grow a sound and diverse economic tax base will be advanced in accordance with an Economic Development Plan to be developed in the future (p. 72).***

NEIGHBORHOOD AND CHARACTER

The Plan identifies twelve different zones for future development—8 incorporate potential commercial development, and two others allow the possibility of "agricultural uses." The future development zones are shown on the Town's Future Land Use map (Figure 1).

The 8 zones with possible business uses, and their overall purposes, include:

(1) **VILLAGE CENTER I**: ***…to maintain Main Street at a vibrant mixed-use core of the community (p. 48).***

(2) **VILLAGE CENTER II**: ***…to maintain the eastern end of Main Street as a vibrant mixed-use area but with more limited uses than in the remainder of the Village Center (p. 50).***

(3) **VILLAGE III**: ***…to promote a residential living area that includes limited low-intensity businesses and mixed-use structures as a transition between the commercial Route One corridor and the Village Center (p. 50).***

(4) **ROUTE 1 COMMERCIAL CORRIDOR**: ***…should continue to evolve as a visually attractive commercial corridor recognizing that the character and economic role of the various sections of the corridor will vary (p. 38).***

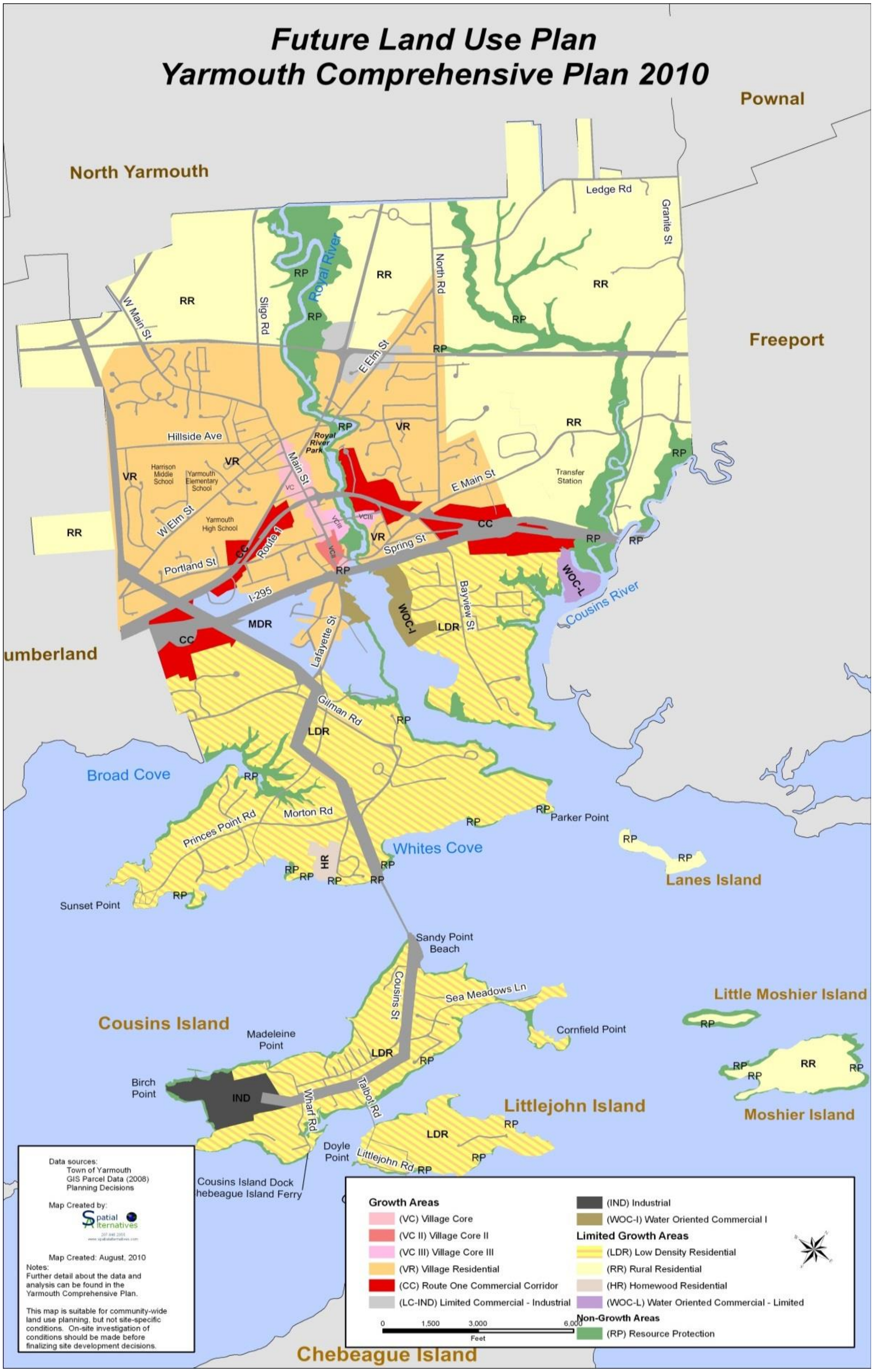


Figure 1 - Future Land Use Plan, Yarmouth. Source: Town of Yarmouth, 2010

(5) **LIMITED COMMERCIAL-INDUSTRIAL**: ***...a wide range of types of uses provided that they do not have significant negative impacts on adjacent property and the surrounding neighborhood (p. 52).***

(6) **INDUSTRIAL:** ***...to allow for the continued operation of the Wyman Station electric generating facility and related uses. If the current use is discontinued... the Town should re-evaluate the treatment of that area while protecting the potential future us of the property as an industrial, water-oriented commercial site (p. 52).***

(7) **WATER ORIENTED COMMERCIAL I:** ***...to provide an area for activities that need to be located on navigable water but in a mixed use environment that enhances the economic vitality of the harbor (p. 53).***

(8) **LIMITED WATER ORIENTED COMMERCIAL**: ***...to serve commercial boat building and related training, research and development for Maine's boat building and design trades and access to the navigable portion of the Cousins River (p. 55).***

The two zones that are primarily residential, but allow "agricultural uses" include **LOW DENSITY RESIDENTIAL** and **RURAL RESIDENTIAL.**

In short, the Plan is supportive of economic development for a variety of purposes, yet shows concern that desirable forms of economic development should occur in the right areas with appropriate development standards.

YARMOUTH BICYCLE AND PEDESTRIAN PLAN

In addition to the plans mentioned above, the Town is also completing a **BICYCLE AND PEDESTRIAN PLAN** to expand and connect bicycle and pedestrian networks throughout the community. By expanding these networks the Town hopes to improve safety and mobility, and create a more attractive and desirable place to live, which is expected to

help the Town remain competitive when it comes to economic growth and investment and help appeal to a more diverse, healthy, motivated population and workforce that values transportation options and sustainability.
—Yarmouth Complete Streets Policy—draft. (March 16, 2015)

The **NETWORK RECOMMENDATIONS** listed in the plan include extensions to bicycle and pedestrian infrastructure (mainly through new bike lanes and shared roads) along Main Street, Elm Street, and throughout rural areas in Yarmouth. Among the goals of the Plan is to better connect commercial areas to residential neighborhoods.

YARMOUTH TOWN LANDING MASTERPLAN

The **YARMOUTH TOWN LANDING MASTERPLAN** was adopted in 2013 and guides the management of and investment in Town property on the waterfront. The Plan is designed to create an economically sustainable public waterfront area.

The Plan provides recommendations for improvements to the 8.6-acre, Town-owned waterfront property. The property currently hosts a commercial pier, launch ramp, recreational floats, and a seasonal home for the Harbormaster. Two of the Plan's goals relate to economic development:

(1) promote and develop limited commercial (and mixed-use) development; and
(2) complete connections between the east side of the harbor and Lower Falls Village

Figure 2 - Town Land

Commercial development on the property is encouraged in two locations: along the waterfront and on the slope at the back of the parking area. The envisioned waterfront commercial development is a seasonal food vendor. The parking area might be used by

> ***additional food vendors, small shops for supplies or merchandise, or rentals of bicycles, kayaks, and other outdoor equipment relevant to the accessible area (p. 22).***

Any development that may occur should capitalize on the site's strategic location; the Plan warns to

> ***avoid impacts on existing parking supply and the functional aspects of the waterfront (Recommendation E, p. 3)***

While the Plan identifies and provides limited opportunities for new commercial development, it highlights the Town's longstanding desire to support and grow commercial activities along Yarmouth's working waterfront.

PLANNING DECISIONS

RECONNECTING YARMOUTH VILLAGE TO THE WORKING WATERFRONT, 2012

The **RECONNECTING YARMOUTH VILLAGE TO THE WORKING WATERFRONT PLAN** (2012) was created to address the impact that construction of Interstate-295 has had on the community by disconnecting Lower Falls Village (south Main Street) from the waterfront.

The village at the base of Main Street contains a mix of commercial and residential uses. Many structures are aging, others have been advertised for sale, and generally the area is considered ripe for revitalization. At the same time, Yarmouth's waterfront is recognized as one of the Town's most valuable economic assets: it employs over 300 people and generates roughly $25 million in commercial revenue annually.

The Working Waterfront Plan outlines public infrastructure improvements—landscaping, traffic control measures, and pedestrian access improvements—to connect the waterfront, Lower Falls Village, and commercial activities along Route 88.

PROGRESS TOWARD AN ECONOMIC DEVELOPMENT ACTION PLAN

Recently the Town of Yarmouth adopted an updated Comprehensive Plan, focused on revitalizing economic growth within the character of the community and welcoming a wide range of businesses and industries. Following this lead, Town Council created an Economic Development Planning Committee to help organize the structure for economic development in Yarmouth. The committee also participated in various planning activities, such as a study for Exit 17 on Interstate-295. Most significantly, the committee researched best practices, developed the operating criteria, and helped select the members of a newly formed Economic Development Advisory Board (EDAB). Together the Council, staff, Committee, and EDAB solicited applications for an economic development director to champion economic development in Yarmouth. The director was hired in late 2015.

Three strategic goals, and 8 key activities, were laid out for the Economic Development Director:

(1) Enhance Economic Vitality of Downtown / Village Center, Main Street and the Route 1 Corridor
   - A. Increase Yarmouth business activity and visitation
   - B. Demonstrate a unique and superior business environment

(2) Develop a Resource Tool Box for Business Retention, Expansion and Recruitment
   - C. Provide business support services
   - D. Expand business resources
   - E. Create and manage Tax Increment Financing tools to benefit the Town
   - F. Create and manage business listings and available properties listings

(3) Promote the Yarmouth "Story"
   - G. Develop marketing for the Town to support economic development
   - H. Oversee economic development communications with and for the Town

PLANNING DECISIONS

2015 CITIZEN SURVEY

In August, 2015 Planning Decisions and Town staff developed an online survey to gather input from Yarmouth residents about economic development. The purpose of the survey was to

- ✓ identify economic development goals and expectations;
- ✓ uncover opportunities for development and business attraction;
- ✓ assess the community's willingness to see development in Yarmouth and identify the scale, type, and location of that development; and
- ✓ gather basic retail market research to support local businesses.

Responses to the survey were collected over a two-month period from September 28, 2015 to November 2, 2015. A total of 173 complete responses were submitted. The survey was promoted through the local newspaper, the Town and Chamber of Commerce emailing lists, word of mouth, and notices in Town offices. Two-thirds of survey respondents were aged 40 to 59; 89% were between 40 and 79 years of age. Respondents were two-thirds female and represented a broad mix of household sizes. Nearly all responses came from homeowners (who represent 74% of Yarmouth generally). Most participants are longer-term residents (between 14 and 29 years in the community). The biggest discrepancy in the survey's representation of the community was that 91% of survey-takers were highly educated (held at least a bachelor's degree); these individuals account for 57% of the population at large. Despite the over-representation of educated homeowners in the survey (partly resulting from the fact the survey was conducted online with non-targeting advertising), the results uncovered several findings that are relevant for economic development planning in Yarmouth. The following section summarizes these findings.

SURVEY FINDINGS:

Q1: What is your overall impression about Yarmouth as a place to live, work and enjoy?

Most survey respondents indicated that they enjoyed living in Yarmouth; this was especially true of those over 60 years old (Figure 3).

Figure 3 - Survey responses to Q1

Comments related to question 1 frequently cited high-quality schools and the excellent environment for raising a family as major strengths in Yarmouth:

Have lived here for 30 years and been very satisfied with the town and its educational opportunities, private as well as public. My daughters and their families look forward to their summer trips home!

I think the town is a really special place to raise a family

Q2: What do you like best about Yarmouth?

The most commonly cited response to this question was the "community" of people residing in Yarmouth (Table 1), referring to the integrity, volunteerism, and values of other residents as an attractive quality of living in the community (48% of 160 responses). The availability of amenities, including walking trails, cultural and arts assets, environmental assets, and community events were cited nearly as frequently (44%). The vibrancy and quality of the downtown area (referenced as Main and Bridge Streets) was mentioned by 39% of respondents. 1 in 3 comments mentioned the quality of the school district, and 1 in 4 cited the ability to access shopping and services, in town or in nearby centers like Portland, as an important quality.

Access to amenities (recreational and economic) while living in a small community with a great sense of pride and togetherness.

[I] appreciate the sense of community, the spirit of volunteerism, the trails all over town, the Beth Condon pathway, the willingness to consider new ideas and approaches to development

Friendly people, good schools, beautiful trails and parks, and lovely downtown. I also love how bike friendly it is!

Table 1 - Terms and concepts used to describe positive qualities of Yarmouth

TERMS/CONCEPTS	RESPONSES
Community: refers to other residents and their values. Also includes concept of being "family-friendly"	77
Amenities: refers to the availability of recreational, environmental, and other attractions	71
Downtown: refers to the quality and design of the downtown/village area	62
School: refers to the quality of the school system	53
Access: refers to having access to shops & services in town or nearby, and being close to "destinations"	38
Ocean: refers to having access to the ocean and water recreation	30
Small: refers to the quality of being a "small town"	22
Clean and safe: self-explanatory	18
Administration: refers to Town government, including emergency services	8
Infrastructure: refers to water, sewer, and other utilities	1
Total responses (multiple "terms" and "concepts" may be reflected per response):	160

Q3: What do you like the least about Yarmouth?

This survey questioned received more diverse responses than Q2 (Table 2). The most commonly cited problem with Yarmouth was its high property taxes and growing expenses (28%). 1 in 3 respondents mentioned high taxes or housing affordability as a negative quality:

Most of my friends who have kids that have graduated have moved away because of high taxes.

The lack of shopping options or the inability to access desired services within the community were also cited (17%).

[I] miss [the] convenience of drive-thru... Seems like Yarmouth needs to draw in even more restaurants...

Nearly 14% of survey-takers commented on “development”; responses ranged from those that felt development was sprawling to those that saw Yarmouth as too restrictive. Several voiced support for more development and improvements along Main Street:

Main St. is one of our biggest assets. Any town can have a Route 1. Only we can have Main St. in Yarmouth. We should be doing everything we can to promote/support business and commercial development there.

Related concepts to “development”—such as traffic, infrastructure maintenance, “NIMBYism”, development on Route 1, interstate-295 bisecting the community, and downtown parking—were cited by half of survey-takers in response to this question:

Not happy with the fact that Yarmouth is a throughway to Gray and Windham ...

Before we explored Yarmouth as a place to move, we avoided getting off at Exit 17 because it seemed like there were too many lights

Table 2 - Terms and concepts used to describe negative qualities of Yarmouth

TERMS/CONCEPTS	RESPONSES
Taxes: refers to rising municipal expenses and the high tax rate	43
Lack Of Businesses: includes concerns about downtown vitality, and the availability of services, shopping experiences, and amenities	27
Development and Sprawl: refers to the style and pace of development in Town.	21
Homogeneity: includes concerns about socio-economic and political homogeneity	21
Traffic: refers to the speed and volume of traffic, and congestion	16
Infrastructure: concerns related to roads, repairs, utilities, bicycle and pedestrian facilities, and transit	11
NIMBY: concerns residents' unwillingness to accept change and development	10
Route 1: comments dealing with Route 1's development, design, and connection to Main Street.	10
I-295: deals with concerns about the way I-295 bi-sects or interrupts the downtown	8
Affordability: refers to the cost of housing	8
Zoning: concerns zoning and other regulations and municipal fees	7
Politics: refers to political tensions	6
Ocean Access: concerns public access to the waterfront or ocean	5
Administration: refers to municipal management and administration	3
Exploitation Of Services: concerns perceptions about short-time residents exploiting local services	3
Limited Options For Seniors: concerns the availability of senior services and aging in place issues	2
Power Plant: concerns Wyman Station	2
Parking Downtown: concerns the need for more parking downtown	1
Total responses (multiple "terms" and "concepts" may be reflected per response):	155

Q4: What are the most important reasons for business development in Yarmouth?

Survey participants were asked to rank five reasons for supporting development in Yarmouth. The rankings were scored across responses. The most agreement was around taking pressure off of residential property taxes (Figure 4), followed by a desire to provide more shopping options and things to do in the community. Generally, the ranking was similar across age groups except that residents under 60 years old preferred to increase shopping options and activities in town over reducing residential taxes. Very strong support for property tax relief among older respondents somewhat skewed overall results in favor of tax reduction.

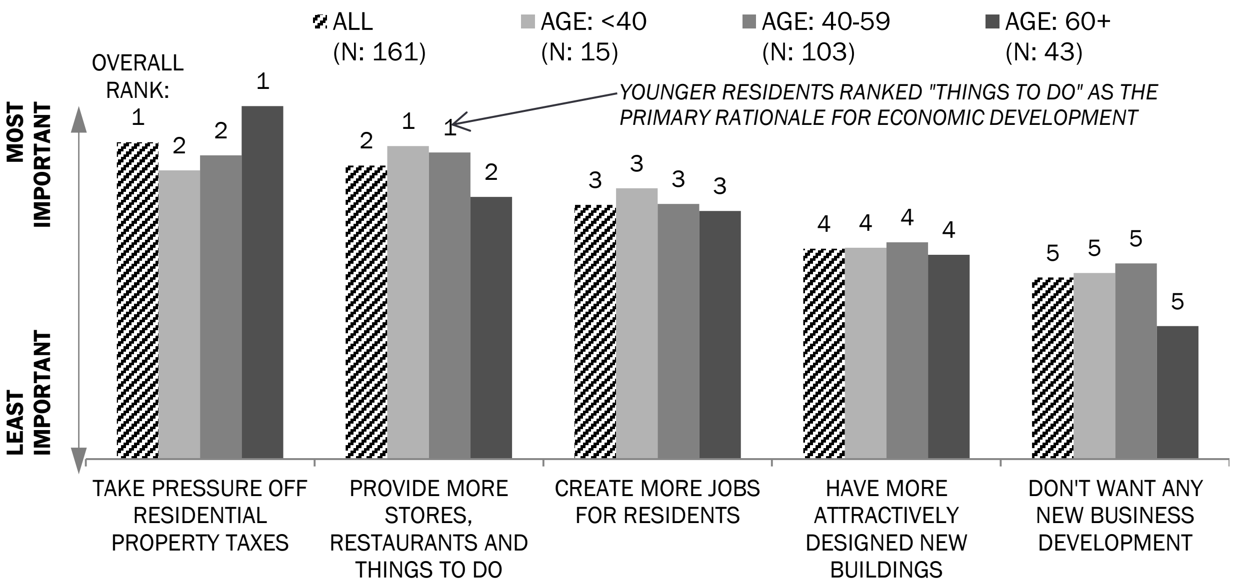


Figure 4 - Survey responses to Q4

Q5: What types of new businesses would you like to see in Yarmouth?

The word cloud in Figure 5 highlights the most frequently–used terms describing new businesses that respondents would like to see in Yarmouth. The most preferred business is a restaurant (many cited a "quality," sit-down restaurant as well as ethnic cuisines).

> ***Good restaurants [with] natural and ethnic foods, an independent sports store, a creperie, and a coffee shop. And a swimming pool!!***

Respondents wanted to see new businesses that are locally-run, small-scale, or fitting with the rural and small-town nature of community. Other, more specific recommendations included clothing, gift, and coffee shops on Main Street as well as new office space:

> ***Given our location one wonders why we could not have more Tidewater-type large satellite office areas on Route 1. Personally I'd like high quality (e.g. upscale) close-to-[Royal River Park] condo/multi-unit housing options so I can stay as we age... we have plenty of restaurants and love Main St, prefer to shop there over Route 1 so I view Route 1 as the place to develop larger revenue-producing outward-facing business***

A number of respondents felt the market should dictate what is developed—a concept reflected by the term "organic-growth" in Figure 5.

> ***...let businesses that are organically a good fit come and be successful.***

> ***creative economy/green/figure out a niche that addresses the new creative economy that Yarmouth can become known for that will provide jobs, and/or add significantly to cultural/artistic/artisan population and infrastructure... think globally about who/what we want to become and recruit that.***

YARMOUTH RESIDENTS WOULD LIKE TO ATTRACT THE FOLLOWING BUSINESSES:

Figure 5

In their comments, several survey-takers included types of businesses that they **DID NOT** want to see in Yarmouth (Figure 6). Big-box and chain stores were cited most often:

> ***[I would like to see a] movie theater and/or live performance space; higher end retail (not big box) such as clothing, shoes, housewares, sporting goods***
>
> ***I would like to see more small independent business of any kind rather than more strip mall stores or big box chains (whether these be small shops, restaurants or services)***

Other concerns were about car-centric forms of commercial development (typical of big-box businesses). Many felt that Yarmouth had enough pizza and fast-food options.

YARMOUTH RESIDENTS ARE NOT LOOKING FOR THE FOLLOWING BUSINESSES:

Figure 6

Q6: Where are the appropriate places for new business development in Yarmouth?

Overall, survey responses indicated that residents support development along Route 1, followed by Main Street, and rezoning some rural residential (RR) land to support agricultural business (Figure 7). The 15 respondents that were under 40 years of age were much more willing to see development throughout the community. In contrast to older residents the under-40 group preferred to see increased development on the waterfront and East Elm Street (Yarmouth Junction) over rezoning rural residential land.

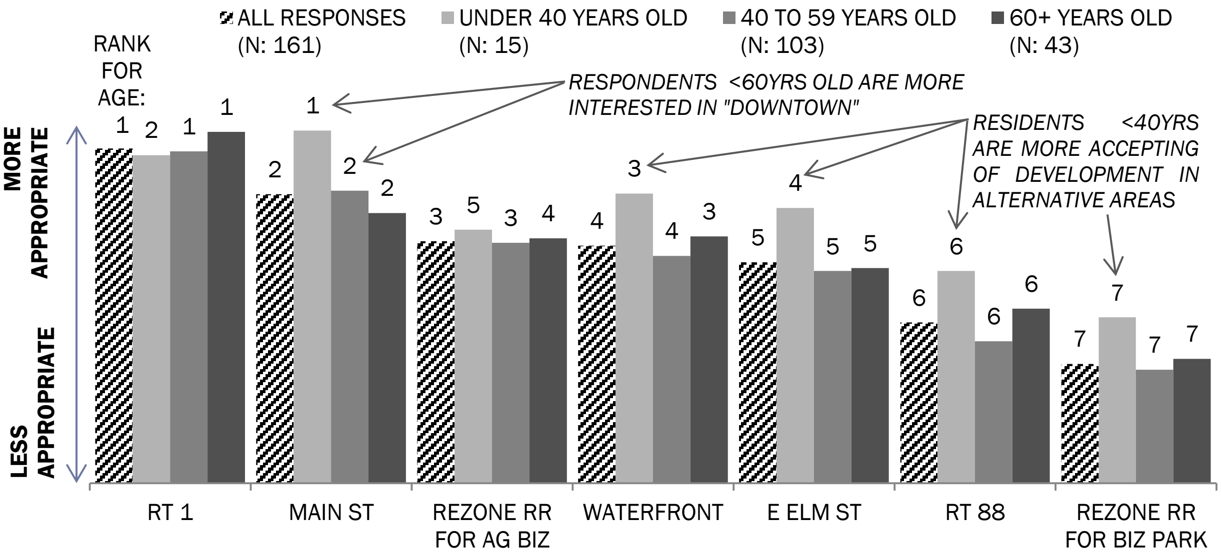


Figure 7 - Survey responses on appropriate areas for increased development in Yarmouth

Q7 & Q8: What kind of Yarmouth stores and services do you patronize now, and how often?

According to the survey, Yarmouth residents most frequently shop at or seek out groceries, banking services, and take-out dining throughout the week. Many households go out to eat on at least a monthly basis (Figure 8). The best time for residents to conduct their shopping is after work between 5pm and 9pm (Figure 9).

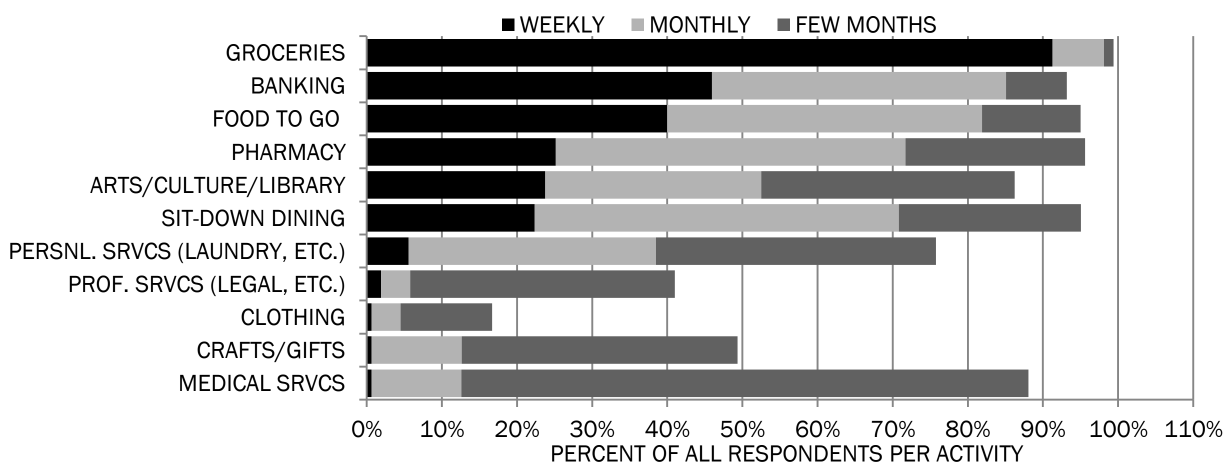


Figure 8 - Shopping habits of Yarmouth residents

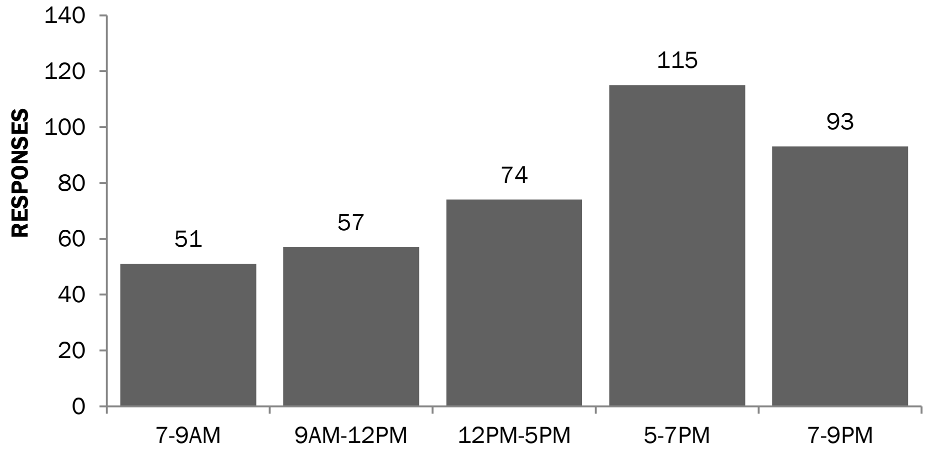


Figure 9 - Preferred daily shopping times for Yarmouth residents

Q10: What would encourage you to spend more money in Yarmouth?

The most common factor that would increase local spending by survey respondents is having increased options for shopping and more services available in town (Figure 10). Controlling for references to the general concept of "more options," surveyed residents are seeking more restaurants, gift shops, "quality" shops, as well as businesses or events that benefit the community.

More stores on Main Street, I'd be more apt to park and walk to different stores. It would be easier than going to Portland on a Saturday to shop for gifts

Businesses that prioritize customer service and community support

I shop locally and leave to buy organic meats/vegetables, gifts, clothes and shoes

Others responded that they spend enough money locally (i.e. "nothing" would stimulate or encourage more spending); while some respondents commented that they would spend more if they had a higher income or if local businesses offered competitive or lower pricing.

Stores or contractors that offer superior service for a reasonable price (tough to do these days)

Figure 10

Q11: How active should the Town be in promoting the right kind of economic development?

The majority of survey respondents (30%) felt that the Town's primary role in economic development should be to **FACILITATE** by "helping businesses navigate town regulatory processes, locating appropriate land and sites, and coaching business owners" (Figure 11).

Roughly one-quarter of respondents felt that the Town should be **PROACTIVE** through "active marketing and recruiting the types of businesses that would fit in Yarmouth." A much smaller portion (13%-15%) felt the Town had an "**INFORMATIONAL**," "**FINANCING**," or "**REGULATORY RELIEF**" role to play. Very few felt the Town should not be actively involved in economic development.

Older survey participants felt more strongly about the Town playing a proactive role than the group as a whole; younger residents (under 40) were more likely than all other age groups to support no active role for the government in economic development.

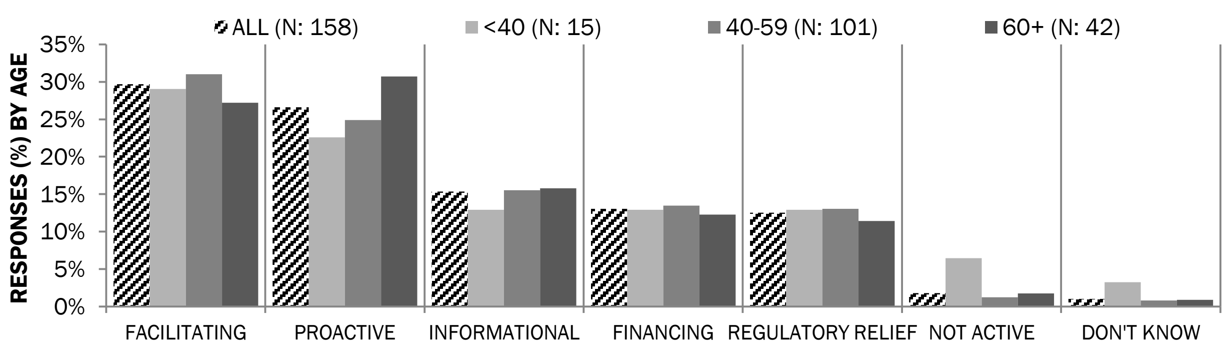


Figure 11 - Survey of residents: what is the Town's role in economic development?

SUMMARY

The various plans reviewed above reveal a strong commitment to economic development, yet in a form that is consistent with Yarmouth's character, that improves the overall quality of life in the community, that increases property tax revenues, and that does not detract from residential neighborhoods.

Likewise, the resident survey indicated that there are common goals yet development will need to be carefully vetted. Property tax relief and increased community vibrancy are key goals; both suggest a preference for commercial over residential development. There is an appetite for several types of new businesses, particularly restaurants and (small) retailers and service providers.

The desired location for development appears to be in existing commercial districts (Route 1 and Main Street); there is also a willingness (particularly among younger residents) to look elsewhere. Development outside of the commercial zones will likely meet significant opposition from nearby property owners.

YARMOUTH COMMUNITY PROFILE

Yarmouth is located in Cumberland County, 12 miles north of Portland, Maine's largest city. It is a 15 minute drive to Portland (16 miles from Portland International Jetport), and approximately 25 minutes from the Lewiston-Auburn and Brunswick-Bath economic hubs (Figure 12). Yarmouth is a community of above-average wealth, a vibrant downtown, a growing arts community, thriving retail and commercial corridors, and a working waterfront. With easy access by two exits off I-295, the U.S. Route 1 corridor, Routes 88 and 115 - Yarmouth is well connected to the rest of Maine and New England (Figure 13).

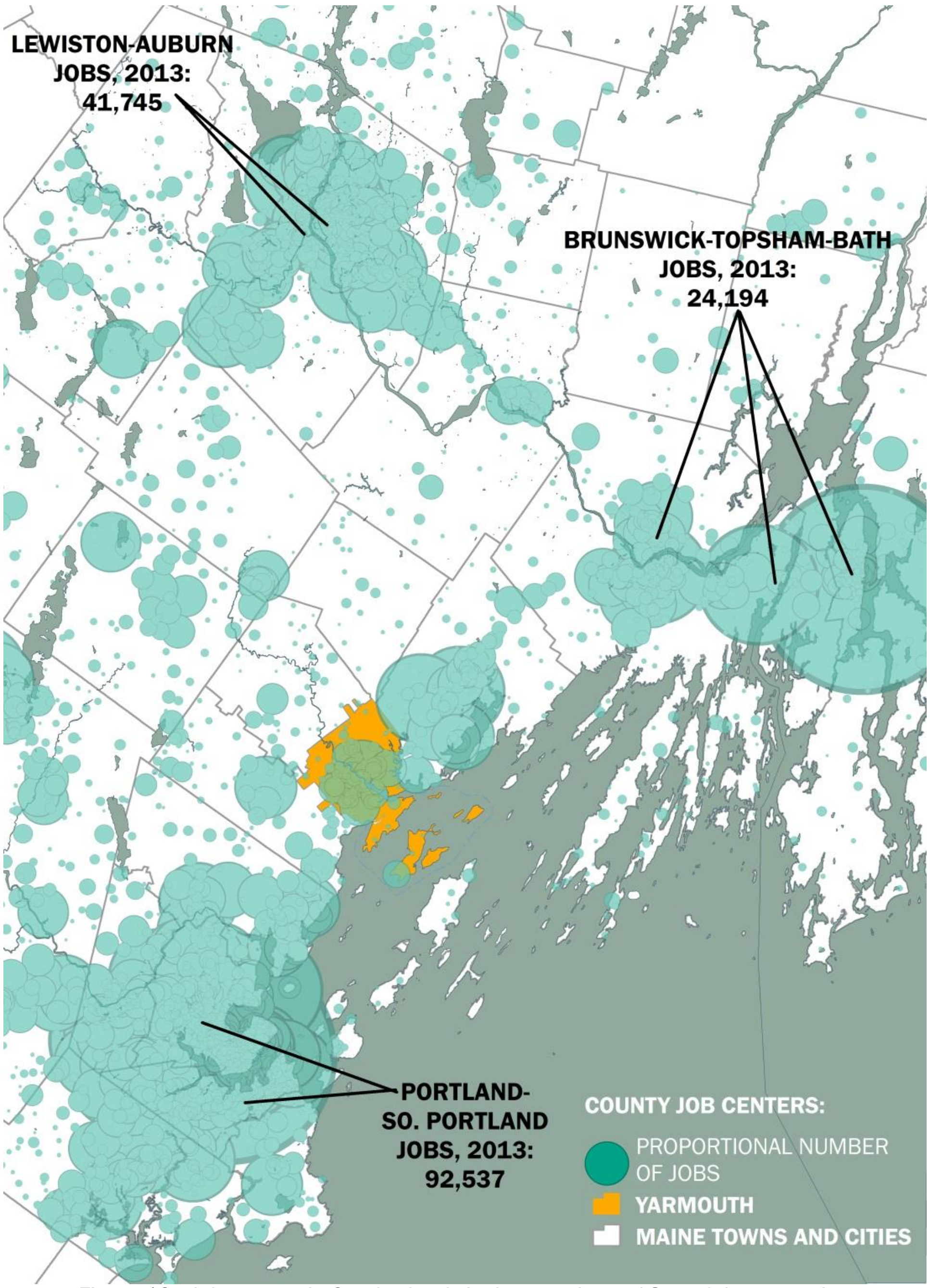


Figure 12 - Job centers in Cumberland, Androscoggin, and Sagadahoc counties.
Source: U.S. Census, Center for Economic Studies. (2013)

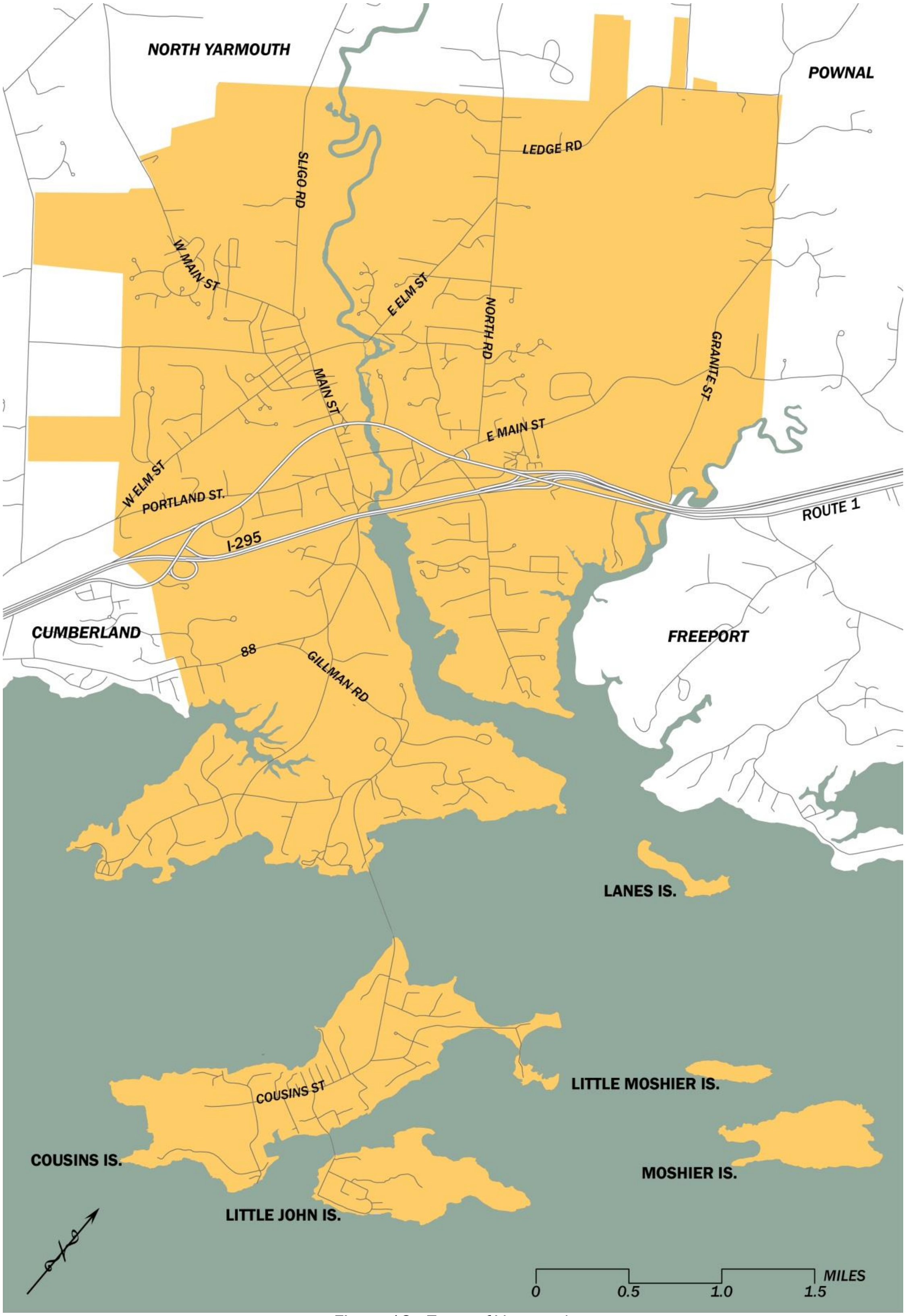


Figure 13 - Town of Yarmouth

DEMOGRAPHIC PROFILE

The following is a summary of key demographic conditions relevant to economic development in Yarmouth.

Over the last decade The Greater Portland region, especially in communities like Scarborough and Falmouth, has seen population growth. Yarmouth's population grew but less dramatically between 2000 and 2013—a trend that will likely hold for the next decade. Population projections for Yarmouth indicate that the community will see steady, modest growth of between 0.5% and 1% per year over the next decade. Neighboring communities are expected to see greater rates of growth, which will increase the potential for customers and visitors to Yarmouth.

Like many Maine communities, Yarmouth is getting older: on balance, younger individuals (under 54) are shrinking as a share of the local population (by as much as 1.8% per year for those aged 45-54) while the share of older residents (over 65 years) is growing (at approximately 3.4% per year). The aging trend contributes to Yarmouth having a slightly smaller labor force for a community of its size. Nevertheless, Yarmouth continues to be a desirable location for both young families (excellent schools and amenities) and elderly residents (many services are available in town and in nearby communities). The demographic shift toward a more elderly population, and shifting consumer demand from millennial families raises unique economic development opportunities for Yarmouth.

Yarmouth residents are a relatively homogenous group. The community has less ethnic and racial diversity than other municipalities in Greater Portland—nearly 97% of the population is white. In recent years, some communities near Portland have seen in-migration among minority groups priced-out of the city's real estate market. This migration has not been felt in Yarmouth, due in part to the higher cost of real estate in town; according to a recent citizen survey, there is a desire to diversify the social and business composition of the community.

The community is known for its excellent school district and highly-educated workforce. Compared to Maine and the four-county area represented by the Portland-South Portland Metropolitan Statistical Area (MSA)[2] Yarmouth residents are considerably more educated. Over 70% of Yarmouth residents aged 25 and older received some form of college education (versus 48% statewide) and nearly 60% hold at least a bachelor's degree (versus 28% statewide).

Yarmouth's highly-educated population is, not-surprisingly, more affluent than the county and state, although the recession did create a higher degree of real income volatility as compared to the state. The median household income in 2013 in Yarmouth was over $74,000, up from $58,000 in 2000. However, after adjusting for inflation, median incomes actually fell by over $4,000. Statewide, inflation-adjusted incomes also fell, but by less than $2,000. That said, inflation-adjusted average household income grew in Yarmouth—by nearly $1,400—between 2000 and 2013, suggesting that the community is seeing some income polarization. Per capita income in

[2] *Cumberland, York, Sagadahoc, and Androscoggin counties*

Yarmouth fell from a 2009 peak of $49,000 to about $46,000 in 2013. In contrast, per capita income rose by more than 24% in neighboring Cumberland over this period. Higher degrees of affluence are more common among homeowners in Yarmouth; renter households lag behind the nation in the percent earning higher income levels (i.e. over $75,000).

Yarmouth is a community with a high degree of talent. The income "premium" associated with higher educational attainment is more pronounced in Yarmouth than in Maine and the Portland South-Portland MSA. In other words, educated Yarmouth residents appear to have more marketable "talent" in comparison to the state and MSA.

Yarmouth fared better than Cumberland County and state through the recession with regards to unemployment, the rate reached a lower peak and recovered more quickly. Overall unemployment was 2.4% in October, 2015—nearly on par with 2000 levels. Youth unemployment in Yarmouth is higher than in Maine, Cumberland County, and nearby Falmouth. One third of residents aged 16 to 19 years are unemployed but are seeking work. Unemployment is also higher among 25 to 44 year olds compared to state and county. Males and less-educated residents tend to have higher rates of unemployment.

There were an estimated 3,641 housing units in Yarmouth in 2013 and more than 74% are owner-occupied—slightly higher than the state and Cumberland County averages. Household size mirrors the state for homeowners but renter households tend to be larger. Those who live in Yarmouth tend to be longer-term residents as compared with Maine and Cumberland County. Roughly 10% of year-round Yarmouth residents have moved to the community since 2009 compared to 17% for the county.

Because of its affluence, desirability, accessibility to job centers, and limited housing supply, housing affordability is becoming a challenge in Yarmouth. Compared to Maine, where 18% of year-round housing units are valued over $300,000, 60% of Yarmouth's housing stock is valued above this level. As Yarmouth's residents continue to get older and land for new development becomes scarcer, the affordability question will likely become more prominent. As a desirable community for residential development, there is a significant opportunity for attracting multi-family and non-traditional forms of housing development such as mixed-use units, live-work units, condominiums, and others. Pressure from rising property value and the rising cost of services in general puts emphasis on the need for commercial and other non-residential development to share municipal costs.

PLANNING DECISIONS

ECONOMIC PROFILE

This section summarizes economic and industry trends relevant to economic development in Yarmouth.

The overall employment outlook for Yarmouth and the region shows growth across a number of sectors, roughly on pace with population growth to 2035. Employment is expected to grow by roughly 1% per year over the next several years, from 3,411 jobs in 2009 to 4,276 jobs.

Overall employment projections for the region highlight Yarmouth's role as a commercial and service center. Whereas Cumberland and Falmouth will likely see more rapid population growth, job-creation rates are similar to those in Yarmouth. Jobs in Cumberland and Falmouth are expected to increase by 1.5% and 1% per year between 2009 and 2035 compared to a 1% annual increase in Yarmouth (Cumberland's high rate of growth is due in part to a smaller number of jobs). Communities like Gorham will compete most aggressively with Yarmouth for businesses on a regional scale. Gorham has a similar current employment base as Yarmouth but will see job-creation increase at nearly twice the rate (1.8% per year) to 2035.

Industry trends were analyzed through two lenses: jobs held by residents, and employment generated by firms operating in Yarmouth. Compared to the nation, a larger share of Yarmouth residents is employed in primary industries; finance, insurance, real estate, rental, and leasing industries (F.I.R.E.); industries providing professional, scientific, management, administrative, and waste management services (PSMAW); and education, health, and social assistance industries ("education-health"). Yarmouth's concentration of jobs within the **F.I.R.E.**, **PSMAW**, and **EDUCATION-HEALTH** is atypical of the Northern New England region, where employment is dominated by construction and retail trade. Using Northern New England (Maine, Vermont, and New Hampshire) as the comparison economic area, more Yarmouth residents on average are also employed in **ARTS, ENTERTAINMENT, & RECREATION**; and **ACCOMMODATION & FOOD SERVICES** industries.

Across all industries Yarmouth residents performed an array of occupations at work.[3] In 2013, more than 50% of Yarmouth residents worked in an industry in which they performed management, business, science & arts-related tasks. Over 23% of Yarmouth residents held sales and office-related occupations in 2013. An analysis of occupational trends over the 2000 to 2013 period indicates that while job-creation at the local level was predominantly in **SERVICE OCCUPATIONS**.

Planning Decisions analyzed local and regional industry trends, as well as trends among employers operating out of Yarmouth to identify sectors that (A) are growing in absolute terms, (B) represent a sizeable share of the local economy, and (C) are concentrated in the local economy compared to the region.

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[3] *While a resident may work in the "construction" industry, their duties on the job may in fact be clerical*

According to the Quarterly Census of Employment and Wages (QCEW)[4] for the period between 2005 and 2014, the most significant job-growth in the Portland-South Portland MSA occurred in the **AMBULATORY HEALTH CARE**, **ADMINISTRATIVE** and **SUPPORT SERVICES**, and **PROFESSIONAL** and **TECHNICAL SERVICES** industries.

Shift-share analysis[5] of employment change shows that local factors in Yarmouth contributed to growth in some—but not all—sectors that registered job-growth at the MSA level between 2005 and 2014 (Table 36). Local factors at play in Yarmouth contributed to job-growth mainly in:

(1) MANUFACTURING (+43 JOBS)
(2) RETAIL TRADE (+60 JOBS)
(3) FINANCE & INSURANCE (+85 JOBS)
(4) PROF. & TECH. SRVCS (+152 JOBS)
(5) EDUCATIONAL SRVCS (+60 JOBS)
(6) HEALTH & SOCIAL ASSIST. (+144 JOBS)
(7) ARTS, ENTERTAINMENT, & REC.(+3 JOBS)
(8) ACCOMMODATION & FOOD SRVCS (+2 JOBS)

Overall, wages Yarmouth-based firms reporting to the QCEW grew faster than they did in Cumberland County for the same industries. Yarmouth showed the greatest wage-growth per job compared to the county in:

(1) PROF. & TECH. SRVCS (+72% VS. COUNTY)
(2) ARTS, ENTERTAINMENT, & REC. (+43%)
(3) WHOLESALE TRADE (+23%)
(4) RETAIL TRADE (+19%)

Based on historic job trends, and Yarmouth's competitive advantages, the next several years show strong evidence for employment growth across 9 sectors (Table 3). Professional and technical services will continue to be a major employment focus for the community (with a potential for nearly 300 new jobs over the next 10 years. Demand for retail, food, and lodging businesses will also grow, driving the creation of approximately 250 jobs altogether. Overall, industry trends suggest Yarmouth has the potential to attract over 728 new jobs by 2025. These projections do not account for "outlier" activity, like the recent announcement from Tyler Technologies of its plans to hire an additional 500 employees over the next 10 years.[6]

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[4] QCEW is established through cooperation between the federal government and state governments. QCEW collects employment and wage information for workers covered by State unemployment insurance and for Federal workers covered by the Unemployment Compensation for Federal Employees (UCFE) program. Data from the QCEW shows the number of firms operating in a given geography (if they pay unemployment insurance), and reports monthly employment and wages reported by those firms.
[5] Shift-share analysis helps describe how national and regional trends contribute to changing employment patterns at the local level. The analysis shows how much of a known change in jobs occurred as a result of (A) national trends, (B) national trends within a specific industry, and (C) regional trends within a specific industry over a set period of time. By removing national and regional influences from observed employment changes, shift-share analysis sheds light on how much job creation or loss occurred due to unique, local factors.
[6] Richardson, W. (July 8, 2015). Tyler Technologies plans major expansion in Yarmouth, expects to hire hundreds. Portland Press Herald

Table 3 - Summary of anticipated job growth in Yarmouth by NAICS sector

	RETAIL	PROF. SRVCS	MNGMT	ADMIN	EDU	HEALTH	ARTS	LODG/ FOOD	SRVCS	TOTAL
NAICS INDUSTRY:	**44-45**	**54**	**55**	**56**	**61**	**62**	**71**	**72**	**81**	
2011 JOBS	435	274	0	70	370	594	56	299	119	
2014 JOBS	514	411	13	75	405	615	66	345	128	
PER YEAR Δ	+13	+23	+2	+1	+6	+4	+2	+8	+2	
COUNTY ('11-'14)	*+53*	*+168*	*+183*	*+67*	*+93*	*+288*	*+35*	*+168*	*+68*	
COUNTY ANNUAL Δ	*0.2%*	*1.7%*	*4.7%*	*0.7%*	*0.7%*	*0.9%*	*1.1%*	*1.1%*	*1.3%*	
COUNTY IN 2025	*+596*	*+2,154*	*+3,032*	*+780*	*+1,081*	*+3,442*	*+423*	*+2,030*	*+835*	
% OF COUNTY Δ	*24.2%*	*13.7%*	*1.1%*	*1.5%*	*6.5%*	*1.4%*	*5.7%*	*4.8%*	*2.9%*	
YARMOUTH BY 2025:	**+148**	**+292**	**+36**	**+10**	**+68**	**+42**	**+20**	**+93**	**+19**	**+728**

SELF-EMPLOYMENT IN YARMOUTH

Yarmouth is a community with a high proportion of self-employed individuals. One in six Yarmouth workers is self- employed—670 of Yarmouth's 4,270 employees. Slightly less than half of self-employed residents incorporated their business, while the other half simply deal with all revenue and expenses on their individual income tax forms.

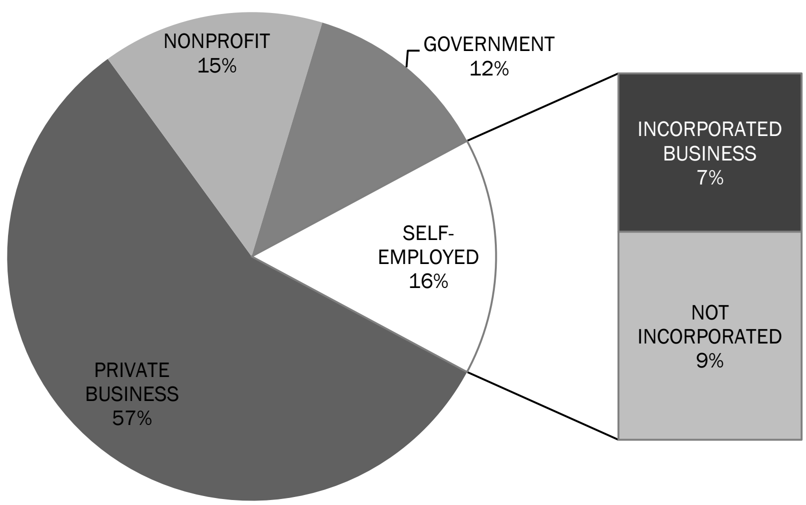

Figure 14 - Types of employees in Yarmouth. Source: U.S. Census (2014)

Self-employed residents are engaged in professional services like management consulting, law and accounting; real estate and construction; and social services and health. In the construction, real estate, retail, and entertainment sectors, the majority of self-employed workers are unincorporated. Family businesses, where family members enter into and out of the workforce, often are unincorporated.

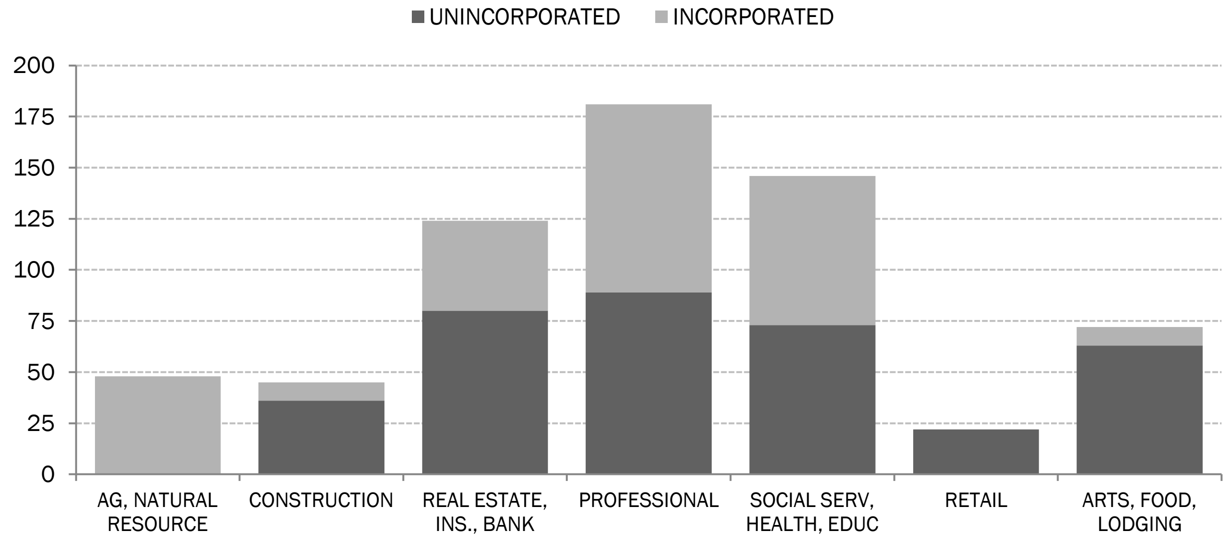

Figure 15 - Key sectors for self-employed residents, Yarmouth. Source: U.S. Census (2014)

Employment and wages can jump around from year to year in the self-employed sector. In the last six years, employment in the self-employed incorporated sector has bounced around from 189 to 311, and median earnings from $63,000 to $107,000. Note that the earnings in each of the six years have exceeded the town-wide average by at least 50%. There is less year-to-year volatility in the unincorporated sector. The downward trend in median wages for the self-employed during the recession years may reflect the phenomenon of new people becoming self-employed because they had lost permanent jobs, not necessarily because they had their heart set on starting their own business.

Table 4 - Numbers and earnings of self-employed, Yarmouth. Source: U.S. Census, (2014).

YEAR	TOWN OF YARMOUTH	SELF-EMPLOYED - INCORPORATED		SELF-EMPLOYED - UNINCORPORATED	
	MEDIAN WAGE	#	MEDIAN WAGE	#	MEDIAN WAGE
2009	$39,918	**189**	**$107,321**	422	**$35,147**
2010	$39,639	251	$81,607	402	$34,569
2011	$42,758	**311**	$64,732	393	**$25,380**
2012	$41,264	308	**$63,611**	**455**	$33,458
2013	$41,604	285	$67,125	**371**	$31,447
2014	$41,737	289	$66,938	378	$30,750

The self-employed sector is an important source of jobs and income to Yarmouth residents. With the presence of major IT companies in the community, the potential for employees and spouses to try new ideas and start new companies may grow in the future.

In addition, the aging baby-boom generation appears to be working longer and retiring later in life. In some situations there is a trend toward "second careers" and part-time businesses. The demographic characteristics of Yarmouth's residents suggest that this pattern of home businesses or part-time businesses could increase in the community. A key question is how Yarmouth can accommodate this trend while maintaining the character of the community.

NEIGHBORHOODS

Yarmouth is a town with several distinct commercial neighborhoods that includes industrial parks, working waterfront areas, a bustling Main Street, commercial corridors along Route 1, and several isolated commercial pockets.

WORKING WATERFRONT

Yarmouth contains three areas zoned as working waterfront—the historic marina south of Main Street zoned Waterfront-Oriented Commercial I (Figure 16); a small peninsula near the Freeport border where Even Keel Marine is located (Figure 17); and a commercial housing development southwest of the bridge to Cousins Island (Figure 18).

Figure 16 - Historic Yarmouth marina

Figure 17 - Working waterfront zone in northern Yarmouth

Figure 18 - Working waterfront zone near Cousins Island bridge

MAIN STREET

The commercial portion of Yarmouth's downtown stretches roughly 6,000 feet along Main Street and includes approximately 1,700 feet of commercial and residential properties along Bridge Street between Main Street and Route 1 (Figure 19).

The area includes a variety of commercial uses, including several office buildings, restaurants, retail spaces, and commercial developments with multiple businesses (Figure 20). There are several tax-exempt properties along Main Street: Town hall and other municipal buildings, offices owned by North Yarmouth Academy, and several religious buildings.

Figure 19 - Land use, Yarmouth downtown

Figure 20 - Yarmouth Main Street

ROUTE 1 CORRIDOR

The Route 1 corridor bisects Yarmouth from southwest to northeast and includes a large number of commercial properties (Figure 21). Development along the high-volume corridor has naturally attracted an auto-oriented and relatively low-density form of commercial development. Recently efforts by the Town to shift toward a denser, more attractive development through form-based zoning regulations were implemented in 2015. There has been limited development since adoption of the new regulations.

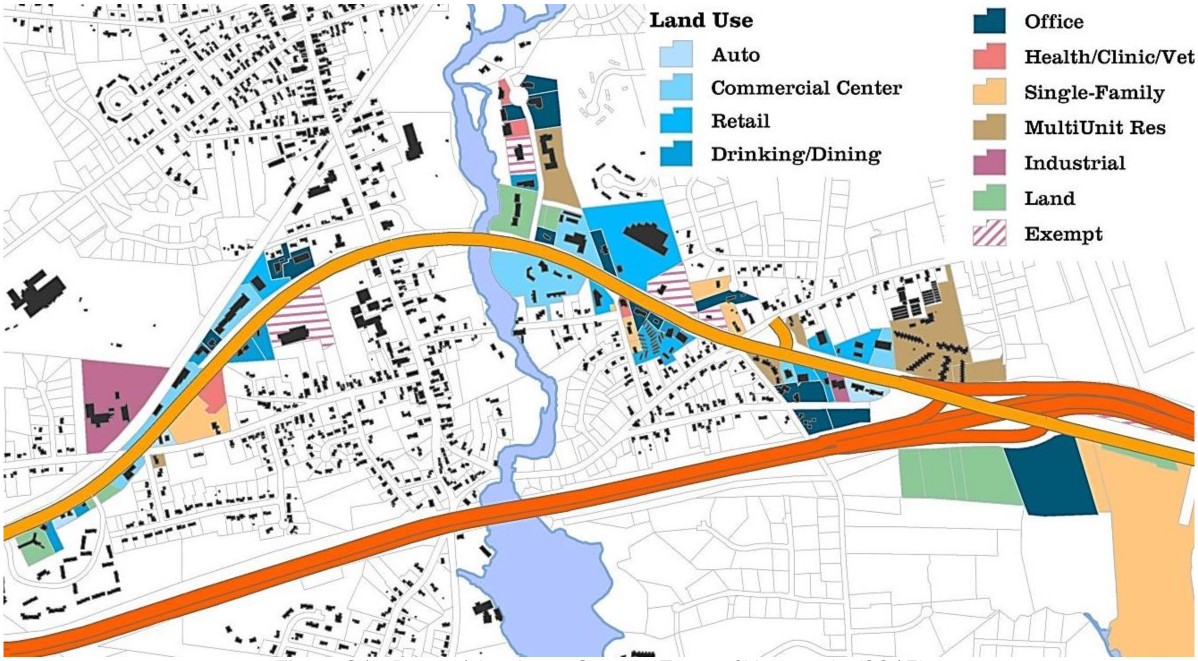

Figure 21 - Route 1 land use. Source: Town of Yarmouth. (2015)

OTHER COMMERCIAL AREAS

Other commercial areas in Yarmouth include a mixed commercial cluster at the intersection of Depot Road and East Elm Street (Figure 22). This area contains 9 commercial and industrial-use lots spanning 19 acres, with an assessed property value of roughly $6.7 million.

Tyler Technologies, a software company serving the public sector, employs approximately 500 and is a major economic partner in Yarmouth. As mentioned, Tyler has recently announced plans for a major expansion over the next 10 years that is expected to create 500 new jobs and involve a significant expansion to the existing facilities. The Tyler Technologies expansion project was approved at a December, 2015 Planning Board public hearing.

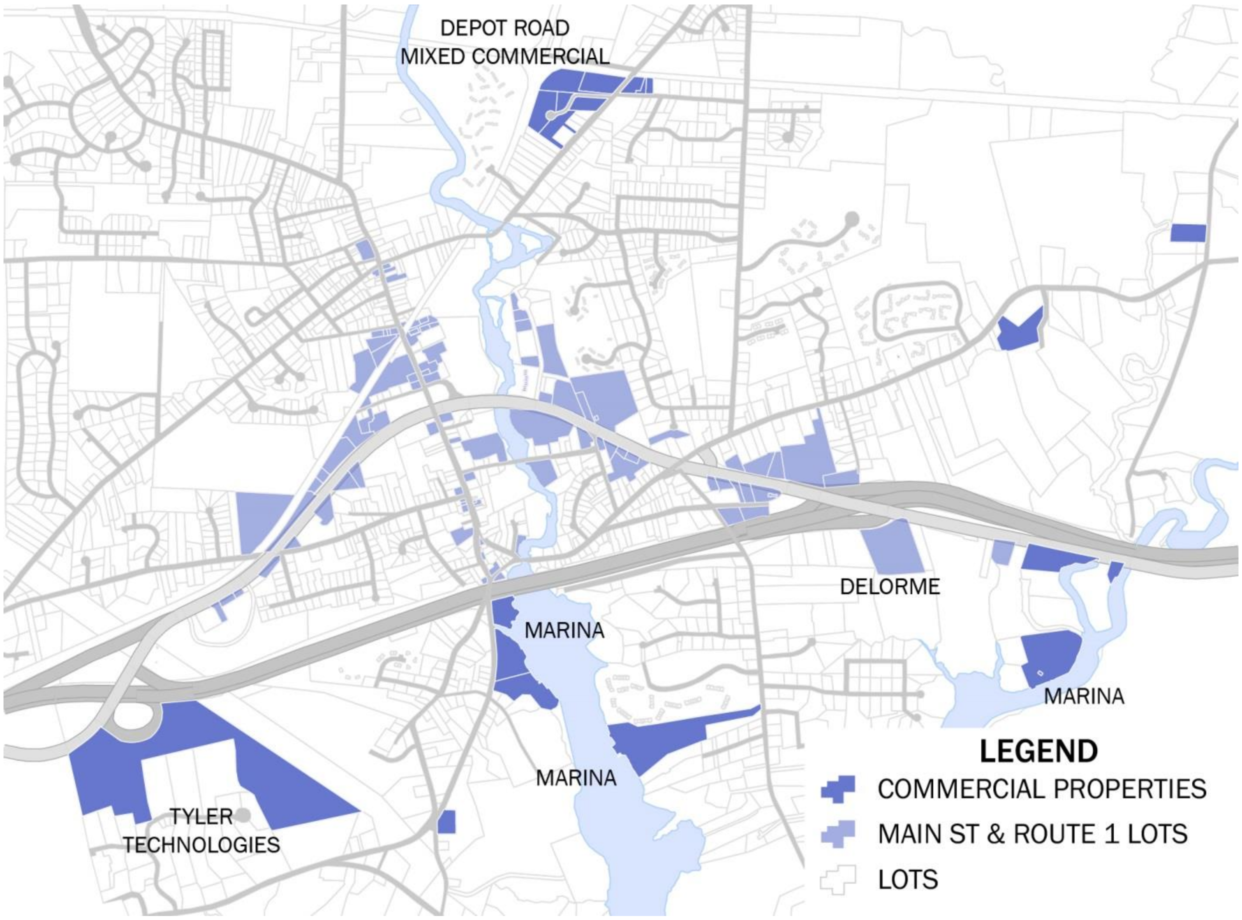

Figure 22 - Commercial properties in Yarmouth

RESIDENTIAL DEVELOPMENT ACTIVITY

Residential construction has been on the decline in Yarmouth since the 1990s, reaching a low point in 2013, after which construction rebounded to pre-recession levels (Figure 23). According to assessing records, 1996 was a peak construction year for single-family units—the primary form of residential product in Yarmouth.

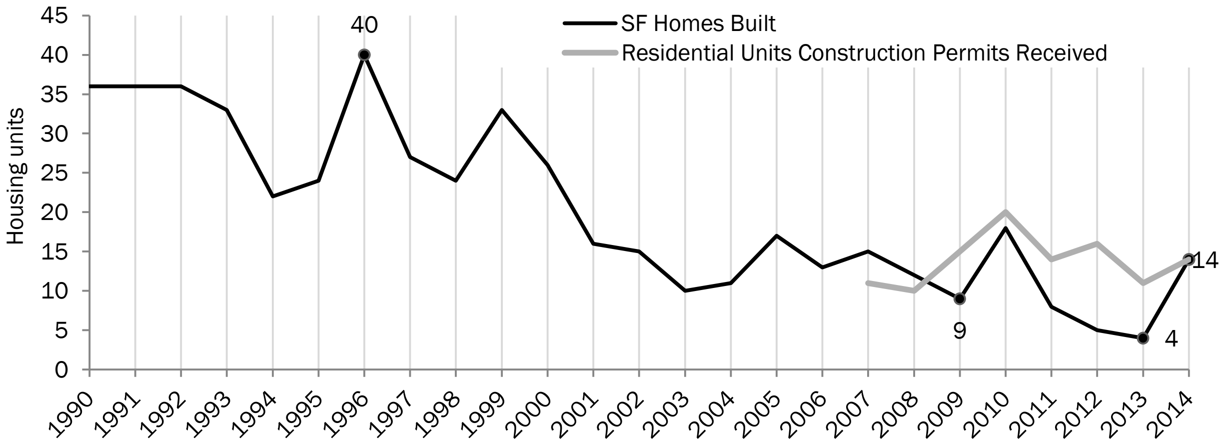

Figure 23 - Single family homes built in Yarmouth, 1990-2014. Source: Town of Yarmouth Assessing (2015)

Single-family residential development over the last 15 years (since 2000) has been spread relatively evenly throughout Yarmouth (Figure 24). High-value properties tend to ring the downtown area, especially along the coastal areas and the southwestern portion of town near Cumberland (Figure 25).

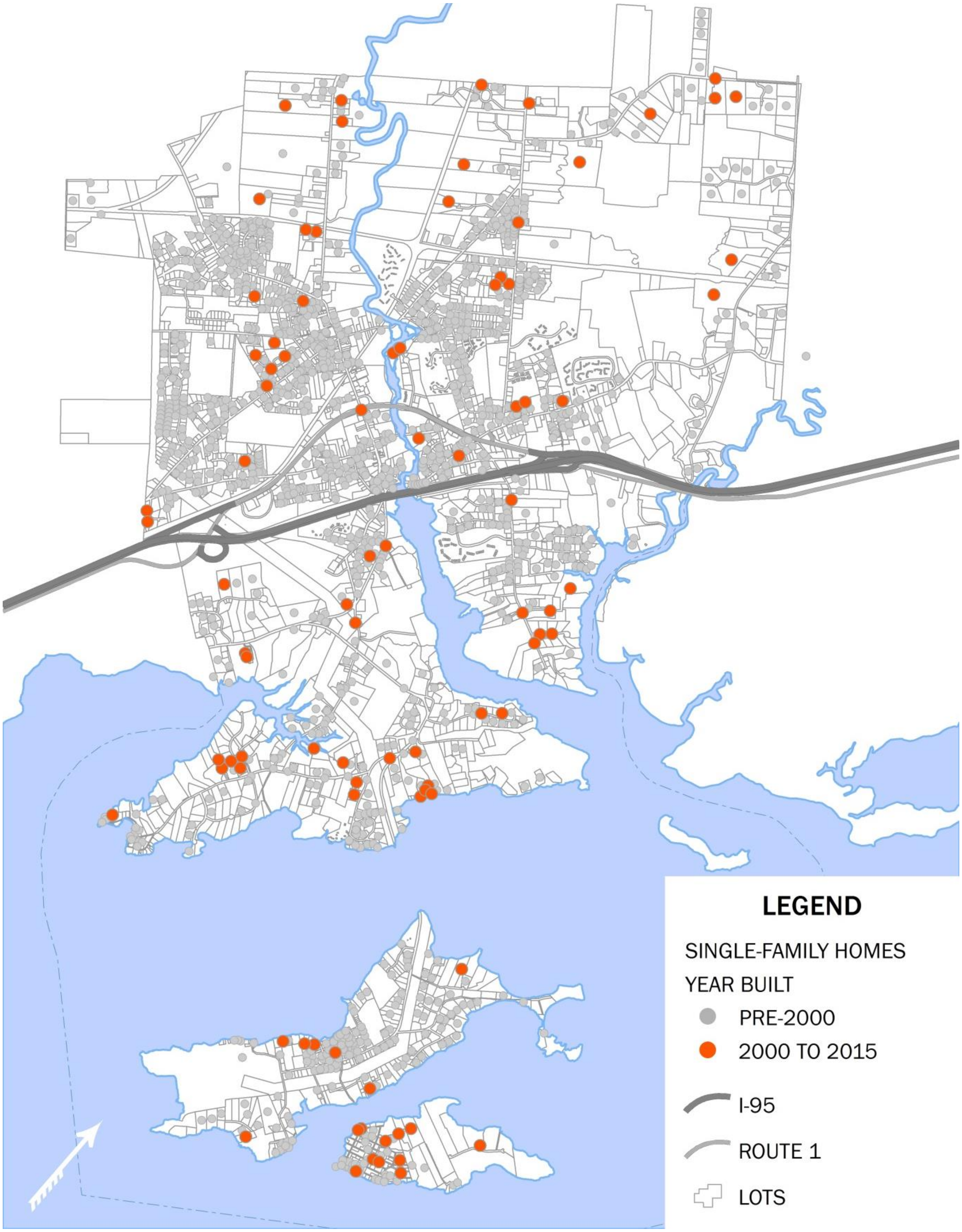

Figure 24 - Single-family residential properties, year constructed, Yarmouth. Source: Town of Yarmouth. (2015)

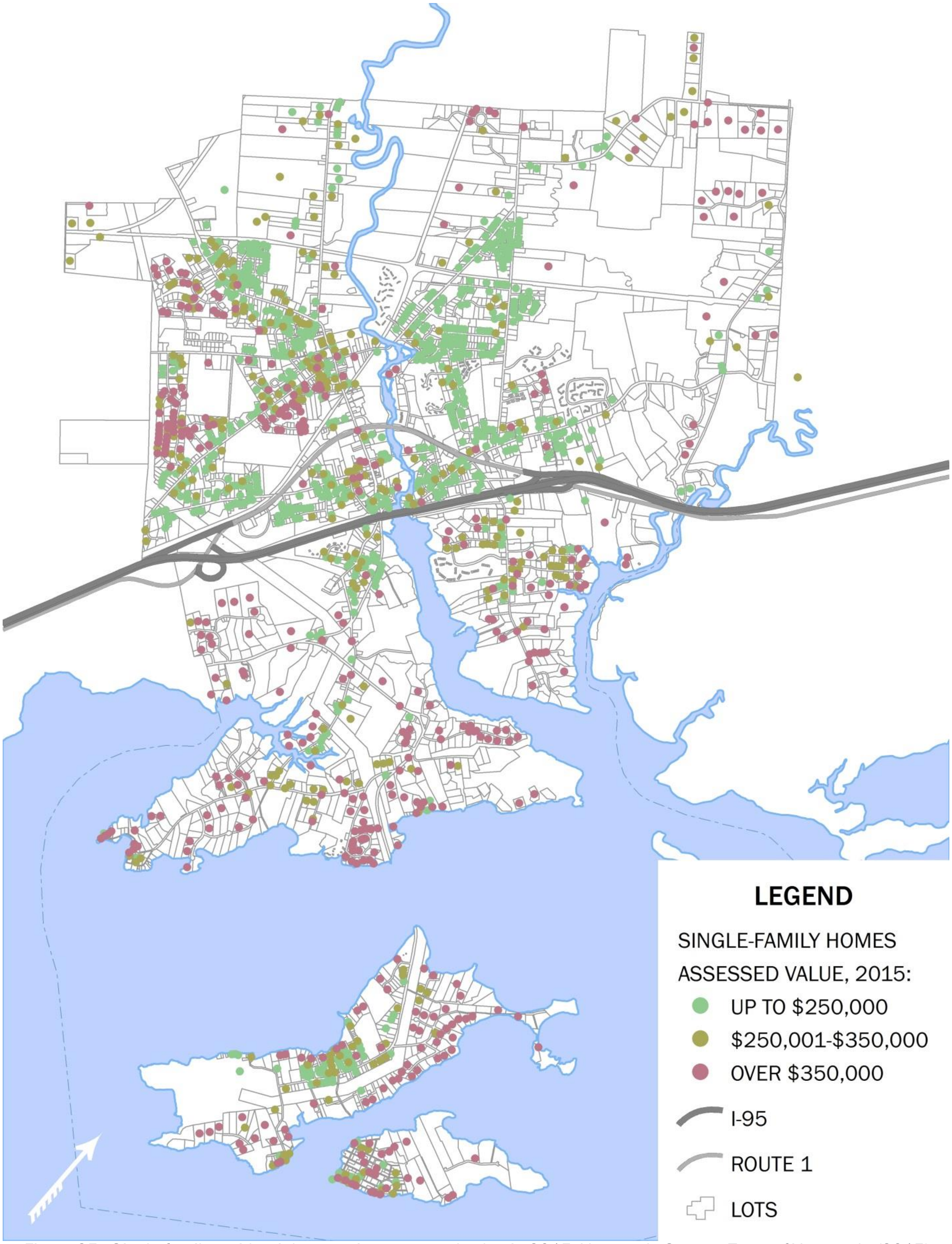

Figure 25 - Single-family residential properties, assessed value in 2015, Yarmouth. Source: Town of Yarmouth. (2015)

As shown in Figure 26, apart from the years immediately following the real estate crash in 2008-2009, the number of residential construction permits is roughly in line with the number of homes that are in fact built. The number of permits issued in Yarmouth has been slowly rising, in step with the residential real estate recovery seen nation-wide.

That said, Yarmouth trails its peers in terms of demand for new residential development. In 2014, 14 construction permits were issued for single-family homes in Yarmouth compared to 31 in Westbrook and 76 in Gorham (Figure 26). Neighboring Freeport issued 39 permits last year while Falmouth issued 45. Yarmouth is considered a desirable community, with a strong school system, and is comparable to its peers as a housing destination. The lack of construction in the community emphasizes Yarmouth's limited land availability. This will be a major impediment to the traditional form of economic development seen in the suburban communities of Greater Portland (single family residential development) going forward.

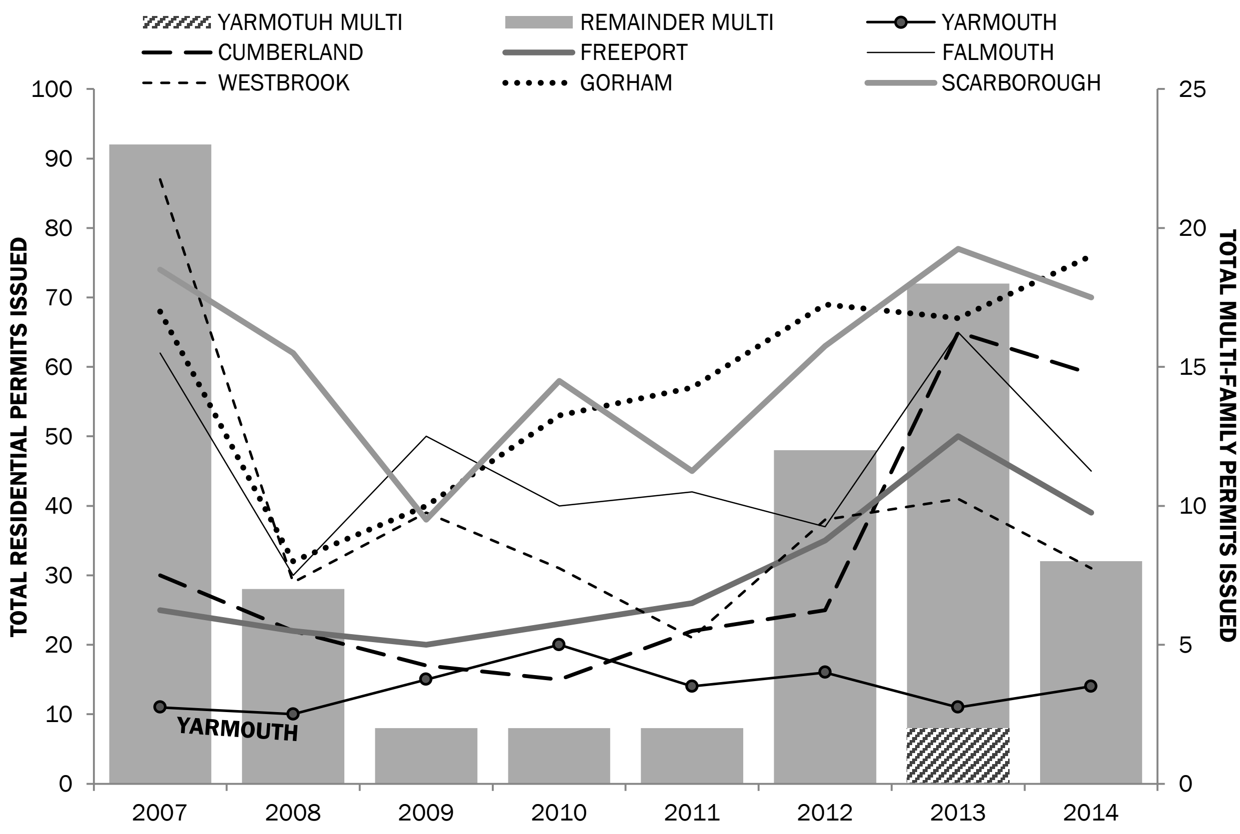

Figure 26 - Residential construction permits issued, 2007-2014. Source: U.S. Bureau of the Census

COMMERCIAL DEVELOPMENT ACTIVITY

Commercial development has been limited in Yarmouth over the last several years due to a combination of the recession and limited land for development.

The most significant concentration of commercial activity in Yarmouth is in the downtown (Main and Bridge Streets) and along the Route 1 corridor (Figure 27). Table 5 summarizes the characteristics of properties located within these two commercial zones. Both areas contain a mix of land uses. According to the April, 2015 assessment record, the Route 1 corridor had a total taxable valuation of over $76 million; Main Street taxable properties were valued at over $40 million in an area (by total acreage of commercial lots) half the size of the Route 1.

Along Route 1, the highest property valuation is associated with office space ($18.4 million), followed by multi-family residential properties ($18.0 million), and retail space ($11.1 million). Along Main Street, residential property ($24.5 million for single family and multi-family homes), followed by office space ($11.9 million) and automotive-oriented commercial space ($0.8 million) comprise the bulk of assessed valuation.

While total taxable real estate on Main Street is lower than on Route 1 overall, value is much more concentrated in the traditional downtown area. The average value of taxable property in the Main Street area is more than $82 per square foot versus $93 per square foot along the Route 1 corridor, but the average value per acre is over $459,000 for Main Street and $389,000 along Route 1.

A major difference between the Main Street and Route 1 commercial areas is the percent of taxable property. Over one third of all property on Main Street is exempt from property taxes (e.g. municipal property, schools, and religious buildings) compared to just 8% along Route 1.

Over the last ten years these two commercial areas have seen limited new development. Since 2005, no new taxable value has been added to the Main Street area. New development on Route 1 has increased taxable value along the corridor by $6.2 million, mainly in the form of new automotive retail-, office-, and healthcare-related uses.

Table 5 - Land use type, value, and development activity since 2005, Route 1 & Main Street commercial areas, Yarmouth. Source: Town of Yarmouth, Assessing (2015)

	ROUTE 1 COMMERCIAL				MAIN STREET & BRIDGE STREET			
LOTS	82				155			
ACRES	196.41				87.54			
ACRES/LOT	2.40				0.56			
LAND USE	**VALUE (000's) (2015)**	**NEW $ (000's) CA. '05**	**GROSS AREA (FT²)**	**SQ. FT. ADDED CA. '05**	**VALUE (000's) (2015)**	**NEW $ (000's) CA. '05**	**GROSS AREA (FT²)**	**SQ. FT. ADDED CA. '05**
SINGLE-FAMILY	$2,108	-	17,648	-	$14,987	-	163,069	-
MULTI-UNIT RES	$17,964	-	231,404	-	$9,544	-	122,778	-
AUTO-ORIENTED	$4,415	$1,541	25,707	5,261	$844	-	1,636	-
MULTI-UNIT COMM	$9,798	-	109,103	-	$514	-	21,074	-
OFFICE	$18,445	$2,979	223,711	33,568	$11,982	-	149,067	-
HEALTH/ VET	$4,264	$1,688	31,838	10,492	-	-	-	-
RETAIL	$11,194	-	101,267	-	$1,842	-	26,568	-
DRINK/DINE	$4,829	-	38,280	-	$238	-	3,155	-
INDUSTRIAL	$2,340	-	43,751	-	-	-	-	-
PARKING	-	-	-	-	$113	-	-	-
EXEMPT	$6,850	-	49,775	-	$21,968	-	181,806	15,146
LAND	$1,022	-	-	-	$139	-	-	-
TOTAL VALUE	**$83,230**	**$6,209**	**872,484**	**49,321**	**$62,170**	**-**	**669,153**	**15,146**
TOTAL TAXABLE	**$76,380**	**$6,209**	**822,709**	**49,321**	**$40,202**	**-**	**487,347**	**-**
% TAXABLE	**91.7%**		**94.3%**		**64.7%**		**72.8%**	

According to Maine Revenue Services total valuation change between 2005 and 2015 for Yarmouth was approximately $180,450,000—or about $18 million per year. The majority of this reflects residential development and growth in the value of residential properties in town.

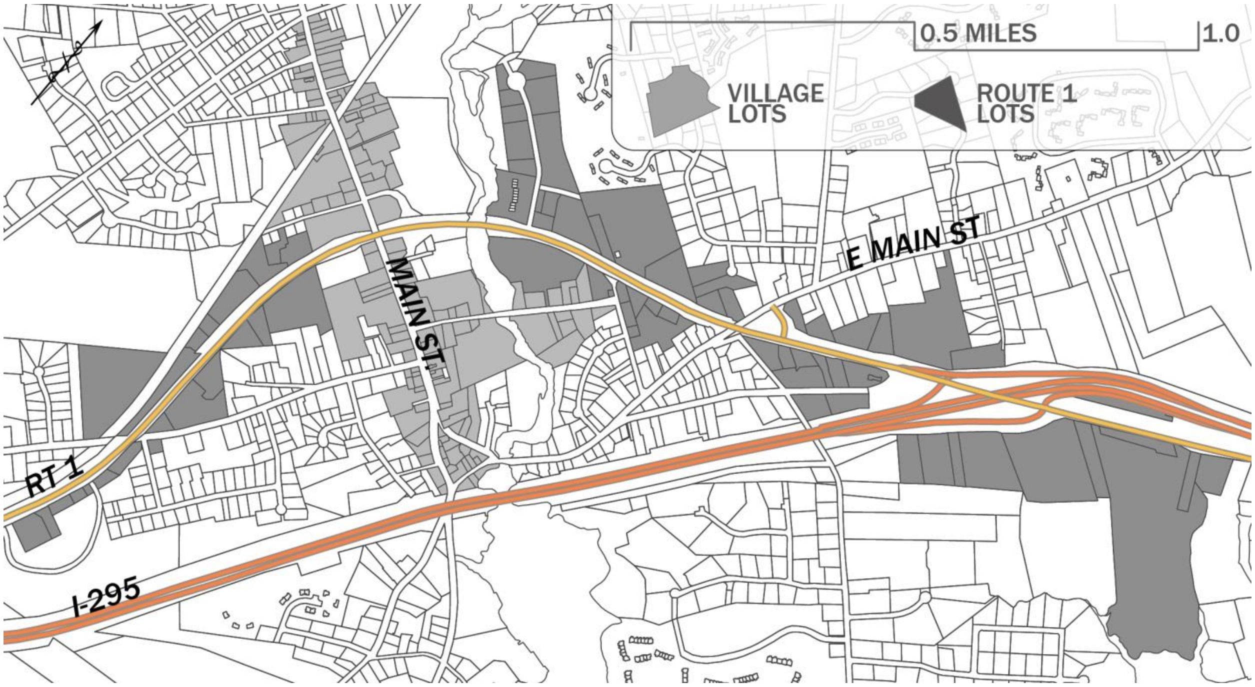

Figure 27 - Main Street and Route 1 Corridor commercial areas, Yarmouth

DEVELOPMENT PIPELINE

There are a number of development proposals currently in the pipeline for Yarmouth. These include 32 single family housing units in subdivisions and one proposal for a 28-unit apartment complex for seniors. An additional 125,600 square feet of commercial office and retail space is proposed as well (new or renovated), the majority is associated with a major expansion by Tyler Technologies spanning at least two phases according to current plans announced by the company (Table 6).

Table 6 - Active, proposed and missed development opportunities, Yarmouth
Source: Town of Yarmouth Planning Department. (2015)

STATUS	NAME	DEVELOPMENT	DESCRIPTION
ACTIVE: UNDER CONSTRUCITON	HANDY ANDY	0.16 ACRES ~1,000 SQ. FT.	INTERIOR RENOVATIONS & ACCESSORY UNIT
	TYLER TECHNOLOGIES EXPANSION	94,000 SQ. FT.	OFFICE SPACE
	70-74 BAYVIEW	10,000 SQ. FT.	OFFICE SPACE
ACTIVE: PLANNED PROJECTS	TYLER TECHNOLOGIES EXPANSION	10,000 SQ. FT.	OFFICE SPACE
	BARTLETT WOODS	28 UNITS	SENIOR, AFFORDABLE HOUSING
	VILLAGE RUN (W MAIN ST & SLIGO RD)	26 SF UNITS	OPEN SPACE RESIDENTIAL SUBDIVISION
	MAGUIRE NORTH ROAD	3 SF UNITS	SINGLE-FAMILY SUBDIVISION
	ELLIOT SLIGO ROAD	3 SF UNITS	SINGLE-FAMILY SUBDIVISION
	1099 U.S. ROUTE 1	(LAND)	COMMERCIAL LAND SALE
	317 MAIN STREET	7,000 SQ. FT.	ARTS/OFFICE EXPANSION
	FIVE COUNTY CREDIT UNIION	3,600 SQ. FT.	OFFICE SPACE
	DOWN-EAST VILLAGE		
MISSED OPPORTUNITIES	MILL STREET APARTMENTS	6.5 ACRES 18 UNITS	THREE APARTMENT BUILDINGS
	RUSSELS HILL ROAD	14 ACRES 5 SF LOTS	SINGLE-FAMILY SUBDIVISION
	MAQUIRE WEDDING BARN 634 NORTH ROAD	N/A	EVENT HALL
SUMMARY OF ACTIVE	**RESIDENTIAL**	**32 SINGLE FAMILY 28 APARTMENTS**	
	COMMERCIAL	**125,600 SQ. FT.**	

FISCAL CONDITIONS

Since 2006,[7] Yarmouth and its peer communities within Greater Portland have not seen significant growth in the local property tax base (Figure 28). The only community to add total taxable property over this period was Scarborough (4% increase)—all others saw total state valuation fall then recover after the recession. In Yarmouth the state valuation fell more than in its peer communities as a result of the recession and ongoing valuation decline at Wyman Station (12% between 2006 and the "bottom" in 2011).

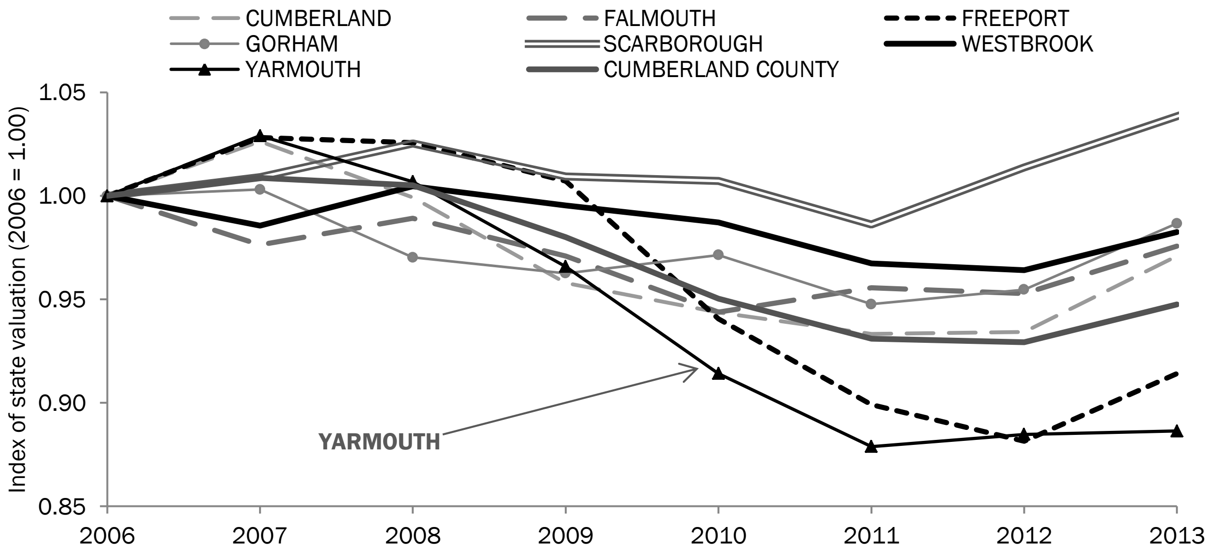

Figure 28 - State valuation, 2004-2015. Source: Maine Revenue Services (2015)

While state valuation history for Yarmouth and its peer communities shows a downward trend, it is important to remember that the data is skewed by the recession (in fact, Yarmouth is currently undergoing a property reassessment to realign assessment values at the local level post-recession).

To get a better sense of where property valuation is headed in the future, and the resulting fiscal options, it is more meaningful—in Yarmouth—to look at recent residential sales price data. Residential property represents the bulk of Yarmouth's total taxable property value (Table 7); therefore the change in home prices is a strong indicator of likely changes to state valuation going forward.

[7] *The year stated by Maine Revenue Services for a given state valuation (say FY 2014) refers to the local assessed value two years earlier (April 1, 2012) adjusted by the State Bureau of Taxation. The two-year lag allows the state to validate local property value assessment against market conditions. Local assessed property values are based, therefore, on April 1 property values determined by the local assessor in that year (i.e. April 1, 2014 for FY 2014)* **and** *April 1 values from two years prior from the State's tax assessor for determining education costs and county costs. In the report, state valuation, when compared with local valuations are correlated to the appropriate year for the local assessment, i.e. state valuation figures for 2014 are correlated to the 2012 local assessing figure.*

Table 7 - Share of local property valuation by land use, Yarmouth, 2015
Source: Town of Yarmouth. (2015)

PROPERTY TYPE	APPROXIMATE VALUATION ($ MILLIONS)	PERCENT TOTAL VALUE (%)
RESIDENTIAL	$1,070	69.9%
COMMERCIAL	$300	19.6%
EXEMPT PROPERTY	$57	3.7%
UNDEVELOPED LAND	$105	6.8%

Maine Home Connection (MHC) is an online database that provides data on residential and commercial property sales in the state and specific communities (Figure 29). After adjusting for inflation, MHC data show that median residential sales prices for Yarmouth hit a floor in 2010 (approximately $295,000 in 2014 dollars) then rose steadily afterwards by almost 9% per year (versus an increase of 0.5% per year since 2005 if the recession correction is read as "normal").

The residential market in Greater Portland—and Yarmouth—has emerged from the recession and is entering a period of value growth, which will ultimately increase state valuation in communities like Yarmouth. However, it is not likely that the rapid growth seen during the post-recession market readjustment will be sustained in the long term. A more realistic, long term growth rate is approximately 2.5% per year—equivalent to a 25% increase in residential valuation by 2025. Since residential property accounts for 70% of taxable property in town, this yields an annual valuation increase of 1.75% per year (ignoring any new commercial valuation).

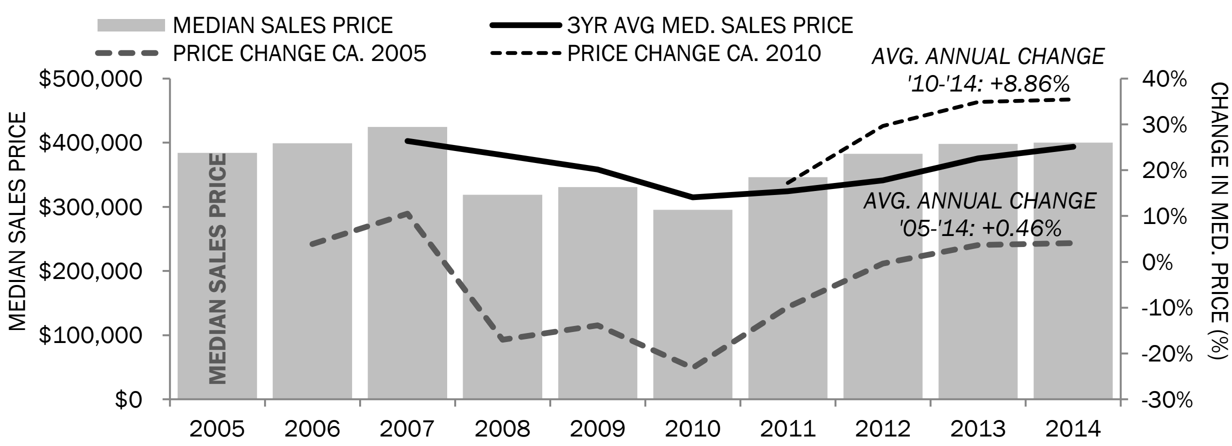

Figure 29 – Inflation-adjusted median residential sales price in Yarmouth, 2005-2014
Source: Maine Home Connection. (2015)

Another major source of municipal revenue—personal property taxes collected from businesses—remained flat in Yarmouth between 2005 and 2013 at roughly $38 million while in other communities these taxes have become growing sources of revenue. The Town of Cumberland is a standout: climbing 84% from a total of $8.5 million in 2005 to $15.6 million by 2013 (Figure 30). Cumberland's rapid growth rate is partly related to the fact that the community has fewer commercial properties to begin with. Yarmouth fared better than the Freeport (28% decline), Cumberland County (17% decline), and Falmouth (6% decline) over the last ten years.

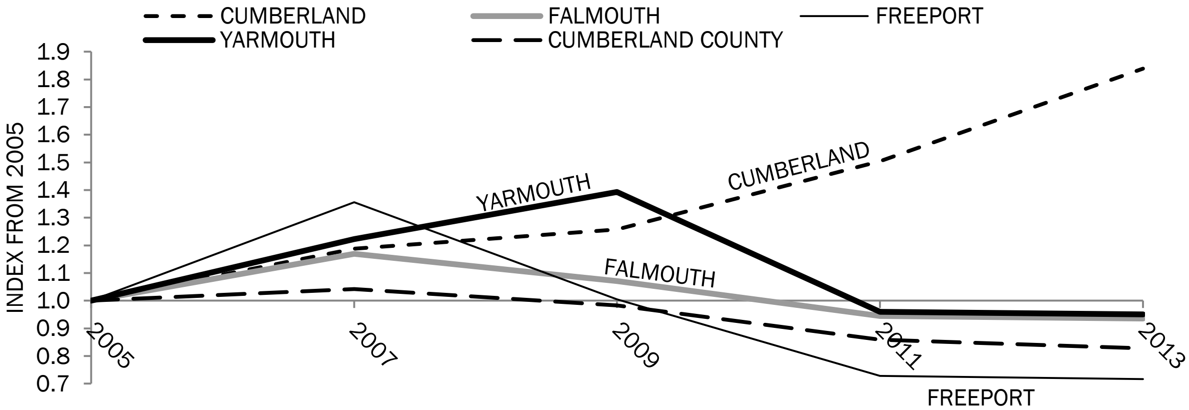

Figure 30 - Value of taxable personal property, 2005-2013. Source: Maine Revenue Service. (2015)

The most significant impact to Yarmouth's fiscal health has been the long term decline in the assessed valuation of the Wyman Station power plant. In its heyday, the facility generated more than half of the town's property tax revenue. Today it represents a fraction of the tax base. From FY2012-13 to FY2015-16 alone, Wyman Station's share of taxable property in Yarmouth fell from 9% to less than 6% (Figure 31).

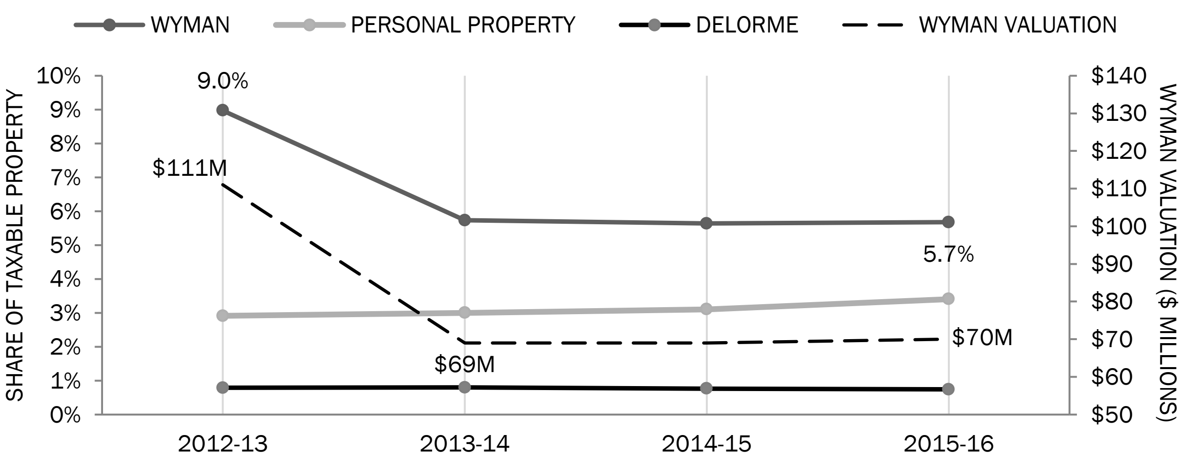

Figure 31 - Fiscal impact of Wyman Station on Yarmouth
Source: Town of Yarmouth Finance Department. (2015)

FISCAL OUTLOOK FOR YARMOUTH

Between FY 2012-13 and FY 2015-16, total taxable property as calculated by the Town remained flat, declining by a negligible amount per year on average. Given the rising value of residential property however, the trend will likely be a steady increase of 1.75% per year going forward. At the same time, municipal expenses grew by 9% over the same four-year period (an average increase of 2.28% per year). If costs continue to increase at a similar rate, and property value rises by 1.75% over the next ten years, Yarmouth will experience a widening gap between revenues and expenses (Figure 32). The gap will need to be filled through new sources of revenue (development or increased valuation), decreased spending, or by increasing local tax rates. Recently, the latter strategy has prevailed (Table 8).

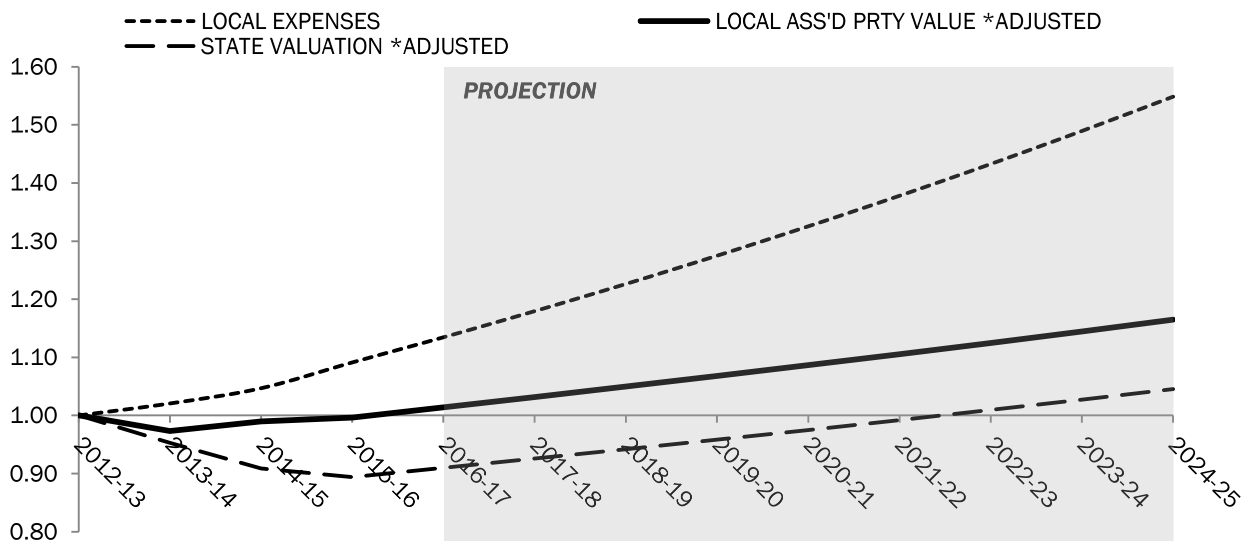

Figure 32 - Fiscal projection for Town of Yarmouth to FY 2024-25
Note: Average annual change in expenses and state valuation adjusted to reflect post-recession conditions
Source: Town of Yarmouth (2015); & Maine Revenue Services. (2015)

Table 8 - Historical mill rates, Yarmouth and neighbors. Source: Maine Revenue Services. (2015)

	YARMOUTH	CUMBERLAND	FALMOUTH
2004	16.63	13.70	14.38
2005	15.22	12.54	12.44
2006	14.43	14.85	10.74
2007	14.43	13.26	11.36
2008	15.21	13.51	11.81
2009	16.11	14.67	12.16
2010	17.00	15.78	12.60
2011	17.94	16.53	13.15
2012	18.56	18.00	13.82
2013	18.66	17.85	14.30
2014	21.60	17.40	14.10
2015	19.62*	18.10	14.63
TOTAL CHANGE CA. '04	**+18.0%**	**+32.1%**	**+1.7%**
ANNUAL AVG. CHANGE	**+1.6%**	**+2.9%**	**+0.2%**

** YARMOUTH CURRENT MILL RATE: 21.56 ASSESSED AT 91%, EQUALIZED TO 19.62 AT FULL VALUE*

Yarmouth's mill rate increased by 18% between 2004 and 2015 (roughly 1.6% per year). The community fared better than neighboring Cumberland, which saw a 32% increase over the same period, but was well above Falmouth's increase of less than 2% (Falmouth's mill rate is also roughly 25% lower than the rate in Yarmouth). It is important to note that the declining valuation of Wyman Station has played a major role in Yarmouth's fiscal condition.

Combining the local tax rate shift with changes in residential property values, the residential tax burden in Yarmouth becomes more acute (Table 9): since 2005, the median-priced home in Yarmouth paid $4,825 in property taxes ($5,878 in 2015 dollars). By 2015, the bill for a median-priced home increased to $8,640. Adjusting for inflation, this represents a 47% increase in the property tax bill for homeowners. Had property value not changed, a $317,000 home in 2014 would face a tax bill of $6,219, an inflation-adjusted increase of 6% versus 2005.

In Cumberland and Falmouth, the increase in the property tax bill for homeowners was roughly half the increase seen in Yarmouth due to a lower overall increase in assessed value for homes: the inflation-adjusted tax burden for median priced homes in Cumberland and Falmouth increased by 11% and 1% between 2005 and 2014, respectively. Importantly, neither Falmouth nor Cumberland experienced a similar decline in commercial property valuation like Wyman Station in Yarmouth.

Table 9 - Property tax bills in Yarmouth, Cumberland, and Falmouth over time.
Source: MEH. (2015); Towns of Yarmouth, Cumberland, Falmouth. (2015); Maine Revenue Services. (2015)

	MEDIAN HOME PRICE ('05)	MEDIAN HOME PRICE ('14)	TAXES MED. HOME ('05)	TAXES MED. HOME ('14)	CHANGE IN TAX BILL			INFLATION-ADJ.	
					Δ	%Δ	Δ/YR	%Δ	Δ/YR
YARMOUTH	$317,000	$400,000	$4,825	$8,640	$3,815	+79.1%	+8.8%	47.0%	+5.2%
CUMBERLAND	$349,000	$340,000	$4,376	$5,916	$1,540	+35.2%	+3.9%	11.0%	+1.2%
FALMOUTH	$405,000	$440,000	$5,038	$6,204	$1,166	+23.1%	+2.6%	1.1%	+0.1%

EDUCATION SPENDING & FISCAL HEALTH

Since FY 2009/10 school enrollment has grown by 14%, from 1,395 to 1,514 students. Meanwhile, total education spending has increased by 18%, from $17.4 million to $20.6 million), and state valuation fell by 11% (accounting for the two-year lag in valuation calculations) from $1.62 billion to $1.45 billion.

As a result, local education spending increased only 11% (from $15.2 million to $16.8 million) and state spending increased 69% (from $2.2 million to $3.8 million).

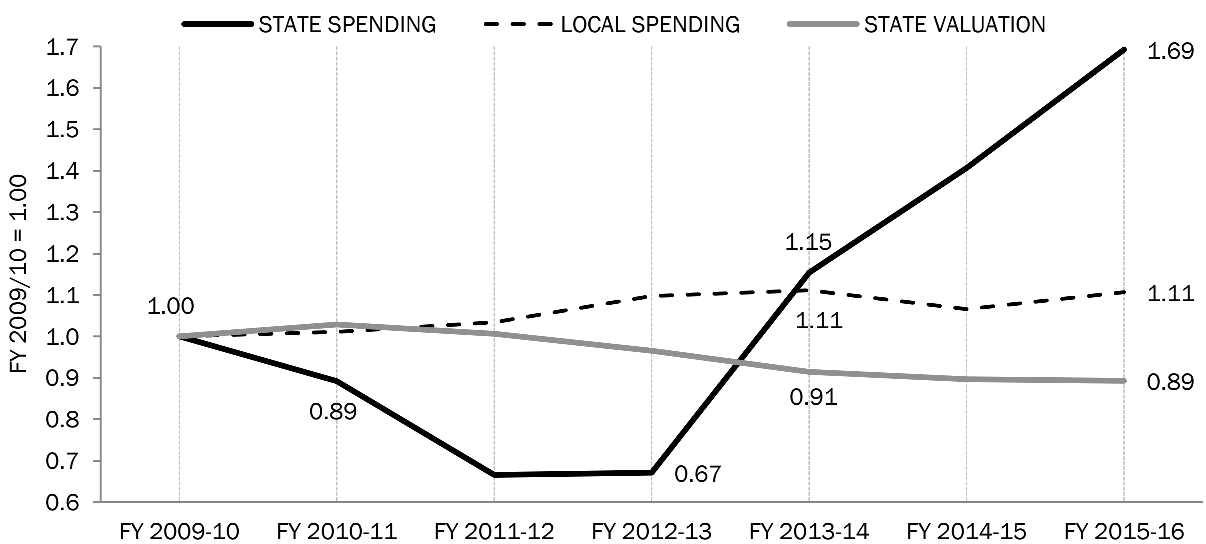

Figure 33 - Indices of selected fiscal parameters, Yarmouth
Source: MeDEP. (2015), & MeRS. (2015)

Over the next several years, the combined effects of declining tax revenue from Wyman Station and rising residential property values will reduce the relatively beneficial effects of declining state valuation on education spending.

In addition, the overall fiscal pressure of rising school costs across the state are likely to maintain the continual increase in the required minimum local school commitment. Between FY 2010 and FY 2016, the required local commitment rose 23% (from 6.69 mils to 8.23 mils) statewide. These trends are likely to put increased pressure on local property taxes in Yarmouth to sustain local schools.

Over the past several years, local "extra" school spending (above the EPS mandated minimum local commitment) has fluctuated as needed to maintain school programs. In FY 2016, this figure rose from $4.1 million to $4.9 million. Given the projection for a 1.75% annual increase in property valuation in Yarmouth over the long term, pressure on local "extra" spending on education is likely to rise. The resulting fiscal pressure will heighten the tension between the forces resisting commercial and other forms of development in the community and the forces resisting higher property taxes.

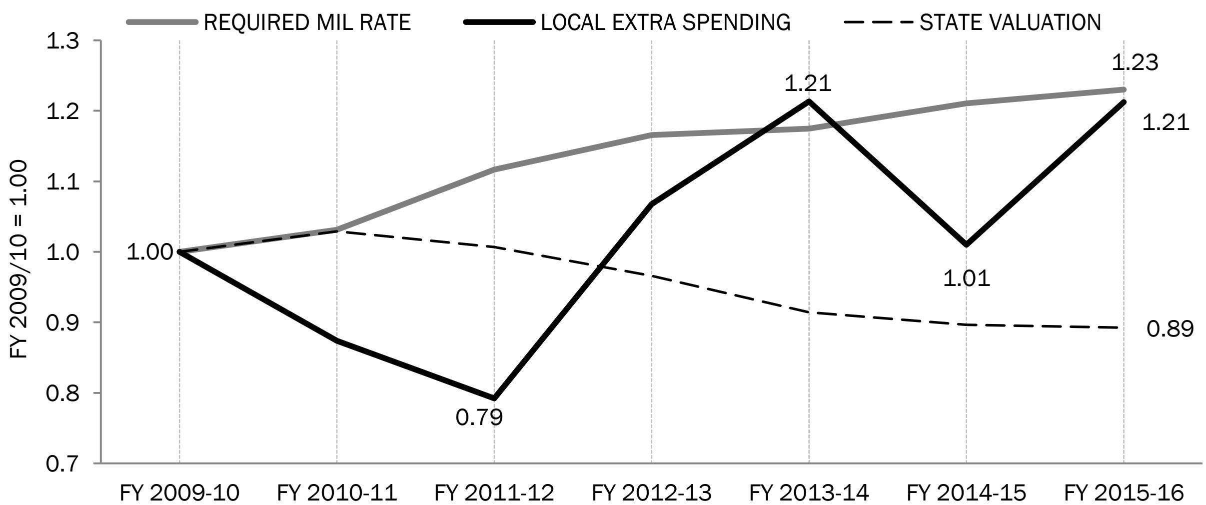

Figure 34 - Indices of spending, Yarmouth School District, FY2009/10 - FY2014/15. Source: MeDEP. (2015)

IMPACT OF TIF DISTRICTS

The Town of Yarmouth recently approved three omnibus tax increment financing districts (TIFs) covering Main Street and the Route 1 corridor (known as the "Downtown," "Route 1 North," and "Route 1 South" TIFs). While they have been approved by Yarmouth voters, the districts must still be ratified by the Maine Department of Economic & Community Development (DECD).

Table 10 - Summary of TIF district valuations, Yarmouth. Source: Town of Yarmouth, Assessing (2015)

TIF DISTRICT	OAV DATE	ACRES	ORIGINAL VALUE	04/2015 VALUE	INCREASE IN VALUE
DELORME	3/1995	16.46	$229,100	$8,001,100	$7,772,000
DOWNTOWN	4/2014	207.66	$49,620,500	$50,202,700	$582,200
US ROUTE 1 NORTH	4/2014	183.03	$33,177,400	$33,432,600	$255,200
US ROUTE 1 SOUTH	4/2014	193.15	$27,929,900	$28,150,300	$220,400
	TOTAL	**600.31**	**$110,956,900**	**$111,620,492**	**$8,829,800**

The Delorme TIF, established in March, 1999 is the only district that has been in operation long enough to have seen real value increase. The two properties in the Delorme TIF have increased from an assessed value of $229,100 in 1999 to slightly over $8 million in 2014 (Table 10). Given the short time frame involved, it is not surprising that there has been little development or assessed value growth in the three new TIF districts since April, 2014 (the original assessed value date). Total assessed value grew slightly more than $1 million across all three districts.

The fiscal benefit of implementing TIF districts is that they allow added taxable valuation within district boundaries to be sheltered from local obligations toward state aid for education, municipal revenue sharing, and county tax assessments (the so-called "tax shift benefit"). The tax shift benefit allows more tax revenue to be used locally for economic development activities which may include: infrastructure improvements, salaries associated with economic development activities, streetscape improvements, trail and sidewalk upgrades or expansion, local business financing, and Main Street programs. Without the TIF districts, these expenses would be paid out of the Town's general fund after deductions from property tax revenue to cover state and county obligations. Thus Yarmouth's new TIF districts—if approved by DECD—would allow the Town to shelter revenue and pay for capital improvements more efficiently. Revenue collected in a TIF account is reserved for use only on designated economic development activities as defined in the approved TIF development plan. This means that some expenses—education expenditures, operational expenses, salaries (except for designated economic development personnel), and other costs not associated with economic development— will continue to be paid for from the Town's general fund.

Table 11 summarizes the anticipated tax shift benefit accruing to Yarmouth from the new TIF districts if the projected level of development is realized over their 33-year lifespan. The TIF districts were pursued in part because several projects—including the Tyler Technologies expansion and Down-East Village redevelopment—were in the development pipeline. The total tax shift benefit is projected to be over $9.1 million, with increasing benefits per year as development occurs. Over 33 years, the average annual benefit is nearly $276,000.

The education tax shift benefit is the most significant, yielding an average annual savings of nearly $245,000—roughly 1.11% of budgeted FY 2015-16 local education spending in Yarmouth.

County and state revenue sharing benefits average roughly $31,000 per year—equivalent to 0.24% of the Town's FY 2015-16 non-education spending. The average increase in local spending on non-education items was 1.63% per year since FY 2012-13 (Table 11, Figure 35), meaning the TIF tax shift benefit will slow the increase in non-education spending by 15%.

Commercial and residential development outside of TIF areas will not benefit from the tax shifts but will contribute to reducing overall property taxes for residents.

Table 11 - Summary of Yarmouth omnibus TIF district tax-shift benefits, TIF lifespan
Source: Town of Yarmouth. (2015)

	STATE AID TO EDUCATION BENEFIT	COUNTY TAX BENEFIT	STATE REVENUE SHARING BENEFIT	TOTAL TAX SHIFT BENEFITS
TOTAL FOR TIF LIFESPAN	$8,078,288	$603,296	$422,359	$9,103,948
AVERAGE/YR DURING TIF LIFESPAN	$244,797	$18,282	$12,799	$275,877
EDUCATION BUDGET 2015-16:	$22,012,742			
% OF FY 2015-16 EDU SPENDING:	**1.11%**			

NON-EDU SPENDING 2015-16:	$12,726,558
AVG YR SAVINGS (COUNTY+REV SHARE) PER YEAR:	$15,103
% OF FY 2015-16 NON-EDU SPENDING	**0.24%**
ANNUAL Δ IN NON-EDU BUDGET - FY 2012-13 TO 2015-16 (%)	**+1.63%**
TAX SHIFT BENEFIT AS % OF ANNUAL NON-EDU COST INCREASE	**14.7%**

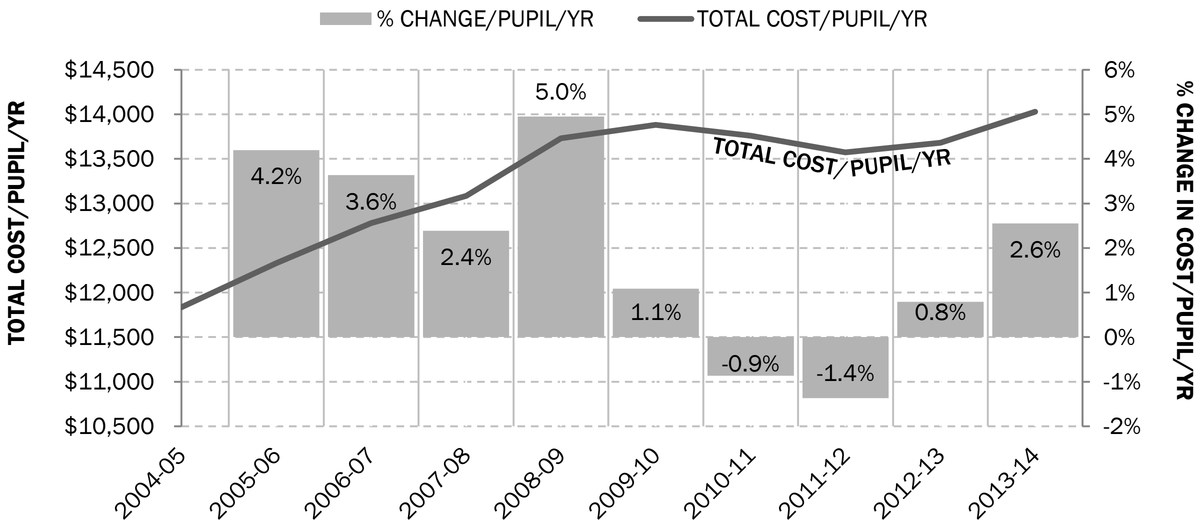

Figure 35 - Cost per pupil, Yarmouth Schools, 2004-2014. Source: Maine Department of Education. (2015)

Some non-education spending, such as capital outlays that benefit TIF areas and the salary of the new economic development director, may be TIF-eligible expenses. Thus TIF development may pay for some items that otherwise would need to be paid from the general fund. Capital outlays (typical city-wide expenses that *may* be TIF-eligible) totaled over $2,156,000 in FY 2015-16 (about 6% of the total budget)—an increase of over 3% from the previous year (Table 12).

Table 12 - Summary of municipal budget expense items, FY 2013-14 to FY 2015-16
Source: Town of Yarmouth. (2015)

	FY 2013-14	FY 2013-14	FY 2014-15	FY 2015-16	$ Δ 2014-16	% Δ 2014-16
GENERAL GOVERNMENT	$2,310,424	$2,244,093	$2,445,251	$2,622,157	$176,906	7.23%
PUBLIC SAFETY	$2,286,449	$2,274,062	$2,368,298	$2,515,944	$147,646	6.23%
PUBLIC WORKS	$3,112,207	$3,034,071	$3,061,881	$2,930,160	$(131,721)	-4.30%
HEALTH AND WELFARE	$33,550	$22,853	$33,550	$33,550	-	0.00%
PUBLIC SERVICES	$1,195,801	$1,127,594	$1,352,113	$1,389,796	$37,683	2.79%
CAPITAL PROGRAMS	**$1,999,460**	**$2,021,732**	**$2,090,495**	**$2,156,118**	$65,623	3.14%
PERCENT TOTAL	*6.11%*	*6.25%*	*6.23%*	*6.21%*		
ANNUAL CHANGE		*+1.11%*	*+3.40%*	*+3.14%*		
COUNTY TAX	$898,853	$898,853	$945,173	$978,320	$33,147	3.51%
EDUCATION	**$20,795,334**	**$20,644,371**	**$21,169,185**	**$22,012,742**	$843,557	3.98%
PERCENT TOTAL	*63.5%*	*63.8%*	*63.1%*	*63.4%*		
ANNUAL CHANGE		*-0.73%*	*+2.54%*	*+3.98%*	*Avg. change ca. '05: +1.57%*	
DELORME TIF REFUND	$106,638	$103,900	$99,730	$100,512	$782	0.78%
TOTAL	**$32,738,715**	**$32,371,530**	**$33,565,675**	**$34,739,300**	**$1,173,624**	**3.50%**

In summary, Yarmouth's new TIF districts have the potential to counteract projected increases in local expenses resulting from long term trends in local spending, and increases in future education expenses as a result of education funding formulas and statewide trends. New commercial and residential development—as well as the rising valuation of existing properties—in non-TIF areas will also play an important role in managing the local tax burden.

The analysis above shows that:

- ✓ Expenses are growing at a faster rate than property valuation, leading to a scenario, if historic patterns are maintained, of rising tax burdens on residents. Having emerged from the recession, the long term trend is overall valuation growth; residential development alone will not be sufficient to carry the projected growth in costs over time.
- ✓ The recently-adopted omnibus TIF districts will help the community build its commercial tax base, make economic development investment more cost-efficient, and shelter tax revenue from state and county obligations. Savings resulting from the new omnibus TIF districts—if approved by DECD—will help the community keep pace with projected increases in local expenses.
- ✓ Yarmouth's fiscal health will depend on development in core commercial areas as well as outlying areas, the latter being predominantly residential in nature. The fiscal impact of residential development will depend on the marginal impact of new households on the increase in expenses, particularly education. This, in turn, depends on the capacity of existing public facilities (e.g. school faculty and buildings) to absorb additional students that new residential development may bring.

COMPETITIVE ADVANTAGE IN THE REGION

Planning Decisions and Town staff conducted over **35 INTERVIEWS** with local business leaders, developers, Town Staff, elected officials, and others involved in economic development in the community. Table 13 summarizes the key strengths and opportunities that Yarmouth faces in regard to economic development.

Table 13 - Summary of interview feedback for economic development in Yarmouth

STRENGTHS
• **YARMOUTH SCHOOLS** – ATTRACT RESIDENTS AND BUILDS COMMUNITY • **ACCESSIBILITY** – AN ARRAY OF SERVICES IN TOWN AND PROXIMITY TO OTHER POPULATION AND COMMERCIAL CENTERS MAKES YARMOUTH A DESIRABLE PLACE TO LIVE AND OPERATE A BUSINESS. TWO EXITS ON I-295 PROVIDE TRAFFIC AND EASE DISTRIBUTION FOR BUSINESSES. • **ENTREPRENEURSHIP** – DUE TO ITS PROXIMITY TO PORTLAND, YARMOUTH HAS ABSORBED SOME CREATIVE AND ENTREPRENEURIAL ENERGY • **SENSE OF COMMUNITY** – AN IDENTIFIABLE, HISTORIC DOWNTOWN • **QUALITY OF LIFE/AMENITIES** – YARMOUTH'S WATERFRONT, PARKS, DOWNTOWN, EVENTS, AND UNIQUE BUSINESSES OFFER MANY AMENITIES • **SUPPORTIVE ADMINISTRATION** –POSITIVE STEPS TAKEN TOWARD PROMOTING BUSINESS. TOWN HALL IS EFFICIENT AND WILLING TO HELP. • **YARMOUTH IS "HOME"** – SENSE OF PRIDE IN THE COMMUNITY • **CUSTOMER BASE** –RESIDENTS HAVE HIGH DISCRETIONARY INCOMES AND DIVERSE TASTES. • **AFFORDABILITY** – COMMERCIAL RENTS AND PROPERTY ARE CHEAPER IN YARMOUTH COMPARED TO URBAN CENTERS.

OPPORTUNITIES
• **AREAS FOR FUTURE GROWTH**: o MAIN STREET o ROUTE 1 o DELORME AREA o WATERFRONT AREAS o ROUTE 88 TO THE WATERFRONT AND CUMBERLAND o FLORIDA POWER AND LIGHT – COUSINS ISLAND o FOREST FALLS DRIVE o YARMOUTH JUNCTION (ELM STREET AND DEPOT ROAD) • **GROWTH SECTORS**: o ALTERNATIVE ENERGY, TECHNOLOGY AND SOFTWARE DEVELOPMENT o CULINARY/FOOD o PERSONAL AND MEDICAL SERVICES o FAMILY-ORIENTED RETAIL, SERVICES, AND HOSPITALITY o SMALL-SCALE, LIGHT OR CLEAN MANUFACTURING o LODGING AND ACCOMMODATIONS o WATER-ORIENTED RECREATION, RETAIL, AND OTHER BUSINESSES o (OUTDOOR) PERFORMANCE, WEDDING, AND OTHER EVENT SPACES o RURAL SUBDIVISIONS, DENSER RESIDENTIAL, AND ASSISTED LIVING • **LOCATION** IN THE "HALO" OF PORTLAND, LEWISTON, AND BRUNSWICK • **TIF:** NEW TIF DISTRICTS APPROVED BY TOWN IN MAJOR GROWTH AREAS

REGIONAL ECONOMIC DEVELOPMENT ACTIVITIES

Among Yarmouth's peers there are a variety of strategies used and resources available to support economic development. While Yarmouth is competitive in many respects—notably in the recent hire of a dedicated economic development director and adoption of new TIF districts to fund economic development initiatives, the Town lags in other respects (Table 14).

Yarmouth, like Scarborough, does not provide financial resources (revolving loans or small business loan programs to provide start-up or seed capital to small and start-up companies) to support business growth. Yarmouth's peers have at least one industrial park with available lots for commercial or industrial development. Yarmouth is the only community that does not have vacant space available or a foreseeable site for a new business park outside of the fully-occupied Forest Falls Drive office park.

Table 14 - Summary of resources available for economic development.

TOWN	ED STAFF	TIF	CEA OFFERED	FINANCIAL SUPPORT	CHAMBER	IND/BUS. PARK	ED PLAN	POP 2014
FALMOUTH		✓		LOANS	✓	✓	2015	11,424
CUMBERLAND		✓	✓	LOANS	✓ & BUS. ASS.	✓	-	7,338
FREEPORT	✓	✓	✓	LOANS	✓ & BUS. ASS.	✓	2013	8,049
SCARBOROUGH	✓	✓	✓		✓	✓	2011	19,209
GORHAM	✓	✓	✓	LOANS	✓ & BUS. ASS.	✓	-	16,667
WESTBROOK	✓	✓	✓	LOANS	✓	✓	2007	17,662
YARMOUTH	✓	✓	✓		✓	✓	**-**	**8,433**

Yarmouth has only recently approved its downtown and Route 1 TIF districts,[8] while peer communities have already used TIF and other funds to finance major infrastructure and place-making improvements to attract investment. No community has plans to invest in expanding fiber optic infrastructure beyond what the State has built with the Three-Ring Binder program.

[8] *Final approval from Maine DECD for the TIF districts is still pending*

Yarmouth has plans but is yet to complete major wayfinding, walkability, or visual (landscaping) improvements in downtown and commercial areas while other communities have either already or nearly completed such improvements. Likewise, while Yarmouth's Chamber of Commerce organizes a shop-local program—an increasingly popular effort supporting local businesses—peer communities have more established and significant versions already in place.

Table 15 - Summary of infrastructure and other improvements completed to attract/support economic development

TOWN	SEWER	WATER	FIBER INTERNET	AIRPORT	WAY-FINDING	WALK-ABILITY	VISUAL/ DESIGN	BUILT SPACE	SHOP LOCAL
FALMOUTH	✓	✓		✓	✓	✓	✓		✓
CUMBERLAND	✓	✓						✓	✓
FREEPORT	✓	✓			✓	✓	✓	✓	✓
SCARBOROUGH	✓	✓		✓	✓	✓	✓		✓
GORHAM	✓	✓		✓	✓	✓			✓
WESTBROOK	✓	✓		✓	PLANNED	✓			✓
YARMOUTH	✓	✓			PLANNED	PLANNED	PLANNED		✓

COMPETITIVE ADVANTAGE IN THE REGION SUMMARY

To summarize, Yarmouth is a highly attractive residential community with excellent access to population and commercial centers. Compared to its peers, Yarmouth excels in terms of several quality of life measures. The local school system is both a community-building and economic development force that attracts residential development, which in turn helps sustain local retail and other commercial activities. Access to the waterfront is a major benefit to living in Yarmouth as are the plentiful and well maintained trails and recreational areas.

Compared to many of its peers, Yarmouth has a high degree of affluence, and a well-known downtown area that serves as a destination within the community and region. Yarmouth's village and Route 1 corridor are established service centers for the local population and for surrounding communities, many of which are expected to see significant growth over the next decade.

Yarmouth has two key weaknesses compared to its peers: it has limited land for development (especially of a commercial form) and is somewhat behind in terms of infrastructure investment for commercial development. Recent steps taken by the community, mainly the approval of three new TIF districts and the hiring of an economic development director, will help guide investment and policy-making to close these gaps.

GROWTH OPPORTUNITIES & SECTORS

Between 2011 and 2014 Cumberland County experienced job growth across multiple industries as the regional economy recovered from the recession. Over this period, employment grew by just over 3% (Table 16). Yarmouth experienced greater overall job growth over this same period. Nearly 200 jobs—a 6% increase—were added in companies that report Yarmouth as their operating location to the Quarterly Census of Employment and Wages.

Table 16 - Change in employment, across all NAICS sectors, 2011-2014.
Source: Maine Department of Labor, Center for Workforce Research & Information. (2015)

	2011	2014	CHANGE 2011-2014	CHANGE	ANNUAL CHANGE
COUNTY EMPLOYMENT	168,165	173,354	5,189	+3.1%	+1.03%
YARMOUTH EMPLOYMENT	3,297	3,488	191	+5.8%	+1.93%

COMMERCIAL DEVELOPMENT PROJECTION

Looking only at industries relevant to Yarmouth in 2014, there is considerable variation in the rate of employment growth county-wide between 2011 and 2014. The annual rate of employment change for NAICS industries 51 (information) and 52 (finance and insurance) is a decline of between 1.5% and 2% per year. Meanwhile, NAICS 54 (professional and technical services) and 55 (management of companies and enterprises) grew by 1.7% and nearly 5%, respectively, per year.

Historically Yarmouth has fared better in some industries over others compared to Cumberland County. For example, between 2011 and 2014, Yarmouth "captured" nearly 14% of county job growth in NAICS 54 (professional and technical services), while it "captured" only 1.2% of county job growth in NAICS 55 (management of companies and enterprises). Using historical rates of county job growth captured in Yarmouth, and assuming the average annual rate of job growth between 2011 and 2014 holds for the next ten years, it is possible to estimate the number and type of jobs that Yarmouth may attract by 2025. Table 17 summarizes employment growth projections across various NAICS industries for Yarmouth.

The biggest gains in Yarmouth are projected to be in professional and technical services (adding about 300 jobs), followed by retail trade (adding nearly 150 jobs), accommodation and food services (adding over 90 jobs), and educational services (adding nearly 70 jobs).

Table 17 - NAICS industry employment projected to grow in Yarmouth between 2015 and 2025

	NAICS INDUSTRY CODE:								
CUMBERLAND COUNTY	**44-45** *RETAIL*	**54** *PRO. SRVC*	**55** *MNGMT*	**56** *ADMIN*	**61** *EDUC*	**62** *HEALTH*	**71** *ARTS*	**72** *FOOD/LODG*	**81** *SRVCS*
JOBS IN 2011:	21,687	9,879	3,902	9,821	13,774	31,101	3,055	15,482	5,132
JOBS IN 2014:	21,899	10,552	4,633	10,088	14,144	32,253	3,194	16,152	5,402
AVG ANNUAL ∆ ('11-'14)	53	168	183	67	93	288	35	168	68
% ANNUAL ∆ ('11-'14)	0.2%	1.7%	4.7%	0.7%	0.7%	0.9%	1.1%	1.1%	1.3%
2014 TO 2025:	+596	+2,154	+3,032	+780	+1,081	+3,442	+423	+2,030	+835
TOTAL JOBS ADDED ACROSS SELECT SECTORS:									**14,373**
YARMOUTH	**44-45** *RETAIL*	**54** *PRO. SRVC*	**55** *MNGMT*	**56** *ADMIN*	**61** *EDUC*	**62** *HEALTH*	**71** *ARTS*	**72** *FOOD/LODG*	**81** *SRVCS*
JOBS IN 2011:	435	274	0	70	370	594	56	299	119
JOBS IN 2014:	514	411	13	75	405	615	66	345	128
AVG ANNUAL ∆ ('11-'14)	+13	+23	+2	+1	+6	+4	+2	+8	+2
% ANNUAL ∆ ('11-'14)	24.2%	13.7%	1.1%	1.5%	6.5%	1.4%	5.7%	4.8%	2.9%
2014 TO 2025:	**+148**	**+292**	**+36**	**+10**	**+68**	**+42**	**+20**	**+93**	**+19**
TOTAL JOBS ADDED ACROSS SELECT SECTORS:									**728**

44-45: RETAIL TRADE
54: PROFESSIONAL AND TECHNICAL SERVICES
55: MANAGEMENT OF COMPANIES & ENTERPRISES
56: ADMINISTRATIVE AND WASTE SERVICES
61: EDUCATIONAL SERVICES
62: HEALTH CARE AND SOCIAL ASSISTANCE
71: ARTS, ENTERTAINMENT, AND RECREATION
72: ACCOMMODATION AND FOOD SERVICES
81: OTHER SERVICES, EXCEPT PUBLIC ADMINISTRATION

This projected job growth may create demand for new space or development, but the type of space required will vary depending on the industry of employment and changing lifestyle trends. For example, professional and technical services industries typically operate out of offices, retail business require store-fronts or retail spaces, while manufacturing industries typically need industrial space. Associating job growth projections to types of real estate makes it possible to identify commercial real estate demand (development) in Yarmouth. This method is not an exact science but it provides a reasonable picture of the kind of space that may be in demand.

Table 18 summarizes the commercial space demand projections over the next 10 years using the job growth projections from Table 17. To summarize, Yarmouth has the potential to see the following commercial development by land use:

- ✓ **RETAIL** space: 103,600 sq. ft.
- ✓ **OFFICE** space: 178,875 sq. ft.
- ✓ **ADMINISTRATIVE/SERVICES** space: 10,125 sq. ft.
- ✓ **FOOD** and **LODGING** space: 18,600 sq. ft.

It is important to be creative in how the community understands the need for commercial space. Emerging lifestyle trends are changing our understanding of work and office life in particular. The aging baby-boom generation appears to be working longer and retiring later in life. In some situations there is a trend toward "second careers" and part-time businesses. The demographic characteristics of Yarmouth's residents suggest that this pattern of home businesses or part-time businesses could be more common. A key issue is how Yarmouth will accommodate this trend while maintaining the character of the community.

Table 18 - Yarmouth 2025 commercial real estate demand projection
Planning Decisions calculated projections using data historical employment data from: Maine Department of Labor, Center for Workforce Research and Information. (2015); and Snohomish County. (2007). Buildable Lands Project. *Parking and acreage calculated using Town of Yarmouth (2015) Zoning Ordinance standards.*

LAND USE (LU) GROWTH PROJECTION	**OFFICE**					**RETAIL**	**ADMIN SRVCS**	**FOOD/ LODGING**
NAICS INDUSTRY	*54 PROF SRVC*	*55 MNGMT*	*61 EDUCTN*	*62 HEALTH*	*71 ARTS*	*44-45 RETAIL*	*56 & 81 ADMN/SRVC*	*72 FOOD/LODG*
JOB Δ: 2004-‘14	137	13	35	21	10	79	14	46
ZONED ACRES BY LU[A]	482					332	997	184
BLDG SQ. FT. IN ZONES[B]	658,000					133,000	93,987	19,000
VACANT ACRES IN ZONE[C] *(MAY OVERLAP W/OTHERS)*	33 ACRES					21 ACRES	29 ACRES	1.7 ACRES
USABLE, VACANT ACRES[D]	15.5					15.5	15	1.6
SQ. FT. PER JOB	375					700	340	200
ACRES PER JOB	0.0047					0.0285	0.0042	0.0081
NEW JOBS 2014-‘25	**+292**	**+36**	**+68**	**+42**	**+20**	**+148**	**+29**	**+93**
ACRES REQUIRED BY JOB TYPE[E]	1.38	0.17	0.32	0.2	0.09	4.21	0.13	0.76
	+2.25					**+4.21**	**+0.13**	**+0.76**
SQ. FT. REQUIRED BY JOB TYPE	109,500	13,500	25,500	15,750	7,500	103,600	10,125	18,600
	+178,875					**+103,600**	**+10,125**	**+18,600**
TOTAL **ACRES**. OF COMMERICAL LAND POTENTIALLY REQUIRED IN 2025:								**7.27**
TOTAL **SQ. FT.** OF COMMERICAL BUILT SPACE POTENTIALLY REQUIRED IN 2025:								**304,075**
2025 TRAFFIC DEMAND PROJECTION	**OFFICE**					**RETAIL**	**ADMIN. SRVCS**	**FOOD/ LODGING**
NAICS INDUSTRY	*54*	*55*	*61*	*62*	*71*	*44-45*	*81 & 56*	*72*
CAR TRIPS/1,000 SQ. FT.[F]	1.49	1.49	1.123	0.93	6.189	8.739	1.35	5.82
NEW TRIPS IN 2025	+163	+20	+29	+15	+46	+905	+15	+108
NEW TRIPS IN 2025	**+273**					**+905**	**+15**	**+108**
TOTAL **NEW VEHICLE TRIPS** POTENTIALLY CREATED BY COMMERCIAL DEVELOPMENT IN 2025**:**								**+1,301**
2025 PARKING DEMAND PROJECTION	**OFFICE**					**RETAIL**	**ADMIN. SRVCS**	**FOOD/ LODGING**
NEW SQ. FT. (2025)	178,875					103,600	10,125	18,600
PARKING/1,000 SQ. FT.[G]	3					4	3	3
PARKING REQ’D (2025)	**+540**					**+414**	**+30**	**+56**
TOTAL **NEW PARKING** POTENTIALLY NEEDED BY COMMERCIAL DEVELOPMENT IN 2025**:**								**+1,040**

*A: **ZONED ACRES** IS THE TOTAL ACREAGE OF PARCELS WITHIN, OR SUBSTNATIALLY WITHIN, A ZONE THAT PERMITS THE LAND USE.*
*B: **BLDG SQ. FT.** IS THE TOTAL GROSS AREA OF BUILDINGS ON PARCELS LYING WITHIN ZONES THAT PERMIT THE LAND USE.*
*C: **“DEV LAND” IN ZONE** REPRESENTS THE TOTAL ACREAGE OF OPEN LOTS IN THE ZONES THAT PERMIT THE LAND USE.*
*D: **USABLE VACANT ACRES** IS THE OPEN LAND THAT APPEARS TO OUTSIDE OF RESOURCE PROTECTION AND WETLAND AREAS, AND FREE OF OTHER VISIBLE IMPEDIMENTS TO DEVELOPMENT BASED ON A DRIVE-BY ANALYSIS. PARCEL-SPECIFIC ANALYSIS IS NEEDED TO DETERMINE TRUE DEVELOPMENT POTENTIAL. FOR A LIST OF PARCELS CONSIDERED USABLE AND DEVELOPABLE CONSULT **TABLE 14.***

*E: **ACRES REQUIRED** IS THE AVERAGE ALLOWABLE DENSITY IN ZONES THAT PERMIT THE TYPE OF LAND USE USING A COMBINATION OF LOT COVERAGE RATIOS AND MAXIMUM PERMITTED HEIGHT TO DERIVE MAXIMUM BUILDABLE SQ. FT. PER ACRE.*

F: WHERE A MATCH BETWEEN NAICS INDUSTRY AND THE INSTITUTE OF TRANSPORTATION ENGINEERS (ITE) TRIP GENERATION TABLES COULD BE FOUND THAT NUMBER WAS USED, IN ALL OTHER CASES, THE AVERAGE OF RELATED LAND USE TYPES WAS TAKEN. E.G., RETAIL TRIPS IS BASED ON THE AVERAGE OF 28 RETAIL USES WITH RATES RANGING FROM 0.88 TO OVER 52 TRIPS PER 1,000 SQ. FT. TRIPS GENERATED BY RESTAURANTS USED ITE #932 “HIGH-TURNOVER (SIT-DOWN) RESTAURANTS”. THERE IS WIDE VARIATION FOR THE ITE “RESTAURANT” GROUP (FROM 7.49 FOR A HIGH-END RESTAURANT TO OVER 153 PER 1,000 SQ. FT. FOR DRIVE-IN ONLY DINING).

G: PARKING REQUIREMENTS ARE BASED THE CHARACTER-BASED ZONING REGULATIONS FOR ROUTE 1 (ARTICLE 5(L))

If Yarmouth is successful in attracting the projected number of jobs and developing the associated real estate to accommodate the employees, one important consideration will be the impact on local traffic. Using standard traffic demand generation statistics based on land use types, Table 18 summarizes the number of new vehicle trips that could be generated by the projected level of commercial development in 2025.[9] Roughly 1,300 new vehicles may use Yarmouth's roads in ten years.

RETAIL SECTOR

There are different types of shopping areas, each of which has unique markets and characteristics. Yarmouth has a mix of retail shopping areas in the community:

(1) **MAIN STREET: A "CONVENIENCE" SHOPPING AREA.** For the most part, it has stores that serve those who live nearby or who commute from North Yarmouth and other communities on their way to the interstate—a market size of about 10,000 people. Retail businesses serving this market include such stores as a coffee shop, pizza, bakery, dry cleaners, Town Hall, barber shop, hair salon, bank, restaurant, and many professional offices. In all, there is about 30,000 square feet of retail space on Main Street.

Two operations on Main Street serve a larger market area. North Yarmouth Academy has enough students to justify bus service from Scarborough to the west to Edgecomb to the east. Intermed a family medical practice that also conducts medical research, is sized to serve families from surrounding towns as well as Yarmouth and North Yarmouth.

For retail purposes, the waterfront in Yarmouth, particularly the Royal River Grill, can be considered an extension of Main Street. In 2012 the Town approved the **RECONNECTING YARMOUTH VILLAGE TO THE WORKING WATERFRONT PLAN** to improve connections between Main Street and the waterfront area.

(2) **ROUTE 1 STRIP: A "NEIGHBORHOOD" SHOPPING AREA.** The Route 1 commercial corridor sits between two neighborhood shopping areas—neighboring Falmouth and Brunswick/Topsham to the northeast. Its market area roughly splits the difference between its two competitors. All of Yarmouth and North Yarmouth, half of Freeport, and half of Cumberland comprise the catchment area for Yarmouth's Route 1 retail market—an area representing about 20,000 people.

Yarmouth provides the full range of stores and services that can be expected in a neighborhood shopping center – grocery, hardware, pharmacy, veterinary, health clinic, and additional banks and coffee shops and eating establishments. In all, there is 140,000 square feet of retail/restaurant space on Route 1.

To fill out the retail picture, Freeport to the east has a factory outlet center, and South Portland to the south has a "super-regional" mall. The Freeport center is anchored by LL Bean, has 25-30 national brand outlet stores, as well as high-end Maine artisan retailers like Thomas Moser Furniture.

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[9] *The projection does not include traffic generated by residential development in the community.*

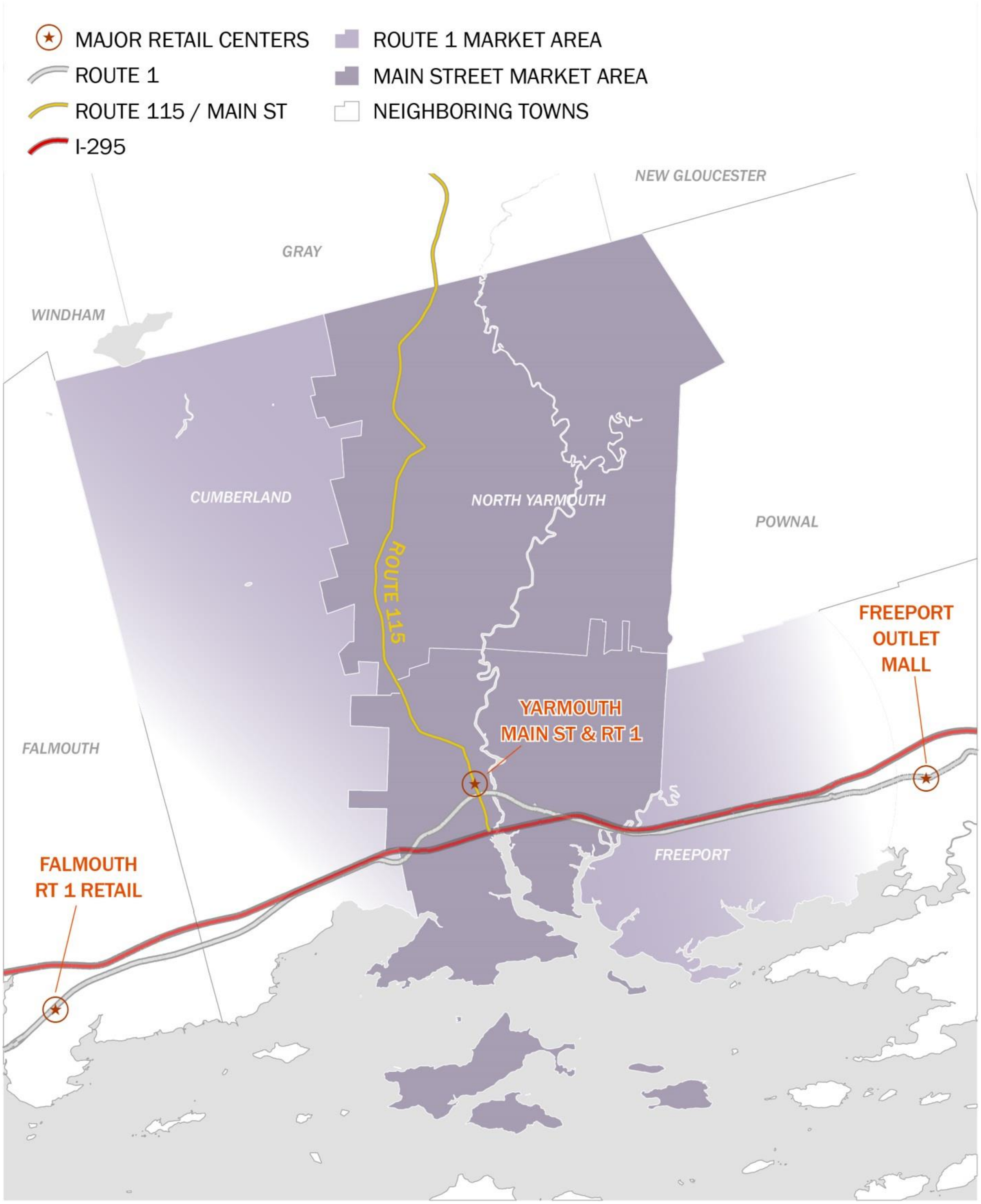

Figure 36 - Retail market areas for Yarmouth

In the last year, consumer retail sales for specialty retail, general merchandise, restaurant, and food stores (non-food items[10]) totaled about $50 million in Yarmouth, nearly $100 million in Falmouth, and over $250 million in Freeport. Yarmouth is competitive with Falmouth and Freeport on food store and restaurant purchases. It has no general merchandise stores (comparable to LL Bean in Freeport or Walmart in Falmouth), and limited specialty retail compared to the outlet stores in Freeport.

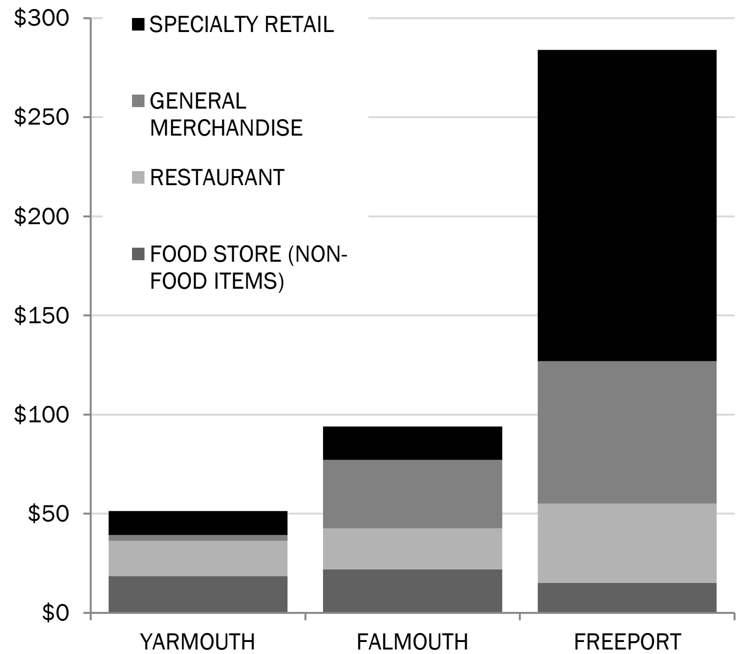

Figure 37 - Retail Sales, 4th Q 2014 to 3rd Q 2015

Of the four shopping markets (Yarmouth, Freeport, Falmouth, and South Portland), only Freeport has a significant seasonal component. About 40% of Freeport sales come in peak months, compared to around 20% for Yarmouth, Falmouth, and South Portland.

Falmouth has increased consumer retail sales faster than Yarmouth over the past ten years. Since 2005,[11] Falmouth has seen a 31% increase in sales, compared to 16% in Yarmouth, 6% in Freeport, and 5% in South Portland. Automobile sales and services accounted for 80% of the growth in Falmouth.

Yarmouth residents report that the majority shop weekly or monthly in Yarmouth for groceries, pharmacy items, banking, food-to-go, and restaurants. The majority also report going to the library and other cultural functions at least once a month. Very few visit shop for clothing, gifts, or crafts, or visit medical services or other professionals, on a monthly basis.

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[10] Consumer retail sales are tracked by the state government using sales tax revenues. Food is exempt from the sales tax. So the food store category includes all of the taxable things sold at a grocery store.

[11] Comparing the Q4 of 2004 to the Q3 of 2005 to Q4 of 2014 to Q3 of 2015.

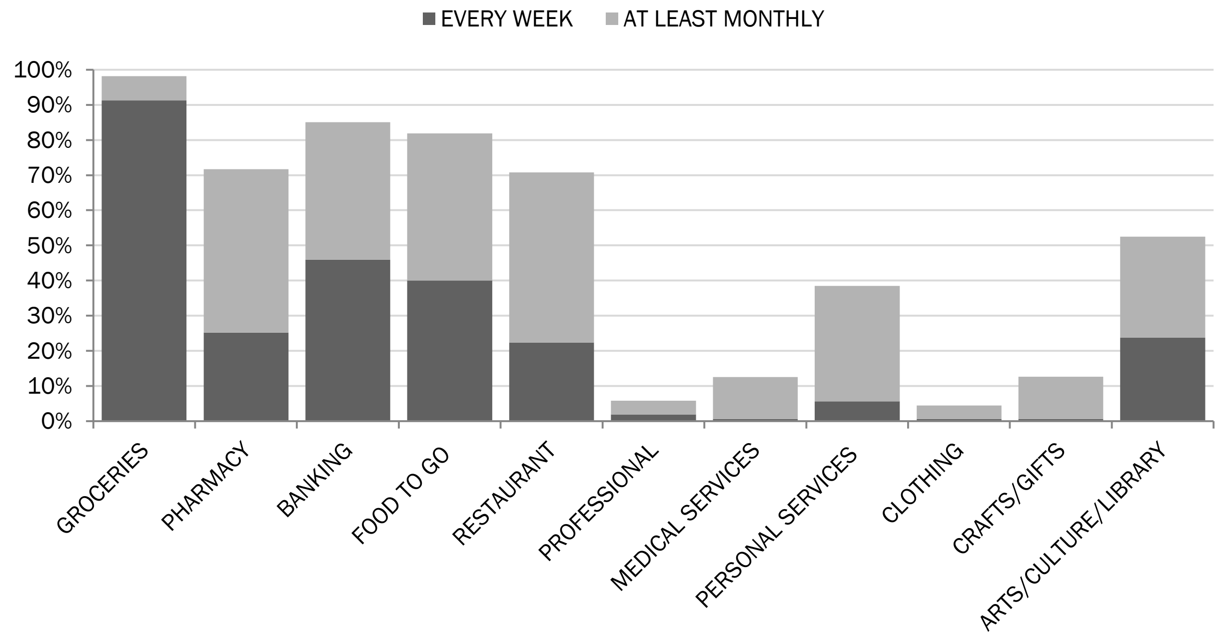


Figure 38 - Yarmouth Survey Respondents: How often they shop in Yarmouth

Part of the reason for the low response to clothing, crafts, and gifts is that there are few offerings in Yarmouth. In the 2015 community survey conducted by Planning Decisions, Yarmouth residents expressed a strong interest in more options for shopping locally, eating out, buying groceries, shopping for clothing and general merchandise, buying gifts and crafts, enjoying cultural activities, and accessing outdoor recreation and services. 113 of the 162 residents who took the survey suggested more and diversified stores were needed in Yarmouth. In Table 19, retail categories are shown as well as the adjectives used to describe desired businesses.

Survey respondents were realistic about the potential for retail in Yarmouth. One respondent wrote:

"hard to compete with Freeport for clothes and shoes."

Another drew the logical conclusion that Yarmouth should provide

"a unique specialty that would create a destination different than Freeport—bakery, bed and breakfast, offices that mix in with retail, health club, restaurants, café, micro-brewery, shoes, baby clothing, places that sell Maine products or close-to Maine products."

Table 19 - Number of Yarmouth Respondents by Retail Category Requested, 2015

RETAIL CATEGORY	RESPONDENTS
EATING OUT	
BREAKFAST, LUNCH, DINER, CAFÉ	10
COFFEE SHOP	8
TAVERN, BREW PUB, BAR, MICROBREWERY	13
RESTAURANTS, VARIETY, KID-FRIENDLY, ITALIAN, INDIAN, CASUAL, SEAFOOD, MEXICAN, ASIAN, SMALL, INDEPENDENT	25
GROCERIES	
BUTCHER OR FISH MARKET	8
FARM STAND, FARMER'S MARKET, BIGGER, BETTER, PERMANENT, INDOOR	4
MORE LOCAL FOOD OPTIONS	7
ALTERNATIVE TO HANNAFORD, SUCH AS A BOW STREET TYPE STORE	5
CLOTHES AND GENERAL MERCHANDISE	
OLD-STYLE DEPARTMENT STORE, RENY'S, FAMILY-RUN GENERAL STORE, VARIETY	5
CLOTHING - HIGH END, TASTEFUL, MID TO HIGH END, TEENS, BABY, MEN, WOMEN, BOUTIQUE, SHOES	38
FURNITURE, APPLIANCES, ELECTRONICS, HOUSEWARES, COOKING, HARDWARE	8
PET SUPPLIES	4
ALTERNATIVE DRUG STORE	2
GIFTS AND CRAFTS	
GIFTS	24
ARTISAN COOP GIFT SHOP, LIKE LAUDHOLM FARM IN WELLS, SEABAG	11
ART GALLERIES, JEWELRY, CARD SHOP	10
ANTIQUES, BOOKS, NAUTICAL, GAMING, USED RECORDS, TOYS, HANDBAGS	8
ARTS AND CULTURE	
MOVIE THEATER	4
TEEN OR COMMUNITY CENTER	4
LIVE PERFORMANCE SPACE, CULTURAL CENTER	6
DAY CARE, CHILDREN'S PLAY, CHILD-RELATED	4
SPORTS AND HEALTH	
SPORTING GOODS, CLOTHING, LIKE FLEET FEET, SOCCER STORE, BIKE SHOP, BIKE AND SK	12
4-SEASONS RECREATIONAL ACTIVITIES	1
HEALTH CLUB, YOGA	2
INDOOR TURF FIELD, TENNIS CLUB, YACHT CLUB	3
SERVICES	
SHIPPING SERVICE, UPS	2
REPAIRS, SHOES, AUTOMOBILES	3
COUNSELING SERVICES	2
RESIDENTIAL	
BED AND BREAKFAST, INN	2
CONDO HOUSING FOR ELDERLY NEAR RR PARK	1

Given Yarmouth's position in the region, there is room in the market for larger stores. Big box and chain stores like Target, Bed Bath and Beyond, Home Depot, and Dick's Sporting Goods, have locations in South Portland and Topsham. In between, along the Falmouth –Freeport corridor, there are around 40,000 people with nearly $2 billion in annual income. These regional stores could be interested in a Yarmouth location if a site was available.

The Yarmouth survey indicated that residents are not attracted to regional chain stores and would prefer development that emphasized small-scale, locally-owned, retail and service businesses. However, if a large chain filled a niche that local stores were not serving—particularly one that residents would like to see, such as sporting goods—there may be room for compromise.

The retail sales data and community survey indicate there is a local market for additional retail spending on gifts, crafts, restaurants, and specialty items. Beside residents' concerns over development impacts and nuisances, land availability and zoning restrictions pose limits on the types, number, and scale of retail businesses that can grow in Yarmouth.

Yarmouth is not alone in their interest in promoting small-scale, home-grown businesses. There has been increasing interest in buying local nationwide, and many Maine communities and/or merchant groups have established formal Buy Local programs that encourage consumers to shop first within the community. Yarmouth does not appear to have a well-established Buy Local program. Such a program could be a significant benefit to small, independent retail and service businesses.

In conclusion, Yarmouth has room to grow in the retail market in terms of specialty retail, local food, arts, and culture businesses. There is strong local interest in creating a thriving retail sector, but the demand is distinguished from the likes of neighboring Freeport: it is smaller in scale and more focused on locally-owned businesses.

HOUSING SECTOR

There are some fundamental changes occurring in how people are choosing to live and work. The combination of Yarmouth's demographic trends and its physical development pattern may allow it to capitalize on these trends.

PEDESTRIAN ACCESSIBLE/WALKABLE MIXED-USE NEIGHBORHOODS

Increasingly, a segment of the population is choosing to live where they can conveniently and safely walk to other activities such as shopping, eating, entertainment, and recreational activities. This desire for "walkable neighborhoods" is greatest among younger people (the millennials) and older, empty-nester and senior households. This pattern can be seen in recent development in communities like Portland, South Portland and Waterville. While this changing lifestyle has predominantly impacted larger urban communities, it may create some potential opportunities in Yarmouth.

Main Street and to a lesser degree, Route 1 and the harbor area, already have many of the elements of mixed-use walkable neighborhoods. Main Street has sidewalks and is connected to the community's trail networks that together provide a high degree of pedestrian accessibility and safety. There are a number of public and community destinations along Main Street including Town Hall, the Library, and a number of churches. There are also a several businesses that serve the local community. However, given the layout of the Village, the historical development pattern, and the location of North Yarmouth Academy, there are only a limited number of residential units within easy walking distance of Main Street (+/- 1,500 feet).

Similarly, there are nodes of commercial activity along Route 1 most of which are served by the Beth Condon Pathway, but few residential areas can safely and conveniently walk to these nodes. The harbor area also offers the potential for creating more of a mixed-use area including residential uses.

The question is whether there ways that Yarmouth can capitalize on this lifestyle trend by allowing more residential development in close proximity to Main Street, Route 1, and/or the harbor. Given the character of Yarmouth, the most likely market for units of this type would be empty-nesters, seniors some of whom would be drawn from the aging Yarmouth community, and to a lesser extent, younger groups. Allowable development density and other standards are of critical importance to determining whether pedestrian-accessible, walkable, mixed-use neighborhoods are feasible for a private developer in the prevailing development market.

HOUSING MARKET PROJECTION

Historically, Yarmouth has had a stable population and limited household growth. The limited growth is linked to reduced household sizes rather than population growth. Household size has been declining for many years in Maine and nationwide due to a variety of lifestyle choices: lower birth rates, more single people, more single parents, and the aging of the population (more empty-nesters and widows/widowers). The demographic consultancy ESRI projects a modest increase in household growth from 2014 to 2019 in Yarmouth, roughly 13 households per year, due mostly to an uptick in population growth. Meanwhile, the regional transportation planning group PACTS projects a more dramatic annual growth in households from 2010 to 2035—roughly 29 households per year, two-thirds of which results from maintaining the prevailing household size (Table 20).

Table 20 - Household growth projections, Yarmouth.
Source: U.S. Census; ESRI forecasts for 2014 and 2019; &
PACTS Regional Transportation Plan 2010-2035. (2011)

SOURCE OF DATA:	CENSUS		ESRI		PACTS
YEAR	**2000**	**2010**	**2014**	**2019**	**2035**
POPULATION	8,359	8,349	8,308	8,427	8,935
GROUP QUARTERS	90	108	111	106	119
POPULATION IN HHs	8,269	8,241	8,197	8,321	8,816
HOUSEHOLDS	3,431	3,522	3,536	3,602	4,259
HOUSEHOLD SIZE	2.41	2.34	2.32	2.31	2.07
ANNUAL GAIN IN HOUSEHOLDS		**9**	**4**	**13**	**29**
DUE TO DECREASED HH SIZE		10	8	3	20
DUE TO POPULATION GROWTH		-1	-5	10	10

The ESRI projection is roughly in line with historic building trends in Yarmouth of 14 units per year (see Figure 39). The PACTS projection anticipates a doubling of the historic construction rate to about 30 units per year.

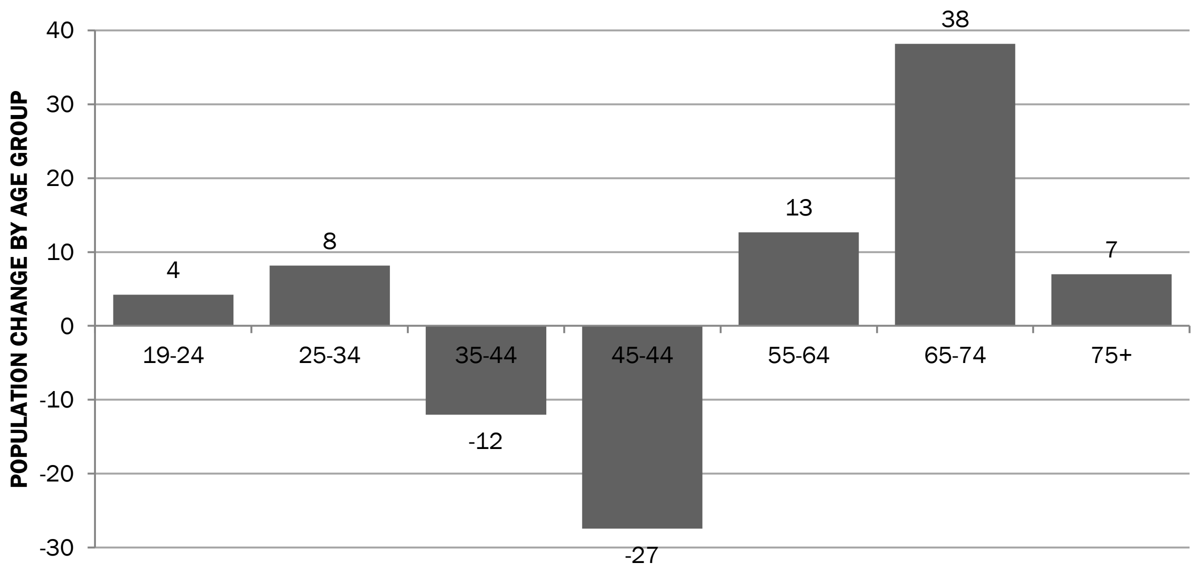


Figure 39 - Annual population change by age, Yarmouth, 2010-2019 (ESRI projection)

Even if the ESRI projection is correct, and housing demand is on the low side, there will still be a substantial change in the nature of the demand. There will be significant growth in housing demand among 65-74 year olds (mostly a process of aging in place), and some increase in younger households under age 25.

These two groups—aging boomers and younger "millennials" (born near the turn of the century)—are driving trends in the overall housing market. Both are seeking many of the same things: in-town living, in walkable neighborhoods with night life and amenities. Both also are more open to renting than groups in the past, partly due to the lingering effects of the recent recession and partly due to lifestyle choices. Yarmouth can be attractive to both millennials and boomers. It has a historic Main Street, trails and park networks, the Royal River, excellent schools, multiple health care providers, and easy access to Portland and Freeport.

There is a benefit to Yarmouth in providing housing for these groups as well. In-town residents can become the customers of Main Street businesses, and thus make it more feasible to support desired gift, craft, and food stores. In addition, these groups pay property taxes but place minimal demand on municipal services.

LAND AND DEVELOPMENT POTENTIAL

Yarmouth recently adopted new zoning provisions for the Route 1 corridor—the Character-Based Code for Route 1, and is currently in the process of revising and developing a draft set of Character-Based Codes for the downtown area.

The Route 1 Character-Based Code was implemented in 2015. Naturally, few development proposals have been processed with the new regulations, making it difficult to gauge whether they pose barriers to development along Route 1. The draft Character-Based Code provisions for Main Street are designed to address the limited potential for commercial and other forms of development that current provisions have created. Several recommendations are provided in the draft code for downtown to allow more flexibility while maintaining the unique character and vitality of the historic downtown area. These measures include providing flexible parking standards, allowing commercial reuse of residential building so long and the new uses do not affect the character of historic properties, and allowing for greater density so long as the development is in keeping with the iconic architectural style of Yarmouth's village area.

While the Character-Based Codes for Route 1 and Main Street have not yet been fully tested by the development community, there are three areas where the Town will need to pay particular attention to ensure that the adopted standards are not inadvertently creating barriers to desirable forms of development:

(1) **SIGNAGE** – Route 1 regulations are essentially "village/urban" standards with little provision for transitioning from rural, to suburban, to village character. The lack of provisions for freestanding signs in CD4-C1 or C2 may be a hindrance to attracting businesses that are drawn to Route 1 for the passing traffic. "Band" sign provisions on Route 1 are quite liberal but it is not clear how they will be applied to a less traditional commercial building. There may also be a concern among developers with regard to the maximum allowable size for "wall" and multi-business signs. On Main Street, where the objective is to have buildings located close to the street, the only allowable free-standing sign is a small yard sign. This may be limiting where setbacks exceed 16 feet. Multi-business signs do not appear to be permitted in the CD4 zone (Main Street) where they may be most appropriate. The allowable size for "blade" signs may be too restrictive.

(2) **PARKING** – The current code provides a parking calculation formula and offers a small degree of flexibility from the requirements. Flexibility will be critical to encouraging both residential and commercial development along Route 1 (and Main Street) because the area is quite built out and there is limited open, developable space. Additionally, even within single classes of businesses, there can be wide variation in parking demand. Small-scale, boutique retail may require less parking than convenience retail; it may be limiting to treat all retail activities in a similar fashion.

An important missing element in the Town's current land use regulations is appropriate standards to encourage the active use of historic buildings while maintain their historic

PLANNING DECISIONS

character and value. Yarmouth's historic character is of critical importance to building its brand, maintaining its sense of community and identity, differentiating the Town, and attracting visitors, residents, and businesses to the downtown area. Provisions that encourage the creative use of buildings while maintaining their historic value are critical. Specifically, ordinances are needed to prevent the demolition of high-value historic properties as well as alterations that significantly reduce their historical character and value.

LAND AVAILABILITY

The commercial real estate demand projection shown in Table 18 above highlights the primary constraints to economic development in Yarmouth: limited developable land and area for accommodating parking.

In zones that permit the four types of commercial land use that will drive development over the next ten years (retail, office, administrative services, and food/lodging) there is limited acreage available for new development. Over 300,000 square feet of commercial space is projected for Yarmouth over the next ten years, requiring at minimum approximately 7 acres of land (Table 18). This development will need to be split across multiple parcels, which will reduce land use efficiency and increase used acreage.

Based on current assessing records, there are 14 parcels (Table 21), totaling 38 acres, in Yarmouth that allow at least one of the four commercial types shown in the projection above. However, less than 16 acres appear to be developable based on a simple analysis of site conditions (i.e. the land is outside of resource protection areas, no mapped wetlands exist on the properties, and no visual or obvious development constraints appear to exist). None of the parcels are owned by the Town.

Table 21 - Potentially developable lots in Yarmouth's commercial zones

PARCEL MAP-LOT ID	ACRES	USABLE	2015 ASSESSED LAND VALUE ($)	COMMENTS
031-021	0.65	0.65	$40,800	APPEARS DEVELOPABLE, SPLIT LOT
032-002-B	0.64	-	$12,100	APPEARS DEVELOPABLE, RESIDENTIAL AREA
032-011	0.15	-	$11,600	APPEARS DEVELOPABLE, BACK LOT
032-086	5.1	-	$144,400	POTENTIAL DEED RESTRICTION, WETLAND
033-125	0.42	0.42	$11,300	APPEARS DEVELOPABLE
034-001	5.6	5.6	$76,700	APPEARS DEVELOPABLE
034-002	1.2	1.2	$2,800	APPEARS DEVELOPABLE, ODD LOT ORIENTATION
034-003	3.5	3.5	$18,200	APPEARS DEVELOPABLE
034-004	2.3	2.3	$15,900	APPEARS DEVELOPABLE
035-005	1.37	1.37	$372,400	APPEARS DEVELOPABLE, ODD LOT ORIENTATION
035-009	13.79	-	$276,400	POTENTIAL WETLAND, RESOURCE PROTECTION ZONING
038-026-A	0.49	0.49	$115,400	APPEARS DEVELOPABLE
049-025	2.7	-	$220,000	POTENTIAL DEED RESTRICTION, WETLAND, PARTIALLY BUILT
TOTAL	**37.9**	**15.5**	**$1,318,000**	

SOURCE: TOWN OF YARMOUTH. (2015)

Added to the town's space constraint is that very little vacant land for development is located in the Route 1 and Main Street area where office, retail/lodging, and restaurant businesses would gravitate (Figure 40). In order to deal with the mismatch between available land and desirable locations for development, the density of commercial land use in the downtown and Route 1 area will need to be increased.

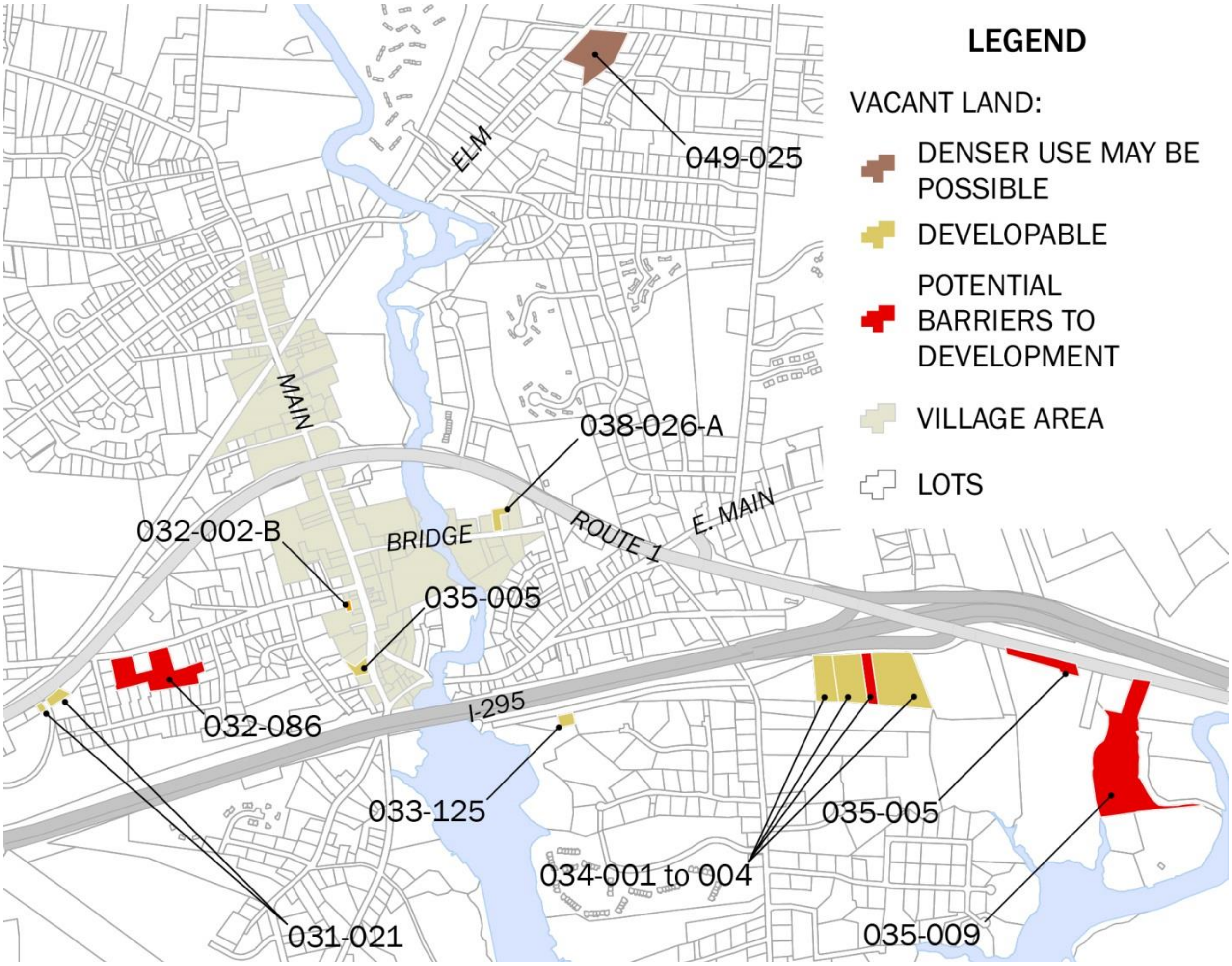


Figure 40 - Vacant land in Yarmouth. Source: Town of Yarmouth. (2015)

Compared to other municipalities in the region Yarmouth's lack of available, vacant land is a major concern. In Cumberland County there are currently 51 land parcels for sale on the New England Commercial Property Exchange (NECPE), totaling 555 acres. 17 of the parcels are located in business parks. Countywide, the average price per acre of vacant land is nearly $68,000.

In the towns of Cumberland, Falmouth, and Freeport, 9 vacant parcels are currently listed for sale, totaling 169 acres. Across these three towns, there is one vacant parcel available in a business park, and the average per-acre cost of vacant land is nearly $50,000. As of November

30, 2015 the NECPE listed 172 commercial properties for sale or for lease in Yarmouth and its peer communities, for a total of nearly 650,000 square feet of commercial space and 955 acres of vacant commercial land available for development (Table 22). Yarmouth listed only one acre of open land for sale (a PAD site located on Route 1 owned by Hannaford).

In Yarmouth, nearly 31,000 square feet of commercial space was listed—the smallest inventory of all peer communities except for Cumberland which was listing less than 10,000 square feet of built space for sale or lease. That said, Cumberland listed 19 acres of open land available for commercial development. This is merely a snapshot of the real estate market but is illustrative of the divide between Yarmouth and its competitors.

Table 22 - Commercial property for sale or lease as of November 30, 2015.
Source: New England Commercial Property Exchange. Retrieved from: www.newenglandcommercialproperty.com

TOWN	FOR SALE	FOR LEASE	SALE OR LEASE	TOTAL	LEASABLE SF	ACRES OF VACANT LAND
YARMOUTH	**3**	**16**	**0**	**19**	**30,822**	**1**
FALMOUTH	5	22	6	33	106,190	47
FREEPORT	10	20	4	34	109,937	181
CUMBERLAND	3	0	2	5	9,476	19
GORHAM	11	3	6	20	83,396	100
SCARBOROUGH	15	40	6	61	307,727	607
TOTAL	**47**	**101**	**24**	**172**	**647,548**	**955**

According to NAI The Dunham Group, a commercial real estate broker, the Greater Portland region as a whole has a “stunning lack of inventory.” The region is classified as a “landlord's market," in which "land [development] and new construction is the inevitable next step.”

There is room (from a market perspective) for a business park in the Yarmouth area. But a business park requires 50-100 acres of land, 3-phase power, sewer, water, easy highway access, and ample land for future expansion. The Portland Technology Park meets these requirements and is successful.[12] No land in Yarmouth meets these tests.

PARKING FOR COMMERCIAL DEVELOPMENT

Increasing density and encouraging redevelopment to use limited land more efficiently is an obvious solution, however adding density in the downtown and Route 1 areas faces a challenge due to limited parking supply and limited potential for new, cost-effective (surface) parking areas. Table 18 shows that the development modelled by 2025 for Yarmouth will require an additional 1,040 parking spaces. While some of this development could occur outside of the core commercial area, the community has a desire to maximize development along Main Street and Route 1. Even if half the commercial development shown in 2025 projection is situated in the downtown-Route 1 area, parking will pose an impediment to development. Parking areas will need to be used more efficiently, parking density will need to be increased (potentially

[12] *City of Portland. (2015). Portland technology park–development sites available.” Retrieved from www.portlandmaine.gov/DocumentCenter/Home/View/1473*

through structured parking), and/or current parking requirements may need to be lowered to provide adequate spaces for new commercial development.

New vehicle traffic resulting from commercial development does not appear to be a major issue for Yarmouth. As Table 18 shows, the average total number of new vehicle trips per day resulting from the 2025 projection is approximately 1,300. Current traffic volume on Route 1 averages between 5,600 and over 18,000 trips daily depending on the location; Main Street sees between 4,300 and 12,000 daily trips (Figure 41). Unless one development created a concentration of traffic volume in a particularly unsuitable location, it is not likely that traffic will be an impediment to development in Yarmouth.

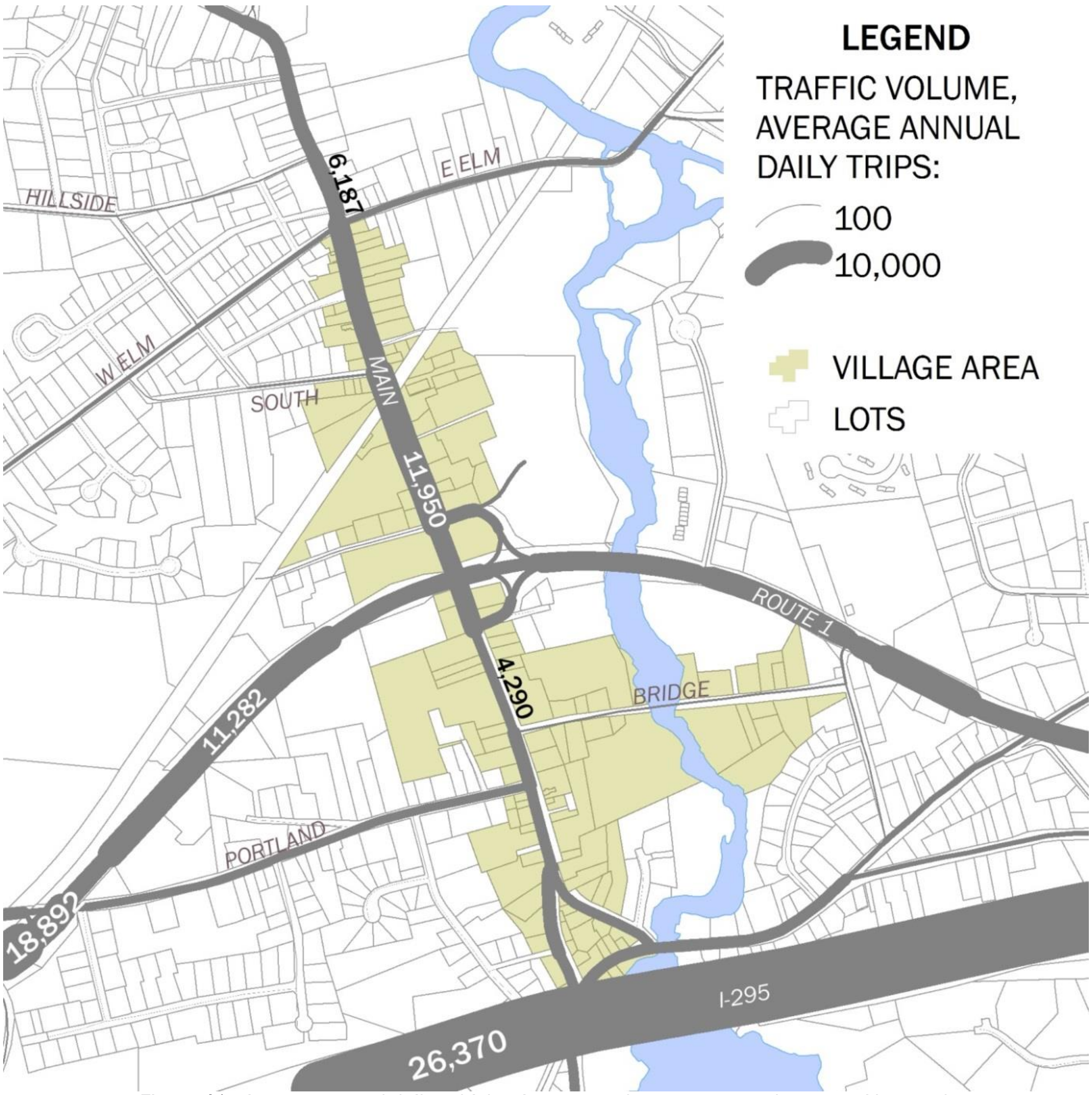


Figure 41 - Average annual daily vehicle trips per road segment near downtown Yarmouth
Source: MeDOT. (2015)

DEVELOPABLE SITES

Sites currently available for sale or lease in Yarmouth as well as sites that have the potential for commercial development are highlighted in Figure 42. Areas along Main Street that are currently used for residential purposes, as well as open land, are shown in Figure 43. Some of these sites may be suitable for mixed-use or higher-density residential development that is in keeping with the character of the neighborhood.

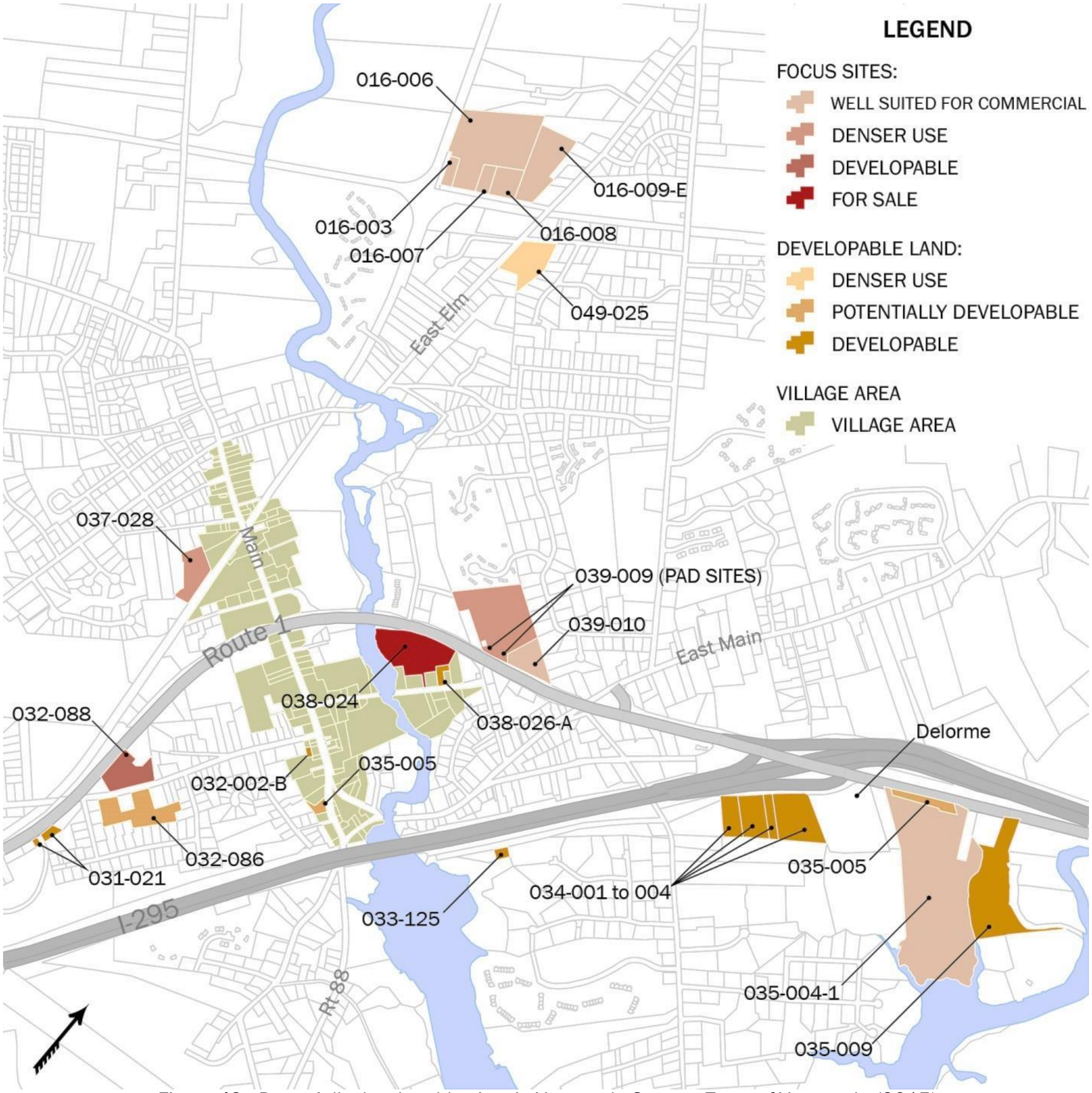


Figure 42 - Potentially developable sites in Yarmouth. Source: Town of Yarmouth. (2015)

Figure 43 - Potentially underutilized sites in Yarmouth's village area

PLANNING DECISIONS

ACTION PLAN MATRIX:

ACTION PLAN MATRIX – PRIORITIES

#	STRATEGY	ACTION	PRIORITY
1	EXPAND THE TOWN'S TOOLS FOR ECONOMIC DEVELOPMENT	**1A. CREATE AN LDC**	**HIGH**
		1B. IDENTIFY TOWN-OWNED PARCELS FOR POSSIBLE DEVELOPMENT; AND IDENTIFY PRIVATE NON-COMMERCIAL PARCELS THAT HAVE THE POTENTIAL TO BE RE-ZONED TO COMMERCIAL	LOW
		1C. USE TIF FUNDS TO PROMOTE STRATEGY	**HIGH**
		1D. EXPLORE AND IDENTIFY FINANCIAL TOOL-KIT OPPORTUNITIES, SUCH AS USDA GRANTS AND LOANS, AND OTHERS AT GRANTS.GOV	**HIGH**
2	CREATE WALKABLE, MIXED-USE HOUSING AND COMMERCIAL DEVELOPMENT AROUND MAIN STREET, ROUTE 1, AND THE WATERFRONT	**2A. ADJUST ZONING TO ENABLE MIXED-USE DEVELOPMENT**	**HIGH**
		2B. EXPLORE THE EXPANSION OF CHARACTER-BASED CODES ZONING TO OTHER AREAS	**HIGH**
		2C. ASSESS MAIN STREET PARKING NEEDS, EXPLORE SHARED AND/OR PUBLIC PARKING	**HIGH**
3	MARKET THE COLLECTIVE EFFORT WITH A SINGLE THEME AROUND KEY BRAND CONCEPTS, PARTICULARLY: YARMOUTH AS "AUTHENTIC MAINE;" LOCAL FOOD, ARTS AND CRAFTS; ENTREPRENEURSHIP, THE HISTORIC DOWNTOWN, AND LOCAL QUALITY OF LIFE	3A. DEVELOP BRAND, LOGO, AND SUPPORTING MATERIALS	MEDIUM
4	CREATE MORE OPPORTUNITIES FOR GROWTH FOR EXISTING BUSINESSES IN TOWN, FOR THE SELF-EMPLOYED, AND FOR NEW SMALL INFORMATION TECHNOLOGY BUSINESSES	4A. RECRUIT SMALL BUSINESS SUPPORT SERVICES, INCLUDING CO-SHARED WORKSPACE	LOW
		4B. IDENTIFY AVAILABLE WORKSHOPS AND TRAINING FOR BUSINESSES	LOW
		4C. CONDUCT BUSINESS OUTREACH/VISITATION	MEDIUM
		4D. PROMOTE IT BUSINESSES	LOW
		4E. ADJUST ZONING TO PROMOTE SELF-EMPLOYMENT	**HIGH**
		4F. STRENGTHEN "BUY LOCAL' PROGRAMS	LOW
5	MARKET AND EXPAND ARTS AND CULTURE ON MAIN STREET	5A. CREATE ARTS COLLABORATIVE, WEB SITE, CALENDAR, MARKETING	MEDIUM
		5B. FEASIBILITY OF ARTS CENTER DEVELOPMENT	LOW

PLANNING DECISIONS

ACTION PLAN MATRIX – SCHEDULE

HIGH PRIORITY				
#	**ACTION**	**02/2016 TO 06/2016**	**JULY 2016 TO JUNE 2017**	**JULY 2017 TO JUNE 2018**
1A.	CREATE AN LDC	RESEARCH MODELS AND GRANT POSSIBILITIES	CREATE LEGAL SHELL	PROVIDE SEED FUNDS FROM GRANTS AND TIF
1C.	USE TIF FUNDS TO PROMOTE STRATEGY	MAKE RECOMMENDATIONS IN FEBRUARY FOR BUDGET	MAKE RECOMMENDATIONS IN DECEMBER FOR BUDGET	MAKE RECOMMENDATIONS IN DECEMBER FOR BUDGET
1D.	EXPLORE AND IDENTIFY FINANCIAL TOOL-KIT OPPORTUNITIES, SUCH AS USDA GRANTS AND LOANS, AND OTHERS AT GRANTS.GOV	BEGIN USDA AND GRANTS.GOV RESEARCH	IDENTIFY RESOURCES, PROMOTE AVAILABILITY TO BUSINESSES IDENTIFY MATCHING GRANTS TO EXPAND IMPACT OF TIF DEVELOPMENT FUND	ONGOING GRANTS AND FINANCIAL RESOURCES RESEARCH
2A.	ADJUST ZONING TO ENABLE MIXED-USE DEVELOPMENT	COORDINATE WITH TOWN PLANNER FOR ZONING CHANGE RECOMMENDATIONS	COORDINATE WITH TOWN PLANNER FOR ZONING CHANGE RECOMMENDATIONS PLANNING BOARD ACTIONS	PLANNING BOARD ACTIONS
2B.	EXPLORE THE EXPANSION OF CHARACTER-BASED CODES ZONING TO OTHER AREAS			
2C.	ASSESS MAIN STREET PARKING NEEDS, EXPLORE SHARED AND/OR PUBLIC PARKING		DETERMINE NEED FOR PARKING STUDY	USE BUSINESS OUTREACH RESULTS TO DETERMINE IF PARKING CHANGES NEEDED; EXPLORE SHARED AND/OR PUBLIC PARKING DEVELOP SHARED AND/OR PUBLIC PARKING IF NEEDED PENDING RESULTS OF PARKING STUDY, DETERMINE NEEDS
4E.	ADJUST ZONING TO PROMOTE SELF-EMPLOYMENT	COORDINATE WITH TOWN PLANNER FOR ZONING CHANGE RECOMMENDATIONS	COORDINATE WITH TOWN PLANNER FOR ZONING CHANGE RECOMMENDATIONS PLANNING BOARD ACTIONS	PLANNING BOARD ACTIONS

#	ACTION	02/2016 TO 06/2016	JULY 2016 TO JUNE 2017	JULY 2017 TO JUNE 2018
		MEDIUM PRIORITY		
#	**ACTION**	**02/2016 TO 06/2016**	**JULY 2016 TO JUNE 2017**	**JULY 2017 TO JUNE 2018**
3A.	DEVELOP BRAND, LOGO, AND MATERIALS		PREPARE RFP, OBTAIN FUNDING FOR MARKETING CONSULTANT	ISSUE RFP, HIRE CONSULTANT, APPROVE PROGRAM DEVELOP WEB AND OTHER MATERIALS FOR IMPLEMENTATION
4C.	CONDUCT BUSINESS OUTREACH/VISITATION	STRATEGICALLY ORGANIZE LISTS, DEVELOP QUESTIONNAIRE, ESTABLISH SCHEDULE	CONDUCT OUTREACH VISITS	PROVIDE ASSISTANCE
5A.	CREATE ARTS COLLABORATIVE, WEB SITE, CALENDAR, MARKETING		ASSIST IN CREATING A COLLABORATIVE ENTITY	CREATE CALENDAR, WEB SITE
		LOW PRIORITY		
#	**ACTION**	**02/2016 TO 06/2016**	**JULY 2016 TO JUNE 2017**	**JULY 2017 TO JUNE 2018**
1B.	IDENTIFY TOWN-OWNED PARCELS FOR POSSIBLE DEVELOPMENT; IDENTIFY PRIVATE NON-COMMERCIAL PARCELS THAT HAVE THE POTENTIAL TO BE RE-ZONED TO COMMERCIAL			EXPLORE AS THE NEED ARISES FOR SPECIFIC POTENTIAL USERS
4A.	RECRUIT SMALL BUSINESS SUPPORT SERVICES, INCLUDING CO-SHARED WORKSPACE		RESEARCH UPS, KINKO'S, AND OTHER SUPPORT SERVICE BUSINESES. RESEARCH CO-SHARED WORKSPACE NEED AMONG SELF-EMPLOYED AND SMALL BUSINESSES	RECRUIT POTENTIAL SUPPORT SERVICE BUSINESSES THROUGH INTERVIEWS AND ADS. IF IDENTIFIED AS A NEED, WORK ON CO-SHARED WORKSPACE DEVELOPMENT. SUPPORT SERVICE BUSINESS(ES) ESTABLISHED. CO-SHARED WORKSPACE ESTABLISHED.
4B.	IDENTIFY AVAILABLE WORKSHOPS AND TRAINING FOR BUSINESSES		WORK WITH LIBRARY, ADULT EDUCATION, AND CHAMBER TO SCHEDULE PERIODIC WORKSHOPS	

PLANNING DECISIONS

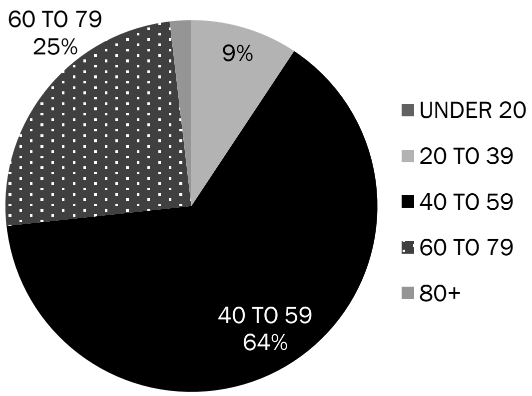
LOW PRIORITY CONTINUED				
#	**ACTION**	**02/2016 TO 06/2016**	**JULY 2016 TO JUNE 2017**	**JULY 2017 TO JUNE 2018**
4D.	PROMOTE IT BUSINESSES		TALK WITH PROJECT LOGIN, NYA, YARMOUTH SCHOOLS RESEARCH AND ATTEND IT CONFERENCES, NETWORKING EVENTS CREATE WORKING GROUP WITH TYLER, DELORME, AND OTHERS FOR PROGRAM DEVELOPMENT	IMPLEMENT PROGRAM ACTIVELY RECRUIT IT BUSINESSES
4F.	STRENGTHEN “BUY LOCAL’ PROGRAMS			WORK WITH CHAMBER TO CREATE MARKETING AND INCENTIVE PROGRAMS
5B.	FEASIBILITY OF ARTS CENTER DEVELOPMENT			WORK WITH COLLABORATIVE ENTITY TO ASSESS NEED FOR AND FEASIBILITY OF ARTS CENTER IF NEED EXISTS, CREATE COMMUNITY ARTS CENTER

APPENDIX A: YARMOUTH COMMUNITY SURVEY

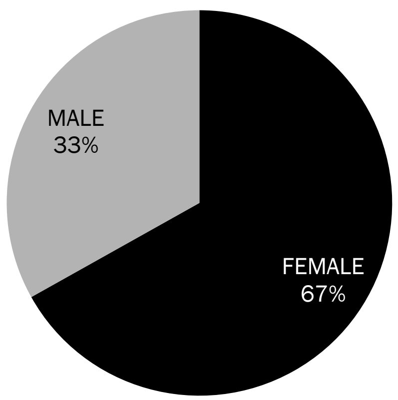
Below is additional information regarding responses to the Yarmouth resident survey not discussed on in the report. 173 unique responses were collected during the two-month active survey period (September 28-November 2, 2015).

The survey was promoted through the Town's email contact list, local newspaper, local Chamber of Commerce emailing list, word of mouth, and notices in the Town offices. As a result, the survey resulted in mixed representation across the town's demographic groups. Two-thirds of the respondents were aged 40 to 59; 89% were between 40 and 79 years of age. Respondents were two-thirds female. Participants represent a mix of household sizes, but nearly 40% were two-person households. Nearly all responses came from homeowners, which reflects the tenure status breakdown of the community generally. Most participants have lived in Yarmouth for between 14 and 29 years; nearly 20% moved to the community within 5 years. As with the community generally, respondents were well-educated: 91% held a bachelor's or higher degree.

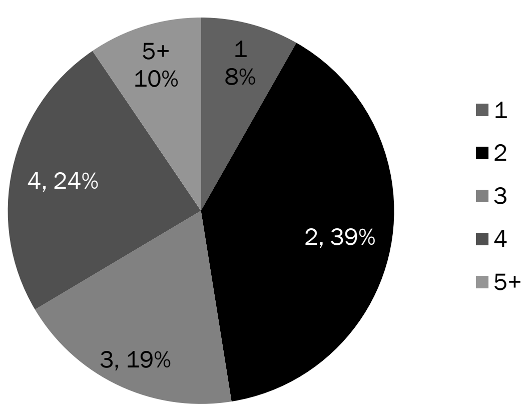
AGE:



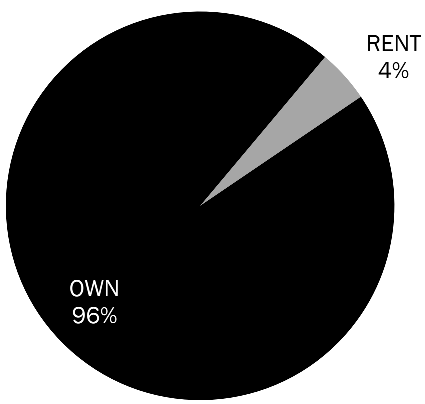
GENDER:



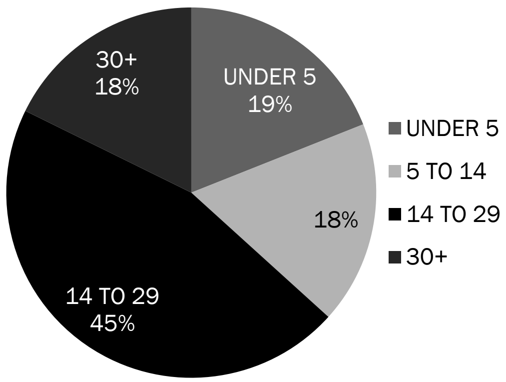
HOUSEHOLD SIZE:



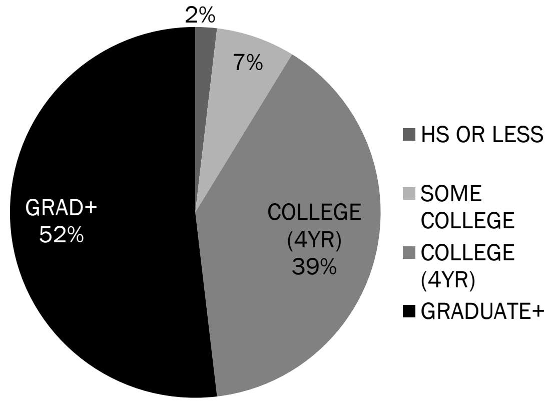
TENURE:



YEARS LIVING IN YARMOUTH:



EDUCATION LEVEL:



Q1: What's your overall impression about Yarmouth as a place to live, work and enjoy?

	ALL RESPONSES	AGE: 20 - 39	AGE: 40 - 59	AGE: 60 & OLDER
YARMOUTH IS THE BEST -- WOULDN'T LIVE ANYWHERE ELSE	44	5	20	18
LIKE BEING HERE A LOT	109	7	72	23
MIXED FEELINGS -- GOOD AND BAD	10	2	6	0
A NICE PLACE, BUT NOTHING SPECIAL	9	1	5	2
NO RESPONSE	2	0	0	0
	174	**15**	**103**	**43**

TERMS OR CONCEPTS REFERENCED IN OPEN COMMENTS:	NUMBER OF TIMES MENTIONED
SCHOOLS ARE KEY TO THE COMMUNITY	10
RAISING A FAMILY	8
DEVELOPING TOO MUCH OR IN A BAD WAY	6
EXPENSIVE TO LIVE	5
GREW UP HERE/LIVED HERE FOR LONG TIME	5
ATTRACTIVE	5
ENOUGH GOING ON	5
NOT ENOUGH GOING	4
CONNECTED TO CENTERS AND ATTRACTIONS	2
OTHER	*NOT SENIOR FRIENDLY* *NIMBYISM* *HOMOGENEOUS SOCIAL STRUCTURE* *GOOD ADMINISTRATION*

NOTE: KEY TERMS AND CONCEPTS ARE DERIVED BY PLANNING DECISIONS FROM RESPONDENT COMMENTS, THEY DO NOT REFLECT EXACT WORD CHOICE USED BY SURVEY RESPONDENTS

"NIMBYIS" IS AN ACRONYM FOR "NOT IN MY BACK YARD," A TERM USED TO DESCRIBE RESIDENT OPPOSITION TO DEVELOPMENT IN A NEGATIVE SENSE, I.E. ANTI-DEVELOPMENT SENTIMENT THAT IS OVERLY RESTRICTIVE OR DETRIMENTAL TO THE WELL-BEING OF THE NEIGHBORHOOD OR COMMUNITY.

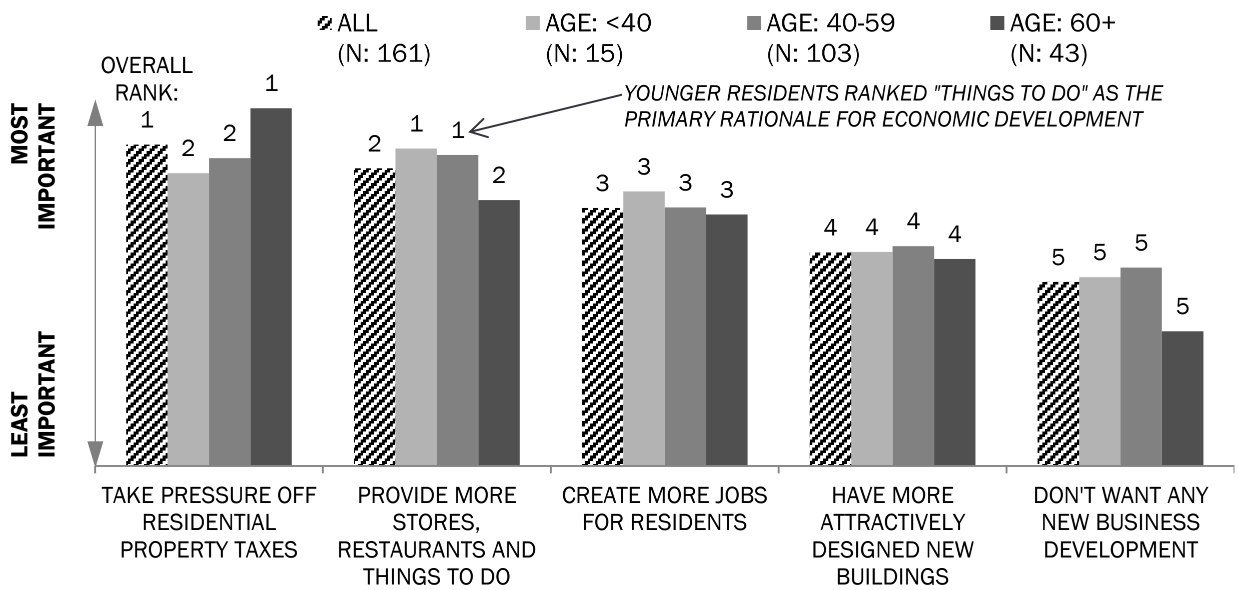
Q2: What do you like best about Yarmouth?

CONCEPTS USED TO DESCRIBE POSITIVE QUALITIES OF YARMOUTH	RESPONSES
Community: refers to the type of people and the values of residents. Also includes concept of being "family-friendly"	77
Amenities: the availability of recreational, environmental, and other attractions in the community	71
Downtown: the quality and design of the downtown/village area	62
School: the quality of the school system	53
Access: Having access to shops and services in town, or nearby, being close to destinations (other cities or attractions)	38
Ocean: having access to the ocean and water recreation	30
Small: the quality of being a "small town"	22
Clean and safe	18
Administration: refers to Town government as well as first and emergency responders	8
Infrastructure: water, sewer, and other utilities	1

Q3: What do you like the least about Yarmouth?

TERMS/CONCEPTS	RESPONSES
Taxes: refers to rising municipal expenses and the high tax rate	43
Lack Of Businesses: includes concerns about downtown vitality, and the availability of services, shopping experiences, and amenities	27
Development and Sprawl: refers to the style and pace of development in Town.	21
Homogeneity: includes concerns about socio-economic and political homogeneity	21
Traffic: refers to the speed and volume of traffic, and congestion	16
Infrastructure: concerns related to roads, repairs, utilities, bicycle and pedestrian facilities, and transit	11
NIMBY: concerns residents' unwillingness to accept change and development	10
Route 1: comments dealing with Route 1's development, design, and connection to Main Street.	10
I-295: deals with concerns about the way I-295 bi-sects or interrupts the downtown	8
Affordability: refers to the cost of housing	8
Zoning: concerns zoning and other regulations and municipal fees	7
Politics: refers to political tensions	6
Ocean Access: concerns public access to the waterfront or ocean	5
Administration: refers to municipal management and administration	3
Exploitation Of Services: concerns perceptions about short-time residents exploiting local services	3
Limited Options For Seniors: concerns the availability of senior services and aging in place issues	2
Power Plant: concerns Wyman Station	2
Parking Downtown: concerns the need for more parking downtown	1
Total responses (multiple "terms" and "concepts" may be reflected per response):	155

Q4: What are the most important reasons for business development in Yarmouth? Final score tabulated from ranked results.

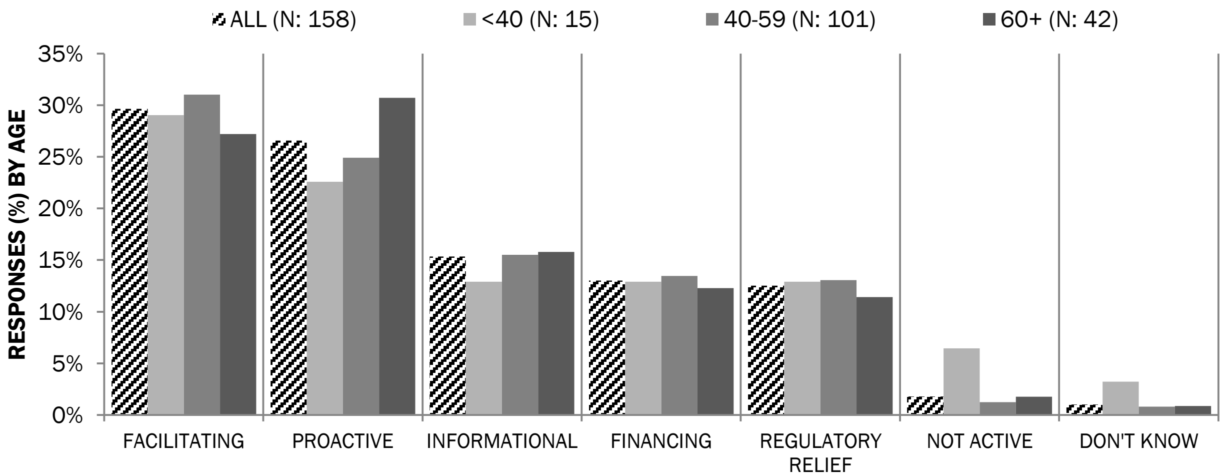


Q5-10: Included in the report.

Q11: How active should the Town be in promoting the right kind of economic development?

	ALL (N: 158)	<40 (N: 15)	40-59 (N: 101)	60+ (N: 42)
PROACTIVE	104	7	61	35
FACILITATING	116	9	76	31
FINANCING	51	4	33	14
INFORMATIONAL	60	4	38	18
REGULATORY RELIEF	49	4	32	13
NOT ACTIVE	7	2	3	2
I DON'T KNOW	4	1	2	1

***NOT ACTIVE**: LET THE MARKET DETERMINE WHAT HAPPENS*
***INFORMATIONAL**: ANSWER DEVELOPER INQUIRIES WHEN THEY OCCUR*
***PROACTIVE**: ACTIVELY MARKET AND RECRUIT THE TYPES OF BUSINESSES THAT WOULD FIT IN YARMOUTH*
***FACILITATING**: HELP BUSINESSES NAVIGATE REGULATIONS, LOCATE APPROPRIATE LAND & SITES, COACH BUSINESS OWNERS*
***FINANCING**: ESTABLISH A REVOLVING LOAN FUND, TAX INCENTIVES, DIRECT INVESTMENTS*
***REGULATORY RELIEF**: CONTRACT ZONES, WAIVERS, VARIANCES, RE-ZONE/CREATE NEW COMMERCIAL DEVELOPMENT ZONES*



APPENDIX B: DEMOGRAPHIC PROFILE OF THE COMMUNITY

POPULATION CHANGE

Population projections for Yarmouth are available through three sources. The Maine Office of Policy and Management (MeOPM) and ESRI Demographics[1] publish data at the local level using the cohort survival method. Their projection methodologies differ mainly in the calculations used to represent the impact of migration between communities.

A third population model that is available for Yarmouth comes from the Portland Area Comprehensive Transportation System (PACTS), a federally-designated Municipal Planning Organization. In 2011, PACTS adopted the *Destination Tomorrow Plan* to estimate and prepare for the transportation needs of the Greater Portland area through to 2035. The plan includes projections of population, households, and employment growth in the PACTS region that is more optimistic about growth in Yarmouth and surrounding communities than the state and ESRI projections. PACTS projections utilize the input-output model produced by Regional Economic Model, Inc. (REMI), which is a comprehensive and dynamic modelling tool.

These three sources of population data for the Greater Portland region paint an uncertain future in terms of growth for Yarmouth. However, a number of conclusions can be reached that help clarify Yarmouth's position in the region.

SUMMARY OF POPULATION TRENDS AND PROJECTIONS

- Yarmouth's population has grown only slightly between 2000 and 2013, while other communities in the greater Portland area—especially Scarborough and Falmouth—saw dramatic growth over this period.
- Other communities similar to and located near Yarmouth—namely Scarborough, Falmouth, and Cumberland— are expected to continue their growth into the future.
- Cape Elizabeth and Yarmouth are among the few communities in Greater Portland that saw a population decline between 2000 and 2010. Yarmouth fell from a total year-round population of 8,360 to 8,349 over this period
- Yarmouth's population rebounded between 2010 and 2013, growing from 8,349 to 8,402.
- MeOPM projections show a downward population trend in Yarmouth beginning in approximately 2016. The state projects the population of Yarmouth will return to 2000 levels by 2022, then fall to 8,151 by 2032.
- In contrast, the ESRI population model shows population growth in Yarmouth between 2014 and 2019 of roughly 1%.
- The PACTS population projection shows a higher level of growth occurring in Yarmouth between 2009 and 2035—a 10% increase from a 2009 population of 8,152 to

[1] *The American Community Survey publishes estimates for various demographic and economic topics for the years 2009 through to 2013 (the "2013" 5-year estimate shown in this report). The ACS estimates use rolling surveys conducted over a period of 5 years to define values for various topics. Sample sizes used to calculate values therefore contain margins of error that can be significant depending on the topic and the population size of the area surveyed. ESRI Demographics uses ACS and decennial Census data to produce projections. Importantly, ESRI segments the population based group quarters rather than households, because "changes in the population by age and sex diverge at the household level." Additionally, ESRI's projection model integrates migration data from the Internal Revenue Service, building permit and housing start data, residential postal delivery counts, and local data that agreed with 2010 Census data.*

8,935 by 2035. Still, the PACTS model shows that Yarmouth is among the slower-growing communities within Greater Portland. Nearby Cumberland and Falmouth are projected to grow by 58% and 34%, respectively, over the same period.

- The PACTS model expects significant population growth to occur in the region surrounding Yarmouth, in part because of a concentration of jobs within Greater Portland. While Yarmouth is expected to be among the slower growing communities, dramatic growth nearby stands to create economic opportunities for Yarmouth, which already functions as a commercial or service destination for smaller, neighboring towns.
- While the projection methodologies show differing trends long term, the overall picture for Yarmouth appears to be one of steady and relatively modest population growth over the next decade.

Table 1 - Population projections for Maine communities, 2000 to 2032. Source: MeOPM. (2015)

	2000	2010	2013	2017	2022	2027	2032
MAINE	1,274,923	1,328,361	1,328,320	1,327,924	1,324,705	1,315,840	1,300,166
CUMBERLAND CTY	265,612	281,674	283,046	285,613	286,801	286,513	284,600
CAPE ELIZABETH	9,068	9,015	9,070	9,012	8,937	8,815	8,645
CUMBERLAND	7,159	7,211	7,279	7,413	7,507	7,564	7,576
FALMOUTH	10,310	11,185	11,306	11,680	11,947	12,153	12,289
FREEPORT	7,800	7,879	7,971	8,058	8,111	8,123	8,089
SCARBOROUGH	16,970	18,919	19,070	19,621	20,024	20,325	20,509
SOUTH PORTLAND	23,324	25,002	25,073	25,218	25,255	25,163	24,928
YARMOUTH	**8,360**	**8,349**	**8,402**	**8,397**	**8,359**	**8,278**	**8,151**

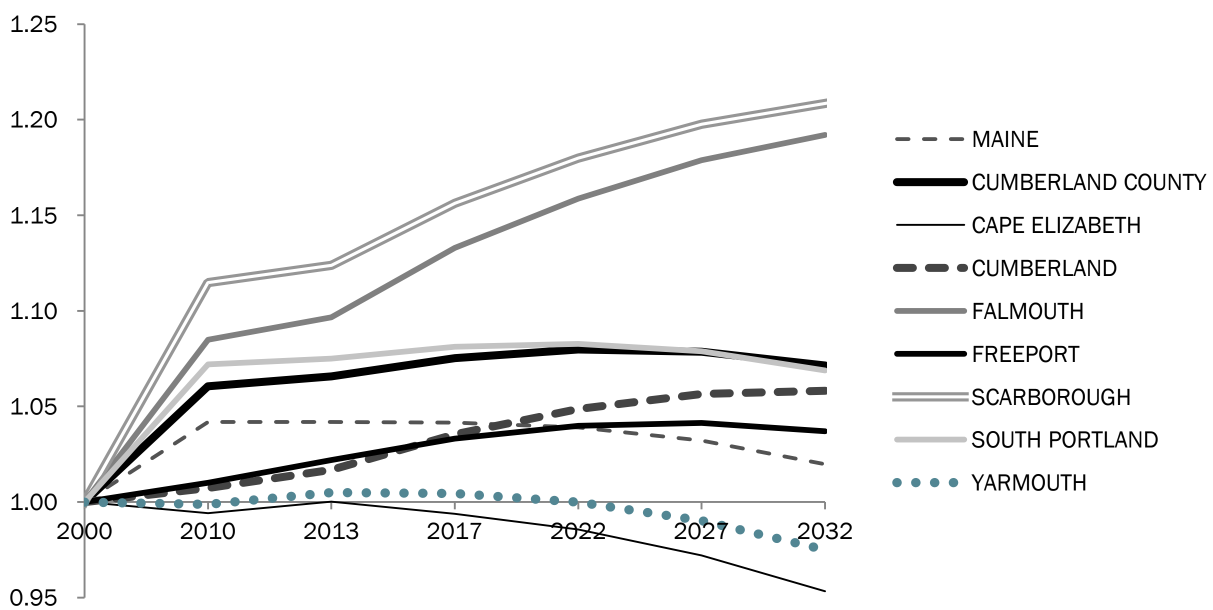


Figure 1 - Population projections in Greater Portland, 2000-2032. Source: MeOPM. (2015)

Table 2 - ESRI population forecast for Yarmouth, ME
Source: ESRI forecasts for 2014 and 2019

	2000 POPULATION	2010 POPULATION	2014 POPULATION	2019 POPULATION ESTIMATE	2014-2019 ANNUAL RATE
YARMOUTH	8,359	8,349	8,308	8,427	28%

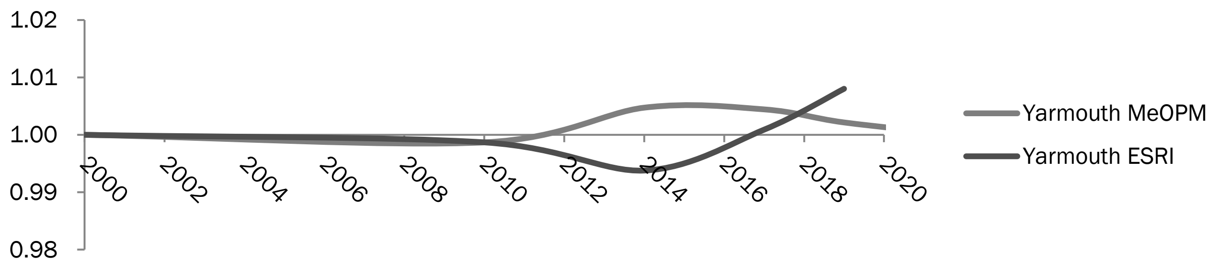


Figure 2 - Population projection for Yarmouth comparing Maine OPM projection to ESRI forecasts
Source: MeOPM. (2015), & ESRI forecasts for 2014 and 2019

Table 3 - Population projection for Portland Area Comprehensive Transportation System (PACTS) communities
Source: PACTS Regional Transportation Plan 2010-2035. (2011)

	POPULATION				HOUSEHOLDS			
	2009	**2035**	**NET CHANGE**	**% CHANGE**	**2009**	**2035**	**NET CHANGE**	**% CHANGE**
PORTLAND	63,153	62,942	-211	0%	28,990	31,677	2,687	9%
SOUTH PORTLAND	23,824	25,795	1,971	8%	10,419	12,143	1,724	17%
WESTBROOK	16,373	17,430	1,057	6%	7,017	8,541	1,524	22%
BIDDEFORD	21,598	20,699	-899	-4%	8,758	9,618	860	10%
SACO	18,185	21,313	3,128	17%	7,442	9,623	2,181	29%
SUBTOTAL (URBAN)	**143,133**	**148,179**	**5,046**	**4%**	**62,626**	**71,602**	**8,976**	**14%**
CAPE ELIZABETH	8,813	8,724	-89	-1%	3,544	3,943	399	11%
CUMBERLAND	7,513	11,859	4,346	58%	2,675	4,622	1,947	73%
FALMOUTH	10,668	14,301	3,633	34%	4,239	6,310	2,071	49%
FREEPORT	8,188	9,439	1,251	15%	3,478	4,341	863	25%
GORHAM	15,511	19,988	4,477	29%	4,894	8,402	3,508	72%
NORTH YARMOUTH	3,541	6,574	3,033	86%	1,299	2,552	1,253	96%
SCARBOROUGH	19,017	38,559	19,542	103%	7,611	13,317	5,706	75%
WINDHAM	16,651	22,957	6,306	38%	6,305	9,491	3,186	51%
YARMOUTH	**8,152**	**8,935**	**783**	**10%**	**3,477**	**4,259**	**782**	**22%**
OLD ORCHARD BEACH	9,334	10,732	1,398	15%	4,669	6,198	1,529	33%
SUBTOTAL (SUBURBAN)	**107,388**	**152,067**	**44,679**	**42%**	**42,191**	**63,435**	**21,244**	**50%**
TOTAL	**250,521**	**300,246**	**49,725**	**20%**	**104,817**	**135,037**	**30,220**	**29%**

** TABLE INCLUDES ONLY A PORTION OF BRUNSWICK*

AGE COMPOSITION

Much like the rest of Maine and many New England communities, Yarmouth's population is getting older. In Yarmouth there is considerable fluctuation between age cohorts and genders.

SUMMARY OF AGE AND GENDER TRENDS AND PROJECTIONS

- As the Baby Boom generation reaches traditional retirement years, the population composition of Yarmouth is getting older.
- The largest decline by age group in Yarmouth between 2010 and 2019 is expected to be among residents aged under 25, and those between 25 and 49 years of age.
- Growing segments of the population include residents aged over 55, with the 65 to 74 year-old population growing fastest over this period.
- The steepest projected population decline is within the 45 to 54 age group.
- The gender composition of the community shows considerable variation between age groups, especially among males.
- Compared to nearby communities in Greater Portland, Yarmouth has a relatively small labor force
- Yarmouth has a slightly higher proportion of males making up its labor force than in Maine, Cumberland County, and the three-county area representing the Portland-South Portland Metropolitan Statistical Area (MSA).

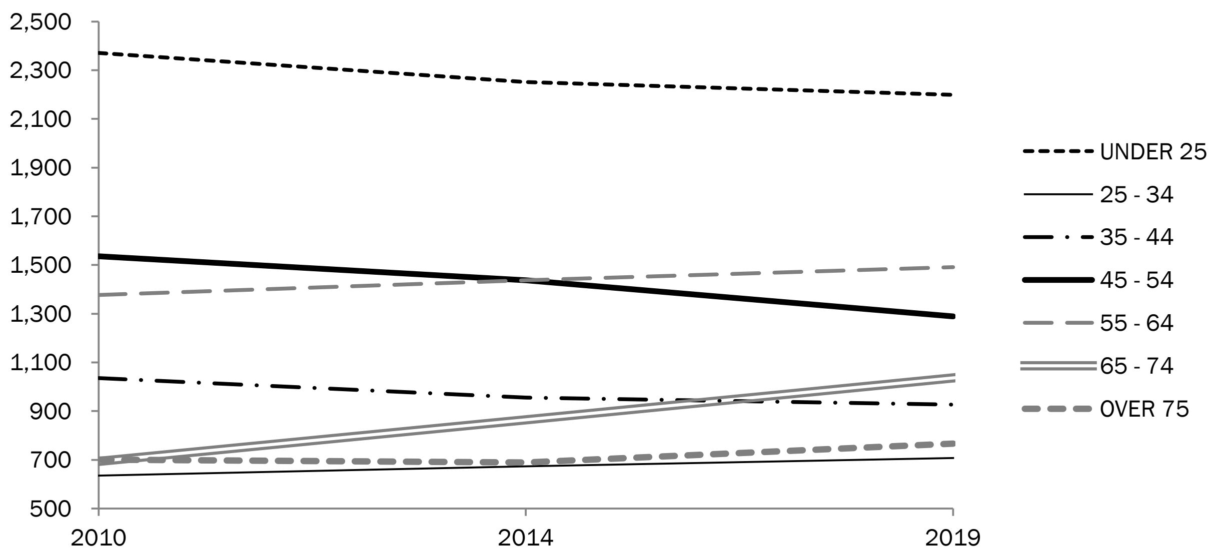


Figure 3 - Population projection by age cohort. Source: ESRI forecasts for 2014 and 2019

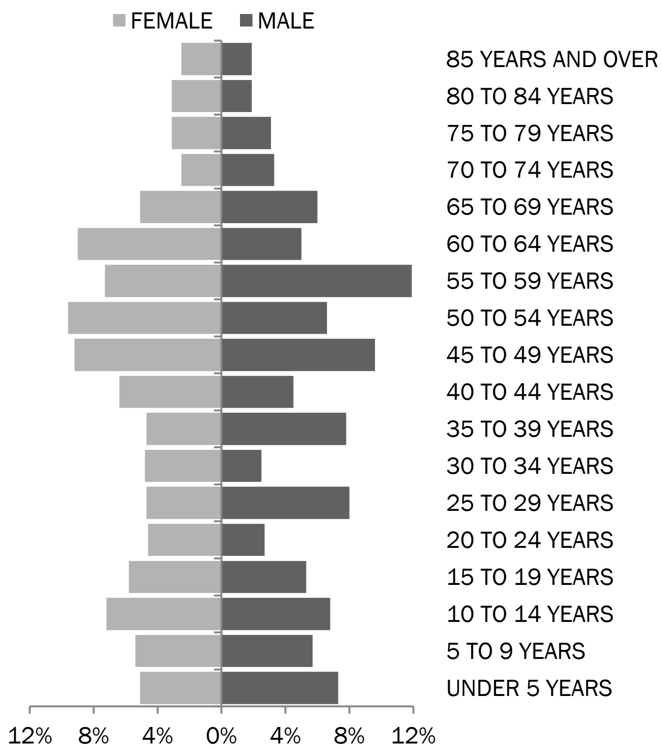


Figure 4 - Age and gender composition of the population, Yarmouth. (2013). Source: U.S. Census. (2013)

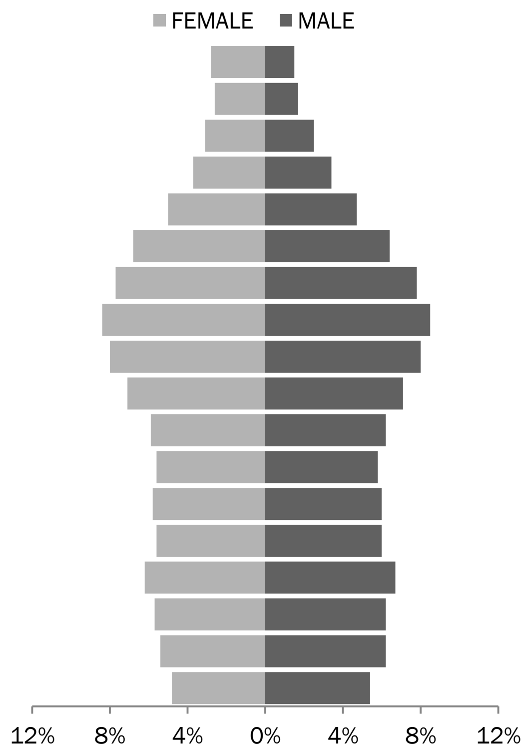


Figure 5 - Age and gender composition of the population, Portland-South Portland Metro. (2013) Source: U.S. Census. (2013)

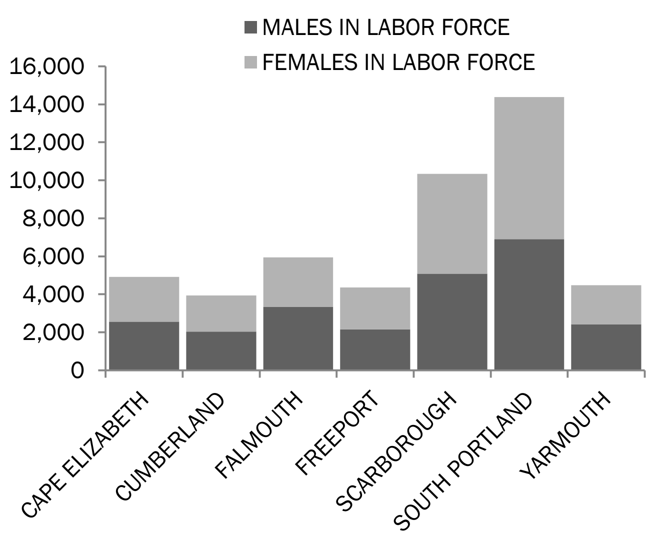


Figure 6 - Labor force size by gender Yarmouth & neighbors. (2013) Source: U.S. Census. (2013)

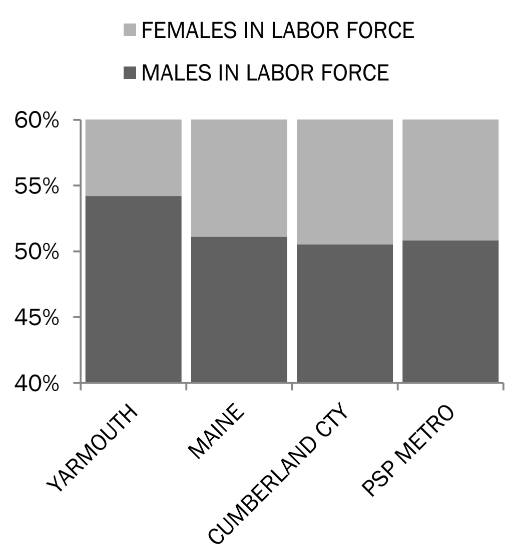


Figure 7 - Labor force by gender as a percent of total. (2013) Source: U.S. Census. (2013)

RACE AND ETHNICITY

Yarmouth has limited racial and ethnic diversity much like its neighboring communities and Maine as a whole. Ethnic diversity can be found nearby in the state's largest cities, notably Portland, and to a lesser extent, South Portland.

SUMMARY OF RACE AND ETHNICITY

- Yarmouth has less ethnic and racial diversity than many other municipalities in the Greater Portland area with nearly 97% of the population identifying as white.
- Peer communities such as Cumberland and Falmouth show greater racial and ethnic diversity, although even with these towns over 90% of the population is white.
- Some communities near Portland have seen in-migration among minority groups as a result of housing affordability pressures and other factors. However, this migration has not been felt in Yarmouth, due in part to high average property values in the town.

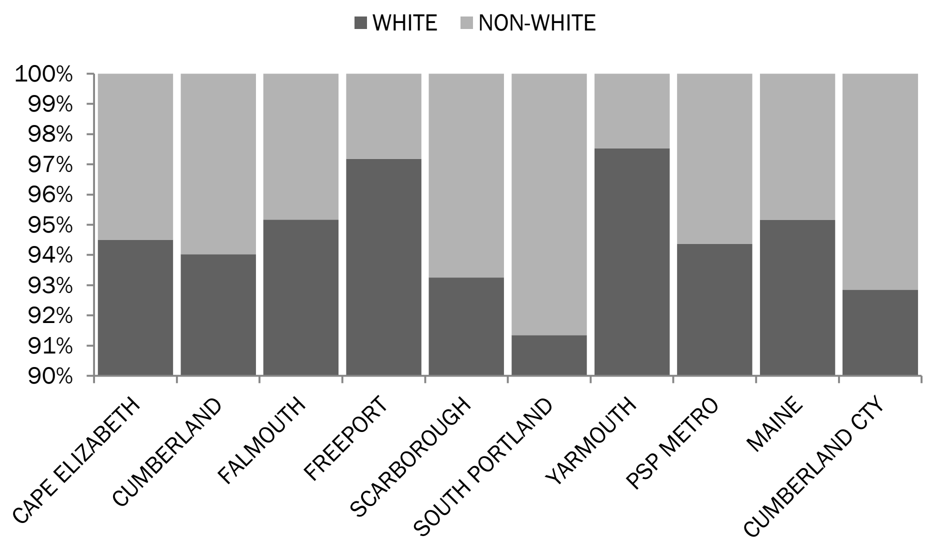


Figure 8 - Percent of the population white and non-white. (2013). Source: U.S. Census. (2013)

Table 4 - Migration of major ethnic groups (black, Hispanic, and Asian) within Cumberland County. (2013) Source: U.S. Census. (2013)

	WESTBROOK	WINDHAM	YARMOUTH
SAME HOUSE 1 YEAR AGO	1,148	272	300
MOVED WITHIN SAME COUNTY	198	233	68
MOVED FROM DIFFERENT COUNTY WITHIN SAME STATE	0	0	0
MOVED FROM DIFFERENT STATE	0	9	0
MOVED FROM ABROAD	0	2	0

EDUCATION

Yarmouth is known for its excellent school district, and highly-educated workforce.

SUMMARY OF EDUCATIONAL ATTAINMENT IN YARMOUTH

- Compared to Maine and the Portland-South Portland MSA, Yarmouth residents have high rates of educational attainment.
- Over 70% of Yarmouth residents aged 25 and older received some form of college education; nearly 60% hold a bachelor's degree or higher.
- Only Cumberland and Falmouth residents show higher rates of educational attainment in the immediate area.

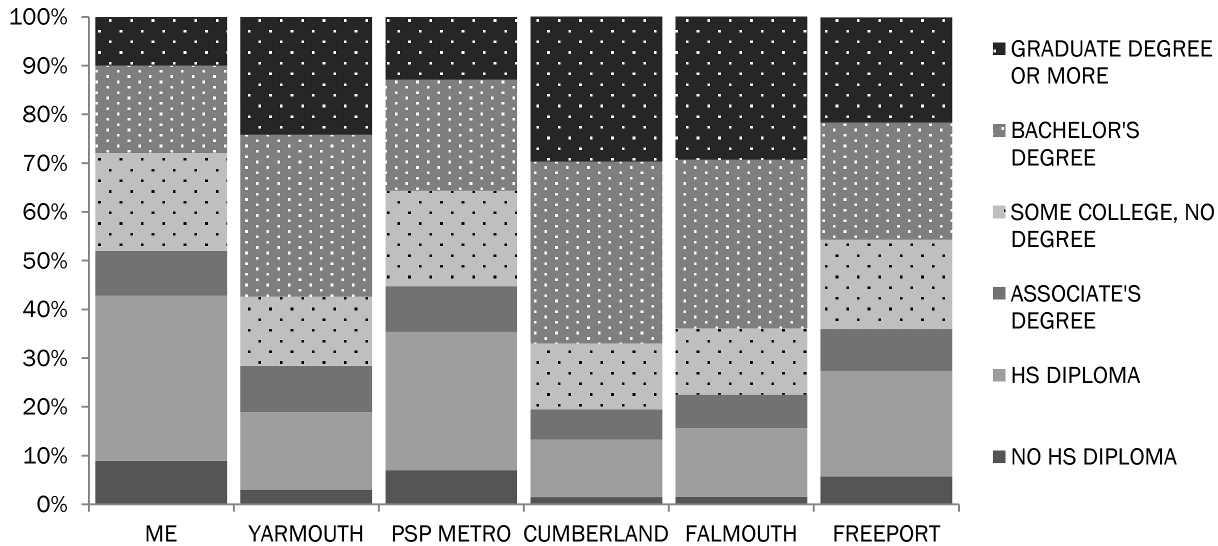


Figure 9 - Educational attainment, population aged 25 and older. (2013)
Source: U.S. Census. (2013)

INCOME

Yarmouth residents are relatively affluent, but there is evidence of income polarization.

SUMMARY OF INCOME STATISTICS

- In terms of median household income, mean household income, and per capita income, Yarmouth residents are more affluent than the nation, Maine, and Cumberland County.
- Median household income in 2013 for Yarmouth was over $74,000, up from $58,000 in 2000. However, adjusting for inflation over this period, median annual income in the community actually fell by over $4,000. Across Maine, real median household income change between 2000 and 2013 also fell, but by less than $2,000.
- Whereas Maine has seen real median income and mean income fall between 2000 and 2013, Cumberland County and Yarmouth only saw a decline in median income; inflation-adjusted *average* household income grew over this period in Yarmouth by nearly $1,400. This suggests income polarization in the community.
- While inflation-adjusted per capita income grew by about $400 across Maine and in Cumberland County between 2000 and 2013, it fell in Yarmouth by $245. Again, suggesting income polarization in the community.
- Affluence is significantly higher among homeowners; renter households are behind the nation in terms of households earning higher income levels (i.e. over $75,000).
- The Great Recession had a visible impact on per capita income in Yarmouth, which fell from a 2009 peak of $49,000 to about $46,000 in 2013. In contrast, per capita income rose by more than 24% in the Town of Cumberland over the same period.
- Education has had a stronger beneficial effect on incomes among Yarmouth residents than it has in Maine and the Portland South-Portland MSA generally. This suggests that educated Yarmouth residents have more marketable "talent" than is the case for Maine overall.

Table 5 - Mean, median, and per capita income, 2000-2013. Source: U.S. Census

		USA	MAINE	CUMBERLAND CNTY	YARMOUTH
2013	**MEDIAN-ALL HOUSEHOLDS**	$ 53,046	$ 48,453	$ 57,461	**$ 74,310**
	MEDIAN-OWNER HOUSEHOLDS	$ 67,298	59,427	74,326	**96,798**
	MEDIAN-RENTER HOUSEHOLDS	$ 32,466	$ 26,416	$ 31,035	**$ 40,167**
	MEAN-ALL HOUSEHOLDS	$ 73,487	$ 63,143	$ 77,975	**$ 112,969**
	PER CAPITA	$ 28,155	$ 26,824	$ 32,880	**$ 46,186**
2009	**MEDIAN-ALL HOUSEHOLDS**	$ 51,425	$ 46,541	$ 54,342	**$ 72,236**
	MEAN-ALL HOUSEHOLDS	$ 70,096	$ 59,242	$ 71,483	**$ 104,996**
	PER CAPITA	$ 27,041	$ 24,980	$ 30,159	**$ 45,264**
2000	**MEDIAN-ALL HOUSEHOLDS**	$ 41,994	$ 37,240	$ 44,048	**$ 58,030**
	MEAN-ALL HOUSEHOLDS	$ 56,604	$ 46,990	$ 56,702	**$ 82,461**
	PER CAPITA	$ 21,587	$ 19,533	$ 23,949	**$ 34,317**
CHANGE*	**MEDIAN CHANGE 2000-2013**	$ (3,772)	$ (1,933)	$ (2,136)	**$ (4,205)**
	MEAN CHANGE 2000-2013	$ (3,098)	$ (434)	$ 1,257	**$ 1,399**
	PER CAPITA CHANGE 2000-2013	$ (1,052)	$ 396	$ 477	**$ (245)**

** INFLATION ADJUSTED TO 2013 DOLLARS FOR ALL COLLAR VALUES IN 2000 AND 2009*

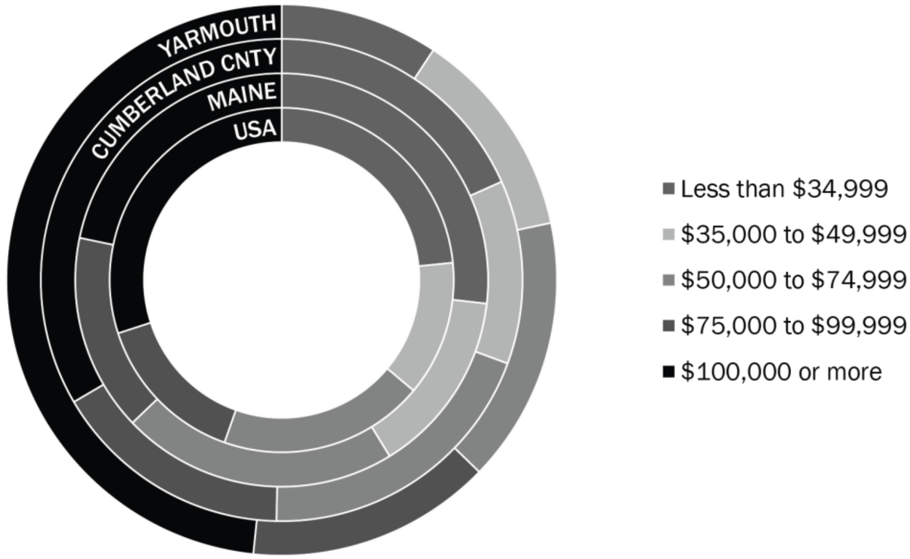


Figure 10 - Household income, homeowner-occupied housing units. (2013)
Source: U.S. Census. (2013)

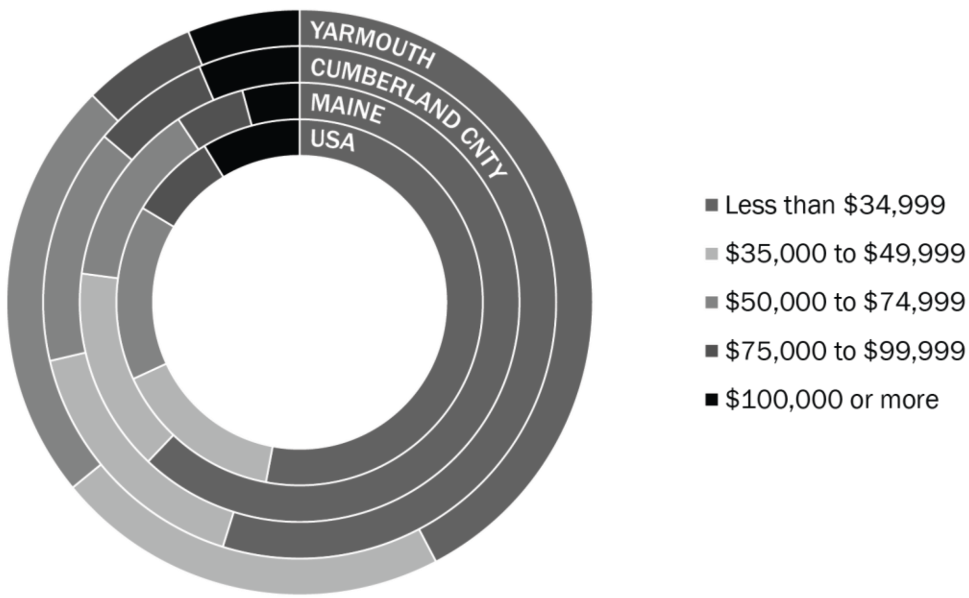


Figure 11 - Household income, renter-occupied housing units. (2013)
Source: U.S. Census. (2013)

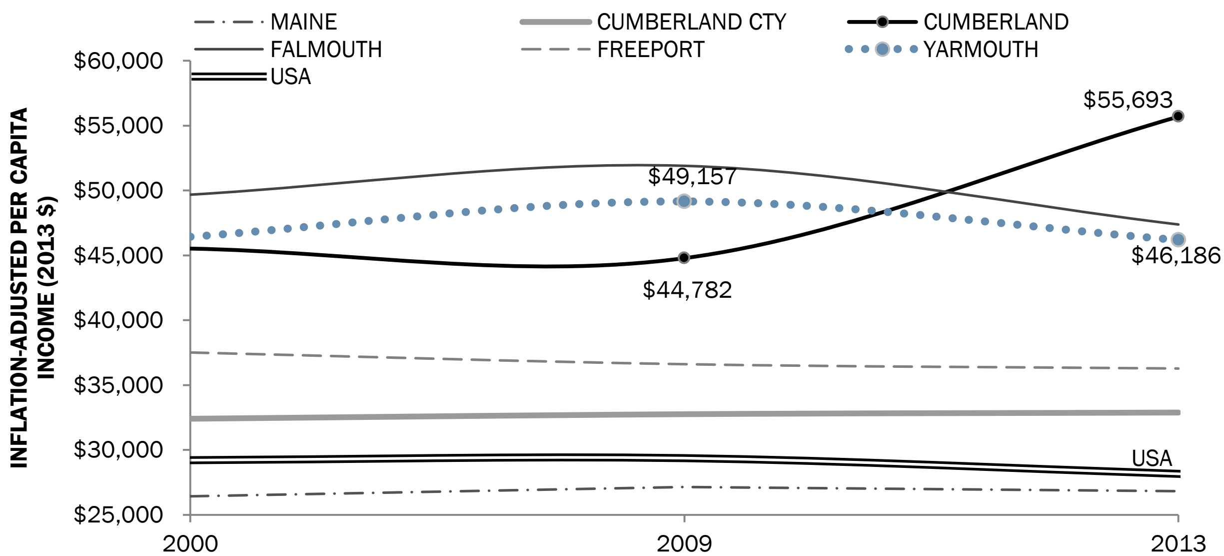


Figure 12 - Per capita income inflation-adjusted to 2013 dollars, 2000-2013
Source: U.S. Census

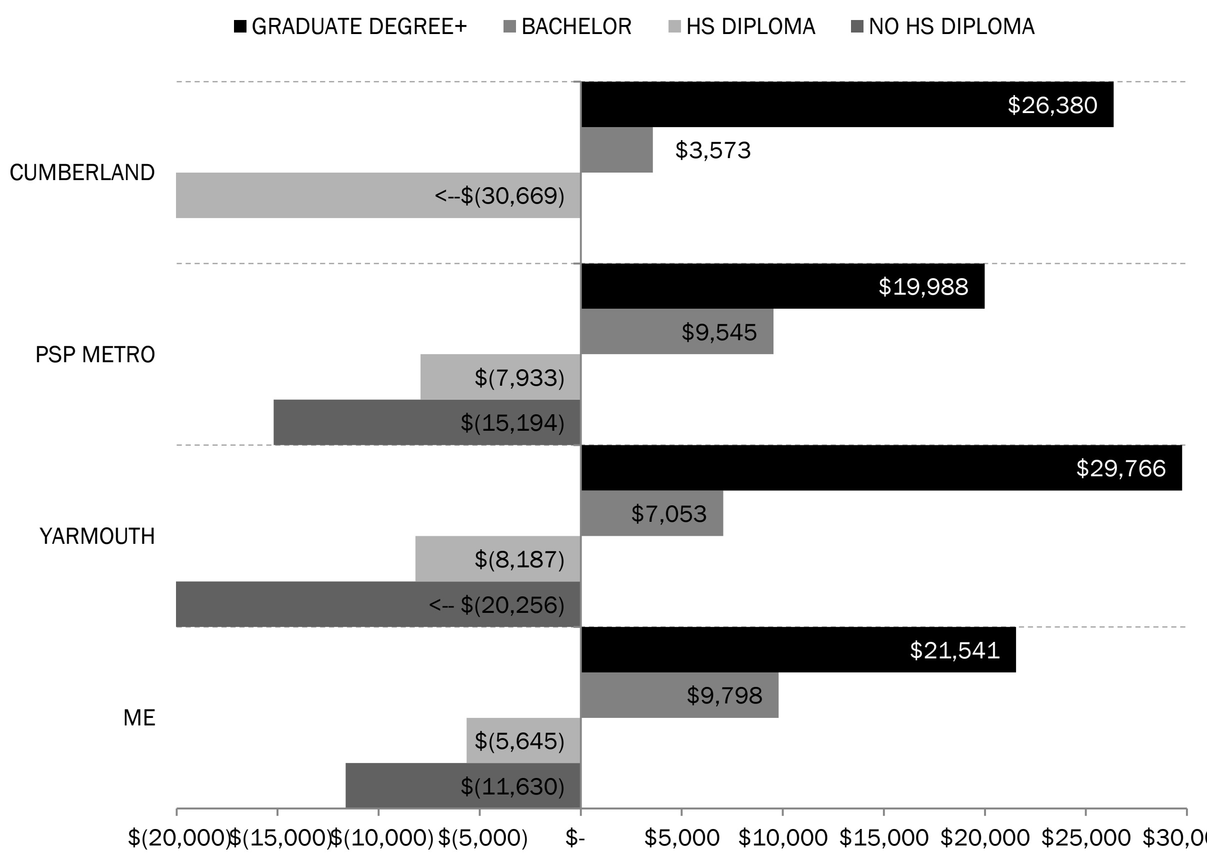


Figure 13 - Median earnings last year by education vs. median earnings for population aged 25 and older. (2013)
PSP Metro: Portland-South Portland Metropolitan Area
Source: U.S. Census. (2013)

UNEMPLOYMENT

- Between 2000 and 2014, the unemployment rate in Cumberland County climbed from 2.5% to a peak of 6.6% in 2010. By 2014, the rate fell to 4.4%. Generally, Yarmouth weathered the recession better than the county and state: unemployment peaked at 5.6% in 2011, before falling to 3.9% by 2014. Unemployment continued its decline into 2015 across the state, county and in Yarmouth. In October, 2015 the rate was 3.6% statewide, only slightly above 2000 levels. For Cumberland County and Yarmouth the rate was 2.9% and 2.4%, respectively—also slightly above 2000 levels.
- Youth unemployment in Yarmouth is markedly higher than in Maine, Cumberland County, and nearby Falmouth. One third of Yarmouth youth (aged 16 to 19) are unemployed but seeking work.
- Unemployment is also higher among 25 to 44 year olds in Yarmouth than it is statewide and in Cumberland County. 11% of Yarmouth's labor force in this age group is unemployed, versus 8% statewide and 5% in Cumberland County.
- Males in Yarmouth tend to have higher rates of unemployment compared to the state, County, and neighboring Cumberland.
- Unemployment is highest among less-educated residents; nearly 40% of Yarmouth residents with no high school diploma were unemployed in 2013, versus just 3% unemployment among residents that hold a bachelor's degree or higher.

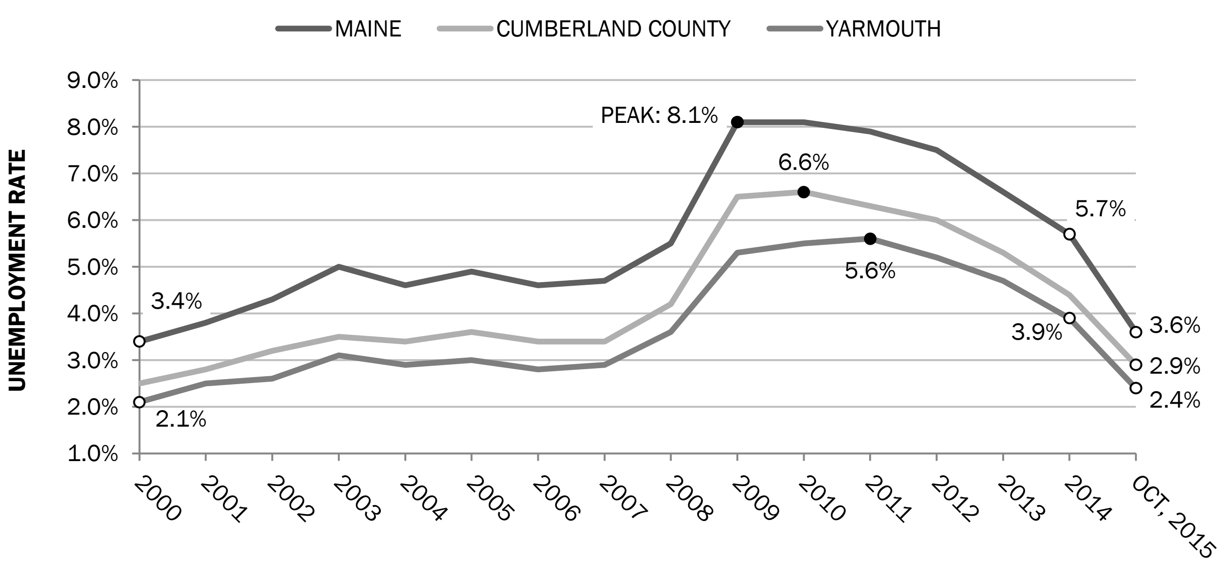


Figure 14 - Unemployment rate, 2000-2015: Maine, Cumberland County, and Yarmouth
Source: Maine Department of Labor. (2015)

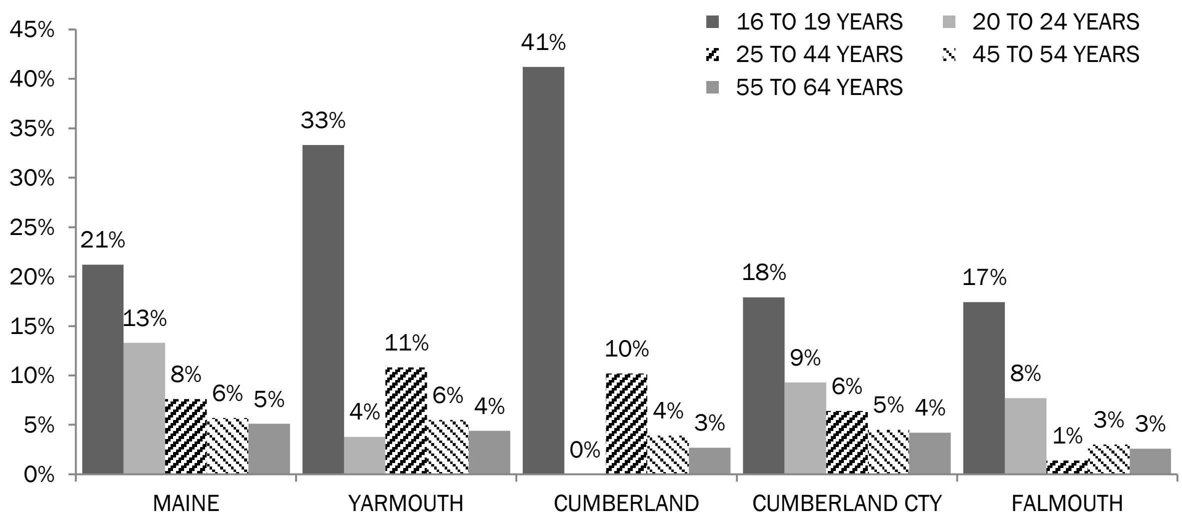


Figure 15 - Unemployment rate by age cohort. (2013). Source: U.S. Census. (2013)

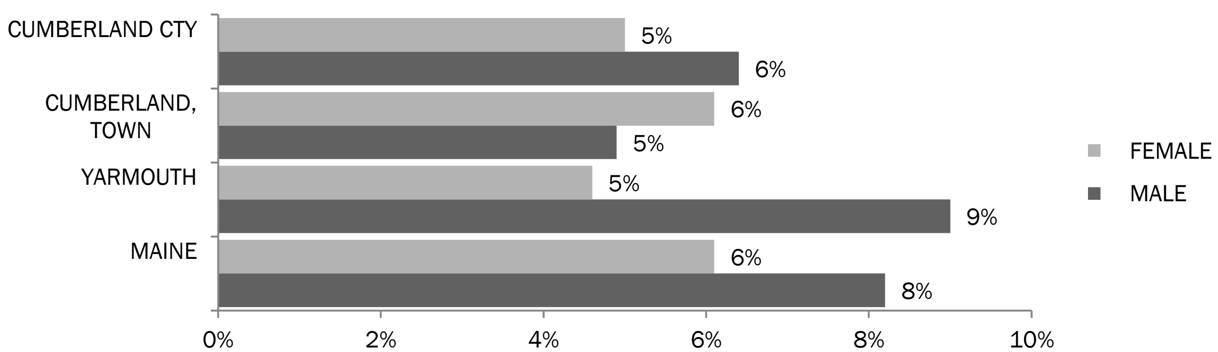


Figure 16 - Unemployment rate by gender, population 16 years and older. (2013) Source: U.S. Census. (2013)

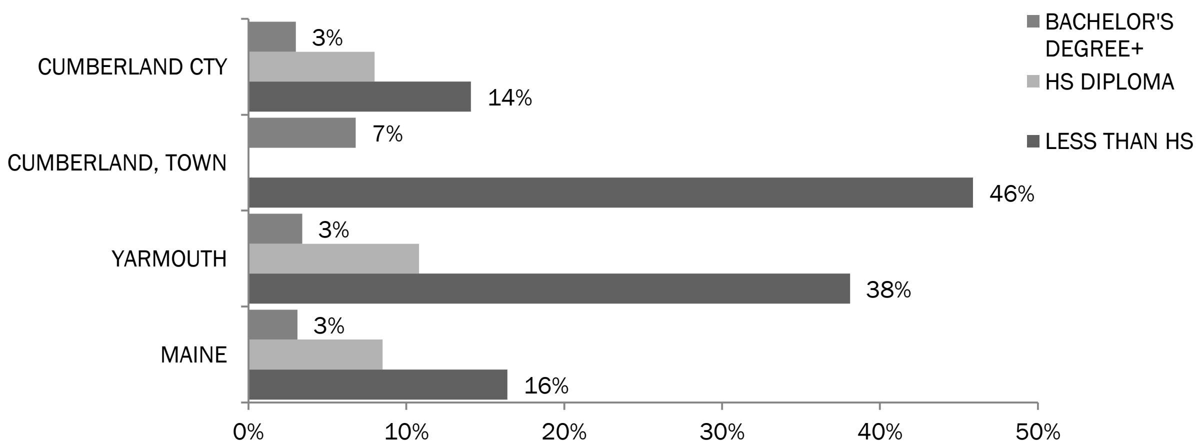


Figure 17 - Unemployment rate by educational attainment. (2013). Source: U.S. Census. (2013)

HOUSING

Yarmouth is a community with high rates of home ownership. Residents also tend to remain in the community for longer periods of time.

SUMMARY OF YARMOUTH HOUSING CHARACTERISTICS

- There were an estimated 3,641 housing units in Yarmouth in 2013, with an average household size of 2.58 among homeowners and 2.18 among renter households.
- Over 74% of housing units in Yarmouth are owner-occupied; slightly above state and Cumberland County averages, but below levels seen in the towns of Cumberland and Cape Elizabeth.
- Household size in Yarmouth is typical compared to Maine, the County and neighboring towns, but renter households tend to be larger. Average renter household size in 2013 in Cumberland was 1.71 versus 2.18 in Yarmouth.
- Compared to its peer communities, the county, and the state, Yarmouth has fewer "new" residents (i.e. those that moved to the community after 2009). Roughly 1 in 10 year-round residents came to Yarmouth after 2009; across Cumberland County, over 17% of households in 2013 arrived after 2009.
- Yarmouth has a typical rate of mortgaged, owner-occupied housing units compared to peer communities and the state as a whole.
- Compared to Maine, where 18% of the housing stock is valued above $300,000, over 60% of year-round housing units in Yarmouth are valued above $300,000.

Table 6 - Housing characteristics in Yarmouth. (2013).
Source: U.S. Census. (2013)

	MAINE	CUMB. COUNTY	YARMOUTH	CAPE ELIZABETH	CUMBERLAND	FALMOUTH	FREEPORT
HOUSING UNITS	721,971	138,767	**3,641**	3,967	2,789	4,867	3,680
OCCUPIED (%)	76.7%	84.6%	**91.8%**	89.1%	96.1%	94.2%	90.4%
OWNER	71.8%	68.2%	**74.2%**	89.8%	90.9%	79.9%	79.6%
RENTER	28.2%	31.8%	**25.8%**	10.2%	9.1%	20.1%	20.4%
HH SIZE-OWNER	2.44	2.48	**2.58**	2.64	2.82	2.59	2.47
HH SIZE-RENTER	2.06	2.04	**2.18**	1.88	1.71	1.78	1.89
% MOVED SINCE 2010	14.4%	17.2%	**10.3%**	10.6%	11.3%	14.5%	11.7%
MORTGAGED (%)	65%	72%	**71%**	72%	76%	67%	75%

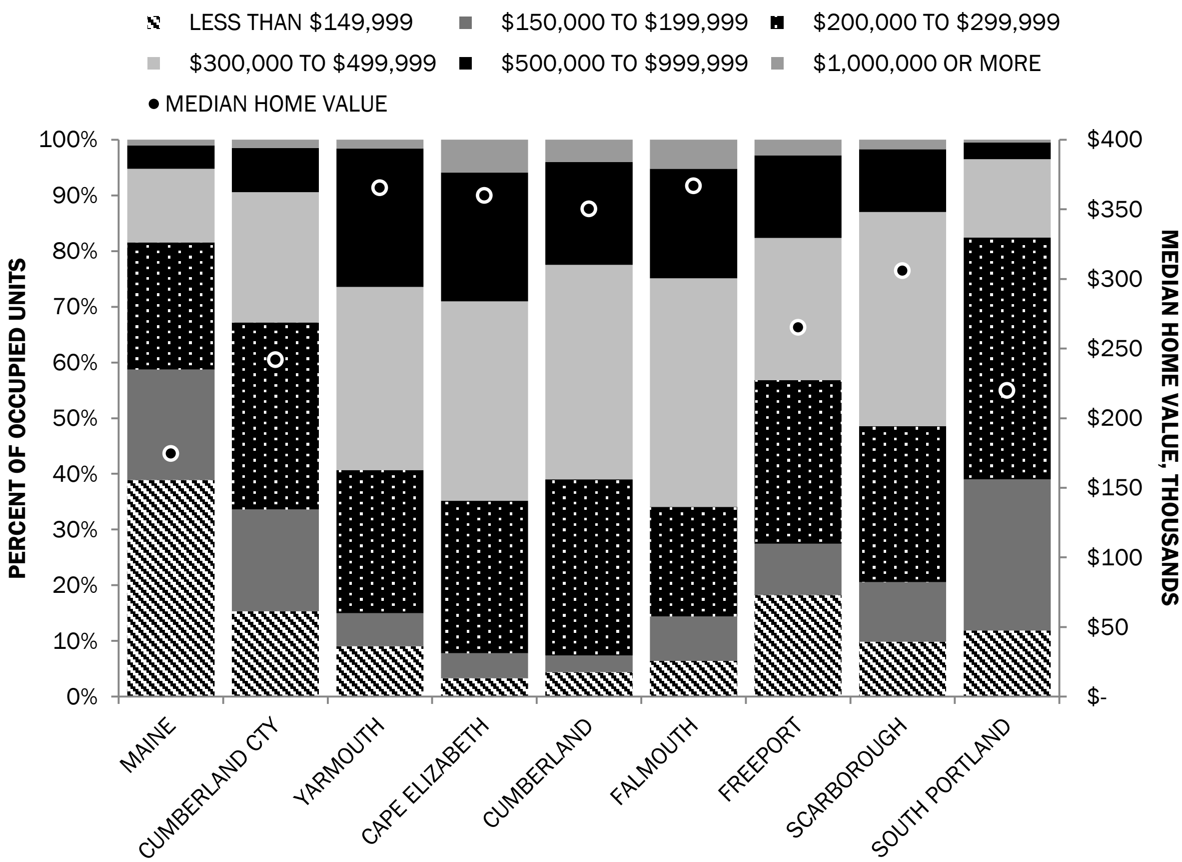


Figure 18 - Property value of occupied housing units. (2013). Source: U.S. Census. (2013)

SUMMARY OF HOUSING AFFORDABILITY IN YARMOUTH

- Median monthly housing costs among Yarmouth residents with mortgages is 41% higher than the state average due to higher property valuation and related lending costs.
- In Yarmouth 1 in 3 owner-occupied households pay housing costs that exceed 30% of household income, similar to what is seen statewide.[2]
- According to the 2013 American Community Survey, median gross rent for an apartment in Yarmouth is over $1,100—well above rent levels in neighboring Freeport, Cumberland County, and Maine but on par with Cumberland and Cape Elizabeth.
- A smaller share of renter households cannot "afford" rents in Yarmouth compared to the number that cannot "afford" rents statewide. This suggests that Yarmouth renters pay more for housing but household income levels are also higher. Nevertheless, nearly 50% of renter households cannot "afford" current rent levels.
- According to Maine State Housing, which compares the median sale price of homes to HUD Area Median Income levels,[3] nearly two-thirds of homeowner households in Yarmouth cannot "afford" the median cost of a home in Yarmouth—12% more than is the case statewide, and 9% more than in the Portland-South Portland MSA.
- The percent of households that cannot afford the average rent for a 2-bedroom apartment in the Portland-South Portland MSA and Cumberland County exceeds 60%. Statewide, rentals are marginally more affordable than in Cumberland County: 58% of households statewide cannot afford average rents for 2-bedroom apartments.

Table 7 - Census housing affordability statistics. (2013). Source: U.S. Census. (2013)

	MAINE	CUMB. COUNTY	YARMOUTH	CAPE ELIZABETH	CUMBERLAND	FALMOUTH	FREEPORT
MEDIAN MTHLY HOUS. COST W/MTG	$1,345	$1,678	**$1,890**	$2,318	$2,037	$2,347	$1,727
% NOT AFFORDABLE*	34%	34%	**32%**	35%	31%	34%	33%
MEDIAN MTHLY HOUS. COST NO MTG	$467	$596	**$684**	$854	$930	$644	$609
% NOT AFFORDABLE*	17%	20%	**26%**	17%	18%	12%	16%
MEDIAN GROSS RENT	$764	$938	**$1,140**	$1,180	$1,044	$1,395	$813
% NOT AFFORDABLE*	52%	53%	**48%**	49%	48%	56%	38%

** NOT AFFORDABLE: MONTHLY HOUSING COSTS ARE 30% OR MORE OF MONTHLY HOUSEHOLD INCOME*

[2] *Housing is considered affordable if less than 30% of household income is spent on housing and related expenses.*

[3] *MSH figures are significantly higher than Census estimates because MSH calculations compare all households income levels to what is needed to afford the median home price in a community. Household income levels among homeowners are significantly higher than renter household income levels in Yarmouth, thus census estimates are lower.*

Table 8 - Households not able to afford median home by place of residence
Portland-South Portland MA Housing Market, 2014
Source: Maine State Housing, 2014 Portland/South Portland Housing Facts

	TOTAL HH	MEDIAN HOME PRICE	INCOME TO AFFORD MEDIAN HOME	HH NOT ABLE TO AFFORD MED. HOME		% HOMES SOLD NOT AFFORDABLE
				%	NUMBER	
MAINE	561,638	$170,000	$47,981	50%	278,168	48%
CUMBERLAND COUNTY	119,550	$237,000	$66,935	63%	74,704	62%
PSP METRO	153,411	$226,200	$63,586	53%	81,746	57%
YARMOUTH	**3,556**	**$322,500**	**$99,606**	**62%**	**2,193**	**69%**
VS. ME		**190%**	**208%**	**+12%**		
VS. PSP METRO		**143%**	**157%**	**+9%**		
FREEPORT	3,267	$289,500	$83,468	63%	2,053	71%
FALMOUTH	4,486	$425,500	$119,610	61%	2,722	74%
CUMBERLAND	2,727	$335,000	$97,903	60%	1,630	57%
SCARBOROUGH	7,712	$315,500	$89,105	59%	4,571	67%
CAPE ELIZABETH	3,671	$408,500	$118,347	58%	2,127	71%
SOUTH PORTLAND	11,073	$213,513	$62,360	57%	6,254	64%

Table 9 - Housing affordability in the Portland-South Portland Metropolitan area, renters, 2014
Source: Maine State Housing, 2014 Portland/South Portland Housing Facts

	TOTAL RENTER HH	AVERAGE 2BR RENT	INCOME TO AFFORD 2BR RENT	HH NOT ABLE TO AFFORD AVG RENT	
				%	NUMBER
MAINE	160,766	$ 872	$ 34,865	58%	92,844
CUMBERLAND COUNTY	39,444	$ 1,124	$ 44,948	61%	24,011
PSP METRO	48,823	$ 1,238	$ 49,507	64%	31,274

APPENDIX C: ECONOMIC PROFILE OF THE COMMUNITY

The following section describes the employment profile of Yarmouth residents by industry of employment and by the types of work performed within those industries (i.e. occupations). The economic profile of residents includes location quotient analyses comparing economic characteristics in Yarmouth to Cumberland County, New England, and the nation. Location quotient analysis highlights which industries and occupations may be more concentrated among Yarmouth residents than they are at the regional, state, or national levels.[4]

This section also includes an economic profile of firms operating in Yarmouth and the region, using the Quarterly Census of Employment and Wages (QCEW). This dataset is established through cooperation between the federal government and state governments. QCEW collects employment and wage information for workers covered by State unemployment insurance and for Federal workers covered by the Unemployment Compensation for Federal Employees (UCFE) program. Data from the QCEW shows the number of firms operating in a given geography (if they pay unemployment insurance), and reports monthly employment and wages reported by those firms. QCEW data is more useful than Census employment statistics for economic development purposes because it reports data on businesses active in an area (these businesses may pull employees from outside their operating town), rather than reporting employment statistics of residents in the town.

OVERALL EMPLOYMENT OUTLOOK FOR YARMOUTH AND THE REGION

In 2011, the Portland Area Comprehensive Transportation System (PACTS) released projections of future employment within the PACTS region, calculated using the same REMI model that was used to project population to 2035 in the region (see **APPENDIX B**). Whereas Yarmouth's population is projected to grow by 10% between 2009 and 2035 in the PACTS projection, employment is expected to increase by 25%, from 3,411 jobs in 2009 to 4,276 jobs by 2035.

Yarmouth's role as a commercial center in the area is evident when comparing employment growth projections alongside population projections in neighboring municipalities. Whereas population growth in the towns of Cumberland and Falmouth is expected to significantly outpace Yarmouth's growth, job-growth for these communities is similar. Cumberland and Falmouth are expected to add 38% and 25% more jobs between 2009 and 2035 compared to a 25% increase in Yarmouth (Cumberland's high rate of growth is due in part to a smaller number of jobs overall compared to both Yarmouth and Falmouth). Gorham, with similar overall employment in 2009 to Yarmouth, however, is projected to increase employment by 47% over the same period.

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[4] The location quotient of a measure, such as industry employment, is calculated by comparing the local share of that measure to its share in a reference geography. For example, the location quotient for construction jobs in Maine versus the country is calculated as the percent of all jobs that are in the construction industry in Maine, divided by the percent of all jobs that are in the construction industry in the nation. A location quotient of 1 indicates the share of construction jobs in Maine is equal to the share of construction jobs across the country. A quotient below 1.0 means that, in Maine, a smaller proportion of jobs is in the construction industry compared to the nation. A quotient above 1.0 indicates that a larger share of Maine's jobs is in the construction industry compared to the nation. Quotients above 1.0 indicate a concentration of jobs, or higher-than-average number of jobs, in a given industry compared to the selected reference geography.

Table 10 - Employment projection for Portland Area Comprehensive Transportation System (PACTS) communities
Source: PACTS Regional Transportation Plan 2010-2035 (2011)

	EMPLOYMENT				
	2009	2035	NET CHANGE	% CHANGE	% ANNUAL CHANGE
PORTLAND	66,336	78,426	12,090	18%	0.69%
SOUTH PORTLAND	22,979	28,564	5,585	24%	0.92%
WESTBROOK	12,109	13,148	1,039	9%	0.35%
BIDDEFORD	10,794	12,152	1,358	13%	0.50%
SACO	6,988	8,224	1,236	18%	0.69%
SUBTOTAL (URBAN)	**119,206**	**140,514**	**21,308**	**18%**	**0.69%**
CAPE ELIZABETH	1,260	1,535	275	22%	0.85%
CUMBERLAND	1,199	1,652	453	38%	1.46%
FALMOUTH	5,835	7,318	1,483	25%	0.96%
FREEPORT	7,100	8,665	1,565	22%	0.85%
GORHAM	4,149	6,120	1,971	47%	1.81%
NORTH YARMOUTH	403	472	69	17%	0.65%
SCARBOROUGH	14,354	16,837	2,483	17%	0.65%
WINDHAM	5,376	6,486	1,110	21%	0.81%
YARMOUTH	**3,411**	**4,276**	**865**	**25%**	**0.96%**
OLD ORCHARD BEACH	1,736	2,666	930	54%	2.08%
SUBTOTAL (SUBURBAN)	**44,823**	**56,027**	**11,204**	**25%**	**0.96%**
TOTAL PACTS	**164,029**	**196,542**	**32,513**	**20%**	0.77%

* TABLE INCLUDES ONLY A PORTION OF BRUNSWICK

INDUSTRIES WHERE YARMOUTH RESIDENTS ARE EMPLOYED

- Compared to the nation, a larger share of Yarmouth residents is employed in primary industries; finance, insurance, real estate, rental, and leasing industries (FIRE); industries providing professional, scientific, management, administrative, and waste management services (PSMAW); and education, health, and social assistance industries. Apart from the concentration of jobs in "primary industries" (such as agriculture, forestry, fishing and hunting, and mining), employment concentrations found in Yarmouth are typical of peer communities.
- Yarmouth's concentration of jobs within the FIRE, PSMAW, and education-health industries is atypical of the Northern New England region, where the top three employment industries are construction, retail trade, and education-health care.
- Using Northern New England (Maine, Vermont, and New Hampshire) as the reference geography, Yarmouth residents show a relatively high concentration in arts, entertainment, & recreation; and accommodation and food services industries compared to the region.

Table 11 - Location quotient (concentration) of employment by industry sector, compared to United States. (2013)
Source: U.S. Census. (2013)

	CAPE ELIZABETH	CUMBERLAND	FALMOUTH	YARMOUTH	N. NEW ENGLAND
PRIMARY INDUSTRIES	0.553	-	0.694	**1.789**	0.933
CONSTRUCTION	0.684	**1.101**	0.350	0.474	**1.128**
MANUFACTURING	0.418	0.516	0.606	0.623	1.062
WHOLESALE TRADE	1.075	0.969	0.844	0.651	0.931
RETAIL TRADE	0.671	1.045	**1.131**	1.045	**1.114**
TRANSPORT, WAREHOUSING, & UTILITIES	0.874	0.512	0.727	0.468	0.770
INFORMATION	**1.152**	0.946	1.120	0.112	0.913
F.I.R.E. INDUSTRIES	**2.050**	**1.942**	**1.693**	**1.735**	0.897
PSMAW	**1.286**	**1.406**	**1.410**	**1.496**	0.861
EDUCATION, HEALTH, & SOCIAL ASSISTANCE	**1.344**	**1.335**	**1.227**	**1.276**	**1.134**
AERAF	0.768	0.625	0.702	1.077	0.919
OTHER SERVICES, EXCEPT PUBLIC ADMIN	0.841	0.383	0.913	0.286	0.886
PUBLIC ADMIN	0.539	0.312	0.532	0.369	0.857

PRIMARY INDUSTRIES: AGRICULTURE, FORESTRY, FISHING AND HUNTING, AND MINING
F.I.R.E.: FINANCE AND INSURANCE, AND REAL ESTATE AND RENTAL AND LEASING
PSMAW: PROFESSIONAL, SCIENTIFIC, AND MANAGEMENT, AND ADMINISTRATIVE AND WASTE MANAGEMENT SERVICES
AERAF: ARTS, ENTERTAINMENT, & RECREATION, AND ACCOMMODATION AND FOOD SERVICES

Table 12 - Location quotient (concentration) of employment by industry sector, compared to Northern New England. (2013) *NNE: Maine, New Hampshire, & Vermont*
Source: U.S. Census. (2013)

	CAPE ELIZABETH	CUMBERLAND	FALMOUTH	YARMOUTH	PSP METRO
PRIMARY INDUSTRIES	0.592	-	0.744	**1.917**	0.642
CONSTRUCTION	0.607	0.976	0.311	0.420	0.887
MANUFACTURING	0.394	0.486	0.571	0.587	0.858
WHOLESALE TRADE	**1.155**	1.041	0.907	0.699	0.950
RETAIL TRADE	0.602	0.938	1.015	0.938	1.033
TRANSPORT, WAREHOUSING, & UTILITIES	**1.134**	0.664	0.944	0.607	0.927
INFORMATION	**1.262**	1.036	**1.226**	0.122	1.044
F.I.R.E. INDUSTRIES	**2.285**	**2.164**	**1.887**	**1.934**	**1.336**
PSMAW	**1.495**	**1.634**	**1.639**	**1.738**	**1.136**
EDUCATION, HEALTH, & SOCIAL ASSISTANCE	**1.186**	**1.177**	1.082	**1.126**	1.000
AERAF	0.836	0.680	0.764	**1.172**	1.061
OTHER SERVICES, EXCEPT PUBLIC ADMIN	0.949	0.433	1.031	0.323	0.954
PUBLIC ADMIN	0.628	0.365	0.621	0.431	0.839

PRIMARY INDUSTRIES: AGRICULTURE, FORESTRY, FISHING AND HUNTING, AND MINING
F.I.R.E.: FINANCE AND INSURANCE, AND REAL ESTATE AND RENTAL AND LEASING
PSMAW: PROFESSIONAL, SCIENTIFIC, AND MANAGEMENT, AND ADMINISTRATIVE AND WASTE MANAGEMENT SERVICES
AERAF: ARTS, ENTERTAINMENT, & RECREATION, AND ACCOMMODATION AND FOOD SERVICES

INDUSTRIES WHERE YARMOUTH RESIDENTS ARE EMPLOYED—CHANGE SINCE 2000

- In 2000 the employment concentrations that existed in 2013 were less pronounced in Yarmouth, except for jobs in the education and health care industries where a relatively large number of Yarmouth residents were employed even in 2000.
- In 2000, Yarmouth had a slightly more diversified employment pattern; showing concentrations across 6 industry sectors compared to the nation.

Table 13 - Location quotient (concentration) of employment by industry sector, compared to Northern New England, 2000*
**NNE: Maine, New Hampshire, & Vermont. Source: U.S. Census. (2000)*

	CAPE ELIZABETH	CUMBERLAND	FALMOUTH	YARMOUTH	N. NEW ENGLAND
PRIMARY INDUSTRIES	0.264	**1.464**	0.245	0.706	1.060
CONSTRUCTION	0.550	1.004	0.766	0.598	1.003
MANUFACTURING	0.451	0.640	0.608	0.404	**1.133**
WHOLESALE TRADE	0.800	0.890	**1.283**	0.753	0.957
RETAIL TRADE	1.090	**1.184**	0.972	**1.466**	**1.132**
TRANSPORT, WAREHOUSING, & UTILITIES	0.515	0.846	0.764	0.579	0.794
INFORMATION	**1.248**	0.964	**1.768**	**1.434**	0.840
F.I.R.E. INDUSTRIES	**1.733**	**1.725**	**2.339**	**1.121**	0.857
PSMAW	**1.525**	**1.666**	**1.449**	**1.622**	0.830
EDUCATION, HEALTH, & SOCIAL ASSISTANCE	**1.489**	1.019	1.036	**1.223**	**1.109**
AERAF	0.491	0.422	0.570	0.666	0.932
OTHER SERVICES, EXCEPT PUBLIC ADMIN	0.701	0.735	0.503	0.542	0.927
PUBLIC ADMIN	0.868	0.499	0.664	**1.365**	0.883

PRIMARY INDUSTRIES: AGRICULTURE, FORESTRY, FISHING AND HUNTING, AND MINING
F.I.R.E.: FINANCE AND INSURANCE, AND REAL ESTATE AND RENTAL AND LEASING
PSMAW: PROFESSIONAL, SCIENTIFIC, AND MANAGEMENT, AND ADMINISTRATIVE AND WASTE MANAGEMENT SERVICES
AERAF: ARTS, ENTERTAINMENT, & RECREATION, AND ACCOMMODATION AND FOOD SERVICES

Table 14 - Location quotient (concentration) of employment by industry sector, compared to Northern New England, 2000*
**NNE: Maine, New Hampshire, & Vermont. Source: U.S. Census. (2000)*

	CAPE ELIZABETH	CUMBERLAND	FALMOUTH	YARMOUTH	MAINE
PRIMARY INDUSTRIES	0.249	**1.381**	0.231	0.666	**1.378**
CONSTRUCTION	0.548	1.001	0.764	0.596	1.013
MANUFACTURING	0.398	0.565	0.536	0.356	1.010
WHOLESALE TRADE	0.836	0.931	**1.341**	0.788	0.956
RETAIL TRADE	0.963	1.045	0.859	**1.294**	**1.153**
TRANSPORT, WAREHOUSING, & UTILITIES	0.649	1.066	0.963	0.729	0.828
INFORMATION	**1.485**	**1.148**	**2.104**	**1.708**	0.796
F.I.R.E. INDUSTRIES	**2.021**	**2.012**	**2.728**	**1.308**	0.895
PSMAW	**1.838**	**2.007**	**1.745**	**1.954**	0.742
EDUCATION, HEALTH, & SOCIAL ASSISTANCE	**1.343**	0.919	0.934	**1.103**	**1.166**
AERAF	0.527	0.452	0.612	0.714	0.908
OTHER SERVICES, EXCEPT PUBLIC ADMIN	0.756	0.793	0.543	0.585	0.960
PUBLIC ADMIN	0.984	0.565	0.752	**1.547**	0.933

PRIMARY INDUSTRIES: AGRICULTURE, FORESTRY, FISHING AND HUNTING, AND MINING
F.I.R.E.: FINANCE AND INSURANCE, AND REAL ESTATE AND RENTAL AND LEASING
PSMAW: PROFESSIONAL, SCIENTIFIC, AND MANAGEMENT, AND ADMINISTRATIVE AND WASTE MANAGEMENT SERVICES
AERAF: ARTS, ENTERTAINMENT, & RECREATION, AND ACCOMMODATION AND FOOD SERVICES

SHIFT-SHARE ANALYSIS: IDENTIFYING LOCAL ECONOMIC DRIVERS

Shift-share analysis helps describe how national and regional trends contribute to changing employment patterns at the local level. The analysis shows how much of a known change in jobs occurred as a result of (A) national trends, (B) national trends within a specific industry, and (C) regional trends within a specific industry over a set period of time. By removing national and regional influences from observed employment changes, shift-share analysis sheds light on how much job creation or loss occurred due to unique, local factors.

- Between 2000 and 2013, Yarmouth saw job growth in all four industries in which residents enjoyed concentrations of employment relative to the nation (i.e. primary, FIRE, PSMAW, and education-health industries). The most significant gains were in the FIRE and education-health care industries.
- Shift-share analysis for these four industries shows that the local impact on jobs was most positive in the primary and FIRE industries.
- Although more residents were employed in PSMAW and education-health care sectors over this period, job growth mainly came as a result of national and regional trends:
    - Nationally, PSMAW jobs grew by 27% between 2000 and 2013; in Cumberland County, they grew by 28%. In Yarmouth, job growth in this sector amounted to just 1%, indicating that local factors resulted in lower employment growth than was experienced nationally or at the county level.
    - Similarly for the education and healthcare sectors, local employment growth in this sector lagged behind growth seen at the national and regional levels.

Table 15 - Shift share analysis of industry employment change, Yarmouth and Cumberland County, 2000-2013
Source: U.S. Census

	PRIMARY	FIRE	PSMAW	ED/HEALTH/SS
NATIONAL TOTAL EMPLOYMENT CHANGE, 2000-2013	9.4%	9.4%	9.4%	9.4%
NATIONAL INDUSTRY JOB CHANGE, 2000-2013	13%	6%	27%	27%
CUMBERLAND CTY INDUSTRY JOB CHANGE, 2000-2013	+292	(114)	+3,839	+10,687
PERCENT CHANGE, 2000-2013	21%	-1%	28%	35%
YARMOUTH INDUSTRY JOB CHANGE, 2000-2013	**+85**	**+142**	**+8**	**+158**
PERCENT CHANGE, 2000-2013	**147%**	**42%**	**1%**	**15%**
LOCAL IMPACT ON JOB CHANGE 2000-2013	**+73**	**+145**	**(177)**	**(213)**
PERCENT OF JOB CHANGE FROM LOCAL FACTORS	**86%**	**102%**	**0%**	**0%**

PRIMARY INDUSTRIES: AGRICULTURE, FORESTRY, FISHING AND HUNTING, AND MINING
F.I.R.E.: FINANCE AND INSURANCE, AND REAL ESTATE AND RENTAL AND LEASING
PSMAW: PROFESSIONAL, SCIENTIFIC, AND MANAGEMENT, AND ADMINISTRATIVE AND WASTE MANAGEMENT SERVICES
AERAF: ARTS, ENTERTAINMENT, & RECREATION, AND ACCOMMODATION AND FOOD SERVICES

OCCUPATIONS PERFORMED BY YARMOUTH RESIDENTS

Within Yarmouth's industries of employment, residents performed an array of occupations. While a resident may work in the "construction" industry, their duties on the job may in fact be clerical. The following section profiles the types of jobs that Yarmouth residents perform at their places of employment.

- In 2013, more than 50% of Yarmouth residents worked in an industry in which they performed management, business, science & arts-related tasks.
- Over 23% of Yarmouth residents held sales and office-related occupations in 2013.

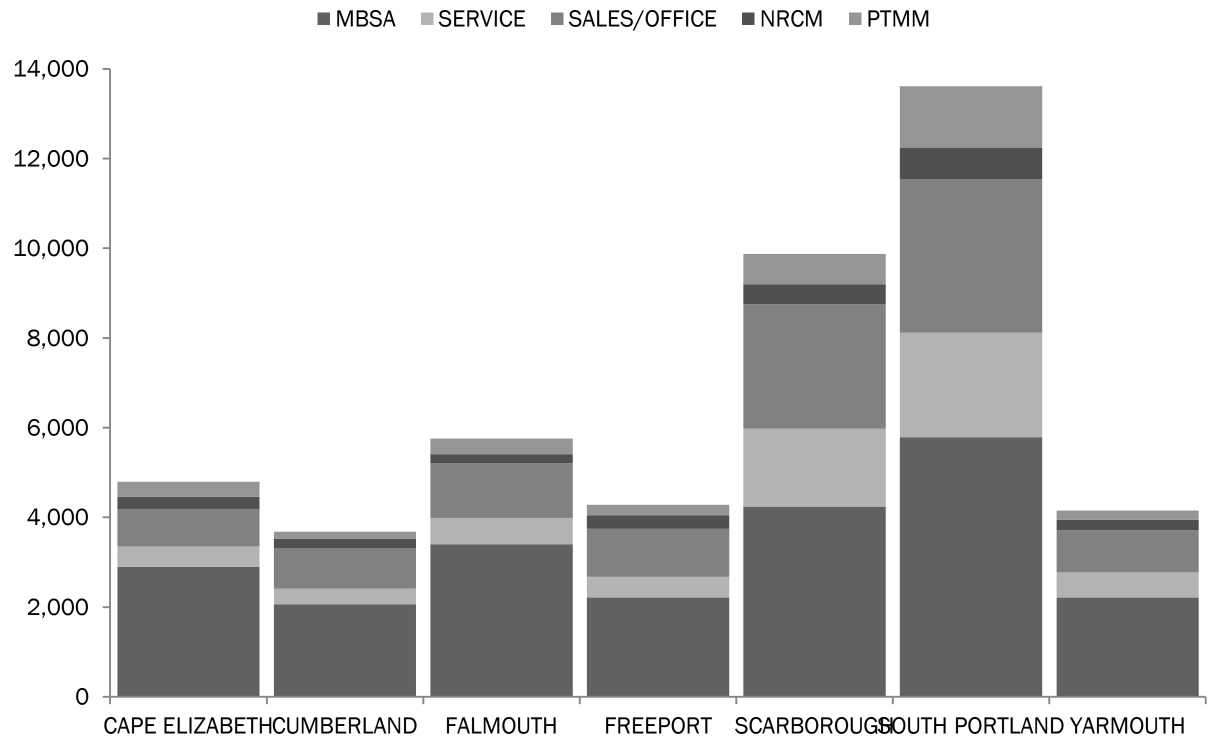


Figure 19 - Occupations of employed population. (2013). Source: U.S. Census. (2013)
PTMM: Production, Transportation & Materials Moving
NRCM: Natural Resources, Construction, & Maintenance
MBSA: Management, Business, Science & Arts

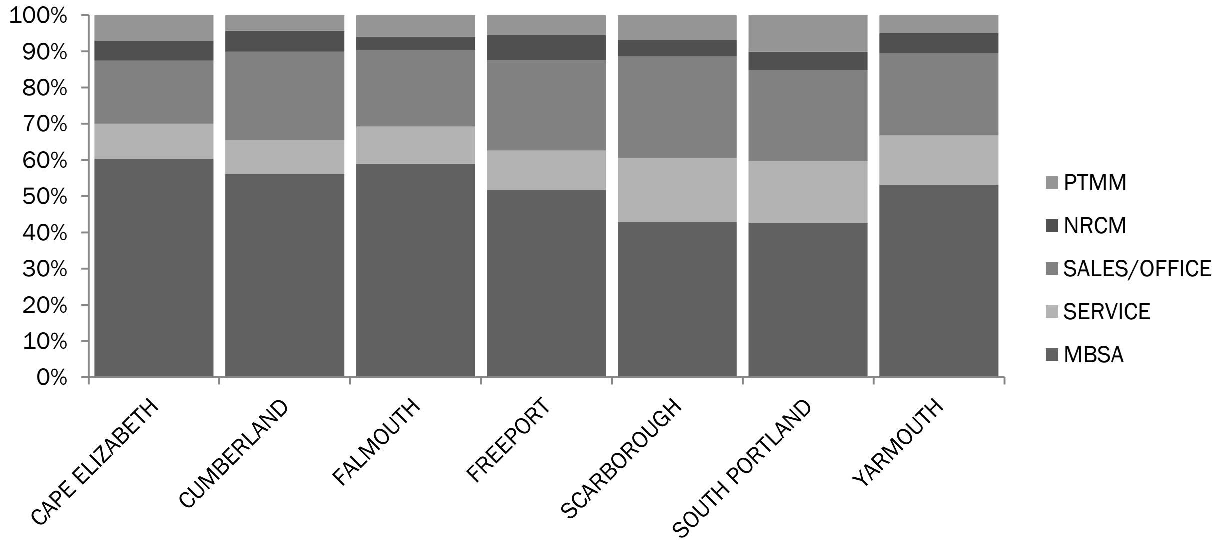


Figure 20 - Occupations of employed population, share of local total. (2013)
Source: U.S. Census. (2013)
PTMM: Production, Transportation & Materials Moving
NRCM: Natural Resources, Construction, & Maintenance
MBSA: Management, Business, Science & Arts

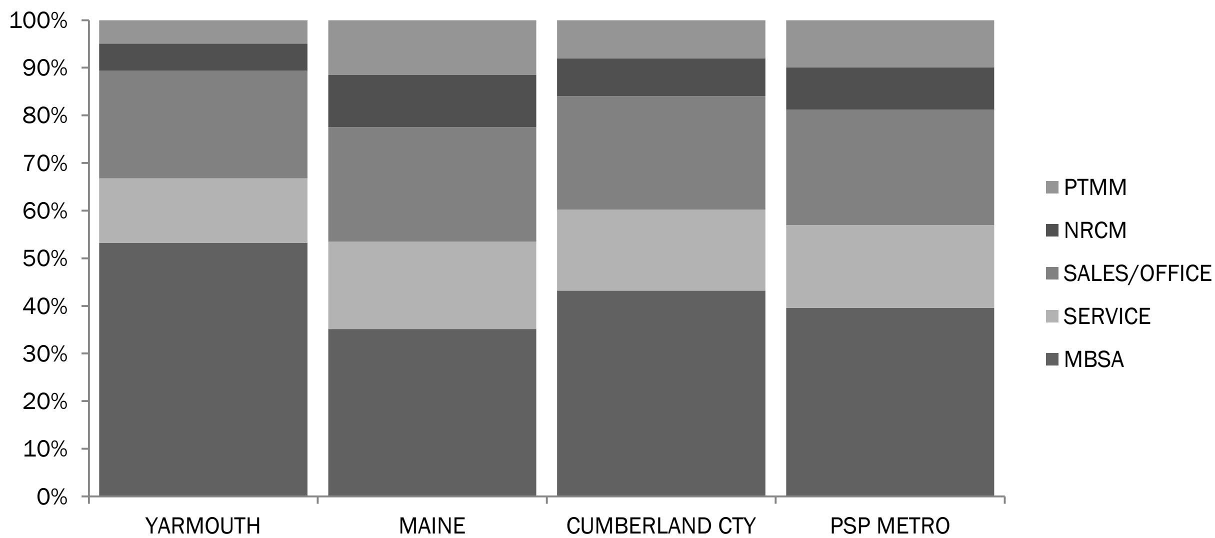


Figure 21 - Occupations of employed population, share of local total. (2013)
Source: U.S. Census. (2013)
PTMM: Production, Transportation & Materials Moving
NRCM: Natural Resources, Construction, & Maintenance
MBSA: Management, Business, Science & Arts

OCCUPATIONS OF YARMOUTH RESIDENTS—CHANGE SINCE 2000

- Between 2000 and 2013, 228 additional Yarmouth residents worked in service-related occupations, and there were 16 more residents with occupations involving natural resources, construction, & maintenance tasks.
- Shift-share analysis of occupational trends over the 2000 to 2013 period indicates that local factors contributed to job "losses" across all occupational categories except those involving service tasks (local "losses" were offset or tempered by regional and national gains in NRCM occupations). The analysis suggests that although industry and occupational job growth over the period occurred across multiple sectors, most of the job growth that resulted from unique, local factors was in service occupations.

Table 16 - Shift share analysis of occupational change, Yarmouth and Cumberland County, 2000-2013
Source: U.S. Census

	MBSA	SERVICE	SALES & OFFICE	NRCM	PTMM
NATIONAL TOTAL OCCUPATION CHANGE, 2000-2013	9.4%	9.4%	9.4%	9.4%	9.4%
NATIONAL SECTOR JOB CHANGE, 2000-2013	18%	33%	1%	-3%	-10%
CUMBERLAND CTY SECTOR JOB CHANGE, 2000-2013	10,770	5,676	(3,524)	1,090	-3351
PERCENT CHANGE, 2000-2013	20%	29%	-9%	10%	-22%
YARMOUTH INDUSTRY JOB CHANGE, 2000-2013	**-85**	**228**	**-317**	**16**	**-80**
PERCENT CHANGE, 2000-2013	**-4%**	**68%**	**-25%**	**7%**	**-28%**
LOCAL FACTORS IMPACT ON CHANGE 2000-2013	**(165)**	**+290**	**(415)**	**(58)**	**(128)**
PERCENT OF CHANGE FROM LOCAL FACTORS	**96%**	**168%**	**75%**	**107%**	**72%**

MBSA: MANAGEMENT, BUSINESS, SCIENCE & ARTS
NRCM: NATURAL RESOURCES, CONSTRUCTION, & MAINTENANCE
PTMM: PRODUCTION, TRANSPORTATION & MATERIALS MOVING

GROWTH SECTORS FOR BUSINESSES IN GREATER PORTLAND

There are a number of ways to identify and narrow in on growing industry sectors at the local level. A simple method is to look at job growth over a certain period, but this ignores the real impact of sector growth because it does not consider the share of the economy that the sector represents. Adding two new construction jobs to a local industry that has only 10 jobs overall will show exaggerated, and misleading, economic opportunity at the local level.

A more effective method is to identify sectors that (A) are growing in absolute terms, (B) represent a sizeable share (at least 1% of total employment) of the local economy, and (C) are concentrated in the local economy compared to a reference area (such as the county, metropolitan statistical area, or state). Employment concertation can be shown through the location quotients.

The Portland-South Portland Metropolitan Statistical Area (MSA) represents the counties of Cumberland, York, Androscoggin, and Sagadahoc in Maine. This is the narrowest geographic delineation that includes Yarmouth for which detailed NAICS[5] industry data (i.e. beyond the two-digit industry classification level) is available from the Quarterly Census of Employment and Wages (QCEW). Location quotients for the Portland-South Portland MSA were calculated across three-digit NAICS industry classifications in comparison to the Boston-Cambridge-Quincy MSA. At the three-digit NAICS classification level, it is possible to describe precise employment characteristics for these regions.

[5] NAICS stands for North American Industry Classification System. It is a system used to group and classify economic sectors within an understandable structure. NAICS "digits" refers to the number assigned to industry classifications within the NAICS. Longer digits represent more precision in the type of industry or activity being performed. For example, NAICS 51 represents "Information" industries covering, more precisely, NAICS 511 "Publishing" industries and others. Going further, within NAICS 511 there are periodical publishers (51112), book publishers (51113), etc.

TOP 10 SECTORS IN PORTLAND-SO. PORTLAND MSA BY EMPLOYMENT

Among businesses reporting data to the QCEW, the most significant growth, in terms of total jobs between 2005 and 2014, occurred among the ambulatory health care, administrative and support services, and professional and technical services industries (Table 17 and Figure 22).

Table 17 - Employment change among top 5 industries by employment growth Portland-South Portland MSA, 2005-2013.
Source: Maine Department of Labor, Center for Workforce Research & Information. (2015)

NAICS INDUSTRY AND DESCRIPTION	2005	2008	2014	CHANGE 2005-'14	SHARE OF LOCAL TOTAL
TOTAL – ALL INDUSTRIES	15,061	15,732	15,951	5.9%	
611 - EDUCATIONAL SERVICES	15,061	15,732	15,951	5.9%	**8.3%**
722 - FOOD SERVICES AND DRINKING PLACES	13,112	13,741	15,167	15.7%	**7.9%**
541 - PROFESSIONAL AND TECHNICAL SERVICES	9,659	10,739	11,203	16.0%	**5.8%**
561 - ADMINISTRATIVE AND SUPPORT SERVICES	8,429	8,464	10,005	18.7%	**5.2%**
621 - AMBULATORY HEALTH CARE SERVICES	8,233	9,317	9,941	20.7%	**5.2%**

Figure 22 - Employment change among the top 5 NAICS industries by employment growth Portland-South Portland MSA, 2005-2013.
Source: Maine Department of Labor, Center for Workforce Research & Information. (2015)

Looking at industries in which the Portland-South Portland MSA has a concentration of employment greater than that found in the Boston-Cambridge-Quincy MSA, a different picture emerges. Among sectors where total employment in the Portland-South Portland MSA is at least 1% of total jobs reported (Table 18), the fastest growing sectors by average number of monthly employees between 2005 and 2014 were warehousing and storage activities, building material and garden supply stores, and motor vehicle and parts dealers.

Table 18 - Top 10 industries in the Portland-South Portland MSA, by average monthly employees, by location quotient relative to the Boston-Cambridge-Quincy MSA.
Source: Massachusetts Office of Labor and Workforce Development. (2015); Maine Department of Labor, Center for Workforce Research & Information. (2015)

NAICS DESCRIPTION	JOBS 2005	JOBS 2008	JOBS 2014	JOBS '05-'14	% LOCAL TOTAL	LQ 1%*
493 - WAREHOUSING AND STORAGE	1,412	NA	2,532	79.3%	1.3%	6.54
444 - BUILDING MATERIAL AND GARDEN SUPPLY STORES	1,912	2,146	1,987	3.9%	1.0%	2.02
441 - MOTOR VEHICLE AND PARTS DEALERS	2,809	2,684	2,824	0.5%	1.5%	1.95
721 - ACCOMMODATION	3,563	3,643	3,869	8.6%	2.0%	1.80
623 - NURSING AND RESIDENTIAL CARE FACILITIES	6,620	6,948	7,243	9.4%	3.8%	1.75
452 - GENERAL MERCHANDISE STORES	3,191	2,875	3,058	-4.2%	1.6%	1.65
524 - INSURANCE CARRIERS AND RELATED ACTIVITIES	7,852	7,857	7,203	-8.3%	3.7%	1.58
238 - SPECIALTY TRADE CONTRACTORS	6,968	6,739	6,457	-7.3%	3.4%	1.49
424 - MERCHANT WHOLESALERS, NONDURABLE GOODS	3,052	3,079	3,094	1.4%	1.6%	1.42
445 - FOOD AND BEVERAGE STORES	5,838	6,147	6,044	3.5%	3.1%	1.26

** LQ: TOP TEN LOCATION QUOTIENT INDUSTRIES SELECT ONLY AMONG THOSE IN WHICH 2014 AVERAGE MONTHLY NUMBER OF JOBS WAS AT LEAST 1% OF THE MSA TOTAL. INDUSTRIES IN WHICH THE JOB COUNT WAS LESS THAN 1% OF THE MSA TOTAL WERE OMITTED TO REMOVE OUTLIERS.*

TOP 10 SECTORS IN PORTLAND-SO. PORTLAND MSA BY NUMBER OF BUSINESSES

The QCEW also reports on the number of establishments (or firms) within a defined area. The most significant growth, in terms of the number of firms reporting to the QCEW between 2005 and 2014 occurred among accommodations; electronic markets, agents, and brokers; and motor vehicle and parts dealers businesses (Table 19 and Figure 23).

Table 19 - Employment change among top 5 industries by employment growth Portland-South Portland MSA, 2005-2013.
Source: Maine Department of Labor, Center for Workforce Research & Information. (2015)

NAICS DESCRIPTION	2005	2008	2014	CHANGE 2005-'14	SHARE OF LOCAL TOTAL
721 - ACCOMMODATION	250	388	662	165%	**4.4%**
425 - ELECTRONIC MARKETS, AGENTS, & BROKERS	78	86	175	124%	**1.2%**
441 - MOTOR VEHICLE & PARTS DEALERS	28	41	52	86%	**0.4%**
623 - NURSING & RESIDENTIAL CARE FACILITIES	25	29	38	52%	**0.3%**
551 - MANAGEMENT OF COMPANIES & ENTERPRISES	54	63	78	44%	**0.5%**

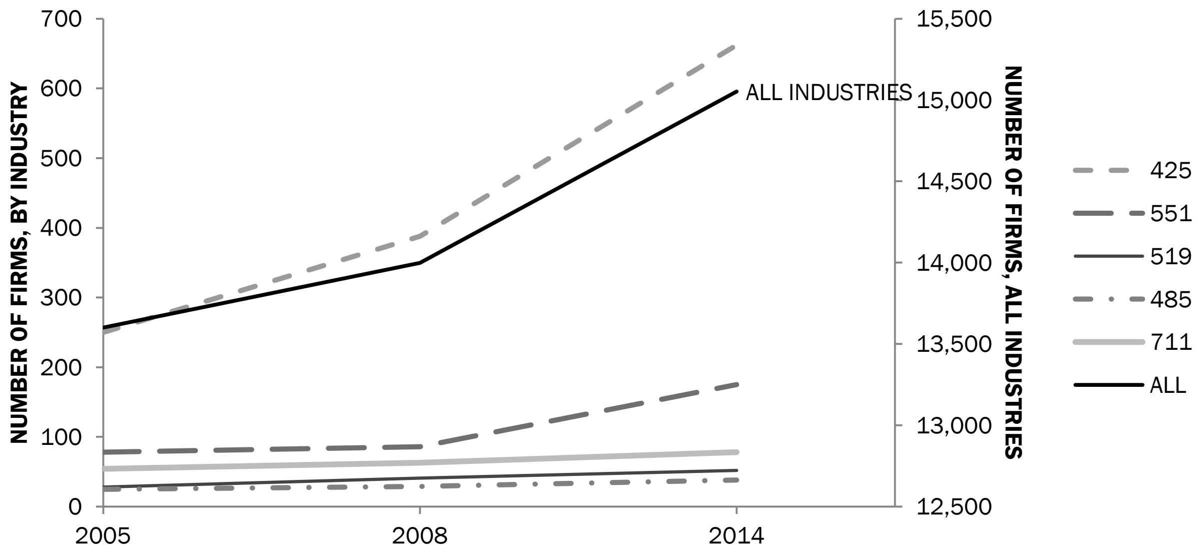


Figure 23 - Employment change among top 5 industries by employment growth Portland-South Portland MSA, 2005-2013.
Source: Maine Department of Labor, Center for Workforce Research & Information. (2015)

For industries where the Portland-South Portland MSA has a concentration of employment greater than that found in the Boston-Cambridge-Quincy MSA (and the total number of firms is at least 1% of all firms in the MSA) the highest growth in establishments reporting to the QCEW between 2005 and 2014 was in the accommodations; electronic markets, agents, and brokers; and motor vehicle and parts dealers industries (Table 20).

Table 20 - Top 10 industries in the Portland-South Portland MSA, by number of firms, by location quotient relative to the Boston-Cambridge-Quincy MSA.
Source: Massachusetts Office of Labor and Workforce Development. (2015); Maine Department of Labor, Center for Workforce Research & Information. (2015)

NAICS DESCRIPTION	FIRMS 2005	FIRMS 2008	FIRMS 2014	FIRMS '05-'14	% LOCAL TOTAL	LQ 1%*
721 - ACCOMMODATION	223	233	225	1%	1.49%	**3.98**
425 - ELECTRONIC MARKETS, AGENTS, AND BROKERS	250	388	662	165%	4.40%	**2.10**
441 - MOTOR VEHICLE AND PARTS DEALERS	174	181	181	4%	1.20%	**1.94**
623 - NURSING AND RESIDENTIAL CARE FACILITIES	186	225	222	19%	1.47%	**1.83**
551 - MANAGEMENT OF COMPANIES AND ENTERPRISES	78	86	175	124%	1.16%	**1.70**
453 - MISCELLANEOUS STORE RETAILERS	271	252	253	-7%	1.68%	**1.66**
236 - CONSTRUCTION OF BUILDINGS	603	532	492	-18%	3.27%	**1.64**
238 - SPECIALTY TRADE CONTRACTORS	1,140	1,101	1,020	-11%	6.78%	**1.39**
524 - INSURANCE CARRIERS AND RELATED ACTIVITIES	305	306	315	3%	2.09%	**1.30**
811 - REPAIR AND MAINTENANCE	362	355	385	6%	2.56%	**1.28**

** LQ: TOP TEN LOCATION QUOTIENT INDUSTRIES SELECT ONLY AMONG THOSE IN WHICH 2014 AVERAGE MONTHLY NUMBER OF FIRMS WAS AT LEAST 1% OF THE MSA TOTAL. INDUSTRIES IN WHICH THE FIRM COUNT WAS LESS THAN 1% OF THEMSA TOTAL WERE OMITTED TO REMOVE OUTLIERS.*

SHIFT-SHARE ANALYSIS OF GROWTH INDUSTRIES, BY EMPLOYMENT, IN YARMOUTH

At the two-digit NAICS classification level it is possible to compare economic trends in Yarmouth to broader geographic areas, such as Cumberland County, the Portland-South Portland MSA, and the nation. Shift-share analysis of employment change shows that local factors contributed to growth in some, but not all sectors for which the previous analysis showed employment growth between 2005 and 2013.

According to the shift-share analysis (Table 21), unique local factors at play in Yarmouth contributed to significant job growth in the following industries (ranked according to local factors impact):

1. Manufacturing
2. Retail trade
3. Finance and insurance
4. Professional and technical services
5. Educational services
6. Health care and social assistance
7. Arts, entertainment, and recreation
8. Accommodation and food services

Table 21 - Shift-share analysis of employment change in local industries, Yarmouth, 2005-2014
Source: U.S. Bureau of Labor Statistics. (2015); & Maine Department of Labor, Center for Workforce Research & Information. (2015)

	NAICS INDUSTRY															
	23	31-33	42	44-45	48-49	51	52	53	54	55	56	61	62	71	72	81
NATIONAL JOB CHANGE, '05-'14	-16%	-14%	1%	1%	7%	-11%	-5%	-4%	18%	24%	6%	24%	25%	12%	15%	-2%
CUMBERLAND CTY JOB CHANGE, '05-'14	-1,005	-1,481	-580	-3,694	686	-1,495	-998	-247	1,330	1,864	1,413	985	4,259	7	1,634	393
CUMBERLAND CTY % CHANGE, '05-'14	-11%	-14%	-7%	-14%	10%	-33%	-8%	-8%	14%	67%	16%	7%	15%	0%	11%	8%
YARMOUTH JOB CHANGE, '05-'14	-105	36	-247	-16	NA	-224	77	-18	185	-7	10	84	206	3	37	-13
YARMOUTH % JOB CHANGE, '05-'14	-36%	71%	-70%	-3%	NA	-61%	82%	-35%	82%	-35%	15%	26%	50%	5%	12%	-9%
LOCAL IMPACT ON JOBS, YARMOUTH	-73	**+43**	-221	**+60**	NA	-104	**+85**	-14	**+152**	-20	-1	**+60**	**+144**	**+3**	**+2**	-8

NATIONAL TOTAL JOB CHANGE, '05-'14: *+4,957,670*

23 - CONSTRUCTION
31-33 - MANUFACTURING
42 - WHOLESALE TRADE
44-45 - RETAIL TRADE
48-49 - TRANSPORTATION AND WAREHOUSING
51 - INFORMATION
52 - FINANCE AND INSURANCE
53 - REAL ESTATE AND RENTAL AND LEASING
54 - PROFESSIONAL AND TECHNICAL SERVICES
55 - MANAGEMENT OF COMPANIES AND ENTERPRISES
56 - ADMINISTRATIVE AND WASTE SERVICES
61 - EDUCATIONAL SERVICES
62 - HEALTH CARE AND SOCIAL ASSISTANCE
71 - ARTS, ENTERTAINMENT, AND RECREATION
72 - ACCOMMODATION AND FOOD SERVICES
81 - OTHER SERVICES, EXCEPT PUBLIC ADMINISTRATION

COMPARISON OF WAGES EARNED BY INDUSTRY

Firm creation and job growth are two essential components of economic health; the third is real wage growth across industries. Table 22 shows total wages earned in Yarmouth between 2005 and 2014, and compares average wage per employee across industries in Yarmouth to Cumberland County and the Portland-South Portland MSA. Overall, wages among employees in Yarmouth-based firms reporting to the QCEW grew more than the County and MSA average—by 7% and 9% respectively. The industries, in order of relative growth, in which Yarmouth showed a greater increase in wages per job compared to the County are:

1. Professional & technical services (72%)
2. Arts, entertainment, & recreation (43%)
3. Wholesale trade (23%)
4. Retail trade (19%)
5. Other services, not public administration (19%)
6. Information (16%)
7. Accommodation & food services (14%)
8. Educational services (7%)
9. Administrative & waste services (5%)

Table 22 - Comparison of wages per job per industry: Yarmouth, Cumberland County, and Portland-So. Portland MSA, 2005-2013.
Source: Maine Department of Labor, Center for Workforce Research & Information. (2015)

	YARMOUTH				CUMBERLAND COUNTY		PORTLAND-SO. PORTLAND MSA	
	2005		2014		2014		2014	
NAICS INDUSTRY DESCRIPTION	TOTAL AVG. MTHLY WAGES ($ 000's)	AVG. MTHLY WAGE/ JOB	TOTAL AVG. MTHLY WAGES ($ 000's)	AVG. MTHLY WAGE/ JOB	AVG. MTHLY WAGE/JOB	YARMOUTH WAGES/ JOB VS. COUNTY	AVG. MTHLY WAGE/JOB	YARMOUTH WAGES/ JOB VS. MSA
TOTAL, ALL INDUSTRIES	**$127,108**	**$37,036**	**$171,666**	**$49,216**	**$45,953**	**7%**	**$44,965**	**9%**
23 - CONSTRUCTION	$11,006	$37,690	$7,057	$37,739	$49,499	-24%	$48,460	-22%
31-33 - MANUFACTURING	$1,344	$26,346	$4,184	$48,091	$59,408	-19%	$58,297	-18%
42 - WHOLESALE TRADE	**$24,589**	**$69,657**	**$8,066**	**$76,099**	**$61,763**	**23%**	**$60,618**	**26%**
44-45 - RETAIL TRADE	**$13,147**	**$24,806**	**$16,132**	**$31,386**	**$26,418**	**19%**	**$26,659**	**18%**
48-49 - TRANSPORTATION & WAREHOUSING	$1,929	$44,850	NA	NA	$44,112	NA	$43,578	NA
51 - INFORMATION	**$17,081**	**$46,671**	**$8,149**	**$57,390**	**$49,653**	**16%**	**$49,480**	**16%**
52 - FINANCE & INSURANCE	$3,594	$38,235	$9,588	$56,068	$78,712	-29%	$77,804	-28%
53 - REAL ESTATE & RENTAL & LEASING	$1,754	$33,734	$1,432	$42,117	$43,770	-4%	$43,500	-3%
54 - PROFESSIONAL & TECHNICAL SERVICES	**$9,870**	**$43,672**	**$51,872**	**$126,208**	**$73,199**	**72%**	**$72,814**	**73%**
55 - MNGMT OF COMPANIES & ENTERPRISES	$1,271	$63,574	$1,000	$76,954	$83,958	-8%	$83,073	-7%
56 - ADMINISTRATIVE & WASTE SERVICES	**$1,762**	**$27,101**	**$2,967**	**$39,565**	**$37,840**	**5%**	**$36,917**	**7%**
61 - EDUCATIONAL SERVICES	**$13,558**	**$42,236**	**$18,558**	**$45,823**	**$42,783**	**7%**	**$41,433**	**11%**
62 - HEALTH CARE & SOCIAL ASSISTANCE	$12,616	$30,847	$18,391	$29,904	$46,778	-36%	$45,825	-35%
71 - ARTS, ENTERTAINMENT, & RECREATION	**$1,742**	**$27,654**	**$2,222**	**$33,673**	**$23,571**	**43%**	**$22,866**	**47%**
72 - ACCOMMODATION & FOOD SERVICES	**$5,419**	**$17,593**	**$7,349**	**$21,303**	**$18,707**	**14%**	**$18,789**	**13%**
81 - OTHER SERVICES, NOT PUBLIC ADMIN	**$3,748**	**$26,581**	**$4,416**	**$34,503**	**$31,770**	**9%**	**$30,717**	**12%**

INDUSTRIES IN BOLD ARE THOSE IN WHICH YARMOUTH BUSINESSES OFFER HIGHER AVERAGE MONTHLY WAGES PER JOB THAN CUMBERLAND COUNTY AND PORTLAND-SO. PORTLAND MSA

REGIONAL EMPLOYMENT GROWTH PROJECTION

Table 23 - Employment projections for Cumberland County and Yarmouth, 2005-2025.
Source: Maine Department of Labor, Center for Workforce Research & Information

	NAICS INDUSTRY															
CUMBERLAND COUNTY	**23**	**31-33**	**42**	**44-45**	**48-49**	**51**	**52**	**53**	**54**	**55**	**56**	**61**	**62**	**71**	**72**	**81**
2005	9,273	10,961	7,844	25,593	6,785	4,569	12,056	3,181	9,222	2,769	8,675	13,159	27,994	3,187	14,518	5,009
2009	7,826	9,396	7,200	22,084	7,644	3,949	11,488	3,013	9,903	3,599	8,735	13,824	30,815	3,140	14,792	4,826
2011	7,947	9,307	6,863	21,687	7,417	3,341	11,771	2,946	9,879	3,902	9,821	13,774	31,101	3,055	15,482	5,132
2014	8,268	9,480	7,264	21,899	7,471	3,074	11,058	2,934	10,552	4,633	10,088	14,144	32,253	3,194	16,152	5,402
AVG ANNUAL ('11-'14)	80	43	100	53	14	-67	-178	-3	168	183	67	93	288	35	168	68
% ANNUAL Δ ('11-'14)	1.0%	0.5%	1.5%	0.2%	0.2%	-2.0%	-1.5%	-0.1%	1.7%	4.7%	0.7%	0.7%	0.9%	1.1%	1.1%	1.3%
IN 2025 ('11-'14)...	+966	+496	+1,256	+596	+151	-612	-1,709	-33	+2,154	+3,032	+780	+1,081	+3,442	+423	+2,030	+835

	NAICS INDUSTRY															
YARMOUTH	**23**	**31-33**	**42**	**44-45**	**48-49**	**51**	**52**	**53**	**54**	**55**	**56**	**61**	**62**	**71**	**72**	**81**
2005	292	51	353	530	43	366	94	52	226	20	65	321	409	63	308	141
2009	221	78	119	489	37	180	155	35	191	140	46	371	603	58	285	138
2011	197	100	106	435	37	178	161	33	274	0	70	370	594	56	299	119
2014	187	87	106	514	0	142	171	34	411	13	75	405	615	66	345	128
AVG ANNUAL ('11-'14)	-2	-2	0	13	-6	-6	2	0	23	2	1	6	4	2	8	2
% of COUNTY Δ ('11-'14)*	-	-	-	24.2%	-	-	-	-	13.7%	1.1%	1.5%	6.5%	1.4%	5.7%	4.8%	2.9%
IN 2025 ('11-'14)...	-	-	-	**+148**	-	-	-	-	**+292**	**+36**	**+10**	**+68**	**+42**	**+20**	**+93**	**+19**

23: CONSTRUCTION
31-33: MANUFACTURING
42: WHOLESALE TRADE
44-45: RETAIL TRADE
48-49: TRANSPORTATION AND WAREHOUSING
51: INFORMATION
52: FINANCE AND INSURANCE
53: REAL ESTATE AND RENTAL AND LEASING
54: PROFESSIONAL AND TECHNICAL SERVICES
55: MANAGEMENT OF COMPANIES AND ENTERPRISES
56: ADMINISTRATIVE AND WASTE SERVICES
61: EDUCATIONAL SERVICES
62: HEALTH CARE AND SOCIAL ASSISTANCE
71: ARTS, ENTERTAINMENT, AND RECREATION
72: ACCOMMODATION AND FOOD SERVICES
81: OTHER SERVICES, EXCEPT PUBLIC ADMINISTRATION

** YARMOUTH PROJECTIONS WITH MISSING VALUES INDICATE THAT LOCAL CONDITIONS VARY FROM THE COUNTY AVERAGE. IT IS DIFFICULT TO PREDICT CHANGE IN THIS SECTOR AS THE INFLUENCE OF LOCAL FACTORS VERSUS WIDER REGIONAL AND NATIONAL ECONOMIC FACTORS IS NOT CLEAR.*

Table 24 - Yarmouth share of county employment, 2002-2013.
Source: U.S. Census Bureau, Center for Economic Studies

NAICS	SHARE CHANGE TO YARMOUTH. (2013)			2013	HISTORIC						
	CA. '11	CA. '07	CA. '02		2012	2011	2010	2009	2008	2007	2002
JOBS IN CUMBERLAND COUNTY:				**172,857**	**171,887**	**169,077**	**166,235**	**164,674 *(FLOOR)***	**169,674 *(PEAK)***	**167,604**	**161,517**
JOBS IN YARMOUTH:				**3,498**	**3,524**	3,388 *(FLOOR)*	**3,578**	**3,611**	**3,793**	3,838 *(PEAK)*	**3,492**
11	5.0%	-0.4%	-0.2%	13.8%	11.3%	8.8%	16.2%	13.5%	10.2%	14.1%	14.0%
21	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
22	-3.0%	-0.8%	13.8%	14.3%	17.5%	17.4%	16.0%	17.3%	16.2%	15.2%	0.6%
23	-0.1%	-0.4%	-0.1%	2.4%	2.4%	2.5%	2.7%	2.7%	2.7%	2.8%	2.5%
31-33	**0.0%**	**0.5%**	**0.4%**	**1.1%**	**0.9%**	**1.0%**	**0.9%**	**0.7%**	**0.8%**	**0.6%**	**0.7%**
42	*-0.3%*	*-2.9%*	*-4.4%*	*1.3%*	*1.2%*	*1.6%*	*1.7%*	*1.6%*	*1.7%*	*4.3%*	*5.7%*
44-45	**0.2%**	**0.1%**	**0.1%**	**2.2%**	**2.2%**	**1.9%**	**2.1%**	**2.3%**	**2.3%**	**2.1%**	**2.0%**
48-49	0.1%	-0.1%	-0.3%	0.3%	0.4%	0.2%	0.2%	0.4%	0.3%	0.4%	0.7%
51	0.1%	0.2%	0.1%	5.2%	5.6%	5.0%	4.7%	4.9%	6.1%	4.9%	5.1%
52	**0.0%**	**0.2%**	**0.4%**	**1.4%**	**1.4%**	**1.4%**	**1.3%**	**1.6%**	**1.1%**	**1.2%**	**1.0%**
53	0.1%	-0.8%	-0.7%	0.9%	0.8%	0.8%	1.1%	1.0%	1.5%	1.7%	1.6%
54	**1.2%**	**0.8%**	**1.1%**	**3.3%**	**3.3%**	**2.1%**	**2.0%**	**2.0%**	**2.4%**	**2.5%**	**2.2%**
55	-0.2%	-1.5%	0.0%	0.1%	0.3%	0.3%	3.6%	4.4%	5.1%	1.7%	0.2%
56	0.1%	-0.3%	0.1%	1.0%	1.0%	0.9%	0.7%	0.6%	1.2%	1.2%	0.9%
61	**0.1%**	**0.2%**	**0.2%**	**3.1%**	**2.9%**	**2.9%**	**3.0%**	**2.8%**	**2.9%**	**2.9%**	**2.9%**
62	-0.5%	-0.1%	-0.3%	1.7%	1.8%	2.1%	2.0%	2.0%	2.0%	1.8%	2.0%
71	**0.0%**	**0.3%**	**1.2%**	**2.3%**	**2.4%**	**2.3%**	**2.2%**	**2.2%**	**1.8%**	**2.1%**	**1.2%**
72	0.0%	-0.1%	-0.2%	2.3%	2.0%	2.3%	2.6%	2.3%	2.3%	2.4%	2.5%
81	0.1%	-0.7%	-0.6%	2.7%	3.2%	2.6%	2.4%	3.2%	2.7%	3.3%	3.3%
92	0.3%	-0.8%	0.4%	2.0%	2.0%	1.7%	2.7%	2.9%	2.4%	2.8%	1.6%
TOTAL	**0.0%**	**-0.3%**	**-0.1%**	**2.0%**	**2.1%**	**2.0%**	**2.2%**	**2.2%**	**2.2%**	**2.3%**	**2.2%**

11 - AGRICULTURE, FORESTRY, FISHING & HUNTING
21 - MINING, QUARRYING, & OIL & GAS EXTRACTION
22 - UTILITIES
23 - CONSTRUCTION
31-33 - MANUFACTURING
42 - WHOLESALE TRADE
44-45 - RETAIL TRADE
48-49 - TRANSPORTATION & WAREHOUSING
51 - INFORMATION
52 - FINANCE & INSURANCE
53 - REAL ESTATE & RENTAL & LEASING
54 - PROFESSIONAL, SCIENTIFIC, & TECHNICAL SERVICES
55 - MANAGEMENT OF COMPANIES & ENTERPRISES
56 – ADMIN & SUPPORT, WASTE MANAGEMENT & REMEDIATION
61 - EDUCATIONAL SERVICES
62 - HEALTH CARE & SOCIAL ASSISTANCE
71 - ARTS, ENTERTAINMENT, & RECREATION
72 - ACCOMMODATION & FOOD SERVICES
81 - OTHER SERVICES (EXCLUDING PUBLIC ADMINISTRATION)
92 - PUBLIC ADMINISTRATION

COMMUTING PATTERNS—YARMOUTH RESIDENTS

Yarmouth is a commuter community—very few people live *and* work in town.

- Among employed Yarmouth residents, the vast majority (85%) travel to work in a personal vehicle. 6% of residents carpool to work, and a larger share of workers compared to the Portland-South Portland MSA work from home (6.4% versus 5.7%).
- In 2013, roughly equal numbers of Yarmouth residents leave to work in other communities as non-residents come to Yarmouth for work.
- The number of Yarmouth residents commuting out of town for work has been relatively level between 2002 and 2013.
- Comparing commuting patterns from 2002 to the most recent figures in 2013, there is evidence of local jobs being increasingly filled by people not living in Yarmouth.

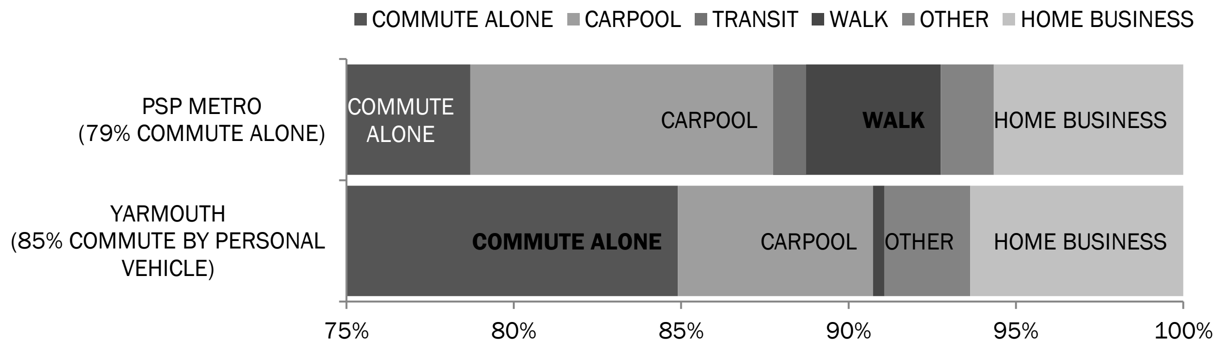


Figure 24 - Commuting method not including commuting alone in personal vehicles, employed population over 16

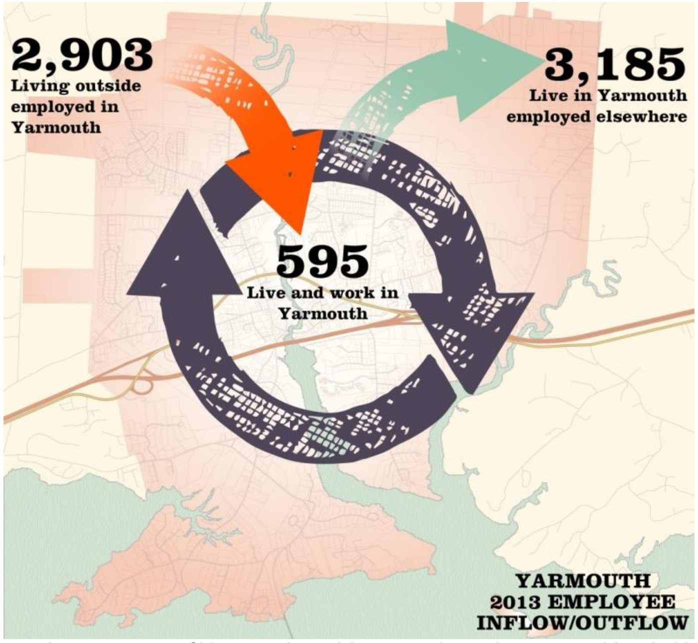


Figure 25 - Commuting patterns of Yarmouth residents and employees working in Yarmouth. (2013)
Source: U.S. Census Bureau, Center for Economic Studies. (2013)

Table 25 - Commuting patterns, Yarmouth residents, 2002-2013
Source: U.S. Census Bureau, Center for Economic Studies

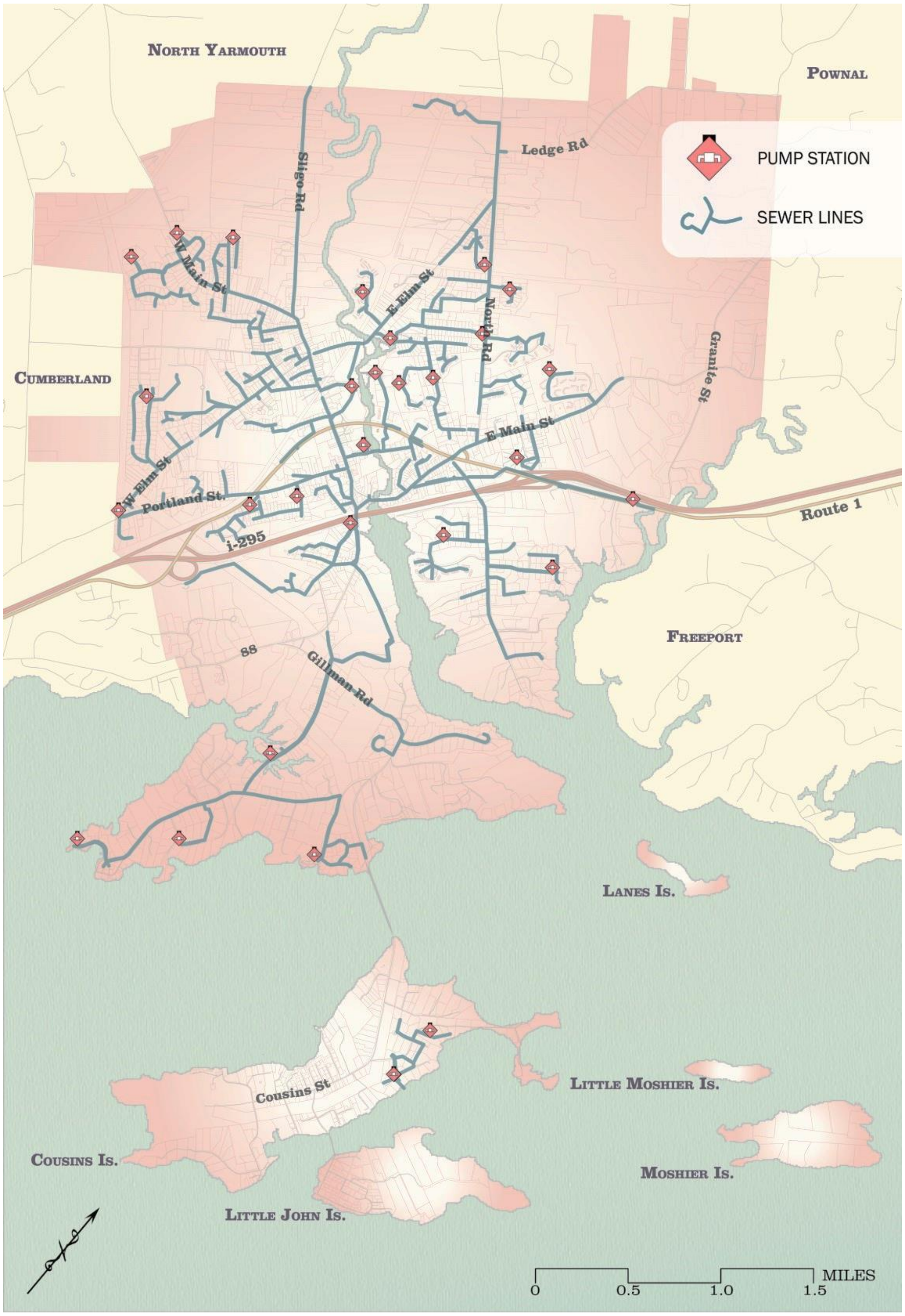
	2013		2002		CHANGE 2002→2013
EMPLOYED IN THE SELECTION AREA	3,498	100%	3,492	100%	6
EMPLOYED IN THE SELECTION AREA BUT LIVING OUTSIDE	2,903	83%	2,751	78%	152
EMPLOYED AND LIVING IN THE SELECTION AREA	595	17%	741	21%	-146

LIVING IN THE SELECTION AREA	3,780	100%	3,894	100%	-114
LIVING IN THE SELECTION AREA BUT EMPLOYED OUTSIDE	3,185	84%	3,153	81%	32
LIVING AND EMPLOYED IN THE SELECTION AREA	595	16%	741	19%	-146

INFRASTRUCTURE

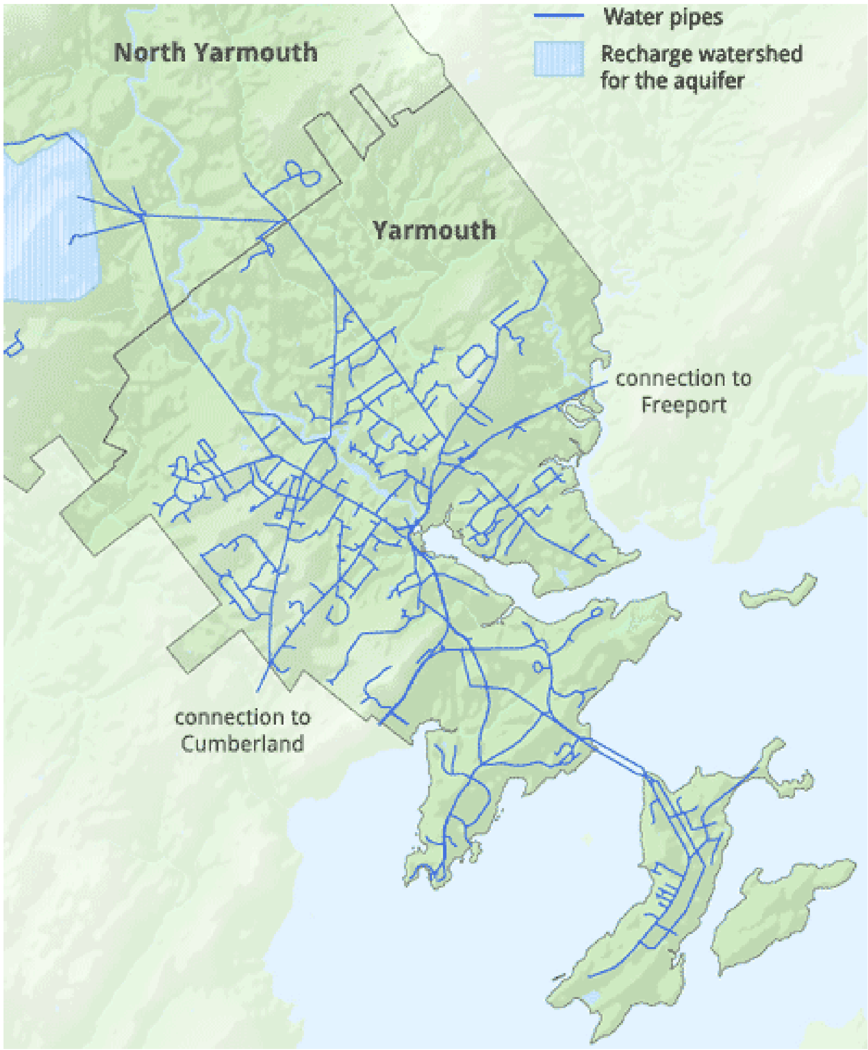
SEWER

Sewer service is available throughout Yarmouth and a small section of northern Cousins Island.



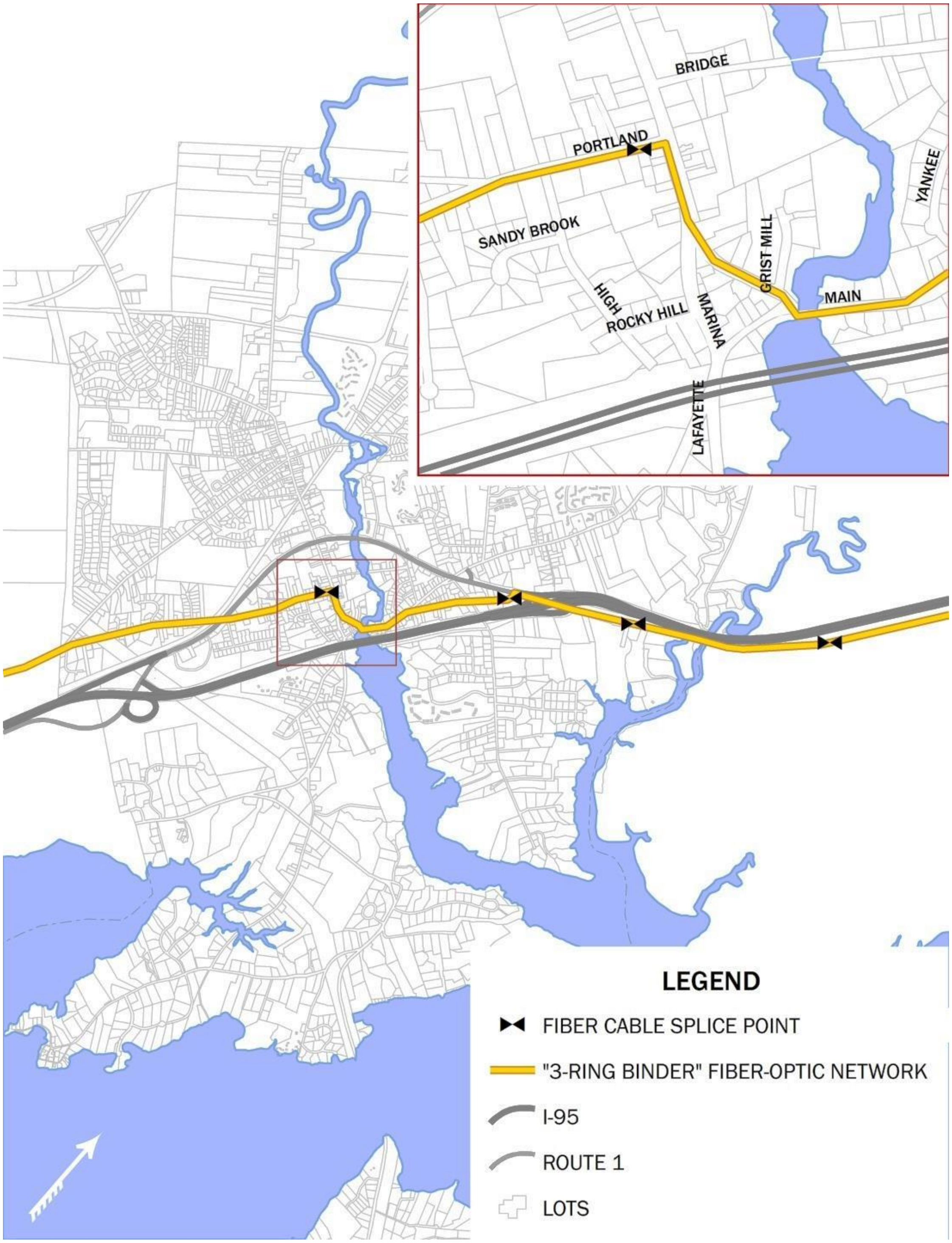
WATER

Water service is available throughout Yarmouth and is supplied by the North Yarmouth aquifer. The Yarmouth district also supplies water to neighboring Freeport and Cumberland.



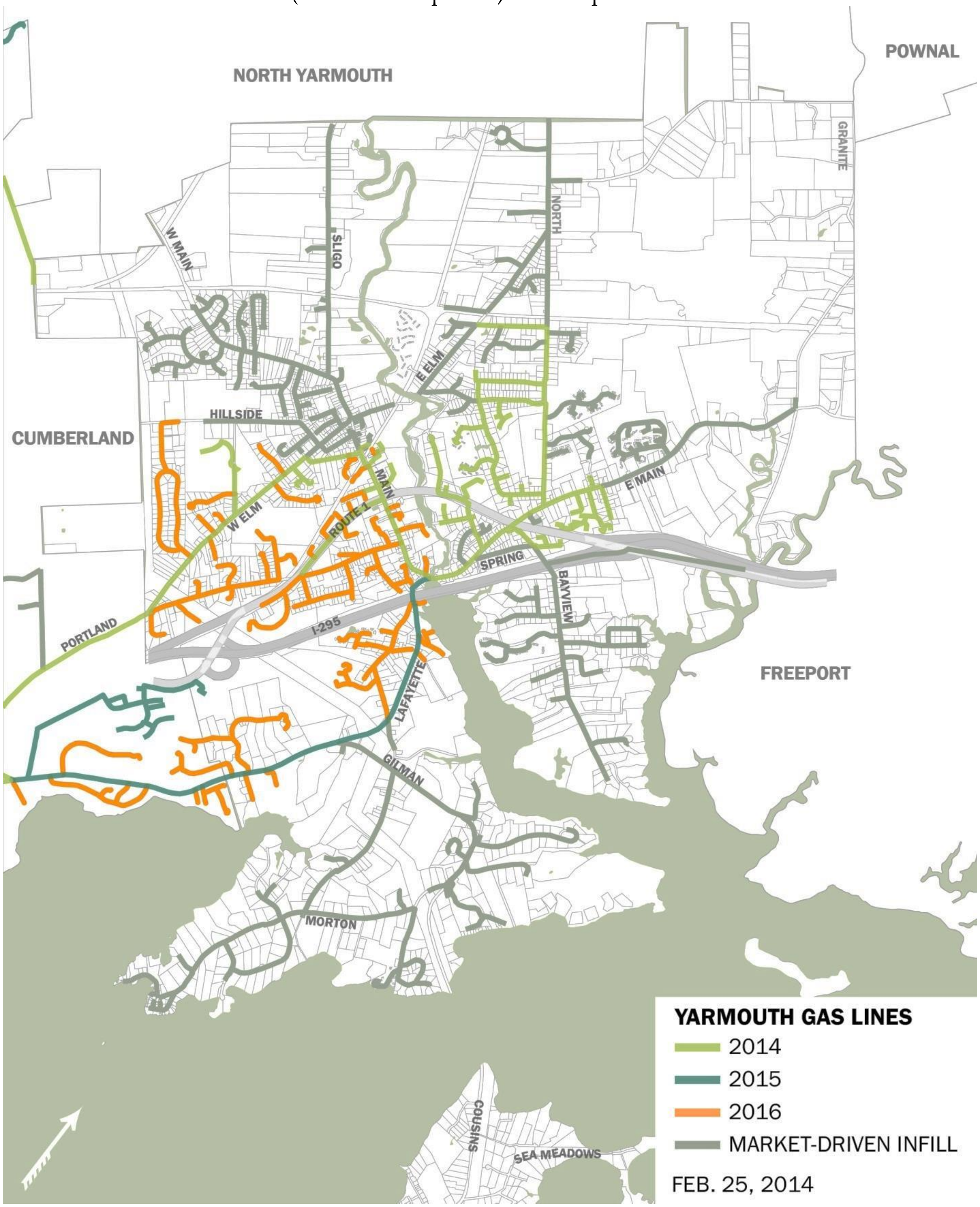
INTERNET

Maine's "Three Ring Binder" fiber optic internet network passes through Yarmouth roughly in line with Interstate-295. There are four splice points that may be accessed to branch fiber optic network services from the "Three Ring Binder" into town. One is located at the intersection of Main and Portland Streets, three are located along northern sections of Route 1 toward Freeport.



NATURAL GAS

Natural gas is available to most of the residential neighborhoods in Yarmouth near the downtown area. Rural areas on the fringes of town are not expected to receive natural gas unless market-driven forces (dense development) make it possible.



ENVIRONMENTAL AND CULTURAL ASSETS

Yarmouth has a number of publicly-accessible open space and recreational areas. The foremost is Royal River Park located between Main Street and the Royal River in downtown Yarmouth. There are five public-access boat launches or docks available throughout town as well as several beaches and recreational landmarks.

APPENDIX D: TAX INCREMENT FINANCING DISTRICTS

*Table 26 - Property in the **Delorme** TIF, Yarmouth*

PARCEL	ADDRESS	ASSESSOR DESCRIPTION	ACRES	OAV	TAXABLE 2015
034-001	DELORME DR	RES ACLNDV MDL-00	5.6	$16,800	$76,700
035-002	2 DELORME DR	COMM BLDG	10.86	$212,300	$8,153,500
			16.46	**$229,100**	**$8,230,200**

*Table 27 - Property in the **Route 1 North** TIF, Yarmouth*

PARCEL	ADDRESS	ASSESSOR DESCRIPTION	ACRES	OAV	TAXABLE 2015
033-061	107 BRIDGE ST	APT 4-7UNT MDL-03	0.44	$199,200	$199,200
039-006	253 EAST MAIN ST	APT 4-7UNT MDL-03	0.75	$324,100	$324,100
039-008	730 US ROUTE 1	BANK BLDG MDL-94	1.01	$733,900	$733,900
011-002	688 US ROUTE 1	COMM BLDG	0.53	$865,700	$865,700
033-071	75 WILLOW ST	COMM BLDG	0.4	$844,500	$844,500
033-086	805 US ROUTE 1	COMM BLDG	3.2	$999,700	$999,700
033-087	781 US ROUTE 1	COMM BLDG	0.33	$455,500	$455,500
033-087-00A	791 US ROUTE 1	COMM BLDG	0.43	$818,900	$818,900
034-024	915 US ROUTE 1	COMM BLDG	0.91	$842,500	$842,500
034-030	185 SPRING ST	COMM BLDG	1.3	$236,400	$236,400
034-031	141 SPRING ST	COMM BLDG	1.4	$329,100	$329,100
035-008	1213 US ROUTE 1	COMM BLDG	3.46	$1,415,800	$1,415,800
038-024	705 US ROUTE 1	COMM BLDG	7.1	$2,481,700	$2,481,700
038-028	731 US ROUTE 1	COMM BLDG	1.07	$787,600	$787,600
039-007	720 US ROUTE 1	COMM BLDG	3.03	$1,013,300	$1,013,300
039-010	770 US ROUTE 1	COMM BLDG	3	$923,900	$822,700
039-027	21 SWEETSER RD	COMM BLDG	1.2	$211,400	$211,400
040-056	940 US ROUTE 1	COMM BLDG	1.42	$820,400	$820,400
034-027	881 US ROUTE 1	COMM WHSE	0.55	$512,000	$512,000
011-001-009	FOREST FALLS DR	DEVEL LAND MDL-00	0.66	$90,900	$90,900
011-001-00A	10 FOREST FALLS DR	DEVEL LAND MDL-00	3.77	$0	$0
009-014	1323 US ROUTE 1	HOTELS	8.12	$1,000,000	$1,000,000
039-004-00A	914 US ROUTE 1	HRDWARE ST	0.97	$1,080,000	$1,080,000
034-021	70-74 BAYVIEW ST	PROF ASSOC	1.81	$762,700	$748,100
033-088	765 US ROUTE 1	PROF BLDG	0.66	$709,500	$709,500
039-011	808 US ROUTE 1	REC/CONVEN	0.89	$158,200	$529,200
009-001-00A	BAYVIEW ST	RES ACLNDV MDL-00	7.6	$185,700	$185,700
009-001-00B	US ROUTE 1	RES ACLNDV MDL-00	17.14	$276,300	$276,300
034-002	BAYVIEW ST	RES ACLNDV MDL-00	1.2	$2,800	$2,800
034-003	BAYVIEW ST	RES ACLNDV MDL-00	2.88	$18,200	$18,200
034-004	BAYVIEW ST	RES ACLNDV MDL-00	2.14	$15,900	$15,900
035-004-002	US ROUTE 1	RES ACLNDV MDL-00	1.27	$283,200	$283,200
035-005	US ROUTE 1	RES ACLNDV MDL-00	1.37	$372,400	$372,400
009-015	1335 US ROUTE 1	REST/CLUBS	1.02	$1,044,000	$1,044,000
034-025	907 US ROUTE 1	REST/CLUBS	0.56	$571,500	$571,500
033-063	103 BRIDGE ST	SINGLE FAM MDL-01	0.39	$324,600	$324,600
035-003	1099 US ROUTE 1	SINGLE FAM MDL-01	2.23	$206,800	$206,800
035-004-001	1111 US ROUTE 1	SINGLE FAM MDL-01	33.34	$548,300	$548,300
038-022	80 BRIDGE ST	SINGLE FAM MDL-01	0.58	$213,500	$213,500
038-023	100 BRIDGE ST	SINGLE FAM MDL-01	0.72	$376,700	$376,700
038-029	148 BRIDGE ST	SINGLE FAM MDL-01	0.09	$124,700	$124,700
039-001	299 EAST MAIN ST	SINGLE FAM MDL-01	0.93	$177,300	$177,300

ROUTE 1 NORTH TIF CONTINUED					
PARCEL	ADDRESS	ASSESSOR DESCRIPTION	ACRES	OAV	TAXABLE 2015
039-002	289 EAST MAIN ST	SINGLE FAM MDL-01	1.4	$225,800	$225,800
039-003	277 EAST MAIN ST	SINGLE FAM MDL-01	1.3	$179,500	$179,500
039-005	263 EAST MAIN ST	SINGLE FAM MDL-01	0.54	$208,300	$208,300
039-012	216 EAST MAIN ST	SINGLE FAM MDL-01	1	$251,000	$251,000
040-052	357 EAST MAIN ST	SINGLE FAM MDL-01	1.34	$263,100	$263,100
040-054	331 EAST MAIN ST	SINGLE FAM MDL-01	0.55	$230,300	$230,300
040-055	317 EAST MAIN ST	SINGLE FAM MDL-01	1.97	$190,700	$190,700
009-013	1269 US ROUTE 1	STORE/SHOP MDL-94	4.43	$494,100	$494,100
034-026	893 US ROUTE 1	STORE/SHOP MDL-94	0.65	$677,200	$677,200
039-059	936 US ROUTE 1	STORE/SHOP MDL-94	1.99	$927,900	$927,900
039-009	756 US ROUTE 1	SUPERMKT	11.6	$5,293,200	$5,293,200
033-060	109 BRIDGE ST	THREE FAM MDL-03	0.31	$235,400	$235,400
039-004	269 EAST MAIN ST	TWO FAMILY MDL-03	0.58	$229,800	$229,800
040-053	337 EAST MAIN ST	TWO FAMILY MDL-03	2.77	$412,300	$412,300
			152.30	**$33,177,400**	**$33,432,600**

*Table 28 - Property in the **Route 1 South** TIF, Yarmouth*

PARCEL	ADDRESS	ASSESSOR DESCRIPTION	ACRES	OAV	TAXABLE 2015
031-066	247 PORTLAND ST	COMM BLDG	10	$1,497,500	$1,497,500
031-066-BAY	247 PORTLAND ST	COMM BLDG	0	$201,600	$454,500
031-067	374 US ROUTE 1	COMM BLDG	2.27	$1,099,200	$1,099,200
032-126	447 US ROUTE 1	COMM BLDG	1.04	$515,900	$515,900
032-127	431 US ROUTE 1	COMM BLDG	1.21	$704,400	$704,400
037-002-00A	424 US ROUTE 1	COMM BLDG	0.51	$718,600	$718,600
037-009	494 US ROUTE 1	COMM BLDG	0.83	$976,800	$976,800
007-003	1 TYLER DR	COMM WHSE	62.85	$13,254,800	$13,254,800
037-001	412 US ROUTE 1	COMM WHSE	0.54	$493,200	$497,100
031-026	219 US ROUTE 1	DEVEL LAND MDL-00	1.9	$441,000	$404,600
037-026	79 CLEAVES ST	MOBILE HOM	0.2	$87,600	$87,600
037-025	WEST ELM ST	MUNICPAL MDL-00	3.1	EXEMPT	EXEMPT
030-006	478 PORTLAND ST	MUNICPAL MDL-96	3.27	EXEMPT	EXEMPT
037-005	500 US ROUTE 1	OFFICE BLD MDL-94	1.33	$1,290,200	$1,290,200
032-125	497 US ROUTE 1	PRI SCHOOL	5.8	EXEMPT	EXEMPT
007-002	US ROUTE 1	RES ACLNDV MDL-00	33.7	$162,700	$162,700
031-028	PORTLAND ST	RES ACLNDV MDL-00	3.3	$55,200	$55,200
031-036	PORTLAND ST	RES ACLNDV MDL-00	5.08	$211,000	$211,000
031-025	233 US ROUTE 1	REST/CLUBS	0.72	$447,700	$447,700
032-087	351 US ROUTE 1	RTL GAS ST	0.68	$577,500	$577,500
037-002	438 US ROUTE 1	SHOPNGMALL MDL-94	2.48	$2,775,900	$2,775,900
032-088	159 PORTLAND ST	SINGLE FAM MDL-01	3.67	$469,500	$469,500
037-027	83 CLEAVES ST	SINGLE FAM MDL-01	3.2	$224,300	$224,300
037-003	478 US ROUTE 1	STORE/SHOP MDL-96	1.88	$1,428,500	$1,428,500
031-001	6 BENNETT RD	TWO FAMILY MDL-03	0.38	$296,800	$296,800
			149.94	**$27,929,900**	**$28,150,300**

*Table 29 - Property in the **Downtown** TIF, Yarmouth*

PARCEL	ADDRESS	DESCRIPTION	ACRES	OAV	TAXABLE 2015
032-123	196 MAIN ST	121A CORP MDL-96	0.3	$220,200	$220,200
042-040	363 MAIN ST	APT 4-7UNT MDL-03	0.2	$328,600	$328,600
042-047	325 MAIN ST	APT 4-7UNT MDL-03	0.33	$437,500	$437,500
033-008-00A	49 BRIDGE ST	APT 4-7UNT MDL-94	6	$498,600	$498,600
041-002	320 MAIN ST	CHURCH ETC MDL-00	0.28	EXEMPT	EXEMPT
032-115	116 MAIN ST	CHURCH ETC MDL-94	0.5	EXEMPT	EXEMPT
033-003	97 MAIN ST	CHURCH ETC MDL-94	0.63	EXEMPT	EXEMPT
041-003	326 MAIN ST	CHURCH ETC MDL-94	0.63	EXEMPT	EXEMPT
041-018	346 MAIN ST	CHURCH ETC MDL-94	0.51	EXEMPT	EXEMPT
032-114	108 MAIN ST	COMM BLDG	0.26	$321,500	$321,500
032-122	188 MAIN ST	COMM BLDG	0.55	$534,600	$534,600
033-001	121 MAIN ST	COMM BLDG	0.44	$440,100	$440,100
033-005	89 MAIN ST	COMM BLDG	0.15	$222,400	$222,400
033-020	1 MAIN ST	COMM BLDG	0.53	$224,200	$224,200
033-066	81 BRIDGE ST	COMM BLDG	2.22	$513,500	$513,500
033-139	33 LAFAYETTE ST	COMM BLDG	0.35	$137,600	$137,600
037-019	258 MAIN ST	COMM BLDG	4.47	$1,625,600	$1,625,600
037-030	298 MAIN ST	COMM BLDG	0.22	$421,500	$421,500
037-031	10 SOUTH ST	COMM BLDG	0.08	$240,200	$240,200
037-032	16 SOUTH ST	COMM BLDG	0.12	$120,900	$120,900
037-033	26 SOUTH ST	COMM BLDG	0.32	$378,400	$378,400
038-002	251 MAIN ST	COMM BLDG	0.77	$563,900	$563,900
038-003	245 MAIN ST	COMM BLDG	0.18	$214,300	$214,300
038-004	233 MAIN ST	COMM BLDG	0.65	$481,800	$481,800
038-007	189 MAIN ST	COMM BLDG	0.5	$373,400	$373,400
038-031	25 VESPA LN	COMM BLDG	3.9	$1,214,400	$1,214,400
041-024	366 MAIN ST	COMM BLDG	0.17	$195,200	$195,200
041-044	20 WEST MAIN ST	COMM BLDG	1.22	$1,158,500	$1,158,500
042-039	365 MAIN ST	COMM BLDG	0.22	$324,200	$324,200
042-052	36 YARMOUTH CROSSING DR	COMM BLDG	0.38	$207,700	$207,700
042-058	301 MAIN ST	COMM BLDG	0.1	$158,200	$158,200
042-059-00A	18 YARMOUTH CROSSING DR	COMM BLDG	0.22	$173,900	$173,900
042-059-00B	28 YARMOUTH CROSSING DR	COMM BLDG	0.19	$288,800	$288,800
042-060	11 YARMOUTH CROSSING DR	COMM BLDG	0.18	$185,100	$185,100
042-061	25 YARMOUTH CROSSING DR	COMM BLDG	0.26	$134,900	$134,900
042-061-00A	33 YARMOUTH CROSSING DR	COMM BLDG	0.21	$154,600	$154,600
028-032	142 LAFAYETTE ST	COMM WHSE	5.52	$2,312,600	$2,312,600
032-007	90 MAIN ST	COMM WHSE	0.19	$285,500	$285,500
037-028	48 RAILROAD SQ	COMM WHSE	3	$306,700	$306,700
038-018-U01	20 BRIDGE ST	CONDO	0.29	$220,200	$220,200
038-018-U02	20 BRIDGE ST	CONDO	0	$171,400	$171,400
042-042-U03	355 MAIN ST	CONDO	0	$160,600	$160,600
042-042-U04	355 MAIN ST	CONDO	0	$128,900	$128,900
042-042-U06	361 MAIN ST	CONDO	0	$96,400	$96,400
042-042-U07	361 MAIN ST	CONDO	0	$113,200	$113,200
042-042-U08	361 MAIN ST	CONDO	0	$147,200	$147,200
037-017	236 MAIN ST	CONV FOOD	0.32	$280,900	$280,900
042-038	367 MAIN ST	CONV FOOD	0.16	$144,200	$144,200
032-010	12 PORTLAND ST	EDUC BLDG	0.11	EXEMPT	EXEMPT
038-016	153 MAIN ST	EDUC BLDG	0.22	EXEMPT	EXEMPT
037-029-00B	8 RAILROAD SQ	FUEL SV/PR MDL-95	1.16	$494,200	$494,200
042-062	281 MAIN ST	GAS ST SRV MDL-96	0.59	$349,400	$349,400

DOWNTOWN TIF CONTINUED (2)					
PARCEL	ADDRESS	DESCRIPTION	ACRES	OAV	TAXABLE 2015
038-006	215 MAIN ST	LIBRARY	1.3	EXEMPT	EXEMPT
028-030	72 LAFAYETTE ST	MARINAS	2.9	$665,400	$665,400
028-031	106 LAFAYETTE ST	MARINAS	5.1	$3,209,700	$3,209,700
032-004	70 MAIN ST	MULTI HSES	0.21	$458,800	$458,800
028-027	LAFAYETTE ST	MUNICPAL MDL-00	0.29	EXEMPT	EXEMPT
032-124	MAIN ST	MUNICPAL MDL-00	2.7	EXEMPT	EXEMPT
037-022	MAIN ST	MUNICPAL MDL-00	0.61	EXEMPT	EXEMPT
038-021	BRIDGE ST	MUNICPAL MDL-00	0.38	EXEMPT	EXEMPT
041-041	MAIN ST	MUNICPAL MDL-00	0.4	EXEMPT	EXEMPT
033-132	50 MAIN ST	OFFICE BLD MDL-94	0.11	$166,800	$166,800
037-029-00A	1 RAILROAD SQ	PARK LOT	1.4	$112,600	$112,600
033-136	36 MARINA RD	PRI RS C/I	0.11	$251,100	$251,100
032-117	128 MAIN ST	PRI SCHOOL	0.23	EXEMPT	EXEMPT
032-118	148 MAIN ST	PRI SCHOOL	6.6	EXEMPT	EXEMPT
032-121	172 MAIN ST	PRI SCHOOL	0.96	EXEMPT	EXEMPT
038-017	129 MAIN ST	PRI SCHOOL	1.39	EXEMPT	EXEMPT
028-029	40 LAFAYETTE ST	PROF BLDG	0.34	$261,200	$261,200
032-003	3 MARINA RD	PROF BLDG	1.3	$379,800	$379,800
038-002-00A	259 MAIN ST	PROF BLDG	1.46	$2,912,000	$2,912,000
038-015	163 MAIN ST	PROF BLDG	0.25	$190,700	$190,700
038-005	52 SCHOOL ST	PUB-SCHOOL MDL-94	14	EXEMPT	EXEMPT
033-003-00A	95 MAIN ST	REC/CONVEN	0.04	$148,800	$148,800
041-003-00A	326 MAIN ST	REC/CONVEN	0	$163,900	$163,900
042-049	20 MILL ST	RELIGIOUS MDL-94	1.9	EXEMPT	EXEMPT
032-011	PORTLAND ST	RES ACLNDV MDL-00	0.15	$11,600	$11,600
033-123	EAST MAIN ST	RES ACLNDV MDL-00	0.4	$7,800	$7,800
033-124	EAST MAIN ST	RES ACLNDV MDL-00	0.27	$7,200	$7,200
038-010	YORK ST	RES ACLNDV MDL-00	0.31	$11,100	$11,100
032-009	96 MAIN ST	REST/CLUBS	0.09	$238,300	$238,300
042-042-U01	355 MAIN ST	RTL CONDO	0.586	$102,200	$102,200
042-042-U02	357 MAIN ST	RTL CONDO	0	$101,700	$101,700
042-042-U05	359 MAIN ST	RTL CONDO	0	$115,300	$115,300
028-028	28 LAFAYETTE ST	SINGLE FAM MDL-01	0.2	$140,500	$140,500
032-002	9 MARINA RD	SINGLE FAM MDL-01	0.6	$387,500	$387,500
032-005	76 MAIN ST	SINGLE FAM MDL-01	1.6	$541,300	$541,300
032-006	82 MAIN ST	SINGLE FAM MDL-01	0.1	$212,400	$212,400
032-111	24 STORER ST	SINGLE FAM MDL-01	0.5	$260,600	$260,600
032-112	23 STORER ST	SINGLE FAM MDL-01	0.34	$444,600	$444,600
032-113	17 PORTLAND ST	SINGLE FAM MDL-01	0.24	$286,500	$286,500
032-116	124 MAIN ST	SINGLE FAM MDL-01	0.29	$475,700	$475,700
033-002	109 MAIN ST	SINGLE FAM MDL-01	0.46	$484,000	$484,000
033-008	73 MAIN ST	SINGLE FAM MDL-01	2.2	$508,300	$508,300
033-009	63 MAIN ST	SINGLE FAM MDL-01	0.18	$265,600	$265,600
033-010	57 MAIN ST	SINGLE FAM MDL-01	0.89	$400,500	$400,500
033-011	49 MAIN ST	SINGLE FAM MDL-01	0.39	$298,300	$298,300
033-012	37 MAIN ST	SINGLE FAM MDL-01	0.22	$347,400	$347,400
033-013	31 MAIN ST	SINGLE FAM MDL-01	0.29	$261,300	$261,300
033-014	25 MAIN ST	SINGLE FAM MDL-01	1	$179,300	$179,300
033-015	12 GRIST MILL LN	SINGLE FAM MDL-01	0.64	$230,700	$230,700
033-016	36 GRIST MILL LN	SINGLE FAM MDL-01	1.18	$287,200	$287,200

DOWNTOWN TIF CONTINUED (3)					
PARCEL	ADDRESS	DESCRIPTION	ACRES	OAV	TAXABLE 2015
033-017	33 GRIST MILL LN	SINGLE FAM MDL-01	0.56	$302,200	$302,200
033-019	29 GRIST MILL LN	SINGLE FAM MDL-01	0.58	$351,300	$351,300
033-067	43 BRIDGE ST	SINGLE FAM MDL-01	0.16	$231,900	$231,900
033-068	31 BRIDGE ST	SINGLE FAM MDL-01	0.43	$153,300	$153,300
033-069	21 BRIDGE ST	SINGLE FAM MDL-01	0.52	$309,900	$309,900
033-070	17 BRIDGE ST	SINGLE FAM MDL-01	0.33	$247,700	$247,700
033-128	15 LAFAYETTE ST	SINGLE FAM MDL-01	0.21	$149,100	$149,100
033-129	32 MAIN ST	SINGLE FAM MDL-01	0.18	$198,700	$198,700
033-130	38 MAIN ST	SINGLE FAM MDL-01	0.19	$227,800	$227,800
033-131	36 MAIN ST	SINGLE FAM MDL-01	0.52	$279,900	$279,900
033-134	22 MARINA RD	SINGLE FAM MDL-01	0.04	$122,200	$122,200
033-137	38 MARINA RD	SINGLE FAM MDL-01	0.08	$155,000	$155,000
033-138	48 MARINA RD	SINGLE FAM MDL-01	0.13	$203,900	$203,900
033-141	27 LAFAYETTE ST	SINGLE FAM MDL-01	0.13	$155,200	$155,200
033-142	23 LAFAYETTE ST	SINGLE FAM MDL-01	0.14	$155,400	$155,400
033-143	17 LAFAYETTE ST	SINGLE FAM MDL-01	0.09	$151,700	$151,700
037-007	48 CLEAVES ST	SINGLE FAM MDL-01	0.23	$250,500	$250,500
037-008	58 CLEAVES ST	SINGLE FAM MDL-01	0.23	$170,900	$170,900
037-012	51 CLEAVES ST	SINGLE FAM MDL-01	0.23	$161,200	$161,200
037-013	47 CLEAVES ST	SINGLE FAM MDL-01	0.18	$161,200	$161,200
037-014	39 CLEAVES ST	SINGLE FAM MDL-01	0.22	$245,200	$245,200
037-015	27 CLEAVES ST	SINGLE FAM MDL-01	0.44	$276,700	$276,700
037-016	21 CLEAVES ST	SINGLE FAM MDL-01	0.43	$244,600	$244,600
038-008	179 MAIN ST	SINGLE FAM MDL-01	0.24	$253,700	$253,700
038-009	22 YORK ST	SINGLE FAM MDL-01	0.17	$249,400	$249,400
038-011	28 YORK ST	SINGLE FAM MDL-01	2.79	$226,800	$226,800
038-012	17 YORK ST	SINGLE FAM MDL-01	0.48	$236,200	$236,200
038-013	171 MAIN ST	SINGLE FAM MDL-01	0.27	$221,000	$221,000
038-014	167 MAIN ST	SINGLE FAM MDL-01	0.25	$270,000	$270,000
038-019	28 BRIDGE ST	SINGLE FAM MDL-01	0.16	$213,800	$213,800
038-020	38 BRIDGE ST	SINGLE FAM MDL-01	0.34	$193,800	$193,800
041-001	1 SOUTH ST	SINGLE FAM MDL-01	0.2	$286,600	$286,600
041-004	330 MAIN ST	SINGLE FAM MDL-01	0.27	$276,200	$276,200
041-005	336 MAIN ST	SINGLE FAM MDL-01	0.15	$230,100	$230,100
041-019	352 MAIN ST	SINGLE FAM MDL-01	0.12	$297,500	$297,500
041-023	350 MAIN ST	SINGLE FAM MDL-01	0.3	$322,100	$322,100
041-039	27 CENTER ST	SINGLE FAM MDL-01	0.2	$477,500	$477,500
041-040	21 CENTER ST	SINGLE FAM MDL-01	0.21	$205,900	$205,900
042-036	15 EAST ELM ST	SINGLE FAM MDL-01	0.29	$238,500	$238,500
042-037	11 EAST ELM ST	SINGLE FAM MDL-01	0.1	$159,700	$159,700
042-043	347 MAIN ST	SINGLE FAM MDL-01	0.4	$330,100	$330,100
042-046	333 MAIN ST	SINGLE FAM MDL-01	0.32	$462,800	$462,800
042-053	31 MILL ST	SINGLE FAM MDL-01	0.45	$319,000	$319,000
042-054	17 MILL ST	SINGLE FAM MDL-01	0.08	$237,200	$237,200
042-055	11 MILL ST	SINGLE FAM MDL-01	0.12	$182,200	$182,200
042-056	309 MAIN ST	SINGLE FAM MDL-01	0.1	$251,500	$251,500
032-008	94 MAIN ST	STORE/SHOP MDL-94	0.07	$204,600	$204,600
033-004	91 MAIN ST	STORE/SHOP MDL-94	0.03	$155,300	$155,300
037-023	288 MAIN ST	STORE/SHOP MDL-94	0.03	$117,200	$117,200
037-018	242 MAIN ST	STORE/SHOP MDL-96	0.32	$335,500	$335,500

DOWNTOWN TIF CONTINUED (4)					
PARCEL	**ADDRESS**	**DESCRIPTION**	**ACRES**	**OAV**	**TAXABLE 2015**
033-018	GRIST MILL LN	TOWN-PROP MDL-00	4.3	EXEMPT	EXEMPT
033-021	14 EAST MAIN ST	TOWN-PROP MDL-00	0.53	EXEMPT	EXEMPT
033-127	209 OLD SHIPYARD RD	TOWN-PROP MDL-00	9.37	EXEMPT	EXEMPT
028-045	LAFAYETTE ST	TOWN-PROP MDL-94	0.28	EXEMPT	EXEMPT
037-006	200 MAIN ST	TOWN-PROP MDL-94	3.3	EXEMPT	EXEMPT
044-115	25 HILLSIDE ST	TOWN-PROP MDL-94	1.2	EXEMPT	EXEMPT
032-119	158 MAIN ST	TWO FAMILY MDL-03	0.34	$308,100	$308,100
032-120	162 MAIN ST	TWO FAMILY MDL-03	0.35	$327,500	$327,500
033-006	87 MAIN ST	TWO FAMILY MDL-03	0.11	$264,700	$264,700
033-007	85 MAIN ST	TWO FAMILY MDL-03	0.17	$269,500	$269,500
033-133	46 MAIN ST	TWO FAMILY MDL-03	0.09	$178,700	$178,700
038-001	261 MAIN ST	TWO FAMILY MDL-03	0.48	$391,400	$391,400
041-020	356 MAIN ST	TWO FAMILY MDL-03	0.03	$149,900	$149,900
041-021	358 MAIN ST	TWO FAMILY MDL-03	0.05	$166,200	$166,200
041-022	360 MAIN ST	TWO FAMILY MDL-03	0.03	$208,100	$208,100
042-044	343 MAIN ST	TWO FAMILY MDL-03	0.31	$268,900	$268,900
042-045	339 MAIN ST	TWO FAMILY MDL-03	0.49	$371,000	$371,000
042-048	317 MAIN ST	TWO FAMILY MDL-03	0.5	$581,800	$581,800
042-057	305 MAIN ST	TWO FAMILY MDL-03	0.12	$218,200	$218,200
042-063	275 MAIN ST	TWO FAMILY MDL-03	1.7	$406,400	$406,400
042-064	273 MAIN ST	TWO FAMILY MDL-03	0.3	$340,100	$340,100
			135.67	**$49,543,600**	**$49,543,600**

The development plans for the three new omnibus TIF districts are identical. According to the TIF documents, allowable expenses include:

(1) *General Economic Development*
(2) *Municipal Equipment Costs Associated with Development*
(3) *Fund the Downtown Omnibus Development Program*
(4) *Sidewalk Rehabilitation / Extension, Parking Improvements and Connectivity*
(5) *Bicycle and Pedestrian Residential to Business Community Connections and Improvements*
(6) *Bus Shelters and Transportation Amenities*
(7) *Underground Utilities*
(8) *Streetscape Improvements*
(9) *Road and Intersection Improvements*
(10) *Stormwater and Drainage Improvements*
(11) *Sewer Infrastructure*
(12) *Natural Gas*
(13) *3-Phase Power*
(14) *Broadband Costs / 4GLTE*
(15) *Energy Generation and Transmission*
(16) *Harbormaster's Office*
(17) *Piers, Floats, and Visitor / Tourist Boater Amenities*
(18) *GIS / Mapping*
(19) *Credit Enhancement Agreements*
(20) *Public Safety Building and Public Safety Equipment / Infrastructure*
(21) *Land Acquisition / Redevelopment Costs*

Table 30 - Projected tax shift benefits from 3 new omnibus TIF districts, Yarmouth. Source; Town of Yarmouth (2014)

FISCAL YEAR	TIF YEAR	STATE AID TO EDUCATION BENEFIT	COUNTY TAX BENEFIT	STATE REVENUE SHARING BENEFIT	TOTAL BENEFITS
2016-2017	1	$0	$0	$0	$0
2017-2018	2	$0	$0	$0	$0
2018-2019	3	$0	$737	$522	$1,260
2019-2020	4	$9,874	$1,484	$1,049	$12,409
2020-2021	5	$19,864	$8,573	$6,029	$34,465
2021-2022	6	$114,767	$9,431	$6,632	$130,831
2022-2023	7	$126,262	$10,300	$7,242	$143,803
2023-2024	8	$137,893	$11,179	$7,859	$156,930
2024-2025	9	$149,664	$12,068	$8,483	$170,216
2025-2026	10	$161,577	$12,969	$9,112	$183,660
2026-2027	11	$173,633	$13,880	$9,751	$197,265
2027-2028	12	$185,834	$14,802	$10,396	$211,032
2028-2029	13	$198,182	$15,736	$11,049	$224,966
2029-2030	14	$210,679	$16,680	$11,708	$239,068
2030-2031	15	$223,327	$17,636	$12,376	$253,339
2031-2032	16	$236,127	$18,604	$13,051	$267,782
2032-2033	17	$249,082	$19,582	$13,733	$282,398
2033-2034	18	$262,194	$20,573	$14,424	$297,190
2034-2035	19	$275,464	$21,576	$15,121	$312,162
2035-2036	20	$288,896	$22,590	$15,827	$327,314
2036-2037	21	$302,490	$23,619	$16,542	$342,650
2037-2038	22	$316,250	$24,658	$17,263	$358,171
2038-2039	23	$330,175	$25,710	$17,993	$373,880
2039-2040	24	$344,272	$26,775	$18,732	$389,778
2040-2041	25	$358,538	$27,853	$19,479	$405,870
2041-2042	26	$372,979	$28,945	$20,234	$422,157
2042-2043	27	$387,595	$30,048	$20,998	$438,642
2043-2044	28	$402,390	$31,167	$21,771	$455,327
2044-2045	29	$417,366	$32,299	$22,551	$472,216
2045-2046	30	$432,524	$33,443	$23,342	$489,309
2046-2047	31	$447,868	$34,603	$24,141	$506,612
2047-2048	32	$463,400	$35,776	$24,949	$524,124
2048-2049	33	$479,122	$0	$0	$479,122
TOTALS		**$8,078,290**	**$603,292**	**$422,359**	**$9,103,942**
AVERAGE/YR		**$244,797**	**$18,282**	**$12,799**	**$275,877**
EDUCATION BUDGET FY 2015-16:		**$22,012,742**			
% OF FY 2015-16 ED SPENDING:		**1.11%**			
NON-ED EXPENSES IN FY 2015-16 BUDGET:			**$12,726,558**		
AVG YR SAVINGS (COUNTY+REV SHARE) PER YEAR:			**$30,206**		
% OF FY 2015-16 NON-ED SPENDING			**0.24%**		

APPENDIX E: LIST OF INTERVIEW CONTACTS AND SUMMARY NOTES

Business or property owners - 18
Regional Agencies involved in economic development and planning - 5
Real estate developers, brokers, and agent - 5
Municipal officials, staff, and board or committee representatives - 7

SUMMARY OF INTERVIEWS

WHAT IS YARMOUTH DOING WELL? WHY ARE YOU DOING BUSINESS HERE AND WHY DO YOU THINK OTHERS ARE INTERESTED IN INVESTING IN YARMOUTH?

Yarmouth schools
- *Moved to Yarmouth for the schools*
- *An "accidental find," schools were a draw*

Accessibility
- *Employees benefit from downtown proximity*
- *Easy access for transportation – I-295 and Route 1*
- *Location proximate to Portland*
- *Has a creative energy and feel, good mix business and residential*
- *Yarmouth is a "pass through town" but also a service destination*
- *I-295 two exits, creates traffic through Yarmouth*
- *Town reap benefits of other towns' proximity*

Preserved sense of community/quality of life
- *A "village" feel*
- *Main Street: has no suburban sprawl*
- *More quiet than Portland, makes it more appealing for some businesses*
- *Yarmouth is quiet, professional and is a high quality community*
- *Addition of Rosemont, Handy's, Gather, Maple's - creates a better "taste level"*
- *Strong sense of community and pride, stemming from strong public schools*
- *Yarmouth is a recognizable place, about place-making,*
- *Walkable, bike-able community*
- *Yarmouth has village, connected*
- *Ocean views from I-295*

Business support services
- *Hiring economic development director and new Chamber director*
- *Support system at Town Hall is excellent;*
- *Economic development director has been very helpful*
- *Town leaders working together, collaborative*

Yarmouth is "home"
- *Family-owned business*
- *Grew up in Yarmouth, came back to raise a family*
- *Business owner lives here, does business in Yarmouth, sees opportunities with the demographics*

Business case, customer access, and marketability
- *Matches Yarmouth demographics*
- *Modified the business over the years to meet customer needs*
- *People have a higher discretionary income*
- *Middle of "economic halo effect" - with L.L. Bean / Freeport;*
- *Lower rental property values than Portland, easier to buy here*

WHERE IS THE FUTURE GROWTH OPPORTUNITY? WHAT INDUSTRIES OR TYPES OF BUSINESSES DO YOU THINK WILL DO WELL IN YARMOUTH AND WHAT SHOULD THE TOWN DO TO ATTRACT THEM?

Sparhawk Mill

Main Street:

- *Make it more accessible, pedestrian friendly, add amenities*
- *Boutiques, bakery, hardware*

Solar, wind

Co-working, flex-space for contractors, and sharing economy (i.e. Uber)

Technology / Tech Hub / software

Senior housing, and assisted Living

Culinary/food sector

- *Diversify – we needs diverse food options, not just high-end*
- *Farm-to-table, potential for food distributors*
- *Craft brewery*

Banks, pharmacies

Industrial park

Medical services

Family-oriented places and spaces: restaurants, pediatrics, activity locations

Clean industries

Residential:

- *Boost housing stock*
- *Retain aging population*
- *Keep high density residential close to the Village*
- *Increase the property tax base with housing stock of 1,700 square-foot homes*

DeLorme: technology businesses on their campus, fiber optics

Arts

Bed & Breakfasts; hospitality (Yarmouth doesn't have any)

Conversion of homes into offices (some zoning restrictions)

Down-East Village to the Royal River

Water-based businesses

Energy efficiency industry and businesses

Cater to a younger population, diversity activities, businesses, add more things "to do"

Affordable housing

Office supply / shipping

Incubator for service businesses

Need to be diverse, serve the middle class

Light industry

Halo effect with Portland area and LL Bean - we should leverage that

Outdoor stage – mini "Lenox"

Childcare centers: employees have to go outside of Yarmouth for childcare

Explore solar energy, sell energy

WHAT CAN YARMOUTH DO BETTER? WHAT IS GOOD ABOUT YARMOUTH FROM THE PERSPECTIVE OF RUNNING A BUSINESS OR INVESTING IN DEVELOPMENT, BUT THAT CAN BE IMPROVED TO BE BETTER? ARE THERE AREAS WHERE WE ARE FALLING BEHIND?

- *Main Street parking issues: address and come up with solutions*
- *Encourage more Main Street businesses*
    - *Look at in-fill verses new growth to the dead spaces in town*
- *Better communications from Town*
    - *Inform property-owners about tax/fiscal changes better*
    - *Better community relations*
    - *Full time Code Enforcement Officer*
    - *Welcome packets for new businesses/residents – "onboard community"*
    - *Better leadership and motivation from town management*
- *Marketing and promoting Yarmouth, branding Yarmouth*
    - *Market "Team Yarmouth" – the staff. Be consistent*
    - *Signage, wayfinding, and create a fresh, new look*
    - *Yarmouth lacking in a vision; what can happen here?*
    - *Improve website promotion, develop Yarmouth videos (e.g. showcase businesses and their "story")*
- *Retain residential community; people use the schools then leave*
- *Improve infrastructure*
    - *Increase funding (bond if necessary)*
    - *Taxes are too dedicated to schools, not enough on infrastructure*
- *Regulatory issues*
    - *Improve regulatory predictability*
    - *Developers (new and old) are threatened by the regulatory system: too many hoops, extended timeline, Yarmouth's reputation of "can't do anything here"*
    - *Clear the bad reputation among codes and planning*
    - *Reduce NIMBY-ism, and encourage acceptance of change*
    - *Character-Based Codes are better, but are poorly communicated*
    - *CEO has a tough reputation; closed, negative, not communicative.*
    - *Keeping the majority of land in RR is good for families, but not business*
    - *Quiet Zones locations impede business access and egress*
    - *Staff is ahead of Council: bring the Council on board with the ED vision*
    - *Character-Based Codes are helpful but disconnected. Difficult to integrate with existing Code*
    - *Allow in-law units to existing homes; or rental units*
    - *Promote development through ordinances*
    - *Yarmouth has no "room to grow"*
- *Affordability*
    - *Reduce property taxes*
    - *Increase affordable housing stock*
    - *Excise tax is too high*
- *Track progress being made*
- *Too school-oriented*
    - *Focus more on attracting businesses and a more diverse demographic*
    - *Encourage NYA to be more "community minded"*
    - *Town Council does not reflect the Yarmouth community*
- *Increase "high traffic" areas to support (retail) businesses*

WHAT SHOULD YARMOUTH CHANGE? WHAT SHOULD YARMOUTH DO DIFFERENTLY TO TAKE ADVANTAGE OF NEW OPPORTUNITIES, OR TO STOP BEING A BARRIER TO DEVELOPMENT?

NIMBYism

- *Separate the needs of the "Town" from the needs of "residents". The Town needs business development, however, residents/abutters impede this effort*

Ordinances

- *Increase residential density zoning*
- *Increase business density zoning, increase parking limits*
- *"Quite zones" noise ordinances around 317 Main Street*
- *Full time Codes Officer*
- *Zoning: parking limits*
- *Need to loosen the reigns with regulations*

Better communications

- *Guide to doing business*
- *Customer service from Town*

Market Yarmouth

- *Promote the new website*

Infrastructure

- *Build more sidewalks, increase pedestrian accessibility*
- *Use more granite curbing to protect road and land assets*
- *Improve balance of spending between infrastructure and schools*
- *Take the opportunity to increase taxes for infrastructure improvements*
- *Leaving the Rt. 1 bridge was bad; now we need to minimize its impacts*
- *Route 1 is a priority – make the corridor more appealing and inviting*

Administration/governance

- *Public Works – plow inappropriately and too often; damage roads*
- *Town Council attitude*
- *Should do a better job working together*
- *Main Street business group*
- *Need fresh eyes at top leadership*
- *Focused effort on helping Main Street businesses.*
- *Community and leadership need to embrace change*

Expanded opportunities need to be researched for Route 88 to the waterfront

WHAT IS MISSING? ARE THERE ANY THINGS THAT YARMOUTH IS NOT DOING THAT WOULD HELP ENCOURAGE ECONOMIC DEVELOPMENT?

Need a Yarmouth vision, need to market Yarmouth

Utilize vacant spaces, properties – regulate to develop for Yarmouth's vision

Align the right-of-way on Route 1; very disjointed from property to property, large gaps

Parking is a major issue downtown

Crosswalks, stepping onto Main Street is hazardous

Market Yarmouth, do better job with communications.

- *The Town should be a consolidated place for marketing the town, assets, amenities, recreation, etc.*

Infrastructure

- *Underground utilities on Main Street*
- *Sewer - Portland Street has exposed pipes. Too many inflow and infiltration problems in Yarmouth*
- *Encourage adoption of private roads – landowners should build roads, the Town can take care of them. This would encourage development*
- *Continue to maintain the harbor, waterfront (i.e. dredging, dam removal)*
- *Make more improvements on the waterfront for economic development*

Encourage diverse demographic base, build the laborer market

Municipal departments should work more closely together, disjointed

Put "more arrows in the quiver" for economic development

- *TIF districts are a good start, we need more*
- *Need an economic development strategy*
- *Need to identify components within the economic development strategy*
- *Need to find tools for development, tools to work with.*
- *Need to identify metrics, how will the ED director be successful?*
- *Encourage a round table discussion on economic development*

Uncertainty with downtown CBC adoption is stymying growth opportunities

GROWTH AREAS – WHERE SHOULD YARMOUTH FOCUS GROWTH? WHERE ARE THERE NEW OPPORTUNITIES FOR GROWTH IN TOWN?

Main Street

- *Make the Downtown a showpiece*
- *Tap into Royal River Park more; integrate the RR strategic plan*
- *Railroad area on Main Street looks dilapidated (good e.g. Kennebunk)*
- *Mill Street / 317 Main Street*
- *Bickford complex on Main Street*
- *Storefronts, shopfronts need to be improved*
- *Grist Mill Lane*

Route 1

Clam Festival is tired – re-brand, re-structure, and increase marketing

DeLorme's property

Howard Small / Jane Plante property

Evaluate parcels of Town-owned green space: could some be developed?

Bickford's lot on Main Street

Yarmouth Elementary ballfield, we have enough ballfields. Develop it

Harbor/waterfront

- *Water based uses: boat launches, marinas, offices and retail development*
- *Need to have more boat launches – public access to the water*

Properties for build to suit

Florida Power and Light – Cousins Island

Large landowners (Stevens/Estabrook/Dugas families)

Housing, high density residential in the Village (maybe Down-East Village site)

Grow the semi-retirement, retirement community

Sligo Road/Pole Yard – good example of how Town worked with residents to build a water district building in line with neighborhood characteristics

Promote neighborhood conversations ahead of development projects

Forest Falls Drive – improve connections

Contract Zones where appropriate

Mason's Hall – purchase and develop

Yarmouth Junction (Elm Street and Depot Road)

Wedding & event barns – where are they possible?

Businesses need to consider traffic and bike / pedestrian impacts

Health care facilities have added much to Yarmouth, capitalize on that

Character-based code: Have only tested it with a few projects, many failed before it came through

Land Swaps:

- *Town Landing, C.I. Beach / Camp SOCI, Sligo Road?*
- *Joint projects: Mason's parking lot, i.e.*
- *Could we have an Audubon-type location?*

BUSINESS RESOURCES – WHAT RESOURCES SHOULD BE AVAILABLE BUT ARE NOT?

Revolving loan fund
Grants, micro-loans
Gap financing
Incubate small businesses
Establish close relationships with SCORE and other organizations
Focus on communications, be proactive
Help businesses navigate Town Hall
Chamber programming should have more "business content"
Strengthen relationship between the Town and the Chamber
Resources targeted to Downtown development
Resources for existing businesses, business retention
Funding (bonds?) for infrastructure improvement
Incentives to attract new business growth
Full-time Codes Officer (possibly contract out services?)
Stop financing buses; either purchase outright or contract out
Contract municipal services: plowing, public works services
Technical support
Façade improvement program / funding
Yarmouth could be a better business advocate, be more business friendly
Use credit enhancement agreements in TIFs
Use economic development office as a clearinghouse for all development projects
Inventory of developable parcels

BROADBAND – WOULD YOUR BUSINESS BENEFIT FROM HIGH SPEED INTERNET, OR DO YOU THINK THAT ACCESS TO BROADBAND AT MORE REASONABLE PRICES WOULD HAVE A SIGNIFICANT BENEFICIAL IMPACT ON ECONOMIC DEVELOPMENT IN YARMOUTH?

Most interviewees responded that faster internet is important for economic development, but many also commented that internet speeds are sufficient. Few stated that improving internet speeds and service was not important to economic development or that they did not know about its importance.

Specific comments:

Should work on the ultimate goal of free Wi-Fi throughout Yarmouth
I'm gearing up for the need for faster, better Wi-Fi
New business lines will require more technology (video production)
For current needs, not an issue; tech businesses will need it
Broadband services are sufficient, but unreliable
Add ISP competitors
Improve customer service
Identify the gaps in broadband – maybe we really don't have them?
Tread carefully before spending municipal resources on broadband

MAIN STREET – WHAT CHALLENGES DOES YARMOUTH FACE ON MAIN STREET AND WHAT RECOMMENDATIONS DO YOU HAVE FOR ADDRESSING THEM?

Encourage more Main Street business growth

Parking

- *Defined parking areas*

Connectivity through the entire Main Street, Sparhawk Mill and the waterfront

- *Create mini parks along the way to make it more appealing/connected*

Create a common vision and market it

Encourage in-fill and more business and residential density

Main Street is tired

Sidewalks:

- *Materials inconsistent: looks sloppy*
- *Many holes in pavement, specifically in front of barber shop*
- *Close sections for pedestrian access only (like Burlington, VT)*
- *More trees, landscaping and amenities; village feel*
- *Dead trees, sidewalk problems, tired building facades, etc.*
- *Crosswalks: improve existing, add new crosswalks*
- *Provide unique attractions, like sculptures, sculpture walk, music*
- *Improve wayfinding: new promotional signage at gateways*
- *Underground utilities*
- *New lighting fixtures*
- *Pedestrian amenities: bike racks, benches*

Façade/signage improvement program

Marketing – People stumble on Main Street and its businesses.

- *Brand Yarmouth, what is iconic to Yarmouth? Unify the downtown*

Intersections: re-visit their construction, make improvements

Traffic calming measures

Parks could be more appealing

Promote doing business locally campaign with Chamber

Love Main Street, love the fact that it "sleeps" after 8 PM

Develop Route 1, will help the Main Street

Delay of Character-based Code adoption / approval; bodes uncertainty

Main Street building stock – lack of availability, façades are tired looking

North Yarmouth Academy brings people in, but the Main Street doesn't reflect the community caliber

COMPETITION – HOW IS YARMOUTH GOING TO REMAIN COMPETITIVE COMPARED TO ITS NEIGHBORS?

Define "who we are", create our brand
Create a quality experience for people, create a quality of place
"Staying the way we are" will ensure that we are falling behind
Need to be more current, relevant
Expand our model: attractive village, good businesses, welcoming
Balance residential and business
Address challenges like taxes, parking
Market Yarmouth – after defining what is Yarmouth?
- *Appears to be a "family town" – build on that*
- *Locate, live and work here – emphasis on the fact that you can do this!*
- *We are progressing on all fronts: new ED director, TIF districts*

Portland and Freeport have much to offer; we must stay unique to succeed
Get the school community to focus on the entire town not just education
Look at all available green space, can it be developed?
Make Yarmouth a unique place, encouraging people to want to live here
Housing stock
A strong residential base commands a strong business base
Business ideas: sporting goods store, cycling store
Destination focused as a town with a village. Falmouth and Cumberland don't have that feel.
Promote history, connectivity, music, the arts, trails
Questions we need to ask ourselves:
- *Who and what are we competing for?*
- *Why are we here to begin with? What makes us unique?*
- *Do we want to be known for our Village, waterfront, open space, schools, walkable community, top private academy, good restaurants, a village convenience to Portland and the airport?*
- *Emphasize its respect for community character*

Foster more community conversations and dialogue
Focus on its accessibility from I-295 – two exits, easy on – off
Route 115 connectivity to North Road
Easy commute location as well.

APPENDIX F: INVENTORY OF INDUSTRIAL SPACE IN GREATER PORTLAND

Table 31 - Inventory of industrial real estate, Greater Portland region
Source: NAI The Dunham Group. Greater Portland: Industrial Market Review & 2015 Forecast (2015)

PARKS OR CLUSTERS	BUILDINGS	BUILT SF	AVAILABLE SF	VACANCY (%)	AVERAGE LEASE RATE
AIRPORT INDUSTRIAL PARK	21	3	-	-	-
ALFRED RD INDUSTRIAL PARK	13	6	-	-	-
BIDDEFORD INDUSTRIAL PARK	15	12	-	-	-
COLONEL WESTBROOK	17	549,924	6,083	1.1%	$10.75
COUNTY RD BUSINESS PARK	8	216,578	0	0.0%	-
DODGE BUSINESS PARK	4	1	-	0.0%	-
FIVE STAR INDUSTRIAL PARK	27	1,312,297	31,027	2.4%	$4.95
GORHAM INDUSTRIAL PARK	38	934,606	7,500	0.8%	$5.95
JETPORT BUSINESS PARK	3	56,266	7,000	12.4%	$6.00
PINETREE INDUSTRIAL PARK	7	238,948	0	0.0%	-
PLEASANT HILL	56	1,635	47,692	2.9%	$5.44
PRESUMPSCOT STREET	21	426,476	52,658	12.3%	$5.33
RIVERSIDE INDUSTRIAL PARK	27	801,886	49,172	6.1%	$3.35
RIVERSIDE STREET	38	878,557	17,870	2.0%	$5.85
RUMERY PARK	18	1,074,994	61,290	5.7%	$4.95
SACO INDUSTRIAL PARK	50	1,252,385	71,965	5.7%	$6.35
SCARBOROUGH INDUSTRIAL PARK	34	811,119	8,234	1.0%	$6.25
EVERGREEN/TURNPIKE INDUSTRIAL	23	403,655	0	0.0%	-
WALTER NIELSEN	7	538,920	0	0.0%	-
WARREN AVENUE	34	869,685	9,471	1.1%	$4.95
MISCELLANEOUS/CLUSTERS	95	4,336,604	251,015	-	-
CITY/TOWN	**BUILDINGS**	**BUILT SF**	**AVAILABLE SF**	**VACANCY (%)**	**AVERAGE LEASE RATE**
BIDDEFORD	53	1,459,242	113,957	7.8%	$4.25
GORHAM	38	934,606	7,500	0.8%	$5.95
PORTLAND	211	6,143,451	305,162	5.0%	$5.65
SACO	51	1,328,025	71,965	5.7%	$6.35
SCARBOROUGH	92	2,607,210	54,926	2.1%	$6.05
SOUTH PORTLAND	44	2,732,647	100,873	3.7%	$5.05
WESTBROOK	67	2,591,991	71,080	2.7%	$5.55
REGIONAL TOTAL	**556**	**17,797,172**	**734,934**	**4.12%**	**$5.61**